

**BWC Board of Directors**  
**Actuarial Committee**  
**Thursday, July 21, 2008 3:00 P.M.**  
**William Green Building**  
Neil Schultz Conference Center  
30 WEST SPRING ST., 2<sup>nd</sup> FLOOR (MEZZANINE)  
COLUMBUS, OHIO 43215

Members Present: Charles Bryan, Chairman  
David Caldwell  
Philip Fulton  
James Hummel  
Jim Matesich

Members Absent: William Lhota, ex officio

Other Directors Present: James Harris and Larry Price

Counsel Present: John Williams, Assistant Attorney General

### **CALL TO ORDER**

Mr. Bryan called the meeting to order at 3 P. M. and the roll call was taken. Mr. Bryan introduced Mr. Caldwell as a new member of the Actuarial Committee. He thanked Mr. Harris for his prior service.

### **MINUTES OF JUNE 25 & 26, 2008**

Mr. Matesich moved that the minutes of June 25 & 26, 2008, be approved. Mr. Hummel seconded and the minutes were approved by a unanimous roll call vote.

### **NEW BUSINESS/ACTION ITEMS**

None

## **DISCUSSION ITEMS**

### **MIRA II UPDATE**

Rex Blateri, MIRA II Project Manager, delivered a preliminary report in which he reviewed statistics of both MIRA I and MIRA II from June 30. An online tutorial for the public will be available July 30. Web-testing begins today. BWC should reach the goal of online availability of September 5. When online, BWC staff will be able to repredict reserves by correcting claim factors.

Mr. Bryan asked if there was a MIRA II user group. Mr. Blateri replied there was a user group and it will be brought back to evaluate MIRA II in the near future.

Mr. Blateri compared 71,325 claims with both MIRA I and MIRA II reserves. Aggregate reserves under MIRA II were lower than MIRA I; MIRA II exhibited improved and quicker stop logic; MIRA II rendered lower average reserve predictions; and MIRA II exhibited more claims with reserves equal to zero.

Mr. Fulton asked if MIRA II uses thirteen months of inactivity as the cut-off date for determining if a claim is dormant. Mr. Blateri replied that thirteen months is still the rule, however, other stop-logic criteria will set a reserve of zero before the thirteen months are up.

Mr. Bryan asked if MIRA I over-reserved. John Pedrick, Chief Actuarial Officer, reported that MIRA I did so on many claims. Mr. Price asked why and Mr. Pedrick replied that the MIRA II design is based on "per claim accuracy," whereas MIRA I increased reserves to make the aggregate total equal to the reserve audit.

Mr. Blateri further reported that when looking at Type 9 claims, in which permanent conditions are identified, then the claim count is reduced by 11,000 claims for MIRA II. With respect to death claims, MIRA II initially identified only \$341,000 in reserves. Fair Isaac was contacted and agreed the system was defective on that issue and a correction was made. Increases in reserves for PTD claims are the result of improvements in medical predictors.

Mr. Bryan stated that the Workers' Compensation Board will need future reports on improvements. Mr. Pedrick replied that MIRA II will improve individual claims reserves and experience rating and evaluate the reserve audit. Mr. Bryan added that the differences between MIRA II and the reserve audit will need reconciliation. Mr. Pedrick also added that because a history of incurred losses was lacking until recently. When a history is available it will bridge the two reserves.

### **RESERVE AUDIT PROCESS**

Jeffery Scholl, Oliver Wyman Consulting Actuaries, reviewed the June 30, 2007, actuarial reserve audit as a prelude to the August report for the 2008 reserve audit.

Mr. Bryan asked if the Actuarial Committee will receive the data to measure the accuracy of the reserve audit. Mr. Scholl replied that the data will be included in the bound volume of the reserve audit report. Mr. Bryan added that the Actuarial Committee will need reports on the reserve on a regular basis.

Mr. Scholl reported that Oliver Wyman relied on payment data because of the lack of claims reserves in the past. With respect to the 2008 reserve audit, the process will be similar to prior years;

Oliver Wyman will take a closer look at whether there has been a reduction in the amount of benefits because of the impact of lump-sum settlements; and Oliver Wyman will comment on the potential impact of the Ohio Supreme Court decision in the Wise case, which permits reopening of lump-sum settlements when the injured worker was not represented by an attorney.

Mr. Bryan commented that the Actuarial Committee is best equipped to evaluate assumptions, not the methodology. Mr. Scholl replied the assumptions will be documented and set out in the report. Oliver Wyman will illustrate the report using the medical inflation assumptions.

Mr. Harris asked why there was lower growth in award of PTD benefits. Marsha Ryan, BWC Administrator, replied that there has been an overall decline in the number of claims filed. Mr. Fulton added that the Industrial Commission hearing officers currently use the disability factors differently in PTD applications. Mr. Scholl also cited the decline in industrial jobs.

## **HB 100 ACTUARIAL STUDIES**

Ann Shannon, Legal Counsel, reported on the actuarial reports required by H. B. 100 and other provisions of the Ohio Revised Code. The report was requested at the June meeting of the Actuarial Committee. Some reports are mandatory, some are discretionary, and some may be combined with those to be submitted to the Workers' Compensation Council. BWC is meeting the statutory requirement for an actuarial study of the Ohio workers' compensation system and a comparison of that system with other states' workers' compensation systems with the Oliver Wyman actuarial audit and the Deloitte actuarial study.

Mr. Bryan reported that he would be meeting with Representative William Batchelder of the Workers' Compensation Council on August 4 to open communication and determine if actuarial studies can be coordinated to prevent duplication.

With respect to requesting additional actuarial studies, Ms. Ryan reported that a sixty-day period for requesting a study of pending legislation could be too short a period of time to retain an actuarial firm under the requirements of state contracting. Instead, an actuarial firm would need to be under contract prior to the introduction of legislation to perform an analysis of the legislation. She further reported that the next meeting of the Workers' Compensation Council will be on August 13. Mr. Pedrick state he would seek clarification whether a letter from the BWC Chief Actuary would satisfy the pending legislation study requirement.

## **FIVE-YEAR RULE REVIEW**

Tom Sico, Assistant General Counsel, recommended amendments of three rules of Ohio Administrative Code Chapter 4123-17 as part of the five-year rule review. BWC also recommends that ten rules not be changed. The remaining rules of the chapter are rating rules which are exempt from approval by the Joint Committee on Agency Rule Review (JCARR). Rule 4123-17-01 is amended to change the name of the body from the Workers' Compensation Oversight Commission to the Workers' Compensation Board. Rule 4123-17-27 is amended to no longer require written, signed protests. This matches current procedures and the joint electronic signature rule of BWC and the Industrial Commission.

Mr. Fulton recommended a further amendment to Rule 4123-17-27 that it follow electronic filing rules already in place. Mr. Caldwell recommended adding a definition of “in writing.” Mr. Sico reported he will add these changes and transmit them to the Actuarial Committee before the July 25 meeting of the Workers' Compensation Board.

Mr. Sico also reported that Rule 4123-17-10 is being amended to reflect the change in H. B. 100 that removes the discretion to declare an excess of premiums from the Administrator to the Workers' Compensation Board. However, the Workers' Compensation Board could initiate the policy it wants in connection with the rule change. Currently, the amendment is only made to comply with the statute.

Mr. Harris stated he was against any dividends and preferred lower premium rates. Mr. Price added that any changes needed to comply with H.B. 100. Mr. Fulton stated the Actuarial Committee should approve the rule and report to the Workers' Compensation Board that the Actuarial Committee will address the dividend policy at a later date.

Mr. Fulton moved that the Actuarial Committee recommend that the Bureau of Workers' Compensation Board of Directors approve the Administrator's recommendations on the five year rule review of thirteen rules of Chapter 4123-17 of the Administrative Code as amended today, July 21, 2008. The motion consents to the Administrator retaining ten rules without change, and amending Rules 4123-17-01, 4123-17-10, and 4123-17-27 as presented today. Mr. Matesich seconded the motion. The motion was approved by unanimous roll call vote.

## **CHIEF ACTUARIAL OFFICER REPORT**

Mr. Pedrick reported that BWC is forming teams needed to implement the plan to restore equity to rating programs. One team will implement a split experience rating plan and set caps on premium increases. A second team will address new product offerings such as deductibles, shared savings plan, and implementation of recommendations from the Deloitte study.

Mr. Bryan asked about the reception of the change of the credibility tables to a maximum of 77%. Mr. Pedrick reported there was some reaction, but that none he had received was positive. So additional outreach was necessary. Ms. Ryan read from a copy of a letter sent by Sheakley Uniservice which linked the change in the credibility to other, but unrelated, economic issues in the state, such as the minimum wage and energy costs. She distributed copies to the Actuarial Committee. Ms. Ryan committed BWC to continue to reach out to TPAs. Also, she reported that some group sponsors have thanked BWC for changes to the credibility tables.

On other issues, Mr. Pedrick reported that the next report from Deloitte Consulting would be at the August meeting. A MIRA II report was given today and shows BWC is meeting all timelines and resolving implementation problems. BWC is moving ahead with a plan to set premium rates for two years for state agencies to meet budget schedules. Finally, he reported that he has met with BWC Human Resources on plans to increase staffing of the Actuarial Division.

## **COMMITTEE CALENDAR**

Mr. Bryan reported that there would be an educational session on August 27 at which there would be a further report from Deloitte. At the August 28 regular meeting, Oliver Wyman will present the reserve audit.

Mr. Matesich requested that the education session be moved to August 28 because the Governance Committee will not meet that day. Don Berno, Board Liaison, replied that he would be able to make that change.

## **ADJOURNMENT**

There was a motion to adjourn by Mr. Fulton, second by Mr. Caldwell. Mr. Bryan adjourned the meeting at 5:00 pm.

Prepared by: Larry Rhodebeck, Staff Counsel  
H:\Word\ldr\WCB Actrl 0708.doc  
July 24, 2008

August 22, 2008

Actuarial Audit of the Workers' Compensation  
State Insurance Fund and Related Funds  
Administered by the Ohio Bureau of Workers'  
Compensation as of June 30, 2008  
**Ohio Bureau of Workers' Compensation**

**OLIVER WYMAN**



MARSH MERCER KROLL  
GUY CARPENTER OLIVER WYMAN

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Temporary Partial, Wage Loss, Living Maintenance/Wage Loss  
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Permanent Partial ..... E

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**APPENDIX**

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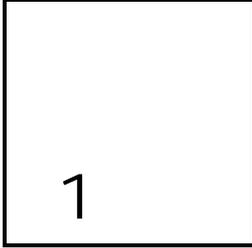
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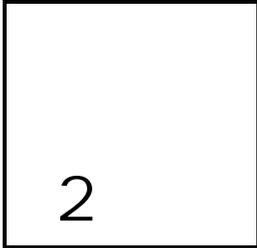
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## Introduction

The enclosed report provides an independent actuarial audit by the firm of Oliver Wyman Actuarial Consulting, Inc. of the unpaid loss and LAE of the State Insurance Fund (SIF) and related funds administered by the Ohio Bureau of Workers' Compensation (BWC). The unpaid loss and LAE is an estimate of the future payments for Ohio workers covered by the Funds for injuries sustained on or before June 30, 2008. These future payments have been discounted to their present value as of June 30, 2008 at an assumed annual interest rate of 5.00%.

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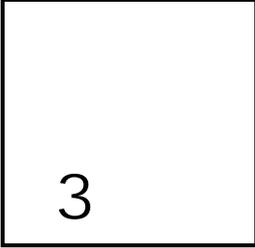
## Caveats

Unpaid loss and LAE estimates are projections of many future contingent events, and the present value of the actual payments may vary significantly from our projections due to factors such as the following:

- unanticipated changes in wage and benefit levels;
- legislative changes;
- changes in claims consciousness;
- changes in claims settlement practices, cost containment programs and fraud investigation efforts;
- unexpected judicial interpretations of statutes;
- changes in medical inflation rates;
- changes in utilization of medical services.

We have relied on the accuracy of the data provided to us. Although we have performed a number of tests to verify the reasonableness of the data, if the data are not complete or are not accurate, revisions to our estimates may be required.

The estimates in this report were developed in accordance with the principles of the Casualty Actuarial Society and the applicable standards of the Actuarial Standards Board. Jeffery J. Scott, Principal, and Jeffery W. Scholl, Principal, are Fellows of the Casualty Actuarial Society and members of the American Academy of Actuaries and meet the Academy's qualification standards to issue this report.

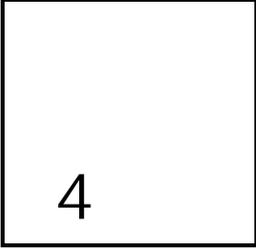
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## Organization of Report

In addition to the Introduction and Caveats, our report is provided in two sections: (1) an Executive Summary which discusses our primary assumptions, conclusions, and interpretations of the results of our analysis; and (2) an Appendix which gives the detail for our calculations and an explanation of our methodology. The Appendix contains various sections by type of employer and by type of benefit, and separate sections are also included for the related Funds.

The Executive Summary is divided into the following sections:

- A discussion of our conclusions
- A section describing the methodology used in our calculations
- A section describing the significant changes in our assumptions and methodology
- A cost trend analysis which provides summaries of trends in costs by benefit type and historical relationships of loss costs to payrolls and covered employees
- A discussion of inflation assumptions for future medical payments
- A discussion of Permanent Total Disability claim frequency

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## Executive Summary

### Conclusions

The unpaid liability for compensation and compensation adjustment expenses as of June 30, 2008 indicated by our analysis is \$356 million lower than the unpaid liability for all Funds included in the BWC's preliminary Financial Statements as of June 30, 2008. The indicated June 30, 2008 SIF Fund Balance as a result of our adjustments to the unpaid liability estimate is a surplus of \$2.58 billion. The indicated total surplus including the related Funds after adjustments for unbilled and retrospective premiums receivable is \$2.88 billion. The total adjustments and Fund Balances resulting from our analysis are summarized by Fund in Exhibit 1.

Indicated SIF unpaid loss and LAE as of June 30, 2008 is higher than the June 30, 2007 unpaid loss and LAE by approximately \$0.31 billion, or 2.0%. The change for all Funds from 2007 to 2008 is an increase of \$0.21 billion, or 1.1%. These changes are shown by Fund in Exhibit 2, Page 1.

The changes in SIF unpaid loss and LAE between June 30, 2007 and June 30, 2008 can be separated into three components:

- An "expected" addition to unpaid loss and LAE which is the result of the addition of unpaid loss and LAE for another year of accidents (July 1, 2007 through June 30, 2008.) This amount is estimated to be \$1.49 billion.
- A decrease in unpaid loss and LAE for accidents occurring prior to July 1, 2007. The expected change in unpaid loss and LAE for these prior accident years is a decrease of \$881 million.

- An unexpected decrease in unpaid loss and LAE due to changes in the base of payments and factors used to establish the unpaid loss and LAE for prior accident years in this year's report compared to last year's report. These changes, which result in a decrease of unpaid loss and LAE of approximately \$259 million, amount to a 1.8% decrease in unpaid loss and LAE.

The three components of SIF unpaid loss and LAE changes are summarized in Exhibit 2, Page 2. The "expected" change in unpaid loss and LAE amounts to an increase of 4.1%. This is offset by the "unexpected" decrease in the amount of -1.8%. This reduces the total change in unpaid loss and LAE to an increase of 2.4%. We discuss these changes further below.

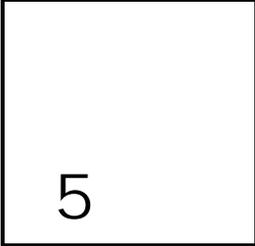
One major "ingredient" in the expected change in unpaid loss and LAE is the accumulation of interest, which results because we are now a year closer to all future payments on prior years' claims. Due to the accumulation of interest on prior years' unpaid loss and LAE, the Fund's fiscal/calendar year incurred losses (fiscal/calendar year payments plus change in unpaid loss and LAE) are expected to be approximately \$695 million (Exhibit 2, Page 2 Column (A) Line 2 + Column (A) Line 5) higher than the expected discounted fiscal/accident year 2007/08 losses. The difference between the 2007/08 fiscal/calendar year and fiscal/accident year incurred losses is offset by the investment income accumulated on the unpaid from prior accident years.

Factors affecting unpaid loss and LAE and incurred losses for the most recent accident year are payroll increases and a negative "excess" trend in medical costs. Payroll changes result in increases in compensation benefits of approximately the same percentage as the increase in payrolls; this component of costs had been increasing approximately 3.4% per year in recent years for private employers and 1.6% for public employers – taxing districts. In addition, there is a negative "excess" trend in medical costs, resulting in medical losses recently growing at an annual rate approximately 5.6% lower than payrolls for PA. As a result of a decrease in the frequency of lost time claims, PA compensation losses have also experienced reductions averaging approximately -6.1% per year (as a percentage of payroll) in recent years; PEC has experienced annual decreases in compensation losses of approximately -1.7% (as a percentage of payroll). We expect total incurred losses will increase at a rate slightly higher than the payroll trend in the near future as a result of the future excess trend in medical costs and a leveling of the favorable decline in the frequency of claims.

The "unexpected" decrease in total unpaid loss and LAE is primarily attributable to continuing favorable improvements in medical payments and loss development during the last 12 months. The effects of these changes are summarized by type of benefit in Exhibit 3, Page 1. The "retrospective" calculations in column (3) provide the unpaid loss and LAE that we now estimate should have been carried as of June 30, 2007. The retrospective unpaid loss and LAE use the developments during the latest fiscal year on claims occurring prior to July 1, 2007 and our current estimates of indicated unpaid loss

and LAE for these prior claims to re-state the required unpaid loss and LAE as of June 30, 2007.

The major dollar changes in the retrospective unpaid loss and LAE compared to the June 30, 2007 actuarial audit occur in the unpaid loss for medical and lump sum settlement (LSS). The decrease in medical benefits accounts for \$701 million. LSS accounted for an increase of \$513 million.

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## Summary of Analysis

### Overview of Methodology

Our methodology for projecting unpaid loss relies on trends and patterns in historical loss payments to predict future payments. For the major benefit types we have relied primarily on the historical relationships (persistence) of payments by age of development since these relationships have proven to be statistically consistent indicators of future payments. “Persistence” refers to the ratio of payments for a particular age of development to payments for the prior age of development. For instance, if temporary total (TT) payments for accident year 2005 were \$100 million in 2007 and \$90 million in 2008, we would calculate a persistence factor of 0.90 for the 2007 accident year for calendar year 2008. Another measurement of persistence could be determined by comparing payments per claim during 2007. For example, if medical payments per claim averaged \$100 per claim in the calendar year for claims that were four years old and \$90 per claim during the same calendar year for claims that were five years old, we could calculate a persistence factor of 0.90 for the fourth vs. fifth year of development based on these relationships within this calendar year. In order to use the second measurement of persistence to project unpaid medical loss, it is necessary to include explicit consideration of the expected future trend in the average cost per claim.

We have used persistence factors to project the future payments (unpaid loss) for temporary total disability (TT), living maintenance (LM), and death benefits since this methodology has produced the most statistically consistent historical relationships of payments for most years of development for these benefits. The weekly compensation benefits for TT, LM, and death benefits are “fixed” for each claimant at the date of injury or death, and the payments have tended to continue for relatively long periods of time. It is logical to expect the payments for these benefits and the related medical payments to exhibit particular patterns by benefit type which reflect the reporting pattern and the rate at which these claims are eventually closed due to beneficiaries returning to work,

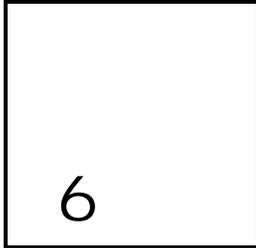
transferring to other compensation types, or in the case of death benefits, remarriage or death of the beneficiary.

For medical payments, we have computed persistency factors by type of provider for lost time claims as well as for medical only claims for all provider types combined. Explicit considerations of the effects of inflation on medical costs (as measured by the annual increase in average payment per lost time claim) have also been included in our projections. The measurement of the increase in average payment per claim includes both the inflationary increase in costs as well as the increase in "utilization" of medical services. Based on the long term trend in the medical costs per claim, we have selected an annual trend of 9% for our projections of future medical payments after June 30, 2008 for all provider types. Our trend assumption is based on long term national workers' compensation trends. These trends are higher than the most recent trends observed in the Ohio BWC data.

In the persistency method, we use a smoothing technique for the middle (for example 6 - 29) development years. The smoothing develops a constant persistency during this time period. It is equal to the overall decay using each of the period's average persistency. This allows for incorporation of the overall average of all persistency factors during these periods as well as to provide a stable decline from period to period.

For permanent total disability (PTD) and "Other Compensation" (Percent Permanent Partial (%PP), Permanent Partial (PP), Temporary Partial (TP), Wage Loss (WL), Living Maintenance/Wage Loss (LM/WL), Lump Sum Settlements (LSS), Lump Sum Advancements (LSA) and Additional Awards (AA)), our projections use historical relationships of "weeks of benefits" by development year. These are calculated using payments, numbers of ultimate lost time claims (ultimate number of PTD claims for PTD and LSA), and the average benefit level for each accident year. For the benefit types in which changes were observed, more weight was placed on the calendar years deemed to be most representative of expected future experience. We have also investigated the use of persistency factors for these benefits; however, due to the limited duration for the other compensation types and the long period of emergence for PTD benefits, the "weeks of benefits" method is the more appropriate method for projecting these unpaid losses.

An additional clarification is required regarding the terminology used for persistency factors calculated using the fiscal year data. In the Appendix, we have continued the use of the terminology "calendar year" persistencies to describe the persistencies calculated using the relationships between development years within a fiscal year to distinguish these calculations from the traditional calculations of year-to-year development by accident year.



## Significant Changes in Assumptions/Methodology- Interest Rate and Medical Inflation Utilization Assumptions

There were no significant changes in the assumptions/methodology effective with this audit that warrant specific mention. However, we continue to use this section to document our assumption regarding the interest rate used to calculate discounted unpaid loss and LAE and to document our assumptions for medical inflation and utilization trends.

### Interest Rate Assumption

The unpaid loss and LAE have been calculated using an interest rate assumption of 5.00%.

Audit June 30, XXXX	Interest Rate
Prior to 1997	7.00%
1997	6.75%
1998	6.50%
1999	6.25%
2000 and 2001	6.00%
2002	5.80%
2003 and 2004	5.50%
2005 and 2006	5.25%
2007 and 2008	5.00%

We have based our interest rate assumption on the BWC's updated selection, which is based on considerations including its position paper "Reserve for Compensation Discount Rate - Selection of Rate" updated in July, 2008. The methodology was developed by BWC during 1992 with input from Oliver Wyman Actuarial Consulting, Inc.

The Investment Income section (Appendix T) contains background information and calculations of the financial impact of differing interest rate assumptions.

## Assumptions for Medical Inflation and Utilization Trends

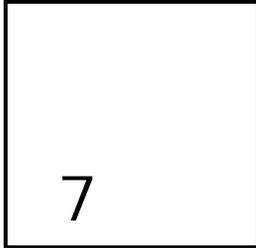
The trend assumption varies by provider type is as follows:

Provided Type	Annual Trends
Hospital	9.0%
Physicians	9.0%
Pharmacies	9.0%
Chiropractors	9.0%
Rehabilitation	9.0%
Health Other	9.0%
Medical Only	9.0%

This is similar to the long term selections made in the June 30, 2006 and June 30, 2007 actuarial audits. However, in the last two evaluations, we used a slightly higher trend in the first year of development.

Prior actuarial audits as of June 30, 2002, June 30, 2003, June 30, 2004 and June 30, 2005 used an assumption of 8% that increased to 9% after the first year for all provider types.

Prior actuarial audits as of June 30, 1999, June 30, 2000 and June 30, 2001 used an assumption of 5% that increased to 9% by 1% annual increments.



## Cost Trend Analysis

### Introduction

Exhibit 4 presents historical data and our estimates of historical (discounted) losses and pure premium rates (i.e. discounted losses per \$100 of payroll) for Private Employers (PA) and Public Employer Taxing Districts (PEC). These charts and graphs represent the premium rate (per \$100 of payroll) that should have been collected for each accident period to provide for all claims occurring in each accident year. These figures do not include a provision for safety and hygiene, or administrative assessments.

### Conclusions

The discounted values of medical costs for injuries occurring during 2008 are projected to be \$0.79 and \$0.96 per \$100 of payroll for PA and PEC respectively. These medical costs now account for approximately 54.4% of the total benefits for PA and 64.9% for PEC compared to approximately 46.8% for PA and 50.7% for PEC for injuries occurring during 1996. As these figures demonstrate, the trend in medical costs over the thirteen-year period has been higher than the trend in compensation benefits over the same period. From 2004 to 2007, medical costs decreased approximately 5.6% for PA and increased 2.5% for PEC faster than payrolls on an annual basis compared to a decrease in compensation benefits of approximately 6.1% for PA and a decrease of 1.7% for PEC. Total benefits (per \$100 of payroll) have decreased at an annual rate of 5.8% for PA and increased at 0.9% for PEC over the period 2004-2007.

The average discounted medical claim costs per lost time claim for injuries occurring in 2008 are projected to be \$31,891 for PA and \$38,587 for PEC. From 2004 to 2007, PA medical costs per lost time claim have increased approximately 4.6% per year while compensation average claim costs have increased by approximately 3.9% annually. Total

average claim costs have increased at a rate of approximately 4.3% for PA. Average PEC medical costs have increased annually by approximately 6.4% and compensation claim costs have increased by 2.0%. Total PEC average claim costs have increased annually at a rate of approximately 4.7%.

Whereas the PA frequency has exhibited an annual decrease of approximately 4.8% over the past 10 years, the PEC frequency has decreased only 0.9% a year over the past 10 years.

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## Discussion of Medical Inflation Assumptions

Historical trends and patterns in the SIF's medical and compensation costs have been documented in the cost trend section of our report. For medical payments, our methodology for projecting unpaid loss uses projections of future medical inflation applied to the latest fiscal year of medical payments as a base. Shown below is the historical annual countrywide NCCI average medical cost per lost-time claim inflation rates since 1981. As can be seen, workers' compensation medical costs experienced high rates of inflation, with an average inflation rate of approximately 9% for the entire 27 year period since 1981. The annual changes include both changes in medical prices (cost of a particular service) as well as the effects of utilization (use of different or additional medical services -- e.g. MRI's replacing X-rays).

### Annual Changes in Medical Severity

Year	NCCI Accident Year	Medical CPI Calendar Year	BWC PA Medical
1981	17%	10.8%	
1982	18%	11.6%	
1983	12%	8.7%	
1984	8%	6.2%	
1985	13%	6.2%	
1986	7%	7.5%	

Year	NCCI Accident Year	Medical CPI Calendar Year	BWC PA Medical
1987	10%	6.6%	
1988	12%	6.5%	
1989	11%	7.7%	
1990	7%	9.0%	
1991	7%	8.7%	
1992	1%	7.4%	
1993	-2%	5.9%	
1994	5%	4.8%	
1995	5%	4.5%	
1996	7%	3.5%	
1997	10%	2.8%	17%
1998	8%	3.2%	17%
1999	11%	3.5%	5%
2000	7%	4.1%	12%
2001	14%	4.6%	13%
2002	8%	4.7%	11%
2003	7%	4.0%	6%
2004	6%	4.4%	10%
2005	9%	4.2%	8%
2006	9%	4.0%	6%
2007p*	6%	4.4%	-1%
Average (1981-2006)	9%	6.0%	10%

sources: NCCI's "State of the Line" from the 2008 Annual Issues Symposium and Bureau of Labor and Statistics  
 \*2007 changes are preliminary.

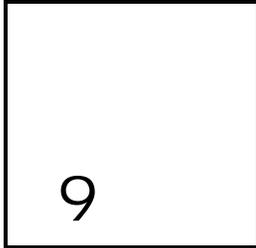
During the 1980's, Ohio workers' compensation medical costs experienced increases similar to those in the table above. Comparing the increases in workers' compensation costs to changes in the medical costs as measured by the CPI component for medical inflation indicates the "utilization" component of the trend had added approximately 4% per year to workers' compensation costs during the 1980's. Although compensation costs experienced lower increases than the CPI in the early 90's, since 1996, workers' compensation costs have shown significantly higher increases than the CPI change.

Another measurement of trends in cost per claim is provided in Exhibit 4 of the Executive Summary. Discounted average medical claim costs have increased 9.6% per year for PA for accident years 1996 through 2007; the indicated trend for the most recent period of 2004 through 2007 is 4.6%.

Medical costs per claim over the latest several years indicate inflation rates of 5% to 11%, as measured by the NCCI statistics. Workers' compensation medical payments are paid out over an extremely long period of time and a 9.0% long-term inflation assumption, while somewhat higher than recent history, is not unrealistic when looking at a longer time horizon. Although last year's medical payments were lower than expected, we will use inflation plus utilization rates as follow by provider type:

Provided Type	Annual Trends
Hospital	9.0%
Physicians	9.0%
Pharmacies	9.0%
Chiropractors	9.0%
Rehabilitation	9.0%
Health Other	9.0%
Medical Only	9.0%

The estimated unpaid medical liability is sensitive to the selection of the inflation assumption. For example, a one percentage point reduction (i.e. 8%) in the medical inflation rate would reduce the liability by \$0.72 billion, or 3.7%.



## Discussion of Permanent Total Disability (PTD) Claim Frequency

There has been a noticeable decline in the number of newly awarded PTD claims since the June, 1997 actuarial audit.

Although the projected ultimate frequency of PTD claims represents a significant decrease from the projections in prior audits, the projected SIF frequency of PTD claims is still higher than the frequency of PTD claims experienced in other surrounding states. We have shown the statistics for Ohio on an ultimate basis as well as at a 5th report for comparison to NCCI.

### Claim Frequencies per 100,000 Workers

State	2007 NCCI Annual Statistical Bulletin (Developed to 5th Report)			2007 NCCI Annual Statistical Bulletin (Developed to 5th Report)		
	Policy Year	PTD	Lost Time Claim (LTC)	Policy Year	PTD	Lost Time Claim (LTC)
Illinois	4/03-3/04	5	1,255	4/02-3/03	7	1,282
Indiana	7/03-6/04	1	945	7/02-6/03	1	979
Kentucky	5/03-4/04	12	1,071	5/02-4/03	11	1,123
Michigan	4/03-3/04	5	1,049	4/02-3/03	6	1,065
CW		7	1,161		7	1,196

Private Employers (PA)	Ultimate PTD	Ultimate LTC	5th Report PTD	5th Report LTC
Ohio 99	38	1,549	6	1,409
Ohio 00	42	1,544	9	1,390
Ohio 01	39	1,375	8	1,204
Ohio 02	40	1,372	8	1,201
Ohio 03	39	1,305	7	1,144
Ohio 04	40	1,228	8	1,076
Ohio 05	39	1,117	5	975
Ohio 06	40	1,005	8	861

PEC	Ultimate PTD	Ultimate LTC	5th Report PTD	5th Report LTC
Ohio 99	33	1,237	6	1,087
Ohio 00	33	1,241	6	1,087
Ohio 01	22	1,080	4	922
Ohio 02	28	1,104	3	955
Ohio 03	30	1,055	4	903
Ohio 04	30	1,035	3	892
Ohio 05	32	1,022	4	889
Ohio 06	31	1,017	0	828

Note: For NCCI, some frequencies are based on small numbers of claims and may not be comparable to other states. (e.g. Michigan NCCI statistics represent total incapacity frequency. Also based on fewer than 25 cases.)  
NCCI frequencies may not be fully developed and may not be comparable to Ohio projections.

**Ohio Bureau Of Workers' Compensation**

**Comparison of Indicated Discounted Unpaid Loss and LAE and Fund Balances at 06/30/08  
To Preliminary Discounted Unpaid Loss and LAE and Fund Balances at 06/30/08  
By Fund  
(Dollars in Millions)**

	(1)	(2)	(3)	(4)	(5)
	Indicated 06/30/08 Unpaid <u>Total</u>	Preliminary 06/30/08 Unpaid <u>Total</u>	Difference <u>(1) - (2)</u>	Preliminary 06/30/08 Fund <u>Balance</u>	Indicated 06/30/08 Fund <u>Balance</u> <u>(4)-(3)</u>
State Insurance Fund (SIF)	\$15,701	\$15,912	(\$211)	\$1,939	\$2,150
Disabled Workers' Relief Fund (DWRF)	1,895	2,026	(131)	843	974
Coal-Workers Pneumoconiosis Fund (CWPF)	63	62	1	180	179
Public Work-Relief Employees' Compensation Fund (PWREF)	4	4	(1)	19	19
Marine Industry Fund (MIF)	3	2	1	15	13
Intentional Tort Fund (IT)	0	0	0	0	0
Occupational Safety Loan Fund (OSLF)	0	0	0	0	0
Self-Insuring Employers Guaranty Fund (SIEGF)	719	723	(4)	9	13
Administrative Cost Fund (ACF)--	<u>1,098</u>	<u>1,109</u>	<u>(11)</u>	<u>(781)</u>	<u>(770)</u>
Loss Adjustment Expense Reserve (LAE)					
<b><u>Total all Funds</u></b>	<b><u>19,482</u></b>	<b><u>19,838</u></b>	<b><u>(356)</u></b>	<b><u>2,223</u></b>	<b><u>2,579</u></b>
Adjustment for Unbilled Premiums Receivable (SI+PES)--	(3,654)	(3,356)	(297)		2,877
Loss + LAE					
Adjustment to Asset for Retrospective Premiums Receivable	284	282	2		<u>2,878</u>
(PA + PEC)					

**Notes:**

- All figures are shown rounded to nearest million and may not add to totals for this reason.
- Total unpaid includes estimates for compensation and compensation adjustment expense.
- SIF includes unpaid HPP expense.
- Col (2) is from the June 30, 2008 BWC Preliminary Financial Statement.
- 06/30/08 unpaid loss and LAE are discounted at 5.00% annual inte
- Unapid DWRF amounts are offset by premium receivable.
- Intentional Tort Fund has been declared unconstitutional.

**Ohio Bureau of Workers' Compensation**

**Summary of Indicated Discounted and Undiscounted Unpaid Loss and LAE at 06/30/08  
By Fund  
(Dollars in Millions)**

<u>Category</u>	(1) 06/30/08 Undiscounted Unpaid <u>Total</u>	(2) 06/30/08 Discounted Unpaid <u>Total</u>	(3) Discount 06/30/08 <u>(1)-(2)</u>
State Insurance Fund (SIF)	28,953	15,701	13,252
Disabled Workers' Relief Fund (DWRF)	3,828	1,895	1,933
Coal-Workers Pneumoconiosis Fund (CWPF)	98	63	36
Public Work-Relief Employees' Compensation Fund (PWREF)	7	4	3
Marine Industry Fund (MIF)	6	3	2
Intentional Tort Fund (IT)	0	0	0
Self-Insuring Employers Guaranty Fund (SIEGF)	1,625	719	907
Administrative Cost Fund (ACF) -- Loss Adjustment Expense Reserve (LAE)	<u>2,025</u>	<u>1,098</u>	<u>927</u>
<b><u>Total All Funds</u></b>	<b><u>36,542</u></b>	<b><u>19,482</u></b>	<b><u>17,060</u></b>

Notes:

- All figures are shown rounded to nearest million and may not add to totals for this reason.
- Total unpaid includes estimates for compensation and compensation adjustment expense.
- Col (2): From Exhibit 1, Page 1, Col (1).
- Unapid DWRF amounts are offset by premium receivable.
- Intentional Tort Fund has been declared unconstitutional.

## Ohio Bureau Of Workers' Compensation

### Comparison of Indicated Discounted Unpaid Loss and LAE at 06/30/08 To Indicated Discounted Unpaid Loss and LAE at 06/30/07 By Fund (Dollars in Millions)

<u>Category</u>	(1)	(2)	(3)	(4)
	06/30/08 Unpaid <u>Total</u>	06/30/07 Unpaid <u>Total</u>	Difference 06/30/08 vs 06/30/07 <u>(1) - (2)</u>	% Change 06/30/08 vs 06/30/07 <u>(3)/(2)*100</u>
State Insurance Fund (SIF)	\$15,701	\$15,393	\$308	2.0%
Disabled Workers' Relief Fund (DWRF)	1,895	1,999	(104)	-5.2%
Coal-Workers Pneumoconiosis Fund (CWPF)	63	62	1	1.1%
Public Work-Relief Employees' Compensation Fund (PWREF)	4	4	(0)	-6.9%
Marine Industry Fund (MIF)	3	2	1	61.9%
Intentional Tort Fund (IT)	0	0	0	N/A
Self-Insuring Employers Guaranty Fund (SIEGF)	719	735	(16)	-2.2%
Administrative Cost Fund (ACF)--	<u>1,098</u>	<u>1,075</u>	<u>23</u>	<u>2.1%</u>
Loss Adjustment Expense Reserve (LAE)				
<b><u>Total all Funds</u></b>	<b><u>19,482</u></b>	<b><u>19,271</u></b>	<b><u>212</u></b>	<b><u>1.1%</u></b>

**Notes:**

- All figures are shown rounded to nearest million and may not add to totals for this reason.
- SIF includes HPP.
- Total unpaid includes estimates for compensation and compensation adjustment expense.
- 06/30/08 unpaid loss and LAE are discounted at 5.00% annual interest rate. 06/30/07 unpaid loss and LAE are discounted at 5.00%.
- Unpaid DWRF amounts are offset by premium receivable.
- Intentional Tort Fund has been declared unconstitutional.

## Ohio Bureau Of Workers' Compensation

### Summary of 2008 SIF Discounted Unpaid Loss and LAE Changes -- Excluding HPP Expense

(Dollars in Millions)

<u>Item</u>	(A) Fiscal Years <u>Prior to 7/07</u>	(B) Fiscal Year <u>07/08</u>	(C) <u>Totals</u>	(D) <u>Percent Change</u>
1. Unpaid Loss and LAE @ 06/30/07	\$14,672			
2. Expected Payments in Fiscal Year 07/08	1,575			
3. Expected Payments discounted to 06/30/07	1,537			
4. Expected unpaid loss and LAE @ 06/30/08	13,792	\$1,489	\$15,281	
5. Expected change in unpaid loss and LAE	(881)	1,489	608	4.1%
6. Unexpected change in unpaid loss and LAE	(259)		(259)	-1.8%
7. Actual unpaid loss and LAE @ 06/30/08	13,533	1,489	15,022	2.4%

**Notes by line:**

- All Unpaid loss and LAE @ 06/30/08 are discounted at 5.00% annual interest rate.  
All figures are shown rounded to nearest million and may not add to totals for this reason.
- 1,2 From Appendix R.1.
3.  $((2)/(1.0500^{0.5}))$
- 4(A)  $\{(1)-(3)\}*(1.0500)$
- 4(B) 5(B)
- 4(C) 4(A)+4(B)
- 5(A) (4)-(1)
- 5(B) 7(C)-7(A)
- 6(A) 7(A)-4(A), also equals App. R.1, Col(7)\*1.0500
- 7(A) From App. R.1, Col(1)

## Ohio Bureau Of Workers' Compensation State Insurance Fund

### Comparison of Indicated Discounted Unpaid Loss at 06/30/08 To Indicated Discounted Reserves at 06/30/07 By Benefit Type and Employer Type (Dollars in Millions)

<u>Category</u>	(1) 06/30/08 Indicated Unpaid Loss <u>Total</u>	(2) 06/30/07 Indicated Unpaid Loss <u>Total</u>	(3) 06/30/07 Retrospective Unpaid Loss <u>Total</u>	(4) Difference 06/30/08 vs 06/30/07 <u>(1) - (2)</u>	(5) Difference Retrospective vs Unpaid Loss <u>(3) - (2)</u>	(6) % Change 06/30/08 vs 06/30/07 <u>(4)/(2)*100</u>	(7) % Change Retrospective vs Unpaid Loss <u>(5)/(2)*100</u>
<b><u>I. SIF by Benefit Type</u></b>							
Medical	\$6,742	\$7,017	\$6,315	(\$274)	(\$701)	-3.9%	-10.0%
Temporary Total	767	762	782	5	20	0.7%	2.6%
Permanent Total Disability	3,311	3,218	3,224	94	6	2.9%	0.2%
Death	1,160	1,113	1,130	47	16	4.2%	1.5%
% Permanent Partial	305	309	303	(4)	(5)	-1.2%	-1.7%
Permanent Partial	81	85	81	(4)	(4)	-4.3%	-4.3%
WL+TP+LMWL+CO	147	153	146	(6)	(6)	-3.7%	-4.2%
Lump Sum Settlements	2,052	1,566	2,078	486	513	31.1%	32.7%
Living Maintenance	101	96	101	4	5	4.4%	5.2%
Lump Sum Advancements	144	141	142	4	2	2.7%	1.2%
Additional Awards	27	28	27	(1)	(1)	-4.8%	-4.1%
<b><u>Self Insured</u></b>	<b><u>184</u></b>	<b><u>186</u></b>	<b><u>207</u></b>	<b><u>(2)</u></b>	<b><u>21</u></b>	<b><u>-1.1%</u></b>	<b><u>11.4%</u></b>
<b><u>Subtotal SIF unpaid Loss excl. HPP</u></b>	<b><u>15,022</u></b>	<b><u>14,672</u></b>	<b><u>14,538</u></b>	<b><u>349</u></b>	<b><u>(135)</u></b>	<b><u>2.4%</u></b>	<b><u>-0.9%</u></b>
HPP	679	721	721	(42)	0	-5.8%	0.0%
<b><u>Total SIF Unpaid Loss</u></b>	<b><u>15,701</u></b>	<b><u>15,393</u></b>	<b><u>15,258</u></b>	<b><u>308</u></b>	<b><u>(135)</u></b>	<b><u>2.0%</u></b>	<b><u>-0.9%</u></b>
<b><u>II. SIF by Employer Type</u></b>							
A. Private (PA)	11,918	11,321	11,617	598	296	5.3%	2.6%
B. i. Taxing Districts (PEC)	2,205	2,412	2,059	(207)	(353)	-8.6%	-14.6%
B. ii. State Agencies (PES)	715	754	655	(39)	(99)	-5.1%	-13.1%
C. Self Insured	184	186	207	(2)	21	-1.1%	11.4%
<b><u>D. HPP</u></b>	<b><u>679</u></b>	<b><u>721</u></b>	<b><u>721</u></b>	<b><u>(42)</u></b>	<b><u>0</u></b>	<b><u>-5.8%</u></b>	<b><u>0.0%</u></b>
<b><u>Total SIF Unpaid Loss</u></b>	<b><u>15,701</u></b>	<b><u>15,393</u></b>	<b><u>15,258</u></b>	<b><u>308</u></b>	<b><u>(135)</u></b>	<b><u>2.0%</u></b>	<b><u>-0.9%</u></b>

**Notes:**

- All figures are shown rounded to nearest million and may not add to totals for this reason.
- 'Indicated Unpaid Loss' are those indicated by actuarial audits as of 06/30/08 and 06/30/07.
- 'Retrospective Unpaid Loss' as of 06/30/07 represent the re-stated unpaid loss required as of 06/30/07, using developments as of 06/30/08.
- 06/30/08 unpaid loss and LAE are discounted at 5.00% annual interest rate. 06/30/07 unpaid loss and LAE are discounted at 5.00%.

Audit as of June 30, 2008

Ohio Bureau of Workers' Compensation

**Ohio Bureau Of Workers' Compensation**

**Summary Of Indicated Discounted Unpaid Loss  
Unpaid Loss and LAE Evaluation As Of June 30, 2008  
SIF By Employer Type by Benefit Type  
(Dollars in Millions)**

Category	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	06/30/08	06/30/08	06/30/08	06/30/08	06/30/07	06/30/07	06/30/07	06/30/07	06/30/07	06/30/07
	Unpaid	Unpaid	Unpaid	Unpaid	Unpaid	Unpaid	Unpaid	Retro	Retro	Retro
	PA	PEC	PES	Total	PA	PE	Total	PA	PE	Total
Medical	\$5,126	\$1,174	\$442	\$6,742	\$5,088	1,928	\$7,017	\$4,868	\$1,447	\$6,315
Temporary Total	598	123	46	767	587	175	762	618	164	782
Permanent Total Disability	2,772	425	113	3,311	2,696	521	3,218	2,699	525	3,224
Death	968	165	26	1,160	938	175	1,113	945	184	1,130
% Permanent Partial	229	58	18	305	235	74	309	230	74	303
Permanent Partial	71	9	2	81	74	11	85	72	10	81
WL+TP+LMWL+CO	109	28	10	147	119	34	153	109	37	146
Lump Sum Settlements	1,812	193	47	2,052	1,359	206	1,566	1,842	237	2,078
Living Maintenance	83	13	4	101	78	19	96	86	15	101
Lump Sum Advancements	124	14	6	144	122	19	141	123	19	142
Additional Awards	25	2	0	27	26	3	28	25	2	27
Self Insured				184			186			207
<b>HPP</b>				<u>679</u>			<u>721</u>			<u>721</u>
<b>Total SIF Unpaid</b>	<b><u>11,918</u></b>	<b><u>2,205</u></b>	<b><u>715</u></b>	<b><u>15,701</u></b>	<b><u>11,321</u></b>	<b><u>3,166</u></b>	<b><u>15,393</u></b>	<b><u>11,617</u></b>	<b><u>2,714</u></b>	<b><u>15,258</u></b>
Disabled Workers' Relief Fund (DWRF)				1,895			1,999			
Coal-Workers Pneumoconiosis Fund (CWPF)				63			62			
Public Work-Relief Employees' Comp. Fund (PWREF)				4			4			
Marine Industry Fund (MIF)				3			2			
Intentional Tort Fund (IT)				0			0			
Self-Insuring Employers Guaranty Fund (SIEGF)				719			735			
Administrative Cost Fund (ACF)--				<u>1,098</u>			<u>1,075</u>			
Loss Adjustment Expense Reserve (LAE)										
<b>Total Unpaid Loss and LAE</b>				<b><u>19,482</u></b>			<b><u>19,271</u></b>			

**Notes:**

- All figures are shown rounded to nearest million and may not add to totals for this reason.
- 06/30/08 unpaid loss and LAE are discounted at 5.00% annual interest rate. 06/30/07 unpaid loss and LAE are discounted at 5.00%.
- (4) = (1) + (2) + (3)

**Ohio Bureau of Workers' Compensation  
Private Employers (PA)  
Premiums, Payroll, and Rate Level Statistics**

Accident Year	(1) Actual Premium (\$MILL)	(2) Premium Rate Level (\$MILL)	(3) Payroll (\$MILL)	(4) Average Weekly Wage (\$)	(5) No. of Lost-Time Claims	(6) Rate Level Index @7/1	(7) Average Rate @7/1/08 (\$/100)	(8) Estimated No. of Employees (Yrs)	(9) Average Published Rate @7/1	(10) Actual Average Collected Rate
1996	1,539	1,217	63,664	526.87	39,715	124.79	1.91	2,323,738	2.63	2.42
1997	1,503	1,302	68,077	551.30	37,076	106.07	1.91	2,374,702	2.17	2.21
1998	1,441	1,401	71,447	577.29	36,486	99.70	1.96	2,380,053	2.11	2.02
1999	1,502	1,529	75,245	596.41	37,591	96.71	2.03	2,426,205	2.03	2.00
2000	1,445	1,532	79,122	618.35	37,990	91.88	1.94	2,460,717	1.93	1.83
2001	1,361	1,519	80,397	631.45	33,662	87.28	1.89	2,448,472	1.81	1.69
2002	1,350	1,547	81,621	652.48	33,010	87.28	1.90	2,405,633	1.80	1.65
2003	1,352	1,482	82,433	670.77	30,846	95.14	1.80	2,363,334	1.94	1.64
2004	1,431	1,489	84,633	694.68	28,775	97.04	1.76	2,342,895	1.98	1.69
2005	1,442	1,454	86,912	710.72	26,278	101.31	1.67	2,351,687	1.76	1.66
2006	1,487	1,440	90,693	735.05	23,835	105.26	1.59	2,372,742	1.85	1.64
2007	1,586	1,507	93,245	761.22	23,664	105.26	1.62	2,355,676	1.85	1.70
2008	796	757	48,021	784.05	11,832	100.00	1.58	1,177,838	1.76	1.66
Annual % Chg 96-07:	-0.1%	1.2%	3.2%	3.2%	-4.8%	-0.6%	-1.9%	-0.1%	-2.3%	-3.1%
Annual % Chg 04-07:	3.4%	0.3%	3.4%	3.1%	-6.6%	2.9%	-3.0%	0.3%	-1.5%	0.1%

**Notes:** 1. 1996 and subsequent are net of PDP and other premium discounts; accident year 2008 is for the first six months of the year.

2. Columns (1), (2) and (7) are adjusted for retrospective rating, using experience rated premium for all employers.

3. Columns (6) and (9) are from Exhibits prepared by OBWC Actuarial Dept.

4. COL(2)=COL(1)/[COL(6)Year(n)+COL(6)Year(n-1)]/2\*COL(6) Year 2008.

5. COL(7)=COL(2)/COL(3)\*100

6. COL(8)= {COL(3)/[COL(4)\*\*52]}\*1,000,000.

7. COL(10)=COL(1)/COL(3)\*100.

Audit as of June 30, 2008

Ohio Bureau of Workers' Compensation

**Ohio Bureau of Workers' Compensation**  
**Discounted Ultimate Losses**  
**Private Employers (PA)**

(Dollars in thousands)

Accident Year	(1) Medical	(2) TT	(3) PTD	(4) Death	(5) % PP	(6) TP+WL & LM/WL + CO	(7) Perm. Partial	(8) Lump Sum Settlements	(9) Living Maintenance	(10) Lump Sum Advances	(11) Additional Awards	(12) Sub/Tot Other than Medical	(13) Total
1996	\$427,137	\$174,439	\$76,672	\$37,850	\$44,204	\$17,252	\$20,368	\$93,411	\$14,039	\$5,580	\$2,002	\$485,816	\$912,953
1997	466,086	166,263	84,326	31,925	42,111	16,920	18,806	98,191	18,579	6,095	1,028	484,244	950,331
1998	535,634	179,704	97,890	36,871	43,717	16,409	20,981	110,517	23,197	8,276	2,287	539,848	1,075,482
1999	579,232	204,053	100,646	40,794	48,782	20,280	20,091	129,084	25,945	8,813	2,403	600,890	1,180,123
2000	658,021	222,794	118,380	38,527	53,594	23,631	22,913	150,175	32,474	10,989	2,919	676,396	1,334,417
2001	659,199	219,370	112,370	40,660	52,216	24,286	19,445	152,973	31,751	10,184	2,442	665,696	1,324,895
2002	719,304	228,268	114,870	50,887	52,594	22,685	21,356	172,160	26,435	10,292	2,089	701,635	1,420,938
2003	713,682	215,174	113,406	50,230	52,141	20,640	18,894	170,920	23,518	10,845	2,083	677,851	1,391,534
2004	729,532	195,376	118,823	49,730	50,115	19,492	20,569	172,624	21,995	11,644	2,204	662,573	1,392,105
2005	722,483	184,228	118,270	52,929	47,804	18,740	20,188	163,818	22,090	11,853	1,877	641,798	1,364,281
2006	695,242	167,721	127,038	38,900	45,849	17,361	18,669	155,818	21,750	14,429	2,510	610,046	1,305,288
2007	682,502	162,973	132,099	35,589	48,761	18,082	18,100	159,577	19,355	13,567	2,155	610,258	1,292,759
2008	377,327	82,027	68,667	24,641	24,419	9,329	9,665	82,073	7,135	7,135	1,110	316,199	693,527
<b>Total</b>	<b>7,965,382</b>	<b>2,402,390</b>	<b>1,383,456</b>	<b>529,533</b>	<b>606,305</b>	<b>245,106</b>	<b>250,044</b>	<b>1,811,344</b>	<b>288,262</b>	<b>129,703</b>	<b>27,107</b>	<b>7,673,251</b>	<b>15,638,633</b>
Annual % Chg 96-07:	4.4%	-0.3%	4.2%	2.0%	0.9%	0.4%	-0.7%	5.3%	0.9%	7.8%	2.1%	2.2%	3.3%
Annual % Chg 04-07:	-2.4%	-6.2%	4.0%	-12.3%	-1.2%	-3.0%	-4.5%	-2.8%	-3.9%	6.8%	2.3%	-2.9%	-2.6%

**Notes:**

- COL (12) = Sum of Columns (2) through (11).
- COL(13) = COL(1)+COL(12).
- Annual Discount Rate is 5% .
- All figures are rounded to the nearest thousand and may not add to totals for this reason.

**Ohio Bureau of Workers' Compensation**  
**Discounted Pure Premium**  
**Private Employers (PA)**  
**(per \$100 of Payroll)**

Accident Year	(1) <u>Medical</u>	(2) <u>TT</u>	(3) <u>PTD</u>	(4) <u>Death</u>	(5) % <u>PP</u>	(6) <u>TP+WL &amp; LM/WL + CO</u>	(7) <u>Perm. Partial</u>	(8) <u>Lump Sum Settlements</u>	(9) <u>Living Maintenance</u>	(10) <u>Lump Sum Advances</u>	(11) <u>Additional Awards</u>	(12) <u>Sub/Tot Other than Medical</u>	(13) <u>Total</u>
1996	\$0.67	\$0.27	\$0.12	\$0.06	\$0.07	\$0.03	\$0.03	\$0.15	\$0.02	\$0.01	\$0.00	\$0.76	\$1.43
1997	0.68	0.24	0.12	0.05	0.06	0.02	0.03	0.14	0.03	0.01	0.00	0.71	1.40
1998	0.75	0.25	0.14	0.05	0.06	0.02	0.03	0.15	0.03	0.01	0.00	0.76	1.51
1999	0.77	0.27	0.13	0.05	0.06	0.03	0.03	0.17	0.03	0.01	0.00	0.80	1.57
2000	0.83	0.28	0.15	0.05	0.07	0.03	0.03	0.19	0.04	0.01	0.00	0.85	1.69
2001	0.82	0.27	0.14	0.05	0.06	0.03	0.02	0.19	0.04	0.01	0.00	0.83	1.65
2002	0.88	0.28	0.14	0.06	0.06	0.03	0.03	0.21	0.03	0.01	0.00	0.86	1.74
2003	0.87	0.26	0.14	0.06	0.06	0.03	0.02	0.21	0.03	0.01	0.00	0.82	1.69
2004	0.86	0.23	0.14	0.06	0.06	0.02	0.02	0.20	0.03	0.01	0.00	0.78	1.64
2005	0.83	0.21	0.14	0.06	0.06	0.02	0.02	0.19	0.03	0.01	0.00	0.74	1.57
2006	0.77	0.18	0.14	0.04	0.05	0.02	0.02	0.17	0.02	0.02	0.00	0.67	1.44
2007	0.73	0.17	0.14	0.04	0.05	0.02	0.02	0.17	0.02	0.01	0.00	0.65	1.39
2008	<u>0.79</u>	<u>0.17</u>	<u>0.14</u>	<u>0.05</u>	<u>0.05</u>	<u>0.02</u>	<u>0.02</u>	<u>0.17</u>	<u>0.01</u>	<u>0.01</u>	<u>0.00</u>	<u>0.66</u>	<u>1.44</u>
Annual % Chg 96-07:	1.2%	-3.3%	1.0%	-1.1%	-2.2%	-2.7%	-3.7%	2.1%	-2.2%	4.5%	-1.0%	-0.9%	0.2%
Annual % Chg 04-07:	-5.6%	-9.3%	0.6%	-15.2%	-4.5%	-6.2%	-7.6%	-6.0%	-7.1%	3.3%	-1.1%	-6.1%	-5.8%

**Notes:**

1. COL (12) = Sum of Columns (2) through (11).
2. COL(13) = COL(1)+COL(12).
3. Annual Discount Rate is 5% .
4. Payroll figures are from Exhibit 4, Page 1.

**Ohio Bureau of Workers' Compensation**  
**Discounted Average Claim Cost per Ultimate Lost Time Claim Count**  
**Private Employers (PA)**

Accident Year	(1) Medical	(2) LT	(3) PTD	(4) Death	(5) % PP	(6) TP+WL & LM/WL + CO	(7) Perm. Partial	(8) Lump Sum Settlements	(9) Living Maintenance	(10) Lump Sum Advances	(11) Additional Awards	(12) Sub/Tot Other than Medical	(13) Total
1996	\$10,755	\$4,392	\$1,931	\$953	\$1,113	\$434	\$513	\$2,352	\$353	\$141	\$50	\$12,233	\$22,988
1997	12,571	4,484	2,274	861	1,136	456	507	2,648	501	164	28	13,061	25,632
1998	14,681	4,925	2,683	1,011	1,198	450	575	3,029	636	227	63	14,796	29,477
1999	15,409	5,428	2,677	1,085	1,298	539	534	3,434	690	234	64	15,985	31,394
2000	17,321	5,865	3,116	1,014	1,411	622	603	3,953	855	289	77	17,805	35,126
2001	19,583	6,517	3,338	1,208	1,551	721	578	4,544	943	303	73	19,776	39,359
2002	21,790	6,915	3,480	1,542	1,593	687	647	5,215	801	312	63	21,255	43,046
2003	23,137	6,976	3,676	1,628	1,690	669	613	5,541	762	352	68	21,975	45,112
2004	25,353	6,790	4,129	1,728	1,742	677	715	5,999	764	405	77	23,026	48,379
2005	27,494	7,011	4,501	2,014	1,819	713	768	6,234	841	451	71	24,424	51,918
2006	29,169	7,037	5,330	1,632	1,924	728	783	6,537	913	605	105	25,594	54,763
2007	28,842	6,887	5,582	1,504	2,061	764	765	6,744	818	573	91	25,789	54,630
2008	31,891	6,933	5,804	2,083	2,064	788	817	6,937	603	603	94	26,724	58,615
Annual % Chg 96-07:	9.6%	4.7%	9.4%	7.1%	5.9%	5.4%	4.3%	10.6%	6.0%	13.2%	7.2%	7.4%	8.5%
Annual % Chg 04-07:	4.6%	0.5%	11.3%	-6.1%	5.8%	3.9%	2.2%	4.1%	2.9%	14.3%	9.5%	3.9%	4.3%

**Notes:**

1. COL (12) = Sum of Columns (2) through (11).
2. COL(13) = COL(1)+COL(12).
3. Annual Discount Rate is 5% .
4. Number of Ultimate Lost Time Claim Counts are from Exhibit 4, Page 1.

**Ohio Bureau of Workers' Compensation**  
**Undiscounted Average Claim Cost per Ultimate Lost Time Claim Count**  
**Private Employers (PA)**

Accident Year	(1) <u>Medical</u>	(2) <u>TT</u>	(3) <u>PTD</u>	(4) <u>Death</u>	(5) <u>PP</u>	(6) <u>TP+WL &amp; LM/WL +CO</u>	(7) <u>Perm. Partial</u>	(8) <u>Lump Sum Settlements</u>	(9) <u>Living Maintenance</u>	(10) <u>Lump Sum Advances</u>	(11) <u>Additional Awards</u>	(12) <u>Sub/Tot Other than Medical</u>	(13) <u>Total</u>
1996	\$15,567	\$4,905	\$4,675	\$2,370	\$1,358	\$537	\$588	\$4,052	\$409	\$238	\$79	\$19,211	\$34,778
1997	19,038	5,039	5,476	2,151	1,388	573	589	4,525	575	277	53	20,646	39,683
1998	23,100	5,332	6,462	2,525	1,466	564	658	5,093	712	371	96	23,479	46,579
1999	23,670	6,158	6,518	2,708	1,583	681	617	5,689	776	381	100	25,211	48,881
2000	27,435	6,641	7,512	2,553	1,717	778	703	6,418	961	460	116	27,859	55,294
2001	30,299	7,371	8,071	3,019	1,880	890	677	7,180	1,061	481	110	30,740	61,038
2002	34,535	7,839	8,450	3,835	1,926	852	753	8,051	929	504	101	33,239	67,775
2003	36,990	7,859	8,892	4,114	2,037	833	714	8,464	915	553	106	34,487	71,477
2004	42,563	7,660	10,017	4,329	2,096	849	824	9,046	918	632	117	36,487	79,050
2005	46,208	7,944	10,932	5,110	2,183	890	879	9,355	1,006	700	112	39,112	85,320
2006	48,559	7,982	12,924	4,120	2,304	912	900	9,767	1,091	901	149	41,049	89,608
2007	49,717	7,810	13,530	3,792	2,455	954	885	10,088	975	881	136	41,504	91,221
2008	54,387	7,804	14,067	5,246	2,469	984	935	10,381	718	920	140	43,664	98,051
Annual % Chg. 04-07:	11.1%	4.8%	9.4%	7.2%	5.7%	5.4%	4.3%	8.9%	6.6%	12.1%	6.1%	7.5%	9.3%
Annual % Chg. 04-07:	5.3%	0.6%	11.3%	-5.9%	5.4%	3.8%	2.4%	3.8%	2.6%	13.3%	7.6%	4.4%	4.9%

**Notes:**

1. COL (12) = Sum of Columns (2) through (11).
2. COL(13) = COL(1)+COL(12).
3. Number of Ultimate Lost Time Claim Counts are from Exhibit 4, Page 1.

**Ohio Bureau of Workers' Compensation**  
**Private Employers (PA)**  
**Other Statistics**

Accident Year	(1)			(2)			(3)			(4)			(5)			(6)			(7)			(8)		
	Ratio of Compensat'n to Total Losses	Ratio of Medical to Total Losses	Loss Cost/ Payroll (\$100)	Ratio of Compensat'n to Total Losses	Ratio of Medical to Total Losses	Loss Cost/ Payroll (\$100)	Ratio of Compensat'n to Total Losses	Ratio of Medical to Total Losses	Loss Cost/ Payroll (\$100)	Ratio of Compensat'n to Total Losses	Ratio of Medical to Total Losses	Loss Cost/ Payroll (\$100)	Ratio of Compensat'n to Total Losses	Ratio of Medical to Total Losses	Loss Cost/ Payroll (\$100)	Ratio of Compensat'n to Total Losses	Ratio of Medical to Total Losses	Loss Cost/ Payroll (\$100)	Ratio of Compensat'n to Total Losses	Ratio of Medical to Total Losses	Loss Cost/ Payroll (\$100)	Ratio of Compensat'n to Total Losses	Ratio of Medical to Total Losses	Loss Cost/ Payroll (\$100)
1996	53.2%	46.8%	\$1.43	55.2%	44.8%	\$2.17	55.2%	44.8%	\$2.17	55.2%	44.8%	\$2.17	55.2%	44.8%	\$2.17	55.2%	44.8%	\$2.17	55.2%	44.8%	\$2.17	55.2%	44.8%	\$2.17
1997	51.0%	49.0%	1.40	52.0%	48.0%	2.16	52.0%	48.0%	2.16	52.0%	48.0%	2.16	52.0%	48.0%	2.16	52.0%	48.0%	2.16	52.0%	48.0%	2.16	52.0%	48.0%	2.16
1998	50.2%	49.8%	1.51	50.4%	49.6%	2.38	50.4%	49.6%	2.38	50.4%	49.6%	2.38	50.4%	49.6%	2.38	50.4%	49.6%	2.38	50.4%	49.6%	2.38	50.4%	49.6%	2.38
1999	50.9%	49.1%	1.57	51.6%	48.4%	2.44	51.6%	48.4%	2.44	51.6%	48.4%	2.44	51.6%	48.4%	2.44	51.6%	48.4%	2.44	51.6%	48.4%	2.44	51.6%	48.4%	2.44
2000	50.7%	49.3%	1.69	50.4%	49.6%	2.65	50.4%	49.6%	2.65	50.4%	49.6%	2.65	50.4%	49.6%	2.65	50.4%	49.6%	2.65	50.4%	49.6%	2.65	50.4%	49.6%	2.65
2001	50.2%	49.8%	1.65	50.4%	49.6%	2.56	50.4%	49.6%	2.56	50.4%	49.6%	2.56	50.4%	49.6%	2.56	50.4%	49.6%	2.56	50.4%	49.6%	2.56	50.4%	49.6%	2.56
2002	49.4%	50.6%	1.74	49.0%	51.0%	2.74	49.0%	51.0%	2.74	49.0%	51.0%	2.74	49.0%	51.0%	2.74	49.0%	51.0%	2.74	49.0%	51.0%	2.74	49.0%	51.0%	2.74
2003	48.7%	51.3%	1.69	48.2%	51.8%	2.67	48.2%	51.8%	2.67	48.2%	51.8%	2.67	48.2%	51.8%	2.67	48.2%	51.8%	2.67	48.2%	51.8%	2.67	48.2%	51.8%	2.67
2004	47.6%	52.4%	1.64	46.2%	53.8%	2.69	46.2%	53.8%	2.69	46.2%	53.8%	2.69	46.2%	53.8%	2.69	46.2%	53.8%	2.69	46.2%	53.8%	2.69	46.2%	53.8%	2.69
2005	47.0%	53.0%	1.57	45.8%	54.2%	2.58	45.8%	54.2%	2.58	45.8%	54.2%	2.58	45.8%	54.2%	2.58	45.8%	54.2%	2.58	45.8%	54.2%	2.58	45.8%	54.2%	2.58
2006	46.7%	53.3%	1.44	45.8%	54.2%	2.36	45.8%	54.2%	2.36	45.8%	54.2%	2.36	45.8%	54.2%	2.36	45.8%	54.2%	2.36	45.8%	54.2%	2.36	45.8%	54.2%	2.36
2007	47.2%	52.8%	1.39	45.5%	54.5%	2.32	45.5%	54.5%	2.32	45.5%	54.5%	2.32	45.5%	54.5%	2.32	45.5%	54.5%	2.32	45.5%	54.5%	2.32	45.5%	54.5%	2.32
2008	45.6%	54.4%	1.44	44.5%	55.5%	2.42	44.5%	55.5%	2.42	44.5%	55.5%	2.42	44.5%	55.5%	2.42	44.5%	55.5%	2.42	44.5%	55.5%	2.42	44.5%	55.5%	2.42

**Ohio Bureau of Workers' Compensation  
Discounted Ultimate Losses  
Private Employers (PA)**

(Dollars in thousands)

Accident Year	Hospital	Physician	Pharmacy	Chiropractor	Rehabilitation	Health Other	Med Only	Total Medical	TT	PTD	Death	% PP	TP+WL & LM/WL + CO	Permi. Partial	Lump Settlements	Living Maintenance	Lump Sum Advances	Additional Awards	Sub/Tot Other than Medical	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	
1996	\$177,861	\$97,080	\$68,628	\$24,552	\$28,609	\$19,681	\$427,137	\$174,439	\$76,672	\$37,850	\$44,204	\$17,252	\$30,368	\$93,411	\$14,039	\$5,580	\$2,002	\$485,816	\$912,953	
1997	124,065	97,950	77,298	20,152	32,864	75,348	466,086	166,263	84,326	31,925	42,111	16,920	18,806	98,191	18,579	6,095	1,028	484,244	950,331	
1998	146,096	105,759	92,997	20,447	43,869	84,472	535,634	179,704	97,890	36,871	43,717	16,409	20,981	110,517	23,197	8,276	2,287	539,848	1,075,482	
1999	158,633	118,383	110,705	24,446	47,109	27,144	579,232	204,053	100,646	40,794	48,782	20,280	20,091	129,084	25,945	8,813	2,403	600,890	1,180,123	
2000	178,411	128,803	116,813	27,944	46,438	102,088	658,021	222,794	118,360	38,527	53,594	23,631	22,913	150,175	32,474	10,989	2,919	676,396	1,334,417	
2001	180,614	126,478	121,033	29,119	60,484	33,710	659,199	219,370	112,370	40,660	52,216	24,286	19,445	152,973	31,751	10,184	2,442	665,696	1,324,895	
2002	208,248	132,198	122,123	28,971	60,887	49,224	719,304	228,268	114,870	50,887	52,594	22,683	21,356	172,160	26,435	10,292	2,089	701,635	1,420,938	
2003	206,730	128,289	116,730	30,407	59,839	52,757	713,682	215,174	113,400	50,230	52,141	20,640	18,894	170,920	23,518	10,845	2,083	717,851	1,391,534	
2004	208,534	126,747	111,922	30,018	59,601	77,377	729,532	195,376	118,823	49,730	50,115	19,492	20,569	172,624	21,995	11,644	2,204	662,573	1,392,105	
2005	214,426	122,588	108,127	29,095	56,991	74,458	722,483	184,228	118,270	52,929	47,804	18,740	20,188	163,818	22,090	11,853	1,877	641,798	1,364,281	
2006	214,210	119,234	109,456	25,333	62,975	107,453	695,242	167,721	127,038	38,900	45,849	17,361	18,669	155,818	21,750	14,429	2,510	610,046	1,305,288	
2007	91,584	61,124	57,390	12,955	28,900	37,989	341,251	81,486	66,049	17,795	24,381	9,041	9,050	79,789	9,677	6,783	1,078	305,129	646,380	
Total	2,051,550	1,364,221	1,215,384	303,440	593,040	558,486	7,246,804	2,238,877	1,248,740	487,098	557,506	226,736	231,330	1,649,482	271,450	115,785	24,920	7,051,922	14,298,727	

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Accident Year	Hospital	Physician	Pharmacy	Chiropractor	Rehabilitation	Health Other	Med Only	Total Medical	TT	PTD	Death	% PP	TP+WL & LM/WL + CO	Permi. Partial	Lump Settlements	Living Maintenance	Lump Sum Advances	Additional Awards	Sub/Tot Other than Medical	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	
1996	\$118,738	\$97,611	\$68,107	\$24,700	\$28,390	\$25,871	\$70,729	\$174,050	\$78,531	\$38,327	\$44,307	\$17,508	\$20,360	\$81,413	\$13,960	\$5,732	\$2,034	\$476,222	\$910,368	
1997	124,065	97,950	77,298	20,121	33,949	44,012	75,361	166,390	86,219	32,356	42,265	17,190	18,723	83,349	18,495	6,021	1,091	472,099	944,834	
1998	141,694	105,652	93,250	20,605	42,381	57,649	84,472	180,226	97,842	38,086	43,746	16,880	21,183	92,490	23,224	7,862	2,333	523,872	1,069,575	
1999	157,268	118,310	108,279	24,175	48,367	42,440	92,977	201,359	101,582	41,317	48,883	20,691	20,468	105,169	26,513	8,448	2,446	577,867	1,169,682	
2000	181,065	128,799	115,167	28,198	57,926	53,025	102,095	221,011	120,769	36,307	52,414	24,748	22,974	120,156	32,323	10,771	2,681	644,655	1,310,930	
2001	183,040	128,386	117,015	29,390	61,484	50,315	107,833	219,076	114,665	41,706	52,275	24,759	19,743	122,362	31,509	9,989	2,569	638,444	1,315,908	
2002	212,597	135,070	115,679	29,151	63,715	74,210	117,532	225,588	117,336	53,479	52,643	23,235	21,645	133,596	27,344	9,724	2,066	666,656	1,414,610	
2003	201,413	127,551	109,544	31,742	57,588	99,490	119,083	247,612	114,618	48,492	50,204	21,060	19,069	134,797	22,563	10,258	2,188	637,106	1,384,719	
2004	201,865	127,906	108,671	29,925	57,228	96,609	115,630	237,834	122,173	49,092	50,204	19,772	20,487	136,724	20,938	11,137	2,321	624,692	1,362,527	
2005	195,949	124,130	102,948	29,545	55,571	78,709	116,164	703,017	124,053	47,031	47,804	18,862	20,248	127,922	19,910	11,141	2,025	594,807	1,297,824	
2006	195,096	123,495	108,421	28,430	56,876	86,251	107,701	663,884	132,601	37,711	49,107	19,572	18,954	132,845	17,667	12,823	2,102	587,267	1,293,537	
2007	109,837	65,933	63,804	15,303	31,583	63,031	57,118	406,609	70,140	26,890	26,890	10,163	10,256	67,906	8,352	6,368	1,083	311,208	717,817	
Total	2,022,626	1,381,973	1,188,184	311,285	595,058	771,612	1,166,696	7,437,434	2,217,028	491,051	561,714	233,939	234,104	1,338,728	262,799	110,274	24,739	6,754,896	14,192,330	

Accident Year	Hospital	Physician	Pharmacy	Chiropractor	Rehabilitation	Health Other	Med Only	Total Medical	TT	PTD	Death	% PP	TP+WL & LM/WL + CO	Permi. Partial	Lump Settlements	Living Maintenance	Lump Sum Advances	Additional Awards	Sub/Tot Other than Medical	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	
1996	(\$877)	(\$530)	\$520	(\$149)	\$220	(\$6,190)	(\$3)	(\$7,009)	\$388	(\$1,859)	(\$476)	(\$103)	(\$255)	\$7	\$11,998	\$78	(\$151)	(\$32)	\$9,594	\$2,586
1997	2,139	(394)	2,164	32	572	(11,148)	(13)	(6,649)	(127)	(1,893)	(431)	(154)	(270)	83	14,843	84	74	(63)	12,146	5,497
1998	4,402	107	(253)	(158)	(387)	(13,780)	(0)	(10,069)	(522)	48	(1,215)	(29)	(471)	(203)	18,027	(27)	414	(46)	15,976	5,907
1999	1,365	73	2,425	271	(1,257)	(15,296)	(165)	(12,583)	(1,695)	(523)	(101)	(101)	(411)	(369)	23,914	(568)	365	(44)	23,024	10,441
2000	(2,654)	5	1,646	(254)	(402)	(6,587)	(7)	(8,254)	1,782	(2,390)	2,219	180	(1,782)	(61)	30,020	150	218	238	31,740	23,486
2001	(2,426)	(1,908)	4,017	(271)	(1,000)	(16,605)	(71)	(18,264)	294	(2,285)	(1,047)	(60)	(473)	(298)	30,611	241	196	73	27,252	8,988
2002	(4,349)	(2,872)	6,444	(179)	(2,829)	(24,986)	(120)	(28,651)	2,680	(2,466)	(2,592)	(49)	(550)	(289)	38,565	(909)	568	23	34,979	6,328
2003	5,317	(462)	7,185	(1,335)	2,252	(46,733)	(154)	(33,930)	3,117	(1,212)	1,481	393	(420)	(175)	36,124	955	587	(105)	40,745	6,815
2004	6,669	(1,159)	3,251	94	2,373	(19,232)	(298)	(8,302)	3,531	(3,530)	638	(89)	(279)	82	35,900	508	508	(118)	37,881	29,578
2005	18,477	(1,542)	5,179	(450)	1,419	(4,251)	634	19,466	8,417	5,898	1	(122)	(60)	(60)	35,896	2,180	711	(148)	46,991	66,457
2006	19,115	(4,261)	1,035	(3,098)	(295)	(23,276)	(248)	(11,028)	3,837	(5,563)	1,189	(3,258)	(2,211)	(286)	22,973	4,083	1,606	408	22,779	11,751
2007	(18,253)	(4,809)	(6,414)	(2,347)	(2,683)	(25,042)	(5,809)	(65,358)	(3,244)	(4,091)	(9,095)	(938)	(1,122)	(1,206)	11,883	1,325	415	(5)	(16,079)	(4,457)
Total	28,924	(17,752)	27,199	(7,845)	(2,018)	(213,127)	(6,013)	(190,630)	21,848	(31,779)	(3,954)	(4,208)	(7,203)	(2,774)	310,753	8,651	5,511	181	297,027	430,397
Difference	1.4%	-1.3%	2.3%	-2.5%	-0.3%	-27.6%	-0.5%	-2.6%	1.0%	-2.5%	-0.8%	-0.7%	-3.1%	-1.2%	23.2%	3.3%	5.0%	0.7%	4.4%	10.7%

**Ohio Bureau of Workers' Compensation  
Undiscounted Ultimate Losses  
Private Employers (PA)**

(Dollars in thousands)

Accident Year	Private Employers (PA)													Total	(17) Lump Sum	(18) Additional Awards	(19) Sub/Tot Other than Medical	(20) Total		
	(1) Hospital	(2) Physician	(3) Pharmacy	(4) Chiropractor	(5) Rehabilitation	(6) Health Other	(7) Med Only	(8) Total Medical	(9) TT	(10) PTD	(11) Death	(12) % PP	(13) TP-AWL & LM/AWL + CO						(14) Perm. Partial	(15) Lump Settlements
1996	\$145,524	\$123,091	\$163,754	\$29,691	\$34,784	\$49,304	\$72,094	\$618,243	\$194,793	\$185,674	\$94,138	\$53,915	\$21,344	\$23,343	\$160,926	\$16,246	\$9,453	\$762,974	\$1,381,217	\$1,381,217
1997	158,646	126,443	190,766	25,532	41,409	86,001	77,036	705,834	186,841	203,037	79,761	51,446	21,245	21,836	102,661	21,317	1,948	765,452	1,471,280	1,471,280
1998	184,338	137,314	220,573	26,098	49,989	138,823	85,699	842,833	201,846	235,772	92,133	53,472	20,571	24,025	185,828	25,983	3,490	856,642	1,699,470	1,699,470
1999	200,215	154,875	263,247	31,392	56,114	89,744	94,186	889,777	231,479	245,008	101,789	59,514	25,584	23,212	213,865	29,178	3,742	947,700	1,837,477	1,837,477
2000	221,839	167,189	280,191	35,249	67,360	167,067	103,339	1,042,235	252,282	285,395	96,984	65,244	29,553	26,715	243,805	36,491	4,414	1,038,371	2,100,607	2,100,607
2001	224,108	165,962	293,651	37,114	70,112	120,279	108,680	1,019,906	248,110	271,698	101,619	63,272	29,968	22,774	241,693	35,716	3,710	1,034,748	2,054,655	2,054,655
2002	261,980	175,372	297,262	36,368	72,841	177,789	118,406	1,140,018	258,751	278,935	126,603	63,572	28,118	24,869	265,679	30,668	3,329	1,097,235	2,237,293	2,237,293
2003	260,470	171,590	285,626	39,035	74,544	190,421	119,312	1,140,998	274,290	242,404	126,905	62,828	25,720	22,036	261,080	28,222	3,260	1,063,791	2,204,799	2,204,799
2004	264,000	170,970	274,774	39,665	74,150	285,561	115,634	1,224,755	220,408	288,240	124,567	60,299	24,419	23,711	260,307	26,407	3,369	1,049,910	2,274,663	2,274,663
2005	276,514	166,217	268,440	38,580	70,207	276,840	117,436	1,214,234	208,756	287,277	134,275	57,378	23,388	23,094	245,834	26,446	2,950	1,027,789	2,242,023	2,242,023
2006	278,031	163,096	272,312	33,871	70,020	231,908	108,175	1,157,414	190,244	308,041	98,210	54,918	21,727	21,442	232,797	26,008	3,561	978,415	2,135,829	2,135,829
2007	116,774	84,020	142,680	17,486	35,793	139,893	51,597	588,244	92,409	160,083	44,861	29,045	11,291	10,466	119,359	11,531	1,607	491,073	1,079,310	1,079,310
Total	2,592,439	1,806,139	2,953,278	390,081	717,323	1,953,630	1,171,595	11,584,485	2,528,322	3,023,451	1,221,847	674,907	282,914	267,523	2,599,026	314,211	183,379	11,134,101	22,718,586	22,718,586

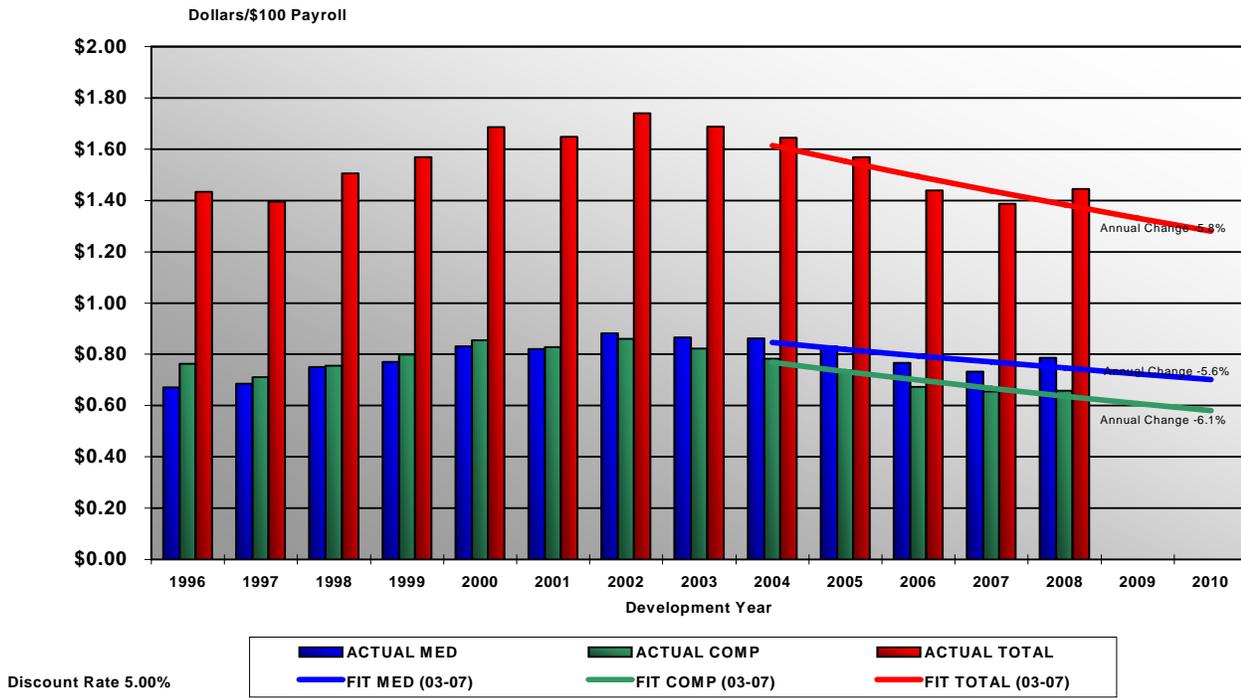
Accident Year	Private Employers (PA)													Total	(17) Lump Sum	(18) Additional Awards	(19) Sub/Tot Other than Medical	(20) Total		
	(1) Hospital	(2) Physician	(3) Pharmacy	(4) Chiropractor	(5) Rehabilitation	(6) Health Other	(7) Med Only	(8) Total Medical	(9) TT	(10) PTD	(11) Death	(12) % PP	(13) TP-AWL & LM/AWL + CO						(14) Perm. Partial	(15) Lump Settlements
1996	\$148,406	\$124,818	\$161,748	\$30,123	\$34,475	\$72,961	\$72,099	\$644,630	\$193,952	\$188,057	\$92,594	\$54,120	\$21,819	\$23,267	\$140,695	\$16,087	\$10,140	\$743,999	\$1,388,629	\$1,388,629
1997	154,385	127,842	183,374	25,533	40,375	128,296	77,060	736,866	187,014	205,269	78,485	51,725	21,735	21,655	142,884	21,156	1,609	742,653	1,479,516	1,479,516
1998	175,358	137,554	220,864	26,523	51,118	188,961	85,699	886,056	202,713	232,451	92,937	53,546	21,370	24,368	155,885	26,036	13,354	826,298	1,712,353	1,712,353
1999	198,455	155,284	255,110	30,904	59,053	147,732	94,451	940,989	228,446	243,753	99,950	59,992	26,288	23,799	174,964	30,192	14,293	905,268	1,846,258	1,846,258
2000	228,702	167,768	274,397	35,839	68,582	187,077	103,350	1,065,716	249,221	287,551	86,851	65,006	30,542	26,862	195,977	36,245	17,802	1,000,237	2,075,953	2,075,953
2001	230,361	170,404	280,949	37,710	72,459	181,822	108,783	1,082,489	247,504	273,501	101,223	63,322	30,750	23,232	193,317	35,338	16,494	988,362	2,060,885	2,060,885
2002	272,132	181,538	277,910	36,752	78,547	270,325	118,239	1,235,443	254,573	280,756	129,684	63,542	28,978	25,292	206,485	32,089	16,466	1,041,216	2,276,659	2,276,659
2003	252,755	175,064	264,644	41,418	71,732	366,846	119,511	1,289,991	237,728	273,428	118,433	62,232	26,380	22,306	205,460	26,842	16,838	993,085	2,283,076	2,283,076
2004	254,461	173,521	264,957	39,535	71,377	315,777	116,002	1,273,236	215,218	291,841	118,594	60,235	24,897	23,669	205,268	24,948	18,158	986,378	2,259,611	2,259,611
2005	248,806	169,063	253,206	39,290	68,942	288,886	116,655	1,184,848	197,401	296,219	114,474	57,146	23,649	23,190	191,368	23,581	18,247	948,424	2,133,277	2,133,277
2006	251,955	169,662	267,385	38,332	71,097	316,487	108,453	1,223,372	184,707	316,518	91,870	58,811	24,568	22,003	198,767	20,950	20,423	941,890	2,165,269	2,165,269
2007	139,315	89,330	157,041	20,490	39,227	230,624	56,910	732,937	94,790	167,443	65,462	30,348	12,733	11,777	101,852	9,901	10,387	506,379	1,239,310	1,239,310
Total	2,555,071	1,839,847	2,861,226	402,450	727,005	2,733,761	1,171,211	12,296,572	2,493,267	3,056,791	1,190,556	679,726	293,720	271,419	2,112,922	303,364	183,211	10,624,189	22,920,766	22,920,766

Accident Year	Private Employers (PA)													Total	(17) Lump Sum	(18) Additional Awards	(19) Sub/Tot Other than Medical	(20) Total		
	(1) Hospital	(2) Physician	(3) Pharmacy	(4) Chiropractor	(5) Rehabilitation	(6) Health Other	(7) Med Only	(8) Total Medical	(9) TT	(10) PTD	(11) Death	(12) % PP	(13) TP-AWL & LM/AWL + CO						(14) Perm. Partial	(15) Lump Settlements
1996	(\$2,882)	(\$1,726)	\$2,007	(\$432)	\$308	(\$23,656)	(\$6)	(\$26,387)	\$841	(\$2,383)	\$1,544	(\$205)	(\$475)	\$76	\$20,231	\$159	(\$687)	\$18,975	(\$7,412)	(\$7,412)
1997	4,260	(1,399)	7,392	(425)	1,033	(42,295)	(23)	(31,032)	(173)	(2,231)	1,277	(279)	(490)	181	24,877	161	(348)	22,800	(8,232)	(8,232)
1998	9,000	(240)	(290)	(488)	(1,129)	(50,138)	(0)	(43,223)	(867)	3,321	(804)	(74)	(798)	(342)	29,943	(53)	167	30,344	(12,879)	(12,879)
1999	1,760	(410)	8,137	488	(2,939)	(57,989)	(265)	(51,216)	3,032	1,255	1,839	(175)	(703)	(587)	38,901	(1,014)	33	42,431	(8,785)	(8,785)
2000	(6,862)	(579)	5,794	(590)	(1,221)	(20,010)	(11)	(23,480)	3,061	(2,156)	10,133	238	(1,001)	(147)	47,829	247	(314)	58,134	34,654	34,654
2001	(6,253)	(4,442)	12,702	(596)	(2,347)	(61,543)	(103)	(62,583)	605	(1,802)	396	(50)	(782)	(458)	48,376	378	(306)	46,386	(16,197)	(16,197)
2002	(10,153)	(6,165)	19,352	(384)	(5,706)	(92,527)	167	(95,425)	4,178	(1,821)	(3,081)	30	(860)	(422)	59,285	(1,421)	155	56,109	(39,406)	(39,406)
2003	7,715	(1,474)	20,982	(2,384)	2,792	(176,425)	(199)	(148,993)	4,676	858	8,473	(279)	(675)	(270)	55,620	1,380	222	70,706	(78,287)	(78,287)
2004	9,539	(2,550)	10,177	130	1,265	(68,182)	(367)	(68,481)	5,190	(3,601)	5,974	64	(479)	42	55,039	1,459	23	63,533	15,051	15,051
2005	27,708	(2,847)	15,234	(710)	1,262	(12,046)	781	11,355	11,355	(8,943)	19,801	231	(261)	(96)	54,466	2,865	146	79,365	108,750	108,750
2006	26,075	(6,565)	4,927	(4,461)	(1,077)	(84,579)	(278)	(65,958)	5,537	(8,478)	6,341	(3,893)	(2,841)	(561)	34,031	5,057	1,044	36,525	(29,433)	(29,433)
2007	(22,541)	(5,309)	(14,361)	(3,004)	(3,434)	(90,731)	(5,313)	(144,693)	(2,381)	(7,360)	(20,601)	(1,304)	(1,442)	(1,311)	17,507	1,630	34	(15,306)	(160,000)	(160,000)
Total	37,368	(33,708)	92,052	(12,369)	(9,682)	(780,131)	(5,617)	(712,087)	35,054	(33,340)	31,291	(4,819)	(10,806)	(3,896)	486,104	10,847	168	509,911	(202,175)	(202,175)
Difference	1.5%	-1.8%	3.2%	-3.1%	-1.3%	-28.5%	-0.5%	-5.8%	1.4%	-1.1%	2.6%	-0.7%	-3.7%	-1.4%	23.0%	3.6%	0.1%	4.8%	-0.9%	-0.9%

6/30/08

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### DISCOUNTED PURE PREMIUM BY TYPE OF BENEFIT (PA)



**Ohio Bureau of Workers' Compensation  
Public Employers-Taxing Districts (PEC)  
Premiums, Payroll, and Rate Level Statistics**

Accident Year	(1) Actual Premium (\$MILL)	(2) Premium @7/1/08 Rate Level (\$MILL)	(3) Payroll (\$MILL)	(4) Average Weekly Wage (\$)	(5) No. of Lost-Time Claims	(6) Rate Level Index @7/1	(7) Average Rate @7/1/08 (\$100)	(8) Estimated No. of Employees (Yrs)	(9) Average Published Rate @7/1	(10) Actual Average Collected Rate
1996	236	229	12,949	526.87	5,407	98.84	1.77	472,642	1.95	1.82
1997	232	240	13,597	551.30	5,299	93.90	1.77	474,290	1.80	1.70
1998	224	252	14,465	577.29	5,381	84.51	1.74	481,871	1.64	1.55
1999	212	264	15,089	596.41	6,019	76.06	1.75	486,529	1.47	1.40
2000	213	280	15,809	618.35	6,101	76.06	1.77	491,663	1.47	1.35
2001	235	303	16,717	631.45	5,499	78.87	1.81	509,113	1.53	1.40
2002	255	314	17,601	652.48	5,728	83.92	1.78	518,763	1.62	1.45
2003	296	333	18,004	670.77	5,447	94.08	1.85	516,179	1.81	1.65
2004	315	332	18,524	694.68	5,307	95.96	1.79	512,796	1.84	1.70
2005	327	338	18,569	710.72	5,136	97.88	1.82	502,435	1.89	1.76
2006	332	341	18,924	735.05	5,033	96.90	1.80	495,093	1.87	1.76
2007	367	372	19,418	761.22	4,987	100.00	1.92	490,563	1.84	1.89
2008	189	189	10,000	784.05	2,493	100.00	1.89	245,282	1.85	1.89
Annual % Chg 96-07:	4.9%	4.4%	3.8%	3.2%	-0.9%	1.2%	0.6%	0.5%	0.9%	1.1%
Annual % Chg 04-07:	4.8%	3.7%	1.6%	3.1%	-2.0%	1.1%	2.0%	-1.5%	-0.1%	3.2%

- Notes:**
- 1996 and subsequent are net of PDP and other premium discounts; accident year 2008 is for the first six months of the year.
  - Columns (1), (2) and (7) are adjusted for retrospective rating, using experience rated premium for all employers.
  - Columns (6) and (9) are from Exhibits prepared by OBWC Actuarial Dept.
  - $COL(2) = COL(1) / [COL(6)Year(n) + COL(6)Year(n-1)] / 2 * COL(6) Year 2008$ .
  - $COL(7) = COL(2) / COL(3) * 100$
  - $COL(8) = \{COL(3) / [COL(4) * 52]\} * 1,000,000$ .
  - $COL(10) = COL(1) / COL(3) * 100$ .

**Ohio Bureau of Workers' Compensation**  
**Discounted Ultimate Losses**  
**Public Employers-Taxing Districts (PEC)**  
(Dollars in thousands)

(1) Accident Year	(2) TT	(3) PTD	(4) Death	(5) % PP	(6) TP+WL & LM/WL + CO	(7) Perm. Partial	(8) Lump Sum Settlements	(9) Living Maintenance	(10) Lump Sum Advance's	(11) Additional Awards	(12) Sub/Tot Other than Medical	(13) Total
1996	\$56,939	\$18,304	\$9,653	\$2,349	\$9,392	\$3,381	\$690	\$9,923	\$1,295	\$409	\$39	\$55,435
1997	67,618	18,235	12,208	5,248	8,957	2,650	908	9,445	1,852	534	40	60,078
1998	77,257	21,792	12,560	4,098	9,770	2,634	1,282	12,308	2,224	702	57	67,428
1999	102,330	23,031	18,402	6,032	11,392	3,017	1,831	13,159	2,573	1,000	50	80,486
2000	113,086	27,705	18,633	5,895	12,440	3,458	2,045	15,548	3,271	1,073	96	90,163
2001	105,248	23,318	13,117	5,598	12,204	4,235	1,371	15,593	2,804	793	49	79,082
2002	137,314	31,191	17,137	4,091	14,031	3,766	1,591	16,692	2,847	907	55	92,307
2003	140,677	33,454	18,722	3,135	13,493	3,853	1,334	16,634	2,770	1,550	55	95,001
2004	146,906	28,660	19,190	9,784	14,254	3,954	1,183	17,367	2,672	1,273	56	98,393
2005	155,277	27,269	20,827	5,548	14,228	3,797	1,525	17,028	2,726	1,560	55	94,562
2006	147,064	22,506	19,986	8,008	14,474	3,774	1,311	17,352	1,833	1,419	56	90,719
2007	171,444	25,437	20,556	10,770	15,552	3,925	1,553	17,778	2,253	1,561	57	99,442
2008	96,212	14,131	10,589	3,640	7,770	2,039	757	9,147	3,105	804	29	52,011
<b>Total</b>	<b>1,517,373</b>	<b>315,033</b>	<b>74,197</b>	<b>157,958</b>	<b>44,483</b>	<b>17,381</b>	<b>187,973</b>	<b>32,225</b>	<b>13,584</b>	<b>694</b>	<b>1,055,107</b>	<b>2,572,480</b>
Annual % Chg 96-07:	9.8%	3.2%	6.0%	8.3%	5.0%	3.2%	3.6%	5.7%	2.5%	11.7%	2.0%	7.7%
Annual % Chg 04-07:	4.2%	-5.3%	1.7%	6.8%	2.8%	-0.3%	6.9%	0.9%	-8.7%	5.3%	1.0%	2.5%

**Notes:**

1. COL (12) = Sum of Columns (2) through (11).
2. COL (13) = COL (1)+COL (12).
3. Annual Discount Rate is 5% .
4. All figures are rounded to the nearest thousand and may not add to totals for this reason.

**Ohio Bureau of Workers' Compensation**  
Discounted Pure Premium  
Public Employers-Taxing Districts (PEC)  
(per \$100 of Payroll)

(1) Accident Year	(2) TT	(3) PTD	(4) Death	(5) % PP	(6) TP+WL & LM/WL + CO	(7) Perm. Partial	(8) Lump Sum Settlements	(9) Living Maintenance	(10) Lump Sum Advances	(11) Additional Awards	(12) Sub/Tot Other than Medical	(13) Total
1996	\$0.44	\$0.07	\$0.02	\$0.07	\$0.03	\$0.01	\$0.08	\$0.01	\$0.00	\$0.00	\$0.43	\$0.87
1997	0.50	0.09	0.04	0.07	0.02	0.01	0.07	0.01	0.00	0.00	0.44	0.94
1998	0.53	0.09	0.03	0.07	0.02	0.01	0.09	0.02	0.00	0.00	0.47	1.00
1999	0.68	0.15	0.04	0.08	0.02	0.01	0.09	0.02	0.01	0.00	0.53	1.21
2000	0.72	0.18	0.04	0.08	0.02	0.01	0.10	0.02	0.01	0.00	0.57	1.29
2001	0.63	0.14	0.03	0.07	0.03	0.01	0.09	0.02	0.00	0.00	0.47	1.10
2002	0.78	0.18	0.02	0.08	0.02	0.01	0.09	0.02	0.01	0.00	0.52	1.30
2003	0.78	0.19	0.02	0.07	0.02	0.01	0.09	0.02	0.01	0.00	0.53	1.31
2004	0.79	0.15	0.05	0.08	0.02	0.01	0.09	0.01	0.01	0.00	0.53	1.32
2005	0.84	0.15	0.03	0.08	0.02	0.01	0.09	0.01	0.01	0.00	0.51	1.35
2006	0.78	0.12	0.04	0.08	0.02	0.01	0.09	0.01	0.01	0.00	0.48	1.26
2007	0.88	0.13	0.06	0.08	0.02	0.01	0.09	0.01	0.01	0.00	0.51	1.40
2008	<u>0.96</u>	<u>0.14</u>	<u>0.04</u>	<u>0.08</u>	<u>0.02</u>	<u>0.01</u>	<u>0.09</u>	<u>0.03</u>	<u>0.01</u>	<u>0.00</u>	<u>0.52</u>	<u>1.48</u>
Annual % Chg. 96-07:	5.8%	-0.6%	4.4%	1.2%	-0.6%	-0.2%	1.8%	-1.2%	7.6%	-1.7%	1.1%	3.8%
Annual % Chg. 04-07:	2.5%	-6.9%	5.1%	1.2%	-1.9%	5.2%	-0.7%	-10.1%	3.7%	-0.6%	-1.7%	0.9%

**Notes:**

1. COL (12) = Sum of Columns (2) through (11).
2. COL(13) = COL(1)+COL(12).
3. Annual Discount Rate is 5% .
4. Payroll figures are from Exhibit 4, Page 8.

**Ohio Bureau of Workers' Compensation**  
**Discounted Average Claim Cost per Ultimate Lost Time Claim Count**  
**Public Employers-Taxing Districts (PEC)**

(1) Accident Year	(2) TT	(3) PTD	(4) Death	(5) % PP	(6) TP+WL & LM/WL + CO	(7) Perm. Partial	(8) Lump Sum Settlements	(9) Living Maintenance	(10) Lump Sum Advances	(11) Additional Awards	(12) Sub/Tot Other than Medical	(13) Total
1996	\$3,385	\$1,785	\$434	\$1,737	\$625	\$128	\$1,835	\$239	\$76	\$7	\$10,252	\$20,782
1997	3,442	2,304	990	1,690	500	171	1,783	350	101	8	11,338	24,100
1998	4,050	2,334	762	1,816	490	238	2,287	413	130	11	12,532	26,890
1999	3,826	3,057	1,002	1,893	501	304	2,186	427	166	8	13,371	30,372
2000	4,541	3,054	966	2,039	567	335	2,548	536	176	16	14,778	33,313
2001	4,240	2,385	1,018	2,219	770	249	2,836	510	144	9	14,381	33,521
2002	5,445	2,992	714	2,449	657	278	2,914	497	158	10	16,114	40,086
2003	6,141	3,437	576	2,477	707	245	3,054	508	284	10	17,440	43,264
2004	5,400	3,616	1,844	2,686	745	223	3,272	504	240	10	18,540	46,222
2005	5,309	4,055	1,080	2,770	739	297	3,315	531	304	11	18,412	48,644
2006	4,472	3,971	1,591	2,876	750	260	3,448	364	282	11	18,025	47,246
2007	5,101	4,122	2,160	3,119	787	311	3,565	452	313	11	19,941	54,321
2008	5,667	4,247	1,460	3,116	818	304	3,669	1,245	323	12	20,859	59,446
Annual % Chg. '06-'07:	10.8%	4.2%	9.3%	6.0%	4.1%	4.6%	6.7%	3.5%	12.7%	3.0%	5.9%	8.7%
Annual % Chg. '04-'07:	6.4%	-3.4%	9.0%	5.0%	1.8%	9.1%	3.0%	-6.8%	7.5%	3.1%	2.0%	4.7%

**Notes:**

1. COL (12) = Sum of Columns (2) through (11).
2. COL(13) = COL(1)+COL(12).
3. Annual Discount Rate is 5% .
4. Number of Ultimate Lost Time Claim Counts are from Exhibit 4, Page 8.

**Ohio Bureau of Workers' Compensation**  
**Undiscounted Average Claim Cost per Ultimate Lost Time Claim Count**  
**Public Employers-Taxing Districts (PEC)**

Accident Year	(1) Medical	(2) TT	(3) PTD	(4) Death	(5) % PP	(6) TP+W/L & LM/WL + CO	(7) Perm. Partial	(8) Lump Sum Settlements	(9) Living Maintenance	(10) Lump Sum Advances	(11) Additional Awards	(12) Sub/Tot Other than Medical	(13) Total
1996	\$17,296	\$4,038	\$4,384	\$1,019	\$2,060	\$846	\$175	\$3,224	\$304	\$138	\$33	\$16,220	\$33,517
1997	22,042	4,115	5,491	2,512	2,020	676	226	3,192	420	180	34	18,866	40,908
1998	25,366	4,953	5,703	2,091	2,163	664	309	3,912	475	225	39	20,532	45,898
1999	34,759	4,610	7,125	2,770	2,261	686	374	3,798	490	273	37	22,424	57,183
2000	35,238	5,539	7,247	2,486	2,423	774	418	4,288	609	294	47	24,124	59,362
2001	34,055	5,153	5,710	2,623	2,640	1,024	319	4,670	575	239	39	22,993	57,048
2002	46,924	6,813	7,183	1,878	2,890	885	362	4,805	618	275	41	25,750	72,673
2003	50,091	7,605	8,238	1,543	2,920	949	323	5,000	646	426	43	27,692	77,783
2004	54,656	6,638	8,683	5,154	3,151	997	299	5,306	636	389	44	31,298	85,954
2005	60,752	6,486	9,658	2,891	3,246	993	382	5,388	667	471	45	30,227	90,979
2006	59,746	5,483	9,521	4,256	3,371	1,013	347	5,591	463	447	47	30,540	90,287
2007	70,336	6,272	9,873	5,797	3,632	1,061	401	5,785	577	485	48	33,932	104,268
2008	<u>78,590</u>	<u>6,912</u>	<u>10,167</u>	<u>3,901</u>	<u>3,645</u>	<u>1,099</u>	<u>396</u>	<u>5,955</u>	<u>1,591</u>	<u>500</u>	<u>50</u>	<u>34,215</u>	<u>112,804</u>
Annual % Chg %47:	12.7%	4.4%	6.9%	10.1%	5.8%	4.0%	4.5%	5.7%	4.2%	11.1%	3.2%	6.3%	10.1%
Annual % Chg %44-07:	7.7%	-3.3%	3.8%	7.7%	4.8%	2.1%	8.1%	3.0%	-6.4%	6.3%	3.1%	2.6%	5.9%

**Notes:**

1. COL (12) = Sum of Columns (2) through (11).
2. COL(13) = COL(1)+COL(12).
3. Number of Ultimate Lost Time Claim Counts are from Exhibit 4, Page 8.

**Ohio Bureau of Workers' Compensation  
Public Employers-Taxing Districts (PEC)  
Other Statistics**

Accident Year	(1)			(2)			(3)			(4)			(5)			(6)			(7)			(8)
	Ratio of Compensat'n to Total Losses	Ratio of Medical to Total Losses	Loss Cost/ Payroll (\$100)	Ratio of Compensat'n to Total Losses	Ratio of Medical to Total Losses	Loss Cost/ Payroll (\$100)	Ratio of Compensat'n to Total Losses	Ratio of Medical to Total Losses	Loss Cost/ Payroll (\$100)	Ratio of Compensat'n to Total Losses	Ratio of Medical to Total Losses	Loss Cost/ Payroll (\$100)	Ratio of Compensat'n to Total Losses	Ratio of Medical to Total Losses	Loss Cost/ Payroll (\$100)	Ratio of Compensat'n to Total Losses	Ratio of Medical to Total Losses	Loss Cost/ Payroll (\$100)	Ratio of Compensat'n to Total Losses	Ratio of Medical to Total Losses	Loss Cost/ Payroll (\$100)	
1996	49.3%	50.7%	\$0.87	48.4%	51.6%	\$1.40	48.4%	51.6%	\$1.40	48.4%	51.6%	48.4%	51.6%	\$1.40	48.4%	51.6%	\$1.40	48.4%	51.6%	\$1.40		
1997	47.0%	53.0%	0.94	46.1%	53.9%	1.59	46.1%	53.9%	1.59	46.1%	53.9%	46.1%	53.9%	1.59	46.1%	53.9%	1.59	46.1%	53.9%	1.59		
1998	46.6%	53.4%	1.00	44.7%	55.3%	1.71	44.7%	55.3%	1.71	44.7%	55.3%	44.7%	55.3%	1.71	44.7%	55.3%	1.71	44.7%	55.3%	1.71		
1999	44.0%	56.0%	1.21	39.2%	60.8%	2.28	39.2%	60.8%	2.28	39.2%	60.8%	39.2%	60.8%	2.28	39.2%	60.8%	2.28	39.2%	60.8%	2.28		
2000	44.4%	55.6%	1.29	40.6%	59.4%	2.29	40.6%	59.4%	2.29	40.6%	59.4%	40.6%	59.4%	2.29	40.6%	59.4%	2.29	40.6%	59.4%	2.29		
2001	42.9%	57.1%	1.10	40.3%	59.7%	1.88	40.3%	59.7%	1.88	40.3%	59.7%	40.3%	59.7%	1.88	40.3%	59.7%	1.88	40.3%	59.7%	1.88		
2002	40.2%	59.8%	1.30	35.4%	64.6%	2.37	35.4%	64.6%	2.37	35.4%	64.6%	35.4%	64.6%	2.37	35.4%	64.6%	2.37	35.4%	64.6%	2.37		
2003	40.3%	59.7%	1.31	35.6%	64.4%	2.35	35.6%	64.4%	2.35	35.6%	64.4%	35.6%	64.4%	2.35	35.6%	64.4%	2.35	35.6%	64.4%	2.35		
2004	40.1%	59.9%	1.32	36.4%	63.6%	2.46	36.4%	63.6%	2.46	36.4%	63.6%	36.4%	63.6%	2.46	36.4%	63.6%	2.46	36.4%	63.6%	2.46		
2005	37.8%	62.2%	1.35	33.2%	66.8%	2.52	33.2%	66.8%	2.52	33.2%	66.8%	33.2%	66.8%	2.52	33.2%	66.8%	2.52	33.2%	66.8%	2.52		
2006	38.2%	61.8%	1.26	33.8%	66.2%	2.40	33.8%	66.2%	2.40	33.8%	66.2%	33.8%	66.2%	2.40	33.8%	66.2%	2.40	33.8%	66.2%	2.40		
2007	36.7%	63.3%	1.40	32.5%	67.5%	2.68	32.5%	67.5%	2.68	32.5%	67.5%	32.5%	67.5%	2.68	32.5%	67.5%	2.68	32.5%	67.5%	2.68		
2008	35.1%	64.9%	1.48	30.3%	69.7%	2.81	30.3%	69.7%	2.81	30.3%	69.7%	30.3%	69.7%	2.81	30.3%	69.7%	2.81	30.3%	69.7%	2.81		

**Ohio Bureau of Workers' Compensation**  
**Discounted Ultimate Losses**  
**Public Employers-Taxing Districts (PEC)**  
(Dollars in thousands)

Accident Year	Hospital	Physician	Pharmacy	Chiropractor	Rehabilitation	Health Other	Med Only	Total Medical	TT	PTD	Death	% PP	TP+WL & LM/WL + CO	Permm. Partial	Lump Settlements	Living Maintenance	Lump Sum Advances	Additional Awards	Sub/Tot Other than Medical	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	
1996	\$15,258	\$12,952	\$8,051	\$4,649	\$1,563	\$10,305	\$56,939	\$18,304	\$9,653	\$2,349	\$9,392	\$3,381	\$690	\$9,923	\$1,295	\$409	\$39	\$55,435	\$112,375	
1997	19,437	14,613	10,609	6,312	2,701	10,355	67,618	18,235	12,208	5,248	8,957	2,650	908	9,445	1,852	534	40	60,078	127,696	
1998	22,584	16,542	13,947	6,534	1,898	12,107	77,257	21,792	12,560	4,098	9,770	2,634	1,282	12,308	2,224	702	57	67,428	144,685	
1999	27,862	18,671	17,879	7,913	11,655	13,656	102,330	23,031	18,402	6,032	11,392	3,017	1,831	13,159	2,573	1,000	50	80,486	182,816	
2000	33,955	20,547	20,988	5,538	6,109	15,491	113,086	17,705	18,633	5,895	12,440	3,458	2,045	15,548	3,271	1,073	96	90,163	203,249	
2001	32,097	18,921	18,120	5,050	11,202	17,862	105,248	23,318	13,117	5,598	12,204	4,235	1,371	15,593	2,804	793	49	79,082	184,329	
2002	41,619	23,117	22,054	6,185	15,937	7,961	137,314	31,191	17,137	4,091	14,031	3,766	1,591	16,692	2,847	907	55	92,307	229,622	
2003	43,504	23,760	22,163	15,456	7,904	20,114	140,677	33,454	18,722	3,135	13,493	3,853	1,334	16,634	2,770	1,550	55	95,001	235,678	
2004	49,157	24,044	22,668	6,775	16,642	21,300	146,906	28,660	19,190	9,784	14,254	3,954	1,183	17,367	2,672	1,273	56	98,393	245,299	
2005	52,921	23,931	23,838	7,274	17,073	22,059	155,277	27,269	20,827	5,548	14,228	3,797	1,525	17,028	2,726	1,560	55	94,562	249,839	
2006	48,574	22,888	24,693	7,609	15,571	20,297	147,064	22,506	19,986	8,008	14,474	3,774	1,311	17,352	1,833	1,419	56	90,719	237,783	
2007	28,480	14,026	13,368	4,084	10,068	10,955	85,722	12,719	10,278	5,385	7,776	1,963	776	8,889	1,126	781	29	49,721	135,443	
Total	415,448	234,012	218,378	65,374	137,814	195,950	1,335,439	288,183	190,713	65,172	142,412	40,482	15,848	169,937	27,994	11,999	636	953,376	2,288,815	

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Accident Year	Hospital	Physician	Pharmacy	Chiropractor	Rehabilitation	Health Other	Med Only	Total Medical	TT	PTD	Death	% PP	TP+WL & LM/WL + CO	Permm. Partial	Lump Settlements	Living Maintenance	Lump Sum Advances	Additional Awards	Sub/Tot Other than Medical	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	
1996	\$18,418	\$14,662	\$8,135	\$4,348	\$5,143	\$1,389	\$62,395	\$18,529	\$10,119	\$2,354	\$9,430	\$3,297	\$697	\$9,115	\$1,274	\$436	\$40	\$55,291	\$117,686	
1997	23,074	17,945	12,315	3,823	7,470	2,522	77,514	18,488	12,463	5,306	8,971	2,581	956	8,773	1,908	545	41	60,032	137,546	
1998	23,909	19,110	14,507	3,660	10,068	1,577	84,878	21,862	12,599	3,724	9,819	2,575	1,345	10,794	2,346	681	58	65,804	150,683	
1999	32,866	23,538	18,155	4,896	12,133	8,899	136,511	23,355	17,859	5,617	11,427	2,949	1,979	11,873	2,526	973	51	78,610	192,749	
2000	37,017	26,511	21,715	5,647	13,103	7,343	131,034	27,493	18,068	5,631	12,488	3,947	2,128	13,659	3,405	969	93	87,278	218,312	
2001	39,718	26,161	18,881	5,702	17,635	2,911	178,449	22,527	14,448	5,865	12,188	3,904	1,546	13,548	3,118	765	51	77,989	207,846	
2002	52,656	34,318	22,515	7,462	29,254	7,285	203,330	30,725	16,836	4,190	14,032	3,634	1,638	14,285	2,759	777	56	88,931	262,751	
2003	55,795	34,669	23,117	7,592	31,544	8,973	182,727	33,559	20,104	3,168	13,569	3,888	1,483	14,276	2,820	1,418	57	94,043	276,770	
2004	54,789	34,733	23,931	7,776	30,657	4,185	210,373	28,341	20,656	4,711	14,410	3,704	1,385	14,829	2,648	1,038	58	91,781	269,246	
2005	57,162	34,826	26,017	8,267	31,337	5,109	184,647	27,296	21,442	6,394	14,255	3,650	1,610	14,424	2,517	1,183	57	92,829	277,476	
2006	54,884	34,842	22,806	8,835	34,191	6,373	182,294	24,424	21,564	10,004	14,118	3,651	798	14,625	1,792	1,203	57	92,952	275,246	
2007	34,070	21,140	20,487	4,954	19,818	4,141	116,149	13,544	11,146	3,033	7,298	1,877	7476	3,183	619	30	49,004	165,153		
Total	484,359	322,461	232,580	72,963	247,517	60,706	1,616,920	290,143	197,305	59,996	142,004	38,756	17,079	147,679	30,296	10,636	650	934,544	2,551,463	

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Accident Year	Hospital	Physician	Pharmacy	Chiropractor	Rehabilitation	Health Other	Med Only	Total Medical	TT	PTD	Death	% PP	TP+WL & LM/WL + CO	Permm. Partial	Lump Settlements	Living Maintenance	Lump Sum Advances	Additional Awards	Sub/Tot Other than Medical	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	
1996	(\$3,160)	(\$1,710)	(\$84)	(\$186)	(\$494)	\$174	\$5,455	(\$224)	(\$466)	(\$6)	(\$37)	\$84	(\$7)	\$807	\$21	(\$27)	(\$1)	\$144	(\$5,311)	
1997	(3,637)	(3,331)	(1,706)	(233)	(1,158)	179	(9,896)	(252)	(255)	(58)	(15)	69	(48)	672	(56)	(10)	(48)	46	(9,849)	
1998	(1,325)	(2,568)	(560)	(15)	(3,534)	321	(7,621)	(70)	(39)	373	(49)	59	(63)	1,514	(122)	21	(1)	1,623	(5,998)	
1999	(5,004)	(4,868)	(2,727)	(202)	(4,220)	2,756	(11,809)	(324)	543	416	(35)	68	(149)	1,286	47	21	(1)	1,877	(9,952)	
2000	(3,061)	(5,632)	(1,099)	(727)	(6,808)	(1,233)	(41)	(17,948)	565	264	(48)	111	(82)	1,889	(133)	104	3	2,885	(15,063)	
2001	(7,621)	(7,240)	(761)	(653)	(7,437)	(914)	13	(24,610)	791	(266)	(1)	331	(175)	2,044	(314)	(2)	(1)	1,092	(23,517)	
2002	(11,037)	(11,201)	(460)	(1,277)	(13,317)	676	112	(36,505)	466	(99)	(1)	132	(47)	2,407	88	130	(2)	3,376	(33,129)	
2003	(12,292)	(10,909)	(954)	(825)	(16,088)	(1,068)	87	(42,050)	(105)	(33)	(76)	266	(149)	2,358	(50)	132	(2)	958	(41,093)	
2004	(5,632)	(10,690)	(1,001)	(1,001)	(14,015)	2,136	(30,559)	319	(155)	5,074	(15)	24	(202)	2,537	24	235	(3)	6,612	(23,947)	
2005	(4,241)	(10,896)	(2,179)	(993)	(14,264)	3,072	(29,370)	(27)	(615)	(847)	(85)	146	(85)	2,604	209	377	(2)	1,733	(27,666)	
2006	(6,310)	(11,954)	1,887	(1,225)	(18,620)	1,058	(35,230)	(1,918)	(1,578)	(1,996)	356	123	(202)	2,727	41	216	(2)	(2,233)	(37,463)	
2007	(5,590)	(7,114)	(7,119)	(871)	(9,750)	601	(30,427)	(826)	(868)	2,353	478	85	(21)	1,413	(2,057)	161	(1)	717	(29,710)	
Total	(65,911)	(88,449)	(14,202)	(7,588)	(109,703)	7,257	(384)	(1,960)	(6,592)	5,175	8,6%	1,726	(1,231)	22,258	(2,302)	1,363	(13)	18,832	(262,649)	
	-14.2%	-27.4%	-6.1%	-10.4%	-44.3%	12.8%	-0.2%	-0.7%	-3.3%	8.6%	0.3%	4.5%	-7.2%	15.1%	-7.6%	12.8%	-2.1%	2.0%	-10.3%	

**Ohio Bureau of Workers' Compensation  
Undiscounted Ultimate Losses  
Public Employers-Taxing Districts (PEC)**

(Dollars in thousands)

Year	Hospital	Physician	Pharmacy	Chiropractor	Rehabilitation	Health	Other	Med	Only	Total	Medical	TP-AWL & LM/AWL + CO	Partial	Lump Settlements	Maintenance	Advancements	Additional Awards	Sub/Tot Other than Medical	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
1996	\$24,822	\$17,718	\$22,663	\$5,363	\$8,522	\$3,832	\$10,609	\$93,528	\$21,835	\$23,705	\$5,509	\$4,576	\$949	\$17,431	\$1,642	\$748	\$177	\$87,709	\$181,238
1997	33,038	20,777	29,638	4,965	11,652	6,073	10,651	116,793	21,801	29,095	11,249	3,581	1,199	16,915	2,226	954	181	99,967	216,760
1998	40,056	23,802	40,003	5,160	10,622	4,432	12,406	136,481	26,647	30,687	11,249	3,570	1,660	21,047	2,558	1,208	209	110,475	246,950
1999	51,610	26,766	52,813	6,939	13,240	43,901	13,954	209,223	33,792	44,215	16,672	4,130	2,254	22,862	2,949	1,645	222	134,976	344,197
2000	62,483	29,023	61,737	8,091	17,314	32,027	15,723	214,997	33,792	44,215	15,168	4,720	2,547	26,159	3,716	1,793	286	147,183	362,180
2001	55,913	26,558	53,548	7,135	19,332	6,685	18,091	187,261	28,337	31,400	14,423	5,632	1,756	25,677	3,161	1,314	217	126,437	313,695
2002	78,682	33,381	65,842	8,803	32,537	28,870	20,676	268,790	39,028	41,149	10,757	5,068	2,071	35,539	3,359	2,336	236	147,499	416,289
2003	81,525	34,723	65,632	10,086	30,981	28,627	21,289	44,875	41,430	8,405	15,907	5,170	1,757	27,234	3,517	1,572	233	150,850	423,716
2004	98,067	35,675	67,785	10,338	34,000	22,756	21,437	290,060	35,226	46,081	27,353	5,290	1,589	28,157	3,377	2,064	235	166,096	456,150
2005	107,146	35,631	71,260	11,128	35,143	29,483	22,232	312,023	33,313	49,605	14,847	5,101	1,960	27,672	3,425	2,421	232	155,249	467,270
2006	100,741	34,590	74,226	11,781	32,001	26,852	20,502	27,597	21,422	16,967	17,444	5,097	1,744	28,141	2,333	2,250	236	153,705	454,390
2007	58,150	21,367	40,103	6,324	21,263	17,114	11,055	175,376	15,639	24,618	14,454	2,645	1,001	14,424	1,439	1,210	121	84,607	259,980
Total	792,233	340,012	645,253	96,112	266,605	239,252	198,625	2,578,093	352,393	456,234	173,569	54,580	20,488	283,244	33,883	19,502	2,584	1,564,752	4,142,844

6/30/08

**Oliver Wyman Actuarial Consulting, Inc**

Project:\bwa\aud608\text\executive summary.doc

Year	Hospital	Physician	Pharmacy	Chiropractor	Rehabilitation	Health	Other	Med	Only	Total	Medical	TP-AWL & LM/AWL + CO	Partial	Lump Settlements	Maintenance	Advancements	Additional Awards	Sub/Tot Other than Medical	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
1996	\$35,824	\$23,915	\$22,756	\$5,950	\$10,515	\$3,055	\$10,601	\$112,616	\$22,365	\$24,299	\$5,339	\$4,420	\$971	\$16,448	\$1,599	\$855	\$178	\$87,678	\$200,290
1997	45,604	32,222	35,600	5,689	16,160	5,275	10,670	151,219	22,374	29,112	13,017	3,453	1,290	16,184	2,348	1,040	182	99,732	250,950
1998	45,146	33,271	41,716	5,318	23,366	3,089	12,307	164,212	26,861	29,984	9,545	3,457	1,775	19,043	2,808	1,244	210	106,647	270,856
1999	68,808	43,126	53,479	7,652	28,429	32,497	13,949	247,940	28,459	40,775	14,656	3,999	2,497	21,293	1,685	1,244	224	130,121	378,066
2000	73,895	48,544	63,980	8,622	41,491	25,527	15,790	277,919	33,529	41,954	13,670	5,140	2,026	23,789	3,970	1,726	283	141,082	418,933
2001	80,913	49,174	55,985	8,901	45,754	10,315	18,078	269,119	27,063	33,853	14,711	4,507	2,026	23,066	3,727	1,415	219	125,728	394,848
2002	114,842	67,551	67,340	12,010	80,235	26,369	20,529	388,877	38,483	39,392	10,655	4,839	2,178	24,491	3,410	1,472	239	141,729	530,600
2003	121,215	68,393	82,364	12,364	87,521	33,022	21,812	412,553	41,895	46,975	8,192	4,776	1,991	24,265	3,612	2,278	236	150,235	562,788
2004	120,231	69,166	72,043	13,011	84,275	14,843	21,566	395,135	35,074	48,378	12,129	4,925	1,887	25,078	3,363	1,906	241	149,909	545,044
2005	126,727	69,565	78,397	13,829	86,516	18,080	22,084	415,198	33,674	49,946	16,628	4,842	2,120	24,424	3,161	2,081	236	153,826	569,022
2006	125,820	70,507	68,912	14,998	95,596	22,951	20,589	419,373	30,428	50,353	25,966	4,851	2,027	24,707	2,276	2,111	238	159,549	578,929
2007	76,541	42,129	61,819	8,289	54,794	14,832	11,525	269,928	16,733	26,015	7,845	2,497	1,062	12,668	4,042	1,088	123	80,652	350,580
Total	1,035,566	617,564	690,852	116,633	654,682	209,855	198,869	3,524,020	356,938	461,017	152,452	51,723	22,519	255,455	37,181	18,901	2,609	1,526,887	5,050,900

6/30/07

Year	Hospital	Physician	Pharmacy	Chiropractor	Rehabilitation	Health	Other	Med	Only	Total	Medical	TP-AWL & LM/AWL + CO	Partial	Lump Settlements	Maintenance	Advancements	Additional Awards	Sub/Tot Other than Medical	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
1996	(\$11,002)	(\$6,198)	(893)	(\$587)	(\$1,993)	\$776	\$9	(\$19,088)	(\$530)	(\$594)	\$169	\$156	(\$22)	\$983	\$43	(\$106)	(\$1)	\$31	(\$19,056)
1997	(12,566)	(11,446)	(5,962)	(724)	(4,508)	798	(19)	(34,426)	(573)	(17)	294	128	(91)	731	(122)	(86)	(1)	235	(34,191)
1998	(5,089)	(9,469)	(1,714)	(158)	(12,744)	1,343	100	(27,731)	(214)	704	1,704	113	(115)	2,004	(250)	(36)	(1)	3,828	(23,903)
1999	(17,197)	(16,360)	(666)	(713)	(15,190)	11,404	5	(38,717)	(713)	2,110	2,016	131	(243)	1,569	87	(40)	(2)	6,101	(33,862)
2000	(11,413)	(19,522)	(2,243)	(531)	(24,177)	(4,900)	(67)	(62,852)	263	2,281	1,399	196	(148)	2,371	(254)	67	3	6,101	(56,751)
2001	(25,000)	(22,616)	(2,437)	(1,766)	(26,422)	(3,629)	13	(81,858)	1,274	(2,453)	(288)	491	(270)	2,612	(566)	(101)	(2)	708	(81,149)
2002	(36,160)	(34,170)	(1,499)	(3,208)	(47,699)	2,500	147	(120,088)	545	1,756	102	229	(207)	3,053	129	101	(3)	5,770	(114,317)
2003	(39,689)	(33,670)	(3,190)	(2,278)	(56,571)	(4,395)	107	(139,686)	(465)	(2,101)	213	394	(334)	2,969	(95)	44	(4)	615	(139,071)
2004	(22,164)	(33,490)	(4,257)	(2,672)	(40,275)	7,914	(129)	(105,075)	152	(2,297)	15,224	366	(298)	3,079	15	158	(7)	16,187	(88,888)
2005	(19,582)	(33,934)	(7,137)	(2,702)	(51,373)	11,403	148	(103,175)	(361)	(341)	(1,781)	259	(159)	3,248	264	339	(4)	14,233	(101,753)
2006	(25,079)	(35,917)	5,314	(3,216)	(63,595)	3,900	(87)	(118,680)	(2,831)	(2,434)	(4,544)	376	(283)	3,434	56	139	(3)	(5,844)	(124,523)
2007	(18,391)	(20,761)	(21,716)	(1,966)	(33,531)	2,282	(470)	(94,552)	(1,094)	(1,397)	6,609	148	(61)	1,756	(2,604)	122	(2)	3,955	(90,598)
Total	(243,333)	(277,552)	(45,599)	(20,521)	(388,077)	29,397	(244)	(945,927)	(4,546)	(4,783)	21,117	2,857	(2,031)	27,790	(3,298)	601	(26)	37,865	(908,063)

6/30/07

-23.5%

-44.9%

-6.6%

-17.6%

-59.3%

-14.0%

-0.1%

13.9%

0.1%

5.5%

-9.0%

10.9%

-8.9%

3.2%

-18.0%

2.5%

-1.0%

(26)

37,865

601

3,298

27,790

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(2,604)

122

3,955

(2)

(5,844)

(124,523)

(101,753)

(88,888)

(114,317)

(81,149)

(56,751)

(33,862)

(23,903)

(34,191)

(19,056)

(18,056)

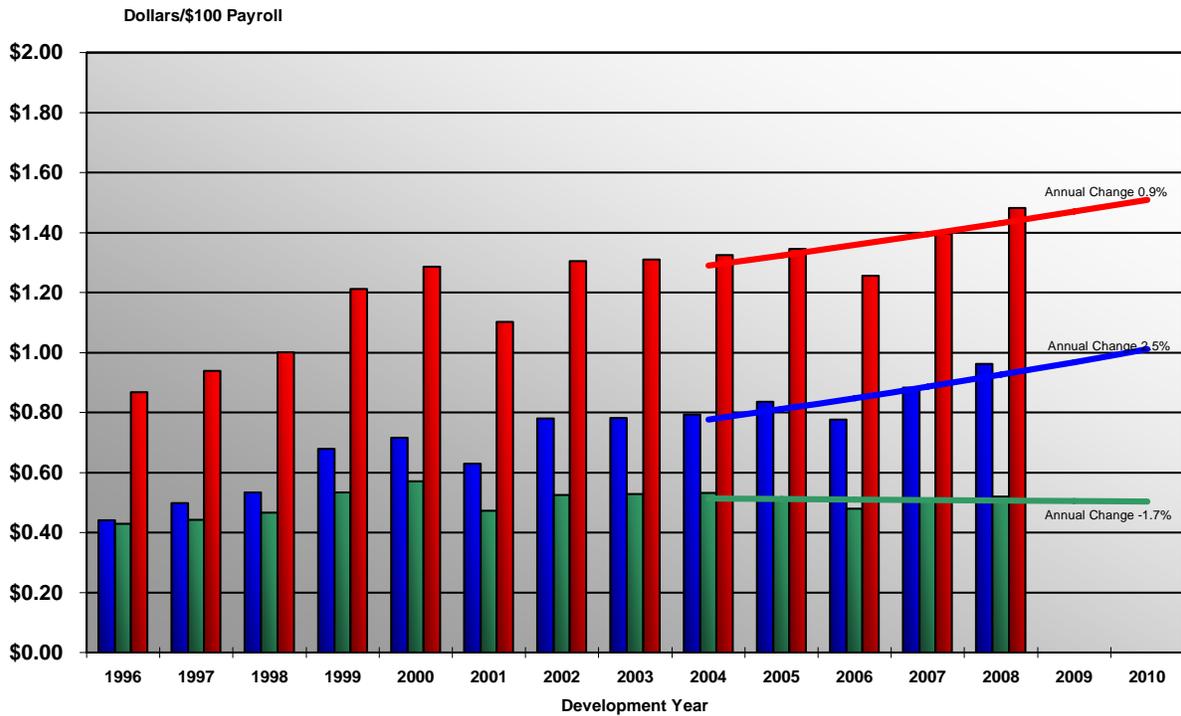
908,063

50,500

350,580

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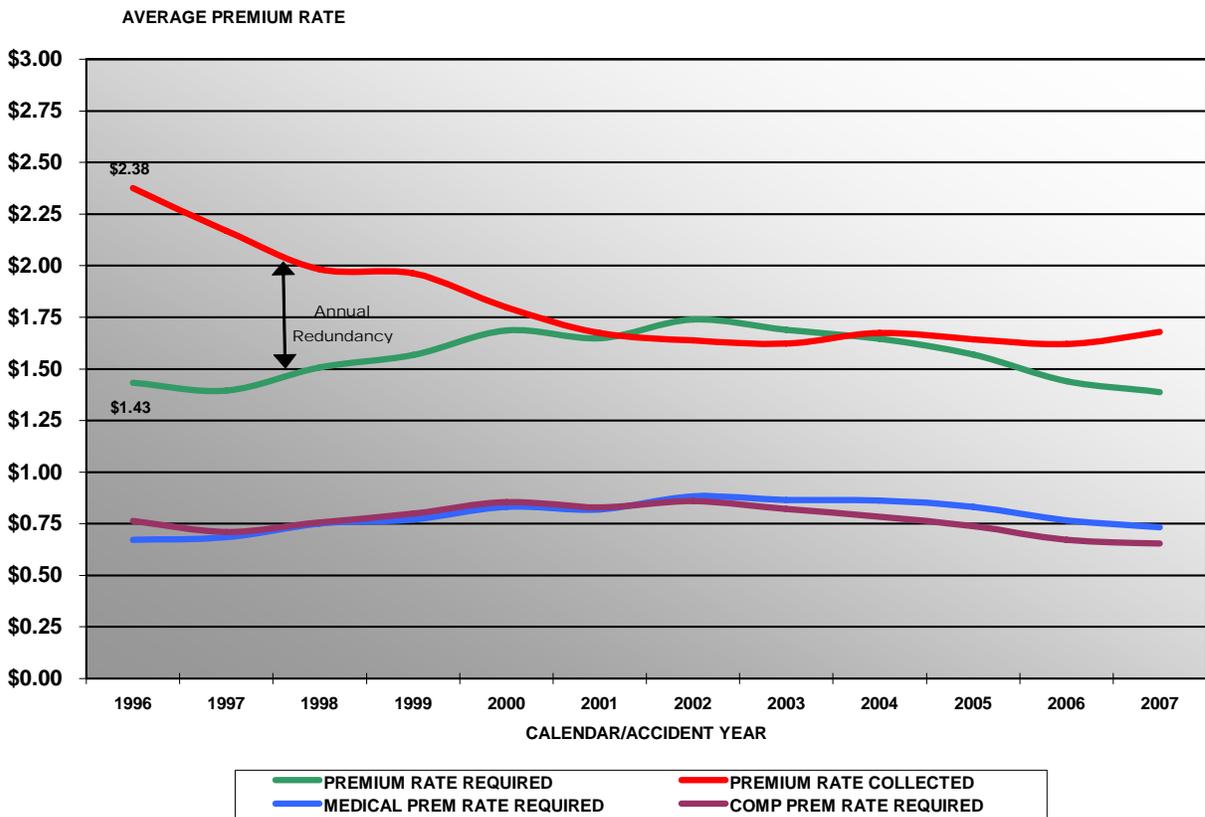
### DISCOUNTED PURE PREMIUM BY TYPE OF BENEFIT (PEC)



Discount Rate 5.00%

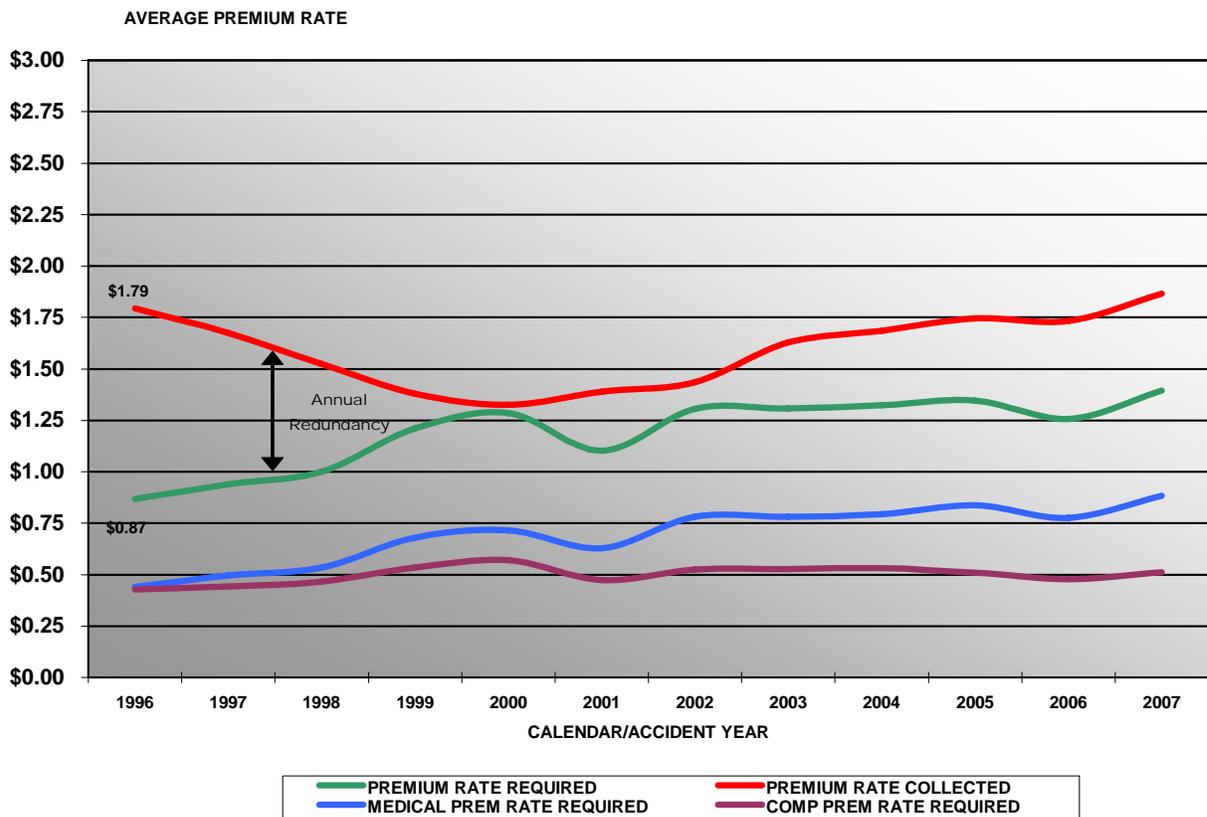


## COLLECTED AND REQUIRED PREMIUM RATE PRIVATE EMPLOYERS

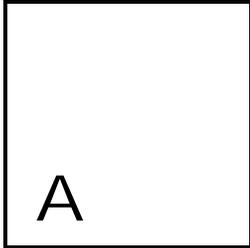


This graph compares the premium rate collected (after subtracting S+H and PPSF) during each of the last 13 Calendar Years to the projected premium rate required to pay benefits by the premium.

## COLLECTED AND REQUIRED PREMIUM RATE PUBLIC EMPLOYERS – TAXING DISTRICTS



This graph compares the premium rate collected (after subtracting S+H and PPSF) during each of the last 13 Calendar Years to the projected premium rate required to pay benefits by the premium.



## Medical Benefits (PA)

### Introduction

In this year's audit, separate projections are again made by type of provider for medical payments on lost time claims. In addition, payments for medical only claims were also calculated for all provider types on a combined basis. Medical payments on lost time claims were available for the past 17 fiscal years for the following medical provider groupings:

- (1) Hospitals
- (2) Physicians
- (3) Pharmacies
- (4) Chiropractors
- (5) Rehabilitation Expenditures
- (6) Other Health-related Expenses

## Conclusions

Indicated unpaid loss as of June 30, 2008 on a discounted and nominal basis is as follows:

Provider Type	Discounted Unpaid Loss (\$000's)	Undiscounted Unpaid Loss (\$000's)
Hospitals	\$1,017,365	\$1,475,887
Physicians	\$792,206	\$1,174,522
Pharmacies	\$1,934,285	\$3,984,831
Chiropractors	\$170,917	\$244,379
Rehabilitation Expenditures	\$250,968	\$336,146
Other Health Related Expenses	\$901,762	\$2,623,827
Medical Only	\$58,692	\$62,969
Total	\$5,126,195	\$9,902,560

The calculations are provided in Appendix A. Projected ultimate losses for the first half of accident year 2008 (discounted to June 30, 2008) are \$377 million.

The projected discounted unpaid loss in last year's report was \$5.1 billion, and the projected undiscounted value was \$10.0 billion. Actual payments in the latest fiscal year for June 2007 and prior claims amounted to \$536.6 million, which is \$12.7 million higher than the amounts projected in last year's audit. The difference in actual versus expected payments combined with our current assumptions for all future payments on June 2007 and prior claims result in estimates that are lower by \$220.3 million (valued as of June 30, 2007) than the projections included in last year's audit. These comparisons to the comparable values in last year's audit are shown in Appendix R.2.

There has also been an increase in Hospital payments due to a refund of payments in the OHA case. Current year payments totaled \$27.6 million, we have excluded these payments in our development triangle calculations. We have also added an extra \$41.6 million due to expected payments in 2009.

## Methodology

A brief description of our methodology is described below.

- Our selections of persistency (development) factors are based on the historical experience of the average paid losses per lost time claim by age of development.

The “profile” of persistency factors was calculated within each fiscal year by age of development, rather than using the “traditional” method of calculating year-to-year development factors by accident year. This methodology was adopted in 1995 since it allows the use of all of the experience available and the calculations are not distorted by the significant changes in payments in the past several years. A constant rate of decay was assumed for development periods six through twenty-nine, which appears to be consistent with the actual development for all of the provider types. For development after the twenty-ninth period, persistency is assumed to be a constant percentage (varying by provider type) of the theoretical mortality rate.

- We have separated medical payments for claims with compensation and medical only claims. Due to the significant changes in claims procedures, fee schedules, etc., which may affect the medical payments on lost time claims differently than medical only claims, we believe that more accurate projections can be obtained by separating the medical only claims from the lost time claim payments.
- For injury years prior to 1978, the latest fiscal year payments are multiplied by a “tail” factor based on historical experience to arrive at the projected nominal unpaid loss; discounted unpaid losses use the relationships of the discounted to nominal unpaid loss for injury year 1978.

## Persistency Assumptions

Persistency factors have been selected based on the recent history for each of the first five development periods, and a constant persistency rate was calculated for the sixth through twenty-ninth periods based on the historical experience for these years. In some cases we may have selected persistency factors for the first two development years on a payment basis to provide pure premiums consistent with prior years. For persistency beyond the twenty-ninth period of development, we have used the assumption that persistency will be a constant percentage of the theoretical (PTD mortality) rate, which provides a reasonable fit to the actual experience. This percentage varies by provider type, and is based on the relationship of the constant persistency used in the sixth through twenty-ninth periods to the average mortality factor over the same period. Prior to the June, 1998 audit, the same percentage (93%) was used for all provider types. However, additional analysis suggests that the percentages vary by provider type, with certain provider types (e.g. other health-related) indicating a percentage of approximately 100% and the other provider types indicating a factor of approximately 92%. Appendix A.3 provides the calculations of the calendar year persistency factors for the first 30 periods of development.

The selected indexed persistency assumptions are multiplied by the annual medical inflation assumption to derive projected payments.

## Inflation and Utilization Trends and Assumptions

We have computed annual trends in medical payments per lost time claim for each of the provider types in Appendix A. The conclusion from these exhibits is that there has been considerable variability in these trends when computed by provider type and by development period. The overall average trend for all provider types and development periods has been approximately 5 - 6%.

The trend assumption varies by year of payment and provider type as follows:

Provider Type	Annual Trends
Hospital	9.0%
Physicians	9.0%
Pharmacies	9.0%
Chiropractors	9.0%
Rehabilitation	9.0%
Health Other	9.0%
Medical Only	9.0%

Appendix A.7 shows the historical data. Appendix A.6 shows the persistency factors derived from the indexed data (computed by first dividing the actual payments by the medical inflation index shown on Appendix A.8), and Appendix A.5 displays the actual persistencies. Appendix A.4 provides the average paid losses per ultimate lost time claim; these averages are used to calculate the profile of calendar year persistencies in Appendix A.3.

Projected payments are computed in Appendix A.2 (dollars are in thousands). Payments are computed for each accident year by multiplying the payments in the prior fiscal year by the appropriate persistency factors selected in Appendix A.3 and then increasing the results by the inflation assumption for each fiscal year.

## Payment Projection Example

In the table below we have demonstrated the payment projection methodology for accident year 1978 for future hospital payments.

1978 Hospital (PA) Projection (\$000's) Year	Development Age	Average Age of Worker	(1) Payment	(2) Inflation	(3) Mortality Persistency	(4) Modification Adjustment	(5) Projected Payment
2008	30.5	72	\$667	1.09	0.942	0.860	\$589
2009	31.5	73	\$589	1.09	0.938	0.860	\$518
2010	32.5	74	\$518	1.09	0.935	0.860	\$454
2011	33.5	75	\$454	1.09	0.931	0.860	\$396
2012	34.5	76	\$396	1.09	0.926	0.860	\$344
2013	35.5	77	\$344	1.09	0.919	0.860	\$296
2014	36.5	78	\$296	1.09	0.914	0.860	\$254
2015	37.5	79	\$254	1.09	0.907	0.860	\$216
2016	38.5	80	\$216	1.09	0.900	0.860	\$182
2017	39.5	81	\$182	1.09	0.893	0.860	\$152
2018	40.5	82	\$152	1.09	0.886	0.860	\$127
2019	41.5	83	\$127	1.09	0.878	0.860	\$104
2020	42.5	84	\$104	1.09	0.868	0.860	\$85
2021	43.5	85	\$85	1.09	0.859	0.860	\$68
2022	44.5	86	\$68	1.09	0.848	0.860	\$54
2023	45.5	87	\$54	1.09	0.835	0.860	\$42
2024	46.5	88	\$42	1.09	0.825	0.860	\$33
2025	47.5	89	\$33	1.09	0.815	0.860	\$25
2026	48.5	90	\$25	1.09	0.806	0.860	\$19
2027	49.5	91	\$19	1.09	0.798	0.860	\$14
2028	50.5	92	\$14	1.09	0.793	0.860	\$11
2029	51.5	93	\$11	1.09	0.779	0.860	\$8
2030	52.5	94	\$8	1.09	0.766	0.860	\$6
2031	53.5	95	\$6	1.09	0.752	0.860	\$4
2032	54.5	96	\$4	1.09	0.739	0.860	\$3
2033	55.5	97	\$3	1.09	0.725	0.860	\$2
2034	56.5	98	\$2	1.09	0.711	0.860	\$1
2035	57.5	99	\$1	1.09	0.695	0.860	\$1
2036	58.5	100	\$1	1.09	0.678	0.860	\$1
2037	59.5	101	\$1	1.09	0.659	0.860	\$0
2038	60.5	102	\$0	1.09	0.637	0.860	\$0
2039	61.5	103	\$0	1.09	0.612	0.860	\$0
2040	62.5	104	\$0	1.09	0.583	0.860	\$0
2041	63.5	105	\$0	1.09	0.080	0.860	\$0
2042	64.5	106	\$0	1.09	0.057	0.860	\$0
2043	65.5	107	\$0	1.09	0.037	0.860	\$0
2044	66.5	108	\$0	1.09	0.019	0.860	\$0
2045	67.5	109	\$0	1.09	0.006	0.860	\$0
2046	68.5	110	\$0	1.09	0.000	0.860	\$0
Total							\$4,009

Notes:

- (1) Provided by BWC.
- (3) From Appendix U.1a.1.
- (4) Modification adjustment takes into account a faster decay rate than the mortality assumes.
- (5) (1) x (2) x (3) x (4)

**Ohio Bureau of Workers' Compensation**  
**Private Employers**  
**Hospitals (Med on Comp)**  
**Summary of Unpaid Loss @ 6/30/08**  
(Dollars in Thousands)

Accident Year	<u>Undiscounted Unpaid Loss</u>			<u>Discounted Unpaid Loss</u>		
	<u>OHA</u>	<u>w/o OHA</u>	<u>Total</u>	<u>OHA</u>	<u>w/o OHA</u>	<u>Total</u>
Prior to 1978	456	26,403	26,859	450	20,718	21,168
1978	80	3,929	4,009	79	3,080	3,159
1979	66	4,702	4,768	65	3,667	3,732
1980	89	4,109	4,198	88	3,176	3,264
1981	96	6,376	6,472	95	4,897	4,992
1982	175	7,591	7,767	173	5,766	5,940
1983	123	6,058	6,180	121	4,563	4,685
1984	82	10,266	10,347	81	7,692	7,772
1985	244	12,707	12,951	241	9,400	9,641
1986	221	14,705	14,926	218	10,795	11,013
1987	223	16,295	16,518	221	11,862	12,082
1988	303	16,848	17,151	299	12,141	12,440
1989	333	20,615	20,948	329	14,742	15,071
1990	415	19,914	20,329	410	14,101	14,511
1991	331	19,708	20,039	327	13,871	14,198
1992	430	29,764	30,194	425	20,817	21,242
1993	324	20,307	20,631	320	14,096	14,416
1994	253	21,338	21,591	250	14,741	14,991
1995	509	26,477	26,987	503	18,120	18,623
1996	432	25,881	26,312	426	17,627	18,054
1997	423	34,117	34,540	418	23,153	23,571
1998	661	44,582	45,242	653	30,065	30,718
1999	838	52,984	53,823	828	35,540	36,368
2000	937	59,394	60,332	926	39,657	40,583
2001	1,172	66,380	67,552	1,158	44,091	45,249
2002	1,277	91,864	93,141	1,262	60,881	62,142
2003	1,898	101,558	103,456	1,875	66,894	68,769
2004	2,643	114,645	117,288	2,611	75,083	77,694
2005	6,459	138,218	144,676	6,380	89,539	95,919
2006	10,861	156,225	167,086	10,729	101,441	112,169
2007	2,075	155,578	157,653	2,050	107,315	109,365
2008	0	<u>111,921</u>	<u>111,921</u>	0	<u>83,824</u>	<u>83,824</u>
<b>Total 78-08:</b>	<b>33,972</b>	<b>1,415,056</b>	<b>1,449,028</b>	<b>33,560</b>	<b>962,637</b>	<b>996,198</b>
<b>Total:</b>	<b>34,428</b>	<b>1,441,459</b>	<b>1,475,887</b>	<b>34,011</b>	<b>983,355</b>	<b>1,017,365</b>

Note: Unpaid Loss for accident year 2008 is for the first half of the year only.

**Ohio Bureau of Workers' Compensation**  
**Private Employers**  
**Hospitals (Med on Comp)**  
**Unpaid Loss Payment Projections**  
**Fiscal Year Ending 6/30**

Accident Year	Unpaid Loss		Disc.	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023 and Subsequent
	Undisc.																	
1978	4,009	3,159	589	518	454	396	344	296	254	216	182	152	127	104	85	68	223	
1979	4,768	3,732	680	601	528	463	404	351	302	259	220	186	155	129	106	87	297	
1980	4,198	3,264	583	516	455	401	351	306	266	229	196	167	141	118	98	81	291	
1981	6,472	4,992	850	781	691	610	537	470	410	356	307	263	223	189	158	131	498	
1982	7,767	5,940	971	820	725	641	563	494	431	374	322	276	226	235	198	166	660	
1983	6,180	4,685	740	680	625	574	508	449	395	346	302	262	226	193	164	139	579	
1984	10,347	7,772	1,192	1,096	1,007	926	851	752	665	585	512	447	388	334	286	243	1,063	
1985	12,951	9,641	1,443	1,326	1,219	1,120	1,030	946	837	739	650	570	497	431	372	318	1,453	
1986	14,926	11,013	1,614	1,483	1,363	1,253	1,151	1,058	973	860	760	668	586	511	443	382	1,820	
1987	16,518	12,082	1,738	1,598	1,469	1,350	1,241	1,140	1,048	963	852	752	662	580	506	439	2,181	
1988	17,151	12,440	1,762	1,620	1,489	1,368	1,257	1,156	1,062	976	897	794	701	617	540	471	2,441	
1989	20,948	15,071	2,106	1,936	1,779	1,635	1,503	1,381	1,270	1,167	1,073	986	872	770	677	594	3,199	
1990	20,329	14,511	2,005	1,842	1,693	1,556	1,430	1,315	1,208	1,111	1,021	938	862	763	674	593	3,318	
1991	20,039	14,198	1,942	1,785	1,640	1,507	1,386	1,273	1,170	1,076	989	909	835	768	679	600	3,481	
1992	30,194	21,242	2,880	2,647	2,432	2,236	2,055	1,889	1,736	1,595	1,466	1,348	1,239	1,138	1,046	925	5,562	
1993	20,631	14,416	1,939	1,783	1,638	1,506	1,384	1,272	1,169	1,075	988	908	834	767	705	648	4,016	
1994	21,591	14,991	2,003	1,841	1,692	1,555	1,430	1,314	1,208	1,110	1,020	938	862	792	728	669	4,428	
1995	26,987	18,623	2,475	2,274	2,090	1,921	1,766	1,623	1,492	1,371	1,260	1,158	1,065	978	899	827	5,787	
1996	26,312	18,054	2,387	2,194	2,016	1,853	1,703	1,566	1,439	1,323	1,216	1,117	1,027	944	867	797	5,863	
1997	34,540	23,571	3,103	2,852	2,621	2,409	2,214	2,035	1,871	1,719	1,580	1,452	1,335	1,227	1,128	1,036	7,957	
1998	45,242	30,718	4,028	3,703	3,403	3,128	2,875	2,642	2,428	2,232	2,051	1,885	1,733	1,593	1,464	1,345	10,732	
1999	53,823	36,368	4,754	4,369	4,016	3,691	3,392	3,118	2,866	2,634	2,421	2,225	2,045	1,879	1,727	1,588	13,099	
2000	60,332	40,583	5,289	4,861	4,468	4,107	3,774	3,469	3,188	2,931	2,693	2,476	2,275	2,091	1,922	1,767	15,019	
2001	67,552	45,249	5,883	5,407	4,969	4,567	4,198	3,858	3,546	3,259	2,996	2,753	2,530	2,326	2,138	1,965	17,158	
2002	93,141	62,142	8,061	7,409	6,810	6,259	5,752	5,287	4,859	4,466	4,105	3,773	3,468	3,187	2,929	2,692	24,084	
2003	103,456	68,769	8,903	8,183	7,521	6,913	6,354	5,840	5,367	4,933	4,534	4,167	3,830	3,520	3,235	2,974	27,182	
2004	117,288	77,694	10,042	9,230	8,483	7,797	7,166	6,586	6,053	5,564	5,114	4,700	4,320	3,970	3,649	3,354	31,261	
2005	144,676	95,919	13,467	11,234	10,325	9,490	8,722	8,017	7,368	6,772	6,224	5,721	5,258	4,832	4,442	4,082	38,723	
2006	167,086	112,169	19,356	13,751	11,471	10,543	9,690	8,906	8,186	7,523	6,915	6,355	5,841	5,369	4,934	4,535	43,709	
2007	157,653	109,365	25,458	15,314	10,880	9,076	8,341	7,667	7,046	6,476	5,952	5,471	5,028	4,622	4,248	3,904	38,169	
2008	<u>238,972</u>	<u>178,979</u>	<u>66,926</u>	<u>27,782</u>	<u>16,713</u>	<u>11,873</u>	<u>9,904</u>	<u>9,103</u>	<u>8,367</u>	<u>7,690</u>	<u>7,068</u>	<u>6,496</u>	<u>5,970</u>	<u>5,487</u>	<u>5,043</u>	<u>4,635</u>	<u>45,914</u>	
<b>Total</b>	<b>1,576,078</b>	<b>1,091,353</b>	<b>205,170</b>	<b>141,507</b>	<b>116,782</b>	<b>102,808</b>	<b>93,354</b>	<b>85,649</b>	<b>78,542</b>	<b>71,985</b>	<b>65,937</b>	<b>60,358</b>	<b>55,210</b>	<b>50,464</b>	<b>46,092</b>	<b>42,054</b>	<b>360,166</b>	

-Discount Rate 5.00%

-Note: Projected payments for accident year 2008 are for the full accident year.

- Annual Inflation & Cost Containment Assumptions: Cost Containment Reduction = 0% for 2008

- Inflation Varies by Fiscal Year

Fisc. Yr. Ending 6/30	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2014	>2014
Inflation Rate	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%

**Ohio Bureau of Workers' Compensation  
Private Employers  
Hospitals (Med on Comp)**

Accident Year	Calendar Year Persistency, Including Ohio Hospital Association Payments														
	<u>0.5-1.5</u>	<u>1.5-2.5</u>	<u>2.5-3.5</u>	<u>3.5-4.5</u>	<u>4.5-5.5</u>	<u>5.5-6.5</u>	<u>6.5-7.5</u>	<u>7.5-8.5</u>	<u>8.5-9.5</u>	<u>9.5-10.5</u>	<u>10.5-11.5</u>	<u>11.5-12.5</u>	<u>12.5-13.5</u>	<u>13.5-14.5</u>	<u>14.5-15.5</u>
1978															
1979														0.813	0.952
1980													0.886	0.883	0.859
1981												0.885	0.843	0.737	0.758
1982											0.750	0.825	1.032	1.026	0.769
1983										1.069	0.795	0.825	0.694	0.867	0.967
1984									0.892	1.046	1.015	1.239	1.342	1.071	1.112
1985							0.749	0.838	0.690	0.695	0.766	0.912	0.884	0.796	
1986						1.003	0.881	0.896	0.807	0.747	0.884	0.937	0.839	0.678	
1987						0.865	0.855	1.010	1.060	1.113	0.853	0.863	0.736	1.217	0.804
1988					0.770	0.815	0.841	0.803	0.722	0.835	0.845	1.178	0.841	0.879	0.732
1989				0.655	0.812	0.797	0.856	0.954	0.949	0.966	0.855	1.068	1.286	1.172	0.989
1990			0.469	0.641	0.796	0.836	0.815	0.815	0.858	1.004	0.815	0.721	0.805	1.017	0.885
1991		0.746	0.597	0.689	0.696	0.909	0.972	1.009	0.932	1.150	1.130	1.015	0.963	0.901	0.915
1992	8.458	0.511	0.492	0.660	0.758	0.848	0.798	0.801	0.806	0.801	0.884	1.040	0.815	0.863	0.652
1993	7.218	0.495	0.462	0.570	0.741	0.910	0.958	1.055	1.058	0.864	0.813	0.936	1.188	1.280	1.092
1994	10.981	0.539	0.461	0.587	0.673	0.680	0.626	0.788	0.928	0.909	0.916	0.719	1.154	0.889	0.949
1995	6.094	0.469	0.492	0.669	0.738	0.791	0.746	0.934	0.834	0.832	0.735	0.738	0.787	0.760	
1996	6.042	0.366	0.428	0.612	0.706	0.735	0.796	0.735	1.011	1.106	0.810	0.946	0.951		
1997	8.217	0.367	0.428	0.669	0.710	0.667	0.824	0.633	0.647	0.809	0.887	0.718			
1998	6.515	0.427	0.440	0.618	0.753	0.757	0.749	0.720	0.698	0.820	0.758				
1999	5.451	0.417	0.536	0.606	0.695	0.870	0.890	0.986	0.735	0.873					
2000	4.863	0.397	0.529	0.681	0.708	0.806	0.730	0.797	0.908						
2001	4.453	0.418	0.506	0.702	0.768	0.775	0.809	0.797							
2002	4.497	0.404	0.497	0.625	0.704	0.705	0.716								
2003	3.718	0.399	0.599	0.688	0.882	0.846									
2004	3.640	0.380	0.583	0.653	0.751										
2005	3.929	0.357	0.547	0.580											
2006	4.387	0.355	0.534												
2007	4.373	0.521													
2008	4.054														
<b>Avg Last 5</b>	4.077	0.402	0.552	0.650	0.763	0.800	0.779	0.787	0.800	0.888	0.821	0.812	0.979	0.939	0.898
<b>Avg Last 4</b>	4.186	0.403	0.566	0.637	0.776	0.783	0.786	0.825	0.747	0.902	0.798	0.780	1.020	0.948	0.902
<b>Selected</b>	4.058	0.381	0.552	0.652	0.765	0.843	0.843	0.843	0.843	0.843	0.843	0.843	0.843	0.843	0.843

Accident Year	Calendar Year Persistency, Including Ohio Hospital Association Payments														
	<u>15.5-16.5</u>	<u>16.5-17.5</u>	<u>17.5-18.5</u>	<u>18.5-19.5</u>	<u>19.5-20.5</u>	<u>20.5-21.5</u>	<u>21.5-22.5</u>	<u>22.5-23.5</u>	<u>23.5-24.5</u>	<u>24.5-25.5</u>	<u>25.5-26.5</u>	<u>26.5-27.5</u>	<u>27.5-28.5</u>	<u>28.5-29.5</u>	<u>29.5-30.5</u>
1978															
1979	0.668	0.742	1.159	0.778	0.767	1.165	0.997	1.243	0.937	0.694	1.233	2.298	1.178	1.097	0.909
1980	1.012	0.823	0.937	1.254	0.752	1.036	0.878	1.113	0.978	0.956	0.794	0.903	0.609	1.069	
1981	0.722	0.986	0.849	0.809	0.646	0.774	0.786	0.698	0.758	0.824	0.838	0.555	0.652		
1982	0.657	0.621	0.705	1.387	1.343	0.960	1.102	1.039	0.960	0.810	1.849	0.799			
1983	0.880	1.052	0.507	0.586	0.814	0.863	1.097	0.787	1.249	1.013	1.337				
1984	1.184	1.409	1.040	0.860	1.043	0.662	1.038	0.718	0.704	0.746					
1985	0.711	0.701	0.836	0.901	0.912	0.659	1.205	0.656	0.895						
1986	1.104	1.090	0.881	1.132	1.087	0.575	1.434	0.911							
1987	0.878	0.850	0.862	1.099	1.810	0.927	0.981								
1988	0.837	0.664	0.730	0.542	0.747	1.057									
1989	1.408	1.283	0.988	0.929	0.866										
1990	0.899	0.793	0.932	1.042											
1991	1.273	1.126	0.953												
1992	0.747	0.656													
1993	1.462														
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															
<b>Avg Last 5</b>	1.158	0.904	0.893	0.949	1.084	0.776	1.151	0.822	0.913	0.870	1.210	N/A	N/A	N/A	N/A
<b>Avg Last 4</b>	1.095	0.965	0.901	0.903	1.127	0.805	1.165	0.768	0.952	0.848	1.205	1.139	N/A	N/A	N/A
<b>Selected</b>	0.843	0.843	0.843	0.843	0.843	0.843	0.843	0.843	0.843	0.843	0.843	0.843	0.843	0.843	0.811

**Ohio Bureau of Workers' Compensation  
Private Employers  
Hospitals (Med on Comp)**

Accident Year	Calendar Year Persistency, Excluding Ohio Hospital Association Payments														
	<u>0.5-1.5</u>	<u>1.5-2.5</u>	<u>2.5-3.5</u>	<u>3.5-4.5</u>	<u>4.5-5.5</u>	<u>5.5-6.5</u>	<u>6.5-7.5</u>	<u>7.5-8.5</u>	<u>8.5-9.5</u>	<u>9.5-10.5</u>	<u>10.5-11.5</u>	<u>11.5-12.5</u>	<u>12.5-13.5</u>	<u>13.5-14.5</u>	<u>14.5-15.5</u>
1978															
1979														0.813	0.952
1980													0.886	0.883	0.859
1981												0.885	0.843	0.737	0.758
1982											0.750	0.825	1.032	1.026	0.769
1983										1.069	0.795	0.825	0.694	0.867	0.967
1984									0.892	1.046	1.015	1.239	1.342	1.071	1.112
1985							0.749	0.838	0.690	0.695	0.766	0.912	0.884	0.796	
1986							1.003	0.881	0.896	0.807	0.747	0.884	0.937	0.839	0.678
1987						0.865	0.855	1.010	1.060	1.113	0.853	0.863	0.736	1.217	0.804
1988					0.770	0.815	0.841	0.803	0.722	0.835	0.845	1.178	0.841	0.879	0.732
1989				0.655	0.812	0.797	0.856	0.954	0.949	0.966	0.855	1.068	1.286	1.172	0.989
1990			0.469	0.641	0.796	0.836	0.815	0.815	0.858	1.004	0.815	0.721	0.805	1.017	0.885
1991		0.746	0.597	0.689	0.696	0.909	0.972	1.009	0.932	1.150	1.130	1.015	0.963	0.901	0.915
1992	8.458	0.511	0.492	0.660	0.758	0.848	0.798	0.801	0.806	0.801	0.884	1.040	0.815	0.863	0.652
1993	7.218	0.495	0.462	0.570	0.741	0.910	0.958	1.055	1.058	0.864	0.813	0.936	1.188	1.280	1.092
1994	10.981	0.539	0.461	0.587	0.673	0.680	0.626	0.788	0.928	0.909	0.916	0.719	1.154	0.889	0.923
1995	6.094	0.469	0.492	0.669	0.738	0.791	0.746	0.934	0.834	0.832	0.735	0.738	0.787	0.802	
1996	6.042	0.366	0.428	0.612	0.706	0.735	0.796	0.735	1.011	1.106	0.810	0.946	0.935		
1997	8.217	0.367	0.428	0.669	0.710	0.667	0.824	0.633	0.647	0.809	0.887	0.697			
1998	6.515	0.427	0.440	0.618	0.753	0.757	0.749	0.720	0.698	0.820	0.772				
1999	5.451	0.417	0.536	0.606	0.695	0.870	0.890	0.986	0.735	0.880					
2000	4.863	0.397	0.529	0.681	0.708	0.806	0.730	0.797	0.909						
2001	4.453	0.418	0.506	0.702	0.768	0.775	0.809	0.809							
2002	4.497	0.404	0.497	0.625	0.704	0.705	0.696								
2003	3.718	0.399	0.599	0.688	0.882	0.878									
2004	3.640	0.380	0.583	0.653	0.764										
2005	3.929	0.357	0.547	0.640											
2006	4.387	0.355	0.533												
2007	4.373	0.414													
2008	3.963														
<b>Avg Last 5</b>	4.058	0.381	0.552	0.662	0.765	0.807	0.775	0.789	0.800	0.890	0.824	0.807	0.976	0.947	0.893
<b>Avg Last 4</b>	4.163	0.376	0.566	0.652	0.780	0.791	0.781	0.828	0.747	0.904	0.801	0.775	1.016	0.959	0.896
<b>Selected</b>	4.058	0.381	0.552	0.652	0.765	0.843	0.843	0.843	0.843	0.843	0.843	0.843	0.843	0.843	0.843

Accident Year	Calendar Year Persistency, Excluding Ohio Hospital Association Payments														
	<u>15.5-16.5</u>	<u>16.5-17.5</u>	<u>17.5-18.5</u>	<u>18.5-19.5</u>	<u>19.5-20.5</u>	<u>20.5-21.5</u>	<u>21.5-22.5</u>	<u>22.5-23.5</u>	<u>23.5-24.5</u>	<u>24.5-25.5</u>	<u>25.5-26.5</u>	<u>26.5-27.5</u>	<u>27.5-28.5</u>	<u>28.5-29.5</u>	<u>29.5-30.5</u>
1978															
1979	0.668	0.742	1.159	0.778	0.767	1.165	0.997	1.243	0.937	0.694	1.233	2.298	1.178	1.097	0.888
1980	1.012	0.823	0.937	1.254	0.752	1.036	0.878	1.113	0.978	0.956	0.794	0.903	0.609	1.111	
1981	0.722	0.986	0.849	0.809	0.646	0.774	0.786	0.698	0.758	0.824	0.838	0.555	0.635		
1982	0.657	0.621	0.705	1.387	1.343	0.960	1.102	1.039	0.960	0.810	1.849	0.836			
1983	0.880	1.052	0.507	0.586	0.814	0.863	1.097	0.787	1.249	1.013	1.324				
1984	1.184	1.409	1.040	0.860	1.043	0.662	1.038	0.718	0.704	0.700					
1985	0.711	0.701	0.836	0.901	0.912	0.659	1.205	0.656	0.956						
1986	1.104	1.090	0.881	1.132	1.087	0.575	1.434	0.891							
1987	0.878	0.850	0.862	1.099	1.810	0.927	0.976								
1988	0.837	0.664	0.730	0.542	0.747	1.089									
1989	1.408	1.283	0.988	0.929	0.858										
1990	0.899	0.793	0.932	1.078											
1991	1.273	1.126	0.929												
1992	0.747	0.647													
1993	1.479														
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															
<b>Avg Last 5</b>	1.161	0.903	0.888	0.956	1.083	0.782	1.150	0.818	0.926	0.861	1.208	N/A	N/A	N/A	N/A
<b>Avg Last 4</b>	1.100	0.962	0.895	0.912	1.125	0.812	1.163	0.763	0.967	0.837	1.201	1.148	N/A	N/A	N/A
<b>Selected</b>	0.843	0.843	0.843	0.843	0.843	0.843	0.843	0.843	0.843	0.843	0.843	0.843	0.843	0.843	0.811

**Ohio Bureau of Workers' Compensation  
Private Employers  
Hospitals (Med on Comp)**

Accident Year	Paid Losses (Including Ohio Hospital Association Payments) per Ultimate Lost Time Claim Count - Evaluation in Years																
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>	
1978																63	52
1979																77	54
1980													87	62	38	26	33
1981												99	73	52	35	30	30
1982											132	89	50	34	39	33	33
1983										123	111	61	49	45	34	34	34
1984									138	107	60	39	34	32	31	29	29
1985								184	127	87	56	44	35	35	37	35	35
1986							184	144	97	70	59	40	37	44	52	40	40
1987						212	169	96	66	53	47	43	60	42	50	47	47
1988					276	207	114	82	74	56	51	51	50	57	64	62	62
1989				421	255	143	96	77	59	53	59	47	44	55	62	44	44
1990			898	398	180	115	95	72	62	59	58	61	68	61	49	51	51
1991		1,204	667	261	165	104	74	61	63	50	54	67	64	55	56	49	49
1992	142	1,305	530	250	137	88	77	79	63	68	76	61	67	65	76	53	53
1993	181	1,070	541	241	118	84	83	59	64	88	75	72	55	59	48	45	45
1994	97	1,004	523	201	125	122	95	81	95	83	78	76	51	54	47		
1995	165	1,115	409	187	165	120	109	102	99	94	104	69	69	62			
1996	184	1,119	437	269	170	148	128	135	93	94	86	73	65				
1997	136	1,192	629	254	209	192	164	147	145	106	82	91					
1998	183	1,474	577	337	254	217	197	201	152	100	120						
1999	270	1,383	629	420	312	226	226	154	137	138							
2000	284	1,582	793	458	319	281	210	172	151								
2001	355	1,896	906	455	365	271	212	190									
2002	422	2,241	916	584	386	301	266										
2003	603	2,297	975	560	341	314											
2004	631	2,567	960	522	418												
2005	653	2,688	954	721													
2006	613	2,692	1,350														
2007	616	2,592															
2008	639																

Annual % Change																
3 Pt. % Chg.	2.2%	-1.8%	18.6%	13.5%	4.1%	7.6%	12.4%	11.2%	0.0%	14.0%	18.5%	14.6%	13.1%	2.7%	-20.9%	-4.6%
5 Pt. % Chg.	-0.3%	2.9%	7.8%	8.4%	4.8%	7.5%	5.5%	3.6%	9.6%	8.6%	6.4%	4.4%	1.8%	0.7%	-2.4%	0.8%

Accident Year	Paid Losses (Including Ohio Hospital Association Payments) per Ultimate Lost Time Claim Count - Evaluation in Years														
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>
1978	22	20	21	16	15	18	16	21	21	16	25	40	22	12	16
1979	26	18	20	20	16	17	17	22	24	20	18	18	11	17	
1980	22	21	16	21	16	20	20	24	21	22	20	18	16		
1981	22	19	26	25	25	25	35	27	27	24	33	25			
1982	30	37	18	19	26	31	26	28	30	18	31				
1983	35	35	32	32	36	24	35	24	18	23					
1984	25	31	38	35	36	34	33	25	31						
1985	44	45	39	40	52	28	38	35							
1986	41	44	35	48	48	27	38								
1987	52	41	43	27	29	39									
1988	61	59	49	38	37										
1989	46	50	41	43											
1990	63	44	41												
1991	39	43													
1992	66														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

Annual % Change													
3 Pt. % Chg.	2.3%	-7.0%	-8.6%	26.7%	-12.4%	18.8%	7.2%	20.7%	2.2%	-1.9%	23.9%	16.6%	-13.3%
5 Pt. % Chg.	-0.3%	-1.8%	2.6%	-0.7%	-5.4%	7.5%	8.6%	3.9%	4.1%	1.1%	11.9%	N/A	N/A

**Ohio Bureau of Workers' Compensation  
Private Employers  
Hospitals (Med on Comp)**

Accident Year	Paid Losses (Excluding Ohio Hospital Association Payments) per Ultimate Lost Time Claim Count - Evaluation in Years															
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>
1978															63	52
1979														77	54	33
1980													87	62	38	26
1981												99	73	52	35	30
1982										132	111	89	50	34	39	33
1983									123	107	61	49	45	34	34	
1984								184	144	127	87	56	44	35	37	35
1985						212	169	96	66	53	47	43	60	42	50	47
1986					276	207	114	82	74	56	51	51	50	57	64	62
1987				421	255	143	96	77	59	53	59	47	44	55	62	44
1988			898	398	180	115	95	72	62	59	58	61	68	61	49	51
1989		1,204	667	261	165	104	74	61	63	50	54	67	64	55	56	49
1990	142	1,305	530	250	137	88	77	79	63	68	76	61	67	65	76	53
1991	181	1,070	541	241	118	84	83	59	64	88	75	72	55	59	48	40
1992	97	1,004	523	201	125	122	95	81	95	83	78	76	51	54	44	
1993	165	1,115	409	187	165	120	109	102	99	94	104	69	69	54		
1994	184	1,119	437	269	170	148	128	135	93	94	86	73	58			
1995	136	1,192	629	254	209	192	164	147	145	106	82	84				
1996	183	1,474	577	337	254	217	197	201	152	100	108					
1997	270	1,383	629	420	312	226	226	154	137	123						
1998	284	1,582	793	458	319	281	210	172	135							
1999	355	1,896	906	455	365	271	212	167								
2000	422	2,241	916	584	386	301	240									
2001	603	2,297	975	560	341	273										
2002	631	2,567	960	522	358											
2003	653	2,688	954	559												
2004	613	2,692	1,048													
2005	616	2,534														
2006	639															
2007																
2008																

Annual % Change

3 Pt. % Chg.	2.2%	-2.9%	4.5%	-0.2%	-3.7%	0.3%	6.8%	4.3%	-5.6%	7.7%	12.4%	9.8%	6.7%	-4.0%	-24.0%	-9.6%
5 Pt. % Chg.	-0.3%	2.5%	2.5%	3.0%	1.6%	4.6%	3.4%	0.9%	7.1%	6.2%	4.2%	2.6%	-0.6%	-1.9%	-3.9%	-1.4%

Accident Year	Paid Losses (Excluding Ohio Hospital Association Payments) per Ultimate Lost Time Claim Count - Evaluation in Years														
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>
1978	22	20	21	16	15	18	16	21	21	16	25	40	22	12	15
1979	26	18	20	20	16	17	17	22	24	20	18	18	11	16	
1980	22	21	16	21	16	20	20	24	21	22	20	18	15		
1981	22	19	26	25	25	25	35	27	27	24	33	23			
1982	30	37	18	19	26	31	26	28	30	18	28				
1983	35	35	32	32	36	24	35	24	18	21					
1984	25	31	38	35	36	34	33	25	30						
1985	44	45	39	40	52	28	38	31							
1986	41	44	35	48	48	27	35								
1987	52	41	43	27	29	36									
1988	61	59	49	38	33										
1989	46	50	41	39											
1990	63	44	36												
1991	39	39													
1992	60														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

Annual % Change

3 Pt. % Chg.	-2.5%	-11.9%	-14.6%	20.4%	-17.1%	14.1%	2.7%	14.3%	0.1%	-7.0%	16.9%	12.5%	-17.4%		
5 Pt. % Chg.	-2.2%	-4.0%	-0.1%	-2.7%	-7.4%	5.8%	6.7%	1.6%	3.2%	-1.0%	9.3%	N/A	N/A		

**Ohio Bureau of Workers' Compensation  
Private Employers  
Hospitals (Med on Comp)**

Accident Year	Paid Loss Development Factors - Evaluation in Years														
	<u>0.5-1.5</u>	<u>1.5-2.5</u>	<u>2.5-3.5</u>	<u>3.5-4.5</u>	<u>4.5-5.5</u>	<u>5.5-6.5</u>	<u>6.5-7.5</u>	<u>7.5-8.5</u>	<u>8.5-9.5</u>	<u>9.5-10.5</u>	<u>10.5-11.5</u>	<u>11.5-12.5</u>	<u>12.5-13.5</u>	<u>13.5-14.5</u>	<u>14.5-15.5</u>
1978															0.824
1979															0.602
1980													0.705	0.619	0.686
1981												0.741	0.708	0.668	0.876
1982											0.673	0.566	0.672	1.168	0.843
1983										0.905	0.545	0.799	0.935	0.756	1.003
1984									0.772	0.562	0.654	0.863	0.947	0.966	0.951
1985								0.690	0.682	0.650	0.784	0.795	0.997	1.057	0.948
1986								0.786	0.671	0.721	0.847	0.672	0.940	1.180	1.172
1987						0.795	0.568	0.688	0.807	0.876	0.929	1.384	0.709	1.177	0.943
1988					0.752	0.550	0.720	0.897	0.758	0.918	0.992	0.993	1.126	1.133	0.958
1989				0.606	0.560	0.671	0.805	0.762	0.902	1.121	0.795	0.935	1.244	1.135	0.700
1990			0.444	0.451	0.639	0.825	0.762	0.857	0.957	0.980	1.057	1.115	0.898	0.805	1.042
1991		0.554	0.391	0.632	0.632	0.713	0.825	1.036	0.794	1.076	1.242	0.946	0.860	1.026	0.876
1992	9.166	0.406	0.472	0.549	0.638	0.877	1.033	0.789	1.082	1.125	0.805	1.097	0.969	1.159	0.699
1993	5.920	0.506	0.445	0.490	0.714	0.981	0.717	1.078	1.377	0.856	0.953	0.764	1.076	0.819	0.928
1994	10.297	0.521	0.385	0.623	0.971	0.779	0.856	1.170	0.873	0.946	0.972	0.670	1.064	0.869	
1995	6.768	0.367	0.457	0.882	0.726	0.908	0.935	0.977	0.948	1.101	0.668	0.998	0.899		
1996	6.066	0.391	0.616	0.630	0.873	0.863	1.059	0.689	1.006	0.912	0.854	0.895			
1997	8.757	0.528	0.403	0.822	0.919	0.857	0.897	0.984	0.730	0.779	1.105				
1998	8.055	0.391	0.585	0.754	0.853	0.906	1.023	0.753	0.663	1.195					
1999	5.115	0.454	0.668	0.744	0.724	1.001	0.679	0.890	1.006						
2000	5.561	0.501	0.578	0.697	0.880	0.750	0.815	0.883							
2001	5.338	0.478	0.502	0.804	0.743	0.781	0.897								
2002	5.314	0.409	0.638	0.660	0.780	0.883									
2003	3.812	0.425	0.575	0.609	0.921										
2004	4.067	0.374	0.544	0.801											
2005	4.115	0.355	0.756												
2006	4.394	0.501													
2007	4.210														
2008															
<b>Avg All</b>	6.060	0.448	0.529	0.672	0.770	0.821	0.836	0.863	0.880	0.928	0.856	0.906	0.937	0.952	0.854
<b>Avg Last3</b>	4.240	0.410	0.625	0.690	0.814	0.805	0.797	0.842	0.800	0.962	0.876	0.854	1.013	0.949	0.834
<b>Selected</b>	4.058	0.381	0.552	0.652	0.765	0.843	0.843	0.843	0.843	0.843	0.843	0.843	0.843	0.843	0.843

Accident Year	Paid Loss Development Factors - Evaluation in Years														
	<u>15.5-16.5</u>	<u>16.5-17.5</u>	<u>17.5-18.5</u>	<u>18.5-19.5</u>	<u>19.5-20.5</u>	<u>20.5-21.5</u>	<u>21.5-22.5</u>	<u>22.5-23.5</u>	<u>23.5-24.5</u>	<u>24.5-25.5</u>	<u>25.5-26.5</u>	<u>26.5-27.5</u>	<u>27.5-28.5</u>	<u>28.5-29.5</u>	<u>29.5-30.5</u>
1978	0.422	0.899	1.061	0.752	0.978	1.194	0.898	1.306	0.966	0.789	1.497	1.642	0.538	0.566	1.292
1979	0.809	0.679	1.120	0.993	0.786	1.050	1.047	1.281	1.066	0.842	0.881	1.049	0.607	1.559	
1980	0.835	0.984	0.742	1.312	0.762	1.235	1.011	1.212	0.862	1.061	0.922	0.901	0.887		
1981	0.720	0.862	1.378	0.953	1.032	0.996	1.365	0.793	0.976	0.906	1.362	0.755			
1982	0.912	1.212	0.485	1.066	1.392	1.190	0.841	1.056	1.075	0.596	1.748				
1983	1.013	1.006	0.922	1.002	1.122	0.662	1.473	0.677	0.735	1.324					
1984	0.846	1.249	1.212	0.925	1.043	0.939	0.978	0.751	1.249						
1985	1.266	1.017	0.858	1.030	1.299	0.535	1.379	0.915							
1986	1.030	1.061	0.802	1.353	1.012	0.553	1.441								
1987	1.097	0.790	1.061	0.614	1.080	1.361									
1988	0.997	0.965	0.828	0.783	0.962										
1989	1.059	1.074	0.833	1.032											
1990	1.219	0.709	0.923												
1991	0.801	1.090													
1992	1.242														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															
<b>Avg All</b>	0.951	0.971	0.940	0.984	1.042	0.972	1.159	0.999	0.990	0.920	1.282	1.087	N/A	N/A	N/A
<b>Avg Last 3</b>	1.087	0.958	0.861	0.810	1.018	0.816	1.266	0.781	1.020	0.942	1.344	0.902	0.678	N/A	N/A
<b>Selected</b>	0.843	0.843	0.843	0.843	0.843	0.843	0.843	0.843	0.843	0.843	0.843	0.843	0.843	0.843	0.811

**Ohio Bureau of Workers' Compensation  
Private Employers  
Hospitals (Med on Comp)**

Accident Year	Paid Loss Development Factors - Indexed Payments														
	0.5-1.5	1.5-2.5	2.5-3.5	3.5-4.5	4.5-5.5	5.5-6.5	6.5-7.5	7.5-8.5	8.5-9.5	9.5-10.5	10.5-11.5	11.5-12.5	12.5-13.5	13.5-14.5	14.5-15.5
1978															0.777
1979														0.664	0.575
1980													0.666	0.591	0.657
1981												0.700	0.676	0.639	0.846
1982										0.636	0.540	0.643	1.128	0.820	
1983									0.854	0.521	0.764	0.903	0.735	0.972	
1984									0.729	0.536	0.626	0.834	0.921	0.936	0.919
1985								0.651	0.651	0.622	0.757	0.773	0.966	1.021	0.911
1986							0.742	0.640	0.690	0.818	0.653	0.911	1.140	1.126	0.743
1987						0.751	0.542	0.658	0.779	0.852	0.900	1.337	0.681	1.125	0.901
1988					0.709	0.525	0.689	0.866	0.737	0.890	0.958	0.954	1.077	1.082	0.921
1989				0.572	0.535	0.642	0.778	0.741	0.874	1.083	0.764	0.894	1.189	1.091	0.671
1990			0.419	0.430	0.612	0.797	0.741	0.830	0.925	0.942	1.010	1.065	0.863	0.771	1.000
1991		0.523	0.373	0.605	0.611	0.693	0.800	1.001	0.763	1.028	1.186	0.910	0.824	0.985	0.842
1992	8.652	0.388	0.451	0.531	0.620	0.850	0.998	0.758	1.034	1.075	0.774	1.051	0.930	1.114	0.669
1993	5.650	0.484	0.430	0.477	0.692	0.948	0.689	1.031	1.316	0.823	0.913	0.733	1.034	0.785	0.888
1994	9.854	0.503	0.374	0.603	0.938	0.748	0.819	1.118	0.839	0.906	0.933	0.644	1.019	0.832	
1995	6.540	0.357	0.443	0.852	0.698	0.868	0.893	0.939	0.909	1.056	0.642	0.956	0.861		
1996	5.900	0.379	0.595	0.605	0.834	0.824	1.018	0.660	0.965	0.877	0.818	0.857			
1997	8.486	0.510	0.387	0.786	0.878	0.824	0.859	0.944	0.702	0.746	1.059				
1998	7.782	0.376	0.559	0.721	0.820	0.868	0.982	0.724	0.635	1.145					
1999	4.915	0.434	0.638	0.715	0.694	0.960	0.653	0.852	0.964						
2000	5.316	0.479	0.555	0.668	0.844	0.721	0.781	0.845							
2001	5.098	0.459	0.481	0.771	0.714	0.748	0.859								
2002	5.108	0.392	0.612	0.635	0.747	0.846									
2003	3.652	0.407	0.552	0.583	0.882										
2004	3.903	0.360	0.521	0.767											
2005	3.956	0.340	0.724												
2006	4.208	0.480													
2007	4.032														
2008															
<b>Avg All</b>	5.816	0.429	0.507	0.645	0.739	0.788	0.803	0.829	0.845	0.891	0.822	0.870	0.900	0.914	0.820
<b>Avg Last 3</b>	4.065	0.393	0.599	0.662	0.781	0.771	0.764	0.807	0.767	0.923	0.840	0.819	0.971	0.910	0.800
<b>Selected</b>	4.058	0.381	0.552	0.652	0.765	0.843	0.843	0.843	0.843	0.843	0.843	0.843	0.843	0.843	0.843

Accident Year	Paid Loss Development Factors - Indexed Payments														
	15.5-16.5	16.5-17.5	17.5-18.5	18.5-19.5	19.5-20.5	20.5-21.5	21.5-22.5	22.5-23.5	23.5-24.5	24.5-25.5	25.5-26.5	26.5-27.5	27.5-28.5	28.5-29.5	29.5-30.5
1978	0.422	0.858	1.015	0.726	0.951	1.157	0.868	1.255	0.923	0.754	1.439	1.573	0.516	0.544	1.238
1979	0.809	0.650	1.082	0.966	0.762	1.015	1.006	1.225	1.018	0.810	0.844	1.007	0.584	1.493	
1980	0.835	0.951	0.721	1.271	0.736	1.187	0.967	1.158	0.828	1.016	0.885	0.866	0.850		
1981	0.720	0.838	1.335	0.921	0.991	0.952	1.304	0.763	0.935	0.870	1.309	0.723			
1982	0.912	1.174	0.468	1.024	1.331	1.137	0.808	1.012	1.031	0.573	1.674				
1983	1.013	0.972	0.886	0.958	1.072	0.636	1.412	0.649	0.707	1.268					
1984	0.846	1.200	1.158	0.883	1.002	0.900	0.938	0.722	1.196						
1985	1.266	0.972	0.819	0.990	1.244	0.514	1.325	0.876							
1986	1.030	1.014	0.771	1.296	0.971	0.531	1.380								
1987	1.097	0.760	1.017	0.590	1.038	1.303									
1988	0.997	0.925	0.794	0.753	0.921										
1989	1.059	1.031	0.801	0.988											
1990	1.219	0.681	0.884												
1991	0.801	1.044													
1992	1.189														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															
<b>Avg All</b>	0.948	0.934	0.904	0.947	1.002	0.933	1.112	0.957	0.948	0.882	1.230	1.042	N/A	N/A	N/A
<b>Avg Last 3</b>	1.070	0.919	0.826	0.777	0.977	0.783	1.215	0.749	0.978	0.904	1.289	0.865	0.650	N/A	N/A
<b>Selected</b>	0.843	0.843	0.843	0.843	0.843	0.843	0.843	0.843	0.843	0.843	0.843	0.843	0.843	0.843	0.811

**Ohio Bureau of Workers' Compensation  
Private Employers  
Hospitals (Med on Comp)**

Accident Year	Paid Losses Including Ohio Hospital Association Payments, (in thousands) - Evaluation in Years																	
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>		
1978																2,654	2,185	
1979																	2,407	1,449
1980													3,406	2,402			1,487	1,021
1981														1,918	1,280		1,121	
1982												3,655	2,709	1,696	1,139	1,330	1,122	
1983										4,242	3,840	2,997	1,673	1,564	1,182	1,186		
1984									5,718	4,417	2,481	1,624	1,402	1,328	1,283	1,220		
1985								8,274	5,707	3,895	2,530	1,983	1,576	1,571	1,660	1,574		
1986						8,399	6,600	4,427	3,193	2,705	1,817	1,708	2,015	2,362	1,837			
1987						10,260	8,161	4,634	3,186	2,570	2,252	2,092	2,894	2,052	2,415	2,278		
1988				14,286	10,738	5,906	4,254	3,814	2,892	2,655	2,634	2,615	2,945	3,338	3,197			
1989			22,573	13,682	7,666	5,143	4,139	3,153	2,843	3,188	2,534	2,369	2,948	3,346	2,343			
1990			21,195	9,556	6,107	5,036	3,839	3,289	3,149	3,085	3,260	3,635	3,264	2,627	2,737			
1991		59,142	12,806	8,094	5,114	3,645	3,008	3,117	2,475	2,663	3,307	3,129	2,692	2,762	2,419			
1992	6,805	62,373	11,943	6,562	4,185	3,669	3,788	2,990	3,234	3,640	2,930	3,215	3,116	3,610	2,523			
1993	8,507	50,359	11,336	5,556	3,967	3,891	2,791	3,010	4,146	3,547	3,380	2,581	2,776	2,275	2,110			
1994	4,494	46,278	9,276	5,777	5,611	4,370	3,743	4,380	3,823	3,617	3,517	2,357	2,508	2,180				
1995	7,131	48,260	8,102	7,143	5,188	4,711	4,405	4,303	4,081	4,493	3,000	2,994	2,693					
1996	7,326	44,438	10,700	6,738	5,881	5,074	5,372	3,701	3,724	3,398	2,903	2,597						
1997	5,048	44,208	9,400	7,731	7,105	6,088	5,459	5,374	3,923	3,054	3,376							
1998	6,677	53,785	12,304	9,282	7,918	7,174	7,341	5,531	3,667	4,383								
1999	10,166	51,997	15,775	11,734	8,497	8,502	5,777	5,139	5,172									
2000	10,807	60,098	17,405	12,128	10,667	7,995	6,520	5,755										
2001	11,958	63,825	15,309	12,301	9,137	7,138	6,400											
2002	13,919	73,968	19,286	12,735	9,934	8,771												
2003	18,588	70,850	17,286	10,523	9,687													
2004	18,157	73,852	15,030	12,038														
2005	17,165	70,637	18,956															
2006	14,603	64,164	32,178															
2007	14,568	61,327																
2008	15,129																	

Accident Year	Paid Losses Including Ohio Hospital Association Payments, (in thousands) - Evaluation in Years															
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>	
1978	922	829	879	661	647	772	694	906	875	690	1,033	1,696	912	516	667	
1979	1,171	796	891	884	695	730	764	979	1,044	879	774	812	493	769		
1980	852	838	622	816	621	767	776	941	811	860	793	715	634			
1981	808	696	958	913	943	938	1,281	1,016	992	899	1,224	924				
1982	1,023	1,240	601	641	892	1,061	893	943	1,013	604	1,056					
1983	1,202	1,209	1,115	1,117	1,253	829	1,222	827	608	805						
1984	1,032	1,290	1,562	1,445	1,507	1,415	1,384	1,039	1,297							
1985	1,992	2,025	1,737	1,790	2,324	1,244	1,715	1,570								
1986	1,892	2,008	1,610	2,178	2,204	1,218	1,756									
1987	2,498	1,974	2,095	1,287	1,390	1,891										
1988	3,187	3,076	2,546	1,993	1,917											
1989	2,481	2,665	2,221	2,292												
1990	3,336	2,364	2,181													
1991	1,938	2,113														
1992	3,133															
1993																
1994																
1995																
1996																
1997																
1998																
1999																
2000																
2001																
2002																
2003																
2004																
2005																
2006																
2007																
2008																

**Ohio Bureau of Workers' Compensation  
Private Employers  
Hospitals (Med on Comp)**

Accident Year	Paid Losses Excluding Ohio Hospital Association Payments, (in thousands) - Evaluation in Years															
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>
1978															2,654	2,185
1979																1,449
1980													3,406	2,402	1,487	1,021
1981												3,655	2,709	1,918	1,280	1,121
1982											4,450	2,997	1,696	1,139	1,330	1,122
1983										4,242	3,840	2,095	1,673	1,564	1,182	1,186
1984									5,718	4,417	2,481	1,624	1,402	1,328	1,283	1,220
1985								8,274	5,707	3,895	2,530	1,983	1,576	1,571	1,660	1,574
1986							8,399	6,600	4,427	3,193	2,705	1,817	1,708	2,015	2,362	1,837
1987						10,260	8,161	4,634	3,186	2,570	2,252	2,092	2,894	2,052	2,415	2,278
1988				14,286	10,738	5,906	4,254	3,814	2,892	2,655	2,634	2,615	2,945	3,338	3,197	
1989				22,573	13,682	7,666	5,143	4,139	3,153	2,843	3,188	2,534	2,369	2,948	3,346	2,343
1990			47,775	21,195	9,556	6,107	5,036	3,839	3,289	3,149	3,085	3,260	3,635	3,264	2,627	2,737
1991		59,142	32,755	12,806	8,094	5,114	3,645	3,008	3,117	2,475	2,663	3,307	3,129	2,692	2,762	2,419
1992	6,805	62,373	25,327	11,943	6,562	4,185	3,669	3,788	2,990	3,234	3,640	2,930	3,215	3,116	3,610	2,523
1993	8,507	50,359	25,457	11,336	5,556	3,967	3,891	2,791	3,010	4,146	3,547	3,380	2,581	2,776	2,275	1,896
1994	4,494	46,278	24,107	9,276	5,777	5,611	4,370	3,743	4,380	3,823	3,617	3,517	2,357	2,508	2,012	
1995	7,131	48,260	17,710	8,102	7,143	5,188	4,711	4,405	4,303	4,081	4,493	3,000	2,994	2,355		
1996	7,326	44,438	17,359	10,700	6,738	5,881	5,074	5,372	3,701	3,724	3,398	2,903	2,311			
1997	5,048	44,208	23,339	9,400	7,731	7,105	6,088	5,459	5,374	3,923	3,054	3,096				
1998	6,677	53,785	21,035	12,304	9,282	7,918	7,174	7,341	5,531	3,667	3,946					
1999	10,166	51,997	23,632	15,775	11,734	8,497	8,502	5,777	5,139	4,617						
2000	10,807	60,098	30,132	17,405	12,128	10,667	7,995	6,520	5,134							
2001	11,958	63,825	30,488	15,309	12,301	9,137	7,138	5,624								
2002	13,919	73,968	30,227	19,286	12,735	9,934	7,925									
2003	18,588	70,850	30,080	17,286	10,523	8,430										
2004	18,157	73,852	27,636	15,030	10,288											
2005	17,165	70,637	25,080	14,680												
2006	14,603	64,164	24,986													
2007	14,568	59,953														
2008	15,129															

Accident Year	Paid Losses Excluding Ohio Hospital Association Payments, (in thousands) - Evaluation in Years														
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>
1978	922	829	879	661	647	772	694	906	875	690	1,033	1,696	912	516	614
1979	1,171	796	891	884	695	730	764	979	1,044	879	774	812	493	725	
1980	852	838	622	816	621	767	776	941	811	860	793	715	576		
1981	808	696	958	913	943	938	1,281	1,016	992	899	1,224	861			
1982	1,023	1,240	601	641	892	1,061	893	943	1,013	604	940				
1983	1,202	1,209	1,115	1,117	1,253	829	1,222	827	608	724					
1984	1,032	1,290	1,562	1,445	1,507	1,415	1,384	1,039	1,243						
1985	1,992	2,025	1,737	1,790	2,324	1,244	1,715	1,408							
1986	1,892	2,008	1,610	2,178	2,204	1,218	1,609								
1987	2,498	1,974	2,095	1,287	1,390	1,744									
1988	3,187	3,076	2,546	1,993	1,717										
1989	2,481	2,665	2,221	2,071											
1990	3,336	2,364	1,906												
1991	1,938	1,893													
1992	2,848														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

**Ohio Bureau of Workers' Compensation**  
**Private Employers**  
**Physicians (Med on Comp)**  
**Summary of Unpaid Loss @ 6/30/08**  
(Dollars in Thousands)

<u>Accident Year</u>	<u>Undiscounted Unpaid Loss</u>	<u>Discounted Unpaid Loss</u>
Prior to 1978	22,233	17,415
1978	2,867	2,246
1979	4,142	3,221
1980	4,621	3,568
1981	4,287	3,283
1982	5,195	3,943
1983	5,481	4,122
1984	8,286	6,173
1985	10,658	7,866
1986	11,040	8,072
1987	12,855	9,314
1988	14,634	10,509
1989	15,831	11,271
1990	18,757	13,244
1991	17,173	12,030
1992	19,342	13,446
1993	20,238	13,967
1994	20,083	13,764
1995	24,355	16,582
1996	24,705	16,716
1997	31,010	20,857
1998	36,699	24,545
1999	47,374	31,518
2000	54,176	35,863
2001	62,002	40,850
2002	74,542	48,893
2003	82,195	53,687
2004	91,584	59,585
2005	99,147	64,521
2006	110,702	72,513
2007	132,620	88,743
2008	<u>85,687</u>	<u>59,878</u>
<b>Total 1978-2008:</b>	<b>1,152,289</b>	<b>774,791</b>
<b>Total:</b>	<b>1,174,522</b>	<b>792,206</b>

Note: Unpaid Loss for accident year 2008 is for the first half of the year only.

**Ohio Bureau of Workers' Compensation**  
**Private Employers**  
**Physicians (Med on Comp)**  
**Unpaid Loss Payment Projections**  
**Fiscal Year Ending 6/30**

Accident Year	Unpaid Loss		2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023 and	
	Undisc.	Disc.															Subsequent	Subsequent
1978	2,867	2,246	407	361	318	280	244	212	183	157	133	112	94	78	64	52	173	
1979	4,142	3,221	571	507	449	396	348	304	264	228	195	166	140	117	97	79	280	
1980	4,621	3,568	619	551	490	434	383	337	294	255	220	188	160	135	113	94	347	
1981	4,287	3,283	542	502	447	397	352	310	273	238	207	178	153	130	109	91	357	
1982	5,195	3,943	625	578	535	476	424	375	331	291	254	220	190	163	138	117	478	
1983	5,481	4,122	631	584	540	499	445	395	350	309	271	237	206	177	152	129	555	
1984	8,286	6,173	918	849	785	726	671	598	532	471	415	365	319	277	239	204	920	
1985	10,658	7,866	1,140	1,054	975	901	834	771	686	611	541	477	419	366	318	274	1,292	
1986	11,040	8,072	1,144	1,058	979	905	837	774	716	637	567	502	443	389	340	295	1,454	
1987	12,855	9,314	1,296	1,198	1,108	1,025	948	876	810	749	667	594	526	464	407	356	1,831	
1988	14,634	10,509	1,438	1,330	1,230	1,137	1,052	973	900	832	769	685	609	540	476	418	2,245	
1989	15,831	11,271	1,521	1,406	1,301	1,203	1,112	1,029	951	880	813	752	670	596	528	466	2,604	
1990	18,757	13,244	1,765	1,632	1,510	1,396	1,291	1,194	1,104	1,021	944	873	807	719	639	566	3,295	
1991	17,173	12,030	1,586	1,467	1,357	1,254	1,160	1,073	992	917	848	785	726	671	597	531	3,208	
1992	19,342	13,446	1,756	1,624	1,502	1,389	1,285	1,188	1,099	1,016	939	869	803	743	687	612	3,830	
1993	20,238	13,967	1,810	1,673	1,548	1,431	1,323	1,224	1,132	1,047	968	895	828	765	708	655	4,232	
1994	20,083	13,764	1,771	1,637	1,514	1,400	1,295	1,198	1,107	1,024	947	876	810	749	693	641	4,421	
1995	24,355	16,582	2,120	1,960	1,813	1,677	1,550	1,434	1,326	1,226	1,134	1,049	970	897	829	767	5,604	
1996	24,705	16,716	2,125	1,965	1,818	1,681	1,554	1,437	1,329	1,229	1,137	1,051	972	899	831	769	5,907	
1997	31,010	20,857	2,639	2,441	2,257	2,087	1,930	1,785	1,651	1,526	1,412	1,305	1,207	1,116	1,032	955	7,666	
1998	36,699	24,545	3,093	2,860	2,645	2,446	2,262	2,092	1,934	1,789	1,654	1,530	1,415	1,308	1,210	1,119	9,342	
1999	47,374	31,518	3,957	3,659	3,384	3,129	2,894	2,676	2,475	2,288	2,116	1,957	1,810	1,674	1,548	1,431	12,376	
2000	54,176	35,863	4,488	4,150	3,838	3,549	3,282	3,035	2,807	2,596	2,400	2,220	2,053	1,898	1,755	1,623	14,482	
2001	62,002	40,850	5,097	4,714	4,359	4,031	3,728	3,447	3,188	2,948	2,726	2,521	2,332	2,156	1,994	1,844	16,917	
2002	74,542	48,893	6,086	5,628	5,204	4,813	4,451	4,116	3,806	3,520	3,255	3,010	2,784	2,574	2,381	2,201	20,713	
2003	82,195	53,687	6,668	6,166	5,702	5,273	4,876	4,510	4,170	3,857	3,566	3,298	3,050	2,820	2,608	2,412	23,218	
2004	91,584	59,585	7,386	6,830	6,316	5,841	5,402	4,995	4,619	4,272	3,950	3,653	3,378	3,124	2,889	2,672	26,254	
2005	99,147	64,521	8,664	7,927	7,448	6,921	6,421	5,937	5,495	5,064	4,651	4,246	3,903	3,609	3,358	3,087	28,578	
2006	110,702	72,513	10,962	8,715	7,341	6,789	6,278	5,806	5,369	4,965	4,591	4,246	3,926	3,631	3,358	3,105	31,620	
2007	132,620	88,743	17,068	11,443	9,097	7,663	7,086	6,553	6,060	5,604	5,182	4,792	4,432	4,098	3,790	3,505	36,247	
2008	177,442	123,996	32,235	18,688	12,528	9,961	8,390	7,759	7,175	6,635	6,136	5,674	5,247	4,852	4,487	4,150	43,525	
<b>Total</b>	<b>1,244,044</b>	<b>838,909</b>	<b>132,129</b>	<b>104,531</b>	<b>89,638</b>	<b>80,431</b>	<b>73,457</b>	<b>67,811</b>	<b>62,568</b>	<b>57,701</b>	<b>53,181</b>	<b>48,984</b>	<b>45,086</b>	<b>41,464</b>	<b>38,104</b>	<b>34,986</b>	<b>313,973</b>	

-Discount Rate 5.00%

-Note: Projected payments for accident year 2008 are for the full accident year.

- Annual Inflation & Cost Containment Assumptions: Cost Containment Reduction = 0% for 2008

- Inflation Varies by Fiscal Year

Fisc. Yr. Ending 6/30	2009	2010	2011	2012	2013	2014	>2014
Inflation Rate	9%	9%	9%	9%	9%	9%	9%

**Ohio Bureau of Workers' Compensation  
Private Employers  
Physicians (Med on Comp)**

Accident Year	Calendar Year Persistency														
	<u>0.5-1.5</u>	<u>1.5-2.5</u>	<u>2.5-3.5</u>	<u>3.5-4.5</u>	<u>4.5-5.5</u>	<u>5.5-6.5</u>	<u>6.5-7.5</u>	<u>7.5-8.5</u>	<u>8.5-9.5</u>	<u>9.5-10.5</u>	<u>10.5-11.5</u>	<u>11.5-12.5</u>	<u>12.5-13.5</u>	<u>13.5-14.5</u>	<u>14.5-15.5</u>
1978															
1979															0.857
1980													0.863	0.855	0.903
1981												0.891	0.930	0.851	0.845
1982											0.934	0.840	0.940	0.875	0.900
1983											0.872	0.895	0.853	0.875	0.833
1984									0.900	0.889	0.943	1.019	1.003	0.996	1.025
1985								0.842	0.861	0.838	0.821	0.822	0.819	0.814	0.837
1986							0.873	0.904	0.862	0.871	0.884	0.934	0.943	0.890	0.895
1987						0.875	0.880	0.884	0.914	0.920	0.930	0.911	0.870	0.970	0.931
1988					0.855	0.867	0.899	0.892	0.865	0.926	0.938	0.942	0.897	0.974	0.888
1989				0.708	0.827	0.835	0.858	0.908	0.822	0.840	0.837	0.886	0.904	0.961	0.879
1990			0.536	0.701	0.816	0.852	0.879	0.899	0.953	0.971	0.905	0.838	0.840	0.860	0.919
1991		0.789	0.608	0.738	0.804	0.846	0.900	0.858	0.921	0.975	1.060	0.994	1.034	0.893	0.963
1992	11.376	0.727	0.567	0.705	0.842	0.871	0.875	0.931	0.917	0.850	0.900	0.920	0.994	0.942	0.874
1993	8.999	0.717	0.575	0.734	0.817	0.862	0.844	0.885	0.944	0.910	0.965	0.942	1.000	1.047	0.943
1994	9.194	0.621	0.533	0.664	0.779	0.790	0.800	0.829	0.904	0.840	0.863	0.812	0.934	0.909	1.002
1995	8.398	0.569	0.547	0.697	0.782	0.833	0.813	0.862	0.838	0.798	0.842	0.815	0.837	0.784	
1996	7.558	0.542	0.514	0.647	0.729	0.800	0.793	0.808	0.924	0.914	0.813	0.876	0.915		
1997	10.545	0.502	0.549	0.669	0.734	0.751	0.796	0.777	0.769	0.822	0.766	0.752			
1998	6.601	0.525	0.549	0.655	0.713	0.740	0.746	0.752	0.758	0.867	0.840				
1999	5.860	0.528	0.583	0.703	0.785	0.816	0.814	0.873	0.802	0.805					
2000	5.352	0.526	0.596	0.699	0.731	0.787	0.811	0.887	0.891						
2001	5.023	0.521	0.602	0.725	0.779	0.799	0.738	0.780							
2002	5.237	0.539	0.599	0.718	0.738	0.812	0.821								
2003	4.458	0.549	0.635	0.758	0.807	0.853									
2004	4.315	0.526	0.617	0.706	0.767										
2005	4.701	0.513	0.620	0.735											
2006	4.946	0.519	0.604												
2007	4.995	0.551													
2008	4.851														
Avg Last 5	4.762	0.532	0.615	0.728	0.764	0.813	0.786	0.814	0.829	0.841	0.825	0.839	0.936	0.915	0.940
Avg Last 4	4.873	0.528	0.619	0.729	0.773	0.813	0.796	0.823	0.805	0.852	0.815	0.814	0.921	0.920	0.945
Selected	4.873	0.532	0.615	0.729	0.773	0.848	0.848	0.848	0.848	0.848	0.848	0.848	0.848	0.848	0.848

Accident Year	Calendar Year Persistency														
	<u>15.5-16.5</u>	<u>16.5-17.5</u>	<u>17.5-18.5</u>	<u>18.5-19.5</u>	<u>19.5-20.5</u>	<u>20.5-21.5</u>	<u>21.5-22.5</u>	<u>22.5-23.5</u>	<u>23.5-24.5</u>	<u>24.5-25.5</u>	<u>25.5-26.5</u>	<u>26.5-27.5</u>	<u>27.5-28.5</u>	<u>28.5-29.5</u>	<u>29.5-30.5</u>
1978															
1979	0.805	0.825	0.907	0.897	0.836	0.926	0.858	0.852	0.942	0.813	0.893	0.980	1.032	1.018	0.750
1980	0.959	0.891	0.920	0.782	0.796	0.841	0.950	0.796	0.984	0.855	0.819	0.915	0.898	0.844	
1981	0.871	0.902	1.096	1.069	0.998	0.873	1.074	0.966	0.977	0.906	0.898	0.796	1.084		
1982	0.887	0.764	0.687	0.749	0.901	0.856	1.002	0.880	0.902	0.775	0.947	0.792			
1983	0.881	1.052	0.963	0.886	0.818	0.723	1.038	0.853	0.905	0.920	1.010				
1984	0.977	1.031	0.929	0.946	1.038	0.811	0.966	0.808	0.982	0.827					
1985	0.805	0.837	0.798	0.811	0.881	0.778	0.959	0.718	0.872						
1986	0.903	0.961	0.919	0.945	1.021	0.929	1.002	1.014							
1987	0.982	1.040	0.948	0.948	1.179	1.085	0.934								
1988	0.889	0.993	0.961	0.779	0.904	0.966									
1989	0.871	0.913	0.959	0.812	0.979										
1990	0.886	0.864	0.862	0.855											
1991	0.990	1.120	1.027												
1992	0.915	0.879													
1993	0.956														
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															
Avg Last 5	0.924	0.954	0.951	0.868	0.993	0.914	0.980	0.855	0.928	0.857	0.913	N/A	N/A	N/A	N/A
Avg Last 4	0.937	0.944	0.952	0.849	1.021	0.939	0.965	0.848	0.915	0.857	0.918	0.871	N/A	N/A	N/A
Selected	0.848	0.848	0.848	0.848	0.848	0.848	0.848	0.848	0.848	0.848	0.848	0.848	0.848	0.848	0.817

**Ohio Bureau of Workers' Compensation  
Private Employers  
Physicians (Med on Comp)**

Accident Year	Paid Losses per Ultimate Lost Time Claim Count - Evaluation in Years																
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>	
1978																52	46
1979																61	51
1980													70		60	51	38
1981												79		65	60	46	39
1982											84		77		63	52	44
1983										97		86		74	59	52	49
1984									107		97		79		58	52	49
1985								128		112		94		71	64	60	48
1986							146		124		109		82		72	65	51
1987						167		141		123		89		78	69	56	53
1988					195		163		137		100		75		60	56	53
1989				276		197		164		117		100		91	71	67	60
1990			515		281		201		137		113		101		74	69	66
1991		653		462		273		170		134		113		87	75	67	62
1992	57	635		482		242		159		129		99		80	73	72	71
1993	71	672		420		217		158		115		95		83	77	78	67
1994	73	677		407		238		148		121		104		92	86	79	69
1995	81	715		435		212		154		124		114		100	94	86	73
1996	95	804		412		238		171		142		126		117	93	80	77
1997	76	821		434		255		193		168		147		120	104	94	86
1998	124	827		465		295		235		198		161		138	124	99	92
1999	141	881		506		334		253		197		169		142	123	114	
2000	165	962		561		362		269		215		175		139	128		
2001	192	1,077		601		371		276		219		188		164			
2002	206	1,116		620		385		297		232		199					
2003	250	1,129		606		392		287		234							
2004	262	1,151		635		407		305									
2005	245	1,237		656		415											
2006	250	1,262		686													
2007	253	1,244															
2008	256																

Annual % Change																
3 Pt. % Chg.	1.3%	0.3%	4.0%	2.9%	1.3%	3.3%	6.7%	7.4%	1.5%	10.1%	8.9%	10.7%	6.4%	5.3%	-8.9%	-2.4%
5 Pt. % Chg.	-0.1%	2.9%	2.8%	2.8%	2.9%	4.3%	5.5%	6.5%	8.4%	8.1%	7.7%	6.1%	2.2%	-1.2%	-4.1%	-2.6%

Accident Year	Paid Losses per Ultimate Lost Time Claim Count - Evaluation in Years															
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>	
1978	37	30	28	26	19	19	18	18	18	18	17	14	14	13	11	
1979	37	31	29	23	21	21	21	19	23	19	15	14	13	14		
1980	34	32	30	26	25	22	24	23	22	18	15	14	17			
1981	35	27	24	25	25	23	24	23	20	17	18	16				
1982	35	35	33	28	26	24	26	22	21	19	20					
1983	33	34	31	32	33	25	26	24	20	20						
1984	33	34	34	32	31	26	29	21	24							
1985	40	43	39	35	34	31	29	27								
1986	45	43	37	33	33	29	27									
1987	41	39	35	28	27	29										
1988	40	37	36	30	30											
1989	40	37	36	31												
1990	43	42	36													
1991	38	35														
1992	40															
1993																
1994																
1995																
1996																
1997																
1998																
1999																
2000																
2001																
2002																
2003																
2004																
2005																
2006																
2007																
2008																

Annual % Change																
3 Pt. % Chg.	-4.2%	-3.4%	0.0%	4.8%	-4.6%	-2.7%	-4.0%	7.6%	5.6%	9.1%	15.7%	7.6%	10.3%			
5 Pt. % Chg.	-0.5%	-0.9%	-0.4%	-3.8%	-3.0%	3.9%	2.0%	3.2%	1.7%	1.2%	5.3%	N/A	N/A			

**Ohio Bureau of Workers' Compensation  
Private Employers  
Physicians (Med on Comp)**

Accident Year	Paid Loss Development Factors - Evaluation in Years															
	<u>0.5-1.5</u>	<u>1.5-2.5</u>	<u>2.5-3.5</u>	<u>3.5-4.5</u>	<u>4.5-5.5</u>	<u>5.5-6.5</u>	<u>6.5-7.5</u>	<u>7.5-8.5</u>	<u>8.5-9.5</u>	<u>9.5-10.5</u>	<u>10.5-11.5</u>	<u>11.5-12.5</u>	<u>12.5-13.5</u>	<u>13.5-14.5</u>	<u>14.5-15.5</u>	
1978															0.881	
1979														0.848	0.892	
1980													0.856	0.845	0.758	
1981												0.820	0.924	0.764	0.864	
1982											0.913	0.825	0.820	0.840	0.904	
1983										0.889	0.866	0.799	0.882	0.938	0.814	
1984									0.900	0.816	0.740	0.896	0.945	0.791	0.876	
1985								0.880	0.838	0.756	0.894	0.948	0.796	0.852	1.005	
1986								0.850	0.879	0.748	0.881	0.897	0.788	0.903	0.999	0.976
1987						0.845	0.875	0.724	0.875	0.888	0.805	0.945	0.897	1.017	0.944	
1988					0.833	0.844	0.730	0.903	0.829	0.795	0.941	0.941	0.937	1.035	0.902	
1989				0.713	0.835	0.710	0.853	0.915	0.778	0.944	0.889	0.918	0.973	0.987	0.865	
1990			0.545	0.717	0.681	0.827	0.894	0.734	0.927	0.953	0.992	0.971	0.964	0.810	0.913	
1991		0.707	0.591	0.625	0.786	0.841	0.770	0.864	0.900	0.913	1.035	0.927	0.937	0.847	0.932	
1992	11.066	0.759	0.502	0.658	0.813	0.766	0.812	0.913	0.985	0.978	0.907	0.868	0.894	1.004	0.824	
1993	9.520	0.626	0.515	0.730	0.726	0.829	0.871	0.923	1.015	0.855	0.889	0.842	0.959	0.914	0.953	
1994	9.266	0.601	0.586	0.619	0.817	0.860	0.891	0.932	0.920	0.866	0.895	0.834	0.939	0.865		
1995	8.877	0.608	0.487	0.728	0.807	0.913	0.879	0.946	0.910	0.848	0.862	0.914	0.922			
1996	8.490	0.512	0.578	0.717	0.831	0.886	0.929	0.796	0.857	0.969	0.849	0.883				
1997	10.767	0.529	0.588	0.757	0.867	0.876	0.815	0.866	0.907	0.911	0.899					
1998	6.653	0.562	0.635	0.796	0.845	0.809	0.858	0.899	0.797	0.928						
1999	6.240	0.574	0.661	0.757	0.778	0.860	0.839	0.868	0.924							
2000	5.846	0.583	0.645	0.744	0.800	0.813	0.794	0.920								
2001	5.624	0.558	0.617	0.744	0.793	0.860	0.870									
2002	5.426	0.556	0.621	0.772	0.781	0.860										
2003	4.510	0.537	0.646	0.734	0.814											
2004	4.400	0.551	0.641	0.750												
2005	5.051	0.530	0.633													
2006	5.046	0.544														
2007	4.923															
2008																
Avg All	6.982	0.584	0.593	0.722	0.800	0.837	0.846	0.873	0.882	0.887	0.892	0.883	0.909	0.897	0.894	
Avg Last 3	5.007	0.542	0.640	0.752	0.796	0.844	0.834	0.896	0.876	0.936	0.870	0.877	0.940	0.928	0.903	
Selected	4.873	0.532	0.615	0.729	0.773	0.848	0.848	0.848	0.848	0.848	0.848	0.848	0.848	0.848	0.848	

Accident Year	Paid Loss Development Factors - Evaluation in Years														
	<u>15.5-16.5</u>	<u>16.5-17.5</u>	<u>17.5-18.5</u>	<u>18.5-19.5</u>	<u>19.5-20.5</u>	<u>20.5-21.5</u>	<u>21.5-22.5</u>	<u>22.5-23.5</u>	<u>23.5-24.5</u>	<u>24.5-25.5</u>	<u>25.5-26.5</u>	<u>26.5-27.5</u>	<u>27.5-28.5</u>	<u>28.5-29.5</u>	<u>29.5-30.5</u>
1978	0.806	0.826	0.910	0.942	0.740	0.985	0.931	1.001	1.030	1.012	0.927	0.833	0.989	0.921	0.836
1979	0.806	0.828	0.952	0.795	0.889	1.005	1.008	0.932	1.172	0.843	0.760	0.939	0.933	1.136	
1980	0.891	0.922	0.935	0.873	0.951	0.893	1.112	0.948	0.971	0.793	0.840	0.950	1.209		
1981	0.890	0.769	0.895	1.020	1.020	0.904	1.054	0.960	0.855	0.848	1.072	0.888			
1982	0.893	0.996	0.935	0.849	0.951	0.901	1.093	0.834	0.986	0.878	1.061				
1983	0.834	1.021	0.923	1.030	1.019	0.761	1.015	0.929	0.864	0.967					
1984	0.967	1.024	1.011	0.928	0.975	0.852	1.112	0.710	1.148						
1985	0.985	1.060	0.914	0.897	0.965	0.902	0.949	0.945							
1986	0.997	0.956	0.872	0.894	0.991	0.880	0.934								
1987	0.902	0.958	0.893	0.797	0.956	1.084									
1988	0.858	0.923	0.983	0.824	1.015										
1989	0.880	0.936	0.973	0.842											
1990	0.959	0.976	0.850												
1991	0.863	0.927													
1992	0.965														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															
Avg All	0.900	0.937	0.927	0.891	0.952	0.917	1.023	0.908	1.004	0.890	0.932	0.902	N/A	N/A	N/A
Avg Last 3	0.929	0.946	0.935	0.821	0.987	0.955	0.998	0.862	0.999	0.898	0.991	0.925	1.044	N/A	N/A
Selected	0.848	0.848	0.848	0.848	0.848	0.848	0.848	0.848	0.848	0.848	0.848	0.848	0.848	0.848	0.817

**Ohio Bureau of Workers' Compensation  
Private Employers  
Physicians (Med on Comp)**

Accident Year	Paid Loss Development Factors - Indexed Payments														
	<u>0.5-1.5</u>	<u>1.5-2.5</u>	<u>2.5-3.5</u>	<u>3.5-4.5</u>	<u>4.5-5.5</u>	<u>5.5-6.5</u>	<u>6.5-7.5</u>	<u>7.5-8.5</u>	<u>8.5-9.5</u>	<u>9.5-10.5</u>	<u>10.5-11.5</u>	<u>11.5-12.5</u>	<u>12.5-13.5</u>	<u>13.5-14.5</u>	<u>14.5-15.5</u>
1978															0.832
1979														0.800	0.852
1980													0.808	0.807	0.726
1981												0.774	0.882	0.731	0.835
1982											0.862	0.788	0.785	0.812	0.879
1983										0.839	0.827	0.765	0.852	0.913	0.789
1984									0.850	0.779	0.708	0.865	0.919	0.766	0.846
1985								0.830	0.800	0.723	0.864	0.922	0.771	0.823	0.965
1986							0.802	0.839	0.716	0.851	0.872	0.764	0.872	0.960	0.933
1987						0.797	0.835	0.693	0.845	0.864	0.780	0.913	0.862	0.972	0.902
1988					0.787	0.805	0.698	0.873	0.806	0.770	0.909	0.904	0.896	0.989	0.867
1989				0.673	0.797	0.680	0.825	0.890	0.754	0.912	0.854	0.878	0.930	0.949	0.829
1990			0.515	0.684	0.652	0.799	0.870	0.712	0.895	0.916	0.948	0.928	0.927	0.776	0.876
1991		0.668	0.564	0.598	0.759	0.818	0.746	0.834	0.865	0.873	0.989	0.891	0.898	0.813	0.896
1992	10.445	0.724	0.480	0.636	0.791	0.742	0.785	0.878	0.941	0.934	0.872	0.831	0.858	0.965	0.789
1993	9.087	0.599	0.498	0.710	0.704	0.801	0.837	0.883	0.969	0.822	0.852	0.808	0.922	0.875	0.912
1994	8.867	0.581	0.570	0.600	0.789	0.807	0.827	0.890	0.884	0.830	0.858	0.802	0.899	0.828	
1995	8.578	0.592	0.472	0.703	0.776	0.873	0.839	0.909	0.872	0.813	0.829	0.875	0.883		
1996	8.258	0.497	0.559	0.689	0.795	0.847	0.893	0.762	0.822	0.932	0.813	0.845			
1997	10.434	0.511	0.565	0.724	0.828	0.842	0.781	0.831	0.872	0.872	0.861				
1998	6.428	0.540	0.607	0.760	0.812	0.775	0.824	0.865	0.763	0.889					
1999	5.996	0.549	0.631	0.727	0.745	0.826	0.806	0.831	0.885						
2000	5.589	0.557	0.620	0.712	0.767	0.782	0.760	0.881							
2001	5.372	0.537	0.592	0.714	0.762	0.823	0.833								
2002	5.216	0.532	0.595	0.742	0.748	0.823									
2003	4.321	0.515	0.621	0.703	0.779										
2004	4.222	0.530	0.614	0.718											
2005	4.855	0.508	0.606												
2006	4.833	0.521													
2007	4.715														
2008															
Avg All	6.701	0.560	0.569	0.693	0.768	0.804	0.812	0.837	0.846	0.851	0.856	0.847	0.873	0.861	0.858
Avg Last3	4.801	0.519	0.613	0.721	0.763	0.809	0.800	0.859	0.840	0.898	0.834	0.841	0.901	0.890	0.866
Selected	4.873	0.532	0.615	0.729	0.773	0.848	0.848	0.848	0.848	0.848	0.848	0.848	0.848	0.848	0.848

Accident Year	Paid Loss Development Factors - Indexed Payments														
	<u>15.5-16.5</u>	<u>16.5-17.5</u>	<u>17.5-18.5</u>	<u>18.5-19.5</u>	<u>19.5-20.5</u>	<u>20.5-21.5</u>	<u>21.5-22.5</u>	<u>22.5-23.5</u>	<u>23.5-24.5</u>	<u>24.5-25.5</u>	<u>25.5-26.5</u>	<u>26.5-27.5</u>	<u>27.5-28.5</u>	<u>28.5-29.5</u>	<u>29.5-30.5</u>
1978	0.806	0.788	0.871	0.910	0.720	0.955	0.900	0.962	0.985	0.966	0.891	0.798	0.949	0.885	0.801
1979	0.806	0.792	0.920	0.773	0.862	0.971	0.968	0.891	1.120	0.811	0.728	0.901	0.897	1.088	
1980	0.891	0.891	0.909	0.846	0.919	0.858	1.063	0.905	0.934	0.760	0.806	0.913	1.158		
1981	0.890	0.748	0.867	0.985	0.980	0.864	1.007	0.923	0.819	0.813	1.031	0.850			
1982	0.893	0.965	0.903	0.815	0.909	0.860	1.051	0.799	0.946	0.844	1.016				
1983	0.834	0.986	0.887	0.985	0.973	0.732	0.972	0.891	0.831	0.926					
1984	0.967	0.984	0.967	0.887	0.937	0.816	1.067	0.683	1.100						
1985	0.985	1.014	0.873	0.862	0.925	0.865	0.912	0.905							
1986	0.997	0.913	0.838	0.856	0.951	0.846	0.894								
1987	0.902	0.921	0.855	0.765	0.919	1.039									
1988	0.858	0.884	0.943	0.792	0.972										
1989	0.880	0.898	0.935	0.807											
1990	0.959	0.938	0.814												
1991	0.863	0.887													
1992	0.924														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															
Avg All	0.897	0.901	0.891	0.857	0.915	0.881	0.982	0.870	0.962	0.853	0.894	0.866	N/A	N/A	N/A
Avg Last 3	0.915	0.908	0.897	0.788	0.947	0.917	0.958	0.826	0.959	0.861	0.951	0.888	1.001	N/A	N/A
Selected	0.848	0.848	0.848	0.848	0.848	0.848	0.848	0.848	0.848	0.848	0.848	0.848	0.848	0.848	0.817

**Ohio Bureau of Workers' Compensation  
Private Employers  
Physicians (Med on Comp)**

Accident Year	Paid Losses (in thousands) - Evaluation in Years																
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>	
1978																2,188	1,928
1979																2,677	2,025
1980													2,734	2,340		1,978	1,500
1981												2,916	2,391	2,209	1,687	1,458	
1982											2,848	2,600	2,146	1,760	1,478	1,336	
1983									3,331	2,962	2,566	2,051	1,808	1,696	1,381		
1984								4,453	4,009	3,272	2,419	2,167	2,048	1,619	1,418		
1985							5,730	5,042	4,227	3,194	2,856	2,708	2,155	1,835	1,844		
1986						6,686	5,681	4,994	3,736	3,291	2,952	2,327	2,100	2,099	2,048		
1987					8,076	6,823	5,970	4,322	3,781	3,357	2,701	2,552	2,288	2,326	2,197		
1988				10,121	8,435	7,115	5,191	4,688	3,885	3,087	2,905	2,734	2,561	2,651	2,390		
1989			14,794	10,550	8,813	6,259	5,342	4,888	3,805	3,592	3,192	2,931	2,853	2,815	2,435		
1990			27,410	14,942	10,709	7,291	6,031	5,392	3,959	3,670	3,497	3,469	3,369	3,248	2,630	2,402	
1991		32,051	22,675	13,402	8,373	6,580	5,531	4,257	3,677	3,309	3,021	3,127	2,900	2,718	2,303	2,146	
1992	2,742	30,341	23,015	11,555	7,601	6,180	4,734	3,845	3,511	3,458	3,382	3,068	2,662	2,380	2,389	1,968	
1993	3,319	31,600	19,781	10,195	7,443	5,405	4,482	3,905	3,606	3,659	3,130	2,783	2,343	2,247	2,054	1,957	
1994	3,368	31,208	18,755	10,986	6,803	5,557	4,782	4,260	3,968	3,650	3,161	2,828	2,359	2,214	1,915		
1995	3,489	30,977	18,845	9,171	6,674	5,388	4,920	4,324	4,089	3,721	3,154	2,719	2,485	2,292			
1996	3,759	31,918	16,357	9,460	6,783	5,640	4,999	4,644	3,694	3,164	3,067	2,604	2,298				
1997	2,826	30,424	16,093	9,468	7,168	6,214	5,445	4,439	3,843	3,484	3,174	2,854					
1998	4,535	30,177	16,966	10,768	8,572	7,242	5,857	5,028	4,522	3,604	3,345						
1999	5,305	33,104	19,017	12,563	9,505	7,395	6,363	5,336	4,631	4,279							
2000	6,251	36,544	21,302	13,745	10,221	8,175	6,646	5,275	4,853								
2001	6,447	36,255	20,239	12,497	9,299	7,373	6,338	5,512									
2002	6,789	36,836	20,466	12,702	9,802	7,654	6,581										
2003	7,722	34,829	18,697	12,077	8,860	7,210											
2004	7,529	33,131	18,258	11,699	8,769												
2005	6,436	32,508	17,228	10,897													
2006	5,961	30,082	16,351														
2007	5,980	29,441															
2008	6,069																

Accident Year	Paid Losses (in thousands) - Evaluation in Years														
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>
1978	1,554	1,283	1,168	1,100	814	802	747	748	771	779	722	602	595	548	458
1979	1,632	1,351	1,286	1,022	909	913	920	858	1,005	848	644	604	564	641	
1980	1,337	1,233	1,152	1,006	957	854	950	901	875	693	583	554	669		
1981	1,298	999	894	912	930	841	886	851	727	616	661	587			
1982	1,193	1,188	1,111	943	896	807	882	736	726	637	676				
1983	1,151	1,175	1,085	1,117	1,138	867	879	817	706	683					
1984	1,371	1,404	1,420	1,318	1,284	1,094	1,217	864	992						
1985	1,817	1,927	1,760	1,579	1,524	1,375	1,304	1,233							
1986	2,041	1,951	1,702	1,521	1,507	1,325	1,238								
1987	1,983	1,899	1,695	1,351	1,292	1,401									
1988	2,050	1,892	1,860	1,532	1,555										
1989	2,144	2,006	1,952	1,645											
1990	2,303	2,247	1,909												
1991	1,851	1,715													
1992	1,899														
1993															
1994															
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2006															
2007															
2008															

**Ohio Bureau of Workers' Compensation**  
**Private Employers**  
**Pharmacies (Med on Comp)**  
**Summary of Unpaid Loss @ 6/30/08**  
(Dollars in Thousands)

<u>Accident Year</u>	<u>Undiscounted Unpaid Loss</u>	<u>Discounted Unpaid Loss</u>
Prior to 1978	68,711	48,479
1978	10,983	7,749
1979	13,706	9,537
1980	15,208	10,434
1981	18,241	12,324
1982	20,066	13,336
1983	22,955	14,997
1984	29,067	18,656
1985	44,037	27,752
1986	53,929	33,359
1987	68,449	41,547
1988	71,258	42,431
1989	79,378	46,360
1990	83,614	47,890
1991	83,027	46,629
1992	110,395	60,788
1993	93,332	50,386
1994	111,973	59,262
1995	115,492	59,922
1996	118,117	60,078
1997	143,558	71,580
1998	169,554	82,878
1999	209,119	100,207
2000	230,802	108,424
2001	250,855	115,532
2002	261,124	117,907
2003	258,058	114,245
2004	254,564	110,501
2005	256,202	109,050
2006	265,302	110,428
2007	282,234	114,399
2008	<u>171,521</u>	<u>67,218</u>
<b>Total 1978-2008:</b>	<b>3,916,119</b>	<b>1,885,807</b>
<b>Total:</b>	<b>3,984,831</b>	<b>1,934,285</b>

Note: Unpaid Loss for accident year 2008 is for the first half of the year only.

**Ohio Bureau of Workers' Compensation**  
**Private Employers**  
**Pharmacies (Med on Comp)**  
**Unpaid Loss Payment Projections**  
**Fiscal Year Ending 6/30**

Accident Year	Unpaid Loss		Disc.	(Dollars in Thousands)															2023 and Subsequent
	Unpaid	Loss		2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022		
1978	10,983	7,749		880	814	848	814	777	736	694	649	603	555	507	459	411	364	1,777	
1979	13,706	9,537		1,046	975	1,012	975	936	893	847	798	746	693	638	583	528	473	2,462	
1980	15,208	10,434		1,105	1,039	1,074	1,039	1,001	961	917	869	819	766	711	655	599	542	3,013	
1981	18,241	12,324		1,269	1,199	1,234	1,199	1,160	1,118	1,073	1,025	971	915	856	795	732	669	3,971	
1982	20,066	13,336		1,293	1,271	1,307	1,271	1,235	1,195	1,152	1,105	1,055	1,000	942	881	818	753	4,778	
1983	22,955	14,997		1,376	1,406	1,391	1,406	1,368	1,329	1,286	1,239	1,189	1,136	1,076	1,014	949	881	5,953	
1984	29,067	18,656		1,629	1,664	1,646	1,664	1,682	1,636	1,590	1,538	1,482	1,423	1,358	1,287	1,213	1,135	8,173	
1985	44,037	27,752		2,314	2,339	2,314	2,339	2,390	2,415	2,350	2,283	2,209	2,129	2,043	1,951	1,849	1,742	13,368	
1986	53,929	33,359		2,667	2,696	2,696	2,725	2,754	2,783	2,813	2,737	2,659	2,573	2,480	2,380	2,272	2,154	17,599	
1987	68,449	41,547		3,160	3,194	3,229	3,263	3,298	3,334	3,370	3,406	3,313	3,219	3,115	3,002	2,881	2,751	23,913	
1988	71,258	42,431		3,146	3,214	3,180	3,214	3,249	3,284	3,319	3,355	3,391	3,298	3,205	3,101	2,989	2,868	26,545	
1989	79,378	46,360		3,324	3,396	3,360	3,396	3,432	3,469	3,506	3,544	3,582	3,621	3,522	3,422	3,311	3,192	31,408	
1990	83,614	47,890		3,328	3,400	3,363	3,400	3,436	3,473	3,510	3,548	3,586	3,625	3,664	3,564	3,463	3,351	35,011	
1991	83,027	46,629		3,147	3,180	3,147	3,180	3,249	3,284	3,319	3,355	3,391	3,428	3,464	3,502	3,406	3,310	36,664	
1992	110,395	60,788		3,991	4,034	4,034	4,078	4,121	4,166	4,210	4,256	4,301	4,348	4,394	4,442	4,489	4,567	51,249	
1993	93,332	50,386		3,224	3,294	3,259	3,294	3,329	3,365	3,401	3,438	3,475	3,512	3,550	3,588	3,627	3,666	45,413	
1994	111,973	59,262		3,702	3,782	3,742	3,782	3,823	3,864	3,905	3,947	3,990	4,033	4,076	4,120	4,164	4,209	56,955	
1995	115,492	59,922		3,659	3,738	3,699	3,738	3,779	3,819	3,860	3,902	3,944	3,986	4,029	4,072	4,116	4,160	61,108	
1996	118,117	60,078		3,591	3,669	3,630	3,669	3,708	3,748	3,789	3,829	3,870	3,912	3,954	3,997	4,039	4,083	64,744	
1997	143,558	71,580		4,194	4,284	4,239	4,284	4,330	4,377	4,424	4,471	4,520	4,568	4,617	4,667	4,717	4,768	81,233	
1998	169,554	82,878		4,714	4,764	4,815	4,867	4,919	4,972	5,026	5,080	5,134	5,190	5,245	5,302	5,359	5,416	98,750	
1999	209,119	100,207		5,598	5,719	5,683	5,719	5,780	5,842	5,908	6,033	6,097	6,163	6,229	6,296	6,364	6,432	125,035	
2000	230,802	108,424		6,019	6,083	6,149	6,149	6,215	6,282	6,349	6,417	6,486	6,556	6,626	6,698	6,770	6,842	141,355	
2001	250,855	115,532		6,244	6,311	6,379	6,447	6,517	6,587	6,657	6,729	6,801	6,874	6,948	7,023	7,098	7,175	157,064	
2002	261,124	117,907		6,276	6,343	6,411	6,480	6,550	6,620	6,692	6,763	6,836	6,910	6,984	7,059	7,135	7,211	166,853	
2003	258,058	114,245		5,994	6,123	6,123	6,189	6,256	6,323	6,391	6,459	6,529	6,599	6,670	6,742	6,814	6,887	168,025	
2004	254,564	110,501		5,718	5,780	5,842	5,905	5,968	6,032	6,097	6,163	6,229	6,296	6,363	6,432	6,501	6,571	168,668	
2005	256,202	109,050		5,570	5,630	5,690	5,752	5,813	5,876	5,939	6,003	6,067	6,133	6,198	6,265	6,332	6,400	172,533	
2006	265,302	110,428		5,051	5,051	5,051	5,051	5,051	5,051	5,051	5,051	5,051	5,051	5,051	5,051	5,051	5,051	181,761	
2007	282,234	114,399		4,345	4,345	4,345	4,345	4,345	4,345	4,345	4,345	4,345	4,345	4,345	4,345	4,345	4,345	197,122	
2008	343,373	134,566		3,412	3,412	3,412	3,412	3,412	3,412	3,412	3,412	3,412	3,412	3,412	3,412	3,412	3,412	245,469	
<b>Total</b>	<b>4,087,971</b>	<b>1,953,154</b>		<b>114,825</b>	<b>119,268</b>	<b>117,543</b>	<b>119,268</b>	<b>120,251</b>	<b>121,166</b>	<b>121,981</b>	<b>122,677</b>	<b>123,226</b>	<b>123,620</b>	<b>123,846</b>	<b>123,894</b>	<b>123,764</b>	<b>123,412</b>	<b>2,397,972</b>	

-Discount Rate 5.00%

-Note: Projected payments for accident year 2008 are for the full accident year.

- Annual Inflation & Cost Containment Assumptions: Cost Containment Reduction = 0% for 2008

- Inflation Varies by Fiscal Year

Fisc. Yr. Ending 6/30	2009	2010	2011	2012	2013	2014	>2014
Inflation Rate	9%	9%	9%	9%	9%	9%	9%

**Ohio Bureau of Workers' Compensation  
Private Employers  
Pharmacies (Med on Comp)**

Accident Year	Calendar Year Persistency														
	<u>0.5-1.5</u>	<u>1.5-2.5</u>	<u>2.5-3.5</u>	<u>3.5-4.5</u>	<u>4.5-5.5</u>	<u>5.5-6.5</u>	<u>6.5-7.5</u>	<u>7.5-8.5</u>	<u>8.5-9.5</u>	<u>9.5-10.5</u>	<u>10.5-11.5</u>	<u>11.5-12.5</u>	<u>12.5-13.5</u>	<u>13.5-14.5</u>	<u>14.5-15.5</u>
1978															
1979															0.937
1980													0.932	0.976	0.912
1981												0.955	0.894	0.928	0.902
1982											0.921	0.934	0.961	0.941	0.945
1983											0.966	0.977	0.939	0.949	0.982
1984									0.946	0.932	0.954	0.967	0.994	1.010	1.000
1985								0.906	0.918	0.920	0.911	0.865	0.836	0.804	0.774
1986							1.136	1.051	1.009	0.976	1.007	0.992	1.032	1.044	1.042
1987						0.966	0.961	0.974	1.014	1.008	1.019	0.971	0.959	0.975	0.978
1988					0.984	0.983	1.030	1.033	1.021	1.013	1.032	0.992	0.926	0.951	1.006
1989				1.058	1.069	1.010	0.983	0.984	0.912	0.906	0.902	0.919	0.897	0.921	0.967
1990			1.008	0.998	0.948	0.962	0.956	1.025	0.999	1.045	1.057	1.031	0.971	0.880	0.875
1991		1.515	1.093	1.102	1.066	1.047	1.042	1.055	1.043	0.963	0.994	1.022	1.038	1.047	1.050
1992	18.158	1.420	1.155	1.070	1.055	0.990	0.984	0.944	0.951	0.945	0.944	0.982	0.940	0.908	0.875
1993	12.376	1.221	1.063	1.068	1.038	0.999	1.060	1.021	1.012	0.979	0.980	0.977	0.997	1.027	1.129
1994	11.868	1.403	1.045	1.035	0.950	0.891	0.866	0.846	0.874	0.844	0.865	0.874	0.857	0.873	0.854
1995	12.663	1.292	1.021	1.015	1.057	1.097	1.078	1.042	1.017	0.993	1.006	1.014	0.930	0.950	
1996	10.259	1.179	0.920	0.840	0.826	0.863	0.863	0.867	0.870	0.841	0.875	0.933	0.935		
1997	9.778	0.982	0.997	0.918	0.869	0.862	0.860	0.879	0.860	0.826	0.826	0.799			
1998	8.290	0.947	0.878	0.873	0.864	0.901	0.883	0.870	0.848	0.820	0.866				
1999	7.562	1.303	1.019	0.932	0.892	0.843	0.875	0.892	0.901	0.868					
2000	14.789	1.507	1.114	0.968	1.022	1.018	0.999	0.935	0.950						
2001	10.369	1.264	1.083	0.951	0.880	0.882	0.865	0.845							
2002	10.324	1.385	1.112	1.013	0.996	0.998	0.976								
2003	8.264	1.353	1.170	1.049	0.984	0.978									
2004	8.522	1.293	1.071	1.009	0.978										
2005	9.998	1.503	1.144	1.039											
2006	11.359	1.380	1.087												
2007	8.887	1.454													
2008	8.566														

Avg Last 5	9.466	1.396	1.117	1.012	0.972	0.944	0.920	0.884	0.886	0.869	0.888	0.920	0.932	0.961	0.957
Avg Last 4	9.702	1.407	1.118	1.028	0.960	0.969	0.929	0.885	0.890	0.838	0.893	0.905	0.930	0.940	0.977
Selected	9.466	1.407	1.117	1.028	0.927	0.927	0.927	0.927	0.927	0.927	0.927	0.927	0.927	0.927	0.927

Accident Year	Calendar Year Persistency														
	<u>15.5-16.5</u>	<u>16.5-17.5</u>	<u>17.5-18.5</u>	<u>18.5-19.5</u>	<u>19.5-20.5</u>	<u>20.5-21.5</u>	<u>21.5-22.5</u>	<u>22.5-23.5</u>	<u>23.5-24.5</u>	<u>24.5-25.5</u>	<u>25.5-26.5</u>	<u>26.5-27.5</u>	<u>27.5-28.5</u>	<u>28.5-29.5</u>	<u>29.5-30.5</u>
1978															
1979	0.895	0.916	0.891	0.820	0.836	0.835	0.859	0.840	0.848	0.872	0.888	0.870	0.785	0.822	0.887
1980	0.937	0.969	0.996	1.012	1.021	0.957	0.942	0.933	0.958	0.964	0.935	0.907	0.883	0.868	
1981	0.887	0.916	0.905	0.919	0.929	0.926	0.981	0.859	0.802	0.832	0.901	0.875	0.860		
1982	0.892	0.880	0.860	0.856	0.897	0.855	0.931	0.952	0.908	0.898	0.930	0.896			
1983	0.982	0.972	0.932	0.881	0.877	0.896	0.920	0.960	0.960	1.013	0.957				
1984	1.027	1.055	1.064	1.021	1.009	0.980	0.979	1.020	0.936	1.016					
1985	0.770	0.774	0.799	0.813	0.831	0.814	0.803	0.801	0.762						
1986	1.021	1.034	0.986	0.930	0.940	0.875	0.875	0.884							
1987	0.902	0.963	1.020	0.990	0.992	0.948	0.883								
1988	0.960	0.943	0.969	1.017	1.044	1.088									
1989	0.975	0.957	0.941	0.952	0.979										
1990	0.914	0.918	0.925	0.991											
1991	1.056	0.990	0.976												
1992	0.851	0.767													
1993	1.219														
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

Avg Last 5	1.003	0.915	0.966	0.976	0.957	0.941	0.892	0.924	0.874	0.945	0.922	N/A	N/A	N/A	N/A
Avg Last 4	1.010	0.908	0.953	0.987	0.989	0.931	0.885	0.916	0.892	0.940	0.931	0.887	N/A	N/A	N/A
Selected	0.927	0.927	0.927	0.927	0.927	0.927	0.927	0.927	0.927	0.927	0.927	0.927	0.927	0.927	0.892

**Ohio Bureau of Workers' Compensation  
Private Employers  
Pharmacies (Med on Comp)**

Accident Year	Paid Losses per Ultimate Lost Time Claim Count - Evaluation in Years															
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>
1978															34	35
1979														37	38	37
1980													39	39	41	38
1981												41	44	44	42	42
1982											45	47	46	45	44	45
1983										46	48	49	48	48	46	38
1984									49	52	51	49	48	46	38	40
1985								54	56	56	54	56	55	47	52	60
1986							47	54	55	55	55	55	45	50	57	75
1987						49	56	57	55	55	54	47	52	59	77	74
1988					50	57	55	53	54	54	45	52	63	81	73	76
1989				47	53	55	54	55	59	50	58	69	90	79	79	84
1990				53	58	56	57	57	50	55	65	87	82	90	96	96
1991		31	49	52	52	55	55	47	53	68	88	80	86	92	91	69
1992	2	34	45	49	52	55	48	56	71	93	85	88	98	100	79	73
1993	3	37	46	48	53	48	53	70	92	87	90	100	101	77	64	67
1994	3	33	46	52	51	60	80	109	99	106	116	115	90	74	79	
1995	3	36	51	50	56	73	101	95	105	117	114	88	79	83		
1996	4	43	54	67	89	117	110	121	134	136	101	85	89			
1997	4	55	67	97	135	128	140	153	158	122	103	111				
1998	7	71	110	154	148	156	173	182	144	126	128					
1999	9	85	151	159	175	205	208	162	140	147						
2000	6	100	143	180	201	204	162	149	155							
2001	10	113	167	211	232	183	173	184								
2002	11	120	190	229	184	173	188									
2003	15	140	195	175	176	192										
2004	16	151	164	174	197											
2005	15	109	152	189												
2006	10	110	174													
2007	12	120														
2008	14															

Annual % Change																
3 Pt. % Chg.	20.7%	4.8%	3.1%	3.9%	3.4%	2.4%	7.8%	6.6%	3.7%	9.8%	12.5%	12.0%	-0.6%	3.8%	-0.2%	-1.4%
5 Pt. % Chg.	-5.1%	-6.1%	-4.1%	-4.8%	-3.1%	-2.9%	-0.1%	1.8%	1.7%	4.0%	0.9%	-1.0%	-4.3%	-5.1%	-7.3%	-7.0%

Accident Year	Paid Losses per Ultimate Lost Time Claim Count - Evaluation in Years															
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>	
1978	34	33	32	30	25	27	30	37	33	34	36	35	25	21	22	
1979	36	36	37	30	32	34	44	38	39	41	41	32	26	25		
1980	37	37	29	32	36	46	41	41	42	44	35	29	29			
1981	41	33	34	39	50	42	48	52	52	39	33	34				
1982	37	40	45	56	49	51	55	58	44	36	37					
1983	41	48	63	56	57	60	60	46	35	39						
1984	46	59	55	57	61	61	45	38	38							
1985	77	69	69	74	75	56	47	50								
1986	66	70	79	80	64	53	57									
1987	73	78	81	64	56	65										
1988	82	84	63	54	59											
1989	87	67	57	61												
1990	73	61	61													
1991	62	63														
1992	82															
1993																
1994																
1995																
1996																
1997																
1998																
1999																
2000																
2001																
2002																
2003																
2004																
2005																
2006																
2007																
2008																

Annual % Change																
3 Pt. % Chg.	5.9%	-3.2%	-1.4%	-2.6%	-3.3%	7.9%	13.1%	5.2%	-6.2%	-0.2%	2.8%	2.2%	6.9%			
5 Pt. % Chg.	-3.5%	-7.1%	-8.3%	-7.5%	-3.4%	0.2%	-1.8%	-5.0%	-5.6%	-2.7%	-1.3%	N/A	N/A			

**Ohio Bureau of Workers' Compensation  
Private Employers  
Pharmacies (Med on Comp)**

Accident Year	Paid Loss Development Factors - Evaluation in Years														
	<u>0.5-1.5</u>	<u>1.5-2.5</u>	<u>2.5-3.5</u>	<u>3.5-4.5</u>	<u>4.5-5.5</u>	<u>5.5-6.5</u>	<u>6.5-7.5</u>	<u>7.5-8.5</u>	<u>8.5-9.5</u>	<u>9.5-10.5</u>	<u>10.5-11.5</u>	<u>11.5-12.5</u>	<u>12.5-13.5</u>	<u>13.5-14.5</u>	<u>14.5-15.5</u>
1978															1.012
1979															1.052
1980														1.005	1.043
1981												1.073		1.005	0.960
1982											1.058	0.977		0.980	0.978
1983											1.016	0.970		1.009	0.964
1984									1.063	0.993	0.957	0.982	0.949	0.822	1.066
1985								1.049	0.991	0.966	1.034	0.981	0.855	1.107	1.152
1986							1.134	1.032	0.999	1.001	0.997	0.821	1.094	1.154	1.314
1987						1.140	1.018	0.960	1.007	0.986	0.862	1.107	1.135	1.310	0.956
1988					1.142	0.972	0.957	1.020	0.993	0.846	1.153	1.216	1.276	0.904	1.042
1989				1.130	1.028	0.983	1.018	1.072	0.851	1.158	1.192	1.307	0.881	0.993	1.070
1990			1.142	1.082	0.969	1.024	1.001	0.873	1.108	1.178	1.340	0.935	1.096	1.076	0.992
1991		1.582	1.074	1.001	1.043	1.005	0.863	1.121	1.276	1.299	0.910	1.079	1.066	0.989	0.758
1992	20.230	1.320	1.082	1.057	1.071	0.868	1.169	1.266	1.307	0.911	1.037	1.114	1.024	0.787	0.923
1993	13.372	1.242	1.052	1.102	0.902	1.101	1.313	1.320	0.942	1.036	1.117	1.003	0.764	0.840	1.040
1994	10.509	1.413	1.112	0.983	1.175	1.351	1.351	0.911	1.072	1.090	0.992	0.779	0.825	1.064	
1995	13.847	1.407	0.988	1.129	1.301	1.376	0.942	1.099	1.117	0.979	0.773	0.900	1.041		
1996	12.242	1.267	1.236	1.322	1.318	0.942	1.094	1.113	1.013	0.743	0.844	1.039			
1997	12.621	1.218	1.435	1.392	0.950	1.097	1.088	1.036	0.774	0.844	1.073				
1998	10.665	1.547	1.400	0.961	1.051	1.110	1.051	0.793	0.873	1.015					
1999	8.982	1.789	1.051	1.098	1.174	1.013	0.778	0.865	1.054						
2000	17.553	1.423	1.264	1.111	1.017	0.793	0.924	1.038							
2001	11.665	1.475	1.266	1.099	0.791	0.942	1.062								
2002	10.993	1.577	1.206	0.804	0.941	1.086									
2003	9.632	1.395	0.897	1.004	1.092										
2004	9.196	1.083	1.065	1.127											
2005	7.205	1.399	1.242												
2006	11.516	1.576													
2007	9.630														
2008															
Avg All	11.866	1.419	1.157	1.088	1.060	1.050	1.048	1.035	1.028	1.006	1.022	1.018	1.000	1.003	1.004
Avg Last3	9.450	1.352	1.068	0.979	0.941	0.940	0.922	0.899	0.901	0.867	0.897	0.906	0.876	0.897	0.907
Selected	9.466	1.407	1.117	1.028	0.927	0.927	0.927	0.927	0.927	0.927	0.927	0.927	0.927	0.927	0.927

Accident Year	Paid Loss Development Factors - Evaluation in Years														
	<u>15.5-16.5</u>	<u>16.5-17.5</u>	<u>17.5-18.5</u>	<u>18.5-19.5</u>	<u>19.5-20.5</u>	<u>20.5-21.5</u>	<u>21.5-22.5</u>	<u>22.5-23.5</u>	<u>23.5-24.5</u>	<u>24.5-25.5</u>	<u>25.5-26.5</u>	<u>26.5-27.5</u>	<u>27.5-28.5</u>	<u>28.5-29.5</u>	<u>29.5-30.5</u>
1978	0.968	0.980	0.973	0.948	0.821	1.084	1.094	1.238	0.890	1.048	1.056	0.982	0.712	0.833	1.057
1979	0.958	1.000	1.030	0.806	1.085	1.064	1.266	0.881	1.019	1.037	1.003	0.788	0.797	0.979	
1980	0.966	1.003	0.793	1.075	1.135	1.287	0.889	0.993	1.030	1.035	0.812	0.818	0.996		
1981	0.972	0.802	1.059	1.124	1.291	0.840	1.134	1.103	0.998	0.750	0.843	1.013			
1982	0.814	1.083	1.129	1.233	0.880	1.042	1.078	1.046	0.759	0.813	1.052				
1983	1.094	1.177	1.304	0.885	1.019	1.050	1.003	0.759	0.771	1.113					
1984	1.146	1.293	0.922	1.031	1.081	1.004	0.728	0.840	1.025						
1985	1.287	0.893	1.013	1.058	1.025	0.737	0.843	1.077							
1986	0.881	1.063	1.122	1.014	0.792	0.842	1.067								
1987	0.995	1.059	1.045	0.790	0.882	1.146									
1988	1.079	1.017	0.753	0.859	1.100										
1989	1.036	0.765	0.848	1.069											
1990	0.763	0.841	0.998												
1991	0.898	1.012													
1992	1.122														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															
Avg All	0.999	0.999	0.999	0.991	1.010	1.010	1.011	0.992	0.927	0.966	0.953	0.900	N/A	N/A	N/A
Avg Last 3	0.928	0.873	0.866	0.906	0.925	0.909	0.879	0.892	0.852	0.892	0.902	0.873	0.835	N/A	N/A
Selected	0.927	0.927	0.927	0.927	0.927	0.927	0.927	0.927	0.927	0.927	0.927	0.927	0.927	0.927	0.892

**Ohio Bureau of Workers' Compensation  
Private Employers  
Pharmacies (Med on Comp)**

Accident Year	Paid Loss Development Factors - Indexed Payments														
	<u>0.5-1.5</u>	<u>1.5-2.5</u>	<u>2.5-3.5</u>	<u>3.5-4.5</u>	<u>4.5-5.5</u>	<u>5.5-6.5</u>	<u>6.5-7.5</u>	<u>7.5-8.5</u>	<u>8.5-9.5</u>	<u>9.5-10.5</u>	<u>10.5-11.5</u>	<u>11.5-12.5</u>	<u>12.5-13.5</u>	<u>13.5-14.5</u>	<u>14.5-15.5</u>
1978															0.956
1979														0.993	0.931
1980													0.948	0.996	0.893
1981												1.013	0.959	0.919	0.949
1982											0.999	0.933	0.938	0.945	1.001
1983										0.989	0.970	0.928	0.975	0.938	0.788
1984									1.003	0.948	0.916	0.949	0.923	0.796	1.029
1985								0.990	0.946	0.925	0.999	0.954	0.828	1.069	1.107
1986							1.071	0.985	0.956	0.967	0.970	0.796	1.057	1.109	1.256
1987						1.076	0.972	0.919	0.973	0.959	0.835	1.070	1.091	1.252	0.913
1988					1.078	0.927	0.915	0.985	0.966	0.820	1.113	1.168	1.220	0.863	1.002
1989				1.067	0.981	0.941	0.984	1.043	0.825	1.119	1.146	1.250	0.841	0.955	1.025
1990			1.078	1.033	0.927	0.989	0.973	0.846	1.070	1.132	1.281	0.893	1.053	1.031	0.951
1991		1.493	1.025	0.958	1.007	0.978	0.836	1.083	1.226	1.242	0.869	1.037	1.022	0.949	0.729
1992	19.095	1.260	1.035	1.022	1.041	0.841	1.129	1.216	1.250	0.870	0.997	1.067	0.982	0.756	0.884
1993	12.764	1.189	1.017	1.072	0.874	1.064	1.262	1.262	0.899	0.996	1.070	0.962	0.734	0.804	0.996
1994	10.056	1.365	1.082	0.952	1.135	1.298	1.292	0.871	1.031	1.044	0.952	0.749	0.790	1.019	
1995	13.380	1.369	0.958	1.090	1.250	1.315	0.900	1.056	1.070	0.939	0.743	0.861	0.997		
1996	11.908	1.228	1.194	1.271	1.260	0.900	1.052	1.066	0.972	0.714	0.808	0.995			
1997	12.230	1.176	1.379	1.331	0.908	1.054	1.042	0.994	0.744	0.808	1.028				
1998	10.303	1.487	1.338	0.917	1.011	1.064	1.009	0.763	0.836	0.972					
1999	8.631	1.710	1.004	1.056	1.125	0.972	0.748	0.828	1.010						
2000	16.780	1.359	1.215	1.065	0.976	0.762	0.885	0.994							
2001	11.142	1.418	1.213	1.054	0.760	0.903	1.017								
2002	10.567	1.511	1.158	0.773	0.901	1.040									
2003	9.228	1.339	0.862	0.961	1.046										
2004	8.824	1.041	1.020	1.080											
2005	6.926	1.340	1.189												
2006	11.029	1.509													
2007	9.223														
2008															
Avg All	11.380	1.362	1.110	1.044	1.018	1.008	1.005	0.994	0.986	0.965	0.981	0.977	0.960	0.962	0.963
Avg Last3	9.059	1.296	1.024	0.938	0.903	0.902	0.883	0.862	0.863	0.832	0.860	0.868	0.840	0.860	0.870
Selected	9.466	1.407	1.117	1.028	0.927	0.927	0.927	0.927	0.927	0.927	0.927	0.927	0.927	0.927	0.927

Accident Year	Paid Loss Development Factors - Indexed Payments														
	<u>15.5-16.5</u>	<u>16.5-17.5</u>	<u>17.5-18.5</u>	<u>18.5-19.5</u>	<u>19.5-20.5</u>	<u>20.5-21.5</u>	<u>21.5-22.5</u>	<u>22.5-23.5</u>	<u>23.5-24.5</u>	<u>24.5-25.5</u>	<u>25.5-26.5</u>	<u>26.5-27.5</u>	<u>27.5-28.5</u>	<u>28.5-29.5</u>	<u>29.5-30.5</u>
1978	0.968	0.936	0.931	0.916	0.799	1.051	1.057	1.190	0.850	1.001	1.015	0.941	0.683	0.801	1.012
1979	0.958	0.956	0.996	0.784	1.052	1.028	1.217	0.843	0.974	0.996	0.961	0.756	0.766	0.937	
1980	0.966	0.969	0.772	1.042	1.097	1.237	0.850	0.948	0.990	0.992	0.779	0.786	0.954		
1981	0.972	0.781	1.026	1.086	1.241	0.803	1.083	1.060	0.956	0.720	0.810	0.970			
1982	0.814	1.049	1.090	1.185	0.842	0.995	1.036	1.002	0.728	0.782	1.007				
1983	1.094	1.137	1.253	0.846	0.974	1.009	0.961	0.728	0.741	1.066					
1984	1.146	1.242	0.882	0.985	1.039	0.962	0.698	0.808	0.982						
1985	1.287	0.854	0.967	1.017	0.982	0.707	0.810	1.032							
1986	0.881	1.015	1.079	0.971	0.760	0.810	1.022								
1987	0.995	1.018	1.002	0.758	0.848	1.098									
1988	1.079	0.974	0.722	0.825	1.053										
1989	1.036	0.734	0.816	1.024											
1990	0.763	0.809	0.956												
1991	0.898	0.969													
1992	1.075														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															
Avg All	0.995	0.960	0.961	0.953	0.971	0.970	0.970	0.951	0.889	0.926	0.915	0.863	N/A	N/A	N/A
Avg Last 3	0.912	0.837	0.831	0.869	0.887	0.872	0.843	0.856	0.817	0.856	0.866	0.837	0.801	N/A	N/A
Selected	0.927	0.927	0.927	0.927	0.927	0.927	0.927	0.927	0.927	0.927	0.927	0.927	0.927	0.927	0.892

**Ohio Bureau of Workers' Compensation  
Private Employers  
Pharmacies (Med on Comp)**

Accident Year	Paid Losses (in thousands) - Evaluation in Years																
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>	
1978																1,443	1,461
1979															1,615	1,699	1,657
1980													1,528	1,535	1,602	1,494	
1981												1,520	1,632	1,640	1,575	1,546	
1982											1,506	1,594	1,558	1,527	1,494	1,537	
1983										1,589	1,664	1,690	1,640	1,655	1,596	1,298	
1984									2,020	2,147	2,131	2,039	2,002	1,899	1,561	1,663	
1985								2,416	2,534	2,510	2,426	2,507	2,460	2,103	2,327	2,681	
1986							2,165	2,455	2,533	2,531	2,535	2,527	2,075	2,270	2,620	3,442	
1987						2,370	2,701	2,749	2,640	2,660	2,621	2,259	2,502	2,840	3,720	3,557	
1988					2,581	2,946	2,862	2,738	2,792	2,774	2,346	2,704	3,288	4,194	3,791	3,951	
1989				2,523	2,852	2,933	2,883	2,935	3,147	2,679	3,103	3,700	4,837	4,260	4,230	4,524	
1990			2,484	2,836	3,069	2,974	3,045	3,047	2,660	2,947	3,472	4,653	4,352	4,768	5,131	5,087	
1991		1,514	2,395	2,571	2,574	2,684	2,698	2,327	2,608	3,326	4,321	3,932	4,241	4,523	4,473	3,392	
1992	81	1,641	2,166	2,342	2,477	2,651	2,301	2,689	3,403	4,449	4,053	4,203	4,683	4,793	3,771	3,481	
1993	131	1,746	2,169	2,282	2,515	2,268	2,498	3,281	4,330	4,077	4,223	4,718	4,730	3,613	3,034	3,156	
1994	144	1,515	2,140	2,381	2,339	2,748	3,711	5,015	4,571	4,901	5,343	5,301	4,130	3,405	3,624		
1995	112	1,555	2,189	2,163	2,442	3,176	4,370	4,119	4,526	5,054	4,948	3,824	3,440	3,582			
1996	139	1,703	2,157	2,667	3,526	4,647	4,376	4,788	5,328	5,398	4,010	3,384	3,515				
1997	163	2,052	2,498	3,586	4,990	4,742	5,200	5,657	5,859	4,533	3,825	4,105					
1998	244	2,597	4,018	5,625	5,403	5,680	6,306	6,629	5,259	4,594	4,663						
1999	354	3,178	5,685	5,975	6,563	7,705	7,804	6,072	5,252	5,538							
2000	217	3,812	5,423	6,855	7,618	7,750	6,144	5,678	5,891								
2001	326	3,800	5,606	7,100	7,801	6,170	5,815	6,178									
2002	361	3,968	6,259	7,550	6,074	5,716	6,209										
2003	449	4,322	6,029	5,409	5,430	5,930											
2004	473	4,351	4,711	5,019	5,657												
2005	397	2,863	4,005	4,972													
2006	229	2,633	4,148														
2007	294	2,833															
2008	331																

Accident Year	Paid Losses (in thousands) - Evaluation in Years														
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>
1978	1,415	1,387	1,349	1,279	1,051	1,139	1,247	1,544	1,373	1,439	1,520	1,493	1,063	886	936
1979	1,588	1,587	1,635	1,318	1,430	1,522	1,927	1,698	1,731	1,795	1,801	1,419	1,131	1,106	
1980	1,443	1,448	1,148	1,235	1,402	1,805	1,605	1,593	1,641	1,699	1,380	1,128	1,124		
1981	1,502	1,206	1,277	1,434	1,852	1,555	1,763	1,944	1,940	1,455	1,226	1,242			
1982	1,251	1,355	1,529	1,885	1,660	1,729	1,864	1,950	1,479	1,203	1,265				
1983	1,420	1,672	2,180	1,929	1,966	2,064	2,069	1,570	1,211	1,347					
1984	1,906	2,464	2,273	2,343	2,532	2,543	1,851	1,555	1,594						
1985	3,450	3,081	3,120	3,302	3,385	2,495	2,103	2,265							
1986	3,033	3,223	3,618	3,667	2,905	2,446	2,610								
1987	3,540	3,748	3,918	3,094	2,728	3,127									
1988	4,262	4,334	3,261	2,800	3,080										
1989	4,687	3,588	3,044	3,254											
1990	3,879	3,264	3,257												
1991	3,045	3,080													
1992	3,907														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

**Ohio Bureau of Workers' Compensation**  
**Private Employers**  
**Chiropractors (Med on Comp)**  
**Summary of Unpaid Loss @ 6/30/08**  
(Dollars in Thousands)

<u>Accident Year</u>	<u>Undiscounted Unpaid Loss</u>	<u>Discounted Unpaid Loss</u>
Prior to 1978	3,963	3,148
1978	559	444
1979	1,031	814
1980	1,128	885
1981	956	744
1982	954	737
1983	1,464	1,121
1984	1,392	1,057
1985	2,528	1,903
1986	3,348	2,500
1987	2,562	1,898
1988	3,531	2,595
1989	3,907	2,851
1990	4,090	2,963
1991	3,902	2,808
1992	4,431	3,168
1993	4,913	3,492
1994	4,070	2,876
1995	4,989	3,507
1996	4,399	3,077
1997	5,411	3,767
1998	6,299	4,366
1999	8,761	6,048
2000	9,948	6,841
2001	12,325	8,446
2002	12,548	8,571
2003	16,594	11,300
2004	20,760	14,097
2005	22,559	15,279
2006	22,972	15,693
2007	28,500	19,889
2008	<u>19,584</u>	<u>14,032</u>
<b>Total 1978-2008:</b>	<b>240,416</b>	<b>167,769</b>
<b>Total:</b>	<b>244,379</b>	<b>170,917</b>

Note: Unpaid Loss for accident year 2008 is for the first half of the year only.

**Ohio Bureau of Workers' Compensation**  
**Private Employers**  
**Chiropractors (Med on Comp)**  
**Unpaid Loss Payment Projections**  
**Fiscal Year Ending 6/30**

Accident Year	Unpaid Loss		2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023 and Subsequent
	Undisc.	Disc.															
1978	559	444	86	75	65	56	48	41	35	29	25	20	17	14	11	9	28
1979	1,031	814	154	135	117	102	88	76	65	55	46	39	32	26	22	17	58
1980	1,128	885	164	144	126	110	95	82	71	60	51	43	36	30	25	20	70
1981	956	744	132	120	105	92	80	70	60	52	44	38	32	26	22	18	66
1982	954	737	125	114	104	91	80	70	60	52	45	38	33	27	23	19	73
1983	1,464	1,121	185	168	153	139	122	107	93	81	70	60	51	44	37	31	123
1984	1,392	1,057	169	154	140	128	116	102	89	78	68	58	50	43	36	31	129
1985	2,528	1,903	298	271	247	225	205	186	163	143	125	108	94	81	69	58	255
1986	3,348	2,500	384	349	318	290	264	240	219	192	168	146	127	110	94	81	368
1987	2,562	1,898	286	261	237	216	197	179	163	149	130	114	99	86	75	64	305
1988	3,531	2,595	386	351	320	291	265	242	220	200	182	160	140	122	106	92	453
1989	3,907	2,851	419	381	347	316	288	262	239	217	198	180	158	138	121	105	538
1990	4,090	2,963	431	392	357	325	296	270	246	224	204	185	169	148	130	113	602
1991	3,902	2,808	404	368	335	305	278	253	231	210	191	174	159	144	127	111	611
1992	4,431	3,168	453	412	376	342	311	284	258	235	214	195	178	162	147	129	736
1993	4,913	3,492	496	451	411	374	341	310	283	257	234	213	194	177	161	147	862
1994	4,070	2,876	406	370	337	307	279	254	231	211	192	175	159	145	132	120	753
1995	4,989	3,507	493	449	408	372	339	308	281	256	233	212	193	176	160	146	964
1996	4,399	3,077	430	392	357	325	296	269	245	223	203	185	169	154	140	127	883
1997	5,411	3,767	525	478	435	396	361	329	299	273	248	226	206	187	171	155	1,122
1998	6,299	4,366	606	552	503	458	417	380	346	315	287	261	238	216	197	179	1,344
1999	8,761	6,048	838	763	695	632	576	524	478	435	396	361	328	299	272	248	1,916
2000	9,948	6,841	945	861	784	714	650	592	539	491	447	407	371	337	307	280	2,224
2001	12,325	8,446	1,165	1,060	966	879	801	729	664	605	551	501	457	416	379	345	2,809
2002	12,548	8,571	1,180	1,074	978	891	811	739	673	612	558	508	462	421	383	349	2,909
2003	16,594	11,300	1,553	1,414	1,288	1,173	1,068	972	885	806	734	668	609	554	505	460	3,905
2004	20,760	14,097	1,935	1,762	1,604	1,461	1,330	1,211	1,103	1,004	915	833	758	691	629	573	4,952
2005	22,559	15,279	2,094	1,907	1,737	1,581	1,440	1,311	1,194	1,087	990	902	821	748	681	620	5,446
2006	22,972	15,693	2,648	1,887	1,718	1,565	1,425	1,297	1,181	1,076	980	892	812	740	674	613	5,465
2007	28,500	19,889	4,139	2,808	2,001	1,822	1,659	1,511	1,376	1,253	1,141	1,039	946	861	784	714	6,446
2008	40,040	28,688	6,671	4,846	3,287	2,343	2,133	1,943	1,769	1,611	1,467	1,336	1,216	1,108	1,009	918	8,383
<b>Total</b>	<b>260,871</b>	<b>182,425</b>	<b>30,197</b>	<b>24,769</b>	<b>20,857</b>	<b>18,321</b>	<b>16,660</b>	<b>15,144</b>	<b>13,759</b>	<b>12,492</b>	<b>11,335</b>	<b>10,279</b>	<b>9,313</b>	<b>8,431</b>	<b>7,626</b>	<b>6,891</b>	<b>54,798</b>

-Discount Rate 5.00%

-Note: Projected payments for accident year 2008 are for the full accident year.

- Annual Inflation & Cost Containment Assumptions: Cost Containment Reduction = 0% for 2008

- Inflation Varies by Fiscal Year

Fisc. Yr. Ending 6/30	2009	2010	2011	2012	2013	2014	>2014
Inflation Rate	9%	9%	9%	9%	9%	9%	9%

**Ohio Bureau of Workers' Compensation**  
**Private Employers**  
**Chiropractors (Med on Comp)**

Accident Year	Calendar Year Persistency														
	<u>0.5-1.5</u>	<u>1.5-2.5</u>	<u>2.5-3.5</u>	<u>3.5-4.5</u>	<u>4.5-5.5</u>	<u>5.5-6.5</u>	<u>6.5-7.5</u>	<u>7.5-8.5</u>	<u>8.5-9.5</u>	<u>9.5-10.5</u>	<u>10.5-11.5</u>	<u>11.5-12.5</u>	<u>12.5-13.5</u>	<u>13.5-14.5</u>	<u>14.5-15.5</u>
1978															
1979															0.763
1980													0.765	0.753	0.809
1981												0.927	0.918	0.919	0.899
1982											0.913	0.842	0.886	0.893	0.988
1983											0.877	0.828	0.813	0.732	0.747
1984									0.911	0.859	0.878	0.925	0.961	0.959	1.014
1985								0.817	0.801	0.788	0.790	0.769	0.747	0.767	0.775
1986							0.939	0.984	0.946	0.905	0.958	0.946	0.934	0.856	0.819
1987						0.842	0.852	0.855	0.871	0.886	0.924	0.968	1.044	1.071	1.134
1988					0.862	0.915	0.954	0.884	0.849	0.877	0.849	0.906	0.934	0.865	0.962
1989				0.821	0.830	0.882	0.987	0.963	0.986	1.019	0.942	0.898	0.966	0.929	0.991
1990			0.738	0.814	0.858	0.895	0.957	0.912	0.853	0.870	0.912	0.881	0.828	0.797	0.888
1991		0.980	0.742	0.767	0.802	0.842	0.880	0.855	0.918	0.901	0.797	0.903	0.879	0.924	1.035
1992	12.112	0.916	0.743	0.825	0.886	0.888	0.955	0.919	1.016	1.079	1.069	1.146	1.060	0.973	0.949
1993	10.687	0.979	0.757	0.810	0.876	0.941	0.999	0.911	1.003	0.886	0.805	0.798	0.851	0.906	0.867
1994	11.784	0.929	0.758	0.859	0.949	0.858	0.984	0.911	0.968	1.059	1.162	1.112	1.030	1.175	1.197
1995	11.228	0.759	0.702	0.801	0.884	0.852	0.918	0.958	0.885	0.880	0.800	0.822	0.801	0.774	
1996	9.976	0.702	0.660	0.768	0.772	0.835	0.838	0.936	0.802	0.854	0.906	0.923	1.050		
1997	13.137	0.766	0.639	0.728	0.758	0.762	0.724	0.876	0.819	0.830	0.829	0.765			
1998	7.287	0.602	0.642	0.673	0.769	0.802	0.739	0.838	0.844	0.800	0.852				
1999	6.446	0.532	0.587	0.598	0.683	0.769	0.801	0.771	0.830	0.746					
2000	5.556	0.542	0.581	0.625	0.711	0.731	0.797	0.804	0.896						
2001	5.760	0.612	0.579	0.577	0.707	0.719	0.724	0.719							
2002	6.829	0.629	0.644	0.626	0.756	0.981	0.968								
2003	5.989	0.608	0.599	0.659	0.644	0.710									
2004	7.401	0.666	0.595	0.670	0.749										
2005	6.210	0.638	0.590	0.660											
2006	7.510	0.681	0.683												
2007	7.828	0.680													
2008	6.537														

Avg Last 5	7.097	0.655	0.622	0.639	0.713	0.782	0.806	0.802	0.838	0.822	0.910	0.884	0.958	0.950	0.987
Avg Last 4	7.021	0.666	0.617	0.654	0.714	0.785	0.822	0.783	0.847	0.807	0.847	0.906	0.933	0.957	1.012
Selected	7.021	0.666	0.622	0.654	0.835	0.835	0.835	0.835	0.835	0.835	0.835	0.835	0.835	0.835	0.835

Accident Year	Calendar Year Persistency														
	<u>15.5-16.5</u>	<u>16.5-17.5</u>	<u>17.5-18.5</u>	<u>18.5-19.5</u>	<u>19.5-20.5</u>	<u>20.5-21.5</u>	<u>21.5-22.5</u>	<u>22.5-23.5</u>	<u>23.5-24.5</u>	<u>24.5-25.5</u>	<u>25.5-26.5</u>	<u>26.5-27.5</u>	<u>27.5-28.5</u>	<u>28.5-29.5</u>	<u>29.5-30.5</u>
1978															
1979	0.768	0.760	0.825	0.779	0.738	0.739	0.849	0.713	0.736	0.701	0.680	0.638	0.900	0.753	0.586
1980	0.776	0.790	0.900	0.947	0.839	0.924	0.857	1.022	1.078	1.083	1.076	0.801	0.782	0.859	
1981	0.841	0.798	0.823	0.874	0.838	0.967	0.787	0.975	0.962	1.198	1.286	1.083	1.184		
1982	0.989	0.890	0.908	0.940	1.009	0.967	0.909	0.833	0.643	0.742	1.064	0.959			
1983	0.758	0.725	0.644	0.649	0.760	0.640	0.786	0.845	0.804	0.674	0.692				
1984	1.073	1.179	1.064	1.107	1.132	1.061	1.120	1.121	1.109	1.311					
1985	0.794	0.730	0.740	0.744	0.739	0.625	0.686	0.738	0.616						
1986	0.893	0.907	0.893	0.946	1.027	0.934	0.899	0.791							
1987	1.066	1.134	1.102	1.012	1.196	1.140	1.416								
1988	0.902	0.928	1.025	0.877	0.829	0.795									
1989	0.872	0.870	0.809	0.938	0.954										
1990	0.910	0.996	0.978	0.965											
1991	0.998	0.838	0.983												
1992	1.043	0.869													
1993	0.899														
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

Avg Last 5	0.944	0.900	0.979	0.948	0.949	0.911	0.981	0.866	0.827	1.002	0.960	N/A	N/A	N/A	N/A
Avg Last 4	0.963	0.893	0.949	0.948	1.002	0.874	1.030	0.874	0.793	0.981	1.029	0.870	N/A	N/A	N/A
Selected	0.835	0.835	0.835	0.835	0.835	0.835	0.835	0.835	0.835	0.835	0.835	0.835	0.835	0.835	0.804

**Ohio Bureau of Workers' Compensation  
Private Employers  
Chiropractors (Med on Comp)**

Accident Year	Paid Losses per Ultimate Lost Time Claim Count - Evaluation in Years																
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>	
1978																22	21
1979															28	26	26
1980													37	34	33	27	27
1981												40	37	36	30	27	27
1982											44	44	40	33	28	24	24
1983										55	51	49	41	38	32	25	25
1984									61	59	55	44	39	33	25	15	15
1985							74	74	70	56	51	44	32	19	16	16	16
1986						79	75	74	62	53	47	34	22	19	16	16	16
1987						94	88	87	71	60	51	35	21	18	14	14	14
1988					109	96	91	80	71	58	42	24	19	16	15	13	13
1989				132	116	103	81	73	58	41	25	21	17	16	13	13	13
1990			179	142	120	91	77	64	48	29	23	19	19	17	14	12	12
1991		183	192	157	113	91	73	56	31	26	24	21	19	15	12	11	11
1992	15	209	211	137	103	82	59	34	26	22	20	17	15	12	11	11	11
1993	20	215	181	127	94	63	34	28	22	22	21	18	14	13	12	12	12
1994	18	195	167	109	66	40	28	24	23	19	16	13	12	10	10		
1995	17	220	155	82	45	33	26	24	22	18	16	15	13	12			
1996	22	221	125	59	43	31	29	23	22	19	16	14	12				
1997	17	163	92	59	41	38	32	25	23	20	17	16					
1998	22	153	93	61	49	40	34	27	23	21	18						
1999	24	174	104	82	59	45	34	30	25	24							
2000	31	193	141	95	63	46	38	32	27								
2001	33	230	164	109	66	53	44	38									
2002	34	260	169	105	70	44	39										
2003	43	278	175	107	69	55											
2004	38	263	179	103	74												
2005	42	281	174	112													
2006	37	256	164														
2007	33	241															
2008	37																

Annual % Change																
3 Pt. % Chg.	-0.8%	-7.4%	-4.5%	2.3%	2.4%	2.0%	1.3%	11.7%	7.9%	11.1%	5.4%	2.2%	-1.4%	-0.5%	-8.0%	3.3%
5 Pt. % Chg.	-2.9%	-3.1%	-0.6%	0.4%	3.8%	3.9%	5.3%	10.1%	5.4%	7.9%	3.7%	-2.2%	-4.8%	-5.6%	-7.1%	-3.2%

Accident Year	Paid Losses per Ultimate Lost Time Claim Count - Evaluation in Years															
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>	
1978	20	16	15	13	10	6	6	4	5	4	4	3	4	3	2	
1979	21	18	17	13	8	7	6	7	6	6	5	4	4	4		
1980	23	19	14	9	7	7	6	6	5	5	5	5	5			
1981	23	17	10	9	7	8	6	5	4	4	4	4				
1982	19	12	9	7	9	6	7	6	5	4	4					
1983	16	15	11	11	10	8	7	7	6	6						
1984	12	10	10	9	8	6	6	5	4							
1985	14	14	12	11	10	9	7	7								
1986	15	13	11	10	9	8	9									
1987	12	10	10	8	7											
1988	11	10	9	8	8											
1989	11	11	9	9												
1990	11	9	9													
1991	11	9														
1992	10															
1993																
1994																
1995																
1996																
1997																
1998																
1999																
2000																
2001																
2002																
2003																
2004																
2005																
2006																
2007																
2008																

Annual % Change																
3 Pt. % Chg.	-2.0%	-8.4%	0.9%	5.9%	-5.5%	-12.8%	25.3%	5.3%	-7.8%	22.5%	-10.1%	-1.6%	12.9%			
5 Pt. % Chg.	-1.2%	-2.9%	-5.5%	-5.9%	-3.1%	-2.8%	7.0%	4.4%	0.9%	-1.1%	-0.9%	N/A	N/A			

**Ohio Bureau of Workers' Compensation  
Private Employers  
Chiropractors (Med on Comp)**

Accident Year	Paid Loss Development Factors - Evaluation in Years														
	<u>0.5-1.5</u>	<u>1.5-2.5</u>	<u>2.5-3.5</u>	<u>3.5-4.5</u>	<u>4.5-5.5</u>	<u>5.5-6.5</u>	<u>6.5-7.5</u>	<u>7.5-8.5</u>	<u>8.5-9.5</u>	<u>9.5-10.5</u>	<u>10.5-11.5</u>	<u>11.5-12.5</u>	<u>12.5-13.5</u>	<u>13.5-14.5</u>	<u>14.5-15.5</u>
1978															0.972
1979															0.916
1980														0.954	1.000
1981												0.940	0.952	0.831	0.919
1982											1.020	0.905	0.824	0.831	0.858
1983											0.919	0.959	0.839	0.923	0.841
1984									0.974	0.938	0.797	0.889	0.843	0.744	0.605
1985								0.993	0.954	0.794	0.914	0.868	0.724	0.599	0.818
1986								0.948	0.992	0.831	0.863	0.879	0.734	0.653	0.855
1987						0.936	0.989	0.815	0.848	0.843	0.700	0.606	0.834	0.776	1.019
1988					0.883	0.949	0.880	0.883	0.816	0.724	0.567	0.809	0.838	0.916	0.897
1989				0.874	0.892	0.787	0.904	0.797	0.701	0.614	0.848	0.779	0.953	0.841	0.950
1990			0.793	0.846	0.755	0.845	0.836	0.749	0.602	0.809	0.806	1.013	0.874	0.853	0.854
1991		1.047	0.818	0.722	0.805	0.801	0.770	0.561	0.825	0.911	0.895	0.899	0.811	0.762	0.923
1992	13.855	1.008	0.650	0.749	0.799	0.716	0.582	0.746	0.858	0.903	0.838	0.877	0.830	0.947	0.920
1993	11.002	0.841	0.700	0.739	0.667	0.548	0.818	0.778	1.022	0.923	0.885	0.778	0.889	0.963	0.953
1994	10.664	0.858	0.653	0.603	0.607	0.713	0.841	0.961	0.844	0.806	0.813	0.961	0.844	0.936	
1995	12.684	0.705	0.529	0.549	0.740	0.782	0.920	0.914	0.810	0.895	0.935	0.866	0.969		
1996	10.025	0.563	0.472	0.737	0.723	0.917	0.818	0.945	0.841	0.881	0.850	0.852			
1997	9.652	0.565	0.646	0.695	0.912	0.860	0.781	0.900	0.869	0.851	0.923				
1998	6.842	0.606	0.663	0.798	0.825	0.848	0.792	0.864	0.897	0.866					
1999	7.342	0.600	0.784	0.723	0.754	0.760	0.897	0.833	0.964						
2000	6.156	0.731	0.673	0.662	0.740	0.823	0.825	0.866							
2001	6.876	0.712	0.664	0.604	0.809	0.820	0.872								
2002	7.726	0.648	0.622	0.671	0.632	0.883									
2003	6.390	0.631	0.609	0.647	0.801										
2004	7.015	0.682	0.574	0.717											
2005	6.629	0.621	0.641												
2006	6.847	0.639													
2007	7.359														
2008															
Avg All	8.567	0.716	0.656	0.709	0.771	0.812	0.842	0.850	0.853	0.846	0.852	0.851	0.856	0.848	0.882
Avg Last 3	6.945	0.647	0.608	0.678	0.747	0.842	0.865	0.854	0.910	0.866	0.902	0.893	0.901	0.948	0.932
Selected	7.021	0.666	0.622	0.654	0.835	0.835	0.835	0.835	0.835	0.835	0.835	0.835	0.835	0.835	0.835

Accident Year	Paid Loss Development Factors - Evaluation in Years														
	<u>15.5-16.5</u>	<u>16.5-17.5</u>	<u>17.5-18.5</u>	<u>18.5-19.5</u>	<u>19.5-20.5</u>	<u>20.5-21.5</u>	<u>21.5-22.5</u>	<u>22.5-23.5</u>	<u>23.5-24.5</u>	<u>24.5-25.5</u>	<u>25.5-26.5</u>	<u>26.5-27.5</u>	<u>27.5-28.5</u>	<u>28.5-29.5</u>	<u>29.5-30.5</u>
1978	0.949	0.790	0.950	0.877	0.739	0.588	1.029	0.723	1.152	0.893	0.892	0.829	1.128	0.738	0.868
1979	0.799	0.875	0.929	0.780	0.588	0.895	0.860	1.117	0.936	0.920	0.883	0.800	0.882	1.115	
1980	0.860	0.815	0.742	0.664	0.812	0.927	0.938	0.887	0.915	0.889	1.075	0.904	1.015		
1981	0.859	0.719	0.625	0.847	0.804	1.153	0.717	0.927	0.714	1.002	1.073	0.929			
1982	0.799	0.612	0.818	0.749	1.202	0.763	1.012	0.925	0.869	0.749	1.030				
1983	0.640	0.921	0.743	1.026	0.906	0.824	0.860	0.914	0.893	1.002					
1984	0.838	0.823	0.987	0.886	0.879	0.814	0.914	0.902	0.848						
1985	0.895	0.974	0.882	0.885	0.962	0.832	0.839	1.016							
1986	0.959	0.895	0.835	0.886	0.916	0.872	1.155								
1987	0.842	0.859	0.965	0.775	0.914	0.930									
1988	0.835	0.874	0.905	0.967	0.969										
1989	0.876	0.974	0.834	0.954											
1990	0.890	0.850	0.967												
1991	1.012	0.824													
1992	0.989														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															
Avg All	0.869	0.843	0.860	0.858	0.881	0.860	0.925	0.926	0.904	0.909	0.991	0.865	N/A	N/A	N/A
Avg Last 3	0.964	0.882	0.902	0.899	0.933	0.878	0.969	0.944	0.870	0.917	1.059	0.878	1.008	N/A	N/A
Selected	0.835	0.835	0.835	0.835	0.835	0.835	0.835	0.835	0.835	0.835	0.835	0.835	0.835	0.835	0.804

**Ohio Bureau of Workers' Compensation  
Private Employers  
Chiropractors (Med on Comp)**

Accident Year	Paid Loss Development Factors - Indexed Payments														
	<u>0.5-1.5</u>	<u>1.5-2.5</u>	<u>2.5-3.5</u>	<u>3.5-4.5</u>	<u>4.5-5.5</u>	<u>5.5-6.5</u>	<u>6.5-7.5</u>	<u>7.5-8.5</u>	<u>8.5-9.5</u>	<u>9.5-10.5</u>	<u>10.5-11.5</u>	<u>11.5-12.5</u>	<u>12.5-13.5</u>	<u>13.5-14.5</u>	<u>14.5-15.5</u>
1978															0.918
1979														0.865	0.954
1980													0.879	0.910	0.777
1981												0.888	0.909	0.795	0.888
1982											0.962	0.864	0.789	0.803	0.835
1983										0.868	0.915	0.803	0.892	0.818	0.762
1984									0.920	0.895	0.762	0.859	0.820	0.721	0.584
1985								0.937	0.910	0.760	0.883	0.845	0.701	0.578	0.786
1986							0.895	0.947	0.795	0.834	0.855	0.711	0.631	0.822	0.785
1987						0.884	0.944	0.780	0.820	0.820	0.678	0.585	0.801	0.742	0.974
1988					0.833	0.906	0.842	0.853	0.794	0.701	0.548	0.778	0.801	0.875	0.863
1989				0.825	0.851	0.753	0.873	0.775	0.679	0.593	0.815	0.745	0.910	0.809	0.910
1990			0.748	0.808	0.722	0.817	0.814	0.725	0.581	0.778	0.771	0.968	0.841	0.817	0.820
1991		0.988	0.781	0.691	0.778	0.779	0.746	0.542	0.792	0.871	0.855	0.864	0.777	0.731	0.887
1992	13.078	0.962	0.622	0.724	0.777	0.694	0.563	0.716	0.820	0.863	0.806	0.840	0.797	0.910	0.881
1993	10.501	0.804	0.677	0.719	0.646	0.530	0.786	0.744	0.976	0.887	0.848	0.747	0.855	0.922	0.913
1994	10.204	0.829	0.635	0.585	0.586	0.685	0.804	0.918	0.811	0.772	0.780	0.924	0.808	0.896	
1995	12.256	0.686	0.513	0.531	0.711	0.747	0.879	0.878	0.776	0.859	0.898	0.829	0.928		
1996	9.752	0.545	0.456	0.708	0.691	0.876	0.786	0.906	0.807	0.847	0.814	0.816			
1997	9.353	0.546	0.621	0.665	0.872	0.827	0.749	0.863	0.835	0.815	0.884				
1998	6.610	0.582	0.634	0.763	0.794	0.813	0.760	0.830	0.859	0.830					
1999	7.055	0.574	0.749	0.695	0.722	0.730	0.863	0.798	0.924						
2000	5.885	0.698	0.647	0.634	0.710	0.791	0.790	0.829							
2001	6.568	0.684	0.636	0.580	0.778	0.785	0.835								
2002	7.427	0.621	0.597	0.645	0.605	0.845									
2003	6.122	0.606	0.586	0.619	0.767										
2004	6.731	0.655	0.550	0.686											
2005	6.373	0.595	0.614												
2006	6.557	0.612													
2007	7.047														
2008															
Avg All	8.220	0.687	0.629	0.680	0.740	0.779	0.808	0.815	0.819	0.812	0.817	0.816	0.821	0.813	0.846
Avg Last3	6.659	0.621	0.583	0.650	0.717	0.807	0.829	0.819	0.873	0.830	0.865	0.856	0.864	0.909	0.894
Selected	7.021	0.666	0.622	0.654	0.835	0.835	0.835	0.835	0.835	0.835	0.835	0.835	0.835	0.835	0.835

Accident Year	Paid Loss Development Factors - Indexed Payments														
	<u>15.5-16.5</u>	<u>16.5-17.5</u>	<u>17.5-18.5</u>	<u>18.5-19.5</u>	<u>19.5-20.5</u>	<u>20.5-21.5</u>	<u>21.5-22.5</u>	<u>22.5-23.5</u>	<u>23.5-24.5</u>	<u>24.5-25.5</u>	<u>25.5-26.5</u>	<u>26.5-27.5</u>	<u>27.5-28.5</u>	<u>28.5-29.5</u>	<u>29.5-30.5</u>
1978	0.949	0.754	0.909	0.848	0.719	0.570	0.994	0.694	1.102	0.853	0.858	0.794	1.082	0.710	0.831
1979	0.799	0.837	0.898	0.759	0.569	0.865	0.827	1.068	0.894	0.884	0.846	0.768	0.848	1.067	
1980	0.860	0.787	0.721	0.643	0.785	0.891	0.897	0.848	0.880	0.852	1.032	0.869	0.972		
1981	0.859	0.699	0.605	0.818	0.772	1.102	0.685	0.891	0.684	0.961	1.032	0.889			
1982	0.799	0.593	0.790	0.720	1.149	0.728	0.973	0.886	0.834	0.720	0.986				
1983	0.640	0.889	0.714	0.981	0.866	0.792	0.824	0.877	0.858	0.960					
1984	0.838	0.791	0.943	0.847	0.845	0.780	0.877	0.867	0.812						
1985	0.895	0.931	0.842	0.851	0.922	0.798	0.807	0.973							
1986	0.959	0.855	0.803	0.849	0.879	0.838	1.106								
1987	0.842	0.826	0.925	0.743	0.879	0.891									
1988	0.835	0.838	0.869	0.930	0.928										
1989	0.876	0.934	0.802	0.913											
1990	0.890	0.817	0.926												
1991	1.012	0.789													
1992	0.947														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															
Avg All	0.867	0.810	0.827	0.825	0.847	0.825	0.888	0.888	0.866	0.872	0.951	0.830	N/A	N/A	N/A
Avg Last 3	0.950	0.847	0.865	0.862	0.895	0.842	0.930	0.906	0.835	0.880	1.017	0.842	0.968	N/A	N/A
Selected	0.835	0.835	0.835	0.835	0.835	0.835	0.835	0.835	0.835	0.835	0.835	0.835	0.835	0.835	0.804

**Ohio Bureau of Workers' Compensation  
Private Employers  
Chiropractors (Med on Comp)**

Accident Year	Paid Losses (in thousands) - Evaluation in Years																
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>	
1978																907	882
1979																	
1980													1,438		1,248	1,143	1,143
1981												1,475	1,387	1,320	1,097	1,038	1,008
1982											1,474	1,503	1,361	1,122	932	800	800
1983										1,900	1,747	1,675	1,406	1,298	1,092	859	859
1984									2,509	2,445	2,293	1,827	1,624	1,370	1,019	616	616
1985								3,328	3,305	3,152	2,504	2,288	1,987	1,438	861	705	705
1986							3,608	3,420	3,393	2,818	2,432	2,138	1,569	1,025	876	719	719
1987						4,532	4,243	4,196	3,422	2,902	2,446	1,712	1,037	865	671	684	684
1988					5,633	4,972	4,717	4,150	3,663	2,989	2,163	1,227	993	831	762	684	684
1989				7,096	6,200	5,531	4,353	3,935	3,136	2,197	1,348	1,143	891	849	714	678	678
1990			9,539	7,562	6,398	4,828	4,081	3,413	2,555	1,538	1,244	1,003	1,016	889	758	647	647
1991		8,986	9,411	7,698	5,556	4,471	3,579	2,757	1,546	1,275	1,161	1,039	933	757	577	533	533
1992	722	10,004	10,083	6,555	4,912	3,925	2,811	1,637	1,220	1,047	945	793	695	577	546	503	503
1993	922	10,139	8,522	5,967	4,410	2,941	1,612	1,320	1,027	1,050	969	857	667	593	571	544	544
1994	843	8,992	7,711	5,033	3,036	1,842	1,314	1,106	1,063	897	723	588	565	476	446		
1995	752	9,539	6,728	3,560	1,956	1,448	1,131	1,041	952	771	690	645	558	541			
1996	877	8,792	4,948	2,335	1,720	1,244	1,140	933	882	741	653	555	473				
1997	625	6,030	3,410	2,204	1,532	1,398	1,202	940	845	734	625	576					
1998	814	5,572	3,376	2,238	1,787	1,475	1,252	992	857	769	666						
1999	891	6,538	3,926	3,078	2,227	1,678	1,276	1,145	954	920							
2000	1,189	7,320	5,352	3,601	2,385	1,765	1,452	1,199	1,038								
2001	1,126	7,744	5,512	3,660	2,212	1,789	1,467	1,279									
2002	1,112	8,591	5,569	3,463	2,322	1,467	1,295										
2003	1,340	8,565	5,406	3,294	2,130	1,705											
2004	1,080	7,574	5,162	2,965	2,125												
2005	1,114	7,383	4,585	2,939													
2006	892	6,105	3,903														
2007	774	5,698															
2008	872																

Accident Year	Paid Losses (in thousands) - Evaluation in Years														
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>
1978	837	662	629	552	408	240	247	178	205	183	164	136	153	113	98
1979	913	799	743	579	340	305	262	293	274	252	223	178	157	175	
1980	892	727	539	358	291	270	253	224	205	183	196	178	180		
1981	866	623	389	329	265	305	219	203	145	145	156	145			
1982	639	391	320	239	288	220	222	206	179	134	138				
1983	550	506	376	386	350	288	248	227	202	203					
1984	516	425	419	372	327	266	243	219	186						
1985	630	614	541	479	461	384	322	327							
1986	690	617	516	457	418	365	421								
1987	576	495	477	370	338	314									
1988	571	499	452	437	424										
1989	594	578	482	460											
1990	576	489	473												
1991	539	444													
1992	497														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

**Ohio Bureau of Workers' Compensation**  
**Private Employers**  
**Rehabilitation (Med on Comp)**  
**Summary of Unpaid Loss @ 6/30/08**  
(Dollars in Thousands)

<u>Accident Year</u>	<u>Undiscounted Unpaid Loss</u>	<u>Discounted Unpaid Loss</u>
Prior to 1978	1,881	1,529
1978	1,214	987
1979	367	297
1980	300	242
1981	208	166
1982	2,510	1,994
1983	938	740
1984	661	518
1985	1,234	960
1986	1,005	777
1987	1,465	1,125
1988	2,532	1,934
1989	3,334	2,532
1990	1,754	1,325
1991	3,154	2,371
1992	2,814	2,106
1993	3,136	2,338
1994	2,869	2,131
1995	3,052	2,259
1996	4,595	3,391
1997	5,811	4,275
1998	7,169	5,260
1999	9,267	6,784
2000	11,458	8,370
2001	13,372	9,749
2002	19,957	14,524
2003	29,304	21,292
2004	32,651	23,690
2005	34,045	24,832
2006	41,810	31,075
2007	55,218	42,391
2008	<u>37,064</u>	<u>29,004</u>
<b>Total 1978-2008:</b>	<b>334,266</b>	<b>249,439</b>
<b>Total:</b>	<b>336,146</b>	<b>250,968</b>

Note: Unpaid Loss for accident year 2008 is for the first half of the year only.

**Ohio Bureau of Workers' Compensation**

**Private Employers  
Rehabilitation (Med on Comp)  
Unpaid Loss Payment Projections  
Fiscal Year Ending 6/30**

Accident Year	Unpaid Loss		2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023 and Subsequent
	Undisc.	Disc.															
1978	1,214	987	213	180	152	127	106	88	72	59	48	39	31	24	19	15	42
1979	367	297	63	53	45	38	32	27	22	18	15	12	10	8	6	5	14
1980	300	242	50	43	36	31	26	22	18	15	12	10	8	7	5	4	13
1981	208	166	33	29	25	21	18	15	13	11	9	7	6	5	4	3	10
1982	2,510	1,994	384	339	300	255	216	183	154	129	108	89	73	60	49	39	133
1983	938	740	138	122	108	95	81	69	58	49	41	34	28	23	19	16	55
1984	661	518	94	83	74	65	58	49	42	35	30	25	21	17	14	12	42
1985	1,234	960	172	152	134	119	105	93	79	67	57	48	40	33	28	23	87
1986	1,005	777	137	121	107	94	83	74	65	55	47	40	33	28	23	19	77
1987	1,465	1,125	196	173	153	135	119	105	93	82	70	59	50	42	35	30	122
1988	2,532	1,934	332	294	260	229	203	179	158	140	124	105	89	75	64	53	227
1989	3,334	2,532	431	381	337	297	263	232	205	181	160	142	120	102	86	73	322
1990	1,754	1,325	224	198	175	154	137	121	107	94	83	74	65	55	47	40	181
1991	3,154	2,371	398	352	311	275	243	215	190	168	148	131	116	102	87	74	347
1992	2,814	2,106	352	311	275	243	214	190	167	148	131	116	102	90	80	68	328
1993	3,136	2,338	389	343	303	268	237	209	185	164	144	128	113	100	88	78	387
1994	2,869	2,131	353	312	275	243	215	190	168	148	131	116	102	91	80	71	373
1995	3,052	2,259	373	330	291	257	227	201	178	157	139	123	108	96	85	75	414
1996	4,595	3,391	558	493	436	385	340	301	266	235	208	183	162	143	127	112	647
1997	5,811	4,275	702	621	548	485	428	378	334	295	261	231	204	180	159	141	843
1998	7,169	5,260	862	762	673	595	526	465	411	363	321	283	250	221	196	173	1,068
1999	9,267	6,784	1,110	981	867	766	677	598	529	467	413	365	322	285	252	222	1,411
2000	11,458	8,370	1,368	1,209	1,068	944	834	737	651	576	509	450	397	351	310	274	1,779
2001	13,372	9,749	1,592	1,407	1,243	1,098	971	858	758	670	592	523	462	408	361	319	2,111
2002	19,957	14,524	2,369	2,094	1,850	1,635	1,445	1,277	1,128	997	881	778	688	608	537	475	3,196
2003	29,304	21,292	3,471	3,067	2,710	2,395	2,116	1,870	1,653	1,460	1,290	1,140	1,008	890	787	695	4,751
2004	32,651	23,690	3,859	3,410	3,013	2,663	2,353	2,079	1,837	1,624	1,435	1,268	1,120	990	875	773	5,351
2005	34,045	24,832	4,587	3,482	3,077	2,719	2,402	2,123	1,876	1,658	1,465	1,294	1,144	1,011	893	789	5,525
2006	41,810	31,075	7,221	4,660	3,537	3,126	2,762	2,441	2,157	1,906	1,684	1,488	1,315	1,162	1,027	907	6,415
2007	55,218	42,391	12,331	7,407	4,780	3,628	3,206	2,833	2,504	2,212	1,955	1,728	1,527	1,349	1,192	1,053	7,511
2008	75,876	59,376	15,933	13,386	8,041	5,189	3,939	3,481	3,076	2,718	2,402	2,122	1,875	1,657	1,464	1,294	9,298
<b>Total</b>	<b>373,077</b>	<b>279,810</b>	<b>60,296</b>	<b>46,795</b>	<b>35,205</b>	<b>28,576</b>	<b>24,583</b>	<b>21,701</b>	<b>19,153</b>	<b>16,901</b>	<b>14,911</b>	<b>13,150</b>	<b>11,592</b>	<b>10,215</b>	<b>8,998</b>	<b>7,923</b>	<b>53,079</b>

-Discount Rate 5.00%

-Note: Projected payments for accident year 2008 are for the full accident year.

- Annual Inflation & Cost Containment Assumptions: Cost Containment Reduction = 0% for 2008

- Inflation Varies by Fiscal Year

Fisc. Yr. Ending 6/30	2009	2010	2011	2012	2013	2014	2014	2014
Inflation Rate	9%	9%	9%	9%	9%	9%	9%	9%
								>2014

**Ohio Bureau of Workers' Compensation  
Private Employers  
Rehabilitation (Med on Comp)**

Accident Year	Calendar Year Persistency														
	0.5-1.5	1.5-2.5	2.5-3.5	3.5-4.5	4.5-5.5	5.5-6.5	6.5-7.5	7.5-8.5	8.5-9.5	9.5-10.5	10.5-11.5	11.5-12.5	12.5-13.5	13.5-14.5	14.5-15.5
1978															
1979														1.773	1.642
1980													0.667	0.703	0.521
1981												0.674	0.512	0.916	0.519
1982											1.276	1.432	0.842	0.794	0.722
1983									0.801	0.786	0.852	0.612	0.732	0.665	
1984								0.626	0.506	0.581	0.830	0.740	0.494	0.609	
1985								0.945	1.068	0.966	1.113	1.190	1.551	1.314	0.952
1986							0.804	0.740	0.875	1.108	0.712	0.756	0.843	1.101	1.049
1987						0.698	0.811	0.812	0.587	0.871	0.732	0.945	0.625	0.752	0.944
1988					0.630	0.682	0.671	0.789	0.856	0.972	0.773	0.947	0.777	0.676	0.590
1989				0.769	0.712	0.698	0.728	0.704	0.646	0.692	0.780	0.833	0.854	1.013	1.075
1990			0.731	0.744	0.862	0.855	0.948	0.996	0.952	0.951	1.045	1.124	0.701	0.907	1.152
1991		1.006	0.579	0.583	0.595	0.655	0.677	0.722	0.830	0.810	0.801	0.926	0.906	0.871	0.616
1992	17.865	0.952	0.526	0.670	0.738	1.027	0.916	1.005	0.922	0.985	1.142	0.821	0.780	1.212	1.062
1993	12.350	0.779	0.466	0.591	0.562	0.756	0.643	0.689	0.759	0.694	0.963	0.899	0.895	0.913	0.839
1994	10.952	0.640	0.450	0.591	0.575	0.621	0.689	0.719	0.727	0.769	0.782	0.796	0.759	1.100	1.080
1995	11.049	0.665	0.449	0.536	0.724	0.715	0.639	0.773	0.753	0.772	0.791	0.939	0.664	0.888	
1996	8.758	0.556	0.479	0.480	0.631	0.715	0.672	0.747	0.783	0.734	0.602	0.880	0.613		
1997	13.726	0.561	0.480	0.533	0.599	0.664	0.622	0.754	0.857	0.853	0.824	0.742			
1998	10.996	0.737	0.462	0.557	0.612	0.637	0.617	0.581	0.589	0.592	0.801				
1999	10.931	0.828	0.532	0.602	0.657	0.762	0.739	0.803	0.710	0.800					
2000	10.219	0.721	0.454	0.586	0.629	0.704	0.789	0.704	0.789	0.957					
2001	8.339	0.737	0.490	0.570	0.702	0.679	0.720	0.762							
2002	12.073	0.820	0.496	0.525	0.650	0.606	0.659								
2003	9.572	0.837	0.561	0.609	0.712	0.638									
2004	7.965	0.776	0.540	0.581	0.721										
2005	8.036	0.698	0.567	0.653											
2006	8.498	0.729	0.536												
2007	8.530	0.813													
2008	8.400														

Avg Last 5	8.286	0.771	0.540	0.588	0.683	0.678	0.705	0.771	0.752	0.750	0.760	0.851	0.742	0.997	0.950
Avg Last 4	8.366	0.754	0.551	0.592	0.696	0.657	0.727	0.775	0.744	0.745	0.755	0.839	0.733	1.028	0.899
Selected	8.366	0.771	0.551	0.592	0.696	0.811	0.811	0.811	0.811	0.811	0.811	0.811	0.811	0.811	0.811

Accident Year	Calendar Year Persistency														
	15.5-16.5	16.5-17.5	17.5-18.5	18.5-19.5	19.5-20.5	20.5-21.5	21.5-22.5	22.5-23.5	23.5-24.5	24.5-25.5	25.5-26.5	26.5-27.5	27.5-28.5	28.5-29.5	29.5-30.5
1978															
1979	1.956	0.820	1.558	2.336	1.194	1.957	1.027	1.554	1.257	1.769	2.855	3.561	6.684	4.301	3.555
1980	2.555	0.958	1.364	0.756	1.408	1.062	0.777	0.699	0.872	1.855	0.731	0.670	0.756	1.145	
1981	0.778	0.610	0.611	0.528	1.787	1.119	0.551	0.757	0.719	1.134	0.740	0.698	1.443		
1982	0.943	1.694	0.551	0.235	0.284	0.367	0.240	0.201	0.248	0.201	0.171	0.079			
1983	0.484	1.955	2.204	2.170	2.198	2.599	3.097	3.140	3.222	4.548	2.827				
1984	0.438	0.510	0.521	0.762	0.793	0.668	0.669	0.787	0.892	1.760					
1985	1.002	1.422	0.982	0.755	0.732	0.804	1.184	0.910	0.595						
1986	0.670	0.985	0.953	0.841	0.891	0.741	0.767	1.280							
1987	0.998	1.168	1.342	1.614	1.275	1.132	0.739								
1988	0.555	0.524	0.406	0.592	0.571	0.631									
1989	1.061	0.917	0.738	0.718	0.798										
1990	1.295	1.294	1.609	1.911											
1991	0.831	0.875	0.519												
1992	0.834	1.102													
1993	0.891														
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

Avg Last 5	0.982	0.942	0.923	1.135	0.853	0.795	1.291	1.264	1.135	1.900	1.465	N/A	N/A	N/A	N/A
Avg Last 4	0.963	1.047	0.818	1.209	0.884	0.827	0.840	1.529	1.239	1.911	1.117	1.252	N/A	N/A	N/A
Selected	0.811	0.811	0.811	0.811	0.811	0.811	0.811	0.811	0.811	0.811	0.811	0.811	0.811	0.811	0.780

**Ohio Bureau of Workers' Compensation  
Private Employers  
Rehabilitation (Med on Comp)**

Accident Year	Paid Losses per Ultimate Lost Time Claim Count - Evaluation in Years															
	0.5	1.5	2.5	3.5	4.5	5.5	6.5	7.5	8.5	9.5	10.5	11.5	12.5	13.5	14.5	15.5
1978															11	5
1979															3	2
1980													9		5	1
1981												14	9		4	2
1982											11	6	5		3	2
1983										14	8	5	5		4	3
1984								22		16	9	6	6		6	6
1985								23	15	10	6	5	4		4	6
1986							29	20	11	5	7	5	5		6	6
1987						41	25	14	9	8	7	5	9		7	6
1988					65	36	20	11	9	7	7	10	9		9	11
1989				85	51	29	15	13	11	10	12	11	11		10	9
1990			116	68	34	18	14	11	10	13	11	10	14		11	7
1991		115	118	58	29	21	16	14	16	13	12	15	12		9	8
1992	6	124	110	44	28	16	15	15	14	13	13	15	11		9	8
1993	10	141	94	48	28	20	24	21	17	19	15	12	10		8	9
1994	13	147	106	47	36	39	30	23	27	20	16	13	11		9	
1995	13	159	105	66	54	42	36	35	27	20	16	12	13		10	
1996	18	189	138	112	67	50	51	36	26	22	19	15	16			
1997	14	247	233	126	84	77	58	34	26	23	18	21				
1998	22	315	272	151	127	90	56	45	38	31	27					
1999	29	328	283	210	137	73	61	48	44	33						
2000	32	393	463	234	116	86	60	46	41							
2001	47	628	479	204	123	89	63	54								
2002	52	584	411	234	137	104	81									
2003	61	491	417	224	146	127										
2004	62	537	415	252	177											
2005	67	594	444	270												
2006	70	609	504													
2007	71	620														
2008	74															

Annual % Change																
3 Pt. % Chg.	2.7%	2.1%	10.2%	9.8%	13.8%	19.8%	16.1%	6.0%	3.3%	21.9%	18.0%	36.2%	21.1%	8.8%	7.4%	8.2%
5 Pt. % Chg.	4.4%	6.1%	4.9%	6.7%	10.7%	13.9%	8.3%	9.5%	15.3%	14.2%	12.6%	13.6%	10.4%	2.1%	1.5%	3.3%

Accident Year	Paid Losses per Ultimate Lost Time Claim Count - Evaluation in Years														
	16.5	17.5	18.5	19.5	20.5	21.5	22.5	23.5	24.5	25.5	26.5	27.5	28.5	29.5	30.5
1978	4	3	3	4	2	4	3	2	2	3	6	6	7	5	6
1979	3	2	2	1	2	3	2	1	2	2	2	1	1	2	
1980	2	1	2	1	3	2	2	2	1	2	2	1	1		
1981	2	3	3	2	2	4	2	2	2	2	2	1			
1982	2	5	6	7	10	10	8	8	11	13	13				
1983	3	3	3	4	4	3	3	3	3	5					
1984	6	6	6	5	4	4	4	3	3						
1985	4	6	7	5	5	4	3	4							
1986	6	7	6	5	5	4	3								
1987	6	5	3	4	4	5									
1988	9	8	6	7	7										
1989	9	9	10	9											
1990	7	6	5												
1991	7	9													
1992	8														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

Annual % Change																
3 Pt. % Chg.	12.1%	3.4%	-13.3%	55.8%	23.2%	13.7%	-10.1%	14.6%	-50.7%	45.8%	184.9%	-2.3%	-54.6%			
5 Pt. % Chg.	-4.5%	10.3%	4.7%	13.7%	10.7%	13.2%	-13.8%	10.3%	20.7%	37.2%	18.4%	N/A	N/A			

**Ohio Bureau of Workers' Compensation  
Private Employers  
Rehabilitation (Med on Comp)**

Accident Year	Paid Loss Development Factors - Evaluation in Years														
	<u>0.5-1.5</u>	<u>1.5-2.5</u>	<u>2.5-3.5</u>	<u>3.5-4.5</u>	<u>4.5-5.5</u>	<u>5.5-6.5</u>	<u>6.5-7.5</u>	<u>7.5-8.5</u>	<u>8.5-9.5</u>	<u>9.5-10.5</u>	<u>10.5-11.5</u>	<u>11.5-12.5</u>	<u>12.5-13.5</u>	<u>13.5-14.5</u>	<u>14.5-15.5</u>
1978															0.480
1979															0.574
1980													0.491	0.775	0.365
1981												0.647	0.433	0.645	0.891
1982											0.576	0.737	0.684	0.981	0.619
1983									0.587	0.680	0.952	0.820	0.682	1.149	
1984								0.726	0.592	0.667	0.920	1.021	0.933	1.089	
1985							0.642	0.655	0.579	0.860	0.783	1.102	1.503	0.916	
1986							0.698	0.554	0.457	1.337	0.738	0.988	1.151	0.961	1.111
1987						0.601	0.553	0.633	0.901	0.878	0.764	1.742	0.798	0.886	0.930
1988					0.556	0.562	0.538	0.831	0.773	0.961	1.423	0.973	1.018	1.066	1.067
1989				0.600	0.573	0.516	0.859	0.843	0.896	1.262	0.911	0.992	0.899	1.005	0.858
1990			0.590	0.494	0.521	0.775	0.803	0.937	1.264	0.829	0.923	1.441	0.777	0.676	0.921
1991		1.026	0.491	0.510	0.704	0.777	0.879	1.099	0.849	0.934	1.246	0.794	0.702	1.303	0.713
1992	19.266	0.887	0.400	0.640	0.558	0.985	1.002	0.926	0.874	1.075	1.104	0.739	0.839	0.814	1.082
1993	14.059	0.669	0.505	0.586	0.733	1.178	0.864	0.794	1.175	0.796	0.792	0.842	0.799	1.177	0.965
1994	11.449	0.717	0.447	0.752	1.091	0.778	0.761	1.163	0.753	0.778	0.827	0.838	0.811	0.983	
1995	11.924	0.661	0.630	0.808	0.789	0.851	0.962	0.773	0.759	0.807	0.706	1.149	0.734		
1996	10.415	0.732	0.806	0.599	0.752	1.022	0.696	0.724	0.861	0.861	0.785	1.055			
1997	17.908	0.942	0.540	0.669	0.921	0.743	0.597	0.758	0.865	0.813	1.172				
1998	14.059	0.861	0.555	0.839	0.713	0.617	0.805	0.853	0.809	0.865					
1999	11.365	0.864	0.742	0.654	0.532	0.830	0.785	0.915	0.768						
2000	12.252	1.177	0.506	0.496	0.742	0.700	0.755	0.895							
2001	13.314	0.763	0.425	0.603	0.724	0.712	0.846								
2002	11.222	0.704	0.568	0.585	0.764	0.779									
2003	8.054	0.848	0.538	0.653	0.869										
2004	8.704	0.774	0.607	0.701											
2005	8.901	0.748	0.609												
2006	8.709	0.828													
2007	8.684														
2008															

Avg All	11.893	0.825	0.560	0.637	0.721	0.777	0.775	0.834	0.837	0.872	0.886	0.974	0.817	0.932	0.858
Avg Last3	8.765	0.783	0.585	0.646	0.786	0.730	0.795	0.888	0.814	0.846	0.888	1.014	0.781	0.991	0.920
Selected	8.366	0.771	0.551	0.592	0.696	0.811	0.811	0.811	0.811	0.811	0.811	0.811	0.811	0.811	0.811

Accident Year	Paid Loss Development Factors - Evaluation in Years														
	<u>15.5-16.5</u>	<u>16.5-17.5</u>	<u>17.5-18.5</u>	<u>18.5-19.5</u>	<u>19.5-20.5</u>	<u>20.5-21.5</u>	<u>21.5-22.5</u>	<u>22.5-23.5</u>	<u>23.5-24.5</u>	<u>24.5-25.5</u>	<u>25.5-26.5</u>	<u>26.5-27.5</u>	<u>27.5-28.5</u>	<u>28.5-29.5</u>	<u>29.5-30.5</u>
1978	0.684	0.751	0.953	1.354	0.426	2.713	0.721	0.850	0.685	1.700	2.154	0.943	1.199	0.687	1.222
1979	1.793	0.501	0.903	0.834	1.656	1.374	0.561	0.847	1.209	1.334	0.756	0.639	1.067	1.478	
1980	1.337	0.634	1.504	0.889	1.822	0.767	0.941	0.969	0.627	1.920	0.697	0.946	0.976		
1981	0.809	1.503	1.028	0.538	1.225	1.913	0.704	0.661	1.217	1.067	1.003	0.472			
1982	0.837	3.161	1.265	1.014	1.478	1.077	0.788	0.986	1.317	1.183	1.022				
1983	0.783	1.122	1.030	1.460	0.911	0.662	0.972	1.283	0.838	1.644					
1984	0.963	1.007	0.998	0.875	0.785	0.971	1.091	0.740	0.833						
1985	0.710	1.445	1.138	0.810	0.884	0.741	0.962	1.273							
1986	0.983	1.176	0.918	0.835	0.891	0.929	0.763								
1987	1.004	0.799	0.694	1.128	1.046	1.168									
1988	0.847	0.895	0.774	1.084	1.057										
1989	1.036	0.961	1.114	0.952											
1990	0.962	0.896	0.802												
1991	0.850	1.353													
1992	1.024														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

Avg All	0.975	1.157	1.009	0.981	1.107	1.231	0.834	0.951	0.961	1.475	1.126	0.750	N/A	N/A	N/A
Avg Last 3	0.945	1.070	0.896	1.055	0.998	0.946	0.938	1.099	0.996	1.298	0.907	0.686	1.081	N/A	N/A
Selected	0.811	0.811	0.811	0.811	0.811	0.811	0.811	0.811	0.811	0.811	0.811	0.811	0.811	0.811	0.780

**Ohio Bureau of Workers' Compensation  
Private Employers  
Rehabilitation (Med on Comp)**

Accident Year	Paid Loss Development Factors - Indexed Payments														
	0.5-1.5	1.5-2.5	2.5-3.5	3.5-4.5	4.5-5.5	5.5-6.5	6.5-7.5	7.5-8.5	8.5-9.5	9.5-10.5	10.5-11.5	11.5-12.5	12.5-13.5	13.5-14.5	14.5-15.5
1978															0.453
1979														0.489	0.548
1980													0.464	0.739	0.350
1981												0.610	0.414	0.617	0.861
1982											0.544	0.703	0.655	0.948	0.602
1983										0.554	0.649	0.911	0.793	0.663	1.113
1984									0.685	0.565	0.638	0.889	0.993	0.904	1.052
1985								0.606	0.625	0.554	0.831	0.762	1.067	1.452	0.880
1986							0.659	0.529	0.438	1.292	0.718	0.957	1.112	0.924	1.063
1987						0.567	0.528	0.606	0.871	0.854	0.741	1.682	0.767	0.847	0.888
1988					0.525	0.536	0.515	0.803	0.752	0.931	1.374	0.935	0.973	1.018	1.025
1989				0.567	0.547	0.494	0.830	0.820	0.869	1.219	0.875	0.949	0.859	0.966	0.822
1990			0.557	0.472	0.498	0.748	0.781	0.908	1.221	0.797	0.882	1.377	0.747	0.647	0.884
1991		0.969	0.468	0.488	0.681	0.756	0.852	1.062	0.816	0.893	1.191	0.763	0.673	1.250	0.686
1992	18.185	0.847	0.383	0.618	0.543	0.954	0.968	0.890	0.835	1.027	1.061	0.708	0.805	0.783	1.037
1993	13.419	0.640	0.488	0.570	0.710	1.138	0.830	0.759	1.122	0.765	0.759	0.808	0.768	1.127	0.924
1994	10.955	0.693	0.435	0.729	1.054	0.748	0.727	1.111	0.723	0.746	0.793	0.806	0.777	0.942	
1995	11.521	0.643	0.611	0.780	0.758	0.814	0.918	0.743	0.727	0.775	0.679	1.100	0.703		
1996	10.130	0.709	0.779	0.576	0.719	0.977	0.669	0.694	0.826	0.828	0.752	1.010			
1997	17.353	0.910	0.519	0.640	0.880	0.714	0.572	0.727	0.832	0.778	1.123				
1998	13.582	0.827	0.531	0.801	0.686	0.591	0.772	0.820	0.775	0.829					
1999	10.921	0.826	0.708	0.628	0.510	0.796	0.754	0.876	0.735						
2000	11.713	1.124	0.487	0.475	0.712	0.673	0.723	0.858							
2001	12.717	0.733	0.408	0.578	0.696	0.682	0.810								
2002	10.788	0.674	0.545	0.562	0.732	0.746									
2003	7.717	0.814	0.518	0.625	0.833										
2004	8.351	0.744	0.581	0.671											
2005	8.557	0.716	0.583												
2006	8.340	0.793													
2007	8.317														
2008															
<b>Avg All</b>	<b>11.410</b>	<b>0.791</b>	<b>0.538</b>	<b>0.611</b>	<b>0.692</b>	<b>0.746</b>	<b>0.744</b>	<b>0.801</b>	<b>0.803</b>	<b>0.838</b>	<b>0.851</b>	<b>0.936</b>	<b>0.786</b>	<b>0.895</b>	<b>0.824</b>
<b>Avg Last3</b>	<b>8.405</b>	<b>0.751</b>	<b>0.561</b>	<b>0.620</b>	<b>0.753</b>	<b>0.700</b>	<b>0.763</b>	<b>0.851</b>	<b>0.781</b>	<b>0.812</b>	<b>0.851</b>	<b>0.972</b>	<b>0.749</b>	<b>0.950</b>	<b>0.882</b>
<b>Selected</b>	<b>8.366</b>	<b>0.771</b>	<b>0.551</b>	<b>0.592</b>	<b>0.696</b>	<b>0.811</b>									

Accident Year	Paid Loss Development Factors - Indexed Payments														
	15.5-16.5	16.5-17.5	17.5-18.5	18.5-19.5	19.5-20.5	20.5-21.5	21.5-22.5	22.5-23.5	23.5-24.5	24.5-25.5	25.5-26.5	26.5-27.5	27.5-28.5	28.5-29.5	29.5-30.5
1978	0.684	0.717	0.912	1.308	0.415	2.629	0.696	0.816	0.655	1.624	2.070	0.904	1.150	0.660	1.170
1979	1.793	0.480	0.873	0.811	1.604	1.327	0.539	0.810	1.154	1.282	0.724	0.613	1.026	1.416	
1980	1.337	0.613	1.463	0.861	1.760	0.737	0.900	0.925	0.603	1.839	0.668	0.909	0.935		
1981	0.809	1.462	0.996	0.520	1.177	1.829	0.673	0.635	1.166	1.023	0.965	0.452			
1982	0.837	3.063	1.222	0.974	1.413	1.029	0.758	0.945	1.263	1.137	0.979				
1983	0.783	1.084	0.989	1.395	0.870	0.636	0.932	1.231	0.805	1.574					
1984	0.963	0.968	0.954	0.836	0.755	0.930	1.046	0.711	0.797						
1985	0.710	1.382	1.087	0.779	0.847	0.711	0.924	1.219							
1986	0.983	1.123	0.883	0.800	0.855	0.893	0.731								
1987	1.004	0.768	0.665	1.082	1.005	1.118									
1988	0.847	0.857	0.742	1.042	1.013										
1989	1.036	0.922	1.070	0.912											
1990	0.962	0.861	0.768												
1991	0.850	1.295													
1992	0.981														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															
<b>Avg All</b>	<b>0.972</b>	<b>1.114</b>	<b>0.971</b>	<b>0.943</b>	<b>1.065</b>	<b>1.184</b>	<b>0.800</b>	<b>0.912</b>	<b>0.921</b>	<b>1.413</b>	<b>1.081</b>	<b>0.719</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>Avg Last 3</b>	<b>0.931</b>	<b>1.026</b>	<b>0.860</b>	<b>1.012</b>	<b>0.958</b>	<b>0.907</b>	<b>0.900</b>	<b>1.054</b>	<b>0.955</b>	<b>1.245</b>	<b>0.870</b>	<b>0.658</b>	<b>1.037</b>	<b>N/A</b>	<b>N/A</b>
<b>Selected</b>	<b>0.811</b>	<b>0.811</b>	<b>0.811</b>	<b>0.811</b>	<b>0.811</b>	<b>0.811</b>	<b>0.811</b>	<b>0.811</b>	<b>0.811</b>	<b>0.811</b>	<b>0.811</b>	<b>0.811</b>	<b>0.811</b>	<b>0.811</b>	<b>0.780</b>

**Ohio Bureau of Workers' Compensation  
Private Employers  
Rehabilitation (Med on Comp)**

Accident Year	Paid Losses (in thousands) - Evaluation in Years															
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>
1978															467	224
1979															276	82
1980													366	180	139	51
1981												515	333	144	93	83
1982											369	212	157	107	105	65
1983										469	275	187	178	146	100	115
1984									901	654	387	258	238	243	226	246
1985								1,033	664	434	251	216	169	187	280	257
1986							1,308	913	506	231	309	228	225	259	249	277
1987						1,981	1,191	658	417	375	330	252	439	350	310	289
1988					3,368	1,871	1,051	566	470	364	349	497	483	492	524	559
1989				4,532	2,721	1,558	805	691	583	522	659	601	596	536	539	462
1990			6,148	3,630	1,793	934	723	581	544	688	570	526	758	589	398	367
1991		5,640	5,787	2,840	1,447	1,019	792	696	765	650	607	756	600	422	549	392
1992	307	5,919	5,251	2,102	1,345	751	739	741	686	599	644	712	526	441	359	389
1993	472	6,633	4,437	2,241	1,314	962	1,134	980	778	914	727	576	485	387	456	440
1994	594	6,795	4,876	2,180	1,640	1,789	1,392	1,059	1,232	927	722	597	500	406	399	
1995	578	6,887	4,555	2,870	2,319	1,828	1,557	1,497	1,156	878	709	500	575	422		
1996	721	7,512	5,499	4,434	2,656	1,998	2,042	1,421	1,029	886	763	599	632			
1997	511	9,149	8,622	4,654	3,116	2,870	2,132	1,273	964	834	678	795				
1998	819	11,510	9,910	5,505	4,618	3,294	2,031	1,634	1,394	1,128	976					
1999	1,085	12,330	10,656	7,902	5,165	2,747	2,280	1,789	1,637	1,257						
2000	1,219	14,940	17,586	8,903	4,413	3,273	2,291	1,729	1,548							
2001	1,587	21,134	16,115	6,855	4,130	2,989	2,129	1,801								
2002	1,717	19,265	13,563	7,709	4,506	3,443	2,681									
2003	1,881	15,147	12,849	6,919	4,518	3,928										
2004	1,774	15,442	11,946	7,252	5,084											
2005	1,755	15,621	11,678	7,108												
2006	1,667	14,521	12,022													
2007	1,690	14,677														
2008	1,747															

Accident Year	Paid Losses (in thousands) - Evaluation in Years														
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>
1978	153	115	110	149	63	172	124	105	72	123	264	249	299	205	251
1979	147	74	67	56	92	127	71	60	73	97	73	47	50	74	
1980	68	43	65	58	105	81	76	74	46	89	62	58	57		
1981	67	101	104	56	68	131	92	61	74	79	79	37			
1982	54	172	218	220	326	351	277	273	359	425	434				
1983	90	101	104	151	138	91	89	114	95	157					
1984	237	239	239	209	164	159	174	128	107						
1985	182	263	300	243	215	159	153	195							
1986	272	320	294	245	219	203	155								
1987	290	232	161	181	189	221									
1988	474	424	328	356	376										
1989	479	460	512	488											
1990	353	316	253												
1991	333	451													
1992	398														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

**Ohio Bureau of Workers' Compensation**  
**Private Employers**  
**Health-Other (Med on Comp)**  
**Summary of Unpaid Loss @ 6/30/08**  
(Dollars in Thousands)

<u>Accident Year</u>	<u>Undiscounted Unpaid Loss</u>	<u>Discounted Unpaid Loss</u>
Prior to 1978	62,327	39,929
1978	1,482	949
1979	9,704	6,090
1980	6,428	3,950
1981	5,502	3,306
1982	3,976	2,334
1983	8,316	4,761
1984	8,325	4,646
1985	51,260	27,861
1986	28,333	14,987
1987	14,924	7,677
1988	31,976	15,988
1989	21,616	10,498
1990	39,404	18,580
1991	41,010	18,765
1992	30,725	13,636
1993	19,306	8,306
1994	59,979	25,008
1995	61,359	24,782
1996	36,264	14,182
1997	66,460	25,157
1998	120,638	44,183
1999	80,208	28,413
2000	156,422	53,575
2001	113,028	37,418
2002	169,122	54,099
2003	182,315	56,333
2004	277,563	82,817
2005	271,325	78,152
2006	227,954	63,574
2007	276,982	74,965
2008	<u>139,593</u>	<u>36,840</u>
<b>Total 1978-2008:</b>	<b>2,561,500</b>	<b>861,833</b>
<b>Total:</b>	<b>2,623,827</b>	<b>901,762</b>

Note: Unpaid Loss for accident year 2008 is for the first half of the year only.

**Ohio Bureau of Workers' Compensation**  
**Private Employers**  
**Health-Other (Med on Comp)**  
**Unpaid Loss Payment Projections**  
**Fiscal Year Ending 6/30**

Accident Year	Unpaid Loss		(Dollars in Thousands)																2023 and Subsequent
	Undisc.	Disc.	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022			
1978	1,482	949	77	78	80	81	82	82	81	81	81	79	77	74	71	67	63	409	
1979	9,704	6,090	465	477	488	497	505	509	510	510	508	502	493	480	464	444	420	2,941	
1980	6,428	3,950	286	294	302	309	315	319	322	322	323	322	318	312	304	293	281	2,128	
1981	5,502	3,306	220	235	242	248	254	259	262	262	265	265	264	261	256	250	241	1,979	
1982	3,976	2,334	143	153	164	168	173	177	180	180	183	184	185	184	182	179	174	1,547	
1983	8,316	4,761	272	290	310	331	341	350	358	370	373	370	373	374	372	368	361	3,481	
1984	8,325	4,646	247	264	282	301	322	331	340	348	354	354	359	363	363	362	358	3,732	
1985	51,260	27,861	1,386	1,480	1,581	1,689	1,804	1,927	1,982	2,036	2,082	2,082	2,122	2,152	2,172	2,176	2,167	24,503	
1986	28,333	14,987	699	747	798	852	911	973	1,039	1,068	1,098	1,098	1,123	1,144	1,160	1,171	1,173	14,377	
1987	14,924	7,677	337	360	385	411	439	469	501	535	550	550	565	578	589	597	603	8,006	
1988	31,976	15,988	662	707	756	807	862	921	984	1,051	1,122	1,122	1,154	1,186	1,213	1,235	1,253	18,063	
1989	21,616	10,498	411	439	469	501	535	572	611	652	697	744	744	765	786	804	819	12,810	
1990	39,404	18,580	689	736	786	840	897	959	1,024	1,094	1,168	1,248	1,248	1,333	1,371	1,408	1,440	24,410	
1991	41,010	18,765	661	706	754	805	860	919	982	1,048	1,120	1,196	1,196	1,278	1,365	1,404	1,442	26,471	
1992	30,725	13,636	456	488	521	556	594	635	678	724	774	827	827	883	943	1,008	1,036	20,602	
1993	19,306	8,306	265	283	302	323	345	368	393	420	449	480	480	512	547	585	624	13,409	
1994	59,979	25,008	760	812	868	927	990	1,058	1,130	1,207	1,289	1,377	1,377	1,471	1,571	1,679	1,793	43,046	
1995	61,359	24,782	720	769	821	877	937	1,001	1,069	1,142	1,220	1,303	1,303	1,392	1,487	1,589	1,697	45,333	
1996	36,264	14,182	394	421	449	480	513	548	585	625	668	713	713	762	814	869	929	27,494	
1997	66,460	25,157	669	715	763	815	871	930	994	1,062	1,134	1,211	1,211	1,294	1,382	1,477	1,577	51,564	
1998	120,638	44,183	1,126	1,203	1,285	1,373	1,466	1,566	1,673	1,787	1,909	2,039	2,039	2,179	2,327	2,486	2,655	95,562	
1999	80,208	28,413	695	742	793	847	905	966	1,032	1,103	1,178	1,258	1,258	1,344	1,436	1,534	1,638	64,736	
2000	156,422	53,575	1,259	1,344	1,436	1,534	1,639	1,750	1,870	1,997	2,133	2,279	2,279	2,434	2,600	2,778	2,967	128,401	
2001	113,028	37,418	845	903	964	1,030	1,100	1,175	1,255	1,341	1,432	1,530	1,530	1,634	1,746	1,865	1,992	94,215	
2002	169,122	54,099	1,175	1,256	1,341	1,433	1,530	1,635	1,746	1,865	1,992	2,128	2,128	2,273	2,429	2,594	2,771	142,953	
2003	182,315	56,333	1,178	1,259	1,345	1,436	1,534	1,639	1,751	1,870	1,998	2,134	2,134	2,280	2,435	2,601	2,778	156,076	
2004	277,563	82,817	1,669	1,783	1,905	2,035	2,174	2,322	2,480	2,649	2,830	3,023	3,023	3,229	3,450	3,685	3,936	240,392	
2005	271,325	78,152	1,519	1,623	1,734	1,852	1,978	2,113	2,257	2,411	2,575	2,751	2,751	2,939	3,139	3,353	3,582	237,500	
2006	227,954	63,574	1,485	1,268	1,355	1,447	1,546	1,651	1,764	1,884	2,012	2,150	2,150	2,296	2,453	2,620	2,799	201,226	
2007	276,982	74,965	1,965	1,791	1,530	1,634	1,746	1,865	1,992	2,128	2,273	2,428	2,428	2,593	2,770	2,959	3,161	246,147	
2008	279,495	73,761	2,392	1,965	1,792	1,531	1,635	1,746	1,866	1,993	2,129	2,274	2,274	2,429	2,595	2,772	2,961	249,417	
<b>Total</b>	<b>2,701,402</b>	<b>898,754</b>	<b>25,128</b>	<b>25,593</b>	<b>26,600</b>	<b>27,972</b>	<b>29,802</b>	<b>31,735</b>	<b>33,712</b>	<b>35,765</b>	<b>37,911</b>	<b>40,128</b>	<b>40,128</b>	<b>42,430</b>	<b>44,793</b>	<b>47,210</b>	<b>49,694</b>	<b>2,202,931</b>	

-Discount Rate 5.00%

-Note: Projected payments for accident year 2008 are for the full accident year.

- Annual Inflation & Cost Containment Assumptions: Cost Containment Reduction = 0% for 2008

- Inflation Varies by Fiscal Year

Fisc. Yr. Ending 6/30	2009	2010	2011	2012	2013	2014	2014
Inflation Rate	9%	9%	9%	9%	9%	9%	>2014
							9%

**Ohio Bureau of Workers' Compensation  
Private Employers  
Health-Other (Med on Comp)**

Accident Year	Calendar Year Persistency														
	<u>0.5-1.5</u>	<u>1.5-2.5</u>	<u>2.5-3.5</u>	<u>3.5-4.5</u>	<u>4.5-5.5</u>	<u>5.5-6.5</u>	<u>6.5-7.5</u>	<u>7.5-8.5</u>	<u>8.5-9.5</u>	<u>9.5-10.5</u>	<u>10.5-11.5</u>	<u>11.5-12.5</u>	<u>12.5-13.5</u>	<u>13.5-14.5</u>	<u>14.5-15.5</u>
1978															
1979															1.235
1980													0.774	0.752	0.657
1981												1.523	1.435	1.495	1.480
1982											0.853	0.981	1.039	0.931	1.010
1983										0.668	0.755	0.759	0.710	0.509	0.853
1984									1.060	0.800	0.705	0.800	1.473	1.408	1.450
1985								0.624	0.642	0.563	0.502	0.351	0.212	0.286	0.328
1986							1.307	1.355	1.907	1.848	1.731	2.420	2.444	1.897	1.978
1987						0.986	1.087	1.142	1.389	1.408	1.270	1.458	1.264	3.242	2.014
1988					0.749	0.755	0.721	0.689	0.732	0.575	0.531	0.669	0.323	0.521	0.533
1989				0.850	0.673	1.014	0.800	1.001	1.311	1.319	1.205	1.965	2.056	1.823	2.060
1990			0.862	1.077	0.695	0.934	0.802	0.743	0.773	0.860	0.583	0.491	0.505	0.582	0.457
1991		1.273	0.833	0.840	0.814	0.725	0.925	0.819	0.829	0.752	0.695	0.811	0.678	0.946	0.911
1992	18.095	1.123	0.907	0.699	0.971	1.155	1.316	1.374	2.082	2.194	2.047	1.525	1.220	1.002	1.273
1993	12.200	0.954	0.582	0.510	0.477	0.523	0.848	1.190	0.894	1.264	1.618	1.419	2.566	2.234	2.185
1994	10.288	1.091	0.670	0.806	0.739	0.605	0.326	0.564	0.330	0.299	0.364	0.270	0.260	0.316	0.341
1995	11.953	1.240	0.540	0.735	0.813	0.704	0.614	1.022	1.344	1.128	1.021	1.264	1.215	0.992	
1996	17.417	1.012	0.561	0.741	1.387	1.850	1.841	1.206	1.563	1.627	1.288	1.108	1.676		
1997	2.464	0.448	0.520	0.451	0.607	0.533	0.688	0.559	0.465	0.530	0.571	0.550			
1998	7.085	0.703	0.638	0.465	0.480	0.584	0.577	0.685	0.659	0.694	0.585				
1999	7.831	1.310	0.976	1.494	1.270	1.530	1.552	1.447	1.412	1.670					
2000	10.532	0.850	0.522	0.637	0.587	0.693	0.698	0.875	0.558						
2001	8.989	0.962	0.987	1.149	1.341	0.945	0.993	1.320							
2002	6.734	0.723	0.507	0.437	0.899	0.724	0.705								
2003	4.696	0.834	0.833	0.740	0.754	0.932									
2004	5.679	0.660	0.656	0.789	0.658										
2005	11.008	0.965	0.866	0.802											
2006	6.219	0.714	0.991												
2007	4.919	0.676													
2008	7.752														

Avg Last 5	7.115	0.770	0.770	0.784	0.848	0.965	0.905	0.977	0.931	1.130	0.766	0.922	1.387	1.098	1.034
Avg Last 4	7.475	0.754	0.836	0.692	0.913	0.823	0.987	1.081	0.773	1.130	0.866	0.798	1.429	1.136	1.178
Selected	7.115	0.754	0.836	0.784	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980

Accident Year	Calendar Year Persistency														
	<u>15.5-16.5</u>	<u>16.5-17.5</u>	<u>17.5-18.5</u>	<u>18.5-19.5</u>	<u>19.5-20.5</u>	<u>20.5-21.5</u>	<u>21.5-22.5</u>	<u>22.5-23.5</u>	<u>23.5-24.5</u>	<u>24.5-25.5</u>	<u>25.5-26.5</u>	<u>26.5-27.5</u>	<u>27.5-28.5</u>	<u>28.5-29.5</u>	<u>29.5-30.5</u>
1978															
1979	1.341	0.755	0.719	0.863	1.032	0.801	0.831	0.873	0.733	0.675	0.727	0.833	0.217	0.174	0.173
1980	0.999	1.350	1.259	1.502	1.171	1.867	1.755	1.741	1.429	1.347	1.234	2.002	1.261	1.488	
1981	1.285	1.471	1.294	1.581	1.901	2.846	2.041	0.920	1.735	3.060	1.504	2.054	1.235		
1982	0.959	0.867	0.991	1.079	0.778	0.931	2.018	1.314	0.716	0.966	1.053	1.400			
1983	0.638	0.645	0.488	0.547	0.608	0.565	0.590	0.621	0.438	0.387	0.538				
1984	1.300	1.177	1.048	1.074	1.153	0.970	1.272	1.846	1.772	1.322					
1985	0.257	0.213	0.209	0.211	0.258	0.206	0.188	0.166	0.193						
1986	2.477	2.563	2.602	1.994	2.440	2.451	2.893	2.018							
1987	1.875	2.040	2.350	2.184	3.244	1.430	2.193								
1988	0.485	0.369	0.369	0.250	0.552	0.546									
1989	2.961	2.386	2.739	2.044	1.667										
1990	0.515	0.424	0.543	0.592											
1991	0.944	1.047	0.963												
1992	1.025	1.408													
1993	1.697														
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

Avg Last 5	1.428	1.127	1.393	1.413	1.632	1.121	1.427	1.193	0.971	1.417	1.011	N/A	N/A	N/A	N/A
Avg Last 4	1.045	1.316	1.153	1.267	1.976	1.158	1.637	1.163	0.780	1.434	1.082	1.572	N/A	N/A	N/A
Selected	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.943

**Ohio Bureau of Workers' Compensation  
Private Employers  
Health-Other (Med on Comp)**

Accident Year	Paid Losses per Ultimate Lost Time Claim Count - Evaluation in Years																
	0.5	1.5	2.5	3.5	4.5	5.5	6.5	7.5	8.5	9.5	10.5	11.5	12.5	13.5	14.5	15.5	
1978																26	21
1979															21	16	11
1980													27	22	16	13	
1981												18	15	11	9	8	
1982											21	15	11	9	8	8	
1983										32	20	14	13	16	9	12	
1984									30	25	20	16	11	6	8	11	
1985							48	39	35	32	31	30	30	30	33	26	
1986						37	29	18	18	18	12	12	17	13	11		
1987						37	27	16	13	13	10	8	14	4	5	6	
1988					50	36	22	18	17	17	16	21	12	10	11	11	
1989				58	53	22	23	17	13	12	17	6	5	6	5	5	
1990			68	49	32	25	22	17	15	20	11	10	12	9	10	10	
1991		53	59	38	30	30	19	19	24	14	15	14	14	11	11	12	
1992	3	52	41	43	31	16	14	17	7	7	7	9	9	11	10	10	
1993	4	43	74	60	34	27	21	6	8	5	6	6	4	4	5	5	
1994	4	68	90	42	37	34	18	14	17	19	17	16	17	15	15		
1995	6	72	79	50	42	25	22	16	14	15	16	13	12	16			
1996	4	78	89	57	18	12	9	12	10	10	10	11	9				
1997	32	199	109	40	20	17	17	18	21	19	19	17					
1998	28	155	63	42	34	29	31	30	29	28	29						
1999	20	48	43	23	23	20	20	20	20	17							
2000	5	51	44	35	34	28	29	23	31								
2001	6	46	36	30	21	31	23	23									
2002	7	50	59	48	34	32	33										
2003	11	70	58	46	42	36											
2004	12	88	70	53	54												
2005	8	73	61	68													
2006	12	86	68														
2007	17	101															
2008	13																

Annual % Change																
3 Pt. % Chg.	5.4%	17.7%	-1.5%	21.1%	26.0%	7.9%	7.1%	7.7%	2.8%	-5.4%	67.9%	13.1%	-25.4%	89.2%	26.1%	-34.7%
5 Pt. % Chg.	9.2%	7.2%	3.6%	19.0%	17.4%	13.4%	3.2%	2.7%	25.0%	13.7%	12.9%	17.1%	11.6%	10.3%	-0.8%	2.2%

Accident Year	Paid Losses per Ultimate Lost Time Claim Count - Evaluation in Years														
	16.5	17.5	18.5	19.5	20.5	21.5	22.5	23.5	24.5	25.5	26.5	27.5	28.5	29.5	30.5
1978	14	10	10	12	14	13	12	11	9	7	8	9	3	2	2
1979	13	14	14	13	17	14	13	12	11	11	11	12	9	10	
1980	11	11	9	14	8	7	7	7	8	9	6	7	7		
1981	7	7	9	4	3	3	8	5	3	4	3	6			
1982	8	9	4	3	4	4	4	4	4	3	4				
1983	14	8	6	6	7	6	6	9	8	7					
1984	7	6	6	6	6	5	5	5	6						
1985	27	27	29	24	25	27	28	29							
1986	11	11	12	10	11	10	14								
1987	5	5	5	3	7	7									
1988	14	12	14	12	12										
1989	5	5	6	7											
1990	12	11	12												
1991	11	13													
1992	9														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

Annual % Change														
3 Pt. % Chg.	-12.5%	59.4%	-5.5%	45.4%	4.2%	-50.8%	67.8%	75.4%	16.5%	36.3%	-18.5%	-31.8%	62.5%	
5 Pt. % Chg.	-2.1%	17.8%	2.5%	-20.2%	-0.1%	8.1%	52.6%	45.7%	2.9%	-16.7%	-22.8%	N/A	N/A	

**Ohio Bureau of Workers' Compensation  
Private Employers  
Health-Other (Med on Comp)**

Accident Year	Paid Loss Development Factors - Evaluation in Years														
	0.5-1.5	1.5-2.5	2.5-3.5	3.5-4.5	4.5-5.5	5.5-6.5	6.5-7.5	7.5-8.5	8.5-9.5	9.5-10.5	10.5-11.5	11.5-12.5	12.5-13.5	13.5-14.5	14.5-15.5
1978															0.793
1979															0.763
1980													0.785		0.664
1981												0.833	0.729		0.777
1982											0.724	0.689	0.877		0.956
1983											0.641	0.685	0.936	1.230	0.936
1984									0.850	0.777	0.825	0.668	0.584	1.333	1.286
1985								0.826	0.885	0.927	0.956	0.967	0.987	1.121	0.770
1986								0.797	0.629	0.957	1.021	0.691	0.977	1.444	0.852
1987						0.723	0.599	0.787	1.007	0.766	0.851	1.666	0.288	1.372	1.034
1988					0.717	0.627	0.823	0.948	0.976	0.922	1.320	0.598	0.850	1.010	1.057
1989				0.905	0.416	1.043	0.757	0.745	0.917	1.445	0.367	0.812	1.140	0.935	0.878
1990			0.725	0.645	0.776	0.882	0.804	0.881	1.299	0.541	0.964	1.109	0.811	1.116	0.976
1991		1.107	0.640	0.800	0.991	0.630	0.995	1.284	0.596	1.044	0.950	0.970	0.800	1.013	1.108
1992	17.837	0.792	1.039	0.713	0.530	0.873	1.229	0.393	0.991	1.018	1.302	1.000	1.234	0.872	1.060
1993	10.129	1.704	0.814	0.567	0.796	0.758	0.280	1.319	0.720	1.018	1.141	0.682	1.001	1.084	1.118
1994	16.059	1.325	0.472	0.868	0.926	0.519	0.764	1.228	1.124	0.937	0.921	1.036	0.895	1.033	
1995	12.771	1.084	0.637	0.837	0.599	0.876	0.738	0.856	1.116	1.017	0.837	0.931	1.266		
1996	18.661	1.150	0.634	0.320	0.657	0.742	1.305	0.861	0.977	1.058	1.082	0.837			
1997	6.327	0.545	0.369	0.488	0.845	1.011	1.061	1.175	0.927	1.006	0.869				
1998	5.495	0.407	0.670	0.818	0.831	1.074	0.991	0.963	0.955	1.032					
1999	2.430	0.899	0.534	0.977	0.891	0.977	1.033	0.978	0.873						
2000	11.143	0.870	0.801	0.967	0.827	1.025	0.781	1.368							
2001	8.131	0.781	0.830	0.709	1.455	0.743	1.029								
2002	7.269	1.185	0.821	0.708	0.923	1.056									
2003	6.672	0.823	0.796	0.906	0.855										
2004	7.078	0.801	0.754	1.024											
2005	9.143	0.840	1.105												
2006	7.320	0.796													
2007	5.790														
2008															
Avg All	9.516	0.944	0.728	0.766	0.815	0.847	0.874	0.953	0.948	0.948	0.905	0.919	0.933	0.961	0.977
Avg Last 3	7.418	0.812	0.885	0.879	1.078	0.942	0.948	1.103	0.918	1.032	0.930	0.935	1.054	0.996	1.095
Selected	7.115	0.754	0.836	0.784	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980

Accident Year	Paid Loss Development Factors - Evaluation in Years														
	15.5-16.5	16.5-17.5	17.5-18.5	18.5-19.5	19.5-20.5	20.5-21.5	21.5-22.5	22.5-23.5	23.5-24.5	24.5-25.5	25.5-26.5	26.5-27.5	27.5-28.5	28.5-29.5	29.5-30.5
1978	0.693	0.664	1.068	1.140	1.165	0.986	0.894	0.941	0.795	0.792	1.134	1.119	0.289	0.583	1.166
1979	1.181	1.122	0.949	0.975	1.270	0.863	0.895	0.946	0.861	1.053	0.976	1.106	0.728	1.173	
1980	0.830	1.017	0.817	1.630	0.541	0.952	0.954	1.049	1.116	1.066	0.682	1.156	0.994		
1981	0.888	0.928	1.334	0.450	0.636	1.330	2.326	0.592	0.604	1.387	0.846	1.653			
1982	1.027	1.166	0.414	0.882	1.111	1.073	0.909	1.109	1.029	0.777	1.243				
1983	1.153	0.546	0.787	1.001	1.154	0.870	1.054	1.457	0.879	0.894					
1984	0.604	0.884	0.976	1.076	1.034	0.804	1.004	0.916	1.198						
1985	1.067	0.996	1.061	0.848	1.006	1.098	1.038	1.032							
1986	0.963	1.045	1.107	0.822	1.093	0.879	1.479								
1987	0.960	0.961	0.885	0.736	1.994	0.964									
1988	1.261	0.885	1.087	0.904	0.975										
1989	1.098	0.947	1.211	1.196											
1990	1.148	0.947	1.097												
1991	0.853	1.193													
1992	0.868														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															
Avg All	0.973	0.950	0.984	0.972	1.089	0.982	1.173	1.005	0.926	0.995	0.976	1.258	N/A	N/A	N/A
Avg Last 3	0.957	1.029	1.132	0.945	1.354	0.980	1.173	1.135	1.035	1.019	0.924	1.305	0.670	N/A	N/A
Selected	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.943

**Ohio Bureau of Workers' Compensation  
Private Employers  
Health-Other (Med on Comp)**

Accident Year	Paid Loss Development Factors - Indexed Payments														
	<u>0.5-1.5</u>	<u>1.5-2.5</u>	<u>2.5-3.5</u>	<u>3.5-4.5</u>	<u>4.5-5.5</u>	<u>5.5-6.5</u>	<u>6.5-7.5</u>	<u>7.5-8.5</u>	<u>8.5-9.5</u>	<u>9.5-10.5</u>	<u>10.5-11.5</u>	<u>11.5-12.5</u>	<u>12.5-13.5</u>	<u>13.5-14.5</u>	<u>14.5-15.5</u>
1978															0.749
1979														0.720	0.634
1980													0.741	0.725	0.743
1981												0.786	0.696	0.751	0.924
1982											0.683	0.657	0.839	0.851	0.910
1983										0.605	0.654	0.896	1.189	0.543	1.331
1984									0.802	0.741	0.790	0.646	0.568	1.292	1.243
1985								0.779	0.845	0.887	0.924	0.941	0.956	1.083	0.740
1986							0.752	0.600	0.916	0.986	0.672	0.947	1.395	0.710	0.815
1987						0.682	0.572	0.753	0.973	0.746	0.825	1.610	0.277	1.312	0.988
1988					0.677	0.598	0.787	0.916	0.950	0.894	1.276	0.575	0.812	0.965	1.016
1989				0.855	0.397	0.998	0.732	0.725	0.889	1.396	0.352	0.777	1.089	0.899	0.841
1990			0.684	0.615	0.743	0.853	0.782	0.854	1.255	0.519	0.922	1.059	0.779	1.070	0.936
1991		1.045	0.611	0.766	0.958	0.613	0.964	1.240	0.573	0.998	0.908	0.933	0.766	0.972	1.065
1992	16.836	0.756	0.994	0.689	0.516	0.846	1.188	0.378	0.948	0.972	1.252	0.958	1.184	0.838	1.015
1993	9.668	1.630	0.786	0.552	0.771	0.732	0.269	1.261	0.688	0.978	1.093	0.654	0.962	1.039	1.070
1994	15.367	1.280	0.459	0.841	0.895	0.499	0.730	1.173	1.081	0.897	0.884	0.996	0.857	0.990	
1995	12.340	1.054	0.618	0.809	0.576	0.837	0.705	0.823	1.069	0.976	0.805	0.892	1.212		
1996	18.152	1.115	0.612	0.307	0.628	0.708	1.255	0.825	0.937	1.017	1.037	0.801			
1997	6.131	0.527	0.354	0.467	0.807	0.972	1.016	1.127	0.891	0.963	0.832				
1998	5.308	0.391	0.641	0.781	0.799	1.029	0.950	0.926	0.914	0.988					
1999	2.335	0.860	0.511	0.939	0.854	0.937	0.993	0.937	0.836						
2000	10.653	0.831	0.770	0.926	0.794	0.986	0.748	1.310							
2001	7.767	0.751	0.795	0.681	1.399	0.712	0.985								
2002	6.988	1.136	0.788	0.681	0.884	1.012									
2003	6.393	0.790	0.765	0.868	0.819										
2004	6.791	0.770	0.722	0.980											
2005	8.789	0.804	1.058												
2006	7.011	0.762													
2007	5.545														
2008															
Avg All	9.130	0.906	0.698	0.735	0.782	0.813	0.839	0.914	0.910	0.910	0.869	0.883	0.895	0.922	0.939
Avg Last3	7.115	0.779	0.849	0.843	1.034	0.903	0.909	1.057	0.880	0.989	0.891	0.896	1.011	0.955	1.050
Selected	7.115	0.754	0.836	0.784	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980

Accident Year	Paid Loss Development Factors - Indexed Payments														
	<u>15.5-16.5</u>	<u>16.5-17.5</u>	<u>17.5-18.5</u>	<u>18.5-19.5</u>	<u>19.5-20.5</u>	<u>20.5-21.5</u>	<u>21.5-22.5</u>	<u>22.5-23.5</u>	<u>23.5-24.5</u>	<u>24.5-25.5</u>	<u>25.5-26.5</u>	<u>26.5-27.5</u>	<u>27.5-28.5</u>	<u>28.5-29.5</u>	<u>29.5-30.5</u>
1978	0.693	0.634	1.022	1.101	1.133	0.956	0.864	0.904	0.760	0.757	1.090	1.072	0.277	0.560	1.117
1979	1.181	1.073	0.917	0.948	1.231	0.834	0.860	0.905	0.822	1.012	0.935	1.062	0.700	1.123	
1980	0.830	0.983	0.795	1.579	0.523	0.915	0.912	1.002	1.073	1.021	0.654	1.111	0.952		
1981	0.888	0.903	1.293	0.435	0.611	1.271	2.222	0.569	0.579	1.331	0.814	1.583			
1982	1.027	1.130	0.400	0.848	1.062	1.025	0.874	1.062	0.987	0.747	1.190				
1983	1.153	0.528	0.756	0.957	1.103	0.837	1.010	1.398	0.845	0.856					
1984	0.604	0.849	0.933	1.028	0.994	0.771	0.963	0.881	1.147						
1985	1.067	0.953	1.014	0.815	0.964	1.053	0.997	0.988							
1986	0.963	0.998	1.064	0.788	1.049	0.845	1.416								
1987	0.960	0.924	0.848	0.706	1.917	0.923									
1988	1.261	0.848	1.042	0.869	0.934										
1989	1.098	0.908	1.164	1.145											
1990	1.148	0.910	1.051												
1991	0.853	1.143													
1992	0.831														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															
Avg All	0.971	0.913	0.946	0.935	1.047	0.943	1.124	0.964	0.888	0.954	0.937	1.207	N/A	N/A	N/A
Avg Last 3	0.944	0.987	1.086	0.907	1.300	0.941	1.126	1.089	0.993	0.978	0.886	1.252	0.643	N/A	N/A
Selected	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.943

**Ohio Bureau of Workers' Compensation  
Private Employers  
Health-Other (Med on Comp)**

Accident Year	Paid Losses (in thousands) - Evaluation in Years																
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>	
1978																1,106	878
1979															939	716	476
1980													1,070		840	638	496
1981												667	556		406	318	304
1982											714	517	356		312	275	257
1983									1,090		699	479	448		551	308	422
1984									1,237	1,051	816	674	450		263	350	451
1985								2,147	1,772	1,569	1,454	1,391	1,345	1,327	1,488	1,146	
1986								1,672	1,332	838	802	818	566	553	799	590	503
1987						1,793	1,295	776	610	614	471	401	668	192	264	273	
1988					2,567	1,840	1,154	949	900	878	810	1,070	639	543	549	580	
1989				3,127	2,831	1,178	1,228	930	693	636	918	337	273	312	291	256	
1990			3,598	2,607	1,681	1,304	1,151	925	815	1,059	573	552	612	497	554	541	
1991		2,608	2,887	1,847	1,478	1,466	923	918	1,179	703	734	697	676	541	548	607	
1992	140	2,502	1,982	2,059	1,468	778	679	835	328	326	331	432	432	533	464	492	
1993	202	2,045	3,484	2,835	1,608	1,279	970	272	358	258	263	300	204	205	222	248	
1994	195	3,129	4,144	1,955	1,697	1,571	816	623	765	861	806	743	769	689	712		
1995	246	3,139	3,402	2,168	1,815	1,088	953	703	601	671	683	572	532	674			
1996	165	3,085	3,548	2,248	719	472	350	457	394	385	407	441	369				
1997	1,169	7,395	4,034	1,488	726	614	621	658	773	717	721	626					
1998	1,027	5,644	2,295	1,537	1,258	1,045	1,122	1,111	1,070	1,022	1,054						
1999	742	1,804	1,623	867	847	755	738	762	745	651							
2000	173	1,929	1,679	1,345	1,300	1,076	1,103	861	1,178								
2001	190	1,546	1,208	1,002	711	1,034	769	791									
2002	225	1,637	1,940	1,594	1,128	1,042	1,100										
2003	326	2,173	1,789	1,424	1,291	1,103											
2004	357	2,527	2,025	1,527	1,563												
2005	210	1,916	1,610	1,779													
2006	280	2,046	1,628														
2007	413	2,391															
2008	308																

Accident Year	Paid Losses (in thousands) - Evaluation in Years															
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>	
1978	608	404	432	492	573	565	506	476	378	299	340	380	110	64	75	
1979	562	630	598	582	740	638	572	541	465	490	478	529	385	452		
1980	412	418	342	557	302	287	274	287	321	342	233	269	268			
1981	270	251	335	151	96	127	297	176	106	147	125	206				
1982	264	308	128	113	125	134	122	135	139	108	134					
1983	487	266	210	210	242	211	222	324	284	254						
1984	272	240	235	252	261	210	211	193	231							
1985	1,223	1,219	1,293	1,097	1,104	1,212	1,257	1,297								
1986	484	506	560	461	504	443	655									
1987	262	252	223	164	327	316										
1988	731	647	703	635	620											
1989	281	266	322	385												
1990	621	588	645													
1991	518	618														
1992	427															
1993																
1994																
1995																
1996																
1997																
1998																
1999																
2000																
2001																
2002																
2003																
2004																
2005																
2006																
2007																
2008																

**Ohio Bureau of Workers' Compensation**  
**Private Employers**  
**Medical Only**  
**Summary of Unpaid Loss @ 6/30/08**  
(Dollars in Thousands)

Accident Year	<u>Undiscounted Unpaid Loss</u>			<u>Discounted Unpaid Loss</u>		
	<u>OHA</u>	<u>w/o OHA</u>	<u>Total</u>	<u>OHA</u>	<u>w/o OHA</u>	<u>Total</u>
Prior to 1978	0	0	0	0	0	0
1978	0	0	0	0	0	0
1979	0	0	0	0	0	0
1980	0	0	0	0	0	0
1981	0	0	0	0	0	0
1982	0	0	0	0	0	0
1983	0	0	0	0	0	0
1984	0	0	0	0	0	0
1985	0	0	0	0	0	0
1986	0	0	0	0	0	0
1987	0	0	0	0	0	0
1988	0	0	0	0	0	0
1989	0	0	0	0	0	0
1990	0	1	1	0	1	1
1991	0	0	0	0	0	0
1992	0	1	1	0	1	1
1993	0	19	19	0	17	17
1994	0	46	47	0	42	42
1995	0	97	97	0	87	87
1996	1	89	90	1	80	81
1997	0	99	100	0	89	89
1998	0	163	164	0	146	147
1999	1	278	279	1	248	249
2000	2	463	465	2	414	416
2001	3	531	533	3	475	478
2002	6	1,033	1,040	6	925	931
2003	14	1,326	1,341	14	1,186	1,201
2004	31	1,965	1,996	30	1,745	1,775
2005	1,139	3,341	4,480	1,125	2,845	3,970
2006	3,775	3,055	6,830	3,730	2,376	6,105
2007	2,216	12,560	14,776	2,189	11,480	13,669
2008	<u>0</u>	<u>30,711</u>	<u>30,711</u>	<u>0</u>	<u>29,434</u>	<u>29,434</u>
<b>Total 78-08:</b>	<b>7,189</b>	<b>55,780</b>	<b>62,968</b>	<b>7,102</b>	<b>51,590</b>	<b>58,692</b>
<b>Total:</b>	<b>7,189</b>	<b>55,780</b>	<b>62,969</b>	<b>7,102</b>	<b>51,591</b>	<b>58,692</b>

Note: Unpaid Loss for accident year 2008 is for the first half of the year only.

**Ohio Bureau of Workers' Compensation**  
**Private Employers**  
**Medical Only**  
**Unpaid Loss Payment Projections**  
**Fiscal Year Ending 6/30**

Accident Year	Unpaid Loss		2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023 and Subsequent
	Undisc.	Disc.															
1978	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1979	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1982	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1983	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1984	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1985	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1986	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1987	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1988	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1989	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1990	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1991	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1992	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1993	19	17	7	4	3	2	1	1	0	0	0	0	0	0	0	0	0
1994	47	42	16	11	7	5	3	2	1	1	1	0	0	0	0	0	0
1995	97	87	34	22	14	9	6	4	3	2	1	1	0	0	0	0	0
1996	90	81	31	20	13	9	6	4	2	2	1	1	0	0	0	0	0
1997	100	89	34	23	15	10	6	4	3	2	1	1	0	0	0	0	0
1998	164	147	57	37	24	16	10	7	4	3	2	1	1	1	0	0	0
1999	279	249	96	63	41	27	18	12	8	5	3	2	1	1	1	0	1
2000	465	416	161	105	69	45	29	19	13	8	5	4	2	2	1	1	1
2001	533	478	185	121	79	52	34	22	14	9	6	4	3	2	1	1	1
2002	1,040	931	360	235	154	101	66	43	28	18	12	8	5	3	2	1	3
2003	1,341	1,201	464	303	198	130	85	56	36	24	16	10	7	4	3	2	4
2004	1,996	1,775	595	485	317	207	136	89	58	38	25	16	11	7	5	3	6
2005	4,480	3,970	1,361	930	758	495	324	212	139	91	59	39	25	17	11	7	13
2006	6,830	6,105	2,583	1,290	881	718	470	307	201	131	86	56	37	24	16	10	19
2007	14,776	13,669	8,752	2,278	1,138	777	633	414	271	177	116	76	50	32	21	14	26
2008	84,389	80,879	68,824	9,219	2,400	1,199	819	667	436	285	187	122	80	52	34	22	42
<b>Total</b>	<b>116,646</b>	<b>110,137</b>	<b>83,559</b>	<b>15,147</b>	<b>6,112</b>	<b>3,801</b>	<b>2,646</b>	<b>1,862</b>	<b>1,218</b>	<b>796</b>	<b>521</b>	<b>341</b>	<b>223</b>	<b>146</b>	<b>95</b>	<b>62</b>	<b>118</b>

-Discount Rate 5.00%

-Note: Projected payments for accident year 2008 are for the full accident year.

- Annual Inflation & Cost Containment Assumptions: Cost Containment Reduction = 0% for 2008

- Inflation Varies by Fiscal Year

Fisc. Yr. Ending 6/30	2009	2010	2011	2012	2013	2014	2014
Inflation Rate	9%	9%	9%	9%	9%	9%	9%
							>2014
							9%

**Ohio Bureau of Workers' Compensation**  
**Private Employers**  
**Medical Only**

Accident Year	Calendar Year Persistency, Including Ohio Hospital Association Payments														
	<u>0.5-1.5</u>	<u>1.5-2.5</u>	<u>2.5-3.5</u>	<u>3.5-4.5</u>	<u>4.5-5.5</u>	<u>5.5-6.5</u>	<u>6.5-7.5</u>	<u>7.5-8.5</u>	<u>8.5-9.5</u>	<u>9.5-10.5</u>	<u>10.5-11.5</u>	<u>11.5-12.5</u>	<u>12.5-13.5</u>	<u>13.5-14.5</u>	<u>14.5-15.5</u>
1978															10213.177
1979															0.200
1980													0.465		0.000
1981												0.079	8.742		0.258
1982											3.440	0.251	0.000	0.020	3.590
1983											0.237	0.546	3.614	0.510	N/A
1984									0.073	0.151	0.531	0.254	0.194	0.000	N/A
1985								0.220	0.327	0.351	0.578	1.031	0.486	0.000	0.000
1986									0.338	0.165	0.441	2.636	0.922	0.696	0.441
1987						0.738	0.291	0.113	0.124	0.114	2.695	4.947	0.060	3.343	0.000
1988					0.613	0.629	0.294	0.103	0.581	0.270	0.390	4.654	0.154	0.169	0.000
1989				0.485	0.622	0.534	0.201	0.084	0.189	0.310	0.060	0.209	0.229	0.572	0.082
1990			0.368	0.618	0.766	0.719	0.271	0.103	0.538	0.225	0.165	2.220	0.996	16.326	2.276
1991		0.393	0.367	0.556	0.669	0.674	0.241	0.117	0.423	0.305	0.562	0.285	0.195	0.228	0.000
1992	5.885	0.306	0.329	0.539	0.717	0.762	0.352	0.363	0.516	0.599	1.119	0.745	0.662	0.901	2.964
1993	5.257	0.389	0.377	0.579	0.774	0.715	0.514	0.789	0.053	0.047	0.034	0.032	0.009	0.008	0.024
1994	7.106	0.317	0.380	0.613	0.783	0.876	0.594	0.153	0.164	0.157	0.135	0.196	0.225	0.181	0.409
1995	4.821	0.264	0.341	0.548	0.652	0.708	0.626	0.635	0.754	0.909	0.863	0.777	0.994	0.451	
1996	4.986	0.259	0.315	0.487	0.639	0.721	0.712	0.670	0.555	0.711	0.495	0.559	0.988		
1997	7.375	0.164	0.249	0.467	0.513	0.541	0.525	0.709	0.551	0.795	0.762	0.844			
1998	4.238	0.229	0.289	0.549	0.741	0.716	0.686	0.819	0.720	0.688	0.598				
1999	3.840	0.179	0.282	0.435	0.586	0.619	0.557	0.433	0.374	0.606					
2000	3.326	0.183	0.280	0.519	0.694	0.738	0.739	0.967	0.605						
2001	2.967	0.168	0.293	0.444	0.618	0.626	0.697	0.773							
2002	3.101	0.151	0.299	0.487	0.639	0.716	0.503								
2003	2.719	0.141	0.259	0.498	0.636	0.903									
2004	2.728	0.138	0.251	0.454	0.610										
2005	2.562	0.120	0.205	0.292											
2006	2.789	0.118	0.249												
2007	2.886	0.151													
2008	2.845														
Avg Last 5	2.762	0.134	0.253	0.435	0.639	0.720	0.636	0.740	0.561	0.742	0.571	0.482	0.576	0.354	1.135
Avg Last 4	2.771	0.132	0.241	0.433	0.626	0.746	0.624	0.748	0.563	0.700	0.680	0.594	0.554	0.385	0.849
Selected	2.749	0.123	0.239	0.458	0.627	0.748	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600

Accident Year	Calendar Year Persistency, Including Ohio Hospital Association Payments														
	<u>15.5-16.5</u>	<u>16.5-17.5</u>	<u>17.5-18.5</u>	<u>18.5-19.5</u>	<u>19.5-20.5</u>	<u>20.5-21.5</u>	<u>21.5-22.5</u>	<u>22.5-23.5</u>	<u>23.5-24.5</u>	<u>24.5-25.5</u>	<u>25.5-26.5</u>	<u>26.5-27.5</u>	<u>27.5-28.5</u>	<u>28.5-29.5</u>	<u>29.5-30.5</u>
1978															
1979	0.000			N/A	N/A	N/A	0.000	6.095	N/A						
1980	20.438		N/A	0.000	N/A	N/A	N/A								
1981	0.000	N/A	0.000	0.000	0.000	N/A									
1982	N/A	N/A	2.053	0.169	0.000	N/A									
1983	0.000	1.195	N/A												
1984	N/A	0.000	0.000	N/A	0.000	N/A	N/A	N/A	N/A	N/A					
1985	0.455	1.155	N/A	0.130	N/A	N/A	N/A	N/A	N/A						
1986	N/A	0.000	N/A	N/A	N/A	N/A	N/A	N/A							
1987	N/A	N/A	N/A	N/A	N/A	N/A	N/A								
1988	0.000	0.000	0.000	0.000	0.000	N/A									
1989	0.108	-0.150	N/A	N/A	N/A										
1990	N/A	0.000	0.000	0.000											
1991	0.595	N/A	24.432												
1992	0.000	0.066													
1993	0.029														
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															
Avg Last 5	0.146	-0.017	4.886	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A	N/A
Avg Last 4	0.156	-0.021	6.108	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A
Selected	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600

**Ohio Bureau of Workers' Compensation  
Private Employers  
Medical Only**

Accident Year	Calendar Year Persistency, Excluding Ohio Hospital Association Payments														
	0.5-1.5	1.5-2.5	2.5-3.5	3.5-4.5	4.5-5.5	5.5-6.5	6.5-7.5	7.5-8.5	8.5-9.5	9.5-10.5	10.5-11.5	11.5-12.5	12.5-13.5	13.5-14.5	14.5-15.5
1978															10213.177
1979														0.200	#N/A
1980													0.465	0.000	#N/A
1981												0.079	8.742	#N/A	0.258
1982											3.440	0.251	0.000	0.020	3.590
1983										0.307	0.237	0.546	3.614	0.510	N/A
1984									0.073	0.151	0.531	0.254	0.194	0.000	N/A
1985								0.220	0.327	0.351	0.578	1.031	0.486	0.000	0.000
1986							0.338	0.165	0.441	2.636	0.922	0.696	0.441	3.916	1.314
1987						0.738	0.291	0.113	0.124	0.114	2.695	4.947	0.060	3.343	0.000
1988					0.613	0.629	0.294	0.103	0.581	0.270	0.390	4.654	0.154	0.169	0.000
1989				0.485	0.622	0.534	0.201	0.084	0.189	0.310	0.060	0.209	0.229	0.572	0.082
1990			0.368	0.618	0.766	0.719	0.271	0.103	0.538	0.225	0.165	2.220	0.996	16.326	2.276
1991		0.393	0.367	0.556	0.669	0.674	0.241	0.117	0.423	0.305	0.562	0.285	0.195	0.228	0.000
1992	5.885	0.306	0.329	0.539	0.717	0.762	0.352	0.363	0.516	0.599	1.119	0.745	0.662	0.901	2.964
1993	5.257	0.389	0.377	0.579	0.774	0.715	0.514	0.789	0.053	0.047	0.034	0.032	0.009	0.008	0.024
1994	7.106	0.317	0.380	0.613	0.783	0.876	0.594	0.153	0.164	0.157	0.135	0.196	0.225	0.181	0.410
1995	4.821	0.264	0.341	0.548	0.652	0.708	0.626	0.635	0.754	0.909	0.863	0.777	0.994	0.450	
1996	4.986	0.259	0.315	0.487	0.639	0.721	0.712	0.670	0.555	0.711	0.495	0.559	0.995		
1997	7.375	0.164	0.249	0.467	0.513	0.541	0.525	0.709	0.551	0.795	0.762	0.843			
1998	4.238	0.229	0.289	0.549	0.741	0.716	0.686	0.819	0.720	0.688	0.596				
1999	3.840	0.179	0.282	0.435	0.586	0.619	0.557	0.433	0.374	0.607					
2000	3.326	0.183	0.280	0.519	0.694	0.738	0.739	0.967	0.606						
2001	2.967	0.168	0.293	0.444	0.618	0.626	0.697	0.773							
2002	3.101	0.151	0.299	0.487	0.639	0.716	0.504								
2003	2.719	0.141	0.259	0.498	0.636	0.911									
2004	2.728	0.138	0.251	0.454	0.614										
2005	2.562	0.120	0.205	0.394											
2006	2.789	0.118	0.241												
2007	2.886	0.115													
2008	2.781														
Avg Last 5	2.749	0.126	0.251	0.455	0.640	0.722	0.636	0.740	0.561	0.742	0.570	0.481	0.577	0.354	1.135
Avg Last 4	2.755	0.123	0.239	0.458	0.627	0.748	0.624	0.748	0.563	0.700	0.679	0.594	0.556	0.385	0.850
Selected	2.749	0.123	0.239	0.458	0.627	0.748	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600

Accident Year	Calendar Year Persistency, Excluding Ohio Hospital Association Payments														
	15.5-16.5	16.5-17.5	17.5-18.5	18.5-19.5	19.5-20.5	20.5-21.5	21.5-22.5	22.5-23.5	23.5-24.5	24.5-25.5	25.5-26.5	26.5-27.5	27.5-28.5	28.5-29.5	29.5-30.5
1978															
1979	0.000			N/A	N/A	N/A	0.000	6.095	N/A						
1980	20.438		N/A	0.000	N/A	N/A	N/A								
1981	0.000	N/A	0.000	0.000	0.000	N/A									
1982	N/A	N/A	2.053	0.169	0.000	N/A									
1983	0.000	1.195	N/A												
1984	N/A	0.000	0.000	N/A	0.000	N/A	N/A	N/A	N/A	N/A					
1985	0.455	1.155	N/A	0.130	N/A	N/A	N/A	N/A	N/A						
1986	N/A	0.000	N/A	N/A	N/A	N/A	N/A	N/A							
1987	N/A	N/A	N/A	N/A	N/A	N/A	N/A								
1988	0.000	0.000	0.000	0.000	0.000	N/A									
1989	0.108	-0.150	N/A	N/A	N/A										
1990	N/A	0.000	0.000	0.000											
1991	0.595	N/A	24.432												
1992	0.000	0.066													
1993	0.029														
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															
Avg Last 5	0.146	-0.017	4.886	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A	N/A
Avg Last 4	0.156	-0.021	6.108	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A
Selected	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600

**Ohio Bureau of Workers' Compensation**

**Private Employers**

**Medical Only**

Accident Year	Paid Losses (Including Ohio Hospital Association Payments) per Ultimate Lost Time Claim Count - Evaluation in Years																
	0.5	1.5	2.5	3.5	4.5	5.5	6.5	7.5	8.5	9.5	10.5	11.5	12.5	13.5	14.5	15.5	
1978																0	0
1979																0	0
1980														0		0	0
1981													0			0	0
1982											0		0			0	0
1983										0	0		0			0	0
1984									3	1	0		0			0	0
1985									12	2	0		0			0	0
1986							36	10	1	0	0		0			0	0
1987						49	34	10	1	0	0		0			0	0
1988					79	55	34	7	1	0	0		0			0	0
1989				163	88	63	34	8	1	0	0		0			0	0
1990			444	143	82	48	31	9	1	2	1	2	0	0	0	0	0
1991		1,130	388	148	71	46	37	8	5	4	0	0	0	0	0	0	0
1992	192	1,266	450	132	65	49	21	13	8	0	0	0	0	0	0	0	0
1993	241	1,157	349	112	63	30	25	10	2	1	1	1	1	0	0	0	0
1994	163	1,102	295	103	38	28	17	11	8	6	5	3	1	1	1	1	1
1995	229	1,116	302	70	43	24	18	12	8	5	4	2	1	1			
1996	224	1,168	221	88	38	24	17	12	10	5	3	2	1				
1997	158	1,349	354	80	47	32	23	14	9	4	2	1					
1998	318	1,544	278	86	43	32	20	11	5	4	2						
1999	402	1,558	306	99	54	32	21	13	9	4							
2000	469	1,675	352	104	46	28	17	10	6								
2001	565	2,093	356	104	45	27	14	8									
2002	675	2,362	346	93	43	20	17										
2003	869	2,461	359	86	31	18											
2004	902	2,606	343	68	30												
2005	1,017	2,845	332	104													
2006	1,020	2,815	416														
2007	976	2,761															
2008	971																

Annual % Change																
3 Pt. % Chg.	-2.5%	-1.5%	10.2%	9.8%	-16.0%	-17.9%	-1.3%	-18.6%	8.7%	-0.3%	-12.9%	-4.4%	-0.3%	109.0%	1482.1%	N/A
5 Pt. % Chg.	1.0%	3.1%	3.0%	-3.1%	-11.5%	-13.5%	-7.0%	-10.6%	-7.6%	-9.5%	-16.8%	10.6%	135.9%	308.8%	299.1%	N/A

Accident Year	Paid Losses (Including Ohio Hospital Association Payments) per Ultimate Lost Time Claim Count - Evaluation in Years														
	16.5	17.5	18.5	19.5	20.5	21.5	22.5	23.5	24.5	25.5	26.5	27.5	28.5	29.5	30.5
1978	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1979	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1982	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1983	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1984	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1985	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1986	(0)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1987	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1988	0	(0)	0	0	0	0	0	0	0	0	0	0	0	0	0
1989	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1990	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1991	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1992	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1993	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1994	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1995	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1996	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1997	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1998	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1999	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2001	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2002	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2003	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2004	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2005	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2006	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2007	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2008	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Annual % Change																
3 Pt. % Chg.	N/A															
5 Pt. % Chg.	N/A															

**Ohio Bureau of Workers' Compensation  
Private Employers  
Medical Only**

Accident Year	Paid Losses (Excluding Ohio Hospital Association Payments) per Ultimate Lost Time Claim Count - Evaluation in Years																
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>	
1978																0	0
1979																0	0
1980													0	0	0	0	0
1981													0	0	0	0	0
1982											0	0	0	0	0	0	0
1983										0	0	0	0	0	0	0	0
1984									3	1	0	0	0	0	0	0	0
1985								12	2	0	0	0	0	0	0	0	0
1986							36	10	1	0	0	0	0	0	0	0	0
1987							34	10	1	0	0	0	0	0	0	0	0
1988					79	55	34	7	1	0	0	0	0	0	0	0	0
1989				163	88	63	34	8	1	0	0	0	0	0	0	0	0
1990			444	143	82	48	31	9	1	2	1	0	0	0	0	0	0
1991		1,130	388	148	71	46	37	8	5	4	0	0	0	0	0	0	0
1992	192	1,266	450	132	65	49	21	13	8	0	0	0	0	0	0	0	0
1993	241	1,157	349	112	63	30	25	10	2	1	1	1	0	0	0	0	0
1994	163	1,102	295	103	38	28	17	11	8	6	5	3	1	1	1	1	0
1995	229	1,116	302	70	43	24	18	12	8	5	4	2	1	1			
1996	224	1,168	221	88	38	24	17	12	10	5	3	2	1				
1997	158	1,349	354	80	47	32	23	14	9	4	2	1					
1998	318	1,544	278	86	43	32	20	11	5	4	2						
1999	402	1,558	306	99	54	32	21	13	9	4							
2000	469	1,675	352	104	46	28	17	10	6								
2001	565	2,093	356	104	45	27	14	8									
2002	675	2,362	346	93	43	20	17										
2003	869	2,461	359	86	31	18											
2004	902	2,606	343	68	30												
2005	1,017	2,845	332	75													
2006	1,020	2,815	311														
2007	976	2,699															
2008	971																

Annual % Change

3 Pt. % Chg.	-2.5%	-2.6%	-4.7%	-6.6%	-16.9%	-18.5%	-1.7%	-18.9%	8.4%	-0.5%	-13.1%	-4.6%	-0.7%	108.9%	1480.1%	N/A
5 Pt. % Chg.	1.0%	2.6%	-2.9%	-9.2%	-11.9%	-13.8%	-7.2%	-10.8%	-7.7%	-9.6%	-16.9%	10.4%	135.5%	308.8%	298.9%	N/A

Accident Year	Paid Losses (Excluding Ohio Hospital Association Payments) per Ultimate Lost Time Claim Count - Evaluation in Years														
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>
1978	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1979	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1982	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1983	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1984	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1985	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1986	(0)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1987	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1988	0	(0)	0	0	0	0	0	0	0	0	0	0	0	0	0
1989	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1990	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1991	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1992	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1993	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1994	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1995	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1996	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1997	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1998	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1999	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2001	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2002	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2003	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2004	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2005	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2006	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2007	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2008	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Annual % Change

3 Pt. % Chg.	N/A														
5 Pt. % Chg.	N/A														

**Ohio Bureau of Workers' Compensation  
Private Employers  
Medical Only**

Accident Year	Paid Loss Development Factors - Evaluation in Years														
	<u>0.5-1.5</u>	<u>1.5-2.5</u>	<u>2.5-3.5</u>	<u>3.5-4.5</u>	<u>4.5-5.5</u>	<u>5.5-6.5</u>	<u>6.5-7.5</u>	<u>7.5-8.5</u>	<u>8.5-9.5</u>	<u>9.5-10.5</u>	<u>10.5-11.5</u>	<u>11.5-12.5</u>	<u>12.5-13.5</u>	<u>13.5-14.5</u>	<u>14.5-15.5</u>
1978															
1979															
1980													2.607		
1981												0.024			6.413
1982											0.324	2.601	2.442	0.036	
1983											1.128	0.369	0.256		
1984									0.204	0.321	0.771	0.335	0.963		
1985								0.137	0.299	0.468	0.188	2.043	1.410	0.230	1.023
1986							0.280	0.112	0.078	0.536	2.707	2.223	0.026	3.048	
1987						0.710	0.287	0.071	0.587	0.114	1.211	2.124	0.055	0.386	
1988					0.692	0.615	0.203	0.104	0.245	0.840	0.178	1.658	0.352	0.715	0.580
1989				0.540	0.716	0.541	0.248	0.109	0.513	0.913	0.478	0.322	0.287	4.039	0.094
1990			0.321	0.579	0.576	0.659	0.286	0.099	2.185	0.651	0.024	0.639	0.246	0.676	
1991		0.343	0.382	0.479	0.655	0.801	0.202	0.607	0.903	0.013	1.262	0.359	0.579	0.363	1.243
1992	6.595	0.356	0.292	0.492	0.753	0.437	0.590	0.634	0.011	0.675	0.540	0.651	0.267	0.378	2.067
1993	4.804	0.302	0.321	0.564	0.473	0.821	0.412	0.166	0.760	0.740	0.696	0.951	0.435	0.687	1.172
1994	6.771	0.268	0.349	0.370	0.735	0.607	0.646	0.708	0.775	0.806	0.655	0.379	0.854	0.518	
1995	4.882	0.270	0.230	0.617	0.560	0.731	0.698	0.652	0.669	0.690	0.421	0.668	1.142		
1996	5.216	0.189	0.399	0.426	0.648	0.707	0.693	0.808	0.538	0.605	0.592	0.646			
1997	8.521	0.262	0.227	0.590	0.670	0.714	0.598	0.692	0.420	0.617	0.583				
1998	4.848	0.180	0.310	0.496	0.740	0.624	0.580	0.477	0.646	0.671					
1999	3.876	0.197	0.321	0.549	0.591	0.645	0.613	0.748	0.414						
2000	3.575	0.210	0.296	0.442	0.607	0.612	0.572	0.662							
2001	3.706	0.170	0.291	0.437	0.604	0.514	0.597								
2002	3.500	0.147	0.268	0.461	0.458	0.849									
2003	2.833	0.146	0.240	0.358	0.599										
2004	2.888	0.131	0.198	0.445											
2005	2.798	0.117	0.312												
2006	2.760	0.148													
2007	2.830														
2008															
Avg All	4.400	0.215	0.297	0.490	0.630	0.662	0.469	0.424	0.578	0.568	0.735	1.000	0.795	1.007	1.799
Avg Last3	2.796	0.132	0.250	0.421	0.554	0.658	0.594	0.629	0.493	0.631	0.532	0.564	0.810	0.528	1.494
Selected	2.749	0.123	0.239	0.458	0.627	0.748	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600

Accident Year	Paid Loss Development Factors - Evaluation in Years														
	<u>15.5-16.5</u>	<u>16.5-17.5</u>	<u>17.5-18.5</u>	<u>18.5-19.5</u>	<u>19.5-20.5</u>	<u>20.5-21.5</u>	<u>21.5-22.5</u>	<u>22.5-23.5</u>	<u>23.5-24.5</u>	<u>24.5-25.5</u>	<u>25.5-26.5</u>	<u>26.5-27.5</u>	<u>27.5-28.5</u>	<u>28.5-29.5</u>	<u>29.5-30.5</u>
1978			0.000												
1979	28.830	0.000					0.320	0.000	0.000						
1980	0.000											0.000			
1981	0.000		0.700	0.078	0.000										
1982			0.953	5.337	0.000										
1983	0.103	0.000													
1984		0.115	0.000		0.000										
1985	0.045	0.000		0.000											
1986		0.000													
1987															
1988	0.124	-3.615	-0.613	7.688	0.000										
1989	2.610	0.000													
1990		1.674	1.610												
1991	0.000														
1992	1.423														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															
Avg All	3.682	-0.228	0.442	3.276	0.000	#DIV/0!	0.320	4650.000	0.000	#DIV/0!	#DIV/0!	0.000	N/A	N/A	N/A
Avg Last 3	0.474	0.558	0.332	2.563	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Selected	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600

**Ohio Bureau of Workers' Compensation  
Private Employers  
Medical Only**

Accident Year	Paid Loss Development Factors - Indexed Payments														
	<u>0.5-1.5</u>	<u>1.5-2.5</u>	<u>2.5-3.5</u>	<u>3.5-4.5</u>	<u>4.5-5.5</u>	<u>5.5-6.5</u>	<u>6.5-7.5</u>	<u>7.5-8.5</u>	<u>8.5-9.5</u>	<u>9.5-10.5</u>	<u>10.5-11.5</u>	<u>11.5-12.5</u>	<u>12.5-13.5</u>	<u>13.5-14.5</u>	<u>14.5-15.5</u>
1978															
1979															
1980													2.461		
1981												0.022			6.197
1982											0.306	2.483	2.337	0.035	
1983										0.396	1.077	0.353	0.247		N/A
1984									0.192	0.306	0.738	0.323	0.937	0.000	N/A
1985								0.129	0.285	0.448	0.181	1.987	1.366	0.222	0.983
1986							0.264	0.107	0.075	0.518	2.633	2.154	0.025	2.928	0.000
1987						0.671	0.274	0.068	0.567	0.111	1.173	2.052	0.053	0.369	0.000
1988					0.653	0.587	0.195	0.101	0.238	0.814	0.172	1.594	0.337	0.683	0.557
1989				0.510	0.684	0.518	0.240	0.106	0.497	0.883	0.459	0.308	0.274	3.883	0.090
1990			0.303	0.552	0.551	0.637	0.278	0.095	2.111	0.625	0.023	0.610	0.237	0.647	0.000
1991		0.324	0.365	0.458	0.632	0.780	0.196	0.586	0.867	0.012	1.205	0.345	0.555	0.349	1.195
1992	6.225	0.340	0.280	0.476	0.733	0.423	0.570	0.609	0.011	0.645	0.519	0.624	0.256	0.363	1.979
1993	4.586	0.289	0.310	0.548	0.458	0.794	0.396	0.159	0.726	0.711	0.667	0.912	0.418	0.658	1.122
1994	6.480	0.259	0.340	0.358	0.710	0.584	0.617	0.677	0.745	0.772	0.629	0.365	0.818	0.496	
1995	4.718	0.263	0.223	0.596	0.538	0.699	0.667	0.627	0.641	0.662	0.405	0.640	1.094		
1996	5.074	0.183	0.386	0.409	0.620	0.675	0.666	0.774	0.517	0.582	0.567	0.619			
1997	8.257	0.254	0.218	0.564	0.640	0.687	0.573	0.664	0.403	0.591	0.559				
1998	4.684	0.173	0.297	0.474	0.711	0.598	0.556	0.459	0.619	0.643					
1999	3.724	0.188	0.307	0.528	0.566	0.619	0.589	0.716	0.397						
2000	3.418	0.201	0.284	0.424	0.582	0.588	0.548	0.634							
2001	3.540	0.164	0.279	0.419	0.581	0.492	0.571								
2002	3.364	0.140	0.258	0.443	0.439	0.813									
2003	2.714	0.140	0.230	0.343	0.573										
2004	2.771	0.126	0.190	0.426											
2005	2.690	0.112	0.299												
2006	2.643	0.142													
2007	2.710														
2008															
Avg All	4.225	0.206	0.285	0.471	0.604	0.635	0.450	0.407	0.556	0.545	0.707	0.962	0.761	0.886	1.212
Avg Last3	2.681	0.127	0.240	0.404	0.531	0.631	0.570	0.603	0.473	0.605	0.510	0.541	0.776	0.506	1.432
Selected	2.749	0.123	0.239	0.458	0.627	0.748	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600

Accident Year	Paid Loss Development Factors - Indexed Payments														
	<u>15.5-16.5</u>	<u>16.5-17.5</u>	<u>17.5-18.5</u>	<u>18.5-19.5</u>	<u>19.5-20.5</u>	<u>20.5-21.5</u>	<u>21.5-22.5</u>	<u>22.5-23.5</u>	<u>23.5-24.5</u>	<u>24.5-25.5</u>	<u>25.5-26.5</u>	<u>26.5-27.5</u>	<u>27.5-28.5</u>	<u>28.5-29.5</u>	<u>29.5-30.5</u>
1978			0.000		N/A	N/A	N/A	8936.273	0.000	N/A	N/A	N/A	N/A	N/A	N/A
1979	28.830	0.000		N/A	N/A	N/A	0.307	0.000	N/A						
1980	0.000		N/A	0.000	N/A										
1981	0.000	N/A	0.678	0.076	0.000	N/A									
1982	N/A	N/A	0.921	5.128	0.000	N/A	N/A	N/A	N/A	N/A	N/A				
1983	0.103	0.000	N/A												
1984	N/A	0.111	0.000	N/A	0.000	N/A	N/A	N/A	N/A						
1985	0.045	0.000	N/A	0.000	N/A	N/A	N/A	N/A							
1986	N/A	0.000	N/A	N/A	N/A	N/A	N/A								
1987	N/A	N/A	N/A	N/A	N/A	N/A									
1988	0.124	-3.463	-0.588	7.391	0.000										
1989	2.610	0.000	N/A	N/A											
1990	N/A	1.609	1.542												
1991	0.000	N/A													
1992	1.363														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															
Avg All	3.675	-0.218	0.425	3.149	0.000	#DIV/0!	0.307	4468.137	0.000	#DIV/0!	#DIV/0!	0.000	N/A	N/A	N/A
Avg Last 3	0.454	0.536	0.318	2.464	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Selected	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600

**Ohio Bureau of Workers' Compensation  
Private Employers  
Medical Only**

Accident Year	Paid Losses Including Ohio Hospital Association Payments, (in thousands) - Evaluation in Years																
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>	
1978																0	0
1979															0	0	0
1980														1	2	0	0
1981														8	0	0	1
1982												2	1	2	4	0	0
1983										7		3	3	1	0	0	1
1984									110	22		7	6	2	2	0	0
1985								543	74	22		10	2	4	6	1	1
1986							1,639	458	51	4		2	6	13	0	1	0
1987						2,347	1,667	479	34	20		2	3	6	0	0	0
1988					4,106	2,839	1,747	356	37	9		8	1	2	1	1	0
1989				8,754	4,726	3,386	1,833	455	50	25		23	11	4	1	4	0
1990			23,614	7,583	4,388	2,528	1,667	477	47	103		67	2	1	0	0	0
1991		55,476	19,048	7,278	3,487	2,282	1,829	369	224	202		3	3	1	1	0	0
1992	9,174	60,503	21,532	6,297	3,099	2,335	1,020	602	381	4		3	2	1	0	0	0
1993	11,331	54,436	16,425	5,270	2,971	1,404	1,153	475	79	60		44	31	29	13	9	10
1994	7,507	50,834	13,605	4,753	1,757	1,291	784	506	359	278		224	147	56	48	25	
1995	9,902	48,343	13,075	3,010	1,858	1,040	760	530	346	231		160	67	45	51		
1996	8,893	46,389	8,772	3,501	1,491	967	683	473	382	206		125	74	48			
1997	5,872	50,032	13,133	2,981	1,758	1,178	842	504	349	146		90	53				
1998	11,618	56,326	10,158	3,153	1,564	1,157	722	419	200	129		87					
1999	15,114	58,576	11,521	3,704	2,035	1,203	775	475	356	147							
2000	17,800	63,643	13,390	3,959	1,751	1,062	650	372	246								
2001	19,009	70,455	11,992	3,491	1,524	921	473	282									
2002	22,281	77,975	11,431	3,068	1,414	648	550										
2003	26,799	75,924	11,075	2,653	951	569											
2004	25,963	74,991	9,858	1,956	871												
2005	26,726	74,773	8,732	2,725													
2006	24,317	67,106	9,923														
2007	23,085	65,334															
2008	22,967																

Accident Year	Paid Losses Including Ohio Hospital Association Payments, (in thousands) - Evaluation in Years														
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>
1978	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0
1979	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1981	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0
1982	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0
1983	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1984	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1985	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1986	(0)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1987	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1988	0	(0)	0	1	0	0	0	0	0	0	0	0	0	0	0
1989	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1990	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0
1991	0	0													
1992	0														
1993															
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2002															
2003															
2004															
2005															
2006															
2007															
2008															

**Ohio Bureau of Workers' Compensation  
Private Employers  
Medical Only**

Accident Year	Paid Losses Excluding Ohio Hospital Association Payments, (in thousands) - Evaluation in Years																
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>	
1978																0	0
1979																0	0
1980													1	2	0	0	0
1981																0	1
1982											2	1	2	4	0	0	0
1983										7	3	3	1	0	0	0	1
1984									110	22	7	6	2	2	0	0	0
1985								543	74	22	10	2	4	6	1	1	1
1986							1,639	458	51	4	2	6	13	0	1	0	0
1987						2,347	1,667	479	34	20	2	3	6	0	0	0	0
1988				4,106	2,839	1,747	356	37	9	8	1	2	1	1	1	0	0
1989				8,754	4,726	3,386	1,833	455	50	25	23	11	4	1	4	0	0
1990			23,614	7,583	4,388	2,528	1,667	477	47	103	67	2	1	0	0	0	0
1991		55,476	19,048	7,278	3,487	2,282	1,829	369	224	202	3	3	1	1	0	0	0
1992	9,174	60,503	21,532	6,297	3,099	2,335	1,020	602	381	4	3	2	1	0	0	0	0
1993	11,331	54,436	16,425	5,270	2,971	1,404	1,153	475	79	60	44	31	29	13	9	10	10
1994	7,507	50,834	13,605	4,753	1,757	1,291	784	506	359	278	224	147	56	48	25		
1995	9,902	48,343	13,075	3,010	1,858	1,040	760	530	346	231	160	67	45	51			
1996	8,893	46,389	8,772	3,501	1,491	967	683	473	382	206	125	74	47				
1997	5,872	50,032	13,133	2,981	1,758	1,178	842	504	349	146	90	52					
1998	11,618	56,326	10,158	3,153	1,564	1,157	722	419	200	129	86						
1999	15,114	58,576	11,521	3,704	2,035	1,203	775	475	356	147							
2000	17,800	63,643	13,390	3,959	1,751	1,062	650	372	245								
2001	19,009	70,455	11,992	3,491	1,524	921	473	280									
2002	22,281	77,975	11,431	3,068	1,414	648	546										
2003	26,799	75,924	11,075	2,653	951	560											
2004	25,963	74,991	9,858	1,956	850												
2005	26,726	74,773	8,732	1,971													
2006	24,317	67,106	7,423														
2007	23,085	63,866															
2008	22,967																

Accident Year	Paid Losses Excluding Ohio Hospital Association Payments, (in thousands) - Evaluation in Years														
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>
1978	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0
1979	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1981	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0
1982	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0
1983	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1984	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1985	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1986	(0)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1987	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1988	0	(0)	0	1	0	0	0	0	0	0	0	0	0	0	0
1989	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1990	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0
1991	0	0													
1992	0														
1993															
1994															
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2003															
2004															
2005															
2006															
2007															
2008															

Audit as of June 30, 2008 Ohio Bureau of Workers' Compensation  
**U.S. Medical Care and Consumer Price Indexes - (CPI-U)**  
**1972 - 2007 (1982-84=100)**

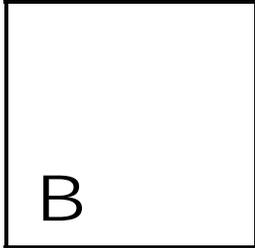
Year	Total Medical Care
1972	37.3
1973	38.8
1974	42.4
1975	47.5
1976	52.0
1977	57.0
1978	61.8
1979	67.5
1980	74.9
1981	82.9
1982	92.5
1983	100.6
1984	106.8
1985	113.5
1986	122.0
1987	130.1
1988	138.6
1989	149.3
1990	162.8
1991	177.0
1992	190.1
1993	201.4
1994	211.0
1995	220.5
1996	228.2
1997	234.6
1998	242.1
1999	250.6
2000	260.8
2001	272.8
2002	285.6
2003	297.1
2004	310.1
2005	323.2
2006	336.2
2007	351.1
Estimated 2008	366.5
93/92	5.94%
94/93	4.77%
95/94	4.50%
96/95	3.49%
97/96	2.80%
98/97	3.20%
99/98	3.51%
00/99	4.07%
01/00	4.60%
02/01	4.69%
03/02	4.03%
04/03	4.38%
05/04	4.22%
06/05	4.02%
07/06	4.42%
08/07	4.41%
December 2007 Index	357.7
June 2008 Index	363.6
Annualized Percentage Change June 2007 to June 2008	3.36%
Selected Annualized % Change	4.41%

**Ohio Bureau of Workers' Compensation  
Summary of Medical Persistencies @ 06/30/08**

	(1)	(2)	(3)	(4)	(5)	(6)
	<u>Indicated</u> <u>Persistency</u>	<u>Selected</u> <u>Persistency</u>	<u>Persistency</u> <u>Selection Criteria</u>	<u>Indicated</u> <u>Mortality</u> <u>Persistency</u>	<u>Mortality</u> <u>Modification,</u> <u>Col (2) / Col (4)</u>	<u>Selected</u> <u>Mortality</u> <u>Persistency</u>
<b><u>Private Employers</u></b>						
Hospitals (Med on Comp)	0.843	0.843	Based on ages 5.5 to 22.5	0.979	0.861	0.861
Physicians (Med on Comp)	0.848	0.848	Based on ages 5.5 to 26.5	0.980	0.866	0.866
Pharmacies (Med on Comp)	0.927	0.927	Based on ages 4.5 to 28.5	0.980	0.946	0.946
Chiropractors (Med on Comp)	0.835	0.835	Based on ages 4.5 to 27.5	0.980	0.853	0.853
Rehabilitation (Med on Comp)	0.811	0.811	Based on ages 5.5 to 27.5	0.980	0.827	0.827
Health-Other (Med on Comp)	1.127	0.980	Based on ages 4.5 to 25.5	0.980	0.999	1.000
Medical Only	#N/A	0.600	Actuarial Judgment.	Not based on mortality assumptions.		

	<u>Indicated</u> <u>Persistency</u>	<u>Selected</u> <u>Persistency</u>	<u>Persistency</u> <u>Selection Criteria</u>	<u>Indicated</u> <u>Mortality</u> <u>Persistency</u>	<u>Mortality</u> <u>Modification</u>	<u>Selected</u> <u>Mortality</u> <u>Persistency</u>
<b><u>Public Employers-Taxing Districts</u></b>						
Hospitals (Med on Comp)	0.926	0.926	Based on ages 5.5 to 25.5	0.982	0.943	0.943
Physicians (Med on Comp)	0.872	0.872	Based on ages 5.5 to 27.5	0.982	0.887	0.887
Pharmacies (Med on Comp)	0.951	0.951	Based on ages 4.5 to 26.5	0.983	0.967	0.967
Chiropractors (Med on Comp)	0.872	0.872	Based on ages 4.5 to 25.5	0.984	0.887	0.887
Rehabilitation (Med on Comp)	0.934	0.934	Based on ages 5.5 to 27.5	0.984	0.949	0.949
Health-Other (Med on Comp)	< 0	0.980	Based on ages 4.5 to 25.5	0.984	0.996	0.990
Medical Only	#N/A	0.600	Actuarial Judgment.	Not based on mortality assumptions.		

	<u>Indicated</u> <u>Persistency</u>	<u>Selected</u> <u>Persistency</u>	<u>Persistency</u> <u>Selection Criteria</u>	<u>Indicated</u> <u>Mortality</u> <u>Persistency</u>	<u>Mortality</u> <u>Modification</u>	<u>Selected</u> <u>Mortality</u> <u>Persistency</u>
<b><u>Public Employers-State Agencies</u></b>						
Hospitals (Med on Comp)	0.930	0.930	Based on ages 6.5 to 19.5	0.981	0.947	0.947
Physicians (Med on Comp)	0.899	0.899	Based on ages 5.5 to 27.5	0.982	0.915	0.950
Pharmacies (Med on Comp)	0.968	0.968	Based on ages 5.5 to 22.5	0.983	0.985	0.985
Chiropractors (Med on Comp)	1.264	0.854	Based on ages 4.5 to 25.5	0.984	0.868	0.950
Rehabilitation (Med on Comp)	1.754	0.962	Based on ages 5.5 to 27.5	0.983	0.978	0.950
Health-Other (Med on Comp)	2.533	0.980	Based on ages 4.5 to 21.5	0.985	0.995	1.000
Medical Only	#N/A	0.600	Actuarial Judgment.	Not based on mortality assumptions.		



## Temporary Total (TT) and Permanent Total (PTD) Benefits (PA)

### Temporary Total

#### Conclusions

Indicated unpaid TT loss as of June 30, 2008 is \$598.4 million on a discounted basis and \$713.2 million on a nominal basis. These values are summarized in Appendix B.1. The projected value of discounted ultimate losses for the first half of accident year 2008 is \$82.0 million.

The projected discounted unpaid TT loss in last year's report was \$586.7 million, and the projected undiscounted value was \$695.4 million. Actual payments in the latest fiscal year for claims occurring in June 2007 and prior amounted to \$176.5 million, which is \$5.0 million higher than the amount projected in last year's audit. The difference in our actual versus expected payments combined with our current assumptions for future payments on June 2007 and prior claims (valued as of June 30, 2007) result in estimates that are higher by \$31.4 million than the projections included in last year's audit. These comparisons to comparable values in last year's audit are shown in Appendix R.2.

#### Methodology

Our methodology is the same as was used in last year's report, with the persistencies calculated using the "profile" of relationships by age of development within each fiscal year.

Calendar year persistency factors are shown in Appendix B.3 and the traditional year-to-year persistencies by accident year are provided in Appendix B.5. Appendix B.6 shows the historical payment data. The percentages of "beneficiaries" (calculated by dividing fiscal year payments by assumed average annual benefits and the number of lost time claims) are computed in Appendix B.4. The average annual benefits are presented in Appendix B.7.

Appendix B.2 provides the calculations of projected payments for each accident year by fiscal year. These are computed by multiplying the payments in prior fiscal years by the appropriate persistency factors from Appendix B.3.

For injury years prior to 1978, the latest fiscal year payments are multiplied by a “tail” factor based on historical experience to arrive at the projected nominal unpaid loss; discounted unpaid losses use the relationships of the discounted to nominal unpaid loss for injury year 1978.

## Permanent Total Disability

### Conclusions

Indicated unpaid PTD loss as of June 30, 2008 is \$2.8 billion on a discounted basis and \$4.9 billion on a nominal basis. These values are summarized in Appendix B.8. The projected value of discounted ultimate losses for the first half of accident year 2008 is \$68.7 million.

The projected discounted unpaid PTD loss in last year’s report was \$2.7 billion, and the projected undiscounted value was \$4.7 billion. Actual payments in the latest fiscal year for claims occurring in June 2007 and prior amounted to \$191.7 million, which is \$0.3 million lower than the amount projected in last year’s audit. The difference in our actual versus expected payments combined with our current assumptions for future payments on June 2007 and prior claims (valued as of June 30, 2007) result in estimates that are higher by \$3.0 million than the projections in last year’s audit. These comparisons to comparable values in last year’s audit are shown in Appendix R.2.

### Methodology

Our methodology is the same as was used in last year’s report, with the PTD ultimate claim counts and estimated average benefits being used to calculate the composite “exposure” factors for each accident year.

PTD payments are displayed by accident year and by year of development in Appendix B.13 and the indexed paid losses (number of weeks of benefits per ultimate PTD claim) are shown in Appendix B.12. Appendix B.9 provides the average weekly PTD benefits by accident year and the composite factors (average benefit times number of ultimate PTD claims) are contained in Appendix B.10. The cumulative indexed weeks of benefits are multiplied by the composite factors in Appendix B.11 to arrive at the unpaid loss by accident year.

For injury years prior to 1978, the latest fiscal year payments are multiplied by a “tail” factor based on historical experience to arrive at the projected nominal unpaid loss; discounted unpaid losses use the relationships of the discounted to nominal unpaid loss for injury year 1978.



**Ohio Bureau of Workers' Compensation**  
**Private Employers**  
**Temporary Total**  
**Summary of Unpaid Loss @ 6/30/08**  
(Dollars in Thousands)

<u>Accident Year</u>	<u>Undiscounted Unpaid Loss</u>	<u>Discounted Unpaid Loss</u>
Prior to 1978	249	218
1978	236	207
1979	203	178
1980	160	140
1981	495	433
1982	230	201
1983	568	493
1984	744	644
1985	1,391	1,197
1986	1,220	1,045
1987	1,517	1,294
1988	2,603	2,212
1989	2,973	2,518
1990	3,678	3,105
1991	3,755	3,162
1992	4,945	4,155
1993	5,315	4,458
1994	5,778	4,838
1995	7,247	6,061
1996	9,300	7,770
1997	10,416	8,695
1998	13,288	11,085
1999	21,962	18,310
2000	29,164	24,303
2001	35,061	29,206
2002	47,737	39,753
2003	53,597	44,622
2004	63,245	52,685
2005	79,729	66,498
2006	95,936	80,385
2007	126,110	106,518
2008	<u>84,398</u>	<u>72,017</u>
<b>Total 1978-2008:</b>	<b>713,001</b>	<b>598,188</b>
<b>Total:</b>	<b>713,249</b>	<b>598,407</b>

Note: Unpaid loss for accident year 2008 is for the first half of the year only.

**Ohio Bureau of Workers' Compensation**  
**Private Employers**  
**Temporary Total**  
**Unpaid Loss Payment Projections**  
**Fiscal Year Ending 6/30**

Accident Year	Unpaid Loss		(Dollars in Thousands)																2023 and Subsequent
	Undisc.	Disc.	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022			
1978	236	207	71	50	35	24	17	12	8	6	4	3	2	1	1	1	2		
1979	203	178	61	43	30	21	15	10	7	5	4	2	2	1	1	1	1		
1980	160	140	46	34	24	17	12	8	6	4	3	2	1	1	1	0	1		
1981	495	433	139	103	76	53	37	26	18	13	9	6	4	3	2	2	3		
1982	230	201	62	47	35	26	18	13	9	6	4	3	2	1	1	1	2		
1983	568	493	149	114	86	64	47	33	23	16	11	8	6	4	3	2	4		
1984	744	644	188	146	111	84	63	46	32	23	16	11	8	5	4	3	6		
1985	1,391	1,197	339	266	206	157	119	88	65	45	32	22	16	11	8	5	12		
1986	1,220	1,045	289	227	178	138	105	79	59	43	30	21	15	10	7	5	12		
1987	1,517	1,294	352	276	217	170	132	101	76	57	42	29	20	14	10	7	16		
1988	2,603	2,212	594	466	366	287	225	174	133	101	75	55	38	27	19	13	31		
1989	2,973	2,518	670	526	412	323	254	199	154	118	89	66	49	34	24	17	39		
1990	3,678	3,105	821	644	505	396	311	244	191	148	113	85	64	47	33	23	53		
1991	3,755	3,162	831	652	512	401	315	247	194	152	118	90	68	51	37	26	61		
1992	4,945	4,155	1,088	854	670	526	412	323	254	199	156	121	92	70	52	38	89		
1993	5,315	4,458	1,164	914	717	562	441	346	271	213	167	131	102	78	59	44	107		
1994	5,778	4,838	1,261	989	776	609	478	375	294	231	181	142	111	86	66	50	128		
1995	7,247	6,061	1,578	1,238	971	762	598	469	368	289	226	178	139	109	85	65	174		
1996	9,300	7,770	2,020	1,585	1,243	975	765	600	471	369	290	227	178	140	110	85	240		
1997	10,416	8,695	2,258	1,772	1,390	1,091	856	671	527	413	324	254	199	156	123	96	285		
1998	13,288	11,085	2,877	2,257	1,771	1,389	1,090	855	671	526	413	324	254	199	156	123	381		
1999	21,962	18,310	4,750	3,727	2,924	2,294	1,800	1,412	1,108	869	682	535	420	329	258	203	653		
2000	29,164	24,303	6,303	4,945	3,879	3,043	2,388	1,873	1,470	1,153	905	710	557	437	343	269	890		
2001	35,061	29,206	7,572	5,941	4,661	3,656	2,869	2,251	1,766	1,385	1,087	853	669	525	412	323	1,093		
2002	47,737	39,753	10,305	8,085	6,343	4,976	3,904	3,063	2,403	1,885	1,479	1,160	910	714	560	440	1,511		
2003	53,597	44,622	11,565	9,073	7,118	5,585	4,381	3,437	2,697	2,116	1,660	1,302	1,022	801	629	493	1,718		
2004	63,245	52,685	13,868	10,655	8,359	6,558	5,145	4,036	3,167	2,484	1,949	1,529	1,200	941	738	579	2,037		
2005	79,729	66,498	17,770	13,586	10,438	8,189	6,425	5,040	3,954	3,102	2,434	1,909	1,498	1,175	922	723	2,563		
2006	95,936	80,385	23,026	16,250	12,424	9,545	7,489	5,875	4,609	3,616	2,837	2,226	1,746	1,370	1,075	843	3,005		
2007	126,110	106,518	33,063	22,333	15,761	12,050	9,258	7,263	5,698	4,470	3,507	2,751	2,159	1,693	1,329	1,042	3,732		
2008	176,732	150,805	50,370	33,130	22,377	15,792	12,074	9,276	7,278	5,710	4,479	3,514	2,757	2,163	1,697	1,331	4,784		
<b>Total</b>	<b>805,334</b>	<b>676,976</b>	<b>195,452</b>	<b>140,924</b>	<b>104,613</b>	<b>79,764</b>	<b>62,039</b>	<b>48,447</b>	<b>37,979</b>	<b>29,767</b>	<b>23,324</b>	<b>18,271</b>	<b>14,307</b>	<b>11,199</b>	<b>8,762</b>	<b>6,851</b>	<b>23,635</b>		
<b>-Discount Rate</b>																		<b>5.00%</b>	

-Note: Projected payments for accident year 2008 are for the full accident year.

**Ohio Bureau of Workers' Compensation  
Private Employers  
Temporary Total**

Accident Year	Calendar Year Persistence														
	<u>0.5-1.5</u>	<u>1.5-2.5</u>	<u>2.5-3.5</u>	<u>3.5-4.5</u>	<u>4.5-5.5</u>	<u>5.5-6.5</u>	<u>6.5-7.5</u>	<u>7.5-8.5</u>	<u>8.5-9.5</u>	<u>9.5-10.5</u>	<u>10.5-11.5</u>	<u>11.5-12.5</u>	<u>12.5-13.5</u>	<u>13.5-14.5</u>	<u>14.5-15.5</u>
1978															
1979															0.731
1980													0.862	0.787	0.728
1981												0.915	0.921	0.959	0.788
1982											0.848	0.837	0.772	0.804	0.835
1983										0.747	0.796	0.775	0.794	0.858	0.683
1984									0.870	0.848	0.873	0.808	0.812	0.858	0.771
1985									0.825	0.817	0.839	0.749	0.776	0.623	0.838
1986								0.734	0.725	0.731	0.803	0.708	0.886	0.850	0.904
1987						0.860	0.831	0.860	0.896	0.992	0.966	0.884	0.833	1.018	0.942
1988					0.811	0.838	0.816	0.800	0.773	0.782	0.908	0.921	0.729	0.840	0.867
1989				0.782	0.798	0.789	0.759	0.725	0.754	0.720	0.703	0.918	0.841	0.866	0.980
1990			0.771	0.809	0.800	0.833	0.847	0.799	0.850	0.890	0.826	0.822	0.896	0.778	0.823
1991		0.742	0.786	0.816	0.776	0.839	0.846	0.791	0.911	0.889	0.908	0.916	0.857	0.791	0.801
1992	6.860	0.745	0.753	0.820	0.804	0.861	0.906	0.905	0.908	0.969	0.899	0.939	0.896	0.900	0.866
1993	6.008	0.644	0.615	0.722	0.821	0.860	0.760	0.847	0.833	0.762	0.885	0.940	0.975	0.856	0.875
1994	6.474	0.553	0.582	0.656	0.690	0.826	0.748	0.718	0.891	0.808	0.820	0.727	0.924	0.939	0.932
1995	5.738	0.500	0.587	0.674	0.743	0.814	0.817	0.792	0.805	0.841	0.822	0.763	0.810	0.772	
1996	5.497	0.460	0.572	0.708	0.674	0.731	0.768	0.743	0.709	0.767	0.718	0.705	0.742		
1997	5.494	0.462	0.621	0.661	0.681	0.686	0.701	0.707	0.747	0.774	0.798	0.868			
1998	4.951	0.433	0.586	0.679	0.722	0.763	0.706	0.739	0.781	0.779	0.807				
1999	5.212	0.475	0.581	0.623	0.682	0.744	0.706	0.738	0.764	0.647					
2000	4.926	0.501	0.630	0.701	0.754	0.770	0.777	0.769	0.790						
2001	4.962	0.516	0.599	0.654	0.716	0.740	0.706	0.758							
2002	5.668	0.566	0.666	0.708	0.742	0.750	0.742								
2003	5.149	0.611	0.670	0.745	0.810	0.838									
2004	5.521	0.667	0.686	0.748	0.800										
2005	5.685	0.623	0.661	0.673											
2006	6.245	0.653	0.694												
2007	6.274	0.697													
2008	6.523														

Avg Last5	6.049	0.650	0.675	0.706	0.765	0.768	0.727	0.742	0.758	0.762	0.793	0.801	0.869	0.851	0.859
Avg Last3	6.347	0.658	0.680	0.722	0.784	0.776	0.741	0.755	0.778	0.733	0.774	0.779	0.825	0.856	0.891
Selected	6.347	0.658	0.675	0.706	0.765	0.768	0.785	0.785	0.785	0.785	0.785	0.785	0.785	0.785	0.785

Accident Year	Calendar Year Persistence														
	<u>15.5-16.5</u>	<u>16.5-17.5</u>	<u>17.5-18.5</u>	<u>18.5-19.5</u>	<u>19.5-20.5</u>	<u>20.5-21.5</u>	<u>21.5-22.5</u>	<u>22.5-23.5</u>	<u>23.5-24.5</u>	<u>24.5-25.5</u>	<u>25.5-26.5</u>	<u>26.5-27.5</u>	<u>27.5-28.5</u>	<u>28.5-29.5</u>	<u>29.5-30.5</u>
1978															
1979	0.760	0.997	0.710	0.706	0.552	1.003	0.596	1.115	1.136	0.501	0.758	1.097	1.293	1.797	1.400
1980	0.737	0.819	1.017	1.331	0.997	0.728	0.564	0.549	1.551	0.768	0.455	0.325	0.659	1.259	
1981	0.797	0.627	0.751	0.781	0.666	1.045	0.825	0.560	0.843	0.781	0.896	0.500	0.347		
1982	1.212	0.585	0.679	1.031	0.903	1.003	0.870	0.883	1.041	0.789	1.057	2.185			
1983	0.880	0.920	0.637	0.723	0.578	0.881	1.109	1.055	1.593	1.189	0.457				
1984	0.979	0.917	0.594	0.758	0.570	0.489	0.837	0.574	0.765	1.009					
1985	0.810	0.924	0.923	0.934	0.968	0.632	0.796	0.616	0.626						
1986	0.844	0.822	0.891	0.833	1.059	0.808	0.944	1.226							
1987	0.809	0.941	0.901	0.920	1.545	1.315	0.896								
1988	0.762	0.773	0.697	0.432	0.653	0.661									
1989	1.052	0.952	1.063	0.722	0.942										
1990	0.932	1.003	0.989	0.843											
1991	0.798	1.034	0.938												
1992	0.727	0.778													
1993	0.942														
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

Avg Last 5	0.890	0.908	0.918	0.750	1.033	0.781	0.917	0.871	0.974	0.907	0.724	1.027	N/A	N/A	N/A
Avg Last 3	0.823	0.938	0.997	0.666	1.047	0.928	0.879	0.805	0.995	0.995	0.803	1.003	0.766	1.528	N/A
Selected	0.785	0.785	0.785	0.785	0.785	0.785	0.785	0.785	0.785	0.785	0.775	0.765	0.755	0.745	0.735

**Ohio Bureau of Workers' Compensation  
Private Employers  
Temporary Total**

Accident Year	Number of Beneficiaries as % of Ultimate Number of Lost-Time Claims																
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>	
1978																0.79%	0.62%
1979																1.09%	0.79%
1980														1.26%		1.01%	0.63%
1981												1.38%	1.09%	0.66%	0.35%	0.23%	0.23%
1982											1.62%	1.31%	0.85%	0.43%	0.28%	0.16%	0.16%
1983										2.17%	1.64%	1.09%	0.55%	0.32%	0.23%	0.19%	0.19%
1984									2.50%	1.94%	1.25%	0.68%	0.40%	0.27%	0.25%	0.18%	0.18%
1985								3.03%	2.37%	1.49%	0.90%	0.51%	0.44%	0.30%	0.31%	0.21%	0.21%
1986							4.13%	3.27%	2.04%	1.12%	0.73%	0.49%	0.35%	0.34%	0.27%	0.22%	0.22%
1987						4.80%	3.93%	2.38%	1.25%	0.73%	0.51%	0.40%	0.41%	0.27%	0.23%	0.23%	0.23%
1988					5.92%	4.70%	2.91%	1.57%	0.95%	0.66%	0.44%	0.44%	0.37%	0.28%	0.27%	0.23%	0.23%
1989				7.57%	5.89%	3.69%	2.06%	1.30%	0.87%	0.61%	0.63%	0.40%	0.33%	0.31%	0.24%	0.20%	0.20%
1990			9.82%	7.28%	4.61%	2.48%	1.54%	1.09%	0.71%	0.71%	0.48%	0.40%	0.34%	0.31%	0.25%	0.21%	0.21%
1991		13.24%	9.26%	5.65%	3.19%	1.84%	1.29%	0.90%	0.78%	0.54%	0.45%	0.38%	0.36%	0.31%	0.26%	0.21%	0.21%
1992	1.93%	12.43%	7.50%	3.89%	2.28%	1.49%	0.99%	0.86%	0.60%	0.46%	0.42%	0.38%	0.35%	0.29%	0.25%	0.21%	0.21%
1993	2.07%	11.66%	6.33%	3.16%	1.82%	1.16%	1.13%	0.71%	0.55%	0.43%	0.37%	0.30%	0.30%	0.29%	0.24%	0.20%	0.20%
1994	1.80%	11.44%	5.43%	2.77%	1.68%	1.37%	0.95%	0.77%	0.61%	0.53%	0.45%	0.41%	0.31%	0.26%	0.21%	0.21%	0.21%
1995	1.99%	10.86%	4.73%	2.49%	1.84%	1.16%	0.94%	0.78%	0.66%	0.54%	0.50%	0.41%	0.32%	0.28%	0.23%	0.23%	0.23%
1996	1.97%	10.28%	4.34%	2.60%	1.73%	1.29%	1.01%	0.89%	0.76%	0.66%	0.57%	0.45%	0.37%	0.28%	0.23%	0.23%	0.23%
1997	1.87%	9.40%	4.19%	2.61%	1.89%	1.47%	1.27%	1.08%	0.88%	0.74%	0.57%	0.43%	0.32%	0.28%	0.23%	0.23%	0.23%
1998	1.90%	9.67%	4.46%	2.78%	2.04%	1.67%	1.53%	1.19%	0.94%	0.73%	0.53%	0.43%	0.32%	0.28%	0.23%	0.23%	0.23%
1999	1.86%	9.38%	4.79%	3.27%	2.45%	2.05%	1.68%	1.28%	0.95%	0.82%	0.66%	0.57%	0.45%	0.37%	0.28%	0.23%	0.23%
2000	1.90%	9.56%	5.20%	3.49%	2.72%	2.18%	1.65%	1.24%	1.04%	0.82%	0.66%	0.57%	0.45%	0.37%	0.28%	0.23%	0.23%
2001	1.93%	10.06%	5.82%	4.16%	3.05%	2.22%	1.76%	1.38%	1.04%	0.82%	0.66%	0.57%	0.45%	0.37%	0.28%	0.23%	0.23%
2002	1.78%	10.29%	6.25%	4.30%	3.00%	2.34%	1.86%	1.38%	1.04%	0.82%	0.66%	0.57%	0.45%	0.37%	0.28%	0.23%	0.23%
2003	2.00%	10.23%	6.42%	4.03%	2.89%	2.22%	1.86%	1.38%	1.04%	0.82%	0.66%	0.57%	0.45%	0.37%	0.28%	0.23%	0.23%
2004	1.85%	9.63%	5.87%	3.86%	2.77%	2.22%	1.86%	1.38%	1.04%	0.82%	0.66%	0.57%	0.45%	0.37%	0.28%	0.23%	0.23%
2005	1.69%	9.42%	5.85%	4.11%	2.77%	2.22%	1.86%	1.38%	1.04%	0.82%	0.66%	0.57%	0.45%	0.37%	0.28%	0.23%	0.23%
2006	1.51%	8.95%	5.92%	4.11%	2.77%	2.22%	1.86%	1.38%	1.04%	0.82%	0.66%	0.57%	0.45%	0.37%	0.28%	0.23%	0.23%
2007	1.43%	8.50%	5.92%	4.11%	2.77%	2.22%	1.86%	1.38%	1.04%	0.82%	0.66%	0.57%	0.45%	0.37%	0.28%	0.23%	0.23%
2008	1.30%	8.50%	5.92%	4.11%	2.77%	2.22%	1.86%	1.38%	1.04%	0.82%	0.66%	0.57%	0.45%	0.37%	0.28%	0.23%	0.23%

Accident Year	Number of Beneficiaries as % of Ultimate Number of Lost-Time Claims														
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>
1978	0.35%	0.20%	0.11%	0.09%	0.05%	0.09%	0.03%	0.04%	0.03%	0.03%	0.03%	0.03%	0.03%	0.02%	0.03%
1979	0.20%	0.15%	0.12%	0.10%	0.09%	0.05%	0.04%	0.03%	0.05%	0.04%	0.03%	0.02%	0.02%	0.02%	0.02%
1980	0.18%	0.12%	0.07%	0.09%	0.07%	0.07%	0.05%	0.03%	0.05%	0.06%	0.05%	0.03%	0.02%	0.02%	0.02%
1981	0.19%	0.10%	0.11%	0.10%	0.07%	0.06%	0.06%	0.06%	0.07%	0.06%	0.05%	0.05%	0.02%	0.02%	0.02%
1982	0.17%	0.16%	0.10%	0.07%	0.06%	0.07%	0.07%	0.07%	0.07%	0.05%	0.02%	0.02%	0.02%	0.02%	0.02%
1983	0.18%	0.16%	0.10%	0.11%	0.08%	0.06%	0.07%	0.04%	0.04%	0.05%	0.02%	0.02%	0.02%	0.02%	0.02%
1984	0.17%	0.17%	0.14%	0.14%	0.12%	0.08%	0.08%	0.06%	0.05%	0.05%	0.02%	0.02%	0.02%	0.02%	0.02%
1985	0.19%	0.15%	0.15%	0.12%	0.13%	0.10%	0.09%	0.08%	0.08%	0.05%	0.02%	0.02%	0.02%	0.02%	0.02%
1986	0.19%	0.17%	0.15%	0.12%	0.12%	0.10%	0.06%	0.06%	0.06%	0.05%	0.02%	0.02%	0.02%	0.02%	0.02%
1987	0.18%	0.17%	0.13%	0.08%	0.07%	0.07%	0.07%	0.04%	0.04%	0.05%	0.02%	0.02%	0.02%	0.02%	0.02%
1988	0.21%	0.19%	0.18%	0.11%	0.11%	0.11%	0.11%	0.04%	0.04%	0.05%	0.02%	0.02%	0.02%	0.02%	0.02%
1989	0.20%	0.17%	0.16%	0.12%	0.12%	0.12%	0.12%	0.04%	0.04%	0.05%	0.02%	0.02%	0.02%	0.02%	0.02%
1990	0.17%	0.16%	0.14%	0.12%	0.12%	0.12%	0.12%	0.04%	0.04%	0.05%	0.02%	0.02%	0.02%	0.02%	0.02%
1991	0.15%	0.15%	0.14%	0.12%	0.12%	0.12%	0.12%	0.04%	0.04%	0.05%	0.02%	0.02%	0.02%	0.02%	0.02%
1992	0.19%	0.15%	0.14%	0.12%	0.12%	0.12%	0.12%	0.04%	0.04%	0.05%	0.02%	0.02%	0.02%	0.02%	0.02%
1993															
1994															
1995															
1996															
1997															
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2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

**Ohio Bureau of Workers' Compensation  
Private Employers  
Temporary Total**

Accident Year	Paid Loss Development Factors - Evaluation in Years														
	<u>0.5-1.5</u>	<u>1.5-2.5</u>	<u>2.5-3.5</u>	<u>3.5-4.5</u>	<u>4.5-5.5</u>	<u>5.5-6.5</u>	<u>6.5-7.5</u>	<u>7.5-8.5</u>	<u>8.5-9.5</u>	<u>9.5-10.5</u>	<u>10.5-11.5</u>	<u>11.5-12.5</u>	<u>12.5-13.5</u>	<u>13.5-14.5</u>	<u>14.5-15.5</u>
1978															0.785
1979															0.729
1980													0.798		0.577
1981												0.794	0.599		0.664
1982											0.804	0.649	0.511		0.576
1983											0.755	0.667	0.498	0.593	0.819
1984									0.774	0.648	0.539	0.590	0.686	0.910	0.728
1985								0.782	0.630	0.604	0.570	0.854	0.677	1.038	0.684
1986								0.792	0.625	0.549	0.646	0.682	0.706	0.976	0.800
1987						0.820	0.604	0.527	0.584	0.701	0.772	1.035	0.655	0.876	0.985
1988					0.793	0.620	0.538	0.604	0.693	0.665	1.021	0.827	0.760	0.954	0.877
1989				0.777	0.627	0.559	0.632	0.667	0.696	1.044	0.633	0.831	0.927	0.775	0.856
1990			0.741	0.633	0.537	0.622	0.707	0.654	0.997	0.683	0.835	0.850	0.892	0.810	0.850
1991		0.699	0.610	0.565	0.575	0.701	0.700	0.865	0.700	0.818	0.842	0.954	0.878	0.838	0.812
1992	6.441	0.603	0.519	0.587	0.655	0.665	0.866	0.697	0.766	0.909	0.913	0.919	0.835	0.844	0.860
1993	5.632	0.543	0.500	0.576	0.635	0.980	0.626	0.779	0.994	0.787	0.865	0.806	0.961	0.841	0.820
1994	6.354	0.475	0.510	0.604	0.818	0.691	0.811	0.801	0.868	0.852	0.909	0.757	0.827	0.827	
1995	5.446	0.435	0.526	0.742	0.631	0.808	0.825	0.854	0.815	0.930	0.815	0.779	0.869		
1996	5.204	0.422	0.600	0.663	0.744	0.786	0.884	0.854	0.860	0.870	0.793	0.827			
1997	5.023	0.446	0.623	0.723	0.780	0.864	0.847	0.814	0.840	0.770	0.760				
1998	5.098	0.461	0.624	0.733	0.817	0.916	0.777	0.795	0.771	0.733					
1999	5.052	0.511	0.683	0.747	0.839	0.819	0.761	0.745	0.865						
2000	5.022	0.544	0.671	0.780	0.802	0.754	0.753	0.842							
2001	5.223	0.579	0.714	0.733	0.730	0.789	0.784								
2002	5.795	0.607	0.689	0.697	0.781	0.792									
2003	5.122	0.627	0.627	0.718	0.766										
2004	5.197	0.609	0.659	0.716											
2005	5.556	0.621	0.703												
2006	5.938	0.661													
2007	5.957														
2008															
Avg All	5.504	0.553	0.625	0.687	0.721	0.762	0.744	0.744	0.775	0.776	0.776	0.792	0.778	0.798	0.759
Avg Last3	5.817	0.631	0.663	0.710	0.759	0.779	0.766	0.794	0.826	0.791	0.789	0.787	0.886	0.838	0.831
P(Living)	0.994	0.993	0.992	0.991	0.990	0.989	0.988	0.986	0.985	0.984	0.983	0.981	0.980	0.978	0.977
Selected	6.347	0.658	0.675	0.706	0.765	0.768	0.785	0.785	0.785	0.785	0.785	0.785	0.785	0.785	0.785

Accident Year	Paid Loss Development Factors - Evaluation in Years														
	<u>15.5-16.5</u>	<u>16.5-17.5</u>	<u>17.5-18.5</u>	<u>18.5-19.5</u>	<u>19.5-20.5</u>	<u>20.5-21.5</u>	<u>21.5-22.5</u>	<u>22.5-23.5</u>	<u>23.5-24.5</u>	<u>24.5-25.5</u>	<u>25.5-26.5</u>	<u>26.5-27.5</u>	<u>27.5-28.5</u>	<u>28.5-29.5</u>	<u>29.5-30.5</u>
1978	0.557	0.581	0.531	0.815	0.624	1.583	0.345	1.473	0.731	0.829	1.069	1.014	0.738	1.526	0.939
1979	0.443	0.746	0.819	0.799	0.871	0.579	0.788	0.717	1.879	0.707	0.700	0.627	1.097	1.205	
1980	0.672	0.659	0.610	1.163	0.793	1.018	0.737	0.665	1.427	1.183	0.877	0.542	0.631		
1981	0.837	0.510	1.120	0.929	0.649	0.934	0.979	0.948	1.276	0.765	0.970	0.909			
1982	1.056	0.965	0.612	0.741	0.840	1.128	0.934	1.083	1.009	0.724	0.440				
1983	0.923	0.884	0.653	1.051	0.740	0.742	1.139	0.668	0.970	1.144					
1984	0.944	1.008	0.825	0.983	0.865	0.665	0.974	0.728	0.867						
1985	0.884	0.825	0.972	0.835	1.019	0.773	0.941	0.854							
1986	0.846	0.897	0.893	0.802	1.013	0.806	0.658								
1987	0.771	0.933	0.785	0.603	0.947	0.965									
1988	0.919	0.871	0.972	0.627	0.953										
1989	0.963	0.870	0.923	0.731											
1990	0.809	0.936	0.858												
1991	0.722	0.945													
1992	0.883														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															
Avg All	0.815	0.831	0.813	0.840	0.847	0.919	0.833	0.892	1.166	0.892	0.811	0.773	N/A	N/A	N/A
Avg Last 3	0.805	0.917	0.918	0.654	0.971	0.848	0.858	0.750	0.949	0.877	0.762	0.693	0.822	N/A	N/A
P(Living)	0.975	0.974	0.972	0.970	0.969	0.967	0.966	0.964	0.963	0.960	0.958	0.954	0.952	0.946	0.943
Selected	0.785	0.785	0.785	0.785	0.785	0.785	0.785	0.785	0.785	0.785	0.775	0.765	0.755	0.745	0.735

**Ohio Bureau of Workers' Compensation  
Private Employers  
Temporary Total**

Accident Year	Paid Losses (in thousands) - Evaluation in Years																
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>	
1978																2,642	2,074
1979																	
1980													4,542		4,135	3,015	1,740
1981												5,087	4,037	2,419	1,288	856	
1982											5,816	4,677	3,037	1,552	994	573	
1983										8,360	6,314	4,210	2,098	1,244	901	738	
1984									12,115	9,380	6,075	3,273	1,931	1,324	1,206	877	
1985								16,546	12,944	8,158	4,924	2,805	2,396	1,623	1,684	1,153	
1986							23,570	18,666	11,673	6,411	4,143	2,826	1,995	1,947	1,557	1,262	
1987						29,917	24,520	14,816	7,808	4,557	3,194	2,465	2,551	1,670	1,463	1,442	
1988					41,167	32,651	20,239	10,885	6,574	4,556	3,028	3,091	2,556	1,944	1,854	1,626	
1989				55,961	43,493	27,260	15,235	9,628	6,423	4,471	4,668	2,957	2,456	2,277	1,764	1,510	
1990			74,938	55,562	35,176	18,898	11,747	8,301	5,432	5,416	3,697	3,087	2,623	2,341	1,896	1,612	
1991		96,027	67,169	40,978	23,139	13,309	9,328	6,527	5,649	3,952	3,231	2,721	2,597	2,279	1,911	1,551	
1992	14,264	91,877	55,431	28,742	16,872	11,045	7,342	6,359	4,434	3,396	3,086	2,819	2,591	2,163	1,826	1,571	
1993	15,418	86,829	47,123	23,550	13,556	8,611	8,435	5,278	4,109	4,082	3,213	2,778	2,238	2,151	1,809	1,484	
1994	13,532	85,988	40,844	20,842	12,591	10,305	7,120	5,771	4,621	4,012	3,417	3,106	2,350	1,943	1,608		
1995	14,462	78,759	34,283	18,029	13,384	8,441	6,818	5,628	4,809	3,920	3,645	2,971	2,314	2,011			
1996	13,606	70,797	29,907	17,942	11,896	8,856	6,957	6,150	5,249	4,514	3,929	3,115	2,575				
1997	12,503	62,800	28,027	17,463	12,624	9,841	8,506	7,204	5,863	4,924	3,789	2,879					
1998	13,041	66,486	30,629	19,124	14,023	11,459	10,493	8,153	6,483	5,001	3,668						
1999	13,630	68,855	35,166	24,036	17,961	15,077	12,347	9,393	6,997	6,055							
2000	14,655	73,588	39,998	26,857	20,954	16,808	12,679	9,545	8,034								
2001	13,511	70,569	40,839	29,175	21,381	15,604	12,317	9,652									
2002	12,564	72,817	44,233	30,465	21,221	16,577	13,136										
2003	13,576	69,540	43,633	27,359	19,646	15,053											
2004	12,145	63,120	38,440	25,321	18,139												
2005	10,377	57,652	35,817	25,180													
2006	8,680	51,538	34,090														
2007	8,438	50,269															
2008	7,936																

Accident Year	Paid Losses (in thousands) - Evaluation in Years														
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>
1978	1,156	672	357	291	181	287	99	146	107	88	94	96	71	108	101
1979	770	575	471	376	328	190	150	107	202	143	100	63	69	83	
1980	665	438	268	311	247	251	185	123	176	208	182	99	62		
1981	716	365	409	380	247	230	225	214	273	209	202	184			
1982	605	584	357	265	223	251	235	254	256	186	82				
1983	681	602	394	414	306	227	259	173	168	192					
1984	828	834	688	677	585	389	379	276	240						
1985	1,018	840	817	682	695	537	505	432							
1986	1,068	958	855	685	694	560	368								
1987	1,111	1,036	814	491	465	448									
1988	1,495	1,303	1,266	794	757										
1989	1,454	1,265	1,168	854											
1990	1,303	1,220	1,046												
1991	1,121	1,060													
1992	1,387														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

**Ohio Bureau of Workers' Compensation**  
**Private Employers**  
**Temporary Total**  
**Average Weekly Benefits**

Accident Year	(1) SAWW (\$)	(2) Minimum TT Benefits (\$)	(3) Maximum TT-1 Benefits (\$)	(4) Maximum TT-2 Benefits (\$)	(5) Average TT-1 Benefits (\$)	(6) Average TT-2 Benefits (\$)	(7) Average TT Benefits (\$)
1978	247.15	72.00	216.00	216.00	158.36	150.94	151.68
1979	266.54	80.33	241.00	241.00	172.53	164.67	165.45
1980	286.60	86.00	258.00	258.00	185.17	176.83	177.66
1981	311.09	91.67	275.00	275.00	199.98	190.75	191.67
1982	327.20	99.33	298.00	298.00	212.44	202.58	203.57
1983	341.69	107.00	321.00	321.00	224.63	213.41	214.53
1984	358.57	111.67	335.00	335.00	235.23	223.63	224.79
1985	371.07	118.00	354.00	354.00	245.31	232.68	233.94
1986	380.29	121.67	365.00	365.00	251.95	238.82	240.13
1987	393.04	125.33	376.00	376.00	260.09	246.62	247.97
1988	411.39	128.33	385.00	385.00	270.06	256.69	258.03
1989	420.61	133.33	400.00	400.00	277.74	263.53	264.95
1990	436.90	139.67	419.00	419.00	289.37	274.32	275.82
1991	451.06	142.67	428.00	428.00	297.61	282.45	283.96
1992	474.30	147.67	443.00	443.00	311.12	295.79	297.32
1993	483.24	153.33	460.00	460.00	319.21	302.84	304.48
1994	494.51	160.67	482.00	482.00	329.34	311.72	313.48
1995	509.04	164.33	493.00	493.00	338.32	320.39	322.18
1996	526.87	170.33	511.00	511.00	350.35	331.72	333.58
1997	551.30	173.67	521.00	521.00	363.21	344.86	346.69
1998	577.29	180.33	541.00	541.00	379.16	360.33	362.22
1999	596.41	189.00	567.00	567.00	393.79	373.64	375.66
2000	618.35	196.33	589.00	589.00	408.56	387.58	389.68
2001	631.45	206.00	618.00	618.00	421.04	398.42	400.68
2002	652.48	209.33	628.00	628.00	432.71	410.04	412.31
2003	670.77	214.67	644.00	644.00	444.45	421.27	423.59
2004	694.68	220.67	662.00	662.00	459.06	435.47	437.83
2005	710.72	226.00	678.00	678.00	469.84	445.65	448.07
2006	735.05	234.67	704.00	708.00	486.62	461.98	464.44
2007	761.22	243.33	730.00	730.00	504.17	477.94	480.56
2008	784.05	250.33	751.00	751.00	519.07	492.13	494.83

Notes by Column:

- (1) OhioDepartmentofJobandFamilyServices\*([http://mi.state.oh.us/CEP/CEP\\_NAICS.htm#Publications](http://mi.state.oh.us/CEP/CEP_NAICS.htm#Publications))  
(2) Ohio Bureau of Workers' Compensation  
(3) Ohio Bureau of Workers' Compensation (< 12 weeks)  
(4) Ohio Bureau of Workers' Compensation (> 12 weeks)  
(5) Calculated using theoretical Ohio Wage Distribution (App. U.2)  
(6) Calculated using theoretical Ohio Wage Distribution (App. U.2)  
(7) (.10\*TT-1)+(.90\*TT-2)

**Ohio Bureau of Workers' Compensation**  
**Private Employers**  
**PTD - Exposure (PTD Ult. Claim Counts)**  
**Summary of Unpaid Loss @ 6/30/08**  
(Dollars in Thousands)

<u>Accident Year</u>	<u>Undiscounted Unpaid Loss</u>	<u>Discounted Unpaid Loss</u>
Prior to 1978	118,460	107,476
1978	35,551	26,543
1979	44,273	32,703
1980	48,239	35,275
1981	50,677	36,664
1982	57,389	41,047
1983	62,489	44,191
1984	76,404	53,471
1985	92,213	63,866
1986	94,149	64,528
1987	98,969	67,104
1988	108,754	72,932
1989	119,384	79,171
1990	133,191	87,326
1991	121,184	78,470
1992	116,229	74,212
1993	116,990	73,519
1994	130,970	80,855
1995	136,080	82,502
1996	147,619	87,842
1997	166,365	96,895
1998	200,327	114,092
1999	217,595	121,044
2000	258,218	140,120
2001	253,252	133,860
2002	266,752	136,992
2003	266,082	132,467
2004	284,180	136,654
2005	285,915	132,183
2006	307,542	136,166
2007	320,030	135,222
2008	<u>166,433</u>	<u>67,006</u>
<b>Total 1978-2008:</b>	<b>4,783,445</b>	<b>2,664,924</b>
<b>Total:</b>	<b>4,901,905</b>	<b>2,772,401</b>

Note: Unpaid loss for accident year 2008 is for the first half of the year only.

**Ohio Bureau of Workers' Compensation**  
**Private Employers**  
**PTD - Exposure (PTD Ult. Claim Counts)**  
**Average Weekly Benefits**

Accident Year	(1) SAWW (\$)	(2) Minimum PTD Benefits (\$)	(3) Maximum PTD-1 Benefits (\$)	(4) Maximum PTD-2 Benefits (\$)	(5) Average PTD-1 Benefits (\$)	(6) Average PTD-2 Benefits (\$)	(7) Average PTD Benefits (\$)
1978	247.15	108.00	216.00	144.00	160.18	129.14	136.90
1979	266.54	120.50	241.00	160.67	174.14	142.25	150.22
1980	286.60	129.00	258.00	172.00	187.05	152.52	161.15
1981	311.09	137.50	275.00	183.33	202.20	163.72	173.34
1982	327.20	149.00	298.00	198.67	214.14	175.43	185.11
1983	341.69	160.50	321.00	214.00	224.96	186.71	196.27
1984	358.57	167.50	335.00	223.33	235.87	195.33	205.46
1985	371.07	177.00	354.00	236.00	244.81	204.50	214.58
1986	380.29	182.50	365.00	243.33	251.08	210.28	220.48
1987	393.04	188.00	376.00	250.67	259.40	216.94	227.56
1988	411.39	192.50	385.00	256.67	270.69	224.32	235.91
1989	420.61	200.00	400.00	266.67	277.39	231.40	242.90
1990	436.90	209.50	419.00	279.33	288.42	241.48	253.22
1991	451.06	214.00	428.00	285.33	297.38	247.85	260.23
1992	474.30	221.50	443.00	295.33	311.98	258.33	271.74
1993	483.24	230.00	460.00	306.67	318.73	266.00	279.18
1994	494.51	241.00	482.00	321.33	327.01	275.73	288.55
1995	509.04	246.50	493.00	328.67	336.40	282.86	296.24
1996	526.87	255.50	511.00	340.67	348.23	292.99	306.80
1997	551.30	260.50	521.00	347.33	363.27	302.25	317.50
1998	577.29	270.50	541.00	360.67	379.93	315.02	331.25
1999	596.41	283.50	567.00	378.00	393.31	328.06	344.37
2000	618.35	294.50	589.00	392.67	407.88	340.50	357.34
2001	631.45	309.00	618.00	412.00	417.72	352.85	369.07
2002	652.48	314.00	628.00	418.67	430.91	361.34	378.74
2003	670.77	322.00	644.00	429.33	442.87	370.97	388.94
2004	694.68	331.00	662.00	441.33	458.25	382.62	401.53
2005	710.72	339.00	678.00	452.00	468.90	391.68	410.99
2006	735.05	352.00	704.00	469.33	485.18	405.98	425.78
2007	761.22	365.00	730.00	486.67	502.52	420.73	441.18
2008	784.05	375.50	751.00	500.67	517.53	433.06	454.18

**Notes by Column:**

- (1) Ohio Department of Job and Family Services ([http://lmi.state.oh.us/CEP/CEP\\_NAICS.htm#Publications](http://lmi.state.oh.us/CEP/CEP_NAICS.htm#Publications))
- (2) Ohio Bureau of Workers' Compensation
- (3) Ohio Bureau of Workers' Compensation (Claimant not receiving Social Security Disability)
- (4) Ohio Bureau of Workers' Compensation (Claimant receiving Social Security Disability)
- (5) Calculated using theoretical Ohio Wage Distribution (Appendix U.2a)
- (6) Calculated using theoretical Ohio Wage Distribution (Appendix U.2a)
- (7) Assumes 25% of claimants are not receiving Social Security Disability

**Ohio Bureau of Workers' Compensation**  
**Private Employers**  
**PTD - Exposure (PTD Ult. Claim Counts)**  
**Calculation of Index Factor**

<b>Accident Year</b>	<b>(1) Average Benefit (\$)</b>	<b>(2) Ultimate Counts</b>	<b>(3) Composite Factor</b>	<b>(4) Adjustment Factor</b>	<b>(5) Adjusted Composite Factor</b>
<b>1978</b>	136.90	1,748	239	1.000	239
<b>1979</b>	150.22	1,777	267	1.000	267
<b>1980</b>	161.15	1,621	261	1.000	261
<b>1981</b>	173.34	1,430	248	1.000	248
<b>1982</b>	185.11	1,378	255	1.000	255
<b>1983</b>	196.27	1,290	253	1.000	253
<b>1984</b>	205.46	1,376	283	1.000	283
<b>1985</b>	214.58	1,456	312	1.000	312
<b>1986</b>	220.48	1,329	293	1.000	293
<b>1987</b>	227.56	1,247	284	1.000	284
<b>1988</b>	235.91	1,223	288	1.000	288
<b>1989</b>	242.90	1,209	294	1.000	294
<b>1990</b>	253.22	1,203	305	1.000	305
<b>1991</b>	260.23	995	259	1.000	259
<b>1992</b>	271.74	859	233	1.000	233
<b>1993</b>	279.18	795	222	1.000	222
<b>1994</b>	288.55	818	236	1.000	236
<b>1995</b>	296.24	789	234	1.000	234
<b>1996</b>	306.80	789	242	1.000	242
<b>1997</b>	317.50	827	262	1.000	262
<b>1998</b>	331.25	921	305	1.000	305
<b>1999</b>	344.37	931	321	1.000	321
<b>2000</b>	357.34	1,034	370	1.000	370
<b>2001</b>	369.07	957	353	1.000	353
<b>2002</b>	378.74	961	364	1.000	364
<b>2003</b>	388.94	917	357	1.000	357
<b>2004</b>	401.53	936	376	1.000	376
<b>2005</b>	410.99	912	375	1.000	375
<b>2006</b>	425.78	942	401	1.000	401
<b>2007</b>	441.18	945	417	1.000	417
<b>2008</b>	454.18	954	434	1.000	434

**Notes by Column:**

- (1) From Appendix B.9
- (2) From Appendix S.13
- (3)  $(1) \times (2) / 1,000$
- (4) Adjustment based on average benefit levels to consider increase in benefits due to Ohio
- (5)  $(3) \times (4)$

**Ohio Bureau of Workers' Compensation**  
**Private Employers**  
**PTD - Exposure (PTD Ult. Claim Counts)**  
**Calculation of Unpaid Loss @ 06/30/08**

(Dollars in Thousands)

(1)	(2)	(3)	(4)	(5)	
<u>Accident Year</u>	<u>Cumulative Factor</u>	<u>Adjusted Composite Factor</u>	<u>Undiscounted Unpaid Loss</u>	<u>Discount Factor</u>	<u>Discounted Unpaid Loss</u>
1978	148.557	239	35,551	0.747	26,543
1979	165.837	267	44,273	0.739	32,703
1980	184.658	261	48,239	0.731	35,275
1981	204.449	248	50,677	0.723	36,664
1982	224.996	255	57,389	0.715	41,047
1983	246.761	253	62,489	0.707	44,191
1984	270.304	283	76,404	0.700	53,471
1985	295.189	312	92,213	0.693	63,866
1986	321.371	293	94,149	0.685	64,528
1987	348.656	284	98,969	0.678	67,104
1988	377.063	288	108,754	0.671	72,932
1989	406.568	294	119,384	0.663	79,171
1990	437.122	305	133,191	0.656	87,326
1991	467.877	259	121,184	0.648	78,470
1992	498.122	233	116,229	0.639	74,212
1993	527.249	222	116,990	0.628	73,519
1994	554.982	236	130,970	0.617	80,855
1995	582.494	234	136,080	0.606	82,502
1996	609.497	242	147,619	0.595	87,842
1997	633.812	262	166,365	0.582	96,895
1998	656.956	305	200,327	0.570	114,092
1999	678.681	321	217,595	0.556	121,044
2000	698.807	370	258,218	0.543	140,120
2001	717.184	353	253,252	0.529	133,860
2002	732.945	364	266,752	0.514	136,992
2003	746.350	357	266,082	0.498	132,467
2004	756.499	376	284,180	0.481	136,654
2005	762.899	375	285,915	0.462	132,183
2006	766.413	401	307,542	0.443	136,166
2007	767.599	417	320,030	0.423	135,222
2008	767.859	434	<u>166,433</u>	0.403	<u>67,006</u>
<b>Total</b>			<b><u>4,783,445</u></b>		<b><u>2,664,924</u></b>

**Notes by Column:**

(1) From Appendix B.12

(2) From Appendix B.10

(3) (1)\*(2); dollars in thousands

For accident year 2008, unpaid loss is for the first half of the year only.

(4) Calculated by discounting selected factors in Appendix B.12, then summing

(5) (3)\*(4); dollars in thousands

**Ohio Bureau of Workers' Compensation  
Private Employers  
PTD - Exposure (PTD Ult. Claim Counts)**

Accident Year	Indexed Paid Losses (# of weeks per ult PTD claim)															
	0.5	1.5	2.5	3.5	4.5	5.5	6.5	7.5	8.5	9.5	10.5	11.5	12.5	13.5	14.5	15.5
1978															33.373	32.430
1979															33.969	33.901
1980													32.937		34.155	34.085
1981												33.004	33.854		35.642	37.556
1982											31.666	32.555	34.184		36.966	37.582
1983									28.800	28.422	33.076	36.049	40.090		36.778	36.815
1984								24.848	28.855	30.849	36.845	37.435	36.898		35.082	35.269
1985								22.099	24.811	29.469	33.516	36.546	38.530		36.246	35.606
1986							13.671	16.860	20.874	29.214	33.881	34.920	33.712		34.931	34.049
1987						8.147	11.807	15.337	25.416	32.692	32.577	32.711	32.784		32.544	32.943
1988					4.685	7.936	13.682	23.961	29.429	32.983	31.790	33.212	32.782		32.997	32.876
1989				1.223	3.578	6.774	15.640	24.304	27.951	29.082	32.340	31.780	32.409		32.748	31.679
1990			0.628	1.860	5.109	12.677	20.940	24.448	25.977	29.202	29.833	29.853	31.143		31.347	33.258
1991		0.087	0.622	1.926	7.326	13.682	20.445	22.818	23.822	27.124	26.692	26.631	27.539		28.268	29.293
1992	0.000	0.003	0.332	3.276	9.622	14.906	17.502	20.914	23.250	24.973	25.450	27.562	27.580		29.195	29.054
1993	0.000	0.023	0.751	3.931	8.475	13.139	17.337	18.922	21.537	22.533	24.674	26.296	26.851		25.652	26.766
1994	0.000	0.072	0.742	3.449	7.922	11.717	15.885	17.371	19.832	21.831	23.260	25.948	25.651		25.399	26.717
1995	0.000	0.156	0.819	4.300	8.991	11.291	14.693	16.482	19.289	22.608	24.506	24.428	24.618		26.500	
1996	0.003	0.241	1.362	3.888	7.362	10.452	13.871	15.456	18.299	20.608	20.801	22.104	22.677			
1997	0.000	0.251	1.045	4.429	7.783	10.749	13.825	16.296	19.539	21.158	21.735	22.899				
1998	0.000	0.311	1.227	4.562	6.913	10.421	15.048	16.862	18.562	19.697	22.638					
1999	0.000	0.133	1.254	3.435	5.764	9.164	13.460	15.000	17.769	19.523						
2000	0.000	0.095	1.134	3.863	7.525	11.241	14.267	16.622	18.799							
2001	0.023	0.350	1.450	4.026	7.282	10.470	12.975	15.661								
2002	0.000	0.392	1.211	3.527	6.074	9.295	12.975									
2003	0.000	0.116	1.269	4.490	6.574	10.575										
2004	0.009	0.233	1.441	3.327	5.797											
2005	0.044	0.288	1.104	2.199												
2006	0.000	0.338	0.905													
2007	0.000	0.325														
2008	0.012															

Avg Last5	0.013	0.260	1.186	3.514	6.650	10.149	13.745	16.088	18.594	20.719	22.588	24.335	25.475	27.003	29.018	29.969
Avg Last3	0.004	0.317	1.150	3.338	6.148	10.113	13.406	15.761	18.377	20.126	21.725	23.143	24.315	25.850	27.512	27.733
Selected	0.013	0.260	1.186	3.514	6.399	10.149	13.406	15.761	18.377	20.126	21.725	23.143	24.315	27.003	27.512	27.733
Cumulative	767.872	767.859	767.599	766.413	762.899	756.499	746.350	732.945	717.184	698.807	678.681	656.956	633.812	609.497	582.494	554.982

Accident Year	Indexed Paid Losses (# of weeks per ult PTD claim)														
	16.5	17.5	18.5	19.5	20.5	21.5	22.5	23.5	24.5	25.5	26.5	27.5	28.5	29.5	30.5
1974			29.481	27.934	27.691	27.989	26.464	24.981	23.420	21.500	20.342	18.505	17.216	15.878	15.136
1975		29.957	28.417	28.039	27.873	27.476	25.095	23.241	22.259	20.172	18.807	17.891	16.291	15.174	15.014
1976	32.101	30.952	30.396	31.571	30.616	28.696	27.512	25.710	24.117	22.393	20.488	20.820	17.909	17.472	15.857
1977	32.075	31.667	34.069	32.520	31.305	29.724	27.908	26.357	24.378	23.298	22.641	22.563	21.344	19.508	18.512
1978	34.081	33.793	34.195	32.434	30.030	29.558	27.078	26.458	24.633	22.945	23.071	21.783	19.975	18.735	17.469
1979	35.799	34.901	32.470	31.470	29.319	27.530	26.331	25.318	24.105	25.314	23.009	20.219	19.272	18.222	
1980	37.004	35.514	33.287	31.608	30.221	30.421	28.039	27.130	26.692	25.335	21.914	21.188	20.124		
1981	36.815	34.445	33.194	31.206	30.305	28.675	27.760	26.798	26.222	23.222	21.758	20.234			
1982	34.339	33.845	31.848	31.650	29.760	29.334	27.197	27.671	24.523	22.776	21.624				
1983	34.902	33.572	32.806	31.184	30.063	29.227	29.604	27.439	26.211	24.629					
1984	33.234	33.039	32.053	30.089	30.585	29.150	26.200	24.837	23.921						
1985	34.448	33.237	31.987	30.963	31.413	28.338	27.680	26.270							
1986	32.607	32.734	31.677	32.105	29.780	28.694	27.976								
1987	32.119	31.325	32.397	30.324	29.304	28.188									
1988	33.880	33.888	30.980	30.643	29.433										
1989	33.005	31.538	31.235	30.693											
1990	30.845	30.631	30.051												
1991	28.086	28.567													
1992	28.448					0.960527	0.959574	0.950452	0.946053	0.924511	0.944041	0.963167	0.951041	0.918079	

Avg Last 5	30.853	31.190	31.268	30.946	30.103	28.719	27.731	26.603	25.514	24.255	22.275	21.197	19.725	17.822	16.398	N/A
Avg Last 3	29.127	30.245	30.755	30.553	29.506	28.407	27.285	26.182	24.885	23.542	21.765	20.547	19.790	18.822	17.280	N/A
Selected	29.127	30.245	30.755	30.553	29.506	28.407	27.285	26.182	24.885	23.542	21.765	20.547	19.790	18.822	17.280	16.314
Cumulative	527.249	498.122	467.877	437.122	406.568	377.063	348.656	321.371	295.189	270.304	246.761	224.996	204.449	184.66	165.84	148.56

	31.5	32.5	33.5	34.5	35.5	36.5	37.5	38.5	39.5	40.5	41.5	42.5	43.5	44.5
Age	73	74	75	76	77	78	79	80	81	82	83	84	85	86
Persistency	0.928	0.925	0.921	0.916	0.909	0.904	0.897	0.890	0.883	0.876	0.868	0.858	0.849	0.838
Selected	15.145	14.004	12.893	11.809	10.737	9.702	8.705	7.752	6.843	5.997	5.205	4.469	3.792	3.177
Cumulative	132.243	117.099	103.094	90.201	78.392	67.655	57.953	49.247	41.495	34.652	28.655	23.450	18.981	15.189

	45.5	46.5	47.5	48.5	49.5	50.5	51.5	52.5	53.5	54.5	55.5	56.5	57.5	58.5
Age	87	88	89	90	91	92	93	94	95	96	97	98	99	100
Persistency	0.825	0.815	0.805	0.796	0.788	0.783	0.769	0.756	0.742	0.729	0.715	0.701	0.685	0.668
Selected	2.621	2.136	1.719	1.368	1.078	0.844	0.649	0.491	0.365	0.266	0.190	0.133	0.091	0.061
Cumulative	12.013	9.391	7.255	5.536	4.168	3.090	2.246	1.596	1.105	0.741	0.475	0.285	0.152	0.061

**Ohio Bureau of Workers' Compensation  
Private Employers  
PTD - Exposure (PTD Ult. Claim Counts)**

Accident Year	Paid Losses (in thousands) - Evaluation in Years																
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>	
1978																7,986	7,761
1979															9,160	9,069	9,050
1980													8,604	8,922	8,904	9,382	
1981												8,181	8,391	8,835	9,309	9,317	
1982											8,077	8,304	8,719	9,429	9,586	9,540	
1983										7,293	7,197	8,376	9,129	10,152	9,314	9,323	
1984									7,024	8,156	8,720	10,415	10,581	10,430	9,916	9,969	
1985							6,904	7,751	9,206	10,470	11,417	12,036	11,508	11,323	11,123	11,123	
1986							4,005	4,939	6,115	8,559	9,926	10,230	9,876	10,233	9,975	9,668	
1987						2,313	3,351	4,354	7,214	9,280	9,247	9,285	9,306	9,238	9,351	9,074	
1988					1,351	2,289	3,558	6,911	8,488	9,513	9,169	9,579	9,455	9,517	9,482	9,346	
1989				359	1,051	1,989	4,593	7,137	8,208	8,539	9,496	9,332	9,517	9,616	9,302	9,730	
1990			191	567	1,557	3,863	6,380	7,449	7,915	8,898	9,090	9,096	9,489	9,552	10,134	10,210	
1991		22	161	499	1,897	3,544	5,295	5,910	6,170	7,025	6,913	6,898	7,133	7,322	7,587	7,309	
1992	0	1	77	764	2,245	3,478	4,084	4,880	5,425	5,827	5,938	6,431	6,435	6,812	6,779	6,571	
1993	0	5	167	872	1,880	2,915	3,847	4,199	4,779	5,000	5,475	5,835	5,958	5,692	5,939	5,951	
1994	0	17	175	814	1,869	2,765	3,749	4,099	4,680	5,152	5,489	6,124	6,053	5,994	6,305	6,305	
1995	0	36	191	1,005	2,100	2,638	3,433	3,850	4,506	5,282	5,725	5,707	5,751	6,191	6,191	6,191	
1996	1	58	330	942	1,783	2,532	3,360	3,743	4,432	4,991	5,038	5,353	5,492	5,492	5,492	5,492	
1997	0	66	274	1,163	2,043	2,821	3,629	4,277	5,129	5,554	5,705	6,011	6,011	6,011	6,011	6,011	
1998	0	95	374	1,391	2,108	3,178	4,589	5,142	5,660	6,006	6,903	6,903	6,903	6,903	6,903	6,903	
1999	0	43	402	1,101	1,848	2,938	4,316	4,809	5,697	6,259	6,259	6,259	6,259	6,259	6,259	6,259	
2000	0	35	419	1,427	2,781	4,154	5,272	6,142	6,946	6,946	6,946	6,946	6,946	6,946	6,946	6,946	
2001	8	123	512	1,422	2,571	3,697	4,582	5,530	5,530	5,530	5,530	5,530	5,530	5,530	5,530	5,530	
2002	0	143	441	1,284	2,210	3,383	4,722	4,722	4,722	4,722	4,722	4,722	4,722	4,722	4,722	4,722	
2003	0	41	453	1,601	2,344	3,770	3,770	3,770	3,770	3,770	3,770	3,770	3,770	3,770	3,770	3,770	
2004	3	88	541	1,250	2,178	2,178	2,178	2,178	2,178	2,178	2,178	2,178	2,178	2,178	2,178	2,178	
2005	16	108	414	824	824	824	824	824	824	824	824	824	824	824	824	824	
2006	0	136	363	363	363	363	363	363	363	363	363	363	363	363	363	363	
2007	0	136	136	136	136	136	136	136	136	136	136	136	136	136	136	136	
2008	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	

Accident Year	Paid Losses (in thousands) - Evaluation in Years														
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>
1978	8,156	8,087	8,183	7,762	7,186	7,073	6,480	6,332	5,895	5,491	5,521	5,213	4,780	4,484	4,181
1979	9,557	9,317	8,669	8,402	7,827	7,350	7,030	6,759	6,435	6,758	6,143	5,398	5,145	4,865	
1980	9,667	9,278	8,696	8,257	7,895	7,947	7,325	7,087	6,973	6,618	5,725	5,535	5,257		
1981	9,125	8,538	8,228	7,735	7,512	7,108	6,881	6,642	6,500	5,756	5,393	5,016			
1982	8,759	8,633	8,123	8,073	7,591	7,482	6,937	7,058	6,255	5,809	5,515				
1983	8,839	8,502	8,308	7,897	7,613	7,401	7,497	6,949	6,637	6,237					
1984	9,394	9,339	9,060	8,505	8,645	8,240	7,406	7,021	6,762						
1985	10,761	10,383	9,992	9,672	9,813	8,852	8,647	8,206							
1986	9,553	9,590	9,280	9,406	8,724	8,406	8,196								
1987	9,117	8,892	9,196	8,608	8,318	8,001									
1988	9,772	9,774	8,935	8,838	8,489										
1989	9,692	9,261	9,172	9,013											
1990	9,399	9,333	9,157												
1991	7,275	7,399													
1992	6,638														
1993															
1994															
1995															
1996															
1997															
1998															
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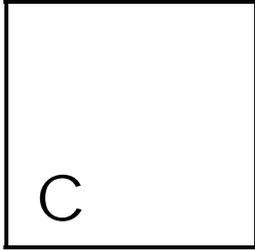
**Ohio Bureau of Workers' Compensation**  
**Private Employers**  
**PTD - Exposure (PTD Ult. Claim Counts)**  
**Unpaid Loss Payment Projections**  
**Fiscal Year Ending 6/30**

Accident Year	Unpaid Loss		(Dollars in Thousands)																2023 and
	Undisc.	Disc.	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	Subsequent		
1978	35,551	26,543	3,904	3,624	3,351	3,085	2,826	2,570	2,322	2,083	1,855	1,638	1,435	1,246	1,069	907	3,635		
1979	44,273	32,703	4,613	4,355	4,043	3,739	3,442	3,153	2,867	2,590	2,324	2,069	1,827	1,601	1,390	1,193	5,067		
1980	48,239	35,275	4,917	4,514	4,262	3,956	3,658	3,368	3,085	2,805	2,535	2,274	2,025	1,788	1,560	1,360	6,126		
1981	50,677	36,664	4,905	4,665	4,283	4,044	3,754	3,471	3,196	2,927	2,661	2,405	2,158	1,921	1,696	1,486	7,103		
1982	57,389	41,047	5,241	5,048	4,801	4,407	4,161	3,863	3,572	3,289	3,012	2,739	2,475	2,220	1,977	1,746	8,839		
1983	62,489	44,191	5,512	5,203	5,012	4,766	4,376	4,131	3,835	3,546	3,265	2,990	2,719	2,457	2,205	1,963	10,508		
1984	76,404	53,471	6,655	6,152	5,808	5,594	5,320	4,884	4,611	4,281	3,958	3,644	3,338	3,035	2,743	2,461	13,920		
1985	92,213	63,866	7,774	7,354	6,799	6,419	6,182	5,880	5,398	5,096	4,731	4,375	4,028	3,689	3,354	3,031	18,104		
1986	94,149	64,528	7,670	7,290	6,897	6,376	6,020	5,798	5,514	5,062	4,779	4,437	4,103	3,777	3,460	3,146	19,820		
1987	98,969	67,104	7,745	7,432	7,064	6,683	6,178	5,833	5,618	5,343	4,905	4,631	4,299	3,975	3,660	3,352	22,252		
1988	108,754	72,932	8,193	7,870	7,552	7,177	6,790	6,278	5,926	5,708	5,429	4,984	4,705	4,368	4,039	3,719	26,016		
1989	119,384	79,171	8,664	8,341	8,012	7,688	7,307	6,913	6,391	6,033	5,811	5,527	5,074	4,790	4,447	4,112	30,272		
1990	133,191	87,326	9,310	8,990	8,655	8,314	7,978	7,582	7,173	6,632	6,261	6,030	5,735	5,265	4,971	4,615	35,680		
1991	121,184	78,470	7,966	7,914	7,642	7,358	7,067	6,781	6,445	6,098	5,637	5,322	5,126	4,875	4,476	4,225	34,252		
1992	116,229	74,212	7,057	7,176	7,129	6,885	6,628	6,367	6,109	5,806	5,493	5,079	4,794	4,618	4,392	4,032	34,663		
1993	116,990	73,519	6,463	6,711	6,824	6,779	6,547	6,303	6,054	5,810	5,522	5,224	4,829	4,559	4,391	4,176	36,797		
1994	130,970	80,855	6,545	6,874	7,138	7,258	7,210	6,963	6,704	6,439	6,179	5,873	5,556	5,136	4,849	4,670	43,578		
1995	136,080	82,502	6,427	6,479	6,804	7,066	7,185	7,138	6,893	6,636	6,374	6,117	5,814	5,500	5,085	4,800	47,763		
1996	147,619	87,842	6,540	6,663	6,717	7,054	7,325	7,449	7,400	7,146	6,880	6,608	6,341	6,027	5,702	5,272	54,494		
1997	166,365	96,895	6,382	7,088	7,222	7,280	7,645	7,939	8,073	8,020	7,745	7,456	7,162	6,872	6,532	6,180	64,771		
1998	200,327	114,092	7,057	7,415	8,234	8,389	8,457	8,882	9,223	9,378	9,317	8,997	8,662	8,320	7,984	7,588	82,424		
1999	217,595	121,044	6,965	7,420	7,796	8,657	8,821	8,892	9,338	9,697	9,861	9,796	9,460	9,108	8,748	8,394	94,642		
2000	258,218	140,120	7,437	8,028	8,552	8,985	9,978	10,166	10,248	10,763	11,176	11,365	11,290	10,903	10,497	10,082	118,751		
2001	253,252	133,860	6,489	7,107	7,672	8,172	8,586	9,535	9,715	9,793	10,285	10,680	10,860	10,789	10,419	10,031	123,118		
2002	266,752	136,992	5,736	6,688	7,325	7,907	8,423	8,849	9,828	10,013	10,093	10,600	11,008	11,193	11,120	10,738	137,231		
2003	266,082	132,467	4,779	5,619	6,552	7,175	7,745	8,251	8,669	9,627	9,808	9,887	10,384	10,783	10,965	10,893	144,946		
2004	284,180	136,654	3,813	5,036	5,921	6,903	7,560	8,161	8,694	9,134	10,144	10,335	10,418	10,941	11,362	11,553	164,206		
2005	285,915	132,183	2,398	3,804	5,024	5,907	6,887	7,543	8,142	8,674	9,113	10,120	10,311	10,394	10,916	11,335	175,348		
2006	307,542	136,166	1,410	2,568	4,073	5,379	6,325	7,374	8,076	8,718	9,287	9,757	10,835	11,040	11,129	11,688	199,884		
2007	320,030	135,222	495	1,465	2,668	4,231	5,589	6,571	7,662	8,391	9,058	9,649	10,138	11,258	11,471	11,563	219,823		
2008	332,871	134,015	113	514	1,523	2,774	4,400	5,811	6,833	7,966	8,725	9,418	10,033	10,541	11,706	11,927	240,588		
<b>Total</b>	<b>4,949,883</b>	<b>2,731,933</b>	<b>179,175</b>	<b>185,408</b>	<b>191,353</b>	<b>196,409</b>	<b>200,371</b>	<b>202,698</b>	<b>203,613</b>	<b>203,504</b>	<b>202,223</b>	<b>200,025</b>	<b>196,941</b>	<b>192,990</b>	<b>188,317</b>	<b>182,237</b>	<b>2,224,619</b>		

-Discount Rate 5.00%

-Note: Projected payments for accident year 2008 are for the full accident year.





## Death Benefits (PA)

### Conclusions

Indicated unpaid loss as of June 30, 2008 is \$1.0 billion on a discounted basis and \$2.1 billion on a nominal basis. These values are summarized in Appendix C.1. The projected value of discounted ultimate losses for the first half of accident year 2008 is \$24.6 million.

The projected discounted unpaid loss in last year's report was \$0.9 billion, and the projected undiscounted value was \$1.9 billion. Actual payments in the latest fiscal year for claims occurring in June 2007 and prior amounted to \$64.4 million, which is \$0.6 million higher than the amounts projected in last year's audit. The difference in actual versus expected payments combined with our current assumptions for future payments on June 2007 and prior claims result in projections that are higher by \$7.7 million (valued as of June 30, 2007) than the projections included in last year's audit. These comparisons to comparable values in last year's audit are shown in Appendix R.2.

### Methodology

Our methodology for projecting survivor benefits is the same as was used in last year's report. We have calculated relationships of historical calendar year payments divided by an "exposure" factor for each accident year, where the "exposure" factor is the number of insured employees multiplied by the assumed average death benefit.

Appendix C.7 shows the historical data. Appendix C.6 provides the calculation of average benefits by year of death, which are functions of the maximum and minimum benefits and the SAWW. For purposes of calculating indexed paid losses, which are used for the developments in the first year, we have assumed that the year of injury equals the year of death. Appendix C.5 shows the composite (exposure) factors, which are the assumed average benefits multiplied by the insured employees (in thousands).

We have calculated the historical number of weeks of benefits paid by development period in Appendix C.4. These are derived by dividing the actual payments from Appendix C.7 by the composite factors in Appendix C.5. The historical persistency factors are displayed in Appendix C.3. There is considerable variability in the data. The factors are sometimes greater than the theoretical (mortality) tables since additional claims are reported as the accident years mature. We also show the coefficients of variation (cv's), which can be useful in comparing the relative stability of these measurements of the persistency and composite factors. Based on the cv's, we have used the number of employees as the base for projecting payments in the first year of development and persistency factors for projecting payments thereafter.

The projection of future payments is provided in Appendix C.2. For payments in the first period of development (age 0.5 to 1.5), we have multiplied the historical (latest 3 year average) number of weeks of benefits by the composite factors to arrive at projected payments. For development beyond the first period, we have selected persistency factors which "smooth" the development pattern over the 2nd through 25th years of development. We have selected the latest three year average persistency factors for periods 2 and 3, a factor of 0.99 for periods 6 through 23. For development after the 24th period, we have used the theoretical (mortality) factors and have assumed the survivor's age at the time of injury was 42.

For injury years prior to 1978, the latest fiscal year payments are multiplied by a "tail" factor based on historical experience to arrive at the projected nominal unpaid loss; discounted unpaid losses use the relationships of the discounted to nominal unpaid loss for injury year 1978.

**Ohio Bureau of Workers' Compensation**  
**Private Employers**  
**Death - All Claims**  
**Summary of Unpaid Loss @ 6/30/08**  
(Dollars in Thousands)

<u>Accident Year</u>	<u>Undiscounted Unpaid Loss</u>	<u>Discounted Unpaid Loss</u>
Prior to 1978	107,710	58,048
1978	22,881	13,782
1979	28,080	16,652
1980	26,884	15,705
1981	26,918	15,496
1982	25,308	14,360
1983	38,948	21,788
1984	50,056	27,611
1985	46,468	25,276
1986	37,391	20,053
1987	49,235	26,032
1988	57,102	29,760
1989	60,018	30,833
1990	56,975	28,849
1991	57,978	28,935
1992	59,460	29,247
1993	59,608	28,898
1994	52,367	25,020
1995	47,583	22,404
1996	68,718	31,885
1997	60,173	27,514
1998	71,575	32,252
1999	81,169	36,044
2000	80,199	35,098
2001	85,656	36,945
2002	109,174	46,411
2003	113,588	47,595
2004	113,590	46,918
2005	126,635	51,642
2006	94,801	38,280
2007	88,285	34,993
2008	<u>61,968</u>	<u>23,944</u>
<b>Total 1978-2008:</b>	<b>1,958,791</b>	<b>910,221</b>
<b>Total:</b>	<b>2,066,501</b>	<b>968,268</b>

Note: Unpaid loss for accident year 2008 is for the first half of the year only.

**Ohio Bureau of Workers' Compensation**

**Private Employers**

**Death - All Claims**

**Unpaid Loss Payment Projections**

**Fiscal Year Ending 6/30**

(Dollars in Thousands)

Accident Year	Unpaid Loss Undisc.	Unpaid Loss Disc.	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023 and Subsequent
1978	22,881	13,782	1,146	1,134	1,121	1,107	1,091	1,074	1,055	1,034	1,012	987	961	932	902	869	8,457
1979	28,080	16,652	1,352	1,339	1,325	1,309	1,293	1,274	1,254	1,232	1,208	1,182	1,153	1,122	1,089	1,053	10,894
1980	26,884	15,705	1,267	1,233	1,221	1,209	1,195	1,179	1,163	1,144	1,124	1,102	1,078	1,052	1,024	993	10,899
1981	26,918	15,496	1,239	1,210	1,178	1,167	1,154	1,141	1,126	1,110	1,093	1,074	1,053	1,030	1,005	978	11,360
1982	25,308	14,360	1,134	1,112	1,087	1,058	1,048	1,037	1,025	1,012	997	982	964	946	925	903	11,080
1983	38,948	21,788	1,701	1,668	1,637	1,599	1,557	1,542	1,526	1,508	1,489	1,468	1,445	1,419	1,392	1,361	17,635
1984	50,056	27,611	2,127	2,094	2,053	2,015	1,968	1,916	1,898	1,878	1,856	1,832	1,806	1,778	1,747	1,712	23,377
1985	46,468	25,276	1,919	1,893	1,863	1,827	1,793	1,752	1,705	1,689	1,671	1,652	1,631	1,607	1,582	1,554	22,330
1986	37,391	20,053	1,492	1,483	1,462	1,440	1,412	1,385	1,353	1,317	1,305	1,291	1,276	1,260	1,242	1,222	18,452
1987	49,235	26,032	1,900	1,889	1,877	1,851	1,823	1,787	1,754	1,713	1,668	1,652	1,634	1,615	1,595	1,572	24,906
1988	57,102	29,760	2,133	2,121	2,109	2,095	2,067	2,035	1,995	1,958	1,912	1,862	1,844	1,825	1,803	1,780	29,562
1989	60,018	30,833	2,173	2,161	2,149	2,136	2,123	2,094	2,061	2,021	1,983	1,937	1,886	1,868	1,848	1,827	31,750
1990	56,975	28,849	2,000	1,990	1,979	1,968	1,956	1,944	1,918	1,888	1,851	1,817	1,775	1,728	1,711	1,693	30,756
1991	57,978	28,935	1,976	1,966	1,956	1,945	1,935	1,923	1,911	1,885	1,856	1,820	1,786	1,744	1,698	1,682	31,895
1992	59,460	29,247	1,969	1,959	1,950	1,940	1,929	1,918	1,907	1,895	1,869	1,840	1,805	1,771	1,730	1,684	33,295
1993	59,608	28,898	1,919	1,910	1,901	1,892	1,882	1,872	1,861	1,850	1,839	1,814	1,785	1,751	1,718	1,678	33,937
1994	52,367	25,020	1,637	1,634	1,626	1,618	1,610	1,602	1,593	1,584	1,575	1,565	1,543	1,519	1,490	1,462	30,310
1995	47,583	22,404	1,445	1,442	1,439	1,432	1,425	1,418	1,411	1,403	1,396	1,387	1,379	1,360	1,339	1,313	27,993
1996	68,718	31,885	2,029	2,025	2,021	2,017	2,008	1,998	1,988	1,978	1,967	1,956	1,944	1,932	1,906	1,876	41,073
1997	60,173	27,514	1,729	1,726	1,722	1,719	1,716	1,707	1,699	1,691	1,682	1,673	1,663	1,654	1,643	1,621	36,528
1998	71,575	32,252	2,003	1,999	1,995	1,991	1,988	1,984	1,974	1,965	1,955	1,945	1,934	1,923	1,912	1,900	44,107
1999	81,169	36,044	2,214	2,210	2,206	2,201	2,197	2,192	2,188	2,178	2,167	2,156	2,145	2,134	2,122	2,109	50,750
2000	80,199	35,098	2,134	2,130	2,126	2,121	2,117	2,113	2,109	2,104	2,094	2,084	2,074	2,063	2,052	2,040	50,838
2001	85,656	36,945	2,225	2,220	2,216	2,211	2,207	2,202	2,198	2,194	2,189	2,179	2,168	2,157	2,146	2,135	55,010
2002	109,174	46,411	2,769	2,763	2,758	2,752	2,747	2,741	2,736	2,730	2,725	2,719	2,707	2,693	2,680	2,666	70,986
2003	113,588	47,595	2,815	2,809	2,804	2,798	2,793	2,787	2,782	2,776	2,770	2,765	2,759	2,746	2,733	2,719	74,731
2004	113,590	46,918	2,752	2,747	2,741	2,736	2,731	2,725	2,720	2,714	2,709	2,703	2,698	2,693	2,680	2,667	75,575
2005	126,635	51,642	3,136	2,993	2,987	2,981	2,975	2,969	2,963	2,957	2,951	2,945	2,939	2,933	2,927	2,913	85,067
2006	94,801	38,280	2,487	2,286	2,182	2,177	2,173	2,168	2,164	2,160	2,155	2,151	2,147	2,143	2,138	2,134	64,136
2007	88,285	34,993	1,760	2,270	2,087	1,991	1,987	1,983	1,979	1,975	1,971	1,967	1,963	1,959	1,956	1,952	60,484
2008	124,038	47,928	1,847	2,437	3,142	2,888	2,756	2,750	2,745	2,739	2,734	2,728	2,723	2,717	2,712	2,707	86,415
<b>Total</b>	<b>2,020,861</b>	<b>934,204</b>	<b>60,431</b>	<b>60,854</b>	<b>60,919</b>	<b>60,192</b>	<b>59,651</b>	<b>59,213</b>	<b>58,759</b>	<b>58,282</b>	<b>57,773</b>	<b>57,235</b>	<b>56,669</b>	<b>56,075</b>	<b>55,445</b>	<b>54,776</b>	<b>1,204,587</b>
<b>-Discount Rate</b>																	<b>5.00%</b>

-Note: Projected payments for accident year 2008 are for the full accident year.

**Ohio Bureau of Workers' Compensation  
Private Employers  
Death - All Claims**

Accident Year	Paid Loss Development Factors - Evaluation in Years														
	<u>0.5-1.5</u>	<u>1.5-2.5</u>	<u>2.5-3.5</u>	<u>3.5-4.5</u>	<u>4.5-5.5</u>	<u>5.5-6.5</u>	<u>6.5-7.5</u>	<u>7.5-8.5</u>	<u>8.5-9.5</u>	<u>9.5-10.5</u>	<u>10.5-11.5</u>	<u>11.5-12.5</u>	<u>12.5-13.5</u>	<u>13.5-14.5</u>	<u>14.5-15.5</u>
1978															0.998
1979															0.908
1980													0.957		0.943
1981												0.975			1.006
1982											1.031	0.925	1.004		0.964
1983											0.990	0.894	1.066	0.988	0.911
1984									1.098	0.968	0.944	0.964	0.986	1.105	0.936
1985								1.153	0.821	1.076	0.917	0.988	0.993	0.969	0.976
1986								1.147	0.963	1.005	0.958	0.967	1.043	0.938	0.989
1987						1.044	0.881	1.012	1.044	0.963	1.015	0.933	1.045	1.011	1.024
1988					1.015	0.854	0.967	1.076	0.877	1.032	1.121	0.898	0.991	1.051	0.984
1989				1.112	0.835	1.034	0.989	1.023	1.039	0.974	0.950	0.999	1.001	1.009	0.961
1990			1.203	0.926	0.878	1.088	0.936	0.980	1.003	1.011	0.934	1.044	0.955	1.063	1.098
1991		2.143	1.159	0.879	1.005	1.100	0.822	1.036	0.973	0.943	1.083	0.960	1.096	0.915	0.981
1992	52.177	1.740	1.186	0.856	1.083	1.098	0.839	1.046	0.979	1.014	0.945	1.094	0.943	0.950	0.943
1993	65.089	1.519	1.201	0.995	0.930	1.048	0.955	1.013	0.916	1.079	1.047	0.974	0.961	0.982	1.005
1994	23.620	1.453	1.080	0.950	0.898	0.981	1.053	0.955	0.993	1.134	0.898	0.926	1.021	0.903	
1995	21.415	1.531	1.106	0.993	0.884	0.988	1.010	1.056	1.035	0.970	1.149	0.783	0.995		
1996	13.101	1.576	1.098	0.955	1.016	0.966	0.949	1.044	0.977	0.952	1.022	0.971			
1997	10.429	1.220	1.238	0.972	0.968	0.960	0.989	1.041	1.104	0.886	0.972				
1998	8.073	1.451	1.320	0.850	0.919	1.187	0.908	0.947	1.062	0.944					
1999	13.371	1.592	1.327	0.847	1.011	1.015	0.958	0.957	0.978						
2000	11.480	1.487	1.304	0.878	0.913	0.999	0.926	1.093							
2001	20.895	1.528	1.398	0.836	0.989	0.946	0.965								
2002	9.580	1.330	1.498	0.831	0.931	0.937									
2003	10.727	1.483	1.237	0.895	0.991										
2004	9.936	1.265	1.157	0.933											
2005	14.304	1.293	1.474												
2006	13.625	1.398													
2007	13.135														
2008															
Avg All	19.435	1.501	1.249	0.919	0.954	1.015	0.956	1.025	0.994	0.993	0.993	0.971	0.992	0.982	0.989
Avg Last3	13.688	1.319	1.289	0.886	0.970	0.961	0.950	0.999	1.048	0.927	1.048	0.893	0.992	0.945	0.976
P(Living)	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.995	0.995
Selected	13.688	1.319	1.289	0.919	0.954	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998

Accident Year	Paid Loss Development Factors - Evaluation in Years														
	<u>15.5-16.5</u>	<u>16.5-17.5</u>	<u>17.5-18.5</u>	<u>18.5-19.5</u>	<u>19.5-20.5</u>	<u>20.5-21.5</u>	<u>21.5-22.5</u>	<u>22.5-23.5</u>	<u>23.5-24.5</u>	<u>24.5-25.5</u>	<u>25.5-26.5</u>	<u>26.5-27.5</u>	<u>27.5-28.5</u>	<u>28.5-29.5</u>	<u>29.5-30.5</u>
1978	0.966	0.939	0.976	0.882	1.145	0.856	1.021	0.915	0.973	1.207	1.282	0.734	0.851	0.925	0.979
1979	0.992	1.027	1.134	0.829	0.914	0.966	1.008	0.908	1.001	1.165	0.813	0.902	0.998	0.935	
1980	0.972	0.983	0.951	1.019	0.914	1.032	0.929	0.937	1.149	0.847	0.902	0.954	1.011		
1981	0.928	1.029	0.983	0.949	0.980	0.981	0.977	1.255	0.742	0.896	1.002	0.936			
1982	1.101	0.952	0.946	1.008	0.957	0.968	1.106	0.910	0.839	0.954	0.966				
1983	0.992	0.909	1.048	0.954	0.946	1.096	0.936	0.909	1.009	0.972					
1984	0.956	1.041	0.957	1.001	1.097	0.984	0.861	0.960	1.029						
1985	1.356	0.700	0.987	1.181	0.867	0.882	0.948	0.985							
1986	0.924	1.000	1.164	0.859	0.883	0.919	0.953								
1987	0.979	1.170	0.890	0.864	0.966	0.949									
1988	1.162	0.876	0.935	0.931	0.995										
1989	0.932	0.961	0.975	0.973											
1990	0.925	0.947	1.025												
1991	1.025	0.934													
1992	0.989														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															
Avg All	1.013	0.962	0.998	0.954	0.970	0.963	0.971	0.972	0.963	1.007	0.993	0.881	N/A	N/A	N/A
Avg Last 3	0.980	0.947	0.978	0.923	0.948	0.917	0.921	0.951	0.959	0.941	0.957	0.930	0.953	N/A	N/A
P(Living)	0.995	0.995	0.995	0.995	0.995	0.995	0.994	0.994	0.994	0.993	0.993	0.992	0.992	0.992	0.991
Selected	0.998	0.995	0.995	0.995	0.995	0.995	0.994	0.994	0.994	0.986	0.984	0.981	0.981	0.977	0.974

**Ohio Bureau of Workers' Compensation**

**Private Employers**

**Death - All Claims**

Accident Year	Indexed Paid Losses (# of Weeks per 1000 Employees)															
	0.5	1.5	2.5	3.5	4.5	5.5	6.5	7.5	8.5	9.5	10.5	11.5	12.5	13.5	14.5	15.5
1978															6.047	6.033
1979														7.434	6.751	6.366
1980												5.903	5.649	5.480	5.515	
1981												5.502	5.367	5.334	5.132	4.945
1982											4.318	4.454	4.119	4.136	4.104	3.740
1983										4.909	4.859	4.342	4.628	4.574	4.284	4.746
1984									5.076	5.574	5.395	5.092	4.911	4.842	5.349	5.075
1985								5.788	6.672	5.477	5.894	5.408	5.345	5.307	5.142	5.016
1986							4.301	4.933	4.749	4.775	4.575	4.422	4.612	4.324	4.277	4.380
1987						5.482	5.724	5.041	5.099	5.322	5.123	5.198	4.851	5.072	5.127	5.047
1988					6.232	6.328	5.402	5.225	5.621	4.931	5.088	5.704	5.124	5.077	5.336	5.129
1989				4.929	5.479	4.577	4.734	4.682	4.788	4.974	4.847	4.606	4.603	4.606	4.648	5.105
1990			4.266	5.132	4.753	4.174	4.540	4.249	4.163	4.174	4.222	3.942	4.114	3.931	4.177	4.099
1991		1.900	4.071	4.717	4.145	4.166	4.585	3.770	3.907	3.800	3.582	3.880	3.724	4.083	3.735	3.524
1992	0.035	1.837	3.196	3.790	3.244	3.514	3.857	3.236	3.386	3.315	3.362	3.178	3.477	3.280	3.114	3.046
1993	0.026	1.677	2.546	3.058	3.043	2.832	2.966	2.833	2.870	2.629	2.836	2.970	2.891	2.777	2.727	2.741
1994	0.083	1.959	2.847	3.074	2.919	2.622	2.571	2.706	2.584	2.567	2.911	2.614	2.420	2.471	2.232	
1995	0.065	1.391	2.130	2.357	2.340	2.069	2.043	2.064	2.178	2.255	2.187	2.513	1.968	1.959		
1996	0.126	1.649	2.598	2.853	2.723	2.767	2.672	2.537	2.649	2.589	2.465	2.521	2.447			
1997	0.141	1.475	1.800	2.227	2.164	2.095	2.011	1.989	2.071	2.285	2.025	1.968				
1998	0.176	1.423	2.064	2.725	2.317	2.130	2.528	2.297	2.174	2.309	2.180					
1999	0.103	1.381	2.200	2.920	2.472	2.500	2.537	2.431	2.327	2.276						
2000	0.116	1.327	1.973	2.572	2.259	2.062	2.060	1.907	2.084							
2001	0.063	1.313	2.007	2.805	2.346	2.320	2.195	2.118								
2002	0.189	1.809	2.407	3.605	2.996	2.789	2.612									
2003	0.151	1.618	2.399	2.968	2.656	2.631										
2004	0.194	1.925	2.436	2.817	2.628											
2005	0.111	1.586	2.052	3.025												
2006	0.086	1.170	1.637													
2007	0.084	1.101														
2008	0.082															
Avg Last 5	0.111	1.480	2.186	3.044	2.577	2.461	2.386	2.148	2.261	2.343	2.354	2.517	2.641	2.914	3.197	3.703

Accident Year	Indexed Paid Losses (# of Weeks per 1000 Employees)														
	16.5	17.5	18.5	19.5	20.5	21.5	22.5	23.5	24.5	25.5	26.5	27.5	28.5	29.5	30.5
1978	5.826	5.472	5.340	4.709	5.394	4.618	4.713	4.313	4.198	5.069	6.501	4.771	4.061	3.758	3.680
1979	6.317	6.485	7.353	6.093	5.567	5.375	5.420	4.924	4.931	5.745	4.672	4.212	4.202	3.930	
1980	5.359	5.270	5.011	5.109	4.672	4.819	4.478	4.194	4.820	4.083	3.684	3.515	3.555		
1981	4.590	4.726	4.647	4.411	4.325	4.241	4.145	5.201	3.857	3.455	3.462	3.239			
1982	4.116	3.920	3.709	3.740	3.578	3.465	3.832	3.489	2.926	2.793	2.699				
1983	4.709	4.280	4.486	4.279	4.048	4.437	4.156	3.776	3.812	3.706					
1984	4.852	5.051	4.832	4.836	5.307	5.220	4.493	4.313	4.436						
1985	6.802	4.763	4.700	5.553	4.812	4.247	4.027	3.967							
1986	4.049	4.049	4.711	4.049	3.576	3.288	3.132								
1987	4.941	5.780	5.143	4.444	4.295	4.074									
1988	5.959	5.221	4.879	4.540	4.517										
1989	4.755	4.570	4.456	4.337											
1990	3.790	3.590	3.678												
1991	3.613	3.376													
1992	3.014														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															
Avg Last 5	4.226	4.507	4.573	4.585	4.501	4.253	3.928	4.149	3.970	3.956	4.204	N/A	N/A	N/A	N/A

**Ohio Bureau of Workers' Compensation**  
**Private Employers**  
**Death - All Claims**  
**Calculation of Index Factor**

<b>Accident Year</b>	<b>(1) Average Benefit (\$)</b>	<b>(2) Covered Emp. Yrs.</b>	<b>(3) Composite Factor</b>
1978	160.82	1,956	315
1979	176.09	2,006	353
1980	188.98	1,930	365
1981	203.49	1,915	390
1982	216.83	1,976	428
1983	229.25	2,034	466
1984	240.08	2,025	486
1985	250.36	1,944	487
1986	257.14	1,863	479
1987	265.45	1,767	469
1988	275.62	1,723	475
1989	283.47	1,776	504
1990	295.33	1,851	547
1991	303.75	1,937	588
1992	317.53	2,067	656
1993	325.79	2,154	702
1994	336.17	2,186	735
1995	345.28	2,141	739
1996	357.55	2,324	831
1997	370.70	2,375	880
1998	386.97	2,380	921
1999	401.90	2,426	975
2000	416.98	2,461	1,026
2001	429.87	2,448	1,053
2002	441.62	2,406	1,062
2003	453.60	2,363	1,072
2004	468.52	2,343	1,098
2005	479.52	2,352	1,128
2006	496.64	2,373	1,178
2007	514.55	2,356	1,212
2008	529.77	2,356	1,248

**Notes by Column:**

- (1) From Appendix C.6, Col(4).  
(2) Calculated by dividing payroll by (SAWW\*52)/1000  
(3) Col(3) = Col(1)\*Col(2)/1000

**Ohio Bureau of Workers' Compensation**  
**Private Employers**  
**Death - All Claims**  
**Average Weekly Benefits**

Accident Year	(1) SAWW (\$)	(2) Maximum Benefits (\$)	(3) Minimum Benefits (\$)	(4) Average Benefits (\$)
1978	247.15	216.00	108.00	160.82
1979	266.54	241.00	120.50	176.09
1980	286.60	258.00	129.00	188.98
1981	311.09	275.00	137.50	203.49
1982	327.20	298.00	149.00	216.83
1983	341.69	321.00	160.50	229.25
1984	358.57	335.00	167.50	240.08
1985	371.07	354.00	177.00	250.36
1986	380.29	365.00	182.50	257.14
1987	393.04	376.00	188.00	265.45
1988	411.39	385.00	192.50	275.62
1989	420.61	400.00	200.00	283.47
1990	436.90	419.00	209.50	295.33
1991	451.06	428.00	214.00	303.75
1992	474.30	443.00	221.50	317.53
1993	483.24	460.00	230.00	325.79
1994	494.51	482.00	241.00	336.17
1995	509.04	493.00	246.50	345.28
1996	526.87	511.00	255.50	357.55
1997	551.30	521.00	260.50	370.70
1998	577.29	541.00	270.50	386.97
1999	596.41	567.00	283.50	401.90
2000	618.35	589.00	294.50	416.98
2001	631.45	618.00	309.00	429.87
2002	652.48	628.00	314.00	441.62
2003	670.77	644.00	322.00	453.60
2004	694.68	662.00	331.00	468.52
2005	710.72	678.00	339.00	479.52
2006	735.05	704.00	352.00	496.64
2007	761.22	730.00	365.00	514.55
2008	784.05	751.00	375.50	529.77

**Notes by Column:**

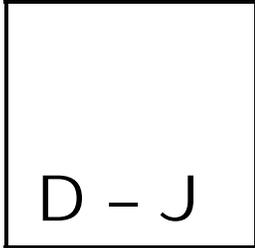
- (1) Ohio Department of Job and Family Services ([http://lmi.state.oh.us/CEP/CEP\\_NAICS.htm#Publications](http://lmi.state.oh.us/CEP/CEP_NAICS.htm#Publications))
- (2) Ohio Bureau of Workers Compensation
- (3) Ohio Bureau of Workers Compensation
- (4) Calculated using theoretical Ohio Wage Distribution (Appendix U.2)

**Ohio Bureau of Workers' Compensation  
Private Employers  
Death - All Claims**

Accident Year	Paid Losses (in thousands) - Evaluation in Years																
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>	
1978																1,902	1,898
1979																2,627	2,385
1980													2,153			2,061	1,999
1981												2,144	2,091			2,079	2,000
1982											1,850	1,908	1,765	1,772	1,758	1,602	
1983										2,289	2,266	2,025	2,158	2,133	1,998	2,213	
1984									2,468	2,709	2,622	2,475	2,387	2,353	2,600	2,467	
1985								2,818	3,248	2,667	2,870	2,633	2,602	2,583	2,503	2,442	
1986							2,061	2,363	2,275	2,288	2,192	2,119	2,210	2,072	2,049	2,099	
1987						2,571	2,685	2,364	2,391	2,496	2,403	2,438	2,275	2,379	2,404	2,367	
1988					2,959	3,004	2,565	2,481	2,669	2,341	2,416	2,708	2,433	2,410	2,534	2,435	
1989				2,482	2,759	2,305	2,384	2,358	2,411	2,505	2,440	2,319	2,318	2,319	2,341	2,571	
1990			2,332	2,805	2,598	2,282	2,482	2,322	2,276	2,281	2,308	2,155	2,249	2,149	2,283	2,241	
1991		1,118	2,395	2,775	2,438	2,451	2,697	2,217	2,298	2,236	2,107	2,282	2,191	2,402	2,197	2,073	
1992	23	1,206	2,098	2,488	2,130	2,306	2,532	2,124	2,223	2,176	2,207	2,086	2,282	2,153	2,044	2,000	
1993	18	1,177	1,787	2,146	2,136	1,987	2,082	1,988	2,014	1,844	1,990	2,084	2,029	1,949	1,914	1,914	1,923
1994	61	1,440	2,092	2,259	2,145	1,927	1,889	1,989	1,899	1,886	2,139	1,921	1,778	1,816	1,640		
1995	48	1,028	1,575	1,742	1,730	1,529	1,511	1,526	1,610	1,667	1,616	1,858	1,455	1,448			
1996	105	1,370	2,158	2,370	2,263	2,299	2,220	2,108	2,201	2,151	2,048	2,094	2,033				
1997	124	1,298	1,584	1,960	1,905	1,844	1,770	1,751	1,823	2,012	1,783	1,733					
1998	162	1,310	1,901	2,509	2,134	1,962	2,329	2,115	2,002	2,127	2,008						
1999	101	1,347	2,145	2,847	2,411	2,438	2,474	2,370	2,269	2,219							
2000	119	1,361	2,024	2,639	2,318	2,116	2,114	1,957	2,138								
2001	66	1,382	2,112	2,952	2,469	2,442	2,310	2,229									
2002	201	1,922	2,557	3,829	3,183	2,963	2,774										
2003	162	1,734	2,572	3,181	2,847	2,821											
2004	213	2,113	2,674	3,093	2,884												
2005	125	1,789	2,314	3,412													
2006	101	1,379	1,929														
2007	102	1,335															
2008	102																

Accident Year	Paid Losses (in thousands) - Evaluation in Years														
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>
1978	1,832	1,721	1,679	1,481	1,696	1,452	1,482	1,357	1,320	1,594	2,045	1,501	1,277	1,182	1,157
1979	2,232	2,291	2,598	2,153	1,967	1,899	1,915	1,740	1,742	2,030	1,651	1,488	1,484	1,389	
1980	1,955	1,923	1,828	1,864	1,704	1,758	1,633	1,530	1,758	1,490	1,344	1,282	1,297		
1981	1,789	1,841	1,811	1,719	1,685	1,653	1,615	2,027	1,503	1,346	1,349	1,262			
1982	1,763	1,679	1,589	1,602	1,533	1,484	1,641	1,494	1,253	1,196	1,156				
1983	2,196	1,996	2,092	1,995	1,888	2,069	1,938	1,761	1,778	1,728					
1984	2,359	2,455	2,349	2,351	2,579	2,537	2,184	2,096	2,156						
1985	3,311	2,319	2,288	2,703	2,343	2,067	1,960	1,931							
1986	1,940	1,940	2,257	1,940	1,714	1,575	1,501								
1987	2,317	2,711	2,412	2,084	2,014	1,911									
1988	2,829	2,479	2,316	2,156	2,145										
1989	2,395	2,301	2,244	2,184											
1990	2,072	1,962	2,010												
1991	2,126	1,986													
1992	1,978														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
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2008															





## Other Compensation Benefits (PA)

### Introduction

In this audit, various other benefit types have been grouped together into a section termed "Other Compensation" which includes:

- (1) Percent Permanent Partial (%PP),
- (2) Permanent Partial (PP),
- (3) Temporary Partial (TP), and Change of Occupation (C/O),
- (4) Wage Loss (WL), Living Maintenance/Wage Loss (LM/WL), Change of Occupation (C/O),
- (5) Lump Sum Settlements (LSS),
- (6) Living Maintenance (LM),
- (7) Lump Sum Advancements (LSA), and
- (8) Additional Awards (AA).

## Conclusions

The projected unpaid losses as of June 30, 2008 for the benefit types included in “Other Compensation” are presented by benefit type in the chart below:

Benefit	Discounted Unpaid Loss (\$000's)	Undiscounted Unpaid Loss (\$000's)
%Permanent Partial	\$229,452	\$275,251
Permanent Partial	\$71,159	\$87,930
TP and C/O	\$627	\$844
WL, LM/WL, and C/O	\$108,201	\$129,503
Lump Sum Settlements	\$1,811,758	\$2,688,961
Living Maintenance	\$83,360	\$101,723
Lump Sum Advancements	\$124,075	\$181,065
Additional Awards	\$24,521	\$37,188
Total	\$2,453,153	\$3,502,466

The projected discounted unpaid losses for these benefits in last year’s report were \$2.012 billion. Actual payments during the latest fiscal year for injuries occurring in June, 2007 and prior were \$421.8 million. The \$421.8 million is approximately \$88.2 million more than the expected payments during this period.

The current (retrospective) estimate of the required unpaid losses for these benefits as of June 30, 2007 is \$2.5 billion, which represents an increase of 23.6% from our estimate as of June 30, 2007. The largest portion of the increase is due to lump sum settlements, which increased from June 2007 by \$482.3 million. The living maintenance and lump sum advancement benefit types also showed increases of \$8.6 million and \$1.3 million in the retrospective estimate of the required unpaid loss as of June 30, 2007. The changes in retrospective unpaid loss by benefit type are presented in Appendix R.2. The “Methodology” and the “Conclusions by Benefit Type” sections provide additional details regarding these changes.

## Methodology

The methodologies used for all benefit types are consistent with the methodologies used in last year’s audit. The persistency methodology was used to analyze the experience for Living Maintenance benefits and the indexed payments method was used for all other

benefit types. Permanent Partial (Appendix E) will be used to describe the indexed payment method.

Appendix E.6 shows the historical payments by accident year for the latest 15 fiscal years. The projected average benefit and ultimate numbers of lost time claims for each accident year are combined into a Composite Factor in Appendix E.3. The historical payments are divided by this Composite Factor to arrive at the indexed payments in Appendix E.5. The figures presented on this exhibit (Appendix E.5) represent an estimate of the number of weeks of benefits paid each year per ultimate lost time claim count.

Based on the historical indexed payments, a selected level of indexed payments is projected for each development period. These selections are shown in the "Selected" row on Appendix E.5. For example, the indexed payments (i.e. number of weeks of benefits per ultimate number of lost time claims) for the second period of development are projected to be 0.309. The cumulative amount to be paid in the second and subsequent years is projected to be 1.205. The appropriate cumulative figure for each accident year is multiplied by the composite factor to convert these figures into dollars of benefits on Appendix E.4. This methodology is used for accident years 1978 and subsequent. For injury years prior to 1978, the latest fiscal year payments are multiplied by a "tail" factor based on historical experience to arrive at the projected nominal unpaid loss; discounted unpaid losses use the relationships of the discounted to nominal unpaid loss for injury year 1978. Appendix E.1 presents a summary of the projected discounted and undiscounted unpaid loss for all accident years as of June 30, 2008.

The persistency methodology used for TT is also used in this section of the report for the Living Maintenance benefit type. For more detail on the persistency method, see the TT narrative (Appendix B).

## Conclusions by Benefit Type

### Percent Permanent Partial (%PP)

As can be seen on Appendix R.2, our current (retrospective) estimate of the required unpaid loss as of June 30, 2007 is \$4.8 million lower than the projections in the prior actuarial audit (\$229.8 million vs. \$234.6 million).

## Permanent Partial (PP)

Senate Bill 307 and House Bill 222 both increased the benefits payable under PP. Senate Bill 307 increased the maximum benefit from 50% of the Statewide Average Weekly Wage (SAWW) to 100% of the SAWW. In addition, the minimum benefit was increased from 25% of the SAWW to 40% of the SAWW. House Bill 222 removed the relationship between the benefit amount and the wage level of the claimant. This bill set the weekly benefit equal to 100% of the SAWW. Both of these changes are reflected in the calculation of the average benefit level used in the analysis of this benefit type.

As can be seen on Appendix R.2, our restatement of the required unpaid loss level as of June 30, 2007 is approximately \$2.2 million lower than the projection presented in last year's audit.

## Wage Loss, Temporary Partial, Living Maintenance/Wage Loss (WL, TP, LM/WL), and Change of Occupation (C/O)

Senate Bill 307 eliminated the Temporary Partial benefit type and substituted the Wage Loss Benefit type. One major difference between these two benefit types deals with the maximum aggregate benefit. Under TP, the maximum benefit was set at a fixed dollar level (i.e., \$17,500 when Senate Bill 307 was implemented). With the WL benefit type, the maximum benefit is set at 200 weeks.

In addition to the changes imposed by Senate Bill 307, several Supreme Court decisions have had a significant impact on TP, now called "impairment of earning capacity." Prior to the Supreme Court decisions, the TP benefit calculation was based on the lesser of two-thirds of the difference between the actual wages at the date of injury and current wages or two-thirds of the medical impairment (expressed as a percentage times the claimant's average weekly wage at the time of their injury). In 1988, the Supreme Court decisions interpreted the statutes to say that the TP benefit should not be based on the actual wages at date of injury, but instead based on the estimate of the wages that the claimant would have made at the pre-injury job at the date of the award considering the claimant's age, education, work history, etc. While the maximum benefit remained equal to the SAWW for the year of injury, the average benefit increased dramatically under this new interpretation.

As a result of this interpretation, not only did the average benefit increase, but the number of claims also increased. As an example, if the appropriate circumstances existed, a claimant who had previously received a %PP award (a claimant can not receive both a %PP award and a TP award) could attempt to have the %PP award rescinded and apply for the higher TP benefits.

When comparing TP and WL, it should be noted that under WL, the claimant can also receive %PP benefits. As previously stated, a claimant cannot receive both a TP and %PP benefit.

In this analysis, we have separately projected future TP and WL payments (i.e. unpaid loss). For TP, due to the recent changes, the most recent experience was used to project future payments. For WL, the projections of the indexed payments by benefit type were based on the historical experience for the early years of development, and we have used projected persistency assumptions for the later years of development.

Change of Occupation (C/O) benefits are allowable where the Industrial Commission finds that a loss of wages has occurred and a change of occupation is medically advisable for an employee contracting silicosis or pneumoconiosis, or a fire fighter or police officer who has incurred a loss of wages from contracting cardiovascular and pulmonary disease. In prior actuarial audits, C/O payments had been included with Living Maintenance payments. Beginning with the 6/30/96 audit, we have included C/O prior to 1986 payments with TP payments and 1986 and subsequent C/O payments with the WL payments. However, the payments are not significant amounts.

On a combined TP/WL, LM/WL, and C/O basis, our current (retrospective) estimate of the required unpaid loss as of June 30, 2007 is \$109.0 million compared to the estimate of \$119.0 million in last year's actuarial audit. The actual payments during the latest fiscal year were \$23.1 million while the expected payments during this period were \$26.3 million.

### Lump Sum Settlements (LSS)

The fiscal year 2007/2008 LSS payments for June 2007 and prior injuries were higher than was expected for this period of time (\$276.3 million vs. \$191.5 million). This is consistent with BWC's LSS initiative.

When a lump sum settlement is made, the future payments that would eventually show up under the corresponding benefit type are reduced. If the level of lump sum settlements remains consistent over time, the payment (or persistency) patterns for the other benefit types reflect the impact of the lump sum settlements. However, if more lump sum settlements are made, the early payment of future benefits associated with those claimants may not be recognized, and the unpaid loss for the corresponding benefit type could be overstated.

We have selected an indexed payment pattern for lump sum settlements based primarily on the most recent period of development. If the level of lump sum settlements continues at the current level, the lump sum settlement unpaid liability will be correctly stated. If it declines back to more historical levels the liability will be lower. If the relative settlement activity increases the liability will be higher. It is our understanding that the majority of lump sum settlements replaced TT, %PP, medical, permanent total (PTD), and DWRP benefit awards. Since our unpaid loss for TT, medical, %PP, and PTD rely on the latest year's payments as the base for projection, the expected reduction in future payments for these benefit types due to LSS to date should be properly accounted for. DWRP benefits are not currently reserved in the SIF. By reserving for additional LSS to replace DWRP awards, the methodology effectively transfers some of these payments from a "pay as you go" basis to a fully reserved basis.

## Living Maintenance (LM)

House Bill 222 transferred the authority and responsibility for determining which claimants will benefit from rehabilitation from the Industrial Commission to the Bureau. This includes reviewing the extension of LM payments. The payments under this benefit had increased significantly in the early 1990's to a peak of \$28.4 million in 1991. After steadily declining to an annual level \$11.2 million in calendar year 1997, LM payments began to increase through 2002 before beginning to decline.

Calendar Year	Payments (\$ millions)
1997	\$11.2
1998	\$17.3
1999	\$23.2
2000	\$24.6
2001	\$34.5
2002	\$38.7
2003	\$27.6
2004	\$20.1
2005	\$20.8
2006	\$21.9
2007	\$22.7
1 <sup>st</sup> half of 2008	\$12.2

The typical LM claimant has received TT prior to his/her entering rehabilitation. As a result, the TT payments are reduced. As discussed above, to better reflect the relationship between LM and TT, we have used the persistency method which is the same method used for TT.

Our re-statement of the required unpaid loss for LM as of June 30, 2007 is \$8.6 million higher than estimated in the prior actuarial audit (\$86.4 million vs. \$77.8 million).

## Lump Sum Advancements

Lump Sum Advancements may be granted, primarily to workers who have been awarded PTD benefits, to provide for certain immediate expenses (e.g., attorney fees). On an individual claim basis, LSA payments have the effect of reducing future PTD payments (PTD benefits for a worker who has received the LSA are reduced by a percentage which is calculated as the quotient of the LSA divided by the present value of the PTD award). Since the PTD payments used to establish unpaid PTD loss have been reduced as a result of the LSA payments, we need to separately reserve for future LSA's. We had available the latest seven fiscal years for LSA payments by accident year. The unpaid loss for LSA benefits was calculated by applying the average of the latest three and five years of indexed paid losses (number of weeks per 1000 PTD's) and the

methodology for "other compensation." The methodology was applied using PTD counts since this was judged to be the most stable basis for projecting LSA benefits.

Our current retrospective estimate of the required unpaid loss as of June 30, 2007 is \$123.0 million for PA. The projected discounted unpaid loss in last year's report was \$121.7 million. Actual payments in the latest fiscal year were \$17.9 million, compared to expected payments (based on last year's audit) of \$13.7 million.

#### Unpaid Loss for Additional Awards

Additional awards are separately reserved by the BWC for penalties resulting from violations of safety standards. Although the payments are made by the SIF, employers are liable for future payments. Our current retrospective estimate of the required unpaid loss as of June 30, 2007 is \$24.9 million for PA. This unpaid loss could be reduced for anticipated assessments which could be billed to employers for these payments. The comparable unpaid loss in last year's report was \$25.7 million.

**Ohio Bureau of Workers' Compensation**  
**Private Employers**  
**% Permanent Partial**  
**Summary of Unpaid Loss @ 6/30/08**  
**(Dollars in Thousands)**

<u>Accident Year</u>	<u>Undiscounted Unpaid Loss</u>	<u>Discounted Unpaid Loss</u>
Prior to 1978	123	101
1978	23	19
1979	43	36
1980	63	54
1981	77	65
1982	91	76
1983	120	99
1984	193	159
1985	284	234
1986	361	297
1987	517	428
1988	686	563
1989	913	748
1990	1,172	958
1991	1,370	1,118
1992	1,706	1,391
1993	2,118	1,720
1994	2,681	2,177
1995	3,102	2,505
1996	3,559	2,864
1997	4,338	3,522
1998	5,702	4,666
1999	7,902	6,502
2000	10,483	8,635
2001	12,609	10,443
2002	16,248	13,503
2003	20,551	17,183
2004	25,157	21,010
2005	30,596	25,612
2006	39,118	33,028
2007	54,129	45,907
2008	<u>29,217</u>	<u>23,830</u>
<b>Total 1978-2008:</b>	<b>275,129</b>	<b>229,351</b>
<b>Total:</b>	<b>275,251</b>	<b>229,452</b>

Note: Unpaid loss for accident year 2008 is for the first half of the year only.

**Ohio Bureau of Workers' Compensation  
Private Employers  
% Permanent Partial  
Average Weekly Benefits**

<b>Accident Year</b>	<b>(1) SAWW (\$)</b>	<b>(2) Maximum Benefits (\$)</b>	<b>(3) Minimum Benefits (\$)</b>	<b>(4) Average Benefits (\$)</b>
1978	247.15	56.00	0.00	55.15
1979	266.54	80.33	0.00	78.46
1980	286.60	86.00	0.00	83.99
1981	311.09	91.67	0.00	89.64
1982	327.20	99.33	0.00	97.03
1983	341.69	107.00	0.00	104.49
1984	358.57	111.67	0.00	109.06
1985	371.07	118.00	0.00	115.15
1986	380.29	121.67	0.00	118.69
1987	393.04	125.33	0.00	122.29
1988	411.39	128.33	0.00	125.33
1989	420.61	133.33	0.00	130.13
1990	436.90	139.67	0.00	136.26
1991	451.06	142.67	0.00	139.26
1992	474.30	147.67	0.00	144.22
1993	483.24	153.33	0.00	149.65
1994	494.51	160.67	0.00	156.57
1995	509.04	164.33	0.00	160.21
1996	526.87	170.33	0.00	166.05
1997	551.30	173.67	0.00	169.55
1998	577.29	180.33	0.00	176.11
1999	596.41	189.00	0.00	184.47
2000	618.35	196.33	0.00	191.61
2001	631.45	206.00	0.00	200.67
2002	652.48	209.33	0.00	204.17
2003	670.77	214.67	0.00	209.42
2004	694.68	220.67	0.00	215.36
2005	710.72	226.00	0.00	220.55
2006	735.05	234.67	0.00	228.96
2007	761.22	243.33	0.00	237.39
2008	784.05	250.33	0.00	244.24

**Notes by Column:**

- (1) Ohio Department of Job and Family Services ([http://lmi.state.oh.us/CEP/CEP\\_NAICS.htm#Publications](http://lmi.state.oh.us/CEP/CEP_NAICS.htm#Publications))
- (2) Ohio Bureau of Workers' Compensation
- (3) Ohio Bureau of Workers' Compensation
- (4) Calculated using theoretical Ohio Wage Distribution (Appendix U.2)

**Ohio Bureau of Workers' Compensation**  
**Private Employers**  
**% Permanent Partial**  
**Calculation of Index Factor**

<b>Accident Year</b>	<b>(1) Average Benefit (\$)</b>	<b>(2) Ultimate Counts</b>	<b>(3) Composite Factor</b>
1978	55.15	42,171	2,326
1979	78.46	44,222	3,470
1980	83.99	38,992	3,275
1981	89.64	37,051	3,321
1982	97.03	33,820	3,282
1983	104.49	34,472	3,602
1984	109.06	41,456	4,521
1985	115.15	44,908	5,171
1986	118.69	45,734	5,428
1987	122.29	48,351	5,913
1988	125.33	51,828	6,496
1989	130.13	53,630	6,979
1990	136.26	53,210	7,250
1991	139.26	49,112	6,840
1992	144.22	47,796	6,893
1993	149.65	47,053	7,041
1994	156.57	46,111	7,220
1995	160.21	43,300	6,937
1996	166.05	39,715	6,595
1997	169.55	37,076	6,286
1998	176.11	36,486	6,425
1999	184.47	37,591	6,934
2000	191.61	37,990	7,279
2001	200.67	33,662	6,755
2002	204.17	33,010	6,740
2003	209.42	30,846	6,460
2004	215.36	28,775	6,197
2005	220.55	26,278	5,796
2006	228.96	23,835	5,457
2007	237.39	23,664	5,618
2008	244.24	23,664	5,780

**Notes by Column:**

- (1) From Appendix D.2  
(2) From Appendix S.1  
(3)  $(1) \times (2) / 1,000$

**Ohio Bureau of Workers' Compensation**  
**Private Employers**  
**% Permanent Partial**  
**Calculation of Unpaid Loss @ 06/30/08**

(Dollars in Thousands)

(1)	(2)	(3)	(4)	(5)	
<u>Accident Year</u>	<u>Cumulative Factor</u>	<u>Composite Factor</u>	<u>Undiscounted Unpaid Loss</u>	<u>Discount Factor</u>	<u>Discounted Unpaid Loss</u>
1978	0.010	2,326	23	0.823	19
1979	0.012	3,470	43	0.822	36
1980	0.019	3,275	63	0.852	54
1981	0.023	3,321	77	0.839	65
1982	0.028	3,282	91	0.828	76
1983	0.033	3,602	120	0.820	99
1984	0.043	4,521	193	0.823	159
1985	0.055	5,171	284	0.827	234
1986	0.067	5,428	361	0.820	297
1987	0.087	5,913	517	0.828	428
1988	0.106	6,496	686	0.821	563
1989	0.131	6,979	913	0.819	748
1990	0.162	7,250	1,172	0.817	958
1991	0.200	6,840	1,370	0.817	1,118
1992	0.247	6,893	1,706	0.815	1,391
1993	0.301	7,041	2,118	0.812	1,720
1994	0.371	7,220	2,681	0.812	2,177
1995	0.447	6,937	3,102	0.807	2,505
1996	0.540	6,595	3,559	0.805	2,864
1997	0.690	6,286	4,338	0.812	3,522
1998	0.887	6,425	5,702	0.818	4,666
1999	1.140	6,934	7,902	0.823	6,502
2000	1.440	7,279	10,483	0.824	8,635
2001	1.867	6,755	12,609	0.828	10,443
2002	2.411	6,740	16,248	0.831	13,503
2003	3.181	6,460	20,551	0.836	17,183
2004	4.060	6,197	25,157	0.835	21,010
2005	5.279	5,796	30,596	0.837	25,612
2006	7.168	5,457	39,118	0.844	33,028
2007	9.636	5,618	54,129	0.848	45,907
2008	10.110	5,780	<u>29,217</u>	0.816	<u>23,830</u>
<b>Total</b>			<b><u>275,129</u></b>		<b><u>229,351</u></b>

**Notes by Column:**

(1) From Appendix D.5

(2) From Appendix D.3

(3) (1)\*(2); dollars in thousands

For accident year 2008, unpaid loss is for the first half of the year only.

(4) Calculated by discounting selected factors in Appendix D.5, then summing

(5) (3)\*(4); dollars in thousands

**Ohio Bureau of Workers' Compensation  
Private Employers  
% Permanent Partial**

Accident Year	Indexed Paid Losses (# of weeks per ult lost-time claim)																
	0.5	1.5	2.5	3.5	4.5	5.5	6.5	7.5	8.5	9.5	10.5	11.5	12.5	13.5	14.5	15.5	
1978																0.269	0.181
1979															0.356	0.220	0.161
1980													0.460	0.286	0.173	0.138	
1981												0.535	0.361	0.250	0.194	0.118	
1982										0.658	0.467	0.295	0.217	0.164	0.085		
1983										0.798	0.556	0.453	0.293	0.227	0.095	0.068	
1984									1.065	0.742	0.515	0.390	0.294	0.138	0.086	0.062	
1985								1.346	1.015	0.651	0.486	0.387	0.191	0.128	0.090	0.069	
1986						1.486	1.286	0.997	0.733	0.641	0.430	0.296	0.207	0.128	0.103	0.078	
1987						1.566	1.156	0.966	0.765	0.439	0.346	0.259	0.173	0.131	0.087	0.079	
1988				1.804	2.234	1.293	1.139	1.004	0.606	0.392	0.312	0.238	0.162	0.124	0.075	0.062	
1989			1.378	2.224	1.494	1.217	1.156	0.761	0.515	0.389	0.277	0.190	0.137	0.112	0.092	0.062	
1990		0.070	1.336	1.799	1.575	1.297	0.867	0.631	0.440	0.317	0.238	0.192	0.115	0.097	0.088	0.084	
1991	0.000	0.043	1.111	1.982	1.682	0.974	0.718	0.611	0.389	0.244	0.224	0.156	0.116	0.095	0.087	0.066	
1992	0.000	0.045	1.235	2.135	1.233	0.898	0.714	0.524	0.328	0.226	0.197	0.142	0.120	0.094	0.070	0.061	
1993	0.000	0.051	1.506	1.869	1.131	0.863	0.619	0.447	0.344	0.247	0.181	0.160	0.189	0.091	0.071		
1994	0.000	0.105	1.574	1.721	1.155	0.757	0.596	0.452	0.306	0.248	0.187	0.239	0.130	0.093			
1995	0.000	0.093	1.555	1.849	1.135	0.767	0.634	0.472	0.318	0.230	0.261	0.190	0.132				
1996	0.000	0.110	1.667	1.708	1.039	0.794	0.634	0.474	0.335	0.308	0.262	0.164					
1997	0.000	0.146	1.690	1.664	1.048	0.834	0.566	0.494	0.423	0.337	0.233						
1998	0.000	0.147	1.802	1.677	1.118	0.789	0.649	0.559	0.445	0.257							
1999	0.000	0.155	1.928	1.792	1.059	0.824	0.748	0.604	0.411								
2000	0.000	0.231	2.079	1.720	1.204	0.889	0.907	0.469									
2001	0.000	0.225	2.112	1.813	1.307	0.907	0.656										
2002	0.000	0.249	2.229	1.982	1.248	0.838											
2003	0.000	0.277	2.362	1.929	1.104												
2004	0.000	0.321	2.545	1.756													
2005	0.000	0.399	2.497														
2006	0.000	0.705															
2007	0.000																
2008	0.000																
<b>Avg Last5</b>	0.000	0.390	2.349	1.840	1.185	0.850	0.705	0.520	0.386	0.276	0.225	0.179	0.137	0.094	0.081	0.067	
<b>Avg Last3</b>	0.000	0.475	2.468	1.889	1.220	0.878	0.771	0.544	0.426	0.301	0.252	0.197	0.150	0.093	0.076	0.071	
<b>Selected</b>	0.000	0.475	2.468	1.889	1.220	0.878	0.771	0.544	0.426	0.301	0.252	0.197	0.150	0.093	0.076	0.071	
<b>Cumulative</b>	10.110	10.110	9.636	7.168	5.279	4.060	3.181	2.411	1.867	1.440	1.140	0.887	0.690	0.540	0.447	0.371	

Accident Year	Indexed Paid Losses (# of weeks per ult lost-time claim)														
	16.5	17.5	18.5	19.5	20.5	21.5	22.5	23.5	24.5	25.5	26.5	27.5	28.5	29.5	30.5
1978	0.122	0.106	0.066	0.037	0.023	0.018	0.015	0.009	0.010	0.003	0.005	0.007	0.003	0.007	0.003
1979	0.123	0.080	0.041	0.031	0.016	0.024	0.011	0.006	0.010	0.005	0.007	0.003	0.006	0.007	
1980	0.107	0.066	0.041	0.024	0.021	0.016	0.013	0.011	0.007	0.008	0.005	0.003	0.003		
1981	0.078	0.043	0.039	0.029	0.022	0.014	0.012	0.013	0.002	0.009	0.005	0.007			
1982	0.049	0.040	0.028	0.024	0.016	0.014	0.011	0.006	0.010	0.006	0.007				
1983	0.051	0.038	0.035	0.032	0.016	0.016	0.022	0.012	0.008	0.013					
1984	0.049	0.033	0.035	0.021	0.017	0.020	0.017	0.011	0.018						
1985	0.060	0.032	0.025	0.020	0.025	0.019	0.013	0.013							
1986	0.041	0.043	0.032	0.024	0.030	0.021	0.033								
1987	0.061	0.040	0.040	0.031	0.023	0.015									
1988	0.040	0.055	0.040	0.034	0.023										
1989	0.061	0.051	0.042	0.027											
1990	0.058	0.049	0.035												
1991	0.055	0.042													
1992	0.047														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															
<b>Avg Last 5</b>	0.052	0.048	0.037	0.027	0.023	0.018	0.019	0.011	0.009	0.008	0.006	N/A	N/A	N/A	N/A
<b>Avg Last 3</b>	0.053	0.047	0.039	0.031	0.025	0.018	0.021	0.012	0.012	0.009	0.006	0.005	0.004	N/A	N/A
<b>Selected</b>	0.053	0.047	0.039	0.031	0.025	0.018	0.021	0.012	0.012	0.009	0.006	0.005	0.004	0.007	0.003
<b>Cumulative</b>	0.301	0.247	0.200	0.162	0.131	0.106	0.087	0.067	0.055	0.043	0.033	0.028	0.023	0.019	0.012

**Ohio Bureau of Workers' Compensation  
Private Employers  
% Permanent Partial**

Accident Year	Paid Losses (in thousands) - Evaluation in Years																
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>	
1978																627	422
1979																	422
1980													1,506			938	565
1981												1,778	1,198			830	644
1982											2,159	1,532	968			711	538
1983										2,876	2,003	1,633	1,055			817	343
1984									4,816	3,355	2,330	1,763	1,329			623	389
1985								6,962	5,250	3,368	2,515	2,003	990			661	466
1986							7,761	6,178	4,322	3,355	2,965	1,754	930			790	537
1987						8,788	7,604	5,895	4,332	3,787	2,544	1,750	1,226			760	611
1988					11,716	10,174	7,508	6,273	4,970	2,851	2,250	1,681	1,126			853	562
1989				14,929	15,591	9,024	7,950	7,004	4,233	2,736	2,179	1,660	1,131			862	522
1990			9,990	16,128	10,835	8,822	8,384	5,516	3,733	2,820	2,011	1,378	991			814	666
1991		479	9,140	12,306	10,771	8,871	5,927	4,319	3,007	2,169	1,626	1,315	783			660	602
1992	0	295	7,661	13,664	11,598	6,711	4,953	4,211	2,685	1,681	1,545	1,072	797			655	596
1993	0	319	8,697	15,035	8,680	6,321	5,027	3,688	2,310	1,594	1,384	1,001	848			663	492
1994	0	370	10,872	13,496	8,169	6,233	4,470	3,229	2,486	1,782	1,309	1,157	1,366			657	511
1995	0	727	10,916	11,939	8,015	5,248	4,133	3,137	2,125	1,720	1,296	1,659	901			644	
1996	0	612	10,257	12,195	7,483	5,061	4,181	3,109	2,095	1,518	1,724	1,252	869				
1997	0	692	10,477	10,734	6,532	4,993	3,983	2,981	2,107	1,936	1,645	1,028					
1998	0	941	10,858	10,690	6,732	5,359	3,636	3,176	2,718	2,164	1,498						
1999	0	1,021	12,497	11,629	7,750	5,474	4,500	3,877	3,087	1,781							
2000	0	1,130	14,036	13,042	7,712	6,001	5,448	4,400	2,993								
2001	0	1,563	14,042	11,616	8,135	6,008	6,130	3,169									
2002	0	1,519	14,236	12,220	8,811	6,116	4,421										
2003	0	1,606	14,400	12,801	8,061	5,410											
2004	0	1,714	14,636	11,952	6,840												
2005	0	1,858	14,748	10,175													
2006	0	2,176	13,624														
2007	0	3,960															
2008	0																

Accident Year	Paid Losses (in thousands) - Evaluation in Years														
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>
1978	284	247	154	87	54	43	35	21	24	7	11	16	8	16	6
1979	428	279	141	108	55	82	38	22	33	18	25	12	20	23	
1980	352	216	135	77	70	52	41	36	22	25	16	11	10		
1981	258	142	130	95	72	46	40	42	8	31	17	22			
1982	162	130	92	79	54	46	34	18	34	18	22				
1983	184	136	126	114	57	58	78	42	28	47					
1984	222	149	156	97	76	89	78	50	82						
1985	309	164	129	102	127	99	65	65							
1986	222	235	171	128	165	112	177								
1987	361	239	235	181	133	87									
1988	262	360	258	224	147										
1989	428	353	290	191											
1990	421	353	251												
1991	379	289													
1992	321														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

**Ohio Bureau of Workers' Compensation**  
**Private Employers**  
**% Permanent Partial**  
**Unpaid Loss Payment Projections**  
**Fiscal Year Ending 6/30**

Accident Year	Unpaid Loss		(Dollars in Thousands)																2023 and Subsequent
	Undisc.	Disc.	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022			
1978	23	19	5	4	3	2	2	2	1	1	1	1	1	0	0	0	1		
1979	43	36	9	7	6	4	4	3	2	2	1	1	1	1	1	0	2		
1980	63	54	22	8	7	5	4	3	3	2	2	1	1	1	1	1	2		
1981	77	65	13	23	8	7	5	4	3	3	2	2	1	1	1	1	3		
1982	91	76	15	13	22	8	7	5	4	3	3	2	2	1	1	1	3		
1983	120	99	20	16	14	25	9	7	6	5	4	3	2	2	2	1	5		
1984	193	159	42	25	20	18	31	11	9	7	6	5	4	3	2	2	7		
1985	284	234	63	48	29	23	21	35	13	10	8	7	5	4	3	3	11		
1986	361	297	64	66	50	30	25	22	37	14	11	9	7	6	4	4	14		
1987	517	428	123	69	72	55	33	27	24	40	15	12	9	8	6	5	19		
1988	686	563	118	136	76	79	60	36	29	26	44	16	13	10	8	7	26		
1989	913	748	176	127	146	82	85	65	39	32	28	48	17	14	11	9	35		
1990	1,172	958	223	183	132	151	85	88	67	40	33	29	50	18	15	12	46		
1991	1,370	1,118	264	211	172	124	143	80	83	64	38	31	27	47	17	14	54		
1992	1,706	1,391	326	266	212	174	125	144	81	84	64	38	31	28	47	17	69		
1993	2,118	1,720	375	333	272	217	177	128	147	83	85	65	39	32	28	48	88		
1994	2,681	2,177	510	385	341	279	222	182	131	151	85	88	67	40	33	29	139		
1995	3,102	2,505	525	490	370	328	268	214	175	126	145	82	84	65	39	31	162		
1996	3,559	2,864	611	499	466	352	311	255	203	166	120	138	78	80	61	37	184		
1997	4,338	3,522	944	582	476	444	335	297	243	194	158	114	131	74	76	58	210		
1998	5,702	4,666	1,269	965	595	486	454	343	303	248	198	162	117	134	76	78	274		
1999	7,902	6,502	1,748	1,369	1,042	643	525	490	370	327	268	214	175	126	145	81	380		
2000	10,483	8,635	2,188	1,835	1,438	1,094	674	551	514	388	344	281	224	183	132	152	485		
2001	12,609	10,443	2,881	2,030	1,703	1,334	1,015	626	511	477	360	319	261	208	170	123	591		
2002	16,248	13,503	3,668	2,874	2,025	1,699	1,331	1,013	625	510	476	359	318	260	208	170	712		
2003	20,551	17,183	4,978	3,515	2,755	1,941	1,628	1,276	970	599	489	456	344	305	250	199	845		
2004	25,157	21,010	5,442	4,775	3,373	2,643	1,862	1,562	1,224	931	574	469	438	330	293	239	1,002		
2005	30,596	25,612	7,069	5,089	4,466	3,154	2,472	1,742	1,461	1,145	871	537	439	409	309	274	1,161		
2006	39,118	33,028	10,307	6,656	4,792	4,205	2,970	2,327	1,640	1,376	1,078	820	506	413	385	291	1,351		
2007	54,129	45,907	13,863	10,610	6,852	4,933	4,329	3,057	2,396	1,688	1,416	1,109	844	521	425	397	1,690		
2008	58,434	47,660	2,744	14,262	10,916	7,049	5,075	4,454	3,145	2,465	1,737	1,457	1,141	868	536	437	2,147		
<b>Total</b>	<b>304,346</b>	<b>253,181</b>	<b>60,604</b>	<b>57,473</b>	<b>42,851</b>	<b>31,589</b>	<b>24,288</b>	<b>19,048</b>	<b>14,460</b>	<b>11,206</b>	<b>8,663</b>	<b>6,874</b>	<b>5,378</b>	<b>4,193</b>	<b>3,284</b>	<b>2,720</b>	<b>11,715</b>		
<b>-Discount Rate</b>																	<b>5.00%</b>		

-Note: Projected payments for accident year 2008 are for the full accident year.

**Ohio Bureau of Workers' Compensation**  
**Private Employers**  
**Permanent Partial**  
**Summary of Unpaid Loss @ 6/30/08**  
(Dollars in Thousands)

<u>Accident Year</u>	<u>Undiscounted Unpaid Loss</u>	<u>Discounted Unpaid Loss</u>
Prior to 1978	232	191
1978	17	14
1979	25	20
1980	33	28
1981	40	33
1982	41	32
1983	54	43
1984	71	54
1985	95	72
1986	149	116
1987	221	171
1988	300	233
1989	410	317
1990	700	544
1991	738	565
1992	888	683
1993	1,126	878
1994	1,389	1,086
1995	1,508	1,164
1996	1,573	1,189
1997	1,682	1,258
1998	2,068	1,566
1999	2,717	2,082
2000	3,426	2,641
2001	3,926	3,062
2002	4,952	3,920
2003	6,033	4,834
2004	7,269	5,863
2005	9,068	7,438
2006	11,356	9,419
2007	15,473	12,926
2008	<u>10,351</u>	<u>8,714</u>
<b>Total 1978-2008:</b>	<b>87,698</b>	<b>70,968</b>
<b>Total:</b>	<b>87,930</b>	<b>71,159</b>

Note: Unpaid loss for accident year 2008 is for the first half of the year only.

**Ohio Bureau of Workers' Compensation**  
**Private Employers**  
**Permanent Partial**  
**Average Weekly Benefits**

Accident Year	(1) SAWW (\$)	(2) Maximum Benefits (\$)	(3) Minimum Benefits (\$)	(4) Average Benefits (\$)
1978	247.15	108.00	54.00	101.50
1979	266.54	120.50	60.25	112.69
1980	286.60	129.00	64.50	120.72
1981	311.09	137.50	68.75	129.02
1982	327.20	149.00	74.50	139.17
1983	341.69	160.50	80.25	149.08
1984	358.57	167.50	83.75	155.72
1985	371.07	177.00	88.50	163.97
1986	380.29	248.50	111.05	204.23
1987	393.04	376.00	150.40	248.62
1988	411.39	385.00	154.00	258.40
1989	420.61	400.00	198.79	294.55
1990	436.90	419.00	419.00	419.00
1991	451.06	428.00	428.00	428.00
1992	474.30	443.00	443.00	443.00
1993	483.24	460.00	460.00	460.00
1994	494.51	482.00	482.00	482.00
1995	509.04	493.00	493.00	493.00
1996	526.87	511.00	511.00	511.00
1997	551.30	521.00	521.00	521.00
1998	577.29	541.00	541.00	541.00
1999	596.41	567.00	567.00	567.00
2000	618.35	589.00	589.00	589.00
2001	631.45	618.00	618.00	618.00
2002	652.48	628.00	628.00	628.00
2003	670.77	644.00	644.00	644.00
2004	694.68	662.00	662.00	662.00
2005	710.72	678.00	678.00	678.00
2006	735.05	704.00	704.00	704.00
2007	761.22	730.00	730.00	730.00
2008	784.05	751.00	751.00	751.00

**Notes by Column:**

- (1) Ohio Department of Job and Family Services ([http://lmi.state.oh.us/CEP/CEP\\_NAICS.htm#Publications](http://lmi.state.oh.us/CEP/CEP_NAICS.htm#Publications))
- (2) Ohio Bureau of Workers' Compensation
- (3) Ohio Bureau of Workers' Compensation
- (4) Calculated using theoretical Ohio Wage Distribution (Appendix U.2)

**Ohio Bureau of Workers' Compensation**  
**Private Employers**  
**Permanent Partial**  
**Calculation of Index Factor**

<b>Accident Year</b>	<b>(1) Average Benefit (\$)</b>	<b>(2) Ultimate Counts</b>	<b>(3) Composite Factor</b>
1978	101.50	42,171	4,280
1979	112.69	44,222	4,983
1980	120.72	38,992	4,707
1981	129.02	37,051	4,780
1982	139.17	33,820	4,707
1983	149.08	34,472	5,139
1984	155.72	41,456	6,456
1985	163.97	44,908	7,364
1986	204.23	45,734	9,340
1987	248.62	48,351	12,021
1988	258.40	51,828	13,393
1989	294.55	53,630	15,797
1990	419.00	53,210	22,295
1991	428.00	49,112	21,020
1992	443.00	47,796	21,174
1993	460.00	47,053	21,644
1994	482.00	46,111	22,226
1995	493.00	43,300	21,347
1996	511.00	39,715	20,294
1997	521.00	37,076	19,316
1998	541.00	36,486	19,739
1999	567.00	37,591	21,314
2000	589.00	37,990	22,376
2001	618.00	33,662	20,803
2002	628.00	33,010	20,730
2003	644.00	30,846	19,865
2004	662.00	28,775	19,049
2005	678.00	26,278	17,816
2006	704.00	23,835	16,780
2007	730.00	23,664	17,275
2008	751.00	23,664	17,771

**Notes by Column:**

- (1) From Appendix E.2  
(2) From Appendix S.1  
(3)  $(1) \times (2) / 1,000$

**Ohio Bureau of Workers' Compensation**  
**Private Employers**  
**Permanent Partial**  
**Calculation of Unpaid Loss @ 06/30/08**

(Dollars in Thousands)

Accident Year	(1) Cumulative Factor	(2) Composite Factor	(3) Undiscounted Unpaid Loss	(4) Discount Factor	(5) Discounted Unpaid Loss
1978	0.004	4,280	17	0.823	14
1979	0.005	4,983	25	0.822	20
1980	0.007	4,707	33	0.838	28
1981	0.008	4,780	40	0.827	33
1982	0.009	4,707	41	0.795	32
1983	0.011	5,139	54	0.796	43
1984	0.011	6,456	71	0.767	54
1985	0.013	7,364	95	0.766	72
1986	0.016	9,340	149	0.778	116
1987	0.018	12,021	221	0.772	171
1988	0.022	13,393	300	0.778	233
1989	0.026	15,797	410	0.773	317
1990	0.031	22,295	700	0.778	544
1991	0.035	21,020	738	0.766	565
1992	0.042	21,174	888	0.769	683
1993	0.052	21,644	1,126	0.780	878
1994	0.062	22,226	1,389	0.782	1,086
1995	0.071	21,347	1,508	0.771	1,164
1996	0.078	20,294	1,573	0.756	1,189
1997	0.087	19,316	1,682	0.748	1,258
1998	0.105	19,739	2,068	0.757	1,566
1999	0.127	21,314	2,717	0.766	2,082
2000	0.153	22,376	3,426	0.771	2,641
2001	0.189	20,803	3,926	0.780	3,062
2002	0.239	20,730	4,952	0.792	3,920
2003	0.304	19,865	6,033	0.801	4,834
2004	0.382	19,049	7,269	0.807	5,863
2005	0.509	17,816	9,068	0.820	7,438
2006	0.677	16,780	11,356	0.829	9,419
2007	0.896	17,275	15,473	0.835	12,926
2008	1.205	17,771	<u>10,351</u>	0.842	<u>8,714</u>
<b>Total</b>			<b><u>87,698</u></b>		<b><u>70,968</u></b>

**Notes by Column:**

(1) From Appendix E.5

(2) From Appendix E.3

(3) (1)\*(2); dollars in thousands

For accident year 2008, unpaid loss is for the first half of the year only.

(4) Calculated by discounting selected factors in Appendix E.5, then summing

(5) (3)\*(4); dollars in thousands

**Ohio Bureau of Workers' Compensation**  
**Private Employers**  
**Permanent Partial**

Accident Year	Indexed Paid Losses (# of weeks per ult lost-time claim)																	
	0.5	1.5	2.5	3.5	4.5	5.5	6.5	7.5	8.5	9.5	10.5	11.5	12.5	13.5	14.5	15.5		
1978																0.009	0.009	
1979																0.017	0.011	0.008
1980													0.027	0.018	0.021	0.021	0.008	
1981												0.019	0.013	0.025	0.010	0.010	0.004	
1982											0.030	0.014	0.012	0.044	0.018	0.005	0.005	
1983											0.037	0.027	0.025	0.027	0.018	0.022	0.022	
1984									0.039	0.027	0.018	0.018	0.010	0.020	0.013	0.009	0.009	
1985								0.060	0.047	0.047	0.022	0.011	0.034	0.007	0.015	0.008	0.008	
1986							0.044	0.039	0.042	0.042	0.033	0.018	0.022	0.021	0.006	0.006	0.006	
1987						0.076	0.052	0.065	0.061	0.040	0.034	0.019	0.016	0.016	0.006	0.006	0.009	
1988					0.102	0.092	0.069	0.066	0.039	0.023	0.021	0.028	0.024	0.016	0.008	0.015	0.015	
1989				0.133	0.097	0.095	0.065	0.036	0.034	0.023	0.022	0.014	0.009	0.014	0.013	0.006	0.006	
1990			0.172	0.178	0.119	0.068	0.055	0.048	0.041	0.024	0.012	0.016	0.014	0.011	0.010	0.020	0.020	
1991		0.183	0.167	0.169	0.135	0.100	0.060	0.056	0.033	0.013	0.010	0.011	0.013	0.014	0.010	0.011	0.011	
1992	0.021	0.175	0.147	0.146	0.098	0.065	0.055	0.031	0.027	0.019	0.015	0.009	0.006	0.006	0.012	0.008	0.008	
1993	0.027	0.199	0.168	0.143	0.100	0.054	0.038	0.029	0.018	0.035	0.018	0.007	0.005	0.003	0.004	0.011	0.011	
1994	0.034	0.253	0.205	0.194	0.141	0.072	0.082	0.045	0.037	0.018	0.016	0.016	0.009	0.005	0.008			
1995	0.032	0.288	0.183	0.189	0.106	0.071	0.041	0.032	0.025	0.030	0.020	0.022	0.017	0.010				
1996	0.049	0.272	0.205	0.188	0.112	0.077	0.048	0.037	0.024	0.021	0.019	0.014	0.005					
1997	0.044	0.268	0.184	0.187	0.093	0.055	0.042	0.049	0.033	0.033	0.033	0.021						
1998	0.049	0.307	0.230	0.163	0.127	0.064	0.052	0.045	0.028	0.027	0.020							
1999	0.045	0.261	0.192	0.166	0.088	0.066	0.050	0.037	0.039	0.017								
2000	0.039	0.259	0.214	0.152	0.109	0.076	0.073	0.073	0.045									
2001	0.037	0.207	0.183	0.177	0.124	0.057	0.078	0.043										
2002	0.029	0.264	0.183	0.168	0.154	0.110	0.053											
2003	0.041	0.236	0.188	0.162	0.107	0.072												
2004	0.032	0.320	0.200	0.182	0.129													
2005	0.046	0.357	0.227	0.156														
2006	0.051	0.296	0.254															
2007	0.041	0.275																
2008	0.040																	
<b>Avg Last5</b>	0.042	0.297	0.211	0.169	0.125	0.076	0.061	0.049	0.034	0.026	0.022	0.016	0.009	0.008	0.009	0.011	0.011	
<b>Avg Last3</b>	0.044	0.309	0.227	0.167	0.130	0.080	0.068	0.051	0.037	0.026	0.024	0.019	0.010	0.006	0.008	0.010	0.010	
<b>Selected</b>	0.044	0.309	0.219	0.168	0.127	0.078	0.065	0.050	0.036	0.026	0.023	0.018	0.010	0.007	0.008	0.010	0.010	
<b>Cumulative</b>	1.249	1.205	0.896	0.677	0.509	0.382	0.304	0.239	0.189	0.153	0.127	0.105	0.087	0.078	0.071	0.062	0.062	

Accident Year	Indexed Paid Losses (# of weeks per ult lost-time claim)															
	16.5	17.5	18.5	19.5	20.5	21.5	22.5	23.5	24.5	25.5	26.5	27.5	28.5	29.5	30.5	
1978	0.007	0.002	0.003	0.002	0.002	0.004	0.000	0.005	0.002	0.001	0.002	0.001	0.001	0.000	0.003	0.003
1979	0.019	0.010	0.011	0.005	0.003	0.004	0.006	0.002	0.000	0.000	0.000	0.001	0.003	0.010		
1980	0.026	0.006	0.007	0.003	0.003	0.000	0.000	0.000	0.002	0.001	0.004	0.000	0.000			
1981	0.001	0.005	0.002	0.003	0.000	0.004	0.000	0.006	0.000	0.002	0.001	0.000				
1982	0.008	0.007	0.000	0.000	0.006	0.002	0.000	0.004	0.000	0.000	0.000	0.000				
1983	0.029	0.014	0.004	0.011	0.007	0.000	0.000	0.001	0.000	0.000						
1984	0.005	0.015	0.007	0.001	0.003	0.000	0.003	0.007	0.006							
1985	0.010	0.008	0.000	0.003	0.000	0.001	0.002	0.000								
1986	0.003	0.002	0.004	0.004	0.004	0.006	0.004									
1987	0.006	0.005	0.004	0.005	0.007	0.008										
1988	0.012	0.005	0.001	0.009	0.001											
1989	0.009	0.009	0.005	0.004												
1990	0.015	0.002	0.005													
1991	0.008	0.010														
1992	0.007															
1993																
1994																
1995																
1996																
1997																
1998																
1999																
2000																
2001																
2002																
2003																
2004																
2005																
2006																
2007																
2008																
<b>Avg Last 5</b>	0.010	0.006	0.004	0.005	0.003	0.003	0.002	0.004	0.002	0.000	0.002	N/A	N/A	N/A	N/A	N/A
<b>Avg Last 3</b>	0.010	0.007	0.004	0.006	0.004	0.005	0.003	0.003	0.002	0.001	0.002	0.000	0.001	N/A	N/A	N/A
<b>Selected</b>	0.010	0.007	0.004	0.005	0.004	0.004	0.002	0.003	0.002	0.000	0.002	0.000	0.001	0.002	0.001	0.001
<b>Cumulative</b>	0.052	0.042	0.035	0.031	0.026	0.022	0.018	0.016	0.013	0.011	0.011	0.009	0.008	0.007	0.005	0.005

**Ohio Bureau of Workers' Compensation**

**Private Employers**

**Permanent Partial**

Accident Year	Paid Losses (in thousands) - Evaluation in Years																
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>	
1978																39	39
1979														85		54	42
1980													126		87	101	38
1981												93	64		119	49	21
1982											140	66	55		205	85	26
1983										118	188	139	129		137	94	112
1984									254	173	119	115	64		131	84	57
1985								438	348	347	164	78	252		48	114	57
1986								411	365	390	391	309	166		202	194	60
1987						916		627	784	734	479	404	223		189	189	104
1988					1,365	1,228		925	886	521	310	282	381		321	208	195
1989				2,105	1,526	1,493		1,024	572	533	359	347	221		139	215	93
1990			3,829	3,968	2,646	1,525		1,222	1,073	905	541	259	356		311	253	439
1991		3,851	3,517	3,548	2,839	2,107		1,267	1,184	698	279	220	224		276	290	231
1992	434	3,708	3,118	3,087	2,083	1,382		1,174	663	577	410	318	193		130	133	164
1993	592	4,303	3,626	3,095	2,163	1,174		833	622	383	749	387	158		118	69	236
1994	766	5,631	4,550	4,321	3,134	1,611		1,827	1,007	831	406	354	358		200	117	
1995	687	6,150	3,912	4,041	2,272	1,508		877	682	527	640	427	466		368	208	
1996	1,002	5,513	4,160	3,817	2,277	1,573		975	755	478	428	393	294		105		
1997	853	5,182	3,548	3,611	1,799	1,070		819	950	634	646	630	413				
1998	967	6,063	4,549	3,224	2,509	1,271		1,023	884	551	529	388					
1999	968	5,573	4,090	3,544	1,871	1,404		1,065	792	832	356						
2000	878	5,796	4,788	3,395	2,448	1,693		1,643	1,630	1,017							
2001	775	4,315	3,804	3,676	2,578	1,181		1,627	892								
2002	602	5,471	3,795	3,476	3,184	2,285		1,103									
2003	805	4,680	3,738	3,215	2,135	1,431											
2004	609	6,094	3,817	3,462	2,462												
2005	828	6,367	4,042	2,788													
2006	857	4,959	4,269														
2007	716	4,743															
2008	709																

Accident Year	Paid Losses (in thousands) - Evaluation in Years														
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>
1978	29	8	12	8	10	18	1	22	8	6	9	6	4	0	12
1979	93	49	53	23	13	21	30	8	0	0	0	4	15	48	
1980	122	28	31	15	15	0	1	0	12	3	20	1	0		
1981	6	22	9	12	2	17	0	31	1	7	7	0			
1982	40	32	0	1	27	8	0	21	0	0	2				
1983	150	72	22	54	35	0	0	6	0	0					
1984	33	97	46	8	22	2	20	43	38						
1985	77	61	0	25	0	9	15	0							
1986	25	18	37	38	38	55	37								
1987	66	56	49	58	83	91									
1988	156	73	18	116	16										
1989	140	148	79	64											
1990	335	44	103												
1991	166	220													
1992	152														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

**Ohio Bureau of Workers' Compensation**  
**Private Employers**  
**Permanent Partial**  
**Unpaid Loss Payment Projections**  
**Fiscal Year Ending 6/30**

Accident Year	Unpaid Loss		(Dollars in Thousands)																2023 and Subsequent
	Undisc.	Disc.	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022			
1978	17	14	3	3	2	2	1	1	1	1	1	0	0	0	0	0	1		
1979	25	20	5	4	3	3	2	2	1	1	1	1	1	0	0	0	1		
1980	33	28	9	5	4	3	2	2	2	1	1	1	1	1	0	0	1		
1981	40	33	6	10	5	4	3	2	2	1	1	1	1	1	1	0	2		
1982	41	32	2	6	9	5	4	3	2	2	1	1	1	1	1	1	2		
1983	54	43	9	2	7	10	5	4	3	3	2	2	1	1	1	1	3		
1984	71	54	3	12	2	9	13	6	5	4	3	3	2	2	1	1	4		
1985	95	72	14	3	14	3	10	15	7	6	5	4	3	2	2	2	6		
1986	149	116	29	17	4	17	3	13	19	9	7	6	5	4	3	2	10		
1987	221	171	29	38	22	6	22	4	16	24	12	10	8	6	5	4	15		
1988	300	233	53	33	42	25	6	25	5	18	27	13	11	9	7	5	22		
1989	410	317	57	63	39	50	30	7	29	5	21	32	16	13	10	8	32		
1990	700	544	121	80	88	54	70	42	10	41	8	30	45	22	18	14	57		
1991	738	565	78	114	75	83	51	66	39	10	39	7	28	42	21	17	67		
1992	888	683	144	79	115	76	84	52	67	40	10	39	7	28	42	21	84		
1993	1,126	878	218	148	81	117	78	86	53	68	40	10	40	7	29	43	108		
1994	1,389	1,086	232	224	152	83	121	80	88	54	70	42	40	41	8	30	155		
1995	1,508	1,164	175	223	215	146	80	116	76	85	52	67	40	10	39	7	178		
1996	1,573	1,189	139	166	212	205	138	76	110	73	80	50	64	38	10	37	176		
1997	1,682	1,258	184	132	158	202	195	132	72	105	69	77	47	61	36	9	203		
1998	2,068	1,566	350	188	135	162	206	199	135	74	107	71	78	48	62	37	217		
1999	2,717	2,082	484	378	203	146	174	223	215	145	79	116	76	84	52	67	274		
2000	3,426	2,641	573	508	397	213	153	183	234	226	153	83	121	80	89	55	358		
2001	3,926	3,062	741	533	472	369	198	143	170	217	210	142	77	113	75	82	383		
2002	4,952	3,920	1,040	738	531	470	367	198	142	170	217	209	141	77	112	74	464		
2003	6,033	4,834	1,287	996	707	509	451	352	189	136	163	208	200	136	74	108	516		
2004	7,269	5,863	1,484	1,235	955	678	488	432	338	182	131	156	199	192	130	71	598		
2005	9,068	7,438	2,270	1,388	1,155	894	634	457	404	316	170	122	146	186	180	122	626		
2006	11,356	9,419	2,816	2,138	1,307	1,088	842	598	430	381	297	160	115	137	175	169	704		
2007	15,473	12,926	3,781	2,898	2,201	1,346	1,120	866	615	443	392	306	165	118	141	181	899		
2008	<u>21,412</u>	<u>18,026</u>	<u>5,494</u>	<u>3,890</u>	<u>2,982</u>	<u>2,264</u>	<u>1,384</u>	<u>1,152</u>	<u>891</u>	<u>633</u>	<u>455</u>	<u>403</u>	<u>315</u>	<u>169</u>	<u>122</u>	<u>145</u>	<u>1,110</u>		
<b>Total</b>	<b>98,758</b>	<b>80,279</b>	<b>21,833</b>	<b>16,252</b>	<b>12,296</b>	<b>9,240</b>	<b>6,937</b>	<b>5,534</b>	<b>4,372</b>	<b>3,472</b>	<b>2,825</b>	<b>2,370</b>	<b>1,945</b>	<b>1,631</b>	<b>1,446</b>	<b>1,315</b>	<b>7,272</b>		

-Discount Rate 5.00%

-Note: Projected payments for accident year 2008 are for the full accident year.

**Ohio Bureau of Workers' Compensation**  
**Private Employers**  
**Temporary Partial & Change of Occupation (<1987)**  
**Summary of Unpaid Loss @ 6/30/08**  
(Dollars in Thousands)

<u>Accident Year</u>	<u>Undiscounted Unpaid Loss</u>	<u>Discounted Unpaid Loss</u>
Prior to 1978	3	3
1978	50	41
1979	72	59
1980	71	56
1981	76	58
1982	79	59
1983	91	66
1984	130	94
1985	156	110
1986	117	81
1987	0	0
1988	0	0
1989	0	0
1990	0	0
1991	0	0
1992	0	0
1993	0	0
1994	0	0
1995	0	0
1996	0	0
1997	0	0
1998	0	0
1999	0	0
2000	0	0
2001	0	0
2002	0	0
2003	0	0
2004	0	0
2005	0	0
2006	0	0
2007	0	0
2008	<u>0</u>	<u>0</u>
<b>Total 1978-2008:</b>	<b>841</b>	<b>625</b>
<b>Total:</b>	<b>844</b>	<b>627</b>

**Ohio Bureau of Workers' Compensation**  
**Private Employers**  
**Temporary Partial & Change of Occupation (<1987)**  
**Average Weekly Benefits**

<b>Accident Year</b>	<b>(1) SAWW (\$)</b>	<b>(2) Maximum Benefits (\$)</b>	<b>(3) Minimum Benefits (\$)</b>	<b>(4) Average Benefits (\$)</b>
<b>1978</b>	247.15	216.00	0.00	149.96
<b>1979</b>	266.54	241.00	0.00	163.61
<b>1980</b>	286.60	258.00	0.00	175.67
<b>1981</b>	311.09	275.00	0.00	189.52
<b>1982</b>	327.20	298.00	0.00	201.29
<b>1983</b>	341.69	321.00	0.00	212.09
<b>1984</b>	358.57	335.00	0.00	222.25
<b>1985</b>	371.07	354.00	0.00	231.21
<b>1986</b>	380.29	365.00	0.00	237.30

**Notes by Column:**

- (1) Ohio Department of Job and Family Services ([http://lmi.state.oh.us/CEP/CEP\\_NAICS.htm#Publications](http://lmi.state.oh.us/CEP/CEP_NAICS.htm#Publications))
- (2) Ohio Bureau of Workers' Compensation
- (3) Ohio Bureau of Workers' Compensation
- (4) Calculated using theoretical Ohio Wage Distribution (Appendix U.2)

**Ohio Bureau of Workers' Compensation**  
**Private Employers**  
**Temporary Partial & Change of Occupation (<1987)**  
**Calculation of Index Factor**

<u>Accident Year</u>	(1) <u>Average Benefit (\$)</u>	(2) <u>Ultimate Counts</u>	(3) <u>Composite Factor</u>
<b>1978</b>	149.96	42,171	6,324
<b>1979</b>	163.61	44,222	7,235
<b>1980</b>	175.67	38,992	6,850
<b>1981</b>	189.52	37,051	7,022
<b>1982</b>	201.29	33,820	6,808
<b>1983</b>	212.09	34,472	7,311
<b>1984</b>	222.25	41,456	9,214
<b>1985</b>	231.21	44,908	10,383
<b>1986</b>	237.30	45,734	7,235

**Notes by Column:**

(1) From Appendix F.2

(2) From Appendix S.1

(3)  $(1) \times (2) / 1,000$ ;  $1986 = (1) * ((2) * 2/3) / 1,000$

**Ohio Bureau of Workers' Compensation**  
**Private Employers**  
**Temporary Partial & Change of Occupation (<1987)**  
**Calculation of Unpaid Loss @ 06/30/08**  
(Dollars in Thousands)

<u>Accident Year</u>	<u>(1) Cumulative Factor</u>	<u>(2) Composite Factor</u>	<u>(3) Undiscounted Unpaid Loss</u>	<u>(4) Discount Factor</u>	<u>(5) Discounted Unpaid Loss</u>
1978	0.008	6,324	50	0.823	41
1979	0.010	7,235	72	0.822	59
1980	0.010	6,850	71	0.791	56
1981	0.011	7,022	76	0.764	58
1982	0.012	6,808	79	0.743	59
1983	0.012	7,311	91	0.725	66
1984	0.014	9,214	130	0.724	94
1985	0.015	10,383	156	0.707	110
1986	0.016	7,235	117	0.695	81

**Total****841****625****Notes by Column:**

- (1) From Appendix F.5
- (2) From Appendix F.3
- (3) (1)\*(2); dollars in thousands
- (4) Calculated by discounting selected factors in Appendix F.5, then summing
- (5) (3)\*(4); dollars in thousands

**Ohio Bureau of Workers' Compensation  
Private Employers  
Temporary Partial & Change of Occupation (<1987)**

Accident Year	Indexed Paid Losses (# of weeks per ult lost-time claim)																	
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>		
1978																	0.065	
1979																0.137	0.127	
1980																0.121	0.104	0.084
1981														0.135		0.110	0.102	0.069
1982													0.138	0.109	0.102	0.070	0.059	
1983												0.132	0.111	0.127	0.077	0.053	0.031	
1984										0.152	0.135	0.118	0.089	0.054	0.027	0.016		
1985									0.136	0.141	0.139	0.119	0.076	0.048	0.026	0.018		
1986								0.114	0.122	0.152	0.134	0.084	0.048	0.035	0.027	0.014		
1987								N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
1988						N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
1989					N/A	N/A	N/A	N/A	N/A	N/A	N/A							
1990				N/A	N/A	N/A	N/A	N/A	N/A	N/A								
1991			N/A	N/A	N/A	N/A	N/A	N/A	N/A									
1992			N/A	N/A	N/A	N/A	N/A	N/A	N/A									
1993	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
1994	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
1995	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
1996	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
1997	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
1998	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
1999	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
2000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
2001	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
2003	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
2004	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
2005	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
2006	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
2007	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
2008	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	

Avg Last5	N/A																
Avg Last3	N/A																
Selected	N/A																
Cumulative	N/A																

Accident Year	Indexed Paid Losses (# of weeks per ult lost-time claim)														
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>
1978	0.043	0.037	0.036	0.014	0.008	0.005	0.003	0.002	0.003	0.003	0.001	0.000	0.000	0.000	0.000
1979	0.106	0.063	0.041	0.025	0.014	0.011	0.007	0.006	0.002	0.002	0.001	0.001	0.001	0.001	
1980	0.077	0.048	0.023	0.017	0.010	0.012	0.008	0.005	0.002	0.001	0.001	0.001	0.001	0.001	
1981	0.045	0.036	0.021	0.009	0.005	0.005	0.003	0.002	0.001	0.003	0.000	0.000			
1982	0.033	0.024	0.013	0.010	0.008	0.005	0.002	0.002	0.001	0.002	0.001				
1983	0.028	0.017	0.007	0.006	0.002	0.004	0.001	0.000	0.000	0.001					
1984	0.016	0.011	0.009	0.004	0.002	0.001	0.000	0.002	0.000						
1985	0.011	0.006	0.007	0.004	0.003	0.002	0.003	0.001							
1986	0.009	0.004	0.004	0.002	0.003	0.001	0.001								
1987	N/A	N/A	N/A	N/A	N/A	N/A									
1988	N/A	N/A	N/A	N/A	N/A										
1989	N/A	N/A	N/A	N/A											
1990	N/A	N/A	N/A												
1991	N/A	N/A													
1992	N/A														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

Avg Last 5	N/A	N/A	N/A	N/A	0.002	0.002	0.001	0.001	0.001	0.002	0.001	N/A	N/A	N/A	N/A
Avg Last 3	N/A	N/A	N/A	N/A	0.001	0.001	0.001	0.001	0.001	0.002	0.001	0.001	0.001	N/A	N/A
Selected	N/A	N/A	N/A	N/A	0.001	0.001	0.001	0.001	0.001	0.002	0.001	0.001	0.001	0.000	0.002
Cumulative	N/A	N/A	N/A	0.020	0.020	0.019	0.018	0.016	0.015	0.014	0.012	0.012	0.011	0.010	0.010

**Ohio Bureau of Workers' Compensation  
Private Employers  
Temporary Partial & Change of Occupation (<1987)**

Accident Year	Paid Losses (in thousands) - Evaluation in Years																
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>	
1978																436	413
1979														999	993	919	
1980													927	832	710	573	
1981												915	947	770	714	482	
1982										831	941	742	692	476	400		
1983									1,038	968	814	930	564	387	229		
1984								1,279	1,397	1,242	1,089	818	495	253	149		
1985						1,184	1,408	1,459	1,441	1,238	787	495	268	190			
1986					716	827	880	1,103	967	608	350	254	193	102			
1987																	
1988																	
1989																	
1990																	
1991																	
1992																	
1993																	
1994																	
1995																	
1996																	
1997																	
1998																	
1999																	
2000																	
2001																	
2002																	
2003																	
2004																	
2005																	
2006																	
2007																	
2008																	

Accident Year	Paid Losses (in thousands) - Evaluation in Years																
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>		
1978	272	233	225	89	53	30	17	11	19	19	5	1	0	0	2		
1979	770	457	294	183	101	79	50	40	17	12	8	9	6	6			
1980	526	330	157	118	68	80	55	35	16	10	6	5	5				
1981	314	255	146	65	33	33	20	12	8	19	2	1					
1982	224	161	90	67	53	31	14	11	10	12	7						
1983	203	121	50	46	11	28	5	4	3	4							
1984	147	98	87	38	23	6	3	18	3								
1985	113	63	71	37	32	26	27	5									
1986	63	29	27	13	20	8	11										
1987																	
1988																	
1989																	
1990																	
1991																	
1992																	
1993																	
1994																	
1995																	
1996																	
1997																	
1998																	
1999																	
2000																	
2001																	
2002																	
2003																	
2004																	
2005																	
2006																	
2007																	
2008																	

**Ohio Bureau of Workers' Compensation**  
**Private Employers**  
**Temporary Partial & Change of Occupation (<1987)**  
**Unpaid Loss Payment Projections**  
**Fiscal Year Ending 6/30**

Accident Year	Unpaid Loss		(Dollars in Thousands)															
	Undisc.	Disc.	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023 and Subsequent	
1978	50	41	10	8	6	5	4	3	3	2	2	1	1	1	1	1	2	
1979	72	59	14	12	9	7	6	5	4	3	2	2	1	1	1	1	3	
1980	71	56	3	14	11	9	7	6	4	4	3	2	2	1	1	1	3	
1981	76	58	4	3	14	11	9	7	6	5	4	3	2	2	2	1	4	
1982	79	59	5	4	3	14	11	9	7	6	4	4	3	2	2	1	6	
1983	91	66	6	5	4	3	15	12	9	7	6	5	4	3	2	2	8	
1984	130	94	15	7	7	5	4	18	15	12	9	8	6	5	4	3	12	
1985	156	110	10	17	8	8	5	4	21	17	13	11	9	7	5	4	17	
1986	117	81	8	7	12	6	5	4	3	14	12	9	7	6	5	4	15	
1987	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1988	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1989	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1990	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1991	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1992	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1993	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1994	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1995	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1996	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1997	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1998	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1999	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2001	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2002	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2003	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2004	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2005	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2006	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2007	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2008	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>841</b>	<b>625</b>	<b>75</b>	<b>76</b>	<b>74</b>	<b>67</b>	<b>66</b>	<b>68</b>	<b>71</b>	<b>69</b>	<b>55</b>	<b>44</b>	<b>35</b>	<b>28</b>	<b>23</b>	<b>18</b>	<b>69</b>	

-Discount Rate 5.00%

**Ohio Bureau of Workers' Compensation**  
**Private Employers**  
**Wage Loss+Living Maintenance/Wage Loss & Change of Occupation (>1986)**  
**Summary of Unpaid Loss @ 6/30/08**  
(Dollars in Thousands)

<u>Accident Year</u>	<u>Undiscounted Unpaid Loss</u>	<u>Discounted Unpaid Loss</u>
Prior to 1978	0	0
1978	0	0
1979	0	0
1980	0	0
1981	0	0
1982	0	0
1983	0	0
1984	0	0
1985	0	0
1986	37	27
1987	144	108
1988	197	150
1989	259	200
1990	336	264
1991	407	324
1992	533	431
1993	697	569
1994	917	756
1995	1,161	964
1996	1,452	1,213
1997	1,862	1,563
1998	2,535	2,135
1999	3,591	3,034
2000	4,999	4,234
2001	6,049	5,134
2002	8,530	7,300
2003	11,350	9,760
2004	14,583	12,513
2005	17,239	14,660
2006	19,294	16,142
2007	21,741	17,663
2008	<u>11,591</u>	<u>9,054</u>
<b>Total 1978-2008:</b>	<b>129,503</b>	<b>108,201</b>
<b>Total:</b>	<b>129,503</b>	<b>108,201</b>

Note: Unpaid loss for accident year 2008 is for the first half of the year only.

**Ohio Bureau of Workers' Compensation**  
**Private Employers**  
**Wage Loss+Living Maintenance/Wage Loss & Change of Occupation (>1986)**  
**Average Weekly Benefits**

Accident Year	(1) SAWW (\$)	(2) Maximum Benefits (\$)	(3) Minimum Benefits (\$)	(4) Average Benefits (\$)
1986	380.29	365.00	0.00	237.30
1987	393.04	376.00	0.00	245.06
1988	411.39	385.00	0.00	255.10
1989	420.61	400.00	0.00	261.88
1990	436.90	419.00	0.00	272.57
1991	451.06	428.00	0.00	280.68
1992	474.30	443.00	0.00	293.96
1993	483.24	460.00	0.00	300.94
1994	494.51	482.00	0.00	309.64
1995	509.04	493.00	0.00	318.30
1996	526.87	511.00	0.00	329.55
1997	551.30	521.00	0.00	342.71
1998	577.29	541.00	0.00	358.10
1999	596.41	567.00	0.00	371.30
2000	618.35	589.00	0.00	385.14
2001	631.45	618.00	0.00	395.74
2002	652.48	628.00	0.00	407.41
2003	670.77	644.00	0.00	418.59
2004	694.68	662.00	0.00	432.73
2005	710.72	678.00	0.00	442.84
2006	735.05	704.00	0.00	458.44
2007	761.22	730.00	0.00	474.90
2008	784.05	751.00	0.00	489.01

**Notes by Column:**

- (1) Ohio Department of Job and Family Services ([http://lmi.state.oh.us/CEP/CEP\\_NAICS.htm#Publications](http://lmi.state.oh.us/CEP/CEP_NAICS.htm#Publications))
- (2) Ohio Bureau of Workers' Compensation
- (3) Ohio Bureau of Workers' Compensation
- (4) Calculated using theoretical Ohio Wage Distribution (Appendix U.2)

**Ohio Bureau of Workers' Compensation**  
**Private Employers**  
**Wage Loss+Living Maintenance/Wage Loss & Change of Occupation (>1986)**  
**Calculation of Index Factor**

<u>Accident Year</u>	(1) <u>Average Benefit (\$)</u>	(2) <u>Ultimate Counts</u>	(3) <u>Composite Factor</u>
1986	237.30	45,734	3,618
1987	245.06	48,351	11,849
1988	255.10	51,828	13,221
1989	261.88	53,630	14,045
1990	272.57	53,210	14,504
1991	280.68	49,112	13,785
1992	293.96	47,796	14,050
1993	300.94	47,053	14,160
1994	309.64	46,111	14,278
1995	318.30	43,300	13,782
1996	329.55	39,715	13,088
1997	342.71	37,076	12,706
1998	358.10	36,486	13,066
1999	371.30	37,591	13,957
2000	385.14	37,990	14,632
2001	395.74	33,662	13,321
2002	407.41	33,010	13,449
2003	418.59	30,846	12,912
2004	432.73	28,775	12,452
2005	442.84	26,278	11,637
2006	458.44	23,835	10,927
2007	474.90	23,664	11,238
2008	489.01	23,664	11,572

**Notes by Column:**

(1) From Appendix F.9

(2) From Appendix S.1

(3)  $(1) \times (2) / 1,000$ ;  $1986 = (1) * ((2) * 1/3) / 1,000$

**Ohio Bureau of Workers' Compensation**  
**Private Employers**  
**Wage Loss+Living Maintenance/Wage Loss & Change of Occupation (>1986)**  
**Calculation of Unpaid Loss @ 06/30/08**

(Dollars in Thousands)

<b>Accident Year</b>	<b>(1) Cumulative Factor</b>	<b>(2) Composite Factor</b>	<b>(3) Undiscounted Unpaid Loss</b>	<b>(4) Discount Factor</b>	<b>(5) Discounted Unpaid Loss</b>
1986	0.010	3,618	37	0.742	27
1987	0.012	11,849	144	0.751	108
1988	0.015	13,221	197	0.762	150
1989	0.018	14,045	259	0.774	200
1990	0.023	14,504	336	0.786	264
1991	0.030	13,785	407	0.797	324
1992	0.038	14,050	533	0.808	431
1993	0.049	14,160	697	0.816	569
1994	0.064	14,278	917	0.824	756
1995	0.084	13,782	1,161	0.830	964
1996	0.111	13,088	1,452	0.835	1,213
1997	0.147	12,706	1,862	0.839	1,563
1998	0.194	13,066	2,535	0.842	2,135
1999	0.257	13,957	3,591	0.845	3,034
2000	0.342	14,632	4,999	0.847	4,234
2001	0.454	13,321	6,049	0.849	5,134
2002	0.634	13,449	8,530	0.856	7,300
2003	0.879	12,912	11,350	0.860	9,760
2004	1.171	12,452	14,583	0.858	12,513
2005	1.481	11,637	17,239	0.850	14,660
2006	1.766	10,927	19,294	0.837	16,142
2007	1.935	11,238	21,741	0.812	17,663
2008	2.008	11,572	<u>11,591</u>	0.781	<u>9,054</u>
<b>Total</b>			<b><u>129,503</u></b>		<b><u>108,201</u></b>

**Notes by Column:**

(1) From Appendix F.12

(2) From Appendix F.10

(3) (1)\*(2); dollars in thousands

For accident year 2008, unpaid loss is for the first half of the year only.

(4) Calculated by discounting selected factors in Appendix F.12, then summing

(5) (3)\*(4); dollars in thousands

**Ohio Bureau of Workers' Compensation**  
**Private Employers**  
**Wage Loss+Living Maintenance/Wage Loss & Change of Occupation (>1986)**

Accident Year	Indexed Paid Losses (# of weeks per ult lost-time claim)															
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>
1978																
1979																
1980																
1981																
1982																
1983																
1984																
1985																
1986							0.860	0.763	0.759	0.583	0.310	0.168	0.094	0.067	0.041	0.025
1987						0.550	0.625	0.728	0.645	0.421	0.245	0.108	0.048	0.023	0.021	0.013
1988					0.435	0.515	0.717	0.657	0.446	0.294	0.152	0.083	0.046	0.028	0.018	0.009
1989				0.282	0.448	0.662	0.728	0.567	0.389	0.199	0.090	0.042	0.032	0.016	0.011	0.008
1990			0.105	0.293	0.585	0.756	0.630	0.437	0.246	0.137	0.076	0.048	0.033	0.021	0.015	0.012
1991		0.015	0.118	0.417	0.666	0.612	0.451	0.287	0.165	0.095	0.059	0.034	0.028	0.026	0.015	0.011
1992	0.000	0.015	0.188	0.537	0.546	0.481	0.324	0.179	0.109	0.058	0.039	0.034	0.026	0.015	0.007	0.009
1993	0.000	0.041	0.258	0.470	0.504	0.404	0.280	0.164	0.104	0.070	0.048	0.032	0.023	0.021	0.014	0.011
1994	0.001	0.062	0.268	0.420	0.410	0.307	0.204	0.120	0.084	0.052	0.046	0.037	0.029	0.017	0.013	
1995	0.002	0.072	0.262	0.332	0.304	0.247	0.179	0.131	0.097	0.080	0.066	0.049	0.030	0.022		
1996	0.005	0.091	0.200	0.256	0.237	0.172	0.153	0.117	0.100	0.085	0.050	0.031	0.023			
1997	0.004	0.075	0.177	0.230	0.218	0.202	0.172	0.143	0.115	0.087	0.060	0.041				
1998	0.005	0.075	0.160	0.215	0.222	0.199	0.166	0.133	0.090	0.071	0.044					
1999	0.006	0.071	0.151	0.222	0.264	0.243	0.222	0.178	0.130	0.090						
2000	0.005	0.067	0.169	0.284	0.299	0.289	0.266	0.182	0.117							
2001	0.004	0.081	0.228	0.346	0.368	0.331	0.256	0.181								
2002	0.004	0.073	0.211	0.313	0.343	0.300	0.213									
2003	0.007	0.085	0.190	0.291	0.274	0.265										
2004	0.004	0.069	0.168	0.252	0.297											
2005	0.008	0.079	0.165	0.276												
2006	0.005	0.067	0.150													
2007	0.005	0.070														
2008	0.004															
<b>Avg Last5</b>	0.006	0.074	0.177	0.296	0.316	0.286	0.224	0.163	0.111	0.083	0.053	0.038	0.026	0.020	0.013	N/A
<b>Avg Last3</b>	0.005	0.072	0.161	0.273	0.304	0.299	0.245	0.180	0.112	0.083	0.051	0.040	0.027	0.020	0.012	0.010
<b>Selected</b>	0.005	0.073	0.169	0.284	0.310	0.292	0.245	0.180	0.112	0.084	0.063	0.047	0.036	0.027	0.020	0.015
<b>Cumulative</b>	2.013	2.008	1.935	1.766	1.481	1.171	0.879	0.634	0.454	0.342	0.257	0.194	0.147	0.111	0.084	0.064

Accident Year	Indexed Paid Losses (# of weeks per ult lost-time claim)															
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>	
1978																
1979																
1980																
1981																
1982																
1983																
1984																
1985																
1986	0.020	0.016	0.013	0.012	0.004	0.001	0.000									
1987	0.007	0.006	0.005	0.004	0.002	0.001										
1988	0.006	0.007	0.004	0.002	0.003											
1989	0.004	0.006	0.004	0.003												
1990	0.011	0.007	0.006													
1991	0.007	0.006														
1992	0.005															
1993																
1994																
1995																
1996																
1997																
1998																
1999																
2000																
2001																
2002																
2003																
2004																
2005																
2006																
2007																
2008																
<b>Avg Last 5</b>	0.006	0.006	N/A													
<b>Avg Last 3</b>	0.008	0.006	0.004	0.003	N/A											
<b>Selected</b>	0.011	0.008	0.006	0.005	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.000	0.000	0.000	0.001	
<b>Cumulative</b>	0.049	0.038	0.030	0.023	0.018	0.015	0.012	0.010	0.009	0.008	0.007	0.006	0.006	0.005	0.005	

**Ohio Bureau of Workers' Compensation**  
**Private Employers**  
**Wage Loss+Living Maintenance/Wage Loss & Change of Occupation (>1986)**

Accident Year	Paid Losses (in thousands) - Evaluation in Years															
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>
1978																
1979																
1980																
1981																
1982																
1983																
1984																
1985																
1986							3,110	2,761	2,744	2,110	1,122	606	341	242	147	89
1987						6,517	7,405	8,625	7,645	4,993	2,902	1,284	565	278	253	158
1988					5,757	6,815	9,474	8,683	5,891	3,884	2,007	1,095	604	368	239	116
1989				3,959	6,298	9,293	10,221	7,962	5,465	2,789	1,271	588	456	228	161	108
1990			1,525	4,254	8,483	10,961	9,142	6,332	3,566	1,981	1,097	695	478	299	219	174
1991		210	1,623	5,745	9,186	8,435	6,211	3,951	2,279	1,307	816	471	383	359	211	147
1992	1	215	2,647	7,543	7,666	6,757	4,557	2,508	1,538	821	546	474	359	209	98	131
1993	3	581	3,654	6,657	7,136	5,726	3,967	2,318	1,466	993	679	451	328	300	203	149
1994	15	884	3,831	5,999	5,859	4,383	2,915	1,718	1,203	747	654	524	416	242	192	
1995	29	996	3,615	4,578	4,196	3,408	2,466	1,808	1,335	1,109	907	676	411	304		
1996	62	1,187	2,620	3,347	3,102	2,253	1,999	1,532	1,315	1,116	651	402	306			
1997	56	959	2,243	2,921	2,773	2,567	2,189	1,814	1,462	1,112	768	520				
1998	68	974	2,091	2,811	2,900	2,606	2,166	1,737	1,174	933	578					
1999	81	987	2,103	3,098	3,687	3,394	3,093	2,480	1,818	1,251						
2000	77	981	2,476	4,153	4,378	4,222	3,890	2,661	1,716							
2001	56	1,078	3,032	4,611	4,908	4,413	3,410	2,410								
2002	58	979	2,843	4,212	4,607	4,029	2,859									
2003	89	1,098	2,457	3,754	3,535	3,421										
2004	55	860	2,088	3,138	3,694											
2005	98	915	1,922	3,214												
2006	60	737	1,636													
2007	56	787														
2008	49															

Accident Year	Paid Losses (in thousands) - Evaluation in Years															
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>	
1978																
1979																
1980																
1981																
1982																
1983																
1984																
1985																
1986	73	60	45	42	14	2	2									
1987	88	69	60	47	25	10										
1988	78	98	48	20	34											
1989	55	79	50	45												
1990	167	97	84													
1991	90	84														
1992	74															
1993																
1994																
1995																
1996																
1997																
1998																
1999																
2000																
2001																
2002																
2003																
2004																
2005																
2006																
2007																
2008																

**Ohio Bureau of Workers' Compensation**  
**Private Employers**  
**Wage Loss+Living Maintenance/Wage Loss & Change of Occupation (>1986)**  
**Unpaid Loss Payment Projections**  
**Fiscal Year Ending 6/30**

Accident Year	Unpaid Loss		(Dollars in Thousands)																2023 and Subsequent
	Undisc.	Disc.	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022			
1978	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
1979	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
1981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
1982	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
1983	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
1984	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
1985	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
1986	37	27	5	4	3	2	2	1	1	4	3	2	2	1	1	1	4		
1987	144	108	24	18	13	10	8	6	4	3	12	9	8	6	5	4	15		
1988	197	150	35	26	20	15	11	8	6	5	4	13	11	8	7	5	21		
1989	259	200	50	38	28	21	16	12	9	7	5	4	14	11	9	7	28		
1990	336	264	69	52	39	29	22	16	12	9	7	5	4	15	12	9	37		
1991	407	324	87	65	49	37	28	21	16	12	9	7	5	4	14	11	44		
1992	533	431	119	89	67	50	38	28	21	16	12	9	7	5	4	14	56		
1993	697	569	159	120	90	67	50	38	28	21	16	12	9	7	5	4	70		
1994	917	756	214	161	121	90	68	51	38	29	21	16	12	9	7	5	75		
1995	1,161	964	276	207	155	116	87	65	49	37	28	21	16	12	9	7	77		
1996	1,452	1,213	349	262	197	147	111	83	62	47	35	26	20	15	11	8	80		
1997	1,862	1,563	452	339	254	191	143	107	80	60	45	34	25	19	14	11	85		
1998	2,535	2,135	620	465	349	262	196	147	110	83	62	47	35	26	20	15	99		
1999	3,591	3,034	883	662	497	373	279	210	157	118	88	66	50	37	28	21	121		
2000	4,999	4,234	1,234	926	694	521	391	293	220	165	124	93	70	52	39	29	149		
2001	6,049	5,134	1,498	1,124	843	632	474	356	267	200	150	113	84	63	47	36	162		
2002	8,530	7,300	2,423	1,513	1,135	851	638	479	359	269	202	151	114	85	64	48	200		
2003	11,350	9,760	3,161	2,326	1,452	1,089	817	613	460	345	258	194	145	109	82	61	238		
2004	14,583	12,513	3,637	3,048	2,243	1,401	1,050	788	591	443	332	249	187	140	105	79	289		
2005	17,239	14,660	3,610	3,399	2,849	2,096	1,309	982	736	552	414	311	233	175	131	98	343		
2006	19,294	16,142	3,107	3,390	3,191	2,675	1,969	1,229	922	691	519	389	292	219	164	123	415		
2007	21,741	17,663	1,898	3,195	3,486	3,282	2,751	2,025	1,264	948	711	533	400	300	225	169	553		
2008	23,232	18,147	845	1,954	3,290	3,590	3,380	2,833	2,085	1,302	976	732	549	412	309	232	743		
<b>Total</b>	<b>141,143</b>	<b>117,293</b>	<b>24,757</b>	<b>23,383</b>	<b>21,065</b>	<b>17,548</b>	<b>13,837</b>	<b>10,390</b>	<b>7,498</b>	<b>5,364</b>	<b>4,033</b>	<b>3,036</b>	<b>2,290</b>	<b>1,730</b>	<b>1,311</b>	<b>997</b>	<b>3,905</b>		

-Discount Rate 5.00%

-Note: Projected payments for accident year 2008 are for the full accident year.

**Ohio Bureau of Workers' Compensation**  
**Private Employers**  
**Lump Sum Settlement**  
**Summary of Unpaid Loss @ 6/30/08**  
(Dollars in Thousands)

<u>Accident Year</u>	<u>Undiscounted Unpaid Loss</u>	<u>Discounted Unpaid Loss</u>
Prior to 1978	45,135	33,220
1978	8,634	6,355
1979	10,826	7,880
1980	11,303	8,130
1981	12,584	8,889
1982	13,264	9,282
1983	15,057	10,326
1984	20,758	14,124
1985	25,431	17,188
1986	28,656	19,147
1987	34,192	22,736
1988	42,451	28,285
1989	48,324	31,830
1990	54,014	35,352
1991	55,965	36,469
1992	61,901	40,061
1993	65,976	42,063
1994	71,371	45,257
1995	76,474	48,967
1996	78,482	50,014
1997	85,319	54,975
1998	98,500	64,279
1999	117,143	77,163
2000	140,249	94,086
2001	144,495	98,247
2002	166,941	114,842
2003	182,964	127,119
2004	197,726	137,420
2005	204,355	141,424
2006	211,711	145,875
2007	235,927	160,657
2008	<u>122,830</u>	<u>80,094</u>
<b>Total 1978-2008:</b>	<b>2,643,826</b>	<b>1,778,538</b>
<b>Total:</b>	<b>2,688,961</b>	<b>1,811,758</b>

Note: Unpaid loss for accident year 2008 is for the first half of the year only.

**Ohio Bureau of Workers' Compensation**  
**Private Employers**  
**Lump Sum Settlement**  
**Average Weekly Benefits**

<b>Accident Year</b>	<b>(1) SAWW (\$)</b>	<b>(2) Maximum Benefits (\$)</b>	<b>(3) Minimum Benefits (\$)</b>	<b>(4) Average Benefits (\$)</b>
1978	247.15	NA	NA	247.15
1979	266.54	NA	NA	266.54
1980	286.60	NA	NA	286.60
1981	311.09	NA	NA	311.09
1982	327.20	NA	NA	327.20
1983	341.69	NA	NA	341.69
1984	358.57	NA	NA	358.57
1985	371.07	NA	NA	371.07
1986	380.29	NA	NA	380.29
1987	393.04	NA	NA	393.04
1988	411.39	NA	NA	411.39
1989	420.61	NA	NA	420.61
1990	436.90	NA	NA	436.90
1991	451.06	NA	NA	451.06
1992	474.30	NA	NA	474.30
1993	483.24	NA	NA	483.24
1994	494.51	NA	NA	494.51
1995	509.04	NA	NA	509.04
1996	526.87	NA	NA	526.87
1997	551.30	NA	NA	551.30
1998	577.29	NA	NA	577.29
1999	596.41	NA	NA	596.41
2000	618.35	NA	NA	618.35
2001	631.45	NA	NA	631.45
2002	652.48	NA	NA	652.48
2003	670.77	NA	NA	670.77
2004	694.68	NA	NA	694.68
2005	710.72	NA	NA	710.72
2006	735.05	NA	NA	735.05
2007	761.22	NA	NA	761.22
2008	784.05	NA	NA	784.05

**Notes by Column:**

- (1) Ohio Department of Job and Family Services ([http://lmi.state.oh.us/CEP/CEP\\_NAICS.htm#Publications](http://lmi.state.oh.us/CEP/CEP_NAICS.htm#Publications))
- (2) Ohio Bureau of Workers' Compensation
- (3) Ohio Bureau of Workers' Compensation
- (4) Average Weekly Benefits = SAWW

**Ohio Bureau of Workers' Compensation**  
**Private Employers**  
**Lump Sum Settlement**  
**Calculation of Index Factor**

<b>Accident Year</b>	<b>(1) Average Benefit (\$)</b>	<b>(2) Ultimate Counts</b>	<b>(3) Composite Factor</b>
1978	247.15	42,171	10,422
1979	266.54	44,222	11,787
1980	286.60	38,992	11,175
1981	311.09	37,051	11,526
1982	327.20	33,820	11,066
1983	341.69	34,472	11,779
1984	358.57	41,456	14,865
1985	371.07	44,908	16,664
1986	380.29	45,734	17,392
1987	393.04	48,351	19,004
1988	411.39	51,828	21,322
1989	420.61	53,630	22,557
1990	436.90	53,210	23,248
1991	451.06	49,112	22,153
1992	474.30	47,796	22,670
1993	483.24	47,053	22,738
1994	494.51	46,111	22,802
1995	509.04	43,300	22,041
1996	526.87	39,715	20,925
1997	551.30	37,076	20,440
1998	577.29	36,486	21,063
1999	596.41	37,591	22,419
2000	618.35	37,990	23,491
2001	631.45	33,662	21,256
2002	652.48	33,010	21,539
2003	670.77	30,846	20,691
2004	694.68	28,775	19,989
2005	710.72	26,278	18,676
2006	735.05	23,835	17,520
2007	761.22	23,664	18,013
2008	784.05	23,664	18,554

**Notes by Column:**

- (1) From Appendix G.2
- (2) From Appendix S.1
- (3)  $(1) \times (2) / 1,000$

**Ohio Bureau of Workers' Compensation**  
**Private Employers**  
**Lump Sum Settlement**  
**Calculation of Unpaid Loss @ 06/30/08**

(Dollars in Thousands)

Accident Year	(1) Cumulative Factor	(2) Composite Factor	(3) Undiscounted Unpaid Loss	(4) Discount Factor	(5) Discounted Unpaid Loss
1978	0.828	10,422	8,634	0.736	6,355
1979	0.918	11,787	10,826	0.728	7,880
1980	1.011	11,175	11,303	0.719	8,130
1981	1.092	11,526	12,584	0.706	8,889
1982	1.199	11,066	13,264	0.700	9,282
1983	1.278	11,779	15,057	0.686	10,326
1984	1.396	14,865	20,758	0.680	14,124
1985	1.526	16,664	25,431	0.676	17,188
1986	1.648	17,392	28,656	0.668	19,147
1987	1.799	19,004	34,192	0.665	22,736
1988	1.991	21,322	42,451	0.666	28,285
1989	2.142	22,557	48,324	0.659	31,830
1990	2.323	23,248	54,014	0.654	35,352
1991	2.526	22,153	55,965	0.652	36,469
1992	2.731	22,670	61,901	0.647	40,061
1993	2.902	22,738	65,976	0.638	42,063
1994	3.130	22,802	71,371	0.634	45,257
1995	3.470	22,041	76,474	0.640	48,967
1996	3.751	20,925	78,482	0.637	50,014
1997	4.174	20,440	85,319	0.644	54,975
1998	4.676	21,063	98,500	0.653	64,279
1999	5.225	22,419	117,143	0.659	77,163
2000	5.970	23,491	140,249	0.671	94,086
2001	6.798	21,256	144,495	0.680	98,247
2002	7.751	21,539	166,941	0.688	114,842
2003	8.843	20,691	182,964	0.695	127,119
2004	9.892	19,989	197,726	0.695	137,420
2005	10.942	18,676	204,355	0.692	141,424
2006	12.084	17,520	211,711	0.689	145,875
2007	13.097	18,013	235,927	0.681	160,657
2008	13.241	18,554	<u>122,830</u>	0.652	<u>80,094</u>
<b>Total</b>			<b><u>2,643,826</u></b>		<b><u>1,778,538</u></b>

**Notes by Column:**

(1) From Appendix G.5

(2) From Appendix G.3

(3) (1)\*(2); dollars in thousands

For accident year 2008, unpaid loss is for the first half of the year only.

(4) Calculated by discounting selected factors in Appendix G.5, then summing

(5) (3)\*(4); dollars in thousands

**Ohio Bureau of Workers' Compensation  
Private Employers  
Lump Sum Settlement**

Accident Year	Indexed Paid Losses (# of weeks per ult lost-time claim)																
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>	
1978																0.054	0.061
1979															0.064	0.070	0.086
1980													0.065	0.081	0.093	0.247	
1981												0.068	0.087	0.092	0.243	0.265	
1982											0.073	0.057	0.115	0.239	0.311	0.298	
1983										0.076	0.077	0.116	0.268	0.374	0.360	0.333	
1984									0.069	0.084	0.124	0.289	0.381	0.384	0.342	0.169	
1985								0.071	0.089	0.117	0.293	0.350	0.353	0.356	0.283	0.206	
1986							0.075	0.085	0.112	0.295	0.444	0.394	0.349	0.253	0.225	0.187	
1987						0.082	0.073	0.124	0.299	0.500	0.501	0.346	0.236	0.289	0.156	0.135	
1988					0.071	0.069	0.125	0.308	0.418	0.452	0.359	0.268	0.193	0.195	0.192	0.138	
1989				0.040	0.063	0.149	0.367	0.420	0.470	0.352	0.283	0.247	0.271	0.190	0.156	0.137	
1990			0.007	0.044	0.141	0.512	0.508	0.483	0.398	0.343	0.254	0.198	0.180	0.169	0.118	0.140	
1991		0.000	0.011	0.088	0.499	0.614	0.523	0.454	0.306	0.263	0.225	0.213	0.162	0.169	0.082	0.075	
1992	0.000	0.001	0.021	0.405	0.648	0.606	0.513	0.322	0.258	0.192	0.190	0.167	0.116	0.126	0.104	0.143	
1993	0.000	0.002	0.135	0.513	0.693	0.558	0.401	0.291	0.251	0.232	0.191	0.130	0.105	0.104	0.183	0.314	
1994	0.000	0.016	0.295	0.607	0.677	0.466	0.331	0.273	0.225	0.172	0.158	0.098	0.158	0.221	0.340		
1995	0.001	0.028	0.356	0.703	0.615	0.475	0.325	0.219	0.177	0.162	0.153	0.192	0.196	0.342			
1996	0.000	0.028	0.407	0.575	0.619	0.468	0.318	0.256	0.191	0.177	0.223	0.255	0.423				
1997	0.001	0.038	0.424	0.646	0.538	0.441	0.346	0.272	0.199	0.275	0.352	0.502					
1998	0.000	0.054	0.452	0.651	0.599	0.482	0.311	0.304	0.309	0.437	0.549						
1999	0.000	0.049	0.461	0.647	0.605	0.493	0.415	0.364	0.536	0.745							
2000	0.000	0.056	0.490	0.692	0.605	0.546	0.416	0.777	0.828								
2001	0.000	0.061	0.596	0.720	0.679	0.665	0.898	0.953									
2002	0.000	0.063	0.554	0.891	0.812	0.983	1.286										
2003	0.000	0.064	0.725	0.918	0.853	1.115											
2004	0.001	0.090	0.827	1.162	1.050												
2005	0.000	0.090	1.009	1.122													
2006	0.000	0.186	1.018														
2007	0.001	0.154															
2008	0.000																
<b>Avg Last5</b>	0.001	0.117	0.827	0.963	0.820	0.760	0.665	0.534	0.412	0.359	0.287	0.235	0.200	0.192	0.165	0.162	
<b>Avg Last3</b>	0.000	0.143	0.951	1.067	0.939	0.921	0.867	0.698	0.557	0.486	0.374	0.316	0.259	0.222	0.209	0.177	
<b>Selected</b>	0.000	0.143	1.014	1.142	1.050	1.049	1.092	0.953	0.828	0.745	0.549	0.502	0.423	0.281	0.340	0.228	
<b>Cumulative</b>	13.241	13.241	13.097	12.084	10.942	9.892	8.843	7.751	6.798	5.970	5.225	4.676	4.174	3.751	3.470	3.130	

Accident Year	Indexed Paid Losses (# of weeks per ult lost-time claim)																
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>		
1978	0.083	0.183	0.196	0.242	0.269	0.125	0.132	0.101	0.150	0.063	0.071	0.022	0.063	0.062	0.077		
1979	0.273	0.307	0.294	0.278	0.194	0.203	0.159	0.118	0.105	0.089	0.078	0.064	0.063	0.124			
1980	0.256	0.243	0.304	0.166	0.119	0.126	0.139	0.116	0.055	0.083	0.033	0.116	0.115				
1981	0.289	0.233	0.190	0.184	0.128	0.138	0.105	0.059	0.060	0.073	0.056	0.140					
1982	0.330	0.197	0.198	0.209	0.162	0.111	0.073	0.089	0.091	0.107	0.154						
1983	0.192	0.223	0.143	0.153	0.134	0.084	0.053	0.067	0.130	0.174							
1984	0.200	0.181	0.155	0.122	0.041	0.074	0.081	0.114	0.168								
1985	0.199	0.146	0.152	0.058	0.061	0.117	0.145	0.184									
1986	0.197	0.169	0.088	0.110	0.105	0.214	0.228										
1987	0.169	0.127	0.079	0.136	0.103	0.244											
1988	0.108	0.103	0.109	0.170	0.246												
1989	0.097	0.101	0.139	0.237													
1990	0.138	0.203	0.267														
1991	0.140	0.206															
1992	0.235																
1993																	
1994																	
1995																	
1996																	
1997																	
1998																	
1999																	
2000																	
2001																	
2002																	
2003																	
2004																	
2005																	
2006																	
2007																	
2008																	
<b>Avg Last 5</b>	0.144	0.148	0.136	0.142	0.111	0.147	0.116	0.103	0.101	0.105	0.078	N/A	N/A	N/A	N/A		
<b>Avg Last 3</b>	0.171	0.170	0.172	0.181	0.151	0.192	0.152	0.121	0.130	0.118	0.081	0.107	0.080	N/A	N/A		
<b>Selected</b>	0.171	0.204	0.203	0.181	0.151	0.192	0.152	0.121	0.130	0.118	0.080	0.107	0.080	0.093	0.090		
<b>Cumulative</b>	2.902	2.731	2.526	2.323	2.142	1.991	1.799	1.648	1.526	1.396	1.278	1.199	1.092	1.011	0.918		

**Ohio Bureau of Workers' Compensation  
Private Employers  
Lump Sum Settlement**

Accident Year	Paid Losses (in thousands) - Evaluation in Years															
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>
1978															560	635
1979														753	826	1,016
1980													722	904	1,043	2,760
1981												781	1,004	1,058	2,797	3,060
1982											813	630	1,278	2,645	3,445	3,295
1983										896	911	1,363	3,161	4,409	4,237	3,920
1984									1,029	1,251	1,836	4,295	5,670	5,711	5,089	2,513
1985							1,175	1,481	1,949	4,879	5,829	5,888	5,937	4,714	3,438	
1986							1,313	1,485	1,945	5,123	7,728	6,859	6,074	4,397	3,909	3,245
1987						1,554	1,383	2,353	5,684	9,504	9,519	6,580	4,481	5,499	2,955	2,574
1988					1,508	1,472	2,656	6,567	8,911	9,636	7,662	5,708	4,115	4,153	4,084	2,945
1989				912	1,427	3,361	8,273	9,479	10,613	7,938	6,384	5,581	6,105	4,277	3,512	3,079
1990			169	1,014	3,286	11,902	11,803	11,235	9,252	7,981	5,894	4,613	4,193	3,933	2,753	3,264
1991			240	1,945	11,063	13,605	11,594	10,066	6,777	5,818	4,978	4,708	3,589	3,750	1,813	1,661
1992	0	22	479	9,191	14,691	13,741	11,625	7,300	5,851	4,358	4,301	3,787	2,637	2,854	2,350	3,250
1993	0	56	3,067	11,664	15,763	12,688	9,120	6,618	5,711	5,269	4,351	2,959	2,396	2,354	4,163	7,129
1994	0	373	6,720	13,832	15,437	10,632	7,552	6,217	5,127	3,926	3,613	2,228	3,592	5,031	7,743	
1995	12	623	7,837	15,495	13,557	10,475	7,170	4,825	3,900	3,577	3,378	4,228	4,327	7,532		
1996	0	590	8,521	12,034	12,951	9,789	6,655	5,355	3,994	3,697	4,658	5,340	8,860			
1997	13	786	8,660	13,206	10,996	9,014	7,065	5,562	4,065	5,615	7,193	10,268				
1998	1	1,132	9,519	13,720	12,606	10,143	6,550	6,399	6,501	9,202	11,555					
1999	1	1,095	10,328	14,501	13,560	11,043	9,303	8,161	12,022	16,708						
2000	2	1,308	11,513	16,259	14,201	12,827	9,763	18,241	19,441							
2001	2	1,298	12,665	15,312	14,440	14,135	19,092	20,254								
2002	0	1,359	11,934	19,184	17,492	21,163	27,697									
2003	2	1,322	15,009	18,993	19,720	23,070										
2004	26	1,801	16,529	23,228	20,997											
2005	0	1,680	18,854	20,946												
2006	6	3,251	17,830													
2007	16	2,775														
2008	1															

Accident Year	Paid Losses (in thousands) - Evaluation in Years														
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>
1978	862	1,910	2,038	2,527	2,801	1,306	1,376	1,057	1,560	660	735	230	661	648	806
1979	3,219	3,622	3,463	3,272	2,289	2,398	1,880	1,396	1,234	1,046	925	755	741	1,460	
1980	2,861	2,711	3,399	1,856	1,325	1,405	1,548	1,301	612	926	365	1,298	1,281		
1981	3,326	2,689	2,187	2,124	1,471	1,588	1,214	685	695	846	648	1,619			
1982	3,651	2,185	2,197	2,310	1,791	1,230	812	981	1,004	1,184	1,705				
1983	2,263	2,624	1,684	1,800	1,583	993	621	787	1,537	2,049					
1984	2,967	2,690	2,298	1,812	615	1,107	1,204	1,692	2,495						
1985	3,317	2,431	2,525	961	1,012	1,949	2,422	3,064							
1986	3,434	2,947	1,533	1,915	1,819	3,726	3,972								
1987	3,214	2,406	1,502	2,589	1,965	4,639									
1988	2,301	2,199	2,327	3,620	5,243										
1989	2,194	2,276	3,138	5,357											
1990	3,201	4,715	6,200												
1991	3,102	4,555													
1992	5,334														
1993															
1994															
1995															
1996															
1997															
1998															
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2002															
2003															
2004															
2005															
2006															
2007															
2008															

**Ohio Bureau of Workers' Compensation**  
**Private Employers**  
**Lump Sum Settlement**  
**Unpaid Loss Payment Projections**  
**Fiscal Year Ending 6/30**

Accident Year	Unpaid Loss		(Dollars in Thousands)																2023 and
	Undisc.	Disc.	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	Subsequent		
1978	8,634	6,355	884	829	775	722	668	614	561	509	458	409	363	318	277	237	1,009		
1979	10,826	7,880	1,061	1,000	938	877	816	756	695	635	576	518	463	410	360	313	1,410		
1980	11,303	8,130	1,039	1,006	948	889	831	774	716	658	602	546	491	439	389	341	1,633		
1981	12,584	8,889	926	1,072	1,037	978	917	857	798	739	679	621	563	507	453	401	2,036		
1982	13,264	9,282	1,183	889	1,029	996	939	881	823	766	709	652	596	540	487	435	2,340		
1983	15,057	10,326	939	1,259	946	1,095	1,060	999	937	876	815	755	694	634	575	518	2,954		
1984	20,758	14,124	1,756	1,185	1,589	1,194	1,383	1,338	1,261	1,183	1,106	1,029	953	876	800	726	4,381		
1985	25,431	17,188	2,161	1,968	1,328	1,781	1,338	1,550	1,500	1,413	1,326	1,240	1,154	1,068	982	897	5,725		
1986	28,656	19,147	2,113	2,255	2,054	1,386	1,859	1,397	1,618	1,565	1,475	1,384	1,294	1,204	1,115	1,025	6,912		
1987	34,192	22,736	2,880	2,309	2,464	2,245	1,515	2,031	1,526	1,767	1,710	1,612	1,512	1,414	1,316	1,218	8,672		
1988	42,451	28,285	4,089	3,232	2,591	2,765	2,518	1,699	2,279	1,712	1,983	1,919	1,808	1,697	1,586	1,476	11,096		
1989	48,324	31,830	3,413	4,326	3,419	2,741	2,925	2,664	1,798	2,411	1,811	2,098	2,030	1,913	1,795	1,678	13,301		
1990	54,014	35,352	4,212	3,517	4,458	3,524	2,825	3,015	2,746	1,853	2,485	1,867	2,162	2,092	1,972	1,850	15,437		
1991	55,965	36,469	4,495	4,013	3,352	4,248	3,358	2,691	2,873	2,617	1,765	2,368	1,779	2,060	1,994	1,879	16,473		
1992	61,901	40,061	4,630	4,600	4,107	3,430	4,347	3,436	2,754	2,940	2,678	1,807	2,423	1,821	2,108	2,040	18,781		
1993	65,976	42,063	3,888	4,644	4,614	4,119	3,440	4,360	3,446	2,763	2,949	2,686	1,812	2,430	1,826	2,115	20,884		
1994	71,371	45,257	5,209	3,899	4,657	4,627	4,131	3,450	4,373	3,456	2,770	2,957	2,693	1,817	2,437	1,831	23,064		
1995	76,474	48,967	7,484	5,035	3,769	4,501	4,472	3,993	3,335	4,227	3,341	2,678	2,858	2,604	1,757	2,356	24,064		
1996	78,482	50,014	5,884	7,105	4,780	3,578	4,273	4,246	3,791	3,166	4,013	3,172	2,542	2,713	2,472	1,668	25,081		
1997	85,319	54,975	8,655	5,747	6,940	4,669	3,495	4,174	4,147	3,703	3,092	3,920	3,098	2,483	2,651	2,414	26,129		
1998	98,500	64,279	10,581	8,919	5,923	7,152	4,811	3,602	4,301	4,274	3,816	3,187	4,039	3,193	2,559	2,731	29,413		
1999	117,143	77,163	12,299	11,262	9,493	6,304	7,613	5,121	3,834	4,579	4,549	4,062	3,392	4,299	3,398	2,724	34,215		
2000	140,249	94,086	17,506	12,887	11,800	9,947	6,605	7,976	5,366	4,017	4,797	4,766	4,256	3,554	4,505	3,561	38,705		
2001	144,495	98,247	17,592	15,841	11,661	10,678	9,000	5,977	7,217	4,855	3,635	4,341	4,313	3,851	3,216	4,076	38,243		
2002	166,941	114,842	20,523	17,826	16,051	11,816	10,820	9,120	6,056	7,314	4,920	3,683	4,399	4,370	3,902	3,259	42,883		
2003	182,964	127,119	22,595	19,715	17,124	15,420	11,351	10,394	8,761	5,818	7,026	4,726	3,538	4,225	4,198	3,749	44,325		
2004	197,726	137,420	20,964	21,830	19,047	16,543	14,897	10,966	10,041	8,464	5,621	6,787	4,566	3,418	4,082	4,056	46,444		
2005	204,355	141,424	19,618	19,587	20,396	17,796	15,457	13,918	10,246	9,382	7,908	5,251	6,342	4,266	3,194	3,814	47,182		
2006	211,711	145,875	20,004	18,404	18,375	19,133	16,694	14,500	13,057	9,611	8,801	7,418	4,926	5,949	4,002	2,996	47,840		
2007	235,927	160,657	18,258	20,567	18,921	18,892	19,672	17,164	14,908	13,424	9,882	9,049	7,627	5,065	6,116	4,115	52,267		
2008	245,507	160,088	2,656	18,806	21,184	19,489	19,458	20,262	17,679	15,355	13,827	10,178	9,320	7,856	5,217	6,300	57,918		
<b>Total</b>	<b>2,766,502</b>	<b>1,858,532</b>	<b>249,496</b>	<b>245,532</b>	<b>225,770</b>	<b>203,533</b>	<b>183,488</b>	<b>163,925</b>	<b>143,443</b>	<b>126,052</b>	<b>111,126</b>	<b>97,686</b>	<b>88,008</b>	<b>79,089</b>	<b>71,740</b>	<b>66,798</b>	<b>710,816</b>		

-Discount Rate 5.00%

-Note: Projected payments for accident year 2008 are for the full accident year.

**Ohio Bureau of Workers' Compensation**  
**Private Employers**  
**Living Maintenance**  
**Summary of Unpaid Loss @ 6/30/08**  
(Dollars in Thousands)

<u>Accident Year</u>	<u>Undiscounted Unpaid Loss</u>	<u>Discounted Unpaid Loss</u>
Prior to 1978	0	0
1978	0	0
1979	56	49
1980	1	0
1981	0	0
1982	53	46
1983	42	37
1984	47	41
1985	91	79
1986	30	26
1987	179	153
1988	145	123
1989	194	164
1990	173	145
1991	363	303
1992	350	291
1993	512	424
1994	375	309
1995	456	375
1996	681	558
1997	1,208	987
1998	1,203	980
1999	1,819	1,479
2000	3,487	2,831
2001	4,944	4,007
2002	6,542	5,296
2003	9,438	7,633
2004	10,611	8,574
2005	13,110	10,651
2006	16,970	13,993
2007	20,170	16,868
2008	<u>8,474</u>	<u>6,938</u>
<b>Total 1978-2008:</b>	<b>101,723</b>	<b>83,360</b>
<b>Total:</b>	<b>101,723</b>	<b>83,360</b>

Note: Unpaid loss for accident year 2008 is for the first half of the year only.

**Ohio Bureau of Workers' Compensation  
Private Employers  
Living Maintenance**

Accident Year	Calendar Year Persistency														
	<u>0.5-1.5</u>	<u>1.5-2.5</u>	<u>2.5-3.5</u>	<u>3.5-4.5</u>	<u>4.5-5.5</u>	<u>5.5-6.5</u>	<u>6.5-7.5</u>	<u>7.5-8.5</u>	<u>8.5-9.5</u>	<u>9.5-10.5</u>	<u>10.5-11.5</u>	<u>11.5-12.5</u>	<u>12.5-13.5</u>	<u>13.5-14.5</u>	<u>14.5-15.5</u>
1978															
1979															0.961
1980													0.668	0.449	1.126
1981												0.943	0.808	0.725	0.440
1982											0.843	0.953	0.921	0.446	2.154
1983										0.906	1.103	0.774	1.183	0.563	7.390
1984									0.757	0.623	0.731	1.177	1.035	0.093	0.790
1985								0.735	0.672	0.732	0.493	0.480	0.432	0.662	0.598
1986							0.775	0.747	0.880	0.868	0.683	0.886	0.736	1.053	0.947
1987						0.733	0.743	0.796	0.880	1.057	0.847	0.971	0.587	1.198	1.700
1988					0.847	0.808	0.732	0.714	0.743	0.782	0.813	0.879	0.529	0.564	1.144
1989				0.797	0.731	0.548	0.793	0.742	0.861	0.719	0.661	0.818	1.170	0.970	0.832
1990			1.136	0.805	0.795	0.519	0.565	0.482	0.696	1.195	0.983	0.589	0.493	0.868	0.701
1991		2.549	0.788	0.687	0.755	0.756	0.853	0.675	0.724	0.769	0.805	0.938	0.806	1.036	0.489
1992	55.915	1.844	0.652	0.610	0.628	0.887	1.093	0.922	0.905	1.065	1.208	0.801	0.516	0.985	1.401
1993	20.369	1.184	0.545	0.546	0.545	0.591	0.656	0.638	0.711	0.634	0.984	0.899	0.760	0.998	0.760
1994	62.382	1.285	0.554	0.698	0.648	0.612	0.847	0.762	0.871	0.786	0.870	1.058	0.777	0.912	1.397
1995	22.750	1.106	0.521	0.524	0.630	0.525	0.511	0.687	0.685	0.585	0.532	0.746	1.118	0.802	
1996	28.467	1.497	0.594	0.571	0.794	0.776	0.700	0.858	1.045	0.968	0.663	0.826	0.641		
1997	34.800	1.134	0.517	0.480	0.664	0.643	0.543	0.605	0.698	0.751	0.500	0.551			
1998	27.182	1.110	0.536	0.519	0.606	0.682	0.656	0.757	0.718	0.894	1.038				
1999	41.219	1.314	0.579	0.585	0.648	0.772	0.528	0.541	0.506	0.710					
2000	38.866	1.116	0.496	0.579	0.522	0.656	0.814	0.847	0.549						
2001	22.144	1.007	0.554	0.691	0.697	0.618	0.648	0.644							
2002	42.105	1.409	0.570	0.542	0.621	0.609	0.764								
2003	48.989	1.678	0.651	0.643	0.740	0.667									
2004	64.080	1.755	0.697	0.625	0.733										
2005	59.326	1.557	0.700	0.593											
2006	62.774	1.885	0.668												
2007	73.053	2.231													
2008	118.321														

Avg Last5	75.511	1.821	0.657	0.619	0.663	0.664	0.682	0.679	0.703	0.782	0.721	0.816	0.762	0.947	0.950
Avg Last3	84.716	1.891	0.688	0.620	0.698	0.631	0.742	0.678	0.591	0.785	0.734	0.708	0.845	0.904	1.186
Selected	84.716	1.891	0.688	0.620	0.698	0.818	0.818	0.818	0.818	0.818	0.818	0.818	0.818	0.818	0.818

Accident Year	Calendar Year Persistency														
	<u>15.5-16.5</u>	<u>16.5-17.5</u>	<u>17.5-18.5</u>	<u>18.5-19.5</u>	<u>19.5-20.5</u>	<u>20.5-21.5</u>	<u>21.5-22.5</u>	<u>22.5-23.5</u>	<u>23.5-24.5</u>	<u>24.5-25.5</u>	<u>25.5-26.5</u>	<u>26.5-27.5</u>	<u>27.5-28.5</u>	<u>28.5-29.5</u>	<u>29.5-30.5</u>
1978															
1979	1.010	1.059	N/A	2.729	0.249	4.913	0.610	1.481	1.586	1.328	0.207	0.192	1.144	0.000	0.000
1980	0.358	0.000	1.018	2.654	0.417	2.089	0.637	0.998	1.038	6.350	3.678	N/A	0.093	107.512	
1981	0.488	0.518	0.913	1.537	N/A	1.615	0.428	1.281	0.818	0.129	0.000	0.287	N/A		
1982	1.018	2.481	0.829	0.000	0.510	0.800	0.494	14.853	N/A	N/A	5.541	0.000			
1983	0.335	0.508	0.392	0.757	0.855	0.722	0.077	0.000	0.000	0.334	1.406				
1984	0.711	0.557	2.183	1.255	0.751	0.861	1.028	0.620	0.422	1.185					
1985	0.525	0.317	0.385	0.670	0.169	0.816	0.933	2.338	0.612						
1986	0.613	1.021	1.228	0.756	0.636	1.028	1.279	3.328							
1987	0.643	1.226	3.126	1.691	0.865	0.273	0.193								
1988	0.640	0.224	0.339	0.461	1.008	1.445									
1989	1.731	1.132	1.002	0.903	0.829										
1990	1.673	1.133	0.900	1.194											
1991	0.646	1.689	0.464												
1992	0.531	1.078													
1993	0.700														
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

Avg Last 5	1.056	1.051	1.166	1.001	0.701	0.885	0.702	4.228	0.370	1.599	2.166	0.120	N/A	N/A	N/A
Avg Last 3	0.626	1.300	0.788	0.853	0.901	0.916	0.802	2.095	0.345	0.506	2.316	0.096	0.412	53.756	N/A
Selected	0.818	0.818	0.818	0.818	0.818	0.818	0.808	0.798	0.788	0.778	0.768	0.758	0.748	0.738	0.728

**Ohio Bureau of Workers' Compensation  
Private Employers  
Living Maintenance**

Accident Year	Number of Beneficiaries as % of Ultimate Number of Lost-Time Claims																
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>	
1978																0.07%	0.03%
1979																0.08%	0.02%
1980														0.11%	0.05%	0.02%	0.01%
1981													0.12%	0.06%	0.02%	0.01%	0.01%
1982											0.14%	0.07%	0.02%	0.02%	0.01%	0.01%	0.00%
1983									0.16%	0.06%	0.03%	0.02%	0.01%	0.01%	0.01%	0.00%	0.01%
1984									0.21%	0.10%	0.04%	0.02%	0.01%	0.01%	0.01%	0.01%	0.01%
1985								0.28%	0.14%	0.06%	0.04%	0.02%	0.02%	0.01%	0.01%	0.02%	0.02%
1986							0.36%	0.19%	0.07%	0.04%	0.03%	0.02%	0.02%	0.02%	0.02%	0.02%	0.03%
1987						0.50%	0.26%	0.08%	0.05%	0.03%	0.02%	0.02%	0.03%	0.02%	0.02%	0.02%	0.03%
1988					0.59%	0.32%	0.12%	0.07%	0.04%	0.03%	0.02%	0.04%	0.03%	0.03%	0.03%	0.03%	0.02%
1989				0.74%	0.43%	0.21%	0.08%	0.05%	0.03%	0.03%	0.05%	0.04%	0.02%	0.03%	0.03%	0.03%	0.01%
1990			0.65%	0.54%	0.27%	0.16%	0.10%	0.07%	0.05%	0.04%	0.04%	0.04%	0.05%	0.03%	0.02%	0.01%	0.01%
1991		0.25%	0.68%	0.39%	0.21%	0.13%	0.08%	0.07%	0.06%	0.05%	0.05%	0.06%	0.04%	0.01%	0.02%	0.02%	0.02%
1992	0.00%	0.37%	0.59%	0.35%	0.20%	0.09%	0.06%	0.07%	0.06%	0.05%	0.05%	0.05%	0.03%	0.02%	0.01%	0.01%	0.01%
1993	0.02%	0.50%	0.64%	0.37%	0.16%	0.11%	0.10%	0.09%	0.07%	0.05%	0.05%	0.03%	0.02%	0.01%	0.02%	0.02%	0.02%
1994	0.01%	0.50%	0.67%	0.24%	0.16%	0.17%	0.11%	0.09%	0.09%	0.06%	0.04%	0.02%	0.02%	0.02%	0.01%		
1995	0.02%	0.60%	0.45%	0.31%	0.27%	0.21%	0.17%	0.12%	0.09%	0.06%	0.04%	0.02%	0.02%	0.01%			
1996	0.02%	0.30%	0.53%	0.46%	0.26%	0.22%	0.18%	0.10%	0.06%	0.04%	0.03%	0.02%	0.02%				
1997	0.01%	0.46%	0.90%	0.55%	0.33%	0.28%	0.19%	0.10%	0.06%	0.05%	0.04%	0.04%					
1998	0.02%	0.81%	1.02%	0.64%	0.46%	0.28%	0.15%	0.07%	0.06%	0.05%	0.04%						
1999	0.02%	0.78%	1.11%	0.78%	0.44%	0.20%	0.14%	0.12%	0.10%	0.06%							
2000	0.02%	0.99%	1.57%	0.75%	0.38%	0.22%	0.14%	0.12%	0.10%								
2001	0.04%	1.56%	1.36%	0.55%	0.31%	0.23%	0.18%	0.16%									
2002	0.04%	0.96%	0.96%	0.57%	0.37%	0.30%	0.21%										
2003	0.02%	0.57%	0.88%	0.58%	0.40%	0.31%											
2004	0.01%	0.50%	0.84%	0.64%	0.43%												
2005	0.01%	0.54%	0.91%	0.72%													
2006	0.01%	0.48%	1.08%														
2007	0.01%	0.48%															
2008	0.00%																

Accident Year	Number of Beneficiaries as % of Ultimate Number of Lost-Time Claims																
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>		
1978	0.01%	0.00%	0.01%	0.01%	0.00%	0.01%	0.01%	0.01%	0.00%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1979	0.00%	0.00%	0.00%	0.01%	0.00%	0.01%	0.00%	0.00%	0.01%	0.01%	0.00%	0.00%	0.00%	0.00%	0.01%		
1980	0.01%	0.00%	0.01%	0.01%	0.00%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%				
1981	0.00%	0.01%	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%					
1982	0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.00%	0.00%	0.00%	0.00%	0.01%						
1983	0.01%	0.01%	0.01%	0.01%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%							
1984	0.01%	0.01%	0.01%	0.01%	0.00%	0.00%	0.01%	0.01%	0.00%								
1985	0.02%	0.02%	0.02%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%								
1986	0.02%	0.02%	0.01%	0.01%	0.01%	0.00%	0.00%										
1987	0.01%	0.00%	0.01%	0.01%	0.01%	0.01%											
1988	0.02%	0.01%	0.01%	0.01%	0.01%												
1989	0.01%	0.01%	0.01%	0.01%													
1990	0.01%	0.01%	0.01%														
1991	0.01%	0.01%															
1992	0.01%																
1993																	
1994																	
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2006																	
2007																	
2008																	

**Ohio Bureau of Workers' Compensation  
Private Employers  
Living Maintenance**

Accident Year	Paid Loss Development Factors - Evaluation in Years														
	<u>0.5-1.5</u>	<u>1.5-2.5</u>	<u>2.5-3.5</u>	<u>3.5-4.5</u>	<u>4.5-5.5</u>	<u>5.5-6.5</u>	<u>6.5-7.5</u>	<u>7.5-8.5</u>	<u>8.5-9.5</u>	<u>9.5-10.5</u>	<u>10.5-11.5</u>	<u>11.5-12.5</u>	<u>12.5-13.5</u>	<u>13.5-14.5</u>	<u>14.5-15.5</u>
1978															0.351
1979															0.299
1980													0.445		0.327
1981												0.519	0.364		0.484
1982											0.460	0.377	1.000		0.244
1983										0.377	0.537	0.655	0.513		0.062
1984								0.458	0.458	0.406	0.584	0.689	1.254		1.288
1985								0.501	0.420	0.603	0.600	0.766	0.818	1.426	1.034
1986								0.520	0.357	0.612	0.761	0.591	0.984	0.997	1.151
1987						0.513	0.333	0.554	0.634	0.738	0.859	1.649	0.563	0.898	1.853
1988					0.539	0.367	0.568	0.609	0.701	0.826	1.524	0.936	0.843	0.913	0.867
1989				0.587	0.490	0.392	0.651	0.604	0.990	1.656	0.757	0.589	1.102	1.010	0.407
1990			0.828	0.496	0.601	0.598	0.708	0.685	0.965	0.920	0.984	1.317	0.574	0.505	0.511
1991		2.679	0.569	0.547	0.597	0.628	0.865	0.899	0.867	0.940	1.130	0.668	0.393	1.083	1.136
1992	81.244	1.608	0.585	0.580	0.444	0.702	1.066	0.883	0.798	0.996	1.007	0.609	0.567	0.799	1.094
1993	27.648	1.271	0.579	0.445	0.647	0.961	0.908	0.717	1.116	0.650	0.666	0.671	0.608	1.437	0.871
1994	61.685	1.345	0.353	0.697	1.018	0.656	0.797	0.976	0.720	0.602	0.552	0.828	1.224	0.569	
1995	27.668	0.750	0.692	0.848	0.786	0.820	0.725	0.722	0.705	0.607	0.591	0.817	0.793		
1996	14.254	1.746	0.882	0.565	0.839	0.804	0.589	0.579	0.655	0.863	0.656	1.022			
1997	53.574	1.935	0.608	0.606	0.830	0.697	0.519	0.567	0.803	0.984	0.929				
1998	47.400	1.259	0.627	0.711	0.619	0.540	0.492	0.846	0.790	0.800					
1999	39.498	1.423	0.704	0.560	0.453	0.719	0.825	0.846	0.570						
2000	49.549	1.584	0.479	0.503	0.572	0.665	0.812	0.879							
2001	34.835	0.871	0.403	0.567	0.751	0.774	0.884								
2002	26.013	0.996	0.597	0.655	0.789	0.704									
2003	29.067	1.540	0.662	0.686	0.781										
2004	56.237	1.667	0.766	0.666											
2005	63.515	1.704	0.786												
2006	56.740	2.220													
2007	72.667														
2008															
Avg All	46.350	1.537	0.633	0.607	0.672	0.659	0.704	0.701	0.738	0.799	0.765	0.812	0.718	0.779	1.515
Avg Last3	64.308	1.863	0.738	0.669	0.774	0.714	0.840	0.857	0.721	0.882	0.725	0.889	0.875	0.935	1.034
Selected	84.716	1.891	0.688	0.620	0.698	0.818	0.818	0.818	0.818	0.818	0.818	0.818	0.818	0.818	0.818

Accident Year	Paid Loss Development Factors - Evaluation in Years														
	<u>15.5-16.5</u>	<u>16.5-17.5</u>	<u>17.5-18.5</u>	<u>18.5-19.5</u>	<u>19.5-20.5</u>	<u>20.5-21.5</u>	<u>21.5-22.5</u>	<u>22.5-23.5</u>	<u>23.5-24.5</u>	<u>24.5-25.5</u>	<u>25.5-26.5</u>	<u>26.5-27.5</u>	<u>27.5-28.5</u>	<u>28.5-29.5</u>	<u>29.5-30.5</u>
1978	0.288	0.460	1.575	1.344	0.497	3.062	0.556	1.109	0.641	1.575	0.264	0.240	2.151	0.000	N/A
1979	0.439	0.000		5.444	0.155	4.482	0.457	0.598	1.881	1.694	0.259	0.360	0.222	34.148	
1980	0.713	0.405	2.088	0.987	0.895	1.498	0.382	1.809	0.277	0.447	0.000		0.029		
1981	0.382	1.184	0.587	0.000		1.442	0.604	0.433	2.838	0.621	2.298	0.000			
1982	0.485	1.757	0.551	3.761	0.920	0.979	0.014	0.000			4.445				
1983	1.159	0.713	1.949	0.815	1.160	0.135	3.158	0.697	1.136	1.055					
1984	0.909	0.498	1.417	1.938	0.118	2.644	1.156	1.670	0.375						
1985	0.824	1.168	1.113	0.466	0.549	1.010	0.667	1.433							
1986	0.701	0.925	0.757	0.654	0.624	0.536	0.551								
1987	0.485	0.297	1.208	1.221	1.697	0.781									
1988	0.848	0.798	0.899	0.776	0.545										
1989	1.221	1.016	0.860	0.594											
1990	1.500	1.083	0.447												
1991	0.414	1.629													
1992	0.803														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															
Avg All	0.745	0.852	1.121	1.500	0.716	1.657	0.838	0.969	1.191	1.078	1.453	0.200	N/A	N/A	N/A
Avg Last 3	0.906	1.243	0.736	0.864	0.956	0.776	0.791	1.267	0.504	0.559	2.248	0.120	0.801	N/A	N/A
Selected	0.818	0.818	0.818	0.818	0.818	0.818	0.808	0.798	0.788	0.778	0.768	0.758	0.748	0.738	0.728

**Ohio Bureau of Workers' Compensation  
Private Employers  
Living Maintenance**

Accident Year	Paid Losses (in thousands) - Evaluation in Years															
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>
1978															241	85
1979														287	86	28
1980													407	181	59	32
1981												443	230	84	41	48
1982											509	234	88	88	22	17
1983										604	228	122	80	41	3	27
1984									1,005	461	211	86	50	34	43	56
1985							1,542		773	325	196	118	90	74	105	109
1986							2,081	1,082	386	236	180	106	105	104	120	153
1987						3,099	1,591	529	293	186	137	118	194	109	98	182
1988					4,079	2,197	806	458	279	195	161	246	230	194	177	154
1989				5,438	3,192	1,564	613	399	241	239	395	299	176	194	196	80
1990			4,947	4,096	2,031	1,221	730	517	354	342	314	309	407	234	118	60
1991		1,844	4,940	2,809	1,537	918	576	498	448	389	365	413	275	108	117	133
1992	34	2,730	4,389	2,567	1,490	662	465	495	437	349	348	350	214	121	97	106
1993	135	3,736	4,748	2,749	1,224	792	761	691	495	553	359	239	161	98	140	122
1994	60	3,727	5,011	1,770	1,233	1,256	823	656	640	461	278	153	127	155	88	
1995	158	4,375	3,280	2,271	1,925	1,512	1,240	900	649	458	278	164	134	106		
1996	146	2,080	3,633	3,203	1,810	1,519	1,221	719	416	272	235	154	157			
1997	58	3,107	6,014	3,659	2,218	1,842	1,285	667	378	304	299	277				
1998	118	5,571	7,015	4,399	3,128	1,937	1,046	514	435	344	275					
1999	144	5,704	8,117	5,711	3,196	1,447	1,041	859	726	414						
2000	154	7,623	12,074	5,788	2,909	1,663	1,106	898	790							
2001	314	10,927	9,512	3,834	2,174	1,632	1,263	1,117								
2002	262	6,812	6,783	4,049	2,652	2,094	1,474									
2003	133	3,880	5,975	3,957	2,716	2,122										
2004	58	3,283	5,472	4,192	2,790											
2005	52	3,285	5,599	4,401												
2006	49	2,792	6,197													
2007	39	2,853														
2008	25															

Accident Year	Paid Losses (in thousands) - Evaluation in Years														
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>
1978	24	11	18	24	12	36	20	22	14	22	6	1	3	0	0
1979	12	0	10	54	8	38	17	10	19	33	8	3	1	23	
1980	23	9	19	19	17	25	10	18	5	2	0	7	0		
1981	18	22	13	0	16	23	14	6	17	11	25	0			
1982	8	15	8	31	28	28	0	0	0	4	19				
1983	31	22	44	36	41	6	18	12	14	15					
1984	51	25	36	69	8	22	25	42	16						
1985	90	105	116	54	30	30	20	29							
1986	107	99	75	49	31	16	9								
1987	88	26	32	39	66	51									
1988	130	104	94	73	40										
1989	98	99	85	51											
1990	90	98	44												
1991	55	90													
1992	85														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

**Ohio Bureau of Workers' Compensation**  
**Private Employers**  
**Living Maintenance**  
**Unpaid Loss Payment Projections**  
**Fiscal Year Ending 6/30**

Accident Year	Unpaid Loss		(Dollars in Thousands)																			
	Undisc.	Disc.	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023 and Subsequent					
1978	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
1979	56	49	17	12	8	6	4	3	2	1	1	1	0	0	0	0	0					
1980	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
1981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
1982	53	46	15	11	8	6	4	3	2	1	1	1	0	0	0	0	0					
1983	42	37	11	9	6	5	3	2	2	1	1	1	0	0	0	0	0					
1984	47	41	12	9	7	5	4	3	2	1	1	1	0	0	0	0	0					
1985	91	79	23	18	14	10	8	6	4	3	2	1	1	1	0	0	1					
1986	30	26	7	6	4	3	3	2	1	1	1	0	0	0	0	0	0					
1987	179	153	41	33	26	20	16	12	9	6	5	3	2	2	1	1	2					
1988	145	123	32	26	21	16	13	10	7	6	4	3	2	1	1	1	2					
1989	194	164	41	34	27	22	17	13	10	8	6	4	3	2	2	1	2					
1990	173	145	36	29	24	19	15	12	9	7	6	4	3	2	2	1	3					
1991	363	303	73	60	49	40	32	26	20	16	12	9	7	5	4	3	6					
1992	350	291	69	57	46	38	31	25	20	16	12	9	7	5	4	3	7					
1993	512	424	100	82	67	55	45	37	30	24	19	14	11	8	6	5	11					
1994	375	309	72	59	48	40	32	26	22	17	14	11	9	7	5	4	9					
1995	456	375	87	71	58	48	39	32	26	21	17	14	11	8	6	5	13					
1996	681	558	129	105	86	70	58	47	38	31	26	21	17	13	10	8	22					
1997	1,208	987	227	186	152	124	101	83	68	55	45	37	30	24	19	15	42					
1998	1,203	980	225	184	150	123	100	82	67	55	45	37	30	24	19	15	46					
1999	1,819	1,479	338	277	226	185	151	124	101	83	68	55	45	37	30	24	75					
2000	3,487	2,831	646	528	432	353	289	236	193	158	129	106	86	71	58	47	155					
2001	4,944	4,007	913	747	611	499	408	334	273	223	183	149	122	100	82	67	233					
2002	6,542	5,296	1,205	986	806	659	539	441	360	295	241	197	161	132	108	88	324					
2003	9,438	7,633	1,735	1,419	1,161	949	776	635	519	424	347	284	232	190	155	127	485					
2004	10,611	8,574	1,948	1,593	1,303	1,065	871	712	583	476	390	319	260	213	174	142	562					
2005	13,110	10,651	2,730	1,906	1,558	1,274	1,042	852	697	570	466	381	312	255	208	170	689					
2006	16,970	13,993	4,265	2,645	1,847	1,510	1,235	1,010	826	675	552	452	369	302	247	202	833					
2007	20,170	16,868	5,395	3,713	2,303	1,608	1,315	1,075	879	719	588	481	393	322	263	215	901					
2008	<u>16,973</u>	<u>13,896</u>	<u>2,103</u>	<u>3,977</u>	<u>2,737</u>	<u>1,698</u>	<u>1,185</u>	<u>969</u>	<u>793</u>	<u>648</u>	<u>530</u>	<u>433</u>	<u>354</u>	<u>290</u>	<u>237</u>	<u>194</u>	<u>823</u>					
<b>Total</b>	<b>110,222</b>	<b>90,318</b>	<b>22,497</b>	<b>18,780</b>	<b>13,786</b>	<b>10,452</b>	<b>8,337</b>	<b>6,812</b>	<b>5,564</b>	<b>4,544</b>	<b>3,710</b>	<b>3,028</b>	<b>2,471</b>	<b>2,015</b>	<b>1,642</b>	<b>1,337</b>	<b>5,246</b>					
<b>-Discount Rate</b>																	<b>5.00%</b>					

-Note: Projected payments for accident year 2008 are for the full accident year.

**Ohio Bureau of Workers' Compensation**  
**Private Employers**  
**Lump Sum Advancements - Exposure (PTD Counts)**  
**Summary of Unpaid Loss @ 6/30/08**  
(Dollars in Thousands)

<u>Accident Year</u>	<u>Undiscounted Unpaid Loss</u>	<u>Discounted Unpaid Loss</u>
Prior to 1978	2,021	1,471
1978	474	345
1979	574	411
1980	619	439
1981	677	484
1982	818	592
1983	928	673
1984	1,132	810
1985	1,418	1,015
1986	1,489	1,062
1987	1,615	1,148
1988	1,904	1,368
1989	2,139	1,522
1990	2,541	1,818
1991	2,447	1,752
1992	2,548	1,838
1993	2,661	1,897
1994	3,242	2,324
1995	3,612	2,584
1996	4,212	3,007
1997	5,054	3,581
1998	6,738	4,808
1999	7,988	5,696
2000	10,045	7,070
2001	10,423	7,239
2002	12,096	8,427
2003	13,086	9,069
2004	14,827	10,114
2005	15,716	10,511
2006	17,660	11,531
2007	19,656	12,686
2008	<u>10,704</u>	<u>6,785</u>
<b>Total 1978-2008:</b>	<b>179,045</b>	<b>122,605</b>
<b>Total:</b>	<b>181,065</b>	<b>124,075</b>

Note: Unpaid loss for accident year 2008 is for the first half of the year only.

**Ohio Bureau of Workers' Compensation**  
**Private Employers**  
**Lump Sum Advancements - Exposure (PTD Counts)**  
**Average Weekly Benefits**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	
Accident Year	SAWW (\$)	Minimum PTD Benefits (\$)	Maximum PTD-1 Benefits (\$)	Maximum PTD-2 Benefits (\$)	Average PTD-1 Benefits (\$)	Average PTD-2 Benefits (\$)	Average PTD Benefits (\$)
1978	247.15	108.00	216.00	144.00	160.18	129.14	136.90
1979	266.54	120.50	241.00	160.67	174.14	142.25	150.22
1980	286.60	129.00	258.00	172.00	187.05	152.52	161.15
1981	311.09	137.50	275.00	183.33	202.20	163.72	173.34
1982	327.20	149.00	298.00	198.67	214.14	175.43	185.11
1983	341.69	160.50	321.00	214.00	224.96	186.71	196.27
1984	358.57	167.50	335.00	223.33	235.87	195.33	205.46
1985	371.07	177.00	354.00	236.00	244.81	204.50	214.58
1986	380.29	182.50	365.00	243.33	251.08	210.28	220.48
1987	393.04	188.00	376.00	250.67	259.40	216.94	227.56
1988	411.39	192.50	385.00	256.67	270.69	224.32	235.91
1989	420.61	200.00	400.00	266.67	277.39	231.40	242.90
1990	436.90	209.50	419.00	279.33	288.42	241.48	253.22
1991	451.06	214.00	428.00	285.33	297.38	247.85	260.23
1992	474.30	221.50	443.00	295.33	311.98	258.33	271.74
1993	483.24	230.00	460.00	306.67	318.73	266.00	279.18
1994	494.51	241.00	482.00	321.33	327.01	275.73	288.55
1995	509.04	246.50	493.00	328.67	336.40	282.86	296.24
1996	526.87	255.50	511.00	340.67	348.23	292.99	306.80
1997	551.30	260.50	521.00	347.33	363.27	302.25	317.50
1998	577.29	270.50	541.00	360.67	379.93	315.02	331.25
1999	596.41	283.50	567.00	378.00	393.31	328.06	344.37
2000	618.35	294.50	589.00	392.67	407.88	340.50	357.34
2001	631.45	309.00	618.00	412.00	417.72	352.85	369.07
2002	652.48	314.00	628.00	418.67	430.91	361.34	378.74
2003	670.77	322.00	644.00	429.33	442.87	370.97	388.94
2004	694.68	331.00	662.00	441.33	458.25	382.62	401.53
2005	710.72	339.00	678.00	452.00	468.90	391.68	410.99
2006	735.05	352.00	704.00	469.33	485.18	405.98	425.78
2007	761.22	365.00	730.00	486.67	502.52	420.73	441.18
2008	784.05	375.50	751.00	500.67	517.53	433.06	454.18

**Notes by Column:**

- (1) Ohio Department of Job and Family Services ([http://lmi.state.oh.us/CEP/CEP\\_NAICS.htm#Publications](http://lmi.state.oh.us/CEP/CEP_NAICS.htm#Publications))  
(2) Ohio Bureau of Workers' Compensation  
(3) Ohio Bureau of Workers' Compensation (Claimant not receiving Social Security Disability)  
(4) Ohio Bureau of Workers' Compensation (Claimant receiving Social Security Disability)  
(5) Calculated using theoretical Ohio Wage Distribution (Appendix U.2a)  
(6) Calculated using theoretical Ohio Wage Distribution (Appendix U.2a)  
(7) Assumes 25% of claimants are > not receiving Social Security Disability

**Ohio Bureau of Workers' Compensation**  
**Private Employers**  
**Lump Sum Advancements - Exposure (PTD Counts)**  
**Calculation of Index Factor**

<b>Accident Year</b>	<b>(1) Average Benefit (\$)</b>	<b>(2) Ultimate Counts</b>	<b>(3) Composite Factor</b>
1978	136.90	1,748	239
1979	150.22	1,777	267
1980	161.15	1,621	261
1981	173.34	1,430	248
1982	185.11	1,378	255
1983	196.27	1,290	253
1984	205.46	1,376	283
1985	214.58	1,456	312
1986	220.48	1,329	293
1987	227.56	1,247	284
1988	235.91	1,223	288
1989	242.90	1,209	294
1990	253.22	1,203	305
1991	260.23	995	259
1992	271.74	859	233
1993	279.18	795	222
1994	288.55	818	236
1995	296.24	789	234
1996	306.80	789	242
1997	317.50	827	262
1998	331.25	921	305
1999	344.37	931	321
2000	357.34	1,034	370
2001	369.07	957	353
2002	378.74	961	364
2003	388.94	917	357
2004	401.53	936	376
2005	410.99	912	375
2006	425.78	942	401
2007	441.18	945	417
2008	454.18	954	434

**Notes by Column:**

- (1) From Appendix I.2  
(2) From Appendix S.13  
(3)  $(1) \times (2) / 1,000$

**Ohio Bureau of Workers' Compensation**  
**Private Employers**  
**Lump Sum Advancements - Exposure (PTD Counts)**  
**Calculation of Unpaid Loss @ 06/30/08**

(Dollars in Thousands)

Accident Year	(1) Cumulative Factor	(2) Composite Factor	(3) Undiscounted Unpaid Loss	(4) Discount Factor	(5) Discounted Unpaid Loss
1978	1.982	239	474	0.728	345
1979	2.150	267	574	0.715	411
1980	2.371	261	619	0.709	439
1981	2.733	248	677	0.715	484
1982	3.207	255	818	0.724	592
1983	3.664	253	928	0.726	673
1984	4.005	283	1,132	0.715	810
1985	4.538	312	1,418	0.716	1,015
1986	5.083	293	1,489	0.713	1,062
1987	5.689	284	1,615	0.711	1,148
1988	6.602	288	1,904	0.718	1,368
1989	7.286	294	2,139	0.712	1,522
1990	8.340	305	2,541	0.715	1,818
1991	9.449	259	2,447	0.716	1,752
1992	10.919	233	2,548	0.721	1,838
1993	11.992	222	2,661	0.713	1,897
1994	13.740	236	3,242	0.717	2,324
1995	15.462	234	3,612	0.715	2,584
1996	17.391	242	4,212	0.714	3,007
1997	19.255	262	5,054	0.709	3,581
1998	22.096	305	6,738	0.714	4,808
1999	24.915	321	7,988	0.713	5,696
2000	27.184	370	10,045	0.704	7,070
2001	29.516	353	10,423	0.695	7,239
2002	33.237	364	12,096	0.697	8,427
2003	36.706	357	13,086	0.693	9,069
2004	39.470	376	14,827	0.682	10,114
2005	41.933	375	15,716	0.669	10,511
2006	44.010	401	17,660	0.653	11,531
2007	47.146	417	19,656	0.645	12,686
2008	49.789	434	<u>10,704</u>	0.634	<u>6,785</u>
<b>Total</b>			<b><u>179,045</u></b>		<b><u>122,605</u></b>

**Notes by Column:**

(1) From Appendix L.5

(2) From Appendix L.3

(3) (1)\*(2); dollars in thousands

For accident year 2008, unpaid loss is for the first half of the year only.

(4) Calculated by discounting selected factors in Appendix L.5, then summing

(5) (3)\*(4); dollars in thousands

**Ohio Bureau of Workers' Compensation  
Private Employers  
Lump Sum Advancements - Exposure (PTD Counts)**

Accident Year	Indexed Paid Losses (# of weeks per ult lost-time claim)																
	0.5	1.5	2.5	3.5	4.5	5.5	6.5	7.5	8.5	9.5	10.5	11.5	12.5	13.5	14.5	15.5	
1978																	
1979																	
1980																	1.627
1981																1.691	1.446
1982														1.871	2.074	1.311	
1983													2.159	1.925	1.552	1.571	
1984												2.550	1.705	1.879	1.810	1.562	
1985											2.166	2.228	2.245	1.712	1.840	1.213	
1986										2.969	2.508	2.824	2.824	1.830	1.627	1.499	
1987									2.478	2.545	3.067	2.889	1.902	2.022	1.942	1.602	
1988								2.800	2.243	3.599	2.201	2.065	1.653	1.499	1.555	1.097	
1989							1.972	2.448	3.044	2.818	2.038	2.508	2.135	2.154	1.593	1.417	
1990						1.655	2.124	2.800	1.811	2.386	2.206	2.015	2.355	2.081	1.903	2.026	
1991					1.118	1.737	2.396	2.264	2.281	1.921	2.006	2.284	1.802	1.451	2.095	1.781	
1992				0.609	1.162	2.342	2.252	2.937	2.085	2.784	1.295	2.672	1.518	2.118	1.517	1.515	
1993			0.154	0.494	1.214	1.923	2.492	1.930	2.699	1.588	1.476	2.133	2.038	1.612	1.410	1.966	
1994		0.147	1.327	0.996	1.594	2.391	2.370	1.303	1.911	2.293	1.515	2.053	1.952	1.561	2.033		
1995	0.000	1.147	1.863	1.177	1.262	2.527	2.608	2.189	2.745	2.642	1.900	1.966	2.219	2.612			
1996	0.000	1.388	0.453	1.035	1.613	1.217	1.884	2.293	2.082	2.645	2.469	3.077	1.485				
1997	0.000	1.041	0.896	1.658	1.818	1.775	1.501	1.493	2.338	1.690	2.148	3.481					
1998	0.108	0.633	1.363	2.184	1.547	1.798	2.245	4.367	2.239	1.921	3.838						
1999	0.026	1.479	0.822	1.095	2.302	2.433	2.720	3.667	2.311	2.916							
2000	0.000	0.710	2.199	1.697	1.775	3.393	4.068	3.854	2.446								
2001	0.032	1.711	2.651	1.476	2.004	2.464	2.378	3.642									
2002	0.070	0.938	0.481	1.907	2.315	2.758	3.963										
2003	0.000	1.427	2.676	1.450	2.523	3.071											
2004	0.067	2.144	2.273	1.895	2.551												
2005	0.632	1.612	2.013	2.885													
2006	0.212	4.154	5.121														
2007	0.038	2.805															
2008	0.406																
<b>Avg Last5</b>	0.271	2.429	2.513	1.923	2.233	2.824	3.075	3.405	2.283	2.363	2.374	2.542	1.842	1.871	1.792	1.741	
<b>Avg Last3</b>	0.219	2.857	3.136	2.077	2.463	2.764	3.470	3.721	2.332	2.176	2.819	2.841	1.885	1.929	1.653	1.754	
<b>Selected</b>	0.245	2.643	3.136	2.077	2.463	2.764	3.470	3.721	2.332	2.269	2.819	2.841	1.864	1.929	1.722	1.748	
<b>Cumulative</b>	50.034	49.789	47.146	44.010	41.933	39.470	36.706	33.237	29.516	27.184	24.915	22.096	19.255	17.391	15.462	13.740	

Accident Year	Indexed Paid Losses (# of weeks per ult lost-time claim)															
	16.5	17.5	18.5	19.5	20.5	21.5	22.5	23.5	24.5	25.5	26.5	27.5	28.5	29.5	30.5	
1978		1.459	1.613	1.657	1.002	0.832	0.590	0.500	0.346	0.278	0.506	0.385	0.327	0.241	0.168	
1979	2.198	1.783	1.807	1.098	0.819	0.591	0.965	0.687	0.370	0.463	0.450	0.504	0.257	0.200		
1980	1.778	2.023	1.252	0.578	0.477	0.364	0.853	0.567	0.435	0.483	0.261	0.500	0.502			
1981	1.429	1.013	1.113	0.775	0.679	0.999	0.659	0.562	0.566	0.325	0.494	0.417				
1982	1.267	1.036	0.776	0.772	1.122	0.537	0.520	0.573	0.254	0.427	0.601					
1983	0.800	0.972	0.856	0.556	0.982	0.593	0.341	0.595	0.721	0.171						
1984	1.460	1.210	0.960	1.151	0.855	0.509	0.566	0.561	0.650							
1985	1.744	1.283	0.888	0.549	0.613	0.218	0.452	0.463								
1986	1.434	1.667	1.117	1.012	0.308	0.956	0.930									
1987	1.476	1.268	1.201	1.107	1.025	1.566										
1988	1.075	0.960	1.230	1.079	0.680											
1989	1.242	1.882	0.879	1.181												
1990	1.392	1.300	1.179													
1991	0.849	1.498														
1992	0.914															
1993																
1994																
1995																
1996																
1997																
1998																
1999																
2000																
2001																
2002																
2003																
2004																
2005																
2006																
2007																
2008																
<b>Avg Last 5</b>	1.094	1.382	1.121	0.986	0.696	0.768	0.562	0.551	0.525	0.374	0.463	N/A	N/A	N/A	N/A	N/A
<b>Avg Last 3</b>	1.051	1.560	1.096	1.122	0.671	0.913	0.650	0.539	0.542	0.308	0.452	0.474	0.362	N/A	N/A	N/A
<b>Selected</b>	1.073	1.471	1.109	1.054	0.683	0.913	0.606	0.545	0.533	0.341	0.457	0.474	0.362	0.220	0.168	0.194
<b>Cumulative</b>	11.992	10.919	9.449	8.340	7.286	6.602	5.689	5.083	4.538	4.005	3.664	3.207	2.733	2.371	2.150	1.982

**Ohio Bureau of Workers' Compensation**  
**Private Employers**  
**Lump Sum Advancements - Exposure (PTD Counts)**

Accident Year	Paid Losses (in thousands) - Evaluation in Years															
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>
1978																
1979																425
1980																359
1981															419	334
1982														477	529	398
1983													547	488	393	442
1984												721	482	531	512	442
1985											677	696	701	535	575	379
1986										870	735	827	827	536	477	439
1987									703	722	871	820	540	574	551	455
1988								808	647	1,038	635	596	477	432	449	317
1989							579	719	894	827	598	737	627	633	468	416
1990						504	647	853	552	727	672	614	718	634	580	617
1991					289	450	621	586	591	497	520	592	467	376	543	461
1992				142	271	547	526	685	487	650	302	623	354	494	354	353
1993			34	110	269	427	553	428	599	352	327	473	452	358	313	436
1994		35	313	235	376	564	559	308	451	541	358	484	461	368	480	
1995	0	268	435	275	295	590	609	511	641	617	444	459	518	610		
1996	0	336	110	251	391	295	456	555	504	640	598	745	360			
1997	0	273	235	435	477	466	394	392	614	444	564	914				
1998	33	193	416	666	472	548	685	1,332	683	586	1,170					
1999	8	474	263	351	738	780	872	1,176	741	935						
2000	0	262	812	627	656	1,254	1,503	1,424	904							
2001	11	604	936	521	708	870	840	1,286								
2002	26	342	175	694	843	1,004	1,442									
2003	0	509	954	517	899	1,095										
2004	25	806	854	712	958											
2005	237	604	755	1,081												
2006	85	1,667	2,055													
2007	16	1,170														
2008	176															

Accident Year	Paid Losses (in thousands) - Evaluation in Years														
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>
1978		349	386	397	240	199	141	120	83	66	121	92	78		40
1979	587	476	482	293	219	158	258	183	99	124	120	135	69	53	
1980	464	529	327	151	125	95	223	148	114	126	68	131	131		
1981	354	251	276	192	168	248	163	139	140	81	122	103			
1982	323	264	198	197	286	137	133	146	65	109	153				
1983	203	246	217	141	249	150	86	151	183	43					
1984	413	342	271	325	242	144	160	158	184						
1985	545	401	277	172	192	68	141	145							
1986	420	488	327	296	90	280	272								
1987	419	360	341	314	291	444									
1988	310	277	355	311	196										
1989	365	553	258	347											
1990	424	396	359												
1991	220	388													
1992	213														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

**Ohio Bureau of Workers' Compensation**  
**Private Employers**  
**Lump Sum Advancements - Exposure (PTD Counts)**  
**Unpaid Loss Payment Projections**  
**Fiscal Year Ending 6/30**

Accident Year	Unpaid Loss		(Dollars in Thousands)															
	Undisc.	Disc.	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023 and Subsequent	
1978	474	345	46	44	41	38	36	33	30	28	25	23	20	18	16	14	62	
1979	574	411	45	52	49	46	43	40	37	34	31	28	25	23	20	18	84	
1980	619	439	58	44	51	48	45	42	39	36	33	30	28	25	22	20	100	
1981	677	484	90	55	42	48	45	43	40	37	34	32	29	26	24	21	113	
1982	818	592	121	92	56	43	50	47	44	41	38	35	32	30	27	24	138	
1983	928	673	116	120	92	56	43	49	46	43	41	38	35	32	29	27	161	
1984	1,132	810	96	129	134	102	62	47	55	52	49	45	42	39	36	33	210	
1985	1,418	1,015	167	107	143	148	113	69	61	57	54	50	47	44	40	40	268	
1986	1,489	1,062	160	156	100	134	139	106	65	49	57	54	50	47	44	41	289	
1987	1,615	1,148	172	155	151	97	130	135	103	63	48	55	52	49	46	42	319	
1988	1,904	1,368	263	175	157	154	98	132	137	104	64	48	56	53	50	46	367	
1989	2,139	1,522	201	268	178	160	157	100	134	139	106	65	49	57	54	50	421	
1990	2,541	1,818	321	208	278	185	166	163	104	139	144	110	67	51	59	56	489	
1991	2,447	1,752	287	273	177	237	157	141	138	88	118	123	94	57	44	50	463	
1992	2,548	1,838	343	259	246	159	213	141	127	124	80	107	111	84	51	39	463	
1993	2,661	1,897	238	326	246	234	152	203	134	121	118	76	101	105	80	49	477	
1994	3,242	2,324	412	253	347	262	249	161	216	143	129	126	80	108	112	85	559	
1995	3,612	2,584	402	408	251	344	259	246	160	213	142	127	125	80	107	111	638	
1996	4,212	3,007	467	417	423	260	356	269	255	166	221	147	132	129	83	111	777	
1997	5,054	3,581	489	506	452	459	282	386	291	277	179	240	159	143	140	90	962	
1998	6,738	4,808	866	568	588	525	533	327	448	338	321	208	279	185	166	163	1,221	
1999	7,988	5,696	904	911	598	618	552	560	344	472	355	338	219	293	194	175	1,455	
2000	10,045	7,070	838	1,042	1,050	689	713	636	646	396	543	410	389	253	338	224	1,878	
2001	10,423	7,239	823	801	995	1,003	658	681	608	617	379	519	391	372	241	323	2,009	
2002	12,096	8,427	1,354	849	826	1,026	1,034	678	702	627	636	390	535	403	384	249	2,403	
2003	13,086	9,069	1,237	1,327	831	809	1,005	1,013	664	688	614	623	382	524	395	376	2,598	
2004	14,827	10,114	1,038	1,303	1,398	876	852	1,059	1,067	700	724	647	656	403	553	416	3,133	
2005	15,716	10,511	923	1,036	1,300	1,395	874	850	1,056	699	699	723	646	655	402	551	3,541	
2006	17,660	11,531	833	988	1,109	1,392	1,493	936	911	1,131	1,140	748	774	691	701	431	4,382	
2007	19,656	12,686	1,307	866	1,027	1,152	1,447	1,551	972	946	1,175	1,185	777	804	718	729	5,000	
2008	21,584	13,681	1,146	1,359	900	1,068	1,198	1,504	1,613	1,011	984	1,222	1,232	808	836	747	5,956	
<b>Total</b>	<b>189,925</b>	<b>129,501</b>	<b>15,766</b>	<b>15,098</b>	<b>14,236</b>	<b>13,766</b>	<b>13,153</b>	<b>12,349</b>	<b>11,240</b>	<b>9,949</b>	<b>9,286</b>	<b>8,575</b>	<b>7,620</b>	<b>6,594</b>	<b>6,013</b>	<b>5,347</b>	<b>40,934</b>	

-Discount Rate 5.00%

-Note: Projected payments for accident year 2008 are for the full accident year.

**Ohio Bureau of Workers' Compensation**  
**Private Employers**  
**Additional Awards**  
**Summary of Unpaid Loss @ 6/30/08**  
(Dollars in Thousands)

<u>Accident Year</u>	<u>Undiscounted Unpaid Loss</u>	<u>Discounted Unpaid Loss</u>
Prior to 1978	413	340
1978	89	73
1979	126	103
1980	159	133
1981	206	171
1982	232	190
1983	276	221
1984	380	296
1985	465	354
1986	537	403
1987	660	491
1988	802	584
1989	898	636
1990	992	690
1991	1,003	682
1992	1,087	725
1993	1,131	731
1994	1,171	735
1995	1,183	726
1996	1,176	708
1997	1,220	728
1998	1,311	767
1999	1,472	853
2000	1,640	946
2001	1,832	1,155
2002	2,024	1,278
2003	2,138	1,358
2004	2,285	1,464
2005	2,593	1,750
2006	2,821	1,943
2007	3,214	2,208
2008	<u>1,655</u>	<u>1,083</u>
<b>Total 1978-2008:</b>	<b>36,775</b>	<b>24,181</b>
<b>Total:</b>	<b>37,188</b>	<b>24,521</b>

Note: Unpaid Loss for accident year 2008 is for the first half of the year only.

**Ohio Bureau of Workers' Compensation**  
**Private Employers**  
**Additional Awards**  
**Average Weekly Benefits**

Accident Year	(1) SAWW (\$)	(2) Maximum Benefits (\$)	(3) Minimum Benefits (\$)	(4) Average Benefits (\$)
1978	247.15	NA	NA	247.15
1979	266.54	NA	NA	266.54
1980	286.60	NA	NA	286.60
1981	311.09	NA	NA	311.09
1982	327.20	NA	NA	327.20
1983	341.69	NA	NA	341.69
1984	358.57	NA	NA	358.57
1985	371.07	NA	NA	371.07
1986	380.29	NA	NA	380.29
1987	393.04	NA	NA	393.04
1988	411.39	NA	NA	411.39
1989	420.61	NA	NA	420.61
1990	436.90	NA	NA	436.90
1991	451.06	NA	NA	451.06
1992	474.30	NA	NA	474.30
1993	483.24	NA	NA	483.24
1994	494.51	NA	NA	494.51
1995	509.04	NA	NA	509.04
1996	526.87	NA	NA	526.87
1997	551.30	NA	NA	551.30
1998	577.29	NA	NA	577.29
1999	596.41	NA	NA	596.41
2000	618.35	NA	NA	618.35
2001	631.45	NA	NA	631.45
2002	652.48	NA	NA	652.48
2003	670.77	NA	NA	670.77
2004	694.68	NA	NA	694.68
2005	710.72	NA	NA	710.72
2006	735.05	NA	NA	735.05
2007	761.22	NA	NA	761.22
2008	784.05	NA	NA	784.05

**Notes by Column:**

- (1) Ohio Department of Job and Family Services ([http://lmi.state.oh.us/CEP/CEP\\_NAICS.htm#Publications](http://lmi.state.oh.us/CEP/CEP_NAICS.htm#Publications))
- (2) Ohio Bureau of Workers' Compensation
- (3) Ohio Bureau of Workers' Compensation
- (4) Average Weekly Benefits = SAWW

**Ohio Bureau of Workers' Compensation**  
**Private Employers**  
**Additional Awards**  
**Calculation of Index Factor**

<b>Accident Year</b>	<b>(1) Average Benefit (\$)</b>	<b>(2) Ultimate Counts</b>	<b>(3) Composite Factor</b>
1978	247.15	42,171	10,422
1979	266.54	44,222	11,787
1980	286.60	38,992	11,175
1981	311.09	37,051	11,526
1982	327.20	33,820	11,066
1983	341.69	34,472	11,779
1984	358.57	41,456	14,865
1985	371.07	44,908	16,664
1986	380.29	45,734	17,392
1987	393.04	48,351	19,004
1988	411.39	51,828	21,322
1989	420.61	53,630	22,557
1990	436.90	53,210	23,248
1991	451.06	49,112	22,153
1992	474.30	47,796	22,670
1993	483.24	47,053	22,738
1994	494.51	46,111	22,802
1995	509.04	43,300	22,041
1996	526.87	39,715	20,925
1997	551.30	37,076	20,440
1998	577.29	36,486	21,063
1999	596.41	37,591	22,419
2000	618.35	37,990	23,491
2001	631.45	33,662	21,256
2002	652.48	33,010	21,539
2003	670.77	30,846	20,691
2004	694.68	28,775	19,989
2005	710.72	26,278	18,676
2006	735.05	23,835	17,520
2007	761.22	23,664	18,013
2008	784.05	23,664	18,554

**Notes by Column:**

(1) From Appendix J.2

(2) From Appendix S.1

(3)  $(1) \times (2) / 1,000$

**Ohio Bureau of Workers' Compensation**  
**Private Employers**  
**Additional Awards**  
**Calculation of Unpaid Loss @ 06/30/08**

(Dollars in Thousands)

(1)	(2)	(3)	(4)	(5)	
<u>Accident Year</u>	<u>Cumulative Factor</u>	<u>Composite Factor</u>	<u>Undiscounted Unpaid Loss</u>	<u>Discount Factor</u>	<u>Discounted Unpaid Loss</u>
1978	0.009	10,422	89	0.823	73
1979	0.011	11,787	126	0.822	103
1980	0.014	11,175	159	0.832	133
1981	0.018	11,526	206	0.830	171
1982	0.021	11,066	232	0.817	190
1983	0.023	11,779	276	0.799	221
1984	0.026	14,865	380	0.779	296
1985	0.028	16,664	465	0.761	354
1986	0.031	17,392	537	0.750	403
1987	0.035	19,004	660	0.743	491
1988	0.038	21,322	802	0.728	584
1989	0.040	22,557	898	0.709	636
1990	0.043	23,248	992	0.695	690
1991	0.045	22,153	1,003	0.680	682
1992	0.048	22,670	1,087	0.666	725
1993	0.050	22,738	1,131	0.647	731
1994	0.051	22,802	1,171	0.627	735
1995	0.054	22,041	1,183	0.614	726
1996	0.056	20,925	1,176	0.602	708
1997	0.060	20,440	1,220	0.597	728
1998	0.062	21,063	1,311	0.585	767
1999	0.066	22,419	1,472	0.579	853
2000	0.070	23,491	1,640	0.577	946
2001	0.086	21,256	1,832	0.630	1,155
2002	0.094	21,539	2,024	0.631	1,278
2003	0.103	20,691	2,138	0.635	1,358
2004	0.114	19,989	2,285	0.641	1,464
2005	0.139	18,676	2,593	0.675	1,750
2006	0.161	17,520	2,821	0.689	1,943
2007	0.178	18,013	3,214	0.687	2,208
2008	0.178	18,554	<u>1,655</u>	0.654	<u>1,083</u>
<b>Total</b>			<b><u>36,775</u></b>		<b><u>24,181</u></b>

**Notes by Column:**

(1) From Appendix J.5

(2) From Appendix J.3

(3) (1)\*(2); dollars in thousands

For accident year 2008, unpaid loss is for the first half of the year only.

(4) Calculated by discounting selected factors in Appendix J.5, then summing

(5) (3)\*(4); dollars in thousands

**Ohio Bureau of Workers' Compensation  
Private Employers  
Additional Awards**

Accident Year	Indexed Paid Losses (# of weeks per ult lost-time claim)																
	0.5	1.5	2.5	3.5	4.5	5.5	6.5	7.5	8.5	9.5	10.5	11.5	12.5	13.5	14.5	15.5	
1978																0.005	0.004
1979																0.007	0.007
1980													0.008	0.008	0.012	0.007	0.007
1981												0.008	0.006	0.005	0.004	0.004	0.004
1982											0.003	0.003	0.002	0.003	0.002	0.003	0.003
1983										0.005	0.005	0.003	0.003	0.007	0.004	0.003	0.003
1984									0.015	0.015	0.014	0.007	0.010	0.010	0.008	0.007	0.007
1985								0.023	0.011	0.006	0.006	0.004	0.004	0.006	0.004	0.012	0.012
1986							0.023	0.022	0.010	0.006	0.005	0.005	0.008	0.003	0.003	0.003	0.004
1987						0.023	0.025	0.012	0.007	0.005	0.005	0.004	0.004	0.004	0.003	0.003	0.003
1988					0.014	0.036	0.018	0.010	0.008	0.009	0.008	0.005	0.004	0.003	0.003	0.003	0.003
1989				0.001	0.025	0.021	0.014	0.013	0.007	0.006	0.010	0.006	0.006	0.006	0.007	0.005	0.005
1990			0.000	0.008	0.028	0.008	0.006	0.008	0.005	0.003	0.006	0.006	0.002	0.002	0.002	0.002	0.002
1991		0.000	0.001	0.011	0.019	0.009	0.013	0.004	0.004	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002
1992	0.000	0.000	0.004	0.012	0.012	0.006	0.011	0.002	0.002	0.002	0.002	0.002	0.002	0.009	0.002	0.002	0.002
1993	0.000	0.000	0.002	0.008	0.018	0.008	0.006	0.004	0.006	0.004	0.002	0.002	0.002	0.001	0.001	0.001	0.001
1994	0.000	0.000	0.002	0.023	0.036	0.016	0.008	0.009	0.008	0.007	0.004	0.004	0.004	0.004	0.004	0.004	0.004
1995	0.000	0.000	0.010	0.017	0.011	0.013	0.005	0.007	0.005	0.005	0.004	0.002	0.002	0.002	0.002	0.002	0.002
1996	0.000	0.000	0.005	0.021	0.022	0.011	0.010	0.005	0.004	0.004	0.004	0.003	0.005				
1997	0.000	0.000	0.004	0.005	0.010	0.003	0.002	0.004	0.002	0.002	0.002	0.002	0.002				
1998	0.000	0.002	0.008	0.025	0.019	0.009	0.012	0.007	0.010	0.006	0.004						
1999	0.000	0.000	0.003	0.012	0.018	0.027	0.015	0.009	0.013	0.005							
2000	0.000	0.000	0.003	0.015	0.036	0.020	0.012	0.007	0.026								
2001	0.000	0.000	0.001	0.023	0.034	0.014	0.009	0.007									
2002	0.000	0.000	0.000	0.008	0.031	0.013	0.007										
2003	0.000	0.000	0.003	0.025	0.020	0.006											
2004	0.000	0.000	0.005	0.026	0.022												
2005	0.000	0.000	0.004	0.015													
2006	0.000	0.000	0.042														
2007	0.000	0.000															
2008	0.000																

Avg Last5	0.000	0.000	0.011	0.020	0.029	0.016	0.011	0.007	0.011	0.004	0.004	0.003	0.003	0.004	0.002	0.002	0.002
Avg Last3	0.000	0.000	0.017	0.022	0.025	0.011	0.009	0.008	0.016	0.004	0.003	0.003	0.003	0.003	0.003	0.002	0.002
Selected	0.000	0.000	0.017	0.022	0.025	0.011	0.009	0.008	0.016	0.004	0.003	0.003	0.003	0.003	0.002	0.002	0.002
Cumulative	0.178	0.178	0.178	0.161	0.139	0.114	0.103	0.094	0.086	0.070	0.066	0.062	0.060	0.056	0.054	0.051	0.051

Accident Year	Indexed Paid Losses (# of weeks per ult lost-time claim)														
	16.5	17.5	18.5	19.5	20.5	21.5	22.5	23.5	24.5	25.5	26.5	27.5	28.5	29.5	30.5
1978	0.004	0.004	0.003	0.003	0.003	0.006	0.003	0.002	0.002	0.002	0.003	0.002	0.002	0.004	0.002
1979	0.005	0.004	0.004	0.010	0.004	0.005	0.004	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.003
1980	0.006	0.006	0.005	0.005	0.005	0.004	0.005	0.004	0.005	0.004	0.003	0.003	0.005		
1981	0.004	0.003	0.002	0.003	0.002	0.002	0.002	0.002	0.003	0.002	0.002	0.002			
1982	0.002	0.003	0.002	0.006	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002			
1983	0.003	0.003	0.005	0.002	0.003	0.003	0.003	0.002	0.002	0.002	0.002				
1984	0.006	0.007	0.006	0.004	0.004	0.004	0.004	0.004	0.003						
1985	0.004	0.005	0.004	0.006	0.004	0.003	0.004	0.003	0.004	0.003					
1986	0.003	0.003	0.003	0.003	0.003	0.004	0.003								
1987	0.002	0.004	0.003	0.003	0.002	0.001									
1988	0.003	0.003	0.002	0.002	0.002										
1989	0.005	0.004	0.004	0.004											
1990	0.002	0.002	0.002												
1991	0.002	0.002													
1992	0.002														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

Avg Last 5	0.003	0.003	0.003	0.004	0.003	0.003	0.003	0.003	0.003	0.003	0.003	N/A	N/A	N/A	N/A
Avg Last 3	0.002	0.003	0.003	0.003	0.002	0.003	0.004	0.003	0.002	0.002	0.003	0.003	0.004	N/A	N/A
Selected	0.002	0.003	0.003	0.003	0.002	0.003	0.004	0.003	0.002	0.002	0.003	0.003	0.004	0.004	0.002
Cumulative	0.050	0.048	0.045	0.043	0.040	0.038	0.035	0.031	0.028	0.026	0.023	0.021	0.018	0.014	0.011

**Ohio Bureau of Workers' Compensation  
Private Employers  
Additional Awards**

Accident Year	Paid Losses (in thousands) - Evaluation in Years																
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>	
1978																56	46
1979																81	84
1980													94			131	74
1981												92	71			60	48
1982											34	29	24			33	23
1983										57	53	41	35			88	47
1984									221	225	207	108	144			146	126
1985								384	182	96	100	70	67			95	70
1986							398	391	175	107	78	83	146			55	51
1987						436	472	219	132	91	87	85	75			70	50
1988					288	758	394	221	164	194	169	117	86			74	65
1989				32	556	474	306	287	153	138	232	145	130			125	159
1990			0	194	645	186	142	196	117	69	129	136	56			44	36
1991		0	30	253	423	200	283	97	93	51	36	47	39			35	37
1992	0	0	90	265	269	136	248	50	46	44	52	37	50			194	50
1993	0	0	45	188	402	172	131	99	129	82	56	41	38			25	27
1994	0	1	54	528	826	371	191	194	172	149	91	90	83			92	80
1995	0	3	215	369	249	282	119	148	102	100	87	54	46			53	
1996	0	1	109	446	451	238	206	98	84	75	90	69	99				
1997	0	3	77	99	202	60	42	79	40	45	40	38					
1998	0	33	172	533	410	198	261	149	221	117	84						
1999	0	5	62	261	412	604	328	206	287	104							
2000	0	1	64	343	843	473	279	165	607								
2001	0	0	23	492	732	287	193	151									
2002	0	0	7	178	675	291	154										
2003	0	0	59	526	413	124											
2004	0	0	110	529	445												
2005	0	1	84	273													
2006	0	0	740														
2007	0	0															
2008	0	0															

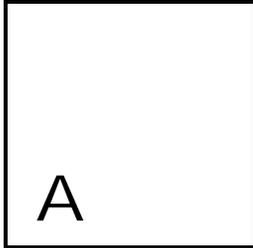
Accident Year	Paid Losses (in thousands) - Evaluation in Years														
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>
1978	38	38	35	34	32	60	27	24	22	20	28	24	21	42	22
1979	57	46	44	115	52	61	46	46	49	46	45	43	40	37	
1980	61	70	57	54	57	49	51	44	51	45	38	35	61		
1981	44	39	27	29	28	27	27	27	32	29	28	28			
1982	27	32	27	70	27	22	25	25	21	21	19				
1983	36	35	60	28	36	33	31	24	20	22					
1984	92	97	89	57	57	59	58	58	51						
1985	65	77	60	105	65	58	73	51							
1986	55	51	51	53	55	63	58								
1987	47	68	50	52	29	28									
1988	55	56	45	42	40										
1989	114	99	93	88											
1990	37	38	36												
1991	45	47													
1992	38														
1993															
1994															
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2003															
2004															
2005															
2006															
2007															
2008															

**Ohio Bureau of Workers' Compensation**  
**Private Employers**  
**Additional Awards**  
**Unpaid Loss Payment Projections**  
**Fiscal Year Ending 6/30**

Accident Year	Unpaid Loss		(Dollars in Thousands)															
	Undisc.	Disc.	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023 and Subsequent	
1978	89	73	18	14	11	9	7	6	5	4	3	2	2	2	1	1	3	
1979	126	103	25	20	16	13	10	8	7	5	4	3	3	2	2	1	5	
1980	159	133	40	24	19	15	12	10	8	6	5	4	3	3	2	2	6	
1981	206	171	42	42	25	20	16	13	10	8	6	5	4	3	3	2	8	
1982	232	190	34	40	40	24	19	15	12	10	8	6	5	4	3	3	10	
1983	276	221	29	36	43	42	25	20	16	13	10	8	7	5	4	3	13	
1984	380	296	31	37	46	54	54	32	25	20	16	13	10	8	7	5	21	
1985	465	354	39	35	42	51	60	60	36	29	23	18	15	12	9	7	29	
1986	537	403	52	41	36	44	54	63	63	37	30	24	19	15	12	10	38	
1987	660	491	73	57	45	39	48	59	69	68	41	33	26	21	17	13	52	
1988	802	584	61	82	64	50	44	53	66	77	77	46	37	29	23	19	74	
1989	898	636	49	65	87	68	53	47	56	69	82	81	48	39	31	25	98	
1990	992	690	67	51	67	90	70	55	48	58	72	84	84	50	40	32	126	
1991	1,003	682	58	63	49	63	85	67	52	46	55	68	80	80	47	38	151	
1992	1,087	725	61	59	65	50	65	87	68	53	47	57	70	82	82	49	193	
1993	1,131	731	40	62	59	65	50	65	88	68	53	47	57	70	82	82	242	
1994	1,171	735	37	40	62	59	65	50	65	88	69	53	47	57	70	83	325	
1995	1,183	726	51	36	39	60	57	63	48	63	85	66	52	46	55	68	394	
1996	1,176	708	53	48	34	37	57	54	60	46	60	81	63	49	43	52	439	
1997	1,220	728	71	51	47	33	36	55	53	59	45	59	79	61	48	42	480	
1998	1,311	767	54	74	53	49	34	37	57	55	60	46	60	81	63	49	538	
1999	1,472	853	77	57	78	56	52	36	39	61	58	64	49	64	86	67	625	
2000	1,640	946	97	81	60	82	59	54	38	41	64	61	67	51	67	91	726	
2001	1,832	1,155	348	88	73	54	74	54	49	34	37	58	55	61	47	61	739	
2002	2,024	1,278	168	353	89	74	55	75	54	50	35	38	58	56	62	47	810	
2003	2,138	1,358	194	161	339	86	71	53	72	52	48	34	36	56	54	59	823	
2004	2,285	1,464	220	187	156	327	83	69	51	70	48	46	32	35	54	52	853	
2005	2,593	1,750	458	205	175	145	306	77	64	48	65	47	43	30	33	51	845	
2006	2,821	1,943	388	430	193	164	136	287	73	60	45	61	44	41	28	31	840	
2007	3,214	2,208	313	399	442	198	169	140	295	75	62	46	63	45	42	29	896	
2008	3,310	2,166	0	323	411	455	204	174	144	304	77	64	47	65	47	43	953	
<b>Total</b>	<b>38,431</b>	<b>25,265</b>	<b>3,250</b>	<b>3,261</b>	<b>2,963</b>	<b>2,577</b>	<b>2,130</b>	<b>1,938</b>	<b>1,792</b>	<b>1,678</b>	<b>1,392</b>	<b>1,324</b>	<b>1,267</b>	<b>1,224</b>	<b>1,165</b>	<b>1,117</b>	<b>11,354</b>	

-Discount Rate 5.00%

-Note: Projected payments for accident year 2008 are for the full accident year.



## Medical Benefits (PEC)

### Introduction

In this year's audit, separate projections were again made by type of provider for medical payments on lost time claims. In addition, medical payments for medical only claims were calculated for all provider types on a combined basis. Medical payments on lost time claims were available for the past 17 fiscal years for the following medical provider groupings:

- (1) Hospitals
- (2) Physicians
- (3) Pharmacies
- (4) Chiropractors
- (5) Rehabilitation Expenditures
- (6) Other Health-related Expenses

## Conclusions

Indicated unpaid loss as of June 30, 2008 on a discounted and nominal basis is as follows:

Provider Type	Discounted Unpaid Loss (\$000's)	Undiscounted Unpaid Loss (\$000's)
Hospitals	\$366,681	\$785,812
Physicians	\$163,983	\$266,111
Pharmacies	\$357,931	\$865,741
Chiropractors	\$48,750	\$79,277
Rehabilitation Expenditures	\$111,481	\$252,342
Other Health Related Expenses	\$111,186	\$321,567
Medical Only	\$13,734	\$14,836
Total	\$1,173,748	\$2,585,686

The calculations are provided in Appendix A. Projected ultimate losses for the first half of accident year 2008 (discounted to June 30, 2008) are \$96.2 million.

The projected discounted unpaid loss in last year's report was \$1.4 billion, and the projected undiscounted value was \$3.4 billion. Actual payments in the latest fiscal year for June 2007 and prior claims amounted to \$84.6 million. The retrospective estimate of the required unpaid loss for these benefits as of June 30, 2007 is \$1.1 billion, which represents a decrease of \$390.8 million from our estimate with data as of June 30, 2007. These comparisons to the comparable values in last year's audit are shown in Appendix R.4.

There has also been an increase in Hospital payments due to a refund of payments in the OHA case. Current year payments totaled \$4.1 million, we have excluded these payments in our development triangle calculations. We have also added an extra \$6.2 million due to expected payments in 2009.

## Methodology

The methodology for public employers - taxing districts is the same as the methodology used for private employers. A notable difference in the PEC experience as compared to the PA experience includes:

- Persistency factors appear to be higher for public employers – taxing districts than the PA factors for comparable ages of development for most provider types.

### Calculations of Persistencies and Projected Payments

Appendix A.7 shows the historical data. Appendix A.6 shows the persistency factors derived from the indexed data, and Appendix A.5 displays the actual persistencies. Appendix A.4 provides the average paid losses per ultimate lost time claim; these averages are used to calculate the profile of fiscal year persistencies in Appendix A.3. Projected payments are computed in Appendix A.2. Payments are computed for each accident year by multiplying the payments in the prior fiscal year by the appropriate persistency factors selected in Appendix A.3 and then increasing the results by the inflation assumption for each fiscal year.

**Ohio Bureau of Workers' Compensation**  
**Public Employers-Taxing Districts**  
**Hospitals (Med on Comp)**  
**Summary of Unpaid Loss @ 6/30/08**  
(Dollars in Thousands)

Accident Year	<u>Undiscounted Unpaid Loss</u>			<u>Discounted Unpaid Loss</u>		
	<u>OHA</u>	<u>w/o OHA</u>	<u>Total</u>	<u>OHA</u>	<u>w/o OHA</u>	<u>Total</u>
Prior to 1978	87	6,026	6,113	85	4,230	4,315
1978	3	228	231	3	160	163
1979	4	1,930	1,934	4	1,342	1,346
1980	3	834	837	3	572	575
1981	4	1,456	1,460	4	983	987
1982	4	2,724	2,728	4	1,811	1,815
1983	113	2,655	2,768	112	1,698	1,810
1984	34	1,771	1,805	33	1,126	1,160
1985	16	4,474	4,490	16	2,817	2,833
1986	29	2,812	2,841	28	1,731	1,760
1987	19	2,761	2,780	18	1,671	1,690
1988	10	5,571	5,580	10	3,319	3,329
1989	36	9,015	9,050	35	5,261	5,296
1990	44	7,916	7,960	43	4,526	4,569
1991	47	6,583	6,630	47	3,686	3,732
1992	39	9,298	9,337	38	5,117	5,155
1993	84	10,483	10,567	83	5,638	5,721
1994	45	12,390	12,434	44	6,557	6,602
1995	41	12,012	12,052	40	6,235	6,275
1996	32	11,318	11,350	31	5,763	5,794
1997	108	16,820	16,928	107	8,367	8,474
1998	73	22,840	22,913	72	11,176	11,248
1999	99	31,907	32,006	98	15,310	15,408
2000	115	39,939	40,053	113	18,796	18,910
2001	208	33,994	34,202	205	15,630	15,835
2002	230	54,737	54,967	227	24,733	24,960
2003	267	57,549	57,816	263	25,487	25,750
2004	355	76,109	76,463	350	33,053	33,404
2005	1,060	86,107	87,167	1,047	36,548	37,595
2006	1,319	85,090	86,408	1,303	35,676	36,978
2007	450	102,643	103,093	445	44,305	44,750
2008	<u>0</u>	<u>60,846</u>	<u>60,846</u>	<u>0</u>	<u>28,443</u>	<u>28,443</u>
<b>Total 78-08:</b>	<b>4,886</b>	<b>774,813</b>	<b>779,699</b>	<b>4,827</b>	<b>357,540</b>	<b>362,366</b>
<b>Total:</b>	<b>4,972</b>	<b>780,840</b>	<b>785,812</b>	<b>4,912</b>	<b>361,769</b>	<b>366,681</b>

Note: Unpaid Loss for accident year 2008 is for the first half of the year only.

**Ohio Bureau of Workers' Compensation**  
**Public Employers-Taxing Districts**  
**Hospitals (Med on Comp)**  
**Unpaid Loss Payment Projections**  
**Fiscal Year Ending 6/30**

Accident Year	Unpaid Loss		(Dollars in Thousands)															
	Undisc.	Disc.	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023 and Subsequent	
1978	231	163	19	19	18	17	16	16	15	14	13	12	11	10	9	8	37	
1979	1,934	1,346	152	148	143	138	132	126	120	113	105	98	90	82	74	67	346	
1980	837	575	63	61	59	57	55	53	51	48	45	42	39	36	33	30	165	
1981	1,460	987	101	102	99	96	93	90	86	82	78	73	68	64	58	53	317	
1982	2,728	1,815	175	176	178	173	168	163	157	150	143	136	128	120	111	102	647	
1983	2,768	1,810	165	167	168	170	165	160	155	150	143	137	130	122	114	106	715	
1984	1,805	1,160	101	102	103	104	105	102	99	96	92	88	84	80	75	70	506	
1985	4,490	2,833	235	238	240	242	244	247	240	233	225	217	208	199	188	177	1,358	
1986	2,841	1,760	140	142	143	144	146	147	148	144	140	135	131	125	120	113	923	
1987	2,780	1,690	130	131	132	133	135	136	137	138	135	131	126	122	117	111	967	
1988	5,580	3,329	246	249	251	253	256	258	261	263	265	258	251	243	234	224	2,069	
1989	9,050	5,296	379	383	386	390	394	397	401	405	409	412	401	390	377	363	3,563	
1990	7,960	4,569	317	320	323	326	329	332	336	339	342	345	348	339	329	318	3,316	
1991	6,630	3,732	252	254	257	259	261	264	266	269	271	274	277	279	271	264	2,912	
1992	9,337	5,155	339	342	345	348	351	355	358	361	365	368	372	375	379	368	4,310	
1993	10,567	5,721	366	370	373	377	380	384	388	391	395	399	402	406	410	414	5,111	
1994	12,434	6,602	413	417	421	425	429	433	437	441	445	449	454	458	462	466	6,285	
1995	12,052	6,275	384	388	391	395	399	402	406	410	414	418	422	426	430	434	6,336	
1996	11,350	5,794	347	351	354	357	361	364	367	371	374	378	381	385	389	392	6,180	
1997	16,928	8,474	498	503	507	512	517	522	527	532	537	542	547	552	557	562	9,513	
1998	22,913	11,248	649	655	661	667	674	680	686	693	699	706	713	719	726	733	13,252	
1999	32,006	15,408	874	882	890	898	907	915	924	933	941	950	959	968	977	986	19,001	
2000	40,053	18,910	1,054	1,064	1,074	1,084	1,095	1,105	1,115	1,126	1,136	1,147	1,158	1,169	1,180	1,191	24,355	
2001	34,202	15,835	869	878	886	894	902	911	920	928	937	946	955	964	973	982	21,259	
2002	54,967	24,960	1,350	1,363	1,376	1,389	1,402	1,415	1,428	1,442	1,455	1,469	1,483	1,496	1,510	1,525	34,866	
2003	57,816	25,750	1,374	1,386	1,399	1,413	1,426	1,439	1,453	1,466	1,480	1,494	1,508	1,522	1,537	1,551	37,367	
2004	76,463	33,404	1,758	1,775	1,791	1,808	1,825	1,842	1,860	1,877	1,895	1,913	1,931	1,949	1,967	1,985	50,287	
2005	87,167	37,595	2,372	1,950	1,968	1,987	2,005	2,024	2,043	2,062	2,082	2,101	2,121	2,141	2,161	2,181	57,968	
2006	86,408	36,978	2,629	2,280	1,874	1,892	1,909	1,927	1,945	1,964	1,982	2,001	2,020	2,039	2,058	2,077	57,812	
2007	103,093	44,750	4,807	2,990	2,593	2,132	2,152	2,172	2,192	2,213	2,234	2,255	2,276	2,297	2,319	2,341	68,122	
2008	124,434	58,167	11,957	5,245	3,262	2,830	2,326	2,348	2,370	2,392	2,414	2,437	2,460	2,483	2,506	2,530	76,876	
<b>Total</b>	<b>843,287</b>	<b>392,090</b>	<b>34,516</b>	<b>25,326</b>	<b>22,667</b>	<b>21,910</b>	<b>21,558</b>	<b>21,728</b>	<b>21,889</b>	<b>22,044</b>	<b>22,193</b>	<b>22,330</b>	<b>22,451</b>	<b>22,557</b>	<b>22,650</b>	<b>22,726</b>	<b>516,740</b>	

-Discount Rate 5.00%

-Note: Projected payments for accident year 2008 are for the full accident year.

- Annual Inflation & Cost Containment Assumptions: Cost Containment Reduction = 0% for 2008

- Inflation Varies by Fiscal Year

Fisc. Yr. Ending 6/30	2009	2010	2011	2012	2013	2014	2014
Inflation Rate	9%	9%	9%	9%	9%	9%	>2014
							9%

**Ohio Bureau of Workers' Compensation  
Public Employers-Taxing Districts  
Hospitals (Med on Comp)**

Accident Year	Calendar Year Persistency, Including Ohio Hospital Association Payments														
	<u>0.5-1.5</u>	<u>1.5-2.5</u>	<u>2.5-3.5</u>	<u>3.5-4.5</u>	<u>4.5-5.5</u>	<u>5.5-6.5</u>	<u>6.5-7.5</u>	<u>7.5-8.5</u>	<u>8.5-9.5</u>	<u>9.5-10.5</u>	<u>10.5-11.5</u>	<u>11.5-12.5</u>	<u>12.5-13.5</u>	<u>13.5-14.5</u>	<u>14.5-15.5</u>
1978															
1979															1.665
1980													0.734	0.908	0.897
1981												0.705	1.060	1.771	0.816
1982											0.820	0.904	0.585	1.096	0.961
1983											1.157	0.835	1.435	0.924	1.223
1984									0.986	1.159	0.820	1.171	0.866	0.779	1.576
1985								0.904	0.794	0.893	0.640	0.996	1.130	0.526	0.427
1986								1.054	0.885	0.677	0.755	0.432	0.663	0.924	0.546
1987						0.889	0.776	0.858	1.404	1.983	1.302	1.000	0.889	0.671	0.922
1988					0.810	1.130	1.469	1.086	1.125	1.048	1.144	1.554	1.303	1.264	1.080
1989				0.650	0.851	0.723	0.750	0.588	0.813	0.998	0.637	0.590	0.553	0.467	1.147
1990			0.417	0.543	0.655	0.668	1.062	0.793	0.820	1.375	1.119	1.707	1.897	0.643	1.089
1991		0.920	0.630	0.784	0.856	0.975	1.370	0.951	0.843	1.106	0.746	0.693	1.676	0.738	1.444
1992	11.654	0.591	0.444	0.643	0.705	0.553	1.071	0.951	0.926	0.943	1.508	0.915	1.960	1.552	1.443
1993	5.664	0.567	0.457	0.607	0.915	0.726	0.770	0.998	0.983	0.582	0.905	0.488	0.555	0.705	0.803
1994	12.125	0.531	0.430	0.499	0.763	0.697	0.862	0.582	0.710	0.352	0.755	0.516	1.315	0.665	0.902
1995	5.627	0.555	0.622	0.631	0.937	0.780	1.203	1.323	2.911	1.401	1.999	1.308	1.179	0.975	
1996	5.573	0.443	0.487	0.651	0.687	0.892	0.824	0.674	1.113	0.589	0.477	0.649	1.091		
1997	7.386	0.354	0.419	0.665	0.629	0.664	0.756	0.518	0.758	0.726	0.785	0.683			
1998	5.790	0.494	0.479	0.592	0.652	0.692	0.919	0.818	1.321	1.124	0.779				
1999	5.484	0.468	0.590	0.743	0.962	0.664	0.800	0.456	0.676	0.831					
2000	4.547	0.356	0.503	0.568	0.892	1.033	1.398	1.020	0.840						
2001	4.499	0.391	0.570	0.676	0.890	0.775	0.830	1.093							
2002	4.248	0.431	0.476	0.622	0.569	0.712	0.671								
2003	3.654	0.431	0.445	0.704	0.814	0.935									
2004	3.996	0.484	0.600	0.777	0.620										
2005	3.462	0.414	0.517	0.757											
2006	5.083	0.481	0.634												
2007	3.577	0.382													
2008	3.998														

Avg Last5	4.023	0.438	0.534	0.707	0.757	0.824	0.924	0.781	0.941	0.934	0.959	0.729	1.220	0.927	1.136
Avg Last3	4.219	0.426	0.584	0.746	0.667	0.808	0.966	0.856	0.946	0.894	0.680	0.880	1.195	0.782	1.049
Selected	4.001	0.402	0.571	0.796	0.754	0.926	0.926	0.926	0.926	0.926	0.926	0.926	0.926	0.926	0.926

Accident Year	Calendar Year Persistency, Including Ohio Hospital Association Payments														
	<u>15.5-16.5</u>	<u>16.5-17.5</u>	<u>17.5-18.5</u>	<u>18.5-19.5</u>	<u>19.5-20.5</u>	<u>20.5-21.5</u>	<u>21.5-22.5</u>	<u>22.5-23.5</u>	<u>23.5-24.5</u>	<u>24.5-25.5</u>	<u>25.5-26.5</u>	<u>26.5-27.5</u>	<u>27.5-28.5</u>	<u>28.5-29.5</u>	<u>29.5-30.5</u>
1978															
1979	0.855	0.712	0.485	1.071	0.756	1.203	1.665	0.999	0.554	0.455	1.887	2.254	1.584	0.596	0.128
1980	0.945	1.208	0.754	0.850	0.457	1.148	0.842	1.756	1.574	0.428	0.616	0.552	9.429	2.693	
1981	0.680	1.263	1.162	1.095	0.454	0.358	0.638	0.977	1.789	1.185	1.530	0.273	0.629		
1982	0.956	1.128	1.537	1.871	6.359	1.094	1.728	0.638	1.578	0.967	0.731	0.609			
1983	0.739	0.632	0.755	0.278	0.707	0.709	0.802	0.315	0.373	0.299	1.080				
1984	3.203	1.059	0.968	0.881	0.567	0.827	1.744	0.627	0.645	1.764					
1985	0.784	1.287	2.243	1.529	1.179	0.509	2.429	5.933	0.454						
1986	0.892	0.493	0.721	0.937	1.918	0.683	0.592	1.684							
1987	1.336	1.038	1.082	1.163	0.805	1.001	1.103								
1988	0.731	1.308	0.531	1.130	1.326	0.551									
1989	0.605	1.338	1.040	0.448	0.656										
1990	0.699	1.013	1.024	1.192											
1991	0.744	0.670	1.212												
1992	2.220	0.759													
1993	0.866														
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

Avg Last 5	1.027	1.018	0.978	0.974	1.177	0.714	1.334	1.839	0.968	0.929	1.169	0.922	N/A	N/A	N/A
Avg Last 3	1.277	0.814	1.092	0.923	0.929	0.745	1.375	2.748	0.491	1.010	1.114	0.478	3.881	1.645	N/A
Selected	0.926	0.926	0.926	0.926	0.926	0.926	0.926	0.926	0.926	0.926	0.926	0.926	0.926	0.926	0.892

**Ohio Bureau of Workers' Compensation  
Public Employers-Taxing Districts  
Hospitals (Med on Comp)**

Accident Year	Calendar Year Persistency, Excluding Ohio Hospital Association Payments															
	<u>0.5-1.5</u>	<u>1.5-2.5</u>	<u>2.5-3.5</u>	<u>3.5-4.5</u>	<u>4.5-5.5</u>	<u>5.5-6.5</u>	<u>6.5-7.5</u>	<u>7.5-8.5</u>	<u>8.5-9.5</u>	<u>9.5-10.5</u>	<u>10.5-11.5</u>	<u>11.5-12.5</u>	<u>12.5-13.5</u>	<u>13.5-14.5</u>	<u>14.5-15.5</u>	
1978																
1979															1.665	0.600
1980													0.734	0.908	0.897	
1981												0.705	1.060	1.771	0.816	
1982											0.820	0.904	0.585	1.096	0.961	
1983											1.157	0.835	1.435	0.924	1.223	0.983
1984									0.986	1.159	0.820	1.171	0.866	0.779	1.576	
1985								0.904	0.794	0.893	0.640	0.996	1.130	0.526	0.427	
1986								1.054	0.885	0.677	0.755	0.432	0.663	0.924	0.546	1.167
1987						0.889	0.776	0.858	1.404	1.983	1.302	1.000	0.889	0.671	0.922	
1988					0.810	1.130	1.469	1.086	1.125	1.048	1.144	1.554	1.303	1.264	1.080	
1989				0.650	0.851	0.723	0.750	0.588	0.813	0.998	0.637	0.590	0.553	0.467	1.147	
1990			0.417	0.543	0.655	0.668	1.062	0.793	0.820	1.375	1.119	1.707	1.897	0.643	1.089	
1991		0.920	0.630	0.784	0.856	0.975	1.370	0.951	0.843	1.106	0.746	0.693	1.676	0.738	1.444	
1992	11.654	0.591	0.444	0.643	0.705	0.553	1.071	0.951	0.926	0.943	1.508	0.915	1.960	1.552	1.443	
1993	5.664	0.567	0.457	0.607	0.915	0.726	0.770	0.998	0.983	0.582	0.905	0.488	0.555	0.705	0.803	
1994	12.125	0.531	0.430	0.499	0.763	0.697	0.862	0.582	0.710	0.352	0.755	0.516	1.315	0.665	0.824	
1995	5.627	0.555	0.622	0.631	0.937	0.780	1.203	1.323	2.911	1.401	1.999	1.308	1.179	0.973		
1996	5.573	0.443	0.487	0.651	0.687	0.892	0.824	0.674	1.113	0.589	0.477	0.649	1.080			
1997	7.386	0.354	0.419	0.665	0.629	0.664	0.756	0.518	0.758	0.726	0.785	0.751				
1998	5.790	0.494	0.479	0.592	0.652	0.692	0.919	0.818	1.321	1.124	0.720					
1999	5.484	0.468	0.590	0.743	0.962	0.664	0.800	0.456	0.676	0.832						
2000	4.547	0.356	0.503	0.568	0.892	1.033	1.398	1.020	0.837							
2001	4.499	0.391	0.570	0.676	0.890	0.775	0.830	1.206								
2002	4.248	0.431	0.476	0.622	0.569	0.712	0.636									
2003	3.654	0.431	0.445	0.704	0.814	0.952										
2004	3.996	0.484	0.600	0.777	0.606											
2005	3.462	0.414	0.517	0.906												
2006	5.083	0.481	0.594													
2007	3.577	0.312														
2008	3.889															
Avg Last5	4.001	0.424	0.526	0.737	0.754	0.827	0.917	0.804	0.941	0.934	0.947	0.742	1.218	0.926	1.120	
Avg Last3	4.183	0.402	0.571	0.796	0.663	0.813	0.955	0.894	0.945	0.894	0.661	0.902	1.191	0.781	1.023	
Selected	4.001	0.402	0.571	0.796	0.754	0.926	0.926	0.926	0.926	0.926	0.926	0.926	0.926	0.926	0.926	

Accident Year	Calendar Year Persistency, Excluding Ohio Hospital Association Payments														
	<u>15.5-16.5</u>	<u>16.5-17.5</u>	<u>17.5-18.5</u>	<u>18.5-19.5</u>	<u>19.5-20.5</u>	<u>20.5-21.5</u>	<u>21.5-22.5</u>	<u>22.5-23.5</u>	<u>23.5-24.5</u>	<u>24.5-25.5</u>	<u>25.5-26.5</u>	<u>26.5-27.5</u>	<u>27.5-28.5</u>	<u>28.5-29.5</u>	<u>29.5-30.5</u>
1978															
1979	0.855	0.712	0.485	1.071	0.756	1.203	1.665	0.999	0.554	0.455	1.887	2.254	1.584	0.596	0.117
1980	0.945	1.208	0.754	0.850	0.457	1.148	0.842	1.756	1.574	0.428	0.616	0.552	9.429	2.730	
1981	0.680	1.263	1.162	1.095	0.454	0.358	0.638	0.977	1.789	1.185	1.530	0.273	0.628		
1982	0.956	1.128	1.537	1.871	6.359	1.094	1.728	0.638	1.578	0.967	0.731	0.603			
1983	0.739	0.632	0.755	0.278	0.707	0.709	0.802	0.315	0.373	0.299	1.959				
1984	3.203	1.059	0.968	0.881	0.567	0.827	1.744	0.627	0.645	1.233					
1985	0.784	1.287	2.243	1.529	1.179	0.509	2.429	5.933	0.369						
1986	0.892	0.493	0.721	0.937	1.918	0.683	0.592	1.861							
1987	1.336	1.038	1.082	1.163	0.805	1.001	1.054								
1988	0.731	1.308	0.531	1.130	1.326	0.512									
1989	0.605	1.338	1.040	0.448	0.681										
1990	0.699	1.013	1.024	1.231											
1991	0.744	0.670	1.257												
1992	2.220	0.719													
1993	0.945														
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															
Avg Last 5	1.043	1.010	0.987	0.982	1.182	0.706	1.324	1.875	0.951	0.822	1.345	0.920	N/A	N/A	N/A
Avg Last 3	1.303	0.801	1.107	0.936	0.937	0.732	1.358	2.807	0.462	0.833	1.407	0.476	3.880	1.663	N/A
Selected	0.926	0.926	0.926	0.926	0.926	0.926	0.926	0.926	0.926	0.926	0.926	0.926	0.926	0.926	0.892

**Ohio Bureau of Workers' Compensation  
Public Employers-Taxing Districts  
Hospitals (Med on Comp)**

Accident Year	Paid Losses (Including Ohio Hospital Association Payments) per Ultimate Lost Time Claim Count - Evaluation in Years															
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>
1978															134	53
1979														81	89	69
1980													110	98	77	42
1981												156	92	44	51	54
1982										190	102	74	47	56	39	
1983								164	122	52	51	46	40	45		
1984								167	105	63	43	53	51	29	17	
1985								184	133	71	68	53	45	55	40	47
1986							175	150	105	89	123	68	59	72	41	52
1987						197	193	122	64	62	52	59	81	60	56	49
1988				243	171	83	59	55	50	52	52	46	45	46	82	
1989			373	201	115	78	93	61	52	82	78	81	98	72	67	
1990			896	370	175	117	88	77	63	60	70	47	52	112	61	90
1991		974	587	224	137	90	57	66	71	63	63	75	67	83	62	79
1992	84	993	504	213	128	102	62	75	68	67	49	73	42	40	55	37
1993	175	888	465	211	112	86	97	69	68	85	80	87	73	78	46	61
1994	73	875	491	224	112	139	80	118	120	228	115	141	59	70	68	
1995	156	885	360	177	149	102	98	91	78	82	70	45	59	69		
1996	159	813	364	228	148	109	110	116	74	120	95	91	64			
1997	110	1,029	544	223	174	165	154	142	158	131	116	93				
1998	178	1,102	466	294	254	222	155	193	99	103	119					
1999	201	996	498	342	231	233	241	218	153	144						
2000	219	1,398	680	407	262	233	156	150	171							
2001	311	1,737	714	387	262	201	181	157								
2002	409	1,656	814	421	353	254	234									
2003	453	1,889	947	501	312	250										
2004	473	1,959	835	401	403											
2005	566	2,016	776	533												
2006	397	1,612	840													
2007	451	2,198														
2008	550															

Annual % Change																
3 Pt. % Chg.	17.7%	4.4%	0.3%	3.1%	6.9%	11.6%	22.5%	-15.1%	31.3%	4.7%	12.0%	43.2%	3.5%	-5.7%	10.9%	-12.3%
5 Pt. % Chg.	0.7%	1.1%	-1.4%	6.1%	10.9%	2.2%	5.5%	-0.6%	18.0%	10.3%	6.0%	-2.9%	6.3%	1.9%	-1.0%	-10.1%

Accident Year	Paid Losses (Including Ohio Hospital Association Payments) per Ultimate Lost Time Claim Count - Evaluation in Years														
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>
1978	59	28	21	38	28	32	48	31	31	34	39	73	28	26	4
1979	39	44	36	37	26	29	31	56	74	20	32	18	43	35	
1980	37	47	44	58	25	37	32	47	48	52	33	5	13		
1981	37	38	53	55	102	50	48	27	44	21	17	21			
1982	33	34	30	16	45	28	42	28	22	23	34				
1983	54	39	58	64	39	52	89	59	76	31					
1984	37	60	73	69	63	51	94	119	18						
1985	46	33	45	54	100	39	20	39							
1986	66	62	57	52	57	34	23								
1987	60	53	45	70	34	21									
1988	40	84	62	25	38										
1989	63	60	57	58											
1990	59	55	49												
1991	83	40													
1992	53														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

Annual % Change																
3 Pt. % Chg.	-5.4%	-18.1%	-11.6%	-9.2%	-18.0%	-26.4%	-50.4%	-18.7%	-10.3%	21.1%	1.8%	6.9%	-32.6%			
5 Pt. % Chg.	8.4%	-9.2%	-0.9%	-5.4%	-19.0%	-20.0%	-23.5%	24.6%	-13.4%	0.2%	-8.9%	N/A	N/A			

**Ohio Bureau of Workers' Compensation  
Public Employers-Taxing Districts  
Hospitals (Med on Comp)**

Accident Year	Paid Losses (Excluding Ohio Hospital Association Payments) per Ultimate Lost Time Claim Count - Evaluation in Years															
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>
1978															134	53
1979														81	89	69
1980													110	98	77	42
1981												156	92	44	51	54
1982										190	102	74	47	56	39	
1983									164	122	52	51	46	40	45	
1984									167	105	63	43	53	51	29	17
1985								184	133	71	68	53	45	55	40	47
1986							175	150	105	89	123	68	59	72	41	52
1987						197	193	122	64	62	52	59	81	60	56	49
1988				243	171	83	59	55	50	52	52	46	45	46	82	
1989			373	201	115	78	93	61	52	82	78	81	98	72	67	
1990			896	370	175	117	88	77	63	60	70	47	52	112	61	90
1991		974	587	224	137	90	57	66	71	63	63	75	67	83	62	79
1992	84	993	504	213	128	102	62	75	68	67	49	73	42	40	55	37
1993	175	888	465	211	112	86	97	69	68	85	80	87	73	78	46	52
1994	73	875	491	224	112	139	80	118	120	228	115	141	59	70	63	
1995	156	885	360	177	149	102	98	91	78	82	70	45	59	65		
1996	159	813	364	228	148	109	110	116	74	120	95	91	60			
1997	110	1,029	544	223	174	165	154	142	158	131	116	80				
1998	178	1,102	466	294	254	222	155	193	99	103	111					
1999	201	996	498	342	231	233	241	218	153	133						
2000	219	1,398	680	407	262	233	156	150	159							
2001	311	1,737	714	387	262	201	181	132								
2002	409	1,656	814	421	353	254	207									
2003	453	1,889	947	501	312	217										
2004	473	1,959	835	401	359											
2005	566	2,016	776	396												
2006	397	1,612	666													
2007	451	2,138														
2008	550															

Annual % Change																
3 Pt. % Chg.	17.7%	3.0%	-10.7%	-11.1%	0.8%	4.1%	15.3%	-22.2%	26.5%	0.7%	7.8%	32.4%	0.3%	-9.1%	6.8%	-19.3%
5 Pt. % Chg.	0.7%	0.5%	-5.8%	0.0%	8.4%	-0.6%	3.0%	-4.0%	16.2%	8.5%	4.3%	-5.9%	5.0%	0.5%	-2.5%	-13.0%

Accident Year	Paid Losses (Excluding Ohio Hospital Association Payments) per Ultimate Lost Time Claim Count - Evaluation in Years														
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>
1978	59	28	21	38	28	32	48	31	31	34	39	73	28	26	4
1979	39	44	36	37	26	29	31	56	74	20	32	18	43	34	
1980	37	47	44	58	25	37	32	47	48	52	33	5	13		
1981	37	38	53	55	102	50	48	27	44	21	17	20			
1982	33	34	30	16	45	28	42	28	22	23	33				
1983	54	39	58	64	39	52	89	59	76	17					
1984	37	60	73	69	63	51	94	119	14						
1985	46	33	45	54	100	39	20	37							
1986	66	62	57	52	57	34	20								
1987	60	53	45	70	34	19									
1988	40	84	62	25	37										
1989	63	60	57	54											
1990	59	55	44												
1991	83	35													
1992	49														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

Annual % Change																
3 Pt. % Chg.	-9.1%	-23.4%	-15.8%	-12.1%	-19.1%	-30.0%	-53.9%	-20.6%	-21.0%	-10.8%	0.9%	5.5%	-33.6%			
5 Pt. % Chg.	6.7%	-11.6%	-2.8%	-6.7%	-19.4%	-21.6%	-25.7%	23.4%	-17.7%	-11.4%	-9.2%	N/A	N/A			

**Ohio Bureau of Workers' Compensation  
Public Employers-Taxing Districts  
Hospitals (Med on Comp)**

Accident Year	Paid Loss Development Factors - Evaluation in Years														
	<u>0.5-1.5</u>	<u>1.5-2.5</u>	<u>2.5-3.5</u>	<u>3.5-4.5</u>	<u>4.5-5.5</u>	<u>5.5-6.5</u>	<u>6.5-7.5</u>	<u>7.5-8.5</u>	<u>8.5-9.5</u>	<u>9.5-10.5</u>	<u>10.5-11.5</u>	<u>11.5-12.5</u>	<u>12.5-13.5</u>	<u>13.5-14.5</u>	<u>14.5-15.5</u>
1978															0.397
1979															1.101
1980													0.890	0.789	0.542
1981												0.592	0.472	1.176	1.049
1982											0.536	0.730	0.627	1.197	0.699
1983											0.425	0.974	0.904	0.870	1.140
1984									0.632	0.600	0.683	1.221	0.968	0.563	0.588
1985								0.719	0.534	0.953	0.785	0.853	1.210	0.723	1.195
1986								0.856	0.698	0.854	1.372	0.555	0.869	1.225	0.559
1987						0.981	0.632	0.522	0.972	0.846	1.131	1.377	0.740	0.935	0.876
1988					0.703	0.486	0.705	0.938	0.908	1.037	1.013	0.883	0.964	1.025	1.800
1989				0.538	0.572	0.680	1.196	0.657	0.845	1.587	0.953	1.030	1.212	0.733	0.929
1990			0.413	0.474	0.667	0.752	0.880	0.816	0.946	1.172	0.675	1.091	2.161	0.549	1.473
1991		0.603	0.381	0.611	0.660	0.626	1.176	1.068	0.893	1.000	1.175	0.893	1.247	0.753	1.271
1992	11.883	0.507	0.422	0.602	0.797	0.608	1.203	0.917	0.983	0.735	1.472	0.582	0.951	1.367	0.677
1993	5.064	0.524	0.454	0.529	0.767	1.134	0.708	0.997	1.242	0.946	1.079	0.837	1.075	0.594	1.316
1994	11.955	0.561	0.456	0.501	1.242	0.572	1.477	1.019	1.904	0.504	1.224	0.422	1.175	0.970	
1995	5.687	0.407	0.493	0.837	0.687	0.958	0.926	0.866	1.047	0.858	0.645	1.303	1.173		
1996	5.120	0.448	0.626	0.651	0.738	1.004	1.058	0.634	1.622	0.796	0.959	0.697			
1997	9.348	0.529	0.410	0.780	0.950	0.930	0.925	1.109	0.831	0.886	0.801				
1998	6.206	0.423	0.632	0.863	0.876	0.697	1.245	0.515	1.042	1.155					
1999	4.955	0.500	0.685	0.677	1.009	1.034	0.902	0.704	0.939						
2000	6.384	0.486	0.599	0.643	0.892	0.667	0.965	1.140							
2001	5.587	0.411	0.542	0.677	0.766	0.901	0.866								
2002	4.051	0.491	0.518	0.838	0.719	0.920									
2003	4.169	0.501	0.529	0.622	0.801										
2004	4.143	0.426	0.481	1.004											
2005	3.563	0.385	0.686												
2006	4.063	0.521													
2007	4.878														
2008															
Avg All	6.066	0.483	0.520	0.678	0.803	0.809	0.983	0.832	1.012	0.949	0.882	0.897	1.062	0.869	1.001
Avg Last 3	4.168	0.444	0.565	0.821	0.762	0.829	0.911	0.786	0.937	0.946	0.802	0.808	1.141	0.977	1.088
Selected	4.001	0.402	0.571	0.796	0.754	0.926	0.926	0.926	0.926	0.926	0.926	0.926	0.926	0.926	0.926

Accident Year	Paid Loss Development Factors - Evaluation in Years														
	<u>15.5-16.5</u>	<u>16.5-17.5</u>	<u>17.5-18.5</u>	<u>18.5-19.5</u>	<u>19.5-20.5</u>	<u>20.5-21.5</u>	<u>21.5-22.5</u>	<u>22.5-23.5</u>	<u>23.5-24.5</u>	<u>24.5-25.5</u>	<u>25.5-26.5</u>	<u>26.5-27.5</u>	<u>27.5-28.5</u>	<u>28.5-29.5</u>	<u>29.5-30.5</u>
1978	1.111	0.476	0.760	1.782	0.739	1.125	1.517	0.640	1.004	1.085	1.151	1.881	0.392	0.901	0.174
1979	0.571	1.117	0.806	1.048	0.707	1.097	1.067	1.809	1.322	0.278	1.574	0.557	2.393	0.810	
1980	0.874	1.292	0.930	1.313	0.437	1.455	0.867	1.474	1.021	1.094	0.622	0.140	2.835		
1981	0.696	1.010	1.394	1.053	1.843	0.487	0.963	0.557	1.652	0.482	0.786	1.229			
1982	0.856	1.023	0.865	0.542	2.830	0.610	1.510	0.668	0.786	1.039	1.475				
1983	1.195	0.725	1.474	1.112	0.608	1.335	1.701	0.664	1.297	0.408					
1984	2.192	1.612	1.222	0.944	0.916	0.806	1.845	1.262	0.149						
1985	0.983	0.701	1.385	1.188	1.869	0.386	0.517	1.949							
1986	1.269	0.946	0.915	0.913	1.084	0.596	0.685								
1987	1.218	0.877	0.850	1.567	0.479	0.622									
1988	0.490	2.092	0.737	0.408	1.496										
1989	0.946	0.949	0.947	1.023											
1990	0.655	0.937	0.878												
1991	1.041	0.486													
1992	1.420														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															
Avg All	1.034	1.017	1.013	1.075	1.183	0.852	1.186	1.128	1.033	0.731	1.122	0.952	N/A	N/A	N/A
Avg Last 3	1.039	0.791	0.854	0.999	1.020	0.535	1.016	1.292	0.744	0.643	0.961	0.642	1.873	N/A	N/A
Selected	0.926	0.926	0.926	0.926	0.926	0.926	0.926	0.926	0.926	0.926	0.926	0.926	0.926	0.926	0.892

**Ohio Bureau of Workers' Compensation  
Public Employers-Taxing Districts  
Hospitals (Med on Comp)**

Accident Year	Paid Loss Development Factors - Indexed Payments														
	<u>0.5-1.5</u>	<u>1.5-2.5</u>	<u>2.5-3.5</u>	<u>3.5-4.5</u>	<u>4.5-5.5</u>	<u>5.5-6.5</u>	<u>6.5-7.5</u>	<u>7.5-8.5</u>	<u>8.5-9.5</u>	<u>9.5-10.5</u>	<u>10.5-11.5</u>	<u>11.5-12.5</u>	<u>12.5-13.5</u>	<u>13.5-14.5</u>	<u>14.5-15.5</u>
1978															0.374
1979														1.039	0.744
1980													0.840	0.753	0.519
1981												0.559	0.451	1.125	1.013
1982											0.507	0.697	0.600	1.156	0.681
1983										0.702	0.405	0.933	0.873	0.847	1.105
1984								0.597	0.573	0.653	1.179	0.942	0.546	0.568	
1985							0.679	0.510	0.912	0.758	0.830	1.172	0.699	1.148	
1986							0.809	0.666	0.818	1.325	0.540	0.842	1.183	0.537	1.228
1987						0.927	0.603	0.499	0.938	0.823	1.096	1.331	0.711	0.894	0.837
1988					0.664	0.464	0.675	0.906	0.883	1.004	0.979	0.848	0.922	0.979	1.730
1989				0.508	0.546	0.651	1.155	0.639	0.819	1.533	0.916	0.985	1.158	0.705	0.890
1990			0.390	0.452	0.639	0.726	0.856	0.791	0.914	1.126	0.645	1.042	2.077	0.526	1.414
1991		0.569	0.364	0.585	0.638	0.609	1.140	1.032	0.858	0.956	1.123	0.859	1.194	0.722	1.222
1992	11.220	0.484	0.404	0.582	0.776	0.589	1.162	0.881	0.939	0.703	1.414	0.558	0.913	1.314	0.648
1993	4.833	0.501	0.438	0.514	0.743	1.095	0.680	0.953	1.187	0.909	1.034	0.803	1.034	0.569	1.260
1994	11.443	0.542	0.443	0.485	1.200	0.550	1.411	0.974	1.830	0.483	1.174	0.406	1.125	0.929	
1995	5.492	0.396	0.478	0.809	0.660	0.915	0.885	0.832	1.003	0.823	0.620	1.248	1.123		
1996	4.981	0.435	0.605	0.625	0.705	0.959	1.017	0.608	1.556	0.765	0.918	0.668			
1997	9.059	0.511	0.394	0.745	0.908	0.894	0.886	1.064	0.799	0.849	0.767				
1998	5.996	0.406	0.604	0.824	0.842	0.667	1.195	0.495	0.998	1.106					
1999	4.760	0.478	0.655	0.650	0.967	0.992	0.867	0.674	0.900						
2000	6.103	0.464	0.575	0.616	0.856	0.641	0.924	1.092							
2001	5.339	0.395	0.520	0.650	0.736	0.863	0.830								
2002	3.893	0.471	0.497	0.805	0.689	0.881									
2003	3.994	0.481	0.509	0.596	0.767										
2004	3.976	0.410	0.460	0.962											
2005	3.425	0.369	0.657												
2006	3.892	0.499													
2007	4.672														
2008															
Avg All	5.817	0.463	0.500	0.651	0.771	0.776	0.943	0.799	0.972	0.912	0.847	0.862	1.020	0.834	0.961
Avg Last3	3.996	0.426	0.542	0.788	0.731	0.795	0.874	0.754	0.899	0.907	0.768	0.774	1.094	0.937	1.043
Selected	4.001	0.402	0.571	0.796	0.754	0.926	0.926	0.926	0.926	0.926	0.926	0.926	0.926	0.926	0.926

Accident Year	Paid Loss Development Factors - Indexed Payments														
	<u>15.5-16.5</u>	<u>16.5-17.5</u>	<u>17.5-18.5</u>	<u>18.5-19.5</u>	<u>19.5-20.5</u>	<u>20.5-21.5</u>	<u>21.5-22.5</u>	<u>22.5-23.5</u>	<u>23.5-24.5</u>	<u>24.5-25.5</u>	<u>25.5-26.5</u>	<u>26.5-27.5</u>	<u>27.5-28.5</u>	<u>28.5-29.5</u>	<u>29.5-30.5</u>
1978	1.111	0.454	0.728	1.721	0.719	1.091	1.466	0.615	0.960	1.036	1.107	1.802	0.376	0.866	0.166
1979	0.571	1.070	0.779	1.020	0.685	1.059	1.025	1.730	1.263	0.267	1.508	0.535	2.300	0.776	
1980	0.874	1.248	0.905	1.273	0.422	1.397	0.829	1.409	0.981	1.048	0.597	0.135	2.716		
1981	0.696	0.983	1.351	1.018	1.770	0.465	0.920	0.536	1.583	0.462	0.755	1.177			
1982	0.856	0.991	0.836	0.521	2.705	0.583	1.452	0.640	0.754	0.998	1.413				
1983	1.195	0.700	1.416	1.063	0.581	1.283	1.629	0.637	1.247	0.391					
1984	2.192	1.549	1.168	0.902	0.881	0.772	1.771	1.213	0.143						
1985	0.983	0.670	1.324	1.142	1.791	0.371	0.497	1.867							
1986	1.269	0.904	0.879	0.875	1.041	0.573	0.657								
1987	1.218	0.843	0.814	1.504	0.461	0.596									
1988	0.490	2.004	0.707	0.393	1.433										
1989	0.946	0.910	0.911	0.979											
1990	0.655	0.901	0.841												
1991	1.041	0.465													
1992	1.360														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															
Avg All	1.030	0.978	0.974	1.034	1.135	0.819	1.138	1.081	0.990	0.700	1.076	0.912	N/A	N/A	N/A
Avg Last 3	1.019	0.759	0.820	0.959	0.978	0.513	0.975	1.239	0.715	0.617	0.922	0.615	1.797	N/A	N/A
Selected	0.926	0.926	0.926	0.926	0.926	0.926	0.926	0.926	0.926	0.926	0.926	0.926	0.926	0.926	0.892

**Ohio Bureau of Workers' Compensation  
Public Employers-Taxing Districts  
Hospitals (Med on Comp)**

Accident Year	Paid Losses Including Ohio Hospital Association Payments, (in thousands) - Evaluation in Years															
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>
1978															597	237
1979														363	399	311
1980													528	470	371	201
1981												759	449	212	249	261
1982											977	524	383	240	287	201
1983									862	641	272	265	240	209	238	
1984								941	595	357	244	298	288	162	95	
1985							1,104	795	424	404	317	271	327	237	283	
1986							1,052	901	629	537	737	409	356	435	243	313
1987						1,205	1,183	747	390	379	320	362	499	369	346	303
1988					1,559	1,096	533	376	353	320	332	337	297	287	294	529
1989				2,419	1,300	744	506	605	397	336	533	508	523	634	465	432
1990			5,788	2,389	1,132	756	568	500	408	386	453	306	333	721	396	583
1991		6,050	3,648	1,390	849	561	351	413	441	394	394	463	414	516	388	493
1992	530	6,298	3,195	1,349	812	648	394	473	434	427	314	461	269	255	349	236
1993	1,042	5,279	2,765	1,255	663	508	576	408	407	505	478	516	432	464	276	363
1994	443	5,292	2,969	1,353	677	841	481	711	724	1,379	695	851	359	422	409	
1995	852	4,848	1,973	972	814	559	535	496	429	450	386	249	324	380		
1996	858	4,394	1,971	1,234	802	592	594	629	399	647	515	493	344			
1997	583	5,450	2,885	1,183	922	877	815	754	836	695	616	493				
1998	956	5,931	2,506	1,583	1,366	1,196	833	1,038	534	557	643					
1999	1,210	5,995	3,000	2,056	1,392	1,404	1,452	1,309	921	865						
2000	1,336	8,532	4,147	2,483	1,596	1,424	949	916	1,045							
2001	1,709	9,550	3,923	2,128	1,442	1,104	994	861								
2002	2,342	9,486	4,661	2,413	2,022	1,453	1,338									
2003	2,469	10,292	5,159	2,731	1,698	1,361										
2004	2,509	10,395	4,431	2,130	2,139											
2005	2,906	10,353	3,985	2,735												
2006	1,996	8,110	4,226													
2007	2,247	10,959														
2008	2,741															

Accident Year	Paid Losses Including Ohio Hospital Association Payments, (in thousands) - Evaluation in Years														
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>
1978	263	125	95	170	125	141	214	137	137	149	172	323	126	114	20
1979	178	199	160	168	119	130	139	251	332	92	145	81	193	157	
1980	176	227	211	277	121	176	153	225	230	251	156	22	62		
1981	182	184	256	270	497	242	233	130	215	103	81	100			
1982	172	176	152	83	234	143	215	144	113	117	173				
1983	284	206	303	337	205	274	466	309	401	164					
1984	209	337	412	389	356	287	530	669	100						
1985	278	195	270	321	599	232	120	233							
1986	397	375	343	314	340	203	139								
1987	369	323	275	431	206	128									
1988	259	542	399	163	244										
1989	409	388	367	376											
1990	382	358	314												
1991	514	249													
1992	335														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

**Ohio Bureau of Workers' Compensation  
Public Employers-Taxing Districts  
Hospitals (Med on Comp)**

Accident Year	Paid Losses Excluding Ohio Hospital Association Payments, (in thousands) - Evaluation in Years															
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>
1978															597	237
1979														363	399	311
1980													528	470	371	201
1981											759	449	212	249	261	
1982										977	524	383	240	287	201	
1983									862	641	272	265	240	209	238	
1984								941	595	357	244	298	288	162	95	
1985							1,104	795	424	404	317	271	327	237	283	
1986							1,052	901	629	537	737	409	356	435	243	313
1987						1,205	1,183	747	390	379	320	362	499	369	346	303
1988					1,559	1,096	533	376	353	320	332	337	297	287	294	529
1989				2,419	1,300	744	506	605	397	336	533	508	523	634	465	432
1990			5,788	2,389	1,132	756	568	500	408	386	453	306	333	721	396	583
1991		6,050	3,648	1,390	849	561	351	413	441	394	394	463	414	516	388	493
1992	530	6,298	3,195	1,349	812	648	394	473	434	427	314	461	269	255	349	236
1993	1,042	5,279	2,765	1,255	663	508	576	408	407	505	478	516	432	464	276	307
1994	443	5,292	2,969	1,353	677	841	481	711	724	1,379	695	851	359	422	380	
1995	852	4,848	1,973	972	814	559	535	496	429	450	386	249	324	354		
1996	858	4,394	1,971	1,234	802	592	594	629	399	647	515	493	323			
1997	583	5,450	2,885	1,183	922	877	815	754	836	695	616	422				
1998	956	5,931	2,506	1,583	1,366	1,196	833	1,038	534	557	595					
1999	1,210	5,995	3,000	2,056	1,392	1,404	1,452	1,309	921	800						
2000	1,336	8,532	4,147	2,483	1,596	1,424	949	916	969							
2001	1,709	9,550	3,923	2,128	1,442	1,104	994	724								
2002	2,342	9,486	4,661	2,413	2,022	1,453	1,185									
2003	2,469	10,292	5,159	2,731	1,698	1,184										
2004	2,509	10,395	4,431	2,130	1,904											
2005	2,906	10,353	3,985	2,033												
2006	1,996	8,110	3,353													
2007	2,247	10,661														
2008	2,741															

Accident Year	Paid Losses Excluding Ohio Hospital Association Payments, (in thousands) - Evaluation in Years														
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>
1978	263	125	95	170	125	141	214	137	137	149	172	323	126	114	18
1979	178	199	160	168	119	130	139	251	332	92	145	81	193	154	
1980	176	227	211	277	121	176	153	225	230	251	156	22	60		
1981	182	184	256	270	497	242	233	130	215	103	81	97			
1982	172	176	152	83	234	143	215	144	113	117	170				
1983	284	206	303	337	205	274	466	309	401	89					
1984	209	337	412	389	356	287	530	669	77						
1985	278	195	270	321	599	232	120	222							
1986	397	375	343	314	340	203	120								
1987	369	323	275	431	206	116									
1988	259	542	399	163	238										
1989	409	388	367	352											
1990	382	358	285												
1991	514	218													
1992	310														
1993															
1994															
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**Ohio Bureau of Workers' Compensation**  
**Public Employers-Taxing Districts**  
**Physicians (Med on Comp)**  
**Unpaid Loss Payment Projections**  
**Fiscal Year Ending 6/30**

Accident Year	Unpaid Loss		(Dollars in Thousands)																2023 and Subsequent
	Undisc.	Disc.	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022			
1978	437	333	54	49	44	40	36	32	28	25	22	19	16	14	12	10	36		
1979	561	424	66	61	55	50	45	41	36	32	28	25	21	18	16	13	52		
1980	697	522	80	73	67	61	55	50	45	40	35	31	27	24	20	17	72		
1981	696	516	75	71	65	60	54	49	44	40	36	32	28	24	21	18	80		
1982	1,315	965	134	127	121	111	101	92	83	75	68	60	54	47	41	36	166		
1983	811	588	78	74	71	67	62	56	51	46	42	38	34	30	26	23	112		
1984	1,079	774	100	95	90	85	81	74	68	62	56	51	46	41	36	32	163		
1985	1,861	1,320	165	157	149	141	134	128	117	107	97	88	80	72	64	57	306		
1986	1,628	1,141	139	132	125	119	113	107	102	94	85	78	71	64	57	51	290		
1987	1,712	1,186	141	134	127	121	115	109	104	99	90	83	75	68	62	55	329		
1988	2,172	1,488	173	165	156	149	141	134	128	121	115	105	96	88	80	72	449		
1989	3,895	2,639	302	287	272	259	246	234	222	211	200	190	174	159	145	132	862		
1990	2,763	1,852	208	198	188	179	170	161	153	146	138	131	125	114	105	95	652		
1991	2,845	1,886	209	199	189	179	170	162	154	146	139	132	125	119	109	100	713		
1992	3,322	2,180	238	227	215	205	194	185	176	167	158	151	143	136	129	118	881		
1993	3,491	2,268	245	233	221	210	200	190	180	171	163	155	147	140	133	126	976		
1994	5,351	3,442	368	350	332	316	300	285	271	258	245	233	221	210	199	190	1,573		
1995	4,820	3,071	326	309	294	279	265	240	228	216	206	206	195	186	176	168	1,480		
1996	5,081	3,208	337	320	304	289	275	261	248	236	224	213	202	192	183	174	1,622		
1997	7,287	4,559	476	452	429	408	388	368	350	333	316	300	285	271	258	245	2,407		
1998	9,346	5,798	601	571	542	515	490	465	442	420	399	379	360	343	325	309	3,183		
1999	11,034	6,788	699	664	631	600	570	542	515	489	465	442	420	399	379	360	3,861		
2000	12,277	7,492	767	729	693	658	626	595	565	537	510	485	461	438	416	395	4,403		
2001	11,877	7,192	733	697	662	629	598	568	540	513	487	463	440	418	397	377	4,355		
2002	17,196	10,337	1,049	997	947	900	855	813	772	734	697	662	629	598	568	540	6,434		
2003	19,684	11,747	1,187	1,128	1,072	1,019	968	920	874	830	789	750	713	677	643	611	7,502		
2004	22,272	13,201	1,330	1,263	1,200	1,141	1,084	1,030	979	930	884	840	798	758	720	684	8,632		
2005	23,962	14,157	1,532	1,339	1,272	1,209	1,149	1,092	1,037	986	936	890	846	803	763	725	9,382		
2006	25,867	15,330	1,877	1,534	1,341	1,274	1,210	1,150	1,093	1,038	987	938	891	847	804	764	10,119		
2007	35,741	21,530	3,297	2,354	1,924	1,681	1,598	1,518	1,443	1,371	1,302	1,238	1,176	1,117	1,062	1,009	13,651		
2008	47,049	29,612	6,514	3,739	2,670	2,182	1,907	1,812	1,722	1,636	1,555	1,477	1,404	1,334	1,267	1,204	16,626		
<b>Total</b>	<b>288,127</b>	<b>177,547</b>	<b>23,500</b>	<b>18,727</b>	<b>16,472</b>	<b>15,136</b>	<b>14,200</b>	<b>13,475</b>	<b>12,781</b>	<b>12,119</b>	<b>11,487</b>	<b>10,882</b>	<b>10,302</b>	<b>9,748</b>	<b>9,217</b>	<b>8,710</b>	<b>101,370</b>		

-Discount Rate 5.00%

-Note: Projected payments for accident year 2008 are for the full accident year.

- Annual Inflation & Cost Containment Assumptions: Cost Containment Reduction = 0% for 2008

- Inflation Varies by Fiscal Year

Fisc. Yr. Ending 6/30	2009	2010	2011	2012	2013	2014	2014	>2014
Inflation Rate	9%	9%	9%	9%	9%	9%	9%	9%

**Ohio Bureau of Workers' Compensation  
Public Employers-Taxing Districts  
Physicians (Med on Comp)**

Accident Year	Calendar Year Persistency														
	<u>0.5-1.5</u>	<u>1.5-2.5</u>	<u>2.5-3.5</u>	<u>3.5-4.5</u>	<u>4.5-5.5</u>	<u>5.5-6.5</u>	<u>6.5-7.5</u>	<u>7.5-8.5</u>	<u>8.5-9.5</u>	<u>9.5-10.5</u>	<u>10.5-11.5</u>	<u>11.5-12.5</u>	<u>12.5-13.5</u>	<u>13.5-14.5</u>	<u>14.5-15.5</u>
1978															
1979															1.309
1980													0.797	0.907	0.958
1981												0.765	0.798	0.761	0.789
1982											0.979	1.060	1.031	1.046	1.322
1983											0.827	1.001	0.984	0.856	0.932
1984									0.821	0.864	0.789	0.842	0.752	1.023	1.096
1985								1.035	0.984	1.028	0.917	1.073	0.906	0.945	0.837
1986								0.884	0.878	0.755	0.729	0.735	0.690	0.720	0.806
1987						0.950	0.882	0.853	1.050	1.035	1.050	0.907	0.932	0.796	0.779
1988					0.869	0.963	1.134	1.012	0.968	1.002	1.035	1.149	1.071	1.120	1.023
1989				0.707	0.768	0.763	0.846	0.828	0.868	0.863	0.673	0.793	0.752	0.583	0.858
1990			0.558	0.742	0.858	0.840	0.908	0.893	0.950	1.103	1.086	1.014	1.440	1.041	0.971
1991		0.925	0.718	0.773	0.838	1.004	1.009	0.962	0.871	0.882	0.985	0.899	1.022	1.046	1.275
1992	12.823	0.697	0.560	0.696	0.736	0.816	0.840	0.933	0.861	0.914	0.878	0.764	0.936	0.988	1.069
1993	8.177	0.779	0.585	0.786	0.804	0.828	0.799	0.940	0.795	0.833	0.986	0.985	0.781	0.816	0.953
1994	7.807	0.671	0.493	0.658	0.739	0.781	0.760	0.858	0.861	0.713	0.771	0.855	0.930	0.897	0.677
1995	8.103	0.659	0.595	0.739	0.890	0.906	0.885	1.067	1.204	1.005	1.019	1.016	0.977	1.025	
1996	8.015	0.640	0.590	0.708	0.762	0.878	0.770	0.757	0.836	0.766	0.718	0.812	0.953		
1997	9.932	0.531	0.540	0.752	0.718	0.707	0.835	0.714	0.735	0.805	0.620	0.695			
1998	6.180	0.583	0.507	0.690	0.806	0.715	0.792	0.852	0.810	1.049	0.804				
1999	5.511	0.602	0.613	0.737	0.858	0.957	0.920	0.763	0.807	0.961					
2000	4.822	0.525	0.590	0.674	0.740	0.768	0.922	0.911	0.923						
2001	4.752	0.528	0.640	0.763	0.919	0.910	0.868	0.943							
2002	4.528	0.508	0.545	0.638	0.710	0.728	0.728								
2003	4.003	0.541	0.578	0.725	0.841	0.840									
2004	4.296	0.565	0.632	0.739	0.800										
2005	4.309	0.540	0.634	0.785											
2006	4.896	0.586	0.699												
2007	3.946	0.454													
2008	4.168														

Avg Last5	4.323	0.537	0.618	0.730	0.802	0.841	0.846	0.837	0.822	0.917	0.786	0.873	0.915	0.954	0.989
Avg Last3	4.337	0.527	0.655	0.750	0.784	0.826	0.839	0.872	0.847	0.939	0.714	0.841	0.953	0.913	0.900
Selected	4.337	0.527	0.655	0.750	0.802	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872

Accident Year	Calendar Year Persistency														
	<u>15.5-16.5</u>	<u>16.5-17.5</u>	<u>17.5-18.5</u>	<u>18.5-19.5</u>	<u>19.5-20.5</u>	<u>20.5-21.5</u>	<u>21.5-22.5</u>	<u>22.5-23.5</u>	<u>23.5-24.5</u>	<u>24.5-25.5</u>	<u>25.5-26.5</u>	<u>26.5-27.5</u>	<u>27.5-28.5</u>	<u>28.5-29.5</u>	<u>29.5-30.5</u>
1978															
1979	0.982	0.954	1.033	0.666	0.934	1.473	1.089	1.344	1.196	1.165	1.586	2.189	1.496	1.268	0.819
1980	0.937	0.908	1.124	1.018	0.758	1.346	0.711	1.125	0.855	0.809	0.659	0.831	0.813	0.924	
1981	0.716	0.694	0.701	0.742	0.632	0.668	0.573	0.715	0.528	0.620	0.834	0.821	1.078		
1982	1.139	1.363	1.240	1.277	1.951	1.169	1.302	1.333	1.363	0.977	1.098	0.591			
1983	0.687	0.770	0.807	0.529	0.826	0.984	1.259	0.734	0.936	0.667	1.741				
1984	1.079	0.993	1.008	0.961	0.845	0.692	1.102	0.703	1.004	0.847					
1985	0.914	0.942	1.175	0.952	0.963	0.717	1.090	1.204	0.641						
1986	1.019	0.847	0.867	0.963	1.241	1.061	0.843	1.192							
1987	0.864	0.985	0.920	0.800	0.728	0.934	1.004								
1988	0.901	0.965	0.993	1.064	1.086	0.853									
1989	0.695	0.716	0.824	0.626	0.580										
1990	0.954	0.817	1.122	1.444											
1991	1.111	0.914	0.958												
1992	0.929	0.895													
1993	0.912														
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

Avg Last 5	0.920	0.862	0.964	0.979	0.919	0.851	1.059	1.033	0.894	0.784	1.184	1.108	N/A	N/A	N/A
Avg Last 3	0.984	0.876	0.968	1.045	0.798	0.949	0.979	1.033	0.860	0.830	1.224	0.748	1.129	1.096	N/A
Selected	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.840

**Ohio Bureau of Workers' Compensation  
Public Employers-Taxing Districts  
Physicians (Med on Comp)**

Accident Year	Paid Losses per Ultimate Lost Time Claim Count - Evaluation in Years																
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>	
1978																90	73
1979															69	67	58
1980													86	74	61	50	50
1981												113	93	80	63	63	63
1982											115	88	78	61	48	54	54
1983									119	106	78	62	56	58	48	48	48
1984								145	123	99	73	74	57	44	44	42	42
1985							140	125	96	80	69	63	47	50	42	42	42
1986						158	142	127	110	94	91	65	62	48	44	44	44
1987						166	161	149	104	91	87	72	66	60	57	49	49
1988					192	167	131	103	94	87	69	57	56	50	48	51	51
1989				271	218	172	122	114	100	80	85	70	67	83	60	57	57
1990			485	294	200	145	125	112	84	77	65	66	58	57	59	58	58
1991		524	409	259	173	125	111	88	89	74	67	64	56	56	45	47	47
1992	41	587	463	249	169	136	104	95	85	74	73	73	60	46	44	47	47
1993	72	595	425	216	169	126	119	91	92	88	74	61	59	54	49	43	43
1994	76	633	437	257	171	153	120	108	102	104	79	69	58	55	64		
1995	78	663	431	231	172	132	122	95	87	79	68	57	56	63			
1996	83	674	391	242	174	139	124	114	94	88	80	69	66				
1997	68	737	448	231	193	175	137	132	120	99	111	94					
1998	119	769	456	280	217	192	167	141	122	106	118						
1999	140	757	457	295	224	174	153	160	131	122							
2000	157	872	499	331	235	200	174	144	132								
2001	184	945	518	309	217	191	166	140									
2002	209	1,020	566	341	269	228	193										
2003	255	1,045	589	371	272	229											
2004	243	1,041	587	368	287												
2005	242	1,085	580	365													
2006	222	989	522														
2007	251	1,152															
2008	276																

Annual % Change																
3 Pt. % Chg.	11.6%	3.0%	-5.6%	-0.8%	3.2%	9.6%	5.3%	-6.4%	4.1%	11.2%	21.5%	28.6%	6.3%	7.6%	20.7%	-4.0%
5 Pt. % Chg.	3.0%	1.4%	-1.7%	4.2%	6.4%	7.1%	3.8%	1.4%	8.0%	11.2%	13.7%	9.1%	1.2%	3.9%	2.5%	-7.4%

Accident Year	Paid Losses per Ultimate Lost Time Claim Count - Evaluation in Years														
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>
1978	57	45	42	32	30	35	37	28	30	29	26	28	21	18	13
1979	47	41	48	32	24	34	21	25	25	16	13	14	14	16	
1980	45	43	32	32	25	29	23	29	20	19	17	17	17		
1981	62	45	43	39	44	39	41	38	31	20	21	16			
1982	33	35	31	23	34	31	29	23	21	19	27				
1983	45	38	43	41	32	23	31	22	29	16					
1984	39	42	43	38	33	28	32	29	19						
1985	45	36	39	34	39	29	24	29							
1986	43	45	35	31	27	28	24								
1987	46	38	39	37	30	24									
1988	40	40	35	28	28										
1989	55	43	45	49											
1990	52	40	34												
1991	44	35													
1992	40														
1993															
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2002															
2003															
2004															
2005															
2006															
2007															
2008															

Annual % Change																
3 Pt. % Chg.	-13.0%	-9.0%	-1.8%	14.4%	2.0%	-8.5%	-12.2%	14.2%	-5.5%	-12.0%	27.2%	7.3%	-8.9%			
5 Pt. % Chg.	-2.5%	-1.6%	0.5%	6.3%	-5.2%	1.5%	-5.6%	-3.0%	-2.2%	-0.6%	6.6%	N/A	N/A			

**Ohio Bureau of Workers' Compensation  
Public Employers-Taxing Districts  
Physicians (Med on Comp)**

Accident Year	Paid Loss Development Factors - Evaluation in Years														
	<u>0.5-1.5</u>	<u>1.5-2.5</u>	<u>2.5-3.5</u>	<u>3.5-4.5</u>	<u>4.5-5.5</u>	<u>5.5-6.5</u>	<u>6.5-7.5</u>	<u>7.5-8.5</u>	<u>8.5-9.5</u>	<u>9.5-10.5</u>	<u>10.5-11.5</u>	<u>11.5-12.5</u>	<u>12.5-13.5</u>	<u>13.5-14.5</u>	<u>14.5-15.5</u>
1978															0.812
1979															0.979
1980													0.860	0.823	0.820
1981												0.825	0.863	0.791	0.997
1982											0.762	0.887	0.780	0.789	1.134
1983											0.892	0.733	0.793	0.906	1.041
1984									0.848	0.802	0.744	1.014	0.766	0.776	0.940
1985								0.892	0.768	0.834	0.867	0.907	0.744	1.061	0.850
1986								0.899	0.893	0.863	0.860	0.966	0.713	0.948	0.774
1987						0.969	0.923	0.701	0.872	0.953	0.825	0.923	0.907	0.944	0.875
1988					0.874	0.784	0.786	0.912	0.920	0.799	0.831	0.973	0.902	0.958	1.059
1989				0.806	0.788	0.709	0.932	0.878	0.803	1.065	0.825	0.952	1.236	0.719	0.960
1990			0.606	0.682	0.724	0.863	0.892	0.756	0.918	0.839	1.019	0.870	0.995	1.029	0.984
1991		0.780	0.634	0.668	0.720	0.888	0.792	1.015	0.828	0.913	0.953	0.875	1.005	0.807	1.035
1992	14.354	0.789	0.537	0.681	0.801	0.769	0.914	0.897	0.860	0.992	1.006	0.821	0.764	0.957	1.064
1993	8.281	0.715	0.507	0.783	0.746	0.947	0.762	1.016	0.946	0.850	0.822	0.964	0.916	0.910	0.883
1994	8.313	0.691	0.587	0.665	0.896	0.784	0.900	0.943	1.026	0.760	0.869	0.842	0.943	1.171	
1995	8.486	0.650	0.535	0.743	0.771	0.922	0.782	0.909	0.910	0.857	0.845	0.981	1.115		
1996	8.144	0.580	0.620	0.716	0.799	0.892	0.925	0.825	0.935	0.901	0.867	0.950			
1997	10.860	0.609	0.515	0.837	0.905	0.784	0.964	0.909	0.823	1.126	0.849				
1998	6.454	0.592	0.615	0.775	0.884	0.869	0.846	0.865	0.869	1.107					
1999	5.424	0.604	0.644	0.759	0.779	0.880	1.045	0.821	0.930						
2000	5.553	0.572	0.664	0.710	0.848	0.870	0.831	0.918							
2001	5.152	0.548	0.596	0.704	0.879	0.871	0.844								
2002	4.886	0.555	0.602	0.790	0.849	0.844									
2003	4.101	0.563	0.630	0.732	0.845										
2004	4.280	0.563	0.627	0.780											
2005	4.492	0.534	0.629												
2006	4.462	0.528													
2007	4.594														
2008															
Avg All	6.740	0.617	0.597	0.739	0.819	0.853	0.877	0.884	0.882	0.909	0.861	0.893	0.916	0.908	0.940
Avg Last3	4.516	0.542	0.629	0.767	0.858	0.862	0.906	0.868	0.874	1.045	0.854	0.925	0.992	1.013	0.994
Selected	4.337	0.527	0.655	0.750	0.802	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872

Accident Year	Paid Loss Development Factors - Evaluation in Years														
	<u>15.5-16.5</u>	<u>16.5-17.5</u>	<u>17.5-18.5</u>	<u>18.5-19.5</u>	<u>19.5-20.5</u>	<u>20.5-21.5</u>	<u>21.5-22.5</u>	<u>22.5-23.5</u>	<u>23.5-24.5</u>	<u>24.5-25.5</u>	<u>25.5-26.5</u>	<u>26.5-27.5</u>	<u>27.5-28.5</u>	<u>28.5-29.5</u>	<u>29.5-30.5</u>
1978	0.786	0.779	0.948	0.756	0.941	1.173	1.031	0.767	1.086	0.948	0.892	1.071	0.762	0.853	0.737
1979	0.802	0.876	1.173	0.670	0.744	1.394	0.621	1.221	0.974	0.655	0.776	1.115	1.006	1.140	
1980	0.904	0.948	0.740	1.000	0.785	1.177	0.771	1.282	0.692	0.952	0.885	1.028	1.003		
1981	0.978	0.733	0.945	0.921	1.114	0.899	1.028	0.938	0.811	0.658	1.043	0.764			
1982	0.613	1.038	0.895	0.729	1.500	0.923	0.916	0.793	0.918	0.927	1.420				
1983	0.927	0.854	1.112	0.960	0.775	0.716	1.360	0.720	1.302	0.544					
1984	0.928	1.096	1.007	0.882	0.874	0.854	1.128	0.913	0.645						
1985	1.063	0.807	1.088	0.864	1.147	0.742	0.826	1.211							
1986	0.971	1.064	0.778	0.890	0.867	1.040	0.857								
1987	0.933	0.833	1.023	0.953	0.811	0.798									
1988	0.778	0.995	0.889	0.794	1.016										
1989	0.967	0.772	1.046	1.097											
1990	0.901	0.762	0.852												
1991	0.925	0.813													
1992	0.845														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															
Avg All	0.888	0.884	0.961	0.876	0.961	0.972	0.949	0.981	0.918	0.781	1.003	0.995	N/A	N/A	N/A
Avg Last 3	0.890	0.782	0.929	0.948	0.898	0.860	0.937	0.948	0.955	0.710	1.116	0.969	0.924	N/A	N/A
Selected	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.840

**Ohio Bureau of Workers' Compensation  
Public Employers-Taxing Districts  
Physicians (Med on Comp)**

Accident Year	Paid Loss Development Factors - Indexed Payments														
	<u>0.5-1.5</u>	<u>1.5-2.5</u>	<u>2.5-3.5</u>	<u>3.5-4.5</u>	<u>4.5-5.5</u>	<u>5.5-6.5</u>	<u>6.5-7.5</u>	<u>7.5-8.5</u>	<u>8.5-9.5</u>	<u>9.5-10.5</u>	<u>10.5-11.5</u>	<u>11.5-12.5</u>	<u>12.5-13.5</u>	<u>13.5-14.5</u>	<u>14.5-15.5</u>
1978															0.766
1979														0.924	0.830
1980													0.812	0.786	0.785
1981												0.778	0.824	0.757	0.963
1982											0.719	0.846	0.746	0.762	1.103
1983										0.842	0.700	0.759	0.876	1.013	0.805
1984									0.800	0.766	0.712	0.980	0.745	0.752	0.908
1985								0.842	0.733	0.798	0.837	0.882	0.721	1.025	0.817
1986							0.849	0.853	0.826	0.831	0.940	0.691	0.916	0.744	0.883
1987						0.915	0.881	0.671	0.843	0.927	0.799	0.891	0.871	0.903	0.836
1988					0.825	0.749	0.752	0.881	0.894	0.774	0.803	0.935	0.862	0.915	1.018
1989				0.760	0.753	0.678	0.901	0.854	0.778	1.029	0.793	0.910	1.181	0.691	0.919
1990			0.572	0.651	0.693	0.833	0.868	0.732	0.887	0.806	0.975	0.831	0.956	0.986	0.944
1991		0.736	0.605	0.639	0.696	0.864	0.767	0.980	0.795	0.873	0.910	0.841	0.963	0.774	0.995
1992	13.549	0.753	0.513	0.658	0.779	0.745	0.883	0.862	0.822	0.948	0.967	0.786	0.733	0.920	1.019
1993	7.904	0.684	0.490	0.761	0.723	0.915	0.733	0.972	0.904	0.818	0.787	0.925	0.881	0.872	0.846
1994	7.955	0.667	0.571	0.644	0.865	0.754	0.861	0.901	0.986	0.728	0.834	0.810	0.903	1.121	
1995	8.200	0.632	0.519	0.718	0.740	0.881	0.747	0.874	0.872	0.823	0.812	0.940	1.068		
1996	7.922	0.562	0.599	0.688	0.764	0.852	0.889	0.790	0.898	0.867	0.831	0.910			
1997	10.524	0.588	0.495	0.800	0.865	0.753	0.923	0.872	0.791	1.079	0.813				
1998	6.235	0.569	0.588	0.740	0.850	0.833	0.812	0.832	0.832	1.061					
1999	5.212	0.577	0.615	0.729	0.746	0.845	1.004	0.787	0.890						
2000	5.308	0.547	0.638	0.681	0.813	0.837	0.796	0.879							
2001	4.921	0.526	0.571	0.675	0.845	0.834	0.808								
2002	4.697	0.531	0.577	0.759	0.813	0.808									
2003	3.929	0.541	0.606	0.701	0.809										
2004	4.107	0.541	0.600	0.747											
2005	4.318	0.512	0.603												
2006	4.274	0.506													
2007	4.400														
2008															
Avg All	6.466	0.592	0.573	0.710	0.786	0.818	0.842	0.849	0.847	0.873	0.827	0.857	0.879	0.872	0.902
Avg Last3	4.330	0.520	0.603	0.736	0.822	0.826	0.869	0.832	0.838	1.002	0.818	0.887	0.951	0.971	0.953
Selected	4.337	0.527	0.655	0.750	0.802	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872

Accident Year	Paid Loss Development Factors - Indexed Payments														
	<u>15.5-16.5</u>	<u>16.5-17.5</u>	<u>17.5-18.5</u>	<u>18.5-19.5</u>	<u>19.5-20.5</u>	<u>20.5-21.5</u>	<u>21.5-22.5</u>	<u>22.5-23.5</u>	<u>23.5-24.5</u>	<u>24.5-25.5</u>	<u>25.5-26.5</u>	<u>26.5-27.5</u>	<u>27.5-28.5</u>	<u>28.5-29.5</u>	<u>29.5-30.5</u>
1978	0.786	0.744	0.907	0.731	0.915	1.137	0.996	0.737	1.039	0.906	0.858	1.026	0.731	0.820	0.705
1979	0.802	0.838	1.134	0.652	0.721	1.347	0.597	1.167	0.930	0.630	0.743	1.070	0.967	1.092	
1980	0.904	0.916	0.720	0.969	0.758	1.131	0.738	1.225	0.665	0.912	0.849	0.988	0.961		
1981	0.978	0.713	0.915	0.890	1.070	0.859	0.982	0.901	0.777	0.631	1.003	0.732			
1982	0.613	1.006	0.864	0.701	1.434	0.881	0.880	0.760	0.881	0.892	1.360				
1983	0.927	0.825	1.069	0.918	0.740	0.688	1.303	0.691	1.252	0.521					
1984	0.928	1.053	0.962	0.842	0.840	0.818	1.082	0.877	0.617						
1985	1.063	0.772	1.040	0.831	1.099	0.711	0.794	1.160							
1986	0.971	1.016	0.748	0.852	0.832	1.000	0.820								
1987	0.933	0.800	0.980	0.914	0.779	0.764									
1988	0.778	0.953	0.853	0.764	0.973										
1989	0.967	0.741	1.005	1.050											
1990	0.901	0.732	0.816												
1991	0.925	0.779													
1992	0.809														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															
Avg All	0.886	0.849	0.924	0.843	0.924	0.934	0.910	0.940	0.880	0.749	0.963	0.954	N/A	N/A	N/A
Avg Last 3	0.878	0.751	0.892	0.909	0.861	0.825	0.899	0.909	0.917	0.681	1.071	0.930	0.886	N/A	N/A
Selected	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.840

**Ohio Bureau of Workers' Compensation  
Public Employers-Taxing Districts  
Physicians (Med on Comp)**

Accident Year	Paid Losses (in thousands) - Evaluation in Years																
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>	
1978																400	325
1979																310	303
1980													415			357	294
1981												549	453			391	309
1982											592	451	400			312	246
1983									624		556	408	324			293	305
1984								817	693		556	414	419			321	249
1985							837	747	574		478	415	376			280	297
1986							950	854	763	659	566	547	390			370	286
1987						1,019	987	912	639	557	531	438	404			367	346
1988					1,229	1,074	843	662	604	555	444	369	359			324	310
1989				1,754	1,413	1,114	789	736	646	519	553	456	434			537	386
1990			3,132	1,897	1,294	937	808	721	545	500	419	427	372			370	381
1991		3,258	2,542	1,611	1,075	774	688	544	552	457	417	398	348			350	282
1992	259	3,724	2,939	1,577	1,075	861	662	605	542	466	463	466	382			292	279
1993	427	3,535	2,527	1,282	1,004	749	710	541	550	520	442	364	350			321	292
1994	460	3,827	2,643	1,551	1,031	923	724	652	615	631	479	417	351			331	388
1995	428	3,633	2,362	1,264	940	724	668	522	475	432	371	313	307			343	
1996	447	3,643	2,114	1,310	938	750	669	619	510	477	430	373	355				
1997	359	3,903	2,376	1,224	1,024	927	726	700	637	524	590	501					
1998	641	4,139	2,452	1,508	1,168	1,032	897	759	657	571	632						
1999	840	4,558	2,753	1,774	1,345	1,048	923	964	791	736							
2000	958	5,320	3,045	2,022	1,436	1,217	1,060	880	808								
2001	1,009	5,198	2,847	1,697	1,194	1,050	914	772									
2002	1,196	5,844	3,242	1,951	1,541	1,308	1,104										
2003	1,388	5,694	3,208	2,021	1,480	1,250											
2004	1,291	5,527	3,113	1,951	1,521												
2005	1,241	5,575	2,978	1,875													
2006	1,116	4,979	2,629														
2007	1,250	5,743															
2008	1,378																

Accident Year	Paid Losses (in thousands) - Evaluation in Years														
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>
1978	255	199	189	143	134	158	162	125	135	128	115	123	94	80	59
1979	211	185	217	146	108	151	94	115	112	73	57	63	64	73	
1980	218	206	153	153	120	141	109	140	97	92	81	84	84		
1981	301	221	208	192	214	192	198	185	150	99	103	79			
1982	171	177	159	116	174	160	147	116	107	99	141				
1983	235	201	223	214	166	119	162	116	152	83					
1984	218	238	240	212	185	158	178	163	105						
1985	268	217	236	204	234	173	143	173							
1986	257	273	212	189	164	170	146								
1987	283	235	241	229	186	148									
1988	255	254	226	179	182										
1989	358	277	289	317											
1990	338	257	219												
1991	270	220													
1992	251														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

**Ohio Bureau of Workers' Compensation**  
**Public Employers-Taxing Districts**  
**Physicians (Med on Comp)**  
**Summary of Unpaid Loss @ 6/30/08**  
(Dollars in Thousands)

<u>Accident Year</u>	<u>Undiscounted Unpaid Loss</u>	<u>Discounted Unpaid Loss</u>
Prior to 1978	2,198	1,675
1978	437	333
1979	561	424
1980	697	522
1981	696	516
1982	1,315	965
1983	811	588
1984	1,079	774
1985	1,861	1,320
1986	1,628	1,141
1987	1,712	1,186
1988	2,172	1,488
1989	3,895	2,639
1990	2,763	1,852
1991	2,845	1,886
1992	3,322	2,180
1993	3,491	2,268
1994	5,351	3,442
1995	4,820	3,071
1996	5,081	3,208
1997	7,287	4,559
1998	9,346	5,798
1999	11,034	6,788
2000	12,277	7,492
2001	11,877	7,192
2002	17,196	10,337
2003	19,684	11,747
2004	22,272	13,201
2005	23,962	14,157
2006	25,867	15,330
2007	35,741	21,530
2008	<u>22,835</u>	<u>14,372</u>
<b>Total 1978-2008:</b>	<b>263,914</b>	<b>162,308</b>
<b>Total:</b>	<b>266,111</b>	<b>163,983</b>

Note: Unpaid Loss for accident year 2008 is for the first half of the year only.

**Ohio Bureau of Workers' Compensation**  
**Public Employers-Taxing Districts**  
**Pharmacies (Med on Comp)**  
**Summary of Unpaid Loss @ 6/30/08**  
(Dollars in Thousands)

<u>Accident Year</u>	<u>Undiscounted Unpaid Loss</u>	<u>Discounted Unpaid Loss</u>
Prior to 1978	8,138	5,520
1978	1,465	994
1979	1,704	1,137
1980	2,410	1,581
1981	2,951	1,901
1982	4,172	2,636
1983	3,181	1,969
1984	6,528	3,957
1985	8,194	4,860
1986	7,433	4,312
1987	7,959	4,513
1988	9,775	5,416
1989	15,291	8,275
1990	15,945	8,425
1991	16,281	8,397
1992	13,084	6,585
1993	16,984	8,339
1994	22,221	10,641
1995	21,354	9,972
1996	18,262	8,314
1997	24,246	10,759
1998	34,126	14,758
1999	46,846	19,740
2000	55,534	22,797
2001	49,075	19,623
2002	61,615	23,995
2003	62,002	23,513
2004	65,216	24,080
2005	69,408	24,949
2006	73,300	25,603
2007	79,796	26,974
2008	<u>41,246</u>	<u>13,395</u>
<b>Total 1978-2008:</b>	<b>857,603</b>	<b>352,411</b>
<b>Total:</b>	<b>865,741</b>	<b>357,931</b>

Note: Unpaid Loss for accident year 2008 is for the first half of the year only.

**Ohio Bureau of Workers' Compensation  
Public Employers-Taxing Districts  
Pharmacies (Med on Comp)  
Unpaid Loss Payment Projections  
Fiscal Year Ending 6/30**

Accident Year	Unpaid Loss		2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023 and Subsequent
	Undisc.	Disc.															
1978	1,465	994	100	99	98	96	94	92	88	85	81	76	71	66	61	55	303
1979	1,704	1,137	109	109	108	107	105	103	100	96	92	88	83	78	72	66	390
1980	2,410	1,581	146	145	145	143	142	139	136	132	128	123	117	110	103	96	606
1981	2,951	1,901	163	169	168	167	166	164	161	158	153	148	142	135	127	119	811
1982	4,172	2,636	211	218	226	226	225	223	220	216	212	206	199	190	181	171	1,249
1983	3,181	1,969	148	153	159	165	164	163	162	160	157	154	150	144	138	132	1,032
1984	6,528	3,957	280	290	301	312	323	322	321	318	314	309	302	294	284	272	2,287
1985	8,194	4,860	326	338	350	363	376	389	388	387	383	379	372	364	354	342	3,083
1986	7,433	4,312	275	285	295	306	317	328	340	339	338	335	331	325	318	309	2,992
1987	7,959	4,513	274	284	294	305	316	328	339	352	351	349	346	342	336	329	3,414
1988	9,775	5,416	314	326	338	350	363	376	389	403	418	417	415	412	407	400	4,449
1989	15,291	8,275	460	477	494	512	531	550	570	591	612	634	632	630	624	617	7,356
1990	15,945	8,425	450	466	483	501	519	538	557	578	599	620	643	641	638	633	8,079
1991	16,281	8,397	432	447	463	480	498	516	535	554	574	595	617	639	637	634	8,660
1992	13,084	6,585	326	338	350	363	376	390	404	419	434	450	466	483	501	499	7,283
1993	16,984	8,339	399	414	429	444	460	477	494	512	531	550	570	591	612	635	9,864
1994	22,221	10,641	493	511	529	548	568	589	610	633	656	679	704	730	756	784	13,432
1995	21,354	9,972	447	464	480	498	516	535	554	574	595	617	639	662	686	711	13,374
1996	18,262	8,314	362	375	389	403	417	433	448	464	481	499	517	536	555	575	11,808
1997	24,246	10,759	455	471	489	506	525	544	563	584	605	627	650	674	698	723	16,132
1998	34,126	14,758	607	629	652	675	700	725	752	779	807	837	867	898	931	965	23,302
1999	46,846	19,740	790	819	849	880	911	945	979	1,014	1,051	1,089	1,129	1,170	1,213	1,257	32,750
2000	55,534	22,797	889	922	955	990	1,026	1,063	1,102	1,142	1,183	1,226	1,271	1,317	1,365	1,414	39,668
2001	49,075	19,623	747	774	802	831	861	893	925	959	994	1,030	1,067	1,106	1,146	1,188	35,752
2002	61,615	23,995	892	924	958	993	1,029	1,066	1,105	1,145	1,186	1,230	1,274	1,320	1,368	1,418	45,707
2003	62,002	23,513	854	885	917	951	985	1,021	1,058	1,096	1,136	1,177	1,220	1,265	1,310	1,358	46,768
2004	65,216	24,080	855	887	919	952	987	1,023	1,060	1,098	1,138	1,179	1,222	1,267	1,313	1,360	49,957
2005	69,408	24,949	868	899	932	966	1,001	1,037	1,075	1,114	1,154	1,196	1,239	1,285	1,331	1,380	53,933
2006	73,300	25,603	804	906	939	973	1,009	1,045	1,083	1,122	1,163	1,205	1,249	1,295	1,342	1,390	57,774
2007	79,796	26,974	667	868	978	1,014	1,051	1,089	1,128	1,169	1,212	1,256	1,301	1,349	1,398	1,448	63,869
2008	82,531	26,803	357	687	894	1,007	1,044	1,082	1,121	1,162	1,204	1,248	1,293	1,340	1,389	1,439	67,264
<b>Total</b>	<b>898,888</b>	<b>365,819</b>	<b>14,500</b>	<b>15,578</b>	<b>16,382</b>	<b>17,026</b>	<b>17,603</b>	<b>18,185</b>	<b>18,769</b>	<b>19,356</b>	<b>19,943</b>	<b>20,528</b>	<b>21,100</b>	<b>21,656</b>	<b>22,195</b>	<b>22,719</b>	<b>633,349</b>

-Discount Rate 5.00%

-Note: Projected payments for accident year 2008 are for the full accident year.

- Annual Inflation & Cost Containment Assumptions: Cost Containment Reduction = 0% for 2008

- Inflation Varies by Fiscal Year

Fisc. Yr. Ending 6/30	2009	2010	2011	2012	2013	2014	2014	>2014
Inflation Rate	9%	9%	9%	9%	9%	9%	9%	9%

**Ohio Bureau of Workers' Compensation  
Public Employers-Taxing Districts  
Pharmacies (Med on Comp)**

Accident Year	Calendar Year Persistence														
	<u>0.5-1.5</u>	<u>1.5-2.5</u>	<u>2.5-3.5</u>	<u>3.5-4.5</u>	<u>4.5-5.5</u>	<u>5.5-6.5</u>	<u>6.5-7.5</u>	<u>7.5-8.5</u>	<u>8.5-9.5</u>	<u>9.5-10.5</u>	<u>10.5-11.5</u>	<u>11.5-12.5</u>	<u>12.5-13.5</u>	<u>13.5-14.5</u>	<u>14.5-15.5</u>
1978															
1979															1.137
1980													0.992	0.890	0.879
1981												0.889	0.933	0.812	0.746
1982											1.112	1.053	1.118	1.143	1.191
1983										0.854	0.910	0.931	1.030	1.030	0.924
1984									0.957	0.938	0.903	0.802	0.840	0.837	0.902
1985								1.032	1.045	1.073	1.028	1.030	1.002	1.019	0.947
1986							0.908	0.739	0.885	0.949	0.872	0.937	0.906	0.854	0.987
1987						1.383	1.527	1.113	1.061	1.029	0.934	0.995	0.783	0.893	0.942
1988					1.144	1.086	1.256	1.269	1.300	1.294	1.207	1.474	1.191	1.207	0.986
1989				0.950	1.039	0.775	0.876	0.928	0.987	0.913	0.976	0.902	0.849	0.835	0.799
1990			0.954	0.890	1.223	0.943	1.011	1.009	1.046	0.941	0.949	0.918	1.044	1.135	1.027
1991		1.629	1.361	1.006	1.124	0.925	0.846	0.849	0.858	0.752	0.798	0.766	0.850	0.868	0.845
1992	22.535	1.305	1.149	1.041	1.101	1.083	1.157	1.205	1.510	1.502	1.359	1.181	1.352	1.502	1.470
1993	13.224	1.431	1.198	1.196	1.039	0.970	1.016	0.953	0.922	0.952	1.059	0.887	0.851	0.826	0.824
1994	10.613	0.977	0.904	0.963	0.781	0.693	0.626	0.637	0.670	0.690	0.781	0.752	0.782	0.782	0.824
1995	19.551	1.893	1.501	1.375	1.303	1.114	0.982	1.039	1.044	1.023	0.966	1.020	1.058	0.998	
1996	9.502	1.270	0.963	0.846	1.170	1.323	1.286	1.102	0.992	1.066	1.132	1.207	1.220		
1997	10.903	1.123	1.123	0.778	0.706	0.744	0.743	0.805	0.769	0.728	0.635	0.779			
1998	8.523	1.094	1.070	1.017	0.967	0.903	0.805	0.867	0.849	0.907	0.761				
1999	8.788	1.577	1.246	0.985	1.122	1.204	1.050	0.926	0.895	0.859					
2000	6.018	1.396	1.086	0.892	0.841	0.833	0.937	0.884	0.901						
2001	10.985	1.559	1.282	1.205	1.159	1.056	1.071	1.073							
2002	9.426	1.488	1.073	1.004	1.043	0.900	0.872								
2003	6.080	1.314	0.981	0.905	0.974	0.993									
2004	7.402	1.880	1.257	1.017	0.973										
2005	6.342	1.340	1.105	1.038											
2006	11.890	2.186	1.221												
2007	4.314	1.764													
2008	8.834														

Avg Last5	7.757	1.697	1.128	1.034	0.998	0.997	0.947	0.911	0.881	0.916	0.855	0.929	1.053	0.995	0.998
Avg Last3	8.346	1.763	1.194	0.987	0.996	0.983	0.960	0.961	0.881	0.831	0.843	1.002	1.020	0.869	1.039
Selected	8.346	1.763	1.194	1.034	0.951	0.951	0.951	0.951	0.951	0.951	0.951	0.951	0.951	0.951	0.951

Accident Year	Calendar Year Persistence														
	<u>15.5-16.5</u>	<u>16.5-17.5</u>	<u>17.5-18.5</u>	<u>18.5-19.5</u>	<u>19.5-20.5</u>	<u>20.5-21.5</u>	<u>21.5-22.5</u>	<u>22.5-23.5</u>	<u>23.5-24.5</u>	<u>24.5-25.5</u>	<u>25.5-26.5</u>	<u>26.5-27.5</u>	<u>27.5-28.5</u>	<u>28.5-29.5</u>	<u>29.5-30.5</u>
1978															
1979	1.621	1.649	1.328	1.507	1.579	1.451	1.608	1.535	1.430	1.305	1.244	1.080	2.133	1.289	0.927
1980	0.923	0.976	0.928	0.808	0.834	0.489	0.539	0.658	0.778	0.819	0.953	0.817	0.787	0.833	
1981	0.686	0.743	0.738	0.659	1.178	1.082	0.951	0.777	0.777	0.802	0.893	0.914	0.907		
1982	1.261	1.337	1.260	1.120	1.072	1.098	1.086	1.094	1.088	0.861	0.726	0.815			
1983	0.820	0.943	0.966	0.986	1.200	1.203	1.120	1.228	1.364	1.499	1.455				
1984	0.917	0.965	0.908	0.835	0.817	0.813	0.664	0.675	0.631	0.568					
1985	0.885	0.961	0.800	0.790	0.741	0.779	0.711	0.764	0.912						
1986	0.946	1.030	1.003	1.191	1.210	1.477	1.383	1.190							
1987	1.043	1.150	0.978	1.058	0.918	0.892	1.022								
1988	0.878	0.927	0.895	0.967	0.946	0.914									
1989	0.821	0.789	0.714	0.794	0.689										
1990	1.053	1.047	1.012	1.020											
1991	0.834	0.911	1.003												
1992	1.389	1.350													
1993	0.766														
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

Avg Last 5	0.973	1.005	0.920	1.006	0.901	0.975	0.980	0.990	0.954	0.910	1.054	0.906	N/A	N/A	N/A
Avg Last 3	0.996	1.103	0.910	0.927	0.851	1.094	1.039	0.876	0.969	0.976	1.024	0.849	1.276	1.061	N/A
Selected	0.951	0.951	0.951	0.951	0.951	0.951	0.951	0.951	0.951	0.951	0.951	0.951	0.951	0.951	0.915

**Ohio Bureau of Workers' Compensation  
Public Employers-Taxing Districts  
Pharmacies (Med on Comp)**

Accident Year	Paid Losses per Ultimate Lost Time Claim Count - Evaluation in Years																
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>	
1978																44	46
1979															39	38	34
1980													39		42	39	34
1981												44			46	46	48
1982											39		43		43	40	36
1983										46		48		46	39	39	36
1984									48	51		51		49	46	47	39
1985								47	48	47		47		45	46	39	48
1986							51	66	54	50		52		50	43	49	66
1987						37	43	48	47	50		53		44	62	55	56
1988					33	40	38	37	39	41		36		42	46	58	66
1989				34	38	49	42	42	41	40		43		51	68	83	84
1990			36	43	40	45	41	41	38	46		54		74	65	73	82
1991		22	31	40	40	45	49	45	53	71		93		85	86	95	78
1992	1	24	35	38	40	45	39	44	47	62		63		73	70	65	47
1993	2	24	32	34	43	40	44	50	67	66		69		79	76	64	65
1994	2	33	37	45	51	63	79	106	98	99		101		101	82	73	79
1995	2	20	30	37	48	71	108	95	95	99		105		81	69	79	
1996	2	24	38	57	61	81	73	86	100	99		71		57	65		
1997	2	34	51	78	115	99	116	124	128	98		90		83			
1998	4	46	73	113	102	129	154	148	115	99		109					
1999	5	46	91	104	115	128	141	125	111	127							
2000	8	65	95	128	152	169	133	126	141								
2001	6	61	100	126	146	126	117	131									
2002	6	67	117	145	121	130	150										
2003	11	89	148	133	134	151											
2004	12	79	106	132	156												
2005	12	79	119	150													
2006	7	54	123														
2007	13	70															
2008	8																

Annual % Change																
3 Pt. % Chg.	8.7%	-6.3%	7.5%	6.0%	13.5%	9.6%	6.3%	2.6%	10.5%	13.8%	23.6%	1.3%	-11.4%	10.6%	21.7%	-8.9%
5 Pt. % Chg.	-8.0%	-8.3%	-1.3%	2.5%	-0.4%	0.8%	-2.2%	-0.5%	5.6%	5.2%	0.0%	-4.6%	-2.5%	-2.4%	-6.0%	-10.3%

Accident Year	Paid Losses per Ultimate Lost Time Claim Count - Evaluation in Years														
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>
1978	55	52	43	47	37	34	41	52	47	45	44	45	56	27	23
1979	32	32	31	24	23	26	34	33	34	35	41	26	21	24	
1980	33	34	29	28	52	62	50	44	43	44	32	27	29		
1981	45	40	43	44	58	53	56	55	54	36	29	32			
1982	30	34	40	54	48	52	50	50	42	40	40				
1983	36	41	54	40	43	45	41	31	27	27					
1984	43	60	48	53	55	61	45	43	48						
1985	62	60	67	75	78	64	56	53							
1986	59	67	63	65	43	40	44								
1987	58	64	61	47	45	43									
1988	69	68	49	48	47										
1989	87	68	60	69											
1990	65	60	67												
1991	65	67													
1992	50														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

Annual % Change																
3 Pt. % Chg.	-12.7%	-0.8%	17.5%	20.7%	4.6%	-17.7%	-1.4%	30.9%	7.1%	-13.1%	11.0%	10.8%	-27.7%			
5 Pt. % Chg.	-9.0%	-0.5%	1.3%	-4.6%	-8.3%	-4.8%	0.6%	-2.5%	-4.6%	-5.6%	-5.3%	N/A	N/A			

**Ohio Bureau of Workers' Compensation  
Public Employers-Taxing Districts  
Pharmacies (Med on Comp)**

Accident Year	Paid Loss Development Factors - Evaluation in Years														
	<u>0.5-1.5</u>	<u>1.5-2.5</u>	<u>2.5-3.5</u>	<u>3.5-4.5</u>	<u>4.5-5.5</u>	<u>5.5-6.5</u>	<u>6.5-7.5</u>	<u>7.5-8.5</u>	<u>8.5-9.5</u>	<u>9.5-10.5</u>	<u>10.5-11.5</u>	<u>11.5-12.5</u>	<u>12.5-13.5</u>	<u>13.5-14.5</u>	<u>14.5-15.5</u>
1978															1.048
1979														0.976	0.901
1980													1.088	0.913	0.884
1981												1.037	1.048	0.962	1.043
1982											1.096	0.987	0.941	1.001	0.895
1983										1.029	0.965	0.850	1.001	0.998	0.930
1984									1.049	1.003	0.958	0.955	1.002	0.863	0.977
1985								1.036	0.977	1.000	0.953	1.029	0.849	1.052	1.161
1986								1.274	0.816	0.932	1.036	0.958	0.878	1.116	1.006
1987						1.155	1.119	0.978	1.068	1.056	0.823	1.419	0.881	1.281	0.802
1988					1.216	0.968	0.968	1.043	1.060	0.883	1.163	1.090	1.264	0.981	1.161
1989				1.111	1.297	0.858	0.984	0.996	0.955	1.088	1.179	1.343	0.998	1.213	1.020
1990			1.190	0.944	1.112	0.918	0.998	0.921	1.209	1.170	1.388	0.877	1.116	1.126	1.004
1991		1.425	1.278	0.995	1.115	1.091	0.918	1.196	1.335	1.308	0.914	1.006	1.103	1.031	0.801
1992	24.613	1.450	1.099	1.054	1.109	0.859	1.148	1.065	1.315	1.010	1.157	0.964	0.928	0.819	0.887
1993	13.401	1.313	1.056	1.278	0.920	1.096	1.136	1.359	0.978	1.041	1.151	0.967	0.844	0.888	1.133
1994	14.259	1.141	1.200	1.135	1.235	1.259	1.335	0.929	1.011	1.017	1.005	0.811	0.889	1.076	
1995	11.783	1.513	1.239	1.304	1.472	1.514	0.879	1.006	1.038	1.064	0.768	0.856	1.140		
1996	11.318	1.634	1.483	1.065	1.338	0.904	1.174	1.154	0.990	0.724	0.803	1.129			
1997	15.867	1.483	1.537	1.474	0.858	1.177	1.064	1.036	0.764	0.920	0.920				
1998	11.555	1.572	1.550	0.902	1.259	1.195	0.962	0.780	0.861	1.095					
1999	8.761	1.961	1.142	1.105	1.114	1.103	0.885	0.891	1.141						
2000	8.453	1.468	1.345	1.182	1.114	0.787	0.944	1.120							
2001	10.345	1.636	1.257	1.158	0.863	0.931	1.118								
2002	10.366	1.743	1.238	0.831	1.080	1.152									
2003	8.064	1.658	0.900	1.003	1.130										
2004	6.528	1.347	1.240	1.182											
2005	6.379	1.503	1.259												
2006	8.175	2.253													
2007	5.510														
2008															
Avg All	10.961	1.569	1.251	1.108	1.139	1.060	1.057	1.020	1.043	1.028	1.013	1.012	1.013	1.012	1.000
Avg Last 3	6.688	1.701	1.133	1.005	1.024	0.957	0.982	0.930	0.922	0.913	0.830	0.932	0.958	0.928	0.940
Selected	8.346	1.763	1.194	1.034	0.951	0.951	0.951	0.951	0.951	0.951	0.951	0.951	0.951	0.951	0.951

Accident Year	Paid Loss Development Factors - Evaluation in Years														
	<u>15.5-16.5</u>	<u>16.5-17.5</u>	<u>17.5-18.5</u>	<u>18.5-19.5</u>	<u>19.5-20.5</u>	<u>20.5-21.5</u>	<u>21.5-22.5</u>	<u>22.5-23.5</u>	<u>23.5-24.5</u>	<u>24.5-25.5</u>	<u>25.5-26.5</u>	<u>26.5-27.5</u>	<u>27.5-28.5</u>	<u>28.5-29.5</u>	<u>29.5-30.5</u>
1978	1.198	0.944	0.816	1.107	0.793	0.912	1.207	1.253	0.921	0.938	0.978	1.027	1.250	0.487	0.829
1979	0.928	1.014	0.976	0.757	0.993	1.089	1.313	0.989	1.028	1.027	1.183	0.633	0.805	1.153	
1980	0.959	1.026	0.870	0.961	1.859	1.189	0.810	0.870	0.976	1.016	0.738	0.836	1.089		
1981	0.947	0.876	1.077	1.040	1.295	0.922	1.064	0.976	0.984	0.663	0.816	1.098			
1982	0.826	1.142	1.170	1.353	0.900	1.076	0.968	0.989	0.838	0.969	0.978				
1983	0.993	1.143	1.324	0.740	1.073	1.041	0.903	0.755	0.881	1.008					
1984	1.085	1.408	0.804	1.096	1.046	1.104	0.743	0.943	1.120						
1985	1.296	0.966	1.110	1.116	1.051	0.813	0.877	0.938							
1986	0.888	1.139	0.940	1.034	0.666	0.937	1.091								
1987	1.033	1.106	0.955	0.768	0.963	0.953									
1988	1.048	0.989	0.711	0.985	0.986										
1989	1.029	0.786	0.886	1.136											
1990	0.791	0.916	1.128												
1991	0.838	1.024													
1992	1.053														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															
Avg All	0.994	1.034	0.982	1.008	1.057	1.004	0.997	0.964	0.964	0.937	0.939	0.898	N/A	N/A	N/A
Avg Last 3	0.894	0.909	0.908	0.963	0.872	0.901	0.903	0.879	0.946	0.880	0.844	0.855	1.048	N/A	N/A
Selected	0.951	0.951	0.951	0.951	0.951	0.951	0.951	0.951	0.951	0.951	0.951	0.951	0.951	0.951	0.915

**Ohio Bureau of Workers' Compensation  
Public Employers-Taxing Districts  
Pharmacies (Med on Comp)**

Accident Year	Paid Loss Development Factors - Indexed Payments														
	<u>0.5-1.5</u>	<u>1.5-2.5</u>	<u>2.5-3.5</u>	<u>3.5-4.5</u>	<u>4.5-5.5</u>	<u>5.5-6.5</u>	<u>6.5-7.5</u>	<u>7.5-8.5</u>	<u>8.5-9.5</u>	<u>9.5-10.5</u>	<u>10.5-11.5</u>	<u>11.5-12.5</u>	<u>12.5-13.5</u>	<u>13.5-14.5</u>	<u>14.5-15.5</u>
1978															0.989
1979														0.922	0.860
1980													1.027	0.871	0.846
1981												0.979	1.001	0.921	1.008
1982											1.035	0.942	0.901	0.967	0.871
1983										0.972	0.921	0.814	0.967	0.971	0.901
1984									0.991	0.957	0.916	0.923	0.974	0.836	0.944
1985								0.978	0.932	0.957	0.921	1.001	0.823	1.016	1.116
1986							1.203	0.778	0.892	1.001	0.932	0.850	1.078	0.966	1.291
1987						1.090	1.068	0.936	1.032	1.027	0.798	1.371	0.847	1.224	0.766
1988					1.147	0.924	0.927	1.007	1.031	0.856	1.123	1.048	1.209	0.937	1.116
1989				1.049	1.238	0.821	0.951	0.969	0.925	1.051	1.133	1.284	0.953	1.166	0.977
1990			1.124	0.901	1.065	0.887	0.971	0.892	1.168	1.124	1.327	0.838	1.073	1.079	0.963
1991		1.345	1.220	0.952	1.077	1.061	0.890	1.156	1.282	1.250	0.873	0.967	1.057	0.990	0.770
1992	23.232	1.384	1.052	1.019	1.079	0.833	1.109	1.023	1.257	0.965	1.113	0.924	0.890	0.787	0.849
1993	12.791	1.256	1.020	1.243	0.892	1.058	1.092	1.299	0.934	1.001	1.102	0.928	0.811	0.851	1.085
1994	13.645	1.102	1.167	1.099	1.193	1.210	1.276	0.888	0.972	0.974	0.964	0.780	0.851	1.030	
1995	11.385	1.472	1.200	1.259	1.414	1.447	0.839	0.967	0.995	1.021	0.739	0.820	1.092		
1996	11.009	1.584	1.433	1.023	1.279	0.863	1.129	1.105	0.950	0.696	0.769	1.081			
1997	15.375	1.433	1.477	1.409	0.819	1.131	1.020	0.994	0.734	0.881	0.881				
1998	11.163	1.510	1.482	0.862	1.210	1.145	0.923	0.750	0.825	1.049					
1999	8.419	1.875	1.091	1.062	1.067	1.059	0.851	0.853	1.093						
2000	8.081	1.403	1.293	1.132	1.069	0.756	0.904	1.073							
2001	9.882	1.573	1.205	1.111	0.830	0.892	1.070								
2002	9.965	1.670	1.188	0.799	1.034	1.104									
2003	7.726	1.591	0.866	0.961	1.082										
2004	6.264	1.295	1.187	1.132											
2005	6.132	1.439	1.206												
2006	7.829	2.158													
2007	5.277														
2008															
<b>Avg All</b>	10.511	1.506	1.201	1.063	1.093	1.017	1.014	0.979	1.001	0.986	0.972	0.972	0.972	0.971	0.960
<b>Avg Last3</b>	6.413	1.631	1.086	0.964	0.982	0.917	0.942	0.892	0.884	0.875	0.796	0.893	0.918	0.889	0.902
<b>Selected</b>	8.346	1.763	1.194	1.034	0.951	0.951	0.951	0.951	0.951	0.951	0.951	0.951	0.951	0.951	0.951

Accident Year	Paid Loss Development Factors - Indexed Payments														
	<u>15.5-16.5</u>	<u>16.5-17.5</u>	<u>17.5-18.5</u>	<u>18.5-19.5</u>	<u>19.5-20.5</u>	<u>20.5-21.5</u>	<u>21.5-22.5</u>	<u>22.5-23.5</u>	<u>23.5-24.5</u>	<u>24.5-25.5</u>	<u>25.5-26.5</u>	<u>26.5-27.5</u>	<u>27.5-28.5</u>	<u>28.5-29.5</u>	<u>29.5-30.5</u>
1978	1.198	0.901	0.781	1.070	0.771	0.884	1.166	1.204	0.881	0.896	0.941	0.984	1.199	0.468	0.794
1979	0.928	0.970	0.943	0.736	0.962	1.052	1.261	0.945	0.982	0.987	1.134	0.607	0.774	1.104	
1980	0.959	0.991	0.846	0.932	1.796	1.143	0.774	0.831	0.938	0.973	0.708	0.803	1.043		
1981	0.947	0.852	1.043	1.005	1.244	0.881	1.017	0.938	0.943	0.636	0.785	1.051			
1982	0.826	1.107	1.130	1.300	0.860	1.028	0.931	0.948	0.804	0.931	0.937				
1983	0.993	1.104	1.273	0.707	1.025	1.000	0.865	0.724	0.847	0.965					
1984	1.085	1.353	0.769	1.047	1.005	1.058	0.713	0.906	1.073						
1985	1.296	0.924	1.060	1.072	1.006	0.780	0.843	0.899							
1986	0.888	1.088	0.903	0.991	0.639	0.901	1.044								
1987	1.033	1.063	0.915	0.737	0.926	0.912									
1988	1.048	0.948	0.682	0.947	0.944										
1989	1.029	0.754	0.851	1.088											
1990	0.791	0.880	1.080												
1991	0.838	0.981													
1992	1.009														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															
<b>Avg All</b>	0.991	0.994	0.944	0.969	1.016	0.964	0.957	0.924	0.924	0.898	0.901	0.862	N/A	N/A	N/A
<b>Avg Last 3</b>	0.879	0.872	0.871	0.924	0.837	0.864	0.867	0.843	0.908	0.844	0.810	0.821	1.005	N/A	N/A
<b>Selected</b>	0.951	0.951	0.951	0.951	0.951	0.951	0.951	0.951	0.951	0.951	0.951	0.951	0.951	0.951	0.915

**Ohio Bureau of Workers' Compensation  
Public Employers-Taxing Districts  
Pharmacies (Med on Comp)**

Accident Year	Paid Losses (in thousands) - Evaluation in Years																
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>	
1978																196	205
1979																174	170
1980													188			204	186
1981												214	222			232	223
1982											203	222	219			206	207
1983										242	249	241	205			205	204
1984									272	286	287	274	262			263	227
1985								280	290	283	283	270	278			236	248
1986								309	394	321	300	311	298			292	293
1987						228	263	294	288	308	325	267	380			334	428
1988					209	254	246	238	248	263	232	270	294			372	365
1989				222	246	320	274	270	269	257	279	329	442			441	535
1990			232	276	261	290	266	266	245	296	346	480	421			470	530
1991		137	195	249	248	277	302	277	332	443	579	529	532			587	605
1992	6	153	222	243	257	285	245	281	299	393	397	460	444			412	337
1993	11	145	191	201	257	237	259	294	400	391	407	469	453			383	340
1994	14	198	226	271	308	380	479	639	594	600	610	613	497			442	475
1995	9	108	164	203	265	389	589	518	521	541	575	442	379			432	
1996	11	127	208	308	328	440	397	466	538	533	385	309	349				
1997	11	181	269	414	610	523	615	655	679	519	477	439					
1998	22	250	393	609	549	692	826	795	620	535	586						
1999	32	279	546	624	690	768	847	750	668	763							
2000	47	397	583	784	926	1,031	811	766	858								
2001	33	337	551	693	802	692	645	721									
2002	37	386	673	833	692	747	861										
2003	60	487	807	727	729	824											
2004	64	418	563	698	825												
2005	64	407	612	770													
2006	34	274	618														
2007	63	347															
2008	39																

Accident Year	Paid Losses (in thousands) - Evaluation in Years															
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>	
1978	246	232	189	210	166	151	183	229	211	198	194	199	249	121	100	
1979	142	144	141	106	106	115	151	149	154	158	187	118	95	110		
1980	158	162	141	135	252	300	243	211	206	209	154	129	141			
1981	221	193	208	216	280	258	275	268	264	175	143	157				
1982	153	174	204	276	248	267	259	256	215	208	203					
1983	189	216	286	211	227	236	213	161	142	143						
1984	240	338	272	298	312	345	256	241	270							
1985	373	361	401	447	470	382	335	314								
1986	352	401	377	389	259	243	265									
1987	355	393	375	288	278	264										
1988	444	439	312	308	303											
1989	562	441	391	444												
1990	421	385	434													
1991	407	416														
1992	315															
1993																
1994																
1995																
1996																
1997																
1998																
1999																
2000																
2001																
2002																
2003																
2004																
2005																
2006																
2007																
2008																

**Ohio Bureau of Workers' Compensation**  
**Public Employers-Taxing Districts**  
**Chiropractors (Med on Comp)**  
**Summary of Unpaid Loss @ 6/30/08**  
(Dollars in Thousands)

<u>Accident Year</u>	<u>Undiscounted Unpaid Loss</u>	<u>Discounted Unpaid Loss</u>
Prior to 1978	683	522
1978	234	178
1979	206	156
1980	160	120
1981	291	216
1982	342	251
1983	311	226
1984	376	270
1985	551	391
1986	470	330
1987	855	593
1988	877	601
1989	778	528
1990	1,020	684
1991	982	651
1992	921	605
1993	1,382	898
1994	1,676	1,078
1995	1,194	760
1996	1,131	714
1997	1,543	965
1998	1,872	1,160
1999	3,025	1,860
2000	3,707	2,260
2001	3,225	1,951
2002	4,301	2,582
2003	5,958	3,551
2004	6,813	4,032
2005	7,848	4,613
2006	9,184	5,430
2007	10,891	6,558
2008	<u>6,471</u>	<u>4,017</u>
<b>Total 1978-2008:</b>	<b>78,594</b>	<b>48,229</b>
<b>Total:</b>	<b>79,277</b>	<b>48,750</b>

Note: Unpaid Loss for accident year 2008 is for the first half of the year only.

**Ohio Bureau of Workers' Compensation  
Public Employers-Taxing Districts  
Chiropractors (Med on Comp)  
Unpaid Loss Payment Projections  
Fiscal Year Ending 6/30**

Accident Year	Unpaid Loss		(Dollars in Thousands)																									
	Undisc.	Disc.	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023 and Subsequent											
1978	234	178	29	26	24	21	19	17	15	13	12	10	9	7	6	5	19											
1979	206	156	25	22	20	18	17	15	13	12	10	9	8	7	6	5	19											
1980	160	120	18	17	15	14	13	11	10	9	8	7	6	5	4	16												
1981	291	216	31	30	27	25	23	21	19	17	15	13	12	10	9	7	33											
1982	342	251	35	33	32	29	26	24	22	20	18	16	14	12	11	9	43											
1983	311	226	30	29	27	26	24	22	20	18	16	14	13	11	10	9	43											
1984	376	270	35	33	31	30	28	26	24	22	20	18	16	14	13	11	56											
1985	551	391	49	46	44	42	40	38	35	32	29	26	24	21	19	17	90											
1986	470	330	40	38	36	35	33	31	30	27	25	23	20	18	17	15	83											
1987	855	593	70	67	64	61	58	55	52	49	45	41	38	34	31	28	163											
1988	877	601	70	66	63	60	57	54	52	49	47	43	39	35	32	29	180											
1989	778	528	60	57	54	52	49	47	44	42	40	38	35	32	29	26	171											
1990	1,020	684	77	73	69	66	63	60	57	54	51	49	46	42	39	35	239											
1991	982	651	72	68	65	62	59	56	53	51	48	46	43	41	38	35	245											
1992	921	605	66	63	60	57	54	51	49	46	44	42	40	38	36	33	243											
1993	1,382	898	97	92	87	83	79	75	72	68	65	61	58	56	53	50	386											
1994	1,676	1,078	115	109	104	99	94	89	85	81	77	73	69	66	63	60	492											
1995	1,194	760	80	76	73	69	66	62	59	56	54	51	49	46	44	42	367											
1996	1,131	714	75	71	68	64	61	58	55	53	50	47	45	43	41	39	361											
1997	1,543	965	100	95	91	86	82	78	74	70	67	64	61	58	55	52	511											
1998	1,872	1,160	120	114	108	103	98	93	88	84	80	76	72	69	65	62	639											
1999	3,025	1,860	191	181	172	164	156	148	141	134	127	121	115	110	104	99	1,061											
2000	3,707	2,260	230	219	208	198	188	179	170	162	154	146	139	132	126	120	1,334											
2001	3,225	1,951	198	188	179	170	162	154	146	139	132	126	120	114	108	103	1,187											
2002	4,301	2,582	261	248	236	224	213	203	193	183	174	166	158	150	142	135	1,616											
2003	5,958	3,551	357	340	323	307	292	278	264	251	239	227	216	205	195	185	2,281											
2004	6,813	4,032	404	384	365	347	330	314	299	284	270	257	244	232	221	210	2,653											
2005	7,848	4,613	461	438	416	396	377	358	340	324	308	293	278	265	252	239	3,104											
2006	9,184	5,430	694	498	474	451	428	407	387	368	350	333	317	301	286	272	3,617											
2007	10,891	6,558	1,029	745	535	509	484	460	437	416	396	376	358	340	323	307	4,176											
2008	13,242	8,220	1,557	1,104	799	574	546	519	494	469	446	424	403	384	365	347	4,810											
<b>Total</b>	<b>85,365</b>	<b>52,432</b>	<b>6,675</b>	<b>5,573</b>	<b>4,872</b>	<b>4,441</b>	<b>4,217</b>	<b>4,003</b>	<b>3,729</b>	<b>3,603</b>	<b>3,416</b>	<b>3,236</b>	<b>3,064</b>	<b>2,899</b>	<b>2,741</b>	<b>2,590</b>	<b>30,236</b>											

-Discount Rate 5.00%

-Note: Projected payments for accident year 2008 are for the full accident year.

- Annual Inflation & Cost Containment Assumptions: Cost Containment Reduction = 0% for 2008

- Inflation Varies by Fiscal Year

Fisc. Yr. Ending 6/30	2009	2010	2011	2012	2013	2014	>2014
Inflation Rate	9%	9%	9%	9%	9%	9%	9%

**Ohio Bureau of Workers' Compensation  
Public Employers-Taxing Districts  
Chiropractors (Med on Comp)**

Accident Year	Calendar Year Persistency														
	<u>0.5-1.5</u>	<u>1.5-2.5</u>	<u>2.5-3.5</u>	<u>3.5-4.5</u>	<u>4.5-5.5</u>	<u>5.5-6.5</u>	<u>6.5-7.5</u>	<u>7.5-8.5</u>	<u>8.5-9.5</u>	<u>9.5-10.5</u>	<u>10.5-11.5</u>	<u>11.5-12.5</u>	<u>12.5-13.5</u>	<u>13.5-14.5</u>	<u>14.5-15.5</u>
1978															
1979															0.828
1980													1.017	0.998	0.803
1981												0.893	0.943	0.753	0.953
1982											0.880	0.858	0.948	0.922	0.861
1983										0.750	0.779	0.844	0.771	0.958	0.910
1984									0.970	0.907	0.925	0.946	0.871	0.969	0.893
1985								0.885	0.960	0.829	0.931	1.095	0.970	0.967	0.940
1986							0.963	0.991	0.974	0.871	0.781	0.677	0.675	0.598	0.669
1987						0.904	1.102	1.132	1.044	1.215	1.335	1.177	0.962	1.074	1.074
1988					0.840	0.905	0.842	0.889	0.915	0.844	0.930	0.975	1.046	0.892	1.128
1989				0.954	0.891	0.934	0.864	0.835	0.806	0.721	0.760	0.895	0.921	0.985	1.058
1990			0.713	0.913	0.869	0.995	1.046	1.036	1.105	1.050	0.904	0.981	0.715	0.549	0.844
1991		0.952	0.774	0.883	0.783	0.870	0.933	0.858	0.757	0.806	0.807	0.868	0.877	0.843	0.991
1992	9.437	0.840	0.735	0.836	0.936	1.013	0.934	0.978	1.100	0.993	1.002	0.858	1.023	1.140	1.093
1993	9.045	0.959	0.791	0.842	0.765	0.979	0.928	0.854	0.813	0.984	1.039	0.839	0.697	0.663	0.734
1994	12.607	1.016	0.806	0.875	0.868	0.852	0.736	0.773	0.806	0.922	1.109	0.976	0.999	0.698	0.856
1995	8.332	0.751	0.747	0.830	0.866	1.135	1.076	0.877	0.962	0.802	0.935	1.166	1.560	1.298	
1996	10.501	0.753	0.661	0.785	0.672	0.783	0.923	1.095	1.015	1.079	0.932	0.924	1.060		
1997	10.431	0.872	0.806	1.065	1.004	0.953	0.735	1.043	0.829	0.663	0.759	0.730			
1998	7.393	0.721	0.681	0.696	0.772	0.750	0.805	0.848	1.046	1.141	0.850				
1999	6.199	0.690	0.795	0.640	0.734	0.607	0.704	0.753	0.625	0.702					
2000	4.487	0.562	0.686	0.731	0.740	0.770	0.862	0.908	0.839						
2001	4.284	0.633	0.670	0.839	1.085	0.895	0.791	1.050							
2002	6.193	0.602	0.546	0.479	0.624	0.708	0.791								
2003	4.042	0.666	0.710	0.679	0.874	0.694									
2004	5.438	0.687	0.660	0.657	0.861										
2005	4.110	0.625	0.677	0.641											
2006	4.991	0.620	0.656												
2007	4.384	0.654													
2008	4.825														

Avg Last5	4.750	0.650	0.650	0.659	0.837	0.735	0.791	0.921	0.871	0.877	0.917	0.927	1.068	0.928	0.904
Avg Last3	4.733	0.633	0.664	0.659	0.786	0.766	0.815	0.904	0.836	0.835	0.847	0.940	1.206	0.886	0.894
Selected	4.750	0.650	0.664	0.659	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872

Accident Year	Calendar Year Persistency														
	<u>15.5-16.5</u>	<u>16.5-17.5</u>	<u>17.5-18.5</u>	<u>18.5-19.5</u>	<u>19.5-20.5</u>	<u>20.5-21.5</u>	<u>21.5-22.5</u>	<u>22.5-23.5</u>	<u>23.5-24.5</u>	<u>24.5-25.5</u>	<u>25.5-26.5</u>	<u>26.5-27.5</u>	<u>27.5-28.5</u>	<u>28.5-29.5</u>	<u>29.5-30.5</u>
1978															
1979	1.096	0.947	0.935	1.052	1.181	0.998	0.832	0.872	0.611	0.607	1.189	1.696	0.882	1.184	1.193
1980	1.213	1.129	1.097	0.993	1.334	0.988	1.434	1.206	0.871	0.970	1.461	1.844	0.873	1.479	
1981	0.843	0.862	0.704	0.594	0.519	0.467	0.541	0.564	0.612	0.392	0.465	0.830	0.592		
1982	0.882	1.042	1.317	1.744	1.326	1.350	1.382	0.942	0.965	0.795	0.592	0.951			
1983	0.932	0.775	0.759	0.922	1.166	1.402	1.649	1.382	1.424	1.957	1.182				
1984	1.043	0.979	1.041	0.630	0.634	0.810	0.778	0.782	0.848	0.932					
1985	0.856	0.712	1.129	1.483	1.063	0.719	1.038	0.809	0.756						
1986	0.849	0.700	0.415	0.819	1.359	0.726	1.142	1.221							
1987	0.910	0.999	0.513	0.618	0.780	0.451	0.581								
1988	1.509	1.463	0.960	1.238	1.005	1.055									
1989	0.902	1.407	1.410	2.030	1.172										
1990	0.601	0.579	0.513	0.782											
1991	1.030	1.004	1.026												
1992	1.120	1.114													
1993	0.639														
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

Avg Last 5	0.858	1.113	0.884	1.097	1.076	0.752	1.037	1.027	0.921	1.009	0.978	1.330	N/A	N/A	N/A
Avg Last 3	0.930	0.899	0.983	1.350	0.986	0.744	0.920	0.937	1.009	1.228	0.746	1.208	0.782	1.332	N/A
Selected	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.839

**Ohio Bureau of Workers' Compensation  
Public Employers-Taxing Districts  
Chiropractors (Med on Comp)**

Accident Year	Paid Losses per Ultimate Lost Time Claim Count - Evaluation in Years																
	0.5	1.5	2.5	3.5	4.5	5.5	6.5	7.5	8.5	9.5	10.5	11.5	12.5	13.5	14.5	15.5	
1978																36	34
1979																43	35
1980													43			43	29
1981												48				49	37
1982											54					42	38
1983										72						45	29
1984									75							52	20
1985							84		78							44	19
1986							85	80	92	79						56	20
1987							88	89	84	70						42	20
1988					105		98	99	79	73						27	14
1989				110	110	106	91	87	79	63						23	17
1990			155	121	122	91	84	77	57	35						26	18
1991		162	156	138	117	96	82	66	46	37						27	16
1992	17	186	188	140	103	81	71	47	34	29						32	13
1993	21	196	177	122	106	72	51	39	36	30						27	17
1994	16	174	151	121	83	59	53	46	37	33						25	
1995	21	201	162	100	69	47	43	43	34	31						25	
1996	19	216	152	87	70	55	46	31	30	23						20	
1997	21	174	108	66	55	48	42	29	28	31						23	
1998	24	150	97	78	63	57	36	33	29	21						23	
1999	24	140	99	98	77	60	47	39	33	33							
2000	31	176	143	106	81	62	45	36	40								
2001	41	226	158	96	57	50	46	38									
2002	36	262	176	119	81	65	48										
2003	65	264	167	119	74	69											
2004	49	243	180	113	80												
2005	59	288	166	125													
2006	58	268	190														
2007	61	291															
2008	60																

Annual % Change																
3 Pt. % Chg.	2.2%	0.5%	2.8%	2.5%	-0.4%	17.0%	3.1%	-1.3%	16.5%	4.3%	7.4%	2.6%	-18.8%	-16.4%	17.0%	3.6%
5 Pt. % Chg.	4.8%	2.9%	1.5%	4.8%	2.5%	3.4%	5.3%	6.2%	7.0%	0.1%	-1.9%	-8.9%	-11.9%	-3.8%	-0.2%	-2.8%

Accident Year	Paid Losses per Ultimate Lost Time Claim Count - Evaluation in Years														
	16.5	17.5	18.5	19.5	20.5	21.5	22.5	23.5	24.5	25.5	26.5	27.5	28.5	29.5	30.5
1978	39	34	33	33	23	17	9	9	6	5	9	9	7	5	7
1979	35	35	32	20	17	11	10	10	8	7	5	7	5	6	
1980	31	29	20	13	11	7	8	9	8	4	4	5	4		
1981	33	28	21	21	15	15	16	12	9	9	6	7			
1982	27	16	12	12	11	11	13	10	11	11	7				
1983	21	16	13	9	8	8	7	8	5	6					
1984	16	12	15	13	10	9	10	6	6						
1985	17	13	9	9	12	9	8	9							
1986	19	21	11	9	13	7	7								
1987	21	22	15	17	15	12									
1988	15	15	13	15	11										
1989	11	10	8	10											
1990	16	15	12												
1991	15	12													
1992	11														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

Annual % Change																
3 Pt. % Chg.	-18.4%	13.1%	-3.5%	-23.3%	-5.9%	13.4%	-15.1%	6.1%	-22.7%	-16.3%	33.4%	-4.2%	-21.5%			
5 Pt. % Chg.	-3.5%	-11.6%	-4.7%	6.4%	5.3%	5.9%	-10.6%	-10.8%	-8.2%	7.0%	-2.4%	N/A	N/A			

**Ohio Bureau of Workers' Compensation  
Public Employers-Taxing Districts  
Chiropractors (Med on Comp)**

Accident Year	Paid Loss Development Factors - Evaluation in Years														
	<u>0.5-1.5</u>	<u>1.5-2.5</u>	<u>2.5-3.5</u>	<u>3.5-4.5</u>	<u>4.5-5.5</u>	<u>5.5-6.5</u>	<u>6.5-7.5</u>	<u>7.5-8.5</u>	<u>8.5-9.5</u>	<u>9.5-10.5</u>	<u>10.5-11.5</u>	<u>11.5-12.5</u>	<u>12.5-13.5</u>	<u>13.5-14.5</u>	<u>14.5-15.5</u>
1978															0.956
1979															0.986
1980															0.826
1981														1.005	0.787
1982												0.951	1.083	0.785	0.961
1983											0.976	0.980	0.808	1.028	0.879
1984										0.940	0.904	0.884	0.828	0.926	0.696
1985									1.005	0.887	0.865	0.898	0.832	0.754	0.618
1986								0.927	1.026	0.771	0.764	0.939	0.757	0.636	0.881
1987							1.005	0.943	1.148	0.859	0.882	0.941	0.854	0.568	0.761
1988						1.005	0.941	0.837	0.956	0.809	0.778	0.644	0.931	0.743	1.093
1989					0.934	1.010	0.792	0.929	0.877	0.705	0.614	0.868	0.872	0.864	0.760
1990				0.999	0.964	0.857	0.962	0.908	0.788	0.583	0.737	0.848	0.808	0.707	1.288
1991			0.780	1.014	0.748	0.915	0.918	0.739	0.614	0.855	0.781	1.109	0.921	0.838	0.916
1992		0.959	0.889	0.844	0.823	0.856	0.803	0.695	0.803	0.780	1.031	0.911	0.872	0.779	0.868
1993	10.778	1.015	0.742	0.734	0.792	0.871	0.664	0.714	0.865	1.021	1.064	0.731	0.699	0.906	0.899
1994	11.167	0.900	0.690	0.871	0.681	0.700	0.776	0.909	0.844	1.007	0.906	0.842	0.952	0.811	0.957
1995	11.167	0.870	0.802	0.686	0.713	0.899	0.865	0.809	0.881	0.753	0.956	0.930	1.161	0.781	
1996	9.654	0.806	0.618	0.684	0.685	0.913	0.992	0.804	0.903	0.820	0.746	0.868	0.939		
1997	11.240	0.704	0.576	0.801	0.783	0.841	0.678	0.974	0.772	0.864	0.875	0.819			
1998	8.415	0.623	0.606	0.831	0.886	0.878	0.686	0.972	1.080	0.765	0.850				
1999	6.392	0.642	0.813	0.799	0.903	0.639	0.923	0.876	1.141						
2000	5.765	0.706	0.992	0.788	0.773	0.796	0.818	0.845	1.015						
2001	5.631	0.813	0.740	0.763	0.765	0.730	0.803	1.099							
2002	5.503	0.699	0.610	0.591	0.886	0.908	0.828								
2003	7.191	0.672	0.674	0.681	0.800	0.741									
2004	4.078	0.632	0.712	0.622	0.933										
2005	5.001	0.741	0.625	0.711											
2006	4.875	0.577	0.751												
2007	4.638	0.711													
2008	4.762														
Avg All	7.166	0.754	0.726	0.776	0.817	0.848	0.837	0.887	0.874	0.849	0.862	0.880	0.877	0.823	0.888
Avg Last3	4.759	0.676	0.696	0.671	0.873	0.793	0.816	0.940	0.932	0.923	0.824	0.872	1.017	0.833	0.908
Selected	4.750	0.650	0.664	0.659	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872

Accident Year	Paid Loss Development Factors - Evaluation in Years														
	<u>15.5-16.5</u>	<u>16.5-17.5</u>	<u>17.5-18.5</u>	<u>18.5-19.5</u>	<u>19.5-20.5</u>	<u>20.5-21.5</u>	<u>21.5-22.5</u>	<u>22.5-23.5</u>	<u>23.5-24.5</u>	<u>24.5-25.5</u>	<u>25.5-26.5</u>	<u>26.5-27.5</u>	<u>27.5-28.5</u>	<u>28.5-29.5</u>	<u>29.5-30.5</u>
1978	1.127	0.865	0.987	1.005	0.700	0.725	0.526	1.018	0.644	0.806	1.874	1.023	0.727	0.828	1.312
1979	1.001	0.999	0.894	0.623	0.859	0.631	0.972	0.919	0.811	0.957	0.718	1.397	0.617	1.302	
1980	1.073	0.920	0.688	0.640	0.852	0.669	1.093	1.123	0.858	0.477	1.107	1.304	0.768		
1981	0.900	0.843	0.758	0.976	0.743	0.944	1.077	0.792	0.744	0.932	0.732	1.076			
1982	0.713	0.600	0.738	0.977	0.927	1.052	1.161	0.727	1.131	0.983	0.670				
1983	0.721	0.753	0.804	0.734	0.874	0.987	0.867	1.098	0.715	1.109					
1984	0.803	0.756	1.211	0.869	0.773	0.902	1.092	0.660	1.009						
1985	0.909	0.763	0.662	1.079	1.333	0.757	0.846	1.079							
1986	0.926	1.115	0.547	0.804	1.417	0.538	1.009								
1987	1.016	1.065	0.667	1.123	0.930	0.783									
1988	1.098	1.017	0.872	1.145	0.746										
1989	0.652	0.870	0.795	1.291											
1990	0.902	0.897	0.847												
1991	0.921	0.829													
1992	0.833														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															
Avg All	0.906	0.878	0.805	0.939	0.923	0.799	0.960	0.927	0.845	0.877	1.020	1.200	N/A	N/A	N/A
Avg Last 3	0.885	0.865	0.838	1.187	1.031	0.693	0.983	0.946	0.952	1.008	0.836	1.259	0.704	N/A	N/A
Selected	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.839

**Ohio Bureau of Workers' Compensation  
Public Employers-Taxing Districts  
Chiropractors (Med on Comp)**

Accident Year	Paid Loss Development Factors - Indexed Payments														
	<u>0.5-1.5</u>	<u>1.5-2.5</u>	<u>2.5-3.5</u>	<u>3.5-4.5</u>	<u>4.5-5.5</u>	<u>5.5-6.5</u>	<u>6.5-7.5</u>	<u>7.5-8.5</u>	<u>8.5-9.5</u>	<u>9.5-10.5</u>	<u>10.5-11.5</u>	<u>11.5-12.5</u>	<u>12.5-13.5</u>	<u>13.5-14.5</u>	<u>14.5-15.5</u>
1978															0.902
1979														0.930	0.789
1980													0.948	0.825	0.753
1981												0.898	1.034	0.751	0.928
1982											0.921	0.935	0.773	0.993	0.855
1983										0.888	0.863	0.846	0.800	0.900	0.674
1984									0.949	0.846	0.827	0.868	0.810	0.731	0.597
1985								0.875	0.979	0.737	0.738	0.913	0.733	0.614	0.847
1986							0.890	1.095	0.822	0.852	0.915	0.828	0.549	0.731	0.794
1987						0.949	0.898	0.801	0.923	0.787	0.754	0.622	0.895	0.710	1.044
1988					0.881	0.964	0.758	0.898	0.853	0.683	0.593	0.834	0.834	0.825	0.730
1989				0.943	0.920	0.820	0.929	0.884	0.764	0.563	0.708	0.810	0.772	0.680	1.234
1990			0.736	0.968	0.715	0.884	0.892	0.716	0.593	0.822	0.747	1.059	0.885	0.803	0.879
1991		0.905	0.848	0.807	0.795	0.833	0.779	0.672	0.772	0.746	0.985	0.876	0.835	0.748	0.835
1992	10.173	0.969	0.710	0.710	0.770	0.844	0.641	0.686	0.827	0.975	1.023	0.700	0.671	0.871	0.861
1993	9.136	0.861	0.667	0.847	0.660	0.677	0.745	0.869	0.806	0.968	0.868	0.808	0.916	0.777	0.917
1994	10.686	0.841	0.781	0.665	0.689	0.863	0.827	0.773	0.847	0.722	0.917	0.894	1.112	0.748	
1995	9.328	0.784	0.599	0.661	0.659	0.873	0.947	0.772	0.865	0.787	0.717	0.832	0.899		
1996	10.934	0.682	0.556	0.769	0.749	0.803	0.652	0.933	0.740	0.830	0.838	0.784			
1997	8.155	0.602	0.582	0.795	0.846	0.844	0.658	0.932	1.038	0.732	0.814				
1998	6.175	0.616	0.777	0.764	0.868	0.613	0.885	0.842	0.671	1.092					
1999	5.540	0.675	0.948	0.758	0.740	0.764	0.786	0.809	0.972						
2000	5.384	0.777	0.711	0.731	0.734	0.702	0.769	1.052							
2001	5.256	0.672	0.584	0.567	0.852	0.870	0.793								
2002	6.913	0.644	0.646	0.654	0.767	0.710									
2003	3.907	0.606	0.684	0.596	0.893										
2004	4.798	0.712	0.599	0.681											
2005	4.687	0.552	0.719												
2006	4.442	0.680													
2007	4.561														
2008															
Avg All	6.880	0.724	0.697	0.745	0.784	0.813	0.803	0.851	0.839	0.814	0.827	0.844	0.842	0.790	0.852
Avg Last3	4.563	0.648	0.667	0.644	0.837	0.761	0.783	0.901	0.894	0.885	0.790	0.837	0.976	0.799	0.871
Selected	4.750	0.650	0.664	0.659	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872

Accident Year	Paid Loss Development Factors - Indexed Payments														
	<u>15.5-16.5</u>	<u>16.5-17.5</u>	<u>17.5-18.5</u>	<u>18.5-19.5</u>	<u>19.5-20.5</u>	<u>20.5-21.5</u>	<u>21.5-22.5</u>	<u>22.5-23.5</u>	<u>23.5-24.5</u>	<u>24.5-25.5</u>	<u>25.5-26.5</u>	<u>26.5-27.5</u>	<u>27.5-28.5</u>	<u>28.5-29.5</u>	<u>29.5-30.5</u>
1978	1.127	0.826	0.944	0.971	0.680	0.703	0.508	0.978	0.616	0.770	1.801	0.980	0.697	0.796	1.257
1979	1.001	0.956	0.864	0.606	0.832	0.610	0.934	0.879	0.775	0.920	0.687	1.341	0.593	1.247	
1980	1.073	0.889	0.669	0.620	0.823	0.643	1.045	1.073	0.825	0.457	1.062	1.254	0.735		
1981	0.900	0.820	0.734	0.943	0.714	0.902	1.029	0.761	0.713	0.895	0.704	1.030			
1982	0.713	0.581	0.713	0.939	0.886	1.005	1.116	0.696	1.086	0.945	0.641				
1983	0.721	0.728	0.772	0.701	0.835	0.949	0.830	1.054	0.688	1.062					
1984	0.803	0.726	1.158	0.830	0.743	0.864	1.048	0.634	0.966						
1985	0.909	0.730	0.632	1.037	1.277	0.726	0.814	1.033							
1986	0.926	1.065	0.526	0.770	1.359	0.517	0.967								
1987	1.016	1.023	0.640	1.078	0.894	0.749									
1988	1.098	0.974	0.836	1.101	0.714										
1989	0.652	0.835	0.765	1.237											
1990	0.902	0.862	0.812												
1991	0.921	0.794													
1992	0.798														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															
Avg All	0.904	0.844	0.774	0.903	0.887	0.767	0.921	0.888	0.810	0.841	0.979	1.151	N/A	N/A	N/A
Avg Last 3	0.874	0.830	0.804	1.139	0.989	0.664	0.943	0.907	0.913	0.967	0.802	1.208	0.675	N/A	N/A
Selected	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.872	0.839

**Ohio Bureau of Workers' Compensation  
Public Employers-Taxing Districts  
Chiropractors (Med on Comp)**

Accident Year	Paid Losses (in thousands) - Evaluation in Years																
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>	
1978																160	153
1979																195	193
1980													205			206	178
1981												233	221			240	188
1982											279	272	267			216	222
1983										380	357	323	285			236	219
1984									421	423	375	325	292			243	183
1985								505	468	480	370	283	265			201	128
1986							511	482	553	475	419	394	337			191	146
1987						541	544	512	428	409	331	257	166			154	115
1988					675	630	637	504	469	411	290	178	155			135	116
1989				714	713	688	589	567	515	406	237	174	148			119	84
1990			998	779	790	590	540	495	366	225	192	150	166			153	128
1991		1,009	968	860	725	597	511	411	286	229	179	184	168			146	114
1992	109	1,177	1,195	886	651	515	449	298	213	184	188	200	146			102	93
1993	122	1,167	1,050	725	631	430	301	234	212	179	180	163	138			131	106
1994	94	1,051	915	734	503	359	323	279	226	199	150	143	133			155	121
1995	114	1,104	890	550	376	258	235	233	187	169	139	104	90			84	
1996	104	1,166	820	473	378	296	249	169	165	127	110	96	79				
1997	110	922	575	348	289	256	225	155	150	162	124	105					
1998	127	809	519	422	338	305	195	180	157	110	126						
1999	146	842	594	590	465	359	286	234	198	200							
2000	190	1,071	871	645	492	376	275	221	242								
2001	225	1,240	867	528	312	277	251	208									
2002	209	1,500	1,008	679	462	370	274										
2003	353	1,440	909	647	403	376											
2004	258	1,290	956	597	425												
2005	304	1,481	854	641													
2006	291	1,348	958														
2007	305	1,452															
2008	301																

Accident Year	Paid Losses (in thousands) - Evaluation in Years														
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>
1978	172	149	147	148	103	75	39	40	26	21	39	40	29	24	32
1979	159	159	142	89	76	48	47	43	35	33	24	33	21	27	
1980	151	139	95	61	52	35	38	43	37	17	19	25	19		
1981	163	137	104	101	75	71	77	61	45	42	31	33			
1982	139	83	61	60	56	59	68	49	56	55	37				
1983	110	83	66	49	43	42	36	40	29	32					
1984	91	69	83	72	56	50	55	36	37						
1985	102	78	52	56	74	56	48	51							
1986	112	125	68	55	78	42	42								
1987	127	136	91	102	95	74									
1988	97	99	86	99	74										
1989	71	62	49	63											
1990	106	95	81												
1991	91	76													
1992	69														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

**Ohio Bureau of Workers' Compensation**  
**Public Employers-Taxing Districts**  
**Rehabilitation (Med on Comp)**  
**Summary of Unpaid Loss @ 6/30/08**  
(Dollars in Thousands)

<u>Accident Year</u>	<u>Undiscounted Unpaid Loss</u>	<u>Discounted Unpaid Loss</u>
Prior to 1978	525	367
1978	236	165
1979	171	118
1980	91	62
1981	0	0
1982	207	136
1983	183	118
1984	447	283
1985	814	506
1986	457	278
1987	937	560
1988	1,367	801
1989	918	527
1990	1,174	660
1991	1,489	819
1992	2,088	1,125
1993	2,143	1,131
1994	2,836	1,465
1995	2,816	1,424
1996	4,792	2,372
1997	6,807	3,297
1998	5,168	2,450
1999	6,919	3,211
2000	9,177	4,168
2001	11,378	5,057
2002	24,206	10,528
2003	23,063	9,816
2004	26,355	10,978
2005	28,148	11,571
2006	26,540	10,939
2007	38,308	16,288
2008	<u>22,583</u>	<u>10,263</u>
<b>Total 1978-2008:</b>	<b>251,817</b>	<b>111,114</b>
<b>Total:</b>	<b>252,342</b>	<b>111,481</b>

Note: Unpaid Loss for accident year 2008 is for the first half of the year only.

**Ohio Bureau of Workers' Compensation  
Public Employers-Taxing Districts  
Rehabilitation (Med on Comp)  
Unpaid Loss Payment Projections  
Fiscal Year Ending 6/30**

Accident Year	Unpaid Loss		(Dollars in Thousands)																2023 and Subsequent
	Undisc.	Disc.	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022			
1978	236	165	19	18	18	17	16	16	15	14	13	12	11	10	9	8	40		
1979	171	118	13	13	12	12	11	11	10	10	9	9	8	7	7	6	32		
1980	91	62	6	6	6	6	6	6	5	5	5	5	4	4	4	3	19		
1981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
1982	207	136	13	13	13	13	12	12	12	11	11	10	10	9	9	8	52		
1983	183	118	10	10	11	11	11	10	10	10	9	9	9	8	8	7	50		
1984	447	283	23	24	24	25	25	25	24	23	23	22	21	20	19	18	133		
1985	814	506	40	40	41	42	43	43	42	41	40	39	38	36	35	33	260		
1986	457	278	21	21	22	22	22	22	23	23	22	22	21	20	19	18	157		
1987	937	560	40	41	42	42	43	44	45	46	45	44	42	41	40	38	344		
1988	1,367	801	55	56	57	58	59	61	62	63	64	62	61	59	58	56	536		
1989	918	527	35	36	36	37	38	38	39	40	40	41	40	39	38	37	382		
1990	1,174	660	43	43	44	45	46	46	47	48	49	50	51	50	49	47	516		
1991	1,489	819	51	52	53	54	55	56	57	58	59	60	61	62	61	59	690		
1992	2,088	1,125	68	69	71	72	73	75	76	77	79	80	81	83	84	83	1,017		
1993	2,143	1,131	67	68	69	70	72	73	74	75	77	78	80	81	82	84	1,093		
1994	2,836	1,465	84	86	87	89	90	92	94	95	97	99	100	102	104	106	1,512		
1995	2,816	1,424	80	81	83	84	86	87	89	90	92	93	95	97	99	100	1,561		
1996	4,792	2,372	130	132	134	137	139	142	144	147	149	152	155	158	160	163	2,750		
1997	6,807	3,297	176	179	183	186	189	193	196	200	203	207	210	214	218	222	4,031		
1998	5,168	2,450	128	131	133	135	138	140	143	145	148	150	153	156	159	161	3,149		
1999	6,919	3,211	165	168	171	174	177	180	183	186	190	193	197	200	204	207	4,327		
2000	9,177	4,168	210	213	217	221	225	229	233	237	242	246	250	255	259	264	5,876		
2001	11,378	5,057	250	254	259	263	268	273	278	283	288	293	298	303	309	314	7,445		
2002	24,206	10,528	511	520	529	539	548	558	568	578	589	599	610	621	632	643	16,159		
2003	23,063	9,816	469	477	485	494	503	512	521	530	540	550	559	569	580	590	15,684		
2004	26,355	10,978	516	525	534	544	554	563	574	584	594	605	616	627	638	649	18,233		
2005	28,148	11,571	698	707	717	727	737	747	757	767	777	787	797	807	817	827	19,667		
2006	26,540	10,939	940	949	959	969	979	989	999	1,009	1,019	1,029	1,039	1,049	1,059	1,069	18,491		
2007	38,308	16,288	2,143	2,153	2,163	2,173	2,183	2,193	2,203	2,213	2,223	2,233	2,243	2,253	2,263	2,273	26,006		
2008	45,721	20,778	3,965	4,015	4,065	4,115	4,165	4,215	4,265	4,315	4,365	4,415	4,465	4,515	4,565	4,615	29,213		
<b>Total</b>	<b>274,955</b>	<b>121,629</b>	<b>10,967</b>	<b>8,065</b>	<b>6,630</b>	<b>6,054</b>	<b>5,925</b>	<b>6,027</b>	<b>6,129</b>	<b>6,231</b>	<b>6,333</b>	<b>6,435</b>	<b>6,535</b>	<b>6,635</b>	<b>6,734</b>	<b>6,830</b>	<b>179,423</b>		

-Discount Rate 5.00%

-Note: Projected payments for accident year 2008 are for the full accident year.

- Annual Inflation & Cost Containment Assumptions: Cost Containment Reduction = 0% for 2008

- Inflation Varies by Fiscal Year

Fisc. Yr. Ending 6/30	2009	2010	2011	2012	2013	2014	2014	2014	2014
Inflation Rate	9%	9%	9%	9%	9%	9%	9%	9%	9%
									>2014

**Ohio Bureau of Workers' Compensation  
Public Employers-Taxing Districts  
Rehabilitation (Med on Comp)**

Accident Year	Calendar Year Persistency														
	0.5-1.5	1.5-2.5	2.5-3.5	3.5-4.5	4.5-5.5	5.5-6.5	6.5-7.5	7.5-8.5	8.5-9.5	9.5-10.5	10.5-11.5	11.5-12.5	12.5-13.5	13.5-14.5	14.5-15.5
1978															
1979														1.417	0.712
1980													0.634	1.581	1.374
1981												0.433	0.323	1.004	0.407
1982											2.410	2.498	0.395	1.638	0.852
1983									0.478	0.553	1.221	0.631	0.752	2.189	
1984								0.711	0.912	0.627	1.216	0.963	0.777	0.890	
1985								1.101	0.309	0.336	0.225	0.230	0.322	0.426	0.235
1986							0.975	2.252	1.918	1.970	1.445	1.708	1.444	0.761	1.578
1987						0.658	0.767	1.094	1.118	1.287	1.230	0.654	1.340	0.990	0.708
1988				0.766	0.717	0.554	0.911	1.042	1.386	0.826	0.640	0.580	0.521	0.624	0.647
1989				0.625	0.717	0.554	0.911	0.492	0.555	1.077	0.918	1.049	1.195	0.928	0.740
1990			0.481	0.504	0.616	0.436	0.842	0.963	1.000	1.318	0.567	0.847	0.507	0.679	0.761
1991		0.866	0.677	0.736	0.680	0.656	1.087	0.770	0.443	0.847	0.991	1.718	1.242	0.534	0.888
1992	29.167	0.660	0.435	0.659	0.810	0.561	0.708	1.680	1.035	0.800	0.846	0.581	0.967	1.014	1.115
1993	10.663	0.786	0.493	0.585	0.781	0.733	0.393	1.042	0.738	0.761	0.824	1.014	1.123	0.548	0.683
1994	7.922	0.518	0.454	0.513	0.706	0.725	0.307	0.369	0.299	0.408	0.385	0.299	0.364	0.299	0.806
1995	9.429	0.615	0.461	0.515	0.811	1.887	1.807	1.786	1.198	2.262	1.717	2.144	2.678	0.956	
1996	9.565	0.551	0.530	0.554	0.667	0.649	0.861	1.228	0.591	0.919	0.944	0.923	0.607		
1997	15.186	0.442	0.420	0.488	0.680	0.649	0.787	0.577	0.722	0.675	0.650	0.721			
1998	8.329	0.611	0.450	0.541	0.568	0.680	1.263	1.027	0.902	0.712	1.396				
1999	9.271	0.618	0.514	0.562	0.733	0.669	0.678	0.521	0.997	0.871					
2000	5.739	0.502	0.468	0.441	0.610	0.601	0.873	0.740	0.796						
2001	6.855	0.607	0.456	0.691	0.794	0.861	0.874	0.757							
2002	8.699	0.686	0.377	0.611	0.742	0.601	0.509								
2003	5.618	0.615	0.457	0.507	0.706	1.037									
2004	5.896	0.574	0.502	0.663	0.669										
2005	6.181	0.555	0.498	0.628											
2006	7.300	0.530	0.644												
2007	5.814	0.428													
2008	6.557														

Avg Last5	6.349	0.540	0.496	0.620	0.704	0.754	0.839	0.724	0.802	1.088	1.019	1.020	1.148	0.670	0.851
Avg Last3	6.557	0.504	0.548	0.600	0.706	0.833	0.752	0.672	0.899	0.753	0.997	1.263	1.216	0.601	0.868
Selected	6.557	0.540	0.548	0.620	0.706	0.934	0.934	0.934	0.934	0.934	0.934	0.934	0.934	0.934	0.934

Accident Year	Calendar Year Persistency														
	15.5-16.5	16.5-17.5	17.5-18.5	18.5-19.5	19.5-20.5	20.5-21.5	21.5-22.5	22.5-23.5	23.5-24.5	24.5-25.5	25.5-26.5	26.5-27.5	27.5-28.5	28.5-29.5	29.5-30.5
1978															
1979	1.261	0.596	1.418	0.629	0.212	0.914	0.642	1.225	0.781	0.167	0.627	2.328	0.568	2.382	1.478
1980	1.602	0.699	1.984	2.332	0.497	0.828	1.648	2.913	0.656	3.043	0.261	0.510	0.440	2.199	
1981	2.014	0.986	1.359	1.285	1.201	0.310	0.176	3.419	0.880	0.555	3.286	52.588	N/A		
1982	0.348	0.278	1.001	4.252	3.672	8.255	1.046	1.244	3.360	1.976	0.035	0.000			
1983	2.368	0.683	0.503	0.563	0.428	0.745	0.405	0.404	0.320	0.577	1.247				
1984	2.861	0.802	0.259	0.298	0.849	1.616	1.660	1.483	0.505	0.472					
1985	0.282	1.003	1.285	0.437	0.307	0.456	0.927	0.889	0.623						
1986	1.963	0.778	0.929	1.926	1.522	1.595	2.392	1.907							
1987	1.366	2.716	0.851	0.864	0.367	0.409	0.529								
1988	0.498	0.791	0.819	0.827	1.301	0.762									
1989	1.056	0.881	1.312	1.079	1.591										
1990	0.578	0.598	0.391	0.824											
1991	1.133	1.424	0.800												
1992	0.829	0.766													
1993	0.960														
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

Avg Last 5	0.911	0.892	0.835	1.104	1.018	0.968	1.182	1.185	1.138	1.325	1.091	13.857	N/A	N/A	N/A
Avg Last 3	0.974	0.929	0.834	0.910	1.086	0.922	1.282	1.426	0.483	1.008	1.523	17.700	0.336	2.290	N/A
Selected	0.934	0.934	0.934	0.934	0.934	0.934	0.934	0.934	0.934	0.934	0.934	0.934	0.934	0.934	0.898

**Ohio Bureau of Workers' Compensation  
Public Employers-Taxing Districts  
Rehabilitation (Med on Comp)**

Accident Year	Paid Losses per Ultimate Lost Time Claim Count - Evaluation in Years															
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>
1978															7	5
1979																3
1980													7		4	2
1981												17	12		5	2
1982										7		5	6		3	6
1983										15		5	5		4	2
1984									21	10		8	4		4	1
1985																
1986							19		14	13		9	11		4	8
1987						29	18		12	8		9	5		6	5
1988					38	24	13		8	6		7	10		11	6
1989				61	34	23	8		13	12		9	12		9	6
1990			127	67	37	19	15		12	9		9	16		10	12
1991		147	100	51	29	23	11		12	20		19	10		10	8
1992	5	151	116	43	29	20	17		12	18		13	12		16	8
1993	14	148	88	49	26	23	30		17	18		15	19		14	11
1994	19	170	108	50	33	41	57		48	52		47	37		40	37
1995	18	175	109	64	51	30	26		29	40		16	23		16	14
1996	18	198	121	92	45	41	34		32	27		25	17		15	24
1997	13	274	219	92	60	52	41		48	35		26	23		33	
1998	33	358	205	110	91	60	38		34	29		32	23			
1999	39	332	215	162	82	56	50		55	33		27				
2000	58	427	346	186	92	83	63		44	34						
2001	62	570	407	134	104	73	50		45							
2002	66	594	355	171	98	84	88									
2003	106	577	374	194	119	85										
2004	98	651	386	179	126											
2005	105	696	359	201												
2006	95	677	312													
2007	117	729														
2008	111															

Annual % Change																
3 Pt. % Chg.	8.0%	2.4%	-10.1%	1.8%	13.3%	7.6%	18.1%	-9.8%	8.7%	2.1%	16.0%	41.0%	-18.2%	5.6%	39.4%	18.5%
5 Pt. % Chg.	3.6%	5.2%	-2.9%	9.0%	7.8%	8.6%	18.5%	1.4%	3.6%	13.5%	-8.5%	7.4%	12.3%	11.6%	11.0%	9.3%

Accident Year	Paid Losses per Ultimate Lost Time Claim Count - Evaluation in Years														
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>
1978	4	2	5	3	1	2	2	3	3	1	3	2	3	2	4
1979	3	3	4	5	2	4	2	4	5	5	1	5	1	3	
1980	5	2	2	4	4	2	1	7	2	4	10	2	1		
1981	2	2	3	4	5	7	2	2	7	3	0	0			
1982	5	3	1	1	1	2	2	2	1	1	2				
1983	4	2	2	2	3	4	5	5	2	2					
1984	2	9	7	3	2	3	3	4	4						
1985	9	6	7	8	7	3	5	7							
1986	7	8	4	4	2	2	3								
1987	3	5	5	6	5	6									
1988	6	6	7	4	8										
1989	7	5	4	5											
1990	9	9	6												
1991	6	8													
1992	11														
1993															
1994															
1995															
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2005															
2006															
2007															
2008															

Annual % Change														
3 Pt. % Chg.	9.1%	23.4%	-3.7%	-3.9%	100.1%	38.3%	4.5%	18.5%	65.5%	-19.1%	-50.2%	#NUM!	-31.1%	
5 Pt. % Chg.	11.2%	15.9%	6.3%	-8.3%	25.4%	6.7%	16.8%	37.6%	6.3%	-26.5%	-31.0%	N/A	N/A	

**Ohio Bureau of Workers' Compensation  
Public Employers-Taxing Districts  
Rehabilitation (Med on Comp)**

Accident Year	Paid Loss Development Factors - Evaluation in Years														
	<u>0.5-1.5</u>	<u>1.5-2.5</u>	<u>2.5-3.5</u>	<u>3.5-4.5</u>	<u>4.5-5.5</u>	<u>5.5-6.5</u>	<u>6.5-7.5</u>	<u>7.5-8.5</u>	<u>8.5-9.5</u>	<u>9.5-10.5</u>	<u>10.5-11.5</u>	<u>11.5-12.5</u>	<u>12.5-13.5</u>	<u>13.5-14.5</u>	<u>14.5-15.5</u>
1978															0.683
1979															0.538
1980													0.545		0.823
1981												0.731	0.199	2.033	0.459
1982											0.705	1.260	0.490	0.882	2.315
1983										0.610	0.570	0.948	0.740	0.795	0.809
1984									0.476	0.829	0.489	0.934	0.986	0.706	0.568
1985								1.695	0.763	0.731	0.917	0.703	0.533	1.030	1.224
1986							0.734	0.896	0.711	1.250	0.594	0.630	1.956	0.590	0.945
1987						0.630	0.628	0.696	1.086	0.622	1.186	0.954	0.799	1.320	0.800
1988					0.638	0.522	0.608	0.816	1.044	1.531	1.052	0.891	1.101	0.772	0.719
1989				0.556	0.675	0.370	1.510	0.925	0.790	1.235	0.779	0.967	0.994	0.902	0.720
1990			0.530	0.553	0.522	0.782	0.808	0.761	0.937	1.811	0.648	1.661	0.673	0.642	1.624
1991		0.679	0.509	0.566	0.810	0.488	1.073	1.630	0.947	0.554	0.958	0.930	1.495	0.976	0.581
1992	29.974	0.772	0.373	0.660	0.704	0.849	0.687	1.537	0.716	0.906	1.355	0.898	0.931	0.529	1.080
1993	10.468	0.595	0.556	0.528	0.904	1.280	0.580	1.011	0.880	1.251	0.729	0.840	1.083	0.867	0.990
1994	9.096	0.635	0.467	0.657	1.247	1.370	0.842	1.085	0.917	0.773	1.079	0.891	1.054	0.368	
1995	9.731	0.623	0.588	0.793	0.589	0.879	1.098	1.367	0.410	1.421	0.713	0.844	1.030		
1996	10.819	0.611	0.759	0.490	0.903	0.827	0.958	0.851	0.913	0.695	0.864	1.567			
1997	20.990	0.797	0.422	0.647	0.867	0.791	1.162	0.730	0.742	0.897	1.414				
1998	10.876	0.573	0.538	0.825	0.661	0.626	0.898	0.845	1.136	0.722					
1999	8.603	0.646	0.755	0.506	0.686	0.885	1.101	0.593	0.826						
2000	7.385	0.811	0.537	0.497	0.897	0.758	0.700	0.767							
2001	9.149	0.714	0.328	0.781	0.699	0.689	0.886								
2002	9.054	0.597	0.482	0.576	0.852	1.046									
2003	5.457	0.648	0.519	0.612	0.712										
2004	6.659	0.593	0.463	0.706											
2005	6.607	0.516	0.560												
2006	7.102	0.461													
2007	6.261														
2008															
<b>Avg All</b>	10.514	0.642	0.524	0.622	0.773	0.799	0.892	1.013	0.831	0.990	0.878	0.978	0.913	0.899	0.930
<b>Avg Last3</b>	6.657	0.523	0.514	0.631	0.754	0.831	0.896	0.735	0.901	0.771	0.997	1.101	1.056	0.588	0.884
<b>Selected</b>	6.557	0.540	0.548	0.620	0.706	0.934	0.934	0.934	0.934	0.934	0.934	0.934	0.934	0.934	0.934

Accident Year	Paid Loss Development Factors - Evaluation in Years														
	<u>15.5-16.5</u>	<u>16.5-17.5</u>	<u>17.5-18.5</u>	<u>18.5-19.5</u>	<u>19.5-20.5</u>	<u>20.5-21.5</u>	<u>21.5-22.5</u>	<u>22.5-23.5</u>	<u>23.5-24.5</u>	<u>24.5-25.5</u>	<u>25.5-26.5</u>	<u>26.5-27.5</u>	<u>27.5-28.5</u>	<u>28.5-29.5</u>	<u>29.5-30.5</u>
1978	0.953	0.453	2.361	0.582	0.383	1.645	1.410	1.280	0.986	0.262	4.125	0.704	1.227	0.864	1.784
1979	0.960	0.992	1.313	1.136	0.381	2.007	0.672	1.546	1.226	1.097	0.190	5.026	0.206	2.875	
1980	2.273	0.462	0.966	1.789	1.205	0.337	0.875	5.447	0.236	2.214	2.566	0.239	0.576		
1981	0.945	0.701	1.892	1.290	1.304	1.541	0.281	0.918	3.507	0.434	0.015	0.000			
1982	0.875	0.526	0.304	1.510	0.686	2.215	0.772	1.299	0.738	0.840	1.917				
1983	1.823	0.413	1.350	0.900	1.273	1.421	1.301	0.933	0.465	0.888					
1984	1.472	4.174	0.784	0.447	0.746	1.267	1.045	1.366	0.950						
1985	1.175	0.612	1.313	1.061	0.854	0.514	1.425	1.354							
1986	1.543	1.100	0.512	1.080	0.491	0.950	1.698								
1987	0.553	1.633	1.065	1.155	0.852	1.314									
1988	1.028	1.028	1.144	0.542	2.245										
1989	1.233	0.768	0.659	1.522											
1990	0.741	1.009	0.722												
1991	0.803	1.286													
1992	1.391														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															
<b>Avg All</b>	1.185	1.083	1.106	1.085	0.947	1.321	1.053	1.768	1.158	0.956	1.763	1.492	N/A	N/A	N/A
<b>Avg Last 3</b>	0.979	1.021	0.842	1.073	1.196	0.926	1.389	1.218	0.718	0.721	1.500	1.755	0.670	N/A	N/A
<b>Selected</b>	0.934	0.934	0.934	0.934	0.934	0.934	0.934	0.934	0.934	0.934	0.934	0.934	0.934	0.934	0.898

**Ohio Bureau of Workers' Compensation  
Public Employers-Taxing Districts  
Rehabilitation (Med on Comp)**

Accident Year	Paid Loss Development Factors - Indexed Payments														
	0.5-1.5	1.5-2.5	2.5-3.5	3.5-4.5	4.5-5.5	5.5-6.5	6.5-7.5	7.5-8.5	8.5-9.5	9.5-10.5	10.5-11.5	11.5-12.5	12.5-13.5	13.5-14.5	14.5-15.5
1978															0.644
1979															0.513
1980														0.514	0.788
1981												0.690	0.190	1.946	0.443
1982										0.666	1.203	0.469	0.852	2.252	
1983									0.576	0.544	0.907	0.715	0.774	0.784	
1984										0.791	0.468	0.903	0.959	0.684	0.548
1985								1.599	0.728	0.699	0.886	0.684	0.516	0.996	1.176
1986							0.692	0.855	0.681	1.208	0.578	0.611	1.890	0.567	0.903
1987						0.594	0.599	0.666	1.049	0.605	1.149	0.922	0.768	1.262	0.764
1988					0.602	0.498	0.582	0.789	1.015	1.484	1.016	0.856	1.053	0.738	0.691
1989				0.525	0.645	0.354	1.459	0.900	0.765	1.193	0.749	0.924	0.949	0.867	0.690
1990			0.501	0.528	0.500	0.756	0.786	0.737	0.905	1.740	0.619	1.587	0.647	0.615	1.558
1991		0.641	0.486	0.541	0.783	0.474	1.040	1.574	0.910	0.529	0.915	0.894	1.432	0.936	0.559
1992	28.293	0.737	0.357	0.638	0.685	0.823	0.664	1.477	0.685	0.866	1.302	0.860	0.893	0.508	1.035
1993	9.992	0.569	0.538	0.513	0.876	1.237	0.558	0.967	0.840	1.202	0.699	0.806	1.041	0.831	0.948
1994	8.704	0.614	0.454	0.636	1.205	1.317	0.805	1.037	0.881	0.741	1.036	0.856	1.010	0.352	
1995	9.403	0.606	0.570	0.766	0.566	0.840	1.049	1.314	0.392	1.364	0.686	0.809	0.986		
1996	10.524	0.592	0.733	0.470	0.863	0.790	0.921	0.815	0.876	0.668	0.827	1.501			
1997	20.340	0.770	0.406	0.619	0.828	0.760	1.114	0.700	0.714	0.859	1.354				
1998	10.507	0.551	0.514	0.788	0.635	0.600	0.861	0.812	1.088	0.691					
1999	8.267	0.617	0.722	0.487	0.658	0.849	1.058	0.568	0.791						
2000	7.060	0.774	0.516	0.476	0.861	0.729	0.670	0.735							
2001	8.739	0.687	0.314	0.750	0.672	0.660	0.849								
2002	8.704	0.572	0.462	0.554	0.816	1.002									
2003	5.228	0.622	0.499	0.586	0.682										
2004	6.389	0.570	0.444	0.676											
2005	6.351	0.494	0.536												
2006	6.801	0.442													
2007	5.996														
2008															
<b>Avg All</b>	10.081	0.616	0.503	0.597	0.742	0.768	0.857	0.972	0.798	0.951	0.843	0.938	0.877	0.863	0.894
<b>Avg Last 3</b>	6.383	0.502	0.493	0.605	0.723	0.797	0.859	0.705	0.864	0.739	0.956	1.055	1.013	0.564	0.847
<b>Selected</b>	6.557	0.540	0.548	0.620	0.706	0.934	0.934	0.934	0.934	0.934	0.934	0.934	0.934	0.934	0.934

Accident Year	Paid Loss Development Factors - Indexed Payments														
	15.5-16.5	16.5-17.5	17.5-18.5	18.5-19.5	19.5-20.5	20.5-21.5	21.5-22.5	22.5-23.5	23.5-24.5	24.5-25.5	25.5-26.5	26.5-27.5	27.5-28.5	28.5-29.5	29.5-30.5
1978	0.953	0.433	2.259	0.563	0.372	1.594	1.362	1.230	0.942	0.250	3.965	0.675	1.178	0.830	1.709
1979	0.960	0.949	1.268	1.105	0.369	1.939	0.645	1.478	1.171	1.055	0.182	4.822	0.198	2.753	
1980	2.273	0.447	0.940	1.733	1.164	0.324	0.836	5.203	0.227	2.121	2.462	0.230	0.551		
1981	0.945	0.682	1.833	1.246	1.253	1.474	0.268	0.883	3.360	0.416	0.014	0.000			
1982	0.875	0.509	0.293	1.451	0.656	2.116	0.742	1.244	0.708	0.808	1.836				
1983	1.823	0.399	1.297	0.861	1.216	1.366	1.246	0.895	0.447	0.850					
1984	1.472	4.011	0.749	0.427	0.717	1.214	1.002	1.313	0.910						
1985	1.175	0.585	1.254	1.020	0.818	0.494	1.370	1.296							
1986	1.543	1.050	0.492	1.035	0.471	0.914	1.626								
1987	0.553	1.570	1.020	1.108	0.819	1.258									
1988	1.028	0.985	1.097	0.521	2.150										
1989	1.233	0.737	0.634	1.458											
1990	0.741	0.970	0.692												
1991	0.803	1.232													
1992	1.333														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															
<b>Avg All</b>	1.181	1.040	1.064	1.044	0.910	1.269	1.011	1.693	1.109	0.917	1.692	1.432	N/A	N/A	N/A
<b>Avg Last 3</b>	0.959	0.980	0.808	1.029	1.147	0.888	1.333	1.168	0.688	0.691	1.438	1.684	0.642	N/A	N/A
<b>Selected</b>	0.934	0.934	0.934	0.934	0.934	0.934	0.934	0.934	0.934	0.934	0.934	0.934	0.934	0.934	0.898

**Ohio Bureau of Workers' Compensation  
Public Employers-Taxing Districts  
Rehabilitation (Med on Comp)**

Accident Year	Paid Losses (in thousands) - Evaluation in Years																
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>	
1978																29	20
1979														21		28	15
1980													35	19		12	10
1981												82	60	12	24	11	
1982											36	25	32	16	14	32	
1983										77	47	27	25	19	15	12	
1984								117	56	46	23	21	21	15	8		
1985								112	190	145	106	97	68	36	38	46	
1986							116	85	76	54	68	40	25	50	29	28	
1987						179	113	71	49	53	33	39	38	30	40	32	
1988					245	156	81	50	40	42	65	68	61	67	52	37	
1989				395	220	149	55	83	77	61	75	58	56	56	51	36	
1990			820	435	241	126	98	79	60	57	102	66	110	74	48	77	
1991		911	618	314	178	144	70	75	123	116	64	62	57	86	84	49	
1992	32	956	738	275	182	128	109	75	115	82	75	101	91	84	45	48	
1993	84	880	524	291	154	139	178	103	104	92	115	84	70	76	66	65	
1994	113	1,027	652	305	200	250	342	288	312	286	222	239	213	225	83		
1995	99	961	599	352	279	164	144	159	217	89	126	90	76	78			
1996	99	1,072	655	497	243	220	182	174	148	135	94	81	127				
1997	69	1,453	1,158	489	317	274	217	252	184	137	122	173					
1998	177	1,926	1,104	594	490	324	203	182	154	175	126						
1999	232	2,000	1,292	976	494	339	300	330	196	162							
2000	353	2,608	2,114	1,135	564	506	383	268	206								
2001	343	3,137	2,240	735	574	402	277	245									
2002	376	3,401	2,031	979	563	480	502										
2003	576	3,142	2,037	1,057	647	460											
2004	519	3,457	2,049	950	671												
2005	541	3,576	1,844	1,033													
2006	480	3,409	1,572														
2007	581	3,638															
2008	555																

Accident Year	Paid Losses (in thousands) - Evaluation in Years														
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>
1978	19	9	20	12	5	7	11	14	13	3	14	10	12	11	19
1979	15	15	19	22	8	17	11	17	21	23	4	22	5	13	
1980	22	10	10	18	21	7	6	34	8	18	46	11	6		
1981	11	7	14	18	24	36	10	9	33	14	0	0			
1982	28	15	4	7	5	10	8	10	8	6	12				
1983	22	9	12	11	14	20	26	24	11	10					
1984	12	51	40	18	13	17	18	24	23						
1985	54	33	43	46	39	20	29	39							
1986	43	47	24	26	13	12	21								
1987	18	29	31	35	30	40									
1988	38	39	45	24	54										
1989	45	34	23	35											
1990	57	58	42												
1991	39	50													
1992	67														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

**Ohio Bureau of Workers' Compensation**  
**Public Employers-Taxing Districts**  
**Health-Other (Med on Comp)**  
**Summary of Unpaid Loss @ 6/30/08**  
(Dollars in Thousands)

<u>Accident Year</u>	<u>Undiscounted Unpaid Loss</u>	<u>Discounted Unpaid Loss</u>
Prior to 1978	3,641	2,378
1978	136	89
1979	223	143
1980	1,856	1,166
1981	721	444
1982	133	80
1983	128	75
1984	2,331	1,335
1985	504	281
1986	1,358	738
1987	630	333
1988	282	145
1989	1,810	905
1990	9,035	4,387
1991	15,142	7,137
1992	2,283	1,044
1993	1,477	655
1994	8,868	3,813
1995	1,276	532
1996	2,826	1,141
1997	4,271	1,669
1998	3,155	1,193
1999	42,114	15,409
2000	18,968	6,713
2001	6,171	2,111
2002	27,835	9,205
2003	27,783	8,877
2004	22,173	6,843
2005	28,913	8,616
2006	26,472	7,592
2007	33,875	9,354
2008	<u>25,175</u>	<u>6,782</u>
<b>Total 1978-2008:</b>	<b>317,926</b>	<b>108,808</b>
<b>Total:</b>	<b>321,567</b>	<b>111,186</b>

Note: Unpaid Loss for accident year 2008 is for the first half of the year only.

**Ohio Bureau of Workers' Compensation**  
**Public Employers-Taxing Districts**  
**Health-Other (Med on Comp)**  
**Unpaid Loss Payment Projections**  
**Fiscal Year Ending 6/30**

Accident Year	Unpaid Loss		(Dollars in Thousands)												2023 and Subsequent		
	Undisc.	Disc.	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020		2021	2022
1978	136	89	8	8	8	8	8	8	8	8	7	7	7	6	6	6	34
1979	223	143	12	12	12	12	12	12	12	12	12	11	11	11	10	9	62
1980	1,856	1,166	92	93	95	96	97	97	97	97	96	93	90	87	83	79	564
1981	721	444	32	34	35	35	36	36	36	36	36	35	35	34	32	31	239
1982	133	80	5	6	6	6	6	6	6	6	6	6	6	6	6	6	48
1983	128	75	5	5	5	6	6	6	6	6	6	6	6	6	6	6	50
1984	2,331	1,335	76	81	86	92	99	100	102	103	104	105	105	104	102	100	972
1985	504	281	15	16	17	18	19	21	21	21	22	22	22	22	22	21	225
1986	1,358	738	36	39	42	44	48	51	54	55	56	57	57	58	58	57	646
1987	630	333	15	17	18	19	20	22	23	25	25	25	26	26	26	26	318
1988	282	145	6	7	7	8	8	9	9	10	11	11	11	11	11	11	151
1989	1,810	905	37	40	43	45	49	52	55	59	63	68	69	70	71	71	1,019
1990	9,035	4,387	171	183	195	208	223	238	254	271	290	310	331	337	342	347	5,338
1991	15,142	7,137	263	281	301	321	343	366	391	418	447	477	510	544	554	564	9,360
1992	2,283	1,044	37	39	42	45	48	51	54	58	62	66	71	76	81	82	1,472
1993	1,477	655	22	23	25	27	28	30	32	35	37	40	42	45	48	51	991
1994	8,868	3,813	121	129	138	148	158	168	180	192	205	219	234	250	267	285	6,173
1995	1,276	532	16	17	18	20	21	22	24	26	27	29	31	33	36	38	918
1996	2,826	1,141	33	35	38	40	43	46	49	52	56	60	64	68	73	78	2,092
1997	4,271	1,669	46	49	53	56	60	64	69	73	78	84	89	95	102	109	3,243
1998	3,155	1,193	32	34	36	39	41	44	47	50	54	57	61	65	70	75	2,451
1999	42,114	15,409	391	418	447	477	510	544	581	621	663	709	757	809	864	923	33,401
2000	18,968	6,713	164	175	187	199	213	228	243	260	277	296	316	338	361	386	15,326
2001	6,171	2,111	49	53	56	60	64	69	73	78	84	89	96	102	109	117	5,071
2002	27,835	9,205	207	221	236	252	270	288	308	329	351	375	401	428	457	488	23,223
2003	27,783	8,877	192	205	219	234	250	267	286	305	326	348	372	397	424	453	23,503
2004	22,173	6,843	143	152	163	174	186	198	212	226	242	258	276	295	315	336	18,996
2005	28,913	8,616	173	185	198	211	225	241	257	275	294	314	335	358	382	408	25,058
2006	26,472	7,592	113	158	169	180	192	206	220	235	250	268	286	305	326	348	23,217
2007	33,875	9,354	146	144	201	215	229	245	262	280	299	319	341	364	389	416	30,025
2008	50,411	13,581	454	215	212	297	317	338	362	386	413	441	471	503	537	574	44,893
<b>Total</b>	<b>343,162</b>	<b>115,607</b>	<b>3,112</b>	<b>3,074</b>	<b>3,306</b>	<b>3,593</b>	<b>3,829</b>	<b>4,074</b>	<b>4,335</b>	<b>4,608</b>	<b>4,898</b>	<b>5,205</b>	<b>5,527</b>	<b>5,853</b>	<b>6,171</b>	<b>6,501</b>	<b>279,076</b>

-Discount Rate 5.00%

-Note: Projected payments for accident year 2008 are for the full accident year.

- Annual Inflation & Cost Containment Assumptions: Cost Containment Reduction = 0% for 2008

- Inflation Varies by Fiscal Year

Fisc. Yr. Ending 6/30	2009	2010	2011	2012	2013	2014	2014	>2014
Inflation Rate	9%	9%	9%	9%	9%	9%	9%	9%

**Ohio Bureau of Workers' Compensation  
Public Employers-Taxing Districts  
Health-Other (Med on Comp)**

Accident Year	Calendar Year Persistency														
	<u>0.5-1.5</u>	<u>1.5-2.5</u>	<u>2.5-3.5</u>	<u>3.5-4.5</u>	<u>4.5-5.5</u>	<u>5.5-6.5</u>	<u>6.5-7.5</u>	<u>7.5-8.5</u>	<u>8.5-9.5</u>	<u>9.5-10.5</u>	<u>10.5-11.5</u>	<u>11.5-12.5</u>	<u>12.5-13.5</u>	<u>13.5-14.5</u>	<u>14.5-15.5</u>
1978															
1979															0.215
1980														1.047	1.546
1981												1.919	3.336	2.520	1.196
1982											1.811	1.932	3.102	1.404	2.890
1983										0.533	1.031	0.742	0.822	1.113	1.732
1984									1.484	0.613	0.966	2.314	0.957	0.538	0.822
1985								0.722	0.597	0.560	0.376	0.465	0.866	0.624	0.438
1986							0.827	1.082	1.850	1.173	1.171	2.479	0.327	1.282	1.983
1987						1.222	0.947	0.745	0.969	1.105	0.769	1.438	1.386	0.845	2.020
1988					0.884	1.090	0.725	1.078	0.808	0.789	2.485	0.932	1.880	2.235	2.137
1989				0.728	0.895	1.074	1.019	0.865	0.593	0.932	0.567	0.416	0.297	0.135	1.932
1990			0.935	0.582	0.331	0.317	0.350	0.511	0.479	0.526	0.114	0.232	0.430	0.294	0.102
1991		1.464	1.009	0.989	0.845	0.929	1.028	0.965	0.870	1.633	1.603	1.860	2.172	2.747	1.668
1992	22.787	1.286	1.229	1.431	1.825	2.123	1.671	2.034	13.288	3.304	9.658	6.756	13.728	11.115	18.079
1993	12.031	0.984	0.585	0.472	0.592	0.703	0.779	0.192	1.317	0.343	1.056	0.622	0.370	0.458	0.475
1994	8.337	0.732	0.637	0.411	0.384	0.523	0.938	0.130	0.186	0.080	0.067	0.297	0.438	1.370	0.183
1995	10.951	1.243	1.005	1.102	2.190	0.580	6.496	4.774	5.955	11.810	7.436	2.904	1.109	6.814	
1996	29.641	1.060	0.556	0.540	1.870	0.551	0.712	1.127	1.264	0.366	0.983	0.923	0.482		
1997	1.866	0.428	0.351	0.294	1.174	-13.687	0.281	0.151	1.189	0.913	0.637	0.700			
1998	7.448	0.889	0.775	0.860	-0.125	0.522	0.800	0.151	0.234	2.130	1.483				
1999	6.946	0.776	0.199	0.163	1.608	0.821	1.918	0.353	0.073	0.090					
2000	9.923	0.787	0.632	0.348	0.534	0.510	1.953	1.438	2.425						
2001	13.572	2.911	1.939	3.604	1.997	1.975	2.410	2.983							
2002	4.090	1.113	0.235	0.560	0.340	0.440	0.249								
2003	5.345	0.994	1.044	1.363	0.822	1.025									
2004	5.494	0.761	0.876	1.439	1.312										
2005	3.445	0.462	0.781	1.043											
2006	10.085	0.473	1.062												
2007	5.211	0.368													
2008	5.000														

Avg Last5	5.847	0.612	0.800	1.602	1.001	0.954	1.466	1.015	1.037	3.062	2.121	1.089	3.225	4.501	4.101
Avg Last3	6.766	0.434	0.907	1.281	0.825	1.147	1.537	1.592	0.911	1.045	1.035	1.509	0.676	2.880	6.246
Selected	6.766	0.434	0.907	1.281	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980

Accident Year	Calendar Year Persistency														
	<u>15.5-16.5</u>	<u>16.5-17.5</u>	<u>17.5-18.5</u>	<u>18.5-19.5</u>	<u>19.5-20.5</u>	<u>20.5-21.5</u>	<u>21.5-22.5</u>	<u>22.5-23.5</u>	<u>23.5-24.5</u>	<u>24.5-25.5</u>	<u>25.5-26.5</u>	<u>26.5-27.5</u>	<u>27.5-28.5</u>	<u>28.5-29.5</u>	<u>29.5-30.5</u>
1978															
1979	0.116	0.098	0.452	0.679	0.955	1.509	1.747	1.225	1.687	0.627	0.347	1.626	10.401	4.201	0.662
1980	4.086	0.757	0.518	0.295	0.340	0.243	0.147	0.245	0.107	0.152	0.144	0.295	0.227	0.145	
1981	1.137	0.859	1.437	1.831	1.287	0.911	0.922	1.276	2.317	1.612	1.467	1.298	2.911		
1982	1.078	1.421	1.766	14.122	67.780	4.505	18.082	8.626	19.733	6.068	7.442	6.354			
1983	1.225	0.544	0.363	0.054	1.260	0.280	0.893	0.140	1.151	1.323	1.175				
1984	1.437	0.400	1.270	0.135	0.245	0.118	0.451	0.086	0.041	0.065					
1985	0.768	0.427	4.774	1.819	1.355	4.526	14.679	16.904	5.400						
1986	0.603	0.656	0.975	0.299	0.196	0.080	0.220	0.409							
1987	1.354	5.262	19.544	5.741	3.731	1.600	2.405								
1988	0.053	0.068	2.396	1.696	1.988	2.557									
1989	2.830	0.110	0.201	0.228	0.172										
1990	0.174	0.259	0.203	0.218											
1991	1.009	0.737	0.624												
1992	18.463	7.351													
1993	1.571														
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

Avg Last 5	4.809	1.705	4.594	1.636	1.488	1.776	3.730	5.233	5.728	1.844	2.115	2.393	N/A	N/A	N/A
Avg Last 3	7.014	2.782	0.343	0.714	1.964	1.412	5.768	5.800	2.197	2.485	3.362	2.649	4.513	2.173	N/A
Selected	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.934

**Ohio Bureau of Workers' Compensation  
Public Employers-Taxing Districts  
Health-Other (Med on Comp)**

Accident Year	Paid Losses per Ultimate Lost Time Claim Count - Evaluation in Years																
	0.5	1.5	2.5	3.5	4.5	5.5	6.5	7.5	8.5	9.5	10.5	11.5	12.5	13.5	14.5	15.5	
1978																16	11
1979																76	65
1980													51	67		42	17
1981												27	20	17	14	14	
1982											15	10	5	10	5	9	
1983										28	10	7	12	4	5	5	
1984									19	16	8	5	5	10	6	5	
1985								26	27	14	14	10	11	10	10	4	
1986							31	25	7	12	9	4	31	8	2	8	
1987						26	27	10	12	8	6	21	6	3	4	3	
1988					29	25	14	11	10	7	9	6	1	2	2	18	
1989				40	27	13	11	11	12	9	11	3	6	11	9	5	
1990			42	47	38	35	32	24	19	21	30	25	26	31	47	29	
1991		29	47	38	42	34	24	20	24	18	16	14	14	17	17	31	
1992	1	36	31	29	19	11	12	12	1	5	1	2	1	2	2	2	
1993	3	32	50	40	19	17	15	7	4	4	2	2	4	4	4	3	
1994	4	68	62	46	44	29	8	28	23	25	30	14	9	3	19		
1995	6	50	45	40	13	13	4	5	4	3	2	3	3	3			
1996	2	43	72	25	7	8	7	4	2	5	3	3	6				
1997	23	169	71	24	7	(0)	13	13	4	3	5	8					
1998	23	79	31	8	4	25	17	29	14	2	5						
1999	11	40	39	24	16	20	15	40	31	61							
2000	4	49	38	45	38	30	20	22	25								
2001	4	13	23	11	15	10	9	8									
2002	3	21	45	27	30	21	34										
2003	4	45	26	22	25	33											
2004	8	34	25	17	25												
2005	10	55	22	24													
2006	5	47	23														
2007	9	62															
2008	12																

Annual % Change																
3 Pt. % Chg.	50.9%	6.2%	-5.1%	4.4%	-8.6%	79.5%	29.3%	-53.9%	34.1%	331.2%	35.6%	66.6%	-18.2%	-14.2%	231.2%	-66.6%
5 Pt. % Chg.	7.6%	10.1%	-14.0%	13.0%	-3.1%	6.1%	9.3%	-11.5%	101.4%	73.5%	-21.9%	13.6%	30.3%	-25.6%	-27.6%	-28.2%

Accident Year	Paid Losses per Ultimate Lost Time Claim Count - Evaluation in Years														
	16.5	17.5	18.5	19.5	20.5	21.5	22.5	23.5	24.5	25.5	26.5	27.5	28.5	29.5	30.5
1978	8	7	6	3	4	6	4	2	4	1	1	3	33	8	2
1979	68	12	4	4	4	2	1	2	1	2	2	3	2	3	
1980	16	8	13	12	9	9	10	14	15	14	11	8	18		
1981	10	9	6	7	9	11	11	7	8	7	6	6			
1982	6	4	0	0	2	1	1	0	1	1	1				
1983	7	1	3	2	2	1	3	1	1	1					
1984	3	2	14	9	7	7	12	15	13						
1985	5	3	5	5	2	1	1	2							
1986	4	5	18	8	10	4	6								
1987	1	1	1	3	3	2									
1988	14	1	2	1	1										
1989	5	8	6	5											
1990	31	28	25												
1991	38	40													
1992	5														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

Annual % Change																
3 Pt. % Chg.	-58.4%	121.7%	290.5%	39.8%	-70.0%	69.6%	-31.4%	49.7%	224.4%	-66.3%	-69.9%	39.8%	-26.0%			
5 Pt. % Chg.	1.7%	213.7%	23.1%	-16.3%	-30.2%	16.4%	32.0%	15.9%	-26.0%	-38.7%	16.0%	N/A	N/A			

**Ohio Bureau of Workers' Compensation  
Public Employers-Taxing Districts  
Health-Other (Med on Comp)**

Accident Year	Paid Loss Development Factors - Evaluation in Years														
	0.5-1.5	1.5-2.5	2.5-3.5	3.5-4.5	4.5-5.5	5.5-6.5	6.5-7.5	7.5-8.5	8.5-9.5	9.5-10.5	10.5-11.5	11.5-12.5	12.5-13.5	13.5-14.5	14.5-15.5
1978															0.672
1979															0.920
1980														1.307	0.633
1981												0.751		0.839	0.830
1982											0.704	0.522		1.834	0.499
1983											0.726	1.657		0.368	1.154
1984									0.880	0.461	0.691	0.891		2.051	0.658
1985								1.065	0.491	1.030	0.720	1.101		0.914	1.036
1986							0.814	0.287	1.626	0.721	0.520	6.925		0.264	0.274
1987						1.051	0.365	1.249	0.633	0.747	3.705	0.274		0.450	1.456
1988					0.852	0.550	0.840	0.844	0.765	1.176	0.731	0.223		1.225	0.881
1989				0.694	0.458	0.885	0.994	1.115	0.749	1.202	0.304	1.717		1.938	0.812
1990			1.114	0.806	0.925	0.901	0.763	0.799	1.093	1.403	0.842	1.047		1.189	1.517
1991		1.616	0.822	1.083	0.819	0.690	0.850	1.213	0.748	0.858	0.903	1.018		1.199	1.015
1992	28.637	0.860	0.930	0.642	0.593	1.081	0.996	0.114	3.450	0.309	1.455	0.590		1.254	1.090
1993	10.515	1.565	0.796	0.473	0.909	0.900	0.463	0.504	1.185	0.473	1.001	2.112		0.881	1.165
1994	17.818	0.916	0.732	0.974	0.660	0.259	3.641	0.828	1.097	1.203	0.474	0.598		0.372	5.899
1995	8.067	0.905	0.889	0.332	0.976	0.325	1.127	0.879	0.607	0.752	1.530	0.975		0.960	
1996	25.326	1.694	0.342	0.282	1.104	0.872	0.555	0.541	2.600	0.569	1.039	1.840			
1997	7.394	0.416	0.337	0.277	-0.075	-27.012	1.009	0.330	0.741	1.488	1.675				
1998	3.484	0.387	0.250	0.516	6.441	0.658	1.752	0.476	0.164	2.404					
1999	3.462	0.975	0.627	0.654	1.289	0.750	2.588	0.796	1.935						
2000	12.287	0.781	1.190	0.839	0.786	0.675	1.081	1.148							
2001	3.641	1.786	0.451	1.419	0.683	0.886	0.927								
2002	6.560	2.135	0.597	1.124	0.683	1.642									
2003	11.473	0.569	0.861	1.134	1.317										
2004	4.106	0.748	0.690	1.443											
2005	5.577	0.408	1.081												
2006	8.704	0.482													
2007	6.816														
2008															
Avg All	10.242	1.015	0.732	0.793	1.151	-0.931	1.173	0.762	1.173	0.948	1.064	1.390	1.065	1.240	1.740
Avg Last3	7.032	0.546	0.878	1.234	0.894	1.068	1.532	0.807	0.947	1.487	1.414	1.137	0.738	2.718	1.258
Selected	6.766	0.434	0.907	1.281	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980

Accident Year	Paid Loss Development Factors - Evaluation in Years														
	15.5-16.5	16.5-17.5	17.5-18.5	18.5-19.5	19.5-20.5	20.5-21.5	21.5-22.5	22.5-23.5	23.5-24.5	24.5-25.5	25.5-26.5	26.5-27.5	27.5-28.5	28.5-29.5	29.5-30.5
1978	0.691	0.883	0.833	0.520	1.258	1.628	0.642	0.402	2.632	0.230	0.881	3.940	10.142	0.237	0.221
1979	1.041	0.181	0.346	0.894	1.030	0.555	0.572	1.912	0.618	1.594	0.841	1.585	0.586	1.404	
1980	0.976	0.506	1.568	0.894	0.778	0.947	1.144	1.421	1.118	0.887	0.775	0.762	2.205		
1981	0.670	0.937	0.702	1.107	1.337	1.131	1.026	0.616	1.274	0.852	0.861	0.984			
1982	0.711	0.564	0.138	0.279	17.021	0.256	1.291	0.557	2.771	0.702	1.152				
1983	1.272	0.207	1.872	0.729	1.149	0.405	3.549	0.338	0.610	1.297					
1984	0.744	0.590	6.856	0.634	0.842	0.926	1.775	1.278	0.814						
1985	1.060	0.614	1.663	1.131	0.277	0.547	1.110	2.547							
1986	0.565	1.119	3.693	0.423	1.339	0.404	1.369								
1987	0.288	0.994	1.440	2.061	0.942	0.911									
1988	0.772	0.041	2.911	0.804	0.708										
1989	1.053	1.594	0.708	0.942											
1990	1.073	0.902	0.881												
1991	1.236	1.040													
1992	2.612														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															
Avg All	0.984	0.727	1.816	0.868	2.426	0.771	1.386	1.134	1.405	0.927	0.902	1.818	N/A	N/A	N/A
Avg Last 3	1.640	1.179	1.500	1.269	0.997	0.621	1.418	1.388	1.398	0.950	0.929	1.110	4.311	N/A	N/A
Selected	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.934

**Ohio Bureau of Workers' Compensation**  
**Public Employers-Taxing Districts**  
**Health-Other (Med on Comp)**

Accident Year	Paid Loss Development Factors - Indexed Payments														
	<u>0.5-1.5</u>	<u>1.5-2.5</u>	<u>2.5-3.5</u>	<u>3.5-4.5</u>	<u>4.5-5.5</u>	<u>5.5-6.5</u>	<u>6.5-7.5</u>	<u>7.5-8.5</u>	<u>8.5-9.5</u>	<u>9.5-10.5</u>	<u>10.5-11.5</u>	<u>11.5-12.5</u>	<u>12.5-13.5</u>	<u>13.5-14.5</u>	<u>14.5-15.5</u>
1978															0.634
1979														0.868	0.893
1980													1.233	0.605	0.377
1981												0.709	0.801	0.794	0.993
1982											0.665	0.498	1.755	0.482	1.747
1983										0.343	0.693	1.585	0.356	1.123	0.973
1984								0.831	0.440	0.661	0.861	1.995	0.638	0.703	
1985							1.006	0.469	0.986	0.696	1.071	0.885	1.001	0.408	
1986							0.768	0.274	1.556	0.697	0.506	6.710	0.255	0.264	3.329
1987						0.992	0.349	1.195	0.611	0.727	3.590	0.265	0.433	1.392	0.804
1988					0.805	0.525	0.804	0.816	0.744	1.140	0.706	0.214	1.172	0.841	11.162
1989				0.655	0.437	0.847	0.961	1.084	0.726	1.161	0.292	1.642	1.851	0.780	0.505
1990			1.051	0.769	0.885	0.871	0.743	0.774	1.056	1.348	0.805	1.001	1.143	1.453	0.591
1991		1.525	0.785	1.036	0.792	0.671	0.824	1.172	0.718	0.820	0.862	0.978	1.149	0.974	1.705
1992	27.030	0.821	0.890	0.621	0.577	1.047	0.962	0.110	3.298	0.295	1.399	0.565	1.203	1.048	1.159
1993	10.037	1.498	0.769	0.460	0.881	0.869	0.445	0.482	1.132	0.454	0.959	2.026	0.847	1.116	0.756
1994	17.050	0.885	0.712	0.944	0.637	0.248	3.481	0.791	1.054	1.153	0.455	0.574	0.357	5.649	
1995	7.795	0.881	0.861	0.321	0.938	0.311	1.077	0.845	0.581	0.722	1.471	0.934	0.920		
1996	24.635	1.641	0.330	0.271	1.056	0.832	0.534	0.518	2.494	0.547	0.995	1.762			
1997	7.165	0.402	0.324	0.264	-0.071	-25.967	0.966	0.317	0.713	1.425	1.604				
1998	3.366	0.371	0.239	0.493	6.192	0.631	1.681	0.458	0.157	2.303					
1999	3.327	0.932	0.599	0.629	1.235	0.720	2.487	0.762	1.853						
2000	11.746	0.746	1.144	0.804	0.754	0.649	1.035	1.099							
2001	3.478	1.717	0.433	1.361	0.656	0.848	0.888								
2002	6.306	2.045	0.573	1.081	0.655	1.573									
2003	10.992	0.545	0.828	1.086	1.261										
2004	3.940	0.719	0.661	1.382											
2005	5.361	0.391	1.036												
2006	8.336	0.461													
2007	6.527														
2008															
Avg All	9.818	0.974	0.702	0.761	1.106	-0.896	1.125	0.731	1.125	0.910	1.022	1.337	1.022	1.189	1.671
Avg Last3	6.742	0.524	0.842	1.183	0.857	1.023	1.470	0.773	0.908	1.425	1.356	1.090	0.708	2.604	1.207
Selected	6.766	0.434	0.907	1.281	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980

Accident Year	Paid Loss Development Factors - Indexed Payments														
	<u>15.5-16.5</u>	<u>16.5-17.5</u>	<u>17.5-18.5</u>	<u>18.5-19.5</u>	<u>19.5-20.5</u>	<u>20.5-21.5</u>	<u>21.5-22.5</u>	<u>22.5-23.5</u>	<u>23.5-24.5</u>	<u>24.5-25.5</u>	<u>25.5-26.5</u>	<u>26.5-27.5</u>	<u>27.5-28.5</u>	<u>28.5-29.5</u>	<u>29.5-30.5</u>
1978	0.691	0.842	0.797	0.503	1.224	1.577	0.620	0.386	2.517	0.220	0.847	3.775	9.731	0.227	0.212
1979	1.041	0.173	0.334	0.870	0.998	0.536	0.550	1.828	0.591	1.532	0.805	1.521	0.563	1.345	
1980	0.976	0.489	1.525	0.866	0.751	0.910	1.094	1.357	1.074	0.850	0.744	0.732	2.112		
1981	0.670	0.911	0.680	1.069	1.285	1.081	0.980	0.592	1.221	0.818	0.827	0.942			
1982	0.711	0.547	0.134	0.268	16.272	0.244	1.241	0.534	2.659	0.675	1.103				
1983	1.272	0.200	1.799	0.697	1.097	0.389	3.400	0.324	0.587	1.242					
1984	0.744	0.567	6.554	0.606	0.810	0.887	1.703	1.229	0.779						
1985	1.060	0.587	1.589	1.087	0.266	0.525	1.067	2.439							
1986	0.565	1.068	3.550	0.405	1.285	0.388	1.311								
1987	0.288	0.956	1.380	1.977	0.906	0.872									
1988	0.772	0.039	2.793	0.773	0.678										
1989	1.053	1.529	0.681	0.903											
1990	1.073	0.868	0.843												
1991	1.236	0.996													
1992	2.501														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															
Avg All	0.977	0.698	1.743	0.835	2.325	0.741	1.329	1.086	1.347	0.889	0.865	1.743	N/A	N/A	N/A
Avg Last 3	1.603	1.131	1.439	1.217	0.956	0.595	1.360	1.331	1.342	0.911	0.892	1.065	4.135	N/A	N/A
Selected	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.934

**Ohio Bureau of Workers' Compensation  
Public Employers-Taxing Districts  
Health-Other (Med on Comp)**

Accident Year	Paid Losses (in thousands) - Evaluation in Years																
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>	
1978																73	49
1979															343	315	295
1980													246		322	204	80
1981												130	98		82	68	70
1982											76	53	28		51	25	46
1983									145		53	38	63		23	27	27
1984									105	93	43	29	26		54	35	26
1985								154	165	81	83	60	66		60	63	27
1986							187	153	44	71	51	27	185	49	13	47	
1987						156	164	60	75	47	35	131	36	16	24	20	
1988					185	158	87	73	62	47	55	40	9	11	10	113	
1989				257	178	82	72	72	80	60	72	22	38	73	59	31	
1990			274	305	246	227	205	156	125	137	192	161	169	201	304	188	
1991		180	291	239	259	212	146	124	151	113	97	87	89	107	108	192	
1992	8	231	198	185	119	70	76	76	9	30	9	13	8	10	11	13	
1993	18	189	296	236	111	101	91	42	21	25	12	12	25	22	26	20	
1994	23	411	376	275	268	177	46	167	138	152	182	86	52	19	113		
1995	34	274	248	221	73	72	23	26	23	14	11	16	16	15			
1996	9	231	392	134	38	42	36	20	11	28	16	17	31				
1997	121	898	374	126	35	(3)	70	71	23	17	26	43					
1998	122	427	165	41	21	137	90	158	75	12	30						
1999	69	238	232	145	95	123	92	238	189	366							
2000	24	298	233	277	233	183	123	133	153								
2001	20	72	129	58	83	56	50	46									
2002	18	121	257	154	173	118	194										
2003	21	246	140	121	137	180											
2004	44	179	134	93	134												
2005	50	281	115	124													
2006	27	238	114														
2007	45	308															
2008	62																

Accident Year	Paid Losses (in thousands) - Evaluation in Years														
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>
1978	34	30	25	13	16	26	17	7	18	4	4	14	145	34	8
1979	307	56	19	17	18	10	6	11	7	11	9	14	8	12	
1980	78	40	62	56	43	41	47	66	74	66	51	39	86		
1981	47	44	31	34	45	51	53	32	41	35	30	30			
1982	33	18	3	1	12	3	4	2	6	4	5				
1983	34	7	13	10	11	5	16	5	3	4					
1984	19	11	78	49	41	38	68	87	71						
1985	28	17	29	32	9	5	5	14							
1986	26	30	109	46	62	25	34								
1987	6	6	8	17	16	14									
1988	87	4	10	8	6										
1989	33	52	37	35											
1990	201	182	160												
1991	237	247													
1992	34														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

**Ohio Bureau of Workers' Compensation**  
**Public Employers-Taxing Districts**  
**Medical Only**  
**Summary of Unpaid Loss @ 6/30/08**  
(Dollars in Thousands)

<b>Accident Year</b>	<b><u>Undiscounted Unpaid Loss</u></b>			<b><u>Discounted Unpaid Loss</u></b>		
	<b><u>OHA</u></b>	<b><u>w/o OHA</u></b>	<b><u>Total</u></b>	<b><u>OHA</u></b>	<b><u>w/o OHA</u></b>	<b><u>Total</u></b>
Prior to 1978	0	0	0	0	0	0
1978	0	0	0	0	0	0
1979	0	0	0	0	0	0
1980	0	0	0	0	0	0
1981	0	0	0	0	0	0
1982	0	0	0	0	0	0
1983	0	0	0	0	0	0
1984	0	0	0	0	0	0
1985	0	0	0	0	0	0
1986	0	0	0	0	0	0
1987	0	0	0	0	0	0
1988	0	0	0	0	0	0
1989	0	0	0	0	0	0
1990	0	0	0	0	0	0
1991	0	0	0	0	0	0
1992	0	11	11	0	10	10
1993	0	1	1	0	1	1
1994	0	13	13	0	11	12
1995	0	14	14	0	13	13
1996	0	32	32	0	28	28
1997	0	21	21	0	19	19
1998	0	111	111	0	100	100
1999	1	72	73	1	64	65
2000	0	60	60	0	54	54
2001	1	173	174	1	155	155
2002	3	333	336	3	298	301
2003	20	432	452	20	385	405
2004	8	569	578	8	505	513
2005	205	830	1,034	202	710	912
2006	588	1,007	1,594	581	835	1,415
2007	368	3,295	3,663	364	3,003	3,366
2008	<u>0</u>	<u>6,668</u>	<u>6,668</u>	<u>0</u>	<u>6,366</u>	<u>6,366</u>
<b>Total 78-08:</b>	<b>1,194</b>	<b>13,642</b>	<b>14,836</b>	<b>1,180</b>	<b>12,554</b>	<b>13,734</b>
<b>Total:</b>	<b>1,194</b>	<b>13,642</b>	<b>14,836</b>	<b>1,180</b>	<b>12,554</b>	<b>13,734</b>

Note: Unpaid Loss for accident year 2008 is for the first half of the year only.

**Ohio Bureau of Workers' Compensation**  
**Public Employers-Taxing Districts**  
**Medical Only**  
**Unpaid Loss Payment Projections**  
**Fiscal Year Ending 6/30**

Accident Year	Unpaid Loss		(Dollars in Thousands)															
	Undisc.	Disc.	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023 and Subsequent	
1978	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1979	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1982	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1983	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1984	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1985	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1986	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1987	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1988	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1989	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1990	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1991	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1992	11	10	4	2	2	1	1	0	0	0	0	0	0	0	0	0	0	
1993	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1994	13	12	5	3	2	1	1	1	0	0	0	0	0	0	0	0	0	
1995	14	13	5	3	2	1	1	1	0	0	0	0	0	0	0	0	0	
1996	32	28	11	7	5	3	2	1	1	1	0	0	0	0	0	0	0	
1997	21	19	7	5	3	2	1	1	1	0	0	0	0	0	0	0	0	
1998	111	100	39	25	16	11	7	5	3	2	1	1	1	0	0	0	0	
1999	73	65	25	17	11	7	5	3	2	1	1	1	1	0	0	0	0	
2000	60	54	21	14	9	6	4	2	2	1	1	0	0	0	0	0	0	
2001	174	155	60	39	26	17	11	7	5	3	2	1	1	1	0	0	0	
2002	336	301	116	76	50	32	21	14	9	6	4	3	2	1	1	0	1	
2003	452	405	156	102	67	44	29	19	12	8	5	3	2	1	1	1	1	
2004	578	513	164	143	94	61	40	26	17	11	7	5	3	2	1	1	2	
2005	1,034	912	287	213	185	121	79	52	34	22	14	9	6	4	3	2	3	
2006	1,594	1,415	563	286	212	185	121	79	52	34	22	14	9	6	4	3	5	
2007	3,663	3,366	2,062	565	287	213	186	121	79	52	34	22	15	9	6	4	8	
2008	18,392	17,557	14,505	2,188	600	304	226	197	129	84	55	36	24	15	10	7	12	
<b>Total</b>	<b>26,560</b>	<b>24,925</b>	<b>18,030</b>	<b>3,688</b>	<b>1,570</b>	<b>1,010</b>	<b>734</b>	<b>529</b>	<b>346</b>	<b>226</b>	<b>148</b>	<b>97</b>	<b>63</b>	<b>41</b>	<b>27</b>	<b>18</b>	<b>33</b>	

-Discount Rate 5.00%

-Note: Projected payments for accident year 2008 are for the full accident year.

- Annual Inflation & Cost Containment Assumptions: Cost Containment Reduction = 0% for 2008

- Inflation Varies by Fiscal Year

Fisc. Yr. Ending 6/30	2009	2010	2011	2012	2013	2014	2014	2014	>2014
Inflation Rate	9%	9%	9%	9%	9%	9%	9%	9%	9%

**Ohio Bureau of Workers' Compensation  
Public Employers-Taxing Districts  
Medical Only**

Accident Year	Calendar Year Persistency, Including Ohio Hospital Association Payments														
	0.5-1.5	1.5-2.5	2.5-3.5	3.5-4.5	4.5-5.5	5.5-6.5	6.5-7.5	7.5-8.5	8.5-9.5	9.5-10.5	10.5-11.5	11.5-12.5	12.5-13.5	13.5-14.5	14.5-15.5
1978															
1979															0.000
1980													0.000	0.017	0.000
1981												0.296	0.870	6.005	0.000
1982											1.525	1.544	0.058	0.368	0.188
1983											0.480	0.528	1.700	2.926	N/A
1984									0.203	0.232	0.382	0.061	0.000	0.000	0.000
1985								0.156	0.840	1.286	1.352		1.061	0.463	0.000
1986								0.355	0.079	0.215	0.181	0.000	0.239	0.362	1.675
1987						0.631	0.345	0.112	2.188	0.247	0.103	0.802	1.519	4.048	4.102
1988					0.680	0.655	0.273	0.044	1.740	9.424	6.195	0.171	N/A	0.598	N/A
1989				0.490	0.618	0.641	0.222	0.047	0.150	0.668	0.718	0.000	0.742	0.000	N/A
1990			0.431	0.602	0.670	0.702	0.251	0.095	0.014	0.059	0.106	0.086	3.373	0.000	0.000
1991		0.484	0.411	0.595	0.733	0.723	0.330	0.382	0.352	0.465	4.961	N/A	0.599	-16.854	0.000
1992	6.899	0.390	0.379	0.552	0.702	0.785	0.193	0.376	0.465	0.596	0.000	2.182	0.018	N/A	0.000
1993	5.742	0.460	0.394	0.545	0.666	0.846	0.508	0.499	0.039	0.018	0.029	0.640	0.000	0.013	0.000
1994	7.619	0.387	0.433	0.648	0.756	0.891	0.649	0.231	0.143	0.189	0.140	1.212	0.126	0.082	0.066
1995	5.096	0.332	0.352	0.623	0.735	0.698	0.546	0.824	0.615	1.696	0.865	0.544	0.626	0.847	
1996	5.284	0.329	0.313	0.471	0.521	0.736	0.430	0.905	0.308	0.733	0.894	0.552	0.438		
1997	7.952	0.227	0.316	0.601	0.616	1.085	0.585	0.650	0.656	0.878	0.767	1.472			
1998	4.434	0.276	0.337	0.624	0.523	0.764	0.663	0.574	0.583	0.733	0.192				
1999	4.034	0.246	0.311	0.435	0.536	0.638	0.601	0.573	0.741	1.708					
2000	3.367	0.205	0.383	0.628	0.738	0.701	0.845	0.679	1.227						
2001	2.860	0.184	0.259	0.402	0.730	0.619	0.568	0.313							
2002	3.242	0.178	0.322	0.478	0.546	0.774	0.539								
2003	2.657	0.169	0.249	0.503	0.639	0.940									
2004	2.574	0.166	0.242	0.407	0.791										
2005	2.466	0.148	0.260	0.380											
2006	2.920	0.144	0.269												
2007	2.546	0.149													
2008	2.704														
Avg Last5	2.642	0.155	0.268	0.434	0.689	0.735	0.643	0.558	0.703	1.150	0.572	0.884	0.241	-3.182	0.013
Avg Last3	2.723	0.147	0.257	0.430	0.658	0.778	0.650	0.522	0.850	1.107	0.618	0.856	0.396	0.314	0.022
Selected	2.632	0.138	0.251	0.466	0.681	0.799	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600

Accident Year	Calendar Year Persistency, Including Ohio Hospital Association Payments														
	15.5-16.5	16.5-17.5	17.5-18.5	18.5-19.5	19.5-20.5	20.5-21.5	21.5-22.5	22.5-23.5	23.5-24.5	24.5-25.5	25.5-26.5	26.5-27.5	27.5-28.5	28.5-29.5	29.5-30.5
1978															
1979				N/A											
1980			N/A												
1981	0.000	N/A													
1982	N/A	0.000	N/A												
1983	N/A	N/A	N/A	0.000	N/A										
1984	N/A	N/A	N/A	N/A	N/A	N/A	0.000	N/A							
1985	0.000	N/A													
1986	0.000	N/A													
1987	0.000	N/A													
1988	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1989	N/A	N/A	N/A	0.000	N/A										
1990	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1991	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1992	N/A	0.000													
1993	11.967														
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															
Avg Last 5	2.393	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Avg Last 3	3.989	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
Selected	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600

**Ohio Bureau of Workers' Compensation  
Public Employers-Taxing Districts  
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Accident Year	Calendar Year Persistency, Excluding Ohio Hospital Association Payments														
	<u>0.5-1.5</u>	<u>1.5-2.5</u>	<u>2.5-3.5</u>	<u>3.5-4.5</u>	<u>4.5-5.5</u>	<u>5.5-6.5</u>	<u>6.5-7.5</u>	<u>7.5-8.5</u>	<u>8.5-9.5</u>	<u>9.5-10.5</u>	<u>10.5-11.5</u>	<u>11.5-12.5</u>	<u>12.5-13.5</u>	<u>13.5-14.5</u>	<u>14.5-15.5</u>
1978															#N/A
1979															#N/A
1980													0.000	0.017	0.000
1981												0.296	0.870	0.605	0.000
1982											1.525	1.544	0.058	0.368	0.188
1983											0.528	1.700	2.926	#N/A	N/A
1984									0.203	0.232	0.382	0.061	0.000	0.000	0.000
1985								0.156	0.840	1.286	1.352	#N/A	1.061	0.463	0.000
1986								0.355	0.079	0.215	0.181	0.000	0.239	0.362	1.675
1987						0.631	0.345	0.112	2.188	0.247	0.103	0.802	1.519	4.048	4.102
1988					0.680	0.655	0.273	0.044	1.740	9.424	6.195	0.171	N/A	0.598	N/A
1989				0.490	0.618	0.641	0.222	0.047	0.150	0.668	0.718	0.000	0.742	0.000	N/A
1990			0.431	0.602	0.670	0.702	0.251	0.095	0.014	0.059	0.106	0.086	3.373	0.000	0.000
1991		0.484	0.411	0.595	0.733	0.723	0.330	0.382	0.352	0.465	4.961	N/A	0.599	-16.854	0.000
1992	6.899	0.390	0.379	0.552	0.702	0.785	0.193	0.376	0.465	0.596	0.000	2.182	0.018	N/A	0.000
1993	5.742	0.460	0.394	0.545	0.666	0.846	0.508	0.499	0.039	0.018	0.029	0.640	0.000	0.013	0.000
1994	7.619	0.387	0.433	0.648	0.756	0.891	0.649	0.231	0.143	0.189	0.140	1.212	0.126	0.082	0.067
1995	5.096	0.332	0.352	0.623	0.735	0.698	0.546	0.824	0.615	1.696	0.865	0.544	0.626	0.823	
1996	5.284	0.329	0.313	0.471	0.521	0.736	0.430	0.905	0.308	0.733	0.894	0.552	0.438		
1997	7.952	0.227	0.316	0.601	0.616	1.085	0.585	0.650	0.656	0.878	0.767	1.471			
1998	4.434	0.276	0.337	0.624	0.523	0.764	0.663	0.574	0.583	0.733	0.192				
1999	4.034	0.246	0.311	0.435	0.536	0.638	0.601	0.573	0.741	1.739					
2000	3.367	0.205	0.383	0.628	0.738	0.701	0.845	0.679	1.213						
2001	2.860	0.184	0.259	0.402	0.730	0.619	0.568	0.313							
2002	3.242	0.178	0.322	0.478	0.546	0.774	0.541								
2003	2.657	0.169	0.249	0.503	0.639	1.004									
2004	2.574	0.166	0.242	0.407	0.752										
2005	2.466	0.148	0.260	0.487											
2006	2.920	0.144	0.252												
2007	2.546	0.123													
2008	2.656														
Avg Last5	2.632	0.150	0.265	0.455	0.681	0.747	0.643	0.558	0.700	1.156	0.572	0.884	0.242	-3.187	0.013
Avg Last3	2.707	0.138	0.251	0.466	0.646	0.799	0.651	0.522	0.846	1.117	0.618	0.856	0.396	0.306	0.022
Selected	2.632	0.138	0.251	0.466	0.681	0.799	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600

Accident Year	Calendar Year Persistency, Excluding Ohio Hospital Association Payments														
	<u>15.5-16.5</u>	<u>16.5-17.5</u>	<u>17.5-18.5</u>	<u>18.5-19.5</u>	<u>19.5-20.5</u>	<u>20.5-21.5</u>	<u>21.5-22.5</u>	<u>22.5-23.5</u>	<u>23.5-24.5</u>	<u>24.5-25.5</u>	<u>25.5-26.5</u>	<u>26.5-27.5</u>	<u>27.5-28.5</u>	<u>28.5-29.5</u>	<u>29.5-30.5</u>
1978															
1979				N/A											
1980			N/A												
1981	0.000	N/A													
1982	N/A	0.000	N/A												
1983	N/A	N/A	N/A	0.000	N/A										
1984	N/A	N/A	N/A	N/A	N/A	N/A	0.000	N/A							
1985	0.000	N/A													
1986	0.000	N/A													
1987	0.000	N/A													
1988	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1989	N/A	N/A	N/A	0.000	N/A										
1990	N/A	N/A	N/A	N/A											
1991	N/A	N/A	N/A												
1992	N/A	0.000													
1993	11.967														
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															
Avg Last 5	2.393	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Avg Last 3	3.989	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
Selected	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600

**Ohio Bureau of Workers' Compensation  
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Accident Year	Paid Losses (Including Ohio Hospital Association Payments) per Ultimate Lost Time Claim Count - Evaluation in Years																
	0.5	1.5	2.5	3.5	4.5	5.5	6.5	7.5	8.5	9.5	10.5	11.5	12.5	13.5	14.5	15.5	
1978																0	0
1979																0	0
1980													0			0	0
1981												0				0	0
1982											0					0	0
1983									1		0					0	0
1984								3	1		0					0	0
1985								16	1	0	0					0	0
1986							46	16	1	1	0					0	0
1987						72	45	13	0	1	2					0	0
1988					106	69	48	10	0	0	0					0	0
1989				216	112	75	45	11	1	0	0					0	0
1990			502	186	112	64	42	15	2	3	2					0	(0)
1991		1,038	452	188	88	58	46	7	7	4	0					0	0
1992	150	1,159	496	159	83	59	34	20	8	0	0					0	0
1993	202	1,077	403	152	88	40	38	16	4	2	2	1				0	0
1994	141	1,041	351	136	53	43	24	15	13	9	5	4	2	1	1		
1995	204	1,058	388	85	59	34	28	15	15	3	4	4	2	1			
1996	200	1,177	271	125	66	38	36	16	11	6	4	3	3				
1997	148	1,196	394	110	62	33	27	16	9	5	4	2					
1998	270	1,427	326	100	63	36	24	15	8	5	11						
1999	354	1,328	322	145	67	38	25	14	7	6							
2000	395	1,568	378	107	52	36	16	10	5								
2001	548	2,059	412	129	49	26	18	17									
2002	635	2,308	402	102	48	24	31										
2003	869	2,380	411	95	37	33											
2004	925	2,479	394	91	42												
2005	1,005	2,660	352	110													
2006	911	2,438	408														
2007	958	2,741															
2008	1,014																

Annual % Change																
3 Pt. % Chg.	5.5%	1.5%	1.8%	7.3%	-6.8%	12.1%	38.2%	10.4%	-18.4%	18.3%	65.0%	-23.5%	25.8%	134.9%	N/A	N/A
5 Pt. % Chg.	1.4%	2.7%	-1.3%	-4.3%	-6.9%	-6.8%	1.7%	-3.0%	-14.8%	13.8%	14.0%	20.0%	31.0%	#NUM!	N/A	N/A

Accident Year	Paid Losses (Including Ohio Hospital Association Payments) per Ultimate Lost Time Claim Count - Evaluation in Years														
	16.5	17.5	18.5	19.5	20.5	21.5	22.5	23.5	24.5	25.5	26.5	27.5	28.5	29.5	30.5
1978	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1979	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1982	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1983	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1984	0	0	0	0	0	(0)	0	0	0	0	0	0	0	0	0
1985	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1986	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1987	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1988	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1989	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1990	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1991	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1992	1														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

Annual % Change																
3 Pt. % Chg.	N/A															
5 Pt. % Chg.	N/A															

**Ohio Bureau of Workers' Compensation  
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Accident Year	Paid Losses (Excluding Ohio Hospital Association Payments) per Ultimate Lost Time Claim Count - Evaluation in Years																
	0.5	1.5	2.5	3.5	4.5	5.5	6.5	7.5	8.5	9.5	10.5	11.5	12.5	13.5	14.5	15.5	
1978																0	0
1979																0	0
1980													0			0	0
1981												0				0	0
1982											0					0	0
1983									1		0					0	0
1984									3	1	0					0	0
1985								16	1	0	0					0	0
1986							46	16	1	1	0					0	0
1987						72	45	13	0	1	2	0				0	0
1988					106	69	48	10	0	0	0	0				0	0
1989				216	112	75	45	11	1	0	0	0				0	0
1990			502	186	112	64	42	15	2	3	2	0	0			0	(0)
1991		1,038	452	188	88	58	46	7	7	4	0	0	0			0	0
1992	150	1,159	496	159	83	59	34	20	8	0	0	0	0			0	0
1993	202	1,077	403	152	88	40	38	16	4	2	2	1	4			0	0
1994	141	1,041	351	136	53	43	24	15	13	9	5	4	2	1	1		
1995	204	1,058	388	85	59	34	28	15	15	3	4	4	2	1			
1996	200	1,177	271	125	66	38	36	16	11	6	4	3	3				
1997	148	1,196	394	110	62	33	27	16	9	5	4	2					
1998	270	1,427	326	100	63	36	24	15	8	5	11						
1999	354	1,328	322	145	67	38	25	14	7	6							
2000	395	1,568	378	107	52	36	16	10	5								
2001	548	2,059	412	129	49	26	18	17									
2002	635	2,308	402	102	48	24	31										
2003	869	2,380	411	95	37	31											
2004	925	2,479	394	91	41												
2005	1,005	2,660	352	83													
2006	911	2,438	331														
2007	958	2,693															
2008	1,014																

Annual % Change																
3 Pt. % Chg.	5.5%	0.6%	-8.4%	-6.4%	-8.0%	8.0%	37.5%	10.1%	-18.7%	17.2%	65.0%	-23.5%	25.8%	134.9%	N/A	N/A
5 Pt. % Chg.	1.4%	2.3%	-5.3%	-9.4%	-7.4%	-8.2%	1.5%	-3.1%	-14.9%	13.4%	14.0%	20.0%	31.0%	#NUM!	N/A	N/A

Accident Year	Paid Losses (Excluding Ohio Hospital Association Payments) per Ultimate Lost Time Claim Count - Evaluation in Years														
	16.5	17.5	18.5	19.5	20.5	21.5	22.5	23.5	24.5	25.5	26.5	27.5	28.5	29.5	30.5
1978	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1979	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1982	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1983	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1984	0	0	0	0	0	(0)	0	0	0	0	0	0	0	0	0
1985	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1986	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1987	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1988	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1989	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1990	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1991	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1992	1														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

Annual % Change																
3 Pt. % Chg.	N/A															
5 Pt. % Chg.	N/A															

**Ohio Bureau of Workers' Compensation  
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Accident Year	Paid Loss Development Factors - Evaluation in Years														
	<u>0.5-1.5</u>	<u>1.5-2.5</u>	<u>2.5-3.5</u>	<u>3.5-4.5</u>	<u>4.5-5.5</u>	<u>5.5-6.5</u>	<u>6.5-7.5</u>	<u>7.5-8.5</u>	<u>8.5-9.5</u>	<u>9.5-10.5</u>	<u>10.5-11.5</u>	<u>11.5-12.5</u>	<u>12.5-13.5</u>	<u>13.5-14.5</u>	<u>14.5-15.5</u>
1978															
1979															
1980													1.543	0.539	
1981												0.526	0.078	1.000	1.333
1982											0.519	2.068	0.158	2.619	
1983											0.472	0.643	0.092		
1984									0.414	0.391	0.579	0.113	2.000	0.367	
1985								0.077	0.255	0.550			0.840	1.126	0.233
1986								0.343	0.094	0.657	0.223	0.976	0.554	0.244	0.736
1987						0.628	0.290	0.034	1.969	2.355	0.071	0.129	1.170	0.727	1.753
1988					0.651	0.696	0.208	0.050	0.435	0.108	4.663				
1989				0.517	0.671	0.601	0.234	0.137	0.024	4.335	1.177	0.200	4.974		
1990			0.370	0.603	0.574	0.654	0.362	0.164	1.038	0.652	0.247	0.127	1.221	-2.354	
1991		0.436	0.416	0.465	0.663	0.795	0.141	1.127	0.493	0.023			0.084	3.049	
1992	7.704	0.428	0.320	0.522	0.711	0.575	0.577	0.399	0.018	0.236	1.478	10.029			
1993	5.337	0.374	0.377	0.582	0.452	0.960	0.406	0.229	0.509	0.929	0.456	5.638	0.057	0.341	0.899
1994	7.360	0.338	0.388	0.388	0.815	0.557	0.642	0.820	0.706	0.616	0.651	0.547	0.521	1.127	
1995	5.179	0.366	0.219	0.690	0.587	0.822	0.543	0.946	0.223	1.276	0.869	0.453	0.832		
1996	5.883	0.230	0.459	0.531	0.581	0.930	0.449	0.657	0.536	0.713	0.734	1.049			
1997	8.078	0.329	0.279	0.567	0.528	0.832	0.592	0.530	0.533	0.841	0.546				
1998	5.289	0.229	0.306	0.631	0.569	0.683	0.612	0.524	0.669	2.084					
1999	3.756	0.242	0.451	0.461	0.574	0.649	0.550	0.517	0.905						
2000	3.975	0.241	0.281	0.489	0.684	0.456	0.643	0.500							
2001	3.755	0.200	0.314	0.377	0.538	0.702	0.908								
2002	3.635	0.174	0.254	0.470	0.495	1.305									
2003	2.740	0.173	0.232	0.390	0.886										
2004	2.682	0.159	0.232	0.456											
2005	2.646	0.132	0.312												
2006	2.676	0.167													
2007	2.863														
2008															

Avg All	4.597	0.264	0.326	0.509	0.624	0.740	0.469	0.425	0.586	0.988	0.972	1.656	1.055	1.060	0.991
Avg Last 3	2.728	0.153	0.259	0.439	0.640	0.821	0.700	0.514	0.702	1.213	0.717	0.683	0.470	0.489	0.300
Selected	2.632	0.138	0.251	0.466	0.681	0.799	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600

Accident Year	Paid Loss Development Factors - Evaluation in Years														
	<u>15.5-16.5</u>	<u>16.5-17.5</u>	<u>17.5-18.5</u>	<u>18.5-19.5</u>	<u>19.5-20.5</u>	<u>20.5-21.5</u>	<u>21.5-22.5</u>	<u>22.5-23.5</u>	<u>23.5-24.5</u>	<u>24.5-25.5</u>	<u>25.5-26.5</u>	<u>26.5-27.5</u>	<u>27.5-28.5</u>	<u>28.5-29.5</u>	<u>29.5-30.5</u>
1978		0.000													
1979															
1980															
1981	0.000														
1982		0.000													
1983				0.000											
1984							0.000								
1985	0.000														
1986	0.000														
1987	0.000														
1988															
1989				0.000											
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2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

Avg All	0.000	0.000	N/A												
Avg Last 3	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Selected	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600

**Ohio Bureau of Workers' Compensation  
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Accident Year	Paid Loss Development Factors - Indexed Payments														
	<u>0.5-1.5</u>	<u>1.5-2.5</u>	<u>2.5-3.5</u>	<u>3.5-4.5</u>	<u>4.5-5.5</u>	<u>5.5-6.5</u>	<u>6.5-7.5</u>	<u>7.5-8.5</u>	<u>8.5-9.5</u>	<u>9.5-10.5</u>	<u>10.5-11.5</u>	<u>11.5-12.5</u>	<u>12.5-13.5</u>	<u>13.5-14.5</u>	<u>14.5-15.5</u>
1978															
1979															
1980													1.457	0.514	
1981												0.496	0.075	0.957	1.288
1982											0.490	1.974	0.151	2.530	
1983										0.445	0.613	0.088			
1984								0.391	0.373	0.554	0.109	1.945	0.355	0.000	
1985								0.073	0.243	0.527		0.814	1.088	0.223	
1986							0.324	0.090	0.628	0.215	0.949	0.537	0.235	2.996	0.704
1987						0.592	0.277	0.032	1.902	2.290	0.069	0.124	1.124	0.695	1.674
1988					0.615	0.664	0.199	0.048	0.423	0.104	4.505	0.000	N/A	0.000	N/A
1989				0.488	0.640	0.575	0.226	0.133	0.024	4.188	1.131	0.191	4.751	0.000	N/A
1990			0.349	0.575	0.549	0.632	0.352	0.158	1.003	0.626	0.236	0.121	1.173	-2.256	0.000
1991		0.411	0.398	0.445	0.641	0.773	0.137	1.088	0.474	0.022	0.000	N/A	0.080	2.925	0.000
1992	7.272	0.409	0.306	0.504	0.691	0.557	0.557	0.383	0.017	0.226	1.421	9.608	0.000	N/A	0.000
1993	5.094	0.358	0.365	0.566	0.438	0.928	0.390	0.219	0.486	0.893	0.437	5.410	0.054	0.326	0.861
1994	7.043	0.326	0.378	0.376	0.787	0.536	0.614	0.783	0.678	0.590	0.625	0.499	1.079		
1995	5.004	0.356	0.212	0.667	0.564	0.786	0.518	0.909	0.214	1.224	0.836	0.434	0.797		
1996	5.722	0.223	0.444	0.510	0.556	0.888	0.432	0.629	0.514	0.685	0.703	1.004			
1997	7.828	0.318	0.268	0.542	0.505	0.800	0.567	0.509	0.512	0.806	0.523				
1998	5.109	0.220	0.293	0.602	0.547	0.654	0.587	0.504	0.641	1.996					
1999	3.609	0.232	0.430	0.443	0.550	0.623	0.529	0.495	0.866						
2000	3.800	0.231	0.271	0.468	0.656	0.439	0.616	0.479							
2001	3.587	0.192	0.301	0.361	0.517	0.672	0.870								
2002	3.494	0.167	0.243	0.452	0.474	1.250									
2003	2.625	0.166	0.223	0.374	0.849										
2004	2.573	0.153	0.222	0.437											
2005	2.544	0.127	0.299												
2006	2.563	0.160													
2007	2.742														
2008															
Avg All	4.413	0.253	0.313	0.488	0.599	0.711	0.450	0.408	0.564	0.951	0.873	1.473	0.940	0.862	0.528
Avg Last3	2.616	0.147	0.248	0.421	0.613	0.787	0.672	0.493	0.673	1.162	0.687	0.655	0.450	0.468	0.287
Selected	2.632	0.138	0.251	0.466	0.681	0.799	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600

Accident Year	Paid Loss Development Factors - Indexed Payments														
	<u>15.5-16.5</u>	<u>16.5-17.5</u>	<u>17.5-18.5</u>	<u>18.5-19.5</u>	<u>19.5-20.5</u>	<u>20.5-21.5</u>	<u>21.5-22.5</u>	<u>22.5-23.5</u>	<u>23.5-24.5</u>	<u>24.5-25.5</u>	<u>25.5-26.5</u>	<u>26.5-27.5</u>	<u>27.5-28.5</u>	<u>28.5-29.5</u>	<u>29.5-30.5</u>
1978					N/A										
1979				N/A											
1980			N/A												
1981	0.000	N/A													
1982	N/A	0.000	N/A												
1983	N/A	N/A	N/A	0.000	N/A										
1984	N/A	N/A	N/A	N/A	N/A	N/A	0.000	N/A							
1985	0.000	N/A													
1986	0.000	N/A													
1987	0.000	N/A													
1988	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1989	N/A	N/A	N/A	0.000	N/A										
1990	N/A	N/A	N/A												
1991	N/A	N/A													
1992	N/A														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															
Avg All	0.000	0.000	N/A												
Avg Last 3	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Selected	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600

**Ohio Bureau of Workers' Compensation  
Public Employers-Taxing Districts  
Medical Only**

Accident Year	Paid Losses Including Ohio Hospital Association Payments, (in thousands) - Evaluation in Years																
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>	
1978																0	0
1979																0	0
1980														1		1	0
1981													2		1	0	0
1982												1		1		0	1
1983										3		1		1		0	0
1984									14	6		2		1		0	0
1985								97	7	2		1		0		0	0
1986							273	94	9	6		1		1		1	0
1987						442	277	81	3	5		13		1		0	0
1988				681	444	309	64	3	1	0		1		0		0	0
1989				1,402	725	486	292	68	9	0		1		1		0	1
1990			3,241	1,199	723	415	271	98	16	17		11		3		0	(1)
1991		6,447	2,808	1,169	544	361	287	41	46	23		1		0		1	0
1992	954	7,351	3,146	1,007	525	373	215	124	49	1		0		3		0	0
1993	1,200	6,406	2,395	904	526	238	228	93	21	11		10		5		26	1
1994	855	6,292	2,124	825	320	261	145	93	77	54		33		22		12	6
1995	1,119	5,796	2,124	466	321	189	155	84	80	18		23		20		9	7
1996	1,082	6,367	1,467	674	358	208	193	87	57	31		22		16		17	
1997	785	6,338	2,086	583	330	175	145	86	46	24		20		11			
1998	1,451	7,677	1,755	538	339	193	132	81	42	28		59					
1999	2,129	7,996	1,936	873	402	231	150	83	43	39							
2000	2,407	9,567	2,309	650	317	217	99	64	32								
2001	3,015	11,321	2,265	712	268	144	101	92									
2002	3,638	13,224	2,305	585	275	136	178										
2003	4,732	12,966	2,237	520	203	180											
2004	4,907	13,157	2,089	485	221												
2005	5,163	13,662	1,808	564													
2006	4,585	12,270	2,053														
2007	4,775	13,671															
2008	5,055																

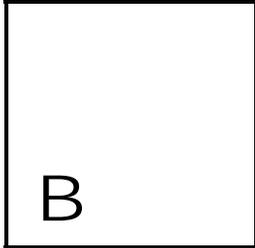
Accident Year	Paid Losses Including Ohio Hospital Association Payments, (in thousands) - Evaluation in Years														
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>
1978	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1979	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1982	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1983	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1984	0	0	0	0	0	(0)	0	0	0	0	0	0	0	0	0
1985	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1986	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1987	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1988	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1989	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1990	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1991	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1992	6														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

**Ohio Bureau of Workers' Compensation  
Public Employers-Taxing Districts  
Medical Only**

Accident Year	Paid Losses Excluding Ohio Hospital Association Payments, (in thousands) - Evaluation in Years																
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>	
1978																0	0
1979																0	0
1980														1		1	0
1981													2	1		0	0
1982												1	1	1		0	1
1983										3		1	1	0		0	0
1984									14	6		2	1	0		0	0
1985								97	7	2		1	0			0	0
1986							273	94	9	6		1	1	1	0	1	0
1987						442	277	81	3	5		13	1	0		0	0
1988				681	444	309	64	3	1	0		1	0			0	0
1989				1,402	725	486	292	68	9	0		1	1	0		1	0
1990			3,241	1,199	723	415	271	98	16	17		11	3	0		0	(1)
1991		6,447	2,808	1,169	544	361	287	41	46	23		1	0	1		0	0
1992	954	7,351	3,146	1,007	525	373	215	124	49	1		0	0	3		0	0
1993	1,200	6,406	2,395	904	526	238	228	93	21	11		10	5	26		1	0
1994	855	6,292	2,124	825	320	261	145	93	77	54		33	22	12		6	7
1995	1,119	5,796	2,124	466	321	189	155	84	80	18		23	20	9		7	
1996	1,082	6,367	1,467	674	358	208	193	87	57	31		22	16	17			
1997	785	6,338	2,086	583	330	175	145	86	46	24		20	11				
1998	1,451	7,677	1,755	538	339	193	132	81	42	28		59					
1999	2,129	7,996	1,936	873	402	231	150	83	43	38							
2000	2,407	9,567	2,309	650	317	217	99	64	32								
2001	3,015	11,321	2,265	712	268	144	101	91									
2002	3,638	13,224	2,305	585	275	136	176										
2003	4,732	12,966	2,237	520	203	167											
2004	4,907	13,157	2,089	485	216												
2005	5,163	13,662	1,808	429													
2006	4,585	12,270	1,664														
2007	4,775	13,427															
2008	5,055																

Accident Year	Paid Losses Excluding Ohio Hospital Association Payments, (in thousands) - Evaluation in Years														
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>
1978	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1979	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1982	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1983	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1984	0	0	0	0	0	(0)	0	0	0	0	0	0	0	0	0
1985	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1986	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1987	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1988	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1989	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1990	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1991	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1992	6														
1993															
1994															
1995															
1996															
1997															
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2008															

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## Temporary Total (TT) and Permanent Total (PTD) Benefits (PEC)

### Temporary Total

#### Conclusions

Indicated unpaid TT loss as of June 30, 2008 is \$122.7 million on a discounted basis and \$161.0 million on a nominal basis. These values are summarized in Appendix B.1. The projected value of discounted ultimate losses for the first half of accident year 2008 is approximately \$14.1 million.

The projected discounted unpaid TT loss in last year's report was \$122.5 million. Actual payments in the latest fiscal year for claims occurring in June 2007 and prior amounted to \$25.2 million. The retrospective estimate of the required unpaid loss for these benefits as of June 30, 2007 is \$119.5 million, which represents a decrease of \$3.0 million from our estimate with data as of June 30, 2007. These comparisons to comparable values using last year's methodology are shown in Appendix R.4.

#### Methodology

Our methodology is the same as described in Appendix B for private employers. Notable comparisons of the PEC experience to the PA experience are as follows:

- Persistency factors for public employers - taxing districts (Appendix B.3) are higher than the PA factors for almost all periods of development. The difference could be the result of some claims being excluded in the earliest years of development because of disability plans (especially for fire fighters and police).
- The PEC percentages of TT beneficiaries are lower than the PA percentages in the early years of development.

Calendar year persistency factors are shown in Appendix B.3 and the traditional year-to-year persistencies by accident year are provided in Appendix B.5. Appendix B.6 shows the historical payment data. The percentages of “beneficiaries” (calculated by dividing fiscal year payments by assumed average annual benefits and the number of lost time claims) are computed in Appendix B.4. The average annual benefits are presented in Appendix B.7.

Appendix B.2 provides the calculations of projected payments for each accident year by fiscal year. These are computed by multiplying the payments in prior fiscal years by the appropriate persistency factors from Appendix B.3.

## Permanent Total Disability

### Conclusions

Indicated unpaid PTD loss as of June 30, 2008 is \$425.5 million on a discounted basis and \$741.1 million on a nominal basis. These values are summarized in Appendix B.8. The projected value of discounted ultimate losses for the first half of accident year 2008 is \$10.6 million.

The projected discounted unpaid PTD loss as of June 30, 2007 in last year’s audit was \$413.3 million. Actual payments in the latest fiscal year for claims occurring in June 2007 and prior amounted to \$30.6 million. The retrospective estimate of the required unpaid loss for these benefits as of June 30, 2007 is \$415.2 million, which represents an increase of \$1.9 million from our estimate with data as of June 30, 2007. These comparisons to comparable values in last year’s audit are shown in Appendix R.4.

### Methodology

Our methodology is the same as described for PA in Appendix B. The projections of PTD claim counts are shown in Appendix S.17 for PEC employers. PTD payments are displayed by accident year and by period of development in Appendix B.13 and the indexed paid losses (number of weeks of benefits per ultimate PTD claim) are shown in Appendix B.12. Appendix B.9 provides the average weekly PTD benefits by accident year and the composite factors (average benefit times number of ultimate PTD claims) are contained in Appendix B.10. The cumulative indexed weeks of benefits are multiplied by the composite factors in Appendix B.11 to arrive at the unpaid loss by accident year.

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**Ohio Bureau of Workers' Compensation**  
**Public Employers-Taxing Districts**  
**Temporary Total**  
**Summary of Unpaid Loss @ 6/30/08**  
(Dollars in Thousands)

<u>Accident Year</u>	<u>Undiscounted Unpaid Loss</u>	<u>Discounted Unpaid Loss</u>
Prior to 1978	31	27
1978	12	10
1979	54	47
1980	0	0
1981	17	15
1982	143	124
1983	29	25
1984	152	130
1985	334	282
1986	78	66
1987	241	199
1988	476	391
1989	845	688
1990	335	270
1991	983	785
1992	1,498	1,187
1993	972	764
1994	1,741	1,357
1995	2,088	1,617
1996	2,672	2,055
1997	2,845	2,174
1998	4,896	3,720
1999	5,373	4,061
2000	8,118	6,106
2001	7,874	5,895
2002	14,034	10,464
2003	15,864	11,785
2004	15,228	11,387
2005	16,657	12,571
2006	17,014	13,000
2007	24,161	18,735
2008	<u>16,197</u>	<u>12,740</u>
<b>Total 1978-2008:</b>	<b>160,929</b>	<b>122,648</b>
<b>Total:</b>	<b>160,960</b>	<b>122,675</b>

Note: Unpaid loss for accident year 2008 is for the first half of the year only.

**Ohio Bureau of Workers' Compensation**  
**Public Employers-Taxing Districts**  
**Temporary Total**  
**Unpaid Loss Payment Projections**  
**Fiscal Year Ending 6/30**

Accident Year	Unpaid Loss		(Dollars in Thousands)																			
	Undisc.	Disc.	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023 and Subsequent					
1978	12	10	3	2	2	1	1	1	0	0	0	0	0	0	0	0	0					
1979	54	47	16	11	8	6	4	3	2	1	1	1	0	0	0	0	0					
1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
1981	17	15	4	3	3	2	1	1	1	0	0	0	0	0	0	0	0					
1982	143	124	34	28	22	18	12	9	6	4	3	2	1	1	1	1	1					
1983	29	25	7	5	4	3	3	2	1	1	1	0	0	0	0	0	0					
1984	152	130	32	27	22	18	14	11	8	6	4	3	2	1	1	1	2					
1985	334	282	67	57	47	39	32	25	20	14	10	7	5	3	2	2	4					
1986	78	66	15	13	11	9	7	6	5	4	3	2	1	1	1	0	1					
1987	241	199	44	38	32	27	23	19	15	12	10	7	5	3	2	2	4					
1988	476	391	82	71	62	53	44	37	30	25	20	16	11	8	5	4	9					
1989	845	688	138	122	106	92	78	66	55	45	37	29	23	16	11	8	19					
1990	335	270	52	46	41	35	31	26	22	18	15	12	10	8	5	4	9					
1991	983	785	147	130	115	101	89	76	65	55	46	38	31	25	19	14	32					
1992	1,498	1,187	218	192	170	150	132	115	100	85	72	60	49	40	32	25	59					
1993	972	764	137	121	107	95	83	74	64	55	47	40	33	27	22	18	47					
1994	1,741	1,357	240	212	187	165	146	129	114	99	86	73	62	51	42	34	100					
1995	2,088	1,617	282	249	220	194	171	151	134	118	103	89	76	64	53	44	140					
1996	2,672	2,055	355	313	276	244	215	190	168	148	131	114	99	84	71	59	204					
1997	2,845	2,174	372	328	290	256	226	199	176	155	137	121	106	91	78	66	243					
1998	4,896	3,720	631	557	492	434	384	339	299	264	233	206	182	159	137	117	463					
1999	5,373	4,061	685	605	534	471	416	367	324	286	253	223	197	174	152	131	555					
2000	8,118	6,106	1,024	904	798	705	622	549	485	428	378	334	295	260	230	201	906					
2001	7,874	5,895	984	869	767	677	598	528	466	412	363	321	283	250	221	195	939					
2002	14,034	10,464	1,741	1,537	1,357	1,198	1,058	934	824	728	643	567	501	442	390	345	1,770					
2003	15,864	11,785	1,954	1,725	1,523	1,345	1,187	1,048	925	817	721	637	562	496	438	387	2,096					
2004	15,228	11,387	2,284	1,594	1,408	1,243	1,097	969	855	755	667	589	520	459	405	358	2,026					
2005	16,657	12,571	2,685	2,096	1,463	1,292	1,140	1,007	889	785	693	612	540	477	421	372	2,187					
2006	17,014	13,000	2,998	2,259	1,764	1,231	1,087	960	847	748	660	583	515	454	401	354	2,153					
2007	24,161	18,735	4,648	3,438	2,591	2,023	1,412	1,246	1,100	972	858	757	669	590	521	460	2,876					
2008	<u>33,431</u>	<u>26,297</u>	<u>6,775</u>	<u>5,128</u>	<u>3,793</u>	<u>2,859</u>	<u>2,232</u>	<u>1,558</u>	<u>1,375</u>	<u>1,214</u>	<u>1,072</u>	<u>946</u>	<u>836</u>	<u>738</u>	<u>651</u>	<u>575</u>	<u>3,680</u>					
<b>Total</b>	<b>178,163</b>	<b>136,205</b>	<b>28,654</b>	<b>22,682</b>	<b>18,215</b>	<b>14,985</b>	<b>12,546</b>	<b>10,645</b>	<b>9,377</b>	<b>8,256</b>	<b>7,265</b>	<b>6,389</b>	<b>5,613</b>	<b>4,924</b>	<b>4,315</b>	<b>3,774</b>	<b>20,523</b>					
<b>-Discount Rate</b>																	<b>5.00%</b>					

-Note: Projected payments for accident year 2008 are for the full accident year.

**Ohio Bureau of Workers' Compensation  
Public Employers-Taxing Districts  
Temporary Total**

Accident Year	Calendar Year Persistency														
	<u>0.5-1.5</u>	<u>1.5-2.5</u>	<u>2.5-3.5</u>	<u>3.5-4.5</u>	<u>4.5-5.5</u>	<u>5.5-6.5</u>	<u>6.5-7.5</u>	<u>7.5-8.5</u>	<u>8.5-9.5</u>	<u>9.5-10.5</u>	<u>10.5-11.5</u>	<u>11.5-12.5</u>	<u>12.5-13.5</u>	<u>13.5-14.5</u>	<u>14.5-15.5</u>
1978															
1979															0.714
1980													0.932	0.997	0.881
1981												0.792	1.007	0.935	0.780
1982											1.063	0.836	1.021	1.151	1.026
1983										0.709	0.871	0.736	0.755	0.514	0.754
1984									0.877	0.722	0.790	0.814	1.813	1.091	1.524
1985								0.926	1.063	0.790	0.650	0.388	0.638	0.634	0.451
1986							0.681	0.606	0.816	0.836	0.588	0.726	0.789	0.673	1.395
1987						0.963	0.921	0.940	0.884	1.316	0.798	0.536	0.727	0.385	0.716
1988					0.868	0.954	0.918	0.768	0.912	0.854	1.024	1.221	0.743	0.846	0.532
1989				0.768	0.815	0.825	0.968	0.615	0.820	0.917	0.765	1.012	0.665	0.947	0.808
1990			0.860	0.824	0.749	0.843	0.890	0.917	0.890	0.884	1.369	0.826	0.892	1.175	1.820
1991		0.972	0.950	0.876	0.736	0.900	0.931	0.826	0.648	0.602	1.168	0.584	0.966	0.410	0.722
1992	7.379	0.841	0.839	0.776	1.006	0.797	1.093	1.125	1.271	1.172	1.267	0.833	1.728	1.063	1.288
1993	6.402	0.751	0.783	0.624	0.723	0.698	0.803	0.724	0.665	0.753	1.083	0.780	0.703	0.869	0.873
1994	6.148	0.609	0.567	0.580	0.609	0.673	0.852	0.619	0.845	0.493	0.714	0.794	0.756	0.731	0.601
1995	6.238	0.694	0.852	0.922	0.977	0.833	0.890	1.289	1.216	1.332	1.658	1.313	1.242	0.792	
1996	6.432	0.592	0.574	0.796	0.601	0.783	0.643	0.713	0.557	0.469	0.383	0.551	0.813		
1997	5.728	0.568	0.648	0.878	0.772	0.653	0.776	0.602	0.554	1.037	0.966	0.967			
1998	5.543	0.536	0.533	0.642	0.662	0.545	0.860	0.942	0.756	0.708	0.624				
1999	5.131	0.618	0.681	0.798	1.193	1.022	0.950	0.968	0.999	1.072					
2000	4.689	0.558	0.623	0.551	0.595	0.696	0.789	0.809	0.703						
2001	5.267	0.620	0.824	0.907	0.966	0.983	1.098	0.969							
2002	6.018	0.555	0.553	0.559	0.619	0.423	0.605								
2003	5.043	0.658	0.629	0.608	0.761	0.688									
2004	6.438	0.851	0.864	0.881	0.962										
2005	5.520	0.714	0.760	0.814											
2006	7.610	0.879	0.892												
2007	5.889	0.678													
2008	6.094														
Avg Last5	6.310	0.756	0.740	0.754	0.781	0.762	0.860	0.858	0.714	0.923	0.869	0.881	1.049	0.773	1.061
Avg Last3	6.531	0.757	0.839	0.768	0.781	0.698	0.830	0.915	0.819	0.939	0.658	0.944	0.937	0.797	0.921
Selected	6.531	0.757	0.740	0.754	0.781	0.698	0.883	0.883	0.883	0.883	0.883	0.883	0.883	0.883	0.883

Accident Year	Calendar Year Persistency														
	<u>15.5-16.5</u>	<u>16.5-17.5</u>	<u>17.5-18.5</u>	<u>18.5-19.5</u>	<u>19.5-20.5</u>	<u>20.5-21.5</u>	<u>21.5-22.5</u>	<u>22.5-23.5</u>	<u>23.5-24.5</u>	<u>24.5-25.5</u>	<u>25.5-26.5</u>	<u>26.5-27.5</u>	<u>27.5-28.5</u>	<u>28.5-29.5</u>	<u>29.5-30.5</u>
1978															
1979	0.680	1.025	0.785	0.240	0.389	0.994	0.668	0.638	0.266	0.542	1.234	0.125	0.000	0.913	0.271
1980	0.708	0.919	0.748	1.364	0.655	1.088	1.798	2.187	2.000	0.705	9.152	0.525	4.242	N/A	
1981	0.814	0.586	0.406	1.217	0.298	0.227	0.104	0.311	0.357	0.094	0.559	1.248	0.000		
1982	1.682	1.144	0.856	2.244	2.618	7.956	2.778	2.482	8.034	0.892	0.090	0.144			
1983	0.669	0.719	0.681	0.337	0.159	0.327	0.626	0.248	1.511	1.016	5.762				
1984	1.803	2.048	3.094	1.136	2.612	2.911	0.805	0.652	0.659	0.229					
1985	0.352	0.294	0.932	0.571	0.185	0.470	2.401	1.631	0.540						
1986	1.116	1.061	0.581	1.097	1.887	0.799	0.544	4.688							
1987	1.108	0.779	0.479	0.511	0.594	1.145	0.365								
1988	0.721	1.197	0.569	0.365	0.434	0.586									
1989	0.639	0.972	0.991	0.741	0.618										
1990	1.358	0.889	1.740	2.745											
1991	0.679	0.429	0.350												
1992	1.264	0.723													
1993	1.526														
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															
Avg Last 5	1.093	0.842	0.826	1.092	0.744	1.182	0.948	1.940	2.220	0.587	3.359	0.510	N/A	N/A	N/A
Avg Last 3	1.156	0.680	1.027	1.284	0.549	0.843	1.103	2.324	0.903	0.712	2.137	0.639	1.414	0.457	N/A
Selected	0.883	0.883	0.883	0.883	0.883	0.883	0.873	0.863	0.853	0.843	0.833	0.823	0.813	0.803	0.793

**Ohio Bureau of Workers' Compensation  
Public Employers-Taxing Districts  
Temporary Total**

Accident Year	Number of Beneficiaries as % of Ultimate Number of Lost-Time Claims																
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>	
1978																0.95%	0.67%
1979																1.33%	1.24%
1980													1.43%			0.80%	0.36%
1981												1.80%	1.24%	0.86%		0.46%	0.22%
1982											1.70%	1.48%	0.84%	0.40%		0.22%	0.19%
1983										2.40%	1.70%	1.14%	0.53%	0.42%		0.25%	0.23%
1984									2.73%	2.35%	1.44%	0.65%	0.23%	0.23%	0.15%		0.11%
1985								2.95%	2.21%	1.82%	1.00%	0.60%	0.37%	0.24%	0.25%		0.21%
1986							4.33%	3.65%	2.24%	1.20%	1.02%	0.50%	0.31%	0.38%	0.15%		0.14%
1987						4.50%	3.97%	2.38%	1.35%	0.78%	0.63%	0.57%	0.52%	0.40%	0.20%		0.14%
1988					5.18%	4.16%	2.59%	1.76%	0.85%	0.74%	0.56%	0.42%	0.53%	0.24%	0.26%		0.27%
1989				6.74%	5.10%	3.14%	1.82%	1.38%	0.90%	0.61%	0.56%	0.53%	0.36%	0.27%	0.33%		0.35%
1990			7.84%	6.19%	4.19%	2.16%	1.55%	0.98%	0.68%	0.63%	0.38%	0.44%	0.30%	0.28%	0.19%		0.19%
1991		8.07%	6.51%	4.78%	2.93%	1.73%	1.05%	0.82%	0.97%	0.64%	0.37%	0.52%	0.29%	0.47%	0.27%		0.33%
1992	1.09%	7.75%	5.70%	3.78%	1.71%	1.32%	0.76%	0.86%	0.50%	0.32%	0.41%	0.35%	0.27%	0.25%	0.26%		0.23%
1993	1.21%	7.58%	4.83%	2.75%	1.83%	1.08%	1.07%	0.69%	0.48%	0.55%	0.33%	0.35%	0.36%	0.30%	0.26%		0.16%
1994	1.23%	7.92%	4.84%	3.15%	1.78%	1.60%	0.81%	0.77%	0.65%	0.66%	0.49%	0.45%	0.39%	0.36%	0.27%		
1995	1.27%	6.98%	3.70%	1.93%	1.63%	0.98%	0.87%	0.50%	0.54%	0.37%	0.27%	0.30%	0.29%	0.34%			
1996	1.08%	6.26%	3.36%	2.05%	1.63%	1.11%	0.78%	0.76%	0.66%	0.58%	0.78%	0.52%	0.42%				
1997	1.09%	5.91%	3.17%	1.85%	1.44%	1.19%	0.98%	1.09%	1.04%	0.75%	0.54%	0.43%					
1998	1.07%	5.91%	3.48%	2.24%	1.80%	1.80%	1.27%	1.10%	0.99%	0.76%	0.69%						
1999	1.15%	5.63%	3.29%	2.26%	1.51%	1.24%	1.16%	1.03%	0.76%	0.65%							
2000	1.20%	5.89%	3.63%	2.73%	2.08%	1.67%	1.30%	0.94%	0.92%								
2001	1.12%	5.85%	3.31%	2.29%	1.73%	1.32%	0.86%	0.95%									
2002	0.97%	5.98%	4.15%	3.09%	2.14%	2.02%	1.57%										
2003	1.18%	6.30%	4.92%	3.52%	2.66%	2.29%											
2004	0.98%	5.79%	4.07%	3.02%	2.37%												
2005	1.05%	5.70%	3.98%	2.92%													
2006	0.75%	4.52%	3.27%														
2007	0.77%	4.83%															
2008	0.79%																

Accident Year	Number of Beneficiaries as % of Ultimate Number of Lost-Time Claims														
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>
1978	0.48%	0.26%	0.13%	0.03%	0.04%	0.10%	0.05%	0.03%	0.01%	0.04%	0.04%	0.01%	0.00%	0.02%	0.01%
1979	0.25%	0.17%	0.14%	0.10%	0.10%	0.08%	0.05%	0.05%	0.07%	0.03%	0.09%	0.02%	0.02%	0.05%	
1980	0.18%	0.19%	0.07%	0.15%	0.07%	0.03%	0.02%	0.04%	0.04%	0.01%	0.04%	0.01%	0.00%		
1981	0.32%	0.18%	0.13%	0.23%	0.13%	0.22%	0.12%	0.12%	0.10%	0.07%	0.00%	0.01%			
1982	0.16%	0.15%	0.10%	0.05%	0.03%	0.04%	0.05%	0.01%	0.08%	0.05%	0.08%				
1983	0.21%	0.15%	0.15%	0.17%	0.13%	0.08%	0.05%	0.05%	0.05%	0.01%					
1984	0.07%	0.05%	0.15%	0.05%	0.03%	0.07%	0.08%	0.07%	0.06%						
1985	0.16%	0.16%	0.09%	0.14%	0.14%	0.03%	0.04%	0.11%							
1986	0.15%	0.15%	0.13%	0.07%	0.04%	0.08%	0.02%								
1987	0.19%	0.27%	0.14%	0.07%	0.07%	0.06%									
1988	0.22%	0.25%	0.20%	0.16%	0.11%										
1989	0.26%	0.20%	0.21%	0.17%											
1990	0.23%	0.12%	0.06%												
1991	0.29%	0.18%													
1992	0.25%														
1993															
1994															
1995															
1996															
1997															
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2003															
2004															
2005															
2006															
2007															
2008															

**Ohio Bureau of Workers' Compensation  
Public Employers-Taxing Districts  
Temporary Total**

Accident Year	Paid Loss Development Factors - Evaluation in Years														
	0.5-1.5	1.5-2.5	2.5-3.5	3.5-4.5	4.5-5.5	5.5-6.5	6.5-7.5	7.5-8.5	8.5-9.5	9.5-10.5	10.5-11.5	11.5-12.5	12.5-13.5	13.5-14.5	14.5-15.5
1978															0.707
1979														0.933	0.568
1980													0.872	0.643	0.448
1981												0.685	0.692	0.537	0.485
1982											0.871	0.567	0.476	0.544	0.883
1983										0.709	0.670	0.464	0.799	0.602	0.916
1984									0.861	0.613	0.451	0.359	0.999	0.656	0.749
1985								0.751	0.824	0.548	0.600	0.609	0.660	1.051	0.837
1986								0.843	0.612	0.535	0.854	0.493	0.607	1.233	0.404
1987						0.882	0.600	0.569	0.573	0.813	0.903	0.910	0.763	0.512	0.677
1988					0.802	0.623	0.681	0.483	0.868	0.754	0.763	1.253	0.449	1.077	1.043
1989				0.757	0.615	0.580	0.760	0.651	0.674	0.916	0.947	0.684	0.756	1.223	1.051
1990			0.790	0.677	0.516	0.719	0.632	0.694	0.923	0.611	1.134	0.700	0.929	0.679	1.000
1991		0.807	0.734	0.614	0.588	0.611	0.782	1.177	0.658	0.584	1.400	0.562	1.599	0.567	1.247
1992	7.087	0.735	0.663	0.454	0.772	0.571	1.143	0.582	0.634	1.294	0.855	0.770	0.923	1.029	0.881
1993	6.265	0.636	0.570	0.666	0.591	0.993	0.646	0.690	1.143	0.594	1.070	1.024	0.832	0.877	0.624
1994	6.419	0.612	0.651	0.563	0.899	0.510	0.949	0.837	1.018	0.739	0.921	0.874	0.907	0.759	
1995	5.498	0.530	0.521	0.848	0.598	0.889	0.578	1.080	0.674	0.740	1.104	0.959	1.190		
1996	5.765	0.537	0.612	0.792	0.682	0.704	0.974	0.864	0.878	1.352	0.666	0.807			
1997	5.415	0.536	0.585	0.775	0.831	0.820	1.112	0.955	0.723	0.714	0.806				
1998	5.539	0.588	0.644	0.806	0.996	0.705	0.872	0.901	0.763	0.914					
1999	4.887	0.584	0.688	0.666	0.823	0.938	0.884	0.739	0.852						
2000	4.909	0.616	0.753	0.762	0.803	0.780	0.721	0.980							
2001	5.230	0.566	0.692	0.754	0.766	0.645	1.111								
2002	6.146	0.694	0.746	0.691	0.946	0.777									
2003	5.314	0.782	0.715	0.756	0.859										
2004	5.916	0.704	0.742	0.786											
2005	5.442	0.697	0.734												
2006	6.031	0.724													
2007	6.288														
2008															
Avg All	5.759	0.647	0.677	0.710	0.755	0.734	0.830	0.785	0.788	0.797	0.853	0.740	0.880	0.756	0.817
Avg Last3	5.920	0.708	0.730	0.745	0.857	0.734	0.905	0.873	0.779	0.994	0.859	0.880	0.976	0.888	0.917
P(Living)	0.994	0.993	0.992	0.991	0.990	0.989	0.988	0.986	0.985	0.984	0.983	0.981	0.980	0.978	0.977
Selected	6.531	0.757	0.740	0.754	0.781	0.698	0.883	0.883	0.883	0.883	0.883	0.883	0.883	0.883	0.883

Accident Year	Paid Loss Development Factors - Evaluation in Years														
	15.5-16.5	16.5-17.5	17.5-18.5	18.5-19.5	19.5-20.5	20.5-21.5	21.5-22.5	22.5-23.5	23.5-24.5	24.5-25.5	25.5-26.5	26.5-27.5	27.5-28.5	28.5-29.5	29.5-30.5
1978	0.713	0.542	0.503	0.259	1.134	2.620	0.504	0.666	0.384	3.079	0.919	0.305	0.000	N/A	0.691
1979	0.360	0.657	0.848	0.699	1.025	0.750	0.697	0.921	1.512	0.404	3.022	0.237	1.048	2.325	
1980	0.506	1.042	0.383	2.133	0.452	0.422	0.758	1.654	1.145	0.233	4.130	0.130	0.000		
1981	1.447	0.553	0.712	1.843	0.553	1.664	0.551	0.996	0.889	0.691	0.058	2.582			
1982	0.813	0.952	0.703	0.474	0.548	1.577	1.114	0.275	6.223	0.576	1.613				
1983	0.886	0.742	0.959	1.162	0.766	0.582	0.692	1.022	0.857	0.284					
1984	0.654	0.635	3.165	0.333	0.522	2.502	1.262	0.848	0.820						
1985	0.762	0.997	0.544	1.607	0.988	0.247	1.248	2.477							
1986	1.048	0.993	0.851	0.575	0.583	1.832	0.287								
1987	1.413	1.382	0.539	0.501	0.951	0.901									
1988	0.832	1.134	0.782	0.800	0.668										
1989	0.746	0.767	1.070	0.801											
1990	1.172	0.546	0.508												
1991	0.864	0.623													
1992	1.090														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															
Avg All	0.887	0.826	0.890	0.932	0.745	1.310	0.790	1.107	1.690	0.878	1.948	0.813	N/A	N/A	N/A
Avg Last 3	1.042	0.646	0.786	0.701	0.734	0.993	0.933	1.449	2.633	0.517	1.934	0.983	0.349	N/A	N/A
P(Living)	0.975	0.974	0.972	0.970	0.969	0.967	0.966	0.964	0.963	0.960	0.958	0.954	0.952	0.946	0.943
Selected	0.883	0.883	0.883	0.883	0.883	0.883	0.873	0.863	0.853	0.843	0.833	0.823	0.813	0.803	0.793

**Ohio Bureau of Workers' Compensation  
Public Employers-Taxing Districts  
Temporary Total**

Accident Year	Paid Losses (in thousands) - Evaluation in Years																
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>	
1978																335	237
1979																521	486
1980													641			558	359
1981												881	604			418	224
1982											934	814	461			220	119
1983									1,427		1,011	678	315			252	151
1984									1,833	1,578	967	436	156			102	77
1985								2,192	1,645	1,356	743	446	271			179	188
1986							3,318	2,797	1,712	916	782	386	234			289	116
1987						3,624	3,196	1,916	1,091	625	508	459	418			319	163
1988					4,533	3,638	2,267	1,543	745	646	487	372	466			209	226
1989				6,131	4,640	2,855	1,656	1,258	819	552	505	478	327			247	303
1990			7,413	5,855	3,961	2,043	1,469	928	644	595	363	412	288			268	182
1991		7,542	6,089	4,468	2,743	1,613	986	771	907	597	349	488	274			438	249
1992	1,090	7,723	5,679	3,767	1,708	1,319	752	860	500	317	411	351	270			249	257
1993	1,162	7,280	4,632	2,639	1,756	1,039	1,031	666	459	525	312	334	342			284	249
1994	1,244	7,988	4,887	3,181	1,793	1,611	821	780	653	665	491	452	395			359	272
1995	1,192	6,552	3,476	1,809	1,535	918	816	471	509	343	254	280	269			320	
1996	1,041	6,001	3,220	1,970	1,560	1,064	748	729	630	553	748	498	402				
1997	1,062	5,752	3,081	1,802	1,397	1,162	953	1,059	1,012	731	522	421					
1998	1,099	6,089	3,583	2,306	1,859	1,851	1,304	1,138	1,025	782	715						
1999	1,380	6,746	3,939	2,709	1,804	1,485	1,393	1,232	910	776							
2000	1,513	7,427	4,574	3,443	2,623	2,106	1,642	1,184	1,160								
2001	1,313	6,867	3,889	2,692	2,029	1,555	1,004	1,115									
2002	1,220	7,496	5,201	3,883	2,684	2,538	1,971										
2003	1,452	7,715	6,031	4,310	3,259	2,800											
2004	1,205	7,130	5,016	3,722	2,926												
2005	1,279	6,962	4,852	3,562													
2006	929	5,601	4,053														
2007	977	6,141															
2008	1,037																

Accident Year	Paid Losses (in thousands) - Evaluation in Years														
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>
1978	169	92	46	12	14	35	18	12	5	14	13	4	0	7	5
1979	99	65	55	39	40	30	21	19	29	12	35	8	9	20	
1980	81	85	32	69	31	13	10	17	19	4	18	2	0		
1981	157	87	62	114	63	105	58	58	51	35	2	5			
1982	86	82	57	27	15	23	26	7	45	26	42				
1983	123	91	87	102	78	45	31	32	27	8					
1984	50	32	101	34	18	44	55	47	38						
1985	120	120	65	105	103	26	32	79							
1986	116	116	98	56	33	60	17								
1987	156	216	116	58	55	50									
1988	196	222	174	139	93										
1989	237	182	195	156											
1990	213	116	59												
1991	268	167													
1992	246														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

**Ohio Bureau of Workers' Compensation**  
**Public Employers-Taxing Districts**  
**Temporary Total**  
**Average Weekly Benefits**

Accident Year	(1) SAWW (\$)	(2) Minimum TT Benefits (\$)	(3) Maximum TT-1 Benefits (\$)	(4) Maximum TT-2 Benefits (\$)	(5) Average TT-1 Benefits (\$)	(6) Average TT-2 Benefits (\$)	(7) Average TT Benefits (\$)
1978	247.15	72.00	216.00	216.00	158.69	151.61	152.32
1979	266.54	80.33	241.00	241.00	171.75	166.54	167.06
1980	286.60	86.00	258.00	258.00	184.15	178.68	179.23
1981	311.09	91.67	275.00	275.00	199.83	192.04	192.82
1982	327.20	99.33	298.00	298.00	211.83	205.17	205.84
1983	341.69	107.00	321.00	321.00	225.54	217.44	218.25
1984	358.57	111.67	335.00	335.00	235.92	227.64	228.47
1985	371.07	118.00	354.00	354.00	247.05	237.68	238.62
1986	380.29	121.67	365.00	365.00	254.04	244.21	245.19
1987	393.04	125.33	376.00	376.00	262.08	252.05	253.05
1988	411.39	128.33	385.00	385.00	270.95	261.37	262.32
1989	420.61	133.33	400.00	400.00	279.54	269.05	270.10
1990	436.90	139.67	419.00	419.00	291.73	280.46	281.59
1991	451.06	142.67	428.00	428.00	299.41	288.26	289.37
1992	474.30	147.67	443.00	443.00	312.00	301.08	302.17
1993	483.24	153.33	460.00	460.00	321.34	309.24	310.45
1994	494.51	160.67	482.00	482.00	333.10	319.55	320.90
1995	509.04	164.33	493.00	493.00	341.74	328.10	329.47
1996	526.87	170.33	511.00	511.00	353.99	339.79	341.21
1997	551.30	173.67	521.00	521.00	365.11	351.72	353.06
1998	577.29	180.33	541.00	541.00	380.52	366.98	368.33
1999	596.41	189.00	567.00	567.00	396.31	381.46	382.94
2000	618.35	196.33	589.00	589.00	411.33	395.81	397.36
2001	631.45	206.00	618.00	618.00	426.19	408.69	410.44
2002	652.48	209.33	628.00	628.00	436.54	419.49	421.19
2003	670.77	214.67	644.00	644.00	448.16	430.80	432.53
2004	694.68	220.67	662.00	662.00	462.22	444.75	446.50
2005	710.72	226.00	678.00	678.00	473.17	455.23	457.02
2006	735.05	234.67	704.00	704.00	490.45	471.60	473.48
2007	761.22	243.33	730.00	730.00	508.27	488.65	490.61
2008	784.05	250.33	751.00	751.00	523.17	503.06	505.07

Notes by Column:

- (1) OhioDepartmentofJobandFamilyServices\*([http://mi.state.oh.us/CEP/CEP\\_NAICS.htm#Publications](http://mi.state.oh.us/CEP/CEP_NAICS.htm#Publications))  
(2) Ohio Bureau of Workers' Compensation  
(3) Ohio Bureau of Workers' Compensation (< 12 weeks)  
(4) Ohio Bureau of Workers' Compensation (> 12 weeks)  
(5) Calculated using theoretical Ohio Wage Distribution (App. U.2)  
(6) Calculated using theoretical Ohio Wage Distribution (App. U.2)  
(7)  $(.10*TT-1)+(.90*TT-2)$

**Ohio Bureau of Workers' Compensation**  
**Public Employers-Taxing Districts**  
**PTD - Exposure (PTD Ult. Claim Counts)**  
**Summary of Unpaid Loss @ 6/30/08**  
(Dollars in Thousands)

<u>Accident Year</u>	<u>Undiscounted Unpaid Loss</u>	<u>Discounted Unpaid Loss</u>
Prior to 1978	17,013	15,223
1978	5,095	3,804
1979	6,547	4,841
1980	7,596	5,567
1981	9,146	6,649
1982	9,593	6,912
1983	12,364	8,827
1984	13,381	9,482
1985	14,820	10,407
1986	15,797	11,003
1987	14,696	10,145
1988	14,833	10,151
1989	17,188	11,645
1990	17,119	11,484
1991	17,955	11,906
1992	16,634	10,898
1993	16,895	10,907
1994	19,653	12,476
1995	16,552	10,318
1996	19,656	12,031
1997	24,097	14,447
1998	27,174	15,905
1999	36,987	21,061
2000	40,047	22,198
2001	29,528	15,939
2002	39,582	20,726
2003	43,806	22,183
2004	45,676	22,344
2005	49,173	23,075
2006	47,919	21,504
2007	49,236	21,063
2008	<u>25,352</u>	<u>10,334</u>
<b>Total 1978-2008:</b>	<b>724,093</b>	<b>410,230</b>
<b>Total:</b>	<b>741,106</b>	<b>425,454</b>

Note: Unpaid loss for accident year 2008 is for the first half of the year only.

**Ohio Bureau of Workers' Compensation**  
**Public Employers-Taxing Districts**  
**PTD - Exposure (PTD Ult. Claim Counts)**  
**Average Weekly Benefits**

Accident Year	(1) SAWW (\$)	(2) Minimum PTD Benefits (\$)	(3) Maximum PTD-1 Benefits (\$)	(4) Maximum PTD-2 Benefits (\$)	(5) Average PTD-1 Benefits (\$)	(6) Average PTD-2 Benefits (\$)	(7) Average PTD Benefits (\$)
1978	247.15	108.00	216.00	144.00	160.18	129.14	136.90
1979	266.54	120.50	241.00	160.67	174.14	142.25	150.22
1980	286.60	129.00	258.00	172.00	187.05	152.52	161.15
1981	311.09	137.50	275.00	183.33	202.20	163.72	173.34
1982	327.20	149.00	298.00	198.67	214.14	175.43	185.11
1983	341.69	160.50	321.00	214.00	224.96	186.71	196.27
1984	358.57	167.50	335.00	223.33	235.87	195.33	205.46
1985	371.07	177.00	354.00	236.00	244.81	204.50	214.58
1986	380.29	182.50	365.00	243.33	251.08	210.28	220.48
1987	393.04	188.00	376.00	250.67	259.40	216.94	227.56
1988	411.39	192.50	385.00	256.67	270.69	224.32	235.91
1989	420.61	200.00	400.00	266.67	277.39	231.40	242.90
1990	436.90	209.50	419.00	279.33	288.42	241.48	253.22
1991	451.06	214.00	428.00	285.33	297.38	247.85	260.23
1992	474.30	221.50	443.00	295.33	311.98	258.33	271.74
1993	483.24	230.00	460.00	306.67	318.73	266.00	279.18
1994	494.51	241.00	482.00	321.33	327.01	275.73	288.55
1995	509.04	246.50	493.00	328.67	336.40	282.86	296.24
1996	526.87	255.50	511.00	340.67	348.23	292.99	306.80
1997	551.30	260.50	521.00	347.33	363.27	302.25	317.50
1998	577.29	270.50	541.00	360.67	379.93	315.02	331.25
1999	596.41	283.50	567.00	378.00	393.31	328.06	344.37
2000	618.35	294.50	589.00	392.67	407.88	340.50	357.34
2001	631.45	309.00	618.00	412.00	417.72	352.85	369.07
2002	652.48	314.00	628.00	418.67	430.91	361.34	378.74
2003	670.77	322.00	644.00	429.33	442.87	370.97	388.94
2004	694.68	331.00	662.00	441.33	458.25	382.62	401.53
2005	710.72	339.00	678.00	452.00	468.90	391.68	410.99
2006	735.05	352.00	704.00	469.33	485.18	405.98	425.78
2007	761.22	365.00	730.00	486.67	502.52	420.73	441.18
2008	784.05	375.50	751.00	500.67	517.53	433.06	454.18

**Notes by Column:**

- (1) Ohio Department of Job and Family Services ([http://lmi.state.oh.us/CEP/CEP\\_NAICS.htm#Publications](http://lmi.state.oh.us/CEP/CEP_NAICS.htm#Publications))  
(2) Ohio Bureau of Workers' Compensation  
(3) Ohio Bureau of Workers' Compensation (Claimant not receiving Social Security Disability)  
(4) Ohio Bureau of Workers' Compensation (Claimant receiving Social Security Disability)  
(5) Calculated using theoretical Ohio Wage Distribution (Appendix U.2a)  
(6) Calculated using theoretical Ohio Wage Distribution (Appendix U.2a)  
(7) Assumes 25% of claimants are not receiving Social Security Disability

**Ohio Bureau of Workers' Compensation**  
**Public Employers-Taxing Districts**  
**PTD - Exposure (PTD Ult. Claim Counts)**  
**Calculation of Index Factor**

<b>Accident Year</b>	<b>(1) Average Benefit (\$)</b>	<b>(2) Ultimate Counts</b>	<b>(3) Composite Factor</b>	<b>(4) Adjustment Factor</b>	<b>(5) Adjusted Composite Factor</b>
1978	136.90	292	40	1.000	40
1979	150.22	305	46	1.000	46
1980	161.15	295	48	1.000	48
1981	173.34	296	51	1.000	51
1982	185.11	262	48	1.000	48
1983	196.27	288	57	1.000	57
1984	205.46	269	55	1.000	55
1985	214.58	259	56	1.000	56
1986	220.48	245	54	1.000	54
1987	227.56	201	46	1.000	46
1988	235.91	180	42	1.000	42
1989	242.90	186	45	1.000	45
1990	253.22	164	42	1.000	42
1991	260.23	155	40	1.000	40
1992	271.74	128	35	1.000	35
1993	279.18	119	33	1.000	33
1994	288.55	127	37	1.000	37
1995	296.24	99	29	1.000	29
1996	306.80	108	33	1.000	33
1997	317.50	122	39	1.000	39
1998	331.25	127	42	1.000	42
1999	344.37	162	56	1.000	56
2000	357.34	164	59	1.000	59
2001	369.07	114	42	1.000	42
2002	378.74	146	55	1.000	55
2003	388.94	155	60	1.000	60
2004	401.53	154	62	1.000	62
2005	410.99	161	66	1.000	66
2006	425.78	151	64	1.000	64
2007	441.18	150	66	1.000	66
2008	454.18	150	68	1.000	68

**Notes by Column:**

- (1) From Appendix B.9  
(2) From Appendix S.17  
(3) (1)x(2)/1,000  
(4) Adjustment based on average benefit levels to consider increase in benefits due to Ohio Supreme Court ruling.  
(5) (3)x(4)

**Ohio Bureau of Workers' Compensation**  
**Public Employers-Taxing Districts**  
**PTD - Exposure (PTD Ult. Claim Counts)**  
**Calculation of Unpaid Loss @ 06/30/08**

(Dollars in Thousands)

(1)	(2)	(3)	(4)	(5)	
<u>Accident Year</u>	<u>Cumulative Factor</u>	<u>Adjusted Composite Factor</u>	<u>Undiscounted Unpaid Loss</u>	<u>Discount Factor</u>	<u>Discounted Unpaid Loss</u>
1978	127.457	40	5,095	0.747	3,804
1979	142.686	46	6,547	0.739	4,841
1980	159.568	48	7,596	0.733	5,567
1981	178.152	51	9,146	0.727	6,649
1982	197.785	48	9,593	0.721	6,912
1983	218.735	57	12,364	0.714	8,827
1984	242.158	55	13,381	0.709	9,482
1985	266.405	56	14,820	0.702	10,407
1986	292.861	54	15,797	0.697	11,003
1987	320.560	46	14,696	0.690	10,145
1988	350.054	42	14,833	0.684	10,151
1989	380.300	45	17,188	0.678	11,645
1990	412.168	42	17,119	0.671	11,484
1991	444.065	40	17,955	0.663	11,906
1992	476.790	35	16,634	0.655	10,898
1993	508.013	33	16,895	0.646	10,907
1994	537.803	37	19,653	0.635	12,476
1995	566.411	29	16,552	0.623	10,318
1996	595.026	33	19,656	0.612	12,031
1997	621.337	39	24,097	0.600	14,447
1998	644.090	42	27,174	0.585	15,905
1999	663.076	56	36,987	0.569	21,061
2000	681.941	59	40,047	0.554	22,198
2001	700.531	42	29,528	0.540	15,939
2002	715.324	55	39,582	0.524	20,726
2003	727.048	60	43,806	0.506	22,183
2004	737.357	62	45,676	0.489	22,344
2005	742.270	66	49,173	0.469	23,075
2006	744.845	64	47,919	0.449	21,504
2007	745.420	66	49,236	0.428	21,063
2008	745.654	68	<u>25,352</u>	0.408	<u>10,334</u>
<b>Total</b>			<b><u>724,093</u></b>		<b><u>410,230</u></b>

**Notes by Column:**

(1) From Appendix B.12

(2) From Appendix B.10

(3) (1)\*(2); dollars in thousands

For accident year 2008, unpaid loss is for the first half of the year only.

(4) Calculated by discounting selected factors in Appendix B.12, then summing

(5) (3)\*(4); dollars in thousands

**Ohio Bureau of Workers' Compensation  
Public Employers-Taxing Districts  
PTD - Exposure (PTD Ult. Claim Counts)**

Accident Year	Indexed Paid Losses (# of weeks per ult PTD claim)																
	0.5	1.5	2.5	3.5	4.5	5.5	6.5	7.5	8.5	9.5	10.5	11.5	12.5	13.5	14.5	15.5	
1978															32.813	32.616	
1979															30.023	29.408	
1980													30.823	31.817	31.901	32.197	
1981												31.438	30.464	31.214	34.134	33.996	
1982											29.971	30.513	32.944	35.673	36.534	34.912	
1983										34.510	34.520	35.039	38.164	34.670	37.704	35.781	
1984									28.585	28.277	33.297	34.529	36.874	39.875	37.234	36.413	
1985								21.093	23.040	24.482	32.581	31.648	28.823	34.575	31.077	34.712	
1986								15.941	20.112	27.585	32.870	33.802	36.952	36.796	33.781	31.843	32.555
1987						9.805	14.966	17.472	28.511	35.332	34.044	33.599	35.601	34.627	35.658	35.311	
1988					4.798	6.304	10.499	23.160	24.217	29.036	29.618	29.827	29.611	34.627	28.358	30.894	
1989				1.719	3.826	10.503	18.648	22.857	26.923	32.230	36.177	37.939	36.705	35.113	36.251	36.192	
1990			0.049	1.732	5.654	12.834	19.875	23.864	29.229	30.330	27.742	30.902	32.321	32.666	33.322	37.440	
1991		0.000	0.000	1.855	7.187	18.306	22.930	24.683	26.693	32.033	31.732	30.388	30.677	33.642	38.147	34.645	
1992	0.000	0.000	1.507	2.653	8.322	17.753	17.158	18.439	24.500	25.437	23.756	25.083	24.813	28.155	25.646	27.192	
1993	0.000	0.001	0.000	3.157	11.999	17.409	22.857	23.424	22.445	26.258	24.199	24.950	31.074	26.000	26.627	27.532	
1994	0.000	0.228	1.402	3.151	7.305	10.621	18.259	19.979	21.935	23.924	25.793	30.663	31.788	30.978	33.551		
1995	0.000	0.020	0.000	2.200	7.103	7.903	13.352	26.507	21.955	25.458	25.896	28.804	29.057	28.868			
1996	0.000	0.000	0.728	2.293	2.976	7.785	11.050	11.328	13.795	17.360	19.917	17.239	18.086				
1997	0.000	0.257	1.236	2.210	4.873	8.495	15.280	14.001	21.349	18.932	20.041	22.218					
1998	0.000	0.218	1.016	0.840	4.834	4.857	9.411	15.434	14.978	14.697	17.000						
1999	0.000	0.000	1.999	5.261	8.710	13.458	16.376	16.582	20.377	22.965							
2000	0.000	0.356	1.309	2.573	5.850	11.930	13.721	14.819	20.416								
2001	0.000	0.000	0.882	3.233	6.399	11.118	9.813	12.976									
2002	0.063	0.330	0.488	1.649	4.322	9.827	11.640										
2003	0.000	0.000	0.976	2.998	3.783	9.982											
2004	0.000	0.000	0.289	0.540	5.722												
2005	0.039	0.877	1.320	4.288													
2006	0.000	0.000	0.000														
2007	0.000	0.000															
2008	0.000																

Avg Last5	0.008	0.175	0.615	2.542	5.215	11.263	12.192	14.762	18.183	19.882	21.729	24.775	26.964	29.529	31.459	32.600
Avg Last3	0.000	0.292	0.536	2.609	4.609	10.309	11.725	14.792	18.590	18.865	18.986	22.754	26.310	28.615	28.608	29.790
Selected	0.004	0.234	0.576	2.575	4.912	10.309	11.725	14.792	18.590	18.865	18.986	22.754	26.310	28.615	28.608	29.790
Cumulative	745.658	745.654	745.420	744.845	742.270	737.357	727.048	715.324	700.531	681.941	663.076	644.090	621.337	595.026	566.411	537.803

Accident Year	Indexed Paid Losses (# of weeks per ult PTD claim)														
	16.5	17.5	18.5	19.5	20.5	21.5	22.5	23.5	24.5	25.5	26.5	27.5	28.5	29.5	30.5
1974			27.242	26.168	24.134	23.821	22.719	20.882	21.100	18.716	17.296	15.537	14.084	13.239	11.872
1975		30.017	28.026	27.721	27.289	24.373	22.212	21.099	20.223	18.986	18.401	16.632	15.647	14.568	13.707
1976	31.614	30.237	30.219	30.442	30.077	27.926	27.366	25.742	25.619	23.439	21.841	22.813	21.026	19.674	17.009
1977	31.971	31.293	32.166	31.417	29.854	27.552	25.559	25.835	22.324	25.053	21.247	19.067	16.976	14.492	12.689
1978	30.855	32.195	30.824	28.989	28.422	27.869	26.030	24.384	23.768	23.566	23.540	21.201	19.502	17.595	15.990
1979	31.778	31.401	30.409	27.477	26.993	26.934	24.970	23.650	23.084	21.657	22.499	20.259	19.819	18.079	
1980	31.913	30.418	28.899	27.757	26.325	28.473	25.505	23.158	22.131	21.379	18.793	16.534	15.601		
1981	33.282	32.082	32.235	29.751	28.186	27.953	27.807	29.227	28.133	24.489	23.248	22.107			
1982	32.133	29.751	28.942	28.296	27.723	27.577	25.551	24.979	23.385	21.873	20.807				
1983	35.195	33.620	32.924	31.513	32.517	30.410	30.415	26.580	25.110	23.908					
1984	34.742	32.838	31.505	29.568	29.294	29.973	26.716	25.317	24.246						
1985	30.699	30.243	32.660	31.263	30.681	28.043	27.350	26.174							
1986	30.533	29.800	31.956	32.509	29.849	30.185	29.032								
1987	35.292	33.730	34.753	32.186	31.564	30.254									
1988	30.960	30.926	31.364	30.061	29.326										
1989	35.821	33.653	34.352	33.356											
1990	33.073	31.444	29.975												
1991	35.767	33.078													
1992	24.829														

Avg Last 5	32.090	32.566	32.480	31.875	30.143	29.773	27.813	26.455	24.601	22.661	21.777	19.833	18.585	16.882	14.254	N/A
Avg Last 3	31.223	32.725	31.897	31.868	30.246	29.494	27.699	26.024	24.247	23.423	20.949	19.633	18.307	16.722	15.230	N/A
Selected	31.223	32.725	31.897	31.868	30.246	29.494	27.699	26.455	24.247	23.423	20.949	19.633	18.585	16.882	15.230	13.997
Cumulative	508.013	476.790	444.065	412.168	380.300	350.054	320.560	292.861	266.405	242.158	218.735	197.785	178.152	159.57	142.69	127.46

	31.5	32.5	33.5	34.5	35.5	36.5	37.5	38.5	39.5	40.5	41.5	42.5	43.5	44.5
Age	73	74	75	76	77	78	79	80	81	82	83	84	85	86
Persistency	0.928	0.925	0.921	0.916	0.909	0.904	0.897	0.890	0.883	0.876	0.868	0.858	0.849	0.838
Selected	12.994	12.015	11.062	10.132	9.212	8.324	7.469	6.651	5.871	5.145	4.466	3.834	3.253	2.725
Cumulative	113.460	100.466	88.451	77.389	67.258	58.046	49.721	42.252	35.602	29.730	24.585	20.119	16.285	13.032

	45.5	46.5	47.5	48.5	49.5	50.5	51.5	52.5	53.5	54.5	55.5	56.5	57.5	58.5
Age	87	88	89	90	91	92	93	94	95	96	97	98	99	100
Persistency	0.825	0.815	0.805	0.796	0.788	0.783	0.769	0.756	0.742	0.729	0.715	0.701	0.685	0.668
Selected	2.249	1.833	1.475	1.173	0.925	0.724	0.557	0.421	0.313	0.228	0.163	0.114	0.078	0.052
Cumulative	10.306	8.057	6.225	4.750	3.576	2.651	1.927	1.370	0.948	0.636	0.408	0.245	0.130	0.052

**Ohio Bureau of Workers' Compensation  
Public Employers-Taxing Districts  
PTD - Exposure (PTD Ult. Claim Counts)**

Accident Year	Paid Losses (in thousands) - Evaluation in Years															
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>
1978															1,312	1,304
1979														1,460	1,378	1,349
1980													1,467	1,443	1,519	1,533
1981												1,614	1,564	1,602	1,752	1,745
1982											1,454	1,480	1,598	1,730	1,772	1,693
1983									1,951	1,951	1,980	2,157	1,960	2,131	2,022	
1984								1,580	1,563	1,840	1,908	2,038	2,203	2,057	2,012	
1985							1,173	1,282	1,362	1,813	1,761	1,603	1,923	1,729	1,931	
1986						860	1,085	1,488	1,773	1,823	1,993	1,985	1,822	1,718	1,756	
1987						450	686	801	1,307	1,620	1,561	1,540	1,632	1,587	1,635	1,619
1988					203	267	445	981	1,026	1,230	1,255	1,264	1,255	1,245	1,202	1,309
1989				78	173	475	843	1,033	1,217	1,457	1,635	1,715	1,659	1,587	1,638	1,636
1990			2	72	235	533	825	991	1,214	1,260	1,152	1,283	1,342	1,357	1,384	1,555
1991		0	0	75	291	740	927	998	1,079	1,295	1,283	1,229	1,240	1,360	1,542	1,401
1992	0	0	53	93	290	619	599	643	855	887	829	875	866	982	895	949
1993	0	0	0	105	399	579	760	779	746	873	805	830	1,033	865	886	916
1994	0	8	51	115	267	388	667	730	802	874	943	1,121	1,162	1,132	1,226	
1995	0	1	0	64	208	231	390	775	642	744	757	842	849	844		
1996	0	0	24	76	98	257	365	374	456	573	658	569	597			
1997	0	10	48	86	189	329	593	543	828	734	777	862				
1998	0	9	43	35	204	205	397	651	632	620	717					
1999	0	0	112	293	486	751	913	925	1,137	1,281						
2000	0	21	77	151	344	701	806	870	1,199							
2001	0	0	37	136	270	469	414	547								
2002	4	18	27	91	239	544	644									
2003	0	0	59	181	228	601										
2004	0	0	18	33	354											
2005	3	58	87	284												
2006	0	0	0													
2007	0	0														
2008	0															

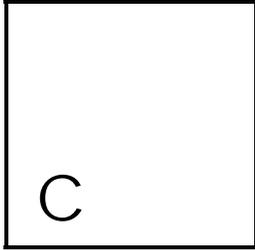
Accident Year	Paid Losses (in thousands) - Evaluation in Years														
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>
1978	1,233	1,287	1,232	1,159	1,136	1,114	1,041	975	950	942	941	848	780	703	639
1979	1,458	1,441	1,395	1,261	1,239	1,236	1,146	1,085	1,059	994	1,032	930	909	830	
1980	1,519	1,448	1,376	1,321	1,253	1,355	1,214	1,102	1,053	1,018	895	787	743		
1981	1,709	1,647	1,655	1,527	1,447	1,435	1,428	1,500	1,444	1,257	1,193	1,135			
1982	1,558	1,443	1,404	1,372	1,345	1,337	1,239	1,211	1,134	1,061	1,009				
1983	1,989	1,900	1,861	1,781	1,838	1,719	1,719	1,502	1,419	1,351					
1984	1,920	1,815	1,741	1,634	1,619	1,656	1,476	1,399	1,340						
1985	1,708	1,682	1,817	1,739	1,707	1,560	1,521	1,456							
1986	1,647	1,607	1,724	1,753	1,610	1,628	1,566								
1987	1,618	1,546	1,593	1,476	1,447	1,387									
1988	1,312	1,310	1,329	1,274	1,243										
1989	1,619	1,521	1,553	1,508											
1990	1,374	1,306	1,245												
1991	1,446	1,337													
1992	866														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

**Ohio Bureau of Workers' Compensation**  
**Public Employers-Taxing Districts**  
**PTD - Exposure (PTD Ult. Claim Counts)**  
**Unpaid Loss Payment Projections**  
**Fiscal Year Ending 6/30**

Accident Year	Unpaid Loss		(Dollars in Thousands)																2023 and Subsequent
	Undisc.	Disc.	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022			
1978	5,095	3,804	560	519	480	442	405	368	333	299	266	235	206	179	153	130	521		
1979	6,547	4,841	699	642	596	551	508	465	423	382	343	305	269	236	205	176	747		
1980	7,596	5,567	804	725	666	619	572	527	482	439	396	356	317	279	245	213	958		
1981	9,146	6,649	954	867	782	719	667	617	568	520	473	427	383	341	301	264	1,262		
1982	9,593	6,912	952	901	819	739	679	630	583	536	491	447	404	362	323	285	1,442		
1983	12,364	8,827	1,184	1,110	1,050	954	861	791	734	679	625	573	521	471	422	376	2,012		
1984	13,381	9,482	1,294	1,158	1,085	1,027	933	842	773	718	664	611	560	509	460	413	2,335		
1985	14,820	10,407	1,349	1,303	1,165	1,092	1,034	939	847	779	723	668	615	564	512	463	2,766		
1986	15,797	11,003	1,427	1,308	1,263	1,130	1,059	1,002	911	821	755	701	648	597	546	497	3,131		
1987	14,696	10,145	1,270	1,213	1,112	1,074	960	900	852	774	698	642	596	551	507	464	3,083		
1988	14,833	10,151	1,250	1,174	1,121	1,027	993	888	832	787	715	645	593	551	509	469	3,279		
1989	17,188	11,645	1,367	1,333	1,252	1,196	1,096	1,059	947	887	840	763	688	633	587	543	3,998		
1990	17,119	11,484	1,324	1,256	1,225	1,150	1,099	1,007	973	870	815	772	701	633	581	540	4,173		
1991	17,955	11,906	1,290	1,289	1,289	1,193	1,120	1,070	980	947	847	794	751	683	616	566	4,588		
1992	16,634	10,898	1,142	1,113	1,112	1,055	1,029	966	923	846	817	731	685	648	589	531	4,447		
1993	16,895	10,907	1,038	1,088	1,061	1,060	1,006	981	921	880	806	779	697	653	618	561	4,745		
1994	19,653	12,476	1,089	1,141	1,196	1,166	1,165	1,105	1,078	1,012	967	886	856	766	717	679	5,831		
1995	16,552	10,318	836	871	912	956	932	931	884	862	809	773	709	684	612	574	5,206		
1996	19,656	12,031	945	945	984	1,031	1,081	1,054	1,053	999	974	915	874	801	774	692	6,534		
1997	24,097	14,447	1,020	1,110	1,109	1,155	1,211	1,269	1,237	1,236	1,173	1,144	1,074	1,026	940	908	8,483		
1998	27,174	15,905	960	1,110	1,207	1,207	1,257	1,317	1,381	1,346	1,344	1,276	1,244	1,169	1,116	1,023	10,216		
1999	36,987	21,061	1,059	1,269	1,468	1,596	1,662	1,742	1,825	1,779	1,778	1,778	1,687	1,645	1,545	1,476	14,860		
2000	40,047	22,198	1,108	1,115	1,336	1,545	1,680	1,680	1,749	1,834	1,922	1,873	1,871	1,776	1,732	1,627	17,198		
2001	29,528	15,939	784	795	800	959	1,109	1,206	1,206	1,256	1,316	1,379	1,344	1,343	1,275	1,243	13,512		
2002	39,582	20,726	819	1,029	1,044	1,051	1,259	1,456	1,583	1,583	1,648	1,728	1,811	1,765	1,763	1,674	19,370		
2003	43,806	22,183	706	891	1,120	1,137	1,144	1,371	1,585	1,724	1,724	1,795	1,881	1,972	1,922	1,920	22,914		
2004	45,676	22,344	639	726	916	1,152	1,169	1,176	1,409	1,630	1,773	1,772	1,845	1,934	2,027	1,976	25,532		
2005	49,173	23,075	325	683	777	980	1,232	1,250	1,258	1,507	1,743	1,896	1,895	1,973	2,068	2,168	29,418		
2006	47,919	21,504	166	316	663	754	952	1,196	1,214	1,221	1,464	1,693	1,841	1,840	1,917	2,009	30,674		
2007	49,236	21,063	38	170	324	681	774	977	1,228	1,246	1,254	1,503	1,738	1,890	1,968	1,968	33,555		
2008	50,703	20,667	16	39	175	334	701	797	1,006	1,264	1,283	1,291	1,547	1,789	1,946	1,945	36,570		
<b>Total</b>	<b>749,444</b>	<b>420,564</b>	<b>28,412</b>	<b>29,208</b>	<b>30,046</b>	<b>30,731</b>	<b>31,280</b>	<b>31,499</b>	<b>31,694</b>	<b>31,710</b>	<b>31,449</b>	<b>31,149</b>	<b>30,853</b>	<b>30,262</b>	<b>29,420</b>	<b>28,372</b>	<b>323,358</b>		
<b>-Discount Rate</b>																	<b>5.00%</b>		

-Note: Projected payments for accident year 2008 are for the full accident year.





## Death Benefits (PEC)

### Conclusions

Indicated unpaid loss as of June 30, 2008 is \$165.5 million on a discounted basis and \$357.7 million on a nominal basis. These values are summarized in Appendix C.1. The projected value of discounted ultimate losses for the first half of accident year 2008 is \$3.6 million.

The projected discounted unpaid loss in last year's report was \$148.3 million, and the projected undiscounted value was \$302.1 million. Actual payments in the latest fiscal year for claims occurring in June 2007 and prior amounted to \$10.6 million. The retrospective estimate of the required unpaid loss for these benefits as of June 30, 2007 is \$159.5 million, which represents an increase of \$11.2 million from our estimate with data as of June 30, 2007. These comparisons to comparable values in last year's audit are shown in Appendix R.4.

### Methodology

Our methodology for public employers - taxing districts is the same as the methodology used for private employers. Like the private employer data, the public employers-taxing districts persistency factors display considerable variability. We have selected persistency factors of 1.005 for development periods 4 to 15 and 1.00 for development periods 16 through 20 for public employers - taxing district unpaid loss.

**Ohio Bureau of Workers' Compensation**  
**Public Employers-Taxing Districts**  
**Death - All Claims**  
**Summary of Unpaid Loss @ 6/30/08**  
(Dollars in Thousands)

<u>Accident Year</u>	<u>Undiscounted Unpaid Loss</u>	<u>Discounted Unpaid Loss</u>
Prior to 1978	35,619	18,614
1978	6,030	3,632
1979	6,664	3,952
1980	5,597	3,267
1981	7,477	4,295
1982	8,606	4,864
1983	10,877	6,049
1984	7,880	4,311
1985	8,036	4,325
1986	10,602	5,613
1987	7,191	3,746
1988	8,254	4,229
1989	9,434	4,756
1990	6,816	3,380
1991	8,534	4,164
1992	7,182	3,448
1993	7,369	3,481
1994	9,023	4,194
1995	7,918	3,621
1996	3,778	1,700
1997	10,094	4,467
1998	9,336	4,064
1999	14,210	6,085
2000	12,563	5,292
2001	12,230	5,067
2002	9,466	3,858
2003	7,661	3,071
2004	26,160	10,317
2005	14,104	5,472
2006	20,762	7,925
2007	28,583	10,702
2008	<u>9,695</u>	<u>3,520</u>
<b>Total 1978-2008:</b>	<b>322,129</b>	<b>146,869</b>
<b>Total:</b>	<b>357,748</b>	<b>165,484</b>

Note: Unpaid loss for accident year 2008 is for the first half of the year only.

**Ohio Bureau of Workers' Compensation**  
**Public Employers-Taxing Districts**  
**Death - All Claims**  
**Unpaid Loss Payment Projections**  
**Fiscal Year Ending 6/30**

Accident Year	Unpaid Loss		2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023 and Subsequent
	Undisc.	Disc.															
1978	6,030	3,632	302	299	295	292	287	283	278	273	267	260	253	246	238	229	2,229
1979	6,664	3,952	321	318	314	311	307	302	298	292	287	281	274	266	258	250	2,586
1980	5,597	3,267	258	257	255	252	249	246	242	238	234	230	225	219	213	207	2,272
1981	7,477	4,295	330	329	328	325	322	318	314	309	305	299	293	287	280	273	3,165
1982	8,606	4,864	364	363	363	362	358	355	350	346	341	336	330	323	316	309	3,790
1983	10,877	6,049	442	441	441	440	439	435	430	425	420	414	407	400	392	384	4,969
1984	7,880	4,311	308	308	307	307	306	305	302	299	296	292	288	283	278	273	3,726
1985	8,036	4,325	303	303	302	301	301	300	300	297	294	290	287	282	278	273	3,924
1986	10,602	5,613	386	386	385	384	383	383	382	381	377	373	369	364	359	353	5,336
1987	7,191	3,746	253	253	252	252	251	251	250	250	249	247	244	241	238	235	3,723
1988	8,254	4,229	281	281	280	280	279	279	278	278	277	276	274	271	268	264	4,388
1989	9,434	4,756	312	311	310	310	309	309	308	307	307	306	305	303	299	296	5,142
1990	6,816	3,380	218	218	218	217	217	216	216	215	215	214	214	214	212	209	3,803
1991	8,534	4,164	264	264	264	264	263	263	262	262	261	261	260	260	259	257	4,868
1992	7,182	3,448	216	216	216	216	215	215	215	214	214	213	213	212	212	212	4,183
1993	7,369	3,481	215	215	215	215	215	215	214	214	213	213	212	212	212	211	4,378
1994	9,023	4,194	256	256	256	256	256	256	255	255	254	254	253	253	252	252	5,460
1995	7,918	3,621	217	218	218	218	218	218	218	218	217	217	217	216	216	215	4,875
1996	3,778	1,700	100	101	101	101	101	101	101	101	101	101	101	101	100	100	2,364
1997	10,094	4,467	260	261	263	264	264	264	264	264	264	263	263	262	262	261	6,414
1998	9,336	4,064	233	235	236	237	238	238	238	238	238	238	238	237	237	236	6,020
1999	14,210	6,085	345	347	348	350	352	354	354	354	354	354	354	353	352	351	9,291
2000	12,563	5,292	296	298	299	301	302	304	305	305	305	305	305	305	305	304	8,324
2001	12,230	5,067	280	282	283	285	286	287	289	290	290	290	290	290	290	290	8,207
2002	9,466	3,858	211	212	213	214	215	216	217	219	220	220	220	220	220	220	6,430
2003	7,661	3,071	166	167	168	169	170	170	171	172	173	174	174	174	174	174	5,264
2004	26,160	10,317	553	556	559	561	564	567	570	573	576	578	581	581	581	581	18,178
2005	14,104	5,472	291	292	293	295	296	298	299	301	302	304	305	307	307	307	9,905
2006	20,762	7,925	417	419	421	423	425	428	430	432	434	436	438	441	443	443	14,732
2007	28,583	10,702	510	564	567	570	572	575	578	581	584	587	590	593	596	599	20,518
2008	19,421	7,052	205	343	379	381	383	385	387	389	391	393	395	397	399	401	14,197
<b>Total</b>	<b>331,855</b>	<b>150,401</b>	<b>9,115</b>	<b>9,311</b>	<b>9,351</b>	<b>9,351</b>	<b>9,346</b>	<b>9,335</b>	<b>9,317</b>	<b>9,292</b>	<b>9,259</b>	<b>9,219</b>	<b>9,172</b>	<b>9,113</b>	<b>9,046</b>	<b>8,968</b>	<b>202,660</b>
<b>-Discount Rate</b>																	<b>5.00%</b>

-Note: Projected payments for accident year 2008 are for the full accident year.

**Ohio Bureau of Workers' Compensation  
Public Employers-Taxing Districts  
Death - All Claims**

Accident Year	Paid Loss Development Factors - Evaluation in Years														
	<u>0.5-1.5</u>	<u>1.5-2.5</u>	<u>2.5-3.5</u>	<u>3.5-4.5</u>	<u>4.5-5.5</u>	<u>5.5-6.5</u>	<u>6.5-7.5</u>	<u>7.5-8.5</u>	<u>8.5-9.5</u>	<u>9.5-10.5</u>	<u>10.5-11.5</u>	<u>11.5-12.5</u>	<u>12.5-13.5</u>	<u>13.5-14.5</u>	<u>14.5-15.5</u>
1978															0.986
1979															1.117
1980													1.026		1.099
1981												1.037	1.022		1.034
1982											1.030	0.931	0.978		1.018
1983											1.066	0.964	1.046	0.962	1.091
1984									0.982	0.959	0.983	1.021	1.114	0.994	1.036
1985								1.299	0.727	1.100	0.897	0.980	1.654	0.929	0.841
1986								1.111	0.949	1.147	1.010	0.760	1.256	1.150	0.910
1987						0.824	0.998	0.978	1.200	1.171	0.908	0.959	0.858	1.178	1.042
1988					0.706	0.761	0.992	1.635	0.612	1.202	0.993	1.072	0.950	0.985	1.160
1989				0.986	1.030	0.686	1.037	1.119	0.917	1.235	0.836	1.089	1.019	0.935	1.389
1990			0.668	1.141	0.989	1.236	0.800	0.870	1.888	0.779	0.833	1.007	1.120	1.548	0.729
1991		7.546	0.948	0.746	0.938	0.868	1.163	0.996	0.979	1.036	1.023	1.014	1.703	0.920	0.794
1992		1.325	1.413	1.287	0.635	1.284	0.746	1.097	1.130	0.830	1.016	1.402	0.749	0.963	0.995
1993	9.240	1.675	1.401	1.274	0.855	0.849	0.892	0.878	1.013	0.922	1.055	1.106	0.935	0.946	0.974
1994		2.517	1.709	0.633	0.897	0.979	1.002	1.004	1.032	1.048	1.119	1.206	0.872	1.000	
1995	5.331	1.264	1.693	0.795	0.959	1.038	0.888	0.918	1.085	1.044	0.958	1.002	0.997		
1996		1.818	1.034	0.904	0.852	0.906	0.878	1.151	0.927	0.811	0.911	0.996			
1997	12.766	1.533	1.281	0.750	1.112	0.861	0.939	1.034	0.929	0.999	0.987				
1998	6.405	1.439	0.911	1.079	0.789	1.060	1.148	1.018	1.000	1.174					
1999	10.538	1.328	1.206	0.872	0.889	1.203	1.047	1.044	1.127						
2000	10.635	1.084	3.270	0.375	0.991	0.995	0.973	1.095							
2001	7.853	0.907	1.704	0.869	0.815	0.985	0.960								
2002	6.379	2.848	1.003	0.772	0.996	0.998									
2003	27.109	1.591	1.224	0.915	1.020										
2004	19.727	1.160	1.113	2.320											
2005	3.029	2.440	0.983												
2006	14.712	1.422													
2007	14.377														
2008															
Avg All	11.393	1.994	1.348	0.982	0.904	0.971	0.973	1.068	1.043	1.024	0.954	1.070	1.069	1.040	1.009
Avg Last 3	10.706	1.674	1.107	1.336	0.943	0.993	0.993	1.052	1.019	0.995	0.952	1.068	0.935	0.970	0.921
P(Living)	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.995	0.995
Selected	10.706	1.674	1.107	1.005	1.005	1.005	1.005	1.005	1.005	1.005	1.005	1.005	1.005	1.005	1.005

Accident Year	Paid Loss Development Factors - Evaluation in Years														
	<u>15.5-16.5</u>	<u>16.5-17.5</u>	<u>17.5-18.5</u>	<u>18.5-19.5</u>	<u>19.5-20.5</u>	<u>20.5-21.5</u>	<u>21.5-22.5</u>	<u>22.5-23.5</u>	<u>23.5-24.5</u>	<u>24.5-25.5</u>	<u>25.5-26.5</u>	<u>26.5-27.5</u>	<u>27.5-28.5</u>	<u>28.5-29.5</u>	<u>29.5-30.5</u>
1978	0.948	0.984	1.032	1.029	1.033	0.855	1.052	0.871	1.285	0.797	1.224	0.824	0.892	0.991	0.969
1979	0.819	1.010	0.891	1.192	0.935	0.971	1.530	0.682	0.831	1.166	0.924	0.907	1.009	1.021	
1980	0.917	1.055	1.277	0.991	0.962	0.963	0.989	1.015	2.163	0.465	1.009	0.893	0.997		
1981	1.032	1.168	0.897	1.022	0.902	1.132	0.968	1.184	0.925	0.919	0.961	0.974			
1982	1.156	0.959	1.006	0.947	1.040	0.994	1.062	0.981	0.940	0.986	0.968				
1983	1.392	0.751	1.225	0.924	0.923	1.242	0.803	1.019	0.981	0.981					
1984	0.967	1.010	0.996	0.945	1.275	0.726	0.934	1.050	1.149						
1985	1.077	0.869	1.174	0.988	0.900	0.955	0.983	1.047							
1986	1.144	0.869	1.058	1.005	1.006	0.983	0.969								
1987	0.900	1.388	0.733	1.108	0.871	1.001									
1988	1.249	0.843	0.963	1.001	1.003										
1989	0.850	0.923	1.001	1.004											
1990	1.107	0.966	0.960												
1991	0.977	1.030													
1992	1.206														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															
Avg All	1.049	0.987	1.016	1.013	0.987	0.982	1.032	0.981	1.182	0.886	1.017	0.899	0.966	1.006	0.969
Avg Last 3	1.097	0.973	0.975	1.038	0.960	0.980	0.962	1.039	1.023	0.962	0.979	0.925	0.966	N/A	N/A
P(Living)	0.995	0.995	0.995	0.995	0.995	0.995	0.994	0.994	0.994	0.993	0.993	0.993	0.992	0.992	0.991
Selected	1.000	1.000	1.000	1.000	1.000	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998

**Ohio Bureau of Workers' Compensation  
Public Employers-Taxing Districts  
Death - All Claims**

Accident Year	Indexed Paid Losses (# of Weeks per 1000 Employees)															
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>
1978															7.224	7.122
1979															5.732	6.405
1980													3.519		3.612	3.436
1981												3.978	4.124		4.217	4.168
1982											4.171	4.294	3.999		3.910	4.186
1983										4.274	4.559	4.392	4.596		4.421	4.889
1984									3.488	3.425	3.286	3.231	3.299		3.677	3.655
1985								3.018	3.920	2.849	3.133	2.810	2.754		4.555	4.232
1986							3.274	3.639	3.453	3.961	4.002	3.043	3.823		4.397	4.421
1987						2.898	2.389	2.384	2.330	2.796	3.276	2.974	2.852		2.447	2.882
1988					3.729	2.633	2.003	1.987	3.250	1.988	2.389	2.371	2.542		2.415	2.380
1989				3.453	3.404	3.404	2.494	2.792	2.559	3.161	2.641	2.876	2.929		2.738	3.803
1990			1.931	1.290	1.472	1.457	1.798	1.438	1.251	2.361	1.840	1.533	1.544		1.729	2.677
1991		0.338	2.548	2.416	1.803	1.691	1.467	1.706	1.699	1.663	1.723	1.762	1.787		3.043	2.801
1992	0.000	0.915	1.212	1.713	2.205	1.400	1.798	1.341	1.471	1.663	1.381	1.402	1.966		1.474	1.419
1993	0.108	0.995	1.667	2.336	2.976	2.544	2.159	1.927	1.692	1.714	1.579	1.666	1.842		1.722	1.628
1994	0.000	0.573	1.442	2.464	1.559	1.398	1.369	1.372	1.378	1.422	1.490	1.668	2.012		1.755	
1995	0.177	0.945	1.194	2.022	1.607	1.541	1.600	1.420	1.304	1.415	1.477	1.415	1.419		1.415	
1996	0.000	0.653	1.188	1.228	1.111	0.947	0.858	0.753	0.866	0.803	0.651	0.593	0.591			
1997	0.092	1.175	1.801	2.307	1.730	1.923	1.656	1.554	1.607	1.492	1.491	1.472				
1998	0.120	0.767	1.105	1.007	1.086	0.857	0.908	1.042	1.061	1.061	1.245					
1999	0.091	0.954	1.268	1.529	1.334	1.185	1.426	1.492	1.557	1.755						
2000	0.097	1.028	1.115	3.645	1.369	1.356	1.349	1.312	1.437							
2001	0.157	1.233	1.118	1.905	1.654	1.348	1.328	1.274								
2002	0.066	0.419	1.193	1.196	0.923	0.919	0.917									
2003	0.014	0.389	0.619	0.757	0.693	0.707										
2004	0.039	0.764	0.887	0.987	2.290											
2005	0.165	0.500	1.220	1.200												
2006	0.073	1.078	1.533													
2007	0.084	1.206														
2008	0.119															
Avg Last 5	0.096	0.787	1.090	1.209	1.386	1.103	1.186	1.335	1.306	1.305	1.271	1.363	1.566	1.882	2.056	2.195

Accident Year	Indexed Paid Losses (# of Weeks per 1000 Employees)														
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>
1978	6.755	6.645	6.859	7.058	7.292	6.237	6.561	5.716	7.346	5.853	7.165	5.903	5.263	5.214	5.052
1979	5.762	5.818	5.184	6.178	5.774	5.609	8.579	5.851	4.861	5.669	5.237	4.752	4.793	4.893	
1980	3.259	3.437	4.388	4.349	4.186	4.030	3.986	4.046	8.751	4.070	4.108	3.669	3.659		
1981	4.380	5.115	4.587	4.688	4.230	4.790	4.635	5.488	5.074	4.662	4.482	4.364			
1982	5.278	5.062	5.092	4.821	5.014	4.983	5.293	5.192	4.880	4.811	4.656				
1983	7.078	5.313	6.509	6.018	5.557	6.902	5.541	5.647	5.539	5.431					
1984	3.662	3.698	3.682	3.480	4.438	3.223	3.011	3.161	3.633						
1985	3.834	3.332	3.910	3.864	3.478	3.321	3.265	3.418							
1986	4.600	3.997	4.230	4.252	4.276	4.203	4.075								
1987	2.703	3.752	2.750	3.046	2.655	2.657									
1988	3.450	2.910	2.802	2.805	2.815										
1989	3.232	2.983	2.987	2.999											
1990	2.160	2.087	2.004												
1991	2.173	2.239													
1992	1.704														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															
Avg Last 5	2.544	2.794	2.954	3.393	3.532	4.061	4.237	4.581	5.576	4.929	5.130	N/A	N/A	N/A	N/A

**Ohio Bureau of Workers' Compensation**  
**Public Employers-Taxing Districts**  
**Death - All Claims**  
**Calculation of Index Factor**

<b>Accident Year</b>	<b>(1) Average Benefit (\$)</b>	<b>(2) Covered Emp. Yrs.</b>	<b>(3) Composite Factor</b>
1978	160.82	375	60
1979	176.09	373	66
1980	188.98	373	71
1981	203.49	372	76
1982	216.83	361	78
1983	229.25	356	82
1984	240.08	354	85
1985	250.36	355	89
1986	257.14	369	95
1987	265.45	360	96
1988	275.62	364	100
1989	283.47	367	104
1990	295.33	368	109
1991	303.75	389	118
1992	317.53	399	127
1993	325.79	416	136
1994	336.17	431	145
1995	345.28	443	153
1996	357.55	473	169
1997	370.70	474	176
1998	386.97	482	186
1999	401.90	487	196
2000	416.98	492	205
2001	429.87	509	219
2002	441.62	519	229
2003	453.60	516	234
2004	468.52	513	240
2005	479.52	502	241
2006	496.64	495	246
2007	514.55	491	252
2008	529.77	491	260

**Notes by Column:**

- (1) From Appendix C.6, Col(4).  
(2) Calculated by dividing payroll by (SAWW\*52)/1000  
(3) Col(3) = Col(1)\*Col(2)/1000

**Ohio Bureau of Workers' Compensation**  
**Public Employers-Taxing Districts**  
**Death - All Claims**  
**Average Weekly Benefits**

Accident Year	(1) SAWW (\$)	(2) Maximum Benefits (\$)	(3) Minimum Benefits (\$)	(4) Average Benefits (\$)
1978	247.15	216.00	108.00	160.82
1979	266.54	241.00	120.50	176.09
1980	286.60	258.00	129.00	188.98
1981	311.09	275.00	137.50	203.49
1982	327.20	298.00	149.00	216.83
1983	341.69	321.00	160.50	229.25
1984	358.57	335.00	167.50	240.08
1985	371.07	354.00	177.00	250.36
1986	380.29	365.00	182.50	257.14
1987	393.04	376.00	188.00	265.45
1988	411.39	385.00	192.50	275.62
1989	420.61	400.00	200.00	283.47
1990	436.90	419.00	209.50	295.33
1991	451.06	428.00	214.00	303.75
1992	474.30	443.00	221.50	317.53
1993	483.24	460.00	230.00	325.79
1994	494.51	482.00	241.00	336.17
1995	509.04	493.00	246.50	345.28
1996	526.87	511.00	255.50	357.55
1997	551.30	521.00	260.50	370.70
1998	577.29	541.00	270.50	386.97
1999	596.41	567.00	283.50	401.90
2000	618.35	589.00	294.50	416.98
2001	631.45	618.00	309.00	429.87
2002	652.48	628.00	314.00	441.62
2003	670.77	644.00	322.00	453.60
2004	694.68	662.00	331.00	468.52
2005	710.72	678.00	339.00	479.52
2006	735.05	704.00	352.00	496.64
2007	761.22	730.00	365.00	514.55
2008	784.05	751.00	375.50	529.77

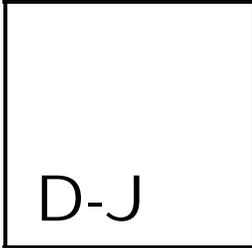
**Notes by Column:**

- (1) Ohio Department of Job and Family Services ([http://lmi.state.oh.us/CEP/CEP\\_NAICS.htm#Publications](http://lmi.state.oh.us/CEP/CEP_NAICS.htm#Publications))
- (2) Ohio Bureau of Workers Compensation
- (3) Ohio Bureau of Workers Compensation
- (4) Calculated using theoretical Ohio Wage Distribution (Appendix U.2)

**Ohio Bureau of Workers' Compensation  
Public Employers-Taxing Districts  
Death - All Claims**

Accident Year	Paid Losses (in thousands) - Evaluation in Years																
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>	
1978																436	430
1979															377	421	462
1980													248		255	242	251
1981												301	312	319	315	315	321
1982											327	336	313	306	328	358	358
1983										349	372	358	375	361	399	415	415
1984									297	291	280	275	281	313	311	322	322
1985								268	349	253	279	250	245	405	376	317	317
1986							311	346	328	376	380	289	363	418	420	382	382
1987						277	228	228	223	267	313	284	273	234	275	287	287
1988					374	264	201	199	326	199	239	238	255	242	238	277	277
1989				359	354	364	250	259	290	266	328	274	299	304	285	395	395
1990			210	140	160	158	196	156	136	257	200	167	168	188	291	212	212
1991		40	301	285	213	200	173	201	201	196	204	208	211	359	331	263	263
1992	0	116	154	217	279	177	228	170	186	211	175	178	249	187	180	179	179
1993	15	135	226	317	404	345	293	261	229	232	214	226	250	234	221	215	215
1994	0	83	209	357	226	203	198	199	200	206	216	242	292	255	255		
1995	27	144	182	309	246	235	244	217	199	216	226	216	217	216			
1996	0	110	201	208	188	160	145	127	146	136	110	100	100				
1997	16	207	317	406	304	338	291	273	282	262	262	259					
1998	22	143	206	188	202	160	169	194	198	198	232						
1999	18	187	248	299	261	232	279	292	305	343							
2000	20	211	229	747	281	278	277	269	295								
2001	34	270	245	417	362	295	291	279									
2002	15	96	273	274	211	211	210										
2003	3	91	145	177	162	165											
2004	9	184	213	237	550												
2005	40	120	294	289													
2006	18	265	377														
2007	21	304															
2008	31																

Accident Year	Paid Losses (in thousands) - Evaluation in Years																
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>		
1978	408	401	414	426	440	377	396	345	443	353	433	356	318	315	305		
1979	379	382	341	406	379	369	564	384	319	372	344	312	315	321			
1980	230	242	310	307	295	284	281	285	617	287	290	259	258				
1981	331	387	347	355	320	362	351	415	384	353	339	330					
1982	414	397	399	378	393	390	415	407	382	377	365						
1983	577	434	531	491	453	563	452	461	452	443							
1984	312	315	313	296	378	274	256	269	309								
1985	341	296	348	344	309	295	290	304									
1986	437	380	402	404	406	399	387										
1987	258	358	263	291	254	254											
1988	346	292	281	281	282												
1989	336	310	310	312													
1990	235	227	218														
1991	257	264															
1992	216																
1993																	
1994																	
1995																	
1996																	
1997																	
1998																	
1999																	
2000																	
2001																	
2002																	
2003																	
2004																	
2005																	
2006																	
2007																	
2008																	



## Other Compensation Benefits (PEC)

### Introduction

In this audit, various other benefit types have been grouped together into a section termed "Other Compensation" which includes:

- (1) Percent Permanent Partial (%PP),
- (2) Permanent Partial (PP),
- (3) Temporary Partial (TP), and Change of Occupation (C/O),
- (4) Wage Loss (WL), Living Maintenance/Wage Loss (LM/WL), Change of Occupation (C/O),
- (5) Lump Sum Settlements (LSS),
- (6) Living Maintenance (LM),
- (7) Lump Sum Advancements (LSA), and
- (8) Additional Awards (AA).

### Conclusions

The projected unpaid losses as of June 30, 2008 for the benefit types included in “Other Compensation” are presented by benefit type in the chart below:

Benefit	Discounted Unpaid Loss (\$000's)	Undiscounted Unpaid Loss (\$000's)
%Permanent Partial	\$57,679	\$68,144
Permanent Partial	\$8,569	\$11,524
TP and C/O	\$134	\$171
WL, LM/WL, and C/O	\$28,046	\$35,258
Lump Sum Settlements	\$193,445	\$301,926
Living Maintenance	\$12,869	\$16,898
Lump Sum Advancements	\$14,450	\$21,145
Additional Awards	\$2,204	\$5,154
Total	\$317,395	\$460,218

The projected discounted unpaid loss for these benefits in last year’s report was \$282.0 million. Actual payments during the latest fiscal year for injuries occurring in June 2007 and prior were \$50.8 million.

The retrospective estimate of the required unpaid loss for these benefits as of June 30, 2007 is \$309.4 million, which represents an increase of \$27.4 million from our estimate with data as of June 30, 2007. The retrospective changes by benefit type are presented on Appendix R.4.

### Methodology

The methodology used to analyze the experience of the “Other Compensation” benefit types is the same as that described for these benefits for PA.

**Ohio Bureau of Workers' Compensation**  
**Public Employers-Taxing Districts**  
**% Permanent Partial**  
**Summary of Unpaid Loss @ 6/30/08**  
**(Dollars in Thousands)**

<u>Accident Year</u>	<u>Undiscounted Unpaid Loss</u>	<u>Discounted Unpaid Loss</u>
Prior to 1978	15	13
1978	2	2
1979	4	4
1980	6	5
1981	9	7
1982	12	10
1983	17	14
1984	21	17
1985	32	26
1986	40	32
1987	50	41
1988	77	64
1989	111	94
1990	150	126
1991	187	156
1992	251	210
1993	308	257
1994	404	335
1995	450	370
1996	586	482
1997	739	609
1998	1,006	832
1999	1,515	1,257
2000	2,021	1,676
2001	2,471	2,056
2002	3,446	2,883
2003	4,317	3,611
2004	5,758	4,844
2005	7,551	6,372
2006	11,002	9,414
2007	16,496	14,279
2008	<u>9,088</u>	<u>7,583</u>
<b>Total 1978-2008:</b>	<b>68,128</b>	<b>57,666</b>
<b>Total:</b>	<b>68,144</b>	<b>57,679</b>

Note: Unpaid loss for accident year 2008 is for the first half of the year only.

**Ohio Bureau of Workers' Compensation**  
**Public Employers-Taxing Districts**  
**% Permanent Partial**  
**Average Weekly Benefits**

Accident Year	(1) SAWW (\$)	(2) Maximum Benefits (\$)	(3) Minimum Benefits (\$)	(4) Average Benefits (\$)
1978	247.15	56.00	0.00	55.12
1979	266.54	80.33	0.00	78.46
1980	286.60	86.00	0.00	83.99
1981	311.09	91.67	0.00	89.63
1982	327.20	99.33	0.00	97.01
1983	341.69	107.00	0.00	104.43
1984	358.57	111.67	0.00	109.01
1985	371.07	118.00	0.00	115.09
1986	380.29	121.67	0.00	118.64
1987	393.04	125.33	0.00	122.23
1988	411.39	128.33	0.00	125.27
1989	420.61	133.33	0.00	130.07
1990	436.90	139.67	0.00	136.19
1991	451.06	142.67	0.00	139.19
1992	474.30	147.67	0.00	144.16
1993	483.24	153.33	0.00	149.57
1994	494.51	160.67	0.00	156.51
1995	509.04	164.33	0.00	160.14
1996	526.87	170.33	0.00	165.97
1997	551.30	173.67	0.00	169.47
1998	577.29	180.33	0.00	176.02
1999	596.41	189.00	0.00	184.38
2000	618.35	196.33	0.00	191.51
2001	631.45	206.00	0.00	200.60
2002	652.48	209.33	0.00	204.08
2003	670.77	214.67	0.00	209.31
2004	694.68	220.67	0.00	215.25
2005	710.72	226.00	0.00	220.44
2006	735.05	234.67	0.00	228.84
2007	761.22	243.33	0.00	237.27
2008	784.05	250.33	0.00	244.11

Notes by Column:

- (1) Ohio Department of Job and Family Services ([http://lmi.state.oh.us/CEP/CEP\\_NAICS.htm#Publications](http://lmi.state.oh.us/CEP/CEP_NAICS.htm#Publications))
- (2) Ohio Bureau of Workers' Compensation
- (3) Ohio Bureau of Workers' Compensation
- (4) Calculated using theoretical Ohio Wage Distribution (Appendix U.2)

**Ohio Bureau of Workers' Compensation**  
**Public Employers-Taxing Districts**  
**% Permanent Partial**  
**Calculation of Index Factor**

<b>Accident Year</b>	<b>(1) Average Benefit (\$)</b>	<b>(2) Ultimate Counts</b>	<b>(3) Composite Factor</b>
1978	55.12	4,446	245
1979	78.46	4,501	353
1980	83.99	4,810	404
1981	89.63	4,868	436
1982	97.01	5,140	499
1983	104.43	5,246	548
1984	109.01	5,644	615
1985	115.09	5,987	689
1986	118.64	6,008	713
1987	122.23	6,123	748
1988	125.27	6,417	804
1989	130.07	6,476	842
1990	136.19	6,458	879
1991	139.19	6,212	865
1992	144.16	6,342	914
1993	149.57	5,946	889
1994	156.51	6,046	946
1995	160.14	5,480	878
1996	165.97	5,407	897
1997	169.47	5,299	898
1998	176.02	5,381	947
1999	184.38	6,019	1,110
2000	191.51	6,101	1,168
2001	200.60	5,499	1,103
2002	204.08	5,728	1,169
2003	209.31	5,447	1,140
2004	215.25	5,307	1,142
2005	220.44	5,136	1,132
2006	228.84	5,033	1,152
2007	237.27	4,987	1,183
2008	244.11	4,987	1,217

**Notes by Column:**

- (1) From Appendix D.2
- (2) From Appendix S.5
- (3) (1)x(2)/1,000

**Ohio Bureau of Workers' Compensation**  
**Public Employers-Taxing Districts**  
**% Permanent Partial**  
**Calculation of Unpaid Loss @ 06/30/08**

(Dollars in Thousands)

Accident Year	(1) Cumulative Factor	(2) Composite Factor	(3) Undiscounted Unpaid Loss	(4) Discount Factor	(5) Discounted Unpaid Loss
1978	0.010	245	2	0.823	2
1979	0.012	353	4	0.822	4
1980	0.016	404	6	0.822	5
1981	0.020	436	9	0.822	7
1982	0.024	499	12	0.821	10
1983	0.031	548	17	0.825	14
1984	0.034	615	21	0.802	17
1985	0.046	689	32	0.818	26
1986	0.056	713	40	0.813	32
1987	0.067	748	50	0.809	41
1988	0.096	804	77	0.832	64
1989	0.132	842	111	0.842	94
1990	0.170	879	150	0.841	126
1991	0.216	865	187	0.838	156
1992	0.274	914	251	0.836	210
1993	0.346	889	308	0.834	257
1994	0.427	946	404	0.828	335
1995	0.513	878	450	0.820	370
1996	0.653	897	586	0.823	482
1997	0.824	898	739	0.824	609
1998	1.062	947	1,006	0.827	832
1999	1.365	1,110	1,515	0.830	1,257
2000	1.730	1,168	2,021	0.829	1,676
2001	2.240	1,103	2,471	0.832	2,056
2002	2.947	1,169	3,446	0.837	2,883
2003	3.786	1,140	4,317	0.836	3,611
2004	5.041	1,142	5,758	0.841	4,844
2005	6.670	1,132	7,551	0.844	6,372
2006	9.553	1,152	11,002	0.856	9,414
2007	13.942	1,183	16,496	0.866	14,279
2008	14.931	1,217	<u>9,088</u>	0.834	<u>7,583</u>
<b>Total</b>			<b><u>68,128</u></b>		<b><u>57,666</u></b>

**Notes by Column:**

(1) From Appendix D.5

(2) From Appendix D.3

(3) (1)\*(2); dollars in thousands

For accident year 2008, unpaid loss is for the first half of the year only.

(4) Calculated by discounting selected factors in Appendix D.5, then summing

(5) (3)\*(4); dollars in thousands

**Ohio Bureau of Workers' Compensation  
Public Employers-Taxing Districts  
% Permanent Partial**

Accident Year	Indexed Paid Losses (# of weeks per ult lost-time claim)																	
	0.5	1.5	2.5	3.5	4.5	5.5	6.5	7.5	8.5	9.5	10.5	11.5	12.5	13.5	14.5	15.5		
1978																0.520	0.240	
1979																0.565	0.400	0.207
1980													0.601	0.338	0.241	0.188		
1981												0.859	0.437	0.323	0.244	0.211		
1982										0.873	0.542	0.304	0.328	0.187	0.149			
1983										1.103	0.624	0.494	0.378	0.260	0.100	0.098		
1984									1.426	0.985	0.552	0.497	0.382	0.126	0.097	0.086		
1985								1.790	1.264	0.643	0.456	0.444	0.248	0.140	0.163	0.080		
1986							1.792	1.613	0.943	0.743	0.517	0.231	0.215	0.180	0.095	0.046		
1987						2.079	1.751	1.178	0.892	0.677	0.428	0.292	0.262	0.151	0.067	0.091		
1988					2.858	2.368	1.403	1.221	0.948	0.499	0.319	0.359	0.180	0.135	0.101	0.120		
1989				4.533	3.875	1.905	1.659	1.178	0.597	0.459	0.439	0.241	0.221	0.136	0.111	0.080		
1990			3.012	4.174	2.173	1.765	1.426	0.911	0.567	0.413	0.299	0.188	0.233	0.170	0.142	0.092		
1991		0.244	3.101	3.164	2.446	1.718	1.030	0.813	0.478	0.341	0.254	0.235	0.167	0.110	0.121	0.082		
1992	0.000	0.084	2.161	3.952	2.618	1.324	0.887	0.765	0.394	0.342	0.281	0.255	0.152	0.171	0.103	0.062		
1993	0.000	0.137	2.670	3.734	1.707	1.090	0.944	0.592	0.430	0.310	0.258	0.231	0.156	0.142	0.090	0.097		
1994	0.000	0.156	3.090	3.346	1.702	1.189	0.967	0.629	0.450	0.347	0.311	0.207	0.213	0.137	0.067			
1995	0.000	0.291	3.314	2.814	1.656	1.028	0.851	0.597	0.392	0.328	0.270	0.239	0.162	0.139				
1996	0.000	0.260	3.530	2.648	1.612	1.040	0.543	0.676	0.449	0.280	0.343	0.240	0.136					
1997	0.000	0.236	3.253	2.427	1.530	0.864	0.812	0.520	0.498	0.406	0.314	0.236						
1998	0.000	0.360	3.355	2.498	1.420	0.949	0.811	0.707	0.517	0.356	0.253							
1999	0.000	0.298	3.147	2.665	1.331	1.149	0.772	0.673	0.533	0.331								
2000	0.000	0.438	3.497	2.555	1.417	1.000	0.825	0.712	0.480									
2001	0.000	0.206	3.830	2.584	1.431	1.283	0.851	0.737										
2002	0.000	0.575	4.041	2.712	1.702	1.343	0.841											
2003	0.000	0.719	3.826	2.792	1.689	1.138												
2004	0.000	0.715	4.313	3.076	1.494													
2005	0.000	0.802	4.474	2.781														
2006	0.000	0.799	4.380															
2007	0.000	1.367																
2008	0.000																	

Avg Last 5	0.000	0.880	4.207	2.789	1.547	1.182	0.820	0.670	0.495	0.340	0.298	0.231	0.164	0.140	0.104	0.083	
Avg Last 3	0.000	0.989	4.389	2.883	1.629	1.254	0.839	0.708	0.510	0.364	0.304	0.238	0.170	0.140	0.086	0.081	
Selected	0.000	0.989	4.389	2.883	1.629	1.254	0.839	0.708	0.510	0.364	0.304	0.238	0.170	0.140	0.086	0.081	
Cumulative	14.931	14.931	13.942	9.553	6.670	5.041	3.786	2.947	2.240	1.730	1.365	1.062	0.824	0.653	0.513	0.427	

Accident Year	Indexed Paid Losses (# of weeks per ult lost-time claim)														
	16.5	17.5	18.5	19.5	20.5	21.5	22.5	23.5	24.5	25.5	26.5	27.5	28.5	29.5	30.5
1978	0.210	0.119	0.047	0.068	0.026	0.015	0.037	0.060	0.016	0.000	0.005	0.000	0.009	0.005	0.003
1979	0.098	0.130	0.091	0.073	0.036	0.016	0.009	0.012	0.011	0.034	0.012	0.011	0.014	0.000	
1980	0.148	0.052	0.037	0.012	0.023	0.025	0.011	0.016	0.013	0.006	0.007	0.003	0.001		
1981	0.117	0.056	0.077	0.038	0.016	0.018	0.044	0.010	0.023	0.000	0.000	0.000			
1982	0.042	0.073	0.025	0.031	0.022	0.017	0.019	0.010	0.012	0.004	0.014				
1983	0.066	0.067	0.024	0.023	0.030	0.011	0.019	0.003	0.009	0.005					
1984	0.035	0.027	0.021	0.053	0.028	0.018	0.004	0.015	0.014						
1985	0.049	0.063	0.026	0.032	0.013	0.008	0.010	0.010							
1986	0.069	0.069	0.017	0.030	0.050	0.043	0.020								
1987	0.096	0.061	0.038	0.044	0.026	0.036									
1988	0.049	0.068	0.048	0.053	0.032										
1989	0.092	0.072	0.039	0.018											
1990	0.093	0.042	0.050												
1991	0.070	0.061													
1992	0.053														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

Avg Last 5	0.071	0.061	0.039	0.035	0.030	0.023	0.014	0.010	0.014	0.010	0.008	N/A	N/A	N/A	N/A
Avg Last 3	0.072	0.059	0.046	0.038	0.036	0.029	0.011	0.010	0.012	0.003	0.007	0.005	0.008	N/A	N/A
Selected	0.072	0.059	0.046	0.038	0.036	0.029	0.011	0.010	0.012	0.003	0.007	0.005	0.004	0.003	0.003
Cumulative	0.346	0.274	0.216	0.170	0.132	0.096	0.067	0.056	0.046	0.034	0.031	0.024	0.020	0.016	0.012

**Ohio Bureau of Workers' Compensation  
Public Employers-Taxing Districts  
% Permanent Partial**

Accident Year	Paid Losses (in thousands) - Evaluation in Years																
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>	
1978																127	59
1979																200	141
1980													243			137	98
1981												375	190			141	107
1982											436	270	152			164	93
1983										604	342	270	207			143	55
1984									877	606	340	305	235			77	59
1985								1,233	871	443	314	306	171			96	112
1986							1,277	1,150	672	530	369	165	153			129	68
1987						1,556	1,311	881	668	507	320	219	196			113	50
1988					2,298	1,903	1,128	982	762	401	256	289	144			108	81
1989				3,818	3,264	1,604	1,397	992	503	386	370	203	186			115	94
1990			2,649	3,671	1,911	1,552	1,254	801	498	363	263	165	205			149	125
1991		211	2,681	2,736	2,115	1,485	891	703	413	295	219	203	144			95	105
1992	0	77	1,976	3,614	2,394	1,211	811	700	361	313	257	233	139			156	94
1993	0	122	2,374	3,321	1,518	969	839	527	382	276	229	206	138			127	80
1994	0	148	2,924	3,166	1,610	1,125	915	595	426	328	294	196	202			130	63
1995	0	256	2,908	2,470	1,453	902	747	524	344	288	237	210	142			122	
1996	0	233	3,168	2,376	1,447	934	487	607	403	252	308	215	122				
1997	0	212	2,921	2,179	1,374	776	729	467	447	365	282	212					
1998	0	341	3,177	2,366	1,345	899	768	670	490	337	240						
1999	0	330	3,492	2,957	1,477	1,275	857	747	592	367							
2000	0	512	4,086	2,986	1,656	1,168	964	832	561								
2001	0	228	4,224	2,851	1,578	1,415	939	813									
2002	0	672	4,724	3,170	1,990	1,570	983										
2003	0	820	4,363	3,184	1,926	1,297											
2004	0	817	4,927	3,514	1,707												
2005	0	908	5,065	3,148													
2006	0	920	5,045														
2007	0	1,617															
2008	0																

Accident Year	Paid Losses (in thousands) - Evaluation in Years														
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>
1978	52	29	12	17	6	4	9	15	4	0	1	0			1
1979	35	46	32	26	13	6	3	4	4	12	4	4	5		
1980	60	21	15	5	9	10	5	6	5	2	3	1	0		
1981	51	25	34	17	7	8	19	4	10	0	0	0			
1982	21	36	12	16	11	9	9	5	6	2	7				
1983	36	37	13	13	17	6	10	2	5	3					
1984	22	16	13	32	18	11	3	10	9						
1985	34	44	18	22	9	6	7	7							
1986	49	49	12	21	36	30	14								
1987	72	46	29	33	20	27									
1988	40	54	39	42	25										
1989	77	61	33	15											
1990	82	37	44												
1991	60	53													
1992	48														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

**Ohio Bureau of Workers' Compensation  
Public Employers-Taxing Districts  
% Permanent Partial  
Unpaid Loss Payment Projections  
Fiscal Year Ending 6/30**

Accident Year	Unpaid Loss		(Dollars in Thousands)															
	Undisc.	Disc.	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023 and Subsequent	
1978	2	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1979	4	4	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	
1980	6	5	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	
1981	9	7	2	1	1	1	1	1	1	0	0	0	0	0	0	0	0	
1982	12	10	2	2	2	1	1	1	1	1	0	0	0	0	0	0	1	
1983	17	14	4	3	2	2	1	1	1	1	1	0	0	0	0	0	1	
1984	21	17	2	4	3	2	2	2	1	1	1	1	1	0	0	0	1	
1985	32	26	8	2	5	3	3	3	2	2	1	1	1	1	0	0	1	
1986	40	32	7	8	2	5	3	3	3	2	2	1	1	1	1	0	2	
1987	50	41	9	7	9	2	5	4	3	2	2	2	1	1	1	1	2	
1988	77	64	23	9	8	9	2	6	4	3	3	2	2	1	1	1	3	
1989	111	94	30	24	10	8	10	3	6	4	3	3	2	2	1	1	4	
1990	150	126	33	32	25	10	8	10	3	6	4	3	3	2	2	1	6	
1991	187	156	40	33	31	25	10	8	10	3	6	4	3	3	2	2	7	
1992	251	210	54	42	35	33	26	10	9	11	3	6	4	4	3	2	9	
1993	308	257	64	52	41	34	32	26	10	9	10	3	6	4	3	3	11	
1994	404	335	76	68	55	43	36	34	27	11	9	11	3	7	5	4	15	
1995	450	370	76	71	63	51	40	33	32	25	10	8	10	3	6	4	17	
1996	586	482	125	77	72	65	53	41	34	32	26	10	9	10	3	6	22	
1997	739	609	153	125	78	72	65	53	41	34	32	26	10	9	10	3	28	
1998	1,006	832	226	161	132	82	76	68	56	43	36	34	27	11	9	11	33	
1999	1,515	1,257	337	265	189	155	96	89	80	65	51	42	40	32	13	11	51	
2000	2,021	1,676	426	355	279	199	163	101	94	84	68	54	44	42	34	13	65	
2001	2,471	2,056	563	402	335	263	188	154	95	89	79	65	51	42	40	32	74	
2002	3,446	2,883	827	596	426	355	279	199	163	101	94	84	69	54	45	42	112	
2003	4,317	3,611	956	807	582	415	346	272	194	159	98	92	82	67	52	43	150	
2004	5,758	4,844	1,433	958	808	583	416	347	272	195	160	99	92	82	67	52	194	
2005	7,551	6,372	1,844	1,420	950	801	577	413	344	270	193	158	98	91	81	66	244	
2006	11,002	9,414	3,320	1,876	1,445	966	815	587	420	350	275	196	161	99	93	83	316	
2007	16,496	14,279	5,193	3,411	1,927	1,484	993	837	604	431	359	282	202	165	102	95	410	
2008	18,176	15,166	1,204	5,343	3,510	1,983	1,527	1,021	861	621	444	369	290	208	170	105	520	
<b>Total</b>	<b>77,216</b>	<b>65,249</b>	<b>17,040</b>	<b>16,158</b>	<b>11,025</b>	<b>7,655</b>	<b>5,776</b>	<b>4,326</b>	<b>3,369</b>	<b>2,554</b>	<b>1,971</b>	<b>1,558</b>	<b>1,212</b>	<b>941</b>	<b>745</b>	<b>584</b>	<b>2,300</b>	

-Discount Rate 5.00%

-Note: Projected payments for accident year 2008 are for the full accident year.

**Ohio Bureau of Workers' Compensation**  
**Public Employers-Taxing Districts**  
**Permanent Partial**  
**Summary of Unpaid Loss @ 6/30/08**  
(Dollars in Thousands)

<u>Accident Year</u>	<u>Undiscounted Unpaid Loss</u>	<u>Discounted Unpaid Loss</u>
Prior to 1978	4	4
1978	2	1
1979	3	2
1980	4	3
1981	4	4
1982	5	4
1983	30	28
1984	36	32
1985	43	37
1986	58	48
1987	70	55
1988	76	57
1989	81	58
1990	115	80
1991	118	81
1992	129	85
1993	136	89
1994	159	105
1995	157	102
1996	179	117
1997	204	135
1998	300	208
1999	422	300
2000	538	392
2001	578	421
2002	699	509
2003	829	617
2004	1,068	820
2005	1,233	945
2006	1,542	1,196
2007	1,724	1,307
2008	<u>977</u>	<u>729</u>
<b>Total 1978-2008:</b>	<b>11,519</b>	<b>8,566</b>
<b>Total:</b>	<b>11,524</b>	<b>8,569</b>

Note: Unpaid loss for accident year 2008 is for the first half of the year only.

**Ohio Bureau of Workers' Compensation**  
**Public Employers-Taxing Districts**  
**Permanent Partial**  
**Average Weekly Benefits**

Accident Year	(1) SAWW (\$)	(2) Maximum Benefits (\$)	(3) Minimum Benefits (\$)	(4) Average Benefits (\$)
1978	247.15	108.00	54.00	102.69
1979	266.54	120.50	60.25	114.51
1980	286.60	129.00	64.50	122.61
1981	311.09	137.50	68.75	130.74
1982	327.20	149.00	74.50	141.55
1983	341.69	160.50	80.25	152.21
1984	358.57	167.50	83.75	158.86
1985	371.07	177.00	88.50	167.79
1986	380.29	248.50	111.05	213.50
1987	393.04	376.00	150.40	253.16
1988	411.39	385.00	154.00	262.35
1989	420.61	400.00	198.79	274.36
1990	436.90	419.00	419.00	362.46
1991	451.06	428.00	428.00	372.40
1992	474.30	443.00	443.00	388.64
1993	483.24	460.00	460.00	399.56
1994	494.51	482.00	482.00	413.13
1995	509.04	493.00	493.00	424.12
1996	526.87	511.00	511.00	439.24
1997	551.30	521.00	521.00	454.30
1998	577.29	541.00	541.00	541.00
1999	596.41	567.00	567.00	567.00
2000	618.35	589.00	589.00	589.00
2001	631.45	618.00	618.00	618.00
2002	652.48	628.00	628.00	628.00
2003	670.77	644.00	644.00	644.00
2004	694.68	662.00	662.00	662.00
2005	710.72	678.00	678.00	678.00
2006	735.05	704.00	704.00	704.00
2007	761.22	730.00	730.00	730.00
2008	784.05	751.00	751.00	751.00

**Notes by Column:**

- (1) Ohio Department of Job and Family Services ([http://lmi.state.oh.us/CEP/CEP\\_NAICS.htm#Publications](http://lmi.state.oh.us/CEP/CEP_NAICS.htm#Publications))
- (2) Ohio Bureau of Workers' Compensation
- (3) Ohio Bureau of Workers' Compensation
- (4) Calculated using theoretical Ohio Wage Distribution (Appendix U.2)

**Ohio Bureau of Workers' Compensation**  
**Public Employers-Taxing Districts**  
**Permanent Partial**  
**Calculation of Index Factor**

<b>Accident Year</b>	<b>(1) Average Benefit (\$)</b>	<b>(2) Ultimate Counts</b>	<b>(3) Composite Factor</b>
1978	102.69	4,446	457
1979	114.51	4,501	515
1980	122.61	4,810	590
1981	130.74	4,868	636
1982	141.55	5,140	728
1983	152.21	5,246	799
1984	158.86	5,644	897
1985	167.79	5,987	1,005
1986	213.50	6,008	1,283
1987	253.16	6,123	1,550
1988	262.35	6,417	1,684
1989	274.36	6,476	1,777
1990	362.46	6,458	2,341
1991	372.40	6,212	2,313
1992	388.64	6,342	2,465
1993	399.56	5,946	2,376
1994	413.13	6,046	2,498
1995	424.12	5,480	2,324
1996	439.24	5,407	2,375
1997	454.30	5,299	2,407
1998	541.00	5,381	2,911
1999	567.00	6,019	3,413
2000	589.00	6,101	3,594
2001	618.00	5,499	3,398
2002	628.00	5,728	3,597
2003	644.00	5,447	3,508
2004	662.00	5,307	3,513
2005	678.00	5,136	3,482
2006	704.00	5,033	3,543
2007	730.00	4,987	3,640
2008	751.00	4,987	3,745

**Notes by Column:**

- (1) From Appendix E.2
- (2) From Appendix S.5
- (3)  $(1) \times (2) / 1,000$

**Ohio Bureau of Workers' Compensation**  
**Public Employers-Taxing Districts**  
**Permanent Partial**  
**Calculation of Unpaid Loss @ 06/30/08**

(Dollars in Thousands)

Accident Year	(1) Cumulative Factor	(2) Composite Factor	(3) Undiscounted Unpaid Loss	(4) Discount Factor	(5) Discounted Unpaid Loss
1978	0.004	457	2	0.823	1
1979	0.005	515	3	0.822	2
1980	0.007	590	4	0.838	3
1981	0.007	636	4	0.799	4
1982	0.007	728	5	0.761	4
1983	0.038	799	30	0.929	28
1984	0.040	897	36	0.891	32
1985	0.043	1,005	43	0.857	37
1986	0.045	1,283	58	0.823	48
1987	0.045	1,550	70	0.784	55
1988	0.045	1,684	76	0.747	57
1989	0.046	1,777	81	0.714	58
1990	0.049	2,341	115	0.700	80
1991	0.051	2,313	118	0.680	81
1992	0.052	2,465	129	0.655	85
1993	0.057	2,376	136	0.655	89
1994	0.064	2,498	159	0.659	105
1995	0.068	2,324	157	0.647	102
1996	0.075	2,375	179	0.653	117
1997	0.085	2,407	204	0.662	135
1998	0.103	2,911	300	0.692	208
1999	0.124	3,413	422	0.711	300
2000	0.150	3,594	538	0.729	392
2001	0.170	3,398	578	0.728	421
2002	0.194	3,597	699	0.729	509
2003	0.236	3,508	829	0.744	617
2004	0.304	3,513	1,068	0.768	820
2005	0.354	3,482	1,233	0.766	945
2006	0.435	3,543	1,542	0.776	1,196
2007	0.474	3,640	1,724	0.758	1,307
2008	0.524	3,745	<u>977</u>	0.746	<u>729</u>
<b>Total</b>			<b><u>11,519</u></b>		<b><u>8,566</u></b>

**Notes by Column:**

(1) From Appendix E.5

(2) From Appendix E.3

(3) (1)\*(2); dollars in thousands

For accident year 2008, unpaid loss is for the first half of the year only.

(4) Calculated by discounting selected factors in Appendix E.5, then summing

(5) (3)\*(4); dollars in thousands

**Ohio Bureau of Workers' Compensation  
Public Employers-Taxing Districts  
Permanent Partial**

Accident Year	Indexed Paid Losses (# of weeks per ult lost-time claim)																
	0.5	1.5	2.5	3.5	4.5	5.5	6.5	7.5	8.5	9.5	10.5	11.5	12.5	13.5	14.5	15.5	
1978																0.000	0.000
1979															0.024	0.024	0.013
1980													0.002	0.005	0.012	0.077	
1981												0.012	0.009	0.025	0.011	0.134	
1982											0.014	0.000	0.000	0.000	0.001	0.000	
1983											0.044	0.010	0.005	0.000	0.000	0.000	
1984									0.020	0.013	0.019	0.010	0.011	0.010	0.043	0.023	
1985								0.031	0.021	0.033	0.018	0.009	0.009	0.001	0.000	0.000	
1986							0.012	0.054	0.068	0.003	0.000	0.159	0.016	0.018	0.015	0.015	
1987						0.013	0.047	0.037	0.020	0.034	0.000	0.000	0.000	0.000	0.010	0.000	
1988					0.040	0.026	0.107	0.005	0.000	0.006	0.000	0.000	0.000	0.000	0.000	0.000	
1989				0.114	0.060	0.050	0.039	0.070	0.017	0.020	0.000	0.006	0.045	0.000	0.005	0.000	
1990			0.086	0.110	0.132	0.069	0.055	0.039	0.028	0.015	0.009	0.005	0.027	0.000	0.016	0.010	
1991		0.047	0.070	0.100	0.132	0.065	0.033	0.044	0.027	0.032	0.028	0.019	0.028	0.023	0.018	0.020	
1992	0.000	0.025	0.034	0.032	0.001	0.004	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1993	0.000	0.058	0.089	0.097	0.036	0.025	0.054	0.027	0.018	0.011	0.010	0.002	0.000	0.000	0.000	0.000	
1994	0.003	0.093	0.154	0.099	0.063	0.050	0.024	0.028	0.050	0.084	0.022	0.090	0.010	0.020	0.001		
1995	0.006	0.043	0.055	0.021	0.008	0.000	0.005	0.000	0.015	0.011	0.025	0.011	0.010	0.000			
1996	0.007	0.018	0.041	0.068	0.019	0.032	0.033	0.000	0.000	0.043	0.037	0.011	0.016				
1997	0.016	0.043	0.044	0.047	0.033	0.047	0.064	0.023	0.022	0.052	0.011	0.011					
1998	0.017	0.035	0.068	0.083	0.056	0.024	0.038	0.078	0.032	0.025	0.011						
1999	0.004	0.032	0.159	0.121	0.089	0.067	0.032	0.021	0.013	0.000							
2000	0.003	0.077	0.098	0.100	0.119	0.063	0.046	0.030	0.024								
2001	0.009	0.049	0.049	0.131	0.022	0.065	0.020	0.001									
2002	0.014	0.020	0.059	0.065	0.071	0.087	0.065										
2003	0.006	0.026	0.043	0.102	0.036	0.053											
2004	0.003	0.053	0.026	0.039	0.028												
2005	0.008	0.048	0.063	0.090													
2006	0.000	0.039	0.018														
2007	0.004	0.072															
2008	0.003																

Avg Last5	0.003	0.048	0.042	0.085	0.055	0.067	0.040	0.031	0.018	0.026	0.021	0.025	0.007	0.009	0.007	0.006
Avg Last3	0.002	0.053	0.035	0.077	0.045	0.068	0.044	0.018	0.023	0.026	0.020	0.011	0.012	0.007	0.000	0.007
Selected	0.003	0.051	0.038	0.081	0.050	0.068	0.042	0.024	0.020	0.026	0.021	0.018	0.010	0.008	0.004	0.006
Cumulative	0.527	0.524	0.474	0.435	0.354	0.304	0.236	0.194	0.170	0.150	0.124	0.103	0.085	0.075	0.068	0.064

Accident Year	Indexed Paid Losses (# of weeks per ult lost-time claim)														
	16.5	17.5	18.5	19.5	20.5	21.5	22.5	23.5	24.5	25.5	26.5	27.5	28.5	29.5	30.5
1978	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1979	0.012	0.001	0.000	0.035	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1980	0.000	0.006	0.000	0.000	0.000	0.006	0.000	0.000	0.000	0.000	0.115	0.000	0.000	0.000	
1981	0.002	0.002	0.000	0.000	0.011	0.018	0.022	0.020	0.012	0.000	0.000	0.000			
1982	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
1983	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.006	0.010					
1984	0.011	0.074	0.007	0.000	0.000	0.000	0.000	0.000	0.000						
1985	0.000	0.000	0.078	0.000	0.000	0.000	0.000	0.000	0.000						
1986	0.015	0.030	0.015	0.013	0.000	0.000	0.000								
1987	0.002	0.000	0.000	0.000	0.000	0.000									
1988	0.000	0.000	0.000	0.000	0.002										
1989	0.000	0.000	0.003	0.007											
1990	0.009	0.001	0.000												
1991	0.010	0.004													
1992	0.000														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

Avg Last 5	0.004	0.001	0.004	0.004	0.000	0.000	0.000	0.004	0.004	0.002	0.023	0.000	0.000	0.000	N/A
Avg Last 3	0.006	0.001	0.001	0.002	0.001	0.000	0.000	0.000	0.002	0.003	0.038	0.000	0.000	N/A	N/A
Selected	0.005	0.001	0.002	0.003	0.001	0.000	0.000	0.002	0.003	0.003	0.031	0.000	0.000	0.002	0.001
Cumulative	0.057	0.052	0.051	0.049	0.046	0.045	0.045	0.045	0.043	0.040	0.038	0.007	0.007	0.007	0.005

**Ohio Bureau of Workers' Compensation  
Public Employers-Taxing Districts  
Permanent Partial**

Accident Year	Paid Losses (in thousands) - Evaluation in Years																
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>	
1978																0	0
1979														13	13	7	
1980													1	3	7	46	
1981												8	6	16	7	85	
1982											10	0	0	0	1	0	
1983										12	35	8	4	0	0	0	
1984									18	12	17	9	10	9	39	21	
1985								31	21	33	18	9	9	1	0	0	
1986							15	70	87	3	0	204	21	23	20	19	
1987						21	72	57	32	52	0	0	0	0	16	0	
1988				68	44	181	8	0	10	0	0	0	0	0	0	0	
1989				203	106	89	69	125	29	35	0	10	80	0	10	0	
1990			201	256	309	162	128	91	65	36	22	11	63	0	38	23	
1991		108	163	232	306	150	76	102	63	74	66	45	64	54	43	47	
1992	0	62	84	80	3	11	0	0	0	0	0	0	0	0	0	0	
1993	0	138	212	230	86	59	128	65	42	26	24	5	0	0	0	0	
1994	7	233	384	248	157	125	59	71	125	210	55	224	25	49	3		
1995	14	99	127	48	19	0	12	0	35	26	57	27	23	0			
1996	16	42	96	162	44	76	77	0	102	89	27	39					
1997	40	104	106	113	80	113	153	54	53	125	27	27					
1998	50	101	197	242	163	70	111	227	93	73	32						
1999	13	109	544	412	304	227	108	72	43	0							
2000	10	275	352	358	426	225	167	109	86								
2001	30	167	165	447	75	220	69	5									
2002	50	71	213	234	257	314	233										
2003	21	89	150	356	126	185											
2004	10	186	90	137	98												
2005	27	169	219	313													
2006	0	140	63														
2007	13	264															
2008	10																

Accident Year	Paid Losses (in thousands) - Evaluation in Years														
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>
1978	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1979	6	0	0	18	0	0	0	0	0	0	0	0	0	0	0
1980	0	4	0	0	0	4	0	0	0	0	68	0	0	0	0
1981	1	1	0	0	7	11	14	13	8	0	0	0	0	0	0
1982	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1983	0	0	0	0	0	0	0	0	5	8					
1984	10	66	6	0	0	0	0	0	0						
1985	0	0	79	0	0	0	0	0	0						
1986	19	38	19	17	0	0	0								
1987	3	0	0	0	0	0									
1988	0	0	0	0	4										
1989	0	0	5	13											
1990	22	2	0												
1991	22	9													
1992	0														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

**Ohio Bureau of Workers' Compensation**  
**Public Employers-Taxing Districts**  
**Permanent Partial**  
**Unpaid Loss Payment Projections**  
**Fiscal Year Ending 6/30**

Accident Year	Unpaid Loss Undisc.	Unpaid Loss Disc.	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023 and Subsequent
1978	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1979	3	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1980	4	3	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
1981	4	4	0	1	1	1	0	0	0	0	0	0	0	0	0	0	0
1982	5	4	0	0	1	1	1	0	0	0	0	0	0	0	0	0	0
1983	30	28	24	0	0	2	1	1	1	0	0	0	0	0	0	0	0
1984	36	32	2	27	0	0	2	1	1	1	0	0	0	0	0	0	1
1985	43	37	3	3	31	0	0	2	1	1	1	1	0	0	0	0	1
1986	58	48	3	3	4	39	0	0	3	1	1	1	1	1	0	0	1
1987	70	55	0	3	4	4	47	0	0	3	2	1	1	1	1	1	2
1988	76	57	0	0	3	5	5	52	0	0	3	2	1	1	1	1	3
1989	81	58	1	0	0	4	5	5	54	0	0	4	2	1	1	1	4
1990	115	80	8	1	0	0	5	6	7	72	0	0	5	2	2	1	6
1991	118	81	5	8	1	0	0	5	6	6	71	0	0	5	2	2	7
1992	129	85	3	6	8	1	0	0	5	7	7	75	0	0	5	2	10
1993	136	89	12	3	5	8	1	0	0	5	6	7	73	0	0	5	12
1994	159	105	16	13	3	6	8	1	0	0	5	7	7	76	0	0	17
1995	157	102	9	15	12	3	5	8	1	0	0	5	6	6	71	0	16
1996	179	117	18	9	15	12	3	5	8	1	0	0	5	6	7	73	17
1997	204	135	23	18	9	15	12	3	5	8	1	0	0	5	7	7	91
1998	300	208	53	28	22	11	19	15	3	7	9	2	0	0	6	8	118
1999	422	300	70	62	33	26	13	22	17	4	8	11	2	0	0	7	147
2000	538	392	93	74	66	35	27	14	23	18	4	8	12	2	0	0	162
2001	578	421	69	88	70	62	33	26	13	22	17	4	8	11	2	0	153
2002	699	509	87	74	93	74	66	35	27	14	23	18	4	8	12	2	162
2003	829	617	148	85	72	91	72	64	34	27	13	22	18	4	8	11	160
2004	1,068	820	237	148	85	72	91	72	64	34	27	13	22	18	4	8	172
2005	1,233	945	175	235	147	84	71	90	72	64	34	26	13	22	18	4	178
2006	1,542	1,196	287	178	239	149	86	72	92	73	65	34	27	13	23	18	186
2007	1,724	1,307	140	295	183	246	153	88	74	95	75	66	35	28	14	23	209
2008	1,963	1,465	190	144	304	188	253	158	91	77	97	77	68	36	28	14	239
<b>Total</b>	<b>12,506</b>	<b>9,302</b>	<b>1,679</b>	<b>1,522</b>	<b>1,412</b>	<b>1,138</b>	<b>979</b>	<b>745</b>	<b>603</b>	<b>538</b>	<b>470</b>	<b>385</b>	<b>311</b>	<b>249</b>	<b>211</b>	<b>189</b>	<b>2,075</b>
<b>-Discount Rate</b>																	<b>5.00%</b>

-Note: Projected payments for accident year 2008 are for the full accident year.

**Ohio Bureau of Workers' Compensation**  
**Public Employers-Taxing Districts**  
**Temporary Partial & Change of Occupation (<1987)**  
**Summary of Unpaid Loss @ 6/30/08**  
(Dollars in Thousands)

<u>Accident Year</u>	<u>Undiscounted Unpaid Loss</u>	<u>Discounted Unpaid Loss</u>
Prior to 1978	3	3
1978	5	4
1979	7	6
1980	9	7
1981	14	11
1982	17	14
1983	26	21
1984	30	24
1985	35	26
1986	26	19
1987	0	0
1988	0	0
1989	0	0
1990	0	0
1991	0	0
1992	0	0
1993	0	0
1994	0	0
1995	0	0
1996	0	0
1997	0	0
1998	0	0
1999	0	0
2000	0	0
2001	0	0
2002	0	0
2003	0	0
2004	0	0
2005	0	0
2006	0	0
2007	0	0
2008	<u>0</u>	<u>0</u>
<b>Total 1978-2008:</b>	<b>168</b>	<b>131</b>
<b>Total:</b>	<b>171</b>	<b>134</b>

**Ohio Bureau of Workers' Compensation**  
**Public Employers-Taxing Districts**  
**Temporary Partial & Change of Occupation (<1987)**  
**Average Weekly Benefits**

<b>Accident Year</b>	<b>(1) SAWW (\$)</b>	<b>(2) Maximum Benefits (\$)</b>	<b>(3) Minimum Benefits (\$)</b>	<b>(4) Average Benefits (\$)</b>
<b>1978</b>	247.15	216.00	0.00	150.83
<b>1979</b>	266.54	241.00	0.00	165.65
<b>1980</b>	286.60	258.00	0.00	177.72
<b>1981</b>	311.09	275.00	0.00	191.04
<b>1982</b>	327.20	298.00	0.00	204.08
<b>1983</b>	341.69	321.00	0.00	216.26
<b>1984</b>	358.57	335.00	0.00	226.42
<b>1985</b>	371.07	354.00	0.00	236.35
<b>1986</b>	380.29	365.00	0.00	242.82

**Notes by Column:**

- (1) Ohio Department of Job and Family Services ([http://lmi.state.oh.us/CEP/CEP\\_NAICS.htm#Publications](http://lmi.state.oh.us/CEP/CEP_NAICS.htm#Publications))
- (2) Ohio Bureau of Workers' Compensation
- (3) Ohio Bureau of Workers' Compensation
- (4) Calculated using theoretical Ohio Wage Distribution (Appendix U.2)

**Ohio Bureau of Workers' Compensation  
Public Employers-Taxing Districts  
Temporary Partial & Change of Occupation (<1987)  
Calculation of Index Factor**

<u>Accident Year</u>	(1) <u>Average Benefit (\$)</u>	(2) <u>Ultimate Counts</u>	(3) <u>Composite Factor</u>
<b>1978</b>	150.83	4,446	671
<b>1979</b>	165.65	4,501	746
<b>1980</b>	177.72	4,810	855
<b>1981</b>	191.04	4,868	930
<b>1982</b>	204.08	5,140	1,049
<b>1983</b>	216.26	5,246	1,135
<b>1984</b>	226.42	5,644	1,278
<b>1985</b>	236.35	5,987	1,415
<b>1986</b>	242.82	6,008	973

**Notes by Column:**

(1) From Appendix F.2

(2) From Appendix S.5

(3)  $(1) \times (2) / 1,000$ ;  $1986 = (1) \times ((2) \times 2/3) / 1,000$

**Ohio Bureau of Workers' Compensation**  
**Public Employers-Taxing Districts**  
**Temporary Partial & Change of Occupation (<1987)**  
**Calculation of Unpaid Loss @ 06/30/08**

(Dollars in Thousands)

<u>Accident Year</u>	(1) <u>Cumulative Factor</u>	(2) <u>Composite Factor</u>	(3) <u>Undiscounted Unpaid Loss</u>	(4) <u>Discount Factor</u>	(5) <u>Discounted Unpaid Loss</u>
1978	0.008	671	5	0.816	4
1979	0.010	746	7	0.815	6
1980	0.010	855	9	0.775	7
1981	0.015	930	14	0.816	11
1982	0.016	1,049	17	0.793	14
1983	0.022	1,135	26	0.813	21
1984	0.024	1,278	30	0.782	24
1985	0.025	1,415	35	0.753	26
1986	0.026	973	26	0.732	19

**Total**

**168**

**131**

**Notes by Column:**

- (1) From Appendix F.5
- (2) From Appendix F.3
- (3) (1)\*(2); dollars in thousands
- (4) Calculated by discounting selected factors in Appendix F.5, then summing
- (5) (3)\*(4); dollars in thousands

**Ohio Bureau of Workers' Compensation  
Public Employers-Taxing Districts  
Temporary Partial & Change of Occupation (<1987)**

Accident Year	Indexed Paid Losses (# of weeks per ult lost-time claim)																
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>	
1978																	0.195
1979																	0.137
1980																0.156	0.137
1981														0.151	0.193	0.135	0.135
1982													0.173	0.149	0.081	0.022	0.022
1983													0.143	0.165	0.093	0.054	0.035
1984											0.183	0.185	0.120	0.094	0.024	0.011	0.011
1985										0.136	0.109	0.101	0.056	0.053	0.017	0.016	0.016
1986									0.204	0.183	0.151	0.088	0.041	0.043	0.010	0.027	0.027
1987								N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1988								N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1989						N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1990					N/A	N/A	N/A	N/A	N/A	N/A	N/A						
1991				N/A	N/A	N/A	N/A	N/A	N/A	N/A							
1992			N/A	N/A	N/A	N/A	N/A	N/A	N/A								
1993		N/A	N/A	N/A	N/A	N/A	N/A	N/A									
1994	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1995	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1996	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1997	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1998	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1999	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2001	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2003	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2004	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2005	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2006	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2007	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2008	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Avg Last5	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Avg Last3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Selected	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Cumulative	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Accident Year	Indexed Paid Losses (# of weeks per ult lost-time claim)														
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>
1978	0.089	0.081	0.072	0.028	0.028	0.026	0.024	0.007	0.019	0.001	0.000	0.017	0.000	0.000	0.000
1979	0.170	0.132	0.132	0.034	0.032	0.017	0.015	0.007	0.001	0.001	0.001	0.000	0.000	0.000	0.000
1980	0.114	0.044	0.037	0.006	0.005	0.004	0.015	0.003	0.001	0.001	0.001	0.001	0.015		
1981	0.079	0.029	0.050	0.029	0.010	0.009	0.006	0.005	0.003	0.003	0.021	0.003			
1982	0.029	0.010	0.020	0.012	0.005	0.005	0.004	0.005	0.002	0.000	0.000	0.000			
1983	0.024	0.010	0.010	0.006	0.011	0.001	0.000	0.000	0.000	0.000	0.000	0.000			
1984	0.018	0.005	0.005	0.003	0.002	0.001	0.001	0.001	0.001	0.001					
1985	0.010	0.008	0.004	0.003	0.002	0.002	0.006	0.002							
1986	0.025	0.004	0.003	0.001	0.001	0.000	0.000								
1987	N/A	N/A	N/A	N/A	N/A	N/A									
1988	N/A	N/A	N/A	N/A	N/A										
1989	N/A	N/A	N/A	N/A											
1990	N/A	N/A	N/A												
1991	N/A	N/A													
1992	N/A														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															
Avg Last 5	N/A	N/A	N/A	N/A	N/A	0.001	0.002	0.003	0.001	0.001	0.005	N/A	N/A	N/A	N/A
Avg Last 3	N/A	N/A	N/A	N/A	N/A	0.001	0.002	0.001	0.001	0.001	0.007	0.001	0.005	N/A	N/A
Selected	N/A	N/A	N/A	N/A	N/A	0.001	0.002	0.002	0.001	0.001	0.006	0.001	0.005	0.000	0.002
Cumulative	N/A	N/A	N/A	N/A	N/A	0.029	0.029	0.026	0.025	0.024	0.022	0.016	0.015	0.010	0.010

**Ohio Bureau of Workers' Compensation  
Public Employers-Taxing Districts  
Temporary Partial & Change of Occupation (<1987)**

Accident Year	Paid Losses (in thousands) - Evaluation in Years																	
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>		
1978																109	70	
1979																151	145	146
1980														123		144	134	118
1981																140	180	126
1982											135	174	205	181	156	85	23	
1983										246	209	162	187	105	62	39		
1984									220	171	233	237	153	121	31	13		
1985							212	229	192	155	143	79	75	25	23			
1986						103	111	198	178	147	86	40	42	10	27			
1987																		
1988																		
1989																		
1990																		
1991																		
1992																		
1993																		
1994																		
1995																		
1996																		
1997																		
1998																		
1999																		
2000																		
2001																		
2002																		
2003																		
2004																		
2005																		
2006																		
2007																		
2008																		

Accident Year	Paid Losses (in thousands) - Evaluation in Years														
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>
1978	59	54	48	19	19	18	16	5	13	0	0	11	0	0	0
1979	127	99	99	25	24	13	11	5	1	1	1	0	0	0	0
1980	97	38	32	5	5	4	13	2	1	1	1	1	13		
1981	73	27	46	27	9	8	6	5	3	3	20	3			
1982	31	11	21	13	5	5	4	5	2	0	0				
1983	27	12	12	7	12	2	0	0	0	0					
1984	22	7	6	4	2	1	1	1	1						
1985	14	11	6	4	3	3	9	2							
1986	25	4	3	1	1	0	0								
1987															
1988															
1989															
1990															
1991															
1992															
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

**Ohio Bureau of Workers' Compensation**  
**Public Employers-Taxing Districts**  
**Temporary Partial & Change of Occupation (<1987)**  
**Unpaid Loss Payment Projections**  
**Fiscal Year Ending 6/30**

Accident Year	Unpaid Loss		(Dollars in Thousands)																2023 and Subsequent
	Undisc.	Disc.	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022			
1978	5	4	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0		
1979	7	6	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0		
1980	9	7	0	2	1	1	1	1	1	0	0	0	0	0	0	0	0		
1981	14	11	5	0	2	1	1	1	1	1	0	0	0	0	0	0	1		
1982	17	14	1	5	0	2	1	1	1	1	1	1	0	0	0	0	1		
1983	26	21	7	2	6	0	2	2	1	1	1	1	0	0	0	0	1		
1984	30	24	1	8	2	6	0	3	2	2	1	1	1	1	1	0	2		
1985	35	26	1	2	9	2	7	0	3	2	2	1	1	1	1	1	2		
1986	26	19	2	1	1	6	1	5	0	2	2	1	1	1	1	1	2		
1987	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
1988	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
1989	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
1990	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
1991	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
1992	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
1993	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
1994	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
1995	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
1996	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
1997	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
1998	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
1999	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
2000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
2001	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
2002	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
2003	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
2004	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
2005	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
2006	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
2007	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
2008	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
<b>Total</b>	<b>168</b>	<b>131</b>	<b>20</b>	<b>21</b>	<b>22</b>	<b>20</b>	<b>16</b>	<b>13</b>	<b>9</b>	<b>9</b>	<b>8</b>	<b>6</b>	<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>9</b>		

-Discount Rate 5.25%

**Ohio Bureau of Workers' Compensation**  
**Public Employers-Taxing Districts**  
**Wage Loss+Living Maintenance/Wage Loss & Change of Occupation (>1986)**  
**Summary of Unpaid Loss @ 6/30/08**  
(Dollars in Thousands)

<u>Accident Year</u>	<u>Undiscounted Unpaid Loss</u>	<u>Discounted Unpaid Loss</u>
Prior to 1978	0	0
1978	0	0
1979	0	0
1980	0	0
1981	0	0
1982	0	0
1983	0	0
1984	0	0
1985	0	0
1986	14	12
1987	56	47
1988	77	64
1989	101	83
1990	132	109
1991	163	135
1992	218	180
1993	263	217
1994	346	285
1995	404	332
1996	516	424
1997	655	539
1998	869	714
1999	1,264	1,037
2000	1,662	1,364
2001	1,933	1,586
2002	2,585	2,121
2003	3,102	2,536
2004	3,778	3,072
2005	4,325	3,466
2006	4,839	3,788
2007	5,219	3,949
2008	<u>2,736</u>	<u>1,985</u>
<b>Total 1978-2008:</b>	<b>35,258</b>	<b>28,046</b>
<b>Total:</b>	<b>35,258</b>	<b>28,046</b>

Note: Unpaid loss for accident year 2008 is for the first half of the year only.

**Ohio Bureau of Workers' Compensation**  
**Public Employers-Taxing Districts**  
**Wage Loss+Living Maintenance/Wage Loss & Change of Occupation (>1986)**  
**Average Weekly Benefits**

<b>Accident Year</b>	<b>(1) SAWW (\$)</b>	<b>(2) Maximum Benefits (\$)</b>	<b>(3) Minimum Benefits (\$)</b>	<b>(4) Average Benefits (\$)</b>
1986	380.29	365.00	0.00	242.82
1987	393.04	376.00	0.00	250.63
1988	411.39	385.00	0.00	259.96
1989	420.61	400.00	0.00	267.56
1990	436.90	419.00	0.00	278.88
1991	451.06	428.00	0.00	286.67
1992	474.30	443.00	0.00	299.46
1993	483.24	460.00	0.00	307.53
1994	494.51	482.00	0.00	317.64
1995	509.04	493.00	0.00	326.19
1996	526.87	511.00	0.00	337.80
1997	551.30	521.00	0.00	349.79
1998	577.29	541.00	0.00	365.00
1999	596.41	567.00	0.00	379.35
2000	618.35	589.00	0.00	393.61
2001	631.45	618.00	0.00	406.22
2002	652.48	628.00	0.00	417.09
2003	670.77	644.00	0.00	428.35
2004	694.68	662.00	0.00	442.28
2005	710.72	678.00	0.00	452.69
2006	735.05	704.00	0.00	468.94
2007	761.22	730.00	0.00	485.89
2008	784.05	751.00	0.00	500.22

**Notes by Column:**

- (1) Ohio Department of Job and Family Services ([http://lmi.state.oh.us/CEP/CEP\\_NAICS.htm#Publications](http://lmi.state.oh.us/CEP/CEP_NAICS.htm#Publications))
- (2) Ohio Bureau of Workers' Compensation
- (3) Ohio Bureau of Workers' Compensation
- (4) Calculated using theoretical Ohio Wage Distribution (Appendix U.2)

**Ohio Bureau of Workers' Compensation**  
**Public Employers-Taxing Districts**  
**Wage Loss+Living Maintenance/Wage Loss & Change of Occupation (>1986)**  
**Calculation of Index Factor**

<b>Accident Year</b>	<b>(1) Average Benefit (\$)</b>	<b>(2) Ultimate Counts</b>	<b>(3) Composite Factor</b>
<b>1986</b>	242.82	6,008	486
<b>1987</b>	250.63	6,123	1,535
<b>1988</b>	259.96	6,417	1,668
<b>1989</b>	267.56	6,476	1,733
<b>1990</b>	278.88	6,458	1,801
<b>1991</b>	286.67	6,212	1,781
<b>1992</b>	299.46	6,342	1,899
<b>1993</b>	307.53	5,946	1,829
<b>1994</b>	317.64	6,046	1,920
<b>1995</b>	326.19	5,480	1,788
<b>1996</b>	337.80	5,407	1,827
<b>1997</b>	349.79	5,299	1,853
<b>1998</b>	365.00	5,381	1,964
<b>1999</b>	379.35	6,019	2,283
<b>2000</b>	393.61	6,101	2,402
<b>2001</b>	406.22	5,499	2,234
<b>2002</b>	417.09	5,728	2,389
<b>2003</b>	428.35	5,447	2,333
<b>2004</b>	442.28	5,307	2,347
<b>2005</b>	452.69	5,136	2,325
<b>2006</b>	468.94	5,033	2,360
<b>2007</b>	485.89	4,987	2,423
<b>2008</b>	500.22	4,987	2,494

**Notes by Column:**

(1) From Appendix F.9

(2) From Appendix S.5

(3)  $(1) \times (2) / 1,000$ ;  $1986 = (1) * ((2) * 1/3) / 1,000$

**Ohio Bureau of Workers' Compensation**  
**Public Employers-Taxing Districts**  
**Wage Loss+Living Maintenance/Wage Loss & Change of Occupation (>1986)**  
**Calculation of Unpaid Loss @ 06/30/08**

(Dollars in Thousands)

<b>Accident Year</b>	<b>(1) Cumulative Factor</b>	<b>(2) Composite Factor</b>	<b>(3) Undiscounted Unpaid Loss</b>	<b>(4) Discount Factor</b>	<b>(5) Discounted Unpaid Loss</b>
1986	0.029	486	14	0.832	12
1987	0.037	1,535	56	0.830	47
1988	0.046	1,668	77	0.829	64
1989	0.058	1,733	101	0.828	83
1990	0.073	1,801	132	0.826	109
1991	0.092	1,781	163	0.825	135
1992	0.115	1,899	218	0.825	180
1993	0.144	1,829	263	0.824	217
1994	0.180	1,920	346	0.823	285
1995	0.226	1,788	404	0.823	332
1996	0.283	1,827	516	0.822	424
1997	0.354	1,853	655	0.822	539
1998	0.442	1,964	869	0.821	714
1999	0.553	2,283	1,264	0.821	1,037
2000	0.692	2,402	1,662	0.821	1,364
2001	0.865	2,234	1,933	0.821	1,586
2002	1.082	2,389	2,585	0.820	2,121
2003	1.329	2,333	3,102	0.818	2,536
2004	1.610	2,347	3,778	0.813	3,072
2005	1.860	2,325	4,325	0.801	3,466
2006	2.050	2,360	4,839	0.783	3,788
2007	2.154	2,423	5,219	0.757	3,949
2008	2.195	2,494	<u>2,736</u>	0.726	<u>1,985</u>
<b>Total</b>			<b><u>35,258</u></b>		<b><u>28,046</u></b>

**Notes by Column:**

- (1) From Appendix F.12
- (2) From Appendix F.10
- (3) (1)\*(2); dollars in thousands  
 For accident year 2008, unpaid loss is for the first half of the year only.
- (4) Calculated by discounting selected factors in Appendix F.12, then summing
- (5) (3)\*(4); dollars in thousands

**Ohio Bureau of Workers' Compensation**  
**Public Employers-Taxing Districts**  
**Wage Loss+Living Maintenance/Wage Loss & Change of Occupation (>1986)**

Accident Year	Indexed Paid Losses (# of weeks per ult lost-time claim)															
	0.5	1.5	2.5	3.5	4.5	5.5	6.5	7.5	8.5	9.5	10.5	11.5	12.5	13.5	14.5	15.5
1978																
1979																
1980																
1981																
1982																
1983																
1984																
1985																
1986							0.376	0.391	0.416	0.406	0.336	0.245	0.090	0.012	0.000	0.014
1987						0.450	0.464	0.466	0.409	0.340	0.251	0.164	0.089	0.068	0.030	0.028
1988					0.319	0.572	0.778	0.774	0.537	0.388	0.176	0.097	0.085	0.066	0.033	0.014
1989				0.213	0.357	0.468	0.591	0.536	0.421	0.275	0.120	0.115	0.057	0.024	0.016	0.011
1990			0.033	0.121	0.447	0.590	0.536	0.363	0.211	0.176	0.125	0.108	0.056	0.029	0.025	0.028
1991		0.010	0.063	0.148	0.536	0.501	0.445	0.295	0.149	0.116	0.069	0.031	0.052	0.018	0.037	0.021
1992	0.000	0.002	0.103	0.282	0.334	0.374	0.292	0.253	0.221	0.104	0.090	0.051	0.020	0.035	0.019	0.021
1993	0.000	0.019	0.135	0.299	0.381	0.252	0.179	0.129	0.072	0.050	0.038	0.027	0.025	0.023	0.012	0.019
1994	0.002	0.042	0.184	0.326	0.271	0.261	0.273	0.153	0.101	0.076	0.089	0.068	0.053	0.043	0.020	
1995	0.004	0.036	0.135	0.260	0.313	0.161	0.165	0.087	0.126	0.108	0.066	0.058	0.079	0.043		
1996	0.000	0.066	0.112	0.173	0.253	0.301	0.257	0.263	0.223	0.206	0.124	0.131	0.112			
1997	0.000	0.041	0.109	0.206	0.177	0.248	0.168	0.199	0.137	0.100	0.092	0.102				
1998	0.004	0.048	0.091	0.157	0.212	0.227	0.190	0.148	0.106	0.093	0.099					
1999	0.005	0.037	0.087	0.156	0.199	0.185	0.167	0.158	0.152	0.110						
2000	0.003	0.034	0.085	0.155	0.201	0.216	0.241	0.189	0.150							
2001	0.001	0.043	0.129	0.214	0.258	0.360	0.348	0.302								
2002	0.002	0.060	0.125	0.156	0.245	0.247	0.205									
2003	0.002	0.060	0.090	0.203	0.237	0.294										
2004	0.002	0.037	0.111	0.224	0.270											
2005	0.003	0.043	0.142	0.146												
2006	0.006	0.048	0.056													
2007	0.001	0.028														
2008	0.002															

Avg Last5	0.003	0.043	0.105	0.189	0.242	0.260	0.230	0.199	0.154	0.123	0.094	0.077	0.058	0.032	0.023	N/A
Avg Last3	0.003	0.040	0.103	0.191	0.250	0.301	0.264	0.217	0.136	0.101	0.105	0.097	0.082	0.036	0.017	0.020
Selected	0.003	0.042	0.104	0.190	0.250	0.280	0.247	0.217	0.173	0.139	0.111	0.089	0.071	0.057	0.045	0.036
Cumulative	2.198	2.195	2.154	2.050	1.860	1.610	1.329	1.082	0.865	0.692	0.553	0.442	0.354	0.283	0.226	0.180

Accident Year	Indexed Paid Losses (# of weeks per ult lost-time claim)														
	16.5	17.5	18.5	19.5	20.5	21.5	22.5	23.5	24.5	25.5	26.5	27.5	28.5	29.5	30.5
1978															
1979															
1980															
1981															
1982															
1983															
1984															
1985															
1986	0.000	0.000	0.000	0.000	0.001	0.000	0.000								
1987	0.030	0.020	0.003	0.013	0.013	0.001									
1988	0.006	0.017	0.029	0.022	0.019										
1989	0.007	0.008	0.003	0.000											
1990	0.019	0.011	0.007												
1991	0.009	0.002													
1992	0.020														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

Avg Last 5	0.012	0.009	N/A												
Avg Last 3	0.016	0.007	0.013	0.012	N/A										
Selected	0.029	0.023	0.019	0.015	0.012	0.010	0.008	0.006	0.005	0.004	0.003	0.002	0.002	0.002	0.001
Cumulative	0.144	0.115	0.092	0.073	0.058	0.046	0.037	0.029	0.023	0.018	0.014	0.011	0.009	0.007	0.005

**Ohio Bureau of Workers' Compensation**  
**Public Employers-Taxing Districts**  
**Wage Loss+Living Maintenance/Wage Loss & Change of Occupation (>1986)**

Accident Year	Paid Losses (in thousands) - Evaluation in Years															
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>
1978																
1979																
1980																
1981																
1982																
1983																
1984																
1985																
1986							183	190	202	198	163	119	44	6	0	7
1987						690	712	716	627	522	385	252	136	105	46	44
1988					533	954	1,298	1,290	895	648	294	163	142	110	54	23
1989				369	618	810	1,023	928	730	476	209	200	99	42	27	19
1990			59	218	805	1,062	965	653	381	318	226	195	101	53	45	51
1991		17	112	263	954	892	792	525	265	206	124	56	93	33	66	37
1992	0	3	196	536	634	711	554	481	420	198	170	96	39	66	36	40
1993	0	34	246	547	697	461	327	236	131	91	69	49	46	42	22	35
1994	3	82	353	626	520	501	525	294	193	145	171	130	102	82	37	
1995	8	64	241	464	560	288	294	155	224	193	119	103	141	78		
1996	1	121	205	316	462	549	470	481	408	376	227	239	205			
1997	1	76	201	382	328	460	312	369	253	185	170	189				
1998	7	95	180	308	416	446	373	291	209	183	195					
1999	10	85	198	357	454	422	381	361	347	251						
2000	7	81	203	372	483	518	578	455	360							
2001	3	97	288	477	576	576	776	675								
2002	4	143	298	373	585	591	490									
2003	5	141	210	474	552	686										
2004	5	88	260	526	634											
2005	6	100	329	340												
2006	14	113	132													
2007	3	69														
2008	4															

Accident Year	Paid Losses (in thousands) - Evaluation in Years														
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>
1978															
1979															
1980															
1981															
1982															
1983															
1984															
1985															
1986	0	0	0	0	0	0	0								
1987	47	31	4	20	19	2									
1988	11	29	48	37	32										
1989	12	14	6	0											
1990	34	19	12												
1991	15	3													
1992	38														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

**Ohio Bureau of Workers' Compensation**  
**Public Employers-Taxing Districts**  
**Wage Loss+Living Maintenance/Wage Loss & Change of Occupation (>1986)**  
**Unpaid Loss Payment Projections**  
**Fiscal Year Ending 6/30**

Accident Year	Unpaid Loss		(Dollars in Thousands)																2023 and Subsequent
	Undisc.	Disc.	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022			
1978	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1979	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1982	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1983	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1984	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1985	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1986	14	12	3	2	2	2	1	1	1	0	0	0	0	0	0	0	0	0	
1987	56	47	12	9	7	6	5	4	3	2	2	1	1	1	1	1	1	2	
1988	77	64	16	13	10	8	7	5	4	3	3	2	1	1	1	1	1	3	
1989	101	83	21	17	13	11	8	7	5	4	3	3	2	1	1	1	1	4	
1990	132	109	27	21	17	14	11	9	7	6	4	4	3	2	1	1	1	5	
1991	163	135	33	27	21	17	14	11	9	7	6	4	4	3	2	1	1	6	
1992	218	180	44	35	28	23	18	14	12	9	7	6	4	4	3	2	1	8	
1993	263	217	53	43	34	27	22	17	14	11	9	7	6	5	4	3	2	9	
1994	346	285	70	56	45	36	29	23	18	15	12	9	7	6	5	4	3	13	
1995	404	332	81	65	52	42	33	27	21	17	14	11	9	7	6	4	3	15	
1996	516	424	104	83	66	53	43	34	27	22	17	14	11	9	7	6	4	20	
1997	655	539	132	105	84	67	54	43	35	28	22	18	14	11	9	7	6	26	
1998	869	714	174	139	112	89	71	57	46	37	29	23	19	15	12	10	7	36	
1999	1,264	1,037	253	203	162	130	104	83	66	53	43	34	27	22	17	14	10	52	
2000	1,662	1,364	333	266	213	171	136	109	87	70	56	45	36	29	23	18	14	70	
2001	1,933	1,586	387	310	248	198	159	127	102	81	65	52	42	33	27	21	16	82	
2002	2,585	2,121	518	414	331	265	212	170	136	109	87	69	56	44	36	28	21	110	
2003	3,102	2,536	577	506	405	324	259	207	166	133	106	85	68	54	43	35	28	136	
2004	3,778	3,072	658	580	509	407	326	260	208	167	133	107	85	68	55	44	35	171	
2005	4,325	3,466	582	652	575	504	403	322	258	206	165	132	106	85	68	54	44	213	
2006	4,839	3,788	448	591	662	583	511	409	327	262	209	168	134	107	86	69	54	271	
2007	5,219	3,949	251	460	607	680	599	525	420	336	269	215	172	138	110	88	69	349	
2008	5,476	3,973	104	259	474	625	700	617	541	432	346	277	221	177	142	113	88	450	
<b>Total</b>	<b>37,998</b>	<b>30,035</b>	<b>4,881</b>	<b>4,856</b>	<b>4,677</b>	<b>4,280</b>	<b>3,724</b>	<b>3,082</b>	<b>2,513</b>	<b>2,010</b>	<b>1,608</b>	<b>1,286</b>	<b>1,028</b>	<b>822</b>	<b>657</b>	<b>525</b>	<b>450</b>	<b>2,051</b>	

-Discount Rate 5.00%

-Note: Projected payments for accident year 2008 are for the full accident year.

**Ohio Bureau of Workers' Compensation**  
**Public Employers-Taxing Districts**  
**Lump Sum Settlement**  
**Summary of Unpaid Loss @ 6/30/08**  
(Dollars in Thousands)

<u>Accident Year</u>	<u>Undiscounted Unpaid Loss</u>	<u>Discounted Unpaid Loss</u>
<b>Prior to 1978</b>	3,946	2,936
<b>1978</b>	677	504
<b>1979</b>	824	606
<b>1980</b>	1,135	848
<b>1981</b>	1,309	948
<b>1982</b>	1,598	1,142
<b>1983</b>	1,929	1,381
<b>1984</b>	2,525	1,823
<b>1985</b>	2,925	2,056
<b>1986</b>	3,181	2,182
<b>1987</b>	3,757	2,585
<b>1988</b>	4,594	3,162
<b>1989</b>	4,947	3,309
<b>1990</b>	5,578	3,708
<b>1991</b>	5,895	3,853
<b>1992</b>	6,757	4,358
<b>1993</b>	7,010	4,507
<b>1994</b>	7,776	4,936
<b>1995</b>	7,665	4,787
<b>1996</b>	8,267	5,084
<b>1997</b>	9,102	5,574
<b>1998</b>	10,660	6,603
<b>1999</b>	13,426	8,348
<b>2000</b>	15,095	9,317
<b>2001</b>	15,906	10,131
<b>2002</b>	18,781	12,006
<b>2003</b>	20,368	13,137
<b>2004</b>	22,447	14,474
<b>2005</b>	23,914	15,297
<b>2006</b>	26,524	16,997
<b>2007</b>	28,563	17,925
<b>2008</b>	<u>14,843</u>	<u>8,922</u>
<b>Total 1978-2008:</b>	<b>297,980</b>	<b>190,509</b>
<b>Total:</b>	<b>301,926</b>	<b>193,445</b>

Note: Unpaid loss for accident year 2008 is for the first half of the year only.

**Ohio Bureau of Workers' Compensation**  
**Public Employers-Taxing Districts**  
**Lump Sum Settlement**  
**Average Weekly Benefits**

Accident Year	(1) SAWW (\$)	(2) Maximum Benefits (\$)	(3) Minimum Benefits (\$)	(4) Average Benefits (\$)
1978	247.15	NA	NA	247.15
1979	266.54	NA	NA	266.54
1980	286.60	NA	NA	286.60
1981	311.09	NA	NA	311.09
1982	327.20	NA	NA	327.20
1983	341.69	NA	NA	341.69
1984	358.57	NA	NA	358.57
1985	371.07	NA	NA	371.07
1986	380.29	NA	NA	380.29
1987	393.04	NA	NA	393.04
1988	411.39	NA	NA	411.39
1989	420.61	NA	NA	420.61
1990	436.90	NA	NA	436.90
1991	451.06	NA	NA	451.06
1992	474.30	NA	NA	474.30
1993	483.24	NA	NA	483.24
1994	494.51	NA	NA	494.51
1995	509.04	NA	NA	509.04
1996	526.87	NA	NA	526.87
1997	551.30	NA	NA	551.30
1998	577.29	NA	NA	577.29
1999	596.41	NA	NA	596.41
2000	618.35	NA	NA	618.35
2001	631.45	NA	NA	631.45
2002	652.48	NA	NA	652.48
2003	670.77	NA	NA	670.77
2004	694.68	NA	NA	694.68
2005	710.72	NA	NA	710.72
2006	735.05	NA	NA	735.05
2007	761.22	NA	NA	761.22
2008	784.05	NA	NA	784.05

**Notes by Column:**

- (1) Ohio Department of Job and Family Services ([http://lmi.state.oh.us/CEP/CEP\\_NAICS.htm#Publications](http://lmi.state.oh.us/CEP/CEP_NAICS.htm#Publications))
- (2) Ohio Bureau of Workers' Compensation
- (3) Ohio Bureau of Workers' Compensation
- (4) Average Weekly Benefits = SAWW

**Ohio Bureau of Workers' Compensation**  
**Public Employers-Taxing Districts**  
**Lump Sum Settlement**  
**Calculation of Index Factor**

<b>Accident Year</b>	<b>(1) Average Benefit (\$)</b>	<b>(2) Ultimate Counts</b>	<b>(3) Composite Factor</b>
1978	247.15	4,446	1,099
1979	266.54	4,501	1,200
1980	286.60	4,810	1,378
1981	311.09	4,868	1,514
1982	327.20	5,140	1,682
1983	341.69	5,246	1,793
1984	358.57	5,644	2,024
1985	371.07	5,987	2,222
1986	380.29	6,008	2,285
1987	393.04	6,123	2,407
1988	411.39	6,417	2,640
1989	420.61	6,476	2,724
1990	436.90	6,458	2,821
1991	451.06	6,212	2,802
1992	474.30	6,342	3,008
1993	483.24	5,946	2,873
1994	494.51	6,046	2,990
1995	509.04	5,480	2,790
1996	526.87	5,407	2,849
1997	551.30	5,299	2,921
1998	577.29	5,381	3,106
1999	596.41	6,019	3,590
2000	618.35	6,101	3,773
2001	631.45	5,499	3,472
2002	652.48	5,728	3,738
2003	670.77	5,447	3,654
2004	694.68	5,307	3,687
2005	710.72	5,136	3,650
2006	735.05	5,033	3,699
2007	761.22	4,987	3,796
2008	784.05	4,987	3,910

**Notes by Column:**

- (1) From Appendix G.2  
(2) From Appendix S.5  
(3)  $(1) \times (2) / 1,000$

**Ohio Bureau of Workers' Compensation**  
**Public Employers-Taxing Districts**  
**Lump Sum Settlement**  
**Calculation of Unpaid Loss @ 06/30/08**

(Dollars in Thousands)

Accident Year	(1) Cumulative Factor	(2) Composite Factor	(3) Undiscounted Unpaid Loss	(4) Discount Factor	(5) Discounted Unpaid Loss
1978	0.616	1,099	677	0.744	504
1979	0.686	1,200	824	0.736	606
1980	0.823	1,378	1,135	0.747	848
1981	0.865	1,514	1,309	0.724	948
1982	0.950	1,682	1,598	0.715	1,142
1983	1.076	1,793	1,929	0.716	1,381
1984	1.248	2,024	2,525	0.722	1,823
1985	1.317	2,222	2,925	0.703	2,056
1986	1.392	2,285	3,181	0.686	2,182
1987	1.561	2,407	3,757	0.688	2,585
1988	1.740	2,640	4,594	0.688	3,162
1989	1.816	2,724	4,947	0.669	3,309
1990	1.977	2,821	5,578	0.665	3,708
1991	2.104	2,802	5,895	0.654	3,853
1992	2.246	3,008	6,757	0.645	4,358
1993	2.440	2,873	7,010	0.643	4,507
1994	2.601	2,990	7,776	0.635	4,936
1995	2.748	2,790	7,665	0.624	4,787
1996	2.902	2,849	8,267	0.615	5,084
1997	3.116	2,921	9,102	0.612	5,574
1998	3.432	3,106	10,660	0.619	6,603
1999	3.740	3,590	13,426	0.622	8,348
2000	4.001	3,773	15,095	0.617	9,317
2001	4.581	3,472	15,906	0.637	10,131
2002	5.025	3,738	18,781	0.639	12,006
2003	5.574	3,654	20,368	0.645	13,137
2004	6.089	3,687	22,447	0.645	14,474
2005	6.551	3,650	23,914	0.640	15,297
2006	7.170	3,699	26,524	0.641	16,997
2007	7.525	3,796	28,563	0.628	17,925
2008	7.594	3,910	<u>14,843</u>	0.601	<u>8,922</u>
<b>Total</b>			<b><u>297,980</u></b>		<b><u>190,509</u></b>

**Notes by Column:**

(1) From Appendix G.5

(2) From Appendix G.3

(3) (1)\*(2); dollars in thousands

For accident year 2008, unpaid loss is for the first half of the year only.

(4) Calculated by discounting selected factors in Appendix G.5, then summing

(5) (3)\*(4); dollars in thousands

**Ohio Bureau of Workers' Compensation  
Public Employers-Taxing Districts  
Lump Sum Settlement**

Accident Year	Indexed Paid Losses (# of weeks per ult lost-time claim)																
Year	0.5	1.5	2.5	3.5	4.5	5.5	6.5	7.5	8.5	9.5	10.5	11.5	12.5	13.5	14.5	15.5	
1978																0.044	0.111
1979																0.065	0.101
1980													0.097	0.102	0.136	0.320	
1981												0.040	0.114	0.092	0.434	0.171	
1982											0.059	0.072	0.066	0.248	0.277	0.444	
1983										0.061	0.077	0.082	0.263	0.535	0.385	0.148	
1984									0.058	0.092	0.113	0.479	0.447	0.480	0.438	0.273	
1985								0.053	0.061	0.070	0.295	0.514	0.419	0.390	0.242	0.156	
1986							0.106	0.104	0.091	0.346	0.645	0.441	0.275	0.654	0.148	0.152	
1987						0.056	0.097	0.096	0.399	0.367	0.449	0.581	0.284	0.357	0.087	0.117	
1988					0.064	0.067	0.069	0.327	0.567	0.480	0.424	0.199	0.148	0.234	0.149	0.127	
1989				0.026	0.080	0.144	0.303	0.497	0.370	0.496	0.283	0.286	0.219	0.200	0.222	0.102	
1990			0.000	0.011	0.086	0.383	0.517	0.393	0.344	0.230	0.284	0.096	0.140	0.182	0.090	0.136	
1991		0.003	0.006	0.034	0.265	0.488	0.385	0.303	0.185	0.291	0.328	0.191	0.134	0.119	0.056	0.109	
1992	0.000	0.000	0.002	0.226	0.500	0.357	0.424	0.258	0.247	0.253	0.322	0.201	0.154	0.082	0.146	0.173	
1993	0.000	0.000	0.078	0.350	0.584	0.622	0.329	0.424	0.231	0.212	0.297	0.088	0.142	0.117	0.125	0.202	
1994	0.000	0.018	0.097	0.573	0.501	0.475	0.284	0.340	0.207	0.295	0.191	0.204	0.052	0.180	0.170		
1995	0.000	0.003	0.151	0.444	0.524	0.363	0.256	0.226	0.085	0.102	0.320	0.203	0.169	0.165			
1996	0.000	0.002	0.162	0.441	0.457	0.410	0.313	0.205	0.234	0.172	0.117	0.283	0.420				
1997	0.000	0.016	0.156	0.254	0.426	0.380	0.418	0.230	0.140	0.141	0.164	0.350					
1998	0.000	0.005	0.255	0.503	0.378	0.411	0.278	0.348	0.312	0.213	0.643						
1999	0.000	0.012	0.226	0.433	0.402	0.320	0.268	0.335	0.323	0.310							
2000	0.000	0.024	0.224	0.655	0.364	0.380	0.300	0.407	0.580								
2001	0.000	0.016	0.451	0.385	0.410	0.478	0.481	0.592									
2002	0.000	0.014	0.318	0.523	0.428	0.549	0.506										
2003	0.000	0.041	0.368	0.558	0.433	0.479											
2004	0.000	0.019	0.345	0.692	0.493												
2005	0.000	0.053	0.371	0.605													
2006	0.000	0.080	0.357														
2007	0.000	0.075															
2008	0.001																
<b>Avg Last5</b>	0.000	0.054	0.352	0.553	0.426	0.441	0.389	0.360	0.318	0.187	0.287	0.225	0.187	0.133	0.117	0.144	
<b>Avg Last3</b>	0.000	0.069	0.358	0.618	0.451	0.502	0.466	0.408	0.405	0.221	0.308	0.278	0.214	0.154	0.147	0.161	
<b>Selected</b>	0.000	0.069	0.355	0.618	0.463	0.514	0.549	0.444	0.580	0.261	0.308	0.316	0.214	0.154	0.147	0.161	
<b>Cumulative</b>	7.594	7.594	7.525	7.170	6.551	6.089	5.574	5.025	4.581	4.001	3.740	3.432	3.116	2.902	2.748	2.601	

Accident Year	Indexed Paid Losses (# of weeks per ult lost-time claim)														
Year	16.5	17.5	18.5	19.5	20.5	21.5	22.5	23.5	24.5	25.5	26.5	27.5	28.5	29.5	30.5
1978	0.109	0.468	0.254	0.271	0.178	0.112	0.118	0.031	0.133	0.068	0.071	0.064	0.016	0.156	0.057
1979	0.368	0.345	0.506	0.379	0.154	0.371	0.110	0.051	0.111	0.103	0.056	0.003	0.053	0.118	
1980	0.377	0.384	0.309	0.151	0.218	0.137	0.145	0.137	0.065	0.067	0.102	0.031	0.055		
1981	0.367	0.268	0.329	0.160	0.027	0.123	0.004	0.109	0.087	0.031	0.224	0.221			
1982	0.353	0.283	0.241	0.145	0.124	0.239	0.102	0.088	0.018	0.165	0.029				
1983	0.182	0.136	0.125	0.149	0.138	0.051	0.126	0.046	0.017	0.178					
1984	0.184	0.169	0.119	0.166	0.204	0.090	0.099	0.115	0.158						
1985	0.098	0.156	0.245	0.135	0.134	0.034	0.163	0.036							
1986	0.156	0.159	0.115	0.019	0.047	0.115	0.175								
1987	0.142	0.090	0.114	0.085	0.050	0.243									
1988	0.146	0.122	0.080	0.091	0.102										
1989	0.143	0.033	0.148	0.231											
1990	0.110	0.118	0.105												
1991	0.264	0.167													
1992	0.123														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															
<b>Avg Last 5</b>	0.157	0.106	0.112	0.112	0.107	0.107	0.133	0.079	0.069	0.108	0.096	N/A	N/A	N/A	N/A
<b>Avg Last 3</b>	0.166	0.106	0.111	0.136	0.066	0.131	0.146	0.066	0.065	0.124	0.118	0.085	0.041	N/A	N/A
<b>Selected</b>	0.194	0.142	0.127	0.161	0.076	0.179	0.169	0.076	0.069	0.171	0.127	0.085	0.041	0.137	0.070
<b>Cumulative</b>	2.440	2.246	2.104	1.977	1.816	1.740	1.561	1.392	1.317	1.248	1.076	0.950	0.865	0.823	0.686

**Ohio Bureau of Workers' Compensation  
Public Employers-Taxing Districts  
Lump Sum Settlement**

Accident Year	Paid Losses (in thousands) - Evaluation in Years																
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>	
1978																48	122
1979																78	122
1980													134			141	188
1981												60	173			139	658
1982											99	122	111			417	466
1983										109	138	148	471			959	690
1984									118	186	228	969	905			971	887
1985								119	135	155	655	1,143	932			867	539
1986							243	239	209	790	1,474	1,008	628		1,495	338	347
1987						134	235	231	960	882	1,081	1,399	684		858	211	283
1988					169	178	183	864	1,497	1,268	1,118	525	390		617	392	336
1989				70	219	392	826	1,353	1,009	1,352	771	778	597		545	604	279
1990			0	31	244	1,081	1,460	1,108	970	649	802	272	396		513	255	384
1991		8	17	96	742	1,369	1,078	848	518	816	920	535	375		335	157	304
1992	0	0	5	680	1,505	1,074	1,276	777	744	760	970	605	463		247	440	521
1993	0	0	225	1,007	1,677	1,786	946	1,218	663	609	854	252	407		336	359	579
1994	0	53	291	1,713	1,497	1,421	848	1,018	620	883	572	611	156		539	507	
1995	0	9	422	1,237	1,461	1,011	714	629	237	285	892	565	473		460		
1996	0	7	462	1,256	1,302	1,169	893	583	668	489	333	805	1,197				
1997	0	47	457	741	1,246	1,110	1,221	671	408	412	480	1,021					
1998	0	15	791	1,561	1,173	1,275	863	1,082	969	661	1,997						
1999	0	44	812	1,555	1,444	1,147	960	1,202	1,160	1,112							
2000	0	91	844	2,470	1,374	1,432	1,130	1,536	2,187								
2001	0	55	1,566	1,339	1,424	1,660	2,056	1,671									
2002	0	52	1,189	1,955	1,601	2,054	1,892										
2003	0	151	1,344	2,038	1,580	1,752											
2004	0	71	1,270	2,552	1,816												
2005	1	192	1,355	2,209													
2006	0	296	1,321														
2007	0	285															
2008	4																

Accident Year	Paid Losses (in thousands) - Evaluation in Years														
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>
1978	120	514	279	298	196	124	130	35	146	74	78	70	17	172	62
1979	442	414	607	455	185	445	132	61	133	123	67	4	63	141	
1980	520	529	425	209	300	189	200	189	90	92	141	43	76		
1981	556	406	499	243	41	186	6	165	132	47	339	335			
1982	594	476	406	243	208	402	171	148	31	277	49				
1983	325	244	224	266	247	92	226	82	31	319					
1984	373	342	241	337	413	183	201	232	321						
1985	218	347	545	299	298	76	361	81							
1986	357	364	262	43	107	262	399								
1987	343	217	273	204	121	585									
1988	386	321	211	240	269										
1989	390	89	403	630											
1990	310	333	297												
1991	740	467													
1992	371														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

**Ohio Bureau of Workers' Compensation**  
**Public Employers-Taxing Districts**  
**Lump Sum Settlement**  
**Unpaid Loss Payment Projections**  
**Fiscal Year Ending 6/30**

Accident Year	Unpaid Loss		(Dollars in Thousands)															
	Undisc.	Disc.	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023 and Subsequent	
1978	677	504	72	68	63	58	54	49	44	40	36	32	28	24	21	18	71	
1979	824	606	84	79	74	69	64	59	54	49	44	39	35	30	26	23	96	
1980	1,135	848	189	96	91	85	79	73	67	62	56	50	45	40	35	30	137	
1981	1,309	948	63	208	106	100	93	87	80	74	68	61	55	49	44	38	183	
1982	1,598	1,142	143	69	231	118	111	104	97	89	82	75	68	61	55	49	246	
1983	1,929	1,381	227	153	74	246	125	118	111	103	95	88	80	73	65	58	314	
1984	2,525	1,823	347	256	172	84	277	142	134	125	116	108	99	90	82	74	421	
1985	2,925	2,056	154	380	281	189	92	304	156	147	137	127	118	109	99	90	543	
1986	3,181	2,182	173	158	391	289	194	94	313	160	151	141	131	121	112	102	651	
1987	3,757	2,585	406	182	167	412	305	205	99	330	168	159	148	138	128	118	793	
1988	4,594	3,162	473	445	199	183	452	334	225	109	362	185	174	163	151	140	999	
1989	4,947	3,309	207	488	460	206	189	466	345	232	112	373	191	180	168	156	1,175	
1990	5,578	3,708	454	215	505	476	213	195	483	357	240	116	387	197	186	174	1,379	
1991	5,895	3,853	355	451	213	501	473	212	194	480	355	238	116	384	196	185	1,542	
1992	6,757	4,358	428	381	485	229	538	508	227	208	515	381	256	124	412	211	1,854	
1993	7,010	4,507	557	409	364	463	219	514	485	217	199	492	364	244	119	394	1,972	
1994	7,776	4,936	482	579	425	378	482	228	535	504	226	207	512	378	254	123	2,462	
1995	7,665	4,787	410	449	540	397	353	449	212	499	471	211	193	478	353	237	2,412	
1996	8,267	5,084	439	419	459	552	405	361	459	217	510	481	215	197	488	360	2,706	
1997	9,102	5,574	625	450	429	471	566	416	370	471	222	523	493	221	202	500	3,144	
1998	10,660	6,603	982	664	478	456	500	602	442	393	500	236	556	524	235	215	3,875	
1999	13,426	8,348	1,106	1,135	768	553	527	578	695	511	454	578	273	643	606	271	4,727	
2000	15,095	9,317	986	1,162	1,192	807	581	554	608	731	537	478	608	287	675	637	5,253	
2001	15,906	10,131	2,013	907	1,070	1,097	743	535	510	559	673	494	440	559	264	621	5,420	
2002	18,781	12,006	1,660	2,166	977	1,151	1,181	800	576	549	602	724	532	473	602	284	6,503	
2003	20,368	13,137	2,007	1,623	2,118	955	1,126	1,155	782	563	537	589	708	520	463	589	6,636	
2004	22,447	14,474	1,897	2,025	1,638	2,137	963	1,136	1,165	789	568	542	594	714	525	467	7,289	
2005	23,914	15,297	1,689	1,878	2,005	1,622	2,116	954	1,124	1,154	781	562	536	588	707	519	7,679	
2006	26,524	16,997	2,288	1,711	1,903	2,032	1,643	2,144	967	1,140	1,169	791	570	544	596	717	8,309	
2007	28,545	17,913	1,347	2,348	1,756	1,953	2,085	1,686	2,200	992	1,169	1,200	812	585	558	611	9,243	
2008	29,664	17,831	271	1,387	2,418	1,809	2,011	2,148	1,737	2,266	1,022	1,204	1,236	836	602	574	10,142	
<b>Total</b>	<b>312,782</b>	<b>199,406</b>	<b>22,529</b>	<b>22,942</b>	<b>22,052</b>	<b>20,077</b>	<b>18,762</b>	<b>17,209</b>	<b>15,495</b>	<b>14,118</b>	<b>12,176</b>	<b>11,485</b>	<b>10,571</b>	<b>9,575</b>	<b>9,028</b>	<b>8,586</b>	<b>98,178</b>	
<b>-Discount Rate</b>																		<b>5.00%</b>

-Note: Projected payments for accident year 2008 are for the full accident year.

**Ohio Bureau of Workers' Compensation**  
**Public Employers-Taxing Districts**  
**Living Maintenance**  
**Summary of Unpaid Loss @ 6/30/08**  
(Dollars in Thousands)

<u>Accident Year</u>	<u>Undiscounted Unpaid Loss</u>	<u>Discounted Unpaid Loss</u>
Prior to 1978	0	0
1978	0	0
1979	14	12
1980	0	0
1981	0	0
1982	0	0
1983	0	0
1984	6	5
1985	0	0
1986	0	0
1987	41	34
1988	30	25
1989	4	3
1990	75	60
1991	60	48
1992	54	43
1993	183	144
1994	68	53
1995	2	2
1996	296	228
1997	273	209
1998	230	175
1999	320	242
2000	401	302
2001	413	309
2002	1,214	905
2003	1,459	1,084
2004	1,585	1,182
2005	1,907	1,444
2006	1,708	1,318
2007	2,592	2,016
2008	<u>3,962</u>	<u>3,026</u>
<b>Total 1978-2008:</b>	<b>16,898</b>	<b>12,869</b>
<b>Total:</b>	<b>16,898</b>	<b>12,869</b>

Note: Unpaid loss for accident year 2008 is for the first half of the year only.

**Ohio Bureau of Workers' Compensation  
Public Employers-Taxing Districts  
Living Maintenance**

Accident Year	Calendar Year Persistency														
	<u>0.5-1.5</u>	<u>1.5-2.5</u>	<u>2.5-3.5</u>	<u>3.5-4.5</u>	<u>4.5-5.5</u>	<u>5.5-6.5</u>	<u>6.5-7.5</u>	<u>7.5-8.5</u>	<u>8.5-9.5</u>	<u>9.5-10.5</u>	<u>10.5-11.5</u>	<u>11.5-12.5</u>	<u>12.5-13.5</u>	<u>13.5-14.5</u>	<u>14.5-15.5</u>
1978															
1979															2.269
1980													0.327	0.941	0.357
1981												0.450	0.770	0.322	2.465
1982											2.234	1.001	1.773	30.197	0.227
1983										0.306	0.616	0.566	0.184	0.476	0.000
1984									0.996	2.123	0.673	0.280		0.000	0.348
1985								0.929	0.351	1.977	3.511	0.000	0.561	0.246	0.874
1986							1.349	1.787	0.598	0.100	0.084	0.499	0.657	2.502	3.709
1987						0.728	0.491	0.704	2.466	7.052	0.746	0.607	0.647	0.347	0.743
1988					0.589	1.093	1.200	0.664	0.357	2.766	1.455	0.102	0.498	0.760	0.443
1989				0.971	0.528	0.378	1.099	0.313	0.091	0.756	3.216	2.666	2.381	2.604	0.000
1990			1.304	1.128	0.833	0.345	0.910	1.905	0.789	0.831	0.374	0.871	0.112	0.800	
1991		1.708	0.686	0.543	0.582	0.761	1.352	1.378	0.314	0.788	1.017	2.824	0.659	0.000	0.050
1992	349.550	1.459	0.857	0.772	0.926	0.680	0.647	4.516	1.274	0.842	7.934	0.710	1.286	1.116	2.040
1993	25.640	1.088	0.478	0.502	0.538	0.580	0.147	0.549	0.297	0.037	1.167	0.801	2.606	0.857	0.000
1994	47.867	1.569	0.451	0.695	0.512	0.683	0.467	0.644	0.624	1.291	2.167	1.276	0.911	0.529	2.893
1995	13.148	1.204	0.437	0.593	0.879	1.094	1.160	0.784	1.422	0.870	0.280	0.792	1.184	30.740	
1996	18.704	1.831	0.591	0.563	1.057	0.807	0.772	0.274	0.223	1.493	0.326	0.367	0.007		
1997	30.319	0.978	0.467	0.359	0.401	0.703	0.637	0.931	0.630	0.400	0.704	1.117			
1998	30.547	0.982	0.530	0.697	0.446	0.779	0.920	0.769	2.192	0.910	1.274				
1999	15.930	1.083	0.531	0.861	0.637	0.622	0.781	0.418	2.160	0.846					
2000	17.592	0.916	0.514	0.554	0.597	0.372	0.623	0.418	0.849						
2001	28.673	0.950	0.551	0.866	1.059	0.900	0.645	0.912							
2002	50.923	1.127	0.609	0.727	0.642	0.635	0.367								
2003	48.583	1.144	0.596	0.615	0.625	0.686									
2004	90.879	1.444	0.709	0.822	0.712										
2005	54.674	1.311	0.756	0.720											
2006	429.074	2.248	1.306												
2007	51.326	1.343													
2008	68.197														

Avg Last5	138.830	1.498	0.795	0.750	0.727	0.643	0.667	0.690	1.211	0.904	0.950	0.871	1.199	6.648	0.997
Avg Last3	182.866	1.634	0.924	0.719	0.660	0.740	0.545	0.583	1.734	0.718	0.768	0.759	0.701	10.709	1.644
Selected	182.866	1.634	0.924	0.719	0.660	0.740	0.883	0.883	0.883	0.883	0.883	0.883	0.883	0.883	0.883

Accident Year	Calendar Year Persistency														
	<u>15.5-16.5</u>	<u>16.5-17.5</u>	<u>17.5-18.5</u>	<u>18.5-19.5</u>	<u>19.5-20.5</u>	<u>20.5-21.5</u>	<u>21.5-22.5</u>	<u>22.5-23.5</u>	<u>23.5-24.5</u>	<u>24.5-25.5</u>	<u>25.5-26.5</u>	<u>26.5-27.5</u>	<u>27.5-28.5</u>	<u>28.5-29.5</u>	<u>29.5-30.5</u>
1978															
1979	0.108	N/A	2.095	N/A	N/A	N/A	N/A	0.185	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1980	0.000	N/A	N/A	N/A	N/A	0.000	N/A	N/A	N/A	0.162	N/A	N/A	N/A	N/A	
1981	N/A	0.000	N/A	N/A	5.890	N/A	N/A	N/A	N/A	0.675	0.000	N/A	N/A		
1982	0.222	0.000	0.000	N/A	N/A	N/A	N/A	N/A	N/A	1.303	N/A	N/A			
1983	21.337	N/A	N/A	N/A	0.000	N/A	N/A	0.000	0.900	N/A	N/A				
1984	0.000	N/A	0.000	0.799	N/A	N/A	1.497	2.331	N/A	0.000					
1985	0.000	2.381	2.534	0.000	0.000	2.774	N/A	0.000	N/A						
1986	0.813	0.305	1.067	N/A	N/A	N/A	N/A	N/A							
1987	3.575	2.418	N/A	N/A	N/A	N/A	0.000								
1988	N/A	0.000	0.000	0.000	N/A	1.597									
1989	N/A	4.901	0.115	0.000	8.313										
1990	1.625	0.546	11.466	0.057											
1991	1.181	0.035	1.290												
1992	N/A	1.208													
1993	0.295														
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

Avg Last 5	0.620	1.338	2.574	0.011	1.663	0.874	0.299	0.466	0.180	0.396	0.032	0.000	N/A	N/A	N/A
Avg Last 3	0.492	0.596	4.290	0.019	2.771	0.532	0.000	0.777	0.300	0.434	0.000	0.000	0.000	0.000	N/A
Selected	0.883	0.883	0.883	0.883	0.883	0.883	0.873	0.863	0.853	0.843	0.833	0.823	0.813	0.803	0.793

**Ohio Bureau of Workers' Compensation  
Public Employers-Taxing Districts  
Living Maintenance**

Accident Year	Number of Beneficiaries as % of Ultimate Number of Lost-Time Claims																
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>	
1978																0.05%	0.02%
1979																0.02%	0.05%
1980													0.06%			0.05%	0.01%
1981												0.14%	0.06%		0.03%	0.03%	0.00%
1982												0.06%	0.02%		0.00%	0.01%	0.01%
1983									0.21%		0.10%	0.03%	0.01%		0.01%	0.00%	0.00%
1984									0.21%	0.05%	0.05%	0.02%	0.00%		0.01%	0.00%	0.01%
1985								0.22%	0.14%	0.02%	0.01%	0.00%	0.01%		0.01%	0.01%	0.02%
1986							0.17%	0.08%	0.04%	0.06%	0.05%	0.02%	0.02%		0.00%	0.01%	0.02%
1987						0.23%	0.16%	0.05%	0.02%	0.01%	0.02%	0.03%	0.01%		0.02%	0.02%	0.00%
1988					0.39%	0.14%	0.05%	0.03%	0.02%	0.01%	0.02%	0.05%	0.03%		0.03%	0.01%	0.00%
1989				0.40%	0.27%	0.12%	0.03%	0.06%	0.10%	0.02%	0.02%	0.01%	0.01%		0.00%	0.01%	0.00%
1990			0.30%	0.24%	0.14%	0.09%	0.07%	0.05%	0.03%	0.02%	0.03%	0.01%	0.04%		0.02%	0.00%	0.00%
1991		0.18%	0.35%	0.26%	0.15%	0.09%	0.04%	0.02%	0.06%	0.04%	0.01%	0.01%	0.03%		0.03%	0.05%	0.01%
1992	0.00%	0.24%	0.31%	0.20%	0.10%	0.06%	0.03%	0.01%	0.03%	0.02%	0.00%	0.04%	0.02%		0.04%	0.01%	0.00%
1993	0.01%	0.28%	0.42%	0.20%	0.10%	0.06%	0.09%	0.06%	0.06%	0.04%	0.03%	0.03%	0.02%		0.01%	0.01%	0.03%
1994	0.01%	0.27%	0.44%	0.15%	0.12%	0.13%	0.12%	0.09%	0.07%	0.03%	0.01%	0.01%	0.01%		0.02%	0.01%	
1995	0.02%	0.37%	0.34%	0.20%	0.15%	0.11%	0.08%	0.09%	0.02%	0.02%	0.04%	0.01%	0.02%		0.00%		
1996	0.02%	0.19%	0.33%	0.26%	0.10%	0.10%	0.11%	0.07%	0.07%	0.03%	0.03%	0.04%	0.05%				
1997	0.01%	0.34%	0.56%	0.29%	0.24%	0.16%	0.10%	0.08%	0.05%	0.07%	0.06%	0.04%					
1998	0.01%	0.57%	0.55%	0.35%	0.37%	0.13%	0.08%	0.06%	0.03%	0.07%	0.03%						
1999	0.04%	0.51%	0.66%	0.43%	0.21%	0.13%	0.08%	0.08%	0.03%	0.04%							
2000	0.03%	0.72%	0.83%	0.38%	0.22%	0.21%	0.13%	0.07%	0.05%								
2001	0.03%	0.87%	0.69%	0.26%	0.20%	0.14%	0.11%	0.05%									
2002	0.02%	0.61%	0.42%	0.27%	0.22%	0.18%	0.14%										
2003	0.01%	0.37%	0.46%	0.36%	0.29%	0.20%											
2004	0.00%	0.32%	0.50%	0.35%	0.28%												
2005	0.01%	0.38%	0.47%	0.39%													
2006	0.00%	0.21%	0.30%														
2007	0.00%	0.22%															
2008	0.00%																

Accident Year	Number of Beneficiaries as % of Ultimate Number of Lost-Time Claims														
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>
1978	0.00%	0.03%	0.02%	0.00%	0.00%	0.00%	0.02%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1979	0.00%	0.01%	0.00%	0.00%	0.00%	0.00%	0.03%	0.02%	0.02%	0.07%	0.00%	0.04%	0.00%	0.01%	
1980	0.00%	0.00%	0.00%	0.00%	0.02%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%	0.00%		
1981	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.02%	0.00%	0.00%			
1982	0.02%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%				
1983	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%	0.02%	0.01%	0.00%	0.00%					
1984	0.00%	0.03%	0.01%	0.00%	0.00%	0.01%	0.01%	0.00%	0.00%						
1985	0.01%	0.01%	0.02%	0.01%	0.01%	0.00%	0.01%	0.00%							
1986	0.02%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%								
1987	0.01%	0.00%	0.00%	0.00%	0.00%	0.01%									
1988	0.00%	0.02%	0.00%	0.00%	0.01%										
1989	0.00%	0.01%	0.01%	0.00%											
1990	0.01%	0.00%	0.01%												
1991	0.02%	0.01%													
1992	0.01%														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

**Ohio Bureau of Workers' Compensation  
Public Employers-Taxing Districts  
Living Maintenance**

Accident Year	Paid Loss Development Factors - Evaluation in Years														
	<u>0.5-1.5</u>	<u>1.5-2.5</u>	<u>2.5-3.5</u>	<u>3.5-4.5</u>	<u>4.5-5.5</u>	<u>5.5-6.5</u>	<u>6.5-7.5</u>	<u>7.5-8.5</u>	<u>8.5-9.5</u>	<u>9.5-10.5</u>	<u>10.5-11.5</u>	<u>11.5-12.5</u>	<u>12.5-13.5</u>	<u>13.5-14.5</u>	<u>14.5-15.5</u>
1978															0.348
1979														2.214	0.524
1980													0.770	0.200	0.710
1981												0.450	0.479	1.005	
1982											1.003	0.271	0.059	5.268	0.958
1983										0.499	0.295	0.182	2.033		
1984									0.234	0.930	0.436			0.500	2.740
1985								0.620	0.165	0.245	0.751	2.213	1.141	0.771	2.430
1986								0.468	0.492	1.463	0.902	0.370	0.867	0.202	1.639
1987						0.695	0.343	0.418	0.315	3.500	1.067	0.190	3.054	1.529	0.195
1988					0.374	0.313	0.756	0.587	0.452	2.028	2.711	0.625	1.002	0.335	
1989				0.688	0.437	0.260	2.058	1.550	0.245	0.637	0.754	1.122	0.306	3.642	
1990			0.795	0.592	0.628	0.780	0.740	0.591	0.605	1.675	0.481	2.383	0.510		
1991		1.979	0.748	0.585	0.596	0.417	0.580	2.652	0.668	0.373	0.858	2.186	1.102	1.497	0.262
1992	474.258	1.274	0.649	0.498	0.567	0.610	0.380	2.369	0.564	0.091	24.448	0.608	1.724	0.143	
1993	30.030	1.477	0.474	0.529	0.567	1.500	0.633	1.042	0.738	0.769	0.886	0.530	0.435	1.447	3.092
1994	45.063	1.650	0.343	0.769	1.125	0.926	0.755	0.762	0.371	0.528	0.900	0.610	2.494	0.565	
1995	18.018	0.945	0.567	0.760	0.744	0.713	1.127	0.205	0.862	2.801	0.215	1.669	0.022		
1996	9.648	1.755	0.798	0.396	0.933	1.178	0.577	1.061	0.417	0.986	1.481	1.083			
1997	54.403	1.670	0.516	0.835	0.672	0.637	0.726	0.617	1.553	0.841	0.682				
1998	51.969	0.955	0.635	1.050	0.365	0.614	0.738	0.545	2.027	0.487					
1999	14.041	1.296	0.648	0.493	0.629	0.588	1.018	0.392	1.244						
2000	24.893	1.155	0.457	0.584	0.944	0.608	0.585	0.613							
2001	34.846	0.789	0.372	0.772	0.715	0.815	0.433								
2002	35.616	0.688	0.647	0.810	0.824	0.751									
2003	29.197	1.242	0.786	0.811	0.684										
2004	78.210	1.600	0.700	0.788											
2005	66.764	1.213	0.828												
2006	231.454	1.425													
2007	54.498														
2008															
Avg All	78.307	1.320	0.623	0.685	0.675	0.713	0.745	0.907	0.745	1.081	2.334	0.999	1.022	1.483	1.453
Avg Last 3	117.572	1.413	0.771	0.803	0.741	0.725	0.679	0.517	1.608	0.772	0.793	1.120	0.984	0.719	1.118
P(Living)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Selected	182.866	1.634	0.924	0.719	0.660	0.740	0.883	0.883	0.883	0.883	0.883	0.883	0.883	0.883	0.883

Accident Year	Paid Loss Development Factors - Evaluation in Years														
	<u>15.5-16.5</u>	<u>16.5-17.5</u>	<u>17.5-18.5</u>	<u>18.5-19.5</u>	<u>19.5-20.5</u>	<u>20.5-21.5</u>	<u>21.5-22.5</u>	<u>22.5-23.5</u>	<u>23.5-24.5</u>	<u>24.5-25.5</u>	<u>25.5-26.5</u>	<u>26.5-27.5</u>	<u>27.5-28.5</u>	<u>28.5-29.5</u>	<u>29.5-30.5</u>
1978	0.159	10.100	0.690	0.000				0.385	0.000						
1979	0.000		0.000					0.534	1.110	3.562	0.019	28.280	0.003	104.991	
1980	0.000					0.000									
1981		0.000			0.000					1.229	0.000				
1982	3.796	0.423	0.000								0.000				
1983	0.000				0.000			0.583	0.000						
1984	0.000		0.374	0.000			0.375	0.000							
1985	0.718	0.351	3.996	0.424	0.622	0.000		0.000							
1986	0.938	1.142	0.000												
1987	1.688	0.000													
1988		26.586	0.048	0.000											
1989		2.073	0.873	0.120											
1990	6.171	0.042	23.943												
1991	1.408	0.647													
1992															
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															
Avg All	1.353	4.136	3.325	0.109	0.207	0.000	N/A	0.300	0.370	1.597	N/A	N/A	N/A	N/A	N/A
Avg Last 3	2.527	0.920	8.288	0.040	0.000	0.000	0.125	0.194	0.000	0.410	0.000	9.427	0.001	N/A	N/A
P(Living)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Selected	0.883	0.883	0.883	0.883	0.883	0.883	0.873	0.863	0.853	0.843	0.833	0.823	0.813	0.803	0.793

**Ohio Bureau of Workers' Compensation  
Public Employers-Taxing Districts  
Living Maintenance**

Accident Year	Paid Losses (in thousands) - Evaluation in Years																
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>	
1978																17	6
1979																8	18
1980													28			22	4
1981												69	31		15	15	0
1982											35	35	9		1	3	3
1983										123	61	18	3		7	0	1
1984									139	32	30	13	0		3	2	5
1985								166	103	17	4	3	7		8	6	15
1986								127	59	29	43	39	14		12	3	4
1987								183	127	44	18	6	20		21	4	12
1988					337			126	39	30	17	8	16		43	27	27
1989				361	248			108	28	58	90	22	14		11	12	4
1990			288	229	135			85	66	49	29	18	29		14	34	17
1991		166	329	247	144			86	36	21	55	37	14		12	26	28
1992	1	241	307	199	99			56	34	13	31	17	2		39	24	41
1993	9	272	401	190	101			57	86	54	56	42	32		28	15	7
1994	6	269	443	152	117			132	122	92	70	26	14		12	8	19
1995	19	343	324	183	139			104	74	83	17	15	41		9	15	0
1996	19	181	317	253	100			94	110	64	67	28	28		41	45	
1997	6	329	549	283	236			159	101	73	45	70	59		40		
1998	11	592	566	359	377			138	85	62	34	69	34				
1999	43	607	787	510	252			158	93	95	37	46					
2000	36	904	1,044	478	279			263	160	94	57						
2001	29	1,023	806	300	231			166	135	58							
2002	21	765	526	340	276			227	171								
2003	15	449	558	438	355			243									
2004	5	388	622	435	343												
2005	7	470	570	472													
2006	1	257	367														
2007	5	280															
2008	4																

Accident Year	Paid Losses (in thousands) - Evaluation in Years														
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>
1978	1	9	6	0	0	0	0	5	2	0	0	0	0	0	0
1979	0	3	0	0	0	0	0	13	7	7	27	1	15	0	5
1980	0	0	0	0	9	0	0	0	0	0	4	0	0	0	0
1981	1	0	0	2	0	0	0	0	6	7	0	0	0	0	0
1982	11	5	0	0	0	0	0	0	6	0	0	0	0	0	0
1983	0	0	0	6	0	0	0	13	8	0	0	0	0	0	0
1984	0	23	9	0	0	10	4	0	1	0	0	0	0	0	0
1985	11	4	15	6	4	0	4	0	0	0	0	0	0	0	0
1986	13	14	0	0	0	0	0	0	0	0	0	0	0	0	0
1987	6	0	0	0	0	9	0	0	0	0	0	0	0	0	0
1988	1	16	1	0	6	0	0	0	0	0	0	0	0	0	0
1989	3	7	6	1	0	0	0	0	0	0	0	0	0	0	0
1990	13	1	13	0	0	0	0	0	0	0	0	0	0	0	0
1991	16	10	0	0	0	0	0	0	0	0	0	0	0	0	0
1992	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

**Ohio Bureau of Workers' Compensation**  
**Public Employers-Taxing Districts**  
**Living Maintenance**  
**Unpaid Loss Payment Projections**  
**Fiscal Year Ending 6/30**

Accident Year	Unpaid Loss		(Dollars in Thousands)															
	Undisc.	Disc.	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023 and Subsequent	
1978	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1979	14	12	4	3	2	1	1	1	0	0	0	0	0	0	0	0	0	0
1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1982	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1983	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1984	6	5	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0
1985	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1986	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1987	41	34	7	6	6	5	4	3	3	2	2	1	1	1	1	1	1	1
1988	30	25	5	5	4	3	3	2	2	2	1	1	1	0	0	0	0	1
1989	4	3	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1
1990	75	60	12	10	9	8	7	6	5	4	3	3	2	2	1	1	1	2
1991	60	48	9	8	7	6	5	5	4	3	3	2	2	1	1	1	1	2
1992	54	43	8	7	6	5	5	4	4	3	3	2	2	1	1	1	1	2
1993	183	144	26	23	20	18	16	14	12	10	9	8	6	5	4	3	9	9
1994	68	53	9	8	7	6	6	5	4	4	3	3	2	2	2	1	4	4
1995	2	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1996	296	228	39	35	31	27	24	21	19	16	15	13	11	9	8	7	23	23
1997	273	209	36	32	28	25	22	19	17	15	13	12	10	9	7	6	23	23
1998	230	175	30	26	23	20	18	16	14	12	11	10	9	7	6	5	22	22
1999	320	242	41	36	32	28	25	22	19	17	15	13	12	10	9	8	33	33
2000	401	302	51	45	39	35	31	27	24	21	19	16	15	13	11	10	45	45
2001	413	309	52	46	40	36	31	28	24	22	19	17	15	13	12	10	49	49
2002	1,214	905	151	133	117	104	91	81	71	63	56	49	43	38	34	30	153	153
2003	1,459	1,084	180	159	140	124	109	96	85	75	66	59	52	46	40	36	193	193
2004	1,585	1,182	226	167	148	130	115	102	90	79	70	62	55	48	43	38	213	213
2005	1,907	1,444	339	224	166	146	129	114	101	89	78	69	61	54	48	42	248	248
2006	1,708	1,318	339	243	161	119	105	93	82	72	64	56	50	44	39	34	208	208
2007	2,592	2,016	458	423	304	201	149	131	116	102	90	80	70	62	55	48	302	302
2008	7,928	6,055	774	1,265	1,168	839	554	410	362	320	282	249	220	194	171	151	969	969
<b>Total</b>	<b>20,864</b>	<b>15,898</b>	<b>2,797</b>	<b>2,905</b>	<b>2,459</b>	<b>1,888</b>	<b>1,450</b>	<b>1,200</b>	<b>1,058</b>	<b>933</b>	<b>823</b>	<b>725</b>	<b>638</b>	<b>561</b>	<b>493</b>	<b>433</b>	<b>2,500</b>	<b>2,500</b>
<b>-Discount Rate</b>																		<b>5.00%</b>

-Note: Projected payments for accident year 2008 are for the full accident year.

**Ohio Bureau of Workers' Compensation**  
**Public Employers-Taxing Districts**  
**Lump Sum Advancements - Exposure (PTD Counts)**  
**Summary of Unpaid Loss @ 6/30/08**  
(Dollars in Thousands)

<u>Accident Year</u>	<u>Undiscounted Unpaid Loss</u>	<u>Discounted Unpaid Loss</u>
Prior to 1978	78	57
1978	79	58
1979	100	72
1980	113	80
1981	123	83
1982	133	92
1983	167	113
1984	179	121
1985	196	131
1986	201	131
1987	190	126
1988	193	127
1989	246	168
1990	250	171
1991	282	196
1992	282	199
1993	296	207
1994	355	246
1995	317	219
1996	409	286
1997	538	376
1998	625	428
1999	947	657
2000	1,098	757
2001	886	614
2002	1,327	927
2003	1,616	1,128
2004	1,844	1,283
2005	2,181	1,510
2006	2,232	1,508
2007	2,415	1,595
2008	<u>1,246</u>	<u>785</u>
<b>Total 1978-2008:</b>	<b>21,067</b>	<b>14,393</b>
<b>Total:</b>	<b>21,145</b>	<b>14,450</b>

Note: Unpaid loss for accident year 2008 is for the first half of the year only.

**Ohio Bureau of Workers' Compensation  
Public Employers-Taxing Districts  
Lump Sum Advancements - Exposure (PTD Counts)  
Average Weekly Benefits**

<b>Accident Year</b>	<b>(1) SAWW (\$)</b>	<b>(2) Minimum PTD Benefits (\$)</b>	<b>(3) Maximum PTD-1 Benefits (\$)</b>	<b>(4) Maximum PTD-2 Benefits (\$)</b>	<b>(5) Average PTD-1 Benefits (\$)</b>	<b>(6) Average PTD-2 Benefits (\$)</b>	<b>(7) Average PTD Benefits (\$)</b>
1978	247.15	108.00	216.00	144.00	160.18	129.14	136.90
1979	266.54	120.50	241.00	160.67	174.14	142.25	150.22
1980	286.60	129.00	258.00	172.00	187.05	152.52	161.15
1981	311.09	137.50	275.00	183.33	202.20	163.72	173.34
1982	327.20	149.00	298.00	198.67	214.14	175.43	185.11
1983	341.69	160.50	321.00	214.00	224.96	186.71	196.27
1984	358.57	167.50	335.00	223.33	235.87	195.33	205.46
1985	371.07	177.00	354.00	236.00	244.81	204.50	214.58
1986	380.29	182.50	365.00	243.33	251.08	210.28	220.48
1987	393.04	188.00	376.00	250.67	259.40	216.94	227.56
1988	411.39	192.50	385.00	256.67	270.69	224.32	235.91
1989	420.61	200.00	400.00	266.67	277.39	231.40	242.90
1990	436.90	209.50	419.00	279.33	288.42	241.48	253.22
1991	451.06	214.00	428.00	285.33	297.38	247.85	260.23
1992	474.30	221.50	443.00	295.33	311.98	258.33	271.74
1993	483.24	230.00	460.00	306.67	318.73	266.00	279.18
1994	494.51	241.00	482.00	321.33	327.01	275.73	288.55
1995	509.04	246.50	493.00	328.67	336.40	282.86	296.24
1996	526.87	255.50	511.00	340.67	348.23	292.99	306.80
1997	551.30	260.50	521.00	347.33	363.27	302.25	317.50
1998	577.29	270.50	541.00	360.67	379.93	315.02	331.25
1999	596.41	283.50	567.00	378.00	393.31	328.06	344.37
2000	618.35	294.50	589.00	392.67	407.88	340.50	357.34
2001	631.45	309.00	618.00	412.00	417.72	352.85	369.07
2002	652.48	314.00	628.00	418.67	430.91	361.34	378.74
2003	670.77	322.00	644.00	429.33	442.87	370.97	388.94
2004	694.68	331.00	662.00	441.33	458.25	382.62	401.53
2005	710.72	339.00	678.00	452.00	468.90	391.68	410.99
2006	735.05	352.00	704.00	469.33	485.18	405.98	425.78
2007	761.22	365.00	730.00	486.67	502.52	420.73	441.18
2008	784.05	375.50	751.00	500.67	517.53	433.06	454.18

**Notes by Column:**

- (1) Ohio Department of Job and Family Services ([http://lmi.state.oh.us/CEP/CEP\\_NAICS.htm#Publications](http://lmi.state.oh.us/CEP/CEP_NAICS.htm#Publications))
- (2) Ohio Bureau of Workers' Compensation
- (3) Ohio Bureau of Workers' Compensation (Claimant not receiving Social Security Disability)
- (4) Ohio Bureau of Workers' Compensation (Claimant receiving Social Security Disability)
- (5) Calculated using theoretical Ohio Wage Distribution (Appendix U.2a)
- (6) Calculated using theoretical Ohio Wage Distribution (Appendix U.2a)
- (7) Assumes 25% of claimants are > not receiving Social Security Disability

**Ohio Bureau of Workers' Compensation**  
**Public Employers-Taxing Districts**  
**Lump Sum Advancements - Exposure (PTD Counts)**  
**Calculation of Index Factor**

<b>Accident Year</b>	<b>(1) Average Benefit (\$)</b>	<b>(2) Ultimate Counts</b>	<b>(3) Composite Factor</b>
1978	136.90	292	40
1979	150.22	305	46
1980	161.15	295	48
1981	173.34	296	51
1982	185.11	262	48
1983	196.27	288	57
1984	205.46	269	55
1985	214.58	259	56
1986	220.48	245	54
1987	227.56	201	46
1988	235.91	180	42
1989	242.90	186	45
1990	253.22	164	42
1991	260.23	155	40
1992	271.74	128	35
1993	279.18	119	33
1994	288.55	127	37
1995	296.24	99	29
1996	306.80	108	33
1997	317.50	122	39
1998	331.25	127	42
1999	344.37	162	56
2000	357.34	164	59
2001	369.07	114	42
2002	378.74	146	55
2003	388.94	155	60
2004	401.53	154	62
2005	410.99	161	66
2006	425.78	151	64
2007	441.18	150	66
2008	454.18	150	68

**Notes by Column:**

- (1) From Appendix I.2  
(2) From Appendix S.17  
(3) (1)x(2)/1,000

**Ohio Bureau of Workers' Compensation**  
**Public Employers-Taxing Districts**  
**Lump Sum Advancements - Exposure (PTD Counts)**  
**Calculation of Unpaid Loss @ 06/30/08**

(Dollars in Thousands)

(1)	(2)	(3)	(4)	(5)	
<u>Accident Year</u>	<u>Cumulative Factor</u>	<u>Composite Factor</u>	<u>Undiscounted Unpaid Loss</u>	<u>Discount Factor</u>	<u>Discounted Unpaid Loss</u>
1978	1.982	40	79	0.728	58
1979	2.182	46	100	0.719	72
1980	2.378	48	113	0.709	80
1981	2.393	51	123	0.677	83
1982	2.752	48	133	0.688	92
1983	2.960	57	167	0.678	113
1984	3.243	55	179	0.674	121
1985	3.527	56	196	0.669	131
1986	3.719	54	201	0.655	131
1987	4.151	46	190	0.660	126
1988	4.550	42	193	0.659	127
1989	5.441	45	246	0.685	168
1990	6.020	42	250	0.683	171
1991	6.964	40	282	0.695	196
1992	8.077	35	282	0.705	199
1993	8.906	33	296	0.700	207
1994	9.711	37	355	0.692	246
1995	10.833	29	317	0.692	219
1996	12.388	33	409	0.699	286
1997	13.875	39	538	0.699	376
1998	14.811	42	625	0.685	428
1999	16.968	56	947	0.694	657
2000	18.694	59	1,098	0.690	757
2001	21.027	42	886	0.692	614
2002	23.983	55	1,327	0.698	927
2003	26.822	60	1,616	0.698	1,128
2004	29.773	62	1,844	0.696	1,283
2005	32.925	66	2,181	0.692	1,510
2006	34.692	64	2,232	0.676	1,508
2007	36.562	66	2,415	0.660	1,595
2008	36.650	68	<u>1,246</u>	0.630	<u>785</u>
<b><u>Total</u></b>			<b><u>21,067</u></b>		<b><u>14,393</u></b>

**Notes by Column:**

- (1) From Appendix L.5
- (2) From Appendix L.3
- (3) (1)\*(2); dollars in thousands  
 For accident year 2008, unpaid loss is for the first half of the year only.
- (4) Calculated by discounting selected factors in Appendix L.5, then summing
- (5) (3)\*(4); dollars in thousands

**Ohio Bureau of Workers' Compensation  
Public Employers-Taxing Districts  
Lump Sum Advancements - Exposure (PTD Counts)**

Accident Year	Indexed Paid Losses (# of weeks per ult lost-time claim)															
	0.5	1.5	2.5	3.5	4.5	5.5	6.5	7.5	8.5	9.5	10.5	11.5	12.5	13.5	14.5	15.5
1978																
1979																
1980																1.137
1981															0.892	1.776
1982														1.349	1.204	0.606
1983													1.006	0.402	1.028	1.111
1984												0.884	1.460	3.417	1.094	1.215
1985										1.952		1.994	0.860	2.211	1.329	0.781
1986										1.792		1.531	1.969	1.673	1.515	0.567
1987									1.783	1.381	2.150	3.247	2.015	1.983	1.448	0.159
1988								1.372	1.142	1.713	2.031	1.221	0.801	0.742	0.189	2.107
1989							3.721	1.439	1.381	2.120	2.118	2.702	1.451	0.907	0.881	0.177
1990						0.896	1.460	1.731	2.324	2.386	1.236	0.789	1.564	2.275	0.987	1.166
1991				1.114	1.172	1.715	1.226	1.100	0.495	4.247	0.210	0.807	1.002	3.150	1.229	
1992				0.438	0.932	1.418	2.197	0.699	3.086	1.842	2.317	0.688	3.817	2.350	0.000	0.992
1993			0.000	0.391	1.273	1.739	1.827	1.604	2.219	4.139	0.496	0.481	2.459	0.556	0.987	0.297
1994		3.578	0.000	1.273	0.929	0.983	1.811	0.950	2.861	1.095	4.612	0.985	1.231	0.452	1.122	
1995	0.000	0.000	0.344	0.202	0.847	1.089	1.379	2.190	0.821	2.200	0.906	0.556	0.890	1.554		
1996	0.000	0.000	0.900	0.197	0.405	0.242	0.736	1.738	2.282	1.453	0.737	0.472	1.103			
1997	0.000	0.210	0.206	0.689	0.430	1.444	0.948	1.612	1.039	1.713	1.496	0.936				
1998	0.000	0.228	0.379	0.000	0.628	0.569	1.327	6.356	0.190	1.991	2.157					
1999	0.000	0.287	0.000	3.445	1.598	0.975	1.354	2.370	1.097	1.398						
2000	0.000	0.000	0.409	0.136	1.228	3.394	1.575	2.767	2.333							
2001	0.000	0.000	0.382	0.569	2.395	1.042	2.798	2.962								
2002	0.000	0.000	0.000	0.217	0.434	0.958	2.839									
2003	0.000	0.133	7.169	0.830	0.633	2.951										
2004	0.000	0.000	0.258	0.129	3.152											
2005	0.000	0.079	1.768	1.767												
2006	0.000	0.124	0.155													
2007	0.000	0.076														
2008	0.000															

Avg Last5	0.000	0.082	1.870	0.702	1.568	1.864	1.979	3.213	1.388	1.751	1.981	0.686	1.900	1.183	1.249	0.772
Avg Last3	0.000	0.093	0.727	0.909	1.406	1.650	2.404	2.699	1.206	1.701	1.463	0.655	1.075	0.854	0.703	0.839
Selected	0.000	0.088	1.870	1.767	3.152	2.951	2.839	2.956	2.333	1.726	2.157	0.936	1.487	1.554	1.122	0.806
Cumulative	36.650	36.650	36.562	34.692	32.925	29.773	26.822	23.983	21.027	18.694	16.968	14.811	13.875	12.388	10.833	9.711

Accident Year	Indexed Paid Losses (# of weeks per ult lost-time claim)														
	16.5	17.5	18.5	19.5	20.5	21.5	22.5	23.5	24.5	25.5	26.5	27.5	28.5	29.5	30.5
1978		0.909	1.086	0.697	0.453	1.081	0.792	0.727	1.544	0.405	0.200	0.000	0.000	0.000	0.000
1979	0.910	0.323	0.924	0.935	1.121	0.758	0.434	0.806	0.065	0.240	1.173	0.909	0.000	0.392	
1980	0.681	1.244	0.655	0.168	0.124	0.796	2.717	0.651	0.821	0.331	0.109	0.168	0.044		
1981	0.954	0.784	0.594	1.064	0.493	0.502	0.156	0.741	0.471	0.486	0.156	0.000			
1982	0.866	0.639	0.626	0.497	0.233	0.689	1.289	0.031	0.165	0.000	0.000				
1983	0.768	0.345	0.550	0.283	0.348	0.142	0.000	0.142	0.142	0.361					
1984	1.194	1.581	0.117	0.217	0.883	1.488	0.569	0.290	0.274						
1985	0.970	0.377	0.517	0.144	0.548	0.734	0.384	0.000							
1986	0.417	0.365	1.391	0.630	1.075	0.148	0.185								
1987	0.927	0.349	0.175	0.524	0.488	0.000									
1988	1.163	2.221	0.755	0.658	1.112										
1989	0.093	0.221	0.394	0.553											
1990	0.585	0.770	0.944												
1991	1.187	1.113													
1992	0.865														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

Avg Last 5	0.779	0.935	0.732	0.502	0.821	0.502	0.485	0.241	0.375	0.284	0.328	N/A	N/A	N/A	N/A	N/A
Avg Last 3	0.879	0.702	0.698	0.578	0.892	0.294	0.379	0.144	0.194	0.282	0.088	0.359	0.015	N/A	N/A	N/A
Selected	0.829	1.113	0.944	0.578	0.892	0.398	0.432	0.192	0.284	0.283	0.208	0.359	0.015	0.196	0.200	0.194
Cumulative	8.906	8.077	6.964	6.020	5.441	4.550	4.151	3.719	3.527	3.243	2.960	2.752	2.393	2.378	2.182	1.982

**Ohio Bureau of Workers' Compensation  
Public Employers-Taxing Districts  
Lump Sum Advancements - Exposure (PTD Counts)**

Accident Year	Paid Losses (in thousands) - Evaluation in Years															
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>
1978																
1979																
1980																54
1981															46	91
1982														65	58	29
1983													57	23	58	63
1984												49	81	189	60	67
1985											109	111	48	123	74	43
1986										97	83	106	90	82	31	43
1987									82	63	99	149	92	91	66	7
1988								58	48	73	86	52	34	31	8	89
1989						168		65	62	96	96	122	66	41	40	8
1990						37		61	72	97	99	51	33	65	94	41
1991					45	47		69	50	44	20	172	9	33	41	127
1992				15	33	49		77	24	108	64	81	24	133	82	0
1993				13	42	58		61	53	74	138	17	16	82	19	33
1994			0	47	34	36		66	35	105	40	169	36	45	17	41
1995	0	0	10	6	25	32		40	64	24	64	26	16	26	45	
1996	0	0	30	7	13	8		24	57	75	48	24	16	36		
1997	0	8	8	27	17	56		37	63	40	66	58	36			
1998	0	10	16	0	27	24		56	268	8	84	91				
1999	0	16	0	192	89	54		76	132	61	78					
2000	0	0	24	8	72	199		92	162	137						
2001	0	0	16	24	101	44		118	125							
2002	0	0	0	12	24	53		157								
2003	0	8	432	50	38	178										
2004	0	0	16	8	195											
2005	0	5	117	117												
2006	0	8	10													
2007	0	5														
2008	0															

Accident Year	Paid Losses (in thousands) - Evaluation in Years														
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>
1978		36	43	28	18	43	32	29	62	16	8	0	0	0	0
1979	42	15	42	43	51	35	20	37	3	11	54	42	0	18	
1980	32	59	31	8	6	38	129	31	39	16	5	8	2		
1981	49	40	31	55	25	26	8	38	24	25	8	0			
1982	42	31	30	24	11	33	63	1	8	0	0				
1983	43	20	31	16	20	8	0	8	8	20					
1984	66	87	6	12	49	82	31	16	15						
1985	54	21	29	8	30	41	21	0							
1986	23	20	75	34	58	8	10								
1987	43	16	8	24	22	0									
1988	49	94	32	28	47										
1989	4	10	18	25											
1990	24	32	39												
1991	48	45													
1992	30														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

**Ohio Bureau of Workers' Compensation  
Public Employers-Taxing Districts  
Lump Sum Advancements - Exposure (PTD Counts)  
Unpaid Loss Payment Projections  
Fiscal Year Ending 6/30**

Accident Year	Unpaid Loss		(Dollars in Thousands)																									
	Undisc.	Disc.	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023 and Subsequent											
1978	79	58	8	7	7	6	6	6	5	5	4	4	3	3	3	2	10											
1979	100	72	9	9	8	8	7	7	6	6	5	5	4	4	3	3	14											
1980	113	80	9	10	9	9	8	8	7	7	6	6	5	5	4	4	18											
1981	123	83	1	10	10	10	9	9	8	8	7	7	6	5	5	4	23											
1982	133	92	17	1	10	10	9	9	8	8	7	7	6	6	5	5	26											
1983	167	113	12	20	1	11	11	11	10	10	9	8	8	7	7	6	36											
1984	179	121	16	11	20	1	11	11	10	10	9	9	8	8	7	6	41											
1985	196	131	16	16	12	20	1	11	11	11	10	10	9	8	8	7	48											
1986	201	131	10	15	15	11	19	1	11	11	10	10	9	9	8	7	53											
1987	190	126	20	9	13	13	10	16	1	9	9	9	8	8	7	7	51											
1988	193	127	17	18	8	12	12	9	15	1	8	8	8	8	7	7	54											
1989	246	168	40	18	20	9	13	13	9	16	1	9	9	9	8	8	65											
1990	250	171	24	37	17	18	8	12	12	9	15	1	8	8	8	8	67											
1991	282	196	38	23	36	16	17	8	11	11	8	15	1	8	8	8	72											
1992	282	199	39	33	20	31	14	15	7	10	10	7	13	1	7	7	69											
1993	296	207	28	37	31	19	30	13	14	6	9	9	9	7	12	0	73											
1994	355	246	29	30	41	34	21	33	15	16	7	10	10	8	13	1	87											
1995	317	219	33	24	24	33	28	17	26	12	13	6	8	8	6	10	70											
1996	409	286	51	37	27	27	37	31	19	29	13	14	6	9	9	7	91											
1997	538	376	58	60	44	31	32	43	37	22	35	15	17	7	11	11	115											
1998	625	428	39	63	66	47	34	35	47	40	24	38	17	18	8	12	137											
1999	947	657	120	52	83	87	63	45	46	62	53	32	50	22	24	11	197											
2000	1,098	757	101	127	55	87	91	66	47	49	65	55	34	52	23	25	218											
2001	886	614	98	73	91	39	63	66	47	34	35	47	40	24	38	17	175											
2002	1,327	927	164	129	96	119	52	82	86	62	45	46	62	52	32	49	252											
2003	1,616	1,128	171	178	141	104	130	56	90	94	68	49	50	67	57	35	328											
2004	1,844	1,283	183	176	183	145	107	134	58	92	96	70	50	51	69	58	373											
2005	2,181	1,510	209	195	188	196	155	114	143	62	99	103	74	53	55	74	461											
2006	2,232	1,508	114	203	190	183	190	150	111	139	60	96	100	72	52	53	520											
2007	2,415	1,595	124	117	208	195	188	195	154	114	142	62	98	103	74	53	588											
2008	2,492	1,570	6	127	120	214	201	193	201	159	117	147	64	101	106	76	660											
<b>Total</b>	<b>22,313</b>	<b>15,178</b>	<b>1,804</b>	<b>1,866</b>	<b>1,792</b>	<b>1,746</b>	<b>1,576</b>	<b>1,418</b>	<b>1,274</b>	<b>1,121</b>	<b>1,002</b>	<b>911</b>	<b>793</b>	<b>757</b>	<b>673</b>	<b>588</b>	<b>4,993</b>											
<b>-Discount Rate</b>																	<b>5.00%</b>											

-Note: Projected payments for accident year 2008 are for the full accident year.

**Ohio Bureau of Workers' Compensation**  
**Public Employers-Taxing Districts**  
**Additional Awards**  
**Summary of Unpaid Loss @ 6/30/08**  
(Dollars in Thousands)

<u>Accident Year</u>	<u>Undiscounted Unpaid Loss</u>	<u>Discounted Unpaid Loss</u>
Prior to 1978	0	0
1978	44	36
1979	60	49
1980	74	59
1981	86	66
1982	99	74
1983	107	76
1984	121	82
1985	133	86
1986	136	84
1987	144	84
1988	158	88
1989	165	88
1990	173	89
1991	174	86
1992	186	88
1993	178	80
1994	185	80
1995	173	71
1996	177	69
1997	181	67
1998	192	68
1999	222	75
2000	234	75
2001	217	68
2002	236	71
2003	233	69
2004	235	66
2005	232	62
2006	236	60
2007	242	59
2008	<u>124</u>	<u>29</u>
<b>Total 1978-2008:</b>	<b>5,154</b>	<b>2,204</b>
<b>Total:</b>	<b>5,154</b>	<b>2,204</b>

Note: Unpaid loss for accident year 2008 is for the first half of the year only.

**Ohio Bureau of Workers' Compensation**  
**Public Employers-Taxing Districts**  
**Additional Awards**  
**Average Weekly Benefits**

Accident Year	(1) SAWW (\$)	(2) Maximum Benefits (\$)	(3) Minimum Benefits (\$)	(4) Average Benefits (\$)
1978	247.15	NA	NA	247.15
1979	266.54	NA	NA	266.54
1980	286.60	NA	NA	286.60
1981	311.09	NA	NA	311.09
1982	327.20	NA	NA	327.20
1983	341.69	NA	NA	341.69
1984	358.57	NA	NA	358.57
1985	371.07	NA	NA	371.07
1986	380.29	NA	NA	380.29
1987	393.04	NA	NA	393.04
1988	411.39	NA	NA	411.39
1989	420.61	NA	NA	420.61
1990	436.90	NA	NA	436.90
1991	451.06	NA	NA	451.06
1992	474.30	NA	NA	474.30
1993	483.24	NA	NA	483.24
1994	494.51	NA	NA	494.51
1995	509.04	NA	NA	509.04
1996	526.87	NA	NA	526.87
1997	551.30	NA	NA	551.30
1998	577.29	NA	NA	577.29
1999	596.41	NA	NA	596.41
2000	618.35	NA	NA	618.35
2001	631.45	NA	NA	631.45
2002	652.48	NA	NA	652.48
2003	670.77	NA	NA	670.77
2004	694.68	NA	NA	694.68
2005	710.72	NA	NA	710.72
2006	735.05	NA	NA	735.05
2007	761.22	NA	NA	761.22
2008	784.05	NA	NA	784.05

**Notes by Column:**

- (1) Ohio Department of Job and Family Services ([http://lmi.state.oh.us/CEP/CEP\\_NAICS.htm#Publications](http://lmi.state.oh.us/CEP/CEP_NAICS.htm#Publications))
- (2) Ohio Bureau of Workers' Compensation
- (3) Ohio Bureau of Workers' Compensation
- (4) Average Weekly Benefits = SAWW

**Ohio Bureau of Workers' Compensation**  
**Public Employers-Taxing Districts**  
**Additional Awards**  
**Calculation of Index Factor**

<b>Accident Year</b>	<b>(1) Average Benefit (\$)</b>	<b>(2) Ultimate Counts</b>	<b>(3) Composite Factor</b>
1978	247.15	4,446	1,099
1979	266.54	4,501	1,200
1980	286.60	4,810	1,378
1981	311.09	4,868	1,514
1982	327.20	5,140	1,682
1983	341.69	5,246	1,793
1984	358.57	5,644	2,024
1985	371.07	5,987	2,222
1986	380.29	6,008	2,285
1987	393.04	6,123	2,407
1988	411.39	6,417	2,640
1989	420.61	6,476	2,724
1990	436.90	6,458	2,821
1991	451.06	6,212	2,802
1992	474.30	6,342	3,008
1993	483.24	5,946	2,873
1994	494.51	6,046	2,990
1995	509.04	5,480	2,790
1996	526.87	5,407	2,849
1997	551.30	5,299	2,921
1998	577.29	5,381	3,106
1999	596.41	6,019	3,590
2000	618.35	6,101	3,773
2001	631.45	5,499	3,472
2002	652.48	5,728	3,738
2003	670.77	5,447	3,654
2004	694.68	5,307	3,687
2005	710.72	5,136	3,650
2006	735.05	5,033	3,699
2007	761.22	4,987	3,796
2008	784.05	4,987	3,910

**Notes by Column:**

- (1) From Appendix J.2  
(2) From Appendix S.5  
(3) (1)x(2)/1,000

**Ohio Bureau of Workers' Compensation**  
**Public Employers-Taxing Districts**  
**Additional Awards**  
**Calculation of Unpaid Loss @ 06/30/08**

(Dollars in Thousands)

Accident Year	(1) Cumulative Factor	(2) Composite Factor	(3) Undiscounted Unpaid Loss	(4) Discount Factor	(5) Discounted Unpaid Loss
1978	0.040	1,099	44	0.823	36
1979	0.050	1,200	60	0.822	49
1980	0.053	1,378	74	0.796	59
1981	0.056	1,514	86	0.770	66
1982	0.059	1,682	99	0.744	74
1983	0.060	1,793	107	0.712	76
1984	0.060	2,024	121	0.678	82
1985	0.060	2,222	133	0.645	86
1986	0.060	2,285	136	0.615	84
1987	0.060	2,407	144	0.585	84
1988	0.060	2,640	158	0.558	88
1989	0.060	2,724	165	0.537	88
1990	0.061	2,821	173	0.517	89
1991	0.062	2,802	174	0.498	86
1992	0.062	3,008	186	0.474	88
1993	0.062	2,873	178	0.452	80
1994	0.062	2,990	185	0.430	80
1995	0.062	2,790	173	0.410	71
1996	0.062	2,849	177	0.390	69
1997	0.062	2,921	181	0.372	67
1998	0.062	3,106	192	0.354	68
1999	0.062	3,590	222	0.337	75
2000	0.062	3,773	234	0.321	75
2001	0.063	3,472	217	0.312	68
2002	0.063	3,738	236	0.303	71
2003	0.064	3,654	233	0.295	69
2004	0.064	3,687	235	0.281	66
2005	0.064	3,650	232	0.267	62
2006	0.064	3,699	236	0.255	60
2007	0.064	3,796	242	0.243	59
2008	0.064	3,910	<u>124</u>	0.231	<u>29</u>
<b>Total</b>			<b><u>5,154</u></b>		<b><u>2,204</u></b>

**Notes by Column:**

(1) From Appendix J.5

(2) From Appendix J.3

(3) (1)\*(2); dollars in thousands

For accident year 2008, unpaid loss are for the first half of the year only.

(4) Calculated by discounting selected factors in Appendix J.5, then summing

(5) (3)\*(4); dollars in thousands

**Ohio Bureau of Workers' Compensation  
Public Employers-Taxing Districts  
Additional Awards**

Accident Year	Indexed Paid Losses (# of weeks per ult lost-time claim)																
	0.5	1.5	2.5	3.5	4.5	5.5	6.5	7.5	8.5	9.5	10.5	11.5	12.5	13.5	14.5	15.5	
1978																0.000	0.000
1979																0.007	0.007
1980																0.000	0.003
1981													0.000	0.000			0.000
1982											0.002	0.002	0.002	0.002	0.002	0.002	0.002
1983										0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1984									0.000	0.000	0.025	0.003	0.003	0.001	0.000	0.000	0.000
1985								0.000	0.007	0.007	0.002	0.002	0.002	0.001	0.001	0.001	0.000
1986							0.007	0.001	0.000	0.000	0.000	0.005	0.000	0.000	0.000	0.000	0.000
1987						0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1988					0.000	0.011	0.001	0.000	0.004	0.001	0.000	0.001	0.002	0.002	0.002	0.002	0.002
1989				0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1990			0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1991		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1992	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1993	0.000	0.000	0.000	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1994	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1995	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1996	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1997	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1998	0.000	0.000	0.002	0.001	0.003	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2000	0.000	0.000	0.000	0.005	0.002	0.002	0.002	0.002	0.002	0.002	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2002	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2003	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2004	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2005	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2006	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2007	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2008	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Avg Last5	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Avg Last3	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Selected	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cumulative	0.064	0.064	0.064	0.064	0.064	0.064	0.064	0.063	0.063	0.062	0.062	0.062	0.062	0.062	0.062	0.062	0.062

Accident Year	Indexed Paid Losses (# of weeks per ult lost-time claim)																
	16.5	17.5	18.5	19.5	20.5	21.5	22.5	23.5	24.5	25.5	26.5	27.5	28.5	29.5	30.5		
1978	0.005	0.000	0.000	0.000	0.000	0.005	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002
1979	0.007	0.007	0.011	0.007	0.009	0.007	0.007	0.007	0.009	0.009	0.008	0.006	0.006	0.006	0.006	0.006	0.006
1980	0.004	0.008	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002
1981	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1982	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1983	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1984	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1985	0.000	0.000	0.000	0.005	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1986	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1987	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1988	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.002
1989	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1990	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1991	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1992	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1993																	
1994																	
1995																	
1996																	
1997																	
1998																	
1999																	
2000																	
2001																	
2002																	
2003																	
2004																	
2005																	
2006																	
2007																	
2008																	
Avg Last 5	0.000	0.000	0.000	0.001	0.000	0.000	0.000	0.000	0.000	0.002	0.002	N/A	N/A	N/A	N/A	N/A	N/A
Avg Last 3	0.000	0.000	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.001	0.003	0.003	N/A	N/A	N/A	N/A
Selected	0.000	0.000	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.001	0.003	0.003	0.004	0.010	0.010	0.010
Cumulative	0.062	0.062	0.062	0.061	0.060	0.060	0.060	0.060	0.060	0.060	0.060	0.059	0.056	0.053	0.050	0.050	0.050

**Ohio Bureau of Workers' Compensation  
Public Employers-Taxing Districts  
Additional Awards**

Accident Year	Paid Losses (in thousands) - Evaluation in Years																
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>	
1978																0	0
1979																8	8
1980														1	0	0	4
1981												0	0	0	0	0	0
1982											4	4	4	4	4	4	3
1983										0	0	0	0	0	0	0	0
1984									0	0	50	6	5	2	0	0	0
1985								0	16	15	5	5	4	3	2	0	0
1986							15	3	0	0	0	11	0	0	0	0	0
1987						0	0	0	0	0	0	0	0	0	0	0	0
1988					0	28	3	1	10	1	0	1	7	6	6	6	6
1989				0	0	0	0	0	0	0	0	0	0	0	0	0	0
1990			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1991		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1992	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0
1993	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0
1994	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0
1995	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0
1996	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1997	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1998	0	0	5	2	8	0	0	0	0	0	0	0	0	0	0	0	0
1999	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2000	0	0	0	18	8	6	7	6	6	0	0	0	0	0	0	0	0
2001	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2002	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2003	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2004	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2005	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2006	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2007	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2008	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Accident Year	Paid Losses (in thousands) - Evaluation in Years														
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>
1978	6	0	0	0	0	5	2	2	2	2	2	2	2	2	2
1979	8	8	13	8	11	8	8	9	11	11	10	7	7	7	2
1980	6	11	3	3	3	3	3	3	3	3	3	3	3	3	3
1981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1982	(0)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1983	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1984	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1985	0	0	0	10	0	0	0	0	0	0	0	0	0	0	0
1986	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1987	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1988	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
1989	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1990	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1991	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1992	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1993	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1994	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1995	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1996	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1997	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1998	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1999	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2001	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2002	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2003	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2004	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2005	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2006	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2007	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2008	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

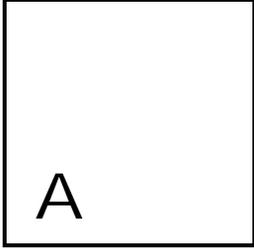
**Ohio Bureau of Workers' Compensation  
Public Employers-Taxing Districts  
Additional Awards  
Unpaid Loss Payment Projections  
Fiscal Year Ending 6/30**

Accident Year	Unpaid Loss		(Dollars in Thousands)															
	Undisc.	Disc.	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023 and Subsequent	
1978	44	36	9	7	6	5	4	3	2	2	1	1	1	1	1	0	2	
1979	60	49	12	10	8	6	5	4	3	3	2	2	1	1	1	1	2	
1980	74	59	5	14	11	9	7	6	5	4	3	2	2	1	1	1	3	
1981	86	66	5	6	15	12	10	8	6	5	4	3	3	2	1	1	5	
1982	99	74	4	5	6	17	13	11	9	7	6	4	4	2	2	2	7	
1983	107	76	1	5	6	7	18	14	11	9	7	6	5	4	3	2	9	
1984	121	82	0	1	5	6	7	20	16	13	10	8	7	5	4	3	13	
1985	133	86	0	0	1	6	7	8	22	18	14	11	9	7	6	5	18	
1986	136	84	0	0	0	1	6	7	8	23	18	15	12	9	7	6	23	
1987	144	84	0	0	0	0	2	6	7	9	24	19	15	12	10	8	31	
1988	158	88	0	0	0	0	0	2	7	8	10	26	21	17	14	11	43	
1989	165	88	2	0	0	0	0	0	2	7	8	10	27	22	17	14	55	
1990	173	89	2	2	0	0	0	0	0	2	7	9	10	28	23	18	72	
1991	174	86	2	2	2	0	0	0	0	0	2	7	9	10	28	22	89	
1992	186	88	0	2	2	2	0	0	0	0	0	2	8	9	11	30	120	
1993	178	80	0	0	2	2	2	0	0	0	0	0	0	2	7	10	143	
1994	185	80	0	0	0	2	2	2	0	0	0	0	0	2	8	9	160	
1995	173	71	0	0	0	0	2	2	2	0	0	0	0	0	2	7	158	
1996	177	69	0	0	0	0	0	2	2	2	0	0	0	0	0	2	168	
1997	181	67	0	0	0	0	0	0	2	2	2	0	0	0	0	0	174	
1998	192	68	0	0	0	0	0	0	0	2	2	2	0	0	0	0	185	
1999	222	75	0	0	0	0	0	0	0	0	3	3	3	0	0	0	214	
2000	234	75	0	0	0	0	0	0	0	0	0	3	3	3	0	0	225	
2001	217	68	2	0	0	0	0	0	0	0	0	0	3	3	3	0	207	
2002	236	71	2	2	2	0	0	0	0	0	0	0	0	3	3	3	223	
2003	233	69	2	2	2	0	0	0	0	0	0	0	0	0	3	3	221	
2004	235	66	0	2	2	2	0	0	0	0	0	0	0	0	0	3	226	
2005	232	62	0	0	2	2	2	0	0	0	0	0	0	0	0	0	226	
2006	236	60	0	0	0	2	2	2	0	0	0	0	0	0	0	0	229	
2007	242	59	0	0	0	0	2	2	2	0	0	0	0	0	0	0	235	
2008	249	58	0	0	0	0	0	2	2	2	0	0	0	0	0	0	242	
<b>Total</b>	<b>5,278</b>	<b>2,232</b>	<b>48</b>	<b>60</b>	<b>71</b>	<b>81</b>	<b>91</b>	<b>102</b>	<b>110</b>	<b>117</b>	<b>124</b>	<b>134</b>	<b>143</b>	<b>150</b>	<b>156</b>	<b>162</b>	<b>3,729</b>	

-Discount Rate 5.00%

-Note: Projected payments for accident year 2008 are for the full accident year.





## Medical Benefits (PES)

### Introduction

In this year's audit, separate projections were again made for PES by type of provider for medical payments on lost time claims. In addition, medical payments for medical only claims were calculated for all provider types on a combined basis. Medical payments on lost time claims were available for the past 17 fiscal years for the following medical provider groupings:

- (1) Hospitals
- (2) Physicians
- (3) Pharmacies
- (4) Chiropractors
- (5) Rehabilitation Expenditures
- (6) Other Health-related Expenses

## Conclusions

Indicated unpaid loss as of June 30, 2008 on a discounted and nominal basis is as follows:

Provider Type	Discounted Unpaid Loss (\$000's)	Undiscounted Unpaid Loss (\$000's)
Hospitals	\$97,792	\$208,050
Physicians	\$68,800	\$133,898
Pharmacies	\$165,021	\$466,285
Chiropractors	\$11,470	\$18,585
Rehabilitation Expenditures	\$60,113	\$151,615
Other Health Related Expenses	\$36,397	\$118,167
Medical Only	\$2,900	\$3,164
Total	\$442,493	\$1,099,762

The calculations are provided in Appendix A. Projected ultimate losses for the first half of accident year 2008 (discounted to June 30, 2008) are \$32.9 million.

The projected discounted unpaid loss in last year's report was \$482.3 million, and the projected undiscounted value was \$1.2 billion. Actual payments in the latest fiscal year for June 2007 and prior claims amounted to \$24.1 million.

The retrospective estimate of the required unpaid loss for these benefits as of June 30, 2007 is \$392.0 million, which represents a decrease of \$90.3 million from our estimate with data as of June 30, 2007. These comparisons to the comparable values in last year's audit are shown in Appendix R.5.

There has also been an increase in Hospital payments due to a refund of payments in the OHA case. Current year payments totaled \$1.5 million, we have excluded these payments in our development triangle calculations. We have also added an extra \$2.2 million due to expected payments in 2009.

## Methodology

The methodology for public employers - state agencies is the same as the methodology used for private employers and public employers - taxing districts. Due to the variability in the PES data, we have considered the PEC persistency for developments in the sixth and subsequent periods for the rehabilitation and other-health provider types.

## Calculations of Persistencies and Projected Payments

Appendix A.7 shows the historical data. Appendix A.6 shows the persistency factors derived from the indexed data, and Appendix A.5 displays the actual persistencies. Appendix A.4 provides the average paid losses per ultimate lost time claim; these averages are used to calculate the profile of fiscal year persistencies in Appendix A.3. Projected payments are computed in Appendix A.2. Payments are computed for each accident year by multiplying the payments in the prior fiscal year by the appropriate persistency factors selected in Appendix A.3 and then increasing the results by the inflation assumption for each fiscal year.

**Ohio Bureau of Workers' Compensation**  
**Public Employers-State Agencies**  
**Hospitals (Med on Comp)**  
**Summary of Unpaid Loss @ 6/30/08**  
(Dollars in Thousands)

Accident Year	<u>Undiscounted Unpaid Loss</u>			<u>Discounted Unpaid Loss</u>		
	<u>OHA</u>	<u>w/o OHA</u>	<u>Total</u>	<u>OHA</u>	<u>w/o OHA</u>	<u>Total</u>
Prior to 1978	5	363	368	5	254	258
1978	0	747	747	0	524	524
1979	1	110	111	1	76	77
1980	55	2,035	2,090	54	1,371	1,425
1981	20	523	543	20	345	364
1982	12	390	402	12	253	265
1983	3	46	49	3	29	32
1984	16	243	259	16	150	165
1985	1	77	79	1	48	49
1986	1	572	573	1	350	352
1987	6	1,604	1,610	6	963	969
1988	15	1,977	1,992	15	1,161	1,176
1989	3	2,660	2,663	3	1,537	1,541
1990	50	2,770	2,820	50	1,550	1,599
1991	6	2,282	2,289	6	1,266	1,272
1992	8	2,841	2,849	8	1,544	1,552
1993	6	2,752	2,758	6	1,466	1,472
1994	31	4,605	4,636	31	2,394	2,425
1995	11	4,912	4,923	11	2,513	2,523
1996	26	5,858	5,885	26	2,929	2,955
1997	11	8,472	8,482	11	4,163	4,174
1998	10	4,315	4,324	9	2,075	2,085
1999	15	8,807	8,822	15	4,152	4,167
2000	14	12,893	12,906	14	5,960	5,973
2001	60	14,305	14,365	59	6,455	6,514
2002	17	14,307	14,324	17	6,347	6,364
2003	42	15,061	15,103	41	6,608	6,650
2004	145	14,805	14,950	143	6,341	6,484
2005	374	20,241	20,615	369	8,541	8,910
2006	637	21,732	22,368	629	9,086	9,714
2007	210	21,766	21,977	208	9,614	9,822
2008	<u>0</u>	<u>12,167</u>	<u>12,167</u>	<u>0</u>	<u>5,938</u>	<u>5,938</u>
<b>Total 78-08:</b>	<b>1,806</b>	<b>205,876</b>	<b>207,681</b>	<b>1,784</b>	<b>95,750</b>	<b>97,534</b>
<b>Total:</b>	<b>1,811</b>	<b>206,239</b>	<b>208,050</b>	<b>1,789</b>	<b>96,003</b>	<b>97,792</b>

Note: Unpaid Loss for accident year 2008 is for the first half of the year only.

**Ohio Bureau of Workers' Compensation**  
**Public Employers-State Agencies**  
**Hospitals (Med on Comp)**  
**Unpaid Loss Payment Projections**  
**Fiscal Year Ending 6/30**

Accident Year	Unpaid Loss		(Dollars in Thousands)														2023 and Subsequent
	Undisc.	Disc.	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
1978	747	524	60	59	57	54	52	50	47	44	41	38	35	32	28	25	125
1979	111	77	8	8	8	8	7	7	7	6	6	6	5	5	4	4	21
1980	2,090	1,425	152	148	144	140	136	131	125	119	112	106	98	91	83	76	429
1981	543	364	36	37	36	35	34	33	32	30	29	27	26	24	22	20	122
1982	402	265	25	25	26	25	24	24	23	22	21	20	19	18	17	15	99
1983	49	32	3	3	3	3	3	3	3	3	3	2	2	2	2	2	13
1984	259	165	14	14	14	14	14	14	14	14	13	13	12	12	11	10	75
1985	79	49	4	4	4	4	4	4	4	4	4	4	4	3	3	3	25
1986	573	352	27	28	28	28	29	29	29	29	28	27	26	25	24	23	193
1987	1,610	969	72	73	74	75	76	77	78	79	77	75	73	70	68	65	579
1988	1,992	1,176	84	85	86	87	89	90	91	92	93	91	89	86	84	80	764
1989	2,663	1,541	106	108	109	111	112	114	115	117	118	120	117	114	111	107	1,083
1990	2,820	1,599	107	108	110	111	113	114	116	117	119	121	122	119	116	113	1,213
1991	2,289	1,272	83	84	85	86	87	88	89	91	92	93	94	96	93	91	1,037
1992	2,849	1,552	98	99	101	102	103	105	106	108	109	110	112	113	115	112	1,356
1993	2,758	1,472	91	92	93	94	96	97	98	99	101	102	103	105	106	107	1,374
1994	4,636	2,425	146	148	149	151	153	155	158	160	162	164	166	168	170	173	2,412
1995	4,923	2,523	148	150	152	154	156	158	160	162	164	167	169	171	173	176	2,663
1996	5,885	2,955	170	172	174	176	179	181	184	186	188	191	193	196	199	201	3,295
1997	8,482	4,174	235	238	241	244	247	251	254	257	261	264	268	271	275	278	4,900
1998	4,324	2,085	115	116	118	120	121	123	124	126	128	129	131	133	135	136	2,570
1999	8,822	4,167	225	228	231	235	238	241	244	247	250	254	257	260	264	267	5,380
2000	12,906	5,973	318	322	326	330	335	339	344	348	353	357	362	367	372	377	8,058
2001	14,365	6,514	341	345	350	354	359	364	368	373	378	383	388	393	399	404	9,165
2002	14,324	6,364	327	332	336	341	345	350	354	359	364	369	373	378	383	388	9,324
2003	15,103	6,650	468	473	478	483	488	493	498	503	508	513	518	523	528	533	9,924
2004	14,950	6,484	386	451	323	327	331	336	340	345	349	354	358	363	368	373	9,947
2005	20,615	8,910	703	515	601	430	435	441	447	453	459	465	471	477	484	490	13,744
2006	22,368	9,714	898	732	536	626	448	453	459	466	472	478	484	491	497	504	14,825
2007	21,977	9,822	1,303	830	677	495	578	414	419	425	430	436	442	448	453	459	14,168
2008	24,886	12,145	2,820	1,308	833	679	498	581	415	421	426	432	438	444	449	455	14,687
<b>Total</b>	<b>220,400</b>	<b>103,741</b>	<b>9,572</b>	<b>7,195</b>	<b>6,363</b>	<b>5,985</b>	<b>5,750</b>	<b>5,717</b>	<b>5,605</b>	<b>5,662</b>	<b>5,717</b>	<b>5,768</b>	<b>5,815</b>	<b>5,857</b>	<b>5,895</b>	<b>5,928</b>	<b>133,571</b>

-Discount Rate 5.00%

-Note: Projected payments for accident year 2008 are for the full accident year.

- Annual Inflation & Cost Containment Assumptions: Cost Containment Reduction = 0% for 2008

- Inflation Varies by Fiscal Year

Fisc. Yr. Ending 6/30	2009	2010	2011	2012	2013	2014	2014	2014	>2014
Inflation Rate	9%	9%	9%	9%	9%	9%	9%	9%	9%

**Ohio Bureau of Workers' Compensation  
Public Employers-State Agencies  
Hospitals (Med on Comp)**

Accident Year	Calendar Year Persistency, Including Ohio Hospital Association Payments														
	<u>0.5-1.5</u>	<u>1.5-2.5</u>	<u>2.5-3.5</u>	<u>3.5-4.5</u>	<u>4.5-5.5</u>	<u>5.5-6.5</u>	<u>6.5-7.5</u>	<u>7.5-8.5</u>	<u>8.5-9.5</u>	<u>9.5-10.5</u>	<u>10.5-11.5</u>	<u>11.5-12.5</u>	<u>12.5-13.5</u>	<u>13.5-14.5</u>	<u>14.5-15.5</u>
1978															
1979															0.673
1980													3.213	0.473	2.204
1981												0.360	1.683	0.543	0.773
1982												0.959	0.483	0.478	0.716
1983												1.488	0.789	1.325	-0.028
1984									0.537	0.884	1.975	2.222	1.862	1.300	2.285
1985								2.087	0.801	1.171	0.522	0.799	1.648	0.748	1.823
1986								0.689	1.643	0.673	1.531	0.456	1.378	0.909	0.401
1987						0.896	0.548	0.659	0.496	0.893	0.523	0.848	0.545	0.899	0.394
1988					0.629	0.754	1.061	0.547	1.411	0.766	1.823	1.068	1.101	1.869	1.324
1989				0.752	1.112	1.090	0.859	0.549	0.859	0.417	0.944	0.539	0.457	1.145	0.387
1990			0.424	0.565	0.542	1.174	1.000	0.963	0.730	0.648	0.735	0.352	0.260	0.292	1.409
1991		1.049	0.634	0.898	0.594	0.677	1.124	2.525	1.341	2.506	3.866	3.476	10.763	0.839	2.219
1992	10.044	0.702	0.495	0.881	1.106	0.773	0.615	1.218	0.755	0.449	0.687	0.458	1.729	1.092	2.613
1993	5.113	0.542	0.406	0.449	0.598	1.040	0.728	0.386	1.046	1.434	1.063	0.805	1.272	0.330	1.617
1994	12.484	0.722	0.491	0.594	0.378	0.724	0.742	1.335	0.299	0.305	0.696	0.511	0.835	0.516	0.603
1995	8.227	0.673	0.482	1.140	0.570	0.922	0.474	1.884	1.153	0.961	0.613	0.935	0.642	0.969	
1996	6.825	0.554	0.349	1.067	1.366	0.882	0.611	1.134	0.541	0.963	0.528	0.998	0.866		
1997	6.928	0.390	0.268	0.390	0.841	0.541	0.424	0.811	0.719	0.822	1.239	0.655			
1998	7.908	0.754	0.500	0.430	0.662	0.568	0.903	1.014	1.925	1.759	1.974				
1999	9.669	0.638	0.626	0.956	1.198	1.507	0.676	0.505	0.405	0.586					
2000	5.096	0.593	0.487	0.584	0.335	0.673	0.575	1.145	0.743						
2001	3.113	0.395	0.662	0.864	0.647	1.048	0.514	0.846							
2002	4.441	0.450	0.750	0.955	0.843	0.889	0.676								
2003	3.125	0.432	0.460	0.776	0.690	1.217									
2004	4.240	0.529	0.655	0.772	0.741										
2005	4.203	0.444	0.538	0.607											
2006	4.629	0.461	0.551												
2007	4.603	0.504													
2008	5.092														

Avg Last5	4.554	0.474	0.591	0.795	0.652	1.067	0.669	0.864	0.867	1.018	1.010	0.781	1.069	0.749	1.692
Avg Last3	4.775	0.470	0.581	0.718	0.758	1.052	0.589	0.832	1.024	1.056	0.863	0.781	0.605	1.611	
Selected	4.691	0.425	0.584	0.748	0.672	1.071	0.656	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.930

Accident Year	Calendar Year Persistency, Including Ohio Hospital Association Payments														
	<u>15.5-16.5</u>	<u>16.5-17.5</u>	<u>17.5-18.5</u>	<u>18.5-19.5</u>	<u>19.5-20.5</u>	<u>20.5-21.5</u>	<u>21.5-22.5</u>	<u>22.5-23.5</u>	<u>23.5-24.5</u>	<u>24.5-25.5</u>	<u>25.5-26.5</u>	<u>26.5-27.5</u>	<u>27.5-28.5</u>	<u>28.5-29.5</u>	<u>29.5-30.5</u>
1978															
1979	2.676	25.865	1.239	1.238	0.456	0.119	4.091	0.148	0.290	3.534	0.677	0.488	0.056	0.069	6.727
1980	0.052	0.565	1.649	4.614	9.253	0.522	4.741	1.588	0.165	0.340	0.084	1.695	0.528	0.069	
1981	0.874	0.848	0.208	0.276	1.238	0.591	0.510	1.377	1.080	2.945	0.698	0.450	3.964		
1982	-20.812	2.225	0.573	1.260	2.819	2.923	2.282	0.776	0.885	0.917	18.139	1.653			
1983	0.391	0.677	-1.369	0.599	0.313	0.669	0.518	7.583	18.712	0.635	9.370				
1984	4.163	-0.713	0.193	0.659	3.852	2.128	0.118	0.160	0.291	0.215					
1985	0.528	2.877	9.646	3.333	1.917	0.665	5.557	8.285	3.794						
1986	1.248	0.459	0.279	0.107	0.834	0.049	0.154	0.155							
1987	0.338	0.575	1.330	5.507	0.923	6.144	0.389								
1988	1.369	1.044	0.162	1.292	0.247	0.957									
1989	0.568	0.796	2.312	0.323	0.794										
1990	1.028	0.202	0.435	0.983											
1991	2.001	2.156	1.246												
1992	1.382	0.915													
1993	1.053														
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

Avg Last 5	1.207	1.023	1.097	1.643	0.943	1.989	1.347	3.392	4.952	1.010	5.794	1.071	N/A	N/A	N/A
Avg Last 3	1.479	1.091	1.331	0.866	0.655	2.383	2.033	2.866	7.599	0.589	9.403	1.266	1.516	0.069	N/A
Selected	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.896

**Ohio Bureau of Workers' Compensation  
Public Employers-State Agencies  
Hospitals (Med on Comp)**

Accident Year	Calendar Year Persistency, Excluding Ohio Hospital Association Payments														
	0.5-1.5	1.5-2.5	2.5-3.5	3.5-4.5	4.5-5.5	5.5-6.5	6.5-7.5	7.5-8.5	8.5-9.5	9.5-10.5	10.5-11.5	11.5-12.5	12.5-13.5	13.5-14.5	14.5-15.5
1978															
1979														0.673	2.204
1980													3.213	0.473	0.773
1981												0.360	1.683	0.543	1.516
1982											0.959	0.483	0.478	0.433	0.716
1983										1.328	1.488	0.789	1.325	1.737	-0.028
1984									0.537	0.884	1.975	2.222	1.862	1.300	2.285
1985								2.087	0.801	1.171	0.522	0.799	1.648	0.748	1.823
1986							0.689	1.643	0.673	1.531	0.456	1.378	0.909	0.401	1.670
1987						0.896	0.548	0.659	0.496	0.893	0.523	0.848	0.545	0.899	0.394
1988					0.629	0.754	1.061	0.547	1.411	0.766	1.823	1.068	1.101	1.869	1.324
1989				0.752	1.112	1.090	0.859	0.549	0.859	0.417	0.944	0.539	0.457	1.145	0.387
1990			0.424	0.565	0.542	1.174	1.000	0.963	0.730	0.648	0.735	0.352	0.260	0.292	1.409
1991		1.049	0.634	0.898	0.594	0.677	1.124	2.525	1.341	2.506	3.866	3.476	10.763	0.839	2.219
1992	10.044	0.702	0.495	0.881	1.106	0.773	0.615	1.218	0.755	0.449	0.687	0.458	1.729	1.092	2.613
1993	5.113	0.542	0.406	0.449	0.598	1.040	0.728	0.386	1.046	1.434	1.063	0.805	1.272	0.330	1.617
1994	12.484	0.722	0.491	0.594	0.378	0.724	0.742	1.335	0.299	0.305	0.696	0.511	0.835	0.516	0.672
1995	8.227	0.673	0.482	1.140	0.570	0.922	0.474	1.884	1.153	0.961	0.613	0.935	0.642	0.874	
1996	6.825	0.554	0.349	1.067	1.366	0.882	0.611	1.134	0.541	0.963	0.528	0.998	0.919		
1997	6.928	0.390	0.268	0.390	0.841	0.541	0.424	0.811	0.719	0.822	1.239	0.606			
1998	7.908	0.754	0.500	0.430	0.662	0.568	0.903	1.014	1.925	1.759	2.026				
1999	9.669	0.638	0.626	0.956	1.198	1.507	0.676	0.505	0.405	0.579					
2000	5.096	0.593	0.487	0.584	0.335	0.673	0.575	1.145	0.731						
2001	3.113	0.395	0.662	0.864	0.647	1.048	0.514	0.931							
2002	4.441	0.450	0.750	0.955	0.843	0.889	0.612								
2003	3.125	0.432	0.460	0.776	0.690	1.276									
2004	4.240	0.529	0.655	0.772	0.843										
2005	4.203	0.444	0.538	0.697											
2006	4.629	0.461	0.561												
2007	4.603	0.371													
2008	4.840														
Avg Last5	4.503	0.447	0.593	0.813	0.672	1.079	0.656	0.881	0.864	1.017	1.021	0.771	1.079	0.730	1.706
Avg Last3	4.691	0.425	0.584	0.748	0.792	1.071	0.567	0.860	1.020	1.053	1.265	0.846	0.799	0.573	1.634
Selected	4.691	0.425	0.584	0.748	0.672	1.071	0.656	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.930

Accident Year	Calendar Year Persistency, Excluding Ohio Hospital Association Payments														
	15.5-16.5	16.5-17.5	17.5-18.5	18.5-19.5	19.5-20.5	20.5-21.5	21.5-22.5	22.5-23.5	23.5-24.5	24.5-25.5	25.5-26.5	26.5-27.5	27.5-28.5	28.5-29.5	29.5-30.5
1978															
1979	2.676	25.865	1.239	1.238	0.456	0.119	4.091	0.148	0.290	3.534	0.677	0.488	0.056	0.069	7.292
1980	0.052	0.565	1.649	4.614	9.253	0.522	4.741	1.588	0.165	0.340	0.084	1.695	0.528	0.083	
1981	0.874	0.848	0.208	0.276	1.238	0.591	0.510	1.377	1.080	2.945	0.698	0.450	4.758		
1982	-20.812	2.225	0.573	1.260	2.819	2.923	2.282	0.776	0.885	0.917	18.139	1.554			
1983	0.391	0.677	-1.369	0.599	0.313	0.669	0.518	7.583	18.712	0.635	21.816				
1984	4.163	-0.713	0.193	0.659	3.852	2.128	0.118	0.160	0.291	0.255					
1985	0.528	2.877	9.646	3.333	1.917	0.665	5.557	8.285	1.228						
1986	1.248	0.459	0.279	0.107	0.834	0.049	0.154	0.120							
1987	0.338	0.575	1.330	5.507	0.923	6.144	0.398								
1988	1.369	1.044	0.162	1.292	0.247	1.028									
1989	0.568	0.796	2.312	0.323	0.713										
1990	1.028	0.202	0.435	1.405											
1991	2.001	2.156	0.901												
1992	1.382	0.916													
1993	1.044														
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															
Avg Last 5	1.205	1.023	1.028	1.727	0.927	2.003	1.349	3.385	4.439	1.018	8.283	1.047	N/A	N/A	N/A
Avg Last 3	1.476	1.091	1.216	1.007	0.628	2.407	2.036	2.855	6.744	0.602	13.551	1.233	1.781	0.076	N/A
Selected	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.896

**Ohio Bureau of Workers' Compensation  
Public Employers-State Agencies  
Hospitals (Med on Comp)**

Accident Year	Paid Losses (Including Ohio Hospital Association Payments) per Ultimate Lost Time Claim Count - Evaluation in Years															
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>
1978															129	138
1979														192	63	21
1980													60	132	28	48
1981												166	79	51	32	50
1982											173	163	107	74	70	(2)
1983									130	109	135	55	40	60	66	
1984								242	124	68	25	22	46	29	26	
1985								116	154	58	48	27	28	39	14	48
1986							169	94	87	31	59	20	43	36	29	16
1987						188	172	132	63	67	39	50	65	32	40	48
1988					299	228	124	115	47	51	28	61	29	21	37	18
1989				398	205	114	134	86	59	66	65	54	47	32	48	105
1990			939	363	210	114	86	61	90	100	73	133	123	163	74	77
1991		895	571	234	192	127	54	36	75	29	34	35	15	88	35	59
1992	89	814	473	218	115	70	58	61	39	77	52	33	51	32	23	57
1993	159	872	537	255	118	56	84	100	73	36	31	64	25	68	35	47
1994	70	743	519	198	148	116	135	55	120	102	91	49	82	68	77	
1995	90	772	410	130	204	146	116	64	89	95	80	88	106	80		
1996	113	741	372	191	107	131	104	78	176	83	166	106	92			
1997	107	955	714	275	156	193	184	216	115	202	86	141				
1998	121	946	549	363	291	325	240	114	105	49	71					
1999	98	861	580	304	271	159	168	208	121	122						
2000	169	978	625	464	474	250	361	105	164							
2001	314	1,583	701	549	386	344	205	194								
2002	356	1,558	732	404	408	230	287									
2003	498	1,693	878	526	334	235										
2004	399	1,661	804	432	318											
2005	395	1,811	804	524												
2006	391	1,743	950													
2007	379	1,886														
2008	370															

Annual % Change

3 Pt. % Chg.	-2.7%	2.1%	8.7%	-0.2%	-11.8%	-17.3%	-10.9%	-3.4%	25.1%	-22.3%	-34.4%	26.8%	6.1%	8.1%	85.2%	-11.0%
5 Pt. % Chg.	-1.9%	2.7%	4.4%	-0.3%	-9.0%	7.3%	5.7%	-2.9%	-0.9%	-0.3%	-4.1%	26.7%	30.0%	5.8%	1.0%	-17.4%

Accident Year	Paid Losses (Including Ohio Hospital Association Payments) per Ultimate Lost Time Claim Count - Evaluation in Years														
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>
1978	57	65	31	60	25	13	82	8	10	64	4	3	3	3	58
1979	3	25	49	55	107	20	52	35	18	5	6	58	37	9	
1980	44	29	12	12	38	11	22	109	16	73	34	70	126		
1981	35	57	42	31	18	44	79	15	25	49	155	32			
1982	26	73	25	7	15	35	19	28	53	9	19				
1983	108	(18)	11	48	52	36	4	3	13	2					
1984	25	57	72	13	17	31	18	46	10						
1985	20	8	4	9	47	3	6	3							
1986	16	15	83	56	66	36	16								
1987	25	62	10	71	6	42									
1988	59	63	55	24	44										
1989	79	24	74	55											
1990	118	170	56												
1991	79	45													
1992	49														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

Annual % Change

3 Pt. % Chg.	-35.5%	37.3%	0.8%	-12.1%	-18.5%	261.2%	-4.4%	-5.9%	-57.6%	-79.5%	-24.8%	-25.7%	525.8%
5 Pt. % Chg.	-3.8%	3.5%	12.8%	32.3%	-1.8%	4.6%	1.5%	-25.8%	-14.7%	-33.3%	93.1%	N/A	N/A

**Ohio Bureau of Workers' Compensation  
Public Employers-State Agencies  
Hospitals (Med on Comp)**

Accident Year	Paid Losses (Excluding Ohio Hospital Association Payments) per Ultimate Lost Time Claim Count - Evaluation in Years															
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>
1978															129	138
1979														192	63	21
1980													60	132	28	48
1981													79	51	32	50
1982											173	166	107	74	70	(2)
1983										130	109	135	55	40	60	66
1984									242	124	68	25	22	46	29	26
1985								116	154	58	48	27	28	39	14	48
1986							169	94	87	31	59	20	43	36	29	16
1987						188	172	132	63	67	39	50	65	32	40	48
1988					299	228	124	115	47	51	28	61	29	21	37	18
1989				398	205	114	134	86	59	66	65	54	47	32	48	105
1990			939	363	210	114	86	61	90	100	73	133	123	163	74	77
1991		895	571	234	192	127	54	36	75	29	34	35	15	88	35	59
1992	89	814	473	218	115	70	58	61	39	77	52	33	51	32	23	57
1993	159	872	537	255	118	56	84	100	73	36	31	64	25	68	35	45
1994	70	743	519	198	148	116	135	55	120	102	91	49	82	68	66	
1995	90	772	410	130	204	146	116	64	89	95	80	88	106	76		
1996	113	741	372	191	107	131	104	78	176	83	166	106	83			
1997	107	955	714	275	156	193	184	216	115	202	86	136				
1998	121	946	549	363	291	325	240	114	105	49	67					
1999	98	861	580	304	271	159	168	208	121	116						
2000	169	978	625	464	474	250	361	105	159							
2001	314	1,583	701	549	386	344	205	171								
2002	356	1,558	732	404	408	230	279									
2003	498	1,693	878	526	334	219										
2004	399	1,661	804	432	260											
2005	395	1,811	804	373												
2006	391	1,743	666													
2007	379	1,793														
2008	370															

Annual % Change																
3 Pt. % Chg.	-2.7%	-0.5%	-9.0%	-15.8%	-20.2%	-20.2%	-12.0%	-9.3%	23.2%	-24.1%	-36.3%	24.8%	0.5%	5.4%	71.4%	-13.0%
5 Pt. % Chg.	-1.9%	1.6%	-2.7%	-6.8%	-12.6%	5.7%	5.2%	-5.3%	-1.5%	-1.2%	-5.2%	25.9%	27.2%	4.7%	-2.1%	-18.2%

Accident Year	Paid Losses (Excluding Ohio Hospital Association Payments) per Ultimate Lost Time Claim Count - Evaluation in Years														
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>
1978	57	65	31	60	25	13	82	8	10	64	4	3	3	3	58
1979	3	25	49	55	107	20	52	35	18	5	6	58	37	8	
1980	44	29	12	12	38	11	22	109	16	73	34	70	96		
1981	35	57	42	31	18	44	79	15	25	49	155	20			
1982	26	73	25	7	15	35	19	28	53	9	13				
1983	108	(18)	11	48	52	36	4	3	13	1					
1984	25	57	72	13	17	31	18	46	2						
1985	20	8	4	9	47	3	6	2							
1986	16	15	83	56	66	36	16								
1987	25	62	10	71	6	40									
1988	59	63	55	24	39										
1989	79	24	74	54											
1990	118	170	38												
1991	79	43													
1992	47														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

Annual % Change														
3 Pt. % Chg.	-37.2%	33.7%	-16.5%	-13.0%	-23.5%	251.1%	-6.0%	-18.4%	-79.1%	-89.0%	-38.4%	-41.0%	445.0%	
5 Pt. % Chg.	-4.8%	2.4%	4.6%	31.8%	-4.2%	3.4%	0.8%	-30.0%	-35.7%	-48.0%	78.4%	N/A	N/A	

**Ohio Bureau of Workers' Compensation  
Public Employers-State Agencies  
Hospitals (Med on Comp)**

Accident Year	Paid Loss Development Factors - Evaluation in Years														
	<u>0.5-1.5</u>	<u>1.5-2.5</u>	<u>2.5-3.5</u>	<u>3.5-4.5</u>	<u>4.5-5.5</u>	<u>5.5-6.5</u>	<u>6.5-7.5</u>	<u>7.5-8.5</u>	<u>8.5-9.5</u>	<u>9.5-10.5</u>	<u>10.5-11.5</u>	<u>11.5-12.5</u>	<u>12.5-13.5</u>	<u>13.5-14.5</u>	<u>14.5-15.5</u>
1978															1.069
1979															0.327
1980															0.342
1981												0.474	0.648	0.624	1.740
1982											0.941	0.655	0.690	0.952	-0.024
1983											1.236	0.410	0.726	1.484	1.105
1984									0.510	0.553	0.365	0.867	2.125	0.629	0.901
1985								1.330	0.378	0.819	0.566	1.030	1.386	0.370	3.346
1986								0.558	0.924	0.360	1.901	0.341	2.102	0.837	0.804
1987						0.913	0.767	0.478	1.057	0.581	1.297	1.303	0.487	1.257	1.209
1988					0.761	0.546	0.926	0.410	1.072	0.545	2.225	0.473	0.740	1.707	0.504
1989				0.514	0.557	1.174	0.641	0.685	1.122	0.983	0.828	0.873	0.682	1.491	2.194
1990			0.386	0.580	0.542	0.753	0.711	1.480	1.108	0.730	1.821	0.925	1.328	0.454	1.040
1991		0.638	0.409	0.820	0.661	0.428	0.659	2.085	0.391	1.180	1.029	0.429	5.821	0.393	1.698
1992	9.136	0.581	0.461	0.526	0.613	0.828	1.053	0.630	1.986	0.672	0.643	1.543	0.623	0.709	2.521
1993	5.476	0.615	0.476	0.461	0.476	1.504	1.187	0.733	0.490	0.867	2.038	0.394	2.731	0.515	1.327
1994	10.642	0.699	0.381	0.748	0.785	1.159	0.407	2.186	0.852	0.892	0.537	1.671	0.833	1.136	
1995	8.541	0.532	0.317	1.571	0.716	0.791	0.550	1.393	1.069	0.842	1.096	1.212	0.753		
1996	6.551	0.502	0.514	0.560	1.226	0.794	0.750	2.243	0.473	1.999	0.641	0.867			
1997	8.931	0.748	0.385	0.568	1.235	0.956	1.174	0.533	1.749	0.426	1.640				
1998	7.839	0.581	0.661	0.802	1.116	0.738	0.475	0.921	0.466	1.460					
1999	8.796	0.674	0.525	0.891	0.587	1.058	1.235	0.580	1.010						
2000	5.787	0.640	0.742	1.022	0.527	1.443	0.292	1.556							
2001	5.040	0.443	0.783	0.703	0.891	0.595	0.946								
2002	4.369	0.470	0.553	1.010	0.564	1.244									
2003	3.397	0.519	0.599	0.634	0.706										
2004	4.161	0.484	0.538	0.735											
2005	4.582	0.444	0.651												
2006	4.454	0.545													
2007	4.983														
2008															
Avg All	6.418	0.570	0.524	0.759	0.748	0.933	0.771	1.135	0.881	0.956	1.078	0.952	1.414	0.816	1.319
Avg Last 3	4.673	0.491	0.596	0.793	0.720	1.094	0.824	1.019	1.075	1.295	1.126	1.250	1.439	0.787	1.848
Selected	4.691	0.425	0.584	0.748	0.672	1.071	0.656	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.930

Accident Year	Paid Loss Development Factors - Evaluation in Years														
	<u>15.5-16.5</u>	<u>16.5-17.5</u>	<u>17.5-18.5</u>	<u>18.5-19.5</u>	<u>19.5-20.5</u>	<u>20.5-21.5</u>	<u>21.5-22.5</u>	<u>22.5-23.5</u>	<u>23.5-24.5</u>	<u>24.5-25.5</u>	<u>25.5-26.5</u>	<u>26.5-27.5</u>	<u>27.5-28.5</u>	<u>28.5-29.5</u>	<u>29.5-30.5</u>
1978	0.415	1.135	0.472	1.959	0.418	0.508	6.446	0.093	1.343	6.206	0.057	0.830	1.078	0.787	22.989
1979	0.117	9.848	1.961	1.134	1.952	0.187	2.575	0.684	0.509	0.296	1.151	9.423	0.636	0.236	
1980	0.908	0.673	0.405	0.974	3.312	0.284	2.043	4.897	0.143	4.646	0.469	2.043	1.813		
1981	0.693	1.655	0.733	0.738	0.594	2.371	1.812	0.183	1.704	1.978	3.171	0.206			
1982	-15.483	2.844	0.336	0.265	2.287	2.321	0.538	1.495	1.909	0.160	2.258				
1983	1.642	-0.166	-0.606	4.376	1.086	0.695	0.102	0.774	4.725	0.153					
1984	0.969	2.243	1.280	0.186	1.259	1.844	0.571	2.594	0.207						
1985	0.412	0.382	0.538	2.189	5.310	0.068	1.739	0.452							
1986	1.038	0.886	5.685	0.683	1.169	0.550	0.451								
1987	0.521	2.457	0.165	6.971	0.083	7.110									
1988	3.222	1.062	0.875	0.432	1.838										
1989	0.758	0.301	3.087	0.748											
1990	1.531	1.437	0.331												
1991	1.334	0.572													
1992	0.864														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															
Avg All	-0.071	1.809	1.174	1.721	1.755	1.594	1.808	1.396	1.506	2.240	1.421	3.125	N/A	N/A	N/A
Avg Last 3	1.243	0.770	1.431	2.717	1.030	2.576	0.920	1.273	2.280	0.764	1.966	3.890	1.176	N/A	N/A
Selected	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.896

**Ohio Bureau of Workers' Compensation  
Public Employers-State Agencies  
Hospitals (Med on Comp)**

Accident Year	Paid Loss Development Factors - Indexed Payments														
	<u>0.5-1.5</u>	<u>1.5-2.5</u>	<u>2.5-3.5</u>	<u>3.5-4.5</u>	<u>4.5-5.5</u>	<u>5.5-6.5</u>	<u>6.5-7.5</u>	<u>7.5-8.5</u>	<u>8.5-9.5</u>	<u>9.5-10.5</u>	<u>10.5-11.5</u>	<u>11.5-12.5</u>	<u>12.5-13.5</u>	<u>13.5-14.5</u>	<u>14.5-15.5</u>
1978															
1979														0.308	1.009
1980													2.095	0.200	1.665
1981												0.448	0.618	0.597	1.522
1982											0.888	0.625	0.660	0.920	-0.023
1983										0.793	1.180	0.393	0.702	1.444	1.071
1984									0.482	0.528	0.349	0.837	2.067	0.610	0.870
1985								1.255	0.361	0.784	0.547	1.002	1.343	0.357	3.215
1986							0.526	0.882	0.344	1.836	0.332	2.037	0.809	0.773	0.527
1987						0.861	0.733	0.457	1.021	0.566	1.257	1.259	0.468	1.202	1.155
1988					0.718	0.521	0.886	0.396	1.042	0.528	2.149	0.454	0.708	1.631	0.485
1989				0.485	0.531	1.124	0.620	0.667	1.087	0.950	0.796	0.834	0.652	1.433	2.102
1990			0.365	0.553	0.519	0.728	0.692	1.434	1.070	0.701	1.741	0.884	1.276	0.435	0.998
1991		0.603	0.391	0.785	0.639	0.417	0.638	2.015	0.375	1.128	0.983	0.412	5.577	0.377	1.632
1992	8.623	0.554	0.441	0.509	0.596	0.803	1.017	0.605	1.899	0.642	0.618	1.478	0.598	0.682	2.414
1993	5.227	0.589	0.460	0.448	0.461	1.453	1.141	0.701	0.468	0.834	1.953	0.378	2.625	0.493	1.271
1994	10.183	0.675	0.371	0.725	0.758	1.114	0.389	2.088	0.819	0.854	0.515	1.606	0.797	1.088	
1995	8.253	0.517	0.307	1.518	0.688	0.757	0.526	1.339	1.024	0.808	1.054	1.161	0.721		
1996	6.372	0.487	0.497	0.538	1.172	0.759	0.721	2.149	0.454	1.922	0.614	0.830			
1997	8.654	0.722	0.370	0.543	1.180	0.919	1.124	0.512	1.681	0.408	1.570				
1998	7.573	0.558	0.632	0.766	1.072	0.707	0.455	0.886	0.446	1.399					
1999	8.452	0.644	0.501	0.856	0.562	1.015	1.187	0.556	0.967						
2000	5.532	0.611	0.713	0.979	0.506	1.387	0.280	1.490							
2001	4.814	0.426	0.751	0.675	0.857	0.570	0.906								
2002	4.200	0.450	0.530	0.971	0.540	1.192									
2003	3.254	0.498	0.576	0.607	0.676										
2004	3.993	0.465	0.515	0.704											
2005	4.405	0.425	0.624												
2006	4.266	0.522													
2007	4.772														
2008															
<b>Avg All</b>	6.161	0.547	0.503	0.729	0.717	0.895	0.740	1.089	0.846	0.917	1.034	0.915	1.357	0.784	1.265
<b>Avg Last3</b>	4.481	0.471	0.572	0.761	0.691	1.050	0.791	0.977	1.032	1.243	1.079	1.199	1.381	0.754	1.772
<b>Selected</b>	4.691	0.425	0.584	0.748	0.672	1.071	0.656	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.930

Accident Year	Paid Loss Development Factors - Indexed Payments														
	<u>15.5-16.5</u>	<u>16.5-17.5</u>	<u>17.5-18.5</u>	<u>18.5-19.5</u>	<u>19.5-20.5</u>	<u>20.5-21.5</u>	<u>21.5-22.5</u>	<u>22.5-23.5</u>	<u>23.5-24.5</u>	<u>24.5-25.5</u>	<u>25.5-26.5</u>	<u>26.5-27.5</u>	<u>27.5-28.5</u>	<u>28.5-29.5</u>	<u>29.5-30.5</u>
1978	0.415	1.083	0.452	1.893	0.407	0.492	6.227	0.089	1.284	5.928	0.055	0.795	1.034	0.757	22.016
1979	0.117	9.424	1.895	1.103	1.892	0.181	2.474	0.654	0.486	0.285	1.103	9.041	0.612	0.226	
1980	0.908	0.650	0.394	0.943	3.199	0.273	1.953	4.678	0.138	4.451	0.450	1.964	1.736		
1981	0.693	1.610	0.710	0.713	0.571	2.267	1.731	0.176	1.632	1.897	3.048	0.197			
1982	-15.483	2.756	0.324	0.255	2.186	2.217	0.517	1.432	1.832	0.154	2.163				
1983	1.642	-0.160	-0.582	4.184	1.038	0.668	0.098	0.742	4.543	0.146					
1984	0.969	2.155	1.223	0.178	1.210	1.767	0.548	2.493	0.198						
1985	0.412	0.365	0.514	2.104	5.088	0.066	1.672	0.433							
1986	1.038	0.846	5.465	0.654	1.121	0.529	0.432								
1987	0.521	2.362	0.158	6.688	0.079	6.809									
1988	3.222	1.018	0.839	0.415	1.760										
1989	0.758	0.289	2.967	0.716											
1990	1.531	1.381	0.317												
1991	1.334	0.548													
1992	0.827														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															
<b>Avg All</b>	-0.073	1.738	1.129	1.654	1.686	1.527	1.739	1.337	1.445	2.144	1.364	2.999	N/A	N/A	N/A
<b>Avg Last 3</b>	1.231	0.739	1.375	2.607	0.987	2.468	0.884	1.223	2.191	0.733	1.887	3.734	1.127	N/A	N/A
<b>Selected</b>	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.896

**Ohio Bureau of Workers' Compensation  
Public Employers-State Agencies  
Hospitals (Med on Comp)**

Accident Year	Paid Losses Including Ohio Hospital Association Payments, (in thousands) - Evaluation in Years															
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>
1978															137	146
1979														192	63	21
1980													71	157	33	57
1981												186	88	57	36	56
1982											220	207	136	94	89	(2)
1983									175	147	182	75	54	81	89	
1984								348	178	98	36	31	66	42	37	
1985								180	239	90	74	42	43	60	22	74
1986							277	154	143	51	97	33	70	58	47	26
1987						318	290	223	106	113	65	85	111	54	68	82
1988					567	431	235	218	89	96	52	116	55	41	69	35
1989				759	390	217	255	164	112	126	124	102	89	61	91	199
1990			1,769	683	396	215	162	115	170	189	138	251	232	308	140	145
1991		1,622	1,036	424	348	230	98	65	135	53	62	64	28	160	63	107
1992	175	1,602	930	429	226	138	115	121	76	151	101	65	101	63	44	112
1993	305	1,670	1,028	489	225	107	161	192	140	69	60	122	48	131	67	89
1994	130	1,379	964	367	275	216	250	102	223	190	169	91	152	127	144	
1995	165	1,410	750	238	373	267	212	116	162	173	146	160	194	146		
1996	205	1,344	675	347	194	238	189	142	318	151	301	193	167			
1997	176	1,570	1,174	452	257	317	303	356	190	332	141	232				
1998	192	1,505	874	577	463	517	381	181	167	78	113					
1999	179	1,573	1,060	556	495	291	307	380	220	223						
2000	323	1,869	1,196	887	907	478	690	201	313							
2001	545	2,746	1,216	952	670	597	355	336								
2002	570	2,488	1,169	646	652	368	458									
2003	848	2,882	1,495	896	568	401										
2004	663	2,759	1,334	718	528											
2005	651	2,982	1,324	862												
2006	581	2,586	1,409													
2007	564	2,809														
2008	552															

Accident Year	Paid Losses Including Ohio Hospital Association Payments, (in thousands) - Evaluation in Years														
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>
1978	61	69	32	64	27	13	87	8	11	67	4	3	3	3	62
1979	3	25	49	55	108	20	52	35	18	5	6	58	37	9	
1980	52	35	14	14	46	13	26	129	19	86	40	83	150		
1981	39	65	47	35	21	49	89	16	28	55	174	36			
1982	33	93	31	8	19	44	24	36	68	11	25				
1983	146	(24)	15	64	70	49	5	4	18	3					
1984	36	81	104	19	24	45	26	66	14						
1985	30	12	6	14	73	5	9	4							
1986	27	24	135	93	108	59	27								
1987	43	105	17	121	10	71									
1988	113	120	105	45	83										
1989	151	46	141	105											
1990	222	320	106												
1991	143	82													
1992	97														
1993															
1994															
1995															
1996															
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2003															
2004															
2005															
2006															
2007															
2008															

**Ohio Bureau of Workers' Compensation  
Public Employers-State Agencies  
Hospitals (Med on Comp)**

Accident Year	Paid Losses Excluding Ohio Hospital Association Payments, (in thousands) - Evaluation in Years															
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>
1978															137	146
1979														192	63	21
1980													71	157	33	57
1981												186	88	57	36	56
1982											220	207	136	94	89	(2)
1983									175		147	182	75	54	81	89
1984								348	178		98	36	31	66	42	37
1985								180	239	90	74	42	43	60	22	74
1986							277	154	143	51	97	33	70	58	47	26
1987						318	290	223	106	113	65	85	111	54	68	82
1988				567	431	235	218	89	96	52	116	55	41	69	35	
1989			759	390	217	255	164	112	126	124	102	89	61	91	199	
1990			1,769	683	396	215	162	115	170	189	138	251	232	308	140	145
1991		1,622	1,036	424	348	230	98	65	135	53	62	64	28	160	63	107
1992	175	1,602	930	429	226	138	115	121	76	151	101	65	101	63	44	112
1993	305	1,670	1,028	489	225	107	161	192	140	69	60	122	48	131	67	85
1994	130	1,379	964	367	275	216	250	102	223	190	169	91	152	127	123	
1995	165	1,410	750	238	373	267	212	116	162	173	146	160	194	139		
1996	205	1,344	675	347	194	238	189	142	318	151	301	193	150			
1997	176	1,570	1,174	452	257	317	303	356	190	332	141	224				
1998	192	1,505	874	577	463	517	381	181	167	78	107					
1999	179	1,573	1,060	556	495	291	307	380	220	213						
2000	323	1,869	1,196	887	907	478	690	201	304							
2001	545	2,746	1,216	952	670	597	355	297								
2002	570	2,488	1,169	646	652	368	447									
2003	848	2,882	1,495	896	568	373										
2004	663	2,759	1,334	718	432											
2005	651	2,982	1,324	615												
2006	581	2,586	988													
2007	564	2,669														
2008	552															

Accident Year	Paid Losses Excluding Ohio Hospital Association Payments, (in thousands) - Evaluation in Years														
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>
1978	61	69	32	64	27	13	87	8	11	67	4	3	3	3	62
1979	3	25	49	55	108	20	52	35	18	5	6	58	37	8	
1980	52	35	14	14	46	13	26	129	19	86	40	83	113		
1981	39	65	47	35	21	49	89	16	28	55	174	23			
1982	33	93	31	8	19	44	24	36	68	11	16				
1983	146	(24)	15	64	70	49	5	4	18	1					
1984	36	81	104	19	24	45	26	66	3						
1985	30	12	6	14	73	5	9	3							
1986	27	24	135	93	108	59	26								
1987	43	105	17	121	10	67									
1988	113	120	105	45	73										
1989	151	46	141	103											
1990	222	320	72												
1991	143	77													
1992	92														
1993															
1994															
1995															
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**Ohio Bureau of Workers' Compensation**  
**Public Employers-State Agencies**  
**Physicians (Med on Comp)**  
**Summary of Unpaid Loss @ 6/30/08**  
(Dollars in Thousands)

<u>Accident Year</u>	<u>Undiscounted Unpaid Loss</u>	<u>Discounted Unpaid Loss</u>
Prior to 1978	482	338
1978	176	123
1979	388	268
1980	329	224
1981	239	160
1982	458	303
1983	230	150
1984	401	257
1985	283	179
1986	552	344
1987	920	564
1988	1,191	720
1989	1,516	904
1990	1,747	1,026
1991	1,655	959
1992	2,523	1,441
1993	1,518	855
1994	2,640	1,468
1995	2,306	1,265
1996	2,577	1,395
1997	4,120	2,202
1998	3,276	1,729
1999	4,754	2,478
2000	6,334	3,261
2001	7,686	3,910
2002	9,628	4,841
2003	10,786	5,360
2004	11,311	5,558
2005	12,287	5,987
2006	13,140	6,378
2007	18,200	8,932
2008	<u>10,244</u>	<u>5,221</u>
<b>Total 1978-2008:</b>	<b>133,416</b>	<b>68,462</b>
<b>Total:</b>	<b>133,898</b>	<b>68,800</b>

Note: Unpaid Loss for accident year 2008 is for the first half of the year only.

**Ohio Bureau of Workers' Compensation**  
**Public Employers-State Agencies**  
**Physicians (Med on Comp)**  
**Unpaid Loss Payment Projections**  
**Fiscal Year Ending 6/30**

Accident Year	Unpaid Loss		Fiscal Year Ending 6/30 (Dollars in Thousands)																									
	Undisc.	Disc.	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023 and Subsequent											
1978	176	123	14	14	13	13	12	12	11	10	10	9	8	7	7	6	30											
1979	388	268	29	29	28	27	26	25	24	23	21	20	18	17	15	14	73											
1980	329	224	24	23	23	22	21	21	20	19	18	17	16	14	13	12	68											
1981	239	160	16	16	16	15	15	14	14	13	13	12	11	10	10	9	54											
1982	458	303	30	29	29	28	27	27	26	25	24	23	21	20	19	17	113											
1983	230	150	14	14	14	14	13	13	13	12	12	11	11	10	9	9	61											
1984	401	257	24	24	23	23	22	22	21	21	20	19	18	17	17	16	115											
1985	283	179	16	16	16	15	15	15	14	14	14	13	13	12	12	11	87											
1986	552	344	31	30	29	29	28	28	27	27	26	25	24	23	23	21	180											
1987	920	564	49	48	47	46	46	45	44	43	42	41	40	38	37	36	318											
1988	1,191	720	62	61	59	58	57	56	55	54	53	51	50	49	47	45	434											
1989	1,516	904	76	75	73	72	70	69	68	66	65	64	62	61	59	57	580											
1990	1,747	1,026	85	84	82	80	79	77	76	74	73	71	70	68	66	65	698											
1991	1,655	959	78	77	75	74	72	71	70	68	67	66	64	63	61	60	688											
1992	2,523	1,441	116	114	112	110	107	105	103	101	99	97	95	93	92	89	1,088											
1993	1,518	855	68	67	66	64	63	62	60	59	58	57	56	55	54	53	676											
1994	2,640	1,468	116	113	111	109	107	105	103	101	99	97	95	93	91	89	1,213											
1995	2,306	1,265	99	97	95	93	91	89	88	86	84	82	81	79	78	76	1,089											
1996	2,577	1,395	108	106	104	102	100	98	96	94	92	90	88	87	85	83	1,247											
1997	4,120	2,202	169	165	162	159	156	153	150	147	144	141	138	135	133	130	2,039											
1998	3,276	1,729	131	129	126	124	121	119	117	114	112	110	108	105	103	101	1,656											
1999	4,754	2,478	187	183	180	176	172	169	166	162	159	156	153	150	147	144	2,450											
2000	6,334	3,261	244	239	235	230	225	221	217	212	208	204	200	196	192	188	3,323											
2001	7,686	3,910	291	285	279	274	268	263	258	253	248	243	238	233	229	224	4,099											
2002	9,628	4,841	358	351	344	337	330	324	317	311	305	299	293	287	281	276	5,214											
2003	10,786	5,360	394	386	379	371	364	357	349	343	336	329	323	316	310	304	5,926											
2004	11,311	5,558	406	398	391	383	375	368	360	353	346	339	333	326	320	313	6,299											
2005	12,287	5,987	466	425	416	408	400	392	384	377	369	362	355	348	341	334	6,910											
2006	13,140	6,378	548	477	435	427	418	410	402	394	386	378	371	364	356	349	7,425											
2007	18,200	8,932	1,010	716	624	570	558	547	536	526	515	505	495	485	476	466	10,170											
2008	20,787	10,594	1,727	1,058	750	654	596	585	573	562	551	540	529	518	508	498	11,138											
<b>Total</b>	<b>143,959</b>	<b>73,835</b>	<b>6,988</b>	<b>5,849</b>	<b>5,335</b>	<b>5,105</b>	<b>4,958</b>	<b>4,858</b>	<b>4,760</b>	<b>4,662</b>	<b>4,566</b>	<b>4,471</b>	<b>4,377</b>	<b>4,283</b>	<b>4,190</b>	<b>4,097</b>	<b>75,460</b>											

-Discount Rate 5.00%

-Note: Projected payments for accident year 2008 are for the full accident year.

- Annual Inflation & Cost Containment Assumptions: Cost Containment Reduction = 0% for 2008

- Inflation Varies by Fiscal Year

Fisc. Yr. Ending 6/30	2009	2010	2011	2012	2013	2014	2014	2014	>2014
Inflation Rate	9%	9%	9%	9%	9%	9%	9%	9%	9%

**Ohio Bureau of Workers' Compensation  
Public Employers-State Agencies  
Physicians (Med on Comp)**

Accident Year	Calendar Year Persistency														
	<u>0.5-1.5</u>	<u>1.5-2.5</u>	<u>2.5-3.5</u>	<u>3.5-4.5</u>	<u>4.5-5.5</u>	<u>5.5-6.5</u>	<u>6.5-7.5</u>	<u>7.5-8.5</u>	<u>8.5-9.5</u>	<u>9.5-10.5</u>	<u>10.5-11.5</u>	<u>11.5-12.5</u>	<u>12.5-13.5</u>	<u>13.5-14.5</u>	<u>14.5-15.5</u>
1978															
1979															0.713
1980													1.358	0.803	0.835
1981												0.886	1.098	0.860	1.092
1982											0.750	0.775	0.806	0.703	0.798
1983										1.018	0.995	1.060	1.023	1.380	1.013
1984									1.008	1.087	1.200	1.275	1.117	1.314	1.560
1985								0.969	0.826	0.929	0.887	0.706	0.817	0.701	1.077
1986							0.859	1.039	0.965	1.019	1.097	1.082	0.977	0.878	0.935
1987						0.753	0.841	0.689	0.662	0.687	0.703	0.751	0.794	0.774	0.699
1988					1.047	0.828	0.985	0.884	1.115	0.898	1.119	0.873	1.155	1.012	0.816
1989				0.733	0.965	1.012	0.950	0.901	0.855	0.643	0.685	0.609	0.600	0.867	0.612
1990			0.600	0.664	0.712	0.829	0.856	1.039	1.029	1.158	0.941	0.934	0.810	0.915	0.955
1991		0.789	0.738	0.851	0.821	0.907	0.913	1.162	1.098	1.428	1.612	1.650	1.794	1.184	1.587
1992	14.066	0.688	0.609	0.739	0.842	0.770	0.702	0.857	0.958	0.556	0.805	0.727	1.045	0.774	1.250
1993	8.400	0.644	0.594	0.645	0.948	0.999	0.812	0.697	1.195	0.863	0.822	0.935	0.820	0.670	0.930
1994	10.900	0.726	0.659	0.667	0.633	0.758	0.739	0.772	0.675	0.636	0.812	0.956	0.689	0.744	0.571
1995	10.106	0.662	0.629	0.914	0.905	0.811	0.995	1.068	1.222	0.982	0.819	1.260	1.010	1.155	
1996	7.534	0.634	0.505	0.765	1.135	0.754	1.112	0.970	0.752	1.015	0.697	1.091	0.909		
1997	9.783	0.595	0.484	0.529	0.622	0.532	0.630	0.597	0.630	0.573	0.599	0.579			
1998	8.330	0.695	0.608	0.727	0.669	0.741	1.071	0.944	1.294	1.278	1.242				
1999	7.264	0.667	0.678	0.956	0.890	0.911	0.666	0.755	0.799	0.808					
2000	7.014	0.620	0.571	0.699	0.692	0.964	0.854	0.788	0.801						
2001	4.215	0.449	0.532	0.654	0.641	0.704	0.647	0.762							
2002	6.615	0.589	0.682	0.813	0.799	0.885	0.749								
2003	4.421	0.532	0.620	0.820	0.832	0.968									
2004	5.344	0.624	0.700	0.751	0.880										
2005	4.934	0.541	0.629	0.826											
2006	5.641	0.642	0.624												
2007	4.754	0.470													
2008	5.523														

Avg Last5	5.239	0.562	0.651	0.773	0.769	0.886	0.797	0.769	0.855	0.931	0.834	0.964	0.895	0.905	1.058
Avg Last3	5.306	0.551	0.651	0.799	0.837	0.852	0.750	0.768	0.965	0.886	0.846	0.977	0.869	0.856	0.917
Selected	5.306	0.562	0.651	0.799	0.837	0.899	0.899	0.899	0.899	0.899	0.899	0.899	0.899	0.899	0.899

Accident Year	Calendar Year Persistency														
	<u>15.5-16.5</u>	<u>16.5-17.5</u>	<u>17.5-18.5</u>	<u>18.5-19.5</u>	<u>19.5-20.5</u>	<u>20.5-21.5</u>	<u>21.5-22.5</u>	<u>22.5-23.5</u>	<u>23.5-24.5</u>	<u>24.5-25.5</u>	<u>25.5-26.5</u>	<u>26.5-27.5</u>	<u>27.5-28.5</u>	<u>28.5-29.5</u>	<u>29.5-30.5</u>
1978															
1979	0.965	1.022	0.558	0.519	0.366	0.511	0.865	0.340	1.148	0.932	1.033	0.206	0.458	0.424	0.453
1980	0.891	1.249	1.508	2.165	1.363	0.971	2.542	0.903	0.895	0.763	3.073	2.934	1.800	1.473	
1981	0.727	0.814	0.656	0.868	1.047	0.879	1.360	1.062	0.978	1.480	0.519	0.665	1.377		
1982	0.800	1.034	0.886	1.048	0.834	0.791	1.191	0.526	0.381	0.515	1.262	0.620			
1983	0.869	1.148	0.982	1.157	0.972	0.888	1.421	1.805	2.036	1.894	2.204				
1984	1.086	0.545	0.313	0.494	0.511	0.421	0.841	0.718	0.412	0.637					
1985	1.563	2.695	2.640	3.800	4.964	1.255	1.579	1.897	1.588						
1986	1.106	0.913	0.456	0.476	0.582	0.413	0.637	0.564							
1987	0.645	0.820	0.827	1.084	1.463	0.935	0.641								
1988	1.150	0.730	0.668	0.709	0.738	0.894									
1989	0.824	0.729	0.682	0.598	0.816										
1990	1.107	0.773	0.833	0.884											
1991	1.707	1.971	1.045												
1992	0.707	0.732													
1993	1.661														
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

Avg Last 5	1.201	0.987	0.811	0.750	1.713	0.784	1.024	1.102	1.079	1.058	1.618	1.106	N/A	N/A	N/A
Avg Last 3	1.358	1.158	0.853	0.730	1.005	0.747	0.952	1.060	1.345	1.016	1.328	1.406	1.212	0.948	N/A
Selected	0.899	0.899	0.899	0.899	0.899	0.899	0.899	0.899	0.899	0.899	0.899	0.899	0.899	0.899	0.896

**Ohio Bureau of Workers' Compensation  
Public Employers-State Agencies  
Physicians (Med on Comp)**

Accident Year	Paid Losses per Ultimate Lost Time Claim Count - Evaluation in Years															
	0.5	1.5	2.5	3.5	4.5	5.5	6.5	7.5	8.5	9.5	10.5	11.5	12.5	13.5	14.5	15.5
1978															94	77
1979														132	88	73
1980													97	110	87	70
1981												110	100	101	64	77
1982											146	129	126	91	97	79
1983									143		130	119	89	70	78	62
1984								142	120		99	69	63	59	40	52
1985							147	145	106		78	89	73	56	48	49
1986							171	139	110	77	81	67	58	55	53	38
1987						227	166	160	116	118	96	77	69	68	55	52
1988					217	200	163	131	106	106	69	79	59	54	64	46
1989				296	207	161	138	117	125	107	116	97	91	73	75	73
1990			493	312	226	167	137	120	104	100	103	97	91	82	76	60
1991		625	423	265	203	151	131	89	91	72	60	55	45	64	38	44
1992	44	615	436	275	179	171	127	106	75	108	68	62	61	49	35	50
1993	73	677	464	278	180	127	131	108	91	79	76	66	59	52	54	36
1994	62	639	422	270	201	172	146	117	117	119	81	62	76	73	64	
1995	63	638	429	220	191	180	118	110	98	82	76	60	72	55		
1996	85	677	436	249	159	156	99	101	110	75	87	66	61			
1997	69	733	514	300	251	186	160	183	119	151	110	105				
1998	88	740	494	346	277	216	171	126	117	86	84					
1999	102	741	509	290	243	188	188	155	108	104						
2000	106	821	507	348	272	196	181	137	130							
2001	195	1,131	654	416	305	258	212	171								
2002	171	1,109	610	376	323	240	228									
2003	251	1,145	606	393	289	236										
2004	214	971	562	384	268											
2005	197	1,039	611	325												
2006	184	952	520													
2007	200	1,108														
2008	201															

Annual % Change																
3 Pt. % Chg.	4.4%	3.3%	-3.8%	-9.2%	-8.8%	-4.3%	12.2%	5.1%	5.6%	-17.0%	-1.4%	31.6%	-10.8%	2.5%	34.6%	-9.1%
5 Pt. % Chg.	-1.1%	-0.9%	-3.0%	-4.6%	-0.8%	6.8%	7.2%	-0.5%	2.6%	6.4%	4.7%	10.5%	1.7%	1.0%	0.1%	-14.4%

Accident Year	Paid Losses per Ultimate Lost Time Claim Count - Evaluation in Years														
	16.5	17.5	18.5	19.5	20.5	21.5	22.5	23.5	24.5	25.5	26.5	27.5	28.5	29.5	30.5
1978	70	63	39	40	29	35	38	26	43	36	21	14	14	15	14
1979	62	70	78	79	68	44	77	38	38	20	67	31	34	30	
1980	56	51	36	50	45	30	42	43	26	22	10	19	20		
1981	63	55	57	43	35	31	40	27	15	20	29	15			
1982	54	65	41	41	39	34	51	39	39	23	24				
1983	56	42	36	40	38	36	21	19	12	11					
1984	77	114	81	75	85	26	27	29	17						
1985	42	31	20	17	20	17	15	11							
1986	33	43	36	35	41	24	19								
1987	52	44	32	28	26	30									
1988	60	48	39	35	33										
1989	66	58	59	41											
1990	75	70	46												
1991	36	44													
1992	60														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

Annual % Change																
3 Pt. % Chg.	-10.3%	-12.7%	8.1%	20.7%	-9.9%	32.6%	-15.6%	-25.1%	-33.9%	-26.5%	51.5%	-30.4%	20.8%			
5 Pt. % Chg.	-5.8%	4.1%	11.5%	18.9%	-15.2%	-4.2%	-20.6%	-19.1%	-10.1%	-11.1%	-5.4%	N/A	N/A			

**Ohio Bureau of Workers' Compensation  
Public Employers-State Agencies  
Physicians (Med on Comp)**

Accident Year	Paid Loss Development Factors - Evaluation in Years															
	<u>0.5-1.5</u>	<u>1.5-2.5</u>	<u>2.5-3.5</u>	<u>3.5-4.5</u>	<u>4.5-5.5</u>	<u>5.5-6.5</u>	<u>6.5-7.5</u>	<u>7.5-8.5</u>	<u>8.5-9.5</u>	<u>9.5-10.5</u>	<u>10.5-11.5</u>	<u>11.5-12.5</u>	<u>12.5-13.5</u>	<u>13.5-14.5</u>	<u>14.5-15.5</u>	
1978															0.817	
1979														0.671	0.823	
1980													1.135	0.792	0.799	
1981												0.915	1.012	0.629	1.208	
1982											0.886	0.973	0.720	1.065	0.819	
1983											0.906	0.913	0.746	0.790	1.115	0.791
1984									0.840	0.827	0.702	0.902	0.948	0.666	1.313	
1985								0.986	0.735	0.736	1.133	0.820	0.776	0.854	1.021	
1986								0.815	0.791	0.697	1.052	0.831	0.860	0.950	0.959	0.730
1987						0.730	0.967	0.725	1.014	0.812	0.804	0.900	0.983	0.808	0.944	
1988					0.923	0.814	0.808	0.804	1.008	0.646	1.152	0.744	0.922	1.171	0.717	
1989				0.701	0.776	0.860	0.847	1.063	0.859	1.081	0.837	0.936	0.810	1.016	0.973	
1990			0.633	0.724	0.739	0.821	0.875	0.867	0.961	1.030	0.943	0.934	0.900	0.932	0.788	
1991		0.677	0.627	0.767	0.743	0.869	0.681	1.017	0.792	0.835	0.913	0.827	1.412	0.588	1.165	
1992	13.851	0.708	0.632	0.651	0.950	0.747	0.834	0.708	1.439	0.631	0.915	0.982	0.794	0.721	1.436	
1993	9.239	0.685	0.600	0.647	0.709	1.026	0.826	0.839	0.874	0.961	0.863	0.905	0.883	1.034	0.670	
1994	10.285	0.661	0.639	0.747	0.857	0.847	0.803	0.999	1.019	0.677	0.768	1.227	0.957	0.873		
1995	10.093	0.673	0.513	0.865	0.946	0.654	0.931	0.891	0.842	0.920	0.798	1.193	0.764			
1996	7.997	0.644	0.571	0.638	0.984	0.631	1.021	1.086	0.682	1.161	0.763	0.917				
1997	10.600	0.701	0.584	0.837	0.739	0.863	1.146	0.646	1.277	0.730	0.948					
1998	8.401	0.668	0.699	0.802	0.779	0.793	0.733	0.931	0.739	0.975						
1999	7.274	0.688	0.569	0.838	0.774	1.002	0.822	0.699	0.964							
2000	7.775	0.618	0.685	0.782	0.719	0.928	0.757	0.948								
2001	5.806	0.578	0.636	0.735	0.845	0.824	0.805									
2002	6.486	0.550	0.616	0.859	0.744	0.952										
2003	4.564	0.529	0.649	0.734	0.818											
2004	4.535	0.579	0.683	0.698												
2005	5.276	0.589	0.531													
2006	5.169	0.547														
2007	5.533															
2008																
Avg All	7.680	0.631	0.617	0.751	0.815	0.835	0.854	0.875	0.921	0.874	0.886	0.924	0.922	0.868	0.938	
Avg Last3	5.326	0.571	0.621	0.764	0.802	0.901	0.795	0.859	0.993	0.955	0.836	1.112	0.868	0.876	1.090	
Selected	5.306	0.562	0.651	0.799	0.837	0.899	0.899	0.899	0.899	0.899	0.899	0.899	0.899	0.899	0.899	

Accident Year	Paid Loss Development Factors - Evaluation in Years														
	<u>15.5-16.5</u>	<u>16.5-17.5</u>	<u>17.5-18.5</u>	<u>18.5-19.5</u>	<u>19.5-20.5</u>	<u>20.5-21.5</u>	<u>21.5-22.5</u>	<u>22.5-23.5</u>	<u>23.5-24.5</u>	<u>24.5-25.5</u>	<u>25.5-26.5</u>	<u>26.5-27.5</u>	<u>27.5-28.5</u>	<u>28.5-29.5</u>	<u>29.5-30.5</u>
1978	0.916	0.903	0.616	1.032	0.717	1.201	1.095	0.692	1.643	0.827	0.578	0.669	1.015	1.037	0.938
1979	0.852	1.128	1.110	1.015	0.862	0.646	1.760	0.487	1.019	0.522	3.356	0.456	1.121	0.877	
1980	0.804	0.919	0.707	1.370	0.907	0.673	1.371	1.029	0.612	0.833	0.478	1.826	1.073		
1981	0.821	0.877	1.036	0.752	0.801	0.886	1.317	0.665	0.551	1.363	1.425	0.518			
1982	0.678	1.208	0.636	1.006	0.935	0.874	1.505	0.761	1.007	0.582	1.055				
1983	0.915	0.743	0.853	1.113	0.957	0.940	0.599	0.893	0.625	0.906					
1984	1.481	1.488	0.705	0.924	1.143	0.300	1.046	1.091	0.586						
1985	0.863	0.720	0.642	0.875	1.185	0.832	0.908	0.700							
1986	0.872	1.285	0.838	0.969	1.173	0.589	0.789								
1987	1.011	0.831	0.739	0.869	0.922	1.152									
1988	1.309	0.808	0.818	0.886	0.950										
1989	0.913	0.874	1.011	0.696											
1990	1.253	0.938	0.656												
1991	0.812	1.238													
1992	1.195														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															
Avg All	0.980	0.997	0.798	0.959	0.959	0.809	1.155	0.790	0.863	0.839	1.378	0.867	N/A	N/A	N/A
Avg Last 3	1.087	1.017	0.829	0.817	1.015	0.858	0.915	0.895	0.739	0.950	0.986	0.933	1.069	N/A	N/A
Selected	0.899	0.899	0.899	0.899	0.899	0.899	0.899	0.899	0.899	0.899	0.899	0.899	0.899	0.899	0.896

**Ohio Bureau of Workers' Compensation  
Public Employers-State Agencies  
Physicians (Med on Comp)**

Accident Year	Paid Loss Development Factors - Indexed Payments														
	<u>0.5-1.5</u>	<u>1.5-2.5</u>	<u>2.5-3.5</u>	<u>3.5-4.5</u>	<u>4.5-5.5</u>	<u>5.5-6.5</u>	<u>6.5-7.5</u>	<u>7.5-8.5</u>	<u>8.5-9.5</u>	<u>9.5-10.5</u>	<u>10.5-11.5</u>	<u>11.5-12.5</u>	<u>12.5-13.5</u>	<u>13.5-14.5</u>	<u>14.5-15.5</u>
1978															0.771
1979														0.634	0.786
1980													1.071	0.756	0.764
1981												0.864	0.966	0.602	1.168
1982											0.836	0.929	0.689	1.029	0.797
1983										0.856	0.872	0.714	0.763	1.085	0.766
1984								0.793	0.790	0.672	0.871	0.922	0.645	1.269	
1985								0.931	0.702	0.704	1.095	0.797	0.752	0.825	0.981
1986							0.770	0.755	0.667	1.017	0.808	0.833	0.918	0.921	0.698
1987						0.689	0.923	0.694	0.980	0.790	0.779	0.869	0.945	0.772	0.901
1988					0.871	0.777	0.773	0.776	0.980	0.626	1.113	0.715	0.881	1.119	0.689
1989				0.662	0.741	0.823	0.818	1.034	0.832	1.044	0.804	0.895	0.774	0.977	0.932
1990			0.598	0.691	0.707	0.793	0.851	0.840	0.928	0.990	0.901	0.893	0.865	0.893	0.756
1991		0.639	0.599	0.733	0.718	0.845	0.660	0.983	0.761	0.799	0.872	0.795	1.353	0.564	1.120
1992	13.073	0.676	0.605	0.630	0.925	0.723	0.805	0.681	1.376	0.603	0.880	0.941	0.761	0.693	1.375
1993	8.819	0.656	0.580	0.629	0.687	0.991	0.793	0.802	0.835	0.924	0.827	0.868	0.849	0.990	0.641
1994	9.842	0.639	0.621	0.723	0.828	0.814	0.767	0.954	0.980	0.648	0.737	1.179	0.916	0.836	
1995	9.752	0.655	0.497	0.836	0.909	0.625	0.889	0.856	0.807	0.883	0.767	1.143	0.732		
1996	7.779	0.624	0.552	0.613	0.941	0.603	0.982	1.040	0.654	1.116	0.731	0.878			
1997	10.271	0.677	0.561	0.800	0.706	0.829	1.098	0.620	1.227	0.699	0.908				
1998	8.116	0.642	0.669	0.766	0.749	0.759	0.703	0.895	0.708	0.934					
1999	6.990	0.658	0.544	0.805	0.742	0.961	0.790	0.669	0.923						
2000	7.433	0.590	0.658	0.749	0.690	0.892	0.725	0.908							
2001	5.545	0.556	0.609	0.705	0.812	0.789	0.771								
2002	6.235	0.527	0.591	0.826	0.713	0.911									
2003	4.373	0.508	0.624	0.702	0.784										
2004	4.351	0.556	0.654	0.669											
2005	5.072	0.564	0.509												
2006	4.950	0.524													
2007	5.299														
2008															
Avg All	7.369	0.606	0.592	0.721	0.783	0.802	0.820	0.840	0.885	0.839	0.850	0.887	0.885	0.834	0.901
Avg Last3	5.107	0.548	0.596	0.732	0.769	0.864	0.762	0.824	0.953	0.916	0.802	1.067	0.832	0.840	1.045
Selected	5.306	0.562	0.651	0.799	0.837	0.899	0.899	0.899	0.899	0.899	0.899	0.899	0.899	0.899	0.899

Accident Year	Paid Loss Development Factors - Indexed Payments														
	<u>15.5-16.5</u>	<u>16.5-17.5</u>	<u>17.5-18.5</u>	<u>18.5-19.5</u>	<u>19.5-20.5</u>	<u>20.5-21.5</u>	<u>21.5-22.5</u>	<u>22.5-23.5</u>	<u>23.5-24.5</u>	<u>24.5-25.5</u>	<u>25.5-26.5</u>	<u>26.5-27.5</u>	<u>27.5-28.5</u>	<u>28.5-29.5</u>	<u>29.5-30.5</u>
1978	0.916	0.862	0.589	0.997	0.698	1.164	1.058	0.665	1.571	0.790	0.556	0.641	0.973	0.997	0.898
1979	0.852	1.080	1.072	0.987	0.836	0.624	1.691	0.466	0.973	0.502	3.216	0.438	1.077	0.840	
1980	0.804	0.888	0.687	1.327	0.876	0.646	1.311	0.983	0.589	0.798	0.458	1.756	1.027		
1981	0.821	0.853	1.004	0.726	0.770	0.847	1.258	0.639	0.528	1.308	1.370	0.496			
1982	0.678	1.171	0.614	0.966	0.894	0.835	1.447	0.729	0.966	0.559	1.010				
1983	0.915	0.718	0.820	1.064	0.914	0.904	0.574	0.857	0.601	0.868					
1984	1.481	1.429	0.674	0.883	1.098	0.287	1.004	1.049	0.561						
1985	0.863	0.688	0.613	0.841	1.135	0.798	0.873	0.670							
1986	0.872	1.227	0.806	0.928	1.125	0.567	0.756								
1987	1.011	0.799	0.708	0.833	0.886	1.103									
1988	1.309	0.774	0.785	0.852	0.910										
1989	0.913	0.839	0.972	0.667											
1990	1.253	0.902	0.628												
1991	0.812	1.186													
1992	1.145														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															
Avg All	0.976	0.958	0.767	0.923	0.922	0.778	1.108	0.757	0.827	0.804	1.322	0.832	N/A	N/A	N/A
Avg Last 3	1.070	0.975	0.795	0.784	0.974	0.823	0.878	0.859	0.709	0.912	0.946	0.896	1.026	N/A	N/A
Selected	0.899	0.899	0.899	0.899	0.899	0.899	0.899	0.899	0.899	0.899	0.899	0.899	0.899	0.899	0.896

**Ohio Bureau of Workers' Compensation  
Public Employers-State Agencies  
Physicians (Med on Comp)**

Accident Year	Paid Losses (in thousands) - Evaluation in Years															
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>
1978															99	81
1979														132	89	73
1980													115	130	103	82
1981												123	113	114	72	87
1982											186	165	160	115	123	101
1983										193	175	160	119	94	105	83
1984									204	172	142	100	90	85	57	75
1985								227	224	165	121	137	113	87	75	76
1986							281	229	181	126	133	110	95	90	86	63
1987						384	280	271	197	199	162	130	117	115	93	88
1988					411	379	308	249	200	202	130	150	112	103	121	86
1989				564	395	307	264	223	237	204	220	184	173	140	142	138
1990			929	588	426	314	258	226	196	188	194	183	171	154	143	113
1991		1,132	767	481	369	274	238	162	165	130	109	100	82	116	68	80
1992	87	1,211	857	542	353	336	251	209	148	213	134	123	121	96	69	99
1993	140	1,296	888	533	344	244	250	207	173	151	146	126	114	100	104	70
1994	115	1,185	784	500	374	320	271	218	217	222	150	115	141	135	118	
1995	115	1,166	784	402	348	329	216	201	179	151	139	111	132	101		
1996	154	1,228	791	452	288	284	179	183	199	135	157	120	110			
1997	114	1,206	845	494	413	305	263	302	195	249	182	172				
1998	140	1,176	786	550	441	344	272	200	186	137	134					
1999	186	1,353	931	530	444	344	344	283	198	191						
2000	202	1,570	970	664	520	374	347	263	249							
2001	338	1,961	1,134	721	529	447	369	297								
2002	273	1,772	974	600	516	384	365									
2003	427	1,949	1,031	670	491	402										
2004	356	1,613	934	638	445											
2005	324	1,710	1,006	534												
2006	273	1,412	772													
2007	298	1,649														
2008	299															

Accident Year	Paid Losses (in thousands) - Evaluation in Years														
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>
1978	74	67	41	43	31	37	40	28	46	38	22	15	15	15	14
1979	62	70	78	79	68	44	77	38	38	20	67	31	34	30	
1980	66	61	43	59	54	36	49	51	31	26	12	23	24		
1981	71	62	64	48	39	34	45	30	17	23	32	17			
1982	68	82	52	53	49	43	65	49	50	29	31				
1983	76	57	48	54	51	48	29	26	16	15					
1984	110	164	116	107	122	37	38	42	25						
1985	66	47	30	27	31	26	24	17							
1986	55	71	59	57	67	40	31								
1987	89	74	55	47	44	50									
1988	113	91	75	66	63										
1989	126	110	112	78											
1990	141	132	87												
1991	65	80													
1992	119														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

**Ohio Bureau of Workers' Compensation**  
**Public Employers-State Agencies**  
**Pharmacies (Med on Comp)**  
**Summary of Unpaid Loss @ 6/30/08**  
(Dollars in Thousands)

<u>Accident Year</u>	<u>Undiscounted Unpaid Loss</u>	<u>Discounted Unpaid Loss</u>
Prior to 1978	1,987	1,304
1978	264	174
1979	493	317
1980	441	278
1981	572	354
1982	1,534	929
1983	323	191
1984	969	560
1985	542	305
1986	2,492	1,370
1987	2,616	1,402
1988	3,853	2,011
1989	6,312	3,207
1990	6,611	3,269
1991	4,089	1,967
1992	4,143	1,937
1993	7,110	3,231
1994	11,036	4,872
1995	11,033	4,730
1996	11,337	4,719
1997	17,904	7,233
1998	14,343	5,622
1999	17,824	6,777
2000	19,375	7,144
2001	34,552	12,350
2002	34,575	11,978
2003	38,508	12,926
2004	34,833	11,326
2005	42,909	13,466
2006	46,712	14,132
2007	55,671	16,201
2008	<u>31,320</u>	<u>8,739</u>
<b>Total 1978-2008:</b>	<b>464,297</b>	<b>163,717</b>
<b>Total:</b>	<b>466,285</b>	<b>165,021</b>

Note: Unpaid Loss for accident year 2008 is for the first half of the year only.

**Ohio Bureau of Workers' Compensation**  
**Public Employers-State Agencies**  
**Pharmacies (Med on Comp)**  
**Unpaid Loss Payment Projections**  
**Fiscal Year Ending 6/30**

Accident Year	Unpaid Loss		(Dollars in Thousands)															
	Undisc.	Disc.	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023 and Subsequent	
1978	264	174	15	16	16	16	16	15	15	15	14	14	13	12	12	11	65	
1979	493	317	27	27	27	28	28	27	27	27	26	25	24	23	22	21	134	
1980	441	278	22	23	23	23	23	23	23	23	23	22	21	21	20	19	131	
1981	572	354	26	28	28	28	29	29	29	29	29	28	27	27	26	24	185	
1982	1,534	929	64	67	71	72	73	74	74	75	74	73	72	71	68	66	539	
1983	323	191	12	13	14	14	15	15	15	15	15	15	15	15	14	14	123	
1984	969	560	34	35	37	39	42	42	43	43	44	44	44	43	42	41	395	
1985	542	305	17	18	19	20	21	21	23	23	23	23	24	24	23	23	236	
1986	2,492	1,370	73	77	81	86	90	95	101	102	104	105	105	106	105	104	1,157	
1987	2,616	1,402	71	74	79	83	88	92	98	103	105	106	107	108	108	108	1,289	
1988	3,853	2,011	96	101	107	113	119	126	133	140	148	150	152	154	155	155	2,005	
1989	6,312	3,207	145	154	162	171	181	191	201	212	224	236	240	244	246	248	3,457	
1990	6,611	3,269	141	149	157	166	175	185	195	206	218	230	242	246	250	252	3,797	
1991	4,089	1,967	81	86	90	95	101	106	112	118	125	132	139	147	149	151	2,455	
1992	4,143	1,937	76	81	85	90	95	100	106	112	118	124	131	138	146	148	2,592	
1993	7,110	3,231	122	129	136	144	152	160	169	178	188	199	210	221	234	247	4,622	
1994	11,036	4,872	177	187	197	208	219	232	244	258	272	287	303	320	338	357	7,436	
1995	11,033	4,730	165	174	184	194	205	216	228	241	254	268	283	299	315	333	7,674	
1996	11,337	4,719	158	167	176	186	197	207	219	231	244	257	272	287	303	319	8,112	
1997	17,904	7,233	234	247	261	275	290	306	323	341	360	380	401	424	447	472	13,142	
1998	14,343	5,622	175	185	195	206	218	230	242	256	270	285	301	318	335	354	10,773	
1999	17,824	6,777	204	215	227	240	253	267	282	298	314	332	350	370	390	412	13,669	
2000	19,375	7,144	208	219	232	245	258	272	287	303	320	338	357	377	397	419	15,141	
2001	34,552	12,350	348	367	387	409	432	456	481	508	536	565	597	630	665	702	27,471	
2002	34,575	11,978	327	345	364	384	405	428	452	477	503	531	560	591	624	659	27,925	
2003	38,508	12,926	342	361	381	402	424	447	472	498	526	555	586	619	653	689	31,553	
2004	34,833	11,326	290	306	323	341	360	380	401	424	447	472	498	526	555	586	28,922	
2005	42,909	13,466	268	355	375	396	418	441	466	491	519	547	578	610	644	679	36,122	
2006	46,712	14,132	252	291	385	406	429	453	478	504	532	562	593	626	660	697	39,847	
2007	55,671	16,201	234	299	345	457	482	509	537	567	598	631	666	703	742	784	48,117	
2008	62,656	17,483	167	262	335	387	513	541	571	603	636	672	709	748	790	833	54,889	
<b>Total</b>	<b>495,634</b>	<b>172,460</b>	<b>4,573</b>	<b>5,058</b>	<b>5,501</b>	<b>5,925</b>	<b>6,349</b>	<b>6,690</b>	<b>7,049</b>	<b>7,421</b>	<b>7,809</b>	<b>8,211</b>	<b>8,623</b>	<b>9,044</b>	<b>9,478</b>	<b>9,925</b>	<b>393,977</b>	

-Discount Rate 5.00%

-Note: Projected payments for accident year 2008 are for the full accident year.

- Annual Inflation & Cost Containment Assumptions: Cost Containment Reduction = 0% for 2008

- Inflation Varies by Fiscal Year

Fisc. Yr. Ending 6/30	2009	2010	2011	2012	2013	2014	2014	>2014
Inflation Rate	9%	9%	9%	9%	9%	9%	9%	9%

**Ohio Bureau of Workers' Compensation  
Public Employers-State Agencies  
Pharmacies (Med on Comp)**

Accident Year	Calendar Year Persistence														
	<u>0.5-1.5</u>	<u>1.5-2.5</u>	<u>2.5-3.5</u>	<u>3.5-4.5</u>	<u>4.5-5.5</u>	<u>5.5-6.5</u>	<u>6.5-7.5</u>	<u>7.5-8.5</u>	<u>8.5-9.5</u>	<u>9.5-10.5</u>	<u>10.5-11.5</u>	<u>11.5-12.5</u>	<u>12.5-13.5</u>	<u>13.5-14.5</u>	<u>14.5-15.5</u>
1978															
1979															0.814
1980													1.429	1.296	1.310
1981											0.994	0.978	0.949	0.922	
1982										0.731	0.636	0.765	0.784	0.955	
1983										1.420	1.555	1.248	1.251	1.225	1.224
1984									1.003	1.168	1.241	1.142	0.971	1.308	1.196
1985								1.032	0.915	0.961	0.968	1.060	1.020	0.864	0.950
1986							0.738	1.002	0.967	0.921	0.956	0.928	0.847	0.968	0.887
1987						0.738	0.792	0.730	0.675	0.691	0.759	0.889	0.860	0.930	0.730
1988					1.404	1.151	1.367	1.337	1.373	1.160	0.957	1.034	0.881	0.996	0.782
1989				1.144	1.173	1.027	1.127	0.910	0.901	0.786	0.791	0.839	0.832	1.015	0.784
1990			0.880	1.083	0.904	0.910	1.075	1.089	1.114	0.971	0.900	0.947	1.016	1.017	0.987
1991		1.995	1.255	1.578	1.231	1.124	1.129	1.163	1.162	1.218	1.308	1.288	1.415	1.518	1.699
1992	15.263	1.319	0.907	1.028	1.179	1.276	1.037	1.165	1.170	0.976	1.050	0.941	0.944	0.942	1.447
1993	8.441	1.207	1.051	0.823	0.786	0.885	0.892	0.791	0.934	0.761	0.871	0.762	0.640	0.490	0.609
1994	20.443	1.124	1.274	1.226	1.068	0.870	0.944	0.912	0.927	0.922	0.902	1.100	0.904	0.771	0.669
1995	21.966	1.884	0.938	0.924	0.988	0.818	0.792	0.926	0.857	0.915	0.763	0.848	0.786	1.056	
1996	8.292	1.722	1.443	1.065	1.497	1.419	1.586	1.583	1.336	1.291	1.493	1.310	1.034		
1997	13.904	0.574	1.010	0.634	0.588	0.413	0.413	0.472	0.656	0.582	0.662	0.614			
1998	18.425	1.484	1.127	1.035	1.111	1.073	1.040	0.894	0.797	0.903	1.290				
1999	9.345	1.692	1.346	1.093	1.071	1.335	1.149	1.088	1.014	0.987					
2000	11.112	1.306	1.090	0.746	0.837	0.900	1.280	1.411	1.027						
2001	10.542	0.959	1.069	0.857	0.770	0.569	0.481	0.542							
2002	7.578	1.490	1.330	1.257	1.204	1.036	0.981								
2003	8.579	1.201	1.006	0.987	1.001	1.019									
2004	7.747	1.442	1.314	1.259	1.440										
2005	9.243	1.534	1.154	0.935											
2006	8.005	1.450	1.065												
2007	11.022	1.323													
2008	9.107														

Avg Last5	9.025	1.390	1.174	1.059	1.050	0.972	0.986	0.881	0.966	0.935	1.022	0.927	0.861	0.956	1.082
Avg Last3	9.378	1.436	1.178	1.060	1.215	0.875	0.914	1.014	0.946	0.824	1.148	0.924	0.908	0.773	0.908
Selected	9.378	1.436	1.174	1.059	1.215	0.968	0.968	0.968	0.968	0.968	0.968	0.968	0.968	0.968	0.968

Accident Year	Calendar Year Persistence														
	<u>15.5-16.5</u>	<u>16.5-17.5</u>	<u>17.5-18.5</u>	<u>18.5-19.5</u>	<u>19.5-20.5</u>	<u>20.5-21.5</u>	<u>21.5-22.5</u>	<u>22.5-23.5</u>	<u>23.5-24.5</u>	<u>24.5-25.5</u>	<u>25.5-26.5</u>	<u>26.5-27.5</u>	<u>27.5-28.5</u>	<u>28.5-29.5</u>	<u>29.5-30.5</u>
1978															
1979	0.742	0.729	0.785	0.633	0.753	0.665	0.972	1.063	1.482	1.645	1.204	0.600	0.500	0.565	0.545
1980	1.417	1.380	1.617	1.483	1.761	1.134	1.242	0.908	0.815	0.860	1.373	1.388	1.634	1.470	
1981	0.763	0.789	0.821	0.888	0.880	1.032	1.299	0.918	1.195	0.791	0.709	0.733	0.809		
1982	0.775	0.978	0.975	1.216	0.894	0.556	0.933	0.775	0.841	0.838	0.632	0.465			
1983	0.996	1.318	1.189	1.286	1.948	1.356	1.462	2.028	2.389	3.258	5.510				
1984	0.907	0.879	0.900	0.794	0.829	0.588	0.445	0.540	0.507	0.389					
1985	0.905	1.055	1.063	1.346	1.891	1.973	2.305	1.372	2.103						
1986	0.927	0.987	0.690	0.521	0.522	0.331	0.430	0.251							
1987	0.672	0.745	0.814	0.817	0.848	1.051	1.065								
1988	0.934	1.079	1.340	1.271	0.868	0.823									
1989	0.641	0.515	0.489	0.650	0.663										
1990	0.959	0.932	0.859	1.018											
1991	1.698	1.829	1.675												
1992	1.308	1.153													
1993	0.609														
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

Avg Last 5	1.043	1.102	1.035	0.855	0.958	0.954	1.141	0.993	1.407	1.227	1.885	0.796	N/A	N/A	N/A
Avg Last 3	1.205	1.305	1.008	0.979	0.793	0.735	1.267	0.721	1.666	1.495	2.284	0.862	0.981	1.018	N/A
Selected	0.968	0.968	0.968	0.968	0.968	0.968	0.968	0.968	0.968	0.968	0.968	0.968	0.968	0.968	0.932

**Ohio Bureau of Workers' Compensation  
Public Employers-State Agencies  
Pharmacies (Med on Comp)**

Accident Year	Paid Losses per Ultimate Lost Time Claim Count - Evaluation in Years																
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>	
1978																77	69
1979															95	86	87
1980													66	66	67	60	
1981												67	68	70	66	73	
1982											91	107	92	84	76	87	
1983										64	69	74	67	62	71	53	
1984									64	59	59	59	64	54	44	46	
1985								62	64	62	60	60	53	51	49	58	
1986							62	66	67	63	65	63	52	55	59	65	
1987						84	84	92	94	94	83	59	64	63	89	69	
1988					60	73	67	70	68	71	62	62	71	89	88	78	
1989				52	62	65	62	75	79	78	78	85	107	87	99	110	
1990			59	57	72	68	70	73	70	80	95	113	86	97	112	118	
1991		30	46	46	55	62	64	61	69	78	87	66	69	74	69	57	
1992	2	35	51	54	53	50	58	59	66	89	63	73	78	74	40	35	
1993	4	42	51	64	64	66	67	84	95	83	84	102	115	81	58	60	
1994	2	46	50	52	62	77	89	104	90	91	114	105	90	75	90		
1995	2	27	56	67	77	109	131	97	106	124	137	106	95	86			
1996	3	32	46	73	73	93	61	67	93	106	71	73	83				
1997	2	81	72	115	158	148	163	197	162	121	110	135					
1998	4	49	102	152	133	152	189	181	152	122	104						
1999	5	60	113	122	142	142	158	140	120	106							
2000	5	87	112	190	169	175	109	85	103								
2001	8	117	177	198	228	192	177	190									
2002	15	119	149	181	160	170	194										
2003	14	124	180	162	170	190											
2004	16	125	123	135	132												
2005	14	80	117	141													
2006	10	81	133														
2007	7	100															
2008	11																

Annual % Change																
3 Pt. % Chg.	4.7%	11.7%	3.8%	-6.6%	-9.1%	-0.6%	33.1%	16.5%	-17.7%	-6.7%	21.6%	13.0%	-3.9%	2.8%	50.8%	2.6%
5 Pt. % Chg.	-12.7%	-8.2%	-6.4%	-9.2%	-7.6%	5.7%	1.6%	-8.0%	-0.9%	-1.8%	-3.8%	1.9%	-0.7%	3.2%	-5.9%	-21.4%

Accident Year	Paid Losses per Ultimate Lost Time Claim Count - Evaluation in Years														
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>
1978	65	62	60	54	47	56	65	89	73	65	50	32	19	18	14
1979	86	76	86	62	84	67	84	49	39	42	54	39	32	26	
1980	55	53	42	48	59	68	54	48	49	39	28	19	18		
1981	67	51	54	67	66	42	53	41	50	40	26	22			
1982	52	55	55	73	75	56	53	59	47	42	47				
1983	42	46	57	39	42	36	29	20	13	9					
1984	53	63	49	50	61	66	37	25	22						
1985	60	46	37	32	33	16	18	11							
1986	46	54	62	64	48	43	42								
1987	73	76	78	56	41	40									
1988	71	58	44	47	48										
1989	113	91	72	72											
1990	98	84	71												
1991	46	42													
1992	37														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

Annual % Change																
3 Pt. % Chg.	-38.6%	-31.7%	26.5%	13.2%	0.1%	57.8%	7.2%	-27.0%	-31.5%	-53.3%	30.1%	-24.7%	-4.2%			
5 Pt. % Chg.	-19.8%	-7.8%	1.9%	13.9%	-2.8%	-2.4%	-8.7%	-29.9%	-25.4%	-26.7%	-8.1%	N/A	N/A			

**Ohio Bureau of Workers' Compensation  
Public Employers-State Agencies  
Pharmacies (Med on Comp)**

Accident Year	Paid Loss Development Factors - Evaluation in Years														
	<u>0.5-1.5</u>	<u>1.5-2.5</u>	<u>2.5-3.5</u>	<u>3.5-4.5</u>	<u>4.5-5.5</u>	<u>5.5-6.5</u>	<u>6.5-7.5</u>	<u>7.5-8.5</u>	<u>8.5-9.5</u>	<u>9.5-10.5</u>	<u>10.5-11.5</u>	<u>11.5-12.5</u>	<u>12.5-13.5</u>	<u>13.5-14.5</u>	<u>14.5-15.5</u>
1978															0.894
1979														0.908	1.017
1980													1.001	1.005	0.906
1981												1.017	1.037	0.932	1.107
1982											1.169	0.862	0.909	0.909	1.143
1983											1.068	0.906	0.928	1.145	0.739
1984									0.917	1.011	0.985	1.091	0.850	0.809	1.055
1985								1.034	0.963	0.978	0.997	0.883	0.955	0.959	1.193
1986								1.071	1.011	0.942	1.027	0.969	0.835	1.047	1.066
1987						0.999	1.097	1.018	1.005	0.881	0.713	1.083	0.985	1.410	0.778
1988					1.218	0.924	1.041	0.979	1.042	0.865	1.002	1.155	1.248	0.990	0.880
1989				1.187	1.055	0.949	1.212	1.052	0.991	0.996	1.089	1.260	0.811	1.139	1.112
1990			0.965	1.264	0.943	1.026	1.039	0.968	1.142	1.176	1.196	0.756	1.137	1.147	1.057
1991		1.535	1.005	1.208	1.124	1.034	0.940	1.144	1.122	1.114	0.768	1.034	1.070	0.944	0.827
1992	17.752	1.462	1.066	0.980	0.955	1.157	1.018	1.118	1.336	0.714	1.155	1.066	0.946	0.538	0.885
1993	10.224	1.224	1.252	1.000	1.027	1.010	1.262	1.130	0.876	1.009	1.219	1.126	0.702	0.713	1.047
1994	22.254	1.105	1.039	1.178	1.240	1.163	1.170	0.862	1.016	1.246	0.923	0.855	0.836	1.207	
1995	12.881	2.088	1.196	1.160	1.403	1.208	0.737	1.098	1.167	1.106	0.769	0.903	0.898		
1996	10.052	1.427	1.571	0.999	1.275	0.659	1.100	1.383	1.145	0.665	1.028	1.138			
1997	34.588	0.892	1.590	1.376	0.939	1.099	1.211	0.823	0.750	0.903	1.228				
1998	11.082	2.094	1.498	0.874	1.139	1.249	0.957	0.840	0.798	0.860					
1999	11.563	1.884	1.076	1.162	1.002	1.112	0.887	0.857	0.883						
2000	16.033	1.290	1.697	0.893	1.035	0.624	0.777	1.213							
2001	14.180	1.522	1.114	1.152	0.845	0.918	1.076								
2002	7.740	1.248	1.219	0.882	1.067	1.136									
2003	8.916	1.455	0.899	1.052	1.117										
2004	7.817	0.986	1.098	0.976											
2005	5.942	1.460	1.205												
2006	8.059	1.641													
2007	13.665														
2008															
Avg All	13.297	1.457	1.218	1.084	1.086	1.017	1.037	1.033	1.006	0.976	1.018	0.998	0.960	0.989	0.984
Avg Last3	9.222	1.362	1.067	0.970	1.009	0.893	0.913	0.970	0.810	0.809	1.008	0.965	0.812	0.820	0.920
Selected	9.378	1.436	1.174	1.059	1.215	0.968	0.968	0.968	0.968	0.968	0.968	0.968	0.968	0.968	0.968

Accident Year	Paid Loss Development Factors - Evaluation in Years														
	<u>15.5-16.5</u>	<u>16.5-17.5</u>	<u>17.5-18.5</u>	<u>18.5-19.5</u>	<u>19.5-20.5</u>	<u>20.5-21.5</u>	<u>21.5-22.5</u>	<u>22.5-23.5</u>	<u>23.5-24.5</u>	<u>24.5-25.5</u>	<u>25.5-26.5</u>	<u>26.5-27.5</u>	<u>27.5-28.5</u>	<u>28.5-29.5</u>	<u>29.5-30.5</u>
1978	0.940	0.964	0.960	0.907	0.864	1.195	1.155	1.377	0.821	0.884	0.778	0.644	0.599	0.915	0.804
1979	0.980	0.892	1.124	0.726	1.354	0.790	1.260	0.589	0.796	1.064	1.293	0.720	0.809	0.833	
1980	0.916	0.960	0.792	1.140	1.227	1.150	0.805	0.887	1.008	0.810	0.712	0.687	0.926		
1981	0.928	0.760	1.054	1.239	0.980	0.640	1.255	0.775	1.223	0.794	0.665	0.839			
1982	0.602	1.059	0.993	1.333	1.028	0.748	0.933	1.127	0.796	0.882	1.140				
1983	0.800	1.101	1.233	0.679	1.074	0.865	0.813	0.676	0.647	0.674					
1984	1.136	1.204	0.769	1.030	1.219	1.075	0.556	0.690	0.878						
1985	1.033	0.763	0.813	0.868	1.030	0.476	1.160	0.573							
1986	0.717	1.164	1.149	1.028	0.750	0.894	0.982								
1987	1.050	1.052	1.025	0.723	0.721	0.970									
1988	0.910	0.825	0.762	1.056	1.023										
1989	1.027	0.804	0.794	1.001											
1990	0.827	0.862	0.846												
1991	0.800	0.924													
1992	1.048														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															
Avg All	0.914	0.952	0.947	0.977	1.025	0.880	0.991	0.837	0.881	0.851	0.917	0.722	N/A	N/A	N/A
Avg Last 3	0.891	0.863	0.801	0.927	0.831	0.780	0.899	0.646	0.774	0.783	0.839	0.749	0.778	N/A	N/A
Selected	0.968	0.968	0.968	0.968	0.968	0.968	0.968	0.968	0.968	0.968	0.968	0.968	0.968	0.968	0.932

**Ohio Bureau of Workers' Compensation  
Public Employers-State Agencies  
Pharmacies (Med on Comp)**

Accident Year	Paid Loss Development Factors - Indexed Payments														
	<u>0.5-1.5</u>	<u>1.5-2.5</u>	<u>2.5-3.5</u>	<u>3.5-4.5</u>	<u>4.5-5.5</u>	<u>5.5-6.5</u>	<u>6.5-7.5</u>	<u>7.5-8.5</u>	<u>8.5-9.5</u>	<u>9.5-10.5</u>	<u>10.5-11.5</u>	<u>11.5-12.5</u>	<u>12.5-13.5</u>	<u>13.5-14.5</u>	<u>14.5-15.5</u>
1978															0.844
1979														0.857	0.970
1980													0.945	0.960	0.867
1981												0.960	0.989	0.892	1.070
1982											1.104	0.823	0.870	0.878	1.112
1983										1.008	1.025	0.867	0.897	1.113	0.717
1984									0.866	0.965	0.943	1.055	0.827	0.784	1.019
1985								0.976	0.919	0.936	0.963	0.859	0.925	0.926	1.146
1986							1.011	0.965	0.901	0.992	0.942	0.809	1.012	1.024	1.057
1987						0.943	1.047	0.974	0.971	0.857	0.691	1.046	0.946	1.348	0.743
1988					1.149	0.882	0.996	0.946	1.014	0.838	0.968	1.110	1.193	0.946	0.846
1989				1.121	1.007	0.908	1.171	1.024	0.960	0.962	1.047	1.204	0.775	1.094	1.066
1990			0.911	1.206	0.902	0.991	1.011	0.938	1.104	1.130	1.144	0.722	1.093	1.099	1.014
1991		1.449	0.959	1.156	1.086	1.006	0.911	1.105	1.078	1.065	0.734	0.994	1.025	0.906	0.795
1992	16.756	1.395	1.020	0.947	0.929	1.121	0.983	1.074	1.277	0.682	1.110	1.021	0.907	0.518	0.848
1993	9.759	1.171	1.210	0.973	0.995	0.975	1.212	1.080	0.837	0.970	1.168	1.080	0.675	0.683	1.003
1994	21.295	1.067	1.011	1.142	1.198	1.117	1.119	0.823	0.976	1.194	0.885	0.822	0.800	1.156	
1995	12.446	2.031	1.159	1.121	1.349	1.155	0.704	1.055	1.118	1.061	0.739	0.864	0.860		
1996	9.778	1.383	1.518	0.960	1.219	0.630	1.057	1.325	1.098	0.639	0.985	1.090			
1997	33.517	0.862	1.528	1.315	0.897	1.057	1.160	0.789	0.721	0.865	1.176				
1998	10.706	2.012	1.432	0.835	1.095	1.197	0.918	0.808	0.764	0.823					
1999	11.110	1.801	1.028	1.117	0.960	1.067	0.853	0.820	0.845						
2000	15.328	1.232	1.631	0.856	0.993	0.600	0.744	1.161							
2001	13.545	1.463	1.068	1.105	0.812	0.880	1.030								
2002	7.440	1.196	1.169	0.848	1.022	1.088									
2003	8.543	1.396	0.864	1.007	1.069										
2004	7.500	0.948	1.052	0.935											
2005	5.712	1.398	1.154												
2006	7.718	1.571													
2007	13.087														
2008															
Avg All	12.765	1.398	1.170	1.040	1.043	0.976	0.995	0.992	0.966	0.937	0.976	0.958	0.921	0.949	0.945
Avg Last3	8.839	1.306	1.023	0.930	0.968	0.856	0.876	0.930	0.777	0.776	0.967	0.925	0.779	0.786	0.882
Selected	9.378	1.436	1.174	1.059	1.215	0.968	0.968	0.968	0.968	0.968	0.968	0.968	0.968	0.968	0.968

Accident Year	Paid Loss Development Factors - Indexed Payments														
	<u>15.5-16.5</u>	<u>16.5-17.5</u>	<u>17.5-18.5</u>	<u>18.5-19.5</u>	<u>19.5-20.5</u>	<u>20.5-21.5</u>	<u>21.5-22.5</u>	<u>22.5-23.5</u>	<u>23.5-24.5</u>	<u>24.5-25.5</u>	<u>25.5-26.5</u>	<u>26.5-27.5</u>	<u>27.5-28.5</u>	<u>28.5-29.5</u>	<u>29.5-30.5</u>
1978	0.940	0.920	0.918	0.876	0.840	1.158	1.116	1.323	0.785	0.844	0.748	0.617	0.575	0.879	0.770
1979	0.980	0.854	1.086	0.706	1.312	0.763	1.210	0.563	0.760	1.023	1.239	0.690	0.777	0.798	
1980	0.916	0.927	0.770	1.105	1.185	1.105	0.770	0.847	0.969	0.776	0.683	0.661	0.887		
1981	0.928	0.740	1.022	1.197	0.942	0.612	1.198	0.745	1.172	0.762	0.639	0.803			
1982	0.602	1.026	0.959	1.281	0.983	0.714	0.897	1.080	0.764	0.848	1.091				
1983	0.800	1.063	1.185	0.649	1.026	0.832	0.779	0.648	0.622	0.645					
1984	1.136	1.157	0.735	0.984	1.172	1.030	0.534	0.663	0.841						
1985	1.033	0.730	0.777	0.834	0.987	0.457	1.115	0.549							
1986	0.717	1.112	1.105	0.985	0.719	0.860	0.941								
1987	1.050	1.011	0.982	0.693	0.693	0.929									
1988	0.910	0.791	0.731	1.015	0.980										
1989	1.027	0.771	0.763	0.959											
1990	0.827	0.828	0.810												
1991	0.800	0.884													
1992	1.003														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															
Avg All	0.911	0.915	0.911	0.940	0.985	0.846	0.951	0.802	0.845	0.816	0.880	0.693	N/A	N/A	N/A
Avg Last 3	0.877	0.828	0.768	0.889	0.797	0.748	0.863	0.620	0.742	0.752	0.804	0.718	0.746	N/A	N/A
Selected	0.968	0.968	0.968	0.968	0.968	0.968	0.968	0.968	0.968	0.968	0.968	0.968	0.968	0.968	0.932

**Ohio Bureau of Workers' Compensation  
Public Employers-State Agencies  
Pharmacies (Med on Comp)**

Accident Year	Paid Losses (in thousands) - Evaluation in Years																
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>	
1978																82	73
1979														95		86	88
1980													79	79		79	72
1981												75	76	79		74	82
1982											116	136	117	106	97	111	
1983										87	93	99	90	84	96	71	
1984									92	84	85	84	92	78	63	66	
1985								96	99	96	94	93	82	79	75	90	
1986							102	109	110	104	107	103	86	90	96	106	
1987						142	142	156	158	159	140	100	108	107	150	117	
1988					113	138	127	133	130	135	117	117	135	169	167	147	
1989				100	118	125	118	144	151	150	149	162	204	166	189	210	
1990			112	108	136	129	132	137	133	152	178	213	161	183	210	222	
1991		54	83	83	100	113	117	110	126	141	157	120	125	133	126	104	
1992	4	68	100	106	104	99	115	117	131	175	125	144	153	145	78	69	
1993	8	80	98	123	123	126	128	161	182	159	161	196	221	155	111	116	
1994	4	85	94	97	115	142	165	193	166	169	211	194	166	139	168		
1995	4	49	102	122	142	199	240	177	194	227	251	193	174	156			
1996	6	59	84	132	132	168	111	122	169	193	128	132	150				
1997	4	133	118	188	259	243	268	324	266	200	180	222					
1998	7	77	162	242	212	241	301	288	242	193	166						
1999	9	110	207	223	259	259	288	256	219	193							
2000	10	166	214	363	324	335	209	162	197								
2001	14	202	308	343	395	334	306	330									
2002	25	190	238	289	255	272	310										
2003	24	211	307	276	290	324											
2004	27	207	205	225	219												
2005	22	132	193	233													
2006	15	120	197														
2007	11	149															
2008	16																

Accident Year	Paid Losses (in thousands) - Evaluation in Years														
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>
1978	69	66	63	58	50	59	69	94	78	69	53	34	21	19	15
1979	86	76	86	62	85	67	84	50	39	42	54	39	32	26	
1980	66	63	50	57	70	80	64	57	58	47	33	23	21		
1981	76	57	61	75	74	47	59	46	56	44	30	25			
1982	67	70	70	93	96	72	67	75	60	53	60				
1983	57	62	77	52	56	48	39	27	17	12					
1984	76	91	70	72	88	94	52	36	32						
1985	93	71	58	50	52	25	28	16							
1986	76	89	102	105	79	70	69								
1987	123	129	132	96	69	67									
1988	134	111	84	89	91										
1989	216	173	138	138											
1990	184	158	134												
1991	83	77													
1992	72														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

**Ohio Bureau of Workers' Compensation**  
**Public Employers-State Agencies**  
**Chiropractors (Med on Comp)**  
**Summary of Unpaid Loss @ 6/30/08**  
(Dollars in Thousands)

<u>Accident Year</u>	<u>Undiscounted Unpaid Loss</u>	<u>Discounted Unpaid Loss</u>
Prior to 1978	79	55
1978	120	84
1979	87	60
1980	52	35
1981	54	37
1982	115	77
1983	2	1
1984	33	21
1985	18	12
1986	65	42
1987	33	21
1988	218	138
1989	160	101
1990	122	76
1991	106	66
1992	165	102
1993	122	76
1994	488	300
1995	166	102
1996	509	311
1997	284	173
1998	706	429
1999	320	194
2000	435	264
2001	754	456
2002	1,007	608
2003	1,462	882
2004	1,758	1,060
2005	1,804	1,086
2006	2,645	1,592
2007	2,381	1,477
2008	<u>2,316</u>	<u>1,532</u>
<b>Total 1978-2008:</b>	<b>18,506</b>	<b>11,415</b>
<b>Total:</b>	<b>18,585</b>	<b>11,470</b>

Note: Unpaid Loss for accident year 2008 is for the first half of the year only.

**Ohio Bureau of Workers' Compensation**  
**Public Employers-State Agencies**  
**Chiropractors (Med on Comp)**  
**Unpaid Loss Payment Projections**  
**Fiscal Year Ending 6/30**

Accident Year	Unpaid Loss		Fiscal Year Ending 6/30 (Dollars in Thousands)																									
	Undisc.	Disc.	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023 and Subsequent											
1978	120	84	10	9	9	9	8	8	8	7	7	6	6	5	5	4	20											
1979	87	60	7	6	6	6	6	6	5	5	5	4	4	4	3	3	16											
1980	52	35	4	4	4	3	3	3	3	3	3	3	2	2	2	2	11											
1981	54	37	4	4	4	3	3	3	3	3	3	3	3	2	2	2	12											
1982	115	77	8	8	7	7	7	7	6	6	6	6	5	5	4	4	28											
1983	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0											
1984	33	21	2	2	2	2	2	2	2	2	2	2	1	1	1	1	9											
1985	18	12	1	1	1	1	1	1	1	1	1	1	1	1	1	1	5											
1986	65	42	5	4	4	4	3	3	3	3	3	3	3	3	2	2	20											
1987	33	21	2	2	2	2	2	2	2	1	1	1	1	1	1	1	10											
1988	218	138	15	14	13	12	12	11	10	9	9	9	8	8	8	8	72											
1989	160	101	11	11	10	9	8	8	7	7	6	6	6	6	5	5	54											
1990	122	76	9	8	7	7	6	6	6	5	5	5	4	4	4	4	42											
1991	106	66	7	7	6	6	6	5	5	5	4	4	4	3	3	3	37											
1992	165	102	12	11	10	9	9	8	8	7	7	6	6	5	5	5	58											
1993	122	76	9	8	7	7	6	6	6	5	5	5	4	4	4	3	44											
1994	488	300	34	32	30	28	26	24	22	21	19	18	17	16	15	14	174											
1995	166	102	12	11	10	9	9	8	8	7	7	6	6	5	5	5	59											
1996	509	311	36	33	31	29	27	25	23	22	20	19	17	16	15	14	182											
1997	284	173	20	19	17	16	15	14	13	12	11	10	10	9	8	8	102											
1998	706	429	49	46	43	40	37	35	32	30	28	26	24	22	21	19	253											
1999	320	194	22	21	19	18	17	16	15	14	13	12	11	10	9	9	115											
2000	435	264	30	28	26	25	23	21	20	18	17	16	15	14	13	12	157											
2001	754	456	53	49	46	42	40	37	34	32	30	28	26	24	22	21	272											
2002	1,007	608	70	65	61	57	53	49	46	43	40	37	34	32	30	28	363											
2003	1,462	882	102	95	88	82	77	71	66	62	57	53	50	46	43	40	528											
2004	1,758	1,060	123	114	106	99	92	86	80	74	69	64	60	56	52	48	636											
2005	1,804	1,086	126	117	109	101	94	88	82	76	71	66	61	57	53	49	653											
2006	2,645	1,592	187	171	159	148	138	129	120	111	104	96	90	84	78	72	957											
2007	2,381	1,477	280	149	136	127	118	110	102	95	88	82	77	71	66	62	817											
2008	4,799	3,176	882	461	245	224	208	194	181	168	156	146	135	126	117	109	1,446											
<b>Total</b>	<b>20,989</b>	<b>13,058</b>	<b>2,133</b>	<b>1,511</b>	<b>1,221</b>	<b>1,133</b>	<b>1,056</b>	<b>984</b>	<b>916</b>	<b>854</b>	<b>795</b>	<b>741</b>	<b>690</b>	<b>643</b>	<b>600</b>	<b>559</b>	<b>7,154</b>											

-Discount Rate 5.00%

-Note: Projected payments for accident year 2008 are for the full accident year.

- Annual Inflation & Cost Containment Assumptions: Cost Containment Reduction = 0% for 2008

- Inflation Varies by Fiscal Year

Fisc. Yr. Ending 6/30	2009	2010	2011	2012	2013	2014	2014	2014	2014	>2014
Inflation Rate	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%

**Ohio Bureau of Workers' Compensation  
Public Employers-State Agencies  
Chiropractors (Med on Comp)**

Accident Year	Calendar Year Persistence														
	0.5-1.5	1.5-2.5	2.5-3.5	3.5-4.5	4.5-5.5	5.5-6.5	6.5-7.5	7.5-8.5	8.5-9.5	9.5-10.5	10.5-11.5	11.5-12.5	12.5-13.5	13.5-14.5	14.5-15.5
1978															
1979															0.478
1980													0.687	0.726	0.556
1981												1.264	1.065	1.249	1.413
1982											0.894	0.842	0.742	0.464	0.251
1983										0.890	0.929	1.340	1.752	1.022	1.540
1984									0.739	0.918	0.731	0.747	1.017	0.951	0.848
1985								0.968	0.878	0.796	0.943	1.075	1.120	1.021	1.018
1986							1.305	1.440	1.439	1.262	1.141	1.269	1.634	1.610	1.561
1987						0.569	0.609	0.651	0.602	0.600	0.503	0.452	0.478	0.912	0.735
1988					1.061	0.765	0.925	0.809	0.876	0.947	1.323	1.033	0.567	1.281	1.100
1989				0.753	1.012	0.831	0.808	0.797	0.751	0.617	0.758	0.649	0.721	0.608	1.102
1990			0.834	0.744	0.870	1.037	1.001	0.844	0.869	1.097	1.003	0.943	1.005	0.886	1.141
1991		0.997	0.934	1.141	1.006	0.962	1.043	0.946	0.747	1.043	1.021	1.405	1.297	0.869	0.500
1992	12.168	0.995	0.597	0.594	0.720	0.783	1.009	1.171	0.847	0.643	0.857	0.690	0.517	1.141	0.878
1993	8.097	0.905	0.904	0.929	0.800	0.570	0.923	1.251	1.212	0.892	1.278	1.312	0.718	0.711	0.899
1994	11.046	1.063	0.876	1.011	1.060	0.914	0.572	0.603	0.910	0.401	0.682	0.436	0.578	0.321	0.243
1995	10.822	0.749	0.761	0.824	0.634	0.971	0.969	0.854	1.215	0.860	1.508	1.117	2.717	2.895	
1996	8.622	0.678	0.693	0.697	0.887	0.993	0.639	0.640	0.775	0.629	0.874	0.388	0.325		
1997	18.258	1.007	1.132	0.885	0.715	1.046	1.187	1.014	1.099	1.035	1.815	1.629			
1998	6.459	0.453	0.497	0.614	0.511	0.420	0.498	0.647	0.621	0.618	0.389				
1999	6.560	0.554	0.691	0.827	1.145	1.443	1.047	1.312	1.252	2.537					
2000	5.508	0.405	0.653	0.583	0.660	0.979	0.676	0.657	0.769						
2001	4.762	0.405	0.507	0.450	0.443	0.798	0.693	0.524							
2002	5.481	0.499	0.712	0.634	0.573	0.602	0.690								
2003	5.756	0.470	0.684	0.768	1.025	0.734									
2004	6.048	0.386	0.589	0.798	0.811										
2005	4.682	0.490	0.523	0.950											
2006	2.922	0.287	0.352												
2007	7.312	0.660													
2008	3.203														

Avg Last5	4.833	0.459	0.572	0.720	0.702	0.911	0.721	0.831	0.903	1.136	1.054	0.976	0.971	1.187	0.732
Avg Last3	4.479	0.479	0.488	0.839	0.803	0.711	0.686	0.831	0.881	1.397	1.026	1.044	1.206	1.309	0.674
Selected	4.833	0.479	0.488	0.839	0.854	0.854	0.854	0.854	0.854	0.854	0.854	0.854	0.854	0.854	0.854

Accident Year	Calendar Year Persistence														
	15.5-16.5	16.5-17.5	17.5-18.5	18.5-19.5	19.5-20.5	20.5-21.5	21.5-22.5	22.5-23.5	23.5-24.5	24.5-25.5	25.5-26.5	26.5-27.5	27.5-28.5	28.5-29.5	29.5-30.5
1978															
1979	0.549	0.276	0.336	0.323	0.567	0.502	0.560	0.429	0.576	0.130	2.162	0.325	0.073	1.716	1.387
1980	0.960	0.740	0.455	0.580	1.009	1.935	0.799	0.273	1.499	0.290	1.210	0.785	0.535	1.981	
1981	3.406	4.800	3.059	1.446	0.527	0.372	0.823	1.071	1.047	0.371	0.989	1.482	0.908		
1982	0.215	0.264	0.765	1.773	2.741	1.743	0.719	0.651	1.305	0.439	0.269	0.536			
1983	1.663	0.827	0.921	0.842	1.317	2.417	3.715	3.435	3.810	109.595	72.459				
1984	0.830	0.724	0.888	1.290	0.468	0.867	0.557	1.190	0.089	0.055					
1985	0.823	1.002	0.697	1.569	1.896	1.038	0.845	0.994	1.986						
1986	1.093	0.798	1.038	0.220	1.045	0.493	0.220	0.290							
1987	0.650	0.924	1.827	1.013	1.213	3.024	2.070								
1988	0.505	0.571	0.332	0.668	0.288	0.168									
1989	0.709	1.372	1.436	0.875	1.373										
1990	1.548	1.177	1.278	1.298											
1991	0.437	0.943	1.112												
1992	0.785	0.697													
1993	1.314														
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

Avg Last 5	0.959	0.952	1.197	0.815	1.163	1.118	1.481	1.312	1.648	22.150	15.418	0.782	N/A	N/A	N/A
Avg Last 3	0.845	0.939	1.275	0.947	0.958	1.228	1.045	0.825	1.962	36.696	24.572	0.934	0.505	1.848	N/A
Selected	0.854	0.854	0.854	0.854	0.854	0.854	0.854	0.854	0.854	0.854	0.854	0.854	0.854	0.854	0.896

**Ohio Bureau of Workers' Compensation  
Public Employers-State Agencies  
Chiropractors (Med on Comp)**

Accident Year	Paid Losses per Ultimate Lost Time Claim Count - Evaluation in Years																
	0.5	1.5	2.5	3.5	4.5	5.5	6.5	7.5	8.5	9.5	10.5	11.5	12.5	13.5	14.5	15.5	
1978																19	13
1979															40	41	37
1980													59	56	66	49	
1981												47	53	53	34	14	
1982											52	63	72	74	55	60	
1983										58	68	53	42	54	39	27	
1984									79	74	73	57	53	41	32	23	
1985								82	84	92	60	50	37	32	23	14	
1986							63	58	64	48	44	29	19	14	9	10	
1987						110	96	98	79	72	58	43	29	10	14	15	
1988					104	125	106	98	83	61	32	29	17	11	14	12	
1989				138	124	127	121	104	81	53	38	27	15	23	11	8	
1990			165	166	147	117	104	96	61	34	27	16	23	12	7	4	
1991		166	178	128	116	108	92	64	46	26	15	16	10	9	8	7	
1992	14	179	215	196	150	118	63	39	30	24	19	14	17	7	8	7	
1993	22	238	216	161	147	111	42	24	20	21	11	13	9	11	8	5	
1994	22	204	184	145	105	46	42	33	24	27	18	21	18	24	20		
1995	19	245	191	127	73	44	34	28	22	21	14	16	9	7			
1996	28	282	184	105	49	34	43	35	28	22	19	23	21				
1997	15	183	93	55	47	41	29	27	20	18	12	13					
1998	28	205	112	77	81	69	55	31	29	20	33						
1999	31	201	112	98	61	38	30	22	16	13							
2000	37	276	150	104	57	30	33	24	17								
2001	58	370	205	128	69	41	35	33									
2002	67	411	179	109	72	59	47										
2003	71	382	159	94	57	64											
2004	63	411	160	72	79												
2005	88	326	137	84													
2006	112	477	238														
2007	65	360															
2008	112																

Annual % Change																
3 Pt. % Chg.	0.4%	5.1%	21.9%	-5.8%	4.8%	24.7%	19.6%	20.8%	-23.6%	-15.0%	33.2%	-11.2%	7.3%	-19.6%	62.3%	-14.6%
5 Pt. % Chg.	8.9%	0.3%	4.2%	-11.9%	4.7%	18.7%	-1.3%	1.1%	-11.2%	-10.2%	11.3%	1.3%	4.6%	8.8%	22.0%	-5.1%

Accident Year	Paid Losses per Ultimate Lost Time Claim Count - Evaluation in Years														
	16.5	17.5	18.5	19.5	20.5	21.5	22.5	23.5	24.5	25.5	26.5	27.5	28.5	29.5	30.5
1978	20	13	12	9	12	9	8	3	2	2	4	1	0	4	9
1979	47	35	28	21	18	14	7	4	12	2	3	3	2	7	
1980	47	62	37	18	7	8	14	8	6	3	3	4	3		
1981	13	12	12	14	22	17	7	5	7	3	3	4			
1982	46	16	8	8	10	10	8	6	7	11	7				
1983	19	8	10	7	4	2	2	2	0	0					
1984	12	11	6	9	3	3	2	1	2						
1985	11	8	6	1	3	2	1	1							
1986	10	6	6	3	4	5	3								
1987	6	3	3	3	2	1									
1988	6	8	5	6	9										
1989	6	3	6	6											
1990	3	5	5												
1991	5	4													
1992	6														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

Annual % Change																
3 Pt. % Chg.	48.0%	13.9%	0.2%	39.7%	48.6%	-13.3%	35.7%	-33.0%	-51.6%	-82.9%	46.6%	21.1%	327.3%			
5 Pt. % Chg.	0.4%	0.6%	4.2%	46.4%	20.7%	-3.3%	-21.6%	-41.1%	-48.8%	-35.2%	12.5%	N/A	N/A			

**Ohio Bureau of Workers' Compensation  
Public Employers-State Agencies  
Chiropractors (Med on Comp)**

Accident Year	Paid Loss Development Factors - Evaluation in Years														
	<u>0.5-1.5</u>	<u>1.5-2.5</u>	<u>2.5-3.5</u>	<u>3.5-4.5</u>	<u>4.5-5.5</u>	<u>5.5-6.5</u>	<u>6.5-7.5</u>	<u>7.5-8.5</u>	<u>8.5-9.5</u>	<u>9.5-10.5</u>	<u>10.5-11.5</u>	<u>11.5-12.5</u>	<u>12.5-13.5</u>	<u>13.5-14.5</u>	<u>14.5-15.5</u>
1978															0.675
1979														1.013	0.901
1980													0.958	1.178	0.735
1981												1.138	1.004	0.649	0.404
1982											1.208	1.140	1.038	0.747	1.087
1983											1.157	0.790	0.793	1.280	0.721
1984									0.933	0.991	0.777	0.941	0.771	0.786	0.713
1985								1.029	1.093	0.656	0.825	0.741	0.862	0.715	0.619
1986								0.932	1.093	0.748	0.912	0.666	0.670	0.726	0.638
1987						0.870	1.024	0.809	0.914	0.795	0.745	0.686	0.334	1.381	1.136
1988					1.207	0.847	0.925	0.844	0.736	0.533	0.879	0.609	0.612	1.323	0.858
1989				0.898	1.031	0.952	0.855	0.781	0.649	0.715	0.712	0.551	1.569	0.473	0.772
1990			1.007	0.882	0.798	0.886	0.927	0.630	0.567	0.779	0.586	1.472	0.537	0.600	0.507
1991		1.075	0.722	0.905	0.927	0.855	0.695	0.718	0.557	0.599	1.070	0.581	0.895	0.881	0.882
1992	13.149	1.203	0.909	0.764	0.787	0.539	0.618	0.771	0.789	0.803	0.722	1.195	0.399	1.146	0.908
1993	10.758	0.910	0.744	0.913	0.756	0.382	0.569	0.814	1.091	0.504	1.164	0.729	1.158	0.718	0.633
1994	9.459	0.902	0.791	0.722	0.443	0.910	0.773	0.722	1.143	0.685	1.141	0.874	1.292	0.837	
1995	13.038	0.779	0.666	0.575	0.594	0.774	0.820	0.803	0.968	0.650	1.179	0.531	0.786		
1996	9.903	0.652	0.572	0.467	0.691	1.273	0.803	0.799	0.802	0.848	1.198	0.938			
1997	11.830	0.509	0.597	0.855	0.871	0.707	0.935	0.740	0.901	0.683	1.045				
1998	7.250	0.545	0.692	1.046	0.860	0.788	0.570	0.939	0.686	1.661					
1999	6.449	0.555	0.874	0.621	0.625	0.786	0.749	0.719	0.819						
2000	7.554	0.541	0.695	0.553	0.530	1.085	0.740	0.700							
2001	6.372	0.555	0.622	0.539	0.602	0.852	0.925								
2002	6.097	0.436	0.605	0.666	0.811	0.807									
2003	5.345	0.416	0.593	0.607	1.126										
2004	6.514	0.389	0.448	1.108											
2005	3.712	0.420	0.610												
2006	4.276	0.498													
2007	5.518														
2008															
Avg All	7.951	0.649	0.697	0.757	0.791	0.832	0.804	0.807	0.837	0.811	0.919	0.849	0.889	0.863	0.790
Avg Last3	4.502	0.436	0.550	0.794	0.846	0.914	0.805	0.786	0.802	1.064	1.141	0.781	1.079	0.900	0.808
Selected	4.833	0.479	0.488	0.839	0.854	0.854	0.854	0.854	0.854	0.854	0.854	0.854	0.854	0.854	0.854

Accident Year	Paid Loss Development Factors - Evaluation in Years														
	<u>15.5-16.5</u>	<u>16.5-17.5</u>	<u>17.5-18.5</u>	<u>18.5-19.5</u>	<u>19.5-20.5</u>	<u>20.5-21.5</u>	<u>21.5-22.5</u>	<u>22.5-23.5</u>	<u>23.5-24.5</u>	<u>24.5-25.5</u>	<u>25.5-26.5</u>	<u>26.5-27.5</u>	<u>27.5-28.5</u>	<u>28.5-29.5</u>	<u>29.5-30.5</u>
1978	1.552	0.638	0.913	0.776	1.329	0.731	0.879	0.366	0.752	0.725	2.314	0.294	0.175	20.739	2.419
1979	1.269	0.750	0.806	0.758	0.825	0.788	0.478	0.559	3.214	0.139	1.961	0.781	0.881	2.992	
1980	0.973	1.311	0.595	0.474	0.411	1.159	1.635	0.585	0.718	0.471	1.203	1.293	0.808		
1981	0.930	0.933	1.004	1.126	1.645	0.738	0.450	0.734	1.331	0.451	0.863	1.319			
1982	0.758	0.347	0.486	1.064	1.160	1.091	0.811	0.664	1.342	1.409	0.661				
1983	0.697	0.437	1.164	0.742	0.595	0.527	0.718	1.209	0.049	1.000					
1984	0.501	0.949	0.510	1.640	0.285	1.116	0.567	0.654	1.622						
1985	0.780	0.733	0.729	0.236	2.038	0.696	0.556	0.812							
1986	1.005	0.560	1.111	0.429	1.477	1.246	0.616								
1987	0.394	0.562	0.774	1.234	0.500	0.899									
1988	0.497	1.331	0.614	1.159	1.544										
1989	0.688	0.586	1.900	0.985											
1990	0.771	1.750	0.970												
1991	0.811	0.822													
1992	0.925														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															
Avg All	0.837	0.836	0.890	0.885	1.073	0.899	0.745	0.698	1.289	0.699	1.400	0.922	N/A	N/A	N/A
Avg Last 3	0.836	1.053	1.161	1.126	1.174	0.947	0.579	0.892	1.004	0.953	0.909	1.131	0.622	N/A	N/A
Selected	0.854	0.854	0.854	0.854	0.854	0.854	0.854	0.854	0.854	0.854	0.854	0.854	0.854	0.854	0.896

**Ohio Bureau of Workers' Compensation  
Public Employers-State Agencies  
Chiropractors (Med on Comp)**

Accident Year	Paid Loss Development Factors - Indexed Payments														
	<u>0.5-1.5</u>	<u>1.5-2.5</u>	<u>2.5-3.5</u>	<u>3.5-4.5</u>	<u>4.5-5.5</u>	<u>5.5-6.5</u>	<u>6.5-7.5</u>	<u>7.5-8.5</u>	<u>8.5-9.5</u>	<u>9.5-10.5</u>	<u>10.5-11.5</u>	<u>11.5-12.5</u>	<u>12.5-13.5</u>	<u>13.5-14.5</u>	<u>14.5-15.5</u>
1978															0.637
1979														0.957	0.860
1980													0.904	1.124	0.703
1981												1.074	0.959	0.621	0.390
1982											1.141	1.088	0.993	0.721	1.057
1983										1.092	0.754	0.759	1.237	0.702	0.680
1984									0.880	0.946	0.743	0.909	0.750	0.762	0.689
1985								0.971	1.043	0.627	0.797	0.721	0.835	0.691	0.595
1986							0.880	1.043	0.716	0.881	0.648	0.649	0.701	0.614	1.065
1987						0.821	0.977	0.774	0.883	0.774	0.722	0.663	0.321	1.321	1.085
1988					1.139	0.808	0.885	0.816	0.716	0.517	0.849	0.585	0.585	1.264	0.825
1989				0.847	0.984	0.911	0.826	0.760	0.629	0.691	0.684	0.527	1.499	0.455	0.740
1990			0.950	0.842	0.764	0.856	0.901	0.611	0.547	0.748	0.560	1.406	0.516	0.575	0.486
1991		1.015	0.689	0.866	0.895	0.831	0.674	0.693	0.536	0.573	1.022	0.559	0.858	0.845	0.848
1992	12.411	1.148	0.870	0.738	0.765	0.522	0.597	0.741	0.754	0.767	0.694	1.145	0.383	1.102	0.870
1993	10.269	0.871	0.719	0.888	0.733	0.369	0.547	0.779	1.042	0.484	1.115	0.699	1.114	0.688	0.607
1994	9.051	0.872	0.769	0.699	0.427	0.874	0.739	0.690	1.098	0.656	1.095	0.840	1.237	0.801	
1995	12.598	0.758	0.646	0.555	0.571	0.740	0.783	0.772	0.927	0.624	1.134	0.509	0.752		
1996	9.633	0.632	0.552	0.448	0.661	1.216	0.772	0.765	0.769	0.816	1.147	0.899			
1997	11.464	0.491	0.574	0.817	0.832	0.680	0.895	0.710	0.866	0.654	1.001				
1998	7.004	0.524	0.661	0.999	0.827	0.755	0.547	0.903	0.657	1.591					
1999	6.196	0.531	0.835	0.597	0.599	0.754	0.720	0.688	0.785						
2000	7.222	0.517	0.668	0.530	0.508	1.043	0.708	0.670							
2001	6.086	0.534	0.596	0.517	0.579	0.816	0.886								
2002	5.861	0.418	0.580	0.640	0.777	0.772									
2003	5.121	0.399	0.570	0.582	1.078										
2004	6.250	0.374	0.429	1.061											
2005	3.568	0.402	0.584												
2006	4.095	0.477													
2007	5.284														
2008															
Avg All	7.632	0.623	0.668	0.727	0.759	0.798	0.771	0.774	0.803	0.778	0.882	0.814	0.853	0.828	0.759
Avg Last3	4.316	0.418	0.528	0.761	0.811	0.877	0.772	0.754	0.769	1.020	1.094	0.749	1.034	0.864	0.775
Selected	4.833	0.479	0.488	0.839	0.854	0.854	0.854	0.854	0.854	0.854	0.854	0.854	0.854	0.854	0.854

Accident Year	Paid Loss Development Factors - Indexed Payments														
	<u>15.5-16.5</u>	<u>16.5-17.5</u>	<u>17.5-18.5</u>	<u>18.5-19.5</u>	<u>19.5-20.5</u>	<u>20.5-21.5</u>	<u>21.5-22.5</u>	<u>22.5-23.5</u>	<u>23.5-24.5</u>	<u>24.5-25.5</u>	<u>25.5-26.5</u>	<u>26.5-27.5</u>	<u>27.5-28.5</u>	<u>28.5-29.5</u>	<u>29.5-30.5</u>
1978	1.552	0.609	0.874	0.749	1.292	0.708	0.850	0.352	0.719	0.692	2.225	0.282	0.168	19.937	2.317
1979	1.269	0.718	0.779	0.737	0.799	0.761	0.459	0.534	3.070	0.134	1.878	0.749	0.847	2.866	
1980	0.973	1.267	0.578	0.460	0.397	1.114	1.563	0.559	0.690	0.451	1.155	1.243	0.774		
1981	0.930	0.908	0.972	1.088	1.581	0.706	0.430	0.706	1.275	0.433	0.829	1.263			
1982	0.758	0.336	0.470	1.023	1.109	1.043	0.779	0.636	1.287	1.354	0.633				
1983	0.697	0.422	1.118	0.709	0.568	0.507	0.688	1.160	0.047	0.958					
1984	0.501	0.912	0.488	1.567	0.274	1.069	0.544	0.629	1.553						
1985	0.780	0.701	0.696	0.226	1.953	0.668	0.535	0.777							
1986	1.005	0.535	1.068	0.411	1.417	1.198	0.590								
1987	0.394	0.540	0.742	1.184	0.481	0.861									
1988	0.497	1.276	0.589	1.114	1.479										
1989	0.688	0.562	1.827	0.943											
1990	0.771	1.682	0.929												
1991	0.811	0.787													
1992	0.886														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															
Avg All	0.834	0.804	0.856	0.851	1.032	0.863	0.715	0.669	1.234	0.670	1.344	0.884	N/A	N/A	N/A
Avg Last 3	0.823	1.010	1.115	1.080	1.125	0.909	0.556	0.856	0.963	0.915	0.872	1.085	0.597	N/A	N/A
Selected	0.854	0.854	0.854	0.854	0.854	0.854	0.854	0.854	0.854	0.854	0.854	0.854	0.854	0.854	0.896

**Ohio Bureau of Workers' Compensation  
Public Employers-State Agencies  
Chiropractors (Med on Comp)**

Accident Year	Paid Losses (in thousands) - Evaluation in Years																
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>	
1978																20	14
1979																41	37
1980													70			67	58
1981												52	59			60	39
1982										66	80	91	95			71	77
1983									79	91	72	57	73			53	37
1984								113	106	105	81	77	59			46	33
1985							126	130	142	93	77	57	49			35	22
1986							103	96	105	78	71	48	32	23		15	16
1987						186	162	166	134	123	98	73	50	17		23	26
1988					196	237	201	186	157	115	61	54	33	20		27	23
1989				262	236	243	231	198	154	100	72	51	28	44		21	16
1990			311	313	276	220	195	181	114	65	50	29	43	23	14	7	
1991		300	323	233	211	195	167	116	83	46	28	30	17	15	14	12	
1992	27	352	424	385	294	231	125	77	59	47	38	27	32	13	15	13	
1993	42	456	415	308	282	213	81	46	38	41	21	24	18	20	15	9	
1994	40	378	341	270	195	86	78	61	44	50	34	39	34	44	37		
1995	34	448	349	233	134	80	62	50	41	39	26	30	16	13			
1996	52	511	334	191	89	62	78	63	50	40	34	41	38				
1997	25	300	153	91	78	68	48	45	33	30	20	21					
1998	45	326	178	123	128	110	87	50	47	32	53						
1999	57	368	204	179	111	69	54	41	29	24							
2000	70	528	286	199	110	58	63	47	33								
2001	101	641	356	221	119	72	61	57									
2002	108	657	287	173	116	94	76										
2003	122	650	270	160	97	110											
2004	105	683	266	119	132												
2005	145	537	226	138													
2006	166	708	353														
2007	97	536															
2008	167																

Accident Year	Paid Losses (in thousands) - Evaluation in Years														
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>
1978	21	14	12	10	13	9	8	3	2	2	4	1	0	4	10
1979	47	35	28	21	18	14	7	4	12	2	3	3	2	7	
1980	56	74	44	21	9	10	16	9	7	3	4	5	4		
1981	15	14	14	15	25	19	8	6	8	4	3	4			
1982	58	20	10	10	12	13	11	7	10	13	9				
1983	26	11	13	10	6	3	2	3	0	0					
1984	17	16	8	13	4	4	2	2	3						
1985	17	12	9	2	4	3	2	1							
1986	17	9	10	4	7	8	5								
1987	10	6	4	6	3	2									
1988	11	15	9	11	17										
1989	11	7	12	12											
1990	5	10	9												
1991	10	8													
1992	12														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

**Ohio Bureau of Workers' Compensation**  
**Public Employers-State Agencies**  
**Rehabilitation (Med on Comp)**  
**Summary of Unpaid Loss @ 6/30/08**  
(Dollars in Thousands)

<u>Accident Year</u>	<u>Undiscounted Unpaid Loss</u>	<u>Discounted Unpaid Loss</u>
Prior to 1978	0	0
1978	3	2
1979	32	22
1980	72	49
1981	3	2
1982	57	37
1983	28	18
1984	147	93
1985	28	17
1986	150	91
1987	112	66
1988	6,916	3,977
1989	512	287
1990	3,202	1,751
1991	388	207
1992	1,323	687
1993	1,173	593
1994	2,349	1,156
1995	638	306
1996	2,144	999
1997	2,079	943
1998	2,756	1,215
1999	2,986	1,279
2000	6,279	2,614
2001	7,026	2,842
2002	9,088	3,570
2003	16,466	6,282
2004	14,771	5,471
2005	16,179	5,851
2006	18,878	6,735
2007	21,758	7,791
2008	<u>14,073</u>	<u>5,159</u>
<b>Total 1978-2008:</b>	<b>151,615</b>	<b>60,113</b>
<b>Total:</b>	<b>151,615</b>	<b>60,113</b>

Note: Unpaid Loss for accident year 2008 is for the first half of the year only.

**Ohio Bureau of Workers' Compensation**  
**Public Employers-State Agencies**  
**Rehabilitation (Med on Comp)**  
**Unpaid Loss Payment Projections**  
**Fiscal Year Ending 6/30**

Accident Year	Unpaid Loss		(Dollars in Thousands)															
	Undisc.	Disc.	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023 and Subsequent	
1978	3	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1979	32	22	2	2	2	2	2	2	2	2	2	2	2	1	1	1	6	
1980	72	49	5	5	5	5	4	4	4	4	4	4	3	3	3	3	15	
1981	3	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	
1982	57	37	3	3	4	4	3	3	3	3	3	3	3	3	2	2	14	
1983	28	18	1	2	2	2	2	2	2	2	1	1	1	1	1	1	8	
1984	147	93	7	7	8	8	8	8	8	8	8	7	7	7	6	6	44	
1985	28	17	1	1	1	1	1	1	2	1	1	1	1	1	1	1	9	
1986	150	91	6	6	7	7	7	8	8	8	8	7	7	7	7	6	53	
1987	112	66	4	4	5	5	5	5	5	6	6	5	5	5	5	5	42	
1988	6,916	3,977	233	244	256	268	281	295	309	324	340	332	324	315	304	293	2,800	
1989	512	287	16	17	17	18	19	20	21	22	23	24	24	23	23	22	222	
1990	3,202	1,751	92	97	101	106	111	117	122	128	135	141	148	145	141	137	1,480	
1991	388	207	10	11	11	12	13	13	14	14	15	16	17	17	17	17	191	
1992	1,323	687	33	34	36	38	40	42	44	46	48	50	53	55	58	57	690	
1993	1,173	593	27	28	30	31	33	34	36	38	40	42	44	46	48	50	646	
1994	2,349	1,156	51	53	56	58	61	64	67	71	74	78	81	85	90	94	1,365	
1995	638	306	13	14	14	15	16	16	17	18	19	20	21	22	23	24	388	
1996	2,144	999	41	42	45	47	49	51	54	56	59	62	65	68	71	75	1,359	
1997	2,079	943	37	39	40	42	44	47	49	51	54	56	59	62	65	68	1,366	
1998	2,756	1,215	46	48	50	53	55	58	61	64	67	70	73	77	81	85	1,869	
1999	2,986	1,279	47	49	51	54	56	59	62	65	68	71	75	78	82	86	2,084	
2000	6,279	2,614	92	96	101	106	111	117	122	128	134	141	148	155	162	170	4,495	
2001	7,026	2,842	97	101	106	112	117	123	129	135	141	148	155	163	171	179	5,148	
2002	9,088	3,570	118	124	130	136	142	149	157	164	172	180	189	198	208	218	6,802	
2003	16,466	6,282	201	211	221	232	243	255	267	280	294	308	323	339	355	372	12,564	
2004	14,771	5,471	170	178	187	196	206	216	226	237	248	261	273	286	300	315	11,471	
2005	16,179	5,851	230	184	193	202	212	222	233	244	256	268	281	295	309	324	12,726	
2006	18,878	6,735	370	263	210	220	231	242	254	266	279	293	307	322	337	354	14,929	
2007	21,758	7,791	626	414	294	235	247	259	271	284	298	313	328	344	360	378	17,107	
2008	28,293	10,372	1,139	781	517	367	294	308	323	338	355	372	390	409	429	450	21,822	
<b>Total</b>	<b>165,835</b>	<b>65,326</b>	<b>3,718</b>	<b>3,060</b>	<b>2,700</b>	<b>2,582</b>	<b>2,615</b>	<b>2,740</b>	<b>2,872</b>	<b>3,008</b>	<b>3,152</b>	<b>3,277</b>	<b>3,407</b>	<b>3,533</b>	<b>3,662</b>	<b>3,793</b>	<b>121,715</b>	

-Discount Rate 5.00%

-Note: Projected payments for accident year 2008 are for the full accident year.

- Annual Inflation & Cost Containment Assumptions: Cost Containment Reduction = 0% for 2008

- Inflation Varies by Fiscal Year

Fisc. Yr. Ending 6/30	2009	2010	2011	2012	2013	2014	2014	>2014
Inflation Rate	9%	9%	9%	9%	9%	9%	9%	9%

**Ohio Bureau of Workers' Compensation  
Public Employers-State Agencies  
Rehabilitation (Med on Comp)**

Accident Year	Calendar Year Persistence														
	0.5-1.5	1.5-2.5	2.5-3.5	3.5-4.5	4.5-5.5	5.5-6.5	6.5-7.5	7.5-8.5	8.5-9.5	9.5-10.5	10.5-11.5	11.5-12.5	12.5-13.5	13.5-14.5	14.5-15.5
1978															
1979															0.599
1980													2.226	6.478	1.224
1981												2.014	0.269	0.574	5.171
1982											0.489	0.342	0.485	0.021	0.152
1983											0.803	4.396	3.231	5.498	3.324
1984									0.786	0.615	0.261	0.240	2.464	0.286	1.138
1985								0.782	1.102	2.243	1.001	0.547	1.126	1.414	0.358
1986							0.541	0.358	0.634	1.647	0.536	1.029	0.742	1.956	0.750
1987						0.991	0.665	1.202	0.711	0.421	0.316	0.243	0.201	0.201	1.633
1988					1.033	0.613	0.207	0.349	1.807	2.441	1.108	1.932	3.969	0.793	2.386
1989				0.569	1.219	2.648	1.495	0.841	0.481	1.061	0.718	0.712	0.378	0.503	15.677
1990			0.370	0.234	0.319	0.287	0.151	0.244	0.287	0.285	0.130	0.189	0.225	0.158	0.141
1991		1.619	1.236	1.105	2.605	1.752	2.598	3.159	2.467	9.121	14.258	6.867	1.883	8.119	4.813
1992	16.884	1.198	0.597	0.536	1.140	1.278	0.916	0.810	0.391	0.270	0.507	2.085	0.273	0.711	0.629
1993	6.587	0.700	0.379	0.475	0.459	0.574	0.852	0.752	0.579	0.956	0.625	1.768	0.897	1.480	0.528
1994	10.045	0.722	0.605	0.796	0.581	0.487	0.448	0.872	0.893	0.367	0.635	0.703	0.368	0.603	0.518
1995	11.400	0.656	0.459	0.564	0.928	0.815	1.263	0.559	1.708	1.237	0.937	1.480	0.839	3.879	
1996	12.520	0.481	0.457	0.626	1.237	0.737	1.073	1.252	0.970	1.062	0.813	1.196	0.316		
1997	8.048	0.557	0.389	0.433	0.346	0.448	0.621	0.627	0.595	0.407	0.555	0.998			
1998	7.648	0.594	0.346	0.557	0.550	0.546	0.457	1.129	0.829	1.825	0.778				
1999	10.831	0.610	0.541	0.692	0.607	0.982	0.823	1.414	0.799	1.129					
2000	12.023	0.725	0.555	0.619	0.740	0.763	0.849	0.524	0.530						
2001	5.535	0.552	0.497	0.349	0.419	0.314	0.459	0.862							
2002	10.722	0.623	0.579	0.597	0.686	0.828	0.756								
2003	9.272	0.701	0.615	0.707	0.636	0.624									
2004	8.278	0.619	0.517	0.595	0.880										
2005	5.738	0.603	0.783	0.652											
2006	9.651	0.610	0.521												
2007	5.644	0.615													
2008	6.204														

Avg Last5	7.103	0.629	0.603	0.580	0.672	0.702	0.669	0.911	0.744	1.132	0.744	1.229	0.538	2.958	1.326
Avg Last3	7.166	0.609	0.607	0.651	0.734	0.589	0.688	0.933	0.719	1.121	0.715	1.224	0.507	1.987	0.558
Selected	7.103	0.629	0.607	0.651	0.734	0.962	0.962	0.962	0.962	0.962	0.962	0.962	0.962	0.962	0.962

Accident Year	Calendar Year Persistence														
	15.5-16.5	16.5-17.5	17.5-18.5	18.5-19.5	19.5-20.5	20.5-21.5	21.5-22.5	22.5-23.5	23.5-24.5	24.5-25.5	25.5-26.5	26.5-27.5	27.5-28.5	28.5-29.5	29.5-30.5
1978															
1979	0.456	0.427	0.329	0.049	0.072	0.030	0.114	0.095	0.449	N/A	7.143	0.552	2.295	7.807	0.078
1980	0.104	0.317	1.266	6.182	0.932	1.138	1.748	0.627	0.000	0.112	0.593	1.263	0.170	0.597	
1981	2.347	14.581	0.527	2.199	0.361	0.618	2.007	1.950	9.371	18.762	0.998	1.198	22.047		
1982	0.045	0.295	0.843	1.074	0.791	0.241	0.476	0.684	0.526	2.024	0.235	0.077			
1983	1.281	0.856	0.946	3.698	0.798	1.451	1.178	0.086	0.151	123.405	2.392				
1984	2.383	0.248	0.064	1.030	0.856	0.443	1.810	2.167	0.032	0.222					
1985	3.759	1.723	2.795	8.484	N/A	0.946	0.451	0.505	6.213						
1986	0.894	0.651	0.241	0.000	0.647	0.383	2.234	0.216							
1987	0.263	0.216	0.511	0.710	7.142	0.904	1.498								
1988	0.127	0.136	0.131	0.016	0.021	0.020									
1989	11.966	3.639	9.043	34.942	14.702										
1990	0.414	0.210	0.053	0.171											
1991	9.843	15.328	8.560												
1992	0.677	0.342													
1993	1.179														
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

Avg Last 5	4.816	3.931	3.660	7.168	4.502	0.539	1.434	0.732	3.259	28.905	2.272	0.773	N/A	N/A	N/A
Avg Last 3	3.899	5.293	5.886	11.710	7.288	0.436	1.394	0.963	2.132	41.884	1.208	0.846	8.171	4.202	N/A
Selected	0.962	0.962	0.962	0.962	0.962	0.962	0.962	0.962	0.962	0.962	0.962	0.962	0.962	0.962	0.896

**Ohio Bureau of Workers' Compensation  
Public Employers-State Agencies  
Rehabilitation (Med on Comp)**

Accident Year	Paid Losses per Ultimate Lost Time Claim Count - Evaluation in Years																
	0.5	1.5	2.5	3.5	4.5	5.5	6.5	7.5	8.5	9.5	10.5	11.5	12.5	13.5	14.5	15.5	
1978																14	9
1979															24	12	6
1980													11	2	5	2	
1981												5	7	8	0	2	
1982											11	20	17	14	14	6	
1983										14	5	5	3	4	2	5	
1984									17	8	20	11	2	6	4	3	
1985							22	7	9	11	3	5	3	8	3	3	
1986						41	19	14	7	6	5	4	4	4	4	6	
1987					42	29	12	9	14	17	16	20	18	3	18		
1988				40	47	57	26	8	7	15	10	5	4	7	121		
1989			71	38	22	18	9	14	14	15	6	11	15	8	7		
1990			192	165	68	61	62	59	48	51	49	60	66	49	52	53	
1991		118	133	62	24	35	23	15	21	5	4	10	26	6	11	5	
1992	7	111	103	44	31	18	17	25	14	15	19	12	23	16	9	6	
1993	17	147	116	65	38	29	30	18	27	20	20	13	17	6	11	14	
1994	15	161	107	48	50	61	41	31	22	55	21	25	16	17	26		
1995	14	163	105	89	66	50	24	40	32	17	26	11	21	7			
1996	13	219	195	106	41	33	37	26	17	25	13	17	21				
1997	27	350	272	94	95	82	41	28	42	32	31	21					
1998	46	457	272	171	150	75	61	37	39	17	27						
1999	42	446	315	216	124	62	45	27	21	24							
2000	37	435	390	200	84	59	32	41	46								
2001	79	707	402	239	141	103	89	53									
2002	66	646	413	236	150	108	70										
2003	70	589	384	212	170	113											
2004	71	621	410	285	128												
2005	108	679	364	197													
2006	70	597	377														
2007	106	613															
2008	99																

Annual % Change																
3 Pt. % Chg.	18.4%	-5.0%	-4.1%	-3.7%	-7.5%	4.8%	47.8%	39.5%	8.9%	-13.0%	44.9%	41.8%	16.4%	7.9%	74.6%	58.5%
5 Pt. % Chg.	6.5%	0.4%	-2.3%	-2.0%	10.9%	19.8%	10.3%	15.0%	13.5%	3.6%	7.4%	6.1%	-0.2%	2.1%	-13.3%	-9.9%

Accident Year	Paid Losses per Ultimate Lost Time Claim Count - Evaluation in Years														
	16.5	17.5	18.5	19.5	20.5	21.5	22.5	23.5	24.5	25.5	26.5	27.5	28.5	29.5	30.5
1978	3	0	1	0	0	0	0	0	1	13	10	2	4	3	0
1979	0	2	5	6	10	1	2	2	0	1	4	2	0	2	
1980	5	4	1	11	1	1	3	8	13	7	1	3	4		
1981	0	2	5	3	2	2	4	1	0	1	2	0			
1982	6	6	2	2	7	8	2	1	1	9	2				
1983	7	3	1	9	6	2	8	4	0	1					
1984	10	8	8	7	4	5	2	2	5						
1985	5	3	1	0	5	4	5	1							
1986	5	3	6	7	11	2	3								
1987	15	12	11	2	2	2									
1988	88	81	101	107	117										
1989	22	11	3	8											
1990	53	58	47												
1991	4	5													
1992	16														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

Annual % Change																
3 Pt. % Chg.	-45.1%	-30.0%	-31.9%	124.5%	222.0%	-26.9%	33.3%	-57.9%	169.6%	-10.7%	38.3%	-65.9%	5.7%			
5 Pt. % Chg.	-40.5%	-17.3%	32.8%	#NUM!	83.7%	-1.8%	5.2%	-0.2%	-30.6%	-3.9%	-29.6%	N/A	N/A			

**Ohio Bureau of Workers' Compensation  
Public Employers-State Agencies  
Rehabilitation (Med on Comp)**

Accident Year	Paid Loss Development Factors - Evaluation in Years														
	<u>0.5-1.5</u>	<u>1.5-2.5</u>	<u>2.5-3.5</u>	<u>3.5-4.5</u>	<u>4.5-5.5</u>	<u>5.5-6.5</u>	<u>6.5-7.5</u>	<u>7.5-8.5</u>	<u>8.5-9.5</u>	<u>9.5-10.5</u>	<u>10.5-11.5</u>	<u>11.5-12.5</u>	<u>12.5-13.5</u>	<u>13.5-14.5</u>	<u>14.5-15.5</u>
1978															0.649
1979														0.505	0.479
1980													0.174	2.537	0.329
1981												1.301	1.188	0.037	7.170
1982											1.861	0.838	0.831	1.004	0.412
1983											1.140	0.488	1.660	0.410	2.685
1984									0.434	2.686	0.531	0.162	3.532	0.675	0.682
1985								0.308	1.320	1.191	0.296	1.715	0.538	2.691	0.345
1986							0.464	0.747	0.458	0.909	0.893	0.746	1.021	0.900	1.512
1987						0.692	0.413	0.775	1.533	1.190	0.972	1.231	0.903	0.186	5.252
1988					1.166	1.223	0.460	0.296	0.881	2.142	0.706	0.440	0.929	1.746	16.355
1989				0.544	0.563	0.815	0.526	1.540	0.971	1.044	0.443	1.752	1.312	0.524	0.946
1990			0.859	0.413	0.904	1.001	0.953	0.825	1.052	0.972	1.206	1.104	0.746	1.058	1.030
1991		1.125	0.462	0.383	1.488	0.642	0.678	1.347	0.263	0.771	2.292	2.719	0.245	1.738	0.484
1992	15.850	0.928	0.427	0.699	0.573	0.947	1.523	0.544	1.118	1.221	0.661	1.876	0.667	0.547	0.649
1993	8.731	0.789	0.558	0.593	0.758	1.026	0.616	1.452	0.740	1.012	0.663	1.314	0.332	1.820	1.285
1994	10.982	0.666	0.451	1.039	1.222	0.670	0.746	0.722	2.461	0.383	1.187	0.634	1.110	1.496	
1995	11.568	0.645	0.846	0.742	0.762	0.482	1.631	0.806	0.529	1.568	0.401	1.958	0.323		
1996	16.767	0.890	0.543	0.385	0.808	1.121	0.691	0.682	1.433	0.524	1.331	1.225			
1997	12.862	0.776	0.346	1.011	0.865	0.499	0.676	1.510	0.765	0.976	0.682				
1998	10.001	0.595	0.628	0.876	0.502	0.808	0.612	1.042	0.443	1.600					
1999	10.554	0.708	0.686	0.573	0.499	0.730	0.606	0.785	1.131						
2000	11.747	0.896	0.513	0.418	0.707	0.545	1.273	1.119							
2001	8.987	0.569	0.595	0.589	0.728	0.870	0.596								
2002	9.799	0.639	0.572	0.633	0.721	0.652									
2003	8.455	0.653	0.551	0.801	0.665										
2004	8.731	0.659	0.696	0.449											
2005	6.277	0.536	0.540												
2006	8.482	0.631													
2007	5.791														
2008															
Avg All	10.349	0.731	0.579	0.634	0.808	0.795	0.779	0.906	0.971	1.158	0.954	1.219	0.969	1.117	2.517
Avg Last3	6.850	0.609	0.596	0.628	0.705	0.689	0.825	0.982	0.780	1.033	0.805	1.272	0.588	1.288	0.806
Selected	7.103	0.629	0.607	0.651	0.734	0.962	0.962	0.962	0.962	0.962	0.962	0.962	0.962	0.962	0.962

Accident Year	Paid Loss Development Factors - Evaluation in Years														
	<u>15.5-16.5</u>	<u>16.5-17.5</u>	<u>17.5-18.5</u>	<u>18.5-19.5</u>	<u>19.5-20.5</u>	<u>20.5-21.5</u>	<u>21.5-22.5</u>	<u>22.5-23.5</u>	<u>23.5-24.5</u>	<u>24.5-25.5</u>	<u>25.5-26.5</u>	<u>26.5-27.5</u>	<u>27.5-28.5</u>	<u>28.5-29.5</u>	<u>29.5-30.5</u>
1978	0.284	0.026	7.620	0.448	1.759	0.714	0.406	1.336	5.832	13.714	0.787	0.224	1.631	0.903	0.058
1979	0.028	9.890	3.013	1.192	1.717	0.107	1.610	1.234	0.000	N/A	2.897	0.393	0.266	5.765	
1980	3.254	0.755	0.244	11.385	0.087	1.048	3.439	2.320	1.629	0.550	0.184	1.972	1.643		
1981	0.121	6.756	2.728	0.531	0.612	1.059	2.388	0.339	0.274	3.466	1.642	0.089			
1982	1.029	0.954	0.417	0.831	3.471	1.211	0.236	0.357	0.901	14.122	0.274				
1983	1.428	0.377	0.213	16.086	0.666	0.290	4.914	0.510	0.017	14.111					
1984	3.626	0.826	0.997	0.802	0.561	1.202	0.426	1.179	2.022						
1985	1.802	0.615	0.264	0.000	N/A	0.892	1.052	0.164							
1986	0.844	0.714	1.837	1.228	1.507	0.180	1.703								
1987	0.868	0.777	0.883	0.150	1.424	1.028									
1988	0.722	0.918	1.250	1.067	1.091										
1989	3.017	0.503	0.276	2.592											
1990	0.990	1.087	0.810												
1991	0.698	1.451													
1992	2.870														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															
Avg All	1.439	1.832	1.581	3.026	1.290	0.773	1.797	0.930	1.525	9.192	1.157	0.669	N/A	N/A	N/A
Avg Last 3	1.519	1.014	0.779	1.270	1.340	0.700	1.060	0.618	0.980	10.566	0.700	0.818	1.180	N/A	N/A
Selected	0.962	0.962	0.962	0.962	0.962	0.962	0.962	0.962	0.962	0.962	0.962	0.962	0.962	0.962	0.896

**Ohio Bureau of Workers' Compensation  
Public Employers-State Agencies  
Rehabilitation (Med on Comp)**

Accident Year	Paid Loss Development Factors - Indexed Payments														
	<u>0.5-1.5</u>	<u>1.5-2.5</u>	<u>2.5-3.5</u>	<u>3.5-4.5</u>	<u>4.5-5.5</u>	<u>5.5-6.5</u>	<u>6.5-7.5</u>	<u>7.5-8.5</u>	<u>8.5-9.5</u>	<u>9.5-10.5</u>	<u>10.5-11.5</u>	<u>11.5-12.5</u>	<u>12.5-13.5</u>	<u>13.5-14.5</u>	<u>14.5-15.5</u>
1978															0.613
1979														0.477	0.458
1980													0.164	2.421	0.315
1981												1.228	1.134	0.035	6.928
1982											1.757	0.800	0.795	0.970	0.401
1983										0.321	1.088	0.467	1.604	0.399	2.602
1984									0.410	2.564	0.509	0.156	3.436	0.654	0.659
1985								0.291	1.260	1.140	0.286	1.668	0.521	2.600	0.332
1986							0.438	0.713	0.439	0.878	0.869	0.723	0.986	0.865	1.446
1987						0.653	0.394	0.742	1.482	1.157	0.942	1.190	0.868	0.178	5.016
1988					1.100	1.167	0.440	0.286	0.857	2.075	0.682	0.422	0.888	1.668	15.722
1989				0.513	0.537	0.780	0.508	1.498	0.940	1.008	0.426	1.675	1.253	0.504	0.906
1990			0.811	0.394	0.865	0.967	0.927	0.799	1.016	0.934	1.152	1.054	0.717	1.014	0.989
1991		1.062	0.441	0.367	1.438	0.625	0.657	1.301	0.253	0.737	2.189	2.614	0.235	1.668	0.465
1992	14.960	0.885	0.409	0.676	0.558	0.918	1.471	0.523	1.069	1.166	0.636	1.798	0.640	0.526	0.621
1993	8.334	0.755	0.539	0.577	0.734	0.991	0.592	1.388	0.706	0.973	0.635	1.261	0.319	1.743	1.230
1994	10.509	0.643	0.438	1.007	1.180	0.644	0.714	0.690	2.366	0.367	1.139	0.609	1.063	1.432	
1995	11.178	0.627	0.819	0.717	0.732	0.460	1.558	0.775	0.507	1.505	0.386	1.875	0.310		
1996	16.310	0.862	0.525	0.370	0.773	1.071	0.664	0.654	1.375	0.503	1.275	1.173			
1997	12.464	0.750	0.333	0.967	0.826	0.480	0.648	1.449	0.736	0.935	0.653				
1998	9.662	0.571	0.600	0.837	0.483	0.774	0.587	1.001	0.425	1.532					
1999	10.141	0.677	0.655	0.551	0.478	0.700	0.583	0.752	1.084						
2000	11.230	0.856	0.493	0.400	0.679	0.524	1.219	1.072							
2001	8.585	0.547	0.570	0.565	0.700	0.834	0.570								
2002	9.420	0.613	0.549	0.609	0.690	0.625									
2003	8.100	0.626	0.530	0.767	0.637										
2004	8.377	0.634	0.666	0.430											
2005	6.034	0.513	0.517												
2006	8.123	0.604													
2007	5.546														
2008															
Avg All	9.936	0.702	0.556	0.609	0.776	0.763	0.748	0.871	0.933	1.112	0.914	1.170	0.933	1.072	2.419
Avg Last3	6.568	0.584	0.571	0.602	0.676	0.661	0.791	0.942	0.748	0.990	0.771	1.219	0.564	1.234	0.772
Selected	7.103	0.629	0.607	0.651	0.734	0.962	0.962	0.962	0.962	0.962	0.962	0.962	0.962	0.962	0.962

Accident Year	Paid Loss Development Factors - Indexed Payments														
	<u>15.5-16.5</u>	<u>16.5-17.5</u>	<u>17.5-18.5</u>	<u>18.5-19.5</u>	<u>19.5-20.5</u>	<u>20.5-21.5</u>	<u>21.5-22.5</u>	<u>22.5-23.5</u>	<u>23.5-24.5</u>	<u>24.5-25.5</u>	<u>25.5-26.5</u>	<u>26.5-27.5</u>	<u>27.5-28.5</u>	<u>28.5-29.5</u>	<u>29.5-30.5</u>
1978	0.284	0.025	7.292	0.433	1.711	0.692	0.392	1.284	5.575	13.099	0.756	0.215	1.565	0.868	0.055
1979	0.028	9.464	2.911	1.159	1.664	0.103	1.547	1.179	0.000	N/A	2.776	0.377	0.255	5.521	
1980	3.254	0.729	0.237	11.033	0.084	1.007	3.288	2.216	1.566	0.527	0.177	1.895	1.573		
1981	0.121	6.572	2.644	0.513	0.588	1.013	2.281	0.326	0.263	3.326	1.578	0.086			
1982	1.029	0.924	0.403	0.799	3.319	1.157	0.227	0.342	0.864	13.576	0.262				
1983	1.428	0.364	0.204	15.378	0.636	0.279	4.708	0.489	0.017	13.514					
1984	3.626	0.794	0.953	0.766	0.540	1.152	0.408	1.133	1.937						
1985	1.802	0.588	0.252	0.000	N/A	0.856	1.011	0.158							
1986	0.844	0.682	1.765	1.177	1.445	0.173	1.631								
1987	0.868	0.747	0.846	0.144	1.369	0.984									
1988	0.722	0.879	1.199	1.026	1.045										
1989	3.017	0.483	0.265	2.483											
1990	0.990	1.045	0.776												
1991	0.698	1.390													
1992	2.748														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															
Avg All	1.431	1.763	1.519	2.909	1.240	0.742	1.721	0.891	1.460	8.808	1.110	0.643	N/A	N/A	N/A
Avg Last 3	1.479	0.973	0.747	1.217	1.286	0.671	1.017	0.593	0.939	10.138	0.672	0.786	1.131	N/A	N/A
Selected	0.962	0.962	0.962	0.962	0.962	0.962	0.962	0.962	0.962	0.962	0.962	0.962	0.962	0.962	0.896

**Ohio Bureau of Workers' Compensation  
Public Employers-State Agencies  
Rehabilitation (Med on Comp)**

Accident Year	Paid Losses (in thousands) - Evaluation in Years																
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>	
1978																15	10
1979																24	6
1980													13		2	6	2
1981												6		8		9	0
1982											14	26	22	18	18	7	7
1983										18	6	7	3	6	2	6	6
1984									25	11	29	15	3	9	6	4	4
1985								34	11	14	17	5	8	5	12	4	4
1986							68	31	23	11	10	9	7	7	6	9	9
1987						70	49	20	16	24	28	28	34	31	6	30	30
1988					76	89	109	50	15	13	28	20	9	8	14	230	230
1989				135	73	41	34	18	27	26	28	12	21	28	15	14	14
1990			361	310	128	116	116	110	91	96	93	112	124	92	98	101	101
1991		214	241	112	43	64	41	28	37	10	8	17	47	12	20	10	10
1992	14	219	203	87	61	35	33	50	27	30	37	25	46	31	17	11	11
1993	32	282	223	124	74	56	57	35	51	38	38	25	33	11	20	26	26
1994	27	299	199	90	93	114	76	57	41	101	39	46	29	32	48		
1995	26	299	192	163	121	92	44	72	58	31	48	19	38	12			
1996	24	397	353	192	74	60	67	46	32	45	24	32	39				
1997	45	575	446	155	156	135	68	46	69	53	51	35					
1998	73	727	432	272	238	119	97	59	62	27	44						
1999	77	814	576	395	226	113	82	50	39	44							
2000	71	832	745	382	160	113	62	78	88								
2001	136	1,226	698	415	244	178	155	92									
2002	105	1,032	660	378	239	172	112										
2003	119	1,003	654	360	289	192											
2004	118	1,031	680	473	213												
2005	178	1,119	599	324													
2006	104	886	559														
2007	158	912															
2008	147																

Accident Year	Paid Losses (in thousands) - Evaluation in Years														
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>
1978	3	0	1	0	0	0	0	0	1	14	11	2	4	4	0
1979	0	2	5	6	10	1	2	2	0	1	4	2	0	2	
1980	6	5	1	13	1	1	4	9	15	8	2	3	5		
1981	0	2	5	3	2	2	5	2	0	1	2	0			
1982	8	7	3	3	9	11	3	1	1	11	3				
1983	9	3	1	12	8	2	11	6	0	1					
1984	15	12	12	10	5	7	3	3	7						
1985	8	5	1	0	7	7	7	1							
1986	8	5	10	12	19	3	6								
1987	26	20	18	3	4	4									
1988	166	153	191	203	222										
1989	42	21	6	15											
1990	100	108	88												
1991	7	10													
1992	31														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

**Ohio Bureau of Workers' Compensation**  
**Public Employers-State Agencies**  
**Health-Other (Med on Comp)**  
**Summary of Unpaid Loss @ 6/30/08**  
(Dollars in Thousands)

<u>Accident Year</u>	<u>Undiscounted Unpaid Loss</u>	<u>Discounted Unpaid Loss</u>
Prior to 1978	31	20
1978	37	24
1979	7	5
1980	13	8
1981	42	25
1982	36	21
1983	3	2
1984	100	56
1985	15	8
1986	85	45
1987	100	52
1988	348	174
1989	255	124
1990	650	307
1991	176	80
1992	422	187
1993	207	89
1994	882	368
1995	13,313	5,377
1996	521	204
1997	236	89
1998	475	174
1999	784	278
2000	2,118	726
2001	2,087	691
2002	14,694	4,700
2003	6,062	1,873
2004	16,767	5,003
2005	8,729	2,514
2006	25,667	7,094
2007	15,109	4,000
2008	<u>8,192</u>	<u>2,079</u>
<b>Total 1978-2008:</b>	<b>118,136</b>	<b>36,377</b>
<b>Total:</b>	<b>118,167</b>	<b>36,397</b>

Note: Unpaid Loss for accident year 2008 is for the first half of the year only.

**Ohio Bureau of Workers' Compensation**  
**Public Employers-State Agencies**  
**Health-Other (Med on Comp)**  
**Unpaid Loss Payment Projections**  
**Fiscal Year Ending 6/30**

Accident Year	Unpaid Loss		Fiscal Year Ending 6/30 (Dollars in Thousands)												2023 and Subsequent			
	Undisc.	Disc.	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020		2021	2022	
1978	37	24	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	10
1979	7	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2
1980	13	8	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	4
1981	42	25	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	15
1982	36	21	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	14
1983	3	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
1984	100	56	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	45
1985	15	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7
1986	85	45	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	43
1987	100	52	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	54
1988	348	174	7	8	8	8	9	9	9	9	9	9	9	9	9	9	9	197
1989	255	124	5	5	6	6	6	6	7	7	7	7	7	7	7	7	7	151
1990	650	307	11	12	13	14	14	15	16	17	18	19	21	22	23	24	24	403
1991	176	80	3	3	3	3	3	4	4	4	4	4	5	5	6	6	6	113
1992	422	187	6	7	7	8	8	8	9	9	10	11	11	12	13	14	14	283
1993	207	89	3	3	3	3	3	4	4	4	4	5	5	5	6	6	7	144
1994	882	368	11	12	13	14	14	15	16	17	18	19	20	22	23	25	26	633
1995	13,313	5,377	156	167	178	190	190	203	217	232	248	265	283	302	323	345	368	9,836
1996	521	204	6	6	6	7	7	7	8	8	9	10	10	11	12	13	13	395
1997	236	89	2	3	3	3	3	3	3	4	4	4	4	5	5	5	6	183
1998	475	174	4	5	5	5	5	6	6	7	7	8	8	9	10	10	10	376
1999	784	278	7	7	8	8	8	9	9	10	11	12	12	13	14	15	16	633
2000	2,118	726	17	18	19	21	21	22	24	25	27	29	31	33	35	38	40	1,739
2001	2,087	691	16	17	18	19	19	20	22	23	25	26	28	30	32	34	37	1,739
2002	14,694	4,700	102	109	117	124	124	133	142	152	162	173	185	198	211	225	241	12,421
2003	6,062	1,873	39	42	45	48	48	51	54	58	62	66	71	76	81	86	92	5,189
2004	16,767	5,003	101	108	115	123	123	131	140	150	160	171	183	195	208	223	238	14,521
2005	8,729	2,514	49	52	56	60	60	64	68	73	78	83	89	95	101	108	115	7,641
2006	25,667	7,094	76	143	153	164	164	175	187	199	213	227	243	259	277	296	316	22,738
2007	15,109	4,000	32	45	84	90	96	96	103	110	117	125	134	143	152	163	174	13,542
2008	16,387	4,158	37	35	48	91	97	97	104	111	119	127	135	145	154	165	176	14,843
<b>Total</b>	<b>126,330</b>	<b>38,457</b>	<b>704</b>	<b>820</b>	<b>924</b>	<b>1,026</b>	<b>1,026</b>	<b>1,095</b>	<b>1,169</b>	<b>1,249</b>	<b>1,333</b>	<b>1,423</b>	<b>1,518</b>	<b>1,620</b>	<b>1,727</b>	<b>1,841</b>	<b>1,962</b>	<b>107,918</b>

-Discount Rate 5.00%

-Note: Projected payments for accident year 2008 are for the full accident year.

- Annual Inflation & Cost Containment Assumptions: Cost Containment Reduction = 0% for 2008

- Inflation Varies by Fiscal Year

Fisc. Yr. Ending 6/30	2009	2010	2011	2012	2013	2014	2014	2014	>2014
Inflation Rate	9%	9%	9%	9%	9%	9%	9%	9%	9%

**Ohio Bureau of Workers' Compensation  
Public Employers-State Agencies  
Health-Other (Med on Comp)**

Accident Year	Calendar Year Persistence														
	0.5-1.5	1.5-2.5	2.5-3.5	3.5-4.5	4.5-5.5	5.5-6.5	6.5-7.5	7.5-8.5	8.5-9.5	9.5-10.5	10.5-11.5	11.5-12.5	12.5-13.5	13.5-14.5	14.5-15.5
1978															
1979															0.247
1980													7.492	3.353	24.733
1981												0.518	1.665	0.770	1.317
1982											0.384	0.220	0.167	0.347	0.443
1983											1.032	0.874	0.467	0.578	0.070
1984									1.523	3.141	5.440	2.299	1.171	18.875	7.330
1985								0.504	0.910	0.565	1.413	2.381	0.072	0.116	0.533
1986							1.258	1.067	0.878	1.159	1.618	3.172	4.316	0.984	3.728
1987						0.641	0.355	1.329	0.685	0.148	0.433	2.601	0.905	0.219	1.998
1988					0.281	0.877	0.596	0.163	1.188	0.550	0.067	0.104	2.122	0.372	0.596
1989				3.200	1.207	1.078	3.148	0.783	0.810	2.423	10.559	0.333	2.992	1.649	0.306
1990			0.141	0.768	0.579	0.981	1.875	2.967	2.274	0.326	0.533	1.461	0.632	0.358	5.545
1991		7.316	1.223	0.822	0.402	0.283	0.667	0.480	1.535	1.342	0.269	2.918	6.747	1.093	2.393
1992	20.460	1.028	0.714	0.589	0.707	0.351	0.723	0.421	0.332	0.962	0.304	0.698	0.114	0.698	0.759
1993	5.335	1.006	0.828	0.691	1.421	0.442	0.479	0.833	0.616	0.816	1.549	1.704	3.127	0.522	2.657
1994	5.204	0.641	0.531	0.360	0.696	2.546	0.597	1.663	0.275	0.174	0.128	0.038	0.207	0.062	0.246
1995	76.259	1.802	0.583	0.434	0.183	0.522	0.073	0.187	0.058	0.097	0.077	0.083	0.088	0.071	
1996	28.463	1.100	0.916	1.567	3.028	9.806	7.137	89.948	95.346	73.392	8.628	29.040	27.368		
1997	3.263	1.033	0.352	0.177	0.606	0.919	0.341	0.254	0.309	2.848	0.275	2.159			
1998	24.513	1.138	0.886	0.332	1.094	0.211	0.584	1.263	1.317	4.723	0.518				
1999	11.999	1.538	0.600	0.651	0.957	0.896	0.752	0.325	0.666	0.751					
2000	13.410	1.105	0.866	2.376	0.290	0.327	0.898	0.507	0.417						
2001	6.542	0.625	0.481	0.742	0.932	0.934	0.389	0.991							
2002	2.821	0.486	1.812	0.496	0.636	0.353	0.141								
2003	5.961	0.308	1.493	1.290	3.279	2.777									
2004	6.964	0.343	0.272	0.285	0.379										
2005	10.490	0.747	3.131	3.603											
2006	10.756	0.245	0.428												
2007	24.788	1.623													
2008	17.966														

Avg Last5	14.193	0.653	1.427	1.283	1.103	1.057	0.553	0.668	19.611	16.362	1.925	6.605	6.181	0.489	2.320
Avg Last3	17.837	0.872	1.277	1.726	1.431	1.355	0.476	0.608	0.800	2.774	3.140	10.427	9.221	0.218	1.221
Selected	17.837	0.872	1.277	1.726	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980

Accident Year	Calendar Year Persistence														
	15.5-16.5	16.5-17.5	17.5-18.5	18.5-19.5	19.5-20.5	20.5-21.5	21.5-22.5	22.5-23.5	23.5-24.5	24.5-25.5	25.5-26.5	26.5-27.5	27.5-28.5	28.5-29.5	29.5-30.5
1978															
1979	0.049	0.295	0.373	0.175	0.373	0.072	1.098	1.119	0.125	0.125	0.034	0.000	0.000	3.035	5.177
1980	4.837	5.272	10.816	1.478	30.486	6.652	0.109	0.870	0.130	0.037	0.004	0.019	0.014	0.729	
1981	0.581	0.544	3.241	0.107	5.701	0.832	5.600	13.887	27.965	3.606	27.940	4.715	0.331		
1982	1.968	0.476	0.430	1.801	36.975	N/A	0.492	0.600	4.147	0.438	2.559	1.484			
1983	0.207	0.599	0.043	0.049	0.000	1.164	5.145	1.449	176.013	N/A	13.041				
1984	5.548	0.638	1.032	4.571	1.663	1.143	0.062	0.004	0.000	0.038					
1985	2.483	-3.955	0.265	2.899	6.565	2.151	42.535	57.716	7.705						
1986	-0.073	0.277	0.135	0.019	0.329	0.015	0.028	0.210							
1987	1.521	1.853	3.110	4.135	1.635	3.939	0.951								
1988	3.094	1.279	6.221	5.079	0.800	0.351									
1989	0.676	0.141	0.524	0.315	1.496										
1990	1.407	0.763	0.415	0.421											
1991	2.695	2.890	3.864												
1992	1.398	0.491													
1993	2.149														
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

Avg Last 5	1.665	1.113	2.827	1.994	2.165	1.520	9.744	11.996	43.166	0.824	8.715	1.554	N/A	N/A	N/A
Avg Last 3	2.081	1.381	1.601	1.939	1.310	1.435	14.504	19.310	61.239	0.159	14.513	2.072	0.115	1.882	N/A
Selected	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.943

**Ohio Bureau of Workers' Compensation  
Public Employers-State Agencies  
Health-Other (Med on Comp)**

Accident Year	Paid Losses per Ultimate Lost Time Claim Count - Evaluation in Years															
	0.5	1.5	2.5	3.5	4.5	5.5	6.5	7.5	8.5	9.5	10.5	11.5	12.5	13.5	14.5	15.5
1978															12	6
1979														50	43	65
1980													7	13	3	4
1981												13	8	3	3	3
1982											34	35	20	9	7	1
1983										23	34	23	19	13	17	10
1984								15	11	4	8	11	1	1	1	1
1985							30	12	8	6	5	13	11	2	2	1
1986						24	11	9	5	3	4	3	2	0	0	3
1987							37	31	6	7	19	9	1	2	1	1
1988					133	35	11	45	16	17	15	22	1	4	2	1
1989				41	29	10	14	20	21	6	2	2	1	1	2	1
1990			295	38	17	15	11	7	3	6	8	4	1	2	5	0
1991		40	31	21	36	38	10	6	4	3	3	1	1	0	0	0
1992	2	30	30	61	54	30	8	10	8	3	2	1	2	1	1	1
1993	6	30	74	79	21	18	21	9	6	2	1	1	0	1	1	1
1994	6	116	148	58	26	8	16	3	9	4	8	6	6	9	6	
1995	2	82	99	60	44	30	47	46	71	80	75	68	100	80		
1996	3	90	65	28	10	5	6	1	1	1	8	3	3			
1997	28	63	81	57	8	7	2	3	3	3	13	1				
1998	3	71	64	24	6	11	6	3	2	3	3					
1999	6	42	39	10	11	6	3	6	4	3						
2000	3	36	11	5	22	11	7	8	8							
2001	5	18	10	29	11	8	20	8								
2002	6	20	16	23	12	57	60									
2003	3	52	15	9	17	22										
2004	8	45	35	61	57											
2005	4	46	20	16												
2006	4	80	37													
2007	3	23														
2008	1															

Annual % Change																
3 Pt. % Chg.	-45.8%	-29.9%	3.3%	29.6%	116.5%	67.1%	188.2%	14.1%	99.2%	12.1%	-42.5%	-85.9%	-27.9%	728.7%	204.7%	73.4%
5 Pt. % Chg.	-32.0%	-10.4%	20.8%	-2.5%	26.5%	51.3%	91.2%	34.6%	61.3%	-41.2%	-32.8%	1.0%	106.0%	331.5%	95.8%	6.1%

Accident Year	Paid Losses per Ultimate Lost Time Claim Count - Evaluation in Years														
	16.5	17.5	18.5	19.5	20.5	21.5	22.5	23.5	24.5	25.5	26.5	27.5	28.5	29.5	30.5
1978	3	6	4	2	2	0	6	0	0	0	0	0	0	1	2
1979	20	10	14	5	5	5	0	3	2	1	0	0	0	0	
1980	2	1	3	0	1	1	3	17	39	6	21	13	0		
1981	2	1	2	0	2	1	1	1	2	1	3	1			
1982	2	4	0	0	0	2	2	0	2	1	1				
1983	6	2	1	1	2	0	0	0	0	0					
1984	3	1	0	1	0	4	3	4	2						
1985	(0)	0	0	0	2	0	0	0							
1986	2	3	3	6	4	2	1								
1987	2	1	1	3	1	1									
1988	1	0	0	1	4										
1989	2	1	2	2											
1990	1	6	6												
1991	2	1													
1992	3														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

Annual % Change																
3 Pt. % Chg.	54.9%	24.1%	237.2%	-2.9%	-7.1%	349.8%	-32.7%	401.5%	#NUM!	-69.1%	-78.9%	86.0%	#NUM!			
5 Pt. % Chg.	33.6%	49.2%	18.9%	70.5%	38.7%	16.3%	-23.4%	-10.3%	#NUM!	-53.2%	193.0%	N/A	N/A			

**Ohio Bureau of Workers' Compensation  
Public Employers-State Agencies  
Health-Other (Med on Comp)**

Accident Year	Paid Loss Development Factors - Evaluation in Years															
	<u>0.5-1.5</u>	<u>1.5-2.5</u>	<u>2.5-3.5</u>	<u>3.5-4.5</u>	<u>4.5-5.5</u>	<u>5.5-6.5</u>	<u>6.5-7.5</u>	<u>7.5-8.5</u>	<u>8.5-9.5</u>	<u>9.5-10.5</u>	<u>10.5-11.5</u>	<u>11.5-12.5</u>	<u>12.5-13.5</u>	<u>13.5-14.5</u>	<u>14.5-15.5</u>	
1978															0.508	
1979														0.846	1.519	
1980													1.889	0.206	1.545	
1981												0.587	0.445	0.904	1.053	
1982											1.027	0.587	0.434	0.826	0.165	
1983											0.693	0.811	0.668	1.354	0.573	
1984									0.707	0.400	1.920	1.311	0.084	1.476	0.809	
1985								0.391	0.645	0.768	0.778	2.784	0.911	0.177	0.531	
1986								0.461	0.784	0.582	0.557	1.420	0.670	0.775	0.140	10.054
1987						0.833	0.209	1.129	2.582	0.485	0.112	2.228	0.580	1.101	0.726	
1988					0.267	0.308	4.120	0.355	1.047	0.917	1.438	0.028	6.284	0.453	0.322	
1989				0.707	0.345	1.410	1.427	1.012	0.307	0.330	0.898	0.699	0.822	1.735	0.622	
1990			0.129	0.458	0.832	0.746	0.639	0.400	2.303	0.549	0.255	1.900	3.065	0.040	5.457	
1991		0.773	0.682	1.702	1.060	0.271	0.555	0.721	0.628	1.275	0.175	1.325	0.248	2.492	0.967	
1992	15.398	0.982	2.061	0.884	0.546	0.269	1.239	0.795	0.440	0.554	0.577	1.523	0.406	0.889	2.377	
1993	5.209	2.506	1.059	0.266	0.866	1.144	0.457	0.596	0.418	0.304	1.384	0.221	5.327	0.467	2.553	
1994	20.356	1.277	0.392	0.447	0.313	1.950	0.214	2.523	0.479	1.891	0.751	0.967	1.559	0.643		
1995	54.059	1.211	0.602	0.742	0.683	1.536	0.983	1.539	1.131	0.943	0.905	1.467	0.801			
1996	31.335	0.722	0.434	0.354	0.474	1.351	0.122	1.067	1.225	7.695	0.436	0.850				
1997	2.281	1.274	0.705	0.138	0.891	0.329	1.433	1.008	0.835	4.520	0.108					
1998	27.433	0.905	0.369	0.270	1.701	0.519	0.466	0.800	1.261	0.985						
1999	7.061	0.946	0.249	1.156	0.554	0.556	1.852	0.615	0.874							
2000	11.481	0.318	0.421	4.543	0.492	0.675	1.089	1.064								
2001	3.328	0.547	2.946	0.392	0.674	2.615	0.417									
2002	3.180	0.789	1.431	0.525	4.715	1.046										
2003	15.285	0.295	0.608	1.856	1.235											
2004	5.992	0.766	1.771	0.929												
2005	10.762	0.423	0.807													
2006	18.536	0.462														
2007	7.062															
2008																
Avg All	14.922	0.887	0.917	0.961	0.978	0.972	0.980	0.925	0.966	1.477	0.805	1.122	1.519	0.859	1.861	
Avg Last3	12.120	0.550	1.062	1.103	2.208	1.445	1.119	0.826	0.990	4.400	0.483	1.095	2.563	0.666	1.966	
Selected	17.837	0.872	1.277	1.726	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	

Accident Year	Paid Loss Development Factors - Evaluation in Years														
	<u>15.5-16.5</u>	<u>16.5-17.5</u>	<u>17.5-18.5</u>	<u>18.5-19.5</u>	<u>19.5-20.5</u>	<u>20.5-21.5</u>	<u>21.5-22.5</u>	<u>22.5-23.5</u>	<u>23.5-24.5</u>	<u>24.5-25.5</u>	<u>25.5-26.5</u>	<u>26.5-27.5</u>	<u>27.5-28.5</u>	<u>28.5-29.5</u>	<u>29.5-30.5</u>
1978	0.504	1.811	0.639	0.662	0.709	0.207	15.339	0.029	1.949	0.889	0.176	0.000	N/A	N/A	3.297
1979	0.302	0.507	1.408	0.333	1.082	0.999	0.029	17.506	0.885	0.642	0.016	18.433	0.432	1.932	
1980	0.465	0.686	2.436	0.052	4.579	1.732	2.202	5.917	2.276	0.143	3.860	0.594	0.037		
1981	0.733	0.409	1.597	0.086	11.863	0.327	2.386	1.130	1.113	0.498	3.522	0.523			
1982	1.690	1.768	0.020	0.578	0.000	N/A	0.927	0.161	4.720	0.603	0.902				
1983	0.612	0.284	0.510	0.619	3.967	0.210	0.572	0.039	0.000	N/A					
1984	2.474	0.315	0.140	10.905	0.305	10.493	0.639	1.461	0.502						
1985	-0.198	-2.092	0.995	0.135	32.021	0.032	1.077	3.759							
1986	0.553	2.039	0.952	1.868	0.709	0.581	0.497								
1987	1.673	0.567	1.405	1.792	0.241	2.057									
1988	1.372	0.289	2.195	1.531	4.682										
1989	1.385	0.591	2.549	0.985											
1990	1.089	4.692	0.969												
1991	4.376	0.725													
1992	2.065														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															
Avg All	1.273	0.899	1.217	1.629	5.469	1.849	2.630	3.750	1.635	0.555	1.695	4.888	N/A	N/A	N/A
Avg Last 3	2.510	2.002	1.904	1.436	1.877	0.890	0.738	1.753	1.740	0.367	2.761	6.517	0.156	N/A	N/A
Selected	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.943

**Ohio Bureau of Workers' Compensation  
Public Employers-State Agencies  
Health-Other (Med on Comp)**

Accident Year	Paid Loss Development Factors - Indexed Payments														
	<u>0.5-1.5</u>	<u>1.5-2.5</u>	<u>2.5-3.5</u>	<u>3.5-4.5</u>	<u>4.5-5.5</u>	<u>5.5-6.5</u>	<u>6.5-7.5</u>	<u>7.5-8.5</u>	<u>8.5-9.5</u>	<u>9.5-10.5</u>	<u>10.5-11.5</u>	<u>11.5-12.5</u>	<u>12.5-13.5</u>	<u>13.5-14.5</u>	<u>14.5-15.5</u>
1978															0.479
1979														0.798	1.450
1980													1.783	0.197	1.479
1981												0.554	0.425	0.865	1.018
1982											0.969	0.560	0.415	0.798	0.160
1983										1.376	0.662	0.776	0.645	1.317	0.556
1984								0.667	0.382	1.837	1.267	0.082	1.430	0.782	
1985							0.369	0.615	0.735	0.752	2.708	0.883	0.171	0.510	
1986						0.435	0.748	0.557	0.539	1.381	0.649	0.749	0.135	9.612	
1987						0.786	0.200	1.080	2.495	0.471	0.108	2.153	0.557	1.052	0.694
1988				0.252	0.294	3.942	0.343	1.018	0.889	1.389	0.027	6.007	0.433	0.310	
1989			0.667	0.329	1.349	1.379	0.984	0.297	0.319	0.863	0.668	0.785	1.668	0.596	
1990			0.122	0.437	0.796	0.721	0.622	0.388	2.225	0.527	0.244	1.815	2.946	0.038	5.236
1991		0.730	0.651	1.629	1.024	0.264	0.538	0.696	0.604	1.219	0.167	1.274	0.237	2.391	0.930
1992	14.534	0.938	1.972	0.854	0.531	0.261	1.197	0.764	0.421	0.529	0.554	1.459	0.389	0.855	2.276
1993	4.972	2.398	1.023	0.258	0.839	1.105	0.439	0.570	0.399	0.292	1.326	0.212	5.121	0.447	2.445
1994	19.479	1.234	0.381	0.434	0.302	1.874	0.204	2.410	0.461	1.812	0.720	0.930	1.493	0.616	
1995	52.235	1.178	0.583	0.717	0.657	1.468	0.939	1.480	1.084	0.905	0.870	1.405	0.767		
1996	30.480	0.700	0.419	0.340	0.453	1.290	0.117	1.022	1.176	7.398	0.417	0.814			
1997	2.211	1.231	0.677	0.132	0.852	0.316	1.373	0.967	0.803	4.328	0.104				
1998	26.502	0.870	0.353	0.258	1.635	0.497	0.448	0.769	1.207	0.944					
1999	6.785	0.905	0.238	1.112	0.531	0.533	1.780	0.589	0.837						
2000	10.976	0.304	0.405	4.352	0.472	0.649	1.043	1.019							
2001	3.179	0.526	2.822	0.376	0.648	2.504	0.400								
2002	3.057	0.756	1.373	0.505	4.515	1.002									
2003	14.644	0.283	0.584	1.777	1.183										
2004	5.749	0.737	1.696	0.890											
2005	10.346	0.405	0.773												
2006	17.752	0.443													
2007	6.763														
2008															
<b>Avg All</b>	14.354	0.852	0.880	0.921	0.939	0.932	0.941	0.887	0.929	1.417	0.773	1.079	1.455	0.826	1.783
<b>Avg Last3</b>	11.620	0.528	1.018	1.057	2.115	1.385	1.074	0.792	0.949	4.223	0.464	1.050	2.461	0.639	1.884
<b>Selected</b>	17.837	0.872	1.277	1.726	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980

Accident Year	Paid Loss Development Factors - Indexed Payments														
	<u>15.5-16.5</u>	<u>16.5-17.5</u>	<u>17.5-18.5</u>	<u>18.5-19.5</u>	<u>19.5-20.5</u>	<u>20.5-21.5</u>	<u>21.5-22.5</u>	<u>22.5-23.5</u>	<u>23.5-24.5</u>	<u>24.5-25.5</u>	<u>25.5-26.5</u>	<u>26.5-27.5</u>	<u>27.5-28.5</u>	<u>28.5-29.5</u>	<u>29.5-30.5</u>
1978	0.504	1.729	0.612	0.640	0.690	0.201	14.819	0.028	1.863	0.849	0.169	0.000	N/A	N/A	3.157
1979	0.302	0.485	1.361	0.324	1.049	0.965	0.027	16.736	0.845	0.617	0.015	17.686	0.416	1.851	
1980	0.465	0.663	2.369	0.051	4.423	1.664	2.105	5.652	2.188	0.137	3.704	0.571	0.035		
1981	0.733	0.398	1.548	0.083	11.400	0.313	2.279	1.087	1.066	0.478	3.385	0.501			
1982	1.690	1.713	0.020	0.555	0.000	N/A	0.891	0.154	4.528	0.579	0.864				
1983	0.612	0.275	0.490	0.592	3.789	0.202	0.548	0.037	0.000	N/A					
1984	2.474	0.303	0.134	10.416	0.293	10.053	0.614	1.405	0.481						
1985	-0.198	-2.000	0.951	0.129	30.679	0.031	1.035	3.600							
1986	0.553	1.947	0.915	1.789	0.680	0.558	0.476								
1987	1.673	0.545	1.346	1.720	0.232	1.970									
1988	1.372	0.277	2.106	1.472	4.484										
1989	1.385	0.567	2.450	0.943											
1990	1.089	4.510	0.928												
1991	4.376	0.694													
1992	1.977														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															
<b>Avg All</b>	1.267	0.865	1.171	1.560	5.247	1.773	2.533	3.587	1.567	0.532	1.627	4.689	N/A	N/A	N/A
<b>Avg Last 3</b>	2.481	1.924	1.828	1.378	1.799	0.853	0.708	1.681	1.670	0.352	2.651	6.253	0.150	N/A	N/A
<b>Selected</b>	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.943

**Ohio Bureau of Workers' Compensation  
Public Employers-State Agencies  
Health-Other (Med on Comp)**

Accident Year	Paid Losses (in thousands) - Evaluation in Years															
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>
1978															13	7
1979														50	43	65
1980													8	15	3	5
1981												15	9	4	3	4
1982											43	44	26	11	9	2
1983										31	45	31	25	17	23	13
1984									22	15	6	12	15	1	2	2
1985								47	18	12	9	7	20	18	3	2
1986							39	18	14	8	5	7	4	3	0	5
1987						63	52	11	12	32	16	2	4	2	2	2
1988					251	67	21	85	30	32	29	42	1	7	3	1
1989				79	56	19	27	39	39	12	4	4	2	2	4	2
1990			556	72	33	27	20	13	5	12	7	2	3	10	0	2
1991		73	57	39	66	70	19	10	8	5	6	1	1	0	1	1
1992	4	60	59	121	107	58	16	19	16	7	4	2	3	1	1	3
1993	11	57	142	151	40	35	40	18	11	5	1	2	0	2	1	3
1994	11	215	275	108	48	15	29	6	16	8	14	11	10	16	10	
1995	3	150	182	109	81	55	85	84	129	146	137	124	182	146		
1996	5	164	119	51	18	9	12	1	2	2	14	6	5			
1997	46	104	132	93	13	11	4	5	5	5	21	2				
1998	4	112	102	38	10	17	9	4	3	4	4					
1999	11	76	72	18	21	11	6	12	7	6						
2000	6	68	22	9	41	20	14	15	16							
2001	9	31	17	51	20	13	35	15								
2002	10	33	26	37	19	91	96									
2003	6	89	26	16	30	37										
2004	12	75	57	102	94											
2005	7	76	32	26												
2006	6	118	55													
2007	5	34														
2008	2															

Accident Year	Paid Losses (in thousands) - Evaluation in Years														
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>
1978	3	6	4	3	2	0	6	0	0	0	0	0	0	1	2
1979	20	10	14	5	5	5	0	3	2	1	0	0	0	0	
1980	2	2	4	0	1	2	3	20	46	7	25	15	1		
1981	3	1	2	0	2	1	1	2	2	1	3	2			
1982	3	5	0	0	0	3	3	0	2	1	1				
1983	8	2	1	1	3	1	0	0	0	0					
1984	4	1	0	2	1	6	4	6	3						
1985	(0)	1	1	0	3	0	0	0							
1986	3	5	5	10	7	4	2								
1987	3	2	2	4	1	2									
1988	1	0	1	1	7										
1989	3	2	5	5											
1990	2	11	11												
1991	4	3													
1992	6														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

**Ohio Bureau of Workers' Compensation**  
**Public Employers-State Agencies**  
**Medical Only**  
**Summary of Unpaid Loss @ 6/30/08**  
(Dollars in Thousands)

Accident Year	<u>Undiscounted Unpaid Loss</u>			<u>Discounted Unpaid Loss</u>		
	<u>OHA</u>	<u>w/o OHA</u>	<u>Total</u>	<u>OHA</u>	<u>w/o OHA</u>	<u>Total</u>
Prior to 1978	0	0	0	0	0	0
1978	0	0	0	0	0	0
1979	0	0	0	0	0	0
1980	0	0	0	0	0	0
1981	0	0	0	0	0	0
1982	0	0	0	0	0	0
1983	0	0	0	0	0	0
1984	0	0	0	0	0	0
1985	0	0	0	0	0	0
1986	0	0	0	0	0	0
1987	0	0	0	0	0	0
1988	0	0	0	0	0	0
1989	0	0	0	0	0	0
1990	0	0	0	0	0	0
1991	0	0	0	0	0	0
1992	0	0	0	0	0	0
1993	0	0	0	0	0	0
1994	0	0	0	0	0	0
1995	0	1	1	0	1	1
1996	0	5	5	0	4	4
1997	0	1	1	0	1	1
1998	0	4	4	0	3	3
1999	0	19	19	0	17	17
2000	0	17	17	0	15	15
2001	0	18	18	0	16	16
2002	8	62	70	8	55	63
2003	1	62	62	1	55	56
2004	3	114	117	3	100	103
2005	61	265	327	61	226	286
2006	191	213	404	189	166	355
2007	142	687	828	140	613	753
2008	<u>0</u>	<u>1,290</u>	<u>1,290</u>	<u>0</u>	<u>1,225</u>	<u>1,225</u>
<b>Total 78-08:</b>	<b>406</b>	<b>2,758</b>	<b>3,164</b>	<b>401</b>	<b>2,498</b>	<b>2,900</b>
<b>Total:</b>	<b>406</b>	<b>2,758</b>	<b>3,164</b>	<b>401</b>	<b>2,498</b>	<b>2,900</b>

Note: Unpaid Loss for accident year 2008 is for the first half of the year only.

**Ohio Bureau of Workers' Compensation**  
**Public Employers-State Agencies**  
**Medical Only**

**Unpaid Loss Payment Projections**  
**Fiscal Year Ending 6/30**

(Dollars in Thousands)

Accident Year	Unpaid Loss Undisc.	Unpaid Loss Disc.	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023 and Subsequent
1978	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1979	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1982	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1983	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1984	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1985	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1986	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1987	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1988	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1989	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1990	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1991	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1992	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1993	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1994	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1995	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1996	5	4	2	1	1	0	0	0	0	0	0	0	0	0	0	0	0
1997	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1998	4	3	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
1999	19	17	7	4	3	2	1	1	1	0	0	0	0	0	0	0	0
2000	17	15	6	4	3	2	1	1	0	0	0	0	0	0	0	0	0
2001	18	16	6	4	3	2	1	1	0	0	0	0	0	0	0	0	0
2002	70	63	24	16	10	7	4	3	2	1	1	1	0	0	0	0	0
2003	62	56	22	14	9	6	4	3	2	1	1	0	0	0	0	0	0
2004	117	103	29	31	20	13	9	6	4	2	2	1	1	0	0	0	0
2005	327	286	87	58	63	41	27	18	11	8	5	3	2	1	1	1	1
2006	404	355	122	75	51	54	36	23	15	10	6	4	3	2	1	1	1
2007	828	753	433	119	74	49	53	35	23	15	10	6	4	3	2	1	2
2008	<u>3,541</u>	<u>3,365</u>	<u>2,716</u>	<u>431</u>	<u>118</u>	<u>73</u>	<u>49</u>	<u>53</u>	<u>35</u>	<u>23</u>	<u>15</u>	<u>10</u>	<u>6</u>	<u>4</u>	<u>3</u>	<u>2</u>	<u>3</u>
<b>Total</b>	<b>5,415</b>	<b>5,039</b>	<b>3,455</b>	<b>759</b>	<b>355</b>	<b>250</b>	<b>186</b>	<b>142</b>	<b>93</b>	<b>61</b>	<b>40</b>	<b>26</b>	<b>17</b>	<b>11</b>	<b>7</b>	<b>5</b>	<b>9</b>

-Discount Rate 5.00%

-Note: Projected payments for accident year 2008 are for the full accident year.

- Annual Inflation & Cost Containment Assumptions: Cost Containment Reduction = 0% for 2008

- Inflation Varies by Fiscal Year

Fisc. Yr. Ending 6/30	2009	2010	2011	2012	2013	2014	2014	>2014
Inflation Rate	9%	9%	9%	9%	9%	9%	9%	9%

**Ohio Bureau of Workers' Compensation  
Public Employers-State Agencies  
Medical Only**

Accident Year	Calendar Year Persistency, Including Ohio Hospital Association Payments														
	0.5-1.5	1.5-2.5	2.5-3.5	3.5-4.5	4.5-5.5	5.5-6.5	6.5-7.5	7.5-8.5	8.5-9.5	9.5-10.5	10.5-11.5	11.5-12.5	12.5-13.5	13.5-14.5	14.5-15.5
1978															
1979															
1980													0.000		
1981													0.000		0.000
1982														1.133	
1983												0.000	0.647		
1984									0.040	0.044	0.000	0.000	0.000	N/A	N/A
1985								0.098	1.271	0.363	4.314	N/A	N/A	N/A	N/A
1986								0.965	0.104	0.396	0.047	0.000	N/A	0.000	0.000
1987						0.525	0.310	0.127	0.741	0.078	0.000	N/A	N/A	0.000	N/A
1988					0.673	0.623	0.178	0.057	1.771	0.140	0.000	N/A	0.366	N/A	N/A
1989				0.432	0.457	0.478	0.181	0.075	1.244	0.350	N/A	N/A	N/A	0.000	N/A
1990			0.466	0.823	0.805	0.927	0.228	0.035	0.317	0.000	0.000	0.000	N/A	N/A	N/A
1991		0.508	0.387	0.627	0.647	0.658	0.326	0.096	0.021	0.076	N/A	0.000	N/A	N/A	N/A
1992	6.893	0.428	0.364	0.666	0.911	1.060	0.467	0.376	1.223	0.000	N/A	N/A	0.000	N/A	N/A
1993	5.998	0.555	0.383	0.577	0.694	0.441	0.391	0.250	0.405	0.000	0.000	0.000	-0.924	N/A	N/A
1994	7.100	0.432	0.456	0.586	0.910	0.814	0.642	0.076	0.040	0.057	0.102	0.060	0.000	0.000	0.000
1995	7.039	0.385	0.405	0.774	1.057	0.792	0.912	0.892	0.940	0.476	1.116	1.238	0.181	0.700	
1996	6.017	0.375	0.332	0.376	0.629	0.541	1.018	0.557	0.651	0.412	0.492	0.082	0.115		
1997	7.719	0.251	0.366	0.667	0.820	0.298	0.704	0.805	0.486	0.575	1.238	3.683			
1998	3.840	0.280	0.292	0.393	0.608	0.752	0.630	1.114	1.044	1.870	0.326				
1999	4.049	0.240	0.365	0.622	0.531	0.670	0.390	0.396	0.218	0.220					
2000	3.884	0.285	0.402	0.612	0.793	1.342	0.909	1.394	1.183						
2001	3.157	0.171	0.274	0.379	0.439	0.763	0.375	0.836							
2002	2.848	0.170	0.349	0.781	0.325	0.421	0.243								
2003	2.493	0.174	0.259	0.799	1.053	1.964									
2004	2.446	0.139	0.244	0.501	0.461										
2005	2.375	0.151	0.228	0.300											
2006	2.720	0.143	0.286												
2007	2.314	0.163													
2008	2.837														
Avg Last5	2.539	0.154	0.273	0.552	0.614	1.032	0.510	0.909	0.716	0.711	0.655	1.013	-0.126	0.140	0.000
Avg Last3	2.624	0.152	0.253	0.533	0.613	1.050	0.509	0.876	0.815	0.889	0.686	1.668	0.099	0.233	0.000
Selected	2.591	0.146	0.252	0.567	0.617	0.986	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600

Accident Year	Calendar Year Persistency, Including Ohio Hospital Association Payments														
	15.5-16.5	16.5-17.5	17.5-18.5	18.5-19.5	19.5-20.5	20.5-21.5	21.5-22.5	22.5-23.5	23.5-24.5	24.5-25.5	25.5-26.5	26.5-27.5	27.5-28.5	28.5-29.5	29.5-30.5
1978															
1979				N/A	0.000	N/A									
1980			N/A												
1981		N/A													
1982	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.000	N/A						
1983	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1984	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1985	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1986	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1987	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1988	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1989	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1990	0.000	N/A													
1991	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1992	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1993	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															
Avg Last 5	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Avg Last 3	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
Selected	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600

**Ohio Bureau of Workers' Compensation  
Public Employers-State Agencies  
Medical Only**

Accident Year	Calendar Year Persistency, Excluding Ohio Hospital Association Payments														
	<u>0.5-1.5</u>	<u>1.5-2.5</u>	<u>2.5-3.5</u>	<u>3.5-4.5</u>	<u>4.5-5.5</u>	<u>5.5-6.5</u>	<u>6.5-7.5</u>	<u>7.5-8.5</u>	<u>8.5-9.5</u>	<u>9.5-10.5</u>	<u>10.5-11.5</u>	<u>11.5-12.5</u>	<u>12.5-13.5</u>	<u>13.5-14.5</u>	<u>14.5-15.5</u>
1978															N/A
1979															N/A
1980													0.000		N/A
1981												N/A	0.000		0.000
1982												0.000	0.647	N/A	1.133
1983												0.494	N/A	N/A	N/A
1984									0.040	0.044	0.000	0.000	0.000	N/A	N/A
1985								0.098	1.271	0.363	4.314	N/A	N/A	N/A	N/A
1986								0.965	0.104	0.396	0.047	0.000	N/A	0.000	0.000
1987						0.525	0.310	0.127	0.741	0.078	0.000	N/A	N/A	0.000	N/A
1988					0.673	0.623	0.178	0.057	1.771	0.140	0.000	N/A	0.366	N/A	N/A
1989				0.432	0.457	0.478	0.181	0.075	1.244	0.350	N/A	N/A	N/A	0.000	N/A
1990			0.466	0.823	0.805	0.927	0.228	0.035	0.317	0.000	0.000	0.000	N/A	N/A	N/A
1991		0.508	0.387	0.627	0.647	0.658	0.326	0.096	0.021	0.076	N/A	0.000	N/A	N/A	N/A
1992	6.893	0.428	0.364	0.666	0.911	1.060	0.467	0.376	1.223	0.000	N/A	N/A	N/A	0.000	N/A
1993	5.998	0.555	0.383	0.577	0.694	0.441	0.391	0.250	0.405	0.000	0.000	0.000	-0.924	N/A	N/A
1994	7.100	0.432	0.456	0.586	0.910	0.814	0.642	0.076	0.040	0.057	0.102	0.060	0.000	0.000	0.000
1995	7.039	0.385	0.405	0.774	1.057	0.792	0.912	0.892	0.940	0.476	1.116	1.238	0.181	0.700	
1996	6.017	0.375	0.332	0.376	0.629	0.541	1.018	0.557	0.651	0.412	0.492	0.082	0.115		
1997	7.719	0.251	0.366	0.667	0.820	0.298	0.704	0.805	0.486	0.575	1.238	3.787			
1998	3.840	0.280	0.292	0.393	0.608	0.752	0.630	1.114	1.044	1.870	0.317				
1999	4.049	0.240	0.365	0.622	0.531	0.670	0.390	0.396	0.218	0.220					
2000	3.884	0.285	0.402	0.612	0.793	1.342	0.909	1.394	1.183						
2001	3.157	0.171	0.274	0.379	0.439	0.763	0.375	0.838							
2002	2.848	0.170	0.349	0.781	0.325	0.421	0.281								
2003	2.493	0.174	0.259	0.799	1.053	1.734									
2004	2.446	0.139	0.244	0.501	0.473										
2005	2.375	0.151	0.228	0.401											
2006	2.720	0.143	0.285												
2007	2.314	0.120													
2008	2.739														
Avg Last5	2.519	0.146	0.273	0.572	0.617	0.986	0.517	0.909	0.716	0.711	0.653	1.034	-0.126	0.140	0.000
Avg Last3	2.591	0.138	0.252	0.567	0.617	0.973	0.522	0.876	0.815	0.889	0.683	1.703	0.099	0.233	0.000
Selected	2.591	0.146	0.252	0.567	0.617	0.986	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600

Accident Year	Calendar Year Persistency, Excluding Ohio Hospital Association Payments														
	<u>15.5-16.5</u>	<u>16.5-17.5</u>	<u>17.5-18.5</u>	<u>18.5-19.5</u>	<u>19.5-20.5</u>	<u>20.5-21.5</u>	<u>21.5-22.5</u>	<u>22.5-23.5</u>	<u>23.5-24.5</u>	<u>24.5-25.5</u>	<u>25.5-26.5</u>	<u>26.5-27.5</u>	<u>27.5-28.5</u>	<u>28.5-29.5</u>	<u>29.5-30.5</u>
1978															
1979				N/A	0.000	N/A									
1980			N/A												
1981		N/A													
1982	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.000	N/A						
1983	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1984	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1985	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1986	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1987	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1988	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1989	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1990	0.000	N/A													
1991	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1992	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1993	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															
Avg Last 5	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Avg Last 3	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
Selected	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600

**Ohio Bureau of Workers' Compensation  
Public Employers-State Agencies  
Medical Only**

Accident Year	Paid Losses (Including Ohio Hospital Association Payments) per Ultimate Lost Time Claim Count - Evaluation in Years																
	0.5	1.5	2.5	3.5	4.5	5.5	6.5	7.5	8.5	9.5	10.5	11.5	12.5	13.5	14.5	15.5	
1978																0	0
1979																0	0
1980														0		0	0
1981													0			0	0
1982												(0)				0	0
1983										0						0	0
1984									3	1						0	0
1985								26	1	0						0	0
1986							26	9	1	0						0	0
1987						50	31	6	0	1						0	0
1988					75	49	32	8	1	1						0	0
1989				174	107	68	45	9	1	0						1	0
1990			372	131	84	48	39	14	1	0						0	(0)
1991		733	337	134	75	59	44	8	4	4						0	0
1992	106	789	368	113	65	42	17	12	3	0					(0)	0	0
1993	131	663	294	113	60	40	30	12	1	0						0	0
1994	93	681	248	102	43	36	19	14	9	6	3	2	2	0		0	0
1995	97	644	252	56	34	24	16	10	6	6	2	1	0			0	0
1996	107	672	169	91	39	29	9	11	9	5	3	3	1			0	0
1997	87	674	250	58	35	32	16	11	11	5	3	0				0	0
1998	175	893	198	89	52	21	17	10	4	1	1					0	0
1999	221	825	244	83	40	25	25	11	6	6						0	0
2000	212	854	207	65	32	18	12	5	5							0	0
2001	270	1,216	236	84	42	16	12	6								0	0
2002	427	1,386	240	54	50	29	23									0	0
2003	556	1,378	208	62	27	12										0	0
2004	563	1,491	255	55	26											0	0
2005	628	1,686	240	85												0	0
2006	620	1,686	298													0	0
2007	729	1,832														0	0
2008	646															0	0

Annual % Change

3 Pt. % Chg.	2.1%	4.3%	8.1%	17.3%	-28.2%	-14.6%	37.1%	-29.2%	2.9%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
5 Pt. % Chg.	4.3%	7.2%	6.0%	0.6%	-8.2%	-10.2%	-0.8%	-18.4%	-15.9%	-12.5%	N/A						

Accident Year	Paid Losses (Including Ohio Hospital Association Payments) per Ultimate Lost Time Claim Count - Evaluation in Years														
	16.5	17.5	18.5	19.5	20.5	21.5	22.5	23.5	24.5	25.5	26.5	27.5	28.5	29.5	30.5
1978	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1979	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0
1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1982	0	0	0	0	0	0	(5)	0	0	0	0	0	0	0	0
1983	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1984	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1985	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1986	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1987	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1988	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1989	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1990	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1991	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1992	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1993	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1994	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1995	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1996	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1997	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1998	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1999	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2001	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2002	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2003	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2004	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2005	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2006	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2007	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2008	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Annual % Change

3 Pt. % Chg.	N/A																
5 Pt. % Chg.	N/A																

**Ohio Bureau of Workers' Compensation  
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Accident Year	Paid Losses (Excluding Ohio Hospital Association Payments) per Ultimate Lost Time Claim Count - Evaluation in Years																
	0.5	1.5	2.5	3.5	4.5	5.5	6.5	7.5	8.5	9.5	10.5	11.5	12.5	13.5	14.5	15.5	
1978																0	0
1979																0	0
1980													0			0	0
1981												0				0	0
1982											(0)					0	0
1983										0						0	0
1984									3	1						0	0
1985								26	1	0						0	0
1986							26	9	1	0						0	0
1987						50	31	6	0	1						0	0
1988					75	49	32	8	1	1						0	0
1989				174	107	68	45	9	1	0						1	0
1990			372	131	84	48	39	14	1	0						0	(0)
1991		733	337	134	75	59	44	8	4	4						0	0
1992	106	789	368	113	65	42	17	12	3	0					(0)	0	0
1993	131	663	294	113	60	40	30	12	1	0						0	0
1994	93	681	248	102	43	36	19	14	9	6	3	2	2	0		0	
1995	97	644	252	56	34	24	16	10	6	6	2	1	0				
1996	107	672	169	91	39	29	9	11	9	5	3	3	1				
1997	87	674	250	58	35	32	16	11	11	5	3	0					
1998	175	893	198	89	52	21	17	10	4	1	1						
1999	221	825	244	83	40	25	25	11	6	6							
2000	212	854	207	65	32	18	12	5	5								
2001	270	1,216	236	84	42	16	12	6									
2002	427	1,386	240	54	50	29	20										
2003	556	1,378	208	62	27	11											
2004	563	1,491	255	55	24												
2005	628	1,686	240	61													
2006	620	1,686	213														
2007	729	1,769															
2008	646																

Annual % Change

3 Pt. % Chg.	2.1%	2.4%	-8.6%	-1.2%	-30.0%	-15.6%	27.2%	-29.3%	2.9%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
5 Pt. % Chg.	4.3%	6.4%	-1.0%	-6.1%	-9.2%	-10.6%	-3.7%	-18.4%	-15.9%	-12.5%	N/A						

Accident Year	Paid Losses (Excluding Ohio Hospital Association Payments) per Ultimate Lost Time Claim Count - Evaluation in Years														
	16.5	17.5	18.5	19.5	20.5	21.5	22.5	23.5	24.5	25.5	26.5	27.5	28.5	29.5	30.5
1978	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1979	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0
1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1982	0	0	0	0	0	0	(5)	0	0	0	0	0	0	0	0
1983	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1984	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1985	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1986	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1987	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1988	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1989	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1990	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1991	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1992	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1993	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1994	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1995	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1996	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1997	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1998	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1999	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2001	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2002	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2003	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2004	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2005	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2006	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2007	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2008	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Annual % Change

3 Pt. % Chg.	N/A																
5 Pt. % Chg.	N/A																

**Ohio Bureau of Workers' Compensation**  
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Accident Year	Paid Loss Development Factors - Evaluation in Years														
	<u>0.5-1.5</u>	<u>1.5-2.5</u>	<u>2.5-3.5</u>	<u>3.5-4.5</u>	<u>4.5-5.5</u>	<u>5.5-6.5</u>	<u>6.5-7.5</u>	<u>7.5-8.5</u>	<u>8.5-9.5</u>	<u>9.5-10.5</u>	<u>10.5-11.5</u>	<u>11.5-12.5</u>	<u>12.5-13.5</u>	<u>13.5-14.5</u>	<u>14.5-15.5</u>
1978															
1979															
1980															
1981															
1982												-0.814			
1983											0.560				
1984									0.499	0.083	0.667	0.750			
1985								0.039	0.292	0.056					
1986								0.359	0.077	0.469	0.268				
1987						0.607	0.188	0.080	2.555	0.075			1.072		
1988					0.656	0.658	0.251	0.082	0.952	0.138					
1989				0.619	0.629	0.665	0.198	0.057	0.490						
1990			0.351	0.642	0.578	0.807	0.367	0.055	0.119	3.084	0.038				
1991		0.460	0.396	0.561	0.792	0.741	0.185	0.534	0.869						
1992	7.416	0.466	0.306	0.579	0.637	0.420	0.662	0.267	0.142						
1993	5.041	0.444	0.384	0.530	0.661	0.748	0.418	0.087	0.318	0.966	0.817	0.537			
1994	7.293	0.364	0.412	0.425	0.837	0.530	0.734	0.603	0.683	0.456	0.908	0.674	0.029	2.468	
1995	6.656	0.392	0.223	0.613	0.708	0.637	0.617	0.647	0.899	0.387	0.607	0.201	0.638		
1996	6.278	0.252	0.540	0.423	0.741	0.328	1.184	0.769	0.612	0.508	1.208	0.456			
1997	7.743	0.371	0.232	0.603	0.901	0.501	0.673	1.013	0.430	0.561	0.153				
1998	5.089	0.222	0.449	0.582	0.405	0.803	0.573	0.458	0.313	0.880					
1999	3.741	0.295	0.342	0.474	0.637	0.983	0.452	0.570	0.870						
2000	4.018	0.243	0.312	0.491	0.581	0.667	0.371	1.026							
2001	4.496	0.194	0.354	0.502	0.384	0.755	0.461								
2002	3.247	0.173	0.224	0.922	0.583	0.800									
2003	2.479	0.151	0.299	0.442	0.429										
2004	2.647	0.171	0.215	0.466											
2005	2.686	0.143	0.355												
2006	2.721	0.177													
2007	2.514														
2008															
Avg All	4.629	0.282	0.337	0.555	0.635	0.666	0.481	0.398	0.657	0.617	0.448	0.523	0.580	N/A	N/A
Avg Last 3	2.640	0.163	0.290	0.610	0.465	0.741	0.428	0.685	0.538	0.650	0.656	0.444	0.222	0.823	0.000
Selected	2.591	0.146	0.252	0.567	0.617	0.986	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600

Accident Year	Paid Loss Development Factors - Evaluation in Years														
	<u>15.5-16.5</u>	<u>16.5-17.5</u>	<u>17.5-18.5</u>	<u>18.5-19.5</u>	<u>19.5-20.5</u>	<u>20.5-21.5</u>	<u>21.5-22.5</u>	<u>22.5-23.5</u>	<u>23.5-24.5</u>	<u>24.5-25.5</u>	<u>25.5-26.5</u>	<u>26.5-27.5</u>	<u>27.5-28.5</u>	<u>28.5-29.5</u>	<u>29.5-30.5</u>
1978															
1979					0.000										
1980															
1981															
1982								0.000							
1983															
1984															
1985															
1986															
1987															
1988															
1989															
1990	0.000														
1991															
1992															
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															
Avg All	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Avg Last 3	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Selected	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600

**Ohio Bureau of Workers' Compensation  
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Accident Year	Paid Loss Development Factors - Indexed Payments														
	<u>0.5-1.5</u>	<u>1.5-2.5</u>	<u>2.5-3.5</u>	<u>3.5-4.5</u>	<u>4.5-5.5</u>	<u>5.5-6.5</u>	<u>6.5-7.5</u>	<u>7.5-8.5</u>	<u>8.5-9.5</u>	<u>9.5-10.5</u>	<u>10.5-11.5</u>	<u>11.5-12.5</u>	<u>12.5-13.5</u>	<u>13.5-14.5</u>	<u>14.5-15.5</u>
1978															
1979															
1980															
1981															
1982											-0.768				
1983									0.528						N/A
1984								0.471	0.079	0.638	0.725			N/A	N/A
1985							0.036	0.278	0.054				N/A	N/A	N/A
1986							0.338	0.073	0.448	0.259		N/A	1.035	0.000	N/A
1987						0.573	0.179	0.077	2.468	0.073	0.000	N/A	N/A	0.000	N/A
1988					0.619	0.628	0.241	0.079	0.926	0.134	0.000	N/A	0.000	N/A	N/A
1989				0.584	0.600	0.637	0.192	0.055	0.475	0.000	N/A	N/A	N/A	0.000	N/A
1990			0.331	0.613	0.553	0.779	0.357	0.053	0.115	2.963	0.036	0.000	N/A	N/A	N/A
1991		0.434	0.378	0.537	0.766	0.721	0.179	0.516	0.835	0.000	N/A	0.000	N/A	N/A	N/A
1992	6.999	0.445	0.293	0.560	0.620	0.407	0.640	0.257	0.135	0.000	N/A	N/A	N/A	0.000	N/A
1993	4.812	0.425	0.371	0.515	0.640	0.723	0.402	0.084	0.304	0.929	0.783	0.515	0.000	N/A	N/A
1994	6.979	0.352	0.401	0.412	0.808	0.509	0.702	0.576	0.656	0.437	0.871	0.648	0.028	2.364	
1995	6.431	0.381	0.216	0.592	0.680	0.609	0.589	0.622	0.862	0.372	0.584	0.193	0.611		
1996	6.107	0.244	0.522	0.407	0.708	0.313	1.138	0.737	0.587	0.489	1.157	0.436			
1997	7.503	0.359	0.223	0.577	0.861	0.482	0.645	0.972	0.413	0.537	0.147				
1998	4.916	0.213	0.429	0.556	0.390	0.769	0.550	0.441	0.300	0.843					
1999	3.595	0.282	0.327	0.456	0.610	0.943	0.434	0.545	0.834						
2000	3.841	0.232	0.300	0.471	0.557	0.641	0.356	0.983							
2001	4.295	0.187	0.340	0.482	0.369	0.723	0.441								
2002	3.121	0.166	0.215	0.886	0.558	0.766									
2003	2.375	0.145	0.287	0.424	0.411										
2004	2.540	0.164	0.206	0.447											
2005	2.582	0.137	0.340												
2006	2.606	0.169													
2007	2.408														
2008															
<b>Avg All</b>	4.444	0.271	0.324	0.532	0.609	0.639	0.461	0.382	0.632	0.481	0.345	0.360	0.335	0.473	#DIV/0!
<b>Avg Last3</b>	2.532	0.157	0.278	0.585	0.446	0.710	0.410	0.656	0.516	0.623	0.629	0.426	0.213	0.788	0.000
<b>Selected</b>	2.591	0.146	0.252	0.567	0.617	0.986	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600

Accident Year	Paid Loss Development Factors - Indexed Payments														
	<u>15.5-16.5</u>	<u>16.5-17.5</u>	<u>17.5-18.5</u>	<u>18.5-19.5</u>	<u>19.5-20.5</u>	<u>20.5-21.5</u>	<u>21.5-22.5</u>	<u>22.5-23.5</u>	<u>23.5-24.5</u>	<u>24.5-25.5</u>	<u>25.5-26.5</u>	<u>26.5-27.5</u>	<u>27.5-28.5</u>	<u>28.5-29.5</u>	<u>29.5-30.5</u>
1978					N/A										
1979				N/A	0.000	N/A									
1980			N/A												
1981		N/A													
1982	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.000	N/A						
1983	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1984	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1985	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1986	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1987	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1988	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1989	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1990	0.000	N/A													
1991	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1992	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															
<b>Avg All</b>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>Avg Last 3</b>	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
<b>Selected</b>	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600

**Ohio Bureau of Workers' Compensation  
Public Employers-State Agencies  
Medical Only**

Accident Year	Paid Losses Including Ohio Hospital Association Payments, (in thousands) - Evaluation in Years																
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>	
1978																0	0
1979																0	0
1980													0			0	0
1981													0			0	0
1982											(0)		0			0	0
1983										0			0			0	0
1984									4	2			0			0	0
1985								40	2	0			0			0	0
1986							43	16	1	1			0			0	0
1987						85	52	10	1	2			0			0	0
1988					142	93	61	15	1	1			0			0	0
1989				331	205	129	86	17	1	0			0			2	0
1990			702	246	158	91	74	27	1	0			1			0	(0)
1991		1,328	611	242	136	108	80	15	8	7			0			0	0
1992	209	1,552	724	221	128	82	34	23	6	1			0		(0)	0	0
1993	252	1,269	563	217	115	76	57	24	2	1			1		0	0	0
1994	173	1,263	460	190	81	67	36	26	16	11			5		4	3	0
1995	177	1,176	461	103	63	45	28	17	11	10			4		2	0	0
1996	194	1,219	307	166	70	52	17	20	16	10			5		6	3	0
1997	143	1,108	411	95	58	52	26	17	18	8			4		1	0	0
1998	279	1,420	315	142	82	33	27	15	7	2			2		0	0	0
1999	403	1,508	445	152	72	46	45	20	12	10			0		0	0	0
2000	406	1,632	397	124	61	35	24	9	9	0			0		0	0	0
2001	469	2,109	410	145	73	28	21	10	0	0			0		0	0	0
2002	682	2,215	384	86	79	46	37	0	0	0			0		0	0	0
2003	946	2,346	354	106	47	20	0	0	0	0			0		0	0	0
2004	935	2,476	423	91	42	0	0	0	0	0			0		0	0	0
2005	1,033	2,775	396	141	0	0	0	0	0	0			0		0	0	0
2006	920	2,502	442	0	0	0	0	0	0	0			0		0	0	0
2007	1,085	2,728	0	0	0	0	0	0	0	0			0		0	0	0
2008	962	0	0	0	0	0	0	0	0	0			0		0	0	0

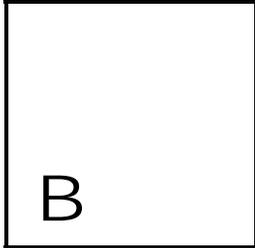
Accident Year	Paid Losses Including Ohio Hospital Association Payments, (in thousands) - Evaluation in Years														
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>
1978	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1979	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0
1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1982	0	0	0	0	0	0	(6)	0	0	0	0	0	0	0	0
1983	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1984	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1985	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1986	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1987	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1988	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1989	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1990	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1991	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1992	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1993	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1994	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1995	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1996	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1997	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1998	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1999	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2001	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2002	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2003	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2004	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2005	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2006	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2007	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2008	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

**Ohio Bureau of Workers' Compensation  
Public Employers-State Agencies  
Medical Only**

Accident Year	Paid Losses Excluding Ohio Hospital Association Payments, (in thousands) - Evaluation in Years																
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>	
1978																0	0
1979																0	0
1980													0			0	0
1981													0			0	0
1982											(0)		0			0	0
1983										0			0			0	0
1984									4	2			0			0	0
1985								40	2	0			0			0	0
1986							43	16	1	1			0			0	0
1987						85	52	10	1	2			0			0	0
1988				142	93	61	15	1	1	0			0			0	0
1989			331	205	129	86	17	1	0	0			0		2	0	0
1990			702	246	158	91	74	27	1	0	1		0		0	0	(0)
1991		1,328	611	242	136	108	80	15	8	7			0		0	0	0
1992	209	1,552	724	221	128	82	34	23	6	1			0		(0)	0	0
1993	252	1,269	563	217	115	76	57	24	2	1	1		1		0	0	0
1994	173	1,263	460	190	81	67	36	26	16	11	5		4		3	0	0
1995	177	1,176	461	103	63	45	28	17	11	10	4		2		0	0	0
1996	194	1,219	307	166	70	52	17	20	16	10	5		6		3	0	0
1997	143	1,108	411	95	58	52	26	17	18	8	4		1				
1998	279	1,420	315	142	82	33	27	15	7	2	2						
1999	403	1,508	445	152	72	46	45	20	12	10							
2000	406	1,632	397	124	61	35	24	9	9								
2001	469	2,109	410	145	73	28	21	10									
2002	682	2,215	384	86	79	46	32										
2003	946	2,346	354	106	47	20											
2004	935	2,476	423	91	40												
2005	1,033	2,775	396	100													
2006	920	2,502	316														
2007	1,085	2,635															
2008	962																

Accident Year	Paid Losses Excluding Ohio Hospital Association Payments, (in thousands) - Evaluation in Years														
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>
1978	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1979	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0
1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1982	0	0	0	0	0	0	(6)	0	0	0	0	0	0	0	0
1983	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1984	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1985	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1986	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1987	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1988	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1989	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1990	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1991	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1992	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1993	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1994	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1995	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1996	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1997	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1998	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1999	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2001	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2002	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2003	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2004	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2005	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2006	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2007	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2008	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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## Temporary Total (TT) and Permanent Total (PTD) Benefits (PES)

### Temporary Total

#### Conclusions

Indicated unpaid TT loss as of June 30, 2008 is \$46.2 million on a discounted basis and \$56.1 million on a nominal basis. These values are summarized in Appendix B.1. The projected value of discounted ultimate losses for the first half of accident year 2008 is approximately \$8.0 million.

The projected discounted unpaid TT loss in last year's report was \$52.9 million. Actual payments in the latest fiscal year for claims occurring in June 2007 and prior amounted to \$12.7 million. The retrospective estimate of the required unpaid loss for these benefits as of June 30, 2007 is \$44.6 million, which represents a decrease of \$8.3 million from our estimate with data as of June 30, 2007. These comparisons to comparable values using last year's methodology are shown in Appendix R.5.

#### Methodology

Our methodology is the same as described in Appendix B for private employers. A notable comparison of the PES experience to the PA experience is as follows:

“Calendar year” persistency factors are shown in Appendix B.3 and the traditional year-to-year persistencies by accident year are provided in Appendix B.5. Appendix B.6 shows the historical payment data. The percentages of “beneficiaries” (calculated by dividing fiscal year payments by assumed average annual benefits and the number of lost time claims) are computed in Appendix B.4. The average annual benefits are presented in Appendix B.7.

Appendix B.2 provides the calculations of projected payments for each accident year by fiscal year. These are computed by multiplying the payments in prior fiscal years by the appropriate persistency factors from Appendix B.3.

## Permanent Total Disability

### Conclusions

Indicated unpaid PTD loss as of June 30, 2008 is \$113.5 million on a discounted basis and \$199.0 million on a nominal basis. These values are summarized in Appendix B.8. The projected value of discounted ultimate losses for the first half of accident year 2008 is \$3.3 million.

The projected discounted unpaid PTD loss as of June 30, 2007 in last year's audit were \$108.2 million. Actual payments in the latest fiscal year for claims occurring in June 2007 and prior amounted to \$7.7 million. The retrospective estimate of the required unpaid loss for these benefits as of June 30, 2007 is \$109.3 million, which represents an increase of \$1.2 million from our estimate with data s of June 30, 2007. These comparisons to comparable values in last year's audit are shown in Appendix R.5.

### Methodology

Our methodology is the same as described for PA in Appendix B. There appears to be a long term downward trend in PTD claims for public employers - state agencies as is displayed for private and PEC employers. The projections of PTD claim counts are shown in Appendix S.21 for PES employers.

PTD payments are displayed by accident year and by period of development in Appendix B.13 and the indexed paid losses (number of weeks of benefits per ultimate PTD claim) are shown in Appendix B.12. Appendix B.9 provides the average weekly PTD benefits by accident year and the composite factors (average benefit times number of ultimate PTD claims) are contained in Appendix B.10. The cumulative indexed weeks of benefits are multiplied by the composite factors in Appendix B.11 to arrive at the unpaid loss by accident year.

**Ohio Bureau of Workers' Compensation**  
**Public Employers-State Agencies**  
**Temporary Total**  
**Summary of Unpaid Loss @ 6/30/08**  
(Dollars in Thousands)

<u>Accident Year</u>	<u>Undiscounted Unpaid Loss</u>	<u>Discounted Unpaid Loss</u>
Prior to 1978	0	0
1978	0	0
1979	0	0
1980	7	6
1981	1	1
1982	25	22
1983	0	0
1984	0	0
1985	55	48
1986	27	24
1987	44	38
1988	56	47
1989	284	241
1990	248	209
1991	309	259
1992	182	152
1993	437	363
1994	761	628
1995	417	343
1996	842	690
1997	771	630
1998	1,377	1,122
1999	1,063	863
2000	1,822	1,477
2001	2,806	2,270
2002	3,009	2,431
2003	4,744	3,827
2004	4,250	3,453
2005	5,621	4,586
2006	7,338	6,035
2007	11,524	9,615
2008	<u>8,106</u>	<u>6,862</u>
<b>Total 1978-2008:</b>	<b>56,126</b>	<b>46,240</b>
<b>Total:</b>	<b>56,126</b>	<b>46,240</b>

Note: Unpaid loss for accident year 2008 is for the first half of the year only.

**Ohio Bureau of Workers' Compensation**  
**Public Employers-State Agencies**  
**Temporary Total**  
**Unpaid Loss Payment Projections**  
**Fiscal Year Ending 6/30**

Accident Year	Unpaid Loss		(Dollars in Thousands)															
	Undisc.	Disc.	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023 and Subsequent	
1978	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1979	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1980	7	6	2	1	1	1	1	0	0	0	0	0	0	0	0	0	0	
1981	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1982	25	22	7	5	4	3	4	2	1	1	0	0	0	0	0	0	0	
1983	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1984	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1985	55	48	14	11	8	6	6	5	3	2	2	1	1	1	0	0	0	
1986	27	24	7	5	4	3	3	2	2	1	1	0	0	0	0	0	0	
1987	44	38	10	8	6	5	4	4	3	2	2	1	1	0	0	0	0	
1988	56	47	13	10	8	6	5	4	3	2	2	1	1	1	0	0	1	
1989	284	241	62	50	40	32	25	19	15	11	8	6	4	3	2	1	3	
1990	248	209	52	43	35	28	22	17	13	10	8	6	4	3	2	1	3	
1991	309	259	63	52	43	34	28	22	17	13	10	8	6	4	3	2	5	
1992	182	152	36	30	25	20	16	13	10	8	6	5	4	3	2	1	3	
1993	437	363	85	70	58	47	39	31	25	20	16	12	9	7	5	4	9	
1994	761	628	146	120	99	81	66	55	44	35	28	22	17	13	10	7	18	
1995	417	343	79	65	53	44	36	30	24	20	16	12	10	8	6	4	11	
1996	842	690	158	130	107	87	72	59	48	40	32	26	20	16	12	9	25	
1997	771	630	143	118	97	79	65	54	44	36	30	24	19	15	12	9	26	
1998	1,377	1,122	254	209	171	141	116	95	78	64	53	43	35	28	22	17	51	
1999	1,063	863	195	160	132	108	89	73	60	49	40	33	27	22	18	14	43	
2000	1,822	1,477	333	273	225	184	151	124	102	84	69	57	46	38	31	25	80	
2001	2,806	2,270	511	419	344	283	232	191	157	129	106	87	71	58	48	39	132	
2002	3,009	2,431	546	448	368	302	248	204	167	137	113	93	76	62	51	42	150	
2003	4,744	3,827	859	705	579	475	390	321	263	216	177	146	120	98	81	66	248	
2004	4,250	3,453	903	606	497	408	335	275	226	186	152	125	103	84	69	57	222	
2005	5,621	4,586	1,175	944	634	520	427	351	288	237	194	160	131	108	88	73	291	
2006	7,338	6,035	1,671	1,185	952	639	525	431	354	290	239	196	161	132	108	89	367	
2007	11,524	9,615	3,056	1,928	1,368	1,099	737	605	497	408	335	275	226	186	152	125	526	
2008	17,113	14,487	4,905	3,237	2,042	1,449	1,164	781	641	527	432	355	292	239	197	161	690	
<b>Total</b>	<b>65,132</b>	<b>53,865</b>	<b>15,286</b>	<b>10,834</b>	<b>7,898</b>	<b>6,086</b>	<b>4,802</b>	<b>3,763</b>	<b>3,085</b>	<b>2,527</b>	<b>2,069</b>	<b>1,693</b>	<b>1,383</b>	<b>1,130</b>	<b>921</b>	<b>750</b>	<b>2,906</b>	
<b>-Discount Rate</b>																	<b>5.00%</b>	

-Note: Projected payments for accident year 2008 are for the full accident year.

**Ohio Bureau of Workers' Compensation  
Public Employers-State Agencies  
Temporary Total**

Accident Year	Calendar Year Persistence														
	<u>0.5-1.5</u>	<u>1.5-2.5</u>	<u>2.5-3.5</u>	<u>3.5-4.5</u>	<u>4.5-5.5</u>	<u>5.5-6.5</u>	<u>6.5-7.5</u>	<u>7.5-8.5</u>	<u>8.5-9.5</u>	<u>9.5-10.5</u>	<u>10.5-11.5</u>	<u>11.5-12.5</u>	<u>12.5-13.5</u>	<u>13.5-14.5</u>	<u>14.5-15.5</u>
1978															
1979															2.645
1980													0.952	1.566	1.486
1981												0.491	1.204	0.395	0.223
1982											0.948	0.596	1.124	0.727	0.328
1983										0.719	0.723	0.682	0.708	0.969	1.193
1984									1.122	1.201	1.195	0.799	0.867	0.976	2.318
1985								0.864	0.695	0.821	0.901	1.230	2.645	0.576	0.882
1986							0.634	0.725	0.670	0.605	0.304	0.125	0.449	0.351	1.459
1987						0.578	0.697	0.687	0.985	1.243	0.770	1.431	0.947	0.649	0.128
1988					1.002	0.901	0.715	0.585	1.012	0.788	0.701	0.598	0.640	0.727	0.347
1989				0.749	0.815	0.856	0.665	0.496	0.819	0.905	0.480	0.751	0.456	0.581	0.525
1990			0.760	0.796	0.745	1.015	0.775	1.094	0.886	1.486	1.192	1.195	0.906	0.682	0.602
1991		0.748	0.795	0.822	0.728	0.800	0.837	0.776	0.745	1.429	2.422	1.120	2.074	3.318	1.926
1992	8.061	0.728	0.755	0.718	0.813	0.643	0.662	1.039	0.644	0.416	1.142	0.703	0.676	0.534	0.679
1993	5.300	0.672	0.680	0.764	0.836	1.142	0.971	0.739	0.656	0.664	0.783	0.891	1.065	0.747	1.346
1994	6.492	0.632	0.538	0.589	0.518	0.510	0.441	0.859	0.645	0.422	0.414	0.762	1.300	0.333	0.585
1995	6.538	0.604	0.570	0.758	0.906	0.941	0.808	0.812	1.335	1.277	0.801	1.118	2.518	1.871	
1996	6.155	0.523	0.546	0.605	0.891	0.691	0.842	0.949	0.888	0.870	0.660	0.468	0.514		
1997	5.349	0.509	0.544	0.588	0.614	0.612	0.678	0.602	0.942	0.596	0.789	1.033			
1998	5.438	0.533	0.492	0.617	0.566	0.501	0.845	0.744	0.822	1.143	0.569				
1999	5.656	0.592	0.831	0.903	0.890	0.729	0.676	0.894	1.253	1.557					
2000	5.286	0.509	0.569	0.561	0.663	0.625	0.745	0.501	0.636						
2001	4.527	0.511	0.535	0.548	0.730	0.518	0.470	0.611							
2002	6.249	0.598	0.688	0.725	0.899	0.914	0.884								
2003	5.353	0.590	0.532	0.607	0.578	0.568									
2004	6.176	0.800	0.765	0.979	1.147										
2005	5.011	0.613	0.585	0.688											
2006	5.945	0.702	0.584												
2007	4.815	0.595													
2008	5.295														
Avg Last5	5.448	0.660	0.631	0.709	0.803	0.671	0.724	0.670	0.908	1.089	0.647	0.855	1.215	1.361	1.027
Avg Last3	5.351	0.637	0.645	0.758	0.874	0.667	0.700	0.668	0.904	1.099	0.673	0.873	1.444	0.984	0.870
Selected	5.448	0.660	0.631	0.709	0.803	0.671	0.821	0.821	0.821	0.821	0.821	0.821	0.821	0.821	0.821

Accident Year	Calendar Year Persistence														
	<u>15.5-16.5</u>	<u>16.5-17.5</u>	<u>17.5-18.5</u>	<u>18.5-19.5</u>	<u>19.5-20.5</u>	<u>20.5-21.5</u>	<u>21.5-22.5</u>	<u>22.5-23.5</u>	<u>23.5-24.5</u>	<u>24.5-25.5</u>	<u>25.5-26.5</u>	<u>26.5-27.5</u>	<u>27.5-28.5</u>	<u>28.5-29.5</u>	<u>29.5-30.5</u>
1978															
1979	1.389	1.204	12.981	2.288	0.488	0.381	0.159	1.267	0.771	1.184	2.092	0.000	0.011	0.000	N/A
1980	5.871	0.069	1.016	83.585	1.985	3.746	0.598	0.142	0.234	0.279	0.843	1.028	1.046	0.000	
1981	1.348	0.557	0.014	0.973	0.196	N/A	N/A	25.116	8.824	0.866	4.313	1.586	9.543		
1982	1.060	2.466	0.463	2.558	0.000	0.000	0.124	0.221	1.292	0.095	0.567	0.038			
1983	0.357	1.469	1.776	N/A	2.709	0.666	1.509	0.711	9.302	N/A	N/A				
1984	2.476	0.309	0.000	0.177	1.025	2.704	5.190	0.590	0.000	N/A					
1985	0.783	0.778	8.917	N/A	0.383	0.183	0.168	4.395	0.000						
1986	6.439	0.771	0.000	0.666	0.712	0.721	0.082	2.313							
1987	0.437	0.092	0.388	0.924	2.683	228.168	0.694								
1988	2.185	2.429	1.439	0.447	0.007	0.966									
1989	0.234	0.297	1.040	0.376	0.214										
1990	0.644	0.628	1.899	1.228											
1991	1.155	0.791	0.819												
1992	0.786	1.967													
1993	0.426														
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															
Avg Last 5	0.649	1.222	1.117	0.728	0.800	46.548	1.529	1.646	3.884	0.248	1.563	0.663	N/A	N/A	N/A
Avg Last 3	0.789	1.129	1.253	0.683	0.968	76.618	0.315	2.432	3.101	0.032	1.627	0.884	3.533	0.000	N/A
Selected	0.821	0.821	0.821	0.821	0.821	0.811	0.801	0.791	0.781	0.771	0.761	0.751	0.741	0.731	0.721

**Ohio Bureau of Workers' Compensation  
Public Employers-State Agencies  
Temporary Total**

Accident Year	Number of Beneficiaries as % of Ultimate Number of Lost-Time Claims																
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>	
1978																1.95%	0.61%
1979																1.57%	0.56%
1980													0.77%		1.00%	0.37%	0.06%
1981												1.58%	0.83%		0.95%	0.27%	0.10%
1982											1.66%	1.39%	0.84%		0.37%	0.31%	0.21%
1983										2.31%	1.93%	1.23%	0.53%		0.32%	0.18%	0.38%
1984									2.06%	1.60%	1.03%	0.66%	0.37%		0.18%	0.16%	0.09%
1985								2.38%	2.30%	1.26%	0.74%	0.30%	0.07%		0.28%	0.11%	0.28%
1986							3.76%	3.18%	1.88%	1.22%	1.00%	0.55%	0.63%		0.31%	0.19%	0.03%
1987						6.51%	4.56%	2.74%	1.23%	0.80%	0.71%	0.44%	0.32%		0.29%	0.24%	0.08%
1988					6.50%	5.07%	3.83%	2.11%	0.79%	0.90%	0.63%	0.54%	0.46%		0.32%	0.24%	0.16%
1989				8.68%	6.22%	4.47%	3.17%	1.60%	1.10%	0.70%	1.13%	0.61%	0.71%		0.41%	0.31%	0.43%
1990			11.41%	7.82%	6.00%	3.12%	2.06%	1.00%	0.79%	0.76%	0.51%	0.59%	0.45%		0.45%	0.71%	0.46%
1991		15.25%	9.83%	7.30%	4.29%	2.58%	1.20%	1.01%	1.02%	0.36%	0.25%	0.40%	0.22%		0.21%	0.24%	0.25%
1992	1.89%	13.50%	9.68%	5.98%	3.17%	1.86%	1.53%	0.98%	0.56%	0.59%	0.35%	0.31%	0.32%		0.45%	0.38%	0.32%
1993	2.55%	14.39%	8.79%	4.15%	2.23%	1.34%	1.01%	0.76%	0.90%	0.53%	0.39%	0.35%	0.42%		0.50%	0.24%	0.34%
1994	2.22%	13.90%	7.72%	3.79%	2.59%	1.98%	1.72%	1.05%	0.82%	0.93%	0.86%	0.56%	0.39%		0.71%	0.57%	
1995	2.13%	12.77%	6.64%	3.42%	2.18%	1.83%	1.30%	1.01%	0.70%	0.67%	0.70%	0.35%	0.28%		0.31%		
1996	2.07%	12.71%	6.26%	3.61%	2.05%	1.88%	1.20%	0.73%	0.76%	0.80%	0.52%	0.60%	0.60%				
1997	2.38%	12.31%	6.63%	3.49%	3.05%	1.97%	1.08%	1.26%	0.85%	0.88%	0.76%	0.58%					
1998	2.26%	12.45%	7.09%	4.95%	3.48%	2.16%	1.49%	1.14%	1.07%	0.66%	1.02%						
1999	2.20%	11.96%	5.95%	3.85%	2.43%	2.04%	1.69%	1.19%	0.53%	0.65%							
2000	2.26%	11.71%	6.77%	4.32%	3.07%	2.70%	1.60%	1.06%	1.03%								
2001	2.59%	13.24%	8.08%	5.61%	3.70%	3.09%	2.25%	1.68%									
2002	2.12%	13.52%	8.16%	5.10%	3.44%	2.46%	1.90%										
2003	2.53%	13.83%	9.59%	5.67%	4.26%	3.34%											
2004	2.24%	12.00%	7.41%	4.35%	2.91%												
2005	2.39%	12.09%	7.44%	4.24%													
2006	2.03%	10.60%	7.25%														
2007	2.20%	12.19%															
2008	2.30%																

Accident Year	Number of Beneficiaries as % of Ultimate Number of Lost-Time Claims														
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>
1978	0.77%	0.43%	0.12%	0.29%	0.19%	0.12%	0.04%	0.16%	0.07%	0.08%	0.11%	0.00%	0.00%	0.00%	0.00%
1979	0.36%	0.01%	0.13%	0.39%	0.31%	0.22%	0.13%	0.09%	0.07%	0.05%	0.05%	0.07%	0.07%	0.00%	
1980	0.14%	0.12%	0.00%	0.16%	0.06%	0.21%	0.67%	0.30%	0.19%	0.06%	0.06%	0.06%	0.02%		
1981	0.22%	0.33%	0.16%	0.31%	0.00%	0.00%	0.01%	0.02%	0.07%	0.01%	0.04%	0.00%			
1982	0.14%	0.34%	0.12%	0.07%	0.12%	0.09%	0.10%	0.06%	0.15%	0.07%	0.07%				
1983	0.23%	0.07%	0.00%	0.04%	0.14%	0.07%	0.08%	0.02%	0.00%	0.00%					
1984	0.22%	0.15%	0.25%	0.14%	0.02%	0.02%	0.03%	0.08%	0.00%						
1985	0.19%	0.03%	0.00%	0.06%	0.08%	0.17%	0.02%	0.09%							
1986	0.04%	0.03%	0.09%	0.12%	0.23%	0.24%	0.04%								
1987	0.35%	0.24%	0.13%	0.09%	0.00%	0.06%									
1988	0.10%	0.09%	0.19%	0.14%	0.06%										
1989	0.30%	0.18%	0.37%	0.28%											
1990	0.29%	0.20%	0.23%												
1991	0.25%	0.28%													
1992	0.14%														
1993															
1994															
1995															
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2004															
2005															
2006															
2007															
2008															

**Ohio Bureau of Workers' Compensation  
Public Employers-State Agencies  
Temporary Total**

Accident Year	Paid Loss Development Factors - Evaluation in Years														
	<u>0.5-1.5</u>	<u>1.5-2.5</u>	<u>2.5-3.5</u>	<u>3.5-4.5</u>	<u>4.5-5.5</u>	<u>5.5-6.5</u>	<u>6.5-7.5</u>	<u>7.5-8.5</u>	<u>8.5-9.5</u>	<u>9.5-10.5</u>	<u>10.5-11.5</u>	<u>11.5-12.5</u>	<u>12.5-13.5</u>	<u>13.5-14.5</u>	<u>14.5-15.5</u>
1978															0.311
1979															2.122
1980													1.290	0.374	0.355
1981												0.526	1.140	0.288	0.378
1982											0.837	0.605	0.445	0.838	0.667
1983											0.832	0.641	0.429	0.612	0.542
1984									0.778	0.645	0.641	0.565	0.482	0.910	0.578
1985								0.967	0.547	0.584	0.414	0.224	4.177	0.377	2.597
1986								0.845	0.591	0.647	0.822	0.546	1.162	0.483	0.625
1987						0.701	0.600	0.451	0.651	0.881	0.625	0.729	0.912	0.800	0.350
1988					0.780	0.756	0.550	0.377	1.132	0.702	0.855	0.853	0.704	0.734	0.674
1989				0.716	0.720	0.708	0.505	0.686	0.636	1.614	0.545	1.158	0.576	0.746	1.398
1990			0.685	0.768	0.520	0.661	0.486	0.785	0.962	0.679	1.155	0.760	0.991	1.584	0.655
1991		0.644	0.743	0.588	0.601	0.465	0.846	1.003	0.354	0.681	1.645	0.535	0.990	1.129	1.056
1992	7.138	0.716	0.618	0.530	0.587	0.822	0.639	0.571	1.055	0.599	0.869	1.029	1.430	0.831	0.843
1993	5.649	0.611	0.472	0.537	0.602	0.752	0.751	1.187	0.592	0.737	0.905	1.196	1.183	0.468	1.429
1994	6.271	0.555	0.490	0.685	0.763	0.869	0.609	0.787	1.127	0.922	0.651	0.693	1.829	0.813	
1995	6.004	0.520	0.515	0.638	0.837	0.710	0.783	0.686	0.965	1.038	0.496	0.812	1.095		
1996	6.124	0.493	0.576	0.568	0.915	0.642	0.608	1.031	1.060	0.654	1.145	0.997			
1997	5.181	0.539	0.526	0.876	0.644	0.550	1.161	0.677	1.033	0.865	0.762				
1998	5.502	0.569	0.698	0.702	0.621	0.688	0.768	0.935	0.622	1.531					
1999	5.434	0.498	0.647	0.630	0.840	0.828	0.707	0.444	1.231						
2000	5.171	0.578	0.638	0.712	0.879	0.593	0.660	0.969							
2001	5.121	0.610	0.695	0.659	0.836	0.729	0.746								
2002	6.382	0.604	0.625	0.674	0.716	0.771									
2003	5.475	0.693	0.591	0.752	0.784										
2004	5.356	0.618	0.587	0.669											
2005	5.049	0.616	0.569												
2006	5.213	0.684													
2007	5.538														
2008															
Avg All	5.663	0.597	0.605	0.669	0.728	0.703	0.704	0.759	0.837	0.862	0.796	0.767	1.146	0.824	0.861
Avg Last3	5.267	0.639	0.583	0.698	0.779	0.698	0.704	0.783	0.962	1.017	0.801	0.834	1.369	0.704	1.109
P(Living)	0.994	0.993	0.992	0.991	0.990	0.989	0.988	0.986	0.985	0.984	0.983	0.981	0.980	0.978	0.977
Selected	5.448	0.660	0.631	0.709	0.803	0.671	0.821	0.821	0.821	0.821	0.821	0.821	0.821	0.821	0.821

Accident Year	Paid Loss Development Factors - Evaluation in Years														
	<u>15.5-16.5</u>	<u>16.5-17.5</u>	<u>17.5-18.5</u>	<u>18.5-19.5</u>	<u>19.5-20.5</u>	<u>20.5-21.5</u>	<u>21.5-22.5</u>	<u>22.5-23.5</u>	<u>23.5-24.5</u>	<u>24.5-25.5</u>	<u>25.5-26.5</u>	<u>26.5-27.5</u>	<u>27.5-28.5</u>	<u>28.5-29.5</u>	<u>29.5-30.5</u>
1978	1.270	0.556	0.288	2.327	0.657	0.621	0.305	4.482	0.456	1.119	1.366	0.000	N/A	0.000	N/A
1979	0.641	0.027	13.202	3.080	0.796	0.729	0.563	0.750	0.728	0.773	1.004	1.211	1.017	0.000	
1980	2.286	0.893	0.037	33.521	0.387	3.523	3.168	0.441	0.648	0.332	0.993	1.000	0.393		
1981	2.160	1.504	0.477	1.920	0.000	N/A	N/A	1.846	3.386	0.199	2.720	0.065			
1982	0.646	2.542	0.348	0.547	1.816	0.798	1.034	0.580	2.699	0.458	0.966				
1983	0.617	0.287	0.000	N/A	3.248	0.456	1.230	0.206	0.000	N/A					
1984	2.305	0.694	1.636	0.561	0.173	0.641	1.817	3.019	0.000						
1985	0.698	0.143	0.000	N/A	1.343	1.971	0.116	4.876							
1986	1.193	0.898	2.911	1.255	1.948	1.022	0.172								
1987	4.248	0.694	0.526	0.671	0.012	56.605									
1988	0.624	0.888	2.163	0.731	0.430										
1989	0.701	0.618	2.022	0.757											
1990	0.634	0.669	1.171												
1991	0.976	1.131													
1992	0.452														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															
Avg All	1.297	0.824	1.906	4.537	0.983	7.374	1.050	2.025	1.131	0.576	1.410	0.569	N/A	N/A	N/A
Avg Last 3	0.687	0.806	1.785	0.720	0.797	19.866	0.701	2.700	0.900	0.219	1.559	0.759	0.470	N/A	N/A
P(Living)	0.975	0.974	0.972	0.970	0.969	0.967	0.966	0.964	0.963	0.960	0.958	0.954	0.952	0.946	0.943
Selected	0.821	0.821	0.821	0.821	0.821	0.811	0.801	0.791	0.781	0.771	0.761	0.751	0.741	0.731	0.721

**Ohio Bureau of Workers' Compensation  
Public Employers-State Agencies  
Temporary Total**

Accident Year	Paid Losses (in thousands) - Evaluation in Years															
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>
1978															164	51
1979														64	136	48
1980													86	110	41	7
1981												178	93	106	31	12
1982											227	190	115	51	43	29
1983										354	294	189	81	50	27	58
1984									351	273	176	113	64	31	28	16
1985								458	443	242	141	58	13	55	21	54
1986							787	666	393	254	209	114	133	64	40	6
1987						1,450	1,016	610	275	179	158	99	72	66	52	18
1988					1,680	1,310	990	545	205	232	163	140	119	84	62	41
1989				2,324	1,665	1,198	849	429	294	187	301	164	190	110	82	114
1990			3,149	2,156	1,656	862	570	277	217	209	142	164	125	124	196	128
1991		4,159	2,680	1,991	1,170	704	327	277	277	98	67	110	59	58	66	70
1992	585	4,176	2,992	1,849	981	576	474	303	173	182	109	95	98	140	116	98
1993	788	4,451	2,719	1,284	689	415	312	234	278	164	121	110	131	155	73	104
1994	686	4,305	2,390	1,172	802	612	532	324	255	288	265	173	120	219	178	
1995	666	3,999	2,080	1,070	683	572	406	318	218	210	218	108	88	96		
1996	668	4,091	2,015	1,162	660	604	388	236	243	258	169	193	192			
1997	717	3,716	2,003	1,053	922	594	326	379	256	265	229	175				
1998	689	3,793	2,159	1,508	1,059	657	453	348	325	202	310					
1999	801	4,353	2,166	1,401	883	742	615	435	193	238						
2000	894	4,624	2,674	1,707	1,215	1,067	633	418	405							
2001	957	4,902	2,992	2,078	1,370	1,145	834	622								
2002	742	4,733	2,856	1,786	1,205	863	665									
2003	967	5,296	3,672	2,172	1,632	1,279										
2004	864	4,625	2,857	1,678	1,124											
2005	936	4,728	2,911	1,657												
2006	743	3,872	2,648													
2007	836	4,631														
2008	900															

Accident Year	Paid Losses (in thousands) - Evaluation in Years														
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>
1978	65	36	10	24	16	10	3	13	6	7	9	0	0	0	0
1979	31	1	11	34	27	20	11	8	6	5	5	6	6	0	
1980	15	14	1	17	7	23	74	33	21	7	7	7	3		
1981	25	38	18	35	0	0	1	2	8	2	4	0			
1982	18	47	16	9	16	13	13	8	21	10	9				
1983	36	10	0	7	22	10	12	3	0	0					
1984	37	26	42	24	4	3	5	14	0						
1985	37	5	0	12	16	32	4	18							
1986	8	7	20	25	48	49	8								
1987	78	54	28	19	0	13									
1988	26	23	50	36	16										
1989	80	50	100	76											
1990	81	54	64												
1991	68	77													
1992	44														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

**Ohio Bureau of Workers' Compensation  
Public Employers-State Agencies  
Temporary Total  
Average Weekly Benefits**

<b>Accident Year</b>	<b>(1) SAWW (\$)</b>	<b>(2) Minimum TT Benefits (\$)</b>	<b>(3) Maximum TT-1 Benefits (\$)</b>	<b>(4) Maximum TT-2 Benefits (\$)</b>	<b>(5) Average TT-1 Benefits (\$)</b>	<b>(6) Average TT-2 Benefits (\$)</b>	<b>(7) Average TT Benefits (\$)</b>
1978	247.15	72.00	216.00	216.00	158.69	151.61	152.32
1979	266.54	80.33	241.00	241.00	171.75	166.54	167.06
1980	286.60	86.00	258.00	258.00	184.15	178.68	179.23
1981	311.09	91.67	275.00	275.00	199.83	192.04	192.82
1982	327.20	99.33	298.00	298.00	211.83	205.17	205.84
1983	341.69	107.00	321.00	321.00	225.54	217.44	218.25
1984	358.57	111.67	335.00	335.00	235.92	227.64	228.47
1985	371.07	118.00	354.00	354.00	247.05	237.68	238.62
1986	380.29	121.67	365.00	365.00	254.04	244.21	245.19
1987	393.04	125.33	376.00	376.00	262.08	252.05	253.05
1988	411.39	128.33	385.00	385.00	270.95	261.37	262.32
1989	420.61	133.33	400.00	400.00	279.54	269.05	270.10
1990	436.90	139.67	419.00	419.00	291.73	280.46	281.59
1991	451.06	142.67	428.00	428.00	299.41	288.26	289.37
1992	474.30	147.67	443.00	443.00	312.00	301.08	302.17
1993	483.24	153.33	460.00	460.00	321.34	309.24	310.45
1994	494.51	160.67	482.00	482.00	333.10	319.55	320.90
1995	509.04	164.33	493.00	493.00	341.74	328.10	329.47
1996	526.87	170.33	511.00	511.00	353.99	339.79	341.21
1997	551.30	173.67	521.00	521.00	365.11	351.72	353.06
1998	577.29	180.33	541.00	541.00	380.52	366.98	368.33
1999	596.41	189.00	567.00	567.00	396.31	381.46	382.94
2000	618.35	196.33	589.00	589.00	411.33	395.81	397.36
2001	631.45	206.00	618.00	618.00	426.19	408.69	410.44
2002	652.48	209.33	628.00	628.00	436.54	419.49	421.19
2003	670.77	214.67	644.00	644.00	448.16	430.80	432.53
2004	694.68	220.67	662.00	662.00	462.22	444.75	446.50
2005	710.72	226.00	678.00	678.00	473.17	455.23	457.02
2006	735.05	234.67	704.00	704.00	490.45	471.60	473.48
2007	761.22	243.33	730.00	730.00	508.27	488.65	490.61
2008	784.05	250.33	751.00	751.00	523.17	503.06	505.07

Notes by Column:

- (1) Ohio Department of Job and Family Services\* ([http://lmi.state.oh.us/CEP/CEP\\_NAICS.htm#Publications](http://lmi.state.oh.us/CEP/CEP_NAICS.htm#Publications))
- (2) Ohio Bureau of Workers' Compensation
- (3) Ohio Bureau of Workers' Compensation (< 12 weeks)
- (4) Ohio Bureau of Workers' Compensation (> 12 weeks)
- (5) Calculated using theoretical Ohio Wage Distribution (App. U.2)
- (6) Calculated using theoretical Ohio Wage Distribution (App. U.2)
- (7) (.10\*TT-1)+(.90\*TT-2)

**Ohio Bureau of Workers' Compensation**  
**Public Employers-State Agencies**  
**PTD - Exposure (PTD Ult. Claim Counts)**  
**Summary of Unpaid Loss @ 6/30/08**  
(Dollars in Thousands)

<u>Accident Year</u>	<u>Undiscounted Unpaid Loss</u>	<u>Discounted Unpaid Loss</u>
Prior to 1978	4,208	3,782
1978	1,518	1,133
1979	1,483	1,093
1980	1,952	1,418
1981	1,853	1,327
1982	2,279	1,605
1983	2,705	1,877
1984	2,703	1,857
1985	2,413	1,642
1986	3,736	2,518
1987	2,896	1,933
1988	3,722	2,466
1989	3,835	2,536
1990	5,073	3,342
1991	3,572	2,342
1992	3,879	2,523
1993	4,556	2,917
1994	4,057	2,552
1995	5,704	3,524
1996	4,472	2,736
1997	7,701	4,647
1998	7,606	4,527
1999	7,755	4,528
2000	9,821	5,599
2001	12,076	6,685
2002	11,548	6,232
2003	12,385	6,485
2004	13,104	6,632
2005	13,542	6,580
2006	14,308	6,632
2007	14,881	6,571
2008	<u>7,660</u>	<u>3,221</u>
<b>Total 1978-2008:</b>	<b>194,792</b>	<b>109,679</b>
<b>Total:</b>	<b>199,000</b>	<b>113,462</b>

Note: Unpaid loss for accident year 2008 is for the first half of the year only.

**Ohio Bureau of Workers' Compensation  
Public Employers-State Agencies  
PTD - Exposure (PTD Ult. Claim Counts)  
Average Weekly Benefits**

<b>Accident Year</b>	<b>(1) SAWW (\$)</b>	<b>(2) Minimum PTD Benefits (\$)</b>	<b>(3) Maximum PTD-1 Benefits (\$)</b>	<b>(4) Maximum PTD-2 Benefits (\$)</b>	<b>(5) Average PTD-1 Benefits (\$)</b>	<b>(6) Average PTD-2 Benefits (\$)</b>	<b>(7) Average PTD Benefits (\$)</b>
1978	247.15	108.00	216.00	144.00	160.18	129.14	136.90
1979	266.54	120.50	241.00	160.67	174.14	142.25	150.22
1980	286.60	129.00	258.00	172.00	187.05	152.52	161.15
1981	311.09	137.50	275.00	183.33	202.20	163.72	173.34
1982	327.20	149.00	298.00	198.67	214.14	175.43	185.11
1983	341.69	160.50	321.00	214.00	224.96	186.71	196.27
1984	358.57	167.50	335.00	223.33	235.87	195.33	205.46
1985	371.07	177.00	354.00	236.00	244.81	204.50	214.58
1986	380.29	182.50	365.00	243.33	251.08	210.28	220.48
1987	393.04	188.00	376.00	250.67	259.40	216.94	227.56
1988	411.39	192.50	385.00	256.67	270.69	224.32	235.91
1989	420.61	200.00	400.00	266.67	277.39	231.40	242.90
1990	436.90	209.50	419.00	279.33	288.42	241.48	253.22
1991	451.06	214.00	428.00	285.33	297.38	247.85	260.23
1992	474.30	221.50	443.00	295.33	311.98	258.33	271.74
1993	483.24	230.00	460.00	306.67	318.73	266.00	279.18
1994	494.51	241.00	482.00	321.33	327.01	275.73	288.55
1995	509.04	246.50	493.00	328.67	336.40	282.86	296.24
1996	526.87	255.50	511.00	340.67	348.23	292.99	306.80
1997	551.30	260.50	521.00	347.33	363.27	302.25	317.50
1998	577.29	270.50	541.00	360.67	379.93	315.02	331.25
1999	596.41	283.50	567.00	378.00	393.31	328.06	344.37
2000	618.35	294.50	589.00	392.67	407.88	340.50	357.34
2001	631.45	309.00	618.00	412.00	417.72	352.85	369.07
2002	652.48	314.00	628.00	418.67	430.91	361.34	378.74
2003	670.77	322.00	644.00	429.33	442.87	370.97	388.94
2004	694.68	331.00	662.00	441.33	458.25	382.62	401.53
2005	710.72	339.00	678.00	452.00	468.90	391.68	410.99
2006	735.05	352.00	704.00	469.33	485.18	405.98	425.78
2007	761.22	365.00	730.00	486.67	502.52	420.73	441.18
2008	784.05	375.50	751.00	500.67	517.53	433.06	454.18

Notes by Column:

- (1) Ohio Department of Job and Family Services ([http://lmi.state.oh.us/CEP/CEP\\_NAICS.htm#Publications](http://lmi.state.oh.us/CEP/CEP_NAICS.htm#Publications))
- (2) Ohio Bureau of Workers' Compensation
- (3) Ohio Bureau of Workers' Compensation (Claimant not receiving Social Security Disability)
- (4) Ohio Bureau of Workers' Compensation (Claimant receiving Social Security Disability)
- (5) Calculated using theoretical Ohio Wage Distribution (Appendix U.2a)
- (6) Calculated using theoretical Ohio Wage Distribution (Appendix U.2a)
- (7) Assumes 25% of claimants are not receiving Social Security Disability

**Ohio Bureau of Workers' Compensation**  
**Public Employers-State Agencies**  
**PTD - Exposure (PTD Ult. Claim Counts)**  
**Calculation of Index Factor**

<b>Accident Year</b>	<b>(1) Average Benefit (\$)</b>	<b>(2) Ultimate Counts</b>	<b>(3) Composite Factor</b>	<b>(4) Adjustment Factor</b>	<b>(5) Adjusted Composite Factor</b>
1978	136.90	86	12	1.000	12
1979	150.22	69	10	1.000	10
1980	161.15	77	12	1.000	12
1981	173.34	62	11	1.000	11
1982	185.11	66	12	1.000	12
1983	196.27	69	13	1.000	13
1984	205.46	60	12	1.000	12
1985	214.58	47	10	1.000	10
1986	220.48	65	14	1.000	14
1987	227.56	45	10	1.000	10
1988	235.91	52	12	1.000	12
1989	242.90	47	11	1.000	11
1990	253.22	55	14	1.000	14
1991	260.23	35	9	1.000	9
1992	271.74	33	9	1.000	9
1993	279.18	36	10	1.000	10
1994	288.55	29	8	1.000	8
1995	296.24	38	11	1.000	11
1996	306.80	27	8	1.000	8
1997	317.50	43	14	1.000	14
1998	331.25	38	13	1.000	13
1999	344.37	36	12	1.000	12
2000	357.34	43	15	1.000	15
2001	369.07	49	18	1.000	18
2002	378.74	45	17	1.000	17
2003	388.94	46	18	1.000	18
2004	401.53	46	19	1.000	19
2005	410.99	46	19	1.000	19
2006	425.78	47	20	1.000	20
2007	441.18	47	21	1.000	21
2008	454.18	47	21	1.000	21

**Notes by Column:**

- (1) From Appendix B.9  
(2) From Appendix S.21  
(3)  $(1) \times (2) / 1,000$   
(4) Adjustment based on average benefit levels to consider increase in benefits due to Ohio Supreme Court ruling.  
(5)  $(3) \times (4)$

**Ohio Bureau of Workers' Compensation  
Public Employers-State Agencies  
PTD - Exposure (PTD Ult. Claim Counts)  
Calculation of Unpaid Loss @ 06/30/08**

(Dollars in Thousands)

<u>Accident Year</u>	(1) <u>Cumulative Factor</u>	(2) <u>Adjusted Composite Factor</u>	(3) <u>Undiscounted Unpaid Loss</u>	(4) <u>Discount Factor</u>	(5) <u>Discounted Unpaid Loss</u>
1978	128.905	12	1,518	0.747	1,133
1979	143.039	10	1,483	0.737	1,093
1980	157.002	12	1,952	0.726	1,418
1981	171.571	11	1,853	0.716	1,327
1982	185.661	12	2,279	0.704	1,605
1983	200.937	13	2,705	0.694	1,877
1984	219.307	12	2,703	0.687	1,857
1985	238.669	10	2,413	0.681	1,642
1986	259.034	14	3,736	0.674	2,518
1987	280.621	10	2,896	0.668	1,933
1988	304.543	12	3,722	0.662	2,466
1989	333.812	11	3,835	0.661	2,536
1990	364.340	14	5,073	0.659	3,342
1991	396.353	9	3,572	0.655	2,342
1992	428.188	9	3,879	0.650	2,523
1993	454.659	10	4,556	0.640	2,917
1994	480.169	8	4,057	0.629	2,552
1995	505.203	11	5,704	0.618	3,524
1996	537.501	8	4,472	0.612	2,736
1997	567.668	14	7,701	0.604	4,647
1998	598.156	13	7,606	0.595	4,527
1999	624.092	12	7,755	0.584	4,528
2000	645.649	15	9,821	0.570	5,599
2001	661.929	18	12,076	0.554	6,685
2002	680.775	17	11,548	0.540	6,232
2003	695.362	18	12,385	0.524	6,485
2004	706.263	19	13,104	0.506	6,632
2005	711.950	19	13,542	0.486	6,580
2006	712.992	20	14,308	0.464	6,632
2007	713.180	21	14,881	0.442	6,571
2008	713.180	21	<u>7,660</u>	0.421	<u>3,221</u>
<b>Total</b>			<b><u>194,792</u></b>		<b><u>109,679</u></b>

**Notes by Column:**

- (1) From Appendix B.12
- (2) From Appendix B.10
- (3) (1)\*(2); dollars in thousands  
For accident year 2008, unpaid loss is for the first half of the year only.
- (4) Calculated by discounting selected factors in Appendix B.12, then summing
- (5) (3)\*(4); dollars in thousands

**Ohio Bureau of Workers' Compensation  
Public Employers-State Agencies  
PTD - Exposure (PTD Ult. Claim Counts)**

Accident Year	Indexed Paid Losses (# of weeks per ult PTD claim)															
	0.5	1.5	2.5	3.5	4.5	5.5	6.5	7.5	8.5	9.5	10.5	11.5	12.5	13.5	14.5	15.5
1978															33.099	28.341
1979															24.090	25.258
1980													22.820	26.341	24.704	32.914
1981												27.082	27.050	26.068	26.251	29.260
1982											25.346	26.577	25.975	26.991	30.891	35.183
1983										21.958	22.807	23.518	33.507	27.985	29.645	34.629
1984									15.462	19.421	17.516	30.259	21.926	25.691	31.796	27.014
1985								18.449	19.295	22.678	32.715	36.926	28.568	27.289	26.212	30.957
1986							17.440	14.419	17.837	19.397	22.281	26.511	29.327	30.112	26.310	27.285
1987						4.290	5.096	17.434	19.998	39.490	33.672	28.524	31.641	29.124	28.430	31.667
1988					3.806	8.112	10.399	17.692	22.091	24.488	30.133	29.946	37.365	34.005	31.501	32.678
1989				1.807	3.763	6.961	14.643	17.941	21.560	23.142	22.756	33.208	27.018	30.265	29.042	29.887
1990			1.403	1.403	3.775	6.891	18.190	14.704	21.499	19.262	24.580	23.312	24.332	27.497	24.946	30.298
1991		0.000	0.075	1.518	2.551	12.526	15.460	22.692	19.117	25.699	24.987	27.382	28.365	30.354	31.982	30.956
1992	0.000	0.077	0.000	0.000	11.335	16.514	14.723	19.844	24.753	25.189	23.925	25.117	28.473	28.341	27.228	25.030
1993	0.000	0.024	0.000	1.026	12.677	8.066	13.038	12.963	12.122	14.147	24.100	19.939	19.581	22.258	18.154	20.543
1994	0.000	0.000	0.000	8.053	12.349	16.403	16.276	25.213	30.655	24.237	26.679	26.977	27.539	37.741	29.721	
1995	0.000	0.000	1.931	6.005	14.615	20.080	18.287	26.399	20.780	29.056	30.401	32.248	33.195	36.895		
1996	0.000	0.000	0.000	0.000	0.127	8.046	10.007	19.667	21.046	27.070	23.125	31.449	29.766			
1997	0.000	0.000	0.000	2.869	3.489	15.091	23.818	20.945	20.274	27.046	34.266	27.769				
1998	0.000	0.000	0.072	4.405	9.503	8.412	7.186	14.003	13.289	19.244	20.415					
1999	0.000	0.000	1.375	1.509	2.699	10.448	21.746	17.638	18.657	18.381						
2000	0.000	0.000	1.012	2.544	3.630	10.733	13.579	17.906	16.893							
2001	0.000	0.000	0.233	5.478	7.857	14.063	19.228	20.996								
2002	0.000	0.000	3.346	5.102	5.359	8.797	10.954									
2003	0.000	0.000	0.000	0.815	5.475	9.841										
2004	0.000	0.000	0.564	1.443	6.229											
2005	0.000	0.000	0.000	0.869												
2006	0.000	0.000	0.000													
2007	0.000	0.000														
2008	0.000															

Avg Last5	0.000	0.000	0.782	2.741	5.710	10.776	14.539	18.298	18.032	24.159	26.977	27.676	27.711	31.118	26.406	27.343
Avg Last3	0.000	0.000	0.188	1.042	5.687	10.900	14.587	18.847	16.279	21.557	25.936	30.489	30.167	32.298	25.034	25.510
Selected	0.000	0.000	0.188	1.042	5.687	10.900	14.587	18.847	16.279	21.557	25.936	30.489	30.167	32.298	25.034	25.510
Cumulative	713.180	713.180	713.180	712.992	711.950	706.263	695.362	680.775	661.929	645.649	624.092	598.156	567.668	537.501	505.203	480.169

Accident Year	Indexed Paid Losses (# of weeks per ult PTD claim)														
	16.5	17.5	18.5	19.5	20.5	21.5	22.5	23.5	24.5	25.5	26.5	27.5	28.5	29.5	30.5
1974			27.645	22.851	19.759	18.216	16.783	16.285	15.496	15.179	13.658	13.300	12.718	12.015	11.359
1975		23.167	21.699	20.787	20.192	19.504	20.336	17.782	18.657	15.873	14.879	13.203	11.615	11.166	9.764
1976	32.192	27.655	25.710	28.885	27.526	28.452	25.018	25.445	22.116	20.808	18.514	18.673	17.461	19.202	16.745
1977	25.896	23.081	25.338	25.106	24.220	21.308	20.814	21.949	17.245	14.142	13.368	12.680	14.331	11.472	11.150
1978	27.268	27.047	29.560	26.267	26.974	24.070	22.090	20.778	21.534	18.453	19.051	18.918	17.486	16.741	14.506
1979	27.828	24.937	25.047	24.316	23.187	20.410	17.260	16.261	14.148	12.765	12.666	12.052	12.065	11.235	
1980	25.113	25.786	24.821	22.111	20.997	18.597	16.518	15.266	13.008	16.083	13.241	12.392	11.502		
1981	29.396	25.334	23.726	24.718	27.174	20.915	19.563	22.039	19.743	17.895	18.623	17.824			
1982	29.821	29.651	27.167	24.458	23.928	23.141	21.956	20.202	17.377	15.552	13.964				
1983	27.370	28.255	26.144	25.225	23.958	23.188	22.677	21.248	21.038	21.662					
1984	27.917	25.431	22.733	22.045	22.255	22.188	19.858	19.158	19.671						
1985	22.424	20.371	22.021	21.853	21.491	20.202	20.789	20.689							
1986	24.722	25.243	28.668	27.804	26.209	25.020	24.114								
1987	33.129	29.742	30.548	29.888	29.329	26.543									
1988	33.215	33.574	34.310	32.621	32.270										
1989	32.870	30.072	31.862	29.074											
1990	27.467	34.741	29.867												
1991	28.252	30.693													
1992	23.694														

Avg Last 5	29.100	31.764	31.051	28.248	26.311	23.428	21.879	20.667	18.167	16.792	15.509	14.773	14.569	13.963	12.705	N/A
Avg Last 3	26.471	31.835	32.013	30.528	29.269	23.922	21.587	20.365	19.362	18.370	15.276	14.089	13.685	13.149	14.134	N/A
Selected	26.471	31.835	32.013	30.528	29.269	23.922	21.587	20.365	19.362	18.370	15.276	14.089	14.569	13.963	14.134	14.156
Cumulative	454.659	428.188	396.353	364.340	333.812	304.543	280.621	259.034	238.669	219.307	200.937	185.661	171.571	157.00	143.04	128.91

**Ohio Bureau of Workers' Compensation  
Public Employers-State Agencies  
PTD - Exposure (PTD Ult. Claim Counts)**

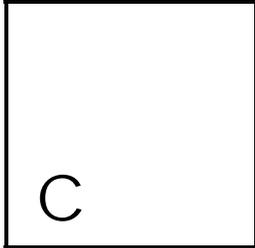
Accident Year	Paid Losses (in thousands) - Evaluation in Years															
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>
1978															390	334
1979														250	262	278
1980													284	328	307	409
1981												292	292	281	283	316
1982											311	326	319	331	379	432
1983										296	307	317	451	377	399	466
1984									191	239	216	373	270	317	392	333
1985								187	195	229	331	373	289	276	265	313
1986							252	208	257	280	321	382	423	434	379	394
1987						44	53	180	206	407	347	294	327	301	293	327
1988					47	99	127	216	270	299	368	366	457	416	385	399
1989				21	43	80	168	206	248	266	261	381	310	348	334	343
1990			20	20	53	96	253	205	299	268	342	325	339	383	347	422
1991		0	1	14	23	113	139	205	172	232	225	247	256	274	288	279
1992	0	1	0	0	103	150	133	180	224	228	217	228	258	257	247	227
1993	0	0	0	10	127	81	131	130	121	142	242	200	196	223	182	206
1994	0	0	0	68	104	139	138	213	259	205	225	228	233	319	251	
1995	0	0	22	68	165	227	206	298	235	328	343	364	375	417		
1996	0	0	0	0	1	67	83	164	175	225	192	262	248			
1997	0	0	0	39	47	205	323	284	275	367	465	377				
1998	0	0	1	56	121	107	91	178	169	245	260					
1999	0	0	17	19	34	130	270	219	232	228						
2000	0	0	15	39	55	163	207	272	257							
2001	0	0	4	100	143	257	351	383								
2002	0	0	57	87	91	149	186									
2003	0	0	0	15	98	175										
2004	0	0	10	27	116											
2005	0	0	0	17												
2006	0	0	0													
2007	0	0														
2008	0															

Accident Year	Paid Losses (in thousands) - Evaluation in Years														
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>
1978	321	318	348	309	318	283	260	245	254	217	224	223	206	197	171
1979	288	258	260	252	240	212	179	169	147	132	131	125	125	116	
1980	312	321	309	275	261	231	205	190	162	200	165	154	143		
1981	317	274	256	267	293	226	211	238	213	193	201	192			
1982	366	364	333	300	294	284	270	248	213	191	171				
1983	369	380	352	340	323	312	305	286	283	292					
1984	344	313	280	272	274	273	245	236	242						
1985	227	206	223	221	217	204	210	209							
1986	357	364	413	401	378	361	348								
1987	342	307	315	308	303	274									
1988	406	410	419	399	394										
1989	378	345	366	334											
1990	382	484	416												
1991	255	277													
1992	215														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

**Ohio Bureau of Workers' Compensation**  
**Public Employers-State Agencies**  
**PTD - Exposure (PTD Ult. Claim Counts)**  
**Unpaid Loss Payment Projections**  
**Fiscal Year Ending 6/30**

Accident Year	Unpaid Loss		(Dollars in Thousands)																2023 and Subsequent
	Undisc.	Disc.	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022			
1978	1,518	1,133	167	155	143	132	121	110	99	89	79	70	61	53	46	39	155		
1979	1,483	1,093	146	147	136	126	116	106	97	87	78	70	62	54	47	40	171		
1980	1,952	1,418	174	176	176	163	151	139	127	116	105	94	84	74	65	56	253		
1981	1,853	1,327	157	151	153	153	142	131	121	111	101	91	82	73	64	56	268		
1982	2,279	1,605	173	179	171	173	174	161	149	137	126	114	103	93	83	73	369		
1983	2,705	1,877	206	190	196	188	190	191	177	164	151	138	125	113	102	91	485		
1984	2,703	1,857	226	188	174	180	172	174	174	162	150	138	126	115	104	93	527		
1985	2,413	1,642	196	186	154	142	147	141	143	143	133	123	113	104	94	85	508		
1986	3,736	2,518	294	279	265	220	203	210	201	204	204	190	175	161	148	134	847		
1987	2,896	1,933	223	210	200	190	158	145	150	144	146	146	136	125	115	106	702		
1988	3,722	2,466	292	264	249	237	224	187	172	178	171	173	173	161	149	137	956		
1989	3,835	2,536	336	275	248	234	222	211	175	162	167	160	162	163	151	140	1,028		
1990	5,073	3,342	425	408	333	301	284	270	256	213	196	203	194	197	197	183	1,415		
1991	3,572	2,342	289	275	264	216	195	184	175	166	138	127	131	126	127	128	1,034		
1992	3,879	2,523	288	290	277	265	217	196	184	175	166	138	128	132	126	128	1,168		
1993	4,556	2,917	265	319	321	306	293	240	216	204	194	184	153	141	146	140	1,433		
1994	4,057	2,552	216	224	269	270	258	247	202	182	172	164	155	129	119	123	1,326		
1995	5,704	3,524	283	288	299	359	361	345	330	270	244	230	219	207	172	159	1,937		
1996	4,472	2,736	269	208	212	220	265	266	254	244	199	180	169	161	153	127	1,545		
1997	7,701	4,647	409	438	340	346	359	432	434	414	397	325	293	276	263	249	2,726		
1998	7,606	4,527	388	384	411	318	324	337	405	407	388	372	304	274	259	246	2,789		
1999	7,755	4,528	322	379	375	401	311	317	329	396	398	379	364	297	268	253	2,966		
2000	9,821	5,599	328	395	464	459	491	381	388	403	484	487	464	445	364	328	3,940		
2001	12,076	6,685	297	393	473	556	550	589	457	465	483	581	584	557	534	436	5,119		
2002	11,548	6,232	320	276	366	440	517	512	548	425	433	449	540	543	518	497	5,166		
2003	12,385	6,485	260	336	290	384	462	543	537	575	446	454	471	567	570	544	5,945		
2004	13,104	6,632	202	271	350	302	400	481	566	560	599	464	473	491	591	594	6,760		
2005	13,542	6,580	108	207	277	358	310	410	493	580	574	614	476	485	504	606	7,539		
2006	14,308	6,632	21	114	219	293	378	327	433	520	612	605	648	502	512	531	8,593		
2007	14,881	6,571	4	22	119	227	304	393	340	450	541	636	629	674	522	532	9,486		
2008	15,319	6,443	0	4	22	122	234	313	405	350	463	557	655	648	694	538	10,314		
<b>Total</b>	<b>202,452</b>	<b>112,901</b>	<b>7,283</b>	<b>7,628</b>	<b>7,944</b>	<b>8,283</b>	<b>8,535</b>	<b>8,688</b>	<b>8,738</b>	<b>8,695</b>	<b>8,737</b>	<b>8,656</b>	<b>8,455</b>	<b>8,142</b>	<b>7,805</b>	<b>7,391</b>	<b>87,471</b>		
<b>-Discount Rate</b>																	<b>5.00%</b>		

-Note: Projected payments for accident year 2008 are for the full accident year.



## Death Benefits (PES)

### Conclusions

Indicated unpaid loss as of June 30, 2008 is \$26.3 million on a discounted basis and \$56.8 million on a nominal basis. These values are summarized in Appendix C.1. The projected value of discounted ultimate losses for the first half of accident year 2008 is approximately \$1.1 million.

The projected discounted unpaid loss in last year's report was \$27.1 million. Actual payments in the latest fiscal year for claims occurring in June 2007 and prior amounted to \$1.6 million. The retrospective estimate of the required unpaid loss for these benefits as of June 30, 2007 is \$24.6 million, which represents an increase of \$2.5 million from our estimate with data as of June 30, 2007. These comparisons to comparable values in last year's audit are shown in Appendix R.5.

### Methodology

Our methodology for public employers - state agencies is the same as the methodology used for private and public employer-taxing districts. Like the private employer data, the public employers - state agencies' persistency factors display considerable variability.

We have selected persistency factors of 1.005 for development periods 4 to 15 and 0.989 for development periods 16 through 24 for public employers - state agencies unpaid loss, which are the same as those selected for the calculation of private employer unpaid loss to "smooth" the development pattern.

**Ohio Bureau of Workers' Compensation**  
**Public Employers-State Agencies**  
**Death - All Claims**  
**Summary of Unpaid Loss @ 6/30/08**  
(Dollars in Thousands)

<u>Accident Year</u>	<u>Undiscounted Unpaid Loss</u>	<u>Discounted Unpaid Loss</u>
Prior to 1978	1,941	1,043
1978	1,004	605
1979	1,160	688
1980	605	353
1981	355	205
1982	848	481
1983	1,802	1,008
1984	1,067	588
1985	379	206
1986	875	469
1987	491	260
1988	523	273
1989	2,481	1,276
1990	1,034	525
1991	1,255	628
1992	1,361	672
1993	3,297	1,607
1994	3,035	1,459
1995	676	321
1996	0	0
1997	1,842	849
1998	2,674	1,215
1999	1,077	482
2000	0	0
2001	2,382	1,035
2002	0	0
2003	7,887	3,322
2004	3,535	1,466
2005	3,934	1,606
2006	1,138	457
2007	5,335	2,123
2008	<u>2,778</u>	<u>1,071</u>
<b>Total 1978-2008:</b>	<b>54,829</b>	<b>25,250</b>
<b>Total:</b>	<b>56,770</b>	<b>26,293</b>

Note: Unpaid loss for accident year 2008 is for the first half of the year only.

**Ohio Bureau of Workers' Compensation**  
**Public Employers-State Agencies**  
**Death - All Claims**  
**Unpaid Loss Payment Projections**  
**Fiscal Year Ending 6/30**

Accident Year	Unpaid Loss		(Dollars in Thousands)															
	Undisc.	Disc.	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023 and Subsequent	
1978	1,004	605	50	50	49	49	48	47	46	45	44	43	42	41	40	38	371	
1979	1,160	688	56	55	55	54	53	53	52	51	50	49	48	46	45	44	450	
1980	605	353	29	28	27	27	27	27	26	26	25	25	24	24	23	22	245	
1981	355	205	16	16	16	15	15	15	15	15	14	14	14	14	13	13	150	
1982	848	481	38	37	36	35	35	35	34	34	33	33	32	32	31	30	371	
1983	1,802	1,008	79	77	76	74	72	71	71	70	69	68	67	66	64	63	816	
1984	1,067	588	45	45	44	43	42	41	40	40	40	39	38	38	37	36	498	
1985	379	206	16	15	15	15	15	14	14	14	14	13	13	13	13	13	182	
1986	875	469	35	35	34	34	33	32	32	31	31	30	30	29	29	29	432	
1987	491	260	19	19	19	18	18	18	17	17	17	16	16	16	16	16	248	
1988	523	273	20	20	19	19	19	19	18	18	17	17	17	17	16	16	270	
1989	2,481	1,276	92	91	90	89	88	86	85	83	82	80	78	77	76	75	1,310	
1990	1,034	525	37	37	36	36	36	35	35	34	34	33	32	31	31	31	557	
1991	1,255	628	44	44	43	43	42	42	41	41	40	39	38	38	37	36	688	
1992	1,361	672	47	46	46	45	45	44	44	43	43	42	41	40	39	38	758	
1993	3,297	1,607	110	109	108	107	106	104	103	102	101	100	98	96	94	92	1,865	
1994	3,035	1,459	99	98	97	96	95	94	93	92	91	90	89	87	86	84	1,743	
1995	676	321	21	21	21	21	21	21	20	20	20	20	19	19	19	18	394	
1996	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1997	1,842	849	54	54	55	55	54	54	53	53	52	51	51	50	50	49	1,106	
1998	2,674	1,215	76	76	77	77	78	77	76	75	74	73	73	72	71	70	1,630	
1999	1,077	482	30	30	30	30	30	30	30	30	29	29	29	28	28	28	666	
2000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2001	2,382	1,035	62	62	62	62	63	63	63	64	63	62	62	61	60	60	1,514	
2002	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2003	7,887	3,322	192	193	194	195	196	197	198	199	200	201	198	196	194	192	5,144	
2004	3,535	1,466	84	84	84	85	85	86	86	86	87	87	88	87	86	85	2,336	
2005	3,934	1,606	90	91	91	92	92	93	93	94	94	95	95	95	94	93	2,631	
2006	1,138	457	25	26	26	26	26	26	26	26	26	27	27	27	27	27	770	
2007	5,335	2,123	136	116	117	117	118	119	119	120	120	121	122	122	123	123	3,643	
2008	5,555	2,142	62	140	120	120	121	121	122	123	123	124	124	125	126	126	3,878	
<b>Total</b>	<b>57,606</b>	<b>26,321</b>	<b>1,664</b>	<b>1,714</b>	<b>1,686</b>	<b>1,679</b>	<b>1,671</b>	<b>1,663</b>	<b>1,654</b>	<b>1,644</b>	<b>1,633</b>	<b>1,621</b>	<b>1,605</b>	<b>1,588</b>	<b>1,569</b>	<b>1,549</b>	<b>34,666</b>	
<b>-Discount Rate</b>																	<b>5.00%</b>	

-Note: Projected payments for accident year 2008 are for the full accident year.

**Ohio Bureau of Workers' Compensation**  
**Public Employers-State Agencies**  
**Death - All Claims**

Accident Year	Paid Loss Development Factors - Evaluation in Years														
	0.5-1.5	1.5-2.5	2.5-3.5	3.5-4.5	4.5-5.5	5.5-6.5	6.5-7.5	7.5-8.5	8.5-9.5	9.5-10.5	10.5-11.5	11.5-12.5	12.5-13.5	13.5-14.5	14.5-15.5
1978															0.968
1979														1.153	1.752
1980													0.929	0.996	0.909
1981												0.502	1.429	0.700	11.122
1982											0.591	1.012	1.079	1.388	0.910
1983										1.000	1.244	0.835	1.227	0.756	0.792
1984									1.349	0.680	0.972	0.981	0.930	1.043	1.339
1985								1.869	0.824	0.990	1.019	0.910	1.333	1.025	0.953
1986							0.996	1.445	0.748	1.004	0.937	0.923	1.047	0.605	1.205
1987						0.427	1.023	0.977	1.077	2.444	0.318	1.028	0.976	1.000	1.000
1988					0.868	1.047	0.955	1.021	0.923	0.429	1.003	1.000	1.000	1.033	0.968
1989				1.192	0.475	1.000	3.802	0.544	0.928	0.833	1.000	1.047	0.974	0.989	2.051
1990			0.778	1.628	0.680	0.951	0.927	0.968	0.710	1.716	0.578	1.000	1.008	1.520	0.724
1991		1.327	0.748	1.000	1.465	0.819	0.821	0.987	0.982	1.000	1.000	1.000	1.286	0.845	0.963
1992		3.217	0.821	1.032	0.885	1.120	1.010	0.870	0.773	1.137	0.919	0.842	1.296	0.872	0.886
1993	30.408	1.011	0.968	0.923	1.080	1.003	0.997	1.276	0.941	0.981	1.216	0.852	0.967	0.963	1.005
1994	9.668	1.000	0.932	1.080	1.003	1.000	1.000	1.000	1.000	0.995	1.017	0.963	1.000	1.000	
1995		2.195	0.524	0.981	1.000	1.000	1.000	1.000	0.701	0.822	0.942	1.000	1.000		
1996	2.154	1.080	1.080	0.929	0.297										
1997	7.673	1.054	0.913	0.887	1.014	1.000	1.005	1.021	0.826	0.858	1.000				
1998		2.793	0.683	1.958	0.652	1.124	0.940	0.455	0.827	1.459					
1999		1.617	0.990	0.984	1.028	1.024	0.963	1.000							
2000			0.443	1.000	0.231										
2001		1.441	0.980	1.713	0.608	0.981	1.000								
2002															
2003		1.310	0.961	1.000	1.330										
2004	9.531	1.307	1.000	1.000											
2005		11.052	0.610												
2006		0.870													
2007															
2008															
Avg All	11.887	2.234	0.829	1.154	0.841	0.961	1.174	1.031	0.907	1.090	0.917	0.926	1.092	0.993	1.722
Avg Last3	0.000	4.410	0.857	0.667	0.646	0.327	0.654	0.485	0.885	0.772	0.647	0.654	0.989	0.945	0.951
PLiving	0.995	0.995	0.995	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.995	0.995
Selected	0.000	2.234	0.857	1.005	1.005	1.005	1.005	1.005	1.005	1.005	1.005	1.005	1.005	1.005	1.005

Accident Year	Paid Loss Development Factors - Evaluation in Years														
	15.5-16.5	16.5-17.5	17.5-18.5	18.5-19.5	19.5-20.5	20.5-21.5	21.5-22.5	22.5-23.5	23.5-24.5	24.5-25.5	25.5-26.5	26.5-27.5	27.5-28.5	28.5-29.5	29.5-30.5
1978	1.021	0.883	1.111	0.763	1.096	0.988	1.260	0.882	1.000	1.007	1.261	0.832	0.967	1.000	0.902
1979	0.709	0.992	1.967	0.553	1.140	0.868	1.005	0.993	1.038	0.959	0.910	0.894	1.000	1.056	
1980	1.111	0.947	0.983	0.812	1.002	1.025	0.987	0.985	1.002	1.038	0.963	1.000	0.834		
1981	0.163	0.971	0.500	0.869	2.931	0.291	1.500	1.513	0.819	0.963	1.000	1.000			
1982	0.762	0.986	1.000	1.000	1.033	0.971	1.011	1.038	0.958	0.992	0.904				
1983	1.381	1.071	0.978	1.217	0.813	1.019	1.029	0.913	0.897	1.000					
1984	0.901	0.935	0.851	1.693	0.446	0.795	0.915	1.000	1.000						
1985	1.040	0.902	1.095	0.987	0.904	0.881	0.484	0.737							
1986	1.711	0.469	0.974	1.006	0.743	0.984	1.000								
1987	1.000	1.000	1.038	0.963	1.000	1.000									
1988	1.000	1.038	0.926	1.040	1.000										
1989	0.557	0.963	1.000	1.000											
1990	0.885	0.798	1.000												
1991	1.000	1.000													
1992	0.689														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															
Avg All	0.929	0.926	1.033	0.992	1.101	0.882	1.021	1.008	0.959	0.993	1.008	0.931	0.933	1.028	0.902
Avg Last 3	0.858	0.920	0.975	1.001	0.914	0.955	0.799	0.883	0.951	0.985	0.956	0.965	0.933	N/A	N/A
PLiving	0.995	0.995	0.995	0.995	0.995	0.995	0.994	0.994	0.994	0.993	0.993	0.993	0.992	0.992	0.991
Selected	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.989	0.986	0.984	0.981	0.981	0.977	0.974

**Ohio Bureau of Workers' Compensation  
Public Employers-State Agencies  
Death - All Claims**

Accident Year	Indexed Paid Losses (# of Weeks per 1000 Employees)																
	0.5	1.5	2.5	3.5	4.5	5.5	6.5	7.5	8.5	9.5	10.5	11.5	12.5	13.5	14.5	15.5	
1978																3.013	2.917
1979																1.959	3.959
1980													2.059		1.912	2.260	1.732
1981												1.104	0.554		0.792	0.554	6.162
1982											2.618	1.548	1.566		1.689	2.345	2.133
1983													3.812	3.181	3.902	2.949	2.336
1984										3.539	4.773	3.248	3.158	3.098	2.882	3.005	4.022
1985								1.003		1.875	1.545	1.530	1.559	1.419	1.892	1.940	1.849
1986							2.868	2.856		4.127	3.086	3.098	2.902	2.680	2.807	1.697	2.046
1987						1.797	0.767	0.785		0.767	0.826	2.019	0.643	0.661	0.645	0.645	0.645
1988					1.705	1.480	1.550	1.480		1.511	1.394	0.598	0.600	0.600	0.600	0.619	0.600
1989				2.663	3.176	1.508	1.508	5.733		3.116	2.891	2.408	2.408	2.520	2.454	2.426	4.976
1990			2.529	1.967	3.203	2.176	2.071	1.919		1.858	1.319	2.265	1.309	1.309	1.319	2.005	1.452
1991		1.104	1.465	1.096	1.096	1.605	1.315	1.080		1.066	1.047	1.047	1.047	1.047	1.346	1.138	1.096
1992	0.000	0.937	3.014	2.473	2.552	2.259	2.530	2.555		2.223	1.718	1.953	1.796	1.511	1.959	1.708	1.512
1993	0.068	2.055	2.079	2.013	1.858	2.007	2.013	2.008		2.562	2.412	2.367	2.878	2.453	2.372	2.285	2.297
1994	0.202	1.957	1.958	1.824	1.971	1.976	1.976	1.976		1.976	1.976	1.967	2.000	1.926	1.926		
1995	0.000	0.625	1.373	0.719	0.706	0.706	0.706	0.706		0.706	0.495	0.407	0.383	0.383	0.383		
1996	0.189	0.407	0.439	0.474	0.441	0.131	0.000	0.000		0.000	0.000	0.000	0.000				
1997	0.187	1.432	1.509	1.377	1.221	1.239	1.239	1.245		1.272	1.051	0.901	0.901				
1998	0.000	0.861	2.403	1.642	3.214	2.097	2.356	2.216		1.009	0.835	1.218					
1999	0.000	0.282	0.457	0.452	0.445	0.457	0.468	0.451		0.451	0.451						
2000	0.000	0.000	1.003	0.444	0.444	0.102	0.000	0.000		0.000							
2001	0.000	0.580	0.835	0.819	1.402	0.852	0.835	0.835									
2002	0.117	0.000	0.000	0.000	0.000	0.000	0.000										
2003	0.000	1.460	1.913	1.838	1.838	2.444											
2004	0.083	0.793	1.036	1.036	1.036												
2005	0.000	0.161	1.778	1.085													
2006	0.000	0.394	0.343														
2007	0.000	0.568															
2008	0.000																
Avg Last 5	0.017	0.675	1.014	0.956	0.944	0.771	0.732	0.949	0.546	0.566	0.899	1.232	1.255	1.597	1.812	2.267	

Accident Year	Indexed Paid Losses (# of Weeks per 1000 Employees)																
	16.5	17.5	18.5	19.5	20.5	21.5	22.5	23.5	24.5	25.5	26.5	27.5	28.5	29.5	30.5		
1978	2.980	2.631	2.923	2.231	2.444	2.413	3.041	2.682	2.682	2.699	3.404	2.831	2.736	2.736	2.467		
1979	2.807	2.786	5.480	3.032	3.457	3.001	3.015	2.993	3.107	2.982	2.712	2.425	2.425	2.560			
1980	1.925	1.823	1.792	1.455	1.457	1.493	1.475	1.453	1.455	1.511	1.455	1.455	1.213				
1981	1.003	0.974	0.487	0.423	1.240	0.361	0.541	0.819	0.670	0.646	0.646	0.646					
1982	1.624	1.602	1.602	1.602	1.655	1.607	1.624	1.687	1.615	1.603	1.450						
1983	3.228	3.458	3.381	4.115	3.347	3.410	3.508	3.203	2.873	2.873							
1984	3.622	3.387	2.883	4.881	2.178	1.731	1.583	1.583	1.583								
1985	1.923	1.735	1.899	1.875	1.694	1.492	0.722	0.532									
1986	3.500	1.643	1.600	1.609	1.196	1.178	1.178										
1987	0.645	0.645	0.670	0.645	0.645	0.645											
1988	0.600	0.623	0.577	0.600	0.600												
1989	2.772	2.669	2.669	2.669													
1990	1.286	1.026	1.026														
1991	1.096	1.096															
1992	1.042																
1993																	
1994																	
1995																	
1996																	
1997																	
1998																	
1999																	
2000																	
2001																	
2002																	
2003																	
2004																	
2005																	
2006																	
2007																	
2008																	
Avg Last 5	1.359	1.212	1.308	1.479	1.263	1.691	1.723	1.565	1.639	1.923	1.933	N/A	N/A	N/A	N/A	N/A	

**Ohio Bureau of Workers' Compensation**  
**Public Employers-State Agencies**  
**Death - All Claims**  
**Calculation of Index Factor**

<b>Accident Year</b>	<b>(1) Average Benefit (\$)</b>	<b>(2) Covered Emp. Yrs.</b>	<b>(3) Composite Factor</b>
1978	160.82	128	21
1979	176.09	127	22
1980	188.98	127	24
1981	203.49	127	26
1982	216.83	123	27
1983	229.25	121	28
1984	240.08	121	29
1985	250.36	119	30
1986	257.14	117	30
1987	265.45	113	30
1988	275.62	121	33
1989	283.47	122	35
1990	295.33	124	37
1991	303.75	134	41
1992	317.53	142	45
1993	325.79	149	49
1994	336.17	153	51
1995	345.28	160	55
1996	357.55	164	59
1997	370.70	161	60
1998	386.97	160	62
1999	401.90	163	65
2000	416.98	165	69
2001	429.87	170	73
2002	441.62	172	76
2003	453.60	172	78
2004	468.52	171	80
2005	479.52	173	83
2006	496.64	174	86
2007	514.55	175	90
2008	529.77	175	93

**Notes by Column:**

- (1) From Appendix C.6, Col(4).  
(2) Calculated by dividing payroll by (SAWW\*52)/1000  
(3) Col(3) = Col(1)\*Col(2)/1000

**Ohio Bureau of Workers' Compensation**  
**Public Employers-State Agencies**  
**Death - All Claims**  
**Average Weekly Benefits**

Accident Year	(1) SAWW (\$)	(2) Maximum Benefits (\$)	(3) Minimum Benefits (\$)	(4) Average Benefits (\$)
1978	247.15	216.00	108.00	160.82
1979	266.54	241.00	120.50	176.09
1980	286.60	258.00	129.00	188.98
1981	311.09	275.00	137.50	203.49
1982	327.20	298.00	149.00	216.83
1983	341.69	321.00	160.50	229.25
1984	358.57	335.00	167.50	240.08
1985	371.07	354.00	177.00	250.36
1986	380.29	365.00	182.50	257.14
1987	393.04	376.00	188.00	265.45
1988	411.39	385.00	192.50	275.62
1989	420.61	400.00	200.00	283.47
1990	436.90	419.00	209.50	295.33
1991	451.06	428.00	214.00	303.75
1992	474.30	443.00	221.50	317.53
1993	483.24	460.00	230.00	325.79
1994	494.51	482.00	241.00	336.17
1995	509.04	493.00	246.50	345.28
1996	526.87	511.00	255.50	357.55
1997	551.30	521.00	260.50	370.70
1998	577.29	541.00	270.50	386.97
1999	596.41	567.00	283.50	401.90
2000	618.35	589.00	294.50	416.98
2001	631.45	618.00	309.00	429.87
2002	652.48	628.00	314.00	441.62
2003	670.77	644.00	322.00	453.60
2004	694.68	662.00	331.00	468.52
2005	710.72	678.00	339.00	479.52
2006	735.05	704.00	352.00	496.64
2007	761.22	730.00	365.00	514.55
2008	784.05	751.00	375.50	529.77

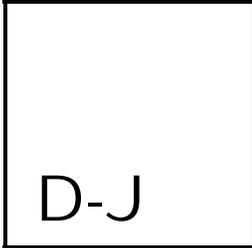
Notes by Column:

- (1) Ohio Department of Job and Family Services ([http://lmi.state.oh.us/CEP/CEP\\_NAICS.htm#Publications](http://lmi.state.oh.us/CEP/CEP_NAICS.htm#Publications))
- (2) Ohio Bureau of Workers Compensation
- (3) Ohio Bureau of Workers Compensation
- (4) Calculated using theoretical Ohio Wage Distribution (Appendix U.2)

**Ohio Bureau of Workers' Compensation  
Public Employers-State Agencies  
Death - All Claims**

Accident Year	Paid Losses (in thousands) - Evaluation in Years																
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>	
1978																62	60
1979																51	89
1980													50		46	46	42
1981												28	14		20	14	159
1982											70	41	42		45	63	57
1983										85	85	106	89		109	82	65
1984									103	139	94	92	90		84	87	117
1985								30	56	46	46	46	42		56	58	55
1986							86	86	124	93	93	87	81		85	51	62
1987						54	23	24	23	25	61	19	20		19	19	19
1988					57	49	52	49	50	47	20	20	20		20	21	20
1989				92	110	52	52	199	108	100	83	83	87		85	84	173
1990			93	72	117	80	76	70	68	48	83	48	48		48	74	53
1991		45	60	45	45	65	53	44	43	43	43	43	43		55	46	45
1992	0	42	136	112	115	102	114	116	101	78	88	81	68		89	77	68
1993	3	100	101	98	90	98	98	98	125	117	115	140	119		115	111	112
1994	10	101	101	94	101	101	101	101	101	101	101	103	99		99		
1995	0	35	76	40	39	39	39	39	39	27	23	21	21		21		
1996	11	24	26	28	26	8	0	0	0	0	0	0	0				
1997	11	86	90	82	73	74	74	74	76	63	54	54					
1998	0	53	149	102	200	130	146	138	63	52	76						
1999	0	18	30	30	29	30	31	29	29	29							
2000	0	0	69	31	31	7	0	0	0								
2001	0	42	61	60	103	62	61	61									
2002	9	0	0	0	0	0	0										
2003	0	114	149	144	144	191											
2004	7	64	83	83	83												
2005	0	13	147	90													
2006	0	34	30														
2007	0	51															
2008	0																

Accident Year	Paid Losses (in thousands) - Evaluation in Years														
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>
1978	61	54	60	46	50	50	63	55	55	56	70	58	56	56	51
1979	63	62	123	68	77	67	68	67	70	67	61	54	54	57	
1980	46	44	43	35	35	36	35	35	35	36	35	35	29		
1981	26	25	13	11	32	9	14	21	17	17	17	17			
1982	43	43	43	43	44	43	43	45	43	43	39				
1983	90	96	94	115	93	95	98	89	80	80					
1984	105	98	84	142	63	50	46	46	46						
1985	57	52	56	56	50	44	21	16							
1986	105	49	48	48	36	35	35								
1987	19	19	20	19	19	19									
1988	20	21	19	20	20										
1989	96	93	93	93											
1990	47	38	38												
1991	45	45													
1992	47														
1993															
1994															
1995															
1996															
1997															
1998															
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2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															



## Other Compensation Benefits (PES)

### Introduction

In this audit, various other benefit types have been grouped together into a section termed "Other Compensation" which includes:

- (1) Percent Permanent Partial (%PP),
- (2) Permanent Partial (PP),
- (3) Temporary Partial (TP), and Change of Occupation (C/O),
- (4) Wage Loss (WL), Living Maintenance/Wage Loss (LM/WL), Change of Occupation (C/O),
- (5) Lump Sum Settlements (LSS),
- (6) Living Maintenance (LM),
- (7) Lump Sum Advancements (LSA), and
- (8) Additional Awards (AA).

## Conclusions

The projected unpaid loss as of June 30, 2008 for the benefit types included in “Other Compensation” are presented by benefit type in the chart below:

Benefit	Discounted Unpaid Loss (\$000's)	Undiscounted Unpaid Loss (\$000's)
%Permanent Partial	\$17,757	\$21,192
Permanent Partial	\$1,550	\$2,096
TP and C/O	\$52	\$63
WL, LM/WL, and C/O	\$9,896	\$12,227
Lump Sum Settlements	\$46,610	\$73,023
Living Maintenance	\$4,400	\$5,372
Lump Sum Advancements	\$5,883	\$9,533
Additional Awards	\$360	\$723
Total	\$86,509	\$124,228

The projected discounted unpaid loss for these benefits in last year’s report was \$83.3 million. Actual payments during the latest fiscal year for injuries occurring in June 2007 and prior were \$14.0 million.

The retrospective estimate of the required unpaid loss for these benefits as of June 30, 2007 is \$84.4 million, which represents an increase of \$1.0 million from our estimate with data as of June 30, 2007. The retrospective changes by benefit type are presented on Appendix R.4.

## Methodology

The methodology used to analyze the experience of the “Other Compensation” benefit types is the same as that described for these benefits for PA and PEC.

**Ohio Bureau of Workers' Compensation**  
**Public Employers-State Agencies**  
**% Permanent Partial**  
**Summary of Unpaid Loss @ 6/30/08**  
(Dollars in Thousands)

<u>Accident Year</u>	<u>Undiscounted Unpaid Loss</u>	<u>Discounted Unpaid Loss</u>
Prior to 1978	0	0
1978	1	0
1979	1	1
1980	2	1
1981	2	2
1982	3	2
1983	4	4
1984	7	6
1985	15	14
1986	19	16
1987	26	22
1988	36	31
1989	47	39
1990	55	45
1991	69	56
1992	97	80
1993	115	94
1994	137	110
1995	176	142
1996	216	174
1997	255	207
1998	306	247
1999	507	418
2000	685	563
2001	831	686
2002	1,016	843
2003	1,432	1,191
2004	1,924	1,615
2005	2,607	2,199
2006	3,337	2,835
2007	4,711	4,018
2008	<u>2,553</u>	<u>2,096</u>
<b>Total 1978-2008:</b>	<b>21,192</b>	<b>17,757</b>
<b>Total:</b>	<b>21,192</b>	<b>17,757</b>

Note: Unpaid loss for accident year 2008 is for the first half of the year only.

**Ohio Bureau of Workers' Compensation**  
**Public Employers-State Agencies**  
**% Permanent Partial**  
**Average Weekly Benefits**

Accident Year	(1) SAWW (\$)	(2) Maximum Benefits (\$)	(3) Minimum Benefits (\$)	(4) Average Benefits (\$)
1978	247.15	56.00	0.00	55.12
1979	266.54	80.33	0.00	78.46
1980	286.60	86.00	0.00	83.99
1981	311.09	91.67	0.00	89.63
1982	327.20	99.33	0.00	97.01
1983	341.69	107.00	0.00	104.43
1984	358.57	111.67	0.00	109.01
1985	371.07	118.00	0.00	115.09
1986	380.29	121.67	0.00	118.64
1987	393.04	125.33	0.00	122.23
1988	411.39	128.33	0.00	125.27
1989	420.61	133.33	0.00	130.07
1990	436.90	139.67	0.00	136.19
1991	451.06	142.67	0.00	139.19
1992	474.30	147.67	0.00	144.16
1993	483.24	153.33	0.00	149.57
1994	494.51	160.67	0.00	156.51
1995	509.04	164.33	0.00	160.14
1996	526.87	170.33	0.00	165.97
1997	551.30	173.67	0.00	169.47
1998	577.29	180.33	0.00	176.02
1999	596.41	189.00	0.00	184.38
2000	618.35	196.33	0.00	191.51
2001	631.45	206.00	0.00	200.60
2002	652.48	209.33	0.00	204.08
2003	670.77	214.67	0.00	209.31
2004	694.68	220.67	0.00	215.25
2005	710.72	226.00	0.00	220.44
2006	735.05	234.67	0.00	228.84
2007	761.22	243.33	0.00	237.27
2008	784.05	250.33	0.00	244.11

**Notes by Column:**

- (1) Ohio Department of Job and Family Services ([http://lmi.state.oh.us/CEP/CEP\\_NAICS.htm#Publications](http://lmi.state.oh.us/CEP/CEP_NAICS.htm#Publications))
- (2) Ohio Bureau of Workers' Compensation
- (3) Ohio Bureau of Workers' Compensation
- (4) Calculated using theoretical Ohio Wage Distribution (Appendix U.2)

**Ohio Bureau of Workers' Compensation**  
**Public Employers-State Agencies**  
**% Permanent Partial**  
**Calculation of Index Factor**

<b>Accident Year</b>	<b>(1) Average Benefit (\$)</b>	<b>(2) Ultimate Counts</b>	<b>(3) Composite Factor</b>
1978	55.12	1,058	58
1979	78.46	1,001	79
1980	83.99	1,184	99
1981	89.63	1,123	101
1982	97.01	1,272	123
1983	104.43	1,347	141
1984	109.01	1,435	156
1985	115.09	1,548	178
1986	118.64	1,641	195
1987	122.23	1,692	207
1988	125.27	1,895	237
1989	130.07	1,906	248
1990	136.19	1,884	257
1991	139.19	1,812	252
1992	144.16	1,968	284
1993	149.57	1,915	286
1994	156.51	1,855	290
1995	160.14	1,828	293
1996	165.97	1,814	301
1997	169.47	1,644	279
1998	176.02	1,590	280
1999	184.38	1,827	337
2000	191.51	1,912	366
2001	200.60	1,735	348
2002	204.08	1,598	326
2003	209.31	1,702	356
2004	215.25	1,660	357
2005	220.44	1,646	363
2006	228.84	1,484	340
2007	237.27	1,489	353
2008	244.11	1,489	363

**Notes by Column:**

- (1) From Appendix D.2  
(2) From Appendix S.9  
(3) (1)x(2)/1,000

**Ohio Bureau of Workers' Compensation**  
**Public Employers-State Agencies**  
**% Permanent Partial**  
**Calculation of Unpaid Loss @ 06/30/08**

(Dollars in Thousands)

(1)	(2)	(3)	(4)	(5)	
<u>Accident Year</u>	<u>Cumulative Factor</u>	<u>Composite Factor</u>	<u>Undiscounted Unpaid Loss</u>	<u>Discount Factor</u>	<u>Discounted Unpaid Loss</u>
1978	0.010	58	1	0.823	0
1979	0.012	79	1	0.822	1
1980	0.016	99	2	0.822	1
1981	0.020	101	2	0.822	2
1982	0.024	123	3	0.821	2
1983	0.031	141	4	0.825	4
1984	0.046	156	7	0.845	6
1985	0.086	178	15	0.886	14
1986	0.097	195	19	0.858	16
1987	0.126	207	26	0.854	22
1988	0.153	237	36	0.842	31
1989	0.188	248	47	0.834	39
1990	0.214	257	55	0.816	45
1991	0.272	252	69	0.820	56
1992	0.344	284	97	0.821	80
1993	0.403	286	115	0.811	94
1994	0.472	290	137	0.802	110
1995	0.600	293	176	0.809	142
1996	0.717	301	216	0.804	174
1997	0.914	279	255	0.811	207
1998	1.094	280	306	0.806	247
1999	1.504	337	507	0.824	418
2000	1.871	366	685	0.823	563
2001	2.389	348	831	0.825	686
2002	3.115	326	1,016	0.830	843
2003	4.018	356	1,432	0.832	1,191
2004	5.384	357	1,924	0.839	1,615
2005	7.185	363	2,607	0.843	2,199
2006	9.826	340	3,337	0.850	2,835
2007	13.333	353	4,711	0.853	4,018
2008	14.050	363	<u>2,553</u>	0.821	<u>2,096</u>
<b><u>Total</u></b>			<b><u>21,192</u></b>		<b><u>17,757</u></b>

**Notes by Column:**

(1) From Appendix D.5

(2) From Appendix D.3

(3) (1)\*(2); dollars in thousands

For accident year 2008, unpaid loss is for the first half of the year only.

(4) Calculated by discounting selected factors in Appendix D.5, then summing

(5) (3)\*(4); dollars in thousands

**Ohio Bureau of Workers' Compensation  
Public Employers-State Agencies  
% Permanent Partial**

Accident Year	Indexed Paid Losses (# of weeks per ult lost-time claim)																
	0.5	1.5	2.5	3.5	4.5	5.5	6.5	7.5	8.5	9.5	10.5	11.5	12.5	13.5	14.5	15.5	
1978																0.782	0.148
1979																0.447	0.433
1980													0.880			0.405	0.416
1981												0.921	0.458			0.353	0.345
1982										0.799	0.982	0.566	0.463			0.402	0.177
1983										0.646	0.587	0.486	0.320			0.283	0.101
1984									1.424	1.116	1.003	0.465	0.332		0.118	0.145	0.150
1985								1.747	1.281	0.807	0.596	0.425	0.416		0.045	0.086	0.089
1986							1.699	1.325	1.059	0.876	0.757	0.228	0.193		0.185	0.238	0.128
1987						2.253	1.522	1.107	0.964	1.014	0.473	0.384	0.239		0.270	0.126	0.101
1988					2.763	2.474	1.403	1.236	0.961	0.501	0.349	0.303	0.411		0.163	0.161	0.150
1989				3.800	3.396	2.048	1.611	1.174	0.760	0.542	0.273	0.390	0.285		0.194	0.035	0.148
1990			2.398	3.348	2.298	1.656	1.392	1.215	0.682	0.641	0.385	0.325	0.208		0.149	0.144	0.071
1991		0.141	2.328	2.846	1.695	1.554	1.102	0.968	0.744	0.540	0.309	0.283	0.104		0.129	0.141	0.067
1992	0.000	0.062	2.014	2.952	2.166	1.228	0.984	1.030	0.591	0.595	0.251	0.230	0.134		0.115	0.184	0.086
1993	0.000	0.103	2.212	3.092	1.794	1.533	1.122	0.781	0.497	0.442	0.371	0.187	0.139		0.148	0.109	0.054
1994	0.000	0.108	2.155	2.473	1.918	1.187	0.955	0.712	0.428	0.359	0.370	0.245	0.181		0.150	0.092	
1995	0.000	0.334	2.206	2.104	1.656	1.020	0.810	0.604	0.406	0.346	0.231	0.183	0.212		0.052		
1996	0.000	0.090	2.078	2.595	1.554	1.150	0.853	0.513	0.481	0.412	0.346	0.210	0.199				
1997	0.000	0.184	2.273	2.340	1.513	1.165	1.139	0.621	0.587	0.451	0.418	0.148					
1998	0.000	0.189	2.122	1.966	1.521	1.164	0.896	0.629	0.475	0.346	0.467						
1999	0.000	0.256	2.521	2.126	1.347	0.857	0.751	0.791	0.564	0.303							
2000	0.000	0.357	2.340	2.234	1.668	1.035	0.825	0.708	0.515								
2001	0.000	0.492	2.832	2.429	1.751	1.712	0.890	0.681									
2002	0.000	0.405	2.488	2.670	2.031	1.433	0.993										
2003	0.000	0.380	2.850	2.838	1.719	0.954											
2004	0.000	0.267	3.590	2.736	1.652												
2005	0.000	0.587	3.666	2.349													
2006	0.000	0.506	3.265														
2007	0.000	1.058															
2008	0.000																
<b>Avg Last5</b>	0.000	0.559	3.172	2.604	1.764	1.198	0.871	0.686	0.524	0.372	0.366	0.195	0.173	0.119	0.134	0.085	
<b>Avg Last3</b>	0.000	0.717	3.507	2.641	1.801	1.366	0.903	0.726	0.518	0.367	0.410	0.180	0.197	0.117	0.128	0.069	
<b>Selected</b>	0.000	0.717	3.507	2.641	1.801	1.366	0.903	0.726	0.518	0.367	0.410	0.180	0.197	0.117	0.128	0.069	
<b>Cumulative</b>	14.050	14.050	13.333	9.826	7.185	5.384	4.018	3.115	2.389	1.871	1.504	1.094	0.914	0.717	0.600	0.472	

Accident Year	Indexed Paid Losses (# of weeks per ult lost-time claim)															
	16.5	17.5	18.5	19.5	20.5	21.5	22.5	23.5	24.5	25.5	26.5	27.5	28.5	29.5	30.5	
1978	0.148	0.108	0.232	0.004	0.192	0.031	0.125	0.015	0.013	0.007	0.000	0.017	0.000	0.000	0.006	
1979	0.173	0.124	0.035	0.024	0.009	0.045	0.023	0.068	0.000	0.006	0.000	0.051	0.000	0.004		
1980	0.221	0.080	0.051	0.041	0.052	0.010	0.026	0.009	0.016	0.000	0.017	0.000	0.000			
1981	0.134	0.053	0.018	0.054	0.041	0.084	0.047	0.013	0.000	0.029	0.000	0.000				
1982	0.107	0.167	0.046	0.003	0.006	0.006	0.000	0.041	0.067	0.000	0.000					
1983	0.105	0.052	0.099	0.046	0.017	0.005	0.015	0.009	0.046	0.014						
1984	0.104	0.043	0.061	0.033	0.034	0.013	0.058	0.023	0.010							
1985	0.102	0.040	0.016	0.004	0.015	0.003	0.014	0.000								
1986	0.083	0.054	0.021	0.017	0.026	0.067	0.016									
1987	0.065	0.067	0.035	0.036	0.041	0.010										
1988	0.057	0.067	0.050	0.015	0.039											
1989	0.088	0.062	0.090	0.026												
1990	0.081	0.048	0.033													
1991	0.050	0.105														
1992	0.047															
1993																
1994																
1995																
1996																
1997																
1998																
1999																
2000																
2001																
2002																
2003																
2004																
2005																
2006																
2007																
2008																
<b>Avg Last 5</b>	0.065	0.070	0.046	0.020	0.031	0.020	0.021	0.017	0.028	0.010	0.003	N/A	N/A	N/A	N/A	
<b>Avg Last 3</b>	0.059	0.072	0.058	0.026	0.035	0.027	0.029	0.011	0.041	0.014	0.006	0.017	0.000	N/A	N/A	
<b>Selected</b>	0.059	0.072	0.058	0.026	0.035	0.027	0.029	0.011	0.041	0.014	0.007	0.005	0.004	0.003	0.003	
<b>Cumulative</b>	0.403	0.344	0.272	0.214	0.188	0.153	0.126	0.097	0.086	0.046	0.031	0.024	0.020	0.016	0.012	

**Ohio Bureau of Workers' Compensation  
Public Employers-State Agencies  
% Permanent Partial**

Accident Year	Paid Losses (in thousands) - Evaluation in Years																
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>	
1978																46	9
1979																35	34
1980													88			40	41
1981												93	46			36	35
1982											99	121	70			57	50
1983										165	91	83	68			45	40
1984									223	175	157	73	52			18	23
1985								311	228	144	106	76	74			8	15
1986								331	258	206	170	147	44			38	36
1987						466		315	229	199	210	98	79			49	56
1988					656	587	333	293	228	119	83	72	97			39	38
1989				942	842	508	400	291	189	134	68	97	71			48	9
1990			615	859	590	425	357	312	175	164	99	83	53			38	37
1991		36	587	718	428	392	278	244	188	136	78	71	26			33	36
1992	0	18	571	837	615	348	279	292	168	169	71	65	38			32	52
1993	0	29	634	886	514	439	321	224	142	127	106	54	40			42	31
1994	0	31	626	718	557	345	277	207	124	104	107	71	52			44	27
1995	0	98	646	616	485	299	237	177	119	101	68	53	62			15	
1996	0	27	626	781	468	346	257	154	145	124	104	63	60				
1997	0	51	633	652	422	325	317	173	164	126	116	41					
1998	0	53	594	550	426	326	251	176	133	97	131						
1999	0	86	849	716	454	289	253	266	190	102							
2000	0	131	857	818	611	379	302	259	188								
2001	0	171	986	845	609	596	310	237									
2002	0	132	811	870	662	467	324										
2003	0	135	1,015	1,011	613	340											
2004	0	96	1,283	978	591												
2005	0	213	1,330	853													
2006	0	172	1,109														
2007	0	374															
2008	0																

Accident Year	Paid Losses (in thousands) - Evaluation in Years														
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>
1978	9	6	14	0	11	2	7	1	1	0	0	1	0	0	0
1979	14	10	3	2	1	4	2	5	0	0	0	4	0	0	
1980	22	8	5	4	5	1	3	1	2	0	2	0	0		
1981	13	5	2	5	4	8	5	1	0	3	0	0			
1982	13	21	6	0	1	1	0	5	8	0	0				
1983	15	7	14	6	2	1	2	1	6	2					
1984	16	7	10	5	5	2	9	4	2						
1985	18	7	3	1	3	1	2	0							
1986	16	10	4	3	5	13	3								
1987	14	14	7	8	8	2									
1988	14	16	12	4	9										
1989	22	15	22	6											
1990	21	12	8												
1991	13	27													
1992	13														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

**Ohio Bureau of Workers' Compensation**  
**Public Employers-State Agencies**  
**% Permanent Partial**  
**Unpaid Loss Payment Projections**  
**Fiscal Year Ending 6/30**

Accident Year	Unpaid Loss		(Dollars in Thousands)																			
	Undisc.	Disc.	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023 and Subsequent					
1978	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
1979	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
1980	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
1981	2	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
1982	3	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
1983	4	4	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0					
1984	7	6	2	1	1	1	0	0	0	0	0	0	0	0	0	0	0					
1985	15	14	7	3	1	1	1	1	0	0	0	0	0	0	0	0	0					
1986	19	16	2	8	3	1	1	1	1	0	0	0	0	0	0	0	1					
1987	26	22	6	2	8	3	1	1	1	1	0	0	0	0	0	0	1					
1988	36	31	6	7	3	10	3	2	1	1	1	1	0	0	0	0	1					
1989	47	39	9	7	7	3	10	4	2	1	1	1	1	0	0	0	1					
1990	55	45	7	9	7	8	3	10	4	2	1	1	1	1	1	0	2					
1991	69	56	15	7	9	7	7	3	10	4	2	1	1	1	1	1	2					
1992	97	80	20	16	16	10	8	3	12	4	2	1	1	1	1	1	3					
1993	115	94	17	21	17	7	10	8	8	3	12	4	2	1	1	1	4					
1994	137	110	20	17	21	17	7	10	8	9	3	12	4	2	1	1	5					
1995	176	142	38	20	17	21	17	8	10	8	9	3	12	4	2	1	6					
1996	216	174	35	39	21	18	22	17	8	11	8	9	3	12	4	2	7					
1997	255	207	55	33	36	19	17	20	16	7	10	7	8	3	11	4	9					
1998	306	247	50	55	33	36	19	17	20	16	7	10	7	8	3	11	13					
1999	507	418	138	61	66	39	43	23	20	24	19	9	12	9	10	4	29					
2000	685	563	134	150	66	72	43	47	25	22	26	21	9	13	10	11	36					
2001	831	686	180	128	143	63	69	41	45	24	21	25	23	19	12	9	44					
2002	1,016	843	237	169	120	134	59	64	38	42	22	22	19	23	8	11	50					
2003	1,432	1,191	322	259	185	131	146	64	70	42	46	46	21	26	21	9	67					
2004	1,924	1,615	488	323	260	185	131	147	64	70	42	46	25	21	26	21	77					
2005	2,607	2,199	654	496	328	264	188	133	149	65	71	42	47	25	22	26	99					
2006	3,337	2,835	897	612	464	306	247	176	125	139	61	67	40	44	23	20	117					
2007	4,711	4,018	1,239	933	636	483	319	257	183	130	145	64	70	41	45	24	142					
2008	5,107	4,192	261	1,275	960	655	497	328	264	188	133	149	65	72	42	47	171					
<b>Total</b>	<b>23,746</b>	<b>19,853</b>	<b>4,841</b>	<b>4,650</b>	<b>3,418</b>	<b>2,493</b>	<b>1,868</b>	<b>1,389</b>	<b>1,076</b>	<b>821</b>	<b>646</b>	<b>519</b>	<b>374</b>	<b>313</b>	<b>246</b>	<b>206</b>	<b>885</b>					
<b>-Discount Rate</b>																	<b>5.00%</b>					

-Note: Projected payments for accident year 2008 are for the full accident year.

**Ohio Bureau of Workers' Compensation**  
**Public Employers-State Agencies**  
**Permanent Partial**  
**Summary of Unpaid Loss @ 6/30/08**  
(Dollars in Thousands)

<u>Accident Year</u>	<u>Undiscounted Unpaid Loss</u>	<u>Discounted Unpaid Loss</u>
Prior to 1978	0	0
1978	0	0
1979	1	0
1980	1	1
1981	1	1
1982	1	1
1983	1	1
1984	2	1
1985	2	1
1986	2	2
1987	3	2
1988	7	5
1989	15	13
1990	25	21
1991	26	22
1992	30	23
1993	30	22
1994	30	21
1995	37	27
1996	45	34
1997	50	38
1998	69	52
1999	92	69
2000	109	79
2001	141	108
2002	135	100
2003	150	106
2004	196	145
2005	228	170
2006	237	174
2007	272	198
2008	<u>157</u>	<u>113</u>
<b>Total 1978-2008:</b>	<b>2,096</b>	<b>1,550</b>
<b>Total:</b>	<b>2,096</b>	<b>1,550</b>

Note: Unpaid loss for accident year 2008 is for the first half of the year only.

**Ohio Bureau of Workers' Compensation**  
**Public Employers-State Agencies**  
**Permanent Partial**  
**Average Weekly Benefits**

Accident Year	(1) SAWW (\$)	(2) Maximum Benefits (\$)	(3) Minimum Benefits (\$)	(4) Average Benefits (\$)
1978	247.15	108.00	54.00	102.69
1979	266.54	120.50	60.25	114.51
1980	286.60	129.00	64.50	122.61
1981	311.09	137.50	68.75	130.74
1982	327.20	149.00	74.50	141.55
1983	341.69	160.50	80.25	152.21
1984	358.57	167.50	83.75	158.86
1985	371.07	177.00	88.50	167.79
1986	380.29	248.50	111.05	213.50
1987	393.04	376.00	150.40	253.16
1988	411.39	385.00	154.00	262.35
1989	420.61	400.00	198.79	274.36
1990	436.90	419.00	419.00	362.46
1991	451.06	428.00	428.00	372.40
1992	474.30	443.00	443.00	388.64
1993	483.24	460.00	460.00	399.56
1994	494.51	482.00	482.00	413.13
1995	509.04	493.00	493.00	424.12
1996	526.87	511.00	511.00	439.24
1997	551.30	521.00	521.00	454.30
1998	577.29	541.00	541.00	541.00
1999	596.41	567.00	567.00	567.00
2000	618.35	589.00	589.00	589.00
2001	631.45	618.00	618.00	618.00
2002	652.48	628.00	628.00	628.00
2003	670.77	644.00	644.00	644.00
2004	694.68	662.00	662.00	662.00
2005	710.72	678.00	678.00	678.00
2006	735.05	704.00	704.00	704.00
2007	761.22	730.00	730.00	730.00
2008	784.05	751.00	751.00	751.00

**Notes by Column:**

- (1) Ohio Department of Job and Family Services ([http://lmi.state.oh.us/CEP/CEP\\_NAICS.htm#Publications](http://lmi.state.oh.us/CEP/CEP_NAICS.htm#Publications))
- (2) Ohio Bureau of Workers' Compensation
- (3) Ohio Bureau of Workers' Compensation
- (4) Calculated using theoretical Ohio Wage Distribution (Appendix U.2)

**Ohio Bureau of Workers' Compensation**  
**Public Employers-State Agencies**  
**Permanent Partial**  
**Calculation of Index Factor**

<b>Accident Year</b>	<b>(1) Average Benefit (\$)</b>	<b>(2) Ultimate Counts</b>	<b>(3) Composite Factor</b>
1978	102.69	1,058	109
1979	114.51	1,001	115
1980	122.61	1,184	145
1981	130.74	1,123	147
1982	141.55	1,272	180
1983	152.21	1,347	205
1984	158.86	1,435	228
1985	167.79	1,548	260
1986	213.50	1,641	350
1987	253.16	1,692	428
1988	262.35	1,895	497
1989	274.36	1,906	523
1990	362.46	1,884	683
1991	372.40	1,812	675
1992	388.64	1,968	765
1993	399.56	1,915	765
1994	413.13	1,855	767
1995	424.12	1,828	775
1996	439.24	1,814	797
1997	454.30	1,644	747
1998	541.00	1,590	860
1999	567.00	1,827	1,036
2000	589.00	1,912	1,126
2001	618.00	1,735	1,072
2002	628.00	1,598	1,003
2003	644.00	1,702	1,096
2004	662.00	1,660	1,099
2005	678.00	1,646	1,116
2006	704.00	1,484	1,045
2007	730.00	1,489	1,087
2008	751.00	1,489	1,118

**Notes by Column:**

(1) From Appendix E.2

(2) From Appendix S.9

(3) (1)x(2)/1,000

**Ohio Bureau of Workers' Compensation**  
**Public Employers-State Agencies**  
**Permanent Partial**  
**Calculation of Unpaid Loss @ 06/30/08**

(Dollars in Thousands)

Accident Year	(1) Cumulative Factor	(2) Composite Factor	(3) Undiscounted Unpaid Loss	(4) Discount Factor	(5) Discounted Unpaid Loss
1978	0.004	109	0	0.823	0
1979	0.005	115	1	0.822	0
1980	0.007	145	1	0.838	1
1981	0.007	147	1	0.799	1
1982	0.007	180	1	0.761	1
1983	0.007	205	1	0.724	1
1984	0.007	228	2	0.690	1
1985	0.007	260	2	0.657	1
1986	0.007	350	2	0.626	2
1987	0.007	428	3	0.617	2
1988	0.013	497	7	0.758	5
1989	0.029	523	15	0.861	13
1990	0.037	683	25	0.853	21
1991	0.039	675	26	0.821	22
1992	0.039	765	30	0.782	23
1993	0.039	765	30	0.745	22
1994	0.039	767	30	0.709	21
1995	0.048	775	37	0.733	27
1996	0.057	797	45	0.741	34
1997	0.068	747	50	0.748	38
1998	0.080	860	69	0.753	52
1999	0.089	1,036	92	0.744	69
2000	0.097	1,126	109	0.729	79
2001	0.132	1,072	141	0.769	108
2002	0.135	1,003	135	0.739	100
2003	0.137	1,096	150	0.707	106
2004	0.178	1,099	196	0.744	145
2005	0.205	1,116	228	0.743	170
2006	0.227	1,045	237	0.734	174
2007	0.251	1,087	272	0.725	198
2008	0.280	1,118	<u>157</u>	0.721	<u>113</u>
<b>Total</b>			<b><u>2,096</u></b>		<b><u>1,550</u></b>

**Notes by Column:**

(1) From Appendix E.5

(2) From Appendix E.3

(3) (1)\*(2); dollars in thousands

For accident year 2008, unpaid loss is for the first half of the year only.

(4) Calculated by discounting selected factors in Appendix E.5, then summing

(5) (3)\*(4); dollars in thousands

**Ohio Bureau of Workers' Compensation  
Public Employers-State Agencies  
Permanent Partial**

Accident Year	Indexed Paid Losses (# of weeks per ult lost-time claim)																
	0.5	1.5	2.5	3.5	4.5	5.5	6.5	7.5	8.5	9.5	10.5	11.5	12.5	13.5	14.5	15.5	
1978																0.000	0.000
1979																0.000	0.000
1980													0.000	0.000	0.000	0.000	0.000
1981												0.000	0.007	0.000	0.000	0.000	0.000
1982											0.021	0.000	0.000	0.000	0.000	0.000	0.000
1983										0.000	0.000	0.000	0.000	0.008	0.000	0.000	0.000
1984									0.005	0.000	0.000	0.000	0.000	0.027	0.006	0.000	0.000
1985								0.000	0.000	0.021	0.000	0.004	0.055	0.000	0.000	0.000	0.000
1986							0.309	0.058	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1987						0.070	0.027	0.009	0.000	0.000	0.000	0.005	0.000	0.024	0.007	0.000	0.000
1988					0.005	0.005	0.214	0.096	0.057	0.032	0.058	0.029	0.007	0.000	0.000	0.000	0.000
1989				0.213	0.033	0.056	0.067	0.059	0.019	0.019	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1990			0.015	0.009	0.020	0.004	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1991		0.062	0.024	0.000	0.000	0.115	0.155	0.000	0.000	0.000	0.032	0.000	0.000	0.000	0.092	0.000	0.000
1992	0.006	0.034	0.132	0.197	0.061	0.016	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1993	0.008	0.031	0.040	0.006	0.003	0.007	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1994	0.000	0.061	0.018	0.000	0.168	0.000	0.013	0.004	0.079	0.065	0.055	0.034	0.006	0.000	0.000	0.000	0.000
1995	0.020	0.055	0.041	0.011	0.005	0.299	0.142	0.030	0.000	0.076	0.035	0.033	0.033	0.033	0.000	0.000	0.000
1996	0.048	0.074	0.069	0.032	0.072	0.016	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1997	0.000	0.023	0.041	0.030	0.025	0.001	0.000	0.000	0.000	0.000	0.001	0.000	0.000	0.000	0.000	0.000	0.000
1998	0.010	0.018	0.083	0.041	0.123	0.080	0.019	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1999	0.034	0.012	0.000	0.037	0.028	0.003	0.000	0.008	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2000	0.000	0.019	0.005	0.009	0.000	0.000	0.000	0.004	0.131	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2001	0.000	0.040	0.056	0.047	0.000	0.006	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2002	0.000	0.040	0.069	0.032	0.068	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2003	0.005	0.030	0.082	0.035	0.000	0.148	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2004	0.007	0.006	0.015	0.000	0.032	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2005	0.000	0.069	0.017	0.018	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2006	0.010	0.028	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2007	0.003	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2008	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Avg Last5	0.004	0.027	0.037	0.026	0.020	0.031	0.004	0.002	0.026	0.015	0.018	0.013	0.008	0.007	0.018	0.000	0.000
Avg Last3	0.004	0.033	0.011	0.018	0.033	0.051	0.000	0.004	0.044	0.000	0.000	0.011	0.013	0.011	0.000	0.000	0.000
Selected	0.004	0.030	0.024	0.022	0.027	0.041	0.002	0.003	0.035	0.008	0.009	0.012	0.011	0.009	0.009	0.000	0.000
Cumulative	0.284	0.280	0.251	0.227	0.205	0.178	0.137	0.135	0.132	0.097	0.089	0.080	0.068	0.057	0.048	0.039	0.039

Accident Year	Indexed Paid Losses (# of weeks per ult lost-time claim)														
	16.5	17.5	18.5	19.5	20.5	21.5	22.5	23.5	24.5	25.5	26.5	27.5	28.5	29.5	30.5
1978	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1979	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1980	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1981	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1982	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1983	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1984	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1985	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1986	0.000	0.000	0.000	0.000	0.060	0.022	0.002	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1987	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1988	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1989	0.000	0.000	0.008	0.029	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1990	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1991	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1992	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1993	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1994	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1995	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1996	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1997	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1998	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2002	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2003	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2004	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2005	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2006	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2007	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2008	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Avg Last 5	0.000	0.000	0.002	0.006	0.012	0.004	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A	N/A
Avg Last 3	0.000	0.000	0.003	0.010	0.020	0.007	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Selected	0.000	0.000	0.002	0.008	0.016	0.006	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.002	0.001	0.000
Cumulative	0.039	0.039	0.039	0.037	0.029	0.013	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.005

**Ohio Bureau of Workers' Compensation  
Public Employers-State Agencies  
Permanent Partial**

Accident Year	Paid Losses (in thousands) - Evaluation in Years																
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>	
1978																0	0
1979																0	0
1980													0			0	0
1981												0	1			0	0
1982											4	0	0			0	0
1983										0	0	0	0		2	0	0
1984									1	0	0	0	0		6	1	0
1985								0	0	5	0	1	14		0	0	0
1986							108	20	0	0	0	0	0		0	0	0
1987						30	12	4	0	0	0	2	0		10	3	0
1988					3	2	106	48	28	16	29	15	3		0	0	0
1989				112	17	29	35	31	10	10	0	0	0		0	0	0
1990			10	6	14	3	0	0	0	0	0	0	0		0	0	0
1991		42	16	0	0	78	105	0	0	0	21	0	0		0	62	0
1992	4	26	101	151	47	12	0	0	0	0	0	0	0		0	0	0
1993	6	24	31	5	2	5	0	0	0	0	0	0	0		0	0	0
1994	0	47	14	0	129	0	10	3	61	50	42	26	5		0	0	0
1995	16	43	32	8	4	232	110	23	0	59	27	26	26		26		
1996	38	59	55	25	57	12	0	0	0	0	0	0	0				
1997	0	17	30	23	19	1	0	0	0	0	1	0					
1998	9	15	71	35	105	69	16	0	0	0	0						
1999	35	12	0	38	29	3	0	9	0	0							
2000	0	22	5	10	0	0	0	5	147								
2001	0	43	60	50	0	6	0	0									
2002	0	40	69	32	68	0	0										
2003	5	33	90	38	0	162											
2004	8	7	17	0	35												
2005	0	77	19	20													
2006	10	30	2														
2007	4	0															
2008	0																

Accident Year	Paid Losses (in thousands) - Evaluation in Years														
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>
1978	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1979	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1982	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1983	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1984	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1985	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1986	0	0	0	0	21	8	1								
1987	0	0	0	0	0	0									
1988	0	0	0	0	0										
1989	0	0	4	15											
1990	0	0	0												
1991	0	0													
1992	0														
1993															
1994															
1995															
1996															
1997															
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2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

**Ohio Bureau of Workers' Compensation**  
**Public Employers-State Agencies**  
**Permanent Partial**  
**Unpaid Loss Payment Projections**  
**Fiscal Year Ending 6/30**

Accident Year	Unpaid Loss		(Dollars in Thousands)																			
	Undisc.	Disc.	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023 and Subsequent					
1978	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
1979	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
1980	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
1981	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
1982	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
1983	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
1984	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
1985	2	1	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0			
1986	2	2	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0			
1987	3	2	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	1	1			
1988	7	5	3	0	0	0	0	0	0	0	1	0	0	0	0	0	0	1	1			
1989	15	13	8	3	0	0	0	0	0	0	0	1	1	0	0	0	0	1	1			
1990	25	21	5	11	4	0	0	0	0	0	0	0	1	1	1	0	0	2	2			
1991	26	22	1	5	11	4	0	0	0	0	0	0	0	1	1	1	0	2	2			
1992	30	23	0	2	6	12	4	0	0	0	0	0	0	0	2	1	1	3	3			
1993	30	22	0	0	2	6	12	4	0	0	0	0	0	0	0	2	4	4	4			
1994	30	21	0	0	0	2	6	12	4	0	0	0	0	0	0	0	0	5	5			
1995	37	27	7	0	0	0	2	6	12	4	0	0	0	0	0	0	0	5	5			
1996	45	34	7	7	0	0	0	2	6	13	5	0	0	0	0	0	0	6	6			
1997	50	38	8	7	7	0	0	0	2	6	12	4	0	0	0	0	0	5	5			
1998	69	52	11	9	8	8	0	0	0	2	7	14	5	0	0	0	0	6	6			
1999	92	69	10	13	11	9	10	0	0	0	2	8	17	6	0	0	0	7	7			
2000	109	79	9	10	14	12	10	10	0	0	0	2	9	18	6	0	0	8	8			
2001	141	108	37	8	10	13	11	9	10	0	0	0	2	8	17	6	0	8	8			
2002	135	100	3	35	8	9	12	11	9	9	0	0	0	2	8	16	0	13	13			
2003	150	106	2	4	38	8	10	13	12	10	10	0	0	0	2	8	0	32	32			
2004	196	145	45	2	4	38	8	10	13	12	10	10	0	0	0	2	0	40	40			
2005	228	170	30	46	2	4	39	8	10	14	12	10	10	0	0	0	0	44	44			
2006	237	174	23	28	43	2	3	36	8	10	13	11	9	10	0	0	0	41	41			
2007	272	198	26	24	29	45	2	4	38	8	10	13	11	10	10	0	0	42	42			
2008	<u>313</u>	<u>226</u>	<u>33</u>	<u>27</u>	<u>25</u>	<u>30</u>	<u>46</u>	<u>2</u>	<u>4</u>	<u>39</u>	<u>9</u>	<u>10</u>	<u>14</u>	<u>12</u>	<u>10</u>	<u>10</u>	<u>10</u>	<u>44</u>	<u>44</u>			
<b>Total</b>	<b>2,253</b>	<b>1,663</b>	<b>269</b>	<b>241</b>	<b>221</b>	<b>203</b>	<b>178</b>	<b>130</b>	<b>130</b>	<b>128</b>	<b>91</b>	<b>86</b>	<b>80</b>	<b>69</b>	<b>58</b>	<b>48</b>		<b>320</b>	<b>320</b>			
<b>-Discount Rate</b>																			<b>5.00%</b>			

-Note: Projected payments for accident year 2008 are for the full accident year.

**Ohio Bureau of Workers' Compensation**  
**Public Employers-State Agencies**  
**Temporary Partial & Change of Occupation (<1987)**  
**Summary of Unpaid Loss @ 6/30/08**  
(Dollars in Thousands)

<u>Accident Year</u>	<u>Undiscounted Unpaid Loss</u>	<u>Discounted Unpaid Loss</u>
Prior to 1978	0	0
1978	1	1
1979	2	1
1980	3	2
1981	3	3
1982	5	4
1983	10	9
1984	12	10
1985	15	12
1986	12	9
1987	0	0
1988	0	0
1989	0	0
1990	0	0
1991	0	0
1992	0	0
1993	0	0
1994	0	0
1995	0	0
1996	0	0
1997	0	0
1998	0	0
1999	0	0
2000	0	0
2001	0	0
2002	0	0
2003	0	0
2004	0	0
2005	0	0
2006	0	0
2007	0	0
2008	<u>0</u>	<u>0</u>
<b>Total 1978-2008:</b>	<b>63</b>	<b>52</b>
<b>Total:</b>	<b>63</b>	<b>52</b>

**Ohio Bureau of Workers' Compensation**  
**Public Employers-State Agencies**  
**Temporary Partial & Change of Occupation (<1987)**  
**Average Weekly Benefits**

<b>Accident Year</b>	<b>(1) SAWW (\$)</b>	<b>(2) Maximum Benefits (\$)</b>	<b>(3) Minimum Benefits (\$)</b>	<b>(4) Average Benefits (\$)</b>
<b>1978</b>	247.15	216.00	0.00	150.83
<b>1979</b>	266.54	241.00	0.00	165.65
<b>1980</b>	286.60	258.00	0.00	177.72
<b>1981</b>	311.09	275.00	0.00	191.04
<b>1982</b>	327.20	298.00	0.00	204.08
<b>1983</b>	341.69	321.00	0.00	216.26
<b>1984</b>	358.57	335.00	0.00	226.42
<b>1985</b>	371.07	354.00	0.00	236.35
<b>1986</b>	380.29	365.00	0.00	242.82

**Notes by Column:**

- (1) Ohio Department of Job and Family Services ([http://lmi.state.oh.us/CEP/CEP\\_NAICS.htm#Publications](http://lmi.state.oh.us/CEP/CEP_NAICS.htm#Publications))
- (2) Ohio Bureau of Workers' Compensation
- (3) Ohio Bureau of Workers' Compensation
- (4) Calculated using theoretical Ohio Wage Distribution (Appendix U.2)

**Ohio Bureau of Workers' Compensation  
Public Employers-State Agencies  
Temporary Partial & Change of Occupation (<1987)  
Calculation of Index Factor**

<u>Accident Year</u>	(1) <u>Average Benefit (\$)</u>	(2) <u>Ultimate Counts</u>	(3) <u>Composite Factor</u>
<b>1978</b>	150.83	1,058	160
<b>1979</b>	165.65	1,001	166
<b>1980</b>	177.72	1,184	210
<b>1981</b>	191.04	1,123	215
<b>1982</b>	204.08	1,272	260
<b>1983</b>	216.26	1,347	291
<b>1984</b>	226.42	1,435	325
<b>1985</b>	236.35	1,548	366
<b>1986</b>	242.82	1,641	266

**Notes by Column:**

(1) From Appendix F.2

(2) From Appendix S.9

(3)  $(1) \times (2) / 1,000$ ;  $1986 = (1) \times ((2) \times 2/3) / 1,000$

**Ohio Bureau of Workers' Compensation**  
**Public Employers-State Agencies**  
**Temporary Partial & Change of Occupation (<1987)**  
**Calculation of Unpaid Loss @ 06/30/08**

(Dollars in Thousands)

<u>Accident Year</u>	(1) <u>Cumulative Factor</u>	(2) <u>Composite Factor</u>	(3) <u>Undiscounted Unpaid Loss</u>	(4) <u>Discount Factor</u>	(5) <u>Discounted Unpaid Loss</u>
1978	0.008	160	1	0.823	1
1979	0.010	166	2	0.822	1
1980	0.013	210	3	0.824	2
1981	0.015	215	3	0.818	3
1982	0.018	260	5	0.808	4
1983	0.034	291	10	0.868	9
1984	0.038	325	12	0.841	10
1985	0.041	366	15	0.814	12
1986	0.045	266	12	0.791	9

**Total**

**63**

**52**

**Notes by Column:**

- (1) From Appendix F.5
- (2) From Appendix F.3
- (3) (1)\*(2); dollars in thousands
- (4) Calculated by discounting selected factors in Appendix F.5, then summing
- (5) (3)\*(4); dollars in thousands

**Ohio Bureau of Workers' Compensation  
Public Employers-State Agencies  
Temporary Partial & Change of Occupation (<1987)**

Accident Year	Indexed Paid Losses (# of weeks per ult lost-time claim)																
	0.5	1.5	2.5	3.5	4.5	5.5	6.5	7.5	8.5	9.5	10.5	11.5	12.5	13.5	14.5	15.5	
1978																	
1979																	
1980																	0.099
1981																0.198	0.179
1982														0.397	0.228	0.210	
1983													0.201	0.286	0.179	0.223	
1984												0.265	0.192	0.098	0.047	0.062	
1985											0.330	0.116	0.114	0.109	0.059	0.022	
1986										0.066	0.156	0.064	0.044	0.070	0.021	0.013	
1987									N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
1988								N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1989							N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1990						N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1991					N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1992				N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A						
1993			N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A							
1994		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A								
1995	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1996	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1997	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1998	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1999	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2001	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2003	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2004	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2005	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2006	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2007	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2008	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Avg Last5	N/A																
Avg Last3	N/A																
Selected	N/A																
Cumulative	N/A																

Accident Year	Indexed Paid Losses (# of weeks per ult lost-time claim)														
	16.5	17.5	18.5	19.5	20.5	21.5	22.5	23.5	24.5	25.5	26.5	27.5	28.5	29.5	30.5
1978		0.175	0.066	0.137	0.000	0.078	0.000	0.000	0.000	0.002	0.000	0.000	0.000	0.000	0.000
1979	0.164	0.111	0.127	0.048	0.021	0.012	0.013	0.013	0.009	0.008	0.008	0.008	0.008	0.005	
1980	0.102	0.026	0.018	0.017	0.009	0.004	0.004	0.005	0.003	0.000	0.000	0.000	0.000	0.000	
1981	0.060	0.045	0.031	0.008	0.003	0.003	0.003	0.003	0.003	0.003	0.056	0.000			
1982	0.054	0.019	0.016	0.029	0.009	0.007	0.008	0.007	0.004	0.006	0.003				
1983	0.025	0.008	0.078	0.020	0.010	0.040	0.024	0.006	0.005	0.002					
1984	0.011	0.008	0.008	0.007	0.000	0.000	0.000	0.000	0.000						
1985	0.014	0.013	0.008	0.006	0.004	0.004	0.008	0.004							
1986	0.016	0.016	0.009	0.004	0.003	0.003	0.003								
1987	N/A	N/A	N/A	N/A	N/A	N/A									
1988	N/A	N/A	N/A	N/A	N/A										
1989	N/A	N/A	N/A	N/A											
1990	N/A	N/A	N/A												
1991	N/A	N/A													
1992	N/A														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

Avg Last 5	N/A	N/A	N/A	N/A	N/A	N/A	0.009	0.004	0.003	0.004	0.013	N/A	N/A	N/A	N/A
Avg Last 3	N/A	N/A	N/A	N/A	N/A	N/A	0.004	0.003	0.003	0.004	0.020	0.003	0.003	N/A	N/A
Selected	N/A	N/A	N/A	N/A	N/A	N/A	0.006	0.003	0.003	0.004	0.016	0.003	0.003	0.003	0.002
Cumulative	N/A	N/A	N/A	N/A	N/A	N/A	0.051	0.045	0.041	0.038	0.034	0.018	0.015	0.013	0.010

**Ohio Bureau of Workers' Compensation  
Public Employers-State Agencies  
Temporary Partial & Change of Occupation (<1987)**

Accident Year	Paid Losses (in thousands) - Evaluation in Years															
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>
1978															33	40
1979														82	36	39
1980													69	41	16	16
1981												47	66	17	33	30
1982											82	89	78	83	48	44
1983										93	75	43	43	61	38	48
1984								102	96	88	69	50	25	12	16	
1985							90	104	144	96	34	33	32	17	7	
1986						17	19	28	21	51	21	14	23	7	4	
1987																
1988																
1989																
1990																
1991																
1992																
1993																
1994																
1995																
1996																
1997																
1998																
1999																
2000																
2001																
2002																
2003																
2004																
2005																
2006																
2007																
2008																

Accident Year	Paid Losses (in thousands) - Evaluation in Years														
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>
1978	12	28	11	22	0	13	0	0	0	0	0	0	0	0	0
1979	27	18	21	8	3	2	2	2	1	1	1	1	1	1	1
1980	22	6	4	4	2	1	1	1	1	0	0	0	0	0	0
1981	13	10	7	2	1	1	1	1	1	1	12	0			
1982	14	5	4	7	2	2	2	2	1	1	1				
1983	7	2	23	6	3	12	7	2	2	1					
1984	4	3	2	2	0	0	0	0	0						
1985	5	5	3	2	1	1	3	1							
1986	4	4	2	1	1	1	1								
1987															
1988															
1989															
1990															
1991															
1992															
1993															
1994															
1995															
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2002															
2003															
2004															
2005															
2006															
2007															
2008															

**Ohio Bureau of Workers' Compensation**  
**Public Employers-State Agencies**  
**Temporary Partial & Change of Occupation (<1987)**  
**Unpaid Loss Payment Projections**  
**Fiscal Year Ending 6/30**

Accident Year	Unpaid Loss Undisc.	Unpaid Loss Disc.	(Dollars in Thousands)															
			2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023 and Subsequent	
1978	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1979	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1980	3	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1981	3	3	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1982	5	4	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
1983	10	9	5	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0
1984	12	10	1	5	1	1	1	1	0	0	0	0	0	0	0	0	0	0
1985	15	12	1	1	6	1	1	1	1	0	0	0	0	0	0	0	0	1
1986	12	9	1	1	1	4	1	1	1	0	0	0	0	0	0	0	0	1
1987	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1988	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1989	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1990	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1991	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1992	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1993	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1994	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1995	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1996	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1997	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1998	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1999	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2001	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2002	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2003	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2004	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2005	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2006	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2007	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2008	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>63</b>	<b>52</b>	<b>10</b>	<b>10</b>	<b>10</b>	<b>8</b>	<b>4</b>	<b>4</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>2</b>	<b>2</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>2</b>

-Discount Rate 5.00%

**Ohio Bureau of Workers' Compensation**  
**Public Employers-State Agencies**  
**Wage Loss+Living Maintenance/Wage Loss & Change of Occupation (>1986)**  
**Summary of Unpaid Loss @ 6/30/08**  
(Dollars in Thousands)

<u>Accident Year</u>	<u>Undiscounted Unpaid Loss</u>	<u>Discounted Unpaid Loss</u>
Prior to 1978	0	0
1978	0	0
1979	0	0
1980	0	0
1981	0	0
1982	0	0
1983	0	0
1984	0	0
1985	0	0
1986	4	3
1987	14	12
1988	21	17
1989	27	22
1990	35	29
1991	44	36
1992	62	51
1993	78	63
1994	97	79
1995	123	100
1996	158	129
1997	186	151
1998	235	191
1999	351	285
2000	476	387
2001	557	453
2002	659	536
2003	993	822
2004	1,377	1,154
2005	1,770	1,476
2006	1,855	1,506
2007	2,027	1,584
2008	<u>1,078</u>	<u>809</u>
<b>Total 1978-2008:</b>	<b>12,227</b>	<b>9,896</b>
<b>Total:</b>	<b>12,227</b>	<b>9,896</b>

Note: Unpaid loss for accident year 2008 is for the first half of the year only.

**Ohio Bureau of Workers' Compensation**  
**Public Employers-State Agencies**  
**Wage Loss+Living Maintenance/Wage Loss & Change of Occupation (>1986)**  
**Average Weekly Benefits**

<b>Accident Year</b>	<b>(1) SAWW (\$)</b>	<b>(2) Maximum Benefits (\$)</b>	<b>(3) Minimum Benefits (\$)</b>	<b>(4) Average Benefits (\$)</b>
1986	380.29	365.00	0.00	242.82
1987	393.04	376.00	0.00	250.63
1988	411.39	385.00	0.00	259.96
1989	420.61	400.00	0.00	267.56
1990	436.90	419.00	0.00	278.88
1991	451.06	428.00	0.00	286.67
1992	474.30	443.00	0.00	299.46
1993	483.24	460.00	0.00	307.53
1994	494.51	482.00	0.00	317.64
1995	509.04	493.00	0.00	326.19
1996	526.87	511.00	0.00	337.80
1997	551.30	521.00	0.00	349.79
1998	577.29	541.00	0.00	365.00
1999	596.41	567.00	0.00	379.35
2000	618.35	589.00	0.00	393.61
2001	631.45	618.00	0.00	406.22
2002	652.48	628.00	0.00	417.09
2003	670.77	644.00	0.00	428.35
2004	694.68	662.00	0.00	442.28
2005	710.72	678.00	0.00	452.69
2006	735.05	704.00	0.00	468.94
2007	761.22	730.00	0.00	485.89
2008	784.05	751.00	0.00	500.22

**Notes by Column:**

- (1) Ohio Department of Job and Family Services ([http://lmi.state.oh.us/CEP/CEP\\_NAICS.htm#Publications](http://lmi.state.oh.us/CEP/CEP_NAICS.htm#Publications))
- (2) Ohio Bureau of Workers' Compensation
- (3) Ohio Bureau of Workers' Compensation
- (4) Calculated using theoretical Ohio Wage Distribution (Appendix U.2)

**Ohio Bureau of Workers' Compensation**  
**Public Employers-State Agencies**  
**Wage Loss+Living Maintenance/Wage Loss & Change of Occupation (>1986)**  
**Calculation of Index Factor**

<b>Accident Year</b>	<b>(1) Average Benefit (\$)</b>	<b>(2) Ultimate Counts</b>	<b>(3) Composite Factor</b>
<b>1986</b>	242.82	1,641	133
<b>1987</b>	250.63	1,692	424
<b>1988</b>	259.96	1,895	493
<b>1989</b>	267.56	1,906	510
<b>1990</b>	278.88	1,884	525
<b>1991</b>	286.67	1,812	520
<b>1992</b>	299.46	1,968	589
<b>1993</b>	307.53	1,915	589
<b>1994</b>	317.64	1,855	589
<b>1995</b>	326.19	1,828	596
<b>1996</b>	337.80	1,814	613
<b>1997</b>	349.79	1,644	575
<b>1998</b>	365.00	1,590	580
<b>1999</b>	379.35	1,827	693
<b>2000</b>	393.61	1,912	753
<b>2001</b>	406.22	1,735	705
<b>2002</b>	417.09	1,598	666
<b>2003</b>	428.35	1,702	729
<b>2004</b>	442.28	1,660	734
<b>2005</b>	452.69	1,646	745
<b>2006</b>	468.94	1,484	696
<b>2007</b>	485.89	1,489	723
<b>2008</b>	500.22	1,489	745

**Notes by Column:**

(1) From Appendix F.9

(2) From Appendix S.9

(3)  $(1) \times (2) / 1,000$ ; 1986 =  $(1) * ((2) * 1/3) / 1,000$

**Ohio Bureau of Workers' Compensation**  
**Public Employers-State Agencies**  
**Wage Loss+Living Maintenance/Wage Loss & Change of Occupation (>1986)**  
**Calculation of Unpaid Loss @ 06/30/08**

(Dollars in Thousands)

<b>Accident Year</b>	<b>(1) Cumulative Factor</b>	<b>(2) Composite Factor</b>	<b>(3) Undiscounted Unpaid Loss</b>	<b>(4) Discount Factor</b>	<b>(5) Discounted Unpaid Loss</b>
1986	0.027	133	4	0.821	3
1987	0.034	424	14	0.820	12
1988	0.043	493	21	0.819	17
1989	0.054	510	27	0.818	22
1990	0.067	525	35	0.817	29
1991	0.084	520	44	0.817	36
1992	0.105	589	62	0.816	51
1993	0.132	589	78	0.815	63
1994	0.165	589	97	0.815	79
1995	0.207	596	123	0.815	100
1996	0.259	613	158	0.814	129
1997	0.323	575	186	0.814	151
1998	0.405	580	235	0.814	191
1999	0.506	693	351	0.814	285
2000	0.633	753	476	0.813	387
2001	0.791	705	557	0.813	453
2002	0.989	666	659	0.813	536
2003	1.361	729	993	0.828	822
2004	1.875	734	1,377	0.838	1,154
2005	2.375	745	1,770	0.834	1,476
2006	2.666	696	1,855	0.812	1,506
2007	2.801	723	2,027	0.782	1,584
2008	2.900	745	<u>1,078</u>	0.750	<u>809</u>
<b>Total</b>			<b><u>12,227</u></b>		<b><u>9,896</u></b>

**Notes by Column:**

- (1) From Appendix F.12
- (2) From Appendix F.10
- (3) (1)\*(2); dollars in thousands  
 For accident year 2008, unpaid loss is for the first half of the year only.
- (4) Calculated by discounting selected factors in Appendix F.12, then summing
- (5) (3)\*(4); dollars in thousands

**Ohio Bureau of Workers' Compensation**  
**Public Employers-State Agencies**  
**Wage Loss+Living Maintenance/Wage Loss & Change of Occupation (>1986)**

Accident Year	Indexed Paid Losses (# of weeks per ult lost-time claim)															
	0.5	1.5	2.5	3.5	4.5	5.5	6.5	7.5	8.5	9.5	10.5	11.5	12.5	13.5	14.5	15.5
1978																
1979																
1980																
1981																
1982																
1983																
1984																
1985																
1986							0.759	0.550	0.576	0.358	0.143	0.233	0.101	0.009	0.000	0.000
1987						0.654	0.348	0.523	0.542	0.489	0.214	0.133	0.007	0.029	0.034	0.010
1988					0.294	0.507	0.787	0.703	0.605	0.330	0.250	0.042	0.012	0.026	0.005	0.001
1989				0.153	0.227	0.324	0.419	0.450	0.401	0.283	0.123	0.056	0.030	0.020	0.010	0.005
1990			0.061	0.152	0.351	0.567	0.513	0.302	0.136	0.142	0.083	0.047	0.042	0.015	0.005	0.000
1991		0.013	0.120	0.412	0.603	0.715	0.623	0.458	0.199	0.156	0.128	0.048	0.057	0.084	0.010	0.051
1992	0.000	0.006	0.097	0.463	0.587	0.543	0.358	0.428	0.320	0.141	0.133	0.094	0.061	0.041	0.028	0.026
1993	0.000	0.048	0.206	0.448	0.552	0.421	0.261	0.200	0.094	0.072	0.017	0.018	0.020	0.029	0.020	0.000
1994	0.003	0.092	0.194	0.438	0.395	0.377	0.272	0.107	0.127	0.094	0.038	0.037	0.034	0.008	0.006	
1995	0.000	0.083	0.241	0.411	0.498	0.512	0.338	0.152	0.125	0.118	0.177	0.201	0.124	0.071		
1996	0.003	0.063	0.137	0.251	0.279	0.183	0.238	0.154	0.120	0.063	0.050	0.025	0.062			
1997	0.007	0.054	0.161	0.332	0.335	0.289	0.287	0.178	0.144	0.100	0.098	0.072				
1998	0.001	0.048	0.171	0.269	0.277	0.314	0.271	0.222	0.145	0.183	0.160					
1999	0.005	0.035	0.132	0.273	0.318	0.296	0.241	0.172	0.163	0.071						
2000	0.003	0.033	0.085	0.218	0.217	0.192	0.128	0.120	0.081							
2001	0.002	0.047	0.165	0.329	0.357	0.287	0.285	0.297								
2002	0.008	0.084	0.120	0.344	0.475	0.525	0.460									
2003	0.003	0.122	0.231	0.368	0.484	0.503										
2004	0.003	0.080	0.108	0.338	0.540											
2005	0.019	0.135	0.136	0.133												
2006	0.004	0.043	0.135													
2007	0.005	0.116														
2008	0.006															

Avg Last5	0.007	0.099	0.146	0.302	0.415	0.361	0.277	0.198	0.131	0.107	0.105	0.071	0.060	0.047	0.014	0.016
Avg Last3	0.005	0.098	0.126	0.280	0.499	0.438	0.291	0.197	0.130	0.118	0.103	0.099	0.074	0.036	0.018	0.026
Selected	0.006	0.099	0.136	0.291	0.499	0.514	0.372	0.198	0.158	0.127	0.101	0.081	0.065	0.052	0.042	0.033
Cumulative	2.906	2.900	2.801	2.666	2.375	1.875	1.361	0.989	0.791	0.633	0.506	0.405	0.323	0.259	0.207	0.165

Accident Year	Indexed Paid Losses (# of weeks per ult lost-time claim)														
	16.5	17.5	18.5	19.5	20.5	21.5	22.5	23.5	24.5	25.5	26.5	27.5	28.5	29.5	30.5
1978															
1979															
1980															
1981															
1982															
1983															
1984															
1985															
1986	0.000	0.000	0.000	0.000	0.000	0.000	0.000								
1987	0.020	0.033	0.036	0.014	0.000	0.000									
1988	0.000	0.000	0.000	0.007	0.021										
1989	0.026	0.028	0.036	0.017											
1990	0.000	0.000	0.000												
1991	0.044	0.025													
1992	0.031														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

Avg Last 5	0.017	0.013	N/A	N/A												
Avg Last 3	0.025	0.018	0.012	0.013	N/A	N/A										
Selected	0.027	0.021	0.017	0.014	0.011	0.009	0.007	0.006	0.004	0.004	0.003	0.002	0.002	0.001	0.001	
Cumulative	0.132	0.105	0.084	0.067	0.054	0.043	0.034	0.027	0.021	0.017	0.013	0.011	0.008	0.006	0.005	

**Ohio Bureau of Workers' Compensation  
Public Employers-State Agencies  
Wage Loss+Living Maintenance/Wage Loss & Change of Occupation (>1986)**

Accident Year	Paid Losses (in thousands) - Evaluation in Years															
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>
1978																
1979																
1980																
1981																
1982																
1983																
1984																
1985																
1986								101	73	77	48	19	31	13	1	0
1987						277	148	222	230	207	91	56	3	12	15	4
1988					145	250	388	346	298	162	123	21	6	13	3	0
1989				78	116	165	214	230	205	145	63	28	15	10	5	3
1990			32	80	185	298	270	159	71	75	44	25	22	8	3	0
1991		7	62	214	313	371	323	238	104	81	67	25	30	44	5	27
1992	0	3	57	273	346	320	211	252	189	83	79	55	36	24	16	15
1993	0	28	121	264	325	248	154	118	56	42	10	11	12	17	12	0
1994	2	54	115	258	233	222	161	63	75	55	22	22	20	5	4	
1995	0	50	144	245	297	305	201	90	75	70	106	120	74	42		
1996	2	38	84	154	171	112	146	95	74	38	31	15	38			
1997	4	31	93	191	193	166	165	102	83	57	56	41				
1998	1	28	100	156	161	182	158	129	84	106	93					
1999	3	24	91	189	220	205	167	119	113	49						
2000	2	25	64	164	164	144	97	90	61							
2001	1	33	116	232	252	201	210									
2002	5	56	80	229	316	350	306									
2003	2	89	168	269	353	367										
2004	2	59	79	249	396											
2005	14	101	101	99												
2006	3	30	94													
2007	4	84														
2008	4															

Accident Year	Paid Losses (in thousands) - Evaluation in Years														
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>
1978															
1979															
1980															
1981															
1982															
1983															
1984															
1985															
1986	0	0	0	0	0	0	0								
1987	8	14	15	6	0	0									
1988	0	0	0	3	10										
1989	13	14	18	9											
1990	0	0	0												
1991	23	13													
1992	18														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

**Ohio Bureau of Workers' Compensation**  
**Public Employers-State Agencies**  
**Wage Loss+Living Maintenance/Wage Loss & Change of Occupation (>1986)**  
**Unpaid Loss Payment Projections**  
**Fiscal Year Ending 6/30**

Accident Year	Unpaid Loss		(Dollars in Thousands)																2023 and Subsequent
	Undisc.	Disc.	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022			
1978	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
1979	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
1981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
1982	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
1983	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
1984	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
1985	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
1986	4	3	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0		
1987	14	12	3	2	2	1	1	1	1	1	1	1	1	1	1	1	1		
1988	21	17	4	3	3	2	2	1	1	1	1	0	0	0	0	0	1		
1989	27	22	6	4	4	3	2	2	1	1	1	1	1	0	0	0	1		
1990	35	29	7	6	5	4	3	2	2	1	1	1	1	1	0	0	1		
1991	44	36	9	7	6	5	4	3	2	2	1	1	1	1	1	0	2		
1992	62	51	13	10	8	6	5	4	3	3	2	2	1	1	1	1	2		
1993	78	63	16	13	10	8	6	5	4	3	3	2	2	1	1	1	3		
1994	97	79	20	16	13	10	8	6	5	4	3	3	2	2	1	1	4		
1995	123	100	25	20	16	13	10	8	6	5	4	3	3	2	2	1	5		
1996	158	129	32	25	20	16	13	10	8	7	5	4	3	3	2	2	6		
1997	186	151	37	30	24	19	15	12	10	8	6	5	4	3	3	2	8		
1998	235	191	47	38	30	24	19	15	12	10	8	6	5	4	3	3	10		
1999	351	285	70	56	45	36	29	23	18	15	12	9	8	6	5	4	15		
2000	476	387	95	76	61	49	39	31	25	20	16	13	10	8	7	5	20		
2001	557	453	112	89	71	57	46	37	29	23	19	15	12	10	8	6	24		
2002	659	536	132	106	84	68	54	43	35	28	22	18	14	11	9	7	28		
2003	993	822	272	144	115	92	74	59	47	38	30	24	19	15	12	10	39		
2004	1,377	1,154	378	273	145	116	93	74	60	48	38	30	24	20	16	12	49		
2005	1,770	1,476	372	383	277	148	118	94	76	60	48	39	31	25	20	16	63		
2006	1,855	1,506	203	347	358	259	138	110	88	71	56	45	36	29	23	18	73		
2007	2,027	1,584	98	211	361	372	269	143	115	92	73	59	47	38	30	24	95		
2008	<u>2,160</u>	<u>1,621</u>	<u>74</u>	<u>101</u>	<u>217</u>	<u>372</u>	<u>383</u>	<u>277</u>	<u>147</u>	<u>118</u>	<u>94</u>	<u>75</u>	<u>60</u>	<u>48</u>	<u>39</u>	<u>31</u>	<u>123</u>		
<b>Total</b>	<b>13,309</b>	<b>10,708</b>	<b>2,023</b>	<b>1,962</b>	<b>1,875</b>	<b>1,680</b>	<b>1,332</b>	<b>964</b>	<b>697</b>	<b>558</b>	<b>446</b>	<b>357</b>	<b>285</b>	<b>228</b>	<b>182</b>	<b>146</b>	<b>574</b>		
<b>-Discount Rate</b>																	<b>5.25%</b>		

-Note: Projected payments for accident year 2008 are for the full accident year.

**Ohio Bureau of Workers' Compensation**  
**Public Employers-State Agencies**  
**Lump Sum Settlement**  
**Summary of Unpaid Loss @ 6/30/08**  
(Dollars in Thousands)

<u>Accident Year</u>	<u>Undiscounted Unpaid Loss</u>	<u>Discounted Unpaid Loss</u>
Prior to 1978	153	113
1978	168	124
1979	191	139
1980	246	171
1981	263	178
1982	335	222
1983	409	273
1984	483	315
1985	604	398
1986	688	443
1987	777	493
1988	996	633
1989	1,077	671
1990	1,205	753
1991	1,299	812
1992	1,598	995
1993	1,741	1,092
1994	1,842	1,145
1995	1,992	1,227
1996	2,246	1,395
1997	2,273	1,399
1998	2,418	1,463
1999	3,271	2,045
2000	3,837	2,395
2001	3,928	2,477
2002	4,042	2,542
2003	4,922	3,133
2004	5,790	3,813
2005	6,482	4,278
2006	6,593	4,335
2007	7,349	4,776
2008	<u>3,804</u>	<u>2,362</u>
<b>Total 1978-2008:</b>	<b>72,870</b>	<b>46,498</b>
<b>Total:</b>	<b>73,023</b>	<b>46,610</b>

Note: Unpaid loss for accident year 2008 is for the first half of the year only.

**Ohio Bureau of Workers' Compensation**  
**Public Employers-State Agencies**  
**Lump Sum Settlement**  
**Average Weekly Benefits**

Accident Year	(1) SAWW (\$)	(2) Maximum Benefits (\$)	(3) Minimum Benefits (\$)	(4) Average Benefits (\$)
1978	247.15	NA	NA	247.15
1979	266.54	NA	NA	266.54
1980	286.60	NA	NA	286.60
1981	311.09	NA	NA	311.09
1982	327.20	NA	NA	327.20
1983	341.69	NA	NA	341.69
1984	358.57	NA	NA	358.57
1985	371.07	NA	NA	371.07
1986	380.29	NA	NA	380.29
1987	393.04	NA	NA	393.04
1988	411.39	NA	NA	411.39
1989	420.61	NA	NA	420.61
1990	436.90	NA	NA	436.90
1991	451.06	NA	NA	451.06
1992	474.30	NA	NA	474.30
1993	483.24	NA	NA	483.24
1994	494.51	NA	NA	494.51
1995	509.04	NA	NA	509.04
1996	526.87	NA	NA	526.87
1997	551.30	NA	NA	551.30
1998	577.29	NA	NA	577.29
1999	596.41	NA	NA	596.41
2000	618.35	NA	NA	618.35
2001	631.45	NA	NA	631.45
2002	652.48	NA	NA	652.48
2003	670.77	NA	NA	670.77
2004	694.68	NA	NA	694.68
2005	710.72	NA	NA	710.72
2006	735.05	NA	NA	735.05
2007	761.22	NA	NA	761.22
2008	784.05	NA	NA	784.05

**Notes by Column:**

- (1) Ohio Department of Job and Family Services ([http://lmi.state.oh.us/CEP/CEP\\_NAICS.htm#Publications](http://lmi.state.oh.us/CEP/CEP_NAICS.htm#Publications))
- (2) Ohio Bureau of Workers' Compensation
- (3) Ohio Bureau of Workers' Compensation
- (4) Average Weekly Benefits = SAWW

**Ohio Bureau of Workers' Compensation**  
**Public Employers-State Agencies**  
**Lump Sum Settlement**  
**Calculation of Index Factor**

<b>Accident Year</b>	<b>(1) Average Benefit (\$)</b>	<b>(2) Ultimate Counts</b>	<b>(3) Composite Factor</b>
1978	247.15	1,058	261
1979	266.54	1,001	267
1980	286.60	1,184	339
1981	311.09	1,123	349
1982	327.20	1,272	416
1983	341.69	1,347	460
1984	358.57	1,435	515
1985	371.07	1,548	574
1986	380.29	1,641	624
1987	393.04	1,692	665
1988	411.39	1,895	779
1989	420.61	1,906	802
1990	436.90	1,884	823
1991	451.06	1,812	817
1992	474.30	1,968	933
1993	483.24	1,915	926
1994	494.51	1,855	917
1995	509.04	1,828	930
1996	526.87	1,814	956
1997	551.30	1,644	907
1998	577.29	1,590	918
1999	596.41	1,827	1,090
2000	618.35	1,912	1,182
2001	631.45	1,735	1,095
2002	652.48	1,598	1,042
2003	670.77	1,702	1,142
2004	694.68	1,660	1,154
2005	710.72	1,646	1,170
2006	735.05	1,484	1,091
2007	761.22	1,489	1,133
2008	784.05	1,489	1,167

**Notes by Column:**

(1) From Appendix G.2

(2) From Appendix S.9

(3) (1)x(2)/1,000

**Ohio Bureau of Workers' Compensation**  
**Public Employers-State Agencies**  
**Lump Sum Settlement**  
**Calculation of Unpaid Loss @ 06/30/08**

(Dollars in Thousands)

Accident Year	(1) Cumulative Factor	(2) Composite Factor	(3) Undiscounted Unpaid Loss	(4) Discount Factor	(5) Discounted Unpaid Loss
1978	0.644	261	168	0.736	124
1979	0.714	267	191	0.728	139
1980	0.724	339	246	0.697	171
1981	0.754	349	263	0.676	178
1982	0.804	416	335	0.665	222
1983	0.889	460	409	0.666	273
1984	0.939	515	483	0.652	315
1985	1.052	574	604	0.659	398
1986	1.102	624	688	0.644	443
1987	1.169	665	777	0.634	493
1988	1.278	779	996	0.635	633
1989	1.343	802	1,077	0.623	671
1990	1.464	823	1,205	0.625	753
1991	1.589	817	1,299	0.625	812
1992	1.712	933	1,598	0.623	995
1993	1.880	926	1,741	0.627	1,092
1994	2.008	917	1,842	0.622	1,145
1995	2.141	930	1,992	0.616	1,227
1996	2.349	956	2,246	0.621	1,395
1997	2.507	907	2,273	0.616	1,399
1998	2.634	918	2,418	0.605	1,463
1999	3.002	1,090	3,271	0.625	2,045
2000	3.246	1,182	3,837	0.624	2,395
2001	3.586	1,095	3,928	0.631	2,477
2002	3.877	1,042	4,042	0.629	2,542
2003	4.310	1,142	4,922	0.637	3,133
2004	5.019	1,154	5,790	0.659	3,813
2005	5.540	1,170	6,482	0.660	4,278
2006	6.045	1,091	6,593	0.658	4,335
2007	6.484	1,133	7,349	0.650	4,776
2008	6.518	1,167	<u>3,804</u>	0.621	<u>2,362</u>
<b>Total</b>			<b><u>72,870</u></b>		<b><u>46,498</u></b>

**Notes by Column:**

(1) From Appendix G.5

(2) From Appendix G.3

(3) (1)\*(2); dollars in thousands

For accident year 2008, unpaid loss is for the first half of the year only.

(4) Calculated by discounting selected factors in Appendix G.5, then summing

(5) (3)\*(4); dollars in thousands

**Ohio Bureau of Workers' Compensation  
Public Employers-State Agencies  
Lump Sum Settlement**

Accident Year	Indexed Paid Losses (# of weeks per ult lost-time claim)																
	0.5	1.5	2.5	3.5	4.5	5.5	6.5	7.5	8.5	9.5	10.5	11.5	12.5	13.5	14.5	15.5	
1978																0.174	0.117
1979																0.160	0.120
1980													0.124	0.200	0.109	0.107	
1981												0.057	0.074	0.039	0.082	0.097	
1982											0.035	0.048	0.119	0.185	0.084	0.251	
1983											0.085	0.228	0.090	0.133	0.101	0.158	0.265
1984									0.034	0.177	0.069	0.076	0.094	0.295	0.290	0.060	
1985								0.092	0.088	0.154	0.069	0.156	0.200	0.226	0.222	0.272	
1986							0.172	0.115	0.080	0.121	0.094	0.132	0.089	0.356	0.026	0.119	
1987						0.176	0.123	0.111	0.062	0.096	0.168	0.415	0.135	0.297	0.237	0.364	
1988					0.076	0.056	0.086	0.075	0.125	0.132	0.223	0.057	0.111	0.252	0.225	0.099	
1989				0.037	0.096	0.067	0.070	0.109	0.036	0.098	0.129	0.330	0.411	0.231	0.050	0.054	
1990			0.016	0.060	0.170	0.134	0.135	0.315	0.292	0.193	0.043	0.368	0.083	0.081	0.158	0.066	
1991		0.000	0.010	0.014	0.071	0.176	0.231	0.265	0.163	0.071	0.781	0.187	0.119	0.102	0.076	0.030	
1992	0.000	0.000	0.002	0.183	0.157	0.121	0.477	0.162	0.254	0.386	0.196	0.036	0.053	0.063	0.098	0.285	
1993	0.000	0.002	0.030	0.184	0.213	0.319	0.126	0.250	0.379	0.263	0.363	0.082	0.204	0.154	0.158	0.067	
1994	0.000	0.000	0.058	0.173	0.347	0.209	0.193	0.197	0.105	0.133	0.332	0.168	0.152	0.189	0.157		
1995	0.000	0.000	0.186	0.383	0.379	0.271	0.897	0.443	0.101	0.105	0.309	0.086	0.222	0.282			
1996	0.000	0.000	0.148	0.172	0.390	0.803	0.285	0.181	0.101	0.188	0.352	0.061	0.097				
1997	0.000	0.007	0.037	0.283	0.564	0.274	0.217	0.209	0.262	0.113	0.437	0.237					
1998	0.000	0.003	0.256	0.423	0.280	0.199	0.440	0.288	0.370	0.395	0.314						
1999	0.000	0.010	0.230	0.277	0.292	0.450	0.344	0.230	0.387	0.226							
2000	0.000	0.007	0.104	0.330	0.296	0.291	0.370	0.425	0.263								
2001	0.000	0.005	0.060	0.099	0.378	0.491	0.456	0.219									
2002	0.000	0.013	0.100	0.189	0.763	0.674	0.501										
2003	0.000	0.048	0.088	0.628	0.654	0.744											
2004	0.000	0.030	0.432	0.462	0.389												
2005	0.000	0.036	0.528	0.547													
2006	0.000	0.031	0.350														
2007	0.000	0.029															
2008	0.000																
<b>Avg Last5</b>	0.000	0.035	0.300	0.385	0.496	0.530	0.422	0.274	0.277	0.205	0.349	0.127	0.146	0.158	0.129	0.101	
<b>Avg Last3</b>	0.000	0.032	0.437	0.546	0.602	0.636	0.443	0.291	0.340	0.245	0.367	0.128	0.157	0.208	0.138	0.127	
<b>Selected</b>	0.000	0.033	0.439	0.504	0.521	0.709	0.432	0.291	0.340	0.245	0.367	0.127	0.157	0.208	0.134	0.127	
<b>Cumulative</b>	6.518	6.518	6.484	6.045	5.540	5.019	4.310	3.877	3.586	3.246	3.002	2.634	2.507	2.349	2.141	2.008	

Accident Year	Indexed Paid Losses (# of weeks per ult lost-time claim)														
	16.5	17.5	18.5	19.5	20.5	21.5	22.5	23.5	24.5	25.5	26.5	27.5	28.5	29.5	30.5
1978	0.229	0.115	0.293	0.176	0.344	0.381	0.105	0.042	0.183	0.033	0.069	0.057	0.000	0.019	0.000
1979	0.052	0.172	0.081	0.090	0.081	0.037	0.200	0.214	0.051	0.000	0.002	0.000	0.000	0.000	
1980	0.052	0.355	0.106	0.145	0.000	0.353	0.367	0.029	0.107	0.000	0.147	0.000	0.022		
1981	0.027	0.061	0.359	0.083	0.479	0.024	0.041	0.007	0.121	0.113	0.114	0.000			
1982	0.710	0.438	0.039	0.248	0.184	0.016	0.089	0.017	0.012	0.035	0.094				
1983	0.129	0.140	0.225	0.060	0.037	0.001	0.002	0.008	0.255	0.002					
1984	0.271	0.365	0.215	0.128	0.017	0.032	0.173	0.090	0.070						
1985	0.410	0.273	0.055	0.058	0.002	0.010	0.072	0.053							
1986	0.294	0.139	0.017	0.039	0.007	0.109	0.000								
1987	0.198	0.011	0.069	0.103	0.103	0.208									
1988	0.022	0.170	0.004	0.082	0.085										
1989	0.049	0.130	0.216	0.232											
1990	0.028	0.171	0.218												
1991	0.487	0.090													
1992	0.091														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															
<b>Avg Last 5</b>	0.135	0.115	0.105	0.103	0.043	0.072	0.067	0.035	0.113	0.030	0.085	N/A	N/A	N/A	N/A
<b>Avg Last 3</b>	0.202	0.131	0.146	0.139	0.065	0.109	0.082	0.050	0.112	0.050	0.118	0.000	0.007	N/A	N/A
<b>Selected</b>	0.169	0.123	0.125	0.121	0.065	0.109	0.067	0.050	0.112	0.050	0.085	0.050	0.030	0.010	0.070
<b>Cumulative</b>	1.880	1.712	1.589	1.464	1.343	1.278	1.169	1.102	1.052	0.939	0.889	0.804	0.754	0.724	0.714

**Ohio Bureau of Workers' Compensation  
Public Employers-State Agencies  
Lump Sum Settlement**

Accident Year	Paid Losses (in thousands) - Evaluation in Years																
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>	
1978																46	31
1979																24	43
1980													42			68	37
1981													26			14	29
1982											15		20			49	77
1983										39	105		42			61	46
1984									18	91		36				152	149
1985								53	50	89		40	90		115	130	127
1986							107	72	50	75		59	82		55	222	16
1987						117		82	74	41	64	112	276		90	198	158
1988					59	44	67	58	97	103	174	44	86		196	175	77
1989				30	77	54	56	87	29	79	103	265	330		185	40	43
1990			13	50	140	110	111	259	240	159	36	303	68		67	130	55
1991		0	8	12	58	144	188	217	133	58	639	153	98		84	62	25
1992	0	0	2	171	146	113	446	152	237	360	183	34	49		59	92	266
1993	0	2	28	170	197	295	116	232	350	243	336	75	189		142	146	62
1994	0	0	53	159	319	192	177	181	96	122	304	154	140		173	144	
1995	0	0	173	357	352	252	834	412	94	98	288	80	207		262		
1996	0	0	141	164	373	768	273	173	97	180	336	58	93				
1997	0	6	33	257	511	248	197	189	238	103	396	215					
1998	0	3	235	389	257	183	404	265	340	362	288						
1999	0	11	250	302	318	491	375	251	421	246							
2000	0	9	123	391	350	344	438	503	311								
2001	0	5	66	108	414	538	500	240									
2002	0	14	104	197	796	703	522										
2003	0	55	100	717	747	849											
2004	0	35	498	533	448												
2005	0	42	618	640													
2006	0	34	382														
2007	0	33															
2008	0																

Accident Year	Paid Losses (in thousands) - Evaluation in Years														
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>
1978	60	30	77	46	90	99	27	11	48	9	18	15	0	5	0
1979	14	46	22	24	22	10	53	57	14	0	1	0	0	0	
1980	18	121	36	49	0	120	124	10	36	0	50	0	8		
1981	9	21	125	29	167	8	14	3	42	40	40	0			
1982	296	182	16	103	77	7	37	7	5	15	39				
1983	59	65	104	27	17	1	1	4	118	1					
1984	140	188	111	66	9	17	89	46	36						
1985	236	157	31	34	1	6	41	31							
1986	184	87	10	24	4	68	0								
1987	131	7	46	69	68	138									
1988	17	133	3	64	66										
1989	40	104	173	186											
1990	23	141	180												
1991	398	74													
1992	85														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

**Ohio Bureau of Workers' Compensation**  
**Public Employers-State Agencies**  
**Lump Sum Settlement**  
**Unpaid Loss Payment Projections**  
**Fiscal Year Ending 6/30**

Accident Year	Unpaid Loss		(Dollars in Thousands)																									
	Undisc.	Disc.	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023 and Subsequent											
1978	168	124	17	16	15	14	13	12	11	10	9	8	7	6	5	5	20											
1979	191	139	19	18	17	15	14	13	12	11	10	9	8	7	6	6	25											
1980	246	171	3	24	22	21	20	18	17	16	14	13	12	10	9	8	39											
1981	263	178	10	3	24	23	22	20	19	17	16	15	13	12	11	9	48											
1982	335	222	21	12	4	29	27	26	24	22	21	19	17	16	14	13	68											
1983	409	273	39	23	14	4	32	30	29	27	25	23	21	19	17	16	90											
1984	483	315	26	44	26	15	5	36	34	32	30	28	26	24	22	20	118											
1985	604	398	65	29	49	29	17	5	40	38	36	33	31	29	26	24	153											
1986	688	443	31	70	31	53	31	19	6	44	41	39	36	34	31	29	193											
1987	777	493	45	33	75	33	57	33	20	6	47	44	41	38	36	33	236											
1988	996	633	85	52	39	88	39	66	39	23	7	55	51	48	45	42	316											
1989	1,077	671	52	87	54	40	90	40	68	40	24	8	56	53	50	46	368											
1990	1,205	753	100	53	90	55	41	93	41	70	41	25	8	58	54	51	425											
1991	1,299	812	103	99	53	89	55	41	92	41	70	41	25	8	57	54	473											
1992	1,598	995	114	117	113	61	102	63	47	105	47	80	47	28	9	65	601											
1993	1,741	1,092	156	113	116	112	60	101	62	47	104	46	79	46	28	9	661											
1994	1,842	1,145	117	155	112	115	111	60	100	62	46	103	46	78	46	28	664											
1995	1,992	1,227	124	119	157	114	117	113	60	101	62	47	105	47	79	47	701											
1996	2,246	1,395	199	128	122	161	117	120	116	62	104	64	48	107	48	82	768											
1997	2,273	1,399	143	189	121	116	153	111	114	110	59	99	61	46	102	45	806											
1998	2,418	1,463	117	144	191	123	117	155	113	115	111	60	100	62	46	103	862											
1999	3,271	2,045	400	139	171	227	146	139	184	134	137	132	71	119	73	55	1,146											
2000	3,837	2,395	289	434	151	186	246	158	151	199	145	148	143	77	129	79	1,303											
2001	3,928	2,477	372	268	402	140	172	228	146	140	185	134	137	133	71	119	1,281											
2002	4,042	2,542	304	354	255	383	133	164	217	139	133	176	128	131	126	68	1,332											
2003	4,922	3,133	494	333	388	279	419	145	180	238	153	145	192	140	143	138	1,533											
2004	5,789	3,813	818	499	336	392	282	424	147	182	240	154	147	194	141	145	1,689											
2005	6,482	4,278	610	830	506	341	398	286	430	149	184	244	156	149	197	143	1,859											
2006	6,593	4,335	550	569	773	472	318	371	267	401	139	172	227	146	139	184	1,867											
2007	7,342	4,772	498	572	591	804	490	330	385	277	416	144	178	236	151	144	2,124											
2008	7,598	4,717	39	513	589	609	828	505	340	397	286	429	149	184	243	156	2,333											
<b>Total</b>	<b>76,656</b>	<b>48,848</b>	<b>5,960</b>	<b>60,399</b>	<b>5,608</b>	<b>51,143</b>	<b>4,672</b>	<b>3,925</b>	<b>3,509</b>	<b>3,253</b>	<b>2,940</b>	<b>2,734</b>	<b>2,366</b>	<b>2,283</b>	<b>2,156</b>	<b>1,964</b>	<b>24,104</b>											
<b>-Discount Rate</b>																		<b>5.00%</b>										

-Note: Projected payments for accident year 2008 are for the full accident year.

**Ohio Bureau of Workers' Compensation**  
**Public Employers-State Agencies**  
**Living Maintenance**  
**Summary of Unpaid Loss @ 6/30/08**  
(Dollars in Thousands)

<u>Accident Year</u>	<u>Undiscounted Unpaid Loss</u>	<u>Discounted Unpaid Loss</u>
Prior to 1978	0	0
1978	0	0
1979	0	0
1980	0	0
1981	0	0
1982	0	0
1983	0	0
1984	0	0
1985	0	0
1986	0	0
1987	0	0
1988	68	58
1989	42	35
1990	12	10
1991	0	0
1992	17	14
1993	10	8
1994	46	38
1995	19	16
1996	30	25
1997	94	77
1998	174	141
1999	137	111
2000	210	170
2001	338	273
2002	198	160
2003	393	317
2004	458	372
2005	701	572
2006	923	763
2007	1,040	864
2008	<u>461</u>	<u>374</u>
<b>Total 1978-2008:</b>	<b>5,372</b>	<b>4,400</b>
<b>Total:</b>	<b>5,372</b>	<b>4,400</b>

Note: Unpaid loss for accident year 2008 is for the first half of the year only.

**Ohio Bureau of Workers' Compensation  
Public Employers-State Agencies  
Living Maintenance**

Accident Year	Calendar Year Persistency														
	<u>0.5-1.5</u>	<u>1.5-2.5</u>	<u>2.5-3.5</u>	<u>3.5-4.5</u>	<u>4.5-5.5</u>	<u>5.5-6.5</u>	<u>6.5-7.5</u>	<u>7.5-8.5</u>	<u>8.5-9.5</u>	<u>9.5-10.5</u>	<u>10.5-11.5</u>	<u>11.5-12.5</u>	<u>12.5-13.5</u>	<u>13.5-14.5</u>	<u>14.5-15.5</u>
1978															
1979														0.358	0.153
1980												47.721			
1981												0.000		0.000	
1982											0.000	0.208		0.000	0.000
1983										3.242	9.232				
1984									0.475	0.268	0.000	0.000	0.000		
1985								0.624	0.363	4.491	0.751	0.000	0.000		
1986							1.019	0.447	0.554	0.233	0.000	5.600	0.569		
1987							0.379	0.907	0.978	0.370	1.347	0.000	0.000	0.000	0.000
1988					0.844	1.116	1.264	0.492	0.230	0.565	0.553	1.741	7.962	0.277	
1989				0.868	0.881	0.825	2.017	2.792	2.007	0.520	0.492	0.328	0.182	0.000	2.361
1990			0.904	0.757	0.616	0.847	0.147	0.160	0.846	1.127	1.226	1.113	0.275	0.302	0.202
1991		1.959	0.428	0.602	0.350	1.006	2.323	2.342	0.661	1.746	38.270	1.959	0.587	9.804	2.252
1992	38.976	2.333	0.479	0.602	0.535	0.939	0.506	0.746	0.271	0.005	0.261	4.545	0.160	0.582	
1993	13.156	0.738	0.643	0.684	0.768	0.738	1.084	1.346	1.051	6.256	0.231	4.812	2.333	0.000	0.000
1994	103.467	0.824	0.531	0.345	0.881	0.551	0.196	3.853	0.379	2.645	0.182	0.246	166.177		0.225
1995	10.490	1.328	0.442	0.500	0.899	1.553	0.365	0.542	0.204	1.893	1.481	0.017	0.000	2.441	
1996	35.559	1.404	0.313	0.463	0.651	0.452	0.528	1.262	1.313		3.325	1.626	0.656		
1997	142.178	1.176	0.508	0.356	0.476	0.926	0.353	0.150	0.000	0.519	0.299	0.305			
1998	18.635	0.822	0.497	0.569	0.374	0.552	0.675	0.786	0.116	1.377	0.552				
1999	36.437	0.883	0.525	0.944	1.140	1.261	1.755	1.611	0.836	1.523					
2000	19.587	1.125	0.567	0.484	0.699	0.811	0.863	0.683	0.712						
2001	22.947	0.759	0.548	0.240	0.266	0.093	0.337	0.585							
2002	61.414	0.992	0.816	0.837	1.109	1.296	1.619								
2003	43.742	1.523	0.814	0.674	0.437	0.451									
2004	45.563	2.427	0.615	0.668	0.893										
2005	48.294	1.589	1.101	0.518											
2006	80.710	1.686	0.792												
2007	247.025	2.181													
2008	252.844														
Avg Last5	134.887	1.881	0.828	0.587	0.681	0.782	1.050	0.763	0.595	1.062	1.168	1.401	33.865	2.565	0.536
Avg Last3	193.526	1.819	0.836	0.620	0.813	0.613	0.939	0.960	0.555	1.140	1.392	0.650	55.611	0.814	0.075
Selected	193.526	1.819	0.836	0.620	0.813	0.671	0.821	0.821	0.821	0.821	0.821	0.821	0.821	0.821	0.821

Accident Year	Calendar Year Persistency														
	<u>15.5-16.5</u>	<u>16.5-17.5</u>	<u>17.5-18.5</u>	<u>18.5-19.5</u>	<u>19.5-20.5</u>	<u>20.5-21.5</u>	<u>21.5-22.5</u>	<u>22.5-23.5</u>	<u>23.5-24.5</u>	<u>24.5-25.5</u>	<u>25.5-26.5</u>	<u>26.5-27.5</u>	<u>27.5-28.5</u>	<u>28.5-29.5</u>	<u>29.5-30.5</u>
1978															
1979	N/A	N/A	N/A	N/A	N/A	0.000	N/A	N/A	N/A	N/A	N/A	0.000	N/A	N/A	N/A
1980	N/A	N/A	N/A	N/A	0.757	N/A									
1981	N/A	N/A	0.000	0.751	N/A	N/A	0.000	N/A							
1982	0.000	0.468	N/A	N/A	N/A	N/A	0.000	N/A	N/A	N/A	0.000	N/A			
1983	N/A	N/A	N/A	N/A	0.000	N/A									
1984	0.000	0.000	0.000	0.457	0.000	N/A	N/A	N/A	N/A	N/A					
1985	N/A	N/A	1.656	N/A	N/A	0.000	N/A	N/A	N/A	N/A					
1986	N/A	N/A	0.000	N/A	N/A	0.000	0.000	N/A							
1987	0.000	0.399	0.000	0.000	N/A	N/A	N/A								
1988	0.474	N/A	N/A	N/A	0.000	0.000									
1989	0.000	0.000	0.000	N/A	1.786										
1990	2.122	0.526	0.000	3.675											
1991	4.704	N/A	N/A												
1992	N/A	0.000													
1993	1.727														
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															
Avg Last 5	1.711	0.105	0.000	0.735	0.357	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Avg Last 3	2.144	0.175	0.000	1.225	0.595	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
Selected	0.821	0.821	0.821	0.821	0.821	0.811	0.801	0.791	0.781	0.771	0.761	0.751	0.741	0.731	0.721

**Ohio Bureau of Workers' Compensation  
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Accident Year	Number of Beneficiaries as % of Ultimate Number of Lost-Time Claims																
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>	
1978																0.13%	0.01%
1979																0.37%	0.09%
1980														0.01%		0.00%	0.00%
1981													0.00%	0.01%		0.00%	0.00%
1982											0.19%		0.05%	0.00%	0.00%	0.00%	0.50%
1983										0.06%	0.01%		0.00%	0.00%	0.00%	0.00%	0.00%
1984									0.12%	0.02%	0.11%		0.04%	0.03%	0.00%	0.00%	0.01%
1985								0.19%	0.06%	0.02%	0.00%	0.04%	0.02%	0.02%	0.00%	0.00%	0.00%
1986							0.43%	0.11%	0.10%	0.07%	0.01%	0.04%	0.00%	0.00%	0.00%	0.00%	0.00%
1987						0.43%	0.28%	0.11%	0.07%	0.02%	0.03%	0.02%	0.06%	0.08%	0.00%	0.00%	0.09%
1988					0.50%	0.25%	0.09%	0.15%	0.08%	0.05%	0.04%	0.03%	0.01%	0.00%	0.00%	0.00%	0.02%
1989				0.58%	0.29%	0.11%	0.07%	0.03%	0.03%	0.08%	0.07%	0.03%	0.03%	0.02%	0.01%	0.01%	0.01%
1990			0.64%	0.38%	0.18%	0.09%	0.19%	0.16%	0.09%	0.06%	0.03%	0.02%	0.07%	0.02%	0.05%	0.04%	0.04%
1991		0.33%	0.89%	0.29%	0.25%	0.19%	0.07%	0.04%	0.09%	0.01%	0.00%	0.03%	0.04%	0.00%	0.02%	0.02%	0.02%
1992	0.01%	0.38%	0.61%	0.41%	0.36%	0.07%	0.08%	0.12%	0.05%	0.13%	0.13%	0.01%	0.03%	0.03%	0.00%	0.00%	0.00%
1993	0.03%	0.83%	0.64%	0.53%	0.10%	0.10%	0.11%	0.04%	0.12%	0.02%	0.04%	0.01%	0.01%	0.03%	0.03%	0.03%	0.01%
1994	0.01%	0.78%	1.00%	0.28%	0.12%	0.20%	0.20%	0.03%	0.06%	0.01%	0.03%	0.05%	0.00%	0.00%	0.03%		
1995	0.07%	0.75%	0.64%	0.23%	0.22%	0.13%	0.09%	0.10%	0.07%	0.02%	0.04%	0.01%	0.04%	0.01%			
1996	0.02%	0.46%	0.75%	0.48%	0.20%	0.19%	0.20%	0.06%	0.01%	0.00%	0.00%	0.02%	0.02%				
1997	0.00%	0.63%	0.95%	0.56%	0.40%	0.21%	0.16%	0.09%	0.13%	0.01%	0.08%	0.07%					
1998	0.03%	1.16%	1.13%	0.70%	0.56%	0.29%	0.14%	0.17%	0.05%	0.06%	0.13%						
1999	0.03%	1.28%	1.34%	0.60%	0.26%	0.11%	0.10%	0.03%	0.07%	0.08%							
2000	0.07%	1.19%	1.05%	0.53%	0.15%	0.12%	0.04%	0.10%	0.12%								
2001	0.05%	1.39%	0.97%	0.64%	0.45%	0.38%	0.31%	0.20%									
2002	0.02%	0.98%	0.79%	0.54%	0.34%	0.24%	0.12%										
2003	0.02%	0.52%	0.66%	0.51%	0.55%	0.28%											
2004	0.01%	0.27%	0.83%	0.82%	0.31%												
2005	0.01%	0.52%	0.74%	0.60%													
2006	0.01%	0.44%	0.76%														
2007	0.00%	0.35%															
2008	0.00%																

Accident Year	Number of Beneficiaries as % of Ultimate Number of Lost-Time Claims																
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>		
1978	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1979	0.00%	0.00%	0.00%	0.00%	0.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.04%	0.00%	0.00%	0.00%			
1980	0.00%	0.00%	0.00%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%				
1981	0.00%	0.02%	0.06%	0.00%	0.00%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%				
1982	0.03%	0.00%	0.00%	0.00%	0.00%	0.04%	0.00%	0.00%	0.00%	0.03%	0.00%						
1983	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%							
1984	0.02%	0.04%	0.03%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%								
1985	0.00%	0.02%	0.00%	0.00%	0.02%	0.00%	0.00%	0.00%									
1986	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.00%										
1987	0.01%	0.04%	0.03%	0.00%	0.00%	0.00%											
1988	0.00%	0.00%	0.00%	0.03%	0.07%												
1989	0.08%	0.05%	0.00%	0.04%													
1990	0.09%	0.07%	0.01%														
1991	0.00%	0.00%															
1992	0.01%																
1993																	
1994																	
1995																	
1996																	
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2004																	
2005																	
2006																	
2007																	
2008																	

**Ohio Bureau of Workers' Compensation  
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Accident Year	Paid Loss Development Factors - Evaluation in Years														
	<u>0.5-1.5</u>	<u>1.5-2.5</u>	<u>2.5-3.5</u>	<u>3.5-4.5</u>	<u>4.5-5.5</u>	<u>5.5-6.5</u>	<u>6.5-7.5</u>	<u>7.5-8.5</u>	<u>8.5-9.5</u>	<u>9.5-10.5</u>	<u>10.5-11.5</u>	<u>11.5-12.5</u>	<u>12.5-13.5</u>	<u>13.5-14.5</u>	<u>14.5-15.5</u>
1978															0.100
1979														0.234	
1980															
1981													0.542		
1982										0.286				3.085	118.063
1983										0.101					
1984									0.178	4.977	0.334	0.796			
1985								0.307	0.402			0.598	0.752		
1986							0.248	0.956	0.694	0.095	5.881				
1987						0.667	0.399	0.644	0.252	1.617	0.737	2.620	1.415	0.016	69.334
1988					0.505	0.352	1.654	0.538	0.659	0.754	0.832	0.309	0.470		
1989				0.497	0.376	0.677	0.388	0.917	2.906	0.880	0.464	0.847	0.707	0.387	1.324
1990			0.593	0.461	0.493	2.240	0.842	0.550	0.661	0.426	0.933	2.864	0.353	1.978	0.831
1991		2.714	0.328	0.848	0.779	0.365	0.545	2.341	0.161	0.043	55.934	1.179	0.118	3.618	1.111
1992	45.345	1.599	0.674	0.876	0.208	1.011	1.589	0.443	2.384	1.039	0.068	3.359	0.997		
1993	28.516	0.774	0.824	0.185	1.052	1.083	0.357	3.050	0.175	1.832	0.161	2.056	2.233	1.076	0.251
1994	97.073	1.281	0.284	0.412	1.733	1.003	0.155	1.777	0.262	2.335	1.525	0.003			
1995	10.119	0.854	0.365	0.962	0.581	0.660	1.196	0.698	0.252	1.948	0.280	4.038	0.355		
1996	21.622	1.636	0.650	0.413	0.951	1.024	0.292	0.242			8.258	0.881			
1997	197.851	1.506	0.589	0.711	0.527	0.766	0.568	1.464	0.043	14.359	0.862				
1998	34.148	0.974	0.621	0.802	0.519	0.464	1.258	0.288	1.208	2.153					
1999	40.195	1.044	0.446	0.430	0.420	0.904	0.314	2.329	1.181						
2000	18.187	0.885	0.504	0.291	0.779	0.295	2.942	1.133							
2001	26.771	0.698	0.663	0.705	0.843	0.813	0.652								
2002	43.172	0.806	0.687	0.636	0.696	0.522									
2003	23.154	1.286	0.768	1.072	0.507										
2004	24.143	3.030	0.987	0.379											
2005	92.095	1.424	0.806												
2006	68.146	1.716													
2007	194.363														
2008															
Avg All	60.306	1.389	0.612	0.605	0.685	0.803	0.838	1.105	0.761	2.326	5.468	1.629	0.794	1.485	27.288
Avg Last3	118.201	2.057	0.854	0.696	0.682	0.544	1.303	1.250	0.811	5.504	3.133	1.641	0.863	0.359	0.454
P(Living)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Selected	193.526	1.819	0.836	0.620	0.813	0.671	0.821	0.821	0.821	0.821	0.821	0.821	0.821	0.821	0.821

Accident Year	Paid Loss Development Factors - Evaluation in Years														
	<u>15.5-16.5</u>	<u>16.5-17.5</u>	<u>17.5-18.5</u>	<u>18.5-19.5</u>	<u>19.5-20.5</u>	<u>20.5-21.5</u>	<u>21.5-22.5</u>	<u>22.5-23.5</u>	<u>23.5-24.5</u>	<u>24.5-25.5</u>	<u>25.5-26.5</u>	<u>26.5-27.5</u>	<u>27.5-28.5</u>	<u>28.5-29.5</u>	<u>29.5-30.5</u>
1978	0.000														
1979						0.000						0.000			
1980					0.000										
1981			3.947	0.000			0.000								
1982	0.066	0.000					0.000				0.000				
1983					0.000										
1984	2.258	2.500	0.772	0.639	0.000										
1985			0.000			0.000									
1986			0.000			11.667	0.000								
1987	0.088	4.399	0.971	0.000											
1988	0.000				2.365										
1989	8.734	0.575	0.000												
1990	2.320	0.787	0.158												
1991	0.000														
1992															
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															
Avg All	1.683	1.652	0.835	0.213	0.591	3.889	0.000	N/A							
Avg Last 3	0.773	0.454	0.053	0.000	0.788	3.889	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
P(Living)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Selected	0.821	0.821	0.821	0.821	0.821	0.811	0.801	0.791	0.781	0.771	0.761	0.751	0.741	0.731	0.721

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Accident Year	Paid Losses (in thousands) - Evaluation in Years																
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>	
1978																11	1
1979																32	8
1980														1		0	0
1981													0	1		0	0
1982											25	7	0	0	0	1	68
1983										9	1	0	0	0	0	0	0
1984									21	4	18	6	5	0	0	0	1
1985								37	11	5	0	7	4	3	0	0	0
1986							91	23	22	15	1	8	0	0	0	0	0
1987						95	63	25	16	4	7	5	13	18	0	0	20
1988					130	66	23	38	21	14	10	9	3	1	0	0	4
1989				156	77	29	20	8	7	20	18	8	7	5	2	3	
1990			177	105	49	24	54	45	25	16	7	7	19	7	13	11	
1991		90	243	80	68	53	19	10	25	4	0	9	11	1	5	5	
1992	3	118	189	127	112	23	23	37	17	39	41	3	9	9	0	0	
1993	9	256	198	163	30	32	34	12	37	7	12	2	4	9	10	2	
1994	2	241	308	88	36	63	63	10	17	5	11	16	0	0	11		
1995	23	235	200	73	70	41	27	32	23	6	11	3	12	4			
1996	7	147	240	156	65	61	63	18	4	0	1	8	7				
1997	1	191	288	170	121	64	49	28	41	2	25	21					
1998	10	354	345	214	172	89	41	52	15	18	39						
1999	12	466	487	217	94	39	35	11	26	31							
2000	26	470	416	210	61	47	14	41	47								
2001	19	514	359	238	167	141	115	75									
2002	8	342	275	189	120	84	44										
2003	9	198	254	195	209	106											
2004	4	106	320	316	120												
2005	2	204	291	234													
2006	2	161	276														
2007	1	132															
2008	1																

Accident Year	Paid Losses (in thousands) - Evaluation in Years																
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>		
1978	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1979	0	0	0	0	3	0	0	0	0	0	4	0	0	0	0	0	0
1980	0	0	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0
1981	0	2	7	0	0	3	0	0	0	0	0	0	0	0	0	0	0
1982	4	0	0	0	0	5	0	0	0	3	0	0	0	0	0	0	0
1983	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0
1984	3	7	5	3	0	0	0	0	0	0	0	0	0	0	0	0	0
1985	0	4	0	0	3	0	0	0	0	0	0	0	0	0	0	0	0
1986	0	1	0	0	0	4	0	0	0	0	0	0	0	0	0	0	0
1987	2	8	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1988	0	0	0	8	19	0	0	0	0	0	0	0	0	0	0	0	0
1989	22	13	0	11													
1990	25	20	3														
1991	0	0															
1992	4																
1993																	
1994																	
1995																	
1996																	
1997																	
1998																	
1999																	
2000																	
2001																	
2002																	
2003																	
2004																	
2005																	
2006																	
2007																	
2008																	

**Ohio Bureau of Workers' Compensation**  
**Public Employers-State Agencies**  
**Living Maintenance**  
**Unpaid Loss Payment Projections**  
**Fiscal Year Ending 6/30**

Accident Year	Unpaid Loss		(Dollars in Thousands)															
	Undisc.	Disc.	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023 and Subsequent	
1978	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1979	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1982	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1983	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1984	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1985	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1986	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1987	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1988	68	58	16	13	10	8	6	5	3	3	2	1	1	1	0	0	1	
1989	42	35	9	7	6	5	4	3	2	2	1	1	1	0	0	0	1	
1990	12	10	3	2	2	1	1	1	1	0	0	0	0	0	0	0	0	
1991	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1992	17	14	3	3	2	2	2	1	1	1	1	1	1	1	0	0	0	
1993	10	8	2	2	1	1	1	1	1	0	0	0	0	0	0	0	0	
1994	46	38	9	7	6	5	4	3	3	2	2	1	1	1	1	0	1	
1995	19	16	4	3	2	2	2	1	1	1	1	1	0	0	0	0	1	
1996	30	25	6	5	4	3	3	2	2	1	1	1	1	1	0	0	1	
1997	94	77	18	14	12	10	8	7	5	4	4	3	2	2	1	1	3	
1998	174	141	32	26	22	18	15	12	10	8	7	5	4	4	3	2	6	
1999	137	111	25	21	17	14	11	9	8	6	5	4	4	3	2	2	6	
2000	210	170	38	32	26	21	17	14	12	10	8	7	5	4	4	3	9	
2001	338	273	61	50	41	34	28	23	19	15	13	10	9	7	6	5	16	
2002	198	160	36	29	24	20	16	13	11	9	7	6	5	4	3	3	10	
2003	393	317	71	58	48	39	32	27	22	18	15	12	10	8	7	5	21	
2004	458	372	97	65	54	44	36	30	24	20	16	13	11	9	7	6	24	
2005	701	572	145	118	79	65	53	44	36	30	24	20	16	13	11	9	36	
2006	923	763	231	143	116	78	64	53	43	36	29	24	20	16	13	11	45	
2007	1,040	864	240	200	124	101	68	56	46	38	31	25	21	17	14	12	48	
2008	923	749	104	189	158	98	80	53	44	36	30	24	20	16	13	11	47	
<b>Total</b>	<b>5,833</b>	<b>4,775</b>	<b>1,149</b>	<b>988</b>	<b>755</b>	<b>569</b>	<b>451</b>	<b>357</b>	<b>293</b>	<b>240</b>	<b>196</b>	<b>161</b>	<b>131</b>	<b>107</b>	<b>88</b>	<b>71</b>	<b>276</b>	
<b>-Discount Rate</b>																		<b>5.00%</b>

-Note: Projected payments for accident year 2008 are for the full accident year.

**Ohio Bureau of Workers' Compensation**  
**Public Employers-State Agencies**  
**Lump Sum Advancements - Exposure (PTD Counts)**  
**Summary of Unpaid Loss @ 6/30/08**  
(Dollars in Thousands)

<u>Accident Year</u>	<u>Undiscounted Unpaid Loss</u>	<u>Discounted Unpaid Loss</u>
Prior to 1978	12	9
1978	54	39
1979	52	38
1980	68	49
1981	65	45
1982	89	64
1983	99	69
1984	97	66
1985	92	64
1986	138	93
1987	108	72
1988	145	98
1989	141	92
1990	186	122
1991	137	92
1992	154	104
1993	178	116
1994	164	107
1995	243	160
1996	189	122
1997	350	229
1998	341	217
1999	355	223
2000	462	287
2001	597	371
2002	574	346
2003	657	400
2004	751	462
2005	785	465
2006	844	482
2007	918	517
2008	<u>486</u>	<u>266</u>
<b>Total 1978-2008:</b>	<b>9,521</b>	<b>5,875</b>
<b>Total:</b>	<b>9,533</b>	<b>5,883</b>

Note: Unpaid loss for accident year 2008 is for the first half of the year only.

**Ohio Bureau of Workers' Compensation**  
**Public Employers-State Agencies**  
**Lump Sum Advancements - Exposure (PTD Counts)**  
**Average Weekly Benefits**

Accident <u>Year</u>	(1) SAWW (\$)	(2) Minimum PTD Benefits (\$)	(3) Maximum PTD-1 Benefits (\$)	(4) Maximum PTD-2 Benefits (\$)	(5) Average PTD-1 Benefits (\$)	(6) Average PTD-2 Benefits (\$)	(7) Average PTD Benefits (\$)
1978	247.15	108.00	216.00	144.00	160.18	129.14	136.90
1979	266.54	120.50	241.00	160.67	174.14	142.25	150.22
1980	286.60	129.00	258.00	172.00	187.05	152.52	161.15
1981	311.09	137.50	275.00	183.33	202.20	163.72	173.34
1982	327.20	149.00	298.00	198.67	214.14	175.43	185.11
1983	341.69	160.50	321.00	214.00	224.96	186.71	196.27
1984	358.57	167.50	335.00	223.33	235.87	195.33	205.46
1985	371.07	177.00	354.00	236.00	244.81	204.50	214.58
1986	380.29	182.50	365.00	243.33	251.08	210.28	220.48
1987	393.04	188.00	376.00	250.67	259.40	216.94	227.56
1988	411.39	192.50	385.00	256.67	270.69	224.32	235.91
1989	420.61	200.00	400.00	266.67	277.39	231.40	242.90
1990	436.90	209.50	419.00	279.33	288.42	241.48	253.22
1991	451.06	214.00	428.00	285.33	297.38	247.85	260.23
1992	474.30	221.50	443.00	295.33	311.98	258.33	271.74
1993	483.24	230.00	460.00	306.67	318.73	266.00	279.18
1994	494.51	241.00	482.00	321.33	327.01	275.73	288.55
1995	509.04	246.50	493.00	328.67	336.40	282.86	296.24
1996	526.87	255.50	511.00	340.67	348.23	292.99	306.80
1997	551.30	260.50	521.00	347.33	363.27	302.25	317.50
1998	577.29	270.50	541.00	360.67	379.93	315.02	331.25
1999	596.41	283.50	567.00	378.00	393.31	328.06	344.37
2000	618.35	294.50	589.00	392.67	407.88	340.50	357.34
2001	631.45	309.00	618.00	412.00	417.72	352.85	369.07
2002	652.48	314.00	628.00	418.67	430.91	361.34	378.74
2003	670.77	322.00	644.00	429.33	442.87	370.97	388.94
2004	694.68	331.00	662.00	441.33	458.25	382.62	401.53
2005	710.72	339.00	678.00	452.00	468.90	391.68	410.99
2006	735.05	352.00	704.00	469.33	485.18	405.98	425.78
2007	761.22	365.00	730.00	486.67	502.52	420.73	441.18
2008	784.05	375.50	751.00	500.67	517.53	433.06	454.18

**Notes by Column:**

- (1) Ohio Department of Job and Family Services ([http://lmi.state.oh.us/CEP/CEP\\_NAICS.htm#Publications](http://lmi.state.oh.us/CEP/CEP_NAICS.htm#Publications))
- (2) Ohio Bureau of Workers' Compensation
- (3) Ohio Bureau of Workers' Compensation (Claimant not receiving Social Security Disability)
- (4) Ohio Bureau of Workers' Compensation (Claimant receiving Social Security Disability)
- (5) Calculated using theoretical Ohio Wage Distribution (Appendix U.2a)
- (6) Calculated using theoretical Ohio Wage Distribution (Appendix U.2a)
- (7) Assumes 25% of claimants are > not receiving Social Security Disability

**Ohio Bureau of Workers' Compensation**  
**Public Employers-State Agencies**  
**Lump Sum Advancements - Exposure (PTD Counts)**  
**Calculation of Index Factor**

<b>Accident Year</b>	<b>(1) Average Benefit (\$)</b>	<b>(2) Ultimate Counts</b>	<b>(3) Composite Factor</b>
1978	136.90	86	12
1979	150.22	69	10
1980	161.15	77	12
1981	173.34	62	11
1982	185.11	66	12
1983	196.27	69	13
1984	205.46	60	12
1985	214.58	47	10
1986	220.48	65	14
1987	227.56	45	10
1988	235.91	52	12
1989	242.90	47	11
1990	253.22	55	14
1991	260.23	35	9
1992	271.74	33	9
1993	279.18	36	10
1994	288.55	29	8
1995	296.24	38	11
1996	306.80	27	8
1997	317.50	43	14
1998	331.25	38	13
1999	344.37	36	12
2000	357.34	43	15
2001	369.07	49	18
2002	378.74	45	17
2003	388.94	46	18
2004	401.53	46	19
2005	410.99	46	19
2006	425.78	47	20
2007	441.18	47	21
2008	454.18	47	21

**Notes by Column:**

- (1) From Appendix I.2  
(2) From Appendix S.21  
(3) (1)x(2)/1,000

**Ohio Bureau of Workers' Compensation**  
**Public Employers-State Agencies**  
**Lump Sum Advancements - Exposure (PTD Counts)**  
**Calculation of Unpaid Loss @ 06/30/08**

(Dollars in Thousands)

<u>Accident Year</u>	<u>(1) Cumulative Factor</u>	<u>(2) Composite Factor</u>	<u>(3) Undiscounted Unpaid Loss</u>	<u>(4) Discount Factor</u>	<u>(5) Discounted Unpaid Loss</u>
1978	4.592	12	54	0.728	39
1979	5.042	10	52	0.718	38
1980	5.505	12	68	0.709	49
1981	5.985	11	65	0.699	45
1982	7.217	12	89	0.719	64
1983	7.388	13	99	0.691	69
1984	7.904	12	97	0.679	66
1985	9.134	10	92	0.691	64
1986	9.587	14	138	0.673	93
1987	10.448	10	108	0.669	72
1988	11.831	12	145	0.677	98
1989	12.239	11	141	0.655	92
1990	13.372	14	186	0.654	122
1991	15.247	9	137	0.666	92
1992	17.047	9	154	0.671	104
1993	17.738	10	178	0.652	116
1994	19.432	8	164	0.652	107
1995	21.550	11	243	0.656	160
1996	22.742	8	189	0.643	122
1997	25.802	14	350	0.655	229
1998	26.798	13	341	0.637	217
1999	28.547	12	355	0.629	223
2000	30.342	15	462	0.622	287
2001	32.751	18	597	0.620	371
2002	33.847	17	574	0.603	346
2003	36.912	18	657	0.608	400
2004	40.503	19	751	0.614	462
2005	41.273	19	785	0.592	465
2006	42.048	20	844	0.572	482
2007	43.994	21	918	0.563	517
2008	45.223	21	<u>486</u>	0.549	<u>266</u>
<b>Total</b>			<b><u>9,521</u></b>		<b><u>5,875</u></b>

**Notes by Column:**

- (1) From Appendix L.5
- (2) From Appendix L.3
- (3) (1)\*(2); dollars in thousands  
 For accident year 2008, unpaid loss are for the first half of the year only.
- (4) Calculated by discounting selected factors in Appendix L.5, then summing
- (5) (3)\*(4); dollars in thousands

**Ohio Bureau of Workers' Compensation  
Public Employers-State Agencies  
Lump Sum Advancements - Exposure (PTD Counts)**

Accident Year	Indexed Paid Losses (# of weeks per ult lost-time claim)															
	0.5	1.5	2.5	3.5	4.5	5.5	6.5	7.5	8.5	9.5	10.5	11.5	12.5	13.5	14.5	15.5
1978																
1979																
1980																0.000
1981															1.731	1.731
1982														0.845	0.506	2.957
1983													1.891	1.406	0.792	4.409
1984												2.716	3.707	1.298	1.355	5.010
1985											3.149	2.601	4.128	0.474	0.791	0.495
1986										0.693	0.929	1.505	1.802	0.947	0.555	1.530
1987								1.938	3.615	3.040	2.035	0.922	0.618	0.291	2.887	
1988							4.163	4.877	1.964	1.964	2.107	0.245	1.964	1.268	0.655	
1989						0.901	0.713	2.104	3.149	1.393	7.566	4.875	5.480	2.527	3.386	
1990						0.000	2.760	1.574	0.632	0.000	2.895	0.575	1.149	3.170	1.413	1.609
1991					0.555	1.664	0.888	1.183	0.888	0.888	1.792	1.775	0.888	0.888	2.774	0.888
1992				0.000	0.563	2.649	2.045	0.883	1.766	3.056	3.807	0.883	3.128	0.000	0.883	0.000
1993			0.000	0.000	1.605	0.798	0.000	1.470	0.000	0.798	2.395	4.116	0.160	1.597	5.488	3.592
1994		0.000	0.000	0.000	0.000	0.276	1.006	2.580	1.006	0.979	0.947	1.894	0.000	0.947	0.000	
1995	0.000	0.000	0.000	1.872	1.639	1.417	1.430	0.311	0.709	5.939	1.417	0.709		1.594		
1996	0.000	0.000	0.000	0.300	0.000	2.344	0.000	2.404	1.929	0.962	0.000	0.000	14.418			
1997	0.000	0.000	0.000	0.000	1.474	2.953	2.382	1.310	0.590	2.254	5.046	0.770				
1998	0.000	0.000	0.000	1.258	3.146	0.000	0.629	1.926	0.629	1.887	0.629					
1999	0.000	0.000	0.483	0.000	0.000	4.108	2.575	0.644	7.109	0.000						
2000	0.000	0.000	0.551	0.546	0.000	1.578	1.902	1.155	0.353							
2001	0.000	0.000	0.415	1.316	0.877	4.404	7.772	1.096								
2002	0.000	0.884	1.356	2.328	0.472	5.386	0.619									
2003	0.000	0.449	0.000	0.477	0.470	1.544										
2004	0.000	0.000	0.000	0.431	1.617											
2005	0.000	3.562	6.737	0.633												
2006	0.000	0.399	0.053													
2007	0.000	0.479														
2008	0.000															

Avg Last5	0.000	0.978	1.629	1.037	0.687	3.404	2.699	1.226	2.122	2.208	1.608	1.498	4.646	1.005	2.112	1.895
Avg Last3	0.000	1.480	2.263	0.514	0.853	3.778	3.431	0.965	2.697	1.380	1.892	0.493	6.648	1.379	2.124	1.493
Selected	0.000	1.229	1.946	0.775	0.770	3.591	3.065	1.096	2.410	1.794	1.750	0.995	3.060	1.192	2.118	1.694
Cumulative	45.223	45.223	43.994	42.048	41.273	40.503	36.912	33.847	32.751	30.342	28.547	26.798	25.802	22.742	21.550	19.432

Accident Year	Indexed Paid Losses (# of weeks per ult lost-time claim)														
	16.5	17.5	18.5	19.5	20.5	21.5	22.5	23.5	24.5	25.5	26.5	27.5	28.5	29.5	30.5
1978		0.848	1.796	0.790	0.000	0.000	0.425	0.000	0.679	0.000	0.000	0.000	0.000	0.000	0.000
1979	0.000	0.482	0.772	0.797	0.772	0.000	0.772	0.000	1.682	0.000	2.058	1.441	0.925		
1980	0.482	1.494	1.169	1.033	0.000	0.000	0.000	0.643	1.331	0.643	0.000	0.000	0.000		
1981	1.621	1.022	0.000	0.770	3.542	1.049	0.771	0.926	0.301	0.000	0.640	1.639			
1982	4.477	0.662	1.204	0.891	1.648	0.652	0.652	1.874	0.000	0.000	0.000				
1983	1.566	0.594	1.821	0.460	1.768	1.500	0.495	0.000	2.971	1.064					
1984	2.486	0.763	0.486	0.674	1.055	1.542	2.800	0.649	1.026						
1985	0.500	0.000	2.324	3.087	0.623	0.000	0.000	0.000							
1986	0.811	0.763	1.072	1.595	0.901	0.266	0.000								
1987	0.860	1.551	0.775	0.804	0.000	3.780									
1988	0.655	0.000	1.328	1.538	0.000										
1989	1.784	0.653	2.496	0.152											
1990	0.575	3.295	2.514												
1991	0.000	2.219													
1992	1.104														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

Avg Last 5	0.824	1.543	1.637	1.435	0.516	1.417	0.789	0.690	1.126	0.678	0.128	N/A	N/A	N/A	N/A	N/A
Avg Last 3	0.559	2.056	2.112	0.832	0.300	1.348	0.933	0.216	1.332	0.355	0.213	1.232	0.480	N/A	N/A	N/A
Selected	0.691	1.800	1.875	1.133	0.408	1.383	0.861	0.453	1.229	0.516	0.171	1.232	0.480	0.463	0.450	0.450
Cumulative	17.738	17.047	15.247	13.372	12.239	11.831	10.448	9.587	9.134	7.904	7.388	7.217	5.985	5.505	5.042	4.592

**Ohio Bureau of Workers' Compensation  
Public Employers-State Agencies  
Lump Sum Advancements - Exposure (PTD Counts)**

Accident Year	Paid Losses (in thousands) - Evaluation in Years															
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>
1978																
1979																
1980																0
1981															19	19
1982														10	6	36
1983													25	19	11	59
1984												33	46	16	17	62
1985											32	26	42	5	8	5
1986									10	13	22	26	14	8	22	
1987								20	37	31	21	10	6	3	30	
1988							51	60	24	24	26	3	24	16	8	
1989						10	8	24	36	16	87	56	63	29	39	
1990						0	38	22	9	0	40	8	16	44	20	22
1991				5	15	8	11	8	8	16	16	8	8	25	8	
1992				0	5	24	19	8	16	28	34	8	28	0	8	0
1993			0	0	16	8	0	15	0	8	24	41	2	16	55	36
1994		0	0	0	0	2	9	22	8	8	8	16	0	8	0	
1995	0	0	0	21	19	16	16	4	8	67	16	8	62	18		
1996	0	0	0	3	0	20	0	20	16	8	0	0	120			
1997	0	0	0	0	20	40	32	18	8	31	68	10				
1998	0	0	0	16	40	0	8	24	8	24	8					
1999	0	0	6	0	0	51	32	8	88	0						
2000	0	0	8	8	0	24	29	18	5							
2001	0	0	8	24	16	80	142	20								
2002	0	15	23	39	8	91	11									
2003	0	8	0	9	8	28										
2004	0	0	0	8	30											
2005	0	68	128	12												
2006	0	8	1													
2007	0	10														
2008	0															

Accident Year	Paid Losses (in thousands) - Evaluation in Years														
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>
1978		10	21	9	0	0	5	0	8	0	0	0	0	0	0
1979	0	5	8	8	8	8	0	8	0	17	0	21	15	10	
1980	6	19	15	13	0	0	0	8	17	8	0	0	0		
1981	18	11	0	8	38	11	8	10	3	0	7	18			
1982	55	8	15	11	20	8	8	23	0	0	0				
1983	21	8	25	6	24	20	7	0	40	14					
1984	31	9	6	8	13	19	35	8	13						
1985	5	0	23	31	6	0	0	0							
1986	12	11	15	23	13	4	0								
1987	9	16	8	8	0	39									
1988	8	0	16	19	0										
1989	21	8	29	2											
1990	8	46	35												
1991	0	20													
1992	10														
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															

**Ohio Bureau of Workers' Compensation**  
**Public Employers-State Agencies**  
**Lump Sum Advancements - Exposure (PTD Counts)**  
**Unpaid Loss Payment Projections**  
**Fiscal Year Ending 6/30**

Accident Year	Unpaid Loss		(Dollars in Thousands)																2023 and Subsequent
	Undisc.	Disc.	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022			
1978	54	39	5	5	4	4	4	4	3	3	3	3	2	2	2	2	7		
1979	52	38	5	5	4	4	4	4	3	3	3	3	2	2	2	2	8		
1980	68	49	6	6	6	5	5	5	4	4	4	3	3	3	3	2	11		
1981	65	45	5	5	5	5	5	4	4	4	3	3	3	3	2	2	11		
1982	89	64	15	6	6	6	6	5	5	5	4	4	4	3	3	3	15		
1983	99	69	2	17	6	6	6	6	6	5	5	5	4	4	3	3	20		
1984	97	66	6	2	15	6	6	6	6	5	5	5	4	4	3	3	21		
1985	92	64	12	5	2	12	5	5	5	4	4	4	4	3	3	3	20		
1986	138	93	7	18	7	2	18	7	7	6	6	6	6	5	5	5	33		
1987	108	72	9	5	13	5	2	13	5	5	5	5	4	4	4	4	27		
1988	145	98	17	11	6	15	6	2	15	6	6	5	5	5	5	5	36		
1989	141	92	5	16	10	5	14	6	2	14	6	5	5	5	5	5	38		
1990	186	122	16	6	19	12	6	17	7	2	17	7	6	6	6	6	52		
1991	137	92	17	10	4	12	8	4	11	5	2	11	4	4	4	4	37		
1992	154	104	16	17	10	4	13	8	4	11	5	2	11	4	4	4	42		
1993	178	116	7	18	19	11	4	14	9	5	12	5	2	12	5	5	51		
1994	164	107	14	6	15	16	10	3	12	7	4	10	4	1	10	4	47		
1995	243	160	24	19	8	20	21	13	5	16	10	5	14	6	2	14	68		
1996	189	122	10	18	14	6	15	16	9	3	12	7	4	10	4	1	60		
1997	350	229	42	16	29	23	9	24	25	15	6	19	12	6	17	7	100		
1998	341	217	13	39	15	27	22	9	23	24	14	5	18	11	6	16	101		
1999	355	223	22	12	38	15	26	21	9	22	23	14	5	17	11	6	113		
2000	462	287	27	27	15	47	18	32	26	11	27	29	17	6	21	13	146		
2001	597	371	44	33	32	18	56	22	39	31	13	33	34	21	7	25	191		
2002	574	346	19	41	30	30	17	52	20	36	29	29	31	32	19	7	201		
2003	657	400	55	20	43	32	31	18	54	21	38	30	12	32	33	20	218		
2004	751	462	67	57	20	45	33	32	18	57	22	39	31	13	33	35	248		
2005	785	465	15	68	58	21	46	34	33	19	58	23	40	32	13	34	290		
2006	844	482	16	15	72	62	22	48	36	35	20	61	24	42	34	14	342		
2007	918	517	41	16	16	75	64	23	50	37	37	21	64	25	44	35	370		
2008	971	533	26	42	17	17	77	66	24	52	39	38	21	66	26	45	417		
<b>Total</b>	<b>10,007</b>	<b>6,141</b>	<b>582</b>	<b>578</b>	<b>559</b>	<b>568</b>	<b>577</b>	<b>522</b>	<b>479</b>	<b>474</b>	<b>439</b>	<b>421</b>	<b>402</b>	<b>392</b>	<b>341</b>	<b>333</b>	<b>3,340</b>		

-Discount Rate 5.00%

-Note: Projected payments for accident year 2008 are for the full accident year.

**Ohio Bureau of Workers' Compensation**  
**Public Employers-State Agencies**  
**Additional Awards**  
**Summary of Unpaid Loss @ 6/30/08**  
(Dollars in Thousands)

<u>Accident Year</u>	<u>Undiscounted Unpaid Loss</u>	<u>Discounted Unpaid Loss</u>
Prior to 1978	0	0
1978	2	2
1979	3	2
1980	4	3
1981	4	3
1982	6	5
1983	8	7
1984	12	9
1985	16	12
1986	18	14
1987	20	14
1988	23	16
1989	24	16
1990	24	15
1991	24	15
1992	27	16
1993	27	15
1994	27	14
1995	27	14
1996	28	13
1997	27	12
1998	27	12
1999	32	13
2000	35	14
2001	34	14
2002	33	13
2003	38	16
2004	39	15
2005	39	15
2006	37	13
2007	38	13
2008	<u>20</u>	<u>6</u>
<b>Total 1978-2008:</b>	<b>723</b>	<b>360</b>
<b>Total:</b>	<b>723</b>	<b>360</b>

Note: Unpaid loss for accident year 2008 is for the first half of the year only.

**Ohio Bureau of Workers' Compensation**  
**Public Employers-State Agencies**  
**Additional Awards**  
**Average Weekly Benefits**

Accident Year	(1) SAWW (\$)	(2) Maximum Benefits (\$)	(3) Minimum Benefits (\$)	(4) Average Benefits (\$)
1978	247.15	NA	NA	247.15
1979	266.54	NA	NA	266.54
1980	286.60	NA	NA	286.60
1981	311.09	NA	NA	311.09
1982	327.20	NA	NA	327.20
1983	341.69	NA	NA	341.69
1984	358.57	NA	NA	358.57
1985	371.07	NA	NA	371.07
1986	380.29	NA	NA	380.29
1987	393.04	NA	NA	393.04
1988	411.39	NA	NA	411.39
1989	420.61	NA	NA	420.61
1990	436.90	NA	NA	436.90
1991	451.06	NA	NA	451.06
1992	474.30	NA	NA	474.30
1993	483.24	NA	NA	483.24
1994	494.51	NA	NA	494.51
1995	509.04	NA	NA	509.04
1996	526.87	NA	NA	526.87
1997	551.30	NA	NA	551.30
1998	577.29	NA	NA	577.29
1999	596.41	NA	NA	596.41
2000	618.35	NA	NA	618.35
2001	631.45	NA	NA	631.45
2002	652.48	NA	NA	652.48
2003	670.77	NA	NA	670.77
2004	694.68	NA	NA	694.68
2005	710.72	NA	NA	710.72
2006	735.05	NA	NA	735.05
2007	761.22	NA	NA	761.22
2008	784.05	NA	NA	784.05

**Notes by Column:**

- (1) Ohio Department of Job and Family Services ([http://lmi.state.oh.us/CEP/CEP\\_NAICS.htm#Publications](http://lmi.state.oh.us/CEP/CEP_NAICS.htm#Publications))
- (2) Ohio Bureau of Workers' Compensation
- (3) Ohio Bureau of Workers' Compensation
- (4) Average Weekly Benefits = SAWW

**Ohio Bureau of Workers' Compensation**  
**Public Employers-State Agencies**  
**Additional Awards**  
**Calculation of Index Factor**

<b>Accident Year</b>	<b>(1) Average Benefit (\$)</b>	<b>(2) Ultimate Counts</b>	<b>(3) Composite Factor</b>
1978	247.15	1,058	261
1979	266.54	1,001	267
1980	286.60	1,184	339
1981	311.09	1,123	349
1982	327.20	1,272	416
1983	341.69	1,347	460
1984	358.57	1,435	515
1985	371.07	1,548	574
1986	380.29	1,641	624
1987	393.04	1,692	665
1988	411.39	1,895	779
1989	420.61	1,906	802
1990	436.90	1,884	823
1991	451.06	1,812	817
1992	474.30	1,968	933
1993	483.24	1,915	926
1994	494.51	1,855	917
1995	509.04	1,828	930
1996	526.87	1,814	956
1997	551.30	1,644	907
1998	577.29	1,590	918
1999	596.41	1,827	1,090
2000	618.35	1,912	1,182
2001	631.45	1,735	1,095
2002	652.48	1,598	1,042
2003	670.77	1,702	1,142
2004	694.68	1,660	1,154
2005	710.72	1,646	1,170
2006	735.05	1,484	1,091
2007	761.22	1,489	1,133
2008	784.05	1,489	1,167

**Notes by Column:**

- (1) From Appendix J.2  
(2) From Appendix S.9  
(3) (1)x(2)/1,000

**Ohio Bureau of Workers' Compensation**  
**Public Employers-State Agencies**  
**Additional Awards**  
**Calculation of Unpaid Loss @ 06/30/08**

(Dollars in Thousands)

Accident <u>Year</u>	(1) <u>Cumulative Factor</u>	(2) <u>Composite Factor</u>	(3) <u>Undiscounted Unpaid Loss</u>	(4) <u>Discount Factor</u>	(5) <u>Discounted Unpaid Loss</u>
1978	0.009	261	2	0.823	2
1979	0.011	267	3	0.822	2
1980	0.011	339	4	0.783	3
1981	0.013	349	4	0.782	3
1982	0.015	416	6	0.776	5
1983	0.018	460	8	0.788	7
1984	0.023	515	12	0.793	9
1985	0.027	574	16	0.790	12
1986	0.029	624	18	0.771	14
1987	0.029	665	20	0.734	14
1988	0.029	779	23	0.699	16
1989	0.029	802	24	0.666	16
1990	0.029	823	24	0.634	15
1991	0.029	817	24	0.604	15
1992	0.029	933	27	0.575	16
1993	0.029	926	27	0.548	15
1994	0.029	917	27	0.522	14
1995	0.029	930	27	0.497	14
1996	0.029	956	28	0.473	13
1997	0.029	907	27	0.451	12
1998	0.029	918	27	0.429	12
1999	0.029	1,090	32	0.409	13
2000	0.029	1,182	35	0.389	14
2001	0.031	1,095	34	0.401	14
2002	0.032	1,042	33	0.397	13
2003	0.034	1,142	38	0.409	16
2004	0.034	1,154	39	0.390	15
2005	0.034	1,170	39	0.371	15
2006	0.034	1,091	37	0.354	13
2007	0.034	1,133	38	0.337	13
2008	0.034	1,167	<u>20</u>	0.321	<u>6</u>
<b><u>Total</u></b>			<b><u>723</u></b>		<b><u>360</u></b>

**Notes by Column:**

(1) From Appendix J.5

(2) From Appendix J.3

(3) (1)\*(2); dollars in thousands

For accident year 2008, unpaid loss is for the first half of the year only.

(4) Calculated by discounting selected factors in Appendix J.5, then summing

(5) (3)\*(4); dollars in thousands

**Ohio Bureau of Workers' Compensation  
Public Employers-State Agencies  
Additional Awards**

Accident Year	Indexed Paid Losses (# of weeks per ult lost-time claim)																
	0.5	1.5	2.5	3.5	4.5	5.5	6.5	7.5	8.5	9.5	10.5	11.5	12.5	13.5	14.5	15.5	
1978																0.000	0.000
1979																0.000	0.000
1980													0.018	0.008	0.008	0.008	0.008
1981												0.000	0.000	0.000	0.000	0.000	0.000
1982											0.000	0.004	0.005	0.006	0.006	0.006	0.006
1983										0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007
1984									0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1985								0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1986							0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1987						0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1988					0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1989				0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1990			0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1991		0.000	0.001	0.002	0.001	0.000	0.000	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1992	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1993	0.000	0.000	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1994	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1995	0.000	0.000	0.000	0.000	0.015	0.004	0.002	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1996	0.000	0.000	0.000	0.009	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1997	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1998	0.000	0.000	0.000	0.003	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2000	0.000	0.000	0.000	0.005	0.000	0.016	0.005	0.003	0.005								
2001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2002	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2003	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2004	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2005	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2006	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2007	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2008	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Avg Last5	0.000	0.000	0.000	0.000	0.000	0.003	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Avg Last3	0.000	0.000	0.000	0.000	0.000	0.000	0.002	0.001	0.002	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Selected	0.000	0.000	0.000	0.000	0.000	0.000	0.002	0.001	0.002	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cumulative	0.034	0.034	0.034	0.034	0.034	0.034	0.034	0.032	0.031	0.029	0.029	0.029	0.029	0.029	0.029	0.029	0.029

Accident Year	Indexed Paid Losses (# of weeks per ult lost-time claim)														
	16.5	17.5	18.5	19.5	20.5	21.5	22.5	23.5	24.5	25.5	26.5	27.5	28.5	29.5	30.5
1978	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1979	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1980	0.008	0.008	0.008	0.008	0.008	0.008	0.008	0.003	0.002	0.010	0.006	0.006	0.006	0.000	0.000
1981	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1982	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.000	0.000
1983	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.008	0.007	0.007	0.007	0.007	0.007	0.000	0.000
1984	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1985	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1986	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1987	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1988	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1989	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1990	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1991	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1992	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1993	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1994	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1995	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1996	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1997	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1998	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2002	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2003	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2004	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2005	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2006	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2007	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2008	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Avg Last 5	0.000	0.000	0.000	0.000	0.000	0.001	0.003	0.003	0.003	0.004	0.002	N/A	N/A	N/A	N/A
Avg Last 3	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.002	0.004	0.004	0.004	0.002	0.002	N/A	N/A
Selected	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.002	0.004	0.004	0.004	0.002	0.002	0.000	0.002
Cumulative	0.029	0.029	0.029	0.029	0.029	0.029	0.029	0.029	0.027	0.023	0.018	0.015	0.013	0.011	0.011

**Ohio Bureau of Workers' Compensation  
Public Employers-State Agencies  
Additional Awards**

Accident Year	Paid Losses (in thousands) - Evaluation in Years																
	<u>0.5</u>	<u>1.5</u>	<u>2.5</u>	<u>3.5</u>	<u>4.5</u>	<u>5.5</u>	<u>6.5</u>	<u>7.5</u>	<u>8.5</u>	<u>9.5</u>	<u>10.5</u>	<u>11.5</u>	<u>12.5</u>	<u>13.5</u>	<u>14.5</u>	<u>15.5</u>	
1978																0	0
1979																0	0
1980													6	3	3	3	3
1981												0	0	0	0	0	0
1982											0	2	2	2	2	2	2
1983										3	3	3	3	3	3	3	3
1984									0	0	0	0	0	0	0	0	0
1985							0	0	0	0	0	0	0	0	0	0	0
1986							0	0	0	0	0	0	0	0	0	0	0
1987						0	0	0	0	0	0	0	0	0	0	0	0
1988					0	0	0	0	0	0	0	0	0	0	0	0	0
1989				0	0	0	0	0	0	0	0	0	0	0	0	0	0
1990			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1991		0	0	2	1	0	0	1	0	0	0	0	0	0	0	0	0
1992	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1993	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1994	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1995	0	0	0	0	14	4	2	0	0	0	0	0	0	0	0	0	0
1996	0	0	0	8	0	0	0	0	0	0	0	0	0	0	0	0	0
1997	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1998	0	0	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0
1999	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2000	0	0	0	6	0	18	6	3	5	0	0	0	0	0	0	0	0
2001	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2002	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2003	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2004	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2005	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2006	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2007	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2008	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

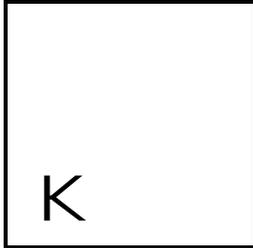
Accident Year	Paid Losses (in thousands) - Evaluation in Years														
	<u>16.5</u>	<u>17.5</u>	<u>18.5</u>	<u>19.5</u>	<u>20.5</u>	<u>21.5</u>	<u>22.5</u>	<u>23.5</u>	<u>24.5</u>	<u>25.5</u>	<u>26.5</u>	<u>27.5</u>	<u>28.5</u>	<u>29.5</u>	<u>30.5</u>
1978	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1979	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1980	3	3	3	3	3	3	3	1	1	3	2	2	2	0	0
1981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1982	2	2	2	2	2	2	2	2	2	2	2	2	2	0	0
1983	3	3	3	3	3	3	3	3	3	3	3	3	3	0	0
1984	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1985	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1986	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1987	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1988	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1989	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1990	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1991	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1992	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1993	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1994	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1995	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1996	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1997	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1998	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1999	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2001	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2002	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2003	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2004	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2005	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2006	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2007	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2008	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

**Ohio Bureau of Workers' Compensation  
Public Employers-State Agencies  
Additional Awards  
Unpaid Loss Payment Projections  
Fiscal Year Ending 6/30**

Accident Year	Unpaid Loss		(Dollars in Thousands)																									
	Undisc.	Disc.	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023 and Subsequent											
1978	2	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0									
1979	3	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0									
1980	4	3	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0									
1981	4	3	1	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0									
1982	6	5	1	1	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0									
1983	8	7	2	1	1	0	1	1	1	1	0	0	0	0	0	0	0	0	0									
1984	12	9	2	2	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0									
1985	16	12	2	2	2	1	1	1	1	1	1	1	1	0	0	0	0	0	0									
1986	18	14	2	3	3	2	1	1	1	1	1	1	1	1	0	0	0	0	0									
1987	20	14	0	2	3	3	3	1	1	0	1	1	1	1	1	0	0	0	0									
1988	23	16	0	0	2	3	3	3	2	2	0	2	1	1	1	1	1	3	3									
1989	24	16	0	0	0	2	3	3	3	2	2	0	2	1	1	1	1	3	3									
1990	24	15	0	0	0	0	2	4	4	3	2	2	0	2	1	1	1	4	4									
1991	24	15	0	0	0	0	0	2	3	3	3	2	2	0	2	1	1	6	6									
1992	27	16	0	0	0	0	0	0	2	4	4	4	2	2	0	2	2	8	8									
1993	27	15	0	0	0	0	0	0	0	2	4	4	4	2	2	0	0	10	10									
1994	27	14	0	0	0	0	0	0	0	0	2	4	4	4	2	2	2	10	10									
1995	27	14	0	0	0	0	0	0	0	0	2	4	4	4	2	2	2	12	12									
1996	28	13	0	0	0	0	0	0	0	0	0	2	4	4	4	4	4	14	14									
1997	27	12	0	0	0	0	0	0	0	0	0	0	2	4	4	4	4	17	17									
1998	27	12	0	0	0	0	0	0	0	0	0	0	0	2	4	4	4	21	21									
1999	32	13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	29	29									
2000	35	14	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	35	35									
2001	34	14	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	32	32									
2002	33	13	1	2	0	0	0	0	0	0	0	0	0	0	0	0	0	31	31									
2003	38	16	2	1	2	0	0	0	0	0	0	0	0	0	0	0	0	34	34									
2004	39	15	0	2	1	2	0	0	0	0	0	0	0	0	0	0	0	34	34									
2005	39	15	0	0	2	1	2	0	0	0	0	0	0	0	0	0	0	34	34									
2006	37	13	0	0	0	2	1	2	0	0	0	0	0	0	0	0	0	32	32									
2007	38	13	0	0	0	0	2	1	2	0	0	0	0	0	0	0	0	33	33									
2008	39	13	0	0	0	0	0	2	1	2	0	0	0	0	0	0	0	34	34									
<b>Total</b>	<b>742</b>	<b>366</b>	<b>15</b>	<b>17</b>	<b>18</b>	<b>20</b>	<b>21</b>	<b>23</b>	<b>22</b>	<b>22</b>	<b>22</b>	<b>23</b>	<b>24</b>	<b>24</b>	<b>25</b>	<b>26</b>	<b>442</b>											
<b>-Discount Rate</b>																												

-Note: Projected payments for accident year 2008 are for the full accident year.





## Administrative Cost Fund

### Background

The Administrative Cost Fund (ACF) provides for administrative expenses for the Bureau and Industrial Commission and for Rehabilitation and a portion of the Safety and Hygiene services. GAAP accounting requires a separate unpaid liability estimate for the expected future payments from the ACF for loss adjustment expenses (LAE) for claims occurring prior to June 30, 2008. We have estimated unpaid LAE requirements by analyzing the claim-related expenses currently paid from the Fund, and we have also provided allocations of the total unpaid LAE requirement by employer type and for the ancillary Funds.

The history of the Fund since 1999 has been as follows:

Administrative Cost Fund Unpaid Loss Adjustment Expense (000's)

Year	Assets	Liabilities	Fund Balance	Unpaid LAE	Assessment Income	Non-Operating Revenue (Expense)*
1999	441,155	1,142,179	-701,024	900,400	288,690	4,644
2000	418,734	1,203,886	-785,152	979,000	317,305	5,295
2001	382,967	1,217,930	-834,963	992,800	297,335	2,929
2002	390,791	1,158,452	-767,661	947,800	349,199	-1,779

2003	411,386	1,144,283	-746,567	973,590	382,921	-845
2004	440,819	1,103,786	-662,967	916,500	357,139	2,322
2005	433,284	1,177,422	-744,138	986,680	311,557	4,574
2006	428,288	1,065,603	-637,315	890,478	297,039	4,557
2007	459,129	1,243,859	-784,730	1,075,500	385,010	3,044
2008 Prelim	465,710	1,246,778	-781,068	1,109,008	373,848	3,520
2008 Adj.	465,710	1,235,860	-770,150	1,098,090	373,848	3,520

- 1999 and subsequent includes change in fair value. 2002 and subsequent are total non-operating revenue (expense).

## Conclusions

The indicated unpaid amount for SIF compensation adjustment expenses as of June 30, 2008 is approximately \$1.1 billion on a discounted basis. The calculation of this value is summarized in Appendix K.1. We estimate that approximately \$62.9 million of the total unpaid ACF requirement could be allocated to future payments for PES and self-insured claims, and the unpaid LAE for these claims could be offset by “contra-liabilities” due to future premiums to be collected for these payments. In addition, we have estimated the unpaid LAE requirements for the SIEGF, MIF, and CWPFF Funds in Appendix K.1; since these unpaid LAE amounts have been included in our total unpaid for the ancillary funds, they are not included in the unpaid ACF estimate. Finally, an estimate of the unpaid LAE for DWRF claims has been provided. The projected discounted unpaid ACF in last year’s report was \$1.1 billion.

## Methodology

Our methodology for projecting unpaid LAE uses the assumption that one-half of all claim-related expenses are paid during the year of injury, and that the remainder of the expenses is paid in subsequent years as claim payments are made. This assumption should be tested by designing a time study to measure how costs accrue over the life of a claim. In the absence of such a study, we have used assumptions similar to those commonly applied to estimate property - casualty insurance company unpaid ULAE.

Calculations of the estimated fiscal year-ending June 30, 2008 claim-related expenses are shown in Appendix K.1. The paid fiscal year LAE expenses were determined by subtracting the fiscal year change in unpaid LAE from the fiscal year incurred LAE (lines 1 to 3). The ratio of fiscal year LAE payments to fiscal year loss payments is 12.9%, and the future claim-related expenses for injuries occurring June 30, 2008 and prior is

estimated to be 7.00% of the projected future claim payments. The resulting total unpaid ACF is approximately \$1.1 billion.

Applying the same methodology to SIEGF, CWPF, and MIF unpaid loss (other than DWRF) results in unpaid LAE for these Funds of \$44.2 million, \$4.1 million, and \$0.2 million, respectively. We have assumed that the unpaid LAE for DWRF claims will be 3% of the unpaid loss, since the unpaid expenses for these claims will be made from the pension system, include no medical expense management and should have a lower relationship to payments than other benefits. This assumption results in unpaid LAE of \$55.2 million for DWRF claims (other than SIEGF) and the unpaid LAE for SIEGF DWRF claims is estimated at another \$2.3 million.

## Ohio Bureau of Workers' Compensation

### Administrative Cost Fund Unpaid Loss and LAE Evaluation As Of June 30, 2008 (Dollars in millions)

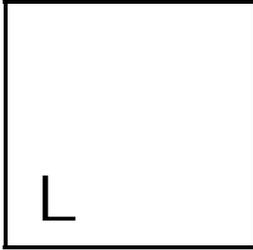
#### LOSS ADJUSTMENT EXPENSES (LAE)

#### ACF Fiscal Year 2008 ACF Expenses:

(1)	a. FY 2008 incurred comp. adj. expenses	\$299.1	
(1)	b. FY 2008 reserve for comp. adj. expenses	1,109.0	
(2)	FY 2007 unpaid expense	1,075.5	
(3)	FY 2008 paid comp. adj. expenses	265.6	
(4)	Fiscal Year-End 2008 Benefit Payments - all employer groups and Funds, inc. DWRF		\$2,066.4
(5)	Paid LAE to Paid Benefit Ratio [(3) / (4)]		12.9%
(6)	Selected ratio		14.0%
(7)	Unpaid LAE ratio [(6) * 50.0%]		7.0%
(8)	Indicated Unpaid LAE at 6/30/08 -- (7) * Unpaid Loss:		
	Unpaid LAE:	<u>Unpaid</u> <u>Loss</u>	<u>Unpaid</u> <u>LAE</u>
(a)	Total SIF unpaid loss excluding HPP	15,021.9	1,051.5
(b)	Self-Insuring Employers Guaranty Fund (Excl. DWRF)	632.1	44.2
(c)	Coal-Workers Pneumoconiosis Fund	58.7	4.1
(d)	Marine Fund	3.0	0.2
(e)	PES included in line (a)	715.0	50.0
(f)	Self-Insured Fund included in line (a)	183.7	12.9
(g)	DWRF - PA,PE,PWREF	1,839.9	55.2
(h)	DWRF - SIEGF	77.2	2.3

#### Notes:

- (1) From preliminary financial statement for ACF Fund – "BWC Fiscal Year Books".
- (2) From Fiscal Year 2007 Financial Statement for ACF Fund.
- (3) (1a.) - (1b.) + (2).
- (4) From JPMT reports.
- (8) Unpaid Losses are from Exhibits 1 and 3.  
LAE for DWRF claims has been estimated at .03 \* unpaid DWRF loss.  
All Dollars are in Millions.
- (8,b) From Appendix L.1.



## Self-Insuring Employers Guaranty Fund

### Background

The Self-Insuring Employers Guaranty Fund (SIEGF) was created by H.B. 107 as a replacement for the previous requirement that self-insuring (SI) employers obtain surety bonds from the Surety Bond Fund (SBF). Individual bonds will no longer be issued, but the Bureau will operate the guaranty fund for self-insuring employers and annually establish contributions for the fund. If a self-insuring employer defaults, payment will be made by the fund. All investment earnings of the fund are to be credited to the fund and the Administrator, on behalf of the fund, has the right of subrogation and reimbursement for amounts it may collect from a defaulting self-insuring employer. Under Section 10, the assets of the SBF are transferred to the SIEGF.

BWC's current interpretation of the legislation indicates that the SIEGF requires no unpaid liability and should be operated on a cash flow basis. However, in this section we have calculated projections of future payments for accident years 2008 and prior using historical experience for bankrupt SI's. The projections of payments in this section for accident years 1987 and prior become the "Bankrupt SI's" component of the Self-Insured unpaid loss shown in the "Miscellaneous Unpaid Liability" section of our report.

DWRF benefits for all bankrupt SI's may be interpreted as covered by the SIEGF. We have addressed the unpaid liability for these claims in a separate section of this appendix. The history of the SBF and SIEGF since 1998 has been as follows:

Self-Insuring Employers Guaranty Fund (000's)

•

Year	Assets	Liabilities	Fund Balance	Unpaid Loss+LAE	Assessment and Premiums	Non-Operating Revenue (Expense)*
1998	24,603	16,117	8,486	0	6,346	2,217
1999	25,321	16,223	9,098	0	6,594	725
2000	23,465	13,171	10,294	0	5,213	1,234
2001	25,032	12,755	12,277	0	5,382	2,031
2002	18,315	4,648	13,667	0	14,117	1,390
2003	5,511	3,009	2,502	0	5,463	736
2004	3,023	8,591	-5,568	0	14,450	2,322
2005	9,929	8,370	1,559	0	29,935	50
2006	661,383	657,911	3,472	0	-17,179	803
2007	753,109	746,901	6,208	743,780	135,416	2,136
2008 Prelim	735,316	726,397	8,919	723,032	1,019	2,061
2008 Adj.	735,316	722,345	12,971	718,980	1,019	2,061

- 1998 and subsequent include change in fair value. 2002 and subsequent are total non-operating revenue (expense).

**Conclusions**

Indicated future payments to injured workers on account of claims for bankrupt SI's occurring from 1987 through June 30, 2008 (excluding DWRF benefits) are \$0.63 billion on a discounted basis and \$1.43 billion on a nominal basis. We have estimated unpaid LAE (discounted) (excluding DWRF claims) to be approximately \$44.2 million (.0700 \* 0.63 billion). DWRF unpaid losses are estimated at \$77.2 million, and unpaid LAE for DWRF payments to be made from the SIEGF is projected to be \$2.3 million. Thus, the total unpaid SIEGF loss and LAE, including unpaid DWRF, is approximately \$0.76 billion. The projected SIEGF discounted ultimate losses for the first half of accident year 2008 amount to approximately \$17.7 million. These values are summarized in Appendix L.1. The total projected unpaid SIEGF losses discounted in last year's report were \$0.74 billion, and the projected discounted ultimate losses for half of accident year 2007 were \$20.3 million.

## Methodology

Prior to the June 30, 2000 evaluation, our methodology for projecting SIEGF losses used methodology initially designed for the SBF. That methodology separately projected three components of losses from bankrupt SI's: (1) the ultimate incurred losses for all SI's for each accident year of coverage since the inception of the SBF; (2) the payment pattern for these losses; and (3) the rate of SI bankruptcies. In the last several years' analyses, we have used methodology similar to the methodology used to project TT payments for PA, PEC and PES employers. We have incorporated historical payments for bankrupt SI's to determine persistencies by age of development within each accident year. For the more recent accident years beginning with 2003 we have incorporated a Bornhuetter-Ferguson method.

Initial estimates of the future payments for all accident years are projected by calendar year in Appendix L.3. The projections apply the persistencies of payments for bankrupt SI's shown in Appendix L.4 to the latest year's payments, which are shown in Appendix L.5. For the more recent accident years, the latest year's payments may not provide a credible basis for the projections of future payments. Consequently, a Bornhuetter – Ferguson approach is used in the bottom section of Appendix L.3 to calculate future payments for accident years 2003 and subsequent. The resulting projected future payments, along with the calculation of the present value of these payments are shown for all accident years in Appendix L.2, and a summary of the resulting unpaid loss is shown in Appendix L.1 as of calendar years-ending December 31, 2007 and 2008. Indicated unpaid losses as of June 30, 2008 are calculated in Appendix L.1 from the December 31 values using an interpolation procedure.

## DWRF Benefits to be paid by the SIEGF

Unpaid DWRF for Bankrupt SI's are calculated by accident year in Appendix L.6. The projected relationships of bankrupt SI PTD payments to PA PTD payments (Appendix L.7) are multiplied by the unpaid PA DWRF loss amounts to estimate the discounted unpaid amount for future DWRF payments for bankrupt SI's. The total estimated unpaid amount for accident years prior to the inception of the SBF (1987) is \$34.5 million. The estimated unpaid DWRF amount for injuries occurring after the inception of the SBF is \$42.7 million. Unpaid LAE for DWRF benefits for all accident years are estimated at \$2.3 million ( $.03 * \$0.77$  million).

## Rate Adequacy

We estimate that the revenue required, to fund eventual SIEGF compensation, medical payments and LAE for injuries occurring during 2008 is approximately \$38.8 million. Additional revenue of approximately \$2.3 million is required for future DWRF payments for these 2008 injuries. Additional revenue is possibly required for the assumed liability for DWRF payments for all bankrupt SI's for all prior accident years (the SIEGF may be responsible for payments for DWRF payments for injuries occurring prior to the inception of the SBF).

Prior to 2002, revenues had been lower than required for full funding of the discounted value of expected future payments. Since 2002, assessments are close to the projected discounted total payments for the respective injuries. Assessments of \$6.6 million were collected during calendar year 1999, \$5.4 million in 2000, \$5.3 million in 2001, \$14.1 million in 2002, \$5.5 million in 2003, \$5.5 million in 2004, \$29.5 million in 2005, \$21.5 million in 2006, \$135.4 million in 2007 and \$1.0 million was assessed during fiscal year 2008.

**Ohio Bureau of Workers' Compensation**  
**Private Employers**  
**Bankrupt Self Insured**  
**Summary of Unpaid Loss @ 6/30/08**

(Dollars in Thousands)

<b>Accident Year</b>	<b>Undiscounted Unpaid Loss @ 12/31/07</b>	<b>Discounted Unpaid Loss @ 12/31/07</b>	<b>Undiscounted Unpaid Loss @ 12/31/08</b>	<b>Discounted Unpaid Loss @ 12/31/08</b>	<b>Undiscounted Unpaid Loss @ 6/30/08</b>	<b>Discounted Unpaid Loss @ 6/30/08</b>
<b>Prior to 1978</b>	21,240	16,467	19,568	15,577	20,387	16,015
<b>1978</b>	6,796	5,269	6,261	4,984	6,523	5,124
<b>1979</b>	13,591	10,260	12,645	9,803	13,110	10,029
<b>1980</b>	14,226	10,455	13,343	10,073	13,778	10,262
<b>1981</b>	22,165	15,854	20,930	15,381	21,539	15,616
<b>1982</b>	25,338	17,637	24,060	17,210	24,691	17,422
<b>1983</b>	23,633	16,007	22,547	15,694	23,084	15,850
<b>1984</b>	30,697	20,229	29,402	19,914	30,042	20,071
<b>1985</b>	24,601	15,774	23,643	15,581	24,117	15,677
<b>1986</b>	34,727	21,665	33,470	21,461	34,092	21,563
<b>1987</b>	22,919	13,913	22,145	13,816	22,529	13,864
<b>1988</b>	21,704	12,822	21,015	12,758	21,357	12,790
<b>1989</b>	19,939	11,464	19,343	11,427	19,639	11,446
<b>1990</b>	28,565	15,988	27,757	15,960	28,158	15,974
<b>1991</b>	39,019	21,265	37,970	21,252	38,491	21,258
<b>1992</b>	28,023	14,873	27,304	14,880	27,661	14,877
<b>1993</b>	24,155	12,490	23,561	12,505	23,856	12,497
<b>1994</b>	35,472	17,873	34,632	17,907	35,049	17,890
<b>1995</b>	42,078	20,669	41,117	20,718	41,595	20,694
<b>1996</b>	44,016	21,086	43,042	21,142	43,526	21,114
<b>1997</b>	56,253	26,294	55,044	26,369	55,645	26,331
<b>1998</b>	63,886	29,150	62,547	29,235	63,213	29,193
<b>1999</b>	107,782	48,034	105,571	48,171	106,671	48,102
<b>2000</b>	159,166	69,323	155,963	69,507	157,556	69,415
<b>2001</b>	93,089	39,648	91,245	39,741	92,163	39,695
<b>2002</b>	117,213	48,853	114,920	48,946	116,061	48,900
<b>2003</b>	123,979	50,603	121,578	50,672	122,773	50,638
<b>2004</b>	92,191	36,858	90,451	36,918	91,317	36,888
<b>2005</b>	93,837	36,709	92,191	36,858	93,010	36,784
<b>2006</b>	95,513	36,597	93,837	36,709	94,671	36,653
<b>2007</b>	96,813	36,123	95,513	36,597	96,161	36,359
<b>2008</b>	<u>0</u>	<u>0</u>	<u>96,918</u>	<u>36,162</u>	<u>48,459</u>	<u>17,662</u>
<b>Total 1987.1 and prior:</b>	228,474	156,572	216,942	152,584	222,627	154,560
<b>Total 1987.2-2008:</b>	1,394,153	613,682	1,462,590	651,344	1,428,295	632,092
<b>Total:</b>	1,622,627	770,254	1,679,532	803,928	1,650,923	786,653

**Total 1987.2-2008 – Unpaid LAE, using ACF %:** 7.00% 99,981 44,246

**-Discount Rate:** 5.00%

**Note:** For accident year 2008 the unpaid loss is for the full year in the columns @ 12/31;  
columns @ 6/30/08 represent unpaid loss for accidents occurring in first half of 2008.

**Ohio Bureau of Workers' Compensation  
Private Employers  
Bankrupt Self Insured  
Calculation of Unpaid Loss – Using Bornhuetter - Ferguson Estimates for Accident Years 2003 and Subsequent  
Calendar Year Ending 12/31**

Accident Year	Unpaid Loss		(Dollars in Thousands)																2022 and Subsequent
	Undisc.	Disc.	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022		
1978	6,796	5,269	535	563	592	623	656	690	726	764	803	845	0	0	0	0	0	0	
1979	13,591	10,260	946	995	1,047	1,102	1,159	1,220	1,283	1,350	1,421	1,495	1,573	0	0	0	0	0	
1980	14,226	10,455	883	929	977	1,028	1,082	1,138	1,198	1,260	1,326	1,395	1,467	1,544	0	0	0	0	
1981	22,165	15,854	1,235	1,299	1,367	1,438	1,513	1,592	1,675	1,762	1,854	1,950	2,052	2,159	2,271	0	0	0	
1982	25,338	17,637	1,277	1,340	1,410	1,484	1,561	1,642	1,728	1,818	1,913	2,012	2,117	2,227	2,343	2,466	0	0	
1983	23,633	16,007	1,086	1,137	1,193	1,255	1,320	1,389	1,461	1,537	1,618	1,702	1,791	1,884	1,982	2,085	2,194	0	
1984	30,697	20,229	1,295	1,351	1,414	1,484	1,561	1,642	1,728	1,818	1,913	2,012	2,117	2,228	2,344	2,466	5,324	0	
1985	24,601	15,774	959	998	1,041	1,089	1,143	1,202	1,265	1,331	1,400	1,473	1,550	1,631	1,716	1,805	6,000	0	
1986	34,727	21,665	1,257	1,304	1,357	1,416	1,482	1,555	1,636	1,721	1,811	1,905	2,004	2,109	2,219	2,334	10,618	0	
1987	22,919	13,913	774	801	832	865	903	945	991	1,043	1,097	1,155	1,215	1,278	1,345	1,415	8,260	0	
1988	21,704	12,822	688	710	735	763	794	828	866	909	956	1,006	1,059	1,114	1,172	1,233	8,871	0	
1989	19,939	11,464	596	613	633	655	680	707	738	772	810	852	897	944	993	1,044	9,005	0	
1990	28,565	15,988	808	829	854	881	912	946	985	1,027	1,075	1,128	1,187	1,248	1,314	1,382	13,990	0	
1991	39,019	21,265	1,049	1,074	1,102	1,135	1,171	1,212	1,258	1,309	1,366	1,429	1,499	1,577	1,659	1,746	20,433	0	
1992	28,023	14,873	719	734	752	771	794	819	848	880	916	956	1,000	1,049	1,104	1,161	15,520	0	
1993	24,155	12,490	594	605	617	632	649	668	689	713	740	770	803	841	882	928	14,025	0	
1994	35,472	17,873	839	852	867	885	906	930	957	988	1,022	1,061	1,104	1,152	1,205	1,265	21,438	0	
1995	42,078	20,669	961	973	988	1,005	1,026	1,050	1,078	1,109	1,145	1,185	1,230	1,280	1,335	1,397	26,316	0	
1996	44,016	21,086	974	983	995	1,010	1,028	1,050	1,074	1,103	1,135	1,171	1,212	1,258	1,309	1,366	28,348	0	
1997	56,253	26,294	1,209	1,218	1,229	1,244	1,263	1,286	1,313	1,344	1,379	1,419	1,465	1,516	1,573	1,637	37,158	0	
1998	63,886	29,150	1,339	1,345	1,354	1,367	1,384	1,405	1,430	1,459	1,494	1,533	1,578	1,629	1,685	1,749	43,136	0	
1999	107,782	48,034	2,211	2,213	2,222	2,237	2,259	2,287	2,321	2,363	2,412	2,469	2,534	2,608	2,691	2,785	74,171	0	
2000	159,166	69,323	3,204	3,199	3,203	3,216	3,237	3,268	3,309	3,359	3,419	3,490	3,572	3,666	3,773	3,894	111,357	0	
2001	93,089	39,648	1,844	1,837	1,834	1,836	1,843	1,856	1,874	1,897	1,925	1,960	2,001	2,048	2,102	2,163	66,070	0	
2002	117,213	48,853	2,293	2,277	2,267	2,264	2,267	2,276	2,291	2,313	2,342	2,377	2,420	2,470	2,528	2,595	84,235	0	
2003	123,979	50,603	2,402	2,378	2,362	2,352	2,348	2,351	2,360	2,376	2,399	2,429	2,466	2,510	2,562	2,622	90,063	0	
2004	92,191	36,858	1,740	1,752	1,735	1,723	1,716	1,713	1,715	1,722	1,734	1,750	1,772	1,799	1,831	1,869	67,620	0	
2005	93,837	36,709	1,646	1,740	1,752	1,735	1,723	1,716	1,713	1,715	1,722	1,734	1,750	1,772	1,799	1,831	69,489	0	
2006	95,513	36,597	1,677	1,646	1,740	1,752	1,735	1,723	1,716	1,713	1,715	1,722	1,734	1,750	1,772	1,799	71,320	0	
2007	96,813	36,123	1,300	1,677	1,646	1,740	1,752	1,735	1,723	1,716	1,713	1,715	1,722	1,734	1,750	1,772	73,118	0	
2008	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>1,601,386</b>	<b>753,787</b>	<b>38,340</b>	<b>39,372</b>	<b>40,117</b>	<b>40,987</b>	<b>41,865</b>	<b>42,840</b>	<b>43,948</b>	<b>45,191</b>	<b>46,573</b>	<b>48,100</b>	<b>48,888</b>	<b>49,021</b>	<b>49,258</b>	<b>48,808</b>	<b>978,078</b>	<b>0</b>	

-Discount Rate: 5.00%

-Note: Projected payments for accident year 2008 are for the full accident year.

**Ohio Bureau of Workers' Compensation**  
**Private Employers**  
**Bankrupt Self Insured**  
**Calculation of Unpaid Loss – Initial Estimate**  
**Calendar Year Ending 12/31**

Accident Year	Unpaid Loss		(Dollars in Thousands)														2022 and Subsequent
	Undisc.	Disc.	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	
1984	30,697	20,229	1,295	1,351	1,414	1,484	1,561	1,642	1,728	1,818	1,913	2,012	2,117	2,228	2,344	2,466	5,329
1985	24,601	15,774	959	998	1,041	1,089	1,143	1,202	1,265	1,331	1,400	1,473	1,550	1,631	1,716	1,805	6,000
1986	34,727	21,665	1,257	1,304	1,357	1,416	1,482	1,555	1,636	1,721	1,811	1,905	2,004	2,109	2,219	2,334	10,618
1987	22,919	13,913	774	801	832	865	903	945	991	1,043	1,097	1,155	1,215	1,278	1,345	1,415	8,260
1988	21,704	12,822	688	710	735	763	794	828	866	909	956	1,006	1,059	1,114	1,172	1,233	8,873
1989	19,939	11,464	596	613	633	655	680	707	738	772	810	852	897	944	993	1,044	9,006
1990	28,565	15,988	808	829	854	881	912	946	985	1,027	1,075	1,128	1,187	1,248	1,314	1,382	13,990
1991	39,019	21,265	1,049	1,074	1,102	1,135	1,171	1,212	1,258	1,309	1,366	1,429	1,499	1,577	1,659	1,746	20,430
1992	28,023	14,873	719	734	752	771	794	819	848	880	916	956	1,000	1,049	1,104	1,161	15,520
1993	24,155	12,490	594	605	617	632	649	668	689	713	740	770	803	841	882	928	14,025
1994	35,472	17,873	839	852	867	885	906	930	957	988	1,022	1,061	1,104	1,152	1,205	1,265	21,438
1995	42,078	20,669	961	973	988	1,005	1,026	1,050	1,078	1,109	1,145	1,185	1,230	1,280	1,335	1,397	26,316
1996	44,016	21,086	974	983	995	1,010	1,028	1,050	1,074	1,103	1,135	1,171	1,212	1,258	1,309	1,366	28,348
1997	56,253	26,294	1,209	1,218	1,229	1,244	1,263	1,286	1,313	1,344	1,379	1,419	1,465	1,516	1,573	1,637	37,158
1998	63,886	29,150	1,339	1,345	1,354	1,367	1,384	1,405	1,430	1,459	1,494	1,533	1,578	1,629	1,685	1,749	43,136
1999	107,782	48,034	2,211	2,213	2,222	2,237	2,259	2,287	2,321	2,363	2,412	2,469	2,534	2,608	2,691	2,785	74,170
2000	159,166	69,323	3,204	3,199	3,203	3,216	3,237	3,268	3,309	3,359	3,419	3,490	3,572	3,666	3,773	3,894	111,353
2001	93,089	39,648	1,844	1,837	1,834	1,836	1,856	1,874	1,897	1,925	1,960	1,960	2,001	2,048	2,102	2,163	66,070
2002	117,213	48,853	2,293	2,277	2,267	2,264	2,267	2,276	2,291	2,313	2,342	2,377	2,420	2,470	2,528	2,595	84,233
2003	123,979	50,603	2,402	2,378	2,362	2,352	2,348	2,351	2,360	2,376	2,399	2,429	2,466	2,510	2,562	2,622	90,060
2004	50,348	20,129	950	957	948	941	937	936	937	941	947	956	968	982	1,000	1,021	36,929
2005	50,167	19,625	880	930	937	928	921	917	916	917	921	927	936	947	962	979	37,150
2006	67,807	25,981	1,190	1,168	1,235	1,244	1,232	1,223	1,218	1,216	1,218	1,223	1,231	1,243	1,258	1,277	50,633
2007	52,769	19,689	708	914	897	948	955	946	939	935	934	935	939	945	954	966	39,850
2008	120,376	42,857	131	1,614	2,082	2,044	2,161	2,176	2,155	2,140	2,131	2,128	2,130	2,139	2,153	2,174	93,010
<b>Total:</b>	<b>1,458,750</b>	<b>660,301</b>	<b>29,875</b>	<b>31,878</b>	<b>32,757</b>	<b>33,212</b>	<b>33,855</b>	<b>34,481</b>	<b>35,175</b>	<b>35,983</b>	<b>36,905</b>	<b>37,948</b>	<b>39,114</b>	<b>40,409</b>	<b>41,836</b>	<b>43,403</b>	<b>951,916</b>

Year	Initial Estimate of Ultimate Loss	Selected Average	Percent Unpaid	Undiscounted Unpaid Loss	
				Average	Unpaid Loss
2003	131,504	96,918	93.3%	90,451	
2004	53,312	96,918	95.1%	92,191	
2005	51,847	96,918	96.8%	93,837	
2006	68,801	96,918	98.6%	95,513	
2007	52,829	96,918	99.9%	96,813	
2008	120,376	96,918	100.0%	96,918	
<b>Total:</b>	<b>478,669</b>				<b>565,723</b>
Prior Selected	114,058				
<b>Avg. (2003-2008):</b>	<b>79,778</b>				
<b>Avg. (2003-2006):</b>	<b>76,366</b>				
<b>-Discount Rate:</b>					<b>5.00%</b>

**Ohio Bureau of Workers' Compensation**

**Private Employers**

**Bankrupt Self Insured**

Accident Year	Paid Loss Development Factors - Evaluation in Years														
	1.0-2.0	2.0-3.0	3.0-4.0	4.0-5.0	5.0-6.0	6.0-7.0	7.0-8.0	8.0-9.0	9.0-10.0	10.0-11.0	11.0-12.0	12.0-13.0	13.0-14.0	14.0-15.0	15.0-16.0
1978															
1979															
1980															
1981															0.9659
1982														1.1735	0.9312
1983													0.9607	0.9233	0.9353
1984												0.8597	1.0232	0.8056	1.1779
1985											1.2101	0.9858	0.8930	1.0953	0.7844
1986										1.2279	0.6321	0.9944	0.8491	1.0324	1.1096
1987									1.0575	0.9452	0.8902	0.7778	1.2079	0.7413	1.3539
1988								0.9401	0.9931	0.7788	0.7364	1.8158	0.5210	1.4506	1.1933
1989							0.9743	1.1794	0.8001	0.6839	0.9960	0.8905	1.5687	0.8096	1.1142
1990						1.1220	0.8519	0.6610	0.8359	1.2054	0.7730	1.2181	1.1782	0.8940	1.1478
1991					1.1302	0.6602	1.0652	0.8313	0.8454	1.2637	1.2241	1.2181	1.0438	0.9996	0.8429
1992				0.7678	0.5757	0.8774	0.8803	1.1464	0.8427	1.4971	1.0631	0.9682	0.8162	0.9072	1.2506
1993			0.7463	0.6075	0.7741	1.1214	1.0048	0.8860	0.8818	1.5275	0.7560	1.5223	0.5704	1.1915	
1994		1.1648	0.7803	0.8822	0.6622	0.7673	0.8005	0.8745	1.9122	1.4254	0.9841	0.7985	1.2844		
1995	5.5825	1.2735	0.7322	0.8320	0.8074	0.9153	1.4914	0.9099	1.1882	1.1043	0.9347	1.0485			
1996	7.9475	1.6710	0.5602	0.7601	1.1406	1.7097	1.2799	1.2256	0.9638	0.9382	0.9008				
1997	17.6788	1.9085	0.7544	0.8514	1.4941	1.1781	0.9996	1.2106	0.9747	0.9385					
1998	21.1088	1.5709	1.1935	1.3740	1.1882	0.8791	0.8775	1.0669	0.7882						
1999	6.3987	2.2876	1.5613	1.1031	0.9883	0.9866	0.9742	0.9088							
2000	49.9216	1.5055	1.1749	0.8907	0.9327	1.1639	1.0278								
2001	27.1155	1.8360	0.9777	1.0387	1.0318	0.6273									
2002	3.5113	1.0865	0.8674	0.9348	0.8945										
2003	10.9443	1.1422	1.0623	1.3181											
2004	13.7898	1.1939	0.8262												
2005	23.8609	1.1916													
2006	12.9794														
2007															
2008															
<b>Avg Last 5</b>	13.017	1.290	0.982	1.057	1.007	0.967	1.032	1.064	1.165	1.187	0.928	1.111	0.979	0.960	1.110
<b>Avg Last 3</b>	16.877	1.176	0.919	1.097	0.953	0.926	0.960	1.062	0.909	0.994	0.940	1.123	0.890	1.033	1.080
<b>P(Living)</b>	0.984	0.984	0.984	0.984	0.984	0.984	0.983	0.982	0.980	0.979	0.978	0.977	0.977	0.976	0.975
<b>Selected</b>	12.367	1.290	0.982	1.057	1.007	0.990	0.993	0.996	0.998	1.001	1.004	1.007	1.010	1.012	1.015
<b>CV% Last 5</b>	56.04%	23.90%	14.50%	15.92%	11.32%	23.51%	14.52%	14.51%	37.83%	23.20%	12.26%	24.75%	29.38%	15.17%	14.21%

Accident Year	Paid Loss Development Factors - Evaluation in Years														
	16.0-17.0	17.0-18.0	18.0-19.0	19.0-20.0	20.0-21.0	21.0-22.0	22.0-23.0	23.0-24.0	24.0-25.0	25.0-26.0	26.0-27.0	27.0-28.0	28.0-29.0	29.0-30.0	30.0-31.0
1978			1.2825	0.8182	1.0474	1.0623	0.7935	1.0548	1.4090	0.5755	1.0374	1.0635	1.0318	0.7510	
1979		1.3814	0.9528	0.7504	1.0968	0.8931	0.8449	1.2744	1.2268	0.8705	0.9810	0.8412	1.2562		
1980	0.8112	0.7141	0.9199	1.1822	1.0431	0.8475	1.0491	1.3808	0.8217	1.0748	0.8138	1.0480			
1981	1.2051	0.9624	0.9143	1.0648	0.8397	1.1041	1.1209	1.0302	1.0229	0.7721	1.1794				
1982	1.2455	1.0642	1.0176	0.7934	1.4752	1.1448	0.9041	1.2433	0.7917	1.0983					
1983	0.7396	0.8151	0.9938	1.6365	1.2270	1.1962	0.8595	0.8111	0.9699						
1984	0.9439	1.0662	1.1676	1.2112	0.7813	0.9841	1.0863	1.1774							
1985	1.0888	1.3235	1.1889	0.8653	1.1966	0.8499	0.8730								
1986	1.1585	1.1723	1.2630	0.9121	0.8349	1.0808									
1987	0.9452	0.8626	1.0409	0.9798	0.9694										
1988	1.0003	0.8551	1.2337	0.7308											
1989	0.8689	0.7058	1.0621												
1990	1.0128	0.8707													
1991	1.4547														
1992															
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
2008															
<b>Avg Last 5</b>	1.056	0.893	1.158	0.940	1.002	1.051	0.969	1.129	0.967	0.878	N/A	N/A	N/A	N/A	N/A
<b>Avg Last 3</b>	1.112	0.811	1.112	0.874	1.000	0.972	0.940	1.077	0.928	0.982	0.991	0.984	N/A	N/A	N/A
<b>P(Living)</b>	0.973	0.971	0.970	0.969	0.968	0.965	0.962	0.958	0.954	0.951	0.948	0.945	0.941	0.937	0.932
<b>Selected</b>	1.018	1.021	1.024	1.026	1.029	1.032	1.035	1.038	1.041	1.043	1.046	1.049	1.052	1.052	1.052
<b>CV% Last 5</b>	21.75%	19.06%	8.70%	18.83%	20.34%	13.09%	12.88%	19.29%	18.10%	24.82%	15.07%	N/A	N/A	N/A	N/A

**Ohio Bureau of Workers' Compensation**  
**Private Employers**  
**Bankrupt Self Insured**

Accident Year	Paid Losses (in thousands) - Evaluation in Years															
	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>	<u>10</u>	<u>11</u>	<u>12</u>	<u>13</u>	<u>14</u>	<u>15</u>	<u>16</u>
1978																
1979																
1980																851
1981															1,430	1,381
1982														956	1,122	1,045
1983													833	800	739	691
1984												1,282	1,102	1,127	908	1,070
1985											971	1,176	1,159	1,035	1,134	889
1986										935	1,148	726	722	613	633	702
1987									1,025	1,084	1,025	912	709	857	635	860
1988								1,062	998	991	772	568	1,032	538	780	931
1989							1,099	1,070	1,263	1,010	691	688	613	961	778	867
1990						1,230	1,380	1,176	777	649	783	605	737	868	776	891
1991					967	1,093	722	769	639	540	683	836	1,018	1,063	1,062	895
1992				1,502	1,153	664	582	513	588	495	741	788	763	623	565	707
1993			1,586	1,184	719	557	624	627	556	490	748	566	861	491	585	
1994		1,057	1,231	960	847	561	431	345	301	576	821	808	645	829		
1995	170	952	1,212	887	738	596	545	813	740	880	971	908	952			
1996	69	546	912	511	388	443	757	969	1,187	1,144	1,074	967				
1997	29	504	963	726	618	924	1,088	1,088	1,317	1,284	1,205					
1998	32	674	1,058	1,263	1,736	2,062	1,813	1,591	1,697	1,338						
1999	102	651	1,489	2,325	2,564	2,534	2,501	2,436	2,214							
2000	37	1,830	2,756	3,238	2,884	2,690	3,130	3,217								
2001	57	1,539	2,826	2,763	2,870	2,961	1,857									
2002	837	2,938	3,192	2,769	2,589	2,315										
2003	136	1,491	1,703	1,809	2,385											
2004	66	911	1,088	899												
2005	32	752	896													
2006	71	923														
2007	60															
2008																

Accident Year	Paid Losses (in thousands) - Evaluation in Years															
	<u>17</u>	<u>18</u>	<u>19</u>	<u>20</u>	<u>21</u>	<u>22</u>	<u>23</u>	<u>24</u>	<u>25</u>	<u>26</u>	<u>27</u>	<u>28</u>	<u>29</u>	<u>30</u>	<u>31</u>	<u>Total</u>
1978		751	963	788	825	876	695	733	1,033	595	617	656	677	509		9,718
1979	780	1,077	1,026	770	845	754	637	812	996	867	851	716	899			11,031
1980	1,120	800	736	870	907	769	807	1,114	915	984	801	839				11,513
1981	1,259	1,212	1,108	1,180	991	1,094	1,226	1,263	1,292	998	1,177					15,610
1982	861	916	932	739	1,091	1,249	1,129	1,404	1,111	1,221						13,776
1983	791	645	641	1,049	1,287	1,540	1,323	1,073	1,041							12,454
1984	839	895	1,045	1,265	989	973	1,057	1,245								13,797
1985	764	1,011	1,202	1,040	1,245	1,058	924									13,609
1986	996	1,168	1,475	1,346	1,124	1,214										12,801
1987	880	759	790	774	750											11,061
1988	867	742	915	669												10,863
1989	774	547	580													10,941
1990	907	790														11,570
1991	1,028															11,314
1992																9,684
1993																9,594
1994																9,413
1995																10,365
1996																8,966
1997																9,745
1998																13,263
1999																16,816
2000																19,782
2001																14,872
2002																14,640
2003																7,524
2004																2,964
2005																1,680
2006																994
2007																60
2008																0

**Ohio Bureau of Workers' Compensation**  
**Self-Insuring Employers Guaranty Fund - DWRF**

**Calculation of Self-Insurance DWRF Unpaid Loss @ 6/30/08**  
**(Dollars in Thousands)**

<b>Accident Year</b>	<b>(1) 6/08 PA Discounted DWRF Unpaid Loss</b>	<b>(2) SI Factor</b>	<b>(3) SI Unpaid Loss</b>	<b>(4) (3) * .03</b>
Prior to 1967	\$58,548	0.0146	\$854	\$26
1967	14,749	0.0146	215	6
1968	16,051	0.0146	234	7
1969	19,293	0.0146	281	8
1970	19,191	0.0146	280	8
1971	21,205	0.0295	625	19
1972	26,385	0.0295	777	23
1973	30,121	0.0295	887	27
1974	36,706	0.0295	1,081	32
1975	32,781	0.0295	966	29
1976	32,565	0.0656	2,135	64
1977	34,996	0.0656	2,295	69
1978	34,969	0.0656	2,293	69
1979	42,951	0.0656	2,817	84
1980	35,695	0.0656	2,341	70
1981	30,498	0.0799	2,435	73
1982	30,087	0.0799	2,403	72
1983	27,396	0.0799	2,188	66
1984	34,281	0.0799	2,738	82
1985	43,643	0.0799	3,485	105
1986	38,602	0.0500	1,930	58
1987	49,123	0.0500	2,456	74
1988	43,142	0.0500	2,157	65
1989	57,468	0.0500	2,873	86
1990	50,536	0.0500	2,527	76
1991	34,850	0.0500	1,743	52
1992	40,912	0.0500	2,046	61
1993	23,342	0.0500	1,167	35
1994	28,660	0.0500	1,433	43
1995	24,651	0.0500	1,233	37
1996	30,291	0.0500	1,515	45
1997	43,223	0.0500	2,161	65
1998	39,471	0.0500	1,974	59
1999	40,374	0.0500	2,019	61
2000	45,269	0.0500	2,263	68
2001	43,020	0.0500	2,151	65
2002	43,720	0.0500	2,186	66
2003	42,358	0.0500	2,118	64
2004	43,372	0.0500	2,169	65
2005	43,117	0.0500	2,156	65
2006	44,647	0.0500	2,232	67
2007	44,705	0.0500	2,235	67
2008	45,379	0.0500	1,134	34
	Accident Years 1986 & prior plus 1/2 of 198'		\$34,487	\$1,035
	Accident Years 1988 and subsequent plus 1/2 of 198'		\$42,719	\$1,282

**Notes by Column:**

- (2) Based on smoothed values from Appendix L.7.  
(3) (1)\*(2).  
(4) (3)\*.03  
\* 2008 is for one-half year of exposure.

**Ohio Bureau of Workers' Compensation  
Self-Insuring Employers Guaranty Fund - DWRF**

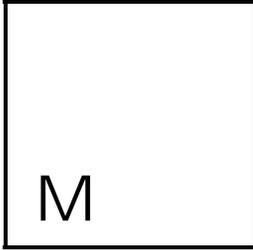
**Calculation of Self-Insurance Payment Ratio  
(Dollars in Thousands)**

Accident Year	PTD Payments -- PA									Bankrupt SI PTD Payments								SI / PA	5 Year Avg	
	1999	2000	2001	2002	2003	2004	2005	2006	2007	1999	2000	2001	2002	2003	2004	2005	2006	2007	Payment Ratio	Payment Ratio
1966	1,054	957	813	811	798	759	824	661	617	6	4	3	6	4	3	3	3	3	0.5%	
1967	1,164	1,067	896	879	867	763	761	668	597	11	11	10	14	12	9	7	6	5	1.1%	
1968	1,511	1,403	1,203	1,117	1,080	1,099	940	889	749	22	22	20	31	31	28	31	28	25	2.4%	
1969	1,576	1,482	1,239	1,226	1,245	1,091	1,020	909	838	19	14	10	23	22	18	19	18	17	1.5%	
1970	1,494	1,347	1,156	1,156	1,081	1,086	990	902	809	16	16	14	25	24	23	25	20	17	1.8%	1.5%
1971	1,748	1,608	1,361	1,340	1,319	1,253	1,139	1,006	908	40	40	31	54	49	46	47	39	36	3.3%	
1972	2,651	2,414	2,076	2,060	1,964	1,856	1,707	1,592	1,398	49	44	36	60	65	62	58	54	48	2.7%	
1973	2,774	2,575	2,236	2,258	2,252	2,071	1,920	1,750	1,588	70	63	58	91	102	89	80	76	66	3.6%	
1974	4,505	4,205	3,563	3,585	3,466	3,227	3,028	2,804	2,583	91	84	78	107	100	78	77	76	71	2.5%	
1975	4,087	3,789	3,204	3,272	3,146	2,881	2,684	2,724	2,305	71	72	56	105	113	99	91	87	74	2.7%	1.9%
1976	5,416	4,950	4,379	4,532	4,322	3,723	3,495	3,337	3,002	197	217	171	277	292	252	248	222	226	5.7%	
1977	5,944	5,546	4,827	5,048	5,192	4,685	4,371	4,192	3,941	242	197	179	278	310	386	335	277	299	5.7%	
1978	6,755	6,318	5,753	5,651	5,771	5,236	4,920	4,588	4,337	357	338	298	373	345	334	355	389	293	6.2%	
1979	7,559	7,146	6,431	6,521	6,806	6,433	5,613	5,273	5,041	461	454	391	569	596	532	577	520	483	8.1%	
1980	8,112	7,819	7,204	7,249	7,137	6,704	6,031	5,630	5,403	454	389	331	465	633	473	624	501	480	7.1%	6.6%
1981	7,833	7,633	6,810	7,034	6,921	6,593	5,840	5,588	5,216	653	642	519	714	798	742	857	681	622	10.5%	
1982	8,337	8,075	7,219	7,700	7,349	6,867	6,547	5,986	5,640	528	564	471	705	773	738	742	640	644	9.1%	
1983	8,584	8,388	7,502	7,811	7,681	7,445	7,011	6,839	6,400	405	340	321	628	598	544	586	531	517	6.6%	
1984	9,572	9,450	8,635	8,759	8,534	8,565	7,606	7,270	6,829	460	469	436	572	720	586	613	631	576	6.7%	
1985	11,253	10,979	9,749	10,239	10,022	9,682	9,123	8,791	8,376	570	526	476	750	803	730	881	769	676	7.0%	8.0%
1986	9,993	9,885	8,960	9,653	9,653	9,296	8,867	8,486	8,333	256	281	276	553	709	611	603	593	557	5.3%	
1987	9,321	9,253	8,524	9,134	9,247	9,073	8,610	8,423	8,206	277	327	332	462	413	427	412	431	429	4.4%	
1988	9,401	9,551	8,857	9,367	9,797	9,773	9,099	8,865	8,667	208	353	199	361	367	373	330	354	393	3.5%	
1989	9,184	9,342	8,861	9,474	9,918	9,509	9,285	9,237	9,158	220	230	255	388	344	363	429	384	395	3.6%	
1990	8,798	9,167	8,660	9,443	10,340	9,913	9,666	9,394	9,165	195	155	164	242	306	291	352	281	268	2.7%	3.9%
1991	6,388	7,133	6,267	7,062	7,387	7,437	7,325	7,237	7,458	177	163	173	239	286	246	317	327	307	3.5%	
1992	5,177	5,609	5,420	6,044	6,797	6,553	6,585	6,723	6,628	148	96	98	153	135	131	136	194	214	2.3%	
1993	4,086	4,455	4,440	5,197	5,893	5,870	5,683	5,855	5,981	137	105	79	93	180	113	152	135	135	2.4%	
1994	3,111	4,088	4,048	4,907	5,466	5,807	5,978	6,061	6,092	8	9	11	32	58	94	101	104	184	1.3%	
1995	2,292	3,166	3,174	4,190	5,152	5,326	5,713	5,691	5,984	32	29	60	78	129	149	233	215	213	2.8%	2.5%
1996	1,340	2,236	2,756	3,540	4,089	4,791	4,823	5,200	5,419	8	37	13	47	62	56	89	154	177	1.9%	
1997	616	1,551	2,424	3,048	4,207	4,659	5,343	5,573	5,869	0	20	27	50	79	130	199	175	216	2.7%	
1998	194	819	1,604	2,512	4,300	4,563	5,475	5,847	6,181	0	0	0	0	37	35	97	124	152	1.4%	
1999	8	165	659	1,461	2,384	3,769	4,412	5,322	5,876	0	0	12	27	67	95	99	181	249	3.0%	
2000		4	109	812	2,244	3,480	4,662	5,781	6,608		0	0	0	67	98	223	321	394	4.7%	2.7%
2001			32	227	1,049	1,813	3,193	4,133	5,137			0	0	0	23	164	173	196	3.6%	
2002				38	293	771	1,707	2,832	3,877				1	0	6	109	212	100	4.5%	
2003					12	200	956	1,980	2,969					0	0	0	44	39	1.4%	
2004						18	263	850	1,696					0	0	17	16		1.2%	
2005							43	265	546						0	0	0	0	0.0%	2.1%
2006								32	257							0	0	0	0.0%	
2007									32								0	0	0.0%	
Total	171,840	173,579	161,052	174,358	185,179	184,639	183,260	185,189	186,716	6,389	6,311	5,607	8,572	9,629	9,010	10,303	9,989	9,815	4.8%	

**Notes by Column:**

(17) Sum of (9) through (16) divided by Sum of [(1) through (8)].





## Coal Workers Pneumoconiosis (CWPF)

### Conclusions

The projected discounted unpaid loss and loss adjustment expense (LAE) requirement as of June 30, 2008 is \$62.8 million, based on an investment income rate of 5.00%. The discounted unpaid loss is composed of a compensation amount of \$22.9 million, a medical amount of \$3.9 million, and an unpaid liability for currently working miners of \$13.0 million. We have estimated the required unpaid liability for compensation adjustment expense to be \$4.1 million based on calculations contained in the Administrative Cost Fund section of the report plus \$0.4 million for legal expenses. The projected discounted unpaid loss and LAE requirement also includes a provision for the estimated increase in Ohio awarded and unreported claims due to recent changes in DOL regulations in the amount of \$18.6 million. The history of the Fund from 1999 to 2008 has been as follows:

Coal Workers Pneumoconiosis Fund (000's)

Year	Assets	Liabilities	Fund Balance	Unpaid Loss+LAE	Premiums	Non-Operating Revenue (Expense)*
1999	148,102	37,043	111,059	36,782	-16	-167
2000	152,326	38,249	114,077	38,021	3	5,421
2001	187,512	53,271	134,241	37,026	0	20,458
2002	186,115	50,758	135,357	50,190	1,232	13,984
2003	211,290	63,398	147,891	52,600	267	19,275

2004	220,527	68,809	151,718	55,700	256	4,345
2005	224,739	63,320	161,419	57,500	824	11,969
2006	221,894	61,756	160,138	61,100	921	2,708
2007	234,762	63,021	171,741	62,199	887	13,566
2008 Prelim	244,458	64,585	179,873	62,266	1,250	8,070
2008 Adj.	244,458	65,118	179,339	62,800	1,250	8,070

- 1999 and subsequent include change in fair value. 2002 and subsequent are total non-operating revenue (expense).

## Background

The Coal-Workers Pneumoconiosis Fund (“CWPF”) was established in 1974 to provide benefits prescribed under the “Federal Coal Mine Health and Safety Act of 1969,” (commonly called the “Federal Black Lung program”). The enabling legislation is codified in sections 4131.01 to 4131.06 of the Ohio Revised Code. The Fund is voluntary, as coal mine operators may purchase insurance from any insurer certified by the Federal Department of Labor (DOL) or they may self-insure.

Federal Black Lung benefits are principally for coal miners who are permanently and totally disabled (“PTD”) by occupational pneumoconiosis and for the survivors of miners who have died due to this disease. State benefits are also available. Since state benefits are usually higher than federal benefits, federal claimants tend to be those whose medical proof of disability is marginal.

The minimum 2008 benefit is \$7,188 annually. This applies for one beneficiary. For one dependent (i.e., two beneficiaries), two or three dependents, the benefits are 150%, 175%, and 200% of the minimum amount, respectively. Benefits are escalated annually, based on federal pay scales. PTD’s receive benefits for life. Surviving widows receive benefits for life or until remarriage. Medical benefits are also payable. There are no counterparts to the temporary total or permanent partial benefits of the Ohio Worker’s Compensation system. Claimants can receive interest on late payments and attorney fees.

The Federal Department of Labor rules on the compensability of claims. The Federal Black Lung Trust Fund pays certain claims. It may also pay claims while the DOL determines who the last responsible operator is. The last responsible operator generally is the last employer to employ the miner before disablement, which employment has lasted at least one year.

## Recent Developments

On December 20, 2000 the DOL published final regulations liberalizing benefits administered under the Black Lung Benefits Act. The regulations, which took effect on January 19, 2001, created substantial unfunded liabilities for claims incurred on policies effective between 1973 and 1999. The National Council on Compensation Insurance (NCCI) initially estimated a countrywide increase of between \$230 million and \$560 million for new or reopened black lung claims filed under policies providing coverage between 1973 and 1999. In addition, based on a new benefit qualifying structure, NCCI estimated an increase in claim acceptance rates from the current rate of 5%-10% of claims to 25%-35% of future claims. The NCCI's estimates indicate an increase of \$37.1 million to the unpaid liability indicated by the normal methodology (see summary exhibit in Appendix M.1). We have not seen any increase in claim activity at this time and thus have selected an unpaid liability giving 50% weight to the unpaid liability estimate including the increase from NCCI's estimates and 50% weight to the unpaid liability estimate indicated by the normal methodology. This results in an increase of \$18.6 million over the unpaid liability estimate indicated by the normal methodology.

## Methodology

The methodology used in this analysis is the same as the methodology used in last year's report. The unpaid loss projection is composed of three components, namely unpaid liability for:

- (1) Awarded PTD and Widow claims,
- (2) Pending PTD and Widow claims that will ultimately be awarded, and
- (3) Claims yet to be filed with the BWC associated with disability on or before June 30, 2008 that will ultimately be awarded.

## Awarded Open PTD and Widow Claims

A liability for open awards as of June 30, 2008 is computed based on the benefit rate, age of claimant (and dependents if applicable) and annuity tables. The miner annuity table is based on Ohio PTD mortality experience. The spouse annuities are based on the 1971 female group annuity mortality table with an adjustment for remarriage (see Appendix U). The total unpaid loss and legal expense for these claims is \$9.7 million before consideration of the potential increase from the recent DOL regulations (See Appendix M.1, section 1).

## Pending Claim Liability

The unpaid liability for currently pending miner and widow claims are computed in the same manner as used for awarded open claims, with an adjustment for the portion of pending claims that are estimated to be awarded. In addition, the unpaid liability is adjusted for retroactive benefits (and interest) payable upon award. As can be seen on Appendix M.1, section 2, the unpaid loss and legal expense for these benefits is projected to be \$5.2 million.

The award (approval) rate is subject to considerable judgment. The current methodology at the BWC uses various approval rates. For pending miners (i.e. PTD) and Widow claims, the approval percentage assumption is 80%. The assumption for future Widow claims associated with PTD awards is 90%. This higher percentage is based on the fact that spousal claims associated with PTD claims awarded prior to the 1981 amendments are nearly automatically approved. These claims will not appear on the pending Widow listing even after the death of the PTD miner.

The approval rate percentages had decreased significantly for claims filed after the 1981 Amendments were in place (i.e. claims filed on or after 1/1/82). The 1981 Amendments removed many of the presumptions that were present under the former law. Based on the potential for legislative and judicial changes, we have used the same approval percentages used by the BWC.

### Claims Not Yet Filed with the BWC

Based on historical claim information, the estimated number of claims yet to be reported to the BWC for each accident year has been calculated. This is presented on Appendix M.7. The total unpaid loss and legal expense for these benefits is projected to be \$12.2 million (see Appendix M.1, section 3).

The ultimate number of PTD and Widow awards was projected based on the historical award pattern experienced in Ohio and judgment. This is presented on Appendices M.9 and M.10.

The corresponding percentage of ultimate claims yet to be reported is applied to the ultimate number of awards calculated on Appendices M.9 and M.10. This produces an estimate of the number of future PTD and Widow awards that are not yet reported to the BWC associated with disability occurring on or before June 30, 2008. The estimated number of claims is multiplied by the average cost per claim. The average cost per claim is adjusted for the projected average benefit rate as well as for retroactive benefits (including interest). These calculations are presented in Appendices M.7 and M.8.

## Medical Expenses

The current procedure used by the BWC sets the total unpaid medical liability equal to 20% of the PTD compensation benefits and \$600 for each Medical Benefit Only (MBO) claim. Appendix M.11 presents the calendar year ratio of paid medical benefits to paid PTD benefits over the last several calendar years. While calendar year payment ratios may not provide an appropriate relationship of the required medical to unpaid PTD liability, it does provide a general idea of the suitable ratio.

Appendix M.12 presents the ratio of calendar year 2008 medical payments to PTD payments by accident year. These ratios are quite erratic.

Based on the two items presented above, we have selected a total unpaid medical liability (including MBO claims) equal to 37% of the miner's unpaid PTD liability. This selected percentage is slightly higher than similar percentages used in other states. In last year's audit, the selected percentage was 36%.

## Unpaid Liability for Currently Working Miners

In past audits, a liability was established for awards that will ultimately be made to currently working miners. This provides a contingency amount for future legislative/judicial changes as well as the "deep pockets" possibility associated with such changes. In addition, since black lung is a progressive disease which is "contracted" over a miner's working life in the mine, this liability also provides for the portion of black lung that active miners have accumulated to date. Appendix M.13 presents the calculations and assumptions underlying the projection. As can be seen on Appendix M.1, section 4, the required unpaid amount for these benefits is projected to be \$13.0 million. This represents an increase of \$1.3 million over last year's estimate of \$11.7 million. The increase is due in part to a 9.6% increase in the BWC CWPF payroll.

The methodology used in this analysis to establish this liability is consistent with prior Oliver Wyman reports. The claim frequency assumption selected is subject to considerable uncertainty.

## Legal Expenses

BWC has paid approximately \$123,000 in legal expenses since 1993. We have estimated the unpaid expense for reimbursable legal fees at \$2,500 per future claim, which is the same as used in last year's analysis. Total future legal expenses are estimated to be \$378,000.

**Ohio Bureau of Workers' Compensation**  
**Coal-Workers Pneumoconiosis Fund**

**Summary of Projected Discounted (at 5.00%) Reserves at 6/30/2008 (\$000)**  
**Including Consideration of Federal Black Lung Regulations Effective 1/19/2001 (Scenario 1)**

	<u>Scenario 1 Increase</u>	<u>Total</u>	<u>Miner</u>	<u>Spouse/ Dependant</u>	<u>Medical *</u>	<u>Legal Expenses **</u>
<b>(1) Awarded Claims</b>						
PTD	373	6,695	2,888	2,670	1,068	70
Widow	168	3,018	---	3,018	---	---
<b>(2) Pending Claims – also see note (5)</b>						
PTD		5,083	2,683	1,309	993	99
Widow		165	---	163	---	2
<b>(3) Unreported Claims</b>						
PTD	32,331	10,777	4,922	3,853	1,821	181
Widow	4,237	1,412	---	1,386	---	26
Subtotal	<u>37,109</u>	<u>27,151</u>	<u>10,493</u>	<u>12,398</u>	<u>3,882</u>	<u>378</u>
<b>(4) Active Working Miners</b>		13,010				
<b>Total Incl. Scenario 1</b>		<u><b>77,269</b></u>				
<b>Total Excl. Scenario 1</b>		<u><b>40,160</b></u>				
<b>Selected</b>		<u><b>58,715</b></u>				

**Notes by Column:**

- (1) From Appendix M.4
- (2) From Appendix M.5
- (3) From Appendix M.7
- (4) From Appendix M.13
- (5) Pending Claims currently assume acceptance rate of 80%;  
Scenario 1 assumes no increase for this component.

\* Miner Reserve x 0.37

\*\* Estimated number of awards x \$2,500

**Ohio Bureau of Workers' Compensation  
Coal-Workers Pneumoconiosis Fund**

**Scenario 1 – Calculation of estimated increase in Ohio awarded claims  
under policies providing coverage between 1973 and 1999.**

	<u>Open Claims</u>	<b>Retroactive Total Reserve Increase (\$000) per NCCI</b>		
		<u>Low</u>	<u>High</u>	<u>Average</u>
<b>Total US</b>	81,000	230,000	560,000	395,000
<b>Ohio</b>	111	315	767	541
<b>Ohio %</b>	0.14%			

**Projected awarded reserve increase, assuming  
the average of NCCI's estimates:** 541

**In addition, claim acceptance rates for claims filed after 1/19/01 are expected to increase from 5-10% to 25-35%. Scenario 1 assumes unreported claims will increase by 30% / 7.5% = 400% minus 100% = 300%.**

**Ohio Bureau Of Workers' Compensation  
Coal-Workers Pneumoconiosis Fund**

**Table Of Monthly Black Lung Benefit Rates \***

			<u>Primary Beneficiary</u>	<u>Primary Beneficiary And 1 Dependent</u>	<u>Primary Beneficiary And 2 Dependent</u>	<u>Primary Beneficiary And 3 Or More Dependents</u>	<u>Difference</u>
10/01/81	-	09/30/82	293.20	439.80	513.10	586.40	4.79%
10/01/82	-	12/31/83	304.90	457.40	533.60	609.80	3.99%
01/01/84	-	12/31/84	317.10	475.60	554.90	634.20	4.00%
01/01/85	-	12/31/86	328.20	492.30	574.30	656.40	3.50%
01/01/87	-	12/31/87	338.00	507.00	591.50	676.00	2.99%
01/01/88	-	12/31/88	344.80	517.20	603.40	689.50	2.01%
01/01/89	-	12/31/89	358.90	538.40	628.10	717.80	4.09%
01/01/90	-	12/31/90	371.80	557.70	650.70	743.60	3.59%
01/01/91	-	12/31/91	387.10	580.60	677.40	774.10	4.12%
01/01/92	-	12/31/92	403.30	605.00	705.80	806.60	4.18%
01/01/93	-	12/31/93	418.20	627.30	731.90	836.40	3.69%
01/01/94	-	12/31/94	427.40	641.10	748.00	854.80	2.20%
01/01/95	-	12/31/95	427.40	641.10	748.00	854.80	0.00%
01/01/96	-	12/31/96	435.10	652.70	761.50	870.20	1.80%
01/01/97	-	12/31/97	445.10	667.70	779.00	890.20	2.30%
01/01/98	-	12/31/98	455.40	683.10	796.90	910.70	2.31%
01/01/99	-	12/31/99	469.50	704.30	821.60	939.00	3.10%
01/01/00	-	12/31/00	487.40	731.00	852.80	974.70	3.81%
01/01/01	-	12/31/01	500.50	750.80	875.90	1,001.00	2.69%
01/01/02	-	12/31/02	518.00	777.00	907.00	1,037.00	3.50%
01/01/03	-	12/31/03	534.60	801.90	935.50	1,069.20	3.20%
01/01/04	-	12/31/04	549.00	823.50	960.80	1,098.00	2.69%
01/01/05	-	12/31/05	562.80	844.10	984.80	1,125.00	2.51%
01/01/06	-	12/31/06	574.60	861.80	1,005.50	1,149.10	2.10%
01/01/07	-	12/31/07	584.00	876.00	1,022.00	1,168.00	1.64%
01/01/08	-	12/31/08	599.00	898.40	1,048.10	1,197.90	2.57%

\* From United States Department of Labor

**Ohio Bureau of Workers' Compensation  
Coal-Workers Pneumoconiosis Fund**

**Calculation of Reserve for Awarded Claims @ 6/30/2008  
(000's)**

	<u>No. of Claims</u>	<u>Annual Payments</u>	<u>Annuity Factor</u>	<u>Projected Compensation Reserve</u>
<b>PTD Claims</b>				
Miners Portion	43	435	6.64	2,888
Widow Portion*	<u>28</u>	<u>201</u>	<u>13.31</u>	<u>2,670</u>
<b>Total PTD Claims</b>	<u>71</u>	---	---	<u>5,557</u>
<b>Widow Claims</b>	<u>48</u>	<u>349</u>	<u>8.66</u>	<u>3,018</u>

\* Adjusted based on 90% approval rate.

**Ohio Bureau of Workers' Compensation  
Coal-Workers Pneumoconiosis Fund**

**Calculation of Reserve for Pending Claims @ 6/30/2008  
(000's)**

**I. Pending PTD Claims**

Reserve based on Annuity Table		3,609
Retrospective Benefits		
Projected Annual Payments	126	
Retrospective Period (years)	3	
Net Interest Factor *	1.014	
<b>Total Retrospective Benefits</b>		<u>383</u>
<b>Total Reserve for Pending PTD Claims</b>		<u>3,992</u>

**II. Pending Widow Claims**

Reserve based on Annuity Table		145
Retrospective Benefits		
Projected Annual Payments	6	
Retrospective Period (years)	3	
Net Interest Factor	1.014	
<b>Total Retrospective Benefits</b>		<u>18</u>
<b>Total Reserve for Pending Widow Claims</b>		<u>163</u>

\* Based on 5.00% interest and 4.0% benefit escalation

**Ohio Bureau of Workers' Compensation**

**Coal-Workers Pneumoconiosis Fund**

**Average Benefit Relativity @ 6/30/2008**

<u>Number of Dependents</u>	<u>Benefit Relativity</u>	<u>Active</u>		<u>Pending</u>	
		<u>PTD</u>	<u>Survivor</u>	<u>PTD</u>	<u>Survivor</u>
0	1.00	11	48	19	1
1	1.50	26	0	14	0
2	1.75	6	0	1	0
3+	2.00	<u>0</u>	<u>0</u>	<u>1</u>	<u>0</u>
	<b>Total</b>	<u>43</u>	<u>48</u>	<u>35</u>	<u>1</u>
<b>Average Benefit Relativity</b>		1.41	1.00	1.25	1.00

**Ohio Bureau Of Workers' Compensation  
Coal-Workers Pneumoconiosis Fund**

**Estimate Of Unreported Claims @ 6/30/2008**

Accident Year	(1)	(2)	(3)	(1)	(2)	(3)
	-----PTD-----			-----Widow-----		
	Estimated Ultimate	Reported at 6/30/2008	Estimate Number Unreported	Estimated Ultimate	Reported at 6/30/2008	Estimate Number Unreported
1982	2.0	2.0	0.0	0.0	0.0	0.0
1983	2.0	2.0	0.0	2.0	2.0	0.0
1984	2.0	2.0	0.0	1.0	1.0	0.0
1985	1.0	1.0	0.0	0.0	0.0	0.0
1986	5.0	5.0	0.0	0.0	0.0	0.0
1987	2.0	2.0	0.0	2.0	2.0	0.0
1988	2.0	2.0	0.0	0.0	0.0	0.0
1989	1.0	1.0	0.0	0.0	0.0	0.0
1990	1.0	1.0	0.0	0.0	0.0	0.0
1991	2.0	2.0	0.0	1.0	1.0	0.0
1992	1.0	1.0	0.0	2.2	2.0	0.2
1993	5.0	5.0	0.0	3.2	3.0	0.2
1994	3.0	3.0	0.0	1.3	1.0	0.3
1995	4.7	4.0	0.7	0.3	0.0	0.3
1996	3.0	2.0	1.0	0.3	0.0	0.3
1997	3.0	2.0	1.0	0.3	0.0	0.3
1998	3.0	2.0	1.0	1.4	1.0	0.4
1999	4.5	3.0	1.5	1.5	1.0	0.5
2000	4.0	2.0	2.0	0.5	0.0	0.5
2001	6.0	4.0	2.0	3.5	3.0	0.5
2002	5.0	2.0	3.0	1.0	0.0	1.0
2003	8.0	5.0	3.0	1.0	0.0	1.0
2004	4.5	1.0	3.5	1.0	0.0	1.0
2005	4.0	0.0	4.0	2.0	1.0	1.0
2006	5.5	1.0	4.5	1.0	0.0	1.0
2007	5.5	1.0	4.5	1.0	0.0	1.0
2008	4.5	0.0	<u>4.5</u>	1.0	0.0	<u>1.0</u>

**TOTAL** 36.2 10.5

(4)	Average Claim Cost	281,277	134,372
(5)	Liability for Unreported Claims	10,186,340	1,412,221

(1), (2) **PTD data from Appendix M.9**  
**Widow data from Appendix M.10**  
 (3) **(1) - (2)**

**Ohio Bureau Of Workers' Compensation  
Coal-Workers Pneumoconiosis Fund**

**Calculation Of Average PTD Award @ 6/30/2008  
For Claims Between DOL and OBWC**

**I. PTD Claims**

**A. PTD Portion**

2009 Benefit Level	\$138.23
Average Relative Benefit	1.5
Avg Age At Award	63
Annuity Factor	498
Back Benefits	158
Medical Cost Factor	1.25
<b>Total</b>	<u>169,894</u>

**B. Survivor Portion**

2009 Benefit Level	\$138.23
Average Relative Benefit	1.00
Percent With Spouse	80.00%
Avg Age At Disability	59
Deferred Annuity Factor	962
<b>Total</b>	<u>106,382</u>

**C. Legal Fees** 5,000

<b>Total Average PTD Cost</b>	<u>281,277</u>
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**II. Widow Claims (excludes original PTD claims)**

**A. Compensation**

2009 Benefit Level	\$138.23
Average Relative Benefit	1.00
Avg Age At Award	66
Back Benefits	105
Annuity Factor	849
<b>Total</b>	<u>131,872</u>

**B. Legal Fees** 2,500

<b>Total Average Cost</b>	<u>134,372</u>
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**Ohio Bureau of Workers' Compensation  
Coal-Workers Pneumoconiosis Fund**

**Projection of Ultimate PTD Awards @ 6/30/2008**

<u>Accident Year</u>	<u>(1) Reported To Date</u>	<u>(2) Claim Dev. Factor</u>	<u>(3) Indicated Ultimate</u>	<u>(4) Indicated IBNR</u>	<u>(5) Selected IBNR</u>	<u>(6) Selected Ultimate</u>
1973	4	1.000	4.0	0.0	0.0	4.0
1974	21	1.000	21.0	0.0	0.0	21.0
1975	12	1.000	12.0	0.0	0.0	12.0
1976	21	1.000	21.0	0.0	0.0	21.0
1977	6	1.000	6.0	0.0	0.0	6.0
1978	19	1.000	19.0	0.0	0.0	19.0
1979	16	1.000	16.0	0.0	0.0	16.0
1980	20	1.000	20.0	0.0	0.0	20.0
1981	16	1.000	16.0	0.0	0.0	16.0
1982	2	1.000	2.0	0.0	0.0	2.0
1983	2	1.000	2.0	0.0	0.0	2.0
1984	2	1.000	2.0	0.0	0.0	2.0
1985	1	1.000	1.0	0.0	0.0	1.0
1986	5	1.000	5.0	0.0	0.0	5.0
1987	2	1.000	2.0	0.0	0.0	2.0
1988	2	1.000	2.0	0.0	0.0	2.0
1989	1	1.000	1.0	0.0	0.0	1.0
1990	1	1.000	1.0	0.0	0.0	1.0
1991	2	1.000	2.0	0.0	0.0	2.0
1992	1	1.000	1.0	0.0	0.0	1.0
1993	5	1.000	5.0	0.0	0.0	5.0
1994	3	1.005	3.0	0.0	0.0	3.0
1995	4	1.020	4.1	0.1	0.7	4.7
1996	2	1.040	2.1	0.1	1.0	3.0
1997	2	1.068	2.1	0.1	1.0	3.0
1998	2	1.100	2.2	0.2	1.0	3.0
1999	3	1.130	3.4	0.4	1.5	4.5
2000	2	1.149	2.3	0.3	2.0	4.0
2001	4	1.176	4.7	0.7	2.0	6.0
2002	2	1.250	2.5	0.5	3.0	5.0
2003	5	1.405	7.0	2.0	3.0	8.0
2004	1	1.663	1.7	0.7	3.5	4.5
2005	0	2.037	0.0	0.0	4.0	4.0
2006	1	2.701	2.7	1.7	4.5	5.5
2007	1	4.508	4.5	3.5	4.5	5.5
2008*	0	8.783	<u>0.0</u>	<u>0.0</u>	<u>4.5</u>	<u>4.5</u>
<b>Total</b>	<u>193</u>		<u>203</u>	<u>10</u>	<u>36</u>	<u>229</u>

**Notes by Column:**

- (1) From Ohio Bureau of Workers' Compensation
- (2) Cumulative development factor (Appendix M.9, page 2)
- (3) (1) \* (2)
- (4) (3) - (1)
- (5) Selected based on (4) and actuarial judgment.
- (6) (1) + (5)

\* 2008 is for the first half of the year only.

**Ohio Bureau of Workers' Compensation  
Coal-Workers Pneumoconiosis Fund  
Original PTD Awards @ 12/31/2007**

Accident Year	Award Year															
	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>	<u>10</u>	<u>11</u>	<u>12</u>	<u>13</u>	<u>14</u>	<u>15</u>	<u>16+</u>
1973	0	0	1	0	1	0	1	0	0	0	0	1	0	0	0	0
1974	0	0	2	3	0	3	3	3	0	1	0	1	1	3	0	1
1975	0	0	0	1	1	5	3	0	0	0	0	2	0	0	0	0
1976	0	1	2	3	3	2	2	0	0	2	2	1	0	3	0	0
1977	0	0	0	5	1	0	0	0	0	0	0	0	0	0	0	0
1978	0	3	6	3	5	2	0	0	0	0	0	0	0	0	0	0
1979	1	7	3	1	1	0	1	1	1	0	0	0	0	0	0	0
1980	8	8	1	0	2	1	0	0	0	0	0	0	0	0	0	0
1981	7	3	0	0	1	4	0	0	0	0	1	0	0	0	0	0
1982	0	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0
1983	0	1	0	0	0	0	0	0	0	0	0	0	1	0	0	0
1984	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0
1985	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0
1986	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	1
1987	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2
1988	0	0	0	1	0	0	0	0	0	0	0	0	0	0	1	0
1989	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0
1990	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0
1991	0	0	0	1	0	1	0	0	0	0	0	0	0	0	0	0
1992	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0
1993	0	3	0	0	0	0	0	1	0	0	1	0	0	0	0	
1994	0	1	1	1	0	0	0	0	0	0	0	0	0	0		
1995	1	0	2	0	0	0	0	1	0	0	0	0	0			
1996	0	0	1	0	0	0	0	0	0	1	0	0				
1997	0	0	0	0	1	1	0	0	0	0	0					
1998	1	0	0	0	0	0	1	0	0	0						
1999	1	0	1	0	1	0	0	0	0							
2000	0	2	0	0	0	0	0	0								
2001	0	2	0	0	1	0	1									
2002	0	2	0	0	0	0										
2003	0	0	3	1	1											
2004	1	0	0	0												
2005	0	0	0													
2006	1	0														
2007	1															

Average	2.478	1.464	1.256	1.206	1.169	1.088	1.042	1.007	1.027	1.027	1.033	1.020	1.039	1.013		
Selected	2.478	1.464	1.256	1.206	1.169	1.088	1.042	1.007	1.027	1.027	1.033	1.020	1.020	1.010	1.000	
Cumulative	8.405	3.392	2.316	1.844	1.529	1.308	1.202	1.153	1.146	1.115	1.086	1.051	1.030	1.010	1.000	
% Reported	11.9%	29.5%	43.2%	54.2%	65.4%	76.5%	83.2%	86.7%	87.3%	89.7%	92.1%	95.2%	97.1%	99.0%	100.0%	

**Ohio Bureau of Workers' Compensation  
Coal-Workers Pneumoconiosis Fund**

**Projection of Ultimate Widow Awards @ 6/30/2008**

<b>Accident Year</b>	<b>(1) Reported To Date</b>	<b>(2) Claim Dev. Factor</b>	<b>(3) Indicated Ultimate</b>	<b>(4) Indicated IBNR</b>	<b>(5) Selected IBNR</b>	<b>(6) Selected Ultimate</b>
1973	0	1.000	0.0	0.0	0.0	0.0
1974	3	1.000	3.0	0.0	0.0	3.0
1975	4	1.000	4.0	0.0	0.0	4.0
1976	3	1.000	3.0	0.0	0.0	3.0
1977	3	1.000	3.0	0.0	0.0	3.0
1978	5	1.000	5.0	0.0	0.0	5.0
1979	1	1.000	1.0	0.0	0.0	1.0
1980	3	1.000	3.0	0.0	0.0	3.0
1981	2	1.000	2.0	0.0	0.0	2.0
1982	0	1.000	0.0	0.0	0.0	0.0
1983	2	1.000	2.0	0.0	0.0	2.0
1984	1	1.000	1.0	0.0	0.0	1.0
1985	0	1.000	0.0	0.0	0.0	0.0
1986	0	1.000	0.0	0.0	0.0	0.0
1987	2	1.000	2.0	0.0	0.0	2.0
1988	0	1.000	0.0	0.0	0.0	0.0
1989	0	1.000	0.0	0.0	0.0	0.0
1990	0	1.000	0.0	0.0	0.0	0.0
1991	1	1.000	1.0	0.0	0.0	1.0
1992	2	1.000	2.0	0.0	0.2	2.2
1993	3	1.000	3.0	0.0	0.2	3.2
1994	1	1.005	1.0	0.0	0.3	1.3
1995	0	1.025	0.0	0.0	0.3	0.3
1996	0	1.055	0.0	0.0	0.3	0.3
1997	0	1.087	0.0	0.0	0.3	0.3
1998	1	1.120	1.1	0.1	0.4	1.4
1999	1	1.164	1.2	0.2	0.5	1.5
2000	0	1.238	0.0	0.0	0.5	0.5
2001	3	1.343	4.0	1.0	0.5	3.5
2002	0	1.469	0.0	0.0	1.0	1.0
2003	0	1.600	0.0	0.0	1.0	1.0
2004	0	1.831	0.0	0.0	1.0	1.0
2005	1	2.261	2.3	1.3	1.0	2.0
2006	0	3.085	0.0	0.0	1.0	1.0
2007	0	5.967	0.0	0.0	1.0	1.0
2008*	<u>0</u>	<u>15.961</u>	<u>0.0</u>	<u>0.0</u>	<u>1.0</u>	<u>1.0</u>
<b>Total</b>	<u>42</u>		<u>45</u>	<u>3</u>	<u>11</u>	<u>53</u>

**Notes by Column:**

- (1) From Ohio Bureau of Workers' Compensation
- (2) Cumulative development factor (Appendix M.10, page 2)
- (3) (1) \* (2)
- (4) (3) - (1)
- (5) Selected based on (4) and actuarial judgment.
- (6) (1) + (5)

\* 2008 is for the first half of the year only.

**Ohio Bureau of Workers' Compensation  
Coal-Workers Pneumoconiosis Fund**

**Widow Awards @ 12/31/2007 \***

Accident Year	Award Year															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16+
1973	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1974	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1
1975	0	1	0	0	2	1	0	0	0	0	0	0	0	0	0	0
1976	0	0	0	0	1	0	0	0	0	0	0	0	1	0	0	1
1977	0	0	0	1	0	0	0	1	0	1	0	0	0	0	0	0
1978	0	1	2	0	0	0	0	0	0	0	0	0	0	0	0	2
1979	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1980	0	1	0	0	0	0	0	1	0	0	0	0	0	0	0	1
1981	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1
1982	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1983	0	0	1	0	1	0	0	0	0	0	0	0	0	0	0	0
1984	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0
1985	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1986	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1987	0	1	0	0	0	0	0	0	0	0	0	0	1	0	0	0
1988	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1989	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1990	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1991	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0
1992	0	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0
1993	0	0	2	0	0	1	0	0	0	0	0	0	0	0	0	0
1994	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0
1995	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1996	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1997	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1998	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0
1999	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2001	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2002	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2003	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2004	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2005	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0
2006	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2007	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Average	3.667	1.636	1.235	1.238	1.077	1.000	1.080	1.000	1.038	1.000	1.000	1.077	1.036	1.036		
Selected	3.667	1.636	1.235	1.238	1.077	1.100	1.090	1.080	1.050	1.030	1.030	1.030	1.030	1.010	1.000	
Cumulative	15.274	4.166	2.546	2.061	1.665	1.546	1.405	1.289	1.194	1.137	1.104	1.072	1.040	1.010	1.000	
% Reported	6.5%	24.0%	39.3%	48.5%	60.1%	64.7%	71.2%	77.6%	83.8%	88.0%	90.6%	93.3%	96.1%	99.0%	100.0%	

\* Excludes claims associated with original PTD awards.

**Ohio Bureau of Workers' Compensation**  
**Coal-Workers Pneumoconiosis Fund**

**Calendar Year Ratio of Medical  
To PTD Benefits**

<b>Calendar Year</b>	<b>(1) Medical Payments</b>	<b>(2) PTD Payments</b>	<b>(3) Ratio</b>
1983	76,044	584,524	13.01%
1984	85,045	659,465	12.90%
1985	122,738	855,967	14.34%
1986	100,954	1,061,237	9.51%
1987	136,173	940,053	14.49%
1988	184,045	801,750	22.96%
1989	277,604	872,213	31.83%
1990	145,153	545,754	26.60%
1991	181,456	528,318	34.35%
1992	431,054	466,761	92.35%
1993	263,610	405,638	64.99%
1994	52,355	352,386	14.86%
1995	226,417	319,961	70.76%
1996	127,483	308,050	41.38%
1997	108,749	316,829	34.32%
1998	139,541	310,679	44.91%
1999	185,483	307,992	60.22%
2000	158,233	301,043	52.56%
2001	186,908	285,444	65.48%
2002	150,228	395,374	38.00%
2003	164,347	529,300	31.05%
2004	143,949	379,909	37.89%
2005	430,209	444,000	96.89%
2006	338,045	373,031	90.62%
2007	293,090	420,843	69.64%
2008*	<u>63,472</u>	<u>193,791</u>	<u>32.75%</u>
Total	<u>4,772,382</u>	<u>12,960,311</u>	<u>36.82%</u>

**Notes by Column:**

(1),(2) From OBWC JPYMT reports.

(3) (1)/(2)

\* 2008 is for the first half of the year only.

**Ohio Bureau of Workers' Compensation  
Coal-Workers Pneumoconiosis Fund**

**First Half 2007 Ratio of Medical  
To PTD Benefits by Accident Year**

<b>Accident Year</b>	<b>(1) Medical Payments</b>	<b>(2) PTD Payments</b>	<b>(3) Ratio</b>
Prior	0	0	#N/A
1974	0	0	#N/A
1975	0	5,382	0.00%
1976	0	270	0.00%
1977	0	0	#N/A
1978	0	0	#N/A
1979	0	8,700	0.00%
1980	0	5,382	0.00%
1981	0	9,638	0.00%
1982	0	0	#N/A
1983	0	0	#N/A
1984	0	0	#N/A
1985	0	0	#N/A
1986	7,148	10,471	68.27%
1987	1,783	11,746	15.18%
1988	0	0	#N/A
1989	2,069	5,384	38.43%
1990	0	0	#N/A
1991	1,923	5,384	35.72%
1992	0	5,384	0.00%
1993	2,084	27,339	7.62%
1994	22,065	5,384	409.83%
1995	0	5,382	0.00%
1996	0	5,384	0.00%
1997	(3,900)	3,590	-108.65%
1998	4,091	10,768	37.99%
1999	0	0	#N/A
2000	0	0	#N/A
2001	1,902	11,665	16.30%
2002	3,863	10,768	35.88%
2003	16,480	25,143	65.55%
2004	1,466	3,588	40.86%
2005	170	0	#N/A
2006	476	0	#N/A
2007	<u>1,852</u>	<u>17,044</u>	10.87%
Total	<u>63,472</u>	<u>193,791</u>	<u>32.75%</u>

**Notes by Column:**

- (1),(2) From OBWC JPYMT reports.
- (3) (1)/(2)

**Ohio Bureau Of Workers' Compensation  
Coal-Workers Pneumoconiosis Fund**

**Reserve For Currently Active Miners @ 12/31/2008 \***

**I. Ultimate Cost**

<u>Age Group</u>	<u>Distribution of Miners</u>	<u>Number of Miners</u>	<u>Claim Frequency</u>	<u>Claim Count</u>	<u>Ult. Cost (000's) +</u>
17-20	11%	159	6.2%	9.89	2,374
21-25	12%	174	8.0%	13.92	3,341
26-35	13%	188	9.4%	17.71	4,253
31-35	13%	188	10.2%	19.22	4,615
36-40	12%	174	10.5%	18.26	4,385
41-45	11%	159	10.2%	16.26	3,905
46-50	10%	145	9.1%	13.19	3,167
51-55	9%	130	7.6%	9.91	2,380
56-60	7%	101	5.4%	5.48	1,316
61-62	<u>2%</u>	<u>29</u>	<u>2.5%</u>	<u>0.72</u>	<u>174</u>
<b>Total</b>	100%	<b>1,450</b>	**	124.57	29,909

**II. Accrued Cost**

<u>Age Group</u>	<u>Past Years</u>	<u>Future Years</u>	<u>Percent Accrued</u>	<u>Accrued Cost (000's)</u>
17-20	1.5	11.0	12.0%	285
21-25	4.0	12.9	23.7%	791
26-35	7.2	15.2	32.1%	1,367
31-35	8.9	15.8	36.0%	1,663
36-40	11.3	15.1	42.8%	1,877
41-45	13.9	13.2	51.3%	2,003
46-50	16.9	10.6	61.5%	1,946
51-55	20.2	7.1	74.0%	1,761
56-60	24.1	3.5	87.3%	1,149
61-62	<u>27.4</u>	<u>1.0</u>	<u>96.5%</u>	<u>168</u>
<b>Total</b>				13,010

\* Methodology based on April 1985 Liability For Future Black Lung Benefit To Currently Active Miners

\*\* From Appendix M.13, page 2

+ Claim count \* average benefit (Appendix M.13, page3)

**Ohio Bureau Of Workers' Compensation  
Coal-Workers Pneumoconiosis Fund**

**Estimated Number of Covered Active Miners @ 6/30/2008**

(1) 2007 BWC CWPF Payroll (000's)	107,078
(2) Ohio 2007 Average Mining Wage Payroll (000's)	668,641
Average No. of Miners	11,315
Average Wage (000's)	59.1
(3) Selected Coal Miner Average Wage (000's)	73.9
(4) Estimated No. of Miners	1,450

**Notes by Row:**

- (1) **From Ohio Bureau of Workers' Compensation**
- (2) **From Ohio Bureau of Employment Services**
- (3) **Selected based on 1.25 relativity**
- (4) **(1)/(3)**

**Ohio Bureau Of Workers' Compensation  
Coal-Workers Pneumoconiosis Fund**

**Calculation Of Average PTD Award @ 6/30/2008  
For Currently Active Miners and Dependants**

**I. PTD Claims**

**A. PTD Portion**

2009 Benefit Level	\$138.23
Average Relative Benefit	1.50
Avg Age At Disability	60
Annuity Factor	556
Medical Cost Factor	1.25
<b>Total</b>	<b><u>144,106</u></b>

**B. Survivor Portion**

2009 Benefit Level	\$138.23
Average Relative Benefit	1.00
Percent With Spouse	80%
Avg Age At Disability	56
Deferred Annuity Factor	1,000
<b>Total</b>	<b><u>110,621</u></b>

<b>C. Legal Fees</b>	5,000
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<b>Total Average PTD Cost</b>	<b><u>259,727</u></b>
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**II. Widow Claims (excludes original PTD claims)**

**A. Compensation**

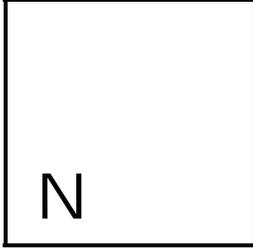
2009 Benefit Level	\$138.23
Average Relative Benefit	1.00
Avg Age At Disability	64
Annuity Factor	914
<b>Total</b>	<b><u>126,335</u></b>

<b>B. Legal Fees</b>	2,500
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<b>Total Average Widow Cost</b>	<b><u>128,835</u></b>
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**III. Composite**

<b>Composite Average</b>	240,093
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## Public Work-Relief Employees' Compensation Fund (PWREF)

### Background

Chapter 4127 of the Ohio Workers' Compensation Law establishes the Public Work-Relief Employees' Compensation Fund (PWREF) to pay compensation to workers required to work for governmental entities in exchange for relief payments. The Fund pays compensation and medical benefits to persons injured in the course of public-works employment.

PWREF rates are set as a separate class in conjunction with public employer - taxing district (PEC) rates. The "payroll" used for rating purposes is the amount of welfare received by the worker. Premiums were not collected for a period of time prior to 1982 since investment income had exceeded benefits during this time. From 1982 to 1991, the fund balance had remained relatively constant. Since year-end 1991, the fund balance has grown from \$2.0 million to an indicated balance of approximately \$19.4 million as of June 30, 2008. Unpaid loss estimates have ranged from a high of \$7.2 million as of December 31, 1995 to a low of \$3.6 million as of June 30, 2001.

The history of the Fund from 1999 to 2008 has been as follows:

PWREF Statistics (000's)

Year	Assets	Liabilities	Fund Balance	Unpaid Loss+LAE	Premiums	Non-Operating Revenue (Expense)*
1999	14,383	3,990	10,393	3,969	68	749
2000	15,536	4,695	10,841	4,563	319	869
2001	16,570	3,668	12,902	3,649	358	949
2002	17,319	5,648	11,671	5,510	439	388
2003	17,206	5,858	11,348	5,722	613	257
2004	18,790	5,857	12,933	5,728	866	38
2005	19,777	4,206	15,571	4,181	478	915
2006	20,622	4,476	16,146	4,469	811	178
2007	22,087	3,792	18,295	3,785	371	1,257
2008 Prelim	22,885	4,158	18,727	4,145	118	862
2008 Adj.	22,885	3,535	19,350	3,522	118	862

- 1999 and subsequent include change in fair value. 2002 and subsequent is total non-operating revenue (expense).

### Conclusions

Indicated unpaid liability as of June 30, 2008 is \$3.5 million on a discounted basis and \$6.6 million on a nominal basis. These values are calculated in Appendix N.1. Projected ultimate losses for accident year 2007 (discounted to December 31, 2007) are approximately \$605 thousand (Appendix N.5).

The projected discounted unpaid liability in last year's report was \$3.8 million, and the projected undiscounted value was \$7.5 million. Actual payments in the first half of 2008 amounted to approximately \$145 thousand.

## Methodology

Our methodology for projecting unpaid PWREF liability uses assumptions similar to those used in prior audits of the Fund. Unpaid medical and compensation estimates have been established by using PEC ratios of unpaid loss to MIRA reserves (by accident year). Prior audits have used PEC ratios of unpaid loss to payments (by accident year). We have calculated "formula" unpaid loss ratios excluding unpaid loss estimates for known PTD's and death claims and have used the actual MIRA reserves for these known pension claims.

Discounted unpaid loss for other than known PTD's and deaths calculated in Appendix N.2 by applying the PEC relationships of discounted unpaid loss to MIRA Reserves (unpaid loss factors) to the latest fiscal year PWREF MIRA reserves. These calculations are separately applied to estimate unpaid medical and compensation amounts (excluding unpaid loss estimates for known PTD's and Deaths). Nominal unpaid loss is calculated in Appendix N.3 using similar methodology.

Unpaid loss for known PTD's and Deaths is added in Appendix N.1 to the unpaid loss calculated in Appendices N.2 and N.3 to provide total unpaid loss. Undiscounted unpaid loss for known PTD's and Deaths were calculated by applying the PEC ratio of nominal unpaid compensation loss to discounted unpaid compensation loss (by accident year). Appendix N.5 calculates incurred losses discounted to December of each accident year.

## Rate Adequacy

The annual loss experience for the fund has been somewhat variable, with the projected discounted incurred losses by accident year ranging from a low of approximately \$165,000 to a high of over \$700,000 (Appendix N.4, column 3.) Base rates had been recently declining from a high of \$2.95 in 1996 to a base rate effective 1/1/2002 of \$2.14. The current base rate effective 1/1/2008 is \$0.50.

Indicated losses for the period 1/1/2008 through 12/31/2008 are 71.1% of projected premiums. We recommend that the current method of setting the rates for PWREF in conjunction with PEC rates be continued in the coming year.

**Ohio Bureau of Workers' Compensation**  
**Public Work-Relief Employees' Compensation Fund (PWREF)**  
**Unpaid Loss Evaluation as of June 30, 2008 (\$000's)**

Summary of Total Unpaid Loss

Accident Year	(1) MIRA Known Reserves <u>PTD &amp; Death</u>	(2) Formula Comp Unpaid <u>Disc</u>	(3) Formula Medical Unpaid <u>Disc</u>	(4) Selected Total Unpaid <u>Disc</u>	(5) Formula Comp Unpaid <u>Undisc.</u>	(6) Formula Medical Unpaid <u>Undisc.</u>	(7) Total Unpaid <u>Undisc.</u>
1974	\$0	0	0	0	0	0	0
1975	21	0	0	21	0	0	0
1976	0	0	0	0	0	0	0
1977	0	0	0	0	0	0	0
1978	0	0	0	0	0	0	0
1979	0	0	0	0	0	0	0
1980	0	0	0	0	0	0	0
1981	0	0	0	0	0	0	0
1982	176	0	0	176	0	0	262
1983	117	0	0	117	0	0	176
1984	8	0	6	13	0	9	20
1985	0	0	55	55	0	85	85
1986	81	0	132	213	0	209	335
1987	62	0	0	62	0	0	97
1988	0	97	157	254	151	259	411
1989	0	0	0	0	0	0	0
1990	0	0	194	194	0	335	335
1991	0	28	308	337	44	550	595
1992	0	30	1	31	47	2	50
1993	0	0	29	29	0	54	54
1994	0	0	0	0	0	0	0
1995	0	84	81	165	137	155	292
1996	0	14	0	14	23	0	23
1997	0	0	237	237	0	469	469
1998	0	24	61	85	41	123	164
1999	0	0	0	0	0	0	0
2000	37	0	161	198	0	347	409
2001	0	11	52	63	19	114	133
2002	0	0	0	0	0	0	0
2003	0	69	0	69	118	0	118
2004	0	130	114	244	223	263	485
2005	0	0	117	117	0	274	274
2006	0	19	23	42	33	55	88
2007	0	111	411	522	193	975	1,168
2008	<u>0</u>	<u>82</u>	<u>181</u>	<u>262</u>	<u>138</u>	<u>402</u>	<u>540</u>
Total	<u>503</u>	<u>700</u>	<u>2,319</u>	<u>3,522</u>			<u>6,582</u>

Notes by Column:

- (1) From June 30, 2008 MIRA Reserves.  
(2),(3) From Appendix N.3.  
(4) (1)+(2)+(3)  
(5),(6) From Appendix N.2.  
(7) (7)=(U)/(D)\*(1)+(5)+(6); U and D are comp unpaid loss factors from Appendices N.2 and N.3.

**Ohio Bureau of Workers' Compensation**  
**Public Work-Relief Employees' Compensation Fund (PWREF)**  
**Unpaid Loss Evaluation as of June 30, 2008 (\$000's)**

**Calculation of Undiscounted Formula Unpaid Loss**

Accident Year	(1) PWREF MIRA Reserves		(3) PEC Unpaid Loss Factors		(5) PWREF Formula Unpaid Loss	
	Comp	Medical	Comp	Medical	Comp	Medical
1974	\$0	\$0	N/A	N/A	\$0	\$0
1975	0	0	N/A	N/A	0	0
1976	0	7	N/A	N/A	0	0
1977	0	0	N/A	N/A	0	0
1978	0	0	167.23	2.30	0	0
1979	0	0	125.43	2.12	0	0
1980	0	0	111.66	1.96	0	0
1981	0	0	111.66	1.67	0	0
1982	0	0	113.04	1.44	0	0
1983	0	0	21.34	1.51	0	0
1984	0	6	22.80	1.52	0	9
1985	0	54	12.72	1.59	0	85
1986	0	126	17.33	1.65	0	209
1987	0	0	17.79	1.61	0	0
1988	14	161	11.02	1.61	151	259
1989	0	0	10.34	1.65	0	0
1990	0	194	10.67	1.73	0	335
1991	6	302	6.88	1.82	44	550
1992	7	1	6.95	1.96	47	2
1993	0	26	6.95	2.11	0	54
1994	0	0	7.19	2.24	0	0
1995	18	67	7.42	2.32	137	155
1996	3	0	7.99	2.34	23	0
1997	0	197	7.65	2.38	0	469
1998	5	49	7.60	2.53	41	123
1999	0	0	9.49	2.81	0	0
2000	0	115	10.01	3.03	0	347
2001	2	35	10.42	3.23	19	114
2002	0	0	10.63	3.55	0	0
2003	12	0	10.02	3.72	118	0
2004	27	69	8.40	3.78	223	263
2005	0	69	7.19	3.95	0	274
2006	6	12	5.72	4.55	33	55
2007	77	414	2.51	2.36	193	975
2008	<u>169</u>	<u>210</u>	0.82	1.91	138	402
<b>Total</b>	<u>346</u>	<u>2,113</u>				

Notes by Column:

- (1) From June 30, 2008 MIRA Reserves, excluding PTD and Death.
- (2) From June 30, 2008 MIRA Reserves.
- (3) From Appendix U.3b.2. Accident years prior to 2006 factors are 5 year averages.
- (4) From Appendix U.3b.1. Accident years prior to 2006 factors are 5 year averages.
- (5) (1) \* (3).
- (6) (2) \* (4).

**Ohio Bureau of Workers' Compensation**  
**Public Work-Relief Employees' Compensation Fund (PWREF)**  
**Unpaid Loss Evaluation as of June 30, 2008 (\$000's)**

**Calculation of Discounted Formula (5.00%) Unpaid Loss**

Accident Year	(1) PWREF MIRA Reserves		(3) PEC Unpaid Loss Factors		(5) PWREF Formula Unpaid Loss	
	Comp	Medical	Comp	Medical	Comp	Medical
1974	\$0	\$0	N/A	N/A	\$0	\$0
1975	0	0	N/A	N/A	0	0
1976	0	7	N/A	N/A	0	0
1977	0	0	N/A	N/A	0	0
1978	0	0	112.72	1.60	0	0
1979	0	0	84.54	1.47	0	0
1980	0	0	75.29	1.35	0	0
1981	0	0	75.29	1.14	0	0
1982	0	0	76.19	0.98	0	0
1983	0	0	14.16	1.01	0	0
1984	0	6	15.12	0.99	0	6
1985	0	54	8.27	1.02	0	55
1986	0	126	11.20	1.04	0	132
1987	0	0	11.49	1.00	0	0
1988	14	161	7.09	0.97	97	157
1989	0	0	6.62	0.98	0	0
1990	0	194	6.80	1.00	0	194
1991	6	302	4.38	1.02	28	308
1992	7	1	4.38	1.08	30	1
1993	0	26	4.34	1.14	0	29
1994	0	0	4.46	1.18	0	0
1995	18	67	4.55	1.21	84	81
1996	3	0	4.89	1.21	14	0
1997	0	197	4.62	1.20	0	237
1998	5	49	4.55	1.25	24	61
1999	0	0	5.61	1.34	0	0
2000	0	115	5.88	1.41	0	161
2001	2	35	6.08	1.48	11	52
2002	0	0	6.22	1.59	0	0
2003	12	0	5.86	1.62	69	0
2004	27	69	4.91	1.64	130	114
2005	0	69	4.20	1.69	0	117
2006	6	12	3.28	1.88	19	23
2007	77	414	1.44	0.99	111	411
2008	<u>169</u>	<u>210</u>	0.48	0.86	82	181
Total	<u>346</u>	<u>2,113</u>				

**Notes by Column:**

- (1) From June 30, 2008 MIRA Reserves, excluding PTD and Death.  
(2) From June 30, 2008 MIRA Reserves.  
(3) From Appendix U.3b.2. Accident years prior to 2006 factors are 5 year averages.  
(4) From Appendix U.3b.1. Accident years prior to 2006 factors are 5 year averages.  
(5) (1) \* (3).  
(6) (2) \* (4).

**Ohio Bureau Of Workers' Compensation  
Public Work-Relief Employees' Compensation Fund  
Rate Level Analysis**

(1) Accident Year	(2) Premium @ Pres. Rates	(3) Incurred Losses Disc. to 12/xx	(4) Loss Ratio Disc. to 12/xx	(5) L.R. x Trend to Rt Yr Eff. 1/1/09	(6) Losses x Trend to Rt Yr Eff. 1/1/09
1997	131,994	344,580	2.611	2.901	382,867
1998	185,982	155,798	0.838	0.923	171,596
1999	117,378	52,198	0.445	0.486	56,988
2000	112,971	247,607	2.192	2.372	267,967
2001	126,919	102,665	0.809	0.868	110,136
2002	151,637	42,039	0.277	0.295	44,704
2003	235,586	114,018	0.484	0.510	120,186
2004	283,392	285,345	1.007	1.052	298,151
2005	311,420	140,813	0.452	0.468	145,847
2006	290,948	68,602	0.236	0.242	70,433
2007	<u>261,235</u>	<u>604,490</u>	2.314	2.355	<u>615,198</u>
<b>Totals</b>	<u>2,209,463</u>	<u>2,158,156</u>			<u>2,284,072</u>

Projected 1/1/2009 to 12/31/2009 using:

	(A)	(B)	(C)
97-06:	261,235	223,777	0.857
03-06:	261,235	147,844	0.566

Indicated Loss % of Premiums for 1/1/2009 rates: (D) 71.1%  
 Available Margin for Contingencies : (E) 28.9%

**Notes by Column:**

- (2) Premiums from N.5, Col. (10) adjusted to current level using relationships of base rates to current base rate.
- (3) From Appendix N.5, Col. (9).
- (4) (3)/(2)
- (5) (6)/(2)
- (6) 1.009 raised to power: (2009 - accident year) times col (3).
  
- (A) Assumes exposures for 1/1/2009 to 12/31/2009 = calendar yr. 2007.
- (B) (C)\*(A)
- (C) Sum of (2)/Sum of (6)
- (D) Based on average of '97-'06 and '03-'06 loss ratios.
- (E) 1 - (D)

**Ohio Bureau Of Workers' Compensation**  
**Public Work-Relief Employees' Compensation Fund**  
**Rate Level Analysis**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Accident Year	Comp Paid Losses excl. PTD & Death @ 6/08	Medical Paid Losses @ 6/08	Known PTD,Death Paid Losses @ 6/08	Total Paid Losses @ 6/08	Total Paid Disc. to 12/xx	Discounted Unpaid Loss @ 6/08	Unpaid Loss Disc. Factor to 12/xx	Incurred Losses Disc. to 12/xx	Earned Premium	Base Rate
1997	38,772	178,425	0	217,197	202,746	236,738	0.599	344,580	596,615	2.26
1998	7,176	96,059	0	103,235	102,115	85,337	0.629	155,798	613,741	1.65
1999	2,400	50,217	0	52,617	52,198	0	0.661	52,198	403,782	1.72
2000	15,328	101,129	6,932	123,388	110,373	197,872	0.694	247,607	334,395	1.48
2001	17,924	42,743	0	60,668	56,808	62,970	0.728	102,665	487,368	1.92
2002	20,499	25,574	0	46,073	42,039	0	0.765	42,039	649,005	2.14
2003	15,794	43,851	0	59,645	58,732	68,860	0.803	114,018	706,758	1.50
2004	12,636	68,390	0	81,026	79,622	244,031	0.843	285,345	595,124	1.05
2005	3,325	34,156	0	37,480	37,193	117,063	0.885	140,813	460,902	0.74
2006	5,585	24,826	0	30,411	29,942	41,596	0.929	68,602	325,862	0.56
2007	<u>28,322</u>	<u>65,567</u>	<u>0</u>	<u>93,889</u>	<u>94,630</u>	<u>522,450</u>	0.976	<u>604,490</u>	<u>203,763</u>	0.39
<b>Totals</b>	<u>167,762</u>	<u>730,936</u>	<u>6,932</u>	<u>905,629</u>	<u>866,398</u>	<u>1,576,917</u>		<u>2,158,156</u>	<u>5,377,314</u>	

**Notes by Column:**

- (2)-(5) From BWC payment reports.  
(6) Payments discounted by 5.00% interest, assuming payments @ midpoint of year.  
(7) From Appendix N.1 Col. (4).  
(8)  $1/(1.0500^{(2007.5-AY)})$   
(9)  $(6)+(7)*(8)$   
(10) From BWC reports.

**Base rate effective 1/1/2008      0.50**

**Ohio Bureau of Workers' Compensation**  
**PWREF**  
**Medical**  
(\$000's)

Accident Year	Payments											
	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>	<u>10</u>	<u>11</u>	<u>12</u>
1996	24.517	50.708	31.362	15.388	10.001	18.142	11.865	11.037	6.963	0.770	1.357	0.000
1997	36.383	68.717	32.055	13.061	15.303	2.283	2.793	1.264	3.183	1.725	1.096	0.565
1998	53.272	33.460	9.004	0.000	0.323	0.000	0.000	0.000	0.000	0.000	0.000	
1999	32.235	10.652	6.495	0.835	0.000	0.000	0.000	0.000	0.000	0.000		
2000	24.784	16.986	22.759	13.664	5.124	1.591	4.479	6.071	5.670			
2001	13.440	12.204	6.988	1.135	0.845	1.211	4.454	2.466				
2002	14.363	11.092	0.000	0.102	0.000	0.016	0.000					
2003	27.958	13.609	0.308	0.940	1.036	0.000						
2004	35.105	27.579	3.116	1.623	0.966							
2005	20.773	10.858	1.751	0.773								
2006	9.056	14.735	1.035									
2007	32.797	32.770										
2008	14.201											

**PTD**  
(\$000's)

Accident Year	Payments											
	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>	<u>10</u>	<u>11</u>	<u>12</u>
1996	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1997	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1998	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
2000	0.000	0.000	0.000	0.000	0.000	0.000	2.773	2.773	1.386			
2001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
2002	0.000	0.000	0.000	0.000	0.000	0.000	0.000					
2003	0.000	0.000	0.000	0.000	0.000	0.000						
2004	0.000	0.000	0.000	0.000	0.000							
2005	0.000	0.000	0.000	0.000								
2006	0.000	0.000	0.000									
2007	0.000	0.000										
2008	0.000											

**Death**  
(\$000's)

Accident Year	Payments											
	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>	<u>10</u>	<u>11</u>	<u>12</u>
1996	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1997	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1998	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
2000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
2001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
2002	0.000	0.000	0.000	0.000	0.000	0.000	0.000					
2003	0.000	0.000	0.000	0.000	0.000	0.000						
2004	0.000	0.000	0.000	0.000	0.000							
2005	0.000	0.000	0.000	0.000								
2006	0.000	0.000	0.000									
2007	0.000	0.000										
2008	0.000											

Note: Latest diagonal of payments is for first half of calendar year 2008

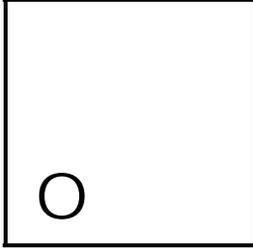
**Ohio Bureau of Workers' Compensation**  
**PWREF**  
**Other Compensation**  
(\$000's)

Accident Year	Payments											
	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>	<u>10</u>	<u>11</u>	<u>12</u>
1996	0.000	19.856	19.594	8.902	2.721	23.485	0.000	0.372	0.000	0.000	0.000	1.236
1997	9.952	2.508	0.282	12.066	7.221	4.464	0.607	0.000	1.672	0.000	0.000	0.000
1998	0.000	1.501	1.675	0.000	0.000	4.000	0.000	0.000	0.000	0.000	0.000	
1999	0.000	0.000	1.500	0.000	0.000	0.000	0.000	0.000	0.000	0.900		
2000	0.000	0.796	3.813	3.017	0.000	1.956	0.000	0.746	5.000			
2001	0.647	3.426	12.001	0.057	1.741	0.000	0.052	0.000				
2002	1.149	0.000	0.000	0.000	1.350	5.000	13.000					
2003	5.339	4.124	0.000	0.198	5.134	1.000						
2004	0.000	2.323	4.274	5.830	0.209							
2005	0.000	0.000	0.325	3.000								
2006	0.000	1.528	4.058									
2007	18.250	10.072										
2008	0.000											

**Total Payments**  
(\$000's)

Accident Year	Payments											
	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>	<u>10</u>	<u>11</u>	<u>12</u>
1996	24.517	70.564	50.956	24.290	12.722	41.627	11.865	11.409	6.963	0.770	1.357	1.236
1997	46.335	71.225	32.337	25.127	22.523	6.746	3.400	1.264	4.855	1.725	1.096	0.565
1998	53.272	34.961	10.679	0.000	0.323	4.000	0.000	0.000	0.000	0.000	0.000	
1999	32.235	10.652	7.995	0.835	0.000	0.000	0.000	0.000	0.000	0.900		
2000	24.784	17.783	26.572	16.681	5.124	3.546	7.252	9.590	12.056			
2001	14.088	15.629	18.989	1.192	2.586	1.211	4.506	2.466				
2002	15.512	11.092	0.000	0.102	1.350	5.016	13.000					
2003	33.297	17.733	0.308	1.138	6.170	1.000						
2004	35.105	29.903	7.391	7.453	1.175							
2005	20.773	10.858	2.076	3.773								
2006	9.056	16.262	5.093									
2007	51.047	42.842										
2008	14.201											

Note: Latest diagonal of payments is for first half of calendar year 2008



## Marine Industry Fund

### Background

The Marine Industry Fund is a voluntary fund created by the Ohio General Assembly to cover exposure for maritime employers under the Federal Longshoremen and Harbor Workers' Compensation Act. The federal government determines claimant eligibility for benefits and sets the benefit levels. Maximum benefits are currently 200% of the national average weekly wage, and benefits are escalated each year on October 1.

Ohio MIF rates are set each July 1, with the first rates established 7-1-80. Premiums had grown from less than \$100,000 in 1981 (the first full year of operations for the Fund) to over \$1.7 million in 1995. Since 1995, premiums declined to an annual level of \$687,000 in fiscal year 2002. After adjustment for the change in unpaid loss and LAE projected by our audit, the fund balance is projected to show a surplus as of June 30, 2008 of approximately \$13.4 million.

The history of the Fund from 1999 to 2008 has been as follows:

Marine Industry Fund (MIF) Statistics (\$000's)

Year	Assets	Liabilities	Fund Balance	Unpaid Loss+LAE	Premiums	Non-Operating Revenue (Expense)*
1999	9,813	6,633	3,180	6,339	688	458
2000	11,531	4,584	6,947	3,359	900	642
2001	12,521	5,511	7,010	4,319	746	778
2002	13,155	3,550	9,605	2,006	687	354
2003	13,595	3,032	7,563	4,753	833	298
2004	13,935	6,217	7,718	5,044	764	57
2005	14,827	3,100	11,727	1,953	865	319
2006	14,701	2,543	12,158	2,203	754	238
2007	15,959	2,157	13,802	1,966	739	904
2008 Prelim	16,812	2,249	14,563	2,050	786	632
2008 Adj.	16,812	3,381	13,431	3,182	786	632

- 1999 and subsequent includes change in fair value. 2002 and subsequent is total non-operating revenues (expenses).

## Conclusions

Indicated unpaid losses as of June 30, 2008 are \$3.0 million on a discounted basis and \$5.3 million on a nominal basis. Loss adjustment expenses are estimated at \$208,000 (discounted) and \$370,000 (undiscounted). These values are summarized in Appendix O.1. Projected ultimate losses for the first half of accident year 2008 (discounted to December 31, 2008) are approximately \$0.

The projected discounted unpaid loss and loss adjustment expense in last year's report was \$1.8 million, and the projected undiscounted value was \$3.4 million. Actual payments in the first half of 2008 amounted to approximately \$140,000.

## Methodology

Our methodology for projecting unpaid MIF uses assumptions similar to those used to establish unpaid loss for the PWREF. Formula unpaid liability for medical and other compensation losses was calculated by multiplying the latest MIRA reserves by “unpaid loss factors.” The unpaid loss factors for other than known PTD’s and deaths are calculated from private employer relationships of unpaid loss to MIRA reserves, adjusted to account for the escalation of MIF compensation benefits. Based on compensation payment rates for the Fund, we have calculated that the relationship of unpaid loss with an escalation rate of 5% to unpaid loss with no escalation is a factor of approximately 1.40 for other compensation unpaid loss. Therefore, we have multiplied the other compensation PA unpaid loss factors by a factor of 1.40 to provide the estimated required other compensation unpaid loss for the MIF.

Unpaid loss estimates for known PTD’s and Deaths are added in Appendix O.1 to the unpaid loss calculated in Appendices O.2 and O.3 to provide total unpaid loss. Undiscounted unpaid loss for known PTD’s and Deaths were calculated by applying the PA ratio of nominal unpaid compensation loss to discounted unpaid compensation loss (by accident year). Appendix O.5 calculates incurred losses discounted to December of each accident year. Calculations of discounted and undiscounted “formula” unpaid losses are shown in Appendices O.2 and O.3, and a summary of the total indicated unpaid loss by accident year is provided in Appendix O.1.

## Rate Adequacy

Historical payments and unpaid liability are shown in Appendices O.5 and O.6, and a rate level indication is calculated in Appendix O.4. Current rate levels appear to be sufficient to cover the projected losses and expenses for the rating year to be effective 7/1/09, with the projected rate indication being -35.7% (Scenario 1) and -2.0% (Scenario 2).

**Ohio Bureau of Workers' Compensation****Marine Industry Fund (MIF)****Unpaid Loss Evaluation as of June 30, 2008 (\$000's)****Summary of Total Unpaid Loss**

Accident Year	(1) MIRA Known Unpaid Loss <u>PTD &amp; Death</u>	(2) Formula Comp Unpaid Loss <u>Disc</u>	(3) Formula Medical Unpaid Loss <u>Disc</u>	(4) Selected Total Unpaid <u>Disc</u>	(5) Formula Comp Unpaid <u>Undisc.</u>	(6) Formula Medical Unpaid <u>Undisc.</u>	(7) Total Unpaid <u>Undisc.</u>
1974	\$0	0	0	0	0	0	0
1975	0	0	0	0	0	0	0
1976	0	0	0	0	0	0	0
1977	0	0	0	0	0	0	0
1978	0	0	0	0	0	0	0
1979	0	0	0	0	0	0	0
1980	0	0	0	0	0	0	0
1981	0	0	0	0	0	0	0
1982	250	0	0	250	0	0	369
1983	0	0	0	0	0	0	0
1984	0	0	0	0	0	0	0
1985	0	0	0	0	0	0	0
1986	0	0	0	0	0	0	0
1987	0	0	0	0	0	0	0
1988	0	0	0	0	0	0	0
1989	0	0	0	0	0	0	0
1990	0	0	0	0	0	0	0
1991	0	0	0	0	0	0	0
1992	0	0	27	27	0	46	46
1993	0	0	31	31	0	55	55
1994	407	0	18	424	0	33	706
1995	0	0	94	94	0	177	177
1996	208	0	0	208	0	0	351
1997	0	0	234	234	0	450	450
1998	0	0	6	6	0	13	13
1999	0	0	1	1	0	1	1
2000	0	0	0	0	0	0	0
2001	0	0	0	0	0	0	0
2002	0	0	0	0	0	0	0
2003	0	0	0	0	0	0	0
2004	0	84	64	147	142	137	279
2005	0	514	447	961	872	950	1,822
2006	0	0	0	0	0	0	0
2007	0	495	96	590	820	195	1,016
2008	<u>0</u>	0	0	<u>0</u>	0	0	<u>0</u>
<b>Total</b>	<u>864</u>	<u>1,092</u>	<u>1,018</u>	<u>2,974</u>	<u>208</u>		<u>5,286</u>
			LAE @ 7.00%				<u>370</u>

**Notes by Column:**

- (1) From June 30, 2008 MIRA Reserves.  
(2),(3) From Appendix O.2.  
(4) (1)+(2)+(3).  
(5),(6) From Appendix O.3.  
(7) U/D\*(1)+(5)+(6); U and D are comp unpaid loss factors from Appendices O.2 and O.3.

**Ohio Bureau of Workers' Compensation**  
**Marine Industry Fund (MIF)**  
**Unpaid Loss Evaluation as of June 30, 2008 (\$000's)**

**Calculation of Discounted @ 5.00% and including 5.0% Annual Escalation Formula Unpaid Loss**

Accident Year	(1) MIF MIRA Reserves		(3) Private Unpaid Loss Factors		(5) MIF Formula Unpaid Loss	
	Comp	Medical	Comp	Medical	Comp	Medical
1974	\$0	\$0	0.00	1.28	\$0	\$0
1975	0	0	0.00	1.28	0	0
1976	0	0	0.00	1.28	0	0
1977	0	0	0.00	1.28	0	0
1978	0	0	20.60	0.83	0	0
1979	0	0	10.59	0.80	0	0
1980	0	0	13.30	0.73	0	0
1981	0	0	8.94	0.79	0	0
1982	0	0	17.30	0.74	0	0
1983	0	0	5.28	0.83	0	0
1984	0	0	18.65	0.74	0	0
1985	0	0	6.42	0.92	0	0
1986	0	0	7.10	0.85	0	0
1987	0	0	9.49	0.79	0	0
1988	0	0	7.43	0.80	0	0
1989	0	0	7.57	0.71	0	0
1990	0	0	7.13	0.69	0	0
1991	0	0	7.65	0.74	0	0
1992	0	34	6.57	0.79	0	27
1993	0	43	8.08	0.74	0	31
1994	0	22	7.01	0.81	0	18
1995	0	108	7.78	0.87	0	94
1996	0	0	6.29	0.79	0	0
1997	0	260	5.98	0.90	0	234
1998	0	7	8.40	0.93	0	6
1999	0	1	9.38	0.93	0	1
2000	0	0	8.60	1.02	0	0
2001	0	0	7.02	1.03	0	0
2002	0	0	6.03	1.09	0	0
2003	0	0	5.50	1.14	0	0
2004	19	50	4.34	1.26	84	64
2005	137	333	3.74	1.34	514	447
2006	0	0	3.45	1.36	0	0
2007	208	137	2.38	0.70	495	96
2008	0	0	0.97	0.71	0	0
<b>Total</b>	<b>364</b>	<b>994</b>			<b>1,092</b>	<b>1,018</b>

**Notes by Column:**

- (1) From December 31, 2008 MIRA Reserves, excluding PTD and Death.
- (2) From December 31, 2008 MIRA Reserves.
- (3) From Appendix U.3a.1 times escalation factor of 1.40.
- (4) From Appendix U.3a.1.
- (5) (1) \* (3).
- (6) (2) \* (4).

**Ohio Bureau of Workers' Compensation****Marine Industry Fund (MIF)****Unpaid Loss Evaluation as of June 30, 2008 (\$000's)****Calculation of Undiscounted Formula Unpaid Loss**

Accident Year	(1) MIF MIRA Reserves		(3) Private Unpaid Loss Factors		(5) MIF Formula Unpaid Loss	
	Comp	Medical	Comp	Medical	Comp	Medical
1974	\$0	\$0	0.00	1.80	\$0	\$0
1975	0	0	0.00	1.80	0	0
1976	0	0	0.00	1.80	0	0
1977	0	0	0.00	1.80	0	0
1978	0	0	29.55	1.13	0	0
1979	0	0	15.36	1.14	0	0
1980	0	0	19.41	1.04	0	0
1981	0	0	13.17	1.14	0	0
1982	0	0	25.60	1.06	0	0
1983	0	0	8.04	1.24	0	0
1984	0	0	28.74	1.10	0	0
1985	0	0	9.86	1.49	0	0
1986	0	0	10.92	1.36	0	0
1987	0	0	14.85	1.26	0	0
1988	0	0	11.72	1.32	0	0
1989	0	0	12.06	1.16	0	0
1990	0	0	11.37	1.17	0	0
1991	0	0	12.35	1.29	0	0
1992	0	34	10.73	1.37	0	46
1993	0	43	13.34	1.28	0	55
1994	0	22	11.60	1.51	0	33
1995	0	108	12.88	1.64	0	177
1996	0	0	10.65	1.46	0	0
1997	0	260	10.10	1.73	0	450
1998	0	7	14.31	1.87	0	13
1999	0	1	15.97	1.81	0	1
2000	0	0	14.57	2.09	0	0
2001	0	0	11.89	2.08	0	0
2002	0	0	10.23	2.24	0	0
2003	0	0	9.30	2.35	0	0
2004	19	50	7.35	2.72	142	137
2005	137	333	6.35	2.85	872	950
2006	0	0	5.80	2.78	0	0
2007	208	137	3.95	1.43	820	195
2008	0	0	1.64	1.32	0	0
<b>Total</b>	<b>364</b>	<b>994</b>			<b>1,834</b>	<b>2,058</b>

**Notes by Column:**

- (1) From December 31, 2008 MIRA Reserves, excluding PTD and Death.  
(2) From December 31, 2008 MIRA Reserves.  
(3) From Appendix U.3a.1 times escalation adjustment factor of 1.40.  
(4) From Appendix U.3a.1.  
(5) (1) \* (3).  
(6) (2) \* (4).

**Ohio Bureau Of Workers' Compensation**  
**Marine Industry Fund (MIF)**  
**Rate Level Analysis**

(1) Accident Year	(2) Premium @ Pres. Rates	(3) Incurred Losses Disc. to 12/xx	(4) Loss Ratio Disc. to 12/xx	(5) L.R. x Trend to Rt Yr Eff. 7/1/09	(6) Losses x Trend to Rt Yr Eff. 7/1/09
1997	632,317	778,784	1.232	1.258	795,729
1998	524,990	389,612	0.742	0.757	397,405
1999	521,445	180,144	0.345	0.352	183,431
2000	543,162	296,953	0.547	0.556	301,851
2001	512,722	138,040	0.269	0.273	140,076
2002	499,546	16,834	0.034	0.034	17,053
2003	535,694	3,238	0.006	0.006	3,275
2004	588,115	174,119	0.296	0.299	175,776
2005	621,299	1,039,155	1.673	1.686	1,047,239
2006	647,387	0	0.000	0.000	0
2007	635,128	656,420	1.034	1.038	659,252
2008	<u>670,413</u>	<u>0</u>	0.000	0.000	<u>0</u>
<b>Totals</b>	<u>6,932,216</u>	<u>3,673,300</u>			<u>3,721,084</u>

Projected 7/1/08 to 6/30/09 using:

	(A)	(B)	(C)
1997-2006	670,413	364,814	0.544
2003-2006	670,413	343,625	0.513

	Scenario 1	Scenario 2
Selected:	(D) 0.544	0.900
All Loss Adj. Expenses (LAE) as % of Losses:	(E) 14.0%	7.0%
Indicated Loss + LAE % of Premiums for 7/1/09 rates:	(F) 62.0%	96.3%
Selected expense ratio (ex. LAE) % of premiums:	(G) 3.5%	1.8%
Indicated Rate Change:	(H) -35.7%	-2.0%

**Notes by Column:**

- (2) Premiums from col. (10) of App. O.5, adjusted to current level using rate level indexes in col. (11) of same exhibit; 2008 is for half year.
- (3) From Appendix O.5, col. (9) of 6/30/08 evaluation.
- (4) (3)/(2).
- (5) (6)/(2).
- (6) 1.002 raised to power: (2009.5 - accident year) times col. (3).
  
- (A) Assumes exposures for 7/1/2007 to 6/30/2008.
- (B) (C)\*(A)
- (C) (6)/(2)
- (D) Selected uses '97-06 for Scenario 1; Scenario 2 is based on discussion with BWC and judgment.
- (E) Based on BWC ratio of LAE/Loss from Appendix K in 6/30/08 actuarial audit, Scenario 2 assumes 50% of Scenario 1.
- (F) ((1+(E))\* (D))
- (G) Based on BWC expense ratios excluding loss adjustment expense, Scenario 2 assumes 50% of Scenario 1.
- (H) ((F)/(1-(G)))-1.00

**Ohio Bureau Of Workers' Compensation****Marine Industry Fund (MIF)****Rate Level Analysis**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Accident Year	Comp Paid Losses excl. PTD & Death @ 6/08	Medical Paid Losses @ 6/08	Known PTD,Death &LSS Paid Losses @ 6/08	Total Paid Losses @ 6/08	Total Paid Disc. to 12/xx	Disc. Unpaid Loss @ 6/08	Unpaid Loss		Earned Premium	Rate Level Index 7/09= 1.00
							Disc. Factor to 12/xx	Incurred Losses Disc. to 12/xx		
1997	142,503	339,948	229,958	712,409	638,497	234,156	0.599	778,784	985,654	1.56
1998	109,326	71,742	255,000	436,068	385,550	6,457	0.629	389,612	777,436	1.48
1999	74,831	24,147	91,350	190,328	179,683	698	0.661	180,144	731,544	1.40
2000	41,661	22,603	270,000	334,264	296,953	0	0.694	296,953	762,012	1.40
2001	7,660	4,147	165,000	176,807	138,040	0	0.728	138,040	719,307	1.40
2002	12,988	3,566	0	16,554	16,834	0	0.765	16,834	700,822	1.40
2003	1,610	1,555	0	3,165	3,238	0	0.803	3,238	751,534	1.40
2004	30,250	26,329	0	56,579	49,902	147,348	0.843	174,119	825,077	1.40
2005	34,395	160,778	0	195,173	188,672	960,814	0.885	1,039,155	819,333	1.32
2006	0	0	0	0	0	0	0.929	0	799,243	1.23
2007	20,968	59,360	0	80,328	80,353	590,293	0.976	656,420	744,903	1.17
2008	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	1.025	<u>0</u>	<u>744,903</u>	1.11
<b>Totals</b>	<u>476,192</u>	<u>714,176</u>	<u>1,011,308</u>	<u>2,201,676</u>	<u>1,977,722</u>	<u>1,939,766</u>		<u>3,673,300</u>	<u>9,361,768</u>	

**Notes by Column:**

- (2)-(5) From BWC payment reports.  
(6) Payments discounted by 5.00% interest, assuming payments @ midpoint of year.  
(7) From Appendix O.1 Col. (4).  
(8)  $1/(1.0500^{(2007.5 - AY)})$   
(9)  $(6)+[(7)*(8)]$ ; 2008 is half year.  
(10) From BWC reports.  
(11) Based on rate change of -10% effective 7/1/97,-12% effective 7/1/05, and -10% effective 7/1/07.

**Ohio Bureau of Workers' Compensation**

**MIF**

**Medical**

Accident <u>Year</u>	Payments (\$000's)											
	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>	<u>10</u>	<u>11</u>	<u>12+</u>
1996	14.398	45.794	18.646	51.593	15.355	24.236	16.124	8.419	0.000	0.000	0.000	0.000
1997	21.974	64.135	42.567	27.555	43.322	54.976	27.219	12.437	10.916	14.144	13.242	7.461
1998	5.086	12.132	10.407	22.468	20.008	1.270	0.000	0.000	0.141	0.151	0.080	
1999	2.087	4.480	13.003	2.416	2.160	0.000	0.000	0.000	0.000	0.000		
2000	0.068	0.868	4.537	17.132	0.000	0.000	0.000	0.000	0.000			
2001	2.738	1.409	0.000	0.000	0.000	0.000	0.000	0.000				
2002	0.914	2.653	0.000	0.000	0.000	0.000	0.000					
2003	1.464	0.091	0.000	0.000	0.000	0.000						
2004	0.000	0.844	6.004	9.383	10.097							
2005	0.000	148.897	8.314	3.567								
2006	0.000	0.000	0.000									
2007	17.537	41.823										
2008	0.000											

**PTD**

Accident <u>Year</u>	Payments (\$000's)											
	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>	<u>10</u>	<u>11</u>	<u>12+</u>
1996	0.000	3.846	18.583	22.300	14.384	11.582	20.097	21.496	21.406	21.818	22.448	23.301
1997	0.000	0.000	0.000	0.000	5.194	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1998	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
2000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
2001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
2002	0.000	0.000	0.000	0.000	0.000	0.000	0.000					
2003	0.000	0.000	0.000	0.000	0.000	0.000						
2004	0.000	0.000	0.000	0.000	0.000							
2005	0.000	0.000	0.000	0.000								
2006	0.000	0.000	0.000									
2007	0.000	0.000										
2008	0.000											

**Death**

Accident <u>Year</u>	Payments (\$000's)											
	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>	<u>10</u>	<u>11</u>	<u>12+</u>
1996	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1997	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1998	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
2000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
2001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
2002	0.000	0.000	0.000	0.000	0.000	0.000	0.000					
2003	0.000	0.000	0.000	0.000	0.000	0.000						
2004	0.000	0.000	0.000	0.000	0.000							
2005	0.000	0.000	0.000	0.000								
2006	0.000	0.000	0.000									
2007	0.000	0.000										
2008	0.000											

Note: Last diagonal is full year ending June 30, 2008.

**Ohio Bureau of Workers' Compensation**

**MIF**

**Other Compensation Excluding LSS**

Accident <u>Year</u>	Payments (\$000's)											
	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>	<u>10</u>	<u>11</u>	<u>12+</u>
1996	29.924	42.467	107.762	90.214	20.263	7.093	0.000	0.000	0.000	0.000	0.000	0.000
1997	35.274	70.356	34.671	2.202	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1998	30.347	6.521	29.682	30.099	12.676	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1999	18.305	24.930	30.344	1.252	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2000	0.000	2.424	12.726	26.511	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2001	4.474	3.186	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2002	12.988	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2003	1.610	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2004	0.000	0.000	2.047	19.030	9.174	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2005	0.307	13.957	13.957	6.173	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2006	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2007	9.599	11.369	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2008	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

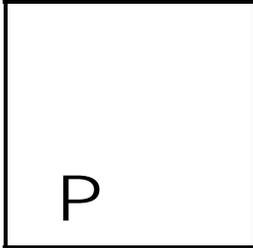
**LSS**

Accident <u>Year</u>	Payments (\$000's)											
	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>	<u>10</u>	<u>11</u>	<u>12+</u>
1996	0.000	100.000	10.000	259.241	0.000	50.000	0.000	0.000	0.000	0.000	0.000	0.000
1997	0.000	55.000	41.500	128.264	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1998	0.000	0.000	40.000	0.000	215.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1999	0.000	0.000	88.650	1.400	1.300	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2000	0.000	0.000	0.000	270.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2001	0.000	0.000	0.000	0.000	0.000	0.000	165.000	0.000	0.000	0.000	0.000	0.000
2002	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2003	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2004	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2005	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2006	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2007	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2008	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

**Total Payments**

Accident <u>Year</u>	Payments (\$000's)											
	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>	<u>10</u>	<u>11</u>	<u>12+</u>
1996	44.322	192.108	154.992	423.349	50.002	92.910	36.221	29.915	21.406	21.818	22.448	23.301
1997	57.248	189.491	118.738	158.020	48.516	54.976	27.219	12.437	10.916	14.144	13.242	7.461
1998	35.433	18.653	80.089	52.567	247.684	1.270	0.000	0.000	0.141	0.151	0.080	0.000
1999	20.392	29.410	131.997	5.069	3.460	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2000	0.068	3.291	17.262	313.643	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2001	7.212	4.595	0.000	0.000	0.000	0.000	165.000	0.000	0.000	0.000	0.000	0.000
2002	13.902	2.653	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2003	3.074	0.091	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2004	0.000	0.844	8.051	28.413	19.271	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2005	0.307	162.855	22.271	9.741	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2006	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2007	27.136	53.192	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2008	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Note: Last diagonal is full year ending June 30, 2008.



## Disabled Workers' Relief Fund (DWRF)

### Background

The Disabled Workers' Relief Fund (DWRF Fund) provides supplementary payments to workers whose combined PTD plus Social Security disability (SSD) benefits are lower than the DWRF entitlement amount. If eligible, the DWRF benefit is the difference between the entitlement and the greater of the PTD benefit or SSD benefit. The entitlement (\$318.84 per week in 2008) is indexed to the national consumer price index (CPI) each year.

S.B. 307 divided DWRF benefits into two distinct parts for funding purposes. What is now commonly referred to as "DWRF I" relates to DWRF benefits for injuries occurring prior to 1987 (prior to 8-22-86 for self-insured employers). "DWRF II" commonly refers to DWRF benefits for injuries occurring thereafter.

Funding for DWRF I is currently on a pay-as-you-go or cash flow basis. In recognition that assessments were not sufficient to cover the current cost of benefit payments, S.B. 307 made a number of changes affecting DWRF. It forgave the loans made to the DWRF Fund from the SIF (in the amount of \$218.1 million). It provided that future shortfalls in DWRF I assessments would be covered by periodic transfers to the DWRF Fund from the interest earnings of the SIF. And it established DWRF II, with the apparent legislative intent of actuarially solvent prefunding of DWRF benefits for injuries occurring in 1987 and subsequent years. However, a formal Attorney General opinion in 1993 required that DWRF II operate on a terminal funding or cash flow basis.

DWRF I rates for PA employers are currently at the statutory maximum of \$.08 per \$100 payroll (\$.06 and \$.05 for PEC and PES, respectively) and are projected to generate approximately \$105 million of premium in 2008. DWRF II rates are currently 0.1% of base rate premiums. DWRF II premiums of approximately \$373 million collected for accident years 1987 to 2008 were shown as "deferred revenue" in the SIF balance sheet

as of June 30, 2008 and will be recognized as revenue as DWRF II claims are paid in the future.

Beginning in 1980, self-insured employers were assessed \$.05 per \$100 payroll for DWRF I. Effective 8-22-86, they no longer pay assessments for DWRF I (nor DWRF II). Instead, they reimburse the Fund for actual DWRF benefits paid on their behalf by the Fund to injured workers (regardless of whether the injury occurred before or after the employer became self-insured).

The history of the Fund from 1999 to 2008 has been as follows:

DWRF 10 Year Statistics (\$000's)

Year	Assets	Liabilities	Fund Balance	Deferred Revenue	Assessment Income	Non-Operating Revenue (Expense)*
1999	840,768	447,803	392,965	429,714	94,533	21,987
2000	901,833	455,624	446,209	425,051	109,880	43,038
2001	1,037,929	498,087	539,842	417,582	112,218	94,389
2002	1,102,662	502,396	600,266	410,857	118,906	50,378
2003	1,276,142	573,776	702,367	402,436	112,429	96,355
2004	1,255,449	542,957	712,492	377,389	117,300	3,334
2005	1,321,574	553,501	768,073	384,755	120,517	54,586
2006	1,233,634	2,193,699	-960,065	372,847	130,644	3,210
2007	1,297,147	2,418,818	-1,121,671	357,917	134,470	65,139
2008 Prelim	2,890,065	2,046,908	843,157	2,025,999	148,767	38,114
2008 Adj.	2,890,065	1,915,959	974,106	1,895,050	148,767	38,114

- 1998 and subsequent include Change in Fair Value. 2002 and subsequent is total non-operating revenue (expense).

Note -- The 1986 liabilities and fund balance take into account a gain of \$218.1 million due to legislative forgiveness of loans from the SIF. The Fund balances after 1986 take into account the transfers of investment income of the SIF to cover the shortfall in premiums collected for DWRF I.

## Conclusions

Indicated unpaid liability as of December 31, 2008 (on an occurrence basis) is \$1.8 billion on a discounted basis and \$3.7 billion on a nominal basis. Indicated discounted unpaid liability for accident years 1987 to 2008 (DWRF II) is approximately \$1.0 billion. The projected value of discounted ultimate losses for accident year 2008 is \$52.3 million. These values are summarized in Appendix P.1.

The projected discounted unpaid liability in last year's report was \$1.9 billion. Actual payments for the full calendar year 2008 for claims occurring in 2007 and prior are projected to amount to approximately \$131.7 million, which is \$2.9 million higher than the amounts that were projected in the 2007 audit. Our assumptions for future payments on 2007 and prior claims are lower by \$193.5 million than the projections for these payments included in last year's report. A retrospective comparison of our unpaid estimates to the comparable values in last year's actuarial audit is shown in Appendix P.10.

## Methodology

Our methodology is similar to the methodology used in the previous actuarial audits in that we have separately estimated three components of DWRF costs and unpaid amount: (1) the ultimate number of PTD's; (2) projected average DWRF benefits (which are functions of estimated average PTD benefits and the projected future DWRF entitlements); and (3) the payment (persistence) pattern for PTD and DWRF losses. In this year's audit, the calculations of persistence factors consider additional historical information by development year.

Appendices S.13 through S.24 provide our calculations of the ultimate number of PTD claims by accident year. Standard calculations were used to derive the historical reporting pattern for PTD's, and the "Bornhuetter/Ferguson" method was used to combine the indications from the loss development method with the ultimate number derived by applying the historical average frequency of PTD claims per exposure unit.

The average weekly DWRF benefit per ultimate PTD claim for a particular accident year and calendar year is a function of the average weekly PTD benefit and the calendar year DWRF entitlement. The estimated average weekly PTD benefits are calculated by accident year in column (7) of Appendix P.8 by using the maximum and minimum PTD benefits, the SAWW, and the theoretical Ohio Wage Distribution Table. The estimated average weekly DWRF benefits are also calculated by accident year and calendar year by using the Ohio Wage Distribution Table to estimate the percentages of the PTD claimants who will theoretically be eligible for benefits and the average DWRF benefits for these claimants. We have shown the theoretical average weekly DWRF benefit per PTD claimant for calendar years 1997 to 2020 in Appendix P.7. Theoretical average weekly DWRF benefits for future calendar years are calculated in Appendix P.7 using an assumed annual inflation increase of 4% per year for future entitlement amounts.

Composite exposure (index) factors are calculated for each accident year and calendar year in Appendix P. 6 by multiplying the theoretical average weekly DWRF benefits per PTD claimant for each calendar year by the projected ultimate number of PTD claims for each accident year. These same composite factors are shown in Appendix P. 4, rearranged in the triangular format used to present the historical DWRF payments in Appendix P.5.

Although Social Security payments will cause the actual average DWRF benefits to be lower than our assumptions, we only need to establish relationships of average DWRF benefits to average PTD benefits and DWRF entitlements in order to use these statistics to project future DWRF benefits. We show the historical number of weeks of DWRF benefits per ultimate PTD claim in Appendix P.3 and the persistencies of these weeks of benefits are calculated in Appendix P.2. Comparison of the coefficients of variation (c.v.'s) of the resulting statistics indicates that the historical number of weeks of DWRF benefits display more stability than the persistency factors for about the first 10 years of development, whereas the persistency factors appear to become more stable after the 10th year of development. The theoretical (PTD mortality) factors, assuming an age at injury of 45, are also shown in Appendix P.2. Since the theoretical factors are closely correlated with the indicated persistency factors, we have used a function of the theoretical factors to project DWRF development after the 21st year.

The projections of future DWRF payments are summarized in Appendix P.1. The projected payments for the first 10 years of development use the projected weeks of benefits in Appendix P.3 for the appropriate stage of development for each accident year. The projected numbers of weeks of benefits are multiplied by the expected weekly DWRF benefits and then multiplied by the ultimate PTD claim counts to arrive at projected dollars of DWRF payments. Developments after the 10th year use the persistency factors in Appendix P.2. Appendix P.1 provides the calculations for the total Fund; Appendix P.1-PA provides calculations for private employers and Appendix P.1-PE provides the calculations for public employers.

### Rate Adequacy

The adequacy of current rates is dependent upon the interpretation of coverage provided by the two DWRF rates. DWRF I premiums for 2008 are projected to be approximately \$105.3 million. We project 2009 payments for accident year 1986 and prior claims to be approximately \$99.0 million, although a portion of these payments will be reimbursed by employers who are currently self-insured. The 2008 DWRF amounts for claimants of self-insured's injured prior to inception of self-insurance are projected to be about \$78.5 million, which means that premiums will exceed payments by \$20.5 million.

## Effect of DWRF I Subsidy on Investment Income

We have calculated in Appendix P.9 the projected present value of the subsidy included in DWRF I rates. Our calculations indicate that there no subsidy at this time.

**Ohio Bureau of Workers' Compensation  
Disabled Workers' Relief Fund-Total (PA+PE)  
Calculation of Unpaid Loss  
(Dollars are in Thousands)**

Accident Year	Unpaid Loss		2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023 and Subsequent
	Undisc.	Disc.															
1966 and Prior	79,511	63,609															
1967	19,789	16,195	3,354	2,932	2,531	2,157	1,818	1,517	1,257	1,024	820	644	497	376	279	203	377
1968	22,131	17,942	3,541	3,145	2,751	2,376	2,026	1,708	1,426	1,182	964	772	607	468	355	263	547
1969	27,213	21,851	4,113	3,699	3,285	2,872	2,480	2,115	1,782	1,488	1,234	1,005	805	633	488	370	844
1970	28,426	22,597	4,053	3,688	3,316	2,944	2,573	2,221	1,894	1,595	1,332	1,104	899	720	566	437	1,085
1971	31,657	24,889	4,233	3,902	3,552	3,196	2,838	2,482	2,143	1,828	1,540	1,286	1,066	869	696	547	1,472
1972	39,401	30,596	4,923	4,586	4,229	3,856	3,474	3,089	2,705	2,339	1,997	1,685	1,409	1,169	953	764	2,223
1973	46,404	35,597	5,441	5,110	4,761	4,393	4,007	3,611	3,212	2,814	2,434	2,078	1,754	1,467	1,217	993	3,114
1974	56,136	42,406	6,062	5,770	5,441	5,089	4,712	4,312	3,898	3,478	3,055	2,649	2,268	1,918	1,608	1,337	4,540
1975	53,804	40,089	5,427	5,212	4,964	4,683	4,382	4,059	3,716	3,360	2,999	2,635	2,286	1,957	1,656	1,388	5,080
1976	57,835	42,421	5,395	5,236	5,040	4,810	4,546	4,261	3,953	3,625	3,283	2,934	2,581	2,242	1,922	1,628	6,378
1977	57,314	41,392	4,968	4,862	4,723	4,550	4,346	4,110	3,855	3,579	3,284	2,975	2,660	2,342	2,035	1,745	7,279
1978	60,059	42,652	4,807	4,755	4,661	4,533	4,373	4,181	3,959	3,717	3,454	3,171	2,876	2,573	2,267	1,971	8,761
1979	74,026	51,605	5,428	5,421	5,376	5,282	5,148	4,976	4,766	4,520	4,251	3,955	3,637	3,302	2,958	2,608	12,397
1980	65,144	44,563	4,382	4,415	4,417	4,387	4,317	4,214	4,078	3,910	3,712	3,494	3,255	2,995	2,721	2,440	12,407
1981	59,029	39,566	3,620	3,682	3,718	3,728	3,710	3,657	3,575	3,465	3,327	3,162	2,980	2,778	2,559	2,328	12,741
1982	57,326	37,611	3,192	3,280	3,344	3,384	3,399	3,388	3,345	3,274	3,177	3,054	2,906	2,741	2,558	2,358	13,926
1983	59,193	37,981	2,988	3,095	3,188	3,256	3,300	3,320	3,313	3,275	3,209	3,117	2,999	2,856	2,695	2,517	16,066
1984	70,629	44,316	3,239	3,387	3,511	3,619	3,698	3,751	3,775	3,770	3,727	3,654	3,550	3,416	3,254	3,073	21,204
1985	86,867	53,245	3,592	3,806	3,982	4,131	4,260	4,355	4,418	4,449	4,443	4,394	4,309	4,187	4,031	3,840	28,668
1986	91,246	48,699	3,061	3,270	3,457	3,611	3,740	3,851	3,932	3,985	4,008	4,000	3,953	3,874	3,762	3,619	29,122
1987	95,747	56,033	3,254	3,514	3,747	3,956	4,128	4,271	4,394	4,483	4,541	4,565	4,553	4,498	4,406	4,277	37,161
1988	88,855	50,675	2,690	2,940	3,172	3,381	3,567	3,720	3,848	3,957	4,037	4,087	4,108	4,046	4,046	3,963	37,241
1989	121,057	67,284	3,269	3,619	3,943	4,245	4,515	4,756	4,953	5,116	5,257	5,357	5,420	5,444	5,425	5,355	54,383
1990	107,011	57,734	2,498	2,812	3,114	3,395	3,657	3,892	4,101	4,272	4,415	4,537	4,624	4,701	4,685	4,685	51,629
1991	78,405	41,140	1,608	1,837	2,057	2,270	2,467	2,650	2,813	2,959	3,078	3,176	3,260	3,319	3,356	3,368	40,188
1992	92,414	46,886	1,580	1,846	2,112	2,369	2,617	2,847	3,061	3,252	3,423	3,562	3,677	3,776	3,846	3,889	50,560
1993	58,457	28,821	966	1,013	1,180	1,343	1,500	1,651	1,791	1,920	2,036	2,139	2,222	2,291	2,349	2,390	33,667
1994	70,795	33,918	1,151	1,195	1,257	1,428	1,618	1,802	1,979	2,142	2,294	2,430	2,550	2,647	2,727	2,795	42,780
1995	60,529	28,162	888	961	1,000	1,079	1,240	1,396	1,546	1,691	1,825	1,949	2,060	2,158	2,237	2,301	38,197
1996	73,572	33,111	860	1,083	1,159	1,209	1,314	1,505	1,690	1,868	2,039	2,199	2,347	2,478	2,594	2,688	48,540
1997	111,307	48,232	1,114	1,212	1,535	1,668	1,740	1,997	2,283	2,558	2,823	3,079	3,315	3,535	3,730	3,903	76,815
1998	107,834	44,855	823	1,033	1,130	1,435	1,582	1,648	1,905	2,182	2,449	2,707	2,955	3,185	3,398	3,587	77,813
1999	116,969	46,866	710	927	1,157	1,263	1,597	1,739	1,814	2,049	2,347	2,635	2,912	3,180	3,427	3,656	87,556
2000	135,141	52,086	762	825	1,077	1,344	1,465	1,851	2,091	2,367	2,708	3,036	3,359	3,659	3,941	4,278	104,656
2001	129,927	48,520	668	812	869	1,128	1,398	1,509	1,895	1,985	2,080	2,293	2,612	2,919	3,216	3,501	103,040
2002	140,367	50,245	525	687	841	908	1,182	1,468	1,593	1,993	2,086	2,206	2,554	2,890	3,213	3,525	114,696
2003	143,441	49,295	350	541	704	865	936	1,218	1,511	1,641	2,013	2,118	2,330	2,675	3,009	3,331	120,199
2004	153,073	50,301	259	365	564	739	910	988	1,288	1,600	1,739	2,121	2,235	2,898	3,249	3,525	131,584
2005	159,597	50,394	239	274	388	606	790	975	1,059	1,377	1,707	1,854	2,203	2,362	2,742	3,108	139,912
2006	170,684	51,592	183	263	301	426	659	865	1,065	1,152	1,499	1,856	2,005	2,369	2,553	2,954	152,535
2007	178,654	51,587	104	193	277	319	450	696	914	1,125	1,217	1,582	1,959	2,099	2,483	2,699	162,537
2008	189,474	52,290	24	109	202	292	340	482	747	983	1,210	1,309	1,700	2,103	2,217	2,632	175,126
Total	3,716,449	1,839,851	110,350	111,311	112,035	112,521	112,818	113,103	113,255	113,077	112,731	112,239	111,936	111,478	110,813	110,226	2,069,044
Discount =																	5.00%

-Note: Projected payments for accident year 2008 are for the full accident year.

**Ohio Bureau of Workers' Compensation  
Disabled Workers' Relief Fund-Private Employers (PA)  
Calculation of Unpaid Loss  
(Dollars are in Thousands)**

Accident Year	Unpaid Loss	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023 and Subsequent
Prior to 1967	Unpaid Loss															
	Disc.															
1967	73,186	58,548	2,670	2,305	1,965	1,655	1,382	1,145	933	747	587	453	343	254	185	343
1968	18,022	14,749	2,814	2,461	2,125	1,813	1,528	1,276	1,058	862	690	543	419	317	236	489
1969	19,799	16,051	3,266	2,900	2,536	2,190	1,867	1,574	1,314	1,089	887	710	559	431	326	745
1970	24,027	19,293	3,631	3,266	2,900	2,536	2,190	1,867	1,608	1,355	1,131	937	764	611	480	921
1971	24,142	19,191	3,442	3,132	2,816	2,500	2,186	1,887	1,608	1,355	1,131	937	764	611	480	921
1972	26,971	21,205	3,611	3,325	3,027	2,723	2,418	2,115	1,826	1,557	1,296	1,036	822	659	503	1,254
1973	33,978	26,385	4,246	3,954	3,647	3,325	3,027	2,723	2,418	2,115	1,826	1,557	1,296	1,036	822	1,917
1974	39,265	30,121	4,604	4,324	4,029	3,717	3,390	3,055	2,718	2,381	2,059	1,758	1,484	1,241	1,030	2,635
1975	48,591	36,706	5,247	4,995	4,710	4,405	4,078	3,732	3,410	3,081	2,748	2,432	2,115	1,826	1,557	3,930
1976	43,996	32,781	4,438	4,262	4,059	3,829	3,583	3,319	3,038	2,748	2,452	2,193	1,944	1,721	1,517	4,154
1977	44,397	32,565	4,142	4,020	3,869	3,692	3,490	3,271	3,035	2,820	2,625	2,429	2,249	2,066	1,886	4,896
1978	48,458	34,996	4,200	4,111	3,994	3,847	3,674	3,475	3,260	3,026	2,820	2,625	2,429	2,249	2,066	6,155
1979	49,241	34,969	3,941	3,898	3,821	3,717	3,585	3,428	3,246	3,047	2,883	2,746	2,600	2,446	2,300	7,183
1980	61,611	42,951	4,518	4,512	4,474	4,396	4,285	4,141	3,967	3,762	3,538	3,327	3,132	2,974	2,827	10,318
1981	52,181	35,695	3,510	3,536	3,538	3,514	3,458	3,375	3,266	3,132	2,974	2,827	2,746	2,600	2,446	9,938
1982	45,501	30,498	2,790	2,838	2,866	2,874	2,860	2,819	2,756	2,671	2,564	2,497	2,442	2,399	2,352	9,821
1983	45,858	30,087	2,553	2,624	2,675	2,719	2,710	2,676	2,619	2,542	2,443	2,325	2,193	2,046	1,886	11,141
1984	42,696	27,396	2,155	2,233	2,299	2,348	2,394	2,390	2,362	2,315	2,248	2,163	2,060	1,944	1,815	11,588
1985	54,636	34,281	2,505	2,620	2,716	2,800	2,861	2,920	2,916	2,883	2,827	2,746	2,643	2,518	2,377	16,403
1986	71,201	43,643	2,944	3,119	3,264	3,386	3,492	3,570	3,622	3,646	3,602	3,532	3,432	3,304	3,148	23,498
1987	64,401	38,602	2,427	2,592	2,740	2,862	2,964	3,052	3,117	3,159	3,177	3,134	3,071	2,982	2,869	23,084
1988	83,938	49,123	2,852	3,080	3,285	3,468	3,618	3,744	3,852	3,930	4,002	3,992	3,943	3,863	3,749	32,577
1989	75,646	43,142	2,290	2,503	2,701	2,878	3,037	3,167	3,276	3,369	3,437	3,497	3,488	3,445	3,374	31,705
1990	103,391	57,468	2,799	3,091	3,367	3,625	3,856	4,062	4,230	4,370	4,489	4,575	4,629	4,633	4,573	46,444
1991	93,659	50,536	2,195	2,466	2,725	2,971	3,200	3,405	3,589	3,739	3,863	3,970	4,047	4,113	4,100	45,181
1992	66,400	34,850	1,372	1,563	1,746	1,922	2,088	2,243	2,382	2,505	2,606	2,760	2,810	2,841	2,851	34,023
1993	80,612	40,912	1,389	1,620	1,849	2,070	2,282	2,482	2,669	2,835	2,984	3,206	3,292	3,353	3,391	44,085
1994	47,309	23,342	793	830	963	1,092	1,216	1,335	1,448	1,553	1,646	1,729	1,852	1,899	1,933	27,222
1995	59,770	28,660	986	1,020	1,071	1,213	1,372	1,523	1,669	1,807	1,935	2,049	2,151	2,233	2,300	36,082
1996	52,929	24,651	793	849	883	950	1,090	1,224	1,353	1,477	1,594	1,703	1,885	1,954	2,010	33,363
1997	67,250	30,291	796	1,004	1,067	1,111	1,206	1,381	1,548	1,708	1,862	2,008	2,143	2,369	2,454	44,328
1998	99,609	43,223	1,028	1,101	1,398	1,506	1,568	1,797	2,050	2,327	2,751	2,963	3,159	3,334	3,488	68,644
1999	94,716	39,471	742	941	1,010	1,286	1,404	1,459	1,684	1,925	2,156	2,591	2,792	2,979	3,145	68,223
2000	100,536	40,374	620	822	1,036	1,108	1,404	1,512	1,773	2,027	2,270	2,503	2,727	2,939	3,136	75,086
2001	117,161	45,269	686	726	961	1,211	1,294	1,659	1,829	2,065	2,358	2,638	2,907	3,165	3,409	90,516
2002	114,900	43,020	615	742	778	1,023	1,279	1,356	1,771	1,853	2,038	2,318	2,585	2,842	3,089	90,903
2003	121,828	43,720	432	624	758	800	1,056	1,324	1,409	1,677	1,829	2,013	2,231	2,794	3,059	99,297
2004	122,867	42,358	326	438	634	771	815	1,076	1,349	1,434	1,664	1,834	2,307	2,588	2,858	102,660
2005	131,542	43,372	246	340	459	667	814	862	1,140	1,432	1,524	1,941	2,197	2,506	2,803	112,748
2006	136,005	43,117	231	259	360	487	710	866	917	1,211	1,518	1,921	2,035	2,357	2,665	118,856
2007	147,117	44,647	173	254	286	397	537	782	954	1,008	1,330	1,761	2,086	2,223	2,567	131,095
2008	154,187	44,705	97	182	268	302	569	828	1,009	1,066	1,405	1,758	1,845	2,188	2,352	139,895
2008	163,755	45,379	24	102	191	283	450	611	891	1,086	1,418	1,512	1,890	1,951	2,322	150,972
Total	3,167,287	1,562,345	92,614	93,401	94,008	94,410	94,666	94,948	95,134	94,925	94,609	94,499	94,240	93,774	93,417	1,774,320
Discount =	5.00%															

-Note: Projected payments for accident year 2008 are for the full accident year.

Ohio Bureau of Workers' Compensation  
Ohio Bureau of Workers' Compensation  
Disabled Workers' Relief Fund-Private Employers (PA)  
Loss Development Factors - Evaluation in Years

Accident Year	1-2	2-3	3-4	4-5	5-6	6-7	7-8	8-9	9-10	10-11	11-12	12-13	13-14	14-15	15-16	16-17	17-18	18-19	19-20	20-21	21-22	
1967																						
1980													1.025	0.866	1.164	0.983	1.029	1.053	0.901	0.981	1.018	
1981												0.918	0.834	1.269	0.983	0.987	1.026	0.985	0.902	0.878	1.049	
1982											0.993	0.863	1.487	0.993	0.918	1.060	0.964	0.959	0.898	0.995	0.861	
1983										0.997	1.022	1.202	1.029	1.094	1.041	1.061	0.909	0.836	0.960	0.856	0.907	
1984									1.020	0.939	1.259	1.148	1.009	0.944	1.228	1.018	0.846	0.919	0.908	0.893	1.010	
1985								0.945	1.174	1.302	1.046	1.072	0.934	1.320	0.852	1.090	0.947	0.902	0.890	0.905	1.039	
1986							1.057	1.117	1.370	1.119	1.010	1.044	1.230	1.075	0.913	1.052	0.992	0.845	0.952	0.871	1.107	
1987						1.385	1.207	1.772	1.466	1.108	0.928	1.009	1.138	0.984	0.873	1.347	0.802	0.918	0.994	1.010	0.987	
1988					1.311	1.504	2.060	1.260	1.059	1.211	0.893	1.363	0.891	0.916	1.046	0.866	0.996	0.929	1.093	0.896		
1989				1.916	1.568	2.076	1.799	1.010	1.142	1.422	1.068	0.839	1.027	1.021	0.948	1.041	1.046	1.015	0.978			
1990			2.073	5.181	1.424	1.555	1.196	1.339	1.097	1.188	0.992	1.053	1.015	0.989	1.034	1.026	1.187	0.845				
1991		#DIV/0!	2.282	11.053	2.622	0.896	1.627	1.007	1.506	0.795	1.149	1.041	0.893	0.959	1.071	1.041	0.804					
1992	#DIV/0!	6.794	20.999	2.113	1.198	1.098	1.600	0.904	1.043	1.007	1.158	1.158	0.842	1.088	1.031	0.994						
1993	6.374	4.440	2.619	1.550	1.301	1.164	1.392	1.044	1.062	0.937	0.853	1.085	0.978	1.581	0.513							
1994	0.866	9.753	1.032	1.992	1.543	0.939	1.039	1.425	1.283	0.717	1.153	0.960	1.172	0.957								
1995	#DIV/0!	#DIV/0!	3.079	1.112	2.300	1.725	1.067	0.938	1.154	1.008	1.135	1.305	0.641									
1996	#DIV/0!	#DIV/0!	1.572	2.493	1.799	0.905	1.618	1.046	0.775	1.264	1.297	0.965										
1997	#DIV/0!	2.485	3.053	1.003	2.139	1.170	0.690	1.507	0.881	1.345	1.159											
1998	#DIV/0!	8.696	0.689	1.168	1.324	1.142	1.340	1.247	1.237	0.783												
1999	#DIV/0!	1.632	1.093	1.225	2.084	1.520	0.814	1.634	1.334													
2000	#DIV/0!	27.761	1.099	1.652	1.481	0.918	1.423	0.850														
2001	8.507	2.472	2.530	1.558	0.972	0.880	1.421															
2002	15.987	2.961	1.494	0.619	1.444	1.401																
2003	#DIV/0!	5.816	2.300	1.471	0.551																	
2004	#DIV/0!	3.398	1.997	1.264																		
2005	27.056	2.378	0.546																			
2006	1.846	2.562																				
2007	26.160																					
2008																						
Avg Last 6	#DIV/0!	3.265	1.661	1.298	1.309	1.172	1.218	1.204	1.111	1.009	1.126	1.086	0.924	1.099	0.941	1.053	0.971	0.909	0.969	0.905	0.985	
Avg Last 3	18.354	2.779	1.615	1.118	0.989	1.066	1.219	1.243	1.151	1.131	1.197	1.077	0.931	1.208	0.872	1.020	1.013	0.930	1.022	0.926	1.044	
P(Living)	0.991	0.990	0.989	0.988	0.986	0.985	0.984	0.983	0.981	0.980	0.978	0.977	0.975	0.974	0.972	0.970	0.969	0.967	0.966	0.964	0.963	
Selected	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	1.086	0.924	1.099	0.961	0.961	0.961	0.961	0.961	0.961	0.961	
CV%Last5	#DIV/0!	40.7%	44.4%	31.5%	44.2%	24.3%	31.3%	25.6%	22.1%	27.4%	14.5%	13.2%	21.4%	23.9%	25.2%	7.4%	17.1%	7.8%	7.5%	6.0%	7.2%	

Accident Year	22-23	23-24	24-25	25-26	26-27	27-28	28-29	29-30	30-31	31-32	32-33	33-34	34-35	35-36	36-37	37-38	38-39	39-40	40-41	41-42	42-43
1967					0.842	0.959	1.032	0.904	1.008	0.928	0.953	0.916	0.947	0.887	0.931	0.885	0.939	0.934	0.938	0.874	
1968				0.853	0.945	0.981	0.939	0.973	0.959	0.950	0.934	0.893	0.874	0.977	0.879	0.881	0.902	0.910	0.907		
1969			0.841	0.958	0.960	0.928	1.023	0.939	0.919	0.990	0.897	0.910	0.972	0.858	0.923	0.954	0.911	0.886			
1970		0.915	0.917	0.983	0.921	1.044	0.853	1.001	0.971	0.875	0.954	0.930	0.870	0.930	0.909	0.914	0.914				
1971	0.965	0.838	1.029	0.950	0.988	0.990	0.912	1.012	0.927	0.858	0.939	0.922	0.932	0.879	0.942	0.897					
1972	0.809	1.090	0.951	0.992	0.950	0.969	0.957	0.912	0.958	0.960	0.880	0.939	0.917	0.894	0.901						
1973	0.995	0.971	0.997	0.914	0.986	1.087	0.825	0.942	0.965	0.885	0.917	0.940	0.938	0.912							
1974	0.943	1.029	0.959	0.959	0.992	0.905	0.988	0.892	0.826	0.979	0.930	1.001	0.927								
1975	0.962	1.037	0.953	0.986	0.825	0.961	0.979	0.877	0.985	0.930	0.938	0.962									
1976	0.970	0.964	0.987	0.954	0.879	0.926	0.920	0.910	1.051	0.932	0.895										
1977	0.931	0.998	0.961	0.957	0.968	0.846	1.040	0.958	1.010	0.848											
1978	1.009	0.894	0.988	0.954	0.890	0.932	1.030	0.960	0.888												
1979	0.934	0.987	0.894	0.969	0.957	0.909	1.094	0.999													
1980	0.903	0.968	0.900	0.933	0.963	1.006	0.898														
1981	0.948	0.951	0.948	0.973	0.991	0.891															
1982	1.026	0.913	0.912	1.075	0.837																
1983	1.041	0.942	1.054	0.773																	
1984	0.949	0.944	0.906																		
1985	1.051	0.880																			
1986	0.839																				
1987																					
1988																					
1989																					
1990																					
Avg Last 6	0.976	0.933	0.936	0.946	0.934	0.918	0.994	0.933	0.954	0.922	0.916	0.949	0.926	0.908	0.914	0.906	#N/A	#N/A	#N/A	#N/A	#N/A
Avg Last 3	0.946	0.922	0.957	0.940	0.930	0.935	1.007	0.972	0.983	0.903	0.921	0.968	0.927	0.895	0.917	0.922	0.909	0.910	#N/A	#N/A	#N/A
P(Living)	0.960	0.958	0.954	0.952	0.946	0.943	0.942	0.938	0.935	0.931	0.926	0.919	0.914	0.907	0.900	0.893	0.886	0.878	0.868	0.859	0.848
Selected	0.960	0.958	0.954	0.952	0.946	0.943	0.942	0.938	0.935	0.931	0.926	0.919	0.914	0.907	0.900	0.893	0.886	0.878	0.868	0.859	0.848
CV%Last5	9.1%	3.2%	6.8%	11.6%	6.8%	6.4%	8.4%	5.1%	9.7%	5.5%	2.6%	3.2%	3.0%	3.1%	2.6%	3.3%	#N/A	#N/A	#N/A	#N/A	#N/A

**Ohio Bureau of Workers' Compensation**  
**Ohio Bureau of Workers' Compensation**  
**Disabled Workers' Relief Fund-Private Employers (PA)**  
**Indexed Paid Losses**  
**(# of weeks of DWRF per ultimate PTD claim counts)**

Accident Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	
1967																						
1980												21.176	21.405	21.935	19.002	22.117	21.742	22.369	23.555	21.215	20.804	
1981											22.463	22.558	20.709	17.277	21.916	21.535	21.254	21.796	21.461	19.367	16.995	
1982										19.733	19.936	19.799	17.084	25.409	25.235	23.163	24.555	23.673	22.696	20.370	20.265	
1983									15.438	18.898	18.851	19.271	23.162	23.841	26.082	27.141	28.801	26.191	21.900	21.019	19.988	
1984								15.929	17.823	18.172	17.072	21.498	24.687	24.919	23.517	28.888	29.398	24.867	22.851	20.744	18.515	
1985							13.153	14.802	13.989	16.421	21.377	22.352	23.951	22.361	29.518	25.146	27.419	25.966	23.410	20.824	18.846	
1986						8.059	10.962	11.584	12.940	17.729	19.847	20.042	20.922	25.738	27.669	25.266	26.587	26.363	22.276	21.217	18.481	
1987					2.674	5.296	7.337	8.854	15.687	22.995	25.473	23.633	23.855	27.156	26.718	23.318	31.420	25.195	23.124	22.975	23.199	
1988				2.699	3.807	4.992	7.506	15.460	19.485	20.635	24.989	22.327	30.434	27.131	24.842	25.973	22.487	22.391	20.799	22.734	20.380	
1989			0.257	1.533	2.937	4.606	9.562	17.200	17.365	19.830	28.203	30.115	25.264	25.948	26.484	25.119	26.142	27.354	27.773	27.170		
1990		0.431	0.437	0.906	4.693	6.681	10.390	12.427	16.639	18.246	21.675	21.512	22.653	22.990	22.742	23.521	24.143	28.665	24.226			
1991	0.000	0.000	0.188	0.430	4.751	12.458	11.166	18.166	18.293	27.551	21.893	25.155	26.192	23.386	22.426	24.011	24.989	20.103				
1992	0.000	0.037	0.250	5.254	11.100	13.297	14.603	23.369	21.131	22.038	22.191	25.701	29.772	25.082	27.277	28.117	27.950					
1993	0.093	0.593	2.634	6.899	10.694	13.916	16.202	22.547	23.532	24.999	23.415	19.967	21.661	21.185	33.498	17.201						
1994	0.485	0.421	4.101	4.233	8.432	13.009	12.217	12.689	18.077	23.189	16.618	19.154	18.393	21.562	20.624							
1995	0.000	0.000	1.071	3.297	3.666	8.431	14.545	15.525	14.561	16.809	16.951	19.244	25.111	16.107								
1996	0.000	0.000	1.580	2.484	6.192	11.138	10.080	16.307	17.064	13.233	16.729	21.690	20.932									
1997	0.000	0.952	2.366	7.222	7.243	15.491	18.117	12.504	18.839	16.599	22.331	25.883										
1998	0.000	1.186	10.309	7.103	8.295	10.986	12.547	16.810	20.954	25.918	20.295											
1999	0.000	2.394	3.906	4.268	5.227	10.892	16.559	13.474	22.019	29.367												
2000	0.000	0.218	6.043	6.642	10.972	16.246	14.913	21.221	18.029													
2001	0.129	1.094	2.704	6.843	10.659	10.363	9.114	12.952														
2002	0.137	2.198	6.508	9.724	6.024	8.699	12.190															
2003	0.000	0.676	3.931	9.044	13.299	7.332																
2004	0.000	1.354	4.602	9.192	11.619																	
2005	0.098	2.654	6.311	3.447																		
2006	0.126	0.232	0.594																			
2007	0.019	0.496																				
2008	0.000																					
Avg Last 5	0.049	1.082	4.389	7.650	10.514	10.707	13.065	15.392	19.381	20.385	18.585	21.188	23.174	21.465	25.313	23.594	25.142	24.742	23.640	22.984	19.884	
Avg Last 3	0.048	1.127	3.836	7.228	10.314	8.798	12.073	15.883	20.334	23.961	19.785	22.272	21.479	19.618	27.133	23.110	25.694	25.374	24.266	24.293	20.687	
Selected	0.049	1.082	4.389	7.650	10.514	10.707	13.065	15.392	19.381	20.385	18.585	21.188	23.174	21.465	25.313	23.594	25.142	24.742	23.640	22.984	19.884	
CV% Last5	121.8%	89.8%	54.4%	33.9%	25.8%	31.8%	21.7%	23.9%	10.6%	33.8%	14.0%	13.3%	19.0%	15.7%	20.5%	16.9%	8.2%	14.2%	11.1%	11.0%	10.1%	

Accident Year	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42
1967				20.209	21.673	18.259	17.510	18.078	16.351	16.479	15.288	14.573	13.348	12.641	11.217	10.442	9.243	8.675	8.105	7.598	6.639
1968			20.675	23.541	20.074	18.960	18.607	17.472	16.999	16.295	15.472	14.445	12.897	11.275	11.020	9.687	8.534	7.699	7.009	6.355	
1969		20.048	22.827	19.189	18.382	17.639	16.362	16.737	15.719	14.445	14.296	12.825	11.667	11.337	9.724	8.973	8.559	7.797	6.911		
1970	20.839	22.294	20.396	18.710	18.397	16.950	17.701	15.097	15.111	14.680	12.851	12.263	11.404	9.922	9.226	8.390	7.671	7.015			
1971	22.347	21.569	18.074	18.591	17.653	17.447	17.273	15.760	15.950	14.792	12.696	11.916	10.985	10.242	9.004	8.480	7.607				
1972	23.152	18.728	20.416	19.424	19.270	18.309	17.737	16.973	15.481	14.837	14.239	12.528	11.770	10.796	9.653	8.698					
1973	20.786	20.689	20.090	20.039	18.306	18.048	19.619	16.191	15.259	14.724	13.032	11.949	11.234	10.536	9.611						
1974	22.984	21.682	22.301	21.383	20.505	20.336	18.414	18.187	16.228	13.407	13.122	12.201	12.220	11.332							
1975	22.161	21.308	22.092	21.048	20.761	17.119	16.453	16.115	14.135	13.921	12.941	12.134	11.672								
1976	21.905	21.241	20.472	20.212	19.290	16.966	15.718	14.460	13.159	13.836	12.899	11.540									
1977	21.356	19.888	19.852	19.074	18.255	17.677	14.951	15.552	14.903	15.051	12.762										
1978	20.099	20.285	18.136	17.918	17.093	15.211	14.179	14.601	14.019	12.445											
1979	19.757	18.455	18.219	16.289	15.786	15.103	13.724	15.015	14.996												
1980	21.184	19.135	18.529	16.680	15.557	14.986	15.071	13.539													
1981	17.830	16.900	16.073	15.230	14.820	14.692	13.084														
1982	17.452	17.901	16.338	14.905	16.023	13.408															
1983	16.317	16.989	16.012	16.872	13.046																
1984	18.695	17.741	16.751	15.172																	
1985	19.586	20.588	18.112																		
1986	20.452	17.160																			
1987	22.903																				
1988																					
1989																					
1990																					
Avg Last 5	19.591	18.076	16.657	15.772	15.047	14.680	14.202	14.633	14.243	13.732	12.951	12.071	11.576	10.566	9.443	8.846	8.323	#N/A	#N/A	#N/A	#N/A
Avg Last 3	20.980	18.496	16.958	15.650	14.630	14.362	13.960	14.385	14.640	13.777	12.867	11.958	11.708	10.888	9.422	8.523	7.946	7.504	7.342	#N/A	#N/A
Selected	19.591	18.076	16.657	15.772	15.047	14.680	14.202	14.633	14.243	13.732	12.951	12.071	11.576	10.566	9.443	8.846	7.946	7.504	7.557	7.598	7.218
CV% Last5	12.3%	8.1%	5.2%	5.9%	8.0%	5.0%	5.9%	5.1%	5.3%	6.9%	1.1%	3.0%	4.2%	5.1%	3.3%	5.9%	8.2%	#N/A	#N/A	#N/A	#N/A

Ohio Bureau of Workers' Compensation  
Ohio Bureau of Workers' Compensation  
Disabled Workers' Relief Fund-Private Employers (PA)  
Composite Factors

Accident																					Ult. PTD Claim Count	
<u>Year</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>	<u>10</u>	<u>11</u>	<u>12</u>	<u>13</u>	<u>14</u>	<u>15</u>	<u>16</u>	<u>17</u>	<u>18</u>	<u>19</u>	<u>20</u>	<u>21</u>	
1967																						
↓																						
1980												67	77	87	114	107	115	127	135	140	150	1,621
1981											44	50	60	85	77	84	95	102	106	115	129	1,430
1982											38	42	48	65	58	65	75	82	86	95	108	1,378
1983												33	37	42	48	51	53	57	62	66	74	1,290
1984												30	34	38	49	47	51	57	60	61	66	1,376
1985												31	34	38	45	47	51	57	62	64	67	1,456
1986												27	29	33	38	41	44	49	53	56	61	1,329
1987												23	25	28	34	35	38	42	46	48	52	1,247
1988												18	20	23	30	28	31	35	38	40	44	1,223
1989												18	20	22	25	27	30	34	36	38	42	1,209
1990												18	19	21	24	25	27	31	33	35	38	1,203
1991												14	15	16	19	19	20	23	24	26	28	995
1992												11	12	14	13	14	16	17	18	20	23	859
1993												12	11	13	14	15	16	17	19	21	24	795
1994												13	15	15	16	17	18	19	22	24	25	818
1995												14	14	15	15	16	17	19	21	22	24	789
1996												14	15	15	15	16	18	20	21	22	24	789
1997												13	13	14	14	16	17	18	19	21	25	827
1998												13	14	14	16	16	17	18	20	24	26	921
1999												15	16	17	18	18	19	20	23	25	29	931
2000												17	18	19	19	20	21	24	25	29		1,034
2001												19	20	21	21	22	24	25	28			957
2002												18	19	19	20	22	23	25				961
2003												17	18	18	20	21	22					917
2004												17	18	19	20	21						936
2005												17	18	19	21							912
2006												19	20	21								942
2007												20	21									945
2008												21										954
Accident																						
<u>Year</u>	<u>22</u>	<u>23</u>	<u>24</u>	<u>25</u>	<u>26</u>	<u>27</u>	<u>28</u>	<u>29</u>	<u>30</u>	<u>31</u>	<u>32</u>	<u>33</u>	<u>34</u>	<u>35</u>	<u>36</u>	<u>37</u>	<u>38</u>	<u>39</u>	<u>40</u>	<u>41</u>	<u>42</u>	
1967																						
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Ohio Bureau of Workers' Compensation  
Ohio Bureau of Workers' Compensation  
Disabled Workers' Relief Fund-Private Employers (PA)  
Paid Losses (in thousands) - Evaluation in Years

Accident Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	
1967																						
1980												1,423	1,639	1,916	2,162	2,359	2,497	2,845	3,186	2,971	3,123	
1981											986	1,131	1,235	1,464	1,680	1,807	2,014	2,221	2,277	2,227	2,187	
1982										749	845	946	1,108	1,465	1,631	1,739	2,013	2,037	2,147	2,195	2,372	
1983									511	698	784	928	1,173	1,266	1,480	1,692	1,905	1,942	1,894	2,001	1,793	
1984								481	602	695	829	1,012	1,261	1,427	1,401	1,763	1,953	1,979	2,031	1,943	1,872	
1985							402	503	536	732	1,004	1,139	1,372	1,378	1,895	1,691	1,994	2,097	2,009	1,951	1,975	
1986						214	323	383	497	718	873	991	1,114	1,431	1,675	1,640	1,823	1,863	1,731	1,863	1,986	
1987					61	133	206	302	541	862	1,078	1,079	1,138	1,416	1,574	1,441	1,993	1,668	1,702	2,115	2,287	
1988				49	77	114	227	435	599	721	947	887	1,329	1,363	1,369	1,499	1,353	1,423	1,664	1,964	2,066	
1989			5	31	66	114	261	510	583	720	1,072	1,258	1,211	1,365	1,458	1,483	1,636	1,932	2,138	2,494		
1990		8	8	19	114	168	283	381	551	632	824	939	1,086	1,155	1,226	1,395	1,616	1,989	1,913			
1991	0	0	3	8	88	250	252	443	467	774	709	898	981	943	999	1,276	1,371	1,197				
1992	0	0	4	70	159	214	254	425	424	512	571	696	871	816	1,076	1,182	1,336					
1993	1	7	34	95	163	228	277	421	505	590	580	534	641	757	1,276	754						
1994	6	6	63	69	146	233	238	280	436	586	451	573	661	824	905							
1995	0	0	16	51	58	145	283	330	324	402	447	611	849	628								
1996	0	0	24	38	101	201	198	335	375	320	486	671	748									
1997	0	13	32	103	113	262	320	236	393	419	603	814										
1998	0	16	149	111	136	187	228	335	504	666	609											
1999	0	37	65	75	94	202	328	315	548	844												
2000	0	4	115	129	223	345	359	540	526													
2001	3	22	56	145	237	250	227	361														
2002	3	41	124	194	131	196	301															
2003	0	12	72	183	276	164																
2004	0	24	88	182	247																	
2005	2	49	120	71																		
2006	2	5	12																			
2007	0	10																				
2008	0																					
Accident Year	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	
1967				5,996	6,672	5,852	5,806	6,206	5,771	6,055	5,760	5,570	5,261	5,212	4,769	4,509	4,087	3,962	3,930	3,761	3,441	
1968			6,455	7,635	6,788	6,843	6,754	6,527	6,619	6,514	6,276	6,047	5,653	5,101	5,065	4,562	4,154	3,985	3,705	3,521		
1969		6,501	7,690	6,742	6,705	6,655	6,353	6,775	6,534	6,098	6,228	5,853	5,495	5,426	4,768	4,549	4,614	4,292	3,989			
1970	6,237	6,933	6,615	6,278	6,408	6,077	6,616	5,794	5,890	5,905	5,415	5,334	5,040	4,493	4,319	4,177	3,900	3,740				
1971	6,561	6,614	5,913	6,136	6,002	6,192	6,299	5,839	6,104	5,939	5,265	5,023	4,747	4,579	4,287	4,125	3,884					
1972	6,998	6,343	6,682	6,563	6,818	6,669	6,571	6,509	6,247	6,197	6,051	5,466	5,323	5,217	4,771	4,523						
1973	6,471	6,498	6,522	6,822	6,422	6,443	7,257	6,312	6,162	6,053	5,504	5,236	5,269	5,056	4,857							
1974	6,449	6,325	6,877	6,828	6,681	6,903	6,637	6,825	6,214	5,293	5,400	5,417	5,566	5,466								
1975	5,162	5,261	5,657	5,504	5,666	4,973	4,984	4,985	4,513	4,640	4,665	4,491	4,583									
1976	4,859	4,906	4,839	5,008	5,118	4,711	4,464	4,251	4,052	4,635	4,445	4,236										
1977	4,367	4,169	4,375	4,520	4,540	4,503	3,949	4,313	4,515	4,697	4,254											
1978	3,887	4,143	4,008	4,171	4,083	3,777	3,709	4,197	4,158	3,958												
1979	3,635	3,709	3,880	3,570	3,611	3,659	3,686	4,172	4,494													
1980	3,509	3,378	3,376	3,185	3,163	3,406	3,553	3,461														
1981	2,466	2,422	2,427	2,466	2,713	2,799	2,722															
1982	2,127	2,315	2,284	2,387	2,682	2,471																
1983	1,741	1,979	2,171	2,401	2,063																	
1984	2,086	2,340	2,330	2,367																		
1985	2,474	2,757	2,749																			
1986	2,340	2,243																				
1987	2,608																					
1988																						
1989																						
1990																						

Audit as of June 30, 2008

Ohio Bureau of Workers' Compensation

**Ohio Bureau of Workers' Compensation  
Disabled Workers' Relief Fund-Private Employers (PA)  
Calculation of Index Factor**

Accident Year	Ultimate PTD Cln Counts	Calendar Year Composite Factor																							
		2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1967	1,911	412	425	432	442	457	485	495	518	543	568	594	622	650	680	711	743	776	811	847	885	924	964	1,006	1,050
1968	2,085	438	452	460	471	487	518	529	554	581	608	637	667	698	730	764	799	836	873	913	954	996	1,041	1,087	1,134
1969	2,177	456	471	479	490	507	539	551	577	605	634	664	695	728	761	797	833	871	911	952	994	1,039	1,085	1,133	1,183
1970	2,012	421	435	442	453	468	498	508	533	559	585	613	642	672	703	736	770	805	841	879	919	960	1,002	1,047	1,093
1971	1,964	401	415	422	432	447	476	486	511	536	562	589	617	646	677	708	741	776	811	848	887	927	969	1,012	1,057
1972	2,097	404	418	425	436	452	483	494	520	547	575	603	634	665	697	731	766	803	841	881	922	965	1,009	1,055	1,104
1973	2,082	390	404	411	422	438	469	480	505	532	560	588	618	649	682	715	750	786	824	864	904	947	991	1,037	1,085
1974	2,196	360	375	383	395	411	444	455	482	510	540	570	601	634	668	704	740	779	819	860	903	948	995	1,043	1,094
1975	1,840	291	303	309	319	333	360	370	393	416	441	466	492	520	548	578	609	641	674	709	745	783	822	863	905
1976	1,833	265	278	284	294	308	335	345	367	390	415	440	466	494	522	552	582	614	648	682	718	756	795	835	877
1977	1,735	237	249	255	264	277	303	312	333	355	378	402	427	453	480	508	537	567	599	632	666	701	738	776	816
1978	1,748	221	233	239	248	262	287	297	318	340	364	388	413	439	466	494	523	554	586	619	653	689	726	764	805
1979	1,777	201	213	219	229	242	269	278	300	322	346	370	396	422	450	479	509	540	572	605	640	677	714	754	794
1980	1,621	166	177	182	191	203	227	236	256	276	298	320	343	368	393	419	446	474	504	534	566	599	634	670	707
1981	1,430	129	138	143	151	162	183	191	208	226	245	265	286	307	329	352	376	401	427	454	482	511	542	573	606
1982	1,378	108	117	122	129	140	160	167	184	202	220	239	259	279	301	323	346	370	395	421	448	476	506	536	568
1983	1,290	87	95	100	107	116	136	142	158	175	192	210	228	247	267	288	310	332	356	380	405	432	459	488	517
1984	1,376	80	89	94	101	112	132	139	156	174	192	211	230	251	272	295	318	342	367	393	420	448	477	507	539
1985	1,456	73	81	86	94	105	126	134	152	170	190	210	231	252	275	298	323	348	375	402	431	460	491	524	557
1986	1,329	65	69	71	78	88	107	114	131	148	165	184	203	222	243	265	287	310	334	359	385	412	441	470	501
1987	1,247	59	62	63	66	74	92	99	114	130	146	164	181	200	219	240	260	282	305	328	353	378	405	432	461
1988	1,223	50	55	58	60	64	80	86	101	117	133	150	168	186	205	225	245	266	289	312	336	361	387	414	442
1989	1,209	48	53	55	59	63	71	77	92	107	123	140	157	175	194	214	234	255	277	300	323	348	374	401	428
1990	1,203	44	48	50	54	59	67	69	79	94	110	127	144	162	181	200	220	241	263	286	310	334	360	386	414
1991	995	32	36	37	40	45	53	55	60	71	84	98	112	127	143	159	175	193	211	230	249	269	291	313	335
1992	859	23	26	27	29	33	39	42	48	52	63	75	87	100	113	127	141	156	172	188	205	223	241	260	279
1993	795	21	24	25	27	30	36	38	44	50	54	59	69	81	94	107	121	135	150	165	182	200	217	234	253
1994	818	22	24	25	27	30	36	38	44	50	54	59	69	81	94	107	121	135	150	165	182	200	217	234	253
1995	789	19	21	22	24	26	32	34	39	45	50	54	59	69	81	94	107	121	135	150	165	182	200	217	234
1996	789	18	20	21	22	24	29	31	36	41	47	52	57	64	76	89	102	116	130	145	161	177	194	211	229
1997	827	16	17	18	19	21	25	27	31	37	42	49	55	60	71	84	98	113	128	143	160	176	194	212	231
1998	921	16	16	17	18	20	24	26	30	35	41	48	55	63	68	81	97	113	130	147	165	184	203	224	245
1999	931	17	18	18	19	20	23	25	29	33	39	45	52	60	67	73	86	102	119	136	155	174	193	214	235
2000	1,034	18	19	19	20	21	24	25	29	34	39	45	53	61	70	78	85	100	119	138	158	179	201	224	248
2001	957	19	20	21	21	22	24	25	28	32	36	42	48	56	64	73	79	86	98	117	135	155	175	196	218
2002	961	18	18	19	19	20	22	23	25	28	32	37	43	50	58	66	76	82	90	108	127	146	167	188	210
2003	917	17	17	17	18	18	20	21	22	25	28	33	38	44	51	59	68	76	82	93	111	130	150	170	191
2004	936	16	16	16	17	18	19	20	21	23	26	30	34	40	46	54	62	72	80	87	102	121	141	162	183
2005	912	16	16	17	18	19	20	21	22	24	28	32	37	42	49	57	66	76	82	91	109	129	149	170	191
2006	942	16	16	17	18	19	20	21	22	23	24	27	30	35	40	47	54	63	72	83	89	99	119	140	162
2007	945	16	16	17	18	19	20	21	22	23	24	25	28	32	37	43	50	57	66	76	87	94	105	126	147
2008	954	16	16	17	18	19	20	21	22	23	25	25	27	30	34	40	46	53	62	71	82	92	99	115	136

Notes: Composite factors equal the ultimate PA PTD claim counts times the average DWRF benefit divided by 1,000. PTD claim counts are as of 12/31/00.

**Ohio Bureau of Workers' Compensation  
Disabled Workers' Relief Fund-Public Employers (PE)  
Calculation of Unpaid Loss  
(Dollars are in Thousands)**

Accident Year	Unpaid Loss Undisc.	Unpaid Loss Disc.	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023 and Subsequent
Prior to 1967	6,326	5,060															
1967	1,766	1,446	299	262	226	193	162	135	112	91	73	58	44	34	25	18	34
1968	2,332	1,891	373	331	290	250	214	180	150	125	102	81	64	49	37	28	58
1969	3,186	2,558	482	433	385	336	290	248	209	174	144	118	94	74	57	43	99
1970	4,284	3,406	611	556	500	444	388	335	285	240	201	166	136	108	85	66	164
1971	4,686	3,684	627	578	526	473	420	367	317	271	228	190	158	129	103	81	218
1972	5,423	4,211	678	631	582	531	478	425	372	322	275	232	194	161	131	105	306
1973	7,139	5,477	837	786	732	676	616	556	494	433	374	320	270	226	187	153	479
1974	7,545	5,700	815	776	731	684	633	580	524	467	411	356	305	258	216	180	610
1975	9,808	7,308	989	950	905	854	799	740	677	613	547	480	417	357	302	253	926
1976	13,437	9,856	1,254	1,217	1,171	1,117	1,056	990	919	842	763	682	600	521	446	378	1,482
1977	8,856	6,395	768	751	730	703	671	635	596	553	507	460	411	362	314	270	1,125
1978	10,818	7,683	866	856	839	817	788	753	713	670	622	571	518	464	408	355	1,578
1979	12,414	8,654	910	909	901	886	863	834	799	758	713	663	610	554	496	437	2,079
1980	12,963	8,868	872	879	879	873	859	839	811	778	739	695	648	596	542	485	2,469
1981	13,528	9,067	830	844	852	854	850	838	819	794	762	725	683	637	586	533	2,920
1982	11,468	7,524	638	656	669	677	680	678	669	655	636	611	581	548	512	472	2,786
1983	16,497	10,585	733	767	795	819	837	849	855	854	844	827	804	774	737	701	4,478
1984	15,993	10,035	733	767	795	819	837	849	855	854	844	827	804	774	737	701	4,478
1985	15,666	9,602	648	686	718	745	768	785	797	802	801	793	777	755	727	696	4,801
1986	16,845	10,097	635	678	717	749	775	798	815	826	831	829	820	803	780	750	5,170
1987	11,809	6,911	401	433	462	488	509	527	542	553	560	563	562	555	543	527	6,038
1988	13,209	7,533	400	437	472	503	530	553	572	588	600	608	611	609	601	589	5,536
1989	17,666	9,816	470	528	576	620	659	694	723	747	767	782	791	795	792	782	7,939
1990	13,352	7,197	303	346	389	424	457	486	512	534	551	567	578	584	587	585	6,449
1991	12,005	6,290	236	274	311	348	378	406	432	454	472	487	500	509	515	517	6,165
1992	11,801	5,973	191	226	263	299	335	365	392	416	438	456	471	484	493	498	6,475
1993	11,148	5,479	173	184	217	250	283	316	343	368	390	409	425	438	450	458	6,445
1994	11,025	5,258	166	174	186	214	246	278	310	335	359	380	399	414	427	438	6,698
1995	7,600	3,511	95	111	118	129	150	172	193	214	231	247	261	273	283	291	4,833
1996	6,322	2,820	64	79	92	97	107	125	142	160	177	191	204	215	225	233	4,212
1997	11,698	5,009	86	111	138	162	172	200	232	264	296	327	353	376	397	415	8,170
1998	13,118	5,384	81	93	120	150	179	189	221	257	293	329	364	393	419	442	9,590
1999	16,433	6,492	90	106	121	155	193	227	240	275	320	365	409	453	488	521	12,470
2000	17,980	6,818	76	99	116	133	171	212	248	263	302	350	399	447	494	532	14,139
2001	15,027	5,500	53	70	91	106	120	153	189	214	228	255	294	334	373	412	12,137
2002	18,539	6,525	92	62	83	108	127	144	184	227	257	275	324	371	419	466	15,399
2003	20,574	6,938	24	103	70	93	121	142	162	207	250	284	317	369	421	473	17,539
2004	21,532	6,929	14	25	106	72	96	126	148	168	215	258	294	338	392	446	18,835
2005	23,592	7,277	8	15	28	119	81	109	142	166	189	242	282	327	385	443	21,056
2006	23,567	6,945	10	8	16	29	121	82	111	144	169	191	244	283	330	388	21,440
2007	24,467	6,882	7	10	9	16	30	127	86	116	151	177	200	253	295	346	22,642
2008	25,719	6,911	0	7	11	9	17	32	135	92	124	161	189	213	265	310	24,154
Total	549,161	277,505	17,736	17,910	18,027	18,110	18,152	18,155	18,117	17,944	17,806	17,630	17,437	17,238	17,039	16,810	294,724

Discount = 5.00%

-Note: Projected payments for accident year 2008 are for the full accident year.

Ohio Bureau of Workers' Compensation  
Ohio Bureau of Workers' Compensation  
Disabled Workers' Relief Fund-Public Employers (PE)  
Loss Development Factors - Evaluation in Years

Accident Year	1-2	2-3	3-4	4-5	5-6	6-7	7-8	8-9	9-10	10-11	11-12	12-13	13-14	14-15	15-16	16-17	17-18	18-19	19-20	20-21	21-22	
1967																						
1980													0.836	0.859	1.243	1.019	0.978	0.974	1.045	1.041	0.895	
1981												0.838	0.870	1.185	1.137	1.008	0.875	1.042	1.026	0.896	1.043	
1982											1.029	0.737	1.388	1.016	0.949	0.950	1.011	1.016	0.760	0.974	1.062	
1983										0.951	0.909	1.250	1.025	1.205	1.094	0.832	1.047	1.014	0.909	0.901	0.908	
1984									1.129	0.868	1.356	1.233	0.968	1.068	1.271	0.890	0.880	0.838	1.088	0.803	0.902	
1985								1.004	1.106	1.427	0.969	1.040	1.185	1.087	0.986	0.919	1.076	1.073	0.771	0.855	0.980	
1986							1.271	1.023	2.636	0.954	1.089	1.003	1.055	1.072	1.113	0.942	1.062	0.868	1.012	0.936	1.070	
1987						1.110	1.501	1.724	1.833	1.008	1.010	1.286	1.187	0.780	1.043	1.046	0.990	0.999	1.016	0.812	0.946	
1988					6.954	0.839	1.901	1.700	0.994	1.106	1.365	1.445	0.742	0.985	1.100	0.969	1.046	0.917	0.941	0.962		
1989				3.844	26.478	2.349	1.350	1.231	1.367	1.000	1.155	1.515	0.663	1.074	1.067	0.889	1.160	1.036	1.124			
1990			1.683	1.022	6.075	0.696	1.276	1.064	1.194	1.029	0.925	1.148	1.179	1.180	0.874	1.150	0.944	0.907				
1991		#DIV/0!	#DIV/0!	1.668	1.481	0.588	1.326	1.743	1.190	1.086	0.951	0.775	1.107	1.156	1.261	1.001	1.055					
1992	#DIV/0!	#DIV/0!	1.480	10.814	0.585	3.749	0.522	1.394	1.213	0.983	1.180	0.788	1.034	1.203	0.834	1.016						
1993	#DIV/0!	#DIV/0!	#DIV/0!	203.714	2.157	1.746	0.914	0.592	1.100	1.792	0.509	1.220	1.317	0.872	0.849							
1994	#DIV/0!	0.881	16.943	0.436	1.927	0.923	0.873	1.026	2.124	1.032	0.918	1.059	1.008	0.982								
1995	#DIV/0!	#DIV/0!	0.233	1.131	0.926	2.564	0.855	1.367	1.911	0.864	1.000	1.399	1.033									
1996	#DIV/0!	#DIV/0!	#DIV/0!	0.954	2.514	4.249	3.802	0.146	3.141	0.783	1.379	0.654										
1997	#DIV/0!	16.608	0.958	4.819	1.139	1.189	0.852	1.453	1.094	1.112	0.990											
1998	#DIV/0!	#DIV/0!	#DIV/0!	0.086	1.492	2.649	3.860	0.900	1.039	1.636												
1999	#DIV/0!	#DIV/0!	5.859	1.134	1.686	1.557	1.735	1.352	1.209													
2000	#DIV/0!	#DIV/0!	#DIV/0!	16.132	1.433	1.594	2.470	0.642														
2001	#DIV/0!	#DIV/0!	#DIV/0!	1.156	10.747	2.145	10.629															
2002	#DIV/0!	#DIV/0!	1.085	1.653	3.304	1.572																
2003	#DIV/0!	#DIV/0!	0.386	1.028	1.086																	
2004	#DIV/0!	#DIV/0!	#DIV/0!	0.846																		
2005	#DIV/0!	#DIV/0!	2.608																			
2006	#DIV/0!	#DIV/0!																				
2007	#DIV/0!																					
2008																						
Avg Last 6	#DIV/0!	#DIV/0!	#DIV/0!	3.658	3.291	1.784	3.891	0.977	1.753	1.203	0.996	0.982	1.113	1.078	0.998	1.012	1.043	0.967	0.992	0.878	0.978	
Avg Last 3	#DIV/0!	#DIV/0!	#DIV/0!	1.176	5.046	1.770	4.945	0.965	1.114	1.177	1.123	1.037	1.119	1.019	0.981	1.056	1.053	0.953	1.027	0.903	0.998	
P(Living)	0.991	0.990	0.989	0.988	0.986	0.985	0.984	0.983	0.981	0.980	0.978	0.977	0.975	0.974	0.972	0.970	0.969	0.967	0.966	0.964	0.963	
Selected	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	0.982	1.113	1.078	1.050	0.977	0.977	0.977	0.977	0.977	0.977	
CV%Last5	#DIV/0!	#DIV/0!	#DIV/0!	160.9%	111.1%	25.5%	100.1%	59.5%	53.0%	30.8%	32.3%	29.8%	11.5%	13.4%	18.9%	9.4%	7.8%	7.3%	13.4%	8.3%	7.1%	

Accident Year	22-23	23-24	24-25	25-26	26-27	27-28	28-29	29-30	30-31	31-32	32-33	33-34	34-35	35-36	36-37	37-38	38-39	39-40	40-41	41-42	42-UII	
1967																						
1968				0.951	0.928	0.971	0.961	1.083	0.742	1.113	0.765	0.910	0.971	1.003	0.867	0.855	0.890	0.940	0.891			
1969			0.916	0.964	0.960	0.960	0.988	1.052	0.737	0.944	0.960	0.957	0.907	0.978	0.840	1.011	0.852	0.841				
1970		0.918	1.025	0.908	0.945	0.948	0.974	0.899	0.928	0.899	0.933	1.011	0.837	0.953	0.892	1.012	0.836					
1971	0.903	0.960	0.999	0.987	0.976	0.882	0.936	0.983	0.842	0.960	0.932	0.863	0.825	0.942	0.888	0.915						
1972	0.886	1.047	0.946	0.955	0.960	1.017	0.862	0.998	0.915	0.986	0.769	0.896	1.021	0.813	0.908							
1973	1.081	0.954	0.899	0.974	0.985	0.826	1.049	0.843	0.976	0.853	0.923	0.924	1.150	0.751								
1974	0.948	0.923	1.049	0.992	0.842	0.928	0.921	0.923	0.852	0.918	0.992	0.868	0.983									
1975	0.942	0.957	1.206	0.793	1.139	0.733	0.964	0.861	1.005	0.939	0.837	1.050										
1976	0.921	1.013	0.983	0.898	0.938	1.006	0.888	0.874	0.945	0.954	1.012											
1977	1.036	0.940	0.996	0.786	0.924	0.944	0.939	0.921	0.832	0.896												
1978	0.916	0.903	0.977	1.045	0.876	0.873	0.927	1.009	0.830													
1979	0.939	1.044	0.888	0.896	0.954	0.974	1.068	0.890														
1980	0.876	0.945	0.840	0.964	0.926	1.013	0.987															
1981	0.951	0.942	0.945	1.041	1.068	0.752																
1982	0.871	0.940	0.930	0.892	0.934																	
1983	0.964	0.894	1.061	1.101																		
1984	1.017	0.851	1.111																			
1985	1.036	0.883																				
1986	0.926																					
1987																						
1988																						
1989																						
1990																						
Avg Last 6	0.961	0.909	0.962	0.990	0.947	0.927	0.962	0.913	0.907	0.924	0.911	0.936	0.954	0.907	0.921	0.911	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Avg Last 3	0.993	0.876	1.034	1.011	0.976	0.913	0.994	0.940	0.869	0.930	0.947	0.948	1.051	0.835	0.896	0.979	0.859	0.902	#N/A	#N/A	#N/A	#N/A
P(Living)	0.960	0.958	0.954	0.952	0.946	0.943	0.942	0.938	0.935	0.931	0.926	0.919	0.914	0.907	0.900	0.893	0.886	0.878	0.868	0.859	0.848	0.848
Selected	0.960	0.958	0.954	0.952	0.946	0.943	0.942	0.938	0.935	0.931	0.926	0.919	0.914	0.907	0.900	0.893	0.886	0.878	0.868	0.859	0.848	0.848
CV%Last5	7.0%	4.3%	11.1%	9.3%	7.5%	11.3%	7.2%	6.5%	8.8%	4.3%	11.4%	8.3%	14.1%	11.2%	3.0%	11.7%	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A

Ohio Bureau of Workers' Compensation  
Ohio Bureau of Workers' Compensation  
Disabled Workers' Relief Fund-Public Employers (PE)  
Indexed Paid Losses  
(# of weeks of DWRF per ultimate PTD claim counts)

Accident Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	
1967																						
1980												22.604	28.016	23.432	20.118	25.000	25.484	24.912	24.257	25.340	26.370	
1981										21.708	25.296	21.207	18.450	21.868	24.857	25.054	21.912	22.839	23.441	21.014		
1982									19.026	28.431	29.269	21.566	29.936	30.404	28.854	27.408	27.712	28.143	21.403	20.848		
1983								11.422	18.895	17.962	16.331	20.422	20.933	25.222	27.584	22.956	24.035	24.368	22.141	19.949		
1984								14.507	17.354	19.590	17.003	23.049	28.419	27.510	29.389	37.348	33.230	29.245	24.507	26.670	21.412	
1985							10.004	14.903	14.963	16.551	23.617	22.878	23.797	28.202	30.649	30.215	27.760	29.864	32.040	24.698	21.117	
1986						1.696	5.249	6.669	6.821	17.978	17.155	18.683	18.736	19.774	21.188	23.590	22.232	23.617	20.503	20.744	19.415	
1987					2.611	3.029	3.363	5.048	8.703	15.954	16.089	16.246	20.888	24.785	19.339	20.171	21.105	20.898	20.877	21.215	17.224	
1988				0.000	0.669	4.650	3.901	7.416	12.607	12.535	13.866	18.921	27.336	20.292	19.979	21.980	21.303	22.287	20.432	19.227	18.489	
1989			0.021	0.027	0.103	2.732	6.419	8.664	10.663	14.575	14.569	16.820	25.481	16.893	18.140	19.364	17.215	19.976	20.694	23.269		
1990		0.000	1.170	1.970	2.012	12.223	8.507	10.856	11.555	13.795	14.195	13.133	15.080	17.785	20.986	18.344	21.097	19.915	18.068			
1991	0.000	0.000	0.000	3.276	5.464	8.094	4.762	6.313	11.004	13.091	14.217	13.515	10.471	11.593	13.397	16.891	16.913	17.847				
1992	0.000	0.000	0.671	0.993	10.735	6.284	23.560	12.309	17.154	20.814	20.457	24.139	19.019	19.658	23.650	19.734	20.049					
1993	0.000	0.000	0.000	0.038	7.768	16.752	29.249	26.742	15.821	17.401	31.177	15.880	19.367	25.497	22.237	18.886						
1994	0.000	0.761	0.670	11.357	4.953	9.545	8.806	7.685	7.881	16.736	17.275	15.853	16.783	16.918	16.619							
1995	0.000	0.000	6.507	1.515	1.714	1.588	4.071	3.480	4.756	9.086	7.854	7.854	10.988	11.355								
1996	0.000	0.000	0.000	0.649	0.619	1.557	6.613	25.142	3.676	11.544	9.042	12.473	8.158									
1997	0.000	0.077	1.285	1.231	5.931	6.754	8.030	6.838	9.935	10.865	12.082	11.958										
1998	0.000	0.000	0.000	8.444	0.727	1.084	2.871	11.083	9.979	10.367	16.963											
1999	0.000	0.000	0.293	1.719	1.949	3.286	5.115	8.877	11.997	14.499												
2000	0.000	0.000	0.000	0.221	3.568	5.114	8.149	20.130	12.923													
2001	0.000	0.000	0.000	0.126	0.146	1.568	3.364	35.752														
2002	0.000	0.000	0.311	0.337	0.558	1.843	2.896															
2003	0.000	0.000	4.645	1.795	1.845	2.005																
2004	0.000	0.000	0.000	2.315	1.960																	
2005	0.000	0.000	2.200	5.736																		
2006	0.000	0.000	0.000																			
2007	0.000	0.000																				
2008	0.000																					
Avg Last 5	0.000	0.000	1.431	2.062	1.615	2.763	4.479	16.536	9.702	11.272	12.643	12.804	14.863	17.004	19.378	18.644	19.315	20.184	20.115	21.831	19.531	
Avg Last 3	0.000	0.000	0.733	3.282	1.454	1.805	4.803	21.586	11.633	11.911	12.695	10.762	11.976	17.924	20.835	18.504	19.353	19.246	19.731	21.237	18.376	
Selected	0.000	0.047	1.431	2.062	1.615	2.763	4.479	16.536	9.702	11.272	12.643	12.804	14.863	17.004	19.378	18.644	19.315	20.184	20.115	21.831	19.531	
CV% Last5	#DIV/0!	#DIV/0!	140.9%	109.4%	83.4%	53.2%	50.2%	71.8%	37.2%	17.9%	34.6%	25.9%	33.8%	34.8%	22.0%	6.0%	10.9%	8.0%	5.8%	9.9%	9.0%	

Accident Year	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42
1967				21.014	21.090	19.640	17.854	16.712	15.567	14.454	13.879	14.114	11.137	11.354	8.820	9.954	7.590	7.330	6.785	7.412	5.269
1968			23.793	21.250	20.209	18.752	18.213	17.502	18.948	14.064	15.660	11.986	10.910	10.597	10.626	9.210	7.870	7.003	6.586	5.868	
1969		25.830	23.143	21.196	20.430	19.611	18.825	18.602	19.561	14.419	13.610	13.062	12.498	11.337	11.088	9.312	9.411	8.015	6.740		
1970	24.307	22.878	21.010	21.533	19.552	18.475	17.518	17.057	15.328	14.223	12.783	11.927	12.054	10.091	9.621	8.584	8.685	7.260			
1971	24.208	21.857	20.987	20.960	20.681	20.192	17.818	16.686	16.406	13.816	13.264	12.365	10.676	8.803	8.293	7.365	6.741				
1972	21.651	19.186	20.080	18.997	18.148	17.427	17.719	15.265	15.238	13.937	13.744	10.563	9.467	9.666	7.858	7.136					
1973	20.947	22.642	21.610	19.429	18.933	18.643	15.400	16.154	13.616	13.285	11.338	10.460	9.669	11.115	8.344						
1974	22.669	21.501	19.855	20.836	20.665	17.408	16.160	14.885	13.744	11.714	10.748	10.659	9.253	9.092							
1975	23.652	22.288	21.321	25.719	20.395	23.229	17.033	16.427	14.145	14.218	13.349	11.171	11.734								
1976	28.407	26.149	26.487	26.049	23.385	21.935	22.058	19.577	17.112	16.173	15.430	15.615									
1977	21.817	22.613	21.262	21.178	16.644	15.373	14.514	13.633	12.561	10.451	9.367										
1978	25.225	23.098	20.857	20.378	21.290	18.646	16.281	15.099	15.237	12.643											
1979	20.846	19.568	20.426	18.142	16.260	15.505	15.099	16.122	14.341												
1980	23.600	20.670	19.543	16.407	15.811	14.645	14.834	14.636													
1981	21.927	20.853	19.649	18.561	19.324	20.641	15.519														
1982	22.140	19.291	18.141	16.878	15.063	14.071															
1983	18.111	17.464	15.618	16.567	18.239																
1984	19.314	19.651	16.725	18.575																	
1985	20.687	21.440	18.937																		
1986	20.765	19.234																			
1987	16.285																				
1988																					
1989																					
1990																					
Avg Last 5	19.032	19.416	17.814	17.397	16.939	16.702	15.249	15.814	14.679	13.040	12.046	11.693	10.160	9.753	9.041	8.322	8.059	#N/A	#N/A	#N/A	#N/A
Avg Last 3	19.246	20.109	17.093	17.340	17.542	16.452	15.151	15.286	14.046	13.089	12.715	12.481	10.219	9.958	8.165	7.695	8.279	7.426	6.704	#N/A	#N/A
Selected	19.032	19.416	17.814	17.397	16.939	16.702	15.249	15.814	14.679	13.040	12.046	11.693	10.160	9.753	9.041	8.322	8.279	7.426	6.685	7.412	6.899
CV% Last5	9.9%	7.3%	9.2%	6.2%	10.5%	16.9%	4.5%	14.5%	11.4%	17.1%	19.7%	18.9%	10.2%	9.3%	14.6%	12.3%	12.7%	#N/A	#N/A	#N/A	#N/A

Ohio Bureau of Workers' Compensation  
Ohio Bureau of Workers' Compensation  
Disabled Workers' Relief Fund-Public Employers (PE)  
Composite Factors

Accident																					Ult. PTD	
Year	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>	<u>10</u>	<u>11</u>	<u>12</u>	<u>13</u>	<u>14</u>	<u>15</u>	<u>16</u>	<u>17</u>	<u>18</u>	<u>19</u>	<u>20</u>	<u>21</u>	Claim
1967																						Count
↓																						
1980																						373
1981																						358
1982																						328
1983																						357
1984																						329
1985																						306
1986																						310
1987																						247
1988																						231
1989																						233
1990																						219
1991																						190
1992																						162
1993																						155
1994																						156
1995																						137
1996																						135
1997																						165
1998																						166
1999																						198
2000																						207
2001																						164
2002																						191
2003																						201
2004																						200
2005																						207
2006																						198
2007																						197
2008																						197
Accident																						
Year	<u>22</u>	<u>23</u>	<u>24</u>	<u>25</u>	<u>26</u>	<u>27</u>	<u>28</u>	<u>29</u>	<u>30</u>	<u>31</u>	<u>32</u>	<u>33</u>	<u>34</u>	<u>35</u>	<u>36</u>	<u>37</u>	<u>38</u>	<u>39</u>	<u>40</u>	<u>41</u>	<u>42</u>	
1967																						236
1968																						266
1969																						296
1970																						345
1971																						385
1972																						408
1973																						436
1974																						425
1975																						408
1976																						410
1977																						432
1978																						378
1979																						374
1980																						373
1981																						358
1982																						328
1983																						357
1984																						329
1985																						306
1986																						310
1987																						247
1988																						231
1989																						233
1990																						219

Ohio Bureau of Workers' Compensation  
 Ohio Bureau of Workers' Compensation  
 Disabled Workers' Relief Fund-Public Employers (PE)  
 Paid Losses (in thousands) - Evaluation in Years

Accident Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
1967																					
1980												349	493	470	526	613	673	728	754	816	910
1981											239	318	317	392	420	523	595	560	608	676	678
1982										172	287	333	333	411	468	516	535	568	634	550	581
1983									104	193	206	217	286	307	396	475	420	493	583	583	550
1984								105	140	179	197	259	347	377	418	545	528	557	521	597	518
1985							64	107	121	155	233	245	287	366	414	427	425	508	579	487	466
1986						10	36	51	61	170	176	216	233	256	299	357	356	389	372	425	487
1987					12	15	19	34	59	118	135	147	197	256	225	247	265	274	304	386	336
1988				0	3	20	22	40	73	83	99	142	226	193	208	240	243	268	309	314	355
1989			0	0	0	13	34	50	69	102	107	136	236	171	193	221	208	272	308	412	
1990		0	4	8	9	56	42	61	70	87	98	104	132	163	206	198	257	252	260		
1991	0	0	0	12	19	31	21	29	54	70	88	92	75	89	114	171	177	203			
1992	0	0	2	2	29	19	77	42	65	91	99	123	105	120	176	156	180				
1993	0	0	0	0	23	53	97	97	66	80	151	83	112	178	165	161					
1994	0	2	2	35	16	33	33	32	36	81	89	90	115	123	139						
1995	0	0	17	4	5	5	14	13	18	38	36	43	64	77							
1996	0	0	0	2	2	5	22	88	14	48	45	66	50								
1997	0	0	4	4	18	23	28	26	41	55	65	75									
1998	0	0	0	24	2	3	9	40	43	48	92										
1999	0	0	1	6	7	13	22	44	63	89											
2000	0	0	0	1	14	22	39	102	75												
2001	0	0	0	0	1	6	14	171													
2002	0	0	1	1	2	8	14														
2003	0	0	19	8	8	10															
2004	0	0	0	10	9																
2005	0	0	10	27																	
2006	0	0	0																		
2007	0	0																			
2008	0																				
Accident Year	<u>22</u>	<u>23</u>	<u>24</u>	<u>25</u>	<u>26</u>	<u>27</u>	<u>28</u>	<u>29</u>	<u>30</u>	<u>31</u>	<u>32</u>	<u>33</u>	<u>34</u>	<u>35</u>	<u>36</u>	<u>37</u>	<u>38</u>	<u>39</u>	<u>40</u>	<u>41</u>	<u>42</u>
1967				770	802	777	731	708	679	656	646	666	542	578	463	531	414	413	406	453	337
1968			948	879	872	863	843	834	941	717	810	640	610	612	623	553	489	462	444	415	
1969		1,139	1,060	1,013	1,013	1,006	994	1,024	1,106	828	806	810	800	738	739	642	690	600	529		
1970	1,248	1,220	1,168	1,239	1,168	1,136	1,123	1,123	1,024	981	924	890	914	784	772	733	757	664			
1971	1,393	1,314	1,346	1,356	1,378	1,405	1,274	1,212	1,231	1,087	1,078	1,022	904	772	774	702	675				
1972	1,273	1,264	1,279	1,249	1,249	1,235	1,277	1,139	1,196	1,133	1,136	897	833	909	756	722					
1973	1,366	1,489	1,469	1,385	1,391	1,394	1,193	1,319	1,152	1,144	1,003	960	950	1,117	883						
1974	1,231	1,214	1,185	1,288	1,303	1,144	1,127	1,081	1,019	895	856	916	816	849							
1975	1,222	1,220	1,211	1,491	1,234	1,496	1,144	1,127	1,001	1,051	1,067	917	1,022								
1976	1,409	1,351	1,400	1,444	1,388	1,362	1,401	1,287	1,179	1,212	1,189	1,282									
1977	1,111	1,180	1,167	1,250	1,031	975	954	941	948	812	777										
1978	1,055	1,020	997	1,026	1,100	1,001	921	939	977	870											
1979	808	829	917	838	784	792	854	944	905												
1980	898	839	818	720	739	765	804	860													
1981	760	749	744	753	887	986	809														
1982	643	594	604	644	601	618															
1983	534	562	585	652	797																
1984	515	620	556	693																	
1985	550	604	605																		
1986	554	587																			
1987	367																				
1988																					
1989																					
1990																					

**Ohio Bureau of Workers' Compensation  
Disabled Workers' Relief Fund-Public Employers (PE)  
Calculation of Index Factor**

Accident Year	Ultimate PTD Claim Counts	Calendar Year Composite Factor																							
		2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1967	236	51	53	53	55	56	60	61	64	67	70	73	77	80	84	88	92	96	100	105	109	114	119	124	130
1968	266	56	58	59	60	62	66	67	71	74	78	81	85	89	93	97	102	107	111	116	122	127	133	139	145
1969	296	62	64	65	67	69	73	75	78	82	86	90	95	99	104	108	113	118	124	129	135	141	148	154	161
1970	345	72	75	76	78	80	85	87	91	96	100	105	110	115	121	126	132	138	144	151	158	165	172	180	187
1971	385	79	81	83	85	88	93	95	100	105	110	115	121	127	133	139	145	152	159	166	174	182	190	198	207
1972	408	79	81	83	85	88	94	96	101	106	112	117	123	129	136	142	149	156	164	171	179	188	196	205	215
1973	436	82	85	86	88	92	98	100	106	111	117	123	129	136	143	150	157	165	173	181	189	198	208	217	227
1974	425	70	73	74	76	80	86	88	93	99	104	110	116	123	129	136	143	151	158	166	175	183	193	202	212
1975	408	64	67	69	71	74	80	82	87	92	98	103	109	115	122	128	135	142	150	157	165	174	182	191	201
1976	410	59	62	64	66	69	75	77	82	87	93	98	104	110	117	123	130	137	145	153	161	169	178	187	196
1977	432	59	62	63	66	69	75	78	83	89	94	100	106	113	120	127	134	141	149	157	166	175	184	193	203
1978	378	48	50	52	54	57	62	64	69	74	79	84	89	95	101	107	113	120	127	134	141	149	157	165	174
1979	374	42	45	46	48	51	57	59	63	68	73	78	83	89	95	101	107	114	120	128	135	143	150	159	167
1980	373	38	41	42	44	47	52	54	59	63	68	74	79	84	90	96	103	109	116	123	130	138	146	154	162
1981	358	32	35	36	38	41	46	48	52	57	61	66	72	77	82	88	94	101	107	114	121	128	136	144	152
1982	328	26	28	29	31	33	38	40	44	48	52	57	62	67	72	77	82	88	94	100	107	114	121	128	135
1983	357	24	26	28	29	32	37	39	44	48	53	58	63	68	74	80	86	92	98	105	112	119	127	135	143
1984	329	19	21	22	24	27	32	33	37	41	46	50	55	60	65	70	76	82	88	94	100	107	114	121	129
1985	306	15	17	18	20	22	27	28	32	36	40	44	49	53	58	63	68	73	79	85	91	97	103	110	117
1986	310	15	16	16	18	20	25	27	30	34	39	43	47	52	57	62	67	72	78	84	90	96	103	110	117
1987	247	12	12	13	13	15	18	20	23	26	29	32	36	40	43	47	52	56	60	65	70	75	80	86	91
1988	231	10	10	11	11	12	15	16	19	22	25	28	32	35	39	43	46	50	55	59	64	68	73	78	84
1989	233	9	10	11	11	12	14	15	18	21	24	27	30	34	37	41	45	49	53	58	62	67	72	77	83
1990	219	8	9	9	10	11	12	13	14	17	20	23	26	30	33	36	40	44	48	52	56	61	65	70	75
1991	190	6	7	7	8	9	10	10	11	14	16	19	21	24	27	30	33	37	40	44	48	51	55	60	64
1992	162	4	5	5	6	6	7	8	9	10	12	14	16	19	21	24	27	29	32	35	39	42	45	49	53
1993	155	4	5	5	5	6	7	7	8	9	10	11	13	15	18	20	23	26	29	32	36	39	42	46	49
1994	156	4	5	5	5	6	7	7	8	9	10	11	13	15	18	20	23	26	29	32	35	38	41	45	48
1995	137	3	4	4	4	5	6	6	7	8	9	9	10	13	15	17	19	22	24	27	29	32	35	38	41
1996	135	3	4	4	4	5	6	6	7	8	9	10	11	13	15	17	19	22	24	27	29	32	35	38	41
1997	165	3	3	4	4	4	5	5	6	7	8	9	10	11	13	15	17	20	22	25	27	30	33	36	39
1998	166	3	3	3	3	4	4	4	5	6	7	8	10	11	12	15	17	20	23	26	29	32	35	39	42
1999	198	4	4	4	4	4	5	5	6	7	8	10	11	13	14	16	18	22	25	29	32	35	39	42	46
2000	207	4	4	4	4	4	5	5	6	7	8	10	11	13	14	16	18	22	25	29	32	35	39	42	46
2001	164	3	3	4	4	4	4	4	5	6	7	8	10	11	12	14	16	17	20	24	28	32	36	40	44
2002	191	4	4	4	4	4	4	4	5	6	7	9	10	11	13	15	17	20	24	28	32	36	40	45	50
2003	201	4	4	4	4	4	4	4	5	6	7	8	10	11	13	15	17	20	24	28	32	36	40	45	50
2004	200	4	4	4	4	4	4	4	5	6	7	8	10	11	13	15	17	20	24	28	32	36	40	45	50
2005	207	4	4	4	4	4	4	4	5	6	7	8	10	11	13	15	17	20	24	28	32	36	40	45	50
2006	198	4	4	4	4	4	4	4	4	5	6	7	8	10	11	13	15	17	20	24	28	32	36	40	45
2007	197	4	4	4	4	4	4	4	4	5	6	7	8	10	11	13	15	17	20	24	28	32	36	40	45
2008	197	4	4	4	4	4	4	4	4	4	5	6	7	8	10	11	13	15	17	20	24	28	32	36	40

Notes: Composite factors equal the ultimate PE PTD claim counts times the average DWRF benefit divided by 1,000. PTD claim counts are as of 12/31/00.

**Ohio Bureau of Workers' Compensation**  
 Disabled Workers' Relief Fund  
 Projected DWRF Benefits

Accident Year	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1967	263.32	270.06	273.54	278.95	286.56	301.34	306.58	318.84	331.60	344.86	358.66	373.00	387.92	403.44	419.58	436.36	453.81	471.97	490.84	510.48	530.90	552.13	574.22
1968	215.76	222.50	225.98	231.39	239.00	253.78	259.02	271.28	284.03	297.30	311.09	325.44	340.36	355.87	372.01	388.79	406.25	424.40	443.28	462.91	483.33	504.57	526.65
1969	209.62	216.36	219.84	225.25	232.86	247.64	252.88	265.14	277.89	291.16	304.95	319.30	334.22	349.74	365.87	382.66	400.11	418.26	437.14	456.78	477.20	498.43	520.52
1970	209.44	216.18	219.66	225.07	232.68	247.46	252.70	264.96	277.72	290.98	304.78	319.12	334.04	349.56	365.70	382.48	399.93	418.09	436.96	456.60	477.02	498.25	520.34
1971	204.42	211.16	214.64	220.05	227.66	242.44	247.68	259.94	272.69	285.96	299.75	314.10	329.02	344.54	360.67	377.46	394.91	413.06	431.94	451.58	471.99	493.23	515.32
1972	192.44	199.18	202.66	208.07	215.68	230.46	235.70	247.96	260.71	273.98	287.77	302.12	317.04	332.56	348.69	365.48	382.93	401.08	419.96	439.60	460.01	481.25	503.34
1973	187.23	193.97	197.45	202.86	210.47	225.25	230.49	242.75	255.51	268.77	282.57	296.91	311.83	327.35	343.49	360.27	377.73	395.88	414.76	434.39	454.81	476.04	498.13
1974	164.14	170.88	174.36	179.77	187.38	202.16	207.40	219.67	232.42	245.69	259.48	273.83	288.75	304.26	320.40	337.18	354.64	372.79	391.67	411.30	431.72	452.96	475.04
1975	157.89	164.63	168.11	173.52	181.13	195.91	201.15	213.42	226.17	239.44	253.23	267.58	282.50	298.01	314.15	330.93	348.39	366.54	385.42	405.05	425.47	446.71	468.79
1976	144.74	151.48	154.96	160.37	167.98	182.76	188.00	200.26	213.01	226.28	240.07	254.42	269.34	284.85	300.99	317.77	335.23	353.38	372.26	391.89	412.31	433.55	455.63
1977	136.60	143.34	146.82	152.23	159.84	174.62	179.86	192.12	204.87	218.14	231.93	246.28	261.20	276.71	292.85	309.63	327.09	345.24	364.12	383.75	404.17	425.41	447.49
1978	126.42	133.16	136.64	142.05	149.66	164.44	169.68	181.94	194.69	207.96	221.75	236.10	251.02	266.54	282.67	299.46	316.91	335.06	353.94	373.58	393.99	415.23	437.32
1979	113.10	119.84	123.32	128.73	136.34	151.12	156.36	168.62	181.38	194.64	208.43	222.78	237.70	253.22	269.35	286.14	303.59	321.74	340.62	360.26	380.68	401.91	424.00
1980	102.17	108.91	112.39	117.80	125.41	140.19	145.43	157.69	170.45	183.71	197.50	211.85	226.77	242.29	258.43	275.21	292.66	310.82	329.69	349.33	369.75	390.98	413.07
1981	89.98	96.72	100.20	105.61	113.22	128.00	133.24	145.50	158.26	171.52	185.32	199.66	214.58	230.10	246.24	263.02	280.47	298.63	317.51	337.14	357.56	378.79	400.88
1982	78.21	84.95	88.43	93.84	101.45	116.23	121.47	133.73	146.49	159.75	173.55	187.89	202.81	218.33	234.47	251.25	268.70	286.86	305.74	325.37	345.79	367.02	389.11
1983	67.05	73.79	77.27	82.68	90.29	105.07	110.31	122.57	135.32	148.59	162.38	176.73	191.65	207.16	223.30	240.09	257.54	275.69	294.57	314.20	334.62	355.86	377.94
1984	57.86	64.60	68.08	73.49	81.10	95.88	101.12	113.38	126.14	139.40	153.19	167.54	182.46	197.98	214.11	230.90	248.35	266.50	285.38	305.02	325.44	346.67	368.76
1985	49.95	55.48	58.96	64.37	71.98	86.76	92.00	104.26	117.02	130.28	144.07	158.42	173.34	188.86	204.99	221.78	239.23	257.38	276.26	295.90	316.32	337.55	359.64
1986	48.86	51.61	53.17	58.47	66.08	80.86	86.10	98.36	111.12	124.38	138.18	152.52	167.44	182.96	199.10	215.88	233.33	251.49	270.36	290.00	310.42	331.65	353.74
1987	47.23	49.54	50.84	53.09	59.00	73.78	79.02	91.29	104.04	117.30	131.10	145.44	160.36	175.88	192.02	208.80	226.26	244.41	263.29	282.92	303.34	324.58	346.66
1988	41.08	45.08	47.21	49.20	51.97	65.43	70.67	82.93	95.69	108.95	122.75	137.09	152.01	167.53	183.67	200.45	217.90	236.06	254.94	274.57	294.99	316.22	338.31
1989	39.67	43.50	45.55	48.84	51.78	58.44	63.68	75.94	88.70	101.96	115.75	130.10	145.02	160.54	176.68	193.46	210.91	229.07	247.94	267.58	288.00	309.23	331.32
1990	36.29	39.84	41.75	44.81	49.30	55.64	57.67	65.63	78.38	91.65	105.44	119.79	134.71	150.22	166.36	183.14	200.60	218.75	237.63	257.26	277.68	298.92	321.00
1991	32.55	35.85	37.64	40.50	44.74	53.39	55.12	59.83	71.37	84.63	98.42	112.77	127.69	143.21	159.34	176.13	193.58	211.73	230.61	250.25	270.67	291.90	313.99
1992	27.08	29.96	31.54	34.09	37.90	45.93	48.97	55.65	60.24	73.12	86.91	101.26	116.18	131.70	147.83	164.62	182.07	200.22	219.10	238.74	259.16	280.39	302.48
1993	26.98	29.70	31.19	33.62	37.26	44.98	47.92	55.16	60.39	65.76	79.47	93.82	108.74	124.25	140.39	157.17	174.63	192.78	211.66	231.29	251.71	272.95	295.03
1994	26.98	29.51	30.89	33.16	36.58	43.92	46.72	53.66	60.83	65.55	71.59	84.46	99.38	114.89	131.03	147.81	165.27	183.42	202.30	221.93	242.35	263.59	285.67
1995	24.69	26.96	28.22	30.30	33.43	40.25	42.89	49.43	56.79	63.33	68.52	76.76	91.68	107.19	123.33	140.12	157.57	175.72	194.60	214.23	234.65	255.89	277.97
1996	22.89	24.88	25.98	27.81	30.62	36.80	39.21	45.28	52.16	59.87	66.24	71.79	81.12	96.64	112.77	129.56	147.01	165.16	184.04	203.68	224.09	245.33	267.42
1997	18.83	20.43	21.34	22.86	25.23	30.55	32.66	38.04	44.26	51.32	59.26	66.46	72.03	85.93	102.07	118.85	136.31	154.46	173.34	192.97	213.39	234.63	256.71
1998	16.96	17.82	18.51	19.73	21.65	26.11	27.91	32.57	38.06	44.42	51.66	59.81	67.98	73.55	88.33	105.11	122.57	140.72	159.60	179.23	199.65	220.89	242.97
1999	17.90	18.83	19.23	19.93	21.28	25.13	26.72	30.87	35.83	41.65	48.37	56.01	64.59	72.40	78.42	91.99	109.44	127.59	146.47	166.10	186.52	207.76	229.84
2000	17.56	18.38	18.85	19.62	20.52	23.25	24.59	28.19	32.56	37.77	43.87	50.92	58.91	67.89	75.68	82.05	96.47	114.62	133.50	153.14	173.55	194.79	216.88
2001	20.34	21.05	21.46	22.18	23.21	25.19	26.05	29.15	33.18	38.04	43.77	50.45	58.09	66.72	76.38	82.52	89.84	102.90	121.78	141.41	161.83	183.07	205.15
2002	18.94	18.94	18.83	19.85	20.80	22.72	23.42	25.73	29.23	33.53	38.69	44.78	51.84	59.90	68.99	78.73	84.86	93.23	112.11	131.74	152.16	173.40	195.48
2003	18.83	18.83	18.83	19.85	20.80	22.66	23.42	24.33	27.19	31.03	35.70	41.28	47.83	55.40	63.99	73.64	82.41	89.18	101.90	121.54	141.95	163.19	185.28
2004	18.27	18.27	18.27	19.85	20.80	20.44	21.13	22.72	24.54	27.79	31.86	36.79	42.68	49.57	57.52	66.54	76.66	85.27	92.49	108.95	129.37	150.61	172.69
2005	18.91	18.91	18.91	18.27	18.91	20.23	20.83	22.51	24.07	26.51	30.18	34.70	40.15	46.59	54.09	62.67	72.37	82.22	90.20	99.49	119.91	141.15	163.23
2006	20.45	20.45	20.45	18.27	18.91	20.45	20.92	22.51	24.03	25.68	28.33	32.24	37.05	42.83	49.64	57.56	66.59	76.78	87.94	94.78	105.12	126.36	148.44
2007	20.93	20.93	20.93	21.96	23.42	25.22	26.98	29.88	34.03	39.11	45.20	52.38	60.71	70.19	80.87	91.90	104.14	119.96	133.04	150.96	170.16	196.16	223.04
2008	21.62	21.62	21.62	21.62	22.79	24.40	26.21	28.16	31.60	36.11	41.59	48.14	55.82	64.69	74.75	86.07	96.21	104.18					

**Ohio Bureau of Workers' Compensation****Disabled Workers' Relief Fund****Average Weekly Benefits (PTD)**

<b>Accident Year</b>	<b>(1) SAWW (\$)</b>	<b>(2) Minimum PTD Benefits (\$)</b>	<b>(3) Maximum PTD-1 Benefits (\$)</b>	<b>(4) Maximum PTD-2 Benefits (\$)</b>	<b>(5) Average PTD-1 Benefits (\$)</b>	<b>(6) Average PTD-2 Benefits (\$)</b>	<b>(7) Average PTD Benefits (\$)</b>
1978	247.15	108.00	216.00	144.00	160.18	129.14	136.90
1979	266.54	120.50	241.00	160.67	174.14	142.25	150.22
1980	286.60	129.00	258.00	172.00	187.05	152.52	161.15
1981	311.09	137.50	275.00	183.33	202.20	163.72	173.34
1982	327.20	149.00	298.00	198.67	214.14	175.43	185.11
1983	341.69	160.50	321.00	214.00	224.96	186.71	196.27
1984	358.57	167.50	335.00	223.33	235.87	195.33	205.46
1985	371.07	177.00	354.00	236.00	244.81	204.50	214.58
1986	380.29	182.50	365.00	243.33	251.08	210.28	220.48
1987	393.04	188.00	376.00	250.67	259.40	216.94	227.56
1988	411.39	192.50	385.00	256.67	270.69	224.32	235.91
1989	420.61	200.00	400.00	266.67	277.39	231.40	242.90
1990	436.90	209.50	419.00	279.33	288.42	241.48	253.22
1991	451.06	214.00	428.00	285.33	297.38	247.85	260.23
1992	474.30	221.50	443.00	295.33	311.98	258.33	271.74
1993	483.24	230.00	460.00	306.67	318.73	266.00	279.18
1994	494.51	241.00	482.00	321.33	327.01	275.73	288.55
1995	509.04	246.50	493.00	328.67	336.40	282.86	296.24
1996	526.87	255.50	511.00	340.67	348.23	292.99	306.80
1997	551.30	260.50	521.00	347.33	363.27	302.25	317.50
1998	577.29	270.50	541.00	360.67	379.93	315.02	331.25
1999	596.41	283.50	567.00	378.00	393.31	328.06	344.37
2000	618.35	294.50	589.00	392.67	407.88	340.50	357.34
2001	631.45	309.00	618.00	412.00	417.72	352.85	369.07
2002	652.48	314.00	628.00	418.67	430.91	361.34	378.74
2003	670.77	322.00	644.00	429.33	442.87	370.97	388.94
2004	694.68	331.00	662.00	441.33	458.25	382.62	401.53
2005	710.72	339.00	678.00	452.00	468.90	391.68	410.99
2006	735.05	352.00	704.00	469.33	485.18	405.98	425.78
2007	761.22	365.00	730.00	486.67	502.52	420.73	441.18
2008	784.05	375.50	751.00	500.67	517.53	433.06	454.18

**Notes by Column:**

- (1) **Ohio Bureau of Employment Services**
- (2) **Ohio Bureau of Workers' Compensation**
- (3) **Ohio Bureau of Workers' Compensation (Claimant not receiving Social Security Disability)**
- (4) **Ohio Bureau of Workers' Compensation (Claimant receiving Social Security Disability)**
- (5) **Calculated using theoretical Ohio Wage Distribution (Appendix U.2)**
- (6) **Calculated using theoretical Ohio Wage Distribution (Appendix U.2)**
- (7) **Assumes 25% of claimants are not receiving Social Security Disability**

**Ohio Bureau of Workers' Compensation**  
**Disabled Workers' Relief Fund**  
**Projected DWRF I Payments and Investment Income Subsidies**  
**(\$000's)**

	(1) Proj. DWRF I <u>Losses</u>	(2) Proj. DWRF I <u>Premium</u>	(3) Proj. Subsidy <u>(1)-(2)</u>	(4) P.V. Subsidy <u>12/31/08</u>	(5) Iterative Required <u>Inv. Inc.</u>	(6) Subsidy - Inv. Inc. <u>(5)-(3)</u>	(7) P.V. Subsidy - Inv. Inc. <u>Inv. Inc.</u>
2009	78,475	105,264	0	0	(0)	(0)	(0)
2010	75,122	108,632	0	0	(0)	(0)	(0)
2011	71,490	112,108	0	0	(0)	(0)	(0)

**Notes by Column:**

- (1) Appendix P.1-Total (ex. accident years 1987 to 2008) \* (99.0-20.5)/99.0\*\*.
  - (2) Projected payroll times rate of .10 per \$100. Payrolls for 2008 are from the audit, Exhibit 4, pp 1 and 7, col. (3), and adjusted to include PES. 2009 and subsequent = prior year times trend of 1.032.
  - (4)  $(3)/(1.0500)^{(AY - 2008.5)}$
  - (5) Uses iteration to provide sum of column (7) equal to zero.
  - (7)  $(6)/(1.0500)^{(AY - 2008.5)}$
- \*\* A portion of losses projected in Appendix P.1 will be reimbursed by self-insurers for payments to workers injured prior to inception of self insurance. These payments are projected at approximately \$20.5 million for 2009.

**Ohio Bureau of Workers' Compensation**  
**Disabled Workers' Relief Fund -Total (PA+PE)**  
**Retrospective Unpaid Loss Analysis**  
(Dollars in Millions)

	<u>12/08 Unpaid Loss 07 &amp; Prior Claims</u>	<u>Actual 08 AY07 Prior Payments</u>	<u>Expected 08 AY07 Prior Payments</u>	<u>6/07 AY07 Prior Unpaid Loss</u>	<u>Retro (Disc.)</u>	<u>Difference</u>	<u>Difference 2009 and sub</u>
<b>DWRF AY 67-07</b>	1,724.0	109.3	112.9	1,947.6	1,748.5	(199.0)	(195.5)
<b><u>DWRF AY &lt; 67</u></b>	<u>63.6</u>	<u>22.4</u>	<u>15.9</u>	<u>76.9</u>	<u>82.5</u>	<u>5.5</u>	<u>(0.8)</u>
<b><u>Total DWRF</u></b>	<u>1,787.6</u>	<u>131.7</u>	<u>128.8</u>	<u>2,024.5</u>	<u>1,831.0</u>	<u>(193.5)</u>	<u>(196.3)</u>

\* Discount Factor = 5%

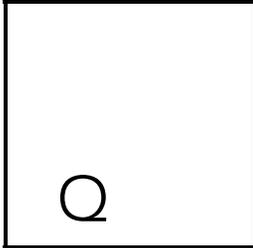
**Ohio Bureau of Workers' Compensation  
Disabled Workers' Relief Fund-Public Employers (PE)  
Calculation of Unpaid Loss  
(Dollars are in Thousands)**

Accident Year	Unpaid Loss Undisc.	Unpaid Loss Disc.	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023 and Subsequent
Prior to 1967	6,326	5,060															
1967	1,766	1,446	299	262	226	193	162	135	112	91	73	58	44	34	25	18	34
1968	2,332	1,891	373	331	290	250	214	180	150	125	102	81	64	49	37	28	58
1969	3,186	2,558	482	433	385	336	290	248	209	174	144	118	94	74	57	43	99
1970	4,284	3,406	611	556	500	444	388	335	285	240	201	166	136	108	85	66	164
1971	4,686	3,684	627	578	526	473	420	367	317	271	228	190	158	129	103	81	218
1972	5,423	4,211	678	631	582	531	478	425	372	322	275	232	194	161	131	105	306
1973	7,139	5,477	837	786	732	676	616	556	494	433	374	320	270	226	187	153	479
1974	7,545	5,700	815	776	731	684	633	580	524	467	411	356	305	258	216	180	610
1975	9,808	7,308	989	950	905	854	799	740	677	613	547	480	417	357	302	253	926
1976	13,437	9,856	1,254	1,217	1,171	1,117	1,056	990	919	842	763	682	600	521	446	378	1,482
1977	8,856	6,395	768	751	730	703	671	635	596	553	507	460	411	362	314	270	1,125
1978	10,818	7,683	866	856	839	817	788	753	713	670	622	571	518	464	408	355	1,578
1979	12,414	8,654	910	909	901	886	863	834	799	758	713	663	610	554	496	437	2,079
1980	12,963	8,868	872	879	879	873	859	839	811	778	739	695	648	596	542	485	2,469
1981	13,528	9,067	830	844	852	854	850	838	819	794	762	725	683	637	586	533	2,920
1982	11,468	7,524	638	656	669	677	680	678	669	655	636	611	581	548	512	472	2,786
1983	16,497	10,585	733	863	888	907	920	925	923	913	894	869	836	796	751	701	4,478
1984	15,993	10,035	733	767	795	819	837	849	855	854	844	827	804	774	737	696	4,801
1985	15,666	9,602	648	686	718	745	768	785	797	802	801	793	777	755	727	693	5,170
1986	16,845	10,097	635	678	717	749	775	798	815	826	831	829	820	803	780	750	6,038
1987	11,809	6,911	401	433	462	488	509	527	542	553	560	563	562	555	543	527	4,583
1988	13,209	7,533	400	437	472	503	530	553	572	588	600	608	611	609	601	589	5,536
1989	17,666	9,816	470	528	576	620	659	694	723	747	767	782	791	795	792	782	7,939
1990	13,352	7,197	303	346	389	424	457	486	512	534	551	567	578	584	587	585	6,449
1991	12,005	6,290	236	274	311	348	378	406	432	454	472	487	500	509	515	517	6,165
1992	11,801	5,973	191	226	263	299	335	365	392	416	438	456	471	484	493	498	6,475
1993	11,148	5,479	173	184	217	250	283	316	343	368	390	409	425	438	450	458	6,445
1994	11,025	5,258	166	174	186	214	246	278	310	335	359	380	399	414	427	438	6,698
1995	7,600	3,511	95	111	118	129	150	172	193	214	231	247	261	273	283	291	4,833
1996	6,322	2,820	64	79	92	97	107	125	142	160	177	191	204	215	225	233	4,212
1997	11,698	5,009	86	111	138	162	172	200	232	264	296	327	353	376	397	415	8,170
1998	13,118	5,384	81	93	120	150	179	189	221	257	293	329	364	393	419	442	9,590
1999	16,433	6,492	90	106	121	155	193	227	240	275	320	365	409	453	488	521	12,470
2000	17,980	6,818	76	99	116	133	171	214	248	263	302	350	399	447	494	532	14,139
2001	15,027	5,500	53	70	91	106	120	153	189	214	228	255	294	334	373	412	12,137
2002	18,539	6,525	92	62	83	108	127	144	184	227	257	275	324	371	419	466	15,399
2003	20,574	6,938	24	103	70	93	121	142	162	207	250	284	317	369	421	473	17,539
2004	21,532	6,929	14	25	106	72	96	126	148	168	215	258	294	338	392	446	18,835
2005	23,592	7,277	8	15	28	119	81	109	142	166	189	242	282	327	385	443	21,056
2006	23,567	6,945	10	8	16	29	121	82	111	144	169	191	244	283	330	388	21,440
2007	24,467	6,882	7	10	9	16	30	127	86	116	151	177	200	253	295	346	22,642
2008	25,719	6,911	0	7	11	9	17	32	135	92	124	161	189	213	265	310	24,154
Total	549,161	277,505	17,736	17,910	18,027	18,110	18,152	18,155	18,117	17,944	17,806	17,630	17,437	17,238	17,039	16,810	294,724

Discount = 5.00%

-Note: Projected payments for accident year 2008 are for the full accident year.





## Miscellaneous Unpaid Liability

### Background

The categories included as “miscellaneous unpaid liability” include unpaid liabilities for self-insured employers, health plan partnership, non-complying employers, and unknown employers. We also discuss the Intentional Tort Fund and the Occupational Safety Loan Fund in this section of our report.

### Self-Insured Employers

Various payments for self-insureds are funded by assessments to the “self-insured surplus fund.” We have calculated an unpaid loss for future payments from this fund. Since self-insureds will be assessed for these payments, an offsetting “unbilled premium receivable” is booked as an asset by the State Insurance Fund.

Indicated unpaid loss for self-insureds (excluding bankrupt self-insured claims occurring after 1986 – these are covered by the SIEGF) as of June 30, 2008 is approximately \$147.5 million on a discounted basis. The components of the liability are unpaid loss amounts for bankrupt self-insureds (i.e. injuries not covered by the SIEGF), disallowed claim reimbursements, and rehabilitation claims. These values are summarized in Appendix Q.1. Unpaid liabilities for bankrupt SI's for injuries prior to 1987 decreased approximately \$5.9 million from last year's report. Recoveries from sureties will likely decline as more of the individual bond amounts become completely paid; we have used the assumption that these recoveries will be 15% of the unpaid liability for bankrupt SI's. A separate unpaid amount for reimbursements for disallowed claims has been calculated in this year's audit as a result of the SYSCO decision which re-instates the authority for self-insured employers to seek reimbursement from the self-insured surplus fund for payments on disallowed claims for injuries occurring in 1991 and subsequent.

The projected total discounted unpaid liability in last year's report was \$185.8 million.

Actual surplus fund payments for the last twelve months for self-insureds were approximately \$20.5 million.

### Methodology

Our methodology for projecting self-insured unpaid loss for bankruptcies uses the projections of payments calculated in Appendix L. Unpaid loss for handicap and rehabilitation claims use relationships of private employer unpaid loss to payments by type of benefit. Calculations of discounted unpaid loss factors for disallowed claim reimbursements, handicap and rehabilitation claims are shown in Appendix Q.2. The unpaid loss factors calculated in Appendix Q.2 are applied to the self-insured payments for the latest fiscal year to estimate the self-insured unpaid loss.

Based on the recent relationship of bankruptcy collections to surplus fund disbursements, we have used the assumption that 15% of the payments for bankrupt self-insureds will be recovered from surety bonds (other than the Surety Bond Fund). This assumption was also used in last year's audit.

### Unpaid Expense for Health Partnership Program

Beginning with the June, 1997 audit, an unpaid expense has been established for the expected payments to managed care organizations (MCO's) for administration of the Health Partnership Program (HPP). The calculations for this unpaid expense are provided in Appendix Q.3.

### Methodology

Our methodology for projecting unpaid HPP expense uses assumptions and methodology similar to those used for calculating unpaid loss adjustment expense for the Administrative Cost Fund (ACF). We assume that one-half of claim-related expenses are paid during the year of injury and the remainder of the claim-related expenses will be paid in subsequent years as claim payments are made.

The calculations in Appendix Q.3 indicate the annualized HPP payments for the fiscal year 2007 were approximately 8.9% of the related claim payments. Using the assumption that future payments to MCO's for claims already incurred will be half of this percentage, or 4.47%, we have calculated the indicated unpaid HPP expense of \$678.8 million. The unpaid expense is a decrease from last year's calculation of \$720.6 million. This is a result of the slight decrease in HPP payments from last year.

### Unpaid Loss for Non-Complying and Unknown Employers

Payments for non-complying employers are included in the private employer data. The payments designated as unknown employer are negligible. Unpaid loss estimates for both known and unawarded claims for non-complying and unknown employers are therefore provided for in our unpaid loss estimate for private employers.

## Intentional Tort Fund

Beginning January 1, 1987, employers were assessed a fee to provide for suits filed by workers who were injured as a result of intentionally being placed in dangerous situations. The Intentional Tort Fund had collected \$37 million to pay up to a maximum of \$1 million damages per claim plus legal fees in intentional tort cases.

In 1991, the Ohio Supreme Court ruled the Fund to be unconstitutional. Accordingly, we have established no liability estimate for claims to be paid by the Intentional Tort Fund. The cumulative assessments collected from employers were expected to be prorated as a credit to the administrative assessment of the participants for the rating year beginning July 1, 1993. However, on September 24, 1992, the United States District Court issued an order prohibiting BWC/IC from disbursing ITF assets until such order is lifted or amended by the court. On August 26, 2002 the United States Sixth Circuit Appeals Court denied the contention that employers were entitled to reimbursement from ITF for amounts paid by employers to settle intentional tort lawsuits that occurred between 1986 and 1991. Total cumulative assessments of \$66.6 million were credited to employers' accounts during fiscal year 2005.

## Occupational Safety Loan Fund

The Occupational Safety Loan Fund (OSLF) was established to make loans to employers to improve, install, or erect equipment that reduces hazards to the health and safety of workers. The OSLF is to be funded from civil penalties collected for violation of safety rules. There are no unpaid loss amounts for this fund as of June 30, 2008.

**Ohio Bureau of Workers' Compensation****Calculation of Unpaid Self-Insurance Loss****Unpaid Loss Evaluation as of June 30, 2008**

All Dollars in Thousands

Category	(1)	(2)	(3) 7/1/07 -6/30/08 Payments			(5)	(6) Unpaid Loss				(10)
	5.00% Reserve Factor	Bankrupt SI's	Handicap	Disallowed Claims	Rehab	Bankrupt SI's	Handicap	Disallowed Claims	Rehab	Total	
Medical	7.488	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
PTD	14.461	0	0	0	0	0	0	0	0	0	0
Death	14.868	0	0	0	0	0	3	3	0	6	6
% Permanent Partial	3.881	0	0	0	0	0	0	0	0	0	0
Temporary Total	2.861	0	0	0	0	0	0	0	0	0	0
Rehab	3.520	0	0	0	564	0	0	0	1,986	1,986	1,986
All Other Compensation & Employer Reimbursements	5.993	0	33	2,329	0	0	200	13,955	0	14,155	14,155
Bankrupt SI's (Accident Years < 1987)						154,560	0	0	0	154,560	154,560
Subtotal		<u>0</u>	<u>34</u>	<u>2,329</u>	<u>564</u>	<u>154,560</u>	<u>203</u>	<u>13,958</u>	<u>1,986</u>	<u>170,708</u>	<u>170,708</u>
Recoveries from Sureties (15% of Bankrupt Reserves)						23,184	0	0	0	23,184	23,184
Total						<u>131,376</u>	<u>203</u>	<u>13,958</u>	<u>1,986</u>	<u>147,523</u>	<u>147,523</u>
SI Surplus Fund Unpaid Loss											<u>147,523</u>

**Notes by Column:**

- (1) From Appendix Q.2.  
(2)-(5) From 6/30/08 SI Disbursements Payment Reports.  
(6) From Appendix Appendix L.1.  
(7) (1) \* (3)  
(8) (1) \* (4)  
(9) (1) \* (5)  
(10) (6) + (7) + (8) + (9)

**Ohio Bureau of Workers' Compensation****Calculation of Discounted Unpaid Miscellaneous Loss Factors****Unpaid Loss Evaluation as of June 30, 2008**

All Dollars in Thousands

<u>Category</u>	(1) 07 - 08 <u>Payments (PA)</u>	(2) 6/30/08 <u>Unpaid Loss (PA)</u>	(3) <u>Reserve Factor</u>
Medical	\$684,623	\$5,126,195	7.488
Temporary Total	209,170	598,407	2.861
Permanent Total Disability	191,715	2,772,401	14.461
Death	65,122	968,268	14.868
% Permanent Partial	59,118	229,452	3.881
T.Partial + W. Loss + Liv. Maint./W. Loss + Change of Occup.	23,464	108,828	4.638
Lump Sum Settlements	277,007	1,811,758	6.540
Living Maintenance	23,679	83,360	3.520
Permanent Partial	22,128	71,159	3.216
Bankrupt SI's	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>
<b>Total</b>	\$1,556,025	\$11,769,827	

**Notes by Column:**

- (1) From BWC payment reports - private employers only.  
(2) Private employer reserves discounted at 5.00%.  
(3) (2)/(1).

## Ohio Bureau of Workers' Compensation

### HPP

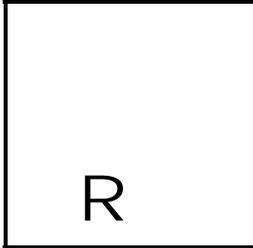
### Unpaid Expense Evaluation As Of June 30, 2008

(Dollars in millions)

<b>Fiscal Year 2008 MCO Payments:</b>		
	PA	\$137.2
	PEC	\$23.9
	PES	\$6.1
	SI	\$1.0
(1)	<b>Fiscal Year 2008 MCO Payments - all employer groups</b>	<b>\$168.3</b>
(2)	<b>Fiscal Year-End 2008 SIF Benefit Payments - all employer groups</b>	<b>\$1,881.6</b>
(3)	<b>Paid HPP to Paid Benefit Ratio [(1) / (2)]</b>	<b>8.9%</b>
(4)	<b>Selected ratio</b>	<b>8.9%</b>
(5)	<b>Unpaid ratio [(4) * 50.0%]</b>	<b>4.47%</b>
(6)	<b>Indicated Unpaid HPP Expense at 6/30/08 -- (5) * Unpaid Loss:</b>	<b>\$678.8</b>
(7)	<b>PES Unpaid HPP Expense included in (6) – (5) * PES Unpaid Loss:</b>	<b>\$32.8</b>

**Notes by Row:**

- (1) From BWC Actuarial Department.
- (2) From JPMT reports -- excludes DWRF and SI.
- (6) Unpaid loss is from Exhibit 3 -- excluding HPP line.



## Retrospective Unpaid Liability Analysis

A retrospective unpaid liability analysis was performed in Appendix R comparing our current estimates of the required unpaid loss (discounted to June 30, 2007) by benefit type to the estimates presented in last year's actuarial audit. This comparison shows the impact of differing assumptions between the current analysis and the prior actuarial audit as well as the differences between actual and expected payments during the latest fiscal year. The analysis was completed separately for Private Employers (PA), Public Employer - Taxing Districts (PEC), Public State Employers (PES) and Public Employers (PE - PEC and PES combined). An exhibit combining PA and PE is also provided.

Column (1) represents the current estimate of the present value (as of June 30, 2008) of future payments for accidents occurring prior to July 1, 2007. Column (2) presents the actual payments made during the last fiscal year for these prior accidents. Column (3) provides the expected fiscal year 2007/2008 payments for prior accident years as projected in the June 30, 2007 actuarial audit. Column (4) presents the present value (as of June 30, 2007) of payments to be made subsequent to June 30, 2007.

Column (5) is our current restatement of the required unpaid loss as of June 30, 2007 using data as of June 30, 2008. This column is calculated in two steps. The first step is to divide column (1) by 1.0500. This represents the present value as of June 30, 2007 of payments projected to be made subsequent to June 30, 2008. The second step is to divide column (2) by  $1.0500^{0.50}$ . Given the assumption that payments were made evenly throughout the year, this figure provides the present value as of June 30, 2007 of payments made during the past fiscal year. The results of the two steps are summed to arrive at the current estimate of the required unpaid loss as of June 30, 2007.

Column (6) indicates the change in the projection of the required unpaid loss as of June 30, 2007. This is calculated as the difference between column (4) and column (5).

Column (7) shows the difference between the two estimates (i.e. this report and the prior year's actuarial audit) of the present value (as of June 30, 2007) of payments to be made

subsequent to June 30, 2008.

Columns (8) and (9) present the percentage changes in payments and unpaid loss, respectively, of the 2007 and 2008 actuarial audits (discounted as of June 30, 2007).

**Ohio Bureau of Workers' Compensation**  
**State Insurance Fund**  
**Total**  
**Retrospective Unpaid Loss Analysis**  
**For 2007 and Prior Accident Years**  
(Dollars in Millions)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	6/08	Act. 07/08	Exp. 07/08	6/07	Retro			Percent	Percent
	Unpaid Loss	Payments	Payments	Unpaid Loss	(Disc.)		Difference	Change in	Change in
	<u>6/07 &amp; Prior</u>	<u>Difference</u>	<u>6/08 and sub</u>	<u>Payments</u>	<u>Unpaid Loss</u>				
Medical	\$5,969.5	\$645.4	\$632.7	\$7,016.5	\$6,315.1	(\$701.4)	(\$713.8)	2.0%	-10.0%
Temporary Total	601.6	214.4	208.2	762.1	782.2	20.1	14.0	3.0%	2.6%
Permanent Total Disability	3,149.3	230.0	230.3	3,217.7	3,223.7	6.0	6.3	-0.1%	0.2%
Death	1,107.5	76.6	75.5	1,113.1	1,129.5	16.4	15.3	1.5%	1.5%
% Permanent Partial	236.6	79.9	82.4	308.6	303.3	(5.2)	(2.8)	-3.0%	-1.7%
Permanent Partial	64.1	20.7	18.9	84.9	81.3	(3.6)	(5.4)	9.6%	-4.3%
WL+TP+LM/WL+CO	123.3	29.5	32.4	152.6	146.3	(6.3)	(3.5)	-9.1%	-4.2%
Lump Sum Settlements	1,868.0	306.6	215.6	1,565.6	2,078.3	512.6	423.8	42.2%	32.7%
Living Maintenance	79.7	26.2	24.5	96.4	101.4	5.0	3.4	6.9%	5.2%
Lump Sum Advancements	129.0	19.9	15.6	140.7	142.3	1.6	(2.6)	28.0%	1.2%
Additional Awards	24.8	3.7	3.0	28.4	27.3	(1.2)	(1.9)	23.5%	-4.1%
<b>Sub/Total</b>	<b>\$13,353.4</b>	<b>\$1,653.0</b>	<b>\$1,539.1</b>	<b>\$14,486.7</b>	<b>\$14,330.7</b>	<b>(\$156.0)</b>	<b>(\$267.1)</b>	<b>7.4%</b>	<b>-1.1%</b>
Self Insured	179.5	36.8	36.2	185.8	206.9	21.1	20.4	1.9%	11.4%
<b>Total</b>	<b>\$13,532.9</b>	<b>\$1,689.9</b>	<b>\$1,575.3</b>	<b>\$14,672.5</b>	<b>\$14,537.6</b>	<b>(134.9)</b>	<b>(246.7)</b>	<b>7.3%</b>	<b>-0.9%</b>

Notes by Column:

- (1) From Several Appendices. Miscellaneous reserves use total line from Col. (1) App. R.2 divided by total line from Col. (1) Exh. 3, page 2 times last line from App. Q.1 divided by 1,000.
  - (2) From BWC Payment Reports. Medical payments exclude OHA refund payments of \$33 million.
  - (3) Based on 6/07 Audit Report.  
Miscellaneous reserves use relationship of subtotal Col(3)/Col(4).
  - (4) Based on 6/07 Audit Report which used a 5.25 discount factor.
  - (5)  $\{(1)/1.0500\} + \{(2)/1.0500^{0.50}\}$
  - (6) (5)-(4)
  - (7)  $\{(1)/1.0500\} - \{(4)-(3)/1.0500^{0.50}\}$
  - (8) (2)/(3)-1
  - (9) (5)/(4)-1
- Columns may not add to total due to rounding.

**Ohio Bureau of Workers' Compensation**  
**State Insurance Fund**  
**Private Employers**  
**Retrospective Unpaid Loss Analysis**  
**For 2007 and Prior Accident Years**  
(Dollars in Millions)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	6/08	Act. 07/08	Exp. 07/08	6/07	Retro			Percent	Percent
	Unpaid Loss	Payments	Payments	Unpaid Loss	(Disc.)		Difference	Change in	Change in
	<u>6/07 &amp; Prior</u>	<u>Difference</u>	<u>6/08 and sub</u>	<u>Payments</u>	<u>Unpaid Loss</u>				
Medical	\$4,561.3	\$536.6	\$524.0	\$5,088.0	\$4,867.8	(\$220.3)	(\$232.7)	2.4%	-4.3%
Temporary Total	468.2	176.5	171.5	586.7	618.1	31.4	26.5	2.9%	5.4%
Permanent Total Disability	2,637.7	191.7	192.0	2,696.2	2,699.2	3.0	3.3	-0.2%	0.1%
Death	926.7	64.4	63.8	937.8	945.4	7.7	7.1	0.9%	0.8%
% Permanent Partial	180.9	58.9	61.5	234.6	229.8	(4.8)	(2.3)	-4.2%	-2.1%
Permanent Partial	55.7	19.0	17.1	73.8	71.6	(2.2)	(4.1)	11.3%	-3.0%
WL+TP+LM/WL+CO	90.8	23.1	26.3	119.0	109.0	(9.9)	(6.8)	-11.9%	-8.3%
Lump Sum Settlements	1,650.7	276.3	191.5	1,359.4	1,841.7	482.3	399.5	44.3%	35.5%
Living Maintenance	67.4	22.8	20.6	77.8	86.4	8.6	6.5	10.7%	11.1%
Lump Sum Advancements	110.8	17.9	13.7	121.7	123.0	1.3	(2.8)	30.7%	1.1%
Additional Awards	22.3	3.7	3.0	25.7	24.9	(0.8)	(1.5)	25.0%	-3.2%
<b>Total</b>	<b>\$10,772.3</b>	<b>\$1,391.0</b>	<b>\$1,284.9</b>	<b>\$11,320.6</b>	<b>\$11,616.9</b>	<b>\$296.2</b>	<b>\$192.6</b>	<b>8.3%</b>	<b>2.6%</b>

**Notes by Column:**

- (1) From Several Appendices.
  - (2) From BWC Payment Reports. Medical payments include OHA refund payments of \$28 million.
  - (3) Based on 6/07 Audit Report.
  - (4) Based on 6/07 Audit Report which used a 5.25 discount factor.
  - (5)  $\{(1)/1.0500\} + \{(2)/1.0500^{0.50}\}$
  - (6) (5)-(4)
  - (7)  $\{(1)/1.0500\} - \{(4)-(3)/1.0500^{0.50}\}$
  - (8) (2)/(3)-1
  - (9) (5)/(4)-1
- Columns may not add to total due to rounding.

**Ohio Bureau of Workers' Compensation**  
**State Insurance Fund**  
**Public Employers**  
**Retrospective Unpaid Loss Analysis**  
**For 2007 and Prior Accident Years**  
(Dollars in Millions)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	6/08	Act. 07/08	Exp. 07/08	6/07	Retro			Percent	Percent
	Unpaid Loss	Payments	Payments	Unpaid Loss	(Disc.)		Difference	Change in	Change in
	<u>6/07 &amp; Prior</u>	<u>Difference</u>	<u>6/08 and sub</u>	<u>Payments</u>	<u>Unpaid Loss</u>				
Medical	\$1,408.3	\$108.8	\$108.7	\$1,928.5	\$1,447.4	(\$481.1)	(\$481.1)	0.0%	-24.9%
<b>Temporary Total</b>	133.4	37.9	36.7	175.4	164.1	(11.3)	(12.5)	3.3%	-6.5%
<b>Permanent Total Disability</b>	511.5	38.3	38.3	521.5	524.5	3.0	3.0	0.0%	0.6%
<b>Death</b>	180.8	12.2	11.7	175.4	184.1	8.7	8.2	4.8%	5.0%
<b>% Permanent Partial</b>	55.7	21.0	20.9	73.9	73.6	(0.4)	(0.5)	0.4%	-0.5%
<b>Permanent Partial</b>	8.5	1.7	1.8	11.1	9.7	(1.4)	(1.3)	-6.5%	-12.6%
<b>WL+TP+LM/WL+CO</b>	32.6	6.4	6.2	33.6	37.2	3.6	3.4	3.1%	10.6%
<b>Lump Sum Settlements</b>	217.3	30.3	24.1	206.3	236.6	30.3	24.3	25.7%	14.7%
<b>Living Maintenance</b>	12.3	3.4	3.9	18.6	15.0	(3.6)	(3.1)	-13.3%	-19.4%
<b>Lump Sum Advancements</b>	18.2	2.0	1.9	19.0	19.3	0.3	0.2	7.6%	1.6%
<b>Additional Awards</b>	2.5	0.0	0.1	2.8	2.4	(0.3)	(0.3)	-43.0%	-12.5%
<b>Total</b>	<u>\$2,581.1</u>	<u>\$262.0</u>	<u>\$254.2</u>	<u>\$3,166.0</u>	<u>\$2,713.8</u>	<u>(\$452.2)</u>	<u>(\$459.7)</u>	<b>3.0%</b>	<b>-14.3%</b>

Notes by Column:

- (1) From Several Appendices.
  - (2) From BWC Payment Reports. Medical payments include OHA refund payments of \$5 million.
  - (3) Based on 6/07 Audit Report.
  - (4) Based on 6/07 Audit Report which used a 5.25 discount factor.
  - (5)  $\{(1)/1.0500\} + \{(2)/1.0500^{0.50}\}$
  - (6) (5)-(4)
  - (7)  $\{(1)/1.0500\} - \{(4)-(3)/1.0500^{0.50}\}$
  - (8) (2)/(3)-1
  - (9) (5)/(4)-1
- Columns may not add to total due to rounding.

**Ohio Bureau of Workers' Compensation**  
**State Insurance Fund**  
**Public Employers - Taxing Districts**  
**Retrospective Unpaid Loss Analysis**  
**For 2007 and Prior Accident Years**  
(Dollars in Millions)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	6/08	Act. 07/08	Exp. 07/08	6/07	Retro			Percent	Percent
	Unpaid Loss	Payments	Payments	Unpaid Loss	(Disc.)		Difference	Change in	Change in
	<u>6/07 &amp; Prior</u>	<u>Difference</u>	<u>6/08 and sub</u>	<u>Payments</u>	<u>Unpaid Loss</u>				
Medical	\$1,021.4	\$84.6	\$83.5	\$1,446.2	\$1,055.3	(\$390.8)	(\$392.0)	1.4%	-27.0%
Temporary Total	99.7	25.2	24.1	122.5	119.5	(3.0)	(\$4.1)	4.6%	-2.5%
Permanent Total Disability	404.6	30.6	30.6	413.3	415.2	1.9	\$1.9	0.0%	0.5%
Death	156.6	10.6	9.9	148.3	159.5	11.2	\$10.5	7.2%	7.6%
% Permanent Partial	42.2	16.5	16.1	56.1	56.4	0.2	(\$0.2)	2.5%	0.4%
Permanent Partial	7.1	1.3	1.6	9.8	8.1	(1.8)	(\$1.5)	-19.2%	-18.0%
WL+TP+LM/WL+CO	24.2	4.5	4.5	25.2	27.4	2.2	\$2.2	-0.5%	8.6%
Lump Sum Settlements	175.5	24.8	18.4	162.3	191.3	29.0	\$22.8	34.3%	17.8%
Living Maintenance	8.7	2.2	2.7	12.8	10.5	(2.3)	(\$1.8)	-17.6%	-17.9%
Lump Sum Advancements	12.9	1.5	1.3	13.5	13.7	0.2	(\$0.0)	16.5%	1.4%
Additional Awards	2.1	0.0	0.0	2.1	2.1	(0.1)	(\$0.0)	-48.0%	-3.1%
<b>Total</b>	<b>\$1,955.0</b>	<b>\$201.8</b>	<b>\$192.7</b>	<b>\$2,412.2</b>	<b>\$2,058.9</b>	<b>(\$353.3)</b>	<b>(\$362.2)</b>	<b>4.7%</b>	<b>-14.6%</b>

**Notes by Column:**

- (1) From Several Appendices.  
(2) From BWC Payment Reports. Medical payments include OHA refund payments of \$4 million.  
(3) Based on 6/07 Audit Report.  
(4) Based on 6/07 Audit Report which used a 5.25 discount factor.  
(5)  $\{(1)/1.0500\} + \{(2)/1.0500^{0.50}\}$   
(6) (5)-(4)  
(7)  $\{(1)/1.0500\} - \{(4)-(3)/1.0500^{0.50}\}$   
(8) (2)/(3)-1  
(9) (5)/(4)-1  
- Columns may not add to total due to rounding.

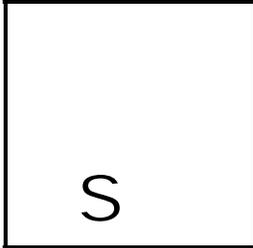
**Ohio Bureau of Workers' Compensation**  
**State Insurance Fund**  
**Public Employers-State Agencies**  
**Retrospective Unpaid Loss Analysis**  
**For 2007 and Prior Accident Years**  
(Dollars in Millions)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	6/08	Act. 07/08	Exp. 07/08	6/07	Retro			Percent	Percent
	Unpaid Loss	Payments	Payments	Unpaid Loss	(Disc.)		Difference	Change in	Change in
	<u>6/07 &amp; Prior</u>	<u>Difference</u>	<u>6/08 and sub</u>	<u>Payments</u>	<u>Unpaid Loss</u>				
Medical	\$386.9	\$24.1	\$25.3	\$482.3	\$392.0	(\$90.3)	(\$89.1)	-4.6%	-18.7%
Temporary Total	33.8	12.7	12.6	52.9	44.6	(8.3)	(\$8.4)	0.8%	-15.7%
Permanent Total Disability	107.0	7.7	7.7	108.2	109.3	1.2	\$1.2	-0.1%	1.1%
Death	24.2	1.6	1.8	27.1	24.6	(2.5)	(\$2.3)	-8.4%	-9.2%
% Permanent Partial	13.5	4.5	4.8	17.8	17.2	(0.6)	(\$0.3)	-6.4%	-3.4%
Permanent Partial	1.3	0.4	0.2	1.3	1.7	0.4	\$0.2	90.5%	29.0%
WL+TP+LM/WL+CO	8.3	1.9	1.7	8.4	9.8	1.4	\$1.2	12.8%	16.7%
Lump Sum Settlements	41.8	5.6	5.7	43.9	45.3	1.4	\$1.5	-2.2%	3.1%
Living Maintenance	3.6	1.2	1.2	5.9	4.5	(1.3)	(\$1.3)	-3.7%	-22.8%
Lump Sum Advancements	5.4	0.5	0.5	5.4	5.6	0.1	\$0.2	-13.6%	2.2%
Additional Awards	0.3	0.0	0.0	0.6	0.3	(0.3)	(\$0.3)	-31.2%	-45.0%
<b>Total</b>	<b>\$626.1</b>	<b>\$60.1</b>	<b>\$61.5</b>	<b>\$753.8</b>	<b>\$654.9</b>	<b>(\$98.8)</b>	<b>(\$97.5)</b>	<b>-2.2%</b>	<b>-13.1%</b>

Notes by Column:

- (1) From Several Appendices.
  - (2) From BWC Payment Reports. Medical payments include OHA refund payments of \$1 million.
  - (3) Based on 6/07 Audit Report.
  - (4) Based on 6/07 Audit Report which used a 5.25 discount factor.
  - (5)  $\{(1)/1.0500\} + \{(2)/1.0500^{0.50}\}$
  - (6) (5)-(4)
  - (7)  $\{(1)/1.0500\} - \{(4)-(3)/1.0500^{0.50}\}$
  - (8) (2)/(3)-1
  - (9) (5)/(4)-1
- Columns may not add to total due to rounding.





## Lost Time and PTD Claim Counts

The ultimate numbers of lost time claim counts (counts for claims in which compensation was awarded) are used as frequency indices by accident year in the analysis for various benefit types. As the name suggests, these claim counts exclude medical only claims. The data used in this analysis are from the Balance Sheet Reserve (BSR) reports and recent reports from BWC. The latest information available contained incremental claim counts for accident years 1993 and subsequent from January 1, 2001 through June 30, 2008. We have projected ultimate counts based on this data for accident years 1993 and subsequent; accident years prior to 1993 use the Balance Sheet Reserve report as of December 31, 2000. This section of the report presents the methodology and results of our analysis of the historical number of lost time claim counts.

It should be noted that the PEC claim counts as of 12/31/97, 12/31/98, 3/31/98 and 3/31/99 were unusually low. With the BWC's actuarial department's help, it was discovered that the BSR reports had placed some PEC counts into the OTHER fund category. To correct this problem, we have simply combined the OTHER counts with the PEC counts to arrive at reasonable PEC claim counts by accident year for all of the time frames previously mentioned. This combining of funds was done for both PEC lost time claims and PEC PTD claims.

The projected lost time claims for Private Employers (PA) are shown on Appendix S.1. A Bornhuetter/Ferguson (B/F) approach was used to project the ultimate claim counts by accident year. The B/F method uses the historical frequency, claim reporting pattern and number of weeks worked to arrive at the projection. The footnotes on Appendix S.1 present the formulas used in this method.

Appendices S.2 through S.4 are used to calculate the expected development factors used in Appendix S.1. Factors for accident years 1974 through 2008 (from Appendix S.3) are derived based on the data in Appendix S.4, which contains historical accident year lost time claims counts evaluated at 12 month development intervals, through December 31, 2007. The resulting selected factors are then interpolated in Appendix S.2 to June 30,

2008 for accident years 1993 and subsequent and are used to calculate ultimate claim counts using data as of June 30, 2008 for these years.

Appendices S.5 through S.8 and Appendices S.9 through S.12 present similar calculations for the Public Employers-Taxing Districts (PEC) and Public Employers-State Agencies, respectively.

The ultimate numbers of PTD claims are projected by accident year for PA, PEC, and PES using similar methodology and claim information as described above. These projections can be found in Appendices S.13 through S.24. A Bornhuetter/Ferguson approach has also been used to provide stability to our projections of PTD claims. It should be noted that the number of PA PTD claims awarded during calendar years 1997 and subsequent were significantly lower than the historical annual number of awards. The following table displays the number of PA PTD awards by year:

Calendar Year	Number of PA PTD Awards
1994	1,569
1995	1,724
1996	1,859
1997	860
1998	1,001
Fiscal Year 2000	1,055
Fiscal Year 2001	1,069
Fiscal Year 2002	976
Fiscal Year 2003	936
Fiscal Year 2004	948
Fiscal Year 2005	1,081
Fiscal Year 2006	986
Fiscal Year 2007	855
Fiscal Year 2008	1,003

This can also be observed in Appendix S.16. Our estimates of ultimate PA PTD claims for the latest 31 years have increased approximately 0.2% from our June, 2007 audit (34,568 versus 34,499).

Audit as of June 30, 2008

Ohio Bureau of Workers' Compensation

**Ohio Bureau Of Workers' Compensation**  
**Private Employers**  
**Projected Ultimate Number Of Lost Time Claims**  
**Calculated Using Data as of 6/30/2008**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
<b>Acc. Year</b>	<b>Reported To Date</b>	<b>CDF</b>	<b>Indicated Ultimate</b>	<b>Years Worked (Millions)</b>	<b>Freq /100 Workers</b>	<b>Smoothed Frequency</b>	<b>Born/Ferg Ultimate</b>	<b>Selected Ultimate</b>	<b>Frequency</b>
1978	42,129	1.001	42,171	2.034	2.073	2.044	42,171	42,171	2.073
1979	44,181	1.001	44,225	2.025	2.184	2.044	44,222	44,222	2.184
1980	38,947	1.001	38,991	1.944	2.005	2.044	38,992	38,992	2.005
1981	37,002	1.001	37,049	1.863	1.988	2.063	37,051	37,051	1.988
1982	33,767	1.001	33,816	1.767	1.914	2.057	33,820	33,820	1.914
1983	34,404	1.002	34,470	1.723	2.001	2.082	34,472	34,472	2.001
1984	41,380	1.002	41,471	1.776	2.335	1.961	41,456	41,456	2.334
1985	44,822	1.002	44,929	1.851	2.427	1.940	44,908	44,908	2.426
1986	45,622	1.003	45,748	1.937	2.362	2.107	45,734	45,734	2.362
1987	48,209	1.003	48,357	2.009	2.407	2.312	48,351	48,351	2.406
1988	51,615	1.004	51,829	2.067	2.507	2.498	51,828	51,828	2.507
1989	53,317	1.006	53,617	2.154	2.489	2.600	53,630	53,630	2.490
1990	52,764	1.008	53,168	2.186	2.432	2.688	53,210	53,210	2.434
1991	48,493	1.011	49,024	2.168	2.261	2.634	49,112	49,112	2.265
1992	46,947	1.016	47,704	2.141	2.228	2.499	47,796	47,796	2.232
1993	46,925	1.003	47,046	2.194	2.144	2.272	47,053	47,053	2.145
1994	45,972	1.003	46,106	2.245	2.053	2.132	46,111	46,111	2.054
1995	43,135	1.004	43,291	2.303	1.880	1.995	43,300	43,300	1.880
1996	39,506	1.005	39,699	2.324	1.708	1.848	39,715	39,715	1.709
1997	36,812	1.007	37,056	2.375	1.560	1.683	37,076	37,076	1.561
1998	36,152	1.009	36,488	2.380	1.533	1.521	36,486	36,486	1.533
1999	37,135	1.014	37,638	2.426	1.551	1.405	37,591	37,591	1.549
2000	37,337	1.020	38,073	2.461	1.547	1.373	37,990	37,990	1.544
2001	32,604	1.032	33,652	2.448	1.374	1.387	33,662	33,662	1.375
2002	31,158	1.061	33,046	2.406	1.374	1.348	33,010	33,010	1.372
2003	27,830	1.106	30,773	2.363	1.302	1.335	30,846	30,846	1.305
2004	24,625	1.160	28,557	2.343	1.219	1.287	28,775	28,775	1.228
2005	21,060	1.239	26,085	2.352	1.109	1.194	26,471	26,278	1.117
2006	16,317	1.441	23,512	2.373	0.991	1.080	24,159	23,835	1.005
2007	11,066	2.094	23,168	2.356	0.983	0.964	22,928	23,664	1.005
2008	<u>2,564</u>	#N/A	<u>#N/A</u>	<u>2.356</u>	#N/A	<u>0.912</u>	<u>#N/A</u>	<u>23,664</u>	1.005
<b>Total</b>	<u>1,153,797</u>		<u>1,190,758</u>	<u>67.349</u>		<u>1.849</u>	<u>1,191,926</u>	<u>1,215,809</u>	

**Notes by Column:**

- (1) From Balance Sheet Reserves Report as of 12/31/00 for accident years 1992 and prior. From BWC report as of 6/30/2008 for accident years 1993 and subsequent.
- (2) Development factors are from the Interpolated Column on Appendix S.2.
- (3) Col (1) \* Col (2).
- (4) Payroll/Statewide Average Weekly Wage (In Millions)/52.
- (5) Col (3) / Col (4) / 10,000.
- (6) Selected based on Col (5) using an exponential regression of preceding 7 accident years.
- (7)  $[1 - (1 / \text{Col (2)})] * \text{Col (6)} * \text{Col (4)} * 10,000 + \text{Col (1)}$ .
- (8) Based on Col (7); 2005 to 2006 =  $[\text{Col (3)} + \text{Col (7)}] / 2$ ; 2007 and 2008 =  $\text{Col (9)} * \text{Col (4)} * 10,000$ .
- (9)  $\text{Col (8)} / \text{Col (4)} / 10,000$ ; 2007 and 2008 = 2006.

**Ohio Bureau of Workers' Compensation****Private Employer****Interpolation of Claim Count Development Factors**

<b>Accident Year</b>	<b>Age</b>	<b>LDF's at 12/31/07</b>	<b>Age</b>	<b>Interpolated to 6/30/2008 or @12/31/00</b>
1976	32.00	1.000	25.00	1.001
1977	31.00	1.000	24.00	1.001
1978	30.00	1.000	23.00	1.001
1979	29.00	1.001	22.00	1.001
1980	28.00	1.001	21.00	1.001
1981	27.00	1.001	20.00	1.001
1982	26.00	1.001	19.00	1.001
1983	25.00	1.001	18.00	1.002
1984	24.00	1.001	17.00	1.002
1985	23.00	1.001	16.00	1.002
1986	22.00	1.001	15.00	1.003
1987	21.00	1.001	14.00	1.003
1988	20.00	1.001	13.00	1.004
1989	19.00	1.001	12.00	1.006
1990	18.00	1.002	11.00	1.008
1991	17.00	1.002	10.00	1.011
1992	16.00	1.002	9.00	1.016
1993	15.00	1.003	15.50	1.003
1994	14.00	1.003	14.50	1.003
1995	13.00	1.004	13.50	1.004
1996	12.00	1.006	12.50	1.005
1997	11.00	1.008	11.50	1.007
1998	10.00	1.011	10.50	1.009
1999	9.00	1.016	9.50	1.014
2000	8.00	1.023	8.50	1.020
2001	7.00	1.041	7.50	1.032
2002	6.00	1.080	6.50	1.061
2003	5.00	1.132	5.50	1.106
2004	4.00	1.188	4.50	1.160
2005	3.00	1.291	3.50	1.239
2006	2.00	1.608	2.50	1.441
2007	1.00	2.725	1.50	2.094
2008	0.00	#N/A	0.50	#N/A

**Notes:**

Interpolation formula is  $e^{\{[\ln \text{LDF}(n) - \ln \text{LDF}(n-1)]*0.5 + \ln \text{LDF}(n-1)\}}$ .

Accident Years 1992 and prior are evaluated as of 12/31/00.

Accident Years 1976 through 2007 are from Appendix S.3.

**Ohio Bureau of Workers' Compensation**

**Claims with Comp. Awarded**

**Private Employers**

**Accident**

**Loss Development Factors**

Year	1-2	2-3	3-4	4-5	5-6	6-7	7-8	8-9	9-10	10-11	11-12	12-13	13-14	14-15	15-16
1977									1.0015	1.0009	1.0006	1.0024	1.0003	1.0001	1.0000
1978								1.0028	1.0013	1.0008	1.0040	1.0002	1.0002	1.0001	1.0001
1979							1.0090	1.0028	1.0011	1.0034	1.0008	1.0002	1.0001	1.0001	1.0001
1980						1.0141	1.0094	1.0030	1.0037	1.0010	1.0005	1.0003	1.0003	1.0001	1.0002
1981					1.0148	1.0151	1.0125	1.0060	1.0017	1.0007	1.0004	1.0005	1.0000	1.0001	1.0004
1982				1.0277	1.0161	1.0161	1.0136	1.0041	1.0011	1.0014	1.0007	1.0001	1.0004	1.0006	1.0006
1983			1.0598	1.0274	1.0211	1.0153	1.0138	1.0048	1.0022	1.0011	1.0006	1.0005	1.0009	1.0006	1.0003
1984		1.1398	1.0575	1.0337	1.0198	1.0173	1.0096	1.0062	1.0036	1.0013	1.0010	1.0010	1.0004	1.0002	1.0002
1985	1.4948	1.1259	1.0716	1.0313	1.0239	1.0119	1.0137	1.0063	1.0028	1.0013	1.0015	1.0007	1.0004	1.0002	1.0004
1986	1.5404	1.1353	1.0666	1.0380	1.0174	1.0196	1.0128	1.0056	1.0022	1.0018	1.0004	1.0007	1.0004	1.0004	
1987	1.5373	1.1393	1.0775	1.0294	1.0275	1.0200	1.0130	1.0046	1.0033	1.0012	1.0008	1.0004	1.0006		
1988	1.5695	1.1362	1.0599	1.0478	1.0309	1.0215	1.0135	1.0064	1.0021	1.0013	1.0010	1.0006			
1989	1.5368	1.0909	1.0992	1.0555	1.0346	1.0279	1.0191	1.0057	1.0018	1.0016	1.0011				
1990	1.5622	1.1430	1.0716	1.0429	1.0322	1.0277	1.0137	1.0036	1.0024	1.0016					
1991	1.5303	1.1115	1.0706	1.0451	1.0321	1.0240	1.0104	1.0035	1.0025						
1992	1.4924	1.1124	1.0836	1.0439	1.0288	1.0212	1.0099	1.0029							
1993	1.5599	1.1231	1.0745	1.0381	1.0253	1.0217	1.0082	1.0029	1.0017	1.0015	1.0006	1.0005	1.0015	1.0003	
1994	1.5565	1.1562	1.0561	1.0377	1.0308	1.0221	1.0109	1.0058	1.0030	1.0016	1.0019	1.0014	1.0007		
1995	1.5213	1.1147	1.0608	1.0386	1.0288	1.0213	1.0124	1.0054	1.0028	1.0024	1.0020	1.0015			
1996	1.4161	1.1362	1.0699	1.0387	1.0284	1.0227	1.0130	1.0054	1.0026	1.0029	1.0020				
1997	1.4287	1.1507	1.0707	1.0392	1.0337	1.0251	1.0144	1.0055	1.0053	1.0037					
1998	1.4253	1.1453	1.0653	1.0434	1.0317	1.0236	1.0127	1.0064	1.0049						
1999	1.4255	1.1471	1.0708	1.0454	1.0295	1.0273	1.0165	1.0077							
2000	1.4187	1.1677	1.0701	1.0410	1.0348	1.0311	1.0183								
2001	1.4869	1.1644	1.0677	1.0454	1.0444	1.0456									
2002	1.5037	1.1731	1.0929	1.0500	1.0503										
2003	1.4892	1.2056	1.0816	1.0505											
2004	1.5377	1.2444	1.0912												
2005	1.6321	1.2476													
2006	1.7700														
2007															

Wtd Avg	1.5134	1.1429	1.0718	1.0405	1.0287	1.0223	1.0127	1.0048	1.0025	1.0016	1.0012	1.0007	1.0005	1.0002	1.0003
High/Low	1.5125	1.1486	1.0717	1.0404	1.0286	1.0217	1.0127	1.0048	1.0025	1.0016	1.0011	1.0007	1.0004	1.0002	1.0002
5 Yr Wtd	1.5674	1.2029	1.0799	1.0462	1.0376	1.0302	1.0150	1.0060	1.0036	1.0023	1.0015	1.0009	1.0007	1.0003	1.0004
2 Yr Wtd	1.6944	1.2459	1.0862	1.0502	1.0473	1.0379	1.0174	1.0070	1.0051	1.0033	1.0020	1.0015	1.0011	1.0003	1.0003
Selected	1.6944	1.2459	1.0862	1.0502	1.0473	1.0379	1.0174	1.0070	1.0051	1.0033	1.0020	1.0015	1.0011	1.0003	1.0004
Cumulative	2.7252	1.6084	1.2909	1.1884	1.1316	1.0805	1.0411	1.0233	1.0161	1.0110	1.0077	1.0056	1.0041	1.0031	1.0028

**Accident**

Year	16-17	17-18	18-19	19-20	20-21	21-22	22-23	23-24	24-25	25-26	26-27	27-28	28-29	29-30	30-31
1977	1.0001	1.0001	1.0000	1.0001	1.0001	1.0001	1.0000	1.0001							
1978	1.0001	1.0000	1.0000	1.0003	1.0001	1.0000	1.0000								
1979	1.0003	1.0000	1.0003	1.0002	1.0001	1.0002									
1980	1.0001	1.0004	1.0003	1.0001	1.0004										
1981	1.0000	1.0003	1.0003	1.0003											
1982	1.0003	1.0003	1.0007												
1983	1.0002	1.0003													
1984	1.0002														
1985															
1986															
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2005															
2006															
2007															

Wtd Avg	1.0002	1.0002	1.0002	1.0002	1.0001	1.0001	1.0000	1.0001	N/A						
High/Low	1.0002	1.0002	1.0002	1.0002	1.0001	1.0001	N/A								
5 Yr Wtd	1.0001	1.0002	1.0003	1.0002	N/A	Tail									
2 Yr Wtd	1.0002	1.0003	1.0005	1.0002	1.0002	1.0002	1.0000	N/A							
Selected	1.0002	1.0003	1.0005	1.0002	1.0001	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0010	5.000
Cumulative	1.0024	1.0022	1.0015	1.0015	1.0015	1.0011	1.0010	1.0010	1.0010	1.0010	1.0010	1.0010	1.0010	1.0010	1.0000

**Ohio Bureau of Workers' Compensation**

**Claims with Comp. Awarded**

**Private Employers**

Accident Year	Claim Counts															
	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>	<u>10</u>	<u>11</u>	<u>12</u>	<u>13</u>	<u>14</u>	<u>15</u>	<u>16</u>
1977									39,935	39,994	40,030	40,056	40,151	40,162	40,168	40,169
1978								41,704	41,820	41,875	41,909	42,076	42,084	42,092	42,098	42,103
1979							43,364	43,756	43,880	43,928	44,076	44,113	44,123	44,127	44,131	44,135
1980						37,664	38,195	38,553	38,670	38,812	38,849	38,868	38,881	38,891	38,894	38,902
1981					35,101	35,620	36,158	36,609	36,829	36,890	36,915	36,930	36,948	36,948	36,953	36,968
1982				31,080	31,940	32,454	32,976	33,424	33,560	33,597	33,643	33,668	33,671	33,685	33,706	33,727
1983			29,715	31,492	32,356	33,040	33,547	34,011	34,175	34,250	34,288	34,307	34,324	34,356	34,375	34,386
1984		31,265	35,635	37,683	38,954	39,725	40,411	40,800	41,054	41,202	41,257	41,300	41,340	41,356	41,366	41,373
1985	22,637	33,837	38,097	40,826	42,103	43,109	43,621	44,220	44,500	44,624	44,682	44,750	44,781	44,797	44,804	44,822
1986	22,169	34,150	38,770	41,351	42,923	43,670	44,527	45,097	45,351	45,453	45,535	45,555	45,586	45,605	45,622	
1987	23,121	35,545	40,496	43,635	44,920	46,156	47,078	47,688	47,908	48,067	48,123	48,162	48,181	48,209		
1988	24,140	37,888	43,050	45,630	47,810	49,287	50,347	51,029	51,355	51,461	51,529	51,582	51,615			
1989	25,034	38,472	41,971	46,135	48,694	50,380	51,784	52,771	53,073	53,170	53,256	53,317				
1990	24,404	38,124	43,574	46,692	48,693	50,263	51,657	52,365	52,553	52,678	52,764					
1991	23,719	36,296	40,344	43,193	45,140	46,591	47,711	48,205	48,373	48,493						
1992	23,496	35,065	39,006	42,267	44,122	45,391	46,355	46,813	46,947							
1993	22,531	35,145	39,473	42,415	44,031	45,147	46,126	46,504	46,641	46,721	46,789	46,817	46,840	46,908	46,920	
1994	21,567	33,569	38,813	40,992	42,538	43,849	44,816	45,305	45,568	45,704	45,775	45,862	45,928	45,960		
1995	21,396	32,549	36,282	38,488	39,972	41,122	41,999	42,519	42,748	42,867	42,972	43,059	43,124			
1996	20,455	28,966	32,910	35,212	36,575	37,615	38,467	38,966	39,175	39,276	39,388	39,467				
1997	18,429	26,330	30,299	32,442	33,713	34,850	35,723	36,238	36,436	36,629	36,766					
1998	18,384	26,203	30,009	31,968	33,357	34,414	35,225	35,674	35,902	36,079						
1999	18,680	26,628	30,544	32,708	34,193	35,200	36,160	36,755	37,037							
2000	18,538	26,300	30,711	32,863	34,212	35,402	36,504	37,171								
2001	15,254	22,681	26,410	28,199	29,480	30,788	32,193									
2002	14,268	21,455	25,168	27,507	28,883	30,335										
2003	13,255	19,739	23,798	25,740	27,039											
2004	11,494	17,674	21,994	24,000												
2005	9,873	16,114	20,104													
2006	8,125	14,381														
2007	7,564															

Accident Year	Claim Counts																Reported To Date
	<u>17</u>	<u>18</u>	<u>19</u>	<u>20</u>	<u>21</u>	<u>22</u>	<u>23</u>	<u>24</u>	<u>25</u>	<u>26</u>	<u>27</u>	<u>28</u>	<u>29</u>	<u>30</u>	<u>31</u>		
1977	40,174	40,178	40,177	40,180	40,183	40,186	40,187	40,191								40,191	
1978	42,109	42,109	42,111	42,124	42,127	42,129	42,129									42,129	
1979	44,147	44,145	44,159	44,166	44,170	44,181										44,181	
1980	38,904	38,919	38,930	38,933	38,947											38,947	
1981	36,968	36,980	36,990	37,002												37,002	
1982	33,736	33,745	33,767													33,767	
1983	34,394	34,404														34,404	
1984	41,380															41,380	
1985																44,822	
1986																45,622	
1987																48,209	
1988																51,615	
1989																53,317	
1990																52,764	
1991																48,493	
1992																46,947	
1993																46,920	
1994																45,960	
1995																43,124	
1996																39,467	
1997																36,766	
1998																36,079	
1999																37,037	
2000																37,171	
2001																32,193	
2002																30,335	
2003																27,039	
2004																24,000	
2005																20,104	
2006																14,381	
2007																7,564	

Includes Section 27's claims

**Ohio Bureau Of Workers' Compensation  
Public Employers-Taxing Districts  
Projected Ultimate Number Of Lost Time Claims  
Calculated Using Data as of @6/30/08**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
<u>Acc. Year</u>	<u>Reported To Date</u>	<u>CDF</u>	<u>Indicated Ultimate</u>	<u>Years Worked (Millions)</u>	<u>Freq /100 Workers</u>	<u>Smoothed Frequency</u>	<u>Born/Ferg Ultimate</u>	<u>Selected Ultimate</u>	<u>Frequency</u>
1978	4,446	1.000	4,446	0.354	1.255	1.253	4,446	4,446	1.255
1979	4,500	1.000	4,501	0.355	1.267	1.253	4,501	4,501	1.267
1980	4,807	1.001	4,810	0.369	1.302	1.253	4,810	4,810	1.302
1981	4,863	1.001	4,868	0.360	1.352	1.327	4,868	4,868	1.352
1982	5,133	1.002	5,141	0.364	1.414	1.371	5,140	5,140	1.414
1983	5,234	1.002	5,245	0.367	1.431	1.560	5,246	5,246	1.431
1984	5,628	1.003	5,644	0.368	1.532	1.567	5,644	5,644	1.532
1985	5,964	1.004	5,986	0.389	1.539	1.578	5,987	5,987	1.540
1986	5,978	1.005	6,005	0.399	1.505	1.634	6,008	6,008	1.505
1987	6,084	1.006	6,118	0.421	1.454	1.706	6,123	6,123	1.455
1988	6,371	1.007	6,413	0.416	1.541	1.686	6,417	6,417	1.542
1989	6,416	1.008	6,470	0.431	1.500	1.676	6,476	6,476	1.501
1990	6,380	1.011	6,449	0.443	1.457	1.640	6,458	6,458	1.459
1991	6,091	1.017	6,193	0.457	1.354	1.609	6,212	6,212	1.358
1992	6,189	1.022	6,324	0.464	1.363	1.549	6,342	6,342	1.367
1993	5,917	1.004	5,942	0.477	1.244	1.465	5,946	5,946	1.245
1994	6,016	1.005	6,046	0.470	1.287	1.258	6,046	6,046	1.287
1995	5,446	1.006	5,479	0.468	1.171	1.207	5,480	5,480	1.171
1996	5,367	1.008	5,407	0.473	1.144	1.145	5,407	5,407	1.144
1997	5,249	1.010	5,299	0.474	1.117	1.102	5,299	5,299	1.117
1998	5,309	1.014	5,382	0.482	1.117	1.074	5,379	5,381	1.117
1999	5,914	1.019	6,028	0.487	1.239	1.053	6,011	6,019	1.237
2000	5,942	1.028	6,109	0.492	1.242	1.130	6,094	6,101	1.241
2001	5,257	1.044	5,488	0.509	1.078	1.184	5,510	5,499	1.080
2002	5,309	1.075	5,706	0.519	1.100	1.160	5,728	5,728	1.104
2003	4,796	1.125	5,397	0.516	1.046	1.133	5,447	5,447	1.055
2004	4,416	1.193	5,268	0.513	1.027	1.074	5,307	5,307	1.035
2005	3,940	1.308	5,154	0.502	1.026	1.010	5,136	5,136	1.022
2006	2,945	1.675	4,933	0.495	0.996	0.961	4,863	5,033	1.017
2007	1,615	3.209	5,182	0.491	1.056	0.951	4,828	4,987	1.017
2008	<u>309</u>	#N/A	<u>#N/A</u>	<u>0.491</u>	#N/A	<u>1.006</u>	<u>#N/A</u>	<u>4,987</u>	1.017
<b>Total</b>	<u>157,831</u>		<u>167,434</u>	<u>13.815</u>		<u>1.048</u>	<u>167,159</u>	<u>172,482</u>	

**Notes by Column:**

- (1) From Balance Sheet Reserves Report as of 12/31/00 for accident years 1992 and prior. From BWC report as of @6/30/08 for accident years 1993 and subsequent.
- (2) Development factors are from the Interpolated Column on Appendix S.6.
- (3) Col (1) \* Col (2)
- (4) Payroll/Statewide Average Weekly Wage (In Millions)/52.
- (5) Col (3) / Col (4) / 10,000.
- (6) Selected based on Col (5) using an exponential regression of preceding 7 accident years.
- (7) [1 - (1 / Col (2))] \* Col (6) \* Col (4) \* 10,000 + Col (1).
- (8) Based on Col (7); 2007 and 2008 = Col (9) \* Col (4) \* 10,000.
- (9) Col (8) / Col (4) / 10,000; 2007 and 2008 = 2006.

**Ohio Bureau of Workers' Compensation**  
**Public Employers-Taxing Districts**

**Interpolation of Claim Count Development Factors**

<u>Accident Year</u>	<u>Age</u>	<u>LDF's at 12/31/07</u>	<u>Age</u>	<u>Interpolated to @6/30/08 or @12/31/00</u>
1976	32.00	1.000	25.00	1.000
1977	31.00	1.000	24.00	1.000
1978	30.00	1.000	23.00	1.000
1979	29.00	1.000	22.00	1.000
1980	28.00	1.000	21.00	1.001
1981	27.00	1.000	20.00	1.001
1982	26.00	1.000	19.00	1.002
1983	25.00	1.000	18.00	1.002
1984	24.00	1.000	17.00	1.003
1985	23.00	1.000	16.00	1.004
1986	22.00	1.000	15.00	1.005
1987	21.00	1.001	14.00	1.006
1988	20.00	1.001	13.00	1.007
1989	19.00	1.002	12.00	1.008
1990	18.00	1.002	11.00	1.011
1991	17.00	1.003	10.00	1.017
1992	16.00	1.004	9.00	1.022
1993	15.00	1.005	15.25	1.004
1994	14.00	1.006	14.25	1.005
1995	13.00	1.007	13.25	1.006
1996	12.00	1.008	12.25	1.008
1997	11.00	1.011	11.25	1.010
1998	10.00	1.017	10.25	1.014
1999	9.00	1.022	9.25	1.019
2000	8.00	1.034	8.25	1.028
2001	7.00	1.053	7.25	1.044
2002	6.00	1.097	6.25	1.075
2003	5.00	1.155	5.25	1.125
2004	4.00	1.233	4.25	1.193
2005	3.00	1.388	3.25	1.308
2006	2.00	2.021	2.25	1.675
2007	1.00	5.096	1.25	3.209
2008	0.00	#N/A	0.25	#N/A

**Notes:**

Interpolation formula is  $e^{\{[\ln LDF(n) - \ln LDF(n-1)]*0.5 + \ln LDF(n-1)\}}$ .

Accident Years 1992 and prior are evaluated as of 12/31/00.

Accident Years 1976 through 2007 are from Appendix S.7.

**Ohio Bureau of Workers' Compensation**

**Claims with Comp. Awarded  
Public Employers-Taxing Districts**

Accident Year	Loss Development Factors														
	1-2	2-3	3-4	4-5	5-6	6-7	7-8	8-9	9-10	10-11	11-12	12-13	13-14	14-15	15-16
1977											1.0026	1.0040	1.0009	1.0009	1.0002
1978										1.0023	1.0052	1.0023	1.0020	1.0007	1.0009
1979									1.0038	1.0041	1.0043	1.0022	1.0016	1.0009	0.9993
1980								1.0101	1.0062	1.0051	1.0019	1.0023	1.0019	0.9987	1.0002
1981							1.0255	1.0115	1.0055	1.0031	1.0027	1.0019	1.0010	1.0010	1.0021
1982						1.0328	1.0229	1.0111	1.0062	1.0053	1.0049	1.0016	1.0012	1.0014	1.0008
1983					1.0490	1.0331	1.0278	1.0112	1.0058	1.0048	1.0004	1.0019	1.0004	1.0008	1.0006
1984				1.0670	1.0431	1.0340	1.0149	1.0140	1.0087	1.0043	1.0039	1.0016	0.9996	1.0012	1.0011
1985			1.1804	1.0669	1.0395	1.0215	1.0272	1.0132	1.0067	1.0051	1.0041	1.0007	1.0013	1.0010	1.0008
1986		1.5908	1.1801	1.0703	1.0341	1.0346	1.0222	1.0092	1.0042	1.0046	1.0015	1.0007	1.0013	1.0013	
1987	1.7928	1.6315	1.2009	1.0525	1.0542	1.0343	1.0262	1.0098	1.0042	1.0030	1.0020	1.0030	1.0008		
1988	1.8782	1.5714	1.1672	1.1063	1.0568	1.0364	1.0231	1.0101	1.0027	1.0028	1.0046	1.0008			
1989	1.8129	1.3360	1.3820	1.1340	1.0685	1.0467	1.0263	1.0059	1.0074	1.0047	1.0025				
1990	1.8762	1.5592	1.1842	1.0906	1.0608	1.0423	1.0255	1.0080	1.0074	1.0030					
1991	1.9407	1.3422	1.1970	1.1038	1.0533	1.0380	1.0185	1.0080	1.0049						
1992	1.7228	1.4578	1.2239	1.0824	1.0497	1.0364	1.0175	1.0063							
1993	1.8137	1.4394	1.1727	1.0643	1.0465	1.0364	1.0165	1.0058	1.0051	1.0027	1.0015	1.0015	1.0003		
1994	1.8819	1.4964	1.1337	1.0712	1.0483	1.0360	1.0183	1.0096	1.0068	1.0047	1.0028	1.0020	1.0007		
1995	2.0062	1.3675	1.1357	1.0633	1.0431	1.0373	1.0183	1.0117	1.0067	1.0056	1.0022	1.0013			
1996	1.9019	1.4194	1.1414	1.0702	1.0432	1.0366	1.0185	1.0109	1.0070	1.0056	1.0026				
1997	1.8815	1.3861	1.1305	1.0732	1.0457	1.0410	1.0258	1.0105	1.0044	1.0060					
1998	1.8055	1.3568	1.1213	1.0624	1.0542	1.0354	1.0210	1.0129	1.0057						
1999	1.7803	1.3736	1.1009	1.0627	1.0422	1.0381	1.0187	1.0117							
2000	1.7692	1.3600	1.1005	1.0565	1.0462	1.0377	1.0183								
2001	2.1060	1.3970	1.1073	1.0676	1.0550	1.0448									
2002	2.0848	1.3873	1.1187	1.0642	1.0509										
2003	2.1393	1.4071	1.1313	1.0710											
2004	2.2851	1.4843	1.1215												
2005	2.3837	1.4268													
2006	2.6951														
2007															

Wtd Avg	2.0350	1.5103	1.2168	1.1231	1.0951	1.0795	1.0638	1.0496	1.0475	1.0470	1.0030	1.0018	1.0011	1.0008	1.0007
High/Low	1.9522	1.4346	1.1527	1.0730	1.0490	1.0370	1.0217	1.0101	1.0058	1.0044	1.0030	1.0018	1.0012	1.0009	1.0007
5 Yr Wtd	2.2833	1.4189	1.1153	1.0641	1.0494	1.0393	1.0203	1.0115	1.0061	1.0054	1.0026	1.0017	1.0011	1.0009	1.0010
2 Yr Wtd	2.5217	1.4554	1.1264	1.0675	1.0529	1.0411	1.0185	1.0122	1.0051	1.0058	1.0024	1.0017	1.0011	1.0008	1.0009
Selected	2.5217	1.4554	1.1264	1.0675	1.0529	1.0411	1.0185	1.0122	1.0051	1.0058	1.0024	1.0017	1.0011	1.0009	1.0008
Cumulative	5.0956	2.0207	1.3884	1.2326	1.1547	1.0967	1.0535	1.0343	1.0218	1.0167	1.0108	1.0084	1.0067	1.0055	1.0046

Accident Year	16-17	17-18	18-19	19-20	20-21	21-22	22-23	23-24	24-25	25-26	26-27	27-28	28-29	29-30	30-31
1977	1.0005	1.0005	1.0005	1.0007	1.0000	1.0000	1.0000	0.9995							
1978	0.9991	1.0005	1.0009	1.0007	1.0002	1.0005	1.0002								
1979	1.0007	1.0009	1.0009	0.9993	0.9993	0.9998									
1980	1.0008	1.0013	1.0008	1.0010	1.0010										
1981	1.0025	1.0006	1.0008	1.0012											
1982	1.0010	1.0004	1.0002												
1983	1.0008	1.0004													
1984	0.9998														
1985															
1986															
1987															
1988															
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2003															
2004															
2005															
2006															
2007															

Wtd Avg	1.0006	1.0006	1.0007	1.0006	1.0002	1.0001	1.0001	0.9995	N/A						
High/Low	1.0006	1.0006	1.0008	1.0008	1.0001	1.0000	N/A								
5 Yr Wtd	1.0009	1.0007	1.0007	1.0006	N/A										
2 Yr Wtd	1.0003	1.0004	1.0005	1.0011	1.0002	1.0001	1.0001	N/A							
Selected	1.0009	1.0007	1.0006	1.0005	1.0004	1.0003	1.0002	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cumulative	1.0037	1.0028	1.0021	1.0015	1.0010	1.0006	1.0003	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

**Ohio Bureau of Workers' Compensation**

**Claims with Comp. Awarded**

**Public Employers-Taxing Districts**

Accident Year	Claim Counts															
	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>	<u>10</u>	<u>11</u>	<u>12</u>	<u>13</u>	<u>14</u>	<u>15</u>	<u>16</u>
1977											4,211	4,222	4,239	4,243	4,247	4,248
1978										4,378	4,388	4,411	4,421	4,430	4,433	4,437
1979									4,424	4,441	4,459	4,478	4,488	4,495	4,499	4,496
1980								4,659	4,706	4,735	4,759	4,768	4,779	4,788	4,782	4,783
1981							4,584	4,701	4,755	4,781	4,796	4,809	4,818	4,823	4,828	4,838
1982						4,697	4,851	4,962	5,017	5,048	5,075	5,100	5,108	5,114	5,121	5,125
1983					4,574	4,798	4,957	5,095	5,152	5,182	5,207	5,209	5,219	5,221	5,225	5,228
1984				4,657	4,969	5,183	5,359	5,439	5,515	5,563	5,587	5,609	5,618	5,616	5,623	5,629
1985			4,202	4,960	5,292	5,501	5,619	5,772	5,848	5,887	5,917	5,941	5,945	5,953	5,959	5,964
1986		2,659	4,230	4,992	5,343	5,525	5,716	5,843	5,897	5,922	5,949	5,958	5,962	5,970	5,978	
1987	1,438	2,578	4,206	5,051	5,316	5,604	5,796	5,948	6,006	6,031	6,049	6,061	6,079	6,084		
1988	1,461	2,744	4,312	5,033	5,568	5,884	6,098	6,239	6,302	6,319	6,337	6,366	6,371			
1989	1,443	2,616	3,495	4,830	5,477	5,852	6,125	6,286	6,323	6,370	6,400	6,416				
1990	1,462	2,743	4,277	5,065	5,524	5,860	6,108	6,264	6,314	6,361	6,380					
1991	1,569	3,045	4,087	4,892	5,400	5,688	5,904	6,013	6,061	6,091						
1992	1,670	2,877	4,194	5,133	5,556	5,832	6,044	6,150	6,189							
1993	1,610	2,920	4,203	4,929	5,246	5,490	5,690	5,784	5,816	5,850	5,880	5,896	5,905	5,914	5,916	
1994	1,549	2,915	4,362	4,945	5,297	5,553	5,753	5,858	5,914	5,954	5,982	5,999	6,011	6,015		
1995	1,450	2,909	3,978	4,518	4,804	5,011	5,198	5,293	5,355	5,391	5,421	5,433	5,440			
1996	1,438	2,735	3,882	4,431	4,742	4,947	5,128	5,223	5,280	5,317	5,347	5,361				
1997	1,451	2,730	3,784	4,278	4,591	4,801	4,998	5,127	5,181	5,204	5,235					
1998	1,599	2,887	3,917	4,392	4,666	4,919	5,093	5,200	5,267	5,297						
1999	1,848	3,290	4,519	4,975	5,287	5,510	5,720	5,827	5,895							
2000	1,911	3,381	4,598	5,060	5,346	5,593	5,804	5,910								
2001	1,349	2,841	3,969	4,395	4,692	4,950	5,172									
2002	1,439	3,000	4,162	4,656	4,955	5,207										
2003	1,278	2,734	3,847	4,352	4,661											
2004	1,126	2,573	3,819	4,283												
2005	1,092	2,603	3,714													
2006	869	2,342														
2007	846															

Accident Year	Reported To Date															
	<u>17</u>	<u>18</u>	<u>19</u>	<u>20</u>	<u>21</u>	<u>22</u>	<u>23</u>	<u>24</u>	<u>25</u>	<u>26</u>	<u>27</u>	<u>28</u>	<u>29</u>	<u>30</u>	<u>31</u>	<u>To Date</u>
1977	4,250	4,252	4,254	4,257	4,257	4,257	4,257	4,257	4,255							4,255
1978	4,433	4,435	4,439	4,442	4,443	4,445	4,446									4,446
1979	4,499	4,503	4,507	4,504	4,501	4,500										4,500
1980	4,787	4,793	4,797	4,802	4,807											4,807
1981	4,850	4,853	4,857	4,863												4,863
1982	5,130	5,132	5,133													5,133
1983	5,232	5,234														5,234
1984	5,628															5,628
1985																5,964
1986																5,978
1987																6,084
1988																6,371
1989																6,416
1990																6,380
1991																6,091
1992																6,189
1993																5,916
1994																6,015
1995																5,440
1996																5,361
1997																5,235
1998																5,297
1999																5,895
2000																5,910
2001																5,172
2002																5,207
2003																4,661
2004																4,283
2005																3,714
2006																2,342
2007																846

**Ohio Bureau Of Workers' Compensation  
Public Employers-State Agencies  
Projected Ultimate Number Of Lost Time Claims  
Calculated Using Data as of @6/30/08**

Acc. Year	(1) Reported To Date	(2) CDF	(3) Indicated Ultimate	(4) Years Worked (Millions)	(5) Freq /100 Workers	(6) Smoothed Frequency	(7) Born/Ferg Ultimate	(8) Selected Ultimate	(9) Frequency
1978	1,058	1.000	1,058	0.121	0.875	0.786	1,058	1,058	0.875
1979	1,001	1.000	1,001	0.119	0.843	0.786	1,001	1,001	0.843
1980	1,184	1.000	1,184	0.117	1.011	0.786	1,184	1,184	1.011
1981	1,123	1.000	1,123	0.113	0.994	0.848	1,123	1,123	0.994
1982	1,271	1.001	1,272	0.121	1.050	0.905	1,272	1,272	1.050
1983	1,346	1.001	1,348	0.122	1.102	1.088	1,347	1,347	1.102
1984	1,433	1.001	1,435	0.124	1.156	1.144	1,435	1,435	1.156
1985	1,545	1.002	1,548	0.127	1.222	1.170	1,548	1,548	1.222
1986	1,638	1.002	1,641	0.134	1.227	1.221	1,641	1,641	1.227
1987	1,687	1.003	1,691	0.142	1.187	1.295	1,692	1,692	1.187
1988	1,888	1.003	1,895	0.149	1.270	1.291	1,895	1,895	1.270
1989	1,897	1.005	1,906	0.153	1.248	1.294	1,906	1,906	1.248
1990	1,869	1.007	1,882	0.160	1.173	1.308	1,884	1,884	1.174
1991	1,786	1.013	1,808	0.164	1.101	1.293	1,812	1,812	1.103
1992	1,934	1.018	1,968	0.160	1.231	1.228	1,968	1,968	1.231
1993	1,912	1.002	1,916	0.160	1.197	1.167	1,915	1,915	1.197
1994	1,851	1.002	1,855	0.166	1.117	1.172	1,855	1,855	1.117
1995	1,822	1.003	1,828	0.167	1.091	1.120	1,828	1,828	1.091
1996	1,807	1.004	1,814	0.164	1.108	1.097	1,814	1,814	1.108
1997	1,634	1.006	1,644	0.161	1.019	1.098	1,644	1,644	1.020
1998	1,574	1.010	1,590	0.160	0.991	1.039	1,590	1,590	0.991
1999	1,804	1.015	1,831	0.163	1.125	0.960	1,827	1,827	1.123
2000	1,880	1.019	1,916	0.165	1.159	1.016	1,912	1,912	1.156
2001	1,688	1.026	1,731	0.170	1.016	1.095	1,735	1,735	1.017
2002	1,520	1.044	1,587	0.172	0.925	1.067	1,598	1,598	0.931
2003	1,585	1.074	1,702	0.172	0.989	0.989	1,702	1,702	0.989
2004	1,489	1.114	1,658	0.171	0.969	0.982	1,660	1,660	0.970
2005	1,398	1.179	1,649	0.173	0.954	0.944	1,646	1,646	0.952
2006	1,083	1.346	1,458	0.174	0.837	0.896	1,484	1,484	0.852
2007	863	1.904	1,644	0.175	0.941	0.868	1,583	1,489	0.852
2008	<u>242</u>	#N/A	<u>#N/A</u>	<u>0.175</u>	#N/A	<u>0.842</u>	<u>#N/A</u>	<u>1,489</u>	0.852
<b>Total</b>	<u>46,812</u>		<u>48,583</u>	<u>4.716</u>		<u>0.958</u>	<u>48,562</u>	<u>49,956</u>	

**Notes by Column:**

- (1) From Balance Sheet Reserves Report as of 12/31/00 for accident years 1992 and prior. From BWC report as of @6/30/08 for accident years 1993 and subsequent.
- (2) Development factors are from the Interpolated Column on Appendix S.10.
- (3) Col (1) \* Col (2)
- (4) Payroll/Statewide Average Weekly Wage (In Millions)/52.
- (5) Col (3) / Col (4) / 10,000.
- (6) Selected based on Col (5) using an exponential regression of preceding 7 accident years; 2007 and 2008 are based on an exponential regression of accident years 1999 through 2005.
- (7)  $[1 - (1 / \text{Col (2)})] * \text{Col (6)} * \text{Col (4)} * 10,000 + \text{Col (1)}$ .
- (8) Based on Col (7); 2008= Col (9) \* Col (4) \* 10,000.
- (9) Col (8) / Col (4) / 10,000; 2008= 2007 \* 1.00.

**Ohio Bureau of Workers' Compensation****Public Employers-State Agencies****Interpolation of Claim Count Development Factors**

<b>Accident Year</b>	<b>Age</b>	<b>LDF's at 12/31/07</b>	<b>Age</b>	<b>Interpolated to @6/30/08 or @12/31/00</b>
1976	32.00	1.000	25.00	1.000
1977	31.00	1.000	24.00	1.000
1978	30.00	1.000	23.00	1.000
1979	29.00	1.000	22.00	1.000
1980	28.00	1.000	21.00	1.000
1981	27.00	1.000	20.00	1.000
1982	26.00	1.000	19.00	1.001
1983	25.00	1.000	18.00	1.001
1984	24.00	1.000	17.00	1.001
1985	23.00	1.000	16.00	1.002
1986	22.00	1.000	15.00	1.002
1987	21.00	1.000	14.00	1.003
1988	20.00	1.000	13.00	1.003
1989	19.00	1.001	12.00	1.005
1990	18.00	1.001	11.00	1.007
1991	17.00	1.001	10.00	1.013
1992	16.00	1.002	9.00	1.018
1993	15.00	1.002	15.50	1.002
1994	14.00	1.003	14.50	1.002
1995	13.00	1.003	13.50	1.003
1996	12.00	1.005	12.50	1.004
1997	11.00	1.007	11.50	1.006
1998	10.00	1.013	10.50	1.010
1999	9.00	1.018	9.50	1.015
2000	8.00	1.021	8.50	1.019
2001	7.00	1.030	7.50	1.026
2002	6.00	1.059	6.50	1.044
2003	5.00	1.090	5.50	1.074
2004	4.00	1.138	4.50	1.114
2005	3.00	1.222	3.50	1.179
2006	2.00	1.482	2.50	1.346
2007	1.00	2.447	1.50	1.904
2008	0.00	#N/A	0.50	#N/A

**Notes:**

Interpolation formula is  $e^{\{[\ln \text{LDF}(n) - \ln \text{LDF}(n-1)]*0.5 + \ln \text{LDF}(n-1)\}}$ .

Accident Years 1992 and prior are evaluated as of 12/31/00.

Accident Years 1976 through 2007 are from Appendix S.11.

**Ohio Bureau of Workers' Compensation**

**Claims with Comp. Awarded  
Public Employers-State Agencies**

Accident Year	Loss Development Factors														
	<u>1-2</u>	<u>2-3</u>	<u>3-4</u>	<u>4-5</u>	<u>5-6</u>	<u>6-7</u>	<u>7-8</u>	<u>8-9</u>	<u>9-10</u>	<u>10-11</u>	<u>11-12</u>	<u>12-13</u>	<u>13-14</u>	<u>14-15</u>	<u>15-16</u>
1977											1.0010	1.0021	1.0010	1.0010	1.0000
1978										1.0009	1.0038	1.0000	1.0000	1.0000	0.9991
1979									1.0041	1.0071	1.0010	1.0020	1.0020	1.0020	1.0000
1980								1.0052	1.0043	1.0026	1.0034	1.0017	1.0025	0.9992	1.0017
1981							1.0139	1.0155	1.0027	1.0027	1.0018	1.0000	1.0009	0.9982	1.0018
1982						1.0189	1.0162	1.0056	1.0016	1.0000	1.0000	1.0008	1.0008	1.0024	0.9992
1983					1.0282	1.0188	1.0238	1.0015	1.0052	0.9993	1.0000	1.0015	1.0000	1.0022	0.9985
1984				1.0566	1.0264	1.0279	1.0100	1.0050	1.0042	1.0035	1.0014	0.9972	0.9993	1.0014	1.0014
1985			1.0927	1.0424	1.0276	1.0060	1.0167	1.0072	1.0039	1.0019	1.0000	1.0013	0.9994	1.0000	1.0000
1986		1.3112	1.1049	1.0554	1.0085	1.0247	1.0197	1.0069	1.0019	1.0062	1.0037	1.0006	1.0018	0.9994	
1987	1.8153	1.3249	1.1211	1.0237	1.0341	1.0305	1.0157	1.0059	0.9965	0.9982	1.0018	1.0012	0.9994		
1988	1.7728	1.3078	1.1070	1.0954	1.0302	1.0221	1.0135	0.9968	1.0048	1.0011	1.0032	1.0011			
1989	1.7346	1.1456	1.1617	1.0740	1.0457	1.0360	1.0085	1.0011	1.0016	1.0005	1.0016				
1990	1.6788	1.2297	1.1046	1.0664	1.0352	1.0245	1.0082	1.0049	0.9995	1.0038					
1991	1.6536	1.1923	1.0977	1.0455	1.0214	1.0216	1.0120	1.0051	1.0022						
1992	1.6022	1.1910	1.1013	1.0513	1.0283	1.0286	1.0110	1.0021							
1993	1.5333	1.1838	1.0689	1.0366	1.0308	1.0147	1.0102	1.0058	1.0042	1.0011	1.0005	1.0000	1.0021	1.0005	
1994	1.6624	1.1992	1.0674	1.0367	1.0174	1.0211	1.0123	1.0072	1.0055	1.0016	1.0016	1.0027	1.0016		
1995	1.6751	1.1381	1.0756	1.0382	1.0285	1.0242	1.0124	1.0056	1.0028	1.0022	1.0028	1.0011			
1996	1.4854	1.1517	1.0609	1.0334	1.0305	1.0209	1.0097	1.0045	1.0039	1.0056	1.0022				
1997	1.4721	1.1336	1.0640	1.0335	1.0344	1.0141	1.0113	1.0081	1.0056	1.0049					
1998	1.3816	1.1503	1.0684	1.0420	1.0321	1.0165	1.0117	1.0019	1.0045						
1999	1.4174	1.1417	1.0621	1.0298	1.0195	1.0284	1.0113	1.0045							
2000	1.3939	1.1268	1.0373	1.0324	1.0337	1.0265	1.0070								
2001	1.5060	1.1369	1.0672	1.0466	1.0232	1.0288									
2002	1.4903	1.1221	1.0656	1.0471	1.0360										
2003	1.5262	1.1657	1.0725	1.0422											
2004	1.5345	1.2151	1.0748												
2005	1.6567	1.2108													
2006	1.6442														
2007															

Wtd Avg	1.6311	1.2372	1.1267	1.0865	1.0664	1.0559	1.0477	1.0349	1.0381	1.0373	1.0018	1.0009	1.0008	1.0006	1.0002
High/Low	1.5800	1.1851	1.0820	1.0450	1.0287	1.0229	1.0125	1.0049	1.0033	1.0024	1.0017	1.0010	1.0008	1.0006	1.0002
5 Yr Wtd	1.5645	1.1689	1.0625	1.0392	1.0287	1.0232	1.0101	1.0049	1.0044	1.0030	1.0017	1.0012	1.0009	1.0006	1.0001
2 Yr Wtd	1.6508	1.2130	1.0736	1.0445	1.0293	1.0276	1.0091	1.0033	1.0050	1.0053	1.0025	1.0019	1.0019	1.0000	1.0007
Selected	1.6508	1.2130	1.0736	1.0445	1.0293	1.0276	1.0091	1.0033	1.0050	1.0053	1.0025	1.0012	1.0009	1.0006	1.0001
Cumulative	2.4469	1.4822	1.2220	1.1382	1.0896	1.0587	1.0302	1.0209	1.0176	1.0125	1.0072	1.0047	1.0035	1.0026	1.0019

Accident Year	<u>16-17</u>	<u>17-18</u>	<u>18-19</u>	<u>19-20</u>	<u>20-21</u>	<u>21-22</u>	<u>22-23</u>	<u>23-24</u>	<u>24-25</u>	<u>25-26</u>	<u>26-27</u>	<u>27-28</u>	<u>28-29</u>	<u>29-30</u>	<u>30-31</u>
1977	1.0000	0.9990	1.0010	1.0020	1.0000	0.9980	1.0000	1.0000							
1978	1.0009	1.0000	0.9991	1.0009	0.9981	1.0009	1.0000								
1979	1.0000	1.0000	1.0000	1.0010	1.0000	0.9990									
1980	1.0000	1.0000	0.9992	1.0008	0.9992										
1981	1.0009	1.0009	1.0000	1.0009											
1982	0.9992	1.0000	1.0016												
1983	1.0007	1.0007													
1984	1.0007														
1985															
1986															
1987															
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2003															
2004															
2005															
2006															
2007															

Wtd Avg	1.0003	1.0001	1.0002	1.0011	0.9993	0.9993	1.0000	1.0000	N/A						
High/Low	1.0004	1.0001	1.0000	1.0009	0.9996	0.9990	N/A								
5 Yr Wtd	1.0003	1.0003	1.0000	1.0011	N/A										
2 Yr Wtd	1.0007	1.0004	1.0008	1.0009	0.9995	1.0000	1.0000	N/A							
Selected	1.0003	1.0003	1.0000	1.0011	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cumulative	1.0018	1.0009	1.0011	1.0011	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Tail

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**Ohio Bureau of Workers' Compensation**

**Claims with Comp. Awarded  
Public Employers-State Agencies**

Accident Year	Claim Counts															
	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>	<u>10</u>	<u>11</u>	<u>12</u>	<u>13</u>	<u>14</u>	<u>15</u>	<u>16</u>
1977											971	972	974	975	976	976
1978										1,054	1,055	1,059	1,059	1,059	1,059	1,058
1979									983	987	994	995	997	999	1,001	1,001
1980								1,161	1,167	1,172	1,175	1,179	1,181	1,184	1,183	1,185
1981							1,079	1,094	1,111	1,114	1,117	1,119	1,119	1,120	1,118	1,120
1982						1,214	1,237	1,257	1,264	1,266	1,266	1,266	1,267	1,268	1,271	1,270
1983					1,243	1,278	1,302	1,333	1,335	1,342	1,341	1,341	1,343	1,343	1,346	1,344
1984				1,255	1,326	1,361	1,399	1,413	1,420	1,426	1,431	1,433	1,429	1,428	1,430	1,432
1985			1,273	1,391	1,450	1,490	1,499	1,524	1,535	1,541	1,544	1,544	1,546	1,545	1,545	1,545
1986		996	1,306	1,443	1,523	1,536	1,574	1,605	1,616	1,619	1,629	1,635	1,636	1,639	1,638	
1987	563	1,022	1,354	1,518	1,554	1,607	1,656	1,682	1,692	1,686	1,683	1,686	1,688	1,687		
1988	625	1,108	1,449	1,604	1,757	1,810	1,850	1,875	1,869	1,878	1,880	1,886	1,888			
1989	697	1,209	1,385	1,609	1,728	1,807	1,872	1,888	1,890	1,893	1,894	1,897				
1990	713	1,197	1,472	1,626	1,734	1,795	1,839	1,854	1,863	1,862	1,869					
1991	742	1,227	1,463	1,606	1,679	1,715	1,752	1,773	1,782	1,786						
1992	817	1,309	1,559	1,717	1,805	1,856	1,909	1,930	1,934							
1993	887	1,360	1,610	1,721	1,784	1,839	1,866	1,885	1,896	1,904	1,906	1,907	1,907	1,911	1,912	
1994	782	1,300	1,559	1,664	1,725	1,755	1,792	1,814	1,827	1,837	1,840	1,843	1,848	1,851		
1995	791	1,325	1,508	1,622	1,684	1,732	1,774	1,796	1,806	1,811	1,815	1,820	1,822			
1996	892	1,325	1,526	1,619	1,673	1,724	1,760	1,777	1,785	1,792	1,802	1,806				
1997	824	1,213	1,375	1,463	1,512	1,564	1,586	1,604	1,617	1,626	1,634					
1998	828	1,144	1,316	1,406	1,465	1,512	1,537	1,555	1,558	1,565						
1999	956	1,355	1,547	1,643	1,692	1,725	1,774	1,794	1,802							
2000	1,041	1,451	1,635	1,696	1,751	1,810	1,858	1,871								
2001	834	1,256	1,428	1,524	1,595	1,632	1,679									
2002	775	1,155	1,296	1,381	1,446	1,498										
2003	783	1,195	1,393	1,494	1,557											
2004	724	1,111	1,350	1,451												
2005	670	1,110	1,344													
2006	593	975														
2007	608															

Accident Year	Claim Counts															Reported To Date
	<u>17</u>	<u>18</u>	<u>19</u>	<u>20</u>	<u>21</u>	<u>22</u>	<u>23</u>	<u>24</u>	<u>25</u>	<u>26</u>	<u>27</u>	<u>28</u>	<u>29</u>	<u>30</u>	<u>31</u>	
1977	976	975	976	978	978	976	976	976								976
1978	1,059	1,059	1,058	1,059	1,057	1,058	1,058									1,058
1979	1,001	1,001	1,001	1,002	1,002	1,001										1,001
1980	1,185	1,185	1,184	1,185	1,184											1,184
1981	1,121	1,122	1,122	1,123												1,123
1982	1,269	1,269	1,271													1,271
1983	1,345	1,346														1,346
1984	1,433															1,433
1985																1,545
1986																1,638
1987																1,687
1988																1,888
1989																1,897
1990																1,869
1991																1,786
1992																1,934
1993																1,912
1994																1,851
1995																1,822
1996																1,806
1997																1,634
1998																1,565
1999																1,802
2000																1,871
2001																1,679
2002																1,498
2003																1,557
2004																1,451
2005																1,344
2006																975
2007																608

**Ohio Bureau Of Workers' Compensation  
Private Employers  
Projected Ultimate Number Of PTD Claims  
Calculated Using Data as of 06/30/08**

Acc. Year	(1) Reported To Date	(2) CDF	(3) Indicated Ultimate	(4) Years Worked (Millions)	(5) Freq /100 Workers	(6) Smoothed Frequency	(7) Born/Ferg Ultimate	(8) Selected Ultimate	(9) Frequency
1978	1,748	1.000	1,748	2.034	0.086	0.082	1,748	1,748	0.086
1979	1,775	1.001	1,777	2.025	0.088	0.082	1,777	1,777	0.088
1980	1,614	1.004	1,621	1.944	0.083	0.082	1,621	1,621	0.083
1981	1,418	1.008	1,429	1.863	0.077	0.082	1,430	1,430	0.077
1982	1,361	1.012	1,377	1.767	0.078	0.082	1,378	1,378	0.078
1983	1,267	1.017	1,289	1.723	0.075	0.080	1,290	1,290	0.075
1984	1,346	1.022	1,375	1.776	0.077	0.078	1,376	1,376	0.077
1985	1,420	1.027	1,459	1.851	0.079	0.073	1,456	1,456	0.079
1986	1,280	1.035	1,325	1.937	0.068	0.074	1,329	1,329	0.069
1987	1,187	1.044	1,240	2.009	0.062	0.071	1,247	1,247	0.062
1988	1,152	1.056	1,216	2.067	0.059	0.065	1,223	1,223	0.059
1989	1,127	1.070	1,206	2.154	0.056	0.058	1,209	1,209	0.056
1990	1,108	1.089	1,207	2.186	0.055	0.053	1,203	1,203	0.055
1991	884	1.115	986	2.168	0.045	0.050	995	995	0.046
1992	738	1.147	847	2.141	0.040	0.044	859	859	0.040
1993	642	1.183	760	2.194	0.035	0.045	795	795	0.036
1994	651	1.228	800	2.245	0.036	0.040	818	818	0.036
1995	582	1.289	750	2.303	0.033	0.040	789	789	0.034
1996	541	1.365	738	2.324	0.032	0.040	789	789	0.034
1997	526	1.463	770	2.375	0.032	0.040	827	827	0.035
1998	563	1.601	902	2.380	0.038	0.040	921	921	0.039
1999	505	1.782	900	2.426	0.037	0.040	931	931	0.038
2000	530	2.050	1,086	2.461	0.044	0.040	1,034	1,034	0.042
2001	377	2.451	924	2.448	0.038	0.040	957	957	0.039
2002	312	3.071	958	2.406	0.040	0.040	961	961	0.040
2003	213	4.220	899	2.363	0.038	0.040	934	917	0.039
2004	144	6.489	934	2.343	0.040	0.040	937	936	0.040
2005	50	11.940	597	2.352	0.025	0.040	912	912	0.039
2006	26	29.072	756	2.373	0.032	0.040	942	942	0.040
2007	8	114.749	918	2.356	0.039	0.040	942	945	0.040
2008	<u>1</u>	#N/A	<u>#N/A</u>	<u>2.356</u>	#N/A	<u>#N/A</u>	<u>#N/A</u>	<u>954</u>	0.041
<b>Total</b>	<u>25,096</u>		<u>32,793</u>	<u>67.349</u>		<u>0.051</u>	<u>33,629</u>	<u>34,568</u>	

**Notes by Column:**

- (1) From Balance Sheet Reserves Report as of 12/31/00 plus 6-month incrementals through 6/30/08 provided by BWC; includes Sec. 27 claims for all years.
- (2) Development factors are from the Interpolated Column on Appendix S.14.
- (3) Col (1) \* Col (2)
- (4) Payroll/Statewide Average Weekly Wage (In Millions)/52
- (5) Col (3) / Col (4) / 10,000.
- (6) Selected based on Col (5) using an exponential regression of preceding 7 accident years; 1990 and subsequent based on judgement.
- (7) [1 - (1 / Col (2))] \* Col (6) \* Col (4) \* 10,000 + Col (1).
- (8) Selected ultimate is based on Col (7); 2007-2008=Col (9) \* Col (4) \* 10,000.
- (9) Col (8) / Col (4) / 10,000; 2007 = 2006 \* 1.025 and 2008 = 2006 \* 1.050

**Ohio Bureau of Workers' Compensation****Private Employer****Interpolation of PTD Claim Count Development Factors**

<b>Accident Year</b>	<b>Age</b>	<b>LDF's at 12/31/07</b>	<b>Age</b>	<b>Interpolated at 06/30/08</b>
1976	32.00	1.000	32.50	1.000
1977	31.00	1.000	31.50	1.000
1978	30.00	1.000	30.50	1.000
1979	29.00	1.003	29.50	1.001
1980	28.00	1.006	28.50	1.004
1981	27.00	1.009	27.50	1.008
1982	26.00	1.014	26.50	1.012
1983	25.00	1.020	25.50	1.017
1984	24.00	1.024	24.50	1.022
1985	23.00	1.031	23.50	1.027
1986	22.00	1.039	22.50	1.035
1987	21.00	1.049	21.50	1.044
1988	20.00	1.062	20.50	1.056
1989	19.00	1.078	19.50	1.070
1990	18.00	1.101	18.50	1.089
1991	17.00	1.130	17.50	1.115
1992	16.00	1.165	16.50	1.147
1993	15.00	1.201	15.50	1.183
1994	14.00	1.256	14.50	1.228
1995	13.00	1.324	13.50	1.289
1996	12.00	1.407	12.50	1.365
1997	11.00	1.521	11.50	1.463
1998	10.00	1.686	10.50	1.601
1999	9.00	1.885	9.50	1.782
2000	8.00	2.229	8.50	2.050
2001	7.00	2.695	7.50	2.451
2002	6.00	3.500	6.50	3.071
2003	5.00	5.088	5.50	4.220
2004	4.00	8.275	4.50	6.489
2005	3.00	17.227	3.50	11.940
2006	2.00	49.060	2.50	29.072
2007	1.00	268.389	1.50	114.749
2008	0.00	#N/A	0.50	#N/A

**Notes:**

Interpolation formula is  $e^{\{[\ln \text{LDF}(n) - \ln \text{LDF}(n-1)]*0.5 + \ln \text{LDF}(n-1)\}}$ .

Accident Years 1977 through 2008 are from Appendix S.15.

**Ohio Bureau of Workers' Compensation**

**PTD Claims**

**Private Employers**

Accident Year	Loss Development Factors														
	1-2	2-3	3-4	4-5	5-6	6-7	7-8	8-9	9-10	10-11	11-12	12-13	13-14	14-15	15-16
1977											1.1829	1.1546	1.1322	1.0553	1.0395
1978										1.2603	1.2107	1.1514	1.0537	1.0438	1.0344
1979									1.2925	1.2555	1.1851	1.0965	1.0738	1.0431	1.0373
1980								1.4310	1.2602	1.2227	1.0930	1.0694	1.0625	1.0588	1.0512
1981							1.6220	1.3559	1.3313	1.1326	1.0881	1.0848	1.0685	1.0509	1.0446
1982						1.7842	1.5605	1.4197	1.1238	1.1126	1.0767	1.0732	1.0562	1.0654	1.0139
1983					2.7167	2.0920	1.6334	1.1957	1.1532	1.1094	1.1162	1.0852	1.0824	1.0251	1.0218
1984				3.3226	2.6214	1.8852	1.2181	1.1823	1.1364	1.1285	1.1117	1.0823	1.0265	1.0301	1.0059
1985			5.4286	4.0526	2.7597	1.3294	1.2283	1.1484	1.1468	1.1422	1.1197	1.0334	1.0290	1.0217	1.0102
1986		4.5000	5.8889	3.8491	1.4510	1.4155	1.2196	1.2681	1.2083	1.1992	1.0362	1.0617	1.0339	1.0159	1.0350
1987			5.1579	1.6735	1.6341	1.3284	1.3652	1.3128	1.2539	1.0700	1.0771	1.0260	1.0338	1.0399	1.0334
1988		10.6667	2.6250	1.7500	1.6122	1.6160	1.4360	1.3218	1.0935	1.0780	1.0420	1.0235	1.0492	1.0344	1.0313
1989			5.5000	2.8636	1.9683	1.7823	1.7511	1.4470	1.1750	1.1353	1.0656	1.0477	1.0578	1.0452	1.0302
1990	2.0000	3.8750	2.3548	2.1918	1.9688	1.5111	1.1912	1.1887	1.0801	1.0879	1.0783	1.0644	1.0605	1.0446	1.0308
1991			3.3333	3.3000	2.3939	1.8101	1.3601	1.2339	1.1313	1.0829	1.0867	1.0767	1.0727	1.0569	1.0317
1992	2.5000	4.8000	2.7500	2.6515	1.4629	1.3086	1.2209	1.1198	1.1245	1.0680	1.0964	1.0614	1.0516	1.0446	1.0313
1993	4.0000	5.2500	3.9048	1.8049	1.5878	1.2936	1.1743	1.1597	1.0966	1.1256	1.0822	1.0398	1.0522	1.0413	
1994		8.5000	2.6176	1.7865	1.3774	1.3196	1.1730	1.2035	1.1299	1.1150	1.0817	1.0737	1.0452		
1995	3.0000	6.5000	2.3590	1.5761	1.5034	1.2523	1.2015	1.2073	1.1263	1.0987	1.0735	1.0665			
1996	4.6667	3.0000	2.1429	1.6778	1.4636	1.2805	1.1908	1.1869	1.1075	1.0971	1.0700				
1997	4.5000	3.6667	2.4242	1.7750	1.4225	1.3416	1.2435	1.2047	1.1207	1.1033					
1998	8.0000	3.2500	1.9038	1.7071	1.5030	1.2795	1.2338	1.1646	1.1071						
1999	13.0000	3.6923	1.9583	1.6596	1.6026	1.2960	1.2253	1.1587							
2000	12.0000	4.5000	2.5370	1.5839	1.5161	1.2888	1.1675								
2001	3.6000	3.0556	2.0545	1.6991	1.3542	1.3000									
2002	4.0000	3.5625	2.0351	1.6724	1.3196										
2003	8.0000	3.3750	2.0370	1.5273											
2004	9.5000	3.2105	1.7869												
2005	4.6000	1.5217													
2006	4.7500														
2007															
Wtd Avg	5.3750	3.7475	2.4538	1.9295	1.6595	1.4330	1.2942	1.2295	1.1603	1.1330	1.1011	1.0762	1.0581	1.0420	1.0305
High/Low	5.6244	4.3277	2.8030	2.0413	1.6883	1.4272	1.2881	1.2214	1.1500	1.1240	1.0944	1.0719	1.0542	1.0419	1.0304
5 Yr Wtd	5.4706	2.8478	2.0819	1.6263	1.4537	1.2988	1.2090	1.1828	1.1180	1.1080	1.0811	1.0632	1.0541	1.0453	1.0310
3 Yr Wtd	5.5455	2.5862	1.9477	1.6342	1.4013	1.2944	1.2050	1.1744	1.1115	1.0997	1.0752	1.0599	1.0497	1.0457	1.0312
Selected	5.4706	2.8478	2.0819	1.6263	1.4537	1.2988	1.2090	1.1828	1.1180	1.1080	1.0811	1.0632	1.0541	1.0453	1.0310
Cumulative	268.4	49.060	17.2273	8.2750	5.0882	3.5002	2.6949	2.2291	1.8846	1.6858	1.5214	1.4072	1.3236	1.2557	1.2013
Accident Year	16-17	17-18	18-19	19-20	20-21	21-22	22-23	23-24	24-25	25-26	26-27	27-28	28-29	29-30	30-31
1977	1.0449	1.0463	1.0322	1.0233	1.0078	1.0095	1.0006	0.9947	1.0047	1.0059	1.0029	1.0012	1.0047	1.0029	1.0029
1978	1.0419	1.0287	1.0310	1.0126	1.0059	1.0018	0.9953	1.0053	1.0047	1.0059	1.0076	1.0035	1.0040	1.0023	
1979	1.0398	1.0265	1.0096	1.0077	1.0035	1.0071	1.0064	1.0064	1.0052	1.0080	1.0057	1.0023	1.0023		
1980	1.0377	1.0185	1.0026	1.0039	0.9987	1.0103	1.0077	1.0044	1.0025	1.0057	1.0031	1.0062			
1981	1.0082	1.0134	0.9912	1.0015	1.0096	1.0110	1.0043	1.0086	1.0029	1.0050	1.0028				
1982	1.0267	1.0055	0.9984	1.0172	1.0123	1.0076	1.0053	1.0090	1.0045	1.0052					
1983	1.0051	1.0051	1.0135	1.0134	1.0099	1.0090	1.0105	1.0104	1.0016						
1984	1.0116	1.0247	1.0144	1.0142	1.0171	1.0054	1.0137	1.0038							
1985	1.0249	1.0213	1.0112	1.0103	1.0102	1.0115	1.0078								
1986	1.0356	1.0232	1.0235	1.0156	1.0105	1.0128									
1987	1.0238	1.0353	1.0251	1.0166	1.0138										
1988	1.0313	1.0275	1.0286	1.0179											
1989	1.0400	1.0206	1.0230												
1990	1.0289	1.0243													
1991	1.0320														
1992															
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
Wtd Avg	1.0293	1.0232	1.0155	1.0126	1.0086	1.0084	1.0053	1.0050	1.0038	1.0060	1.0045	1.0032	1.0036	1.0026	
High/Low	1.0294	1.0225	1.0165	1.0130	1.0093	1.0089	1.0061	1.0063	1.0039	1.0057	1.0039	1.0029	1.0040	N/A	
5 Yr Wtd	1.0311	1.0262	1.0218	1.0148	1.0123	1.0093	1.0083	1.0071	1.0034	1.0060	1.0045	N/A	N/A	N/A	Tail
3 Yr Wtd	1.0337	1.0241	1.0256	1.0167	1.0114	1.0099	1.0106	1.0077	1.0030	1.0053	1.0040	1.0039	1.0036	N/A	N/A
Selected	1.0311	1.0262	1.0218	1.0148	1.0123	1.0093	1.0083	1.0071	1.0034	1.0060	1.0045	1.0032	1.0036	1.0026	1.0000
Cumulative	1.1651	1.1300	1.1012	1.0777	1.0620	1.0491	1.0395	1.0310	1.0237	1.0202	1.0141	1.0095	1.0062	1.0026	1.0000

**Ohio Bureau of Workers' Compensation**

**PTD Claims  
Private Employers**

Accident Year	Claim Counts															
	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>	<u>10</u>	<u>11</u>	<u>12</u>	<u>13</u>	<u>14</u>	<u>15</u>	<u>16</u>
1977											853	1,009	1,165	1,319	1,392	1,447
1978										753	949	1,149	1,323	1,394	1,455	1,505
1979									636	822	1,032	1,223	1,341	1,440	1,502	1,558
1980								478	684	862	1,054	1,152	1,232	1,309	1,386	1,457
1981							291	472	640	852	965	1,050	1,139	1,217	1,279	1,336
1982						190	339	529	751	844	939	1,011	1,085	1,146	1,221	1,238
1983					60	163	341	557	666	768	852	951	1,032	1,117	1,145	1,170
1984				31	103	270	509	620	733	833	940	1,045	1,131	1,161	1,196	1,203
1985			7	38	154	425	565	694	797	914	1,044	1,169	1,208	1,243	1,270	1,283
1986		2	9	53	204	296	419	511	648	783	939	973	1,033	1,068	1,085	1,123
1987	0	0	19	98	164	268	356	486	638	800	856	922	946	978	1,017	1,051
1988	0	3	32	84	147	237	383	550	727	795	857	893	914	959	992	1,023
1989	0	4	22	63	124	221	387	560	658	747	796	834	900	952	995	1,025
1990	4	8	31	73	160	315	476	567	674	728	792	854	909	964	1,007	1,038
1991	0	6	20	66	158	286	389	480	543	588	639	688	738	780	819	845
1992	2	5	24	66	175	256	335	409	458	515	550	603	640	673	703	725
1993	1	4	21	82	148	235	304	357	414	454	511	553	575	605	630	
1994	0	4	34	89	159	219	289	339	408	461	514	556	597	624		
1995	2	6	39	92	145	218	273	328	396	446	490	526	561			
1996	3	14	42	90	151	221	283	337	400	443	486	520				
1997	2	9	33	80	142	202	271	337	406	455	502					
1998	2	16	52	99	169	254	325	401	467	517						
1999	1	13	48	94	156	250	324	397	460							
2000	1	12	54	137	217	329	424	495								
2001	5	18	55	113	192	260	338									
2002	4	16	57	116	194	256										
2003	2	16	54	110	168											
2004	2	19	61	109												
2005	5	23	35													
2006	4	19														
2007	5															

Accident Year																Reported
	<u>17</u>	<u>18</u>	<u>19</u>	<u>20</u>	<u>21</u>	<u>22</u>	<u>23</u>	<u>24</u>	<u>25</u>	<u>26</u>	<u>27</u>	<u>28</u>	<u>29</u>	<u>30</u>	<u>31</u>	To Date
1977	1,512	1,582	1,633	1,671	1,684	1,700	1,701	1,692	1,700	1,710	1,715	1,717	1,725	1,730	1,735	1,735
1978	1,568	1,613	1,663	1,684	1,694	1,697	1,689	1,698	1,706	1,716	1,729	1,735	1,742	1,746		1,746
1979	1,620	1,663	1,679	1,692	1,698	1,710	1,721	1,732	1,741	1,755	1,765	1,769	1,773			1,773
1980	1,512	1,540	1,544	1,550	1,548	1,564	1,576	1,583	1,587	1,596	1,601	1,611				1,611
1981	1,347	1,365	1,353	1,355	1,368	1,383	1,389	1,401	1,405	1,412	1,416					1,416
1982	1,271	1,278	1,276	1,298	1,314	1,324	1,331	1,343	1,349	1,356						1,356
1983	1,176	1,182	1,198	1,214	1,226	1,237	1,250	1,263								1,265
1984	1,217	1,247	1,265	1,283	1,305	1,312	1,330	1,335								1,335
1985	1,315	1,343	1,358	1,372	1,386	1,402	1,413									1,413
1986	1,163	1,190	1,218	1,237	1,250	1,266										1,266
1987	1,076	1,114	1,142	1,161	1,177											1,177
1988	1,055	1,084	1,115	1,135												1,135
1989	1,066	1,088	1,113													1,113
1990	1,068	1,094														1,094
1991	872															872
1992																725
1993																630
1994																624
1995																561
1996																520
1997																502
1998																517
1999																460
2000																495
2001																338
2002																256
2003																168
2004																109
2005																35
2006																19
2007																5

Includes Sec. 27 claims for calendar years 1993 and subsequent

**Ohio Bureau Of Workers' Compensation  
Public Employers-Taxing Districts  
Projected Ultimate Number Of PTD Claims  
Calculated Using Data as of 6/30/08**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
<b>Acc. Year</b>	<b>Reported To Date</b>	<b>CDF</b>	<b>Indicated Ultimate</b>	<b>Years Worked (Millions)</b>	<b>Freq /100 Workers</b>	<b>Smoothed Frequency</b>	<b>Born/Ferg Ultimate</b>	<b>Selected Ultimate</b>	<b>Frequency</b>
1978	292	1.00	292	0.354	0.082	0.081	292	292	0.082
1979	305	1.00	305	0.355	0.086	0.081	305	305	0.086
1980	294	1.00	295	0.369	0.080	0.081	295	295	0.080
1981	294	1.01	296	0.360	0.082	0.081	296	296	0.082
1982	259	1.01	262	0.364	0.072	0.081	262	262	0.072
1983	284	1.01	288	0.367	0.079	0.080	288	288	0.079
1984	264	1.02	269	0.368	0.073	0.077	269	269	0.073
1985	253	1.02	259	0.389	0.067	0.072	259	259	0.067
1986	237	1.03	244	0.399	0.061	0.066	245	245	0.061
1987	192	1.04	199	0.421	0.047	0.061	201	201	0.048
1988	170	1.05	178	0.416	0.043	0.050	180	180	0.043
1989	175	1.07	186	0.431	0.043	0.042	186	186	0.043
1990	151	1.09	164	0.443	0.037	0.036	164	164	0.037
1991	140	1.12	156	0.457	0.034	0.032	155	155	0.034
1992	111	1.14	127	0.464	0.027	0.030	128	128	0.028
1993	101	1.17	118	0.477	0.025	0.026	119	119	0.025
1994	107	1.22	131	0.470	0.028	0.023	127	127	0.027
1995	74	1.31	97	0.468	0.021	0.023	99	99	0.021
1996	54	1.41	76	0.473	0.016	0.039	108	108	0.023
1997	60	1.53	92	0.474	0.019	0.038	122	122	0.026
1998	57	1.65	94	0.482	0.020	0.037	127	127	0.026
1999	81	1.86	151	0.487	0.031	0.036	162	162	0.033
2000	71	2.19	155	0.492	0.032	0.035	164	164	0.033
2001	33	2.65	88	0.509	0.017	0.034	141	114	0.022
2002	35	3.37	118	0.519	0.023	0.033	155	146	0.028
2003	29	4.74	137	0.516	0.027	0.032	159	155	0.030
2004	15	8.07	121	0.513	0.024	0.031	154	154	0.030
2005	14	18.18	255	0.502	0.051	0.031	161	161	0.032
2006	0	64.47	0	0.495	0.000	0.031	151	151	0.031
2007	0	217.95	0	0.491	0.000	0.031	151	150	0.031
2008	0	#N/A	#N/A	0.491	#N/A	#N/A	#N/A	150	0.031
<b>Total</b>	<b>4,152</b>		<b>5,154</b>	<b>13.815</b>		<b>0.032</b>	<b>5,628</b>	<b>5,736</b>	

**Notes by Column:**

- (1) From Balance Sheet Reserves Report as of 12/31/00 plus 6-month incrementals through 6/30/08 provided by BWC.
- (2) Development factors are from the Interpolated Column on Appendix S.18.
- (3) Col (1) \* Col (2)
- (4) Payroll/Statewide Average Weekly Wage (In Millions)/52
- (5) Col (3) / Col (4) / 10,000.
- (6) Selected based on Col (5) using an exponential regression of preceding 7 accident years; 1993 and subsequent based on judgement.
- (7) [1 - (1 / Col (2))] \* Col (6) \* Col (4) \* 10,000 + Col (1).
- (8) Selected ultimate is based on Col (7); 2007 and 2008 = Col (9) \* Col (4) \* 10,000.
- (9) Col (8) / Col (4) / 10,000; 2007 and 2008 = 2006

**Ohio Bureau of Workers' Compensation****Public Employers-Taxing Districts****Interpolation of PTD Claim Count Development Factors**

<b>Accident Year</b>	<b>Age</b>	<b>LDF's at 12/31/07</b>	<b>Age</b>	<b>Interpolated to 6/30/08</b>
1976	32.00	1.000	32.50	1.000
1977	31.00	1.000	31.50	1.000
1978	30.00	1.000	30.50	1.000
1979	29.00	1.003	29.50	1.002
1980	28.00	1.006	28.50	1.005
1981	27.00	1.009	27.50	1.008
1982	26.00	1.012	26.50	1.010
1983	25.00	1.016	25.50	1.014
1984	24.00	1.020	24.50	1.018
1985	23.00	1.026	23.50	1.023
1986	22.00	1.034	22.50	1.030
1987	21.00	1.043	21.50	1.038
1988	20.00	1.055	20.50	1.049
1989	19.00	1.077	19.50	1.066
1990	18.00	1.100	18.50	1.088
1991	17.00	1.132	17.50	1.116
1992	16.00	1.157	16.50	1.144
1993	15.00	1.189	15.50	1.173
1994	14.00	1.254	14.50	1.221
1995	13.00	1.358	13.50	1.305
1996	12.00	1.465	12.50	1.411
1997	11.00	1.590	11.50	1.526
1998	10.00	1.716	10.50	1.652
1999	9.00	2.015	9.50	1.860
2000	8.00	2.370	8.50	2.185
2001	7.00	2.971	7.50	2.653
2002	6.00	3.830	6.50	3.373
2003	5.00	5.856	5.50	4.736
2004	4.00	11.127	4.50	8.072
2005	3.00	29.720	3.50	18.185
2006	2.00	139.859	2.50	64.472
2007	1.00	339.658	1.50	217.955
2008	0.00	#N/A	0.50	#N/A

**Notes:**

Interpolation formula is  $e^{\{[\ln \text{LDF}(n) - \ln \text{LDF}(n-1)]*0.5 + \ln \text{LDF}(n-1)\}}$ .

Accident Years 1976 through 2007 are from Appendix S.19.

**Ohio Bureau of Workers' Compensation**

**PTD Claims**

**Public Employers-Taxing Districts**

Accident Year	Loss Development Factors														
	1-2	2-3	3-4	4-5	5-6	6-7	7-8	8-9	9-10	10-11	11-12	12-13	13-14	14-15	15-16
1977											1.2486	1.1528	1.1365	1.0883	1.0357
1978										1.2340	1.1437	1.1106	1.0452	1.0519	1.0412
1979									1.2411	1.3022	1.1878	1.0698	1.0565	1.0494	1.0471
1980								1.2843	1.2901	1.1716	1.0707	1.0755	1.0702	1.0533	1.0389
1981							1.4110	1.3689	1.2695	1.0670	1.1099	1.0377	1.0000	1.1273	1.0565
1982						1.5641	1.4262	1.5057	1.1679	1.1699	1.0726	1.1094	1.0657	1.0485	1.0294
1983					2.0000	1.9524	1.6951	1.2014	1.1617	1.0619	1.0777	1.0495	1.0472	1.0369	1.0356
1984				2.6667	1.6875	1.9630	1.2830	1.1471	1.0705	1.0719	1.1061	1.1465	1.0396	1.0127	1.0084
1985				3.2857	2.6957	1.3387	1.3614	1.1681	1.2045	1.1572	1.0380	1.0733	1.0293	1.0427	1.0273
1986			12.0000	2.8333	1.5294	1.5192	1.2785	1.2475	1.1667	1.1429	1.1250	1.0423	1.0203	1.0299	1.0242
1987			2.0000	2.3000	1.6522	1.3947	1.5283	1.2716	1.2039	1.0968	1.0735	1.0342	1.0927	1.0242	1.0414
1988			2.6667	2.0000	1.8125	1.8276	1.3774	1.2740	1.1183	1.1442	1.0840	1.0155	1.0382	1.0588	1.0208
1989		4.0000	2.5000	1.7000	2.0588	1.6857	1.3559	1.1250	1.2000	1.1296	1.1148	1.0368	1.0638	1.0800	1.0000
1990			6.0000	1.7500	1.9048	1.4500	1.3276	1.1169	1.1047	1.0947	1.0481	1.1101	1.0909	1.0530	1.0576
1991		4.0000	2.7500	2.0909	2.0435	1.2766	1.1833	1.1268	1.1500	1.0870	1.0400	1.0673	1.1261	1.0560	1.0303
1992	1.0000	3.0000	2.3333	3.1429	1.6818	1.2432	1.2391	1.2982	1.0811	1.0375	1.0723	1.0674	1.0737	1.0392	1.0377
1993			6.0000	2.0000	1.6667	1.2000	1.1875	1.1228	1.0938	1.0714	1.1200	1.0714	1.0556	1.0316	
1994	2.0000	3.5000	2.2857	1.4375	1.4348	1.2727	1.2381	1.0962	1.2632	1.1250	1.0988	1.1124	1.0606		
1995	1.0000	2.0000	4.0000	2.1250	1.4706	1.4400	1.1667	1.1905	1.1800	1.0847	1.0469	1.0746			
1996		1.5000	2.0000	1.6667	1.6000	1.4375	1.3478	1.2581	1.1538	1.0889	1.0816				
1997	2.0000	2.0000	2.7500	1.7273	1.3684	1.3077	1.2647	1.1628	1.1200	1.0179					
1998		2.0000	3.0000	1.6667	1.9000	1.7368	1.2121	1.1250	1.1333						
1999			1.6000	1.8125	1.5517	1.2667	1.1579	1.1667							
2000		4.5000	1.5556	2.1429	1.4667	1.1364	1.3400								
2001			3.0000	2.0000	1.3889	1.2400									
2002	1.0000	4.0000	2.0000	2.1250	1.5294										
2003		7.0000	1.8571	1.5385											
2004			7.0000												
2005	1.0000	2.0000													
2006															
2007															
<b>Wtd Avg</b>	2.4286	4.7059	2.6711	2.0577	1.7133	1.4626	1.3345	1.2199	1.1744	1.1262	1.1034	1.0784	1.0595	1.0533	1.0337
<b>High/Low</b>	1.2500	3.1000	3.1613	2.0716	1.6877	1.4530	1.3071	1.2031	1.1674	1.1131	1.0930	1.0758	1.0610	1.0496	1.0339
<b>5 Yr Wtd</b>	1.3333	4.7500	2.1250	1.9000	1.5288	1.2893	1.2538	1.1757	1.1743	1.0795	1.0852	1.0785	1.0833	1.0546	1.0278
<b>3 Yr Wtd</b>	1.0000	4.0000	2.3333	1.8333	1.4615	1.2105	1.2357	1.1544	1.1343	1.0625	1.0773	1.0875	1.0634	1.0435	1.0424
<b>Selected</b>	2.4286	4.7059	2.6711	1.9000	1.5288	1.2893	1.2538	1.1757	1.1743	1.0795	1.0852	1.0785	1.0833	1.0546	1.0278
<b>Cumulative</b>	339.7	139.859	29.7201	11.1267	5.8562	3.8305	2.9709	2.3695	2.0155	1.7163	1.5900	1.4651	1.3585	1.2540	1.1890
Accident Year	16-17	17-18	18-19	19-20	20-21	21-22	22-23	23-24	24-25	25-26	26-27	27-28	28-29	29-30	30-31
1977	1.0282	1.0244	1.0149	1.0205	0.9943	1.0000	1.0058	1.0029	1.0029	1.0057	1.0000	1.0000	1.0028	1.0028	1.0028
1978	1.0316	1.0230	1.0112	1.0000	1.0074	1.0110	1.0182	1.0179	1.0105	1.0069	1.0000	1.0034	1.0000	1.0034	
1979	1.0337	1.0181	1.0178	1.0105	1.0104	1.0137	1.0034	1.0034	1.0034	1.0033	1.0033	1.0066	1.0066		
1980	1.0187	1.0110	1.0000	1.0036	1.0072	1.0252	1.0140	1.0069	1.0034	1.0068	1.0000	1.0000			
1981	1.0153	1.0263	1.0147	1.0036	1.0180	1.0000	1.0141	1.0105	1.0000	1.0000	1.0138				
1982	1.0122	0.9960	0.9919	1.0122	1.0202	1.0119	1.0039	1.0000	1.0078	1.0000					
1983	1.0076	1.0076	1.0113	1.0112	1.0110	1.0073	1.0072	1.0072	1.0071						
1984	1.0041	1.0041	1.0165	1.0162	1.0159	1.0118	1.0116	1.0038							
1985	1.0265	1.0172	1.0339	1.0205	1.0040	1.0080	1.0000								
1986	1.0094	1.0187	1.0138	1.0407	1.0261	1.0042									
1987	1.0227	1.0333	1.0054	1.0160	1.0000										
1988	1.0408	1.0458	1.0375	1.0060											
1989	1.0185	1.0364	1.0175												
1990	1.0136	1.0134													
1991	1.0147														
1992															
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															
<b>Wtd Avg</b>	1.0199	1.0185	1.0136	1.0132	1.0100	1.0091	1.0087	1.0065	1.0049	1.0039	1.0033	1.0024	1.0032	1.0031	
<b>High/Low</b>	1.0195	1.0195	1.0143	1.0120	1.0105	1.0085	1.0086	1.0058	1.0049	1.0040	1.0011	1.0017	1.0028	N/A	
<b>5 Yr Wtd</b>	1.0221	1.0290	1.0216	1.0207	1.0117	1.0087	1.0075	1.0058	1.0042	1.0035	1.0033	N/A	N/A	N/A	Tail
<b>3 Yr Wtd</b>	1.0157	1.0321	1.0193	1.0226	1.0105	1.0081	1.0064	1.0038	1.0048	1.0024	1.0057	1.0034	1.0032	N/A	N/A
<b>Selected</b>	1.0221	1.0290	1.0216	1.0207	1.0117	1.0087	1.0075	1.0058	1.0042	1.0035	1.0033	1.0024	1.0032	1.0031	5.2000
<b>Cumulative</b>	1.1568	1.1318	1.1098	1.0765	1.0548	1.0425	1.0336	1.0258	1.0199	1.0156	1.0120	1.0087	1.0063	1.0031	1.0000

**Ohio Bureau of Workers' Compensation**

**PTD Claims**

**Public Employers-Taxing Districts**

Accident Year	Claim Counts															
	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>	<u>10</u>	<u>11</u>	<u>12</u>	<u>13</u>	<u>14</u>	<u>15</u>	<u>16</u>
1977											173	216	249	283	308	319
1978										141	174	199	221	231	243	253
1979									112	139	181	215	230	243	255	267
1980								102	131	169	198	212	228	244	257	267
1981							73	103	141	179	191	212	220	220	248	262
1982						39	61	87	131	153	179	192	213	227	238	245
1983					21	42	82	139	167	194	206	222	233	244	253	262
1984				12	32	54	106	136	156	167	179	198	227	236	239	241
1985			0	7	23	62	83	113	132	159	184	191	205	211	220	226
1986		0	1	12	34	52	79	101	126	147	168	189	197	201	207	212
1987	0	0	5	10	23	38	53	81	103	124	136	146	151	165	169	176
1988	0	0	3	8	16	29	53	73	93	104	119	129	131	136	144	147
1989	0	1	4	10	17	35	59	80	90	108	122	136	141	150	162	162
1990	0	0	2	12	21	40	58	77	86	95	104	109	121	132	139	147
1991	0	1	4	11	23	47	60	71	80	92	100	104	111	125	132	136
1992	1	1	3	7	22	37	46	57	74	80	83	89	95	102	106	110
1993	0	0	2	12	24	40	48	57	64	70	75	84	90	95	98	
1994	1	2	7	16	23	33	42	52	57	72	81	89	99	105		
1995	1	1	2	8	17	25	36	42	50	59	64	67	72			
1996	0	2	3	6	10	16	23	31	39	45	49	53				
1997	1	2	4	11	19	26	34	43	50	56	57					
1998	0	1	2	6	10	19	33	40	45	51						
1999	0	0	10	16	29	45	57	66	77							
2000	0	2	9	14	30	44	50	67								
2001	0	0	3	9	18	25	31									
2002	1	1	4	8	17	26										
2003	0	1	7	13	20											
2004	0	0	1	7												
2005	2	2	4													
2006	0	0														
2007	0															

Accident Year																Reported
	<u>17</u>	<u>18</u>	<u>19</u>	<u>20</u>	<u>21</u>	<u>22</u>	<u>23</u>	<u>24</u>	<u>25</u>	<u>26</u>	<u>27</u>	<u>28</u>	<u>29</u>	<u>30</u>	<u>31</u>	To Date
1977	328	336	341	348	346	346	348	349	350	352	352	352	353	354	355	355
1978	261	267	270	270	272	275	280	285	288	290	290	291	291	292		292
1979	276	281	286	289	292	296	297	298	299	300	301	303	305			305
1980	272	275	275	276	278	285	289	291	292	294	294	294				294
1981	266	273	277	278	283	283	287	290	290	290	294					294
1982	248	247	245	248	253	256	257	257	259	259						259
1983	264	266	269	272	275	277	279	281	283							283
1984	242	243	247	251	255	258	261	262								262
1985	232	236	244	249	250	252	252									252
1986	214	218	221	230	236	237										237
1987	180	186	187	190	190											190
1988	153	160	166	167												167
1989	165	171	174													174
1990	149	151														151
1991	138															138
1992																110
1993																98
1994																105
1995																72
1996																53
1997																57
1998																51
1999																77
2000																67
2001																31
2002																26
2003																20
2004																7
2005																4
2006																0
2007																0

**Ohio Bureau Of Workers' Compensation  
Public Employers-State Agencies  
Projected Ultimate Number Of PTD Claims  
Calculated Using Data as of 6/30/08**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
<b>Acc. Year</b>	<b>Reported To Date</b>	<b>CDF</b>	<b>Indicated Ultimate</b>	<b>Years Worked (Millions)</b>	<b>Freq /100 Workers</b>	<b>Smoothed Frequency</b>	<b>Born/Ferg Ultimate</b>	<b>Selected Ultimate</b>	<b>Frequency</b>
1978	86	1.00	86	0.121	0.071	0.061	86	86	0.071
1979	69	1.00	69	0.119	0.058	0.061	69	69	0.058
1980	77	1.00	77	0.117	0.066	0.061	77	77	0.066
1981	62	1.00	62	0.113	0.055	0.061	62	62	0.055
1982	66	1.00	66	0.121	0.055	0.061	66	66	0.055
1983	68	1.01	69	0.122	0.056	0.058	69	69	0.056
1984	59	1.01	60	0.124	0.048	0.056	60	60	0.048
1985	46	1.02	47	0.127	0.037	0.047	47	47	0.037
1986	64	1.03	66	0.134	0.049	0.040	65	65	0.049
1987	43	1.04	45	0.142	0.031	0.040	45	45	0.032
1988	49	1.06	52	0.149	0.035	0.033	52	52	0.035
1989	44	1.08	47	0.153	0.031	0.030	47	47	0.031
1990	51	1.10	56	0.160	0.035	0.028	55	55	0.034
1991	29	1.13	33	0.164	0.020	0.030	35	35	0.021
1992	28	1.17	33	0.160	0.020	0.023	33	33	0.021
1993	31	1.20	37	0.160	0.023	0.018	36	36	0.022
1994	23	1.24	29	0.166	0.017	0.019	29	29	0.018
1995	32	1.30	42	0.167	0.025	0.016	38	38	0.023
1996	19	1.38	26	0.164	0.016	0.018	27	27	0.017
1997	28	1.50	42	0.161	0.026	0.027	43	43	0.026
1998	21	1.65	35	0.160	0.022	0.027	38	38	0.024
1999	15	1.90	28	0.163	0.017	0.027	36	36	0.022
2000	17	2.29	39	0.165	0.024	0.027	43	43	0.026
2001	19	2.86	54	0.170	0.032	0.027	49	49	0.029
2002	10	3.84	38	0.172	0.022	0.027	45	45	0.026
2003	7	5.61	39	0.172	0.023	0.027	46	46	0.027
2004	4	9.91	40	0.171	0.023	0.027	46	46	0.027
2005	1	22.34	22	0.173	0.013	0.027	46	46	0.027
2006	0	78.38	0	0.174	0.000	0.027	47	47	0.027
2007	0	273.11	0	0.175	0.000	0.027	48	47	0.027
2008	0	#N/A	#N/A	0.175	#N/A	0.027	#N/A	47	0.027
<b>Total</b>	<u>1,068</u>		<u>1,339</u>	<u>4.716</u>		<u>0.027</u>	<u>1,487</u>	<u>1,534</u>	

**Notes by Column:**

- (1) From Balance Sheet Reserves Report as of 12/31/00 plus 6-month incrementals through 6/30/05 provided by BWC.
- (2) Development factors are from the Interpolated Column on Appendix S.22.
- (3) Col (1) \* Col (2)
- (4) Payroll/Statewide Average Weekly Wage (In Millions)/52
- (5) Col (3) / Col (4) / 10,000.
- (6) Selected based on Col (5) using an exponential regression of preceding 7 accident years; 1993 and subsequent based on judgement.
- (7) [1 - (1 / Col (2))] \* Col (6) \* Col (4) \* 10,000 + Col (1).
- (8) Selected ultimate is based on Col (7); 2007 and 2008 = Col (9) \* Col (4) \* 10,000.
- (9) Col (8) / Col (4) / 10,000; 2007 and 2008 = 2006

**Ohio Bureau of Workers' Compensation****Public Employers-State Agencies****Interpolation of PTD Claim Count Development Factors**

<b>Accident Year</b>	<b>Age</b>	<b>LDF's at 12/31/07</b>	<b>Age</b>	<b>Interpolated to 6/30/08</b>
1976	32.00	1.000	32.50	1.000
1977	31.00	1.000	31.50	1.000
1978	30.00	1.000	30.50	1.000
1979	29.00	1.000	29.50	1.000
1980	28.00	1.004	28.50	1.002
1981	27.00	1.004	27.50	1.004
1982	26.00	1.004	26.50	1.004
1983	25.00	1.013	25.50	1.009
1984	24.00	1.016	24.50	1.014
1985	23.00	1.022	23.50	1.019
1986	22.00	1.032	22.50	1.027
1987	21.00	1.054	21.50	1.043
1988	20.00	1.065	20.50	1.060
1989	19.00	1.087	19.50	1.076
1990	18.00	1.110	18.50	1.099
1991	17.00	1.153	17.50	1.131
1992	16.00	1.187	16.50	1.170
1993	15.00	1.213	15.50	1.200
1994	14.00	1.273	14.50	1.243
1995	13.00	1.328	13.50	1.300
1996	12.00	1.427	12.50	1.377
1997	11.00	1.575	11.50	1.499
1998	10.00	1.736	10.50	1.653
1999	9.00	2.069	9.50	1.895
2000	8.00	2.538	8.50	2.292
2001	7.00	3.233	7.50	2.864
2002	6.00	4.554	6.50	3.837
2003	5.00	6.901	5.50	5.606
2004	4.00	14.239	4.50	9.913
2005	3.00	35.051	3.50	22.341
2006	2.00	175.255	2.50	78.376
2007	1.00	425.619	1.50	273.115
2008	0.00	#N/A	0.50	#N/A

**Notes:**

Interpolation formula is  $e^{\{[\ln \text{LDF}(n) - \ln \text{LDF}(n-1)]*0.5 + \ln \text{LDF}(n-1)\}}$ .

Accident Years 1976 through 2007 are from Appendix S.23.

**Ohio Bureau of Workers' Compensation**

**PTD Claims**

**Public Employers-State Agencies**

Accident Year	Loss Development Factors														
	1-2	2-3	3-4	4-5	5-6	6-7	7-8	8-9	9-10	10-11	11-12	12-13	13-14	14-15	15-16
1977											1.1277	1.1509	1.0820	1.0606	1.0286
1978										1.0741	1.1034	1.1250	1.0694	1.0260	1.0127
1979									1.1818	1.0769	1.1667	1.0000	1.0408	1.0588	1.0000
1980								1.3750	1.2424	1.2195	1.1000	1.0000	1.1091	1.0492	1.0313
1981							1.6000	1.2500	1.2333	1.1081	1.1220	1.0217	1.0851	1.0000	1.0588
1982						1.4545	1.5000	1.5417	1.0270	1.1316	1.0233	1.0909	1.0625	1.0980	1.0179
1983					1.5000	2.2222	1.5500	1.2903	1.1000	1.0000	1.0682	1.1489	1.0370	1.0357	1.0690
1984				2.0000	3.0000	2.6667	1.1250	1.3889	1.1600	1.0000	1.3103	1.0789	1.0244	1.0714	1.0667
1985			3.0000	2.6667	2.3750	1.3158	0.9600	1.0417	1.3200	1.0909	1.0556	1.0263	1.0256	1.0250	0.9512
1986		1.5000	4.0000	1.5000	1.1667	1.1429	1.2083	1.2414	1.1111	1.1250	1.0889	1.0612	1.0192	1.0189	
1987		1.0000	3.0000	1.6667	1.8000	1.7778	1.3750	1.2727	1.0714	1.0333	1.0645	1.0000	1.0303	1.1176	
1988			2.3333	1.2857	1.4444	1.3846	1.2222	1.2273	1.1481	1.1290	1.1143	1.0513	1.0976	1.0000	
1989		2.0000	1.5000	2.6667	1.3750	1.2727	1.2857	1.1111	1.2000	1.2500	1.1667	1.0571	1.0811	1.0250	1.0244
1990		1.0000	2.0000	2.5000	1.8000	1.3333	1.4167	1.1765	1.3500	1.1481	1.1290	1.1143	1.0513	1.0732	1.0682
1991		1.0000	4.0000	1.5000	1.5000	1.3333	1.2500	1.0667	1.1250	1.1667	1.0952	1.0870	1.0800	1.0370	1.0000
1992				2.6667	1.1250	1.2222	1.2727	1.1429	1.1875	1.0526	1.1500	1.0435	1.0417	1.0400	1.0000
1993				1.6000	1.1250	1.4444	1.1538	1.2000	1.3333	1.0417	1.0400	1.0769	1.0357	1.0690	
1994			2.0000	2.0000	1.7500	1.5714	1.3636	1.0667	1.0000	1.1250	1.1667	1.0952	1.0000		
1995			1.7500	1.5714	1.0909	1.1667	1.2143	1.2941	1.0909	1.0833	1.0769	1.0714			
1996					1.2500	1.6000	1.2500	1.1000	1.3636	1.1333	1.1176				
1997			2.0000	3.5000	1.8571	1.3077	1.0588	1.0556	1.3158	1.0800					
1998			5.0000	1.2000	1.3333	1.2500	1.5000	1.2667	1.0526						
1999		1.0000	2.0000	2.5000	1.8000	1.4444	1.0769	1.0714							
2000			1.0000	2.0000	1.5000	1.6667	1.0667								
2001			2.0000	2.0000	1.5000	1.7778	1.0000								
2002		2.0000	2.5000	1.4000	1.1429										
2003			3.0000	1.3333											
2004			2.0000												
2005															
2006															
2007															

Wtd Avg	#DIV/0!	5.2000	2.4615	2.0635	1.5152	1.4089	1.2737	1.2264	1.1924	1.1020	1.1119	1.0774	1.0564	1.0473	1.0292
High/Low	0.0000	1.3333	2.1607	2.1611	1.5369	1.4454	1.2895	1.2034	1.2034	1.1035	1.1096	1.0768	1.0518	1.0479	1.0283
5 Yr Wtd	#DIV/0!	8.0000	1.9000	1.6316	1.5152	1.2909	1.1587	1.1622	1.1494	1.0865	1.1038	1.0744	1.0432	1.0494	1.0217
3 Yr Wtd	#DIV/0!	#DIV/0!	2.5000	1.4286	1.5000	1.2941	1.1842	1.1277	1.2245	1.0938	1.1148	1.0800	1.0267	1.0494	1.0306
Selected	2.4286	5.0000	2.4615	2.0635	1.5152	1.4089	1.2737	1.2264	1.1924	1.1020	1.1038	1.0744	1.0432	1.0494	1.0217
Cumulative	425.6	175.255	35.0509	14.2394	6.9007	4.5544	3.2327	2.5381	2.0695	1.7356	1.5749	1.4269	1.3281	1.2731	1.2132

Accident Year	16-17	17-18	18-19	19-20	20-21	21-22	22-23	23-24	24-25	25-26	26-27	27-28	28-29	29-30	30-31
1977	1.0000	1.0000	1.0417	1.0267	1.0130	1.0000	1.0256	0.9875	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1978	1.0125	1.0370	1.0119	1.0118	1.0000	0.9884	1.0000	1.0118	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1979	1.0556	1.0175	1.0345	1.0333	1.0645	1.0000	1.0152	1.0000	1.0000	1.0149	1.0000	1.0000	1.0147		
1980	1.0152	1.0597	1.0000	1.0000	1.0000	1.0141	1.0278	1.0135	1.0133	1.0132	1.0000	1.0000			
1981	1.0185	1.0000	1.0182	1.0357	1.0172	1.0339	1.0000	1.0000	1.0000	1.0164	1.0000				
1982	1.0351	1.0169	1.0167	1.0164	1.0000	1.0484	1.0154	1.0000	1.0000	1.0000					
1983	1.0323	1.0156	1.0000	1.0000	1.0154	1.0000	1.0000	1.0152	1.0000						
1984	1.0833	1.0000	1.0385	1.0185	1.0182	1.0179	1.0175	1.0000							
1985	1.0000	1.0256	1.0250	1.0488	1.0000	1.0465	1.0222								
1986	1.0741	1.0345	1.0333	1.0161	1.0159	1.0000									
1987	1.0263	1.0256	1.0500	1.0238	1.0000										
1988	1.0222	1.0652	1.0000	1.0000											
1989	1.0238	1.0233	1.0000												
1990	1.0426	1.0408													
1991	1.0357														
1992															
1993															
1994															
1995															
1996															
1997															
1998															
1999															
2000															
2001															
2002															
2003															
2004															
2005															
2006															
2007															

Wtd Avg	1.0305	1.0256	1.0200	1.0180	1.0131	1.0123	1.0134	1.0036	1.0020	1.0069	1.0000	1.0000	1.0043	1.0000	
High/Low	1.0303	1.0247	1.0200	1.0182	1.0089	1.0140	1.0137	1.0042	1.0000	1.0070	1.0000	1.0000	1.0000	N/A	
5 Yr Wtd	1.0300	1.0383	1.0215	1.0202	1.0112	1.0206	1.0102	1.0062	1.0030	1.0084	1.0000	N/A	N/A	N/A	Tail
3 Yr Wtd	1.0342	1.0435	1.0150	1.0131	1.0067	1.0184	1.0119	1.0053	1.0000	1.0099	1.0000	1.0000	1.0043	N/A	N/A
Selected	1.0300	1.0383	1.0215	1.0202	1.0112	1.0206	1.0102	1.0062	1.0030	1.0084	1.0000	1.0000	1.0043	1.0000	5.0000
Cumulative	1.1874	1.1528	1.1103	1.0870	1.0659	1.0537	1.0324	1.0220	1.0158	1.0128	1.0043	1.0043	1.0043	1.0000	1.0000

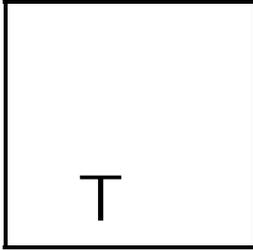
**Ohio Bureau of Workers' Compensation**

**PTD Claims**

**Public Employers-State Agencies**

Accident Year	Claim Counts															
	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>	<u>10</u>	<u>11</u>	<u>12</u>	<u>13</u>	<u>14</u>	<u>15</u>	<u>16</u>
1977											47	53	61	66	70	72
1978										54	58	64	72	77	79	80
1979									33	39	42	49	49	51	54	54
1980								24	33	41	50	55	55	61	64	66
1981							15	24	30	37	41	46	47	51	51	54
1982						11	16	24	37	38	43	44	48	51	56	57
1983					6	9	20	31	40	44	44	47	54	56	58	62
1984				1	2	6	16	18	25	29	29	38	41	42	45	48
1985			1	3	8	19	25	24	25	33	36	38	39	40	41	39
1986		0	2	3	12	18	21	24	29	36	40	45	49	52	53	54
1987	0	0	1	1	3	5	9	16	22	28	30	31	33	33	34	38
1988	0	0	0	3	7	9	13	18	22	27	31	35	39	41	45	45
1989	0	1	2	3	8	11	14	18	20	24	30	35	37	40	41	42
1990	0	1	1	2	5	9	12	17	20	27	31	35	39	41	44	47
1991	0	1	1	4	6	9	12	15	16	18	21	23	25	27	28	28
1992	0	0	0	3	8	9	11	14	16	19	20	23	24	25	26	26
1993	0	0	0	5	8	9	13	15	18	24	25	26	28	29	31	
1994	0	0	1	2	4	7	11	15	16	16	18	21	23	23		
1995	0	0	4	7	11	12	14	17	22	24	26	28	30			
1996	0	0	0	0	4	5	8	10	11	15	17	19				
1997	0	0	1	2	7	13	17	18	19	25	27					
1998	0	0	1	5	6	8	10	15	19	20						
1999	0	1	1	2	5	9	13	14	15							
2000	0	0	3	3	6	9	15	16								
2001	0	0	3	6	9	16	16									
2002	0	1	2	5	7	8										
2003	0	0	1	3	4											
2004	0	0	1	2												
2005	0	0	1													
2006	0	0														
2007	0															

Accident Year	Reported To Date															
	<u>17</u>	<u>18</u>	<u>19</u>	<u>20</u>	<u>21</u>	<u>22</u>	<u>23</u>	<u>24</u>	<u>25</u>	<u>26</u>	<u>27</u>	<u>28</u>	<u>29</u>	<u>30</u>	<u>31</u>	<u>To Date</u>
1977	72	72	75	77	78	78	80	79	79	79	79	79	79	79	79	79
1978	81	84	85	86	86	85	85	86	86	86	86	86	86	86	86	86
1979	57	58	60	62	66	66	67	67	67	68	68	68	69			69
1980	67	71	71	71	71	72	74	75	76	77	77	77				77
1981	55	55	56	58	59	61	61	61	61	62	62					62
1982	59	60	61	62	62	65	66	66	66	66	66					66
1983	64	65	65	65	66	66	66	67	67							67
1984	52	52	54	55	56	57	58	58								58
1985	39	40	41	43	43	45	46									46
1986	58	60	62	63	64	64										64
1987	39	40	42	43	43											43
1988	46	49	49	49												49
1989	43	44	44													44
1990	49	51														51
1991	29															29
1992																26
1993																31
1994																23
1995																30
1996																19
1997																27
1998																20
1999																15
2000																16
2001																16
2002																8
2003																4
2004																2
2005																1
2006																0
2007																0



## Investment Income

### Background

The future investment income which will be generated by the Funds' assets is an important offset to the liability for future loss and loss adjustment expense payments. The table below illustrates the interest rate assumptions used in the actuarial audits to calculate the present value of all future loss and loss adjustment expense payments.

Evaluation Date	Interest Rate
12/1991-12/1996	7.00%
12/1997	6.75%
6/1998	6.50%
6/1999	6.25%
6/2000-6/2001	6.00%
6/2002	5.80%
6/2003-6/2004	5.50%
6/2005-6/2006	5.25%
6/2007-6/2008	5.00%

Theoretically, the interest rate used to calculate the present value of future loss payments should consider the expected duration of the payments and an appropriate "market" rate of interest could be used to measure a "risk-free" rate of return for assets of the appropriate duration. The "appropriate" rate of return should also include consideration

of the expected rate of return for SIF assets.

## Conclusions

We have assumed an annual rate of interest of 5.00% for our calculations of discounted unpaid loss. We have based our assumption on BWC's updated calculations and its position paper "Reserve for Compensation Discount Rate - Selection of Rate" updated in July, 2008. The methodology was developed by the BWC during 1992 with input from Oliver Wyman Actuarial Consulting, Inc.

## Historical Investment Results

Historical investment income as percentages of average invested assets is shown in Appendix T.1. The cash and investments measure the assets available for investment. For non-operating revenues (expenses) in column (7) we have shown "realized" capital gains, but have excluded unrealized capital gains prior to the fiscal year ending June 30, 1997. Beginning with the 1997 fiscal year we have shown the change in fair value (i.e. realized and unrealized capital gains) in this column since BWC began in June 1997 to combine the realized capital gains with the unrealized capital gains in the "change in fair value" section in their financial statements. The investment income rate of return has been declining over the past several years as interest rates have generally declined. Realized capital gains increased significantly in 1992, and the total investment returns (before including unrealized capital gains) were at their highest levels in 1991 and 1992. The total non-operating rate of return including unrealized capital gains was 4.2% in the fiscal year ending 6/30/08.

The impact of the DWRF subsidy has reduced the rate of return by an average of approximately 0.4 percentage points over the years shown on the exhibit. However, the impact has been decreasing since 1992.

## Sensitivity Analysis

This section provides an analysis of the impact of changes in the interest rate assumptions on SIF unpaid loss by type of benefit. For this analysis, we have used five scenarios of interest rates ranging from 4.00% to 8.00%.

Our calculations are shown in Appendix T.2. As can be seen, total discounted unpaid loss for combined private and public employers range from \$16.3 to \$11.6 billion depending on the interest rate assumption. A one percentage point change from 5.00% to 6.00% results in decreased unpaid loss of \$1.2 billion, or -8.4%.

Furthermore, the analysis shows that a change in interest rate results in differing changes in unpaid loss by type of benefit. For example, a one percentage point increase in the interest rate (from 5.00% to 6.00%) results in a 7.7% decrease in unpaid loss for TT/PTD and a 9.3% decrease in unpaid loss for Medical for private employers. The following table illustrates these calculations.

EFFECTS OF A ONE PERCENTAGE POINT CHANGE (5.00% - 6.00%)  
IN INTEREST RATE ON TOTAL UNPAID LOSS

BENEFIT/EMPLOYER	(PA)	(PE)
TT+PTD	-7.7%	-7.5%
MEDICAL	-9.3%	-11.7%
DEATH+OTHER	-6.8%	-7.0%
TOTAL	-8.1%	-9.7%

Benefit Duration Analysis

Benefit duration calculations are again provided as a part of the actuarial audit instead of a separate report (Appendix T.3). The calculations used to arrive at the benefit duration are calculated using interest rates of 4.00%, 5.00%, and 6.00%.

The payments in column 2 are from unpaid loss calculations found in the SIF appendix using data as of 6/30/08. The payments exclude accident years 1971 and prior and payments for the Ancillary and SI unpaid amounts. The calculations discount the total present values to the midpoint of each year which assumes payments are made evenly throughout the course of the year.

Interest Rate	Years of Duration
4.00%	10.64
5.00%	9.77
6.00%	9.01

## Ohio Bureau of Workers' Compensation

Investment Income Calculations  
Totals for Combined Funds as of 6/30/08  
(\$000's)

Year *	(1) Investment Income	(2) Other Non-Operating Revenue (Expense)	(3) Total Non-Operating Revenue (Expense)	(4) Cash and Investments	(5) Average Invested Assets	(6) Investment Income (%)
1989	551,739	60,622	612,361	6,983,083	5,486,238	10.1%
1990	599,649	18,713	618,362	7,660,402	7,321,743	8.2%
1991	631,376	269,414	900,791	9,106,634	8,383,518	7.5%
1992	651,856	508,873	1,160,729	9,756,570	9,431,602	6.9%
1993	646,318	243,222	889,540	10,791,977	10,274,274	6.3%
1994	745,251	174,359	919,610	10,957,416	10,874,696	6.9%
1995	728,640	305,507	1,034,147	14,687,336	12,822,376	5.7%
1996	414,040	211,904	625,944	15,050,592	14,868,964	2.8%
1997	713,694	2,005,129	2,718,823	17,753,765	16,402,179	4.4%
1998	1,051,042	2,212,940	3,263,983	19,080,909	18,417,337	11.4%
1999	935,037	642,074	1,577,111	19,807,007	19,443,958	4.8%
2000	960,046	663,962	1,624,008	19,373,743	19,590,375	4.9%
2001	1,039,625	(525,055)	514,570	18,880,105	19,126,924	5.4%
2002	736,980	(1,170,974)	(433,994)	17,201,908	18,041,007	4.1%
2003	611,961	(40,522)	571,439	16,161,069	16,681,489	3.7%
2004	533,721	714,500	1,248,221	16,353,622	16,257,346	3.3%
2005	589,407	403,722	993,128	16,754,519	16,554,070	3.6%
2006	743,573	20,300	763,872	16,229,370	16,491,944	4.5%
2007	811,761	99,446	911,206	16,753,129	16,491,249	4.9%
2008	876,790	(159,982)	716,807	17,271,302	17,012,216	5.2%

Year *	(7) Total Non-Operating Return (%)	(8) DWRP Prens - Benefits	(9) Investment Income After DWRP Subsidy	(10) Investment Return After DWRP Subsidy	(11) Investment Income (%) w/ DWRP	(12) Investment Return (%) w/ DWRP
1989	11.2%	0	551,739	612,361	10.1%	11.2%
1990	8.4%	0	599,649	618,362	8.2%	8.4%
1991	10.7%	0	631,376	900,791	7.5%	10.7%
1992	12.3%	(65,785)	586,071	1,094,944	6.2%	11.6%
1993	8.7%	(60,061)	586,257	829,479	5.7%	8.1%
1994	8.5%	(57,931)	687,319	861,679	6.3%	7.9%
1995	8.1%	(50,988)	677,652	983,159	5.3%	7.7%
1996	4.2%	(26,330)	387,710	599,614	2.6%	4.0%
1997	16.6%	(40,142)	673,552	2,678,681	4.1%	16.3%
1998	35.4%	(42,440)	1,008,602	3,221,543	11.0%	35.0%
1999	8.1%	(38,095)	896,942	1,539,016	4.6%	7.9%
2000	8.3%	(24,969)	935,077	1,599,039	4.8%	8.2%
2001	2.7%	(18,159)	1,021,466	496,411	5.3%	2.6%
2002	-2.4%	(8,596)	728,384	(442,591)	4.0%	-2.5%
2003	3.4%	(7,558)	604,404	563,881	3.6%	3.4%
2004	7.7%	4,190	537,911	1,252,411	3.3%	7.7%
2005	6.0%	3,214	592,621	996,343	3.6%	6.0%
2006	4.6%	12,817	756,390	776,689	4.6%	4.7%
2007	5.5%	(77,283)	734,477	833,923	4.5%	5.1%
2008	4.2%	11,586	888,376	728,393	5.2%	4.3%

Notes by column:

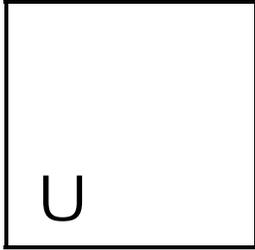
- \* Years prior to 1996 are 1/1/xx-12/31/xx; 1996 is 1/1/96-6/30/96;  
Years 1997 and subsequent are 7/1/xx-1 to 6/30/xx
- (1),(2),(4) Source is annual Financial Statements of Funds. (4) excludes collateral on loaned securities beginning with 1996.
- (2) Prior to 1997, only realized capital gains were included. Years 1997 and subsequent, realized and unrealized capital gains are included as change in fair value; year 2002 and subsequent use total non-operating revenue (expense), which includes investment income, change in fair value, investment expense, and gain (loss) on disposal of fixed assets.
- (3) (1)+(2)
- (5) Average of current and prior year.
- (6) (1)/(5); for 1996 = (1)/[(5)/2]
- (7) (3)/(5); for 1996 = (3)/[(5)/2]
- (8) Source is annual Financial Statements of Funds.
- (9) (1)+(8)
- (10) (3)+(8)
- (11) (9)/(5); for 1996 = (9)/[(5)/2]
- (12) (10)/(5); for 1996 = (10)/[(5)/2]

**Ohio Bureau of Workers' Compensation  
Private and Public Employers  
The Effect of Interest Rate Assumptions on Unpaid Loss as of 6/30/08  
by Type of Benefit  
(Dollars in Thousands)**

Employer / Type of Benefit	Interest Rate					
	4.00%	5.25%	5.00%	6.00%	7.00%	8.00%
<b>I. <u>Private Employers</u></b>	<b>13,073,558</b>	<b>11,661,689</b>	<b>11,918,424</b>	<b>10,952,989</b>	<b>10,136,747</b>	<b>9,439,303</b>
--Medical	5,703,786	4,998,944	5,126,195	4,651,727	4,257,087	3,925,027
--TT	617,904	593,752	598,407	580,279	563,382	547,593
--PTD	3,055,980	2,708,976	2,772,401	2,532,147	2,326,883	2,150,136
--Death & Other Comp	3,695,889	3,360,017	3,421,422	3,188,835	2,989,395	2,816,548
<b>II. <u>Public Employers</u></b>	<b>3,267,659</b>	<b>2,843,564</b>	<b>2,919,753</b>	<b>2,635,448</b>	<b>2,400,028</b>	<b>2,202,900</b>
--Medical	1,852,811	1,564,909	1,616,241	1,426,479	1,272,368	1,145,735
--TT	176,616	167,106	168,916	161,927	155,557	149,731
--PTD	592,784	526,832	538,915	493,118	453,862	419,957
--Death & Other Comp	645,448	584,717	595,681	553,924	518,240	487,476
<b>III. <u>Total Fund (I+II)</u></b>	<b>16,341,217</b>	<b>14,505,253</b>	<b>14,838,176</b>	<b>13,588,436</b>	<b>12,536,775</b>	<b>11,642,203</b>

\* Excludes unpaid amounts for Ancillary, HPP, and SI





## Supporting Tables

Mortality Tables (App. U.1)

Ohio Wage Distribution Table (App. U.2)

Unpaid Loss Factor Calculations (App. U.3)

Calendar Year Payment Reconciliations (App. U.4)

The Mortality Tables (App. U.1) are comprised of TT+PTD survivorship tables, Death survivorship factors, Coal Workers Pneumoconiosis Fund (CWPF) PTD annuity calculations, and CWPF survivor immediate and deferred annuity factors. The TT+PTD and Death mortality tables were developed by Mercer (Mercer) in 2002 (Mortality Tables, August 8, 2002).

The Ohio Wage Distribution Tables (App. U.2) for PTD for Private Employers (PA), Death for PA, and TT for PA and Public Employers show the percents of workers who earn less than specific percentages of the Statewide Average Weekly Wage (SAWW) and the percent of total wages that these workers earn. These tables were developed in 1992 by Mercer (Wage Distribution Table Special Project #5, Oct. 14, 1992) using data provided by BWC.

The Unpaid Loss Factor Calculations (App. U.3) are shown for PA and PEC. The calculations exclude known PTD and Death claims.

The Calendar Year Payments Reconciliations (App. U.4) are shown by benefit type and type of employer for each calendar year (1984 to 2008). The data were provided by the BWC payment reports, "JPYMT".

**Ohio Bureau Of Workers' Compensation****Private Employers****Reserve Evaluation As Of June 30, 2008****Discount Rate = 5.00%****Temporary Total & Permanent Disability****Survivorship Tables**

<u>Age</u>	<u>Persistency</u>	<u>Index of Number of Claimants</u>	<u>Expectation of Life</u>	<u>Annuity Value</u>	<u>Age</u>	<u>Persistency</u>	<u>Index of Number of Claimants</u>	<u>Expectation of Life</u>	<u>Annuity Value</u>
17	0.997	10,000,000	48.7	17.7	61	0.969	6,588,850	14.6	9.5
18	0.997	9,972,077	47.9	17.6	62	0.967	6,384,392	14.1	9.2
19	0.997	9,943,388	47.0	17.5	63	0.966	6,173,667	13.5	9.0
20	0.997	9,913,968	46.1	17.4	64	0.964	5,964,147	13.0	8.7
21	0.997	9,883,669	45.3	17.3	65	0.963	5,752,040	12.5	8.5
22	0.997	9,852,354	44.4	17.2	66	0.960	5,536,392	12.0	8.2
23	0.997	9,819,940	43.6	17.1	67	0.958	5,313,015	11.5	8.0
24	0.996	9,786,352	42.7	17.0	68	0.954	5,088,867	11.0	7.7
25	0.996	9,751,515	41.9	16.8	69	0.952	4,855,859	10.5	7.5
26	0.996	9,715,519	41.0	16.7	70	0.946	4,620,876	10.1	7.2
27	0.996	9,678,450	40.2	16.6	71	0.943	4,372,578	9.6	7.0
28	0.996	9,640,547	39.3	16.5	72	0.942	4,125,137	9.2	6.8
29	0.996	9,602,040	38.5	16.4	73	0.938	3,887,485	8.8	6.5
30	0.996	9,563,154	37.7	16.2	74	0.935	3,647,837	8.3	6.3
31	0.996	9,524,203	36.8	16.1	75	0.931	3,409,596	7.9	6.0
32	0.996	9,485,443	36.0	15.9	76	0.926	3,173,111	7.5	5.8
33	0.996	9,447,118	35.1	15.8	77	0.919	2,938,080	7.1	5.5
34	0.996	9,409,177	34.3	15.6	78	0.914	2,700,811	6.7	5.3
35	0.996	9,371,618	33.4	15.4	79	0.907	2,467,530	6.4	5.0
36	0.996	9,334,436	32.5	15.2	80	0.900	2,238,604	6.0	4.8
37	0.996	9,297,584	31.7	15.0	81	0.893	2,015,797	5.7	4.6
38	0.996	9,259,822	30.8	14.8	82	0.886	1,799,726	5.4	4.4
39	0.995	9,220,273	29.9	14.6	83	0.878	1,595,067	5.1	4.2
40	0.995	9,177,920	29.1	14.4	84	0.868	1,400,541	4.8	3.9
41	0.994	9,131,746	28.2	14.1	85	0.859	1,216,334	4.5	3.7
42	0.994	9,080,694	27.4	13.9	86	0.848	1,044,247	4.3	3.6
43	0.993	9,023,680	26.5	13.7	87	0.835	885,266	4.0	3.4
44	0.992	8,959,686	25.7	13.4	88	0.825	739,378	3.8	3.2
45	0.991	8,887,850	24.9	13.2	89	0.815	609,936	3.6	3.1
46	0.990	8,807,553	24.2	13.0	90	0.806	496,954	3.4	3.0
47	0.989	8,718,488	23.4	12.7	91	0.798	400,348	3.3	2.8
48	0.988	8,620,492	22.7	12.5	92	0.793	319,644	3.1	2.7
49	0.986	8,513,578	22.0	12.2	93	0.779	253,378	2.9	2.5
50	0.985	8,397,849	21.3	12.0	94	0.766	197,495	2.7	2.4
51	0.984	8,273,347	20.6	11.8	95	0.752	151,283	2.6	2.3
52	0.983	8,140,136	19.9	11.5	96	0.739	113,829	2.4	2.1
53	0.981	7,998,306	19.3	11.3	97	0.725	84,091	2.2	2.0
54	0.980	7,847,943	18.6	11.1	98	0.711	60,968	2.1	1.9
55	0.978	7,689,276	18.0	10.8	99	0.695	43,329	1.9	1.8
56	0.977	7,522,725	17.4	10.6	100	0.678	30,121	1.8	1.6
57	0.975	7,348,857	16.8	10.4	101	0.659	20,422	1.6	1.5
58	0.974	7,168,300	16.3	10.2	102	0.637	13,452	1.5	1.4
59	0.972	6,981,708	15.7	9.9	103	0.612	8,565	1.3	1.3
60	0.970	6,789,265	15.1	9.7	104	0.583	5,240	1.2	1.1
					105	0.080	3,057	1.0	1.0

**Ohio Bureau Of Workers' Compensation**

**Public Employers**

**Reserve Evaluation As Of June 30, 2008**

**Discount Rate = 5.00%**

**Temporary Total & Permanent Disability**

**Survivorship Tables**

<u>Age</u>	<u>Persistency</u>	<u>Index of Number of Claimants</u>	<u>Expectation of Life</u>	<u>Annuity Value</u>	<u>Age</u>	<u>Persistency</u>	<u>Index of Number of Claimants</u>	<u>Expectation of Life</u>	<u>Annuity Value</u>
17	0.997	10,000,000	48.7	17.7	61	0.969	6,588,850	14.6	9.5
18	0.997	9,972,077	47.9	17.6	62	0.967	6,384,392	14.1	9.2
19	0.997	9,943,388	47.0	17.5	63	0.966	6,173,667	13.5	9.0
20	0.997	9,913,968	46.1	17.4	64	0.964	5,964,147	13.0	8.7
21	0.997	9,883,669	45.3	17.3	65	0.963	5,752,040	12.5	8.5
22	0.997	9,852,354	44.4	17.2	66	0.960	5,536,392	12.0	8.2
23	0.997	9,819,940	43.6	17.1	67	0.958	5,313,015	11.5	8.0
24	0.996	9,786,352	42.7	17.0	68	0.954	5,088,867	11.0	7.7
25	0.996	9,751,515	41.9	16.8	69	0.952	4,855,859	10.5	7.5
26	0.996	9,715,519	41.0	16.7	70	0.946	4,620,876	10.1	7.2
27	0.996	9,678,450	40.2	16.6	71	0.943	4,372,578	9.6	7.0
28	0.996	9,640,547	39.3	16.5	72	0.942	4,125,137	9.2	6.8
29	0.996	9,602,040	38.5	16.4	73	0.938	3,887,485	8.8	6.5
30	0.996	9,563,154	37.7	16.2	74	0.935	3,647,837	8.3	6.3
31	0.996	9,524,203	36.8	16.1	75	0.931	3,409,596	7.9	6.0
32	0.996	9,485,443	36.0	15.9	76	0.926	3,173,111	7.5	5.8
33	0.996	9,447,118	35.1	15.8	77	0.919	2,938,080	7.1	5.5
34	0.996	9,409,177	34.3	15.6	78	0.914	2,700,811	6.7	5.3
35	0.996	9,371,618	33.4	15.4	79	0.907	2,467,530	6.4	5.0
36	0.996	9,334,436	32.5	15.2	80	0.900	2,238,604	6.0	4.8
37	0.996	9,297,584	31.7	15.0	81	0.893	2,015,797	5.7	4.6
38	0.996	9,259,822	30.8	14.8	82	0.886	1,799,726	5.4	4.4
39	0.995	9,220,273	29.9	14.6	83	0.878	1,595,067	5.1	4.2
40	0.995	9,177,920	29.1	14.4	84	0.868	1,400,541	4.8	3.9
41	0.994	9,131,746	28.2	14.1	85	0.859	1,216,334	4.5	3.7
42	0.994	9,080,694	27.4	13.9	86	0.848	1,044,247	4.3	3.6
43	0.993	9,023,680	26.5	13.7	87	0.835	885,266	4.0	3.4
44	0.992	8,959,686	25.7	13.4	88	0.825	739,378	3.8	3.2
45	0.991	8,887,850	24.9	13.2	89	0.815	609,936	3.6	3.1
46	0.990	8,807,553	24.2	13.0	90	0.806	496,954	3.4	3.0
47	0.989	8,718,488	23.4	12.7	91	0.798	400,348	3.3	2.8
48	0.988	8,620,492	22.7	12.5	92	0.793	319,644	3.1	2.7
49	0.986	8,513,578	22.0	12.2	93	0.779	253,378	2.9	2.5
50	0.985	8,397,849	21.3	12.0	94	0.766	197,495	2.7	2.4
51	0.984	8,273,347	20.6	11.8	95	0.752	151,283	2.6	2.3
52	0.983	8,140,136	19.9	11.5	96	0.739	113,829	2.4	2.1
53	0.981	7,998,306	19.3	11.3	97	0.725	84,091	2.2	2.0
54	0.980	7,847,943	18.6	11.1	98	0.711	60,968	2.1	1.9
55	0.978	7,689,276	18.0	10.8	99	0.695	43,329	1.9	1.8
56	0.977	7,522,725	17.4	10.6	100	0.678	30,121	1.8	1.6
57	0.975	7,348,857	16.8	10.4	101	0.659	20,422	1.6	1.5
58	0.974	7,168,300	16.3	10.2	102	0.637	13,452	1.5	1.4
59	0.972	6,981,708	15.7	9.9	103	0.612	8,565	1.3	1.3
60	0.970	6,789,265	15.1	9.7	104	0.583	5,240	1.2	1.1
					105	0.080	3,057	1.0	1.0

**Ohio Bureau Of Workers' Compensation****Private Employers****Reserve Evaluation As Of June 30, 2008****Discount Rate = 5.00%****Death****Survivorship Tables**

<u>Age</u>	<u>Persistency</u>	<u>Index of Number of Claimants</u>	<u>Expectation of Life</u>	<u>Annuity Value</u>	<u>Age</u>	<u>Persistency</u>	<u>Index of Number of Claimants</u>	<u>Expectation of Life</u>	<u>Annuity Value</u>
17	0.986	10,000,000	59.7	17.4	61	0.995	7,629,911	29.2	14.7
18	0.988	9,855,821	59.6	17.5	62	0.995	7,590,447	28.3	14.5
19	0.989	9,734,798	59.4	17.6	63	0.994	7,549,616	27.5	14.3
20	0.990	9,627,403	59.0	17.6	64	0.994	7,507,137	26.6	14.1
21	0.991	9,529,682	58.6	17.7	65	0.994	7,462,753	25.8	13.8
22	0.991	9,439,449	58.2	17.7	66	0.993	7,416,257	25.0	13.6
23	0.992	9,355,307	57.7	17.8	67	0.993	7,367,483	24.1	13.3
24	0.992	9,276,287	57.2	17.8	68	0.993	7,316,301	23.3	13.1
25	0.992	9,201,672	56.7	17.8	69	0.992	7,262,589	22.5	12.8
26	0.993	9,130,921	56.1	17.8	70	0.992	7,206,076	21.6	12.5
27	0.993	9,063,601	55.5	17.8	71	0.991	7,146,303	20.8	12.3
28	0.993	8,999,362	54.9	17.8	72	0.990	7,082,648	20.0	12.0
29	0.993	8,937,922	54.3	17.8	73	0.989	7,014,320	19.2	11.7
30	0.994	8,879,036	53.7	17.8	74	0.988	6,940,408	18.4	11.3
31	0.994	8,822,502	53.0	17.8	75	0.987	6,859,990	17.6	11.0
32	0.994	8,768,148	52.3	17.7	76	0.986	6,772,164	16.9	10.7
33	0.994	8,715,817	51.6	17.7	77	0.984	6,676,066	16.1	10.4
34	0.994	8,665,376	50.9	17.7	78	0.982	6,570,881	15.4	10.0
35	0.995	8,616,703	50.2	17.7	79	0.981	6,455,828	14.6	9.7
36	0.995	8,569,673	49.5	17.6	80	0.978	6,330,084	13.9	9.4
37	0.995	8,524,169	48.8	17.6	81	0.976	6,192,774	13.2	9.0
38	0.995	8,480,078	48.0	17.5	82	0.973	6,043,024	12.6	8.7
39	0.995	8,437,283	47.3	17.5	83	0.970	5,879,996	11.9	8.4
40	0.995	8,395,674	46.5	17.4	84	0.968	5,702,918	11.3	8.0
41	0.995	8,355,152	45.7	17.3	85	0.964	5,517,980	10.7	7.7
42	0.995	8,315,620	44.9	17.3	86	0.959	5,316,880	10.1	7.3
43	0.995	8,276,983	44.2	17.2	87	0.954	5,099,131	9.5	7.0
44	0.995	8,239,153	43.4	17.1	88	0.948	4,864,515	8.9	6.7
45	0.996	8,202,039	42.6	17.0	89	0.942	4,613,300	8.4	6.4
46	0.996	8,165,550	41.7	16.9	90	0.936	4,346,776	7.9	6.1
47	0.996	8,129,591	40.9	16.8	91	0.929	4,067,263	7.5	5.8
48	0.996	8,094,065	40.1	16.7	92	0.922	3,777,950	7.1	5.5
49	0.996	8,058,877	39.3	16.6	93	0.915	3,482,671	6.7	5.3
50	0.996	8,023,930	38.5	16.5	94	0.908	3,185,649	6.3	5.0
51	0.996	7,989,135	37.6	16.4	95	0.900	2,891,201	5.9	4.8
52	0.996	7,954,398	36.8	16.2	96	0.894	2,603,502	5.6	4.6
53	0.996	7,919,640	35.9	16.1	97	0.887	2,326,385	5.2	4.4
54	0.996	7,884,771	35.1	16.0	98	0.880	2,063,168	4.9	4.1
55	0.995	7,849,713	34.3	15.8	99	0.873	1,815,691	4.6	3.9
56	0.995	7,814,374	33.4	15.6	100	0.865	1,584,759	4.2	3.7
57	0.995	7,778,661	32.6	15.5	101	0.856	1,370,525	3.9	3.4
58	0.995	7,742,478	31.7	15.3	102	0.845	1,172,798	3.6	3.2
59	0.995	7,705,725	30.9	15.1	103	0.833	991,277	3.2	2.9
60	0.995	7,668,263	30.0	14.9	104	0.819	825,704	2.9	2.7
					105	0.000	675,954	2.5	2.4

**Ohio Bureau of Workers' Compensation  
Coal Workers Pneumoconiosis Fund  
PTD Annuity Calculation**

		Male Mortality Calculation							Weekly Annuity Factor
Age $x$	Occupational Disease Age	$q_x$	$v^x$	$l_x$	$d_x$	$D_x$	$N_x$	$a^{\overline{(\infty)}_x}$	
17	17	0.46%	0.850	10,000,000	45,704	8,498,625	292,646,768	33.935	1543
18	18	0.47%	0.842	9,954,296	46,874	8,379,214	284,148,143	33.411	1543
19	19	0.48%	0.834	9,907,422	47,981	8,260,331	275,768,929	32.885	1543
20	20	0.50%	0.826	9,859,441	49,319	8,142,037	267,508,598	32.355	1543
21	21	0.52%	0.818	9,810,122	50,876	8,024,154	259,366,561	31.823	1543
22	22	0.54%	0.810	9,759,246	52,553	7,906,516	251,342,407	31.289	1543
23	23	0.56%	0.802	9,706,693	54,343	7,789,045	243,435,891	30.754	1543
24	24	0.58%	0.795	9,652,350	56,239	7,671,672	235,646,846	30.216	1543
25	25	0.60%	0.787	9,596,111	57,979	7,554,336	227,975,174	29.678	1543
26	26	0.62%	0.780	9,538,132	59,567	7,437,182	220,420,838	29.138	1515
27	27	0.64%	0.772	9,478,566	60,759	7,320,348	212,983,656	28.595	1487
28	28	0.65%	0.765	9,417,807	61,571	7,204,153	205,663,309	28.048	1458
29	29	0.66%	0.758	9,356,236	62,020	7,088,891	198,459,156	27.496	1430
30	30	0.67%	0.750	9,294,216	61,961	6,974,836	191,370,264	26.937	1401
31	31	0.67%	0.743	9,232,255	61,498	6,862,353	184,395,429	26.371	1371
32	32	0.66%	0.736	9,170,757	60,648	6,751,721	177,533,076	25.794	1341
33	33	0.66%	0.729	9,110,109	59,886	6,643,194	170,781,355	25.208	1311
34	34	0.65%	0.722	9,050,223	59,132	6,536,672	164,138,162	24.610	1280
35	35	0.65%	0.715	8,991,091	58,387	6,432,115	157,601,490	24.002	1248
36	36	0.65%	0.709	8,932,704	57,723	6,329,486	151,169,375	23.383	1216
37	37	0.66%	0.702	8,874,982	59,000	6,228,693	144,839,889	22.754	1183
38	38	0.70%	0.695	8,815,981	61,630	6,128,359	138,611,196	22.118	1150
39	39	0.75%	0.689	8,754,351	65,819	6,027,560	132,482,837	21.480	1117
40	40	0.82%	0.682	8,688,532	71,548	5,925,268	126,455,277	20.842	1084
41	41	0.92%	0.675	8,616,984	78,851	5,820,509	120,530,009	20.208	1051
42	42	1.03%	0.669	8,538,133	87,744	5,712,321	114,709,501	19.581	1018
43	43	1.16%	0.663	8,450,389	98,090	5,599,773	108,997,180	18.965	986
44	44	1.31%	0.656	8,352,299	109,609	5,482,060	103,397,407	18.361	955
45	45	1.48%	0.650	8,242,690	121,890	5,358,593	97,915,347	17.773	924
46	46	1.66%	0.644	8,120,800	134,414	5,229,072	92,556,754	17.200	894
47	47	1.84%	0.638	7,986,386	146,930	5,093,546	87,327,681	16.645	866
48	48	2.03%	0.632	7,839,456	159,141	4,952,219	82,234,136	16.106	837
49	49	2.22%	0.626	7,680,315	170,884	4,805,483	77,281,916	15.582	810
50	50	2.43%	0.620	7,509,432	182,225	4,653,815	72,476,434	15.074	784
51	51	2.64%	0.614	7,327,207	193,104	4,497,638	67,822,619	14.580	758
52	52	2.85%	0.608	7,134,103	203,455	4,337,400	63,324,981	14.100	733
53	53	3.08%	0.602	6,930,647	213,259	4,173,572	58,987,581	13.634	709
54	54	3.31%	0.596	6,717,388	222,293	4,006,624	54,814,009	13.181	685
55	55	3.55%	0.591	6,495,095	230,271	3,837,141	50,807,385	12.741	663
56	56	3.78%	0.585	6,264,824	236,999	3,665,854	46,970,244	12.313	640
57	57	4.02%	0.580	6,027,825	242,409	3,493,582	43,304,390	11.895	619
58	58	4.26%	0.574	5,785,417	246,493	3,321,154	39,810,808	11.487	597
59	59	4.51%	0.569	5,538,924	249,896	3,149,370	36,489,654	11.086	576
60	60	4.83%	0.563	5,289,028	255,550	2,978,642	33,340,284	10.693	556
61	61	5.08%	0.558	5,033,477	255,656	2,807,725	30,361,642	10.314	536
62	62	5.40%	0.552	4,777,822	258,119	2,639,736	27,553,917	9.938	517
63	63	5.55%	0.547	4,519,703	251,064	2,473,343	24,914,182	9.573	498
64	64	5.82%	0.542	4,268,639	248,479	2,313,705	22,440,838	9.199	478
65	65	6.14%	0.537	4,020,160	246,695	2,158,271	20,127,133	8.826	459
66	66	6.60%	0.532	3,773,466	249,198	2,006,536	17,968,862	8.455	440
67	67	6.91%	0.527	3,524,267	243,364	1,856,178	15,962,325	8.100	421

**Ohio Bureau of Workers' Compensation  
Coal Workers Pneumoconiosis Fund  
PTD Annuity Calculation**

**Male Mortality Calculation**

<u>Age</u> <u>x</u>	<u>Occupational</u> <u>Disease</u> <u>Age</u>	<u>q<sub>x</sub></u>	<u>v<sup>x</sup></u>	<u>l<sub>x</sub></u>	<u>d<sub>x</sub></u>	<u>D<sub>x</sub></u>	<u>N<sub>x</sub></u>	<u>a<sup>-(1+i)^x</sup></u>	<u>Weekly</u> <u>Annuity</u> <u>Factor</u>
68	68	7.49%	0.522	3,280,903	245,887	1,711,544	14,106,148	7.742	403
69	69	7.92%	0.517	3,035,016	240,394	1,568,194	12,394,603	7.404	385
70	70	8.80%	0.512	2,794,623	245,791	1,430,230	10,826,409	7.070	368
71	71	9.26%	0.507	2,548,831	236,084	1,292,016	9,396,179	6.772	352
72	72	9.43%	0.502	2,312,747	218,084	1,161,179	8,104,163	6.479	337
73	73	10.09%	0.497	2,094,663	211,355	1,041,667	6,942,984	6.165	321
74	74	10.69%	0.493	1,883,308	201,325	927,642	5,901,317	5.862	305
75	75	11.35%	0.488	1,681,984	190,948	820,587	4,973,675	5.561	289
76	76	12.12%	0.483	1,491,035	180,768	720,502	4,153,087	5.264	274
77	77	13.22%	0.479	1,310,268	173,193	627,121	3,432,586	4.974	259
78	78	14.14%	0.474	1,137,075	160,756	539,044	2,805,465	4.705	245
79	79	15.19%	0.470	976,319	148,258	458,428	2,266,421	4.444	231
80	80	16.29%	0.465	828,061	134,899	385,111	1,807,993	4.195	218
81	81	17.54%	0.461	693,163	121,612	319,303	1,422,882	3.956	206
82	82	18.61%	0.456	571,550	106,383	260,775	1,103,579	3.732	194
83	83	19.96%	0.452	465,167	92,854	210,215	842,805	3.509	182
84	84	21.53%	0.448	372,313	80,152	166,651	632,589	3.296	171
85	85	23.16%	0.443	292,162	67,657	129,529	465,938	3.097	161
86	86	24.92%	0.439	224,505	55,945	98,586	336,409	2.912	151
87	87	26.97%	0.435	168,560	45,467	73,314	237,823	2.744	143
88	88	28.66%	0.431	123,093	35,272	53,029	164,510	2.602	135
89	89	30.32%	0.427	87,821	26,626	37,473	111,481	2.475	129
90	90	31.82%	0.423	61,194	19,471	25,863	74,008	2.362	123
91	91	33.00%	0.419	41,723	13,767	17,466	48,145	2.257	117
92	92	33.93%	0.415	27,957	9,486	11,591	30,680	2.147	112
93	93	36.10%	0.411	18,470	6,668	7,585	19,088	2.017	105
94	94	38.30%	0.407	11,802	4,520	4,801	11,503	1.896	99
95	95	40.52%	0.403	7,282	2,951	2,934	6,702	1.784	93
96	96	42.76%	0.399	4,331	1,852	1,728	3,769	1.680	87
97	97	45.01%	0.395	2,479	1,116	980	2,040	1.582	82
98	98	47.36%	0.391	1,363	646	534	1,060	1.487	77
99	99	49.89%	0.388	718	358	278	527	1.392	72
100	100	52.70%	0.384	360	190	138	248	1.298	72
101	101	55.87%	0.380	170	95	65	110	1.203	72
102	102	59.46%	0.377	75	45	28	45	1.107	72
103	103	63.54%	0.373	30	19	11	17	1.012	72
104	104	68.19%	0.370	11	8	4	6	0.917	72
105	105	73.45%	0.366	4	3	1	2	0.825	72
106	106	79.39%	0.363	1	1	0	0	0.734	72
107	107	86.05%	0.359	0	0	0	0	0.647	72
108	108	93.48%	0.356	0	0	0	0	0.565	72
109	109	100.00%	0.352	0	0	0	0	0.500	72
110	110	100.00%	0.349	0	0	0	0	0.000	72
111	111	100.00%	0.346	0	0	0	0	0.000	72
112	112	100.00%	0.342	0	0	0	0	0.000	72
113	113	100.00%	0.339	0	0	0	0	0.000	72

**Male Table:** Ohio PTD  
**Interest Rate:** 1.0500  
**Benefit Escalation:** 1.04  
**Discount Rate:** 1.0%  
**Monthly Factor:** 0.50

**Ohio Bureau of Workers' Compensation**  
**Coal Workers Pneumoconiosis Fund**  
**Survivor Mortality and Remarriage Decrement**  
**and Annuity Factors**

Age	$l_x$	$d_{x-t}$	$d_{x-1}$	$d_{x-2}$	$q_{x-2}$	$q_{x-1}$	$q_{x-t}$	$V_x$	$D_x$	$N_x$	Annuity
17	10,000,000	45,704	659	46,363	0.464	0.007	0.457	1.0000	10,000,000	344,346,004	1765
18	9,954,296	46,874	576	47,449	0.477	0.006	0.471	0.9905	9,859,493	334,346,004	1737
19	9,907,422	47,981	529	48,511	0.490	0.005	0.484	0.9810	9,719,608	324,486,511	1710
20	9,859,441	49,319	501	49,820	0.505	0.005	0.500	0.9717	9,580,417	314,766,903	1682
21	9,810,122	50,876	482	51,357	0.524	0.005	0.519	0.9624	9,441,708	305,186,486	1655
22	9,759,246	52,553	468	53,021	0.543	0.005	0.538	0.9533	9,303,288	295,744,778	1627
23	9,706,693	54,343	459	54,802	0.565	0.005	0.560	0.9442	9,165,065	286,441,490	1599
24	9,652,350	56,239	452	56,691	0.587	0.005	0.583	0.9352	9,026,956	277,276,426	1571
25	9,596,111	57,979	446	58,425	0.609	0.005	0.604	0.9263	8,888,891	268,249,469	1543
26	9,538,132	59,567	439	60,006	0.629	0.005	0.625	0.9175	8,751,041	259,360,578	1515
27	9,478,566	60,759	431	61,189	0.646	0.005	0.641	0.9087	8,613,567	250,609,537	1487
28	9,417,807	61,571	420	61,992	0.658	0.004	0.654	0.9001	8,476,845	241,995,970	1458
29	9,356,236	62,020	409	62,428	0.667	0.004	0.663	0.8915	8,341,221	233,519,126	1430
30	9,294,216	61,961	395	62,356	0.671	0.004	0.667	0.8830	8,207,016	225,177,904	1401
31	9,232,255	61,498	379	61,877	0.670	0.004	0.666	0.8746	8,074,662	216,970,888	1371
32	9,170,757	60,648	362	61,010	0.665	0.004	0.661	0.8663	7,944,486	208,896,226	1341
33	9,110,109	59,886	347	60,232	0.661	0.004	0.657	0.8580	7,816,786	200,951,740	1311
34	9,050,223	59,132	332	59,464	0.657	0.004	0.653	0.8499	7,691,446	193,134,954	1280
35	8,991,091	58,387	319	58,706	0.653	0.004	0.649	0.8418	7,568,418	185,443,509	1248
36	8,932,704	57,723	307	58,029	0.650	0.003	0.646	0.8338	7,447,658	177,875,090	1216
37	8,874,982	59,000	305	59,306	0.668	0.003	0.665	0.8258	7,329,060	170,427,432	1183
38	8,815,981	61,630	311	61,941	0.703	0.004	0.699	0.8179	7,211,000	163,098,372	1150
39	8,754,351	65,819	325	66,144	0.756	0.004	0.752	0.8102	7,092,394	155,887,372	1117
40	8,688,532	71,548	345	71,893	0.827	0.004	0.823	0.8024	6,972,031	148,794,978	1084
41	8,616,984	78,851	373	79,224	0.919	0.004	0.915	0.7948	6,848,765	141,822,947	1051
42	8,538,133	87,744	408	88,152	1.032	0.005	1.028	0.7872	6,721,465	134,974,182	1018
43	8,450,389	98,090	448	98,539	1.166	0.005	1.161	0.7797	6,589,034	128,252,718	986
44	8,352,299	109,609	494	110,103	1.318	0.006	1.312	0.7723	6,450,525	121,663,684	955
45	8,242,690	121,890	542	122,432	1.485	0.007	1.479	0.7650	6,305,247	115,213,158	924
46	8,120,800	134,414	592	135,006	1.663	0.007	1.655	0.7577	6,152,845	108,907,912	894
47	7,986,386	146,930	642	147,572	1.848	0.008	1.840	0.7504	5,993,376	102,755,067	866
48	7,839,456	159,141	692	159,833	2.039	0.009	2.030	0.7433	5,827,083	96,761,691	837
49	7,680,315	170,884	741	171,625	2.235	0.010	2.225	0.7362	5,654,424	90,934,608	810
50	7,509,432	182,225	790	183,015	2.437	0.011	2.427	0.7292	5,475,962	85,280,184	784
51	7,327,207	193,104	840	193,944	2.647	0.011	2.635	0.7223	5,292,195	79,804,223	758
52	7,134,103	203,455	889	204,344	2.865	0.012	2.852	0.7154	5,103,649	74,512,028	733
53	6,930,647	213,259	939	214,198	3.091	0.014	3.077	0.7086	4,910,879	69,408,380	709
54	6,717,388	222,293	988	223,281	3.324	0.015	3.309	0.7018	4,714,438	64,497,501	685
55	6,495,095	230,271	1,037	231,308	3.562	0.016	3.545	0.6951	4,515,014	59,783,062	663
56	6,264,824	236,999	1,083	238,082	3.801	0.017	3.783	0.6885	4,313,467	55,268,049	640
57	6,027,825	242,409	1,128	243,536	4.041	0.019	4.021	0.6820	4,110,761	50,954,582	619
58	5,785,417	246,493	1,170	247,663	4.282	0.020	4.261	0.6755	3,907,872	46,843,821	597
59	5,538,924	249,896	1,215	251,111	4.535	0.022	4.512	0.6690	3,705,741	42,935,949	576
60	5,289,028	255,550	1,278	256,828	4.857	0.024	4.832	0.6627	3,504,851	39,230,208	556
61	5,033,477	255,656	1,322	256,978	5.107	0.026	5.079	0.6564	3,303,740	35,725,357	536
62	4,777,822	258,119	1,388	259,507	5.433	0.029	5.402	0.6501	3,106,074	32,421,617	517

**Ohio Bureau of Workers' Compensation**  
**Coal Workers Pneumoconiosis Fund**  
**Survivor Mortality and Remarriage Decrement**  
**and Annuity Factors**

Age	$l_x$	$d_{x-t}$	$d_{x-1}$	$d_{x-2}$	$q_{x-2}$	$q_{x-1}$	$q_{x-t}$	$V_x$	$D_x$	$N_x$	Annuity
77	1,310,268	173,193	2,729	175,921	13.454	0.208	13.218	0.5632	737,908	4,038,989	259
78	1,137,075	160,756	2,815	163,571	14.421	0.248	14.138	0.5578	634,272	3,301,081	245
79	976,319	148,258	2,888	151,145	15.527	0.296	15.185	0.5525	539,414	2,666,809	231
80	828,061	134,899	2,926	137,825	16.703	0.353	16.291	0.5472	453,145	2,127,395	218
81	693,163	121,612	2,941	124,553	18.045	0.424	17.545	0.5420	375,711	1,674,250	206
82	571,550	106,383	2,870	109,253	19.212	0.502	18.613	0.5369	306,844	1,298,539	194
83	465,167	92,854	2,796	95,650	20.687	0.601	19.961	0.5317	247,352	991,695	182
84	372,313	80,152	2,599	82,751	22.382	0.698	21.528	0.5267	196,092	744,343	171
85	292,162	67,657	2,466	70,122	24.206	0.844	23.157	0.5217	152,412	548,251	161
86	224,505	55,945	2,291	58,236	26.207	1.021	24.919	0.5167	116,002	395,839	151
87	168,560	45,467	2,092	47,559	28.569	1.241	26.974	0.5118	86,266	279,838	143
88	123,093	35,272	1,822	37,094	30.588	1.480	28.655	0.5069	62,397	193,572	135
89	87,821	26,626	1,538	28,165	32.642	1.752	30.319	0.5021	44,093	131,175	129
90	61,194	19,471	1,252	20,723	34.572	2.046	31.819	0.4973	30,432	87,083	123
91	41,723	13,767	979	14,746	36.191	2.347	32.995	0.4926	20,551	56,651	117
92	27,957	9,486	741	10,228	37.582	2.652	33.933	0.4879	13,639	36,100	112
93	18,470	6,668	569	7,236	40.423	3.079	36.100	0.4832	8,925	22,461	105
94	11,802	4,520	418	4,938	43.375	3.540	38.299	0.4786	5,649	13,535	99
95	7,282	2,951	294	3,245	46.427	4.032	40.523	0.4741	3,452	7,887	93
96	4,331	1,852	197	2,049	49.569	4.552	42.762	0.4695	2,034	4,434	87
97	2,479	1,116	126	1,242	52.788	5.092	45.008	0.4651	1,153	2,401	82
98	1,363	646	77	723	56.230	5.680	47.355	0.4606	628	1,248	77
99	718	358	46	404	60.049	6.346	49.892	0.4563	327	620	72
100	360	190	26	215	64.418	7.125	52.703	0.4519	163	292	67
101	170	95	14	109	69.531	8.060	55.867	0.4476	76	130	63
102	75	45	7	52	75.618	9.203	59.457	0.4433	33	53	58
103	30	19	3	23	82.962	10.614	63.543	0.4391	13	20	53
104	11	8	1	9	91.923	12.367	68.189	0.4349	5	7	48
105	4	3	1	3	102.990	14.551	73.453	0.4308	2	2	43
106	1	1	0	1	116.848	17.273	79.391	0.4267	0	0	38
107	0	0	0	0	134.506	20.662	86.052	0.4226	0	0	34
108	0	0	0	0	157.526	24.870	93.480	0.4186	0	0	29
109	0	0	0	0	183.969	29.570	100.000	0.4146	0	0	26
110	0	0	0	0		0.000	0.000	0.4107	0	0	0

**Table 1971 SOA Group experience adjusted for remarriage**

<b>Monthly Factor</b>	<b>0.50</b>
<b>Interest Rate</b>	<b>5.00%</b>
<b>Benefit Escalation</b>	<b>4.0%</b>
<b>Net Discount Rate</b>	<b>1.0%</b>

**Ohio Bureau of Workers' Compensation**  
**Coal Workers Pneumoconiosis Fund**  
**Survivor Immediate and Deferred Annuity Factors**

Age Of Widow	Miner's Age Minus Spouse's Age																																			
	Annuity	15	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0	-1	-2	-3	-4	-5	-6	-7	-8	-9	-10									
17	1765	1777	1777	1768	1755	1737	1737	1715	1689	1660	1660	1628	1593	1556	1517	1517	1475																			
18	1737	1768	1760	1760	1746	1728	1706	1706	1681	1652	1620	1620	1585	1548	1509	1468	1468	1425																		
19	1710	1757	1749	1735	1735	1718	1696	1670	1670	1642	1610	1575	1575	1539	1500	1459	1416	1416	1372																	
20	1682	1735	1735	1722	1704	1704	1683	1657	1629	1629	1597	1563	1527	1527	1488	1448	1405	1361	1361	1316																
21	1655	1719	1706	1706	1688	1667	1667	1642	1613	1582	1582	1548	1512	1474	1474	1434	1392	1348	1303	1303	1257															
22	1627	1700	1687	1669	1669	1648	1623	1623	1595	1565	1531	1531	1495	1458	1418	1418	1376	1333	1289	1243	1243	1197														
23	1599	1665	1665	1648	1627	1627	1602	1575	1575	1544	1511	1476	1476	1439	1400	1359	1359	1316	1272	1227	1182	1182	1136													
24	1571	1640	1623	1623	1603	1579	1579	1551	1521	1521	1489	1454	1418	1418	1379	1338	1296	1296	1253	1209	1164	1119	1119	1073												
25	1543	1613	1596	1576	1576	1552	1525	1525	1496	1464	1464	1430	1394	1356	1356	1316	1275	1232	1232	1189	1145	1100	1055	1055	1011											
26	1515	1566	1566	1546	1523	1523	1496	1468	1468	1436	1403	1403	1367	1330	1291	1291	1250	1209	1166	1166	1123	1079	1035	992	992	948										
27	1487	1533	1513	1513	1490	1465	1465	1436	1406	1406	1373	1339	1339	1302	1264	1224	1224	1183	1141	1099	1099	1056	1013	971	928	928	885									
28	1458	1497	1478	1455	1455	1430	1403	1403	1373	1341	1341	1307	1271	1271	1234	1195	1155	1155	1115	1073	1031	1031	990	948	906	864	864									
29	1430	1439	1439	1417	1393	1393	1366	1337	1337	1306	1273	1273	1238	1202	1202	1164	1125	1085	1085	1045	1005	964	964	923	882	842	802									
30	1401	1398	1377	1377	1353	1327	1299	1268	1268	1236	1203	1203	1167	1131	1131	1093	1054	1015	1015	976	936	896	896	857	818	779										
31	1371	1333	1333	1310	1310	1285	1258	1228	1197	1197	1165	1131	1131	1095	1058	1058	1021	983	945	945	907	868	830	830	792	754										
32	1341	1289	1267	1267	1243	1243	1216	1188	1188	1158	1126	1126	1093	1059	1059	1024	987	987	951	914	877	877	840	803	766	766	729									
33	1311	1229	1229	1205	1205	1179	1179	1152	1123	1123	1092	1060	1060	1027	992	992	957	922	922	886	850	814	814	778	743	707	707									
34	1280	1194	1171	1171	1146	1146	1120	1120	1091	1062	1062	1030	998	998	965	931	931	896	861	861	826	791	756	756	722	687	653									
35	1248	1141	1141	1117	1117	1091	1091	1063	1063	1034	1004	1004	972	940	940	907	873	873	839	805	805	771	737	703	703	670	637									
36	1216	1114	1090	1090	1065	1065	1038	1038	1010	1010	980	949	949	917	885	885	852	819	819	786	753	753	719	686	654	654	621									
37	1183	1066	1066	1041	1041	1015	1015	987	987	958	958	928	897	897	865	833	833	801	768	768	736	703	703	671	639	608	608									
38	1150	1044	1020	1020	994	994	967	967	939	939	909	909	879	848	848	816	785	785	753	721	721	689	657	657	626	595	565									
39	1117	1001	1001	975	975	949	949	921	921	892	892	862	862	832	801	801	770	739	739	707	676	676	645	614	614	584	554									
40	1084	983	959	959	932	932	905	905	877	877	847	847	817	817	787	757	757	726	695	695	664	634	634	604	574	574	544									
41	1051	944	944	918	918	891	891	863	863	834	834	805	805	775	775	745	714	714	684	654	654	624	594	594	565	536	536									
42	1018	930	905	905	878	878	851	851	822	822	793	793	764	764	734	704	704	675	645	645	615	586	586	557	528	528	500									
43	986	894	894	868	868	840	840	812	812	784	784	755	755	725	725	696	696	666	637	637	608	579	579	550	522	522	494									
44	955	858	858	858	831	831	804	804	775	775	746	746	717	717	688	688	659	659	630	601	601	573	544	544	516	489	489									
45	924	851	824	824	824	796	796	768	768	740	740	711	711	682	682	653	653	624	624	596	567	567	539	512	512	484	458									
46	894	818	818	791	791	791	763	763	734	734	706	706	677	677	649	649	620	620	591	591	563	535	535	508	481	481	454									
47	866	787	787	787	759	759	759	731	731	702	702	674	674	645	645	617	617	588	588	560	560	533	505	505	478	452	452									
48	837	784	756	756	756	728	728	728	700	700	672	672	643	643	615	615	587	587	559	559	531	531	504	477	477	451	425									
49	810	756	756	728	728	728	699	699	699	671	671	642	642	614	614	586	586	558	558	530	530	503	503	476	450	450	424									
50	784	728	728	728	700	700	700	671	671	671	643	643	615	615	586	586	558	558	531	531	504	504	477	477	450	425	425									
51	758	702	702	702	702	673	673	673	645	645	645	616	616	588	588	560	560	532	532	505	505	478	478	452	452	426	400									
52	733	705	676	676	676	676	647	647	647	619	619	619	590	590	562	562	534	534	507	507	480	480	454	454	428	428	402									
53	709	680	680	651	651	651	623	623	623	594	594	594	566	566	538	538	510	510	483	483	456	456	430	430	405	405										
54	685	656	656	656	627	627	627	599	599	599	570	570	570	542	542	514	514	487	487	460	460	433	433	408	408	383										
55	663	633	633	633	633	604	604	604	604	575	575	575	547	547	547	519	519	491	491	464	464	438	438	412	412	386	386									
56	640	611	611	611	611	611	582	582	582	582	553	553	553	525	525	525	497	497	469	469	442	442	416	416	390	390	365									
57	619	589	589	589	589	589	589	589	589	560	560	560	560	531	531	531	503	503	503	475	475	448	448	421	421	395	395	370								
58	597	568	568	568	568	568	568	568	568	539	539	539	539	510	510	510	482	482	482	454	454	427	427	401	401	375	375	350								
59	576	576	547	547	547	547	547	547	547	518	518	518	518	489	489	489	461	461	461	461	434	434	407	407	381	381	356	356								
60	556	556	556	526	526	526	526	526	526	526	526	526	497	497	497	497	469	469	469	469	441	441	441	414	414	387	387	361	361	336						
61	536	536	536	536	507	507	507	507	507	507	507	507	478	478	478	478	449	449	449	449	422	422	422	395	395	368	368	343	343							
62	517	517	517	517	517	487	487	487	487	487	487	487	487	458	458	458	458	458	458	458	458	458	458	458	458	458	458	458	458	458	458	458	458	458	458	

**Ohio Bureau of Workers' Compensation  
Coal Workers Pneumoconiosis Fund  
Survivor Immediate and Deferred Annuity Factors**

Age Of Widow	Annuity	Miner's Age Minus Spouse's Age																									
		15	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0	-1	-2	-3	-4	-5	-6	-7	-8	-9	-10
77	259	259	259	259	259	259	259	259	259	259	259	259	259	259	259	259	259	259	259	259	231	231	231	231	231	231	231
78	245	245	245	245	245	245	245	245	245	245	245	245	245	245	245	245	245	245	245	245	245	217	217	217	217	217	217
79	231	231	231	231	231	231	231	231	231	231	231	231	231	231	231	231	231	231	231	231	231	204	204	204	204	204	204
80	218	218	218	218	218	218	218	218	218	218	218	218	218	218	218	218	218	218	218	218	218	191	191	191	191	191	191
81	206	206	206	206	206	206	206	206	206	206	206	206	206	206	206	206	206	206	206	206	206	179	179	179	179	179	179
82	194	194	194	194	194	194	194	194	194	194	194	194	194	194	194	194	194	194	194	194	194	167	167	167	167	167	167
83	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	182	156	156	156	156	156	156
84	171	171	171	171	171	171	171	171	171	171	171	171	171	171	171	171	171	171	171	171	171	145	145	145	145	145	145
85	161	161	161	161	161	161	161	161	161	161	161	161	161	161	161	161	161	161	161	161	161	134	134	134	134	134	134
86	151	151	151	151	151	151	151	151	151	151	151	151	151	151	151	151	151	151	151	151	151	124	124	124	124	124	124
87	143	143	143	143	143	143	143	143	143	143	143	143	143	143	143	143	143	143	143	143	143	116	116	116	116	116	116
88	135	135	135	135	135	135	135	135	135	135	135	135	135	135	135	135	135	135	135	135	135	108	108	108	108	108	108
89	129	129	129	129	129	129	129	129	129	129	129	129	129	129	129	129	129	129	129	129	129	101	101	101	101	101	101
90	123	123	123	123	123	123	123	123	123	123	123	123	123	123	123	123	123	123	123	123	123	95	95	95	95	95	95
91	117	117	117	117	117	117	117	117	117	117	117	117	117	117	117	117	117	117	117	117	117	89	89	89	89	89	89
92	112	112	112	112	112	112	112	112	112	112	112	112	112	112	112	112	112	112	112	112	112	84	84	84	84	84	84
93	105	105	105	105	105	105	105	105	105	105	105	105	105	105	105	105	105	105	105	105	105	79	79	79	79	79	79
94	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	74	74	74	74	74	74
95	93	93	93	93	93	93	93	93	93	93	93	93	93	93	93	93	93	93	93	93	93	69	69	69	69	69	69
96	87	87	87	87	87	87	87	87	87	87	87	87	87	87	87	87	87	87	87	87	87	64	64	64	64	64	64
97	82	82	82	82	82	82	82	82	82	82	82	82	82	82	82	82	82	82	82	82	82	59	59	59	59	59	59
98	77	77	77	77	77	77	77	77	77	77	77	77	77	77	77	77	77	77	77	77	77	54	54	54	54	54	54
99	72	72	72	72	72	72	72	72	72	72	72	72	72	72	72	72	72	72	72	72	72	49	49	49	49	49	49
100	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	67	44	44	44	44	44	44
101	63	63	63	63	63	63	63	63	63	63	63	63	63	63	63	63	63	63	63	63	63	40	40	40	40	40	40
102	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	58	36	36	36	36	36	36
103	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53	53	32	32	32	32	32	32
104	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	28	28	28	28	28	28
105	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	24	24	24	24	24	24
106	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	20	20	20	20	20	20
107	34	34	34	34	34	34	34	34	34	34	34	34	34	34	34	34	34	34	34	34	34	16	16	16	16	16	16
108	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29	12	12	12	12	12	12
109	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	9	9	9	9	9	9
110	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Interest Rate                    5.00%  
Benefit Escalation                4.0%  
Net Interest Rate                 1.0%

**Ohio Bureau of Workers' Compensation**  
**Ohio Wage Distribution Table**  
**PTD**

<b>(1)</b> <b>Ratio to</b> <b>SAWW</b>	<b>(2)</b> <b>Percent of</b> <b>Workers</b>	<b>(3)</b> <b>Percent of</b> <b>Wages</b>	<b>(1)</b> <b>Ratio to</b> <b>SAWW</b>	<b>(2)</b> <b>Percent of</b> <b>Workers</b>	<b>(3)</b> <b>Percent of</b> <b>Wages</b>
0.05	0.51%	0.03%	1.30	75.82%	62.15%
0.10	0.83%	0.06%	1.35	78.92%	65.88%
0.15	1.51%	0.19%	1.40	81.85%	69.42%
0.20	2.90%	0.60%	1.45	84.37%	72.46%
0.25	4.21%	0.90%	1.50	86.74%	75.33%
0.30	5.75%	1.35%	1.55	88.35%	78.05%
0.35	7.77%	2.04%	1.60	89.90%	80.68%
0.40	10.71%	3.19%	1.65	91.23%	82.94%
0.45	15.22%	5.21%	1.70	92.48%	85.07%
0.50	20.00%	7.60%	1.75	93.50%	86.79%
0.55	22.88%	9.44%	1.80	94.40%	88.33%
0.60	26.07%	11.47%	1.85	95.15%	89.59%
0.65	29.18%	13.45%	1.90	95.86%	90.79%
0.70	33.00%	16.52%	1.95	96.54%	91.96%
0.75	37.09%	20.05%	2.00	97.10%	92.90%
0.80	41.06%	23.48%	2.05	97.52%	93.93%
0.85	44.87%	26.78%	2.10	97.85%	94.74%
0.90	48.39%	29.82%	2.15	98.19%	95.56%
0.95	51.56%	32.56%	2.20	98.44%	96.18%
1.00	54.50%	35.10%	2.25	98.65%	96.70%
1.05	58.63%	40.39%	2.30	98.83%	97.13%
1.10	62.33%	45.13%	2.35	98.97%	97.49%
1.15	65.82%	49.60%	2.40	99.08%	97.75%
1.20	69.11%	53.82%	2.45	99.19%	98.03%
1.25	72.30%	57.90%	2.50	99.28%	98.24%

**Ohio Bureau of Workers' Compensation**  
**Ohio Wage Distribution Table**  
**Death**

<u>(1)</u> <u>Ratio to</u> <u>SAWW</u>	<u>(2)</u> <u>Percent of</u> <u>Workers</u>	<u>(3)</u> <u>Percent of</u> <u>Wages</u>	<u>(1)</u> <u>Ratio to</u> <u>SAWW</u>	<u>(2)</u> <u>Percent of</u> <u>Workers</u>	<u>(3)</u> <u>Percent of</u> <u>Wages</u>
0.05	0.58%	0.03%	1.30	67.66%	50.87%
0.10	0.95%	0.05%	1.35	70.80%	54.71%
0.15	1.72%	0.16%	1.40	73.76%	58.33%
0.20	3.30%	0.50%	1.45	76.32%	61.46%
0.25	4.04%	0.68%	1.50	78.72%	64.39%
0.30	4.90%	0.94%	1.55	80.94%	67.69%
0.35	6.03%	1.34%	1.60	83.10%	70.88%
0.40	7.68%	2.02%	1.65	84.94%	73.62%
0.45	10.21%	3.20%	1.70	86.69%	76.20%
0.50	12.90%	4.60%	1.75	88.10%	78.29%
0.55	15.98%	6.44%	1.80	89.36%	80.15%
0.60	19.39%	8.47%	1.85	90.39%	81.68%
0.65	22.71%	10.45%	1.90	91.37%	83.14%
0.70	26.65%	13.33%	1.95	92.33%	84.55%
0.75	30.80%	16.57%	2.00	93.10%	85.70%
0.80	34.84%	19.72%	2.05	94.10%	87.77%
0.85	38.72%	22.76%	2.10	94.89%	89.42%
0.90	42.29%	25.55%	2.15	95.68%	91.06%
0.95	45.51%	28.06%	2.20	96.29%	92.31%
1.00	48.50%	30.40%	2.25	96.79%	93.35%
1.05	52.12%	34.14%	2.30	97.21%	94.21%
1.10	55.37%	37.49%	2.35	97.56%	94.95%
1.15	58.42%	40.65%	2.40	97.81%	95.46%
1.20	61.31%	43.63%	2.45	98.08%	96.03%
1.25	64.10%	46.52%	2.50	98.29%	96.46%

**Ohio Bureau of Workers' Compensation**  
**Ohio Wage Distribution Table**  
**Temporary Total - PA**

<u>(1)</u> <u>Ratio to</u> <u>SAWW</u>	<u>(2)</u> <u>Percent of</u> <u>Workers</u>	<u>(3)</u> <u>Percent of</u> <u>Wages</u>	<u>(1)</u> <u>Ratio to</u> <u>SAWW</u>	<u>(2)</u> <u>Percent of</u> <u>Workers</u>	<u>(3)</u> <u>Percent of</u> <u>Wages</u>
0.05	1.13%	0.08%	1.30	86.94%	73.76%
0.10	1.84%	0.16%	1.35	88.57%	76.51%
0.15	3.34%	0.47%	1.40	90.12%	79.11%
0.20	6.40%	1.50%	1.45	91.45%	81.35%
0.25	8.36%	2.07%	1.50	92.70%	83.46%
0.30	10.67%	2.90%	1.55	93.61%	85.34%
0.35	13.69%	4.19%	1.60	94.49%	87.15%
0.40	18.08%	6.35%	1.65	95.25%	88.71%
0.45	24.84%	10.13%	1.70	95.97%	90.19%
0.50	32.00%	14.60%	1.75	96.55%	91.38%
0.55	36.27%	17.91%	1.80	97.06%	92.44%
0.60	40.98%	21.56%	1.85	97.49%	93.31%
0.65	45.59%	25.13%	1.90	97.89%	94.14%
0.70	50.03%	29.39%	1.95	98.28%	94.95%
0.75	54.30%	33.90%	2.00	98.60%	95.60%
0.80	58.45%	38.27%	2.05	98.80%	96.24%
0.85	62.44%	42.48%	2.10	98.96%	96.74%
0.90	66.12%	46.36%	2.15	99.12%	97.25%
0.95	69.43%	49.86%	2.20	99.25%	97.63%
1.00	72.50%	53.10%	2.25	99.35%	97.95%
1.05	75.42%	57.17%	2.30	99.43%	98.22%
1.10	78.04%	60.82%	2.35	99.51%	98.44%
1.15	80.50%	64.25%	2.40	99.56%	98.60%
1.20	82.83%	67.50%	2.45	99.61%	98.78%
1.25	85.09%	70.64%	2.50	99.65%	98.91%

**Ohio Bureau of Workers' Compensation**  
**Ohio Wage Distribution Table**  
**Temporary Total - PE**

<u>(1)</u> <u>Ratio to</u> <u>SAWW</u>	<u>(2)</u> <u>Percent of</u> <u>Workers</u>	<u>(3)</u> <u>Percent of</u> <u>Wages</u>	<u>(1)</u> <u>Ratio to</u> <u>SAWW</u>	<u>(2)</u> <u>Percent of</u> <u>Workers</u>	<u>(3)</u> <u>Percent of</u> <u>Wages</u>
0.05	0.78%	0.05%	1.30	90.51%	78.78%
0.10	1.26%	0.09%	1.35	91.92%	82.10%
0.15	2.30%	0.28%	1.40	93.26%	85.25%
0.20	4.40%	0.90%	1.45	94.42%	87.95%
0.25	5.83%	1.30%	1.50	95.50%	90.50%
0.30	7.50%	1.89%	1.55	96.12%	91.71%
0.35	9.69%	2.79%	1.60	96.72%	92.88%
0.40	12.89%	4.31%	1.65	97.23%	93.88%
0.45	17.80%	6.96%	1.70	97.72%	94.82%
0.50	23.00%	10.10%	1.75	98.11%	95.59%
0.55	26.93%	13.04%	1.80	98.46%	96.27%
0.60	31.27%	16.29%	1.85	98.75%	96.83%
0.65	35.51%	19.46%	1.90	99.02%	97.36%
0.70	40.73%	24.42%	1.95	99.29%	97.88%
0.75	46.31%	30.14%	2.00	99.50%	98.30%
0.80	51.73%	35.69%	2.05	99.57%	98.55%
0.85	56.95%	41.03%	2.10	99.63%	98.74%
0.90	61.76%	45.95%	2.15	99.69%	98.94%
0.95	66.08%	50.39%	2.20	99.73%	99.09%
1.00	70.10%	54.50%	2.25	99.77%	99.21%
1.05	74.46%	59.26%	2.30	99.80%	99.31%
1.10	78.37%	63.52%	2.35	99.82%	99.40%
1.15	82.06%	67.54%	2.40	99.84%	99.46%
1.20	85.54%	71.33%	2.45	99.86%	99.53%
1.25	88.90%	75.00%	2.50	99.88%	99.58%

**Ohio Bureau of Workers' Compensation**  
**Private Employers**  
**Calculation of Unpaid Loss Factors Excluding Known PTD and Death Claims @ 6/30/08**  
(Dollars in Thousands)

Accident Year	(1)	(2)	(3)	(4)	(5)
	Medical Undisc. Unpaid Loss	Medical Disc. Unpaid Loss	12/31/08 MIRA Medical Unpaid Loss	Medical Undisc. Unpd. Loss Factor	Medical Disc. Unpd. Loss Factor
<1978	185,974	131,667	103,100	1.80	1.28
1978	21,114	15,534	18,657	1.13	0.83
1979	33,718	23,691	29,509	1.14	0.80
1980	31,883	22,342	30,593	1.04	0.73
1981	35,666	24,816	31,315	1.14	0.79
1982	40,468	28,283	38,263	1.06	0.74
1983	45,335	30,426	36,694	1.24	0.83
1984	58,079	38,822	52,584	1.10	0.74
1985	122,669	75,983	82,177	1.49	0.92
1986	112,580	70,707	82,873	1.36	0.85
1987	116,774	73,644	92,917	1.26	0.79
1988	141,083	85,896	107,054	1.32	0.80
1989	145,014	88,582	124,801	1.16	0.71
1990	167,948	98,514	143,266	1.17	0.69
1991	168,305	96,801	130,341	1.29	0.74
1992	197,902	114,388	144,755	1.37	0.79
1993	161,575	92,923	126,068	1.28	0.74
1994	220,611	118,073	145,824	1.51	0.81
1995	236,331	125,763	144,337	1.64	0.87
1996	214,484	115,578	146,625	1.46	0.79
1997	286,890	149,297	165,481	1.73	0.90
1998	385,765	192,097	206,041	1.87	0.93
1999	408,830	209,586	225,499	1.81	0.93
2000	523,602	254,073	250,153	2.09	1.02
2001	519,666	257,721	249,930	2.08	1.03
2002	631,473	307,067	282,489	2.24	1.09
2003	673,262	326,828	285,903	2.35	1.14
2004	796,405	370,160	292,743	2.72	1.26
2005	832,435	391,723	291,978	2.85	1.34
2006	842,656	411,558	303,197	2.78	1.36
2007	947,983	463,421	662,446	1.43	0.70
2008	<u>596,082</u>	<u>320,230</u>	<u>449,953</u>	1.32	0.71
<b>Total 78-08:</b>	<u>9,716,586</u>	<u>4,994,527</u>	<u>5,374,465</u>		
<b>Total:</b>	<u>9,902,560</u>	<u>5,126,195</u>	<u>5,477,565</u>		

Notes by Column:

- 1 & 2. From Appendix A.1.
3. From BWC, MIRA Reserves, as of 6/30/08
4. (1)/(3)
5. (2)/(3)

**Ohio Bureau of Workers' Compensation****Private Employers****Calculation of Unpaid Loss Factors Excluding Known PTD and Death Claims @ 6/30/08**

(Dollars in Thousands)

Accident Year	(1)	(2)	(3)	(5)		(6)	(8)	
	Tot Comp Undisc. Unpaid Loss	Tot Comp Disc. Unpaid Loss	12/31/08 MIRA PTD & Death Unpaid Loss	Comp ex Known PTD & Death Undisc. Unpaid Loss	Disc. Unpaid Loss	12/31/08 MIRA Other Comp Unpaid Loss	Comp ex Known PTD & Death Undisc. Unpd. Loss Factor	Disc. Unpd. Loss Factor
<1978	274,344	201,067	212,241	0	0	312	0.00	0.00
1978	67,956	47,381	43,942	4,933	3,440	234	21.11	14.72
1979	84,277	58,092	52,855	7,598	5,237	693	10.97	7.56
1980	87,531	59,959	54,540	7,910	5,419	570	13.87	9.50
1981	91,751	62,294	53,893	12,372	8,400	1,315	9.41	6.39
1982	97,505	65,885	56,310	14,170	9,575	775	18.28	12.35
1983	118,574	77,936	70,904	10,698	7,032	1,863	5.74	3.77
1984	149,915	97,302	78,672	28,704	18,630	1,398	20.53	13.32
1985	168,011	109,392	92,583	25,816	16,809	3,667	7.04	4.58
1986	164,137	106,785	88,923	27,456	17,862	3,520	7.80	5.07
1987	187,251	119,665	93,504	40,937	26,161	3,860	10.61	6.78
1988	214,943	136,211	103,136	52,193	33,075	6,232	8.37	5.31
1989	235,513	147,939	109,936	60,499	38,002	7,026	8.61	5.41
1990	253,772	159,051	110,032	78,212	49,019	9,629	8.12	5.09
1991	245,210	151,781	96,409	89,456	55,372	10,137	8.82	5.46
1992	249,647	153,034	89,623	103,444	63,412	13,502	7.66	4.70
1993	256,134	155,157	81,611	121,410	73,546	12,742	9.53	5.77
1994	270,261	163,355	86,808	126,643	76,548	15,287	8.28	5.01
1995	278,406	168,251	80,776	144,746	87,476	15,739	9.20	5.56
1996	316,772	187,050	83,497	175,369	103,553	23,057	7.61	4.49
1997	337,637	199,718	85,255	193,507	114,463	26,810	7.22	4.27
1998	403,247	236,630	99,697	233,351	136,933	22,827	10.22	6.00
1999	463,358	272,209	96,335	299,375	175,874	26,249	11.41	6.70
2000	541,907	319,964	98,343	375,348	221,621	36,057	10.41	6.15
2001	558,246	329,297	87,041	410,689	242,257	48,338	8.50	5.01
2002	640,997	377,724	86,206	494,705	291,517	67,722	7.30	4.30
2003	678,827	401,641	72,052	557,048	329,588	83,846	6.64	3.93
2004	733,474	433,215	61,864	628,731	371,350	119,692	5.25	3.10
2005	784,956	462,369	45,057	708,463	417,312	156,231	4.53	2.67
2006	817,208	486,762	29,254	768,094	457,508	185,522	4.14	2.47
2007	904,735	545,648	25,890	861,808	519,758	305,607	2.82	1.70
<b>2008</b>	<b>507,622</b>	<b>299,465</b>	<b>6,421</b>	<b>496,738</b>	<b>293,044</b>	<b>422,953</b>	<b>1.17</b>	<b>0.69</b>
<b>Total 78-08:</b>	<b>10,909,777</b>	<b>6,591,161</b>	<b>2,321,370</b>	<b>7,160,423</b>	<b>4,269,792</b>	<b>1,633,099</b>		
<b>Total:</b>	<b>11,184,121</b>	<b>6,792,229</b>	<b>2,533,611</b>	<b>7,160,423</b>	<b>4,269,792</b>	<b>1,633,411</b>		

**Notes by Column:**

1. (1)+(4)+(7)+(10) from Appendix U.3.a.3, +(1)+(4)+(7) from Appendix U.3.a.4, +(1)+(4) from Appendix U.3.a.5
2. (2)+(5)+(8)+(11) from Appendix U.3.a.3, +(2)+(5)+(8) from Appendix U.3.a.4, +(2)+(5) from Appendix U.3.a.5
- 3 & 6. From BWC, MIRA Reserves, as of 6/30/08
4. (2)/(5)\*(1)
5. (2)-(3)
7. (4)/(6)
8. (5)/(6)

**Ohio Bureau of Workers' Compensation**  
**Private Employers**  
**Calculation of Unpaid Loss Factors Excluding Known PTD and Death Claims @ 6/30/08**  
(Dollars in Thousands)

Accident Year	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	TT+PTD Undis	TT+PTD Disc	TT+PTD 2008	Death Undis	Death Disc	Death 2008	%PP Undis	%PP Disc	%PP 2008	L.M. Undis	L.M. Disc	L.M. 2008
	<u>Unpaid Loss</u>	<u>Unpaid Loss</u>	<u>Paid</u>	<u>Unpaid Loss</u>	<u>Unpaid Loss</u>	<u>Paid</u>	<u>Unpaid Loss</u>	<u>Unpaid Loss</u>	<u>Paid</u>	<u>Unpaid Loss</u>	<u>Unpaid Loss</u>	<u>Paid</u>
<1978	118,709	107,695	21,303	107,710	58,048	6,703	123	101	25	0	0	0
1978	35,787	26,751	4,282	22,881	13,782	1,157	23	19	6	0	0	0
1979	44,476	32,881	4,947	28,080	16,652	1,389	43	36	23	56	49	23
1980	48,398	35,415	5,319	26,884	15,705	1,297	63	54	10	1	0	0
1981	51,172	37,098	5,200	26,918	15,496	1,262	77	65	22	0	0	0
1982	57,619	41,248	5,597	25,308	14,360	1,156	91	76	22	53	46	19
1983	63,057	44,684	6,429	38,948	21,788	1,728	120	99	47	42	37	15
1984	77,149	54,114	7,001	50,056	27,611	2,156	193	159	82	47	41	16
1985	93,604	65,063	8,638	46,468	25,276	1,931	284	234	65	91	79	29
1986	95,369	65,573	8,564	37,391	20,053	1,501	361	297	177	30	26	9
1987	100,486	68,398	8,450	49,235	26,032	1,911	517	428	87	179	153	51
1988	111,357	75,144	9,246	57,102	29,760	2,145	686	563	147	145	123	40
1989	122,358	81,688	9,866	60,018	30,833	2,184	913	748	191	194	164	51
1990	136,869	90,431	10,203	56,975	28,849	2,010	1,172	958	251	173	145	44
1991	124,939	81,632	8,459	57,978	28,935	1,986	1,370	1,118	289	363	303	90
1992	121,173	78,367	8,025	59,460	29,247	1,978	1,706	1,391	321	350	291	85
1993	122,305	77,977	7,435	59,608	28,898	1,923	2,118	1,720	430	512	424	122
1994	136,748	85,693	7,913	52,367	25,020	1,640	2,681	2,177	511	375	309	88
1995	143,327	88,564	8,202	47,583	22,404	1,448	3,102	2,505	644	456	375	106
1996	156,919	95,613	8,067	68,718	31,885	2,033	3,559	2,864	869	681	558	157
1997	176,781	105,590	8,889	60,173	27,514	1,733	4,338	3,522	1,028	1,208	987	277
1998	213,615	125,177	10,571	71,575	32,252	2,008	5,702	4,666	1,498	1,203	980	275
1999	239,557	139,354	12,315	81,169	36,044	2,219	7,902	6,502	1,781	1,819	1,479	414
2000	287,382	164,423	14,981	80,199	35,098	2,138	10,483	8,635	2,993	3,487	2,831	790
2001	288,313	163,066	15,183	85,656	36,945	2,229	12,609	10,443	3,169	4,944	4,007	1,117
2002	314,490	176,746	17,858	109,174	46,411	2,774	16,248	13,503	4,421	6,542	5,296	1,474
2003	319,679	177,089	18,823	113,588	47,595	2,821	20,551	17,183	5,410	9,438	7,633	2,122
2004	347,425	189,338	20,316	113,590	46,918	2,884	25,157	21,010	6,840	10,611	8,574	2,790
2005	365,644	198,681	26,004	126,635	51,642	3,412	30,596	25,612	10,175	13,110	10,651	4,401
2006	403,477	216,551	34,453	94,801	38,280	1,929	39,118	33,028	13,624	16,970	13,993	6,197
2007	446,140	241,740	50,405	88,285	34,993	1,335	54,129	45,907	3,960	20,170	16,868	2,853
<b>2008</b>	<b>250,831</b>	<b>139,023</b>	<b>7,941</b>	<b>61,968</b>	<b>23,944</b>	<b>102</b>	<b>29,217</b>	<b>23,830</b>	<b>0</b>	<b>8,474</b>	<b>6,938</b>	<b>25</b>
<b>Total 78-08:</b>	<b>5,496,446</b>	<b>3,263,112</b>	<b>379,581</b>	<b>1,958,791</b>	<b>910,221</b>	<b>58,419</b>	<b>275,129</b>	<b>229,351</b>	<b>59,093</b>	<b>101,723</b>	<b>83,360</b>	<b>23,679</b>
<b>Total:</b>	<b>5,615,154</b>	<b>3,370,807</b>	<b>400,884</b>	<b>2,066,501</b>	<b>968,268</b>	<b>65,122</b>	<b>275,251</b>	<b>229,452</b>	<b>59,118</b>	<b>101,723</b>	<b>83,360</b>	<b>23,679</b>

Notes by Column:

- 1 & 2. From Appendix B.1 and B.8
- 3. From Appendix B.6 and B.13
- 4 & 5. From Appendix C.1
- 6. From Appendix C.7
- 7 & 8. From Appendix D.1
- 9. From Appendix D.6
- 10 & 11. From Appendix H.1
- 12. From Appendix H.6

**Ohio Bureau of Workers' Compensation**  
**Private Employers**  
**Calculation of Unpaid Loss Factors Excluding Known PTD and Death Claims @ 6/30/08**  
(Dollars in Thousands)

Accident Year	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	L.S.S. Undis Unpaid Loss	L.S.S. Disc Unpaid Loss	L.S.S. 2008 Paid	PP Undis Unpaid Loss	PP Disc Unpaid Loss	PP 2008 Paid	WL+TP +CO +LM/WL Unpaid Loss	WL+TP +CO +LM/WL Disc. Unpd. Loss	WL+TP +CO +LM/WL 2008 Paid
<1978	45,135	33,220	4,423	232	191	47	3	3	1
1978	8,634	6,355	806	17	14	12	50	41	2
1979	10,826	7,880	1,460	25	20	48	72	59	6
1980	11,303	8,130	1,281	33	28	0	71	56	5
1981	12,584	8,889	1,619	40	33	0	76	58	1
1982	13,264	9,282	1,705	41	32	2	79	59	7
1983	15,057	10,326	2,049	54	43	0	91	66	4
1984	20,758	14,124	2,495	71	54	38	130	94	3
1985	25,431	17,188	3,064	95	72	0	156	110	5
1986	28,656	19,147	3,972	149	116	37	153	108	12
1987	34,192	22,736	4,639	221	171	91	144	108	10
1988	42,451	28,285	5,243	300	233	16	197	150	34
1989	48,324	31,830	5,357	410	317	64	259	200	45
1990	54,014	35,352	6,200	700	544	103	336	264	84
1991	55,965	36,469	4,555	738	565	220	407	324	84
1992	61,901	40,061	5,334	888	683	152	533	431	74
1993	65,976	42,063	7,129	1,126	878	236	697	569	149
1994	71,371	45,257	7,743	1,389	1,086	179	917	756	192
1995	76,474	48,967	7,532	1,508	1,164	208	1,161	964	304
1996	78,482	50,014	8,860	1,573	1,189	105	1,452	1,213	306
1997	85,319	54,975	10,268	1,682	1,258	413	1,862	1,563	520
1998	98,500	64,279	11,555	2,068	1,566	388	2,535	2,135	578
1999	117,143	77,163	16,708	2,717	2,082	356	3,591	3,034	1,251
2000	140,249	94,086	19,441	3,426	2,641	1,017	4,999	4,234	1,716
2001	144,495	98,247	20,254	3,926	3,062	892	6,049	5,134	2,410
2002	166,941	114,842	27,697	4,952	3,920	1,103	8,530	7,300	2,859
2003	182,964	127,119	23,070	6,033	4,834	1,431	11,350	9,760	3,421
2004	197,726	137,420	20,997	7,269	5,863	2,462	14,583	12,513	3,694
2005	204,355	141,424	20,946	9,068	7,438	2,788	17,239	14,660	3,214
2006	211,711	145,875	17,830	11,356	9,419	4,269	19,294	16,142	1,636
2007	235,927	160,657	2,775	15,473	12,926	4,743	21,741	17,663	787
<b>2008</b>	<b>122,830</b>	<b>80,094</b>	<b>1</b>	<b>10,351</b>	<b>8,714</b>	<b>709</b>	<b>11,591</b>	<b>9,054</b>	<b>49</b>
<b>Total 78-08:</b>	<b>2,643,826</b>	<b>1,778,538</b>	<b>272,584</b>	<b>87,698</b>	<b>70,968</b>	<b>22,082</b>	<b>130,344</b>	<b>108,825</b>	<b>23,464</b>
<b>Total:</b>	<b>2,688,961</b>	<b>1,811,758</b>	<b>277,007</b>	<b>87,930</b>	<b>71,159</b>	<b>22,128</b>	<b>130,347</b>	<b>108,828</b>	<b>23,464</b>

**Notes by Column:**

- 1 & 2. From Appendix G.1
- 3. From Appendix G.6
- 4 & 5. From Appendix E.1
- 6. From Appendix E.6
- 7 & 8. From Appendix F.1 and F.8
- 9. From Appendix F.6 and F.13

**Ohio Bureau of Workers' Compensation****Private Employers****Calculation of Unpaid Loss Factors Excluding Known PTD and Death Claims @ 6/30/08**

(Dollars in Thousands)

Accident Year	(1)	(2)	(3)	(4)	(5)	(6)
	L.S.A. Undis	L.S.A. Disc	L.S.A. 2008 Paid	AA Undis	AA Disc	AA 2008 Paid
	<u>Unpaid Loss</u>	<u>Unpaid Loss</u>	<u>Paid</u>	<u>Unpaid Loss</u>	<u>Unpaid Loss</u>	<u>Paid</u>
<1978	2,021	1,471	202	413	340	83
1978	474	345	40	89	73	22
1979	574	411	53	126	103	37
1980	619	439	131	159	133	61
1981	677	484	103	206	171	28
1982	818	592	153	232	190	19
1983	928	673	43	276	221	22
1984	1,132	810	184	380	296	51
1985	1,418	1,015	145	465	354	51
1986	1,489	1,062	272	537	403	58
1987	1,615	1,148	444	660	491	28
1988	1,904	1,368	196	802	584	40
1989	2,139	1,522	347	898	636	88
1990	2,541	1,818	359	992	690	36
1991	2,447	1,752	388	1,003	682	47
1992	2,548	1,838	213	1,087	725	38
1993	2,661	1,897	436	1,131	731	25
1994	3,242	2,324	480	1,171	735	80
1995	3,612	2,584	610	1,183	726	53
1996	4,212	3,007	360	1,176	708	99
1997	5,054	3,581	914	1,220	728	38
1998	6,738	4,808	1,170	1,311	767	84
1999	7,988	5,696	935	1,472	853	104
2000	10,045	7,070	904	1,640	946	607
2001	10,423	7,239	1,286	1,832	1,155	151
2002	12,096	8,427	1,442	2,024	1,278	154
2003	13,086	9,069	1,095	2,138	1,358	124
2004	14,827	10,114	958	2,285	1,464	445
2005	15,716	10,511	1,081	2,593	1,750	273
2006	17,660	11,531	2,055	2,821	1,943	740
2007	19,656	12,686	1,170	3,214	2,208	0
<b>2008</b>	<b>10,704</b>	<b>6,785</b>	<b>176</b>	<b>1,655</b>	<b>1,083</b>	<b>0</b>
<b>Total 78-08:</b>	<b>179,045</b>	<b>122,605</b>	<b>18,145</b>	<b>36,775</b>	<b>24,181</b>	<b>3,604</b>
<b>Total:</b>	<b>181,065</b>	<b>124,075</b>	<b>18,348</b>	<b>37,188</b>	<b>24,521</b>	<b>3,687</b>

Notes by Column:

- 1 & 2. From Appendix I.1
3. From Appendix I.6
- 4 & 5. From Appendix J.1
6. From Appendix J.6

**Ohio Bureau of Workers' Compensation**  
**Public Employers-Taxing Districts**  
**Calculation of Unpaid Loss Factors Excluding Known PTD and Death Claims @ 6/30/08**  
(Dollars in Thousands)

Accident Year	(1)	(2)	(3)	(4)	(5)
	Medical Undisc. Unpaid Loss	Medical Disc. Unpaid Loss	6/30/08 MIRA Medical Unpaid Loss	Medical Undisc. Unpd. Loss Factor	Medical Disc. Unpd. Loss Factor
<1978	21,297	14,778	7,570	2.81	1.95
1978	2,739	1,923	2,149	1.27	0.89
1979	4,799	3,324	3,037	1.58	1.09
1980	6,051	4,025	4,604	1.31	0.87
1981	6,119	4,064	4,556	1.34	0.89
1982	8,898	5,883	5,241	1.70	1.12
1983	7,382	4,787	4,506	1.64	1.06
1984	12,566	7,779	7,919	1.59	0.98
1985	16,414	10,191	9,728	1.69	1.05
1986	14,187	8,559	8,525	1.66	1.00
1987	14,873	8,875	10,003	1.49	0.89
1988	20,054	11,780	12,396	1.62	0.95
1989	31,742	18,169	17,615	1.80	1.03
1990	37,898	20,576	18,353	2.06	1.12
1991	43,368	22,623	20,354	2.13	1.11
1992	31,046	16,704	14,157	2.19	1.18
1993	36,045	19,013	15,369	2.35	1.24
1994	53,400	27,053	21,835	2.45	1.24
1995	43,526	22,046	17,433	2.50	1.26
1996	43,474	21,571	19,437	2.24	1.11
1997	61,102	29,743	25,594	2.39	1.16
1998	76,691	36,707	24,871	3.08	1.48
1999	142,018	62,481	36,984	3.84	1.69
2000	139,777	62,394	38,880	3.60	1.60
2001	116,101	51,926	35,964	3.23	1.44
2002	190,455	81,907	47,351	4.02	1.73
2003	196,757	83,660	50,507	3.90	1.66
2004	219,869	93,050	52,861	4.16	1.76
2005	246,480	102,413	55,617	4.43	1.84
2006	249,366	103,287	54,803	4.55	1.88
2007	305,369	128,820	129,536	2.36	0.99
2008	<u>185,825</u>	<u>83,638</u>	<u>97,125</u>	1.91	0.86
<b>Total 78-08:</b>	<u>2,564,389</u>	<u>1,158,970</u>	<u>867,310</u>		
<b>Total:</b>	<u>2,585,686</u>	<u>1,173,748</u>	<u>874,880</u>		

Notes by Column:

- 1 & 2. From Appendix A.1.
3. From BWC, MIRA Reserves, as of 6/30/08
4. (1)/(3)
5. (2)/(3)

**Ohio Bureau of Workers' Compensation**  
**Public Employers-Taxing Districts**  
**Calculation of Unpaid Loss Factors Excluding Known PTD and Death Claims @ 6/30/08**  
(Dollars in Thousands)

Accident Year	(1) Tot Comp Undisc. Unpaid Loss	(2) Tot Comp Disc. Unpaid Loss	(3) 6/30/08 MIRA PTD & Death Unpaid Loss	(5) (6) Comp ex Known PTD & Death Undisc. Disc. Unpaid Loss Unpaid Loss		(7) 6/30/08 MIRA Other Comp Unpaid Loss	(8) (9) Comp ex Known PTD & Death Undisc. Disc. Unpd. Loss Factor Unpd. Loss Factor	
	<1978	56,710	36,876	39,802	0	0	64	0.00
1978	11,947	8,052	7,682	549	370	1	501.70	338.15
1979	14,277	9,591	9,726	0	0	167	0.00	0.00
1980	14,534	9,836	8,582	1,852	1,253	33	56.58	38.29
1981	18,184	12,077	12,519	0	0	57	0.00	0.00
1982	20,207	13,235	12,033	1,835	1,202	266	6.90	4.52
1983	25,546	16,533	15,523	1,562	1,011	36	43.24	27.98
1984	24,332	16,026	13,870	3,272	2,155	449	7.28	4.80
1985	26,554	17,376	16,049	2,028	1,327	329	6.17	4.04
1986	30,132	19,189	17,324	2,928	1,865	127	23.05	14.68
1987	26,436	17,062	14,958	3,260	2,104	354	9.21	5.94
1988	28,767	18,357	14,360	6,264	3,997	665	9.41	6.01
1989	33,121	20,893	17,067	6,065	3,826	1,565	3.88	2.44
1990	30,741	19,477	14,172	8,374	5,306	1,073	7.81	4.95
1991	34,349	21,410	16,418	8,009	4,992	1,955	4.10	2.55
1992	33,192	20,695	11,109	15,374	9,586	1,608	9.56	5.96
1993	33,611	20,654	11,768	14,460	8,885	1,536	9.42	5.79
1994	39,710	24,067	15,409	14,286	8,658	2,818	5.07	3.07
1995	35,727	21,437	10,970	17,444	10,467	1,951	8.94	5.36
1996	36,536	22,475	7,343	24,599	15,132	3,537	6.96	4.28
1997	48,728	28,598	12,639	27,192	15,958	3,455	7.87	4.62
1998	55,287	32,717	10,573	37,420	22,144	4,089	9.15	5.42
1999	74,686	43,123	17,479	44,414	25,644	3,058	14.52	8.39
2000	81,777	47,479	14,146	57,412	33,333	4,978	11.53	6.70
2001	72,035	42,086	9,293	56,129	32,793	6,211	9.04	5.28
2002	91,369	54,471	10,466	73,814	44,005	8,302	8.89	5.30
2003	99,255	59,222	8,048	85,767	51,174	14,012	6.12	3.65
2004	123,778	69,789	8,232	109,178	61,557	16,958	6.44	3.63
2005	121,277	70,215	6,437	110,159	63,777	20,258	5.44	3.15
2006	133,777	76,709	3,613	127,476	73,096	22,277	5.72	3.28
2007	159,230	91,629	5,282	150,050	86,347	59,883	2.51	1.44
<b>2008</b>	<b>84,220</b>	<b>49,653</b>	<b>1,506</b>	<b>81,666</b>	<b>48,147</b>	<b>99,608</b>	<b>0.82</b>	<b>0.48</b>
<b>Total 78-08:</b>	<b>1,663,322</b>	<b>994,132</b>	<b>354,597</b>	<b>1,092,836</b>	<b>640,111</b>	<b>281,615</b>		
<b>Total:</b>	<b>1,720,032</b>	<b>1,031,008</b>	<b>394,399</b>	<b>1,092,836</b>	<b>640,111</b>	<b>281,679</b>		

**Notes by Column:**

1. (1)+(4)+(7)+(10) from Appendix U.3.b.3, +(1)+(4)+(7) from Appendix U.3.b.4, +(1)+(4) from Appendix U.3.b.5
2. (2)+(5)+(8)+(11) from Appendix U.3.b.3, +(2)+(5)+(8) from Appendix U.3.b.4, +(2)+(5) from Appendix U.3.b.5
- 3 & 6. From BWC, MIRA Reserves, as of 6/30/08
4. (2)/(5)\*(1)
5. (2)-(3)
7. (4)/(6)
8. (5)/(6)

**Ohio Bureau of Workers' Compensation**  
**Public Employers-Taxing Districts**  
**Calculation of Unpaid Loss Factors Excluding Known PTD and Death Claims @ 6/30/08**  
(Dollars in Thousands)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Accident	TT+PTD Undis	TT+PTD Disc	TT+PTD 2008 Paid	Death Undis	Death Disc	Death 2008 Paid	%PP Undis	%PP Disc	%PP 2008 Paid	L.M. Undis	L.M. Disc	L.M. 2008 Paid
Year	Unpaid Loss	Unpaid Loss	Paid	Unpaid Loss	Unpaid Loss	Paid	Unpaid Loss	Unpaid Loss	Paid	Unpaid Loss	Unpaid Loss	Paid
<1978	17,044	15,250	2,898	35,619	18,614	2,093	15	13	3	0	0	0
1978	5,107	3,814	644	6,030	3,632	305	2	2	1	0	0	0
1979	6,601	4,888	850	6,664	3,952	321	4	4	0	14	12	5
1980	7,596	5,567	743	5,597	3,267	258	6	5	0	0	0	0
1981	9,163	6,663	1,140	7,477	4,295	330	9	7	0	0	0	0
1982	9,736	7,035	1,051	8,606	4,864	365	12	10	7	0	0	0
1983	12,392	8,852	1,359	10,877	6,049	443	17	14	3	0	0	0
1984	13,534	9,611	1,378	7,880	4,311	309	21	17	9	6	5	1
1985	15,154	10,689	1,535	8,036	4,325	304	32	26	7	0	0	0
1986	15,875	11,068	1,583	10,602	5,613	387	40	32	14	0	0	0
1987	14,936	10,345	1,437	7,191	3,746	254	50	41	27	41	34	9
1988	15,309	10,542	1,335	8,254	4,229	282	77	64	25	30	25	6
1989	18,033	12,333	1,664	9,434	4,756	312	111	94	15	4	3	1
1990	17,453	11,754	1,304	6,816	3,380	218	150	126	44	75	60	13
1991	18,938	12,691	1,504	8,534	4,164	264	187	156	53	60	48	10
1992	18,132	12,085	1,113	7,182	3,448	216	251	210	48	54	43	9
1993	17,867	11,671	1,071	7,369	3,481	215	308	257	87	183	144	29
1994	21,394	13,834	1,498	9,023	4,194	255	404	335	63	68	53	11
1995	18,640	11,935	1,163	7,918	3,621	216	450	370	122	2	2	0
1996	22,328	14,085	999	3,778	1,700	100	586	482	122	296	228	45
1997	26,942	16,621	1,283	10,094	4,467	259	739	609	212	273	209	40
1998	32,069	19,625	1,432	9,336	4,064	232	1,006	832	240	230	175	34
1999	42,360	25,122	2,057	14,210	6,085	343	1,515	1,257	367	320	242	46
2000	48,165	28,304	2,359	12,563	5,292	295	2,021	1,676	561	401	302	57
2001	37,401	21,834	1,662	12,230	5,067	279	2,471	2,056	813	413	309	58
2002	53,615	31,191	2,616	9,466	3,858	210	3,446	2,883	983	1,214	905	171
2003	59,670	33,968	3,401	7,661	3,071	165	4,317	3,611	1,297	1,459	1,084	243
2004	60,903	33,731	3,281	26,160	10,317	550	5,758	4,844	1,707	1,585	1,182	343
2005	65,830	35,646	3,847	14,104	5,472	289	7,551	6,372	3,148	1,907	1,444	472
2006	64,933	34,503	4,053	20,762	7,925	377	11,002	9,414	5,045	1,708	1,318	367
2007	73,397	39,798	6,141	28,583	10,702	304	16,496	14,279	1,617	2,592	2,016	280
<b>2008</b>	<b>41,548</b>	<b>23,074</b>	<b>1,037</b>	<b>9,695</b>	<b>3,520</b>	<b>31</b>	<b>9,088</b>	<b>7,583</b>	<b>0</b>	<b>3,962</b>	<b>3,026</b>	<b>4</b>
<b>Total 78-08:</b>	<b>885,022</b>	<b>532,879</b>	<b>56,539</b>	<b>322,129</b>	<b>146,869</b>	<b>8,689</b>	<b>68,128</b>	<b>57,666</b>	<b>16,638</b>	<b>16,898</b>	<b>12,869</b>	<b>2,254</b>
<b>Total:</b>	<b>902,066</b>	<b>548,129</b>	<b>59,436</b>	<b>357,748</b>	<b>165,484</b>	<b>10,782</b>	<b>68,144</b>	<b>57,679</b>	<b>16,641</b>	<b>16,898</b>	<b>12,869</b>	<b>2,254</b>

Notes by Column:

- 1 & 2. From Appendix B.1 and B.8
- 3. From Appendix B.6 and B.13
- 4 & 5. From Appendix C.1
- 6. From Appendix C.7
- 7 & 8. From Appendix D.1
- 9. From Appendix D.6
- 10 & 11. From Appendix H.1
- 12. From Appendix H.6

**Ohio Bureau of Workers' Compensation**  
**Public Employers-Taxing Districts**  
**Calculation of Unpaid Loss Factors Excluding Known PTD and Death Claims @ 6/30/08**  
(Dollars in Thousands)

Accident Year	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	L.S.S. Undis	L.S.S. Disc	L.S.S. 2008	PP Undis	PP Disc	PP 2008	WL+TP +CO +LM/WL	WL+TP +CO +LM/WL	WL+TP +CO +LM/WL
	<u>Unpaid Loss</u>	<u>Unpaid Loss</u>	<u>Paid</u>	<u>Unpaid Loss</u>	<u>Unpaid Loss</u>	<u>Paid</u>	<u>Unpaid Loss</u>	<u>Disc. Unpd. Loss</u>	<u>2008 Paid</u>
<1978	3,946	2,936	402	4	4	1	3	3	1
1978	677	504	62	2	1	0	5	4	0
1979	824	606	141	3	2	0	7	6	0
1980	1,135	848	76	4	3	0	9	7	13
1981	1,309	948	335	4	4	0	14	11	3
1982	1,598	1,142	49	5	4	0	17	14	0
1983	1,929	1,381	319	30	28	8	26	21	0
1984	2,525	1,823	321	36	32	0	30	24	1
1985	2,925	2,056	81	43	37	0	35	26	2
1986	3,181	2,182	399	58	48	0	40	30	0
1987	3,757	2,585	585	70	55	0	56	47	2
1988	4,594	3,162	269	76	57	4	77	64	32
1989	4,947	3,309	630	81	58	13	101	83	0
1990	5,578	3,708	297	115	80	0	132	109	12
1991	5,895	3,853	467	118	81	9	163	135	3
1992	6,757	4,358	371	129	85	0	218	180	38
1993	7,010	4,507	579	136	89	0	263	217	36
1994	7,776	4,936	507	159	105	3	346	285	37
1995	7,665	4,787	460	157	102	0	404	332	78
1996	8,267	5,084	1,197	179	117	39	516	424	205
1997	9,102	5,574	1,021	204	135	27	655	539	189
1998	10,660	6,603	1,997	300	208	32	869	714	195
1999	13,426	8,348	1,112	422	300	0	1,264	1,037	251
2000	15,095	9,317	2,187	538	392	86	1,662	1,364	360
2001	15,906	10,131	1,671	578	421	5	1,933	1,586	675
2002	18,781	12,006	1,892	699	509	233	2,585	2,121	490
2003	20,368	13,137	1,752	829	617	185	3,102	2,536	686
2004	22,447	14,474	1,816	1,068	820	98	3,778	3,072	634
2005	23,914	15,297	2,209	1,233	945	313	4,325	3,466	340
2006	26,524	16,997	1,321	1,542	1,196	63	4,839	3,788	132
2007	28,563	17,925	285	1,724	1,307	264	5,219	3,949	69
<b>2008</b>	<b>14,843</b>	<b>8,922</b>	<b>4</b>	<b>977</b>	<b>729</b>	<b>10</b>	<b>2,736</b>	<b>1,985</b>	<b>4</b>
<b>Total 78-08:</b>	<b>297,980</b>	<b>190,509</b>	<b>24,412</b>	<b>11,519</b>	<b>8,566</b>	<b>1,391</b>	<b>35,426</b>	<b>28,178</b>	<b>4,486</b>
<b>Total:</b>	<b>301,926</b>	<b>193,445</b>	<b>24,814</b>	<b>11,524</b>	<b>8,569</b>	<b>1,392</b>	<b>35,429</b>	<b>28,180</b>	<b>4,487</b>

Notes by Column:

- 1 & 2. From Appendix G.1
- 3. From Appendix G.6
- 4 & 5. From Appendix E.1
- 6. From Appendix E.6
- 7 & 8. From Appendix F.1 and F.8
- 9. From Appendix F.6 and F.13

**Ohio Bureau of Workers' Compensation**  
**Public Employers-Taxing Districts**  
**Calculation of Unpaid Loss Factors Excluding Known PTD and Death Claims @ 6/30/08**  
(Dollars in Thousands)

Accident Year	(1)	(2)	(3)	(4)	(5)	(6)
	L.S.A. Undis	L.S.A. Disc	L.S.A. 2008 Paid	AA Undis	AA Disc	AA 2008 Paid
	<u>Unpaid Loss</u>	<u>Unpaid Loss</u>	<u>Paid</u>	<u>Unpaid Loss</u>	<u>Unpaid Loss</u>	<u>Paid</u>
<1978	78	57	8	0	0	0
1978	79	58	0	44	36	2
1979	100	72	18	60	49	7
1980	113	80	2	74	59	3
1981	123	83	0	86	66	0
1982	133	92	0	99	74	0
1983	167	113	20	107	76	0
1984	179	121	15	121	82	0
1985	196	131	0	133	86	0
1986	201	131	10	136	84	0
1987	190	126	0	144	84	0
1988	193	127	47	158	88	6
1989	246	168	25	165	88	0
1990	250	171	39	173	89	0
1991	282	196	45	174	86	0
1992	282	199	30	186	88	0
1993	296	207	10	178	80	0
1994	355	246	41	185	80	0
1995	317	219	45	173	71	0
1996	409	286	36	177	69	0
1997	538	376	36	181	67	0
1998	625	428	91	192	68	0
1999	947	657	78	222	75	0
2000	1,098	757	137	234	75	6
2001	886	614	125	217	68	0
2002	1,327	927	157	236	71	0
2003	1,616	1,128	178	233	69	0
2004	1,844	1,283	195	235	66	0
2005	2,181	1,510	117	232	62	0
2006	2,232	1,508	10	236	60	0
2007	2,415	1,595	5	242	59	0
<b>2008</b>	<b>1,246</b>	<b>785</b>	<b>0</b>	<b>124</b>	<b>29</b>	<b>0</b>
<b>Total 78-08:</b>	<b>21,067</b>	<b>14,393</b>	<b>1,514</b>	<b>5,154</b>	<b>2,204</b>	<b>23</b>
<b>Total:</b>	<b>21,145</b>	<b>14,450</b>	<b>1,522</b>	<b>5,154</b>	<b>2,204</b>	<b>23</b>

**Notes by Column:**

- 1 & 2. From Appendix I.1
3. From Appendix I.6
- 4 & 5. From Appendix J.1
6. From Appendix J.6

**Ohio Bureau of Workers' Compensation  
Calendar Year Payment Reconciliation**

**1984**

<b>Benefit Type</b>	<b>PA</b>	<b>PEC</b>	<b>PES</b>	<b>Unknown Employer</b>	<b>SI Employer</b>	<b>PWRE Employer</b>	<b>Black Lung Employer</b>	<b>Marine Fund Employer</b>	<b>Total</b>
<b>Temp. Total</b>	219,602,757	25,164,068	7,715,485						252,482,310
<b>Temp. Partial</b>	8,043,782	1,062,045	377,397						9,483,223
<b>Perm.Partial</b>	6,400,528	344,356	137,191						6,882,075
<b>% Perm.Partial</b>	40,750,525	9,899,481	1,777,342						52,427,348
<b>Chg of Occup.</b>	24,557	1,470	1,470						27,497
<b>Living Maint.</b>	5,023,448	283,150	82,749						5,389,347
<b>Lump Sum</b>	6,859,023	730,414	262,501						7,851,938
<b>Add. Award</b>	0	0	0						0
<b>Wage Loss</b>	0	0	0						0
<b>Total Comp.</b>	<u>286,704,620</u>	<u>37,484,984</u>	<u>10,354,135</u>	<u>4,237</u>	<u>10,302,283</u>	<u>67,516</u>	<u>0</u>	<u>15,456</u>	<u>344,933,230</u>
<b>PTD</b>	60,753,110	7,524,258	2,691,298		2,912,520	12,266	659,465	0	74,552,917
<b>Death-Widow</b>	19,220,064	3,432,205	572,300		241,312	9,653	107,312	18,612	23,601,458
<b>Death-Children</b>	4,784,912	708,619	124,239		66,727	278	888	4,755	5,690,418
<b>Death-Misc.</b>	391,078	60,467	2,161		314,749	0	0	0	768,455
<b>Total PTD+Death</b>	<u>85,149,163</u>	<u>11,725,549</u>	<u>3,389,998</u>	<u>0</u>	<u>3,535,309</u>	<u>22,197</u>	<u>767,665</u>	<u>23,368</u>	<u>104,613,248</u>
<b>Med on Comp</b>	194,317,153	25,553,919	7,771,897						227,642,968
<b>Med on Medical</b>	30,421,458	4,334,925	855,378						35,611,761
<b>Total Medical</b>	<u>224,738,611</u>	<u>29,888,843</u>	<u>8,627,275</u>	<u>0</u>	<u>6,900,481</u>	<u>150,107</u>	<u>85,045</u>	<u>0</u>	<u>270,390,362</u>
<b>Subtotal</b>	<u>596,592,395</u>	<u>79,099,375</u>	<u>22,371,408</u>	<u>4,237</u>	<u>20,738,073</u>	<u>239,820</u>	<u>852,710</u>	<u>38,824</u>	<u>719,936,841</u>
<b>DWRF</b>	0	0	0	0	0	0	0	0	0
<b>Total</b>	<u>596,592,395</u>	<u>79,099,375</u>	<u>22,371,408</u>	<u>4,237</u>	<u>20,738,073</u>	<u>239,820</u>	<u>852,710</u>	<u>38,824</u>	<u>719,936,841</u>

**Ohio Bureau of Workers' Compensation  
Calendar Year Payment Reconciliation**

**1985**

<b>Benefit Type</b>	<b>PA</b>	<b>PEC</b>	<b>PES</b>	<b>Unknown Employer</b>	<b>SI Employer</b>	<b>PWRE Employer</b>	<b>Black Lung Employer</b>	<b>Marine Fund Employer</b>	<b>Total</b>
<b>Temp. Total</b>	263,046,406	21,437,360	19,725,041						<b>304,208,807</b>
<b>Temp. Partial</b>	6,563,127	834,412	359,656						<b>7,757,195</b>
<b>Perm.Partial</b>	6,500,661	345,673	223,253						<b>7,069,587</b>
<b>% Perm.Partial</b>	47,123,730	11,362,995	2,243,790						<b>60,730,515</b>
<b>Chg of Occup.</b>	20,686	0	0						<b>20,686</b>
<b>Living Maint.</b>	6,432,620	240,017	268,174						<b>6,940,811</b>
<b>Lump Sum</b>	6,882,754	871,074	326,389						<b>8,080,217</b>
<b>Add. Award</b>	0	0	0						<b>0</b>
<b>Wage Loss</b>	0	0	0						<b>0</b>
<b>Total Comp.</b>	<u>336,569,985</u>	<u>35,091,530</u>	<u>23,146,303</u>	<u>939</u>	<u>14,426,287</u>	<u>55,709</u>	<u>0</u>	<u>2,436</u>	<u>409,293,189</u>
<b>PTD</b>	61,538,723	7,926,893	2,656,870		3,207,645	11,811	855,967	0	<b>76,197,909</b>
<b>Death-Widow</b>	21,251,590	3,604,052	685,381		186,422	14,232	145,877	19,659	<b>25,907,214</b>
<b>Death-Children</b>	5,534,663	816,410	206,689		60,774	1,179	0	6,756	<b>6,626,471</b>
<b>Death-Misc.</b>	465,603	65,707	7,304		461,879	0	0	0	<b>1,000,492</b>
<b>Total PTD+Death</b>	<u>88,790,579</u>	<u>12,413,061</u>	<u>3,556,244</u>	<u>0</u>	<u>3,916,720</u>	<u>27,222</u>	<u>1,001,845</u>	<u>26,415</u>	<u>109,732,087</u>
<b>Med on Comp</b>	221,898,310	28,282,119	8,686,107						<b>258,866,535</b>
<b>Med on Medical</b>	33,491,898	4,209,344	905,952						<b>38,607,194</b>
<b>Total Medical</b>	<u>255,390,207</u>	<u>32,491,462</u>	<u>9,592,059</u>	<u>0</u>	<u>8,958,833</u>	<u>226,906</u>	<u>122,738</u>	<u>4,824</u>	<u>306,787,030</u>
<b>Subtotal</b>	<u>680,750,771</u>	<u>79,996,054</u>	<u>36,294,607</u>	<u>939</u>	<u>27,301,840</u>	<u>309,837</u>	<u>1,124,583</u>	<u>33,675</u>	<u>825,812,306</u>
<b>DWRF</b>	0	0	0	0	0	0	0	0	0
<b>Total</b>	<u>680,750,771</u>	<u>79,996,054</u>	<u>36,294,607</u>	<u>939</u>	<u>27,301,840</u>	<u>309,837</u>	<u>1,124,583</u>	<u>33,675</u>	<u>825,812,306</u>

**Ohio Bureau of Workers' Compensation  
Calendar Year Payment Reconciliation**

**1986**

<b>Benefit Type</b>	<b>PA</b>	<b>PEC</b>	<b>PES</b>	<b>Unknown Employer</b>	<b>SI Employer</b>	<b>PWRE Employer</b>	<b>Black Lung Employer</b>	<b>Marine Fund Employer</b>	<b>Total</b>
<b>Temp. Total</b>	310,463,680	37,331,457	11,239,366						<b>359,034,502</b>
<b>Temp. Partial</b>	5,625,859	809,181	259,936						<b>6,694,975</b>
<b>Perm. Partial</b>	6,200,429	468,696	53,206						<b>6,722,331</b>
<b>% Perm. Partial</b>	54,178,085	13,034,855	2,424,022						<b>69,636,963</b>
<b>Chg of Occup.</b>	9,108	0	0						<b>9,108</b>
<b>Living Maint.</b>	6,327,327	389,615	174,116						<b>6,891,058</b>
<b>Lump Sum</b>	7,511,306	839,859	441,285						<b>8,792,450</b>
<b>Add. Award</b>	0	0	0						<b>0</b>
<b>Wage Loss</b>	0	0	0						<b>0</b>
<b>Total Comp.</b>	<u>390,315,793</u>	<u>52,873,664</u>	<u>14,591,930</u>	<u>1,653</u>	<u>14,133,950</u>	<u>90,243</u>	<u>277</u>	<u>17,312</u>	<u>472,024,821</u>
<b>PTD</b>	66,988,311	9,181,020	2,968,752		2,894,841	11,789	1,061,237	0	<b>83,105,950</b>
<b>Death-Widow</b>	22,729,267	3,785,247	618,853		462,481	13,368	118,852	19,833	<b>27,747,901</b>
<b>Death-Children</b>	6,000,252	707,807	162,734		233,009	6,828	0	5,647	<b>7,116,277</b>
<b>Death-Misc.</b>	473,409	83,655	5,379		307,635	0	0	0	<b>870,077</b>
<b>Total PTD+Death</b>	<u>96,191,239</u>	<u>13,757,728</u>	<u>3,755,718</u>	<u>24</u>	<u>3,897,967</u>	<u>31,984</u>	<u>1,180,089</u>	<u>25,480</u>	<u>118,840,230</u>
<b>Med on Comp</b>	250,092,032	31,775,288	9,442,822						<b>291,310,142</b>
<b>Med on Medical</b>	39,680,894	5,439,436	1,100,981						<b>46,221,312</b>
<b>Total Medical</b>	<u>289,772,926</u>	<u>37,214,725</u>	<u>10,543,803</u>	<u>92</u>	<u>7,756,041</u>	<u>261,496</u>	<u>100,954</u>	<u>672</u>	<u>345,650,708</u>
<b>Subtotal</b>	<u>776,279,957</u>	<u>103,846,117</u>	<u>28,891,451</u>	<u>1,769</u>	<u>25,787,958</u>	<u>383,723</u>	<u>1,281,320</u>	<u>43,464</u>	<u>936,515,760</u>
<b>DWRF</b>	0	0	0	0	0	0	0	0	0
<b>Total</b>	<u>776,279,957</u>	<u>103,846,117</u>	<u>28,891,451</u>	<u>1,769</u>	<u>25,787,958</u>	<u>383,723</u>	<u>1,281,320</u>	<u>43,464</u>	<u>936,515,760</u>

**Ohio Bureau of Workers' Compensation  
Calendar Year Payment Reconciliation**

**1987**

<b>Benefit Type</b>	<b>PA</b>	<b>PEC</b>	<b>PES</b>	<b>Unknown Employer</b>	<b>SI Employer</b>	<b>PWRE Employer</b>	<b>Black Lung Employer</b>	<b>Marine Fund Employer</b>	<b>Total</b>
<b>Temp. Total</b>	343,281,333	40,303,436	12,054,099						<b>395,638,868</b>
<b>Temp. Partial</b>	5,834,267	786,441	284,691						<b>6,905,399</b>
<b>Perm.Partial</b>	7,284,923	334,896	85,840						<b>7,705,659</b>
<b>% Perm.Partial</b>	53,145,833	13,074,753	2,840,217						<b>69,060,803</b>
<b>Chg of Occup.</b>	10,213	0	0						<b>10,213</b>
<b>Living Maint.</b>	7,299,887	426,942	186,409						<b>7,913,238</b>
<b>Lump Sum</b>	8,291,129	960,957	387,065						<b>9,639,151</b>
<b>Add. Award</b>	1,351,647	22,672	3,652						<b>1,377,971</b>
<b>Wage Loss</b>	14,440	2,257	0						<b>16,697</b>
<b>Total Comp.</b>	<u>426,513,671</u>	<u>55,912,354</u>	<u>15,841,973</u>	<b>110</b>	<b>12,621,798</b>	<b>88,188</b>	<b>0</b>	<b>7,792</b>	<b>510,985,887</b>
<b>PTD</b>	72,516,909	10,353,017	3,096,221	0	2,230,105	10,476	940,053	617	<b>89,147,398</b>
<b>Death-Widow</b>	24,335,292	4,309,304	832,308	0	311,101	12,989	166,809	20,359	<b>29,988,162</b>
<b>Death-Children</b>	6,527,066	808,532	171,751	0	110,004	5,720	11,466	5,647	<b>7,640,187</b>
<b>Death-Misc.</b>	486,983	59,752	2,369	102,983	102,983	0	0	0	<b>755,071</b>
<b>Total PTD+Death</b>	<u>103,866,251</u>	<u>15,530,605</u>	<u>4,102,649</u>	<u>102,983</u>	<u>2,754,193</u>	<u>29,185</u>	<u>1,118,328</u>	<u>26,623</u>	<b>127,530,818</b>
<b>Med on Comp</b>	277,185,449	33,587,787	10,586,924						<b>321,360,160</b>
<b>Med on Medical</b>	49,103,107	6,179,564	1,268,905						<b>56,551,576</b>
<b>Total Medical</b>	<u>326,288,556</u>	<u>39,767,351</u>	<u>11,855,829</u>	<b>0</b>	<b>8,350,717</b>	<b>264,987</b>	<b>136,173</b>	<b>4,895</b>	<b>386,668,508</b>
<b>Subtotal</b>	<b>856,668,478</b>	<b>111,210,311</b>	<b>31,800,451</b>	<b>103,093</b>	<b>23,726,708</b>	<b>382,360</b>	<b>1,254,502</b>	<b>39,310</b>	<b>1,025,185,212</b>
<b>DWRF</b>	92,946,503	10,487,164	4,465,786	0	5,554,465	52,226	0	0	113,506,145
<b>Total</b>	<u>949,614,982</u>	<u>121,697,475</u>	<u>36,266,237</u>	<b>103,093</b>	<b>29,281,173</b>	<b>434,586</b>	<b>1,254,502</b>	<b>39,310</b>	<b>1,138,691,357</b>

**Ohio Bureau of Workers' Compensation  
Calendar Year Payment Reconciliation**

**1988**

<b>Benefit Type</b>	<b>PA</b>	<b>PEC</b>	<b>PES</b>	<b>Unknown Employer</b>	<b>SI Employer</b>	<b>PWRE Employer</b>	<b>Black Lung Employer</b>	<b>Marine Fund Employer</b>	<b>Total</b>
Temp. Total	365,388,429	41,740,997	13,624,079						420,753,505
Temp. Partial	7,534,218	1,269,067	330,293						9,133,578
Perm.Partial	8,174,096	478,360	105,295						8,757,751
% Perm.Partial	62,766,922	14,997,969	3,143,453						80,908,344
Chg of Occup.	18,817	10,693	5,495						35,004
Living Maint.	7,694,993	461,189	223,585						8,379,767
Lump Sum	7,470,471	799,253	354,000						8,623,724
Add. Award	1,170,006	23,296	2,786						1,196,088
Wage Loss	341,556	9,926	24,844						376,326
Lv.Mn./Wg Ls.	23,688	0	0						23,688
<b>Total Comp.</b>	<b><u>460,583,196</u></b>	<b><u>59,790,750</u></b>	<b><u>17,813,831</u></b>	<b><u>892</u></b>	<b><u>11,133,230</u></b>	<b><u>145,646</u></b>	<b><u>0</u></b>	<b><u>24,563</u></b>	<b><u>549,492,107</u></b>
<b>PTD</b>	82,048,173	11,973,608	3,442,744		1,990,216	9,162	801,750	1,464	100,267,116
Death-Widow	26,333,403	4,593,312	688,268		412,726	11,737	256,541	21,117	32,317,105
Death-Children	6,943,220	672,890	165,223		156,410	5,720	636	5,647	7,949,746
Death-Misc.	463,191	64,071	2,864		103,036	0	0	0	633,163
<b>Total PTD+Death</b>	<b><u>115,787,987</u></b>	<b><u>17,303,881</u></b>	<b><u>4,299,098</u></b>	<b><u>0</u></b>	<b><u>2,662,388</u></b>	<b><u>26,619</u></b>	<b><u>1,058,928</u></b>	<b><u>28,228</u></b>	<b><u>141,167,130</u></b>
<b>Med on Comp</b>	310,463,973	37,266,133	11,744,125						359,474,231
<b>Med on Medical</b>	53,870,971	6,318,397	1,243,086						61,432,455
<b>Total Medical</b>	<b><u>364,334,944</u></b>	<b><u>43,584,530</u></b>	<b><u>12,987,212</u></b>	<b><u>0</u></b>	<b><u>9,017,980</u></b>	<b><u>317,208</u></b>	<b><u>184,045</u></b>	<b><u>11,159</u></b>	<b><u>430,437,077</u></b>
<b>Subtotal</b>	<b><u>940,706,127</u></b>	<b><u>120,679,161</u></b>	<b><u>35,100,141</u></b>	<b><u>892</u></b>	<b><u>22,813,598</u></b>	<b><u>489,473</u></b>	<b><u>1,242,972</u></b>	<b><u>63,950</u></b>	<b><u>1,121,096,315</u></b>
<b>DWRF</b>	91,586,706	11,321,267	4,630,901	0	0	0	0	0	107,538,874
<b>Total</b>	<b><u>1,032,292,833</u></b>	<b><u>132,000,428</u></b>	<b><u>39,731,041</u></b>	<b><u>892</u></b>	<b><u>22,813,598</u></b>	<b><u>489,473</u></b>	<b><u>1,242,972</u></b>	<b><u>63,950</u></b>	<b><u>1,228,635,189</u></b>

**Ohio Bureau of Workers' Compensation  
Calendar Year Payment Reconciliation**

**1989**

<b>Benefit Type</b>	<b>PA</b>	<b>PEC</b>	<b>PES</b>	<b>Unknown Employer</b>	<b>SI Employer</b>	<b>PWRE Employer</b>	<b>Black Lung Employer</b>	<b>Marine Fund Employer</b>	<b>Total</b>
Temp. Total	368,704,533	40,811,804	13,982,757						423,499,094
Temp. Partial	9,894,712	1,407,777	468,513						11,771,002
Perm.Partial	9,670,970	656,051	122,798						10,449,820
% Perm.Partial	64,717,736	15,162,065	3,232,864						83,112,665
Chg of Occup.	21,585	0	0						21,585
Living Maint.	10,671,736	688,273	271,872						11,631,881
Lump Sum	9,357,036	1,211,542	418,812						10,987,390
Add. Award	1,172,590	29,002	42,403						1,243,995
Wage Loss	1,777,311	172,471	70,501						2,020,282
Lv.Mn./Wg Ls.	144,243	6,424	897						151,563
Lump Sum Adv.	11,652,761	1,570,478	399,866						13,623,106
<b>Total Comp.</b>	<b><u>487,785,213</u></b>	<b><u>61,715,887</u></b>	<b><u>19,011,283</u></b>	<b><u>15,247</u></b>	<b><u>10,631</u></b>	<b><u>90,952</u></b>	<b><u>5,651</u></b>	<b><u>31,145</u></b>	<b><u>568,666,009</u></b>
PTD	95,577,686	14,204,659	3,784,731		2,562,514	9,357	872,213	0	117,011,160
Death-Widow	28,589,602	4,698,888	784,579		498,254	11,737	232,449	21,601	34,837,110
Death-Children	7,351,011	665,304	180,427		235,481	5,720	1,077	5,647	8,444,667
Death-Misc.	571,630	70,090	7,993		37,369	0	0	0	687,083
<b>Total PTD+Dth</b>	<b><u>132,089,929</u></b>	<b><u>19,638,942</u></b>	<b><u>4,757,729</u></b>	<b><u>0</u></b>	<b><u>3,333,618</u></b>	<b><u>26,814</u></b>	<b><u>1,105,738</u></b>	<b><u>27,248</u></b>	<b><u>160,980,019</u></b>
Med on Comp	335,910,813	39,471,661	12,230,776						387,613,250
Med on Medical	60,821,342	6,902,615	1,413,554						69,137,512
<b>Total Medical</b>	<b><u>396,732,156</u></b>	<b><u>46,374,276</u></b>	<b><u>13,644,330</u></b>	<b><u>332</u></b>	<b><u>9,691,142</u></b>	<b><u>256,774</u></b>	<b><u>277,604</u></b>	<b><u>21,201</u></b>	<b><u>466,997,814</u></b>
<b>Subtotal</b>	<b><u>1,016,607,298</u></b>	<b><u>127,729,105</u></b>	<b><u>37,413,342</u></b>	<b><u>15,579</u></b>	<b><u>13,035,391</u></b>	<b><u>374,540</u></b>	<b><u>1,388,993</u></b>	<b><u>79,594</u></b>	<b><u>1,196,643,842</u></b>
DWRF	98,670,080	12,003,908	4,847,401	0	7,048,208	47,803	0	0	122,617,400
<b>Total</b>	<b><u>1,115,277,378</u></b>	<b><u>139,733,013</u></b>	<b><u>42,260,743</u></b>	<b><u>15,579</u></b>	<b><u>20,083,599</u></b>	<b><u>422,343</u></b>	<b><u>1,388,993</u></b>	<b><u>79,594</u></b>	<b><u>1,319,261,242</u></b>

## Ohio Bureau of Workers' Compensation Calendar Year Payment Reconciliation

**1990**

Benefit Type	<u>PA</u>	<u>PEC</u>	<u>PES</u>	<u>Unknown Employer</u>	<u>SI Employer</u>	<u>PWRE Employer</u>	<u>Black Lung Employer</u>	<u>Marine Fund Employer</u>	<u>Total</u>
Temp. Total	373,225,762	40,409,160	14,725,183						428,360,106
Temp. Partial	9,397,612	1,275,286	529,816						11,202,713
Perm.Partial	11,284,697	791,770	198,611						12,275,078
% Perm.Partial	68,615,197	15,545,494	3,851,000						88,011,691
Chg of Occup.	39,425	0	0						39,425
Living Maint.	19,577,479	1,461,437	578,379						21,617,295
Lump Sum	7,930,129	995,334	312,975						9,238,437
Add. Award	1,457,955	23,227	5,018						1,486,200
Wage Loss	5,837,346	566,497	169,584						6,573,427
Lv.Mn./Wg Ls.	795,765	79,366	9,045						884,176
Lump Sum Adv.	12,409,647	1,932,661	506,727						14,849,036
<b>Total Comp.</b>	<u>510,571,013</u>	<u>63,080,232</u>	<u>20,886,339</u>	<u>369</u>	<u>14,803,961</u>	<u>143,450</u>	<u>0</u>	<u>26,746</u>	<u>609,512,110</u>
<b>PTD</b>	114,080,388	18,297,928	4,290,835		3,686,955	14,978	545,754	0	140,916,837
Death-Widow	31,578,244	5,236,718	921,597		585,246	11,737	269,272	23,138	38,625,953
Death-Children	7,473,045	722,106	207,583		153,990	5,720	1,109	5,647	8,569,200
Death-Misc.	586,483	61,731	7,420		67,186	0	0	0	722,820
<b>Total PTD+Death</b>	<u>153,718,161</u>	<u>24,318,484</u>	<u>5,427,434</u>	<u>0</u>	<u>4,493,377</u>	<u>32,435</u>	<u>816,134</u>	<u>28,785</u>	<u>188,834,810</u>
<b>Med on Comp</b>	361,479,769	42,969,336	14,394,466						418,843,571
Med on Medical	70,327,313	8,451,291	1,749,851						80,528,455
<b>Total Medical</b>	<u>431,807,082</u>	<u>51,420,627</u>	<u>16,144,318</u>	<u>17,457</u>	<u>9,345,785</u>	<u>276,557</u>	<u>145,153</u>	<u>26,045</u>	<u>509,183,024</u>
<b>Subtotal</b>	<u>1,096,096,256</u>	<u>138,819,343</u>	<u>42,458,091</u>	<u>17,826</u>	<u>28,643,124</u>	<u>452,442</u>	<u>961,287</u>	<u>81,576</u>	<u>1,307,529,944</u>
<b>DWRF</b>	105,857,734	13,465,536	4,990,363	0	8,230,435	57,893	0	0	132,601,962
<b>Total</b>	<u>1,201,953,990</u>	<u>152,284,878</u>	<u>47,448,454</u>	<u>17,826</u>	<u>36,873,559</u>	<u>510,335</u>	<u>961,287</u>	<u>81,576</u>	<u>1,440,131,906</u>

**Ohio Bureau of Workers' Compensation  
Calendar Year Payment Reconciliation**

**1991**

<b>Benefit Type</b>	<b>PA</b>	<b>PEC</b>	<b>PES</b>	<b>Unknown Employer</b>	<b>SI Employer</b>	<b>PWRE Employer</b>	<b>Black Lung Employer</b>	<b>Marine Fund Employer</b>	<b>Total</b>
<b>Temp. Total</b>	387,908,083	41,251,531	15,667,815						<b>444,827,429</b>
<b>Temp. Partial</b>	10,394,224	1,651,559	625,778						<b>12,671,561</b>
<b>Perm.Partial</b>	13,286,742	761,643	153,086						<b>14,201,471</b>
<b>% Perm.Partial</b>	53,955,811	10,897,579	2,875,303						<b>67,728,693</b>
<b>Chg of Occup.</b>	123,837	0	0						<b>123,837</b>
<b>Living Maint.</b>	28,390,812	2,252,807	928,874						<b>31,572,493</b>
<b>Lump Sum</b>	11,710,464	1,422,306	624,440						<b>13,757,210</b>
<b>Add. Award</b>	2,248,790	20,861	8,137						<b>2,277,789</b>
<b>Wage Loss</b>	12,306,487	1,128,660	457,154						<b>13,892,301</b>
<b>Lv.Mn./Wg Ls.</b>	2,258,742	142,374	13,696						<b>2,414,812</b>
<b>Lump Sum Adv.</b>	10,900,001	1,645,178	486,235						<b>13,031,414</b>
<b>Total Comp.</b>	<u>533,483,991</u>	<u>61,174,498</u>	<u>21,840,520</u>	<u>71,618</u>	<u>23,541,032</u>	<u>103,546</u>	<u>73</u>	<u>75,286</u>	<b><u>640,290,564</u></b>
<b>PTD</b>	125,351,156	20,070,677	4,598,642		4,405,862	16,481	528,318	0	<b>154,971,135</b>
<b>Death-Widow</b>	33,854,305	5,436,144	981,862		696,253	11,737	296,020	23,770	<b>41,300,091</b>
<b>Death-Children</b>	8,160,632	710,424	212,024		177,343	5,720	301	5,647	<b>9,272,091</b>
<b>Death-Misc.</b>	507,292	60,839	4,420		31,255	0	50,845	0	<b>654,651</b>
<b>Total PTD+Death</b>	<u>167,873,385</u>	<u>26,278,084</u>	<u>5,796,947</u>	<u>0</u>	<u>5,310,712</u>	<u>33,938</u>	<u>875,484</u>	<u>29,417</u>	<b><u>206,197,967</u></b>
<b>Med on Comp</b>	504,852,229	61,462,488	19,330,354						<b>585,645,071</b>
<b>Med on Medical</b>	104,602,683	13,419,014	2,675,938						<b>120,697,635</b>
<b>Total Medical</b>	<u>609,454,912</u>	<u>74,881,502</u>	<u>22,006,292</u>	<u>70,829</u>	<u>16,417,589</u>	<u>370,918</u>	<u>181,456</u>	<u>89,584</u>	<b><u>723,473,084</u></b>
<b>Subtotal</b>	<b><u>1,310,812,287</u></b>	<b><u>162,334,085</u></b>	<b><u>49,643,760</u></b>	<b><u>142,447</u></b>	<b><u>45,269,334</u></b>	<b><u>508,403</u></b>	<b><u>1,057,013</u></b>	<b><u>194,287</u></b>	<b><u>1,569,961,615</u></b>
<b>DWRF</b>	115,761,098	14,872,892	5,431,429	0	13,674,060	68,786	0	0	<b>149,808,264</b>
<b>Total</b>	<b><u>1,426,573,385</u></b>	<b><u>177,206,977</u></b>	<b><u>55,075,189</u></b>	<b><u>142,447</u></b>	<b><u>58,943,393</u></b>	<b><u>577,188</u></b>	<b><u>1,057,013</u></b>	<b><u>194,287</u></b>	<b><u>1,719,769,880</u></b>

**Ohio Bureau of Workers' Compensation  
Calendar Year Payment Reconciliation**

**1992**

<b>Benefit Type</b>	<b>PA</b>	<b>PEC</b>	<b>PES</b>	<b>Unknown Employer</b>	<b>SI Employer</b>	<b>PWRE Employer</b>	<b>Black Lung Employer</b>	<b>Marine Fund Employer</b>	<b>Total</b>
<b>Temp. Total</b>	405,796,859	44,148,053	16,199,970		7,380,702			70,152	<b>473,595,736</b>
<b>Temp. Partial</b>	10,610,164	1,750,045	618,749		446,055			0	<b>13,425,014</b>
<b>Perm.Partial</b>	15,752,023	768,883	298,115		120,484			0	<b>16,939,505</b>
<b>% Perm.Partial</b>	92,952,023	19,493,560	4,842,198		1,226,363			27,985	<b>118,542,129</b>
<b>Chg of Occup.</b>	170,945	0	0		0			0	<b>170,945</b>
<b>Living Maint.</b>	24,679,563	1,845,845	760,211		19,301,522			0	<b>46,587,141</b>
<b>Lump Sum</b>	17,880,194	2,267,269	806,567		0			151,936	<b>21,105,967</b>
<b>Add. Award</b>	2,658,151	54,866	5,248		155,621			0	<b>2,873,885</b>
<b>Wage Loss</b>	22,222,532	2,075,713	619,042		990,813			0	<b>25,908,099</b>
<b>Lv.Mn./Wg Ls.</b>	4,556,846	316,441	73,490		558,978			31,528	<b>5,537,283</b>
<b>Lump Sum Adv.</b>	9,478,670	1,411,140	270,202		0			0	<b>11,160,012</b>
<b>Total Comp.</b>	<u>606,757,969</u>	<u>74,131,816</u>	<u>24,493,793</u>	<u>425,469</u>	<u>30,180,537</u>	<u>67,737</u>	<u>0</u>	<u>281,601</u>	<u>736,338,922</u>
<b>PTD</b>	133,476,420	22,270,719	4,925,616		6,042,306	17,741	466,761	11,807	<b>167,211,370</b>
<b>Death-Widow</b>	36,359,217	5,969,329	990,293		913,486	11,737	313,287	6,558	<b>44,563,907</b>
<b>Death-Children</b>	8,742,725	789,117	192,699		172,546	5,720	16,958	1,520	<b>9,921,285</b>
<b>Death-Misc.</b>	491,269	49,663	4,420		2,412	0	0	0	<b>547,764</b>
<b>Total PTD+Death</b>	<u>179,069,631</u>	<u>29,078,828</u>	<u>6,113,027</u>	<u>0</u>	<u>7,130,749</u>	<u>35,199</u>	<u>797,006</u>	<u>19,885</u>	<u>222,244,326</u>
<b>Med on Comp</b>	497,931,931	62,246,075	18,065,473						<b>578,243,478</b>
<b>Med on Medical</b>	99,152,748	12,900,445	2,826,088						<b>114,879,281</b>
<b>Total Medical</b>	<u>597,084,679</u>	<u>75,146,519</u>	<u>20,891,561</u>	<u>21,852</u>	<u>18,209,266</u>	<u>380,336</u>	<u>431,053</u>	<u>102,686</u>	<u>712,267,952</u>
<b>Subtotal</b>	<u>1,382,912,279</u>	<u>178,357,163</u>	<u>51,498,381</u>	<u>447,321</u>	<u>55,520,552</u>	<u>483,271</u>	<u>1,228,060</u>	<u>404,172</u>	<u>1,670,851,200</u>
<b>DWRF</b>	127,231,027	15,879,111	5,644,092	0	12,063,145	108,505	0	0	160,925,880
<b>Total</b>	<u>1,510,143,306</u>	<u>194,236,273</u>	<u>57,142,473</u>	<u>447,321</u>	<u>67,583,697</u>	<u>591,776</u>	<u>1,228,060</u>	<u>404,172</u>	<u>1,831,777,080</u>

**Ohio Bureau of Workers' Compensation  
Calendar Year Payment Reconciliation**

**1993**

<b>Benefit Type</b>	<b>PA</b>	<b>PEC</b>	<b>PES</b>	<b>Unknown Employer</b>	<b>SI Employer</b>	<b>PWRE Employer</b>	<b>Black Lung Employer</b>	<b>Marine Fund Employer</b>	<b>Total</b>
<b>Temp. Total</b>	375,749,781	40,719,658	17,246,838		7,575,768	82,071	0	98,198	<b>441,472,314</b>
<b>Temp. Partial</b>	9,751,654	1,623,475	556,276		402,520	100	0	0	<b>12,334,025</b>
<b>Perm.Partial</b>	17,227,818	1,109,003	178,434		189,532	35,080	0	0	<b>18,739,867</b>
<b>% Perm.Partial</b>	71,341,550	13,328,366	3,901,871		1,083,125	8,884	0	26,354	<b>89,690,150</b>
<b>Chg of Occup.</b>	191,010	15,906	11,221		18,568	0	0	0	<b>236,705</b>
<b>Living Maint.</b>	19,102,966	1,484,919	720,389		17,112,345	0	0	0	<b>38,420,619</b>
<b>Lump Sum</b>	27,306,589	3,254,874	1,123,999		751,749	32,500	0	126,000	<b>32,595,711</b>
<b>Add. Award</b>	3,771,991	68,093	11,798		165,261	0	0	0	<b>4,017,142</b>
<b>Wage Loss</b>	29,053,430	2,940,614	787,198		769,440	0	0	0	<b>33,550,682</b>
<b>Lv.Mn./Wg Ls.</b>	7,196,817	374,393	136,465		2,507,784	0	0	0	<b>10,215,460</b>
<b>Lump Sum Adv.</b>	8,292,609	1,162,932	396,872		345,383	5,000	0	0	<b>10,202,796</b>
<b>Total Comp.</b>	<u>568,986,217</u>	<u>66,082,232</u>	<u>25,071,361</u>	<u>0</u>	<u>30,921,475</u>	<u>163,636</u>	<u>0</u>	<u>250,551</u>	<b><u>691,475,472</u></b>
<b>PTD</b>	137,228,899	22,693,915	4,720,076		5,467,764	20,027	405,638	17,051	<b>170,553,371</b>
<b>Death-Widow</b>	37,293,596	6,189,469	1,242,574		966,536	11,737	322,200	23,473	<b>46,049,585</b>
<b>Death-Children</b>	8,917,886	764,464	314,973		199,846	5,720	4,927	5,213	<b>10,213,029</b>
<b>Death-Misc.</b>	634,552	52,212	32,219		3,364	0	0	0	<b>722,347</b>
<b>Total PTD+Death</b>	<u>184,074,934</u>	<u>29,700,060</u>	<u>6,309,841</u>	<u>0</u>	<u>6,637,511</u>	<u>37,484</u>	<u>732,764</u>	<u>45,737</u>	<b><u>227,538,332</u></b>
<b>Med on Comp</b>	514,885,649	64,666,189	19,349,198	36,910	26,300,842	339,182	263,610	81,556	<b>625,923,136</b>
<b>Med on Medical</b>	112,949,632	14,657,065	3,120,049	0	0	0	0	0	<b>130,726,746</b>
<b>Total Medical</b>	<u>627,835,281</u>	<u>79,323,254</u>	<u>22,469,247</u>	<u>36,910</u>	<u>26,300,842</u>	<u>339,182</u>	<u>263,610</u>	<u>81,556</u>	<b><u>756,649,882</u></b>
<b>Subtotal</b>	<b><u>1,380,896,431</u></b>	<b><u>175,105,546</u></b>	<b><u>53,850,448</u></b>	<b><u>36,910</u></b>	<b><u>63,859,828</u></b>	<b><u>540,302</u></b>	<b><u>996,375</u></b>	<b><u>377,845</u></b>	<b><u>1,675,663,686</u></b>
<b>DWRF</b>	126,739,385	15,660,257	5,384,205		12,399,902	105,347	0	0	<b>160,289,096</b>
<b>Total</b>	<b><u>1,507,635,817</u></b>	<b><u>190,765,803</u></b>	<b><u>59,234,653</u></b>	<b><u>36,910</u></b>	<b><u>76,259,729</u></b>	<b><u>645,649</u></b>	<b><u>996,375</u></b>	<b><u>377,845</u></b>	<b><u>1,835,952,782</u></b>

**Ohio Bureau of Workers' Compensation  
Calendar Year Payment Reconciliation**

**1994**

<b>Benefit Type</b>	<b>PA</b>	<b>PEC</b>	<b>PES</b>	<b>Unknown Employer</b>	<b>SI Employer</b>	<b>PWRE Employer</b>	<b>Black Lung Employer</b>	<b>Marine Fund Employer</b>	<b>Total</b>
<b>Temp. Total</b>	301,489,244	32,643,388	14,665,992		4,083,096	69,102	0	94,432	<b>353,045,253</b>
<b>Temp. Partial</b>	9,516,570	1,708,183	560,047		342,838	94	0	0	<b>12,127,733</b>
<b>Perm.Partial</b>	20,480,622	1,124,620	384,655		133,738	9,200	0	0	<b>22,132,836</b>
<b>% Perm.Partial</b>	72,296,909	14,272,393	3,839,660		884,244	4,670	0	37,322	<b>91,335,198</b>
<b>Chg of Occup.</b>	202,005	36,998	0		0	0	0	0	<b>239,003</b>
<b>Living Maint.</b>	16,135,957	1,336,976	712,923		11,131,959	1,446	0	0	<b>29,319,261</b>
<b>Lump Sum</b>	51,115,268	6,039,415	872,328		923,563	12,200	0	0	<b>58,962,774</b>
<b>Add. Award</b>	2,306,491	77,220	8,346		97,239	0	0	0	<b>2,489,296</b>
<b>Wage Loss</b>	47,174,946	5,122,513	1,558,046		742,494	0	0	0	<b>54,597,999</b>
<b>Lv.Mn./Wg Ls.</b>	9,353,072	529,053	184,466		2,403,909	0	0	0	<b>12,470,499</b>
<b>Lump Sum Adv.</b>	8,698,645	863,448	180,064		212,502	5,000	0	0	<b>9,959,660</b>
<b>Total Comp.</b>	<u>538,769,731</u>	<u>63,754,206</u>	<u>22,966,527</u>	<u>0</u>	<u>20,955,582</u>	<u>101,712</u>	<u>0</u>	<u>131,754</u>	<b><u>646,679,512</u></b>
<b>PTD</b>	153,650,717	25,295,632	5,285,798		6,011,298	10,441	352,386	17,763	<b>190,624,035</b>
<b>Death-Widow</b>	39,884,241	6,484,952	1,170,354		1,469,116	42,886	366,611	29,461	<b>49,447,621</b>
<b>Death-Children</b>	8,812,208	689,555	305,394		130,995	16,290	5,095	5,647	<b>9,965,185</b>
<b>Death-Misc.</b>	591,944	63,894	7,620		2,468	0	0	0	<b>665,926</b>
<b>Total PTD+Death</b>	<u>202,939,110</u>	<u>32,534,033</u>	<u>6,769,166</u>	<u>0</u>	<u>7,613,877</u>	<u>69,617</u>	<u>724,092</u>	<u>52,871</u>	<b><u>250,702,766</u></b>
<b>Med on Comp</b>	413,624,540	50,791,440	16,140,830		16,549,204	326,008	52,355	46,296	<b>497,530,673</b>
<b>Med on Medical</b>	90,949,975	11,957,027	2,507,172		0	0	0	0	<b>105,414,175</b>
<b>Total Medical</b>	<u>504,574,515</u>	<u>62,748,467</u>	<u>18,648,002</u>	<u>0</u>	<u>16,549,204</u>	<u>326,008</u>	<u>52,355</u>	<u>46,296</u>	<b><u>602,944,848</u></b>
<b>Subtotal</b>	<b><u>1,246,283,356</u></b>	<b><u>159,036,706</u></b>	<b><u>48,383,695</u></b>	<b><u>0</u></b>	<b><u>45,118,664</u></b>	<b><u>497,337</u></b>	<b><u>776,447</u></b>	<b><u>230,921</u></b>	<b><u>1,500,327,126</u></b>
<b>DWRF</b>	130,876,391	16,202,943	5,506,795		12,771,730	76,706	0	0	<b>165,434,565</b>
<b>Total</b>	<b><u>1,377,159,747</u></b>	<b><u>175,239,650</u></b>	<b><u>53,890,490</u></b>	<b><u>0</u></b>	<b><u>57,890,394</u></b>	<b><u>574,043</u></b>	<b><u>776,447</u></b>	<b><u>230,921</u></b>	<b><u>1,665,761,691</u></b>

**Ohio Bureau of Workers' Compensation  
Calendar Year Payment Reconciliation**

**1995**

<b>Benefit Type</b>	<b>PA</b>	<b>PEC</b>	<b>PES</b>	<b>Unknown Employer</b>	<b>SI Employer</b>	<b>PWRE Employer</b>	<b>Black Lung Employer</b>	<b>Marine Fund Employer</b>	<b>Total</b>
<b>Temp. Total</b>	253,520,230	26,927,634	13,165,375	0	2,383,847	25,592	0	170,255	<b>296,192,932</b>
<b>Temp. Partial</b>	7,328,299	1,446,829	403,167	0	258,559	92	0	0	<b>9,436,946</b>
<b>Perm.Partial</b>	22,480,206	1,423,208	313,018	0	27,090	2,796	0	0	<b>24,246,318</b>
<b>% Perm.Partial</b>	78,214,676	15,299,971	3,990,859	0	605,673	18,141	0	4,077	<b>98,133,396</b>
<b>Chg of Occup.</b>	79,544	44,597	0	0	0	0	0	0	<b>124,140</b>
<b>Living Maint.</b>	17,063,584	1,272,145	950,324	0	3,469,462	15,569	0	0	<b>22,771,084</b>
<b>Lump Sum</b>	125,313,725	15,786,293	1,079,782	0	1,350,846	17,000	0	48,650	<b>143,596,295</b>
<b>Add. Award</b>	2,401,747	37,463	9,402	0	50,073	0	0	0	<b>2,498,686</b>
<b>Wage Loss</b>	49,519,847	5,072,009	1,763,766	0	450,100	0	0	1,622	<b>56,807,345</b>
<b>Lv.Mn./Wg Ls.</b>	10,374,220	697,237	213,887	0	877,216	0	0	0	<b>12,162,561</b>
<b>Lump Sum Adv.</b>	9,669,559	1,316,145	371,652	0	142,214	5,150	0	0	<b>11,504,720</b>
<b>Total Comp.</b>	<u>575,965,635</u>	<u>69,323,530</u>	<u>22,261,234</u>	<u>0</u>	<u>9,615,080</u>	<u>84,340</u>	<u>0</u>	<u>224,604</u>	<b><u>677,474,423</u></b>
<b>PTD</b>	169,045,920	27,083,959	5,877,550	0	5,392,808	12,864	319,961	18,009	<b>207,751,071</b>
<b>Death-Widow</b>	40,386,500	6,609,154	1,318,397	0	1,209,255	13,429	397,359	29,848	<b>49,963,942</b>
<b>Death-Children</b>	8,564,499	694,644	291,624	0	125,246	8,502	5,341	5,647	<b>9,695,503</b>
<b>Death-Misc.</b>	514,720	52,000	4,497	0	2,412	0	0	0	<b>573,629</b>
<b>Total PTD+Death</b>	<u>218,511,639</u>	<u>34,439,756</u>	<u>7,492,069</u>	<u>0</u>	<u>6,729,721</u>	<u>34,795</u>	<u>722,661</u>	<u>53,504</u>	<b><u>267,984,146</u></b>
<b>Med on Comp</b>	431,124,155	53,417,068	17,400,181	20,137	9,968,125	328,842	226,417	111,406	<b>512,596,331</b>
<b>Med on Medical</b>	88,784,197	11,815,059	2,475,432	0	0	0	0	0	<b>103,074,688</b>
<b>Total Medical</b>	<u>519,908,352</u>	<u>65,232,127</u>	<u>19,875,613</u>	<u>20,137</u>	<u>9,968,125</u>	<u>328,842</u>	<u>226,417</u>	<u>111,406</u>	<b><u>615,671,019</u></b>
<b>Subtotal</b>	<b><u>1,314,385,626</u></b>	<b><u>168,995,414</u></b>	<b><u>49,628,916</u></b>	<b><u>20,137</u></b>	<b><u>26,312,925</u></b>	<b><u>447,977</u></b>	<b><u>949,078</u></b>	<b><u>389,515</u></b>	<b><u>1,561,129,588</u></b>
<b>DWRF</b>	129,064,691	16,388,344	5,688,540	0	12,963,314	111,056	0	0	164,215,944
<b>Total</b>	<b><u>1,443,450,317</u></b>	<b><u>185,383,757</u></b>	<b><u>55,317,456</u></b>	<b><u>20,137</u></b>	<b><u>39,276,239</u></b>	<b><u>559,032</u></b>	<b><u>949,078</u></b>	<b><u>389,515</u></b>	<b><u>1,725,345,532</u></b>

**Ohio Bureau of Workers' Compensation  
Calendar Year Payment Reconciliation**

**1996**

<b>Benefit Type</b>	<b>PA</b>	<b>PEC</b>	<b>PES</b>	<b>Unknown Employer</b>	<b>SI Employer</b>	<b>PWRE Employer</b>	<b>Black Lung Employer</b>	<b>Marine Fund Employer</b>	<b>Total</b>
<b>Temp. Total</b>	218,572,102	23,181,159	11,152,891		2,032,145	38,991	0	200,105	<b>255,177,394</b>
<b>Temp. Partial</b>	4,988,306	871,757	301,106		177,963	84	0	0	<b>6,339,215</b>
<b>Perm.Partial</b>	22,990,727	1,133,527	326,731		220,774	4,811	0	0	<b>24,676,570</b>
<b>% Perm.Partial</b>	74,002,666	14,161,601	3,894,465		714,579	3,105	0	692	<b>92,777,108</b>
<b>Chg of Occup.</b>	51,524	10,203	0		0	0	0	0	<b>61,726</b>
<b>Living Maint.</b>	14,131,077	1,277,073	811,922		1,543,162	0	0	0	<b>17,763,235</b>
<b>Lump Sum</b>	158,134,911	19,858,818	1,905,590		2,447,682	15,851	0	150,080	<b>182,512,932</b>
<b>Add. Award</b>	2,536,237	53,547	8,204		57,336	0	0	0	<b>2,655,324</b>
<b>Wage Loss</b>	43,275,280	5,042,024	1,882,070		620,368	2,843	0	2,999	<b>50,825,585</b>
<b>Lv.Mn./Wg Ls.</b>	10,370,182	717,502	302,393		562,006	0	0	0	<b>11,952,083</b>
<b>Lump Sum Adv.</b>	11,988,838	1,264,576	430,077		225,069	10,923	0	6,000	<b>13,925,483</b>
<b>Total Comp.</b>	<u>561,041,852</u>	<u>67,571,785</u>	<u>21,015,449</u>	<u>0</u>	<u>8,601,084</u>	<u>76,609</u>	<u>0</u>	<u>359,876</u>	<b><u>658,666,655</u></b>
<b>PTD</b>	184,515,989	28,941,301	6,433,073		7,031,634	18,590	308,050	18,451	<b>227,267,087</b>
<b>Death-Widow</b>	43,699,070	7,573,916	1,545,829		1,368,441	10,526	434,051	29,830	<b>54,661,663</b>
<b>Death-Children</b>	8,658,703	749,797	292,903		90,293	8,829	5,401	5,864	<b>9,811,791</b>
<b>Death-Misc.</b>	593,152	69,961	5,904		2,505	0	0	0	<b>671,521</b>
<b>Total PTD+Death</b>	<u>237,466,914</u>	<u>37,334,975</u>	<u>8,277,710</u>	<u>0</u>	<u>8,492,872</u>	<u>37,945</u>	<u>747,502</u>	<u>54,145</u>	<b><u>292,412,062</u></b>
<b>Med on Comp</b>	408,702,459	52,059,804	16,844,915		8,395,790	258,312	127,633	201,560	<b>486,590,473</b>
<b>Med on Medical</b>	83,211,578	11,430,541	2,426,492		0	0	0	0	<b>97,068,611</b>
<b>Total Medical</b>	<u>491,914,037</u>	<u>63,490,345</u>	<u>19,271,407</u>	<u>0</u>	<u>8,395,790</u>	<u>258,312</u>	<u>127,633</u>	<u>201,560</u>	<b><u>583,659,084</u></b>
<b>Subtotal</b>	<b><u>1,290,422,803</u></b>	<b><u>168,397,104</u></b>	<b><u>48,564,566</u></b>	<b><u>0</u></b>	<b><u>25,489,745</u></b>	<b><u>372,865</u></b>	<b><u>875,135</u></b>	<b><u>615,582</u></b>	<b><u>1,534,737,801</u></b>
<b>DWRF</b>	127,805,015	16,775,515	5,538,490		13,137,542	116,998	0	2,757	<b>163,376,317</b>
<b>Total</b>	<b><u>1,418,227,818</u></b>	<b><u>185,172,619</u></b>	<b><u>54,103,056</u></b>	<b><u>0</u></b>	<b><u>38,627,287</u></b>	<b><u>489,864</u></b>	<b><u>875,135</u></b>	<b><u>618,340</u></b>	<b><u>1,698,114,119</u></b>

**Ohio Bureau of Workers' Compensation  
Calendar Year Payment Reconciliation**

**1997**

<b>Benefit Type</b>	<b>PA</b>	<b>PEC</b>	<b>PES</b>	<b>Unknown Employer</b>	<b>SI Employer</b>	<b>PWRE Employer</b>	<b>Black Lung Employer</b>	<b>Marine Fund Employer</b>	<b>Total</b>
<b>Temp. Total</b>	193,240,496	20,404,843	10,858,743		1,679,564	14,430	0	175,928	<b>226,374,004</b>
<b>Temp. Partial</b>	3,371,272	448,954	170,563		102,210	1,741	0	9,906	<b>4,104,646</b>
<b>Perm.Partial</b>	22,952,578	898,839	243,082		64,118	53,000	0	0	<b>24,211,618</b>
<b>% Perm.Partial</b>	61,909,139	11,451,601	3,178,951		608,535	14,965	0	12,452	<b>77,175,642</b>
<b>Chg of Occup.</b>	81,506	20,165	0		0	0	0	0	<b>101,671</b>
<b>Living Maint.</b>	11,240,785	986,713	610,859		88,870	0	0	0	<b>12,927,228</b>
<b>Lump Sum</b>	161,003,710	19,032,500	3,058,207		3,380,771	9,500	0	460,000	<b>186,944,688</b>
<b>Add. Award</b>	3,167,399	26,394	8,543		55,090	0	0	0	<b>3,257,426</b>
<b>Wage Loss</b>	35,708,263	4,455,266	1,688,361		400,022	1,559	0	5,038	<b>42,258,510</b>
<b>Lv.Mn./Wg Ls.</b>	9,084,126	808,960	304,149		359,970	0	0	0	<b>10,557,205</b>
<b>Lump Sum Adv.</b>	11,126,411	1,225,075	323,294		187,241	0	0	67,825	<b>12,929,845</b>
<b>Total Comp.</b>	<u>512,885,687</u>	<u>59,759,310</u>	<u>20,444,751</u>	<u>0</u>	<u>6,926,390</u>	<u>95,194</u>	<u>0</u>	<u>731,149</u>	<b><u>600,842,482</u></b>
<b>PTD</b>	177,193,101	28,969,574	6,509,646		6,483,427	12,742	316,829	56,514	<b>219,541,832</b>
<b>Death-Widow</b>	43,360,047	7,388,158	1,322,182		1,276,509	9,619	392,216	30,475	<b>53,779,205</b>
<b>Death-Children</b>	8,961,145	841,607	288,214		68,183	8,152	2,428	5,430	<b>10,175,160</b>
<b>Death-Misc.</b>	348,498	26,248	3,010		1,113	0	0	0	<b>378,869</b>
<b>Total PTD+Death</b>	<u>229,862,791</u>	<u>37,225,588</u>	<u>8,123,052</u>	<u>0</u>	<u>7,829,233</u>	<u>30,513</u>	<u>711,473</u>	<u>92,418</u>	<b><u>283,875,067</u></b>
<b>Med on Comp</b>	394,965,171	50,512,609	16,334,244	7,101	6,180,936	200,213	108,749	250,854	<b>468,559,876</b>
<b>Med on Medical</b>	51,370,765	8,224,143	1,622,388	0	0	0	0	0	<b>61,217,297</b>
<b>Total Medical</b>	<u>446,335,937</u>	<u>58,736,751</u>	<u>17,956,632</u>	<u>7,101</u>	<u>6,180,936</u>	<u>200,213</u>	<u>108,749</u>	<u>250,854</u>	<b><u>529,777,172</u></b>
<b>Subtotal</b>	<b><u>1,189,084,414</u></b>	<b><u>155,721,649</u></b>	<b><u>46,524,435</u></b>	<b><u>7,101</u></b>	<b><u>20,936,560</u></b>	<b><u>325,920</u></b>	<b><u>820,221</u></b>	<b><u>1,074,422</u></b>	<b><u>1,414,494,721</u></b>
<b>DWRF</b>	134,110,458	17,150,052	5,745,577		15,419,509	96,906	0	0	<b>172,522,502</b>
<b>Total</b>	<b><u>1,323,194,872</u></b>	<b><u>172,871,700</u></b>	<b><u>52,270,012</u></b>	<b><u>7,101</u></b>	<b><u>36,356,069</u></b>	<b><u>422,826</u></b>	<b><u>820,221</u></b>	<b><u>1,074,422</u></b>	<b><u>1,587,017,222</u></b>

**Ohio Bureau of Workers' Compensation  
Calendar Year Payment Reconciliation**

**1998**

<b>Benefit Type</b>	<b>PA</b>	<b>PEC</b>	<b>PES</b>	<b>Unknown Employer</b>	<b>SI Employer</b>	<b>PWRE Employer</b>	<b>Black Lung Employer</b>	<b>Marine Fund Employer</b>	<b>Total</b>
<b>Temp. Total</b>	189,051,365	20,850,343	10,718,925		1,087,305	49,576	0	127,270	<b>221,884,785</b>
<b>Temp. Partial</b>	1,922,881	326,450	131,597		722,849	624	0	38,628	<b>3,143,028</b>
<b>Perm.Partial</b>	22,889,388	900,446	96,680		67,590	0	0	0	<b>23,954,104</b>
<b>% Perm.Partial</b>	58,675,628	11,942,449	3,760,763		655,760	5,011	0	102,134	<b>75,141,745</b>
<b>Chg of Occup.</b>	34,847	27,472	0		0	0	0	0	<b>62,319</b>
<b>Living Maint.</b>	17,322,396	1,535,841	921,032		93,899	4,432	0	0	<b>19,877,599</b>
<b>Lump Sum</b>	143,869,995	17,081,035	2,867,600		2,018,548	18,076	0	337,880	<b>166,193,133</b>
<b>Add. Award</b>	2,809,240	21,167	27,362		59,357	0	0	0	<b>2,917,126</b>
<b>Wage Loss</b>	25,641,374	3,195,364	1,250,284		409,113	1,631	0	11,716	<b>30,509,480</b>
<b>Lv.Mn./Wg Ls.</b>	7,570,843	620,328	275,333		153,357	0	0	0	<b>8,619,861</b>
<b>Lump Sum Adv.</b>	10,274,483	1,134,859	300,041	0	143,597	0	0	126,972	<b>11,979,952</b>
<b>Total Comp.</b>	<u>480,062,439</u>	<u>57,635,752</u>	<u>20,349,617</u>	<u>0</u>	<u>5,411,374</u>	<u>79,349</u>	<u>0</u>	<u>744,600</u>	<b><u>564,283,132</u></b>
<b>PTD</b>	181,654,193	28,959,815	6,296,174	0	6,304,575	11,963	310,679	62,472	<b>223,599,872</b>
<b>Death-Widow</b>	43,235,979	7,933,128	1,232,521	0	1,373,052	78,083	436,983	18,584	<b>54,308,329</b>
<b>Death-Children</b>	8,516,979	797,140	301,112	0	53,622	8,669	0	16,356	<b>9,693,877</b>
<b>Death-Misc.</b>	182,265	9,325	0	0	0	0	0	0	<b>191,590</b>
<b>Total PTD+Death</b>	<u>233,589,415</u>	<u>37,699,409</u>	<u>7,829,807</u>	<u>0</u>	<u>7,731,249</u>	<u>98,715</u>	<u>747,661</u>	<u>97,413</u>	<b><u>287,793,668</u></b>
<b>Med on Comp</b>	474,465,818	64,735,020	19,487,096	1,887	6,031,821	138,113	139,541	147,723	<b>565,147,018</b>
<b>Med on Medical</b>	36,192,380	5,308,114	1,038,566	0	0	0	0	0	<b>42,539,060</b>
<b>Total Medical</b>	<u>510,658,198</u>	<u>70,043,133</u>	<u>20,525,662</u>	<u>1,887</u>	<u>6,031,821</u>	<u>138,113</u>	<u>139,541</u>	<u>147,723</u>	<b><u>607,686,078</u></b>
<b>Subtotal</b>	<b><u>1,224,310,051</u></b>	<b><u>165,378,294</u></b>	<b><u>48,705,086</u></b>	<b><u>1,887</u></b>	<b><u>19,174,445</u></b>	<b><u>316,176</u></b>	<b><u>887,203</u></b>	<b><u>989,736</u></b>	<b><u>1,459,762,877</u></b>
<b>DWRF</b>	131,109,476	16,902,174	5,899,252	0	13,970,202	89,726	0	0	167,970,831
<b>Total</b>	<b><u>1,355,419,528</u></b>	<b><u>182,280,469</u></b>	<b><u>54,604,338</u></b>	<b><u>1,887</u></b>	<b><u>33,144,646</u></b>	<b><u>405,902</u></b>	<b><u>887,203</u></b>	<b><u>989,736</u></b>	<b><u>1,627,733,708</u></b>

**Ohio Bureau of Workers' Compensation  
Calendar Year Payment Reconciliation**

**1999**

<b>Benefit Type</b>	<b>PA</b>	<b>PEC</b>	<b>PES</b>	<b>Unknown Employer</b>	<b>SI Employer</b>	<b>PWRE Employer</b>	<b>Black Lung Employer</b>	<b>Marine Fund Employer</b>	<b>Total</b>
<b>Temp. Total</b>	187,454,163	20,785,094	10,910,869	0	935,044	20,306	0	63,903	<b>220,169,379</b>
<b>Temp. Partial</b>	1,323,318	212,663	51,323	0	10,084	448	0	33,625	<b>1,631,461</b>
<b>Perm.Partial</b>	22,384,266	692,657	296,596	0	48,523	4,815	0	0	<b>23,426,857</b>
<b>% Perm.Partial</b>	59,443,879	11,652,249	3,255,867	0	377,883	2,346	0	0	<b>74,732,224</b>
<b>Chg of Occup.</b>	54,065	21,817	0	0	0	0	0	0	<b>75,882</b>
<b>Living Maint.</b>	23,233,596	2,118,422	1,134,258	0	142,430	0	0	0	<b>26,628,707</b>
<b>Lump Sum</b>	119,064,383	12,334,857	2,524,194	0	2,003,407	28,162	0	300,741	<b>136,255,746</b>
<b>Add. Award</b>	2,678,162	20,927	14,205	0	40,933	0	0	0	<b>2,754,227</b>
<b>Wage Loss</b>	18,521,932	2,819,318	1,080,729	0	247,087	978	0	6,460	<b>22,676,504</b>
<b>Lv.Mn./Wg Ls.</b>	7,244,097	611,305	268,726	0	51,576	0	0	0	<b>8,175,705</b>
<b>Lump Sum Adv.</b>	9,267,177	1,114,069	275,645	0	137,884	0	0	45,723	<b>10,840,498</b>
<b>Total Comp.</b>	<u>450,669,037</u>	<u>52,383,378</u>	<u>19,812,413</u>	<u>0</u>	<u>3,994,851</u>	<u>57,056</u>	<u>0</u>	<u>450,453</u>	<b><u>527,367,189</u></b>
<b>PTD</b>	177,949,803	29,173,799	6,601,177	0	6,444,088	8,396	307,992	66,296	<b>220,551,551</b>
<b>Death-Widow</b>	44,188,204	8,369,059	1,266,174	0	1,402,781	10,098	458,530	0	<b>55,694,847</b>
<b>Death-Children</b>	8,430,266	801,223	282,388	0	48,160	11,703	5,418	28,075	<b>9,607,234</b>
<b>Death-Misc.</b>	272,450	23,415	553	0	3,005	0	0	0	<b>299,424</b>
<b>Total PTD+Death</b>	<u>230,840,723</u>	<u>38,367,497</u>	<u>8,150,292</u>	<u>0</u>	<u>7,898,034</u>	<u>30,198</u>	<u>771,940</u>	<u>94,371</u>	<b><u>286,153,055</u></b>
<b>Med on Comp</b>	412,211,313	53,158,711	17,039,338	931	6,150,762	114,904	185,483	119,150	<b>488,980,592</b>
<b>Med on Medical</b>	92,650,617	13,465,300	2,590,815	0	0	0	0	0	<b>108,706,732</b>
<b>Total Medical</b>	<u>504,861,930</u>	<u>66,624,011</u>	<u>19,630,153</u>	<u>931</u>	<u>6,150,762</u>	<u>114,904</u>	<u>185,483</u>	<u>119,150</u>	<b><u>597,687,324</u></b>
<b>Subtotal</b>	<b><u>1,186,371,691</u></b>	<b><u>157,374,886</u></b>	<b><u>47,592,857</u></b>	<b><u>931</u></b>	<b><u>18,043,648</u></b>	<b><u>202,157</u></b>	<b><u>957,423</u></b>	<b><u>663,974</u></b>	<b><u>1,411,207,568</u></b>
<b>DWRF</b>	129,644,668	17,095,853	5,710,517		13,572,461	115,885	0	0	166,139,384
<b>Total</b>	<b><u>1,316,016,359</u></b>	<b><u>174,470,739</u></b>	<b><u>53,303,374</u></b>	<b><u>931</u></b>	<b><u>31,616,109</u></b>	<b><u>318,042</u></b>	<b><u>957,423</u></b>	<b><u>663,974</u></b>	<b><u>1,577,346,952</u></b>

\* Data is from January 1, 1999 through December 31, 1999.

**Ohio Bureau of Workers' Compensation  
Calendar Year Payment Reconciliation**

**2000**

<b>Benefit Type</b>	<b>PA</b>	<b>PEC</b>	<b>PES</b>	<b>Unknown Employer</b>	<b>SI Employer</b>	<b>PWRE Employer</b>	<b>Black Lung Employer</b>	<b>Marine Fund Employer</b>	<b>Total</b>
<b>Temp. Total</b>	192,852,403	21,079,000	12,144,951	0	840,026	294	0	43,892	<b>226,960,566</b>
<b>Temp. Partial</b>	844,291	146,420	39,487	0	2,859	123	0	0	<b>1,033,180</b>
<b>Perm.Partial</b>	22,445,279	1,255,442	315,466	0	66,117	0	0	0	<b>24,082,304</b>
<b>% Perm.Partial</b>	53,347,526	10,979,263	3,353,550	0	313,518	0	0	13,720	<b>68,007,576</b>
<b>Chg of Occup.</b>	76,005	98,461	0	0	0	0	0	0	<b>174,466</b>
<b>Living Maint.</b>	24,621,649	2,286,398	1,456,154	0	65,460	0	0	0	<b>28,429,661</b>
<b>Lump Sum</b>	126,050,609	14,195,541	5,448,165	0	2,277,568	0	0	168,264	<b>148,140,146</b>
<b>Add. Award</b>	2,271,255	28,086	15,216	0	33,548	0	0	0	<b>2,348,105</b>
<b>Wage Loss</b>	14,648,133	2,276,672	1,086,021	0	174,053	0	0	8,745	<b>18,193,624</b>
<b>Lv.Mn./Wg Ls.</b>	6,857,832	810,954	241,669	0	60,666	0	0	0	<b>7,971,121</b>
<b>Lump Sum Adv.</b>	9,842,962	1,145,975	400,639	0	144,769	0	0	21,066	<b>11,555,411</b>
<b>Total Comp.</b>	<u>453,857,943</u>	<u>54,302,212</u>	<u>24,501,317</u>	<u>0</u>	<u>3,978,584</u>	<u>417</u>	<u>0</u>	<u>255,687</u>	<b><u>536,896,160</u></b>
<b>PTD</b>	179,180,829	28,974,446	6,390,695	0	6,358,944	572	301,043	59,872	<b>221,266,401</b>
<b>Death-Widow</b>	45,778,106	8,232,602	1,238,521	0	1,578,486	772	440,059	0	<b>57,268,546</b>
<b>Death-Children</b>	8,717,095	718,311	305,854	0	43,520	560	5,841	29,028	<b>9,820,209</b>
<b>Death-Misc.</b>	177,007	17,088	0	0	3,535	0	0	0	<b>197,630</b>
<b>Total PTD+Death</b>	<u>233,853,037</u>	<u>37,942,448</u>	<u>7,935,070</u>	<u>0</u>	<u>7,984,485</u>	<u>1,903</u>	<u>746,943</u>	<u>88,900</u>	<b><u>288,552,786</u></b>
<b>Med on Comp</b>	447,223,516	59,522,783	18,413,139	176	6,130,717	34,469	158,233	62,194	<b>531,545,227</b>
<b>Med on Medical</b>	97,031,967	14,576,167	2,623,567	0	0	0	0	0	<b>114,231,701</b>
<b>Total Medical</b>	<u>544,255,483</u>	<u>74,098,950</u>	<u>21,036,706</u>	<u>176</u>	<u>6,130,717</u>	<u>34,469</u>	<u>158,233</u>	<u>62,194</u>	<b><u>645,776,928</u></b>
<b>Subtotal</b>	<b><u>1,231,966,463</u></b>	<b><u>166,343,611</u></b>	<b><u>53,473,093</u></b>	<b><u>176</u></b>	<b><u>18,093,785</u></b>	<b><u>36,790</u></b>	<b><u>905,175</u></b>	<b><u>406,781</u></b>	<b><u>1,471,225,874</u></b>
<b>DWRF</b>	131,904,926	16,560,206	5,526,234		13,844,945	5,603	0	0	167,841,914
<b>Total</b>	<b><u>1,363,871,389</u></b>	<b><u>182,903,817</u></b>	<b><u>58,999,327</u></b>	<b><u>176</u></b>	<b><u>31,938,730</u></b>	<b><u>42,393</u></b>	<b><u>905,175</u></b>	<b><u>406,781</u></b>	<b><u>1,639,067,788</u></b>

\* Data is from January 1, 2000 through December 31, 2000.

**Ohio Bureau of Workers' Compensation  
Calendar Year Payment Reconciliation**

**2001**

<b>Benefit Type</b>	<b>PA</b>	<b>PEC</b>	<b>PES</b>	<b>Unknown Employer</b>	<b>SI Employer</b>	<b>PWRE Employer</b>	<b>Black Lung Employer</b>	<b>Marine Fund Employer</b>	<b>Total</b>
<b>Temp. Total</b>	206,709,144	22,562,342	12,994,501	0	1,455,402	9,804	0	65,491	<b>243,796,684</b>
<b>Temp. Partial</b>	597,885	111,807	38,709	0	23,806	479	0	0	<b>772,686</b>
<b>Perm.Partial</b>	21,568,579	1,540,620	329,537	0	145,774	0	0	0	<b>23,584,510</b>
<b>% Perm.Partial</b>	54,776,148	11,820,423	3,552,906	0	287,666	3,907	0	0	<b>70,441,049</b>
<b>Chg of Occup.</b>	26,770	68,106	0	0	0	0	0	0	<b>94,876</b>
<b>Living Maint.</b>	34,507,503	3,183,884	1,553,875	0	129,742	1,457	0	0	<b>39,376,461</b>
<b>Lump Sum</b>	118,134,629	13,192,712	5,575,077	0	2,185,400	40,000	0	138,650	<b>139,266,468</b>
<b>Add. Award</b>	2,534,245	30,150	8,494	0	26,514	0	0	0	<b>2,599,403</b>
<b>Wage Loss</b>	12,933,270	2,171,814	849,995	0	156,351	0	0	7,093	<b>16,118,522</b>
<b>Lv.Mn./Wg Ls.</b>	6,897,364	793,572	258,044	0	1,126	0	0	0	<b>7,950,106</b>
<b>Lump Sum Adv.</b>	10,141,890	893,757	291,273	0	214,645	0	0	1,850	<b>11,543,415</b>
<b>Total Comp.</b>	<u>468,827,426</u>	<u>56,369,185</u>	<u>25,452,412</u>	<u>0</u>	<u>4,626,426</u>	<u>55,647</u>	<u>0</u>	<u>213,084</u>	<b><u>555,544,180</u></b>
<b>PTD</b>	179,698,125	29,129,802	6,389,021	0	5,649,224	11,647	285,444	56,968	<b>221,220,231</b>
<b>Death-Widow</b>	48,235,048	8,626,871	1,333,787	0	1,350,552	10,499	423,530	0	<b>59,980,288</b>
<b>Death-Children</b>	8,852,627	1,042,010	307,256	0	60,339	6,978	5,538	25,992	<b>10,300,740</b>
<b>Death-Misc.</b>	310,952	16,982	661	0	32,630	0	0	0	<b>361,225</b>
<b>Total PTD+Death</b>	<u>237,096,752</u>	<u>38,815,665</u>	<u>8,030,725</u>	<u>0</u>	<u>7,092,746</u>	<u>29,124</u>	<u>714,511</u>	<u>82,960</u>	<b><u>291,862,484</u></b>
<b>Med on Comp</b>	522,925,912	72,150,847	21,980,118	293	7,533,654	258,939	186,908	112,532	<b>625,149,202</b>
<b>Med on Medical</b>	108,545,045	17,773,696	3,138,442	0	0	0	0	0	<b>129,457,183</b>
<b>Total Medical</b>	<u>631,470,957</u>	<u>89,924,542</u>	<u>25,118,561</u>	<u>293</u>	<u>7,533,654</u>	<u>258,939</u>	<u>186,908</u>	<u>112,532</u>	<b><u>754,606,386</u></b>
<b>Subtotal</b>	<b><u>1,337,395,135</u></b>	<b><u>185,109,393</u></b>	<b><u>58,601,698</u></b>	<b><u>293</u></b>	<b><u>19,252,825</u></b>	<b><u>343,710</u></b>	<b><u>901,419</u></b>	<b><u>408,576</u></b>	<b><u>1,602,013,049</u></b>
<b>DWRF</b>	127,495,059	16,832,301	5,423,745		12,659,990	81,775	0	0	162,492,870
<b>Total</b>	<b><u>1,464,890,194</u></b>	<b><u>201,941,693</u></b>	<b><u>64,025,443</u></b>	<b><u>293</u></b>	<b><u>31,912,815</u></b>	<b><u>425,485</u></b>	<b><u>901,419</u></b>	<b><u>408,576</u></b>	<b><u>1,764,505,919</u></b>

\* Data is from January 1, 2001 through December 31, 2001

**Ohio Bureau of Workers' Compensation  
Calendar Year Payment Reconciliation**

**2002**

<b>Benefit Type</b>	<b>PA</b>	<b>PEC</b>	<b>PES</b>	<b>Unknown Employer</b>	<b>SI Employer</b>	<b>PWRE Employer</b>	<b>Black Lung Employer</b>	<b>Marine Fund Employer</b>	<b>Total</b>
<b>Temp. Total</b>	216,188,058	23,999,482	13,191,122	0	3,258,286	18,082	0	37,240	<b>256,692,271</b>
<b>Temp. Partial</b>	385,606	70,460	35,054	0	21,287	0	0	0	<b>512,407</b>
<b>Perm.Partial</b>	21,442,870	1,914,736	221,622	0	235,481	0	0	0	<b>23,814,709</b>
<b>% Perm.Partial</b>	60,312,264	13,244,879	3,705,510	0	770,096	10,714	0	0	<b>78,043,463</b>
<b>Chg of Occup.</b>	60,862	8,835	0	0	0	0	0	0	<b>69,697</b>
<b>Living Maint.</b>	38,667,029	3,515,055	1,508,802	0	239,793	7,535	0	0	<b>43,938,214</b>
<b>Lump Sum</b>	121,419,859	15,459,419	3,014,210	0	1,401,678	8,750	0	216,400	<b>141,520,315</b>
<b>Add. Award</b>	2,265,398	40,547	8,206	0	27,780	0	0	0	<b>2,341,931</b>
<b>Wage Loss</b>	13,646,159	2,091,341	797,411	0	346,947	0	0	5,589	<b>16,887,446</b>
<b>Lv.Mn./Wg Ls.</b>	7,718,905	994,605	341,368	0	0	0	0	0	<b>9,054,877</b>
<b>Lump Sum Adv.</b>	10,548,282	1,162,403	358,569	0	151,742	7,324	774	15,000	<b>12,244,094</b>
<b>Total Comp.</b>	<u>492,655,293</u>	<u>62,501,761</u>	<u>23,181,874</u>	<u>0</u>	<u>6,453,091</u>	<u>52,404</u>	<u>774</u>	<u>274,228</u>	<b><u>585,119,426</u></b>
<b>PTD</b>	179,009,369	29,103,101	6,629,661	0	8,657,356	9,929	395,374	68,830	<b>223,873,621</b>
<b>Death-Widow</b>	49,354,635	8,917,315	1,381,938	0	2,534,342	12,815	445,931	0	<b>62,646,976</b>
<b>Death-Children</b>	9,000,081	834,973	344,180	0	53,353	5,437	12,202	31,092	<b>10,281,318</b>
<b>Death-Misc.</b>	365,438	16,430	171	0	17,598	0	0	0	<b>399,638</b>
<b>Total PTD+Death</b>	<u>237,729,523</u>	<u>38,871,819</u>	<u>8,355,952</u>	<u>0</u>	<u>11,262,649</u>	<u>28,181</u>	<u>853,507</u>	<u>99,922</u>	<b><u>297,201,553</u></b>
<b>Med on Comp</b>	581,536,705	78,785,337	24,010,740	549	11,132,016	221,002	150,228	131,263	<b>695,967,840</b>
<b>Med on Medical</b>	121,448,063	20,246,344	3,729,897	0	0	0	0	0	<b>145,424,303</b>
<b>Total Medical</b>	<u>702,984,768</u>	<u>99,031,680</u>	<u>27,740,637</u>	<u>549</u>	<u>11,132,016</u>	<u>221,002</u>	<u>150,228</u>	<u>131,263</u>	<b><u>841,392,144</u></b>
<b>Subtotal</b>	<b><u>1,433,369,584</u></b>	<b><u>200,405,261</u></b>	<b><u>59,278,462</u></b>	<b><u>549</u></b>	<b><u>28,847,756</u></b>	<b><u>301,587</u></b>	<b><u>1,004,509</u></b>	<b><u>505,413</u></b>	<b><u>1,723,713,122</u></b>
<b>DWRF</b>	125,582,144	16,458,018	4,891,796		13,821,553	85,863	0	0	160,839,374
<b>Total</b>	<b><u>1,558,951,728</u></b>	<b><u>216,863,279</u></b>	<b><u>64,170,258</u></b>	<b><u>549</u></b>	<b><u>42,669,309</u></b>	<b><u>387,450</u></b>	<b><u>1,004,509</u></b>	<b><u>505,413</u></b>	<b><u>1,884,552,496</u></b>

\* Data is from January 1, 2002 through December 31, 2002

**Ohio Bureau of Workers' Compensation  
Calendar Year Payment Reconciliation**

**2003**

<b>Benefit Type</b>	<b>PA</b>	<b>PEC</b>	<b>PES</b>	<b>Unknown Employer</b>	<b>SI Employer</b>	<b>PWRE Employer</b>	<b>Black Lung Employer</b>	<b>Marine Fund Employer</b>	<b>Total</b>
<b>Temp. Total</b>	240,472,950	26,947,784	15,084,481	0	4,971,553	15,821	853	28,121	<b>287,521,564</b>
<b>Temp. Partial</b>	256,857	30,273	21,734	0	2,829	0	0	0	<b>311,693</b>
<b>Perm.Partial</b>	21,400,883	1,582,441	263,271	0	179,171	0	0	0	<b>23,425,766</b>
<b>% Perm.Partial</b>	57,121,828	13,793,564	3,769,749	0	1,172,651	5,651	0	0	<b>75,863,442</b>
<b>Chg of Occup.</b>	37,432	34,575	0	0	0	0	0	0	<b>72,007</b>
<b>Living Maint.</b>	27,599,378	2,360,057	1,041,705	0	478,205	1,288	0	0	<b>31,480,633</b>
<b>Lump Sum</b>	111,959,522	14,009,483	2,574,348	0	2,983,161	9,000	0	271,050	<b>131,806,565</b>
<b>Add. Award</b>	3,048,846	31,223	12,238	0	94,647	0	0	0	<b>3,186,955</b>
<b>Wage Loss</b>	15,475,762	2,243,818	873,434	0	526,833	0	0	0	<b>19,119,847</b>
<b>Lv.Mn./Wg Ls.</b>	8,496,269	1,125,529	394,832	0	51,987	0	0	0	<b>10,068,617</b>
<b>Lump Sum Adv.</b>	10,809,501	1,059,429	411,483	0	189,032	8,000	0	20,000	<b>12,497,445</b>
<b>Total Comp.</b>	<u>496,679,229</u>	<u>63,218,177</u>	<u>24,447,275</u>	<u>0</u>	<u>10,650,069</u>	<u>39,759</u>	<u>853</u>	<u>319,171</u>	<b><u>595,354,534</u></b>
<b>PTD</b>	189,512,418	30,875,468	6,878,097	0	9,708,537	17,061	529,300	73,694	<b>237,594,575</b>
<b>Death-Widow</b>	51,552,311	8,790,233	1,359,198	0	3,016,389	13,308	477,808	0	<b>65,209,247</b>
<b>Death-Children</b>	9,323,489	877,651	263,584	0	87,133	1,155	14,945	33,366	<b>10,601,323</b>
<b>Death-Misc.</b>	242,180	6,171	234	0	0	0	0	0	<b>248,584</b>
<b>Total PTD+Death</b>	<u>250,630,398</u>	<u>40,549,523</u>	<u>8,501,112</u>	<u>0</u>	<u>12,812,059</u>	<u>31,523</u>	<u>1,022,053</u>	<u>107,060</u>	<b><u>313,653,729</u></b>
<b>Med on Comp</b>	595,228,600	84,636,171	26,938,936	145	12,991,748	177,926	164,347	66,569	<b>720,204,441</b>
<b>Med on Medical</b>	125,531,266	21,971,501	4,002,113	0	0	0	0	0	<b>151,504,880</b>
<b>Total Medical</b>	<u>720,759,866</u>	<u>106,607,672</u>	<u>30,941,049</u>	<u>145</u>	<u>12,991,748</u>	<u>177,926</u>	<u>164,347</u>	<u>66,569</u>	<b><u>871,709,321</u></b>
<b>Subtotal</b>	<b><u>1,468,069,493</u></b>	<b><u>210,375,372</u></b>	<b><u>63,889,436</u></b>	<b><u>145</u></b>	<b><u>36,453,877</u></b>	<b><u>249,209</u></b>	<b><u>1,187,253</u></b>	<b><u>492,800</u></b>	<b><u>1,780,717,584</u></b>
<b>DWRF</b>	122,115,176	16,755,248	4,786,065		13,913,270	96,051	0	0	157,665,811
<b>Total</b>	<b><u>1,590,184,669</u></b>	<b><u>227,130,620</u></b>	<b><u>68,675,501</u></b>	<b><u>145</u></b>	<b><u>50,367,147</u></b>	<b><u>345,261</u></b>	<b><u>1,187,253</u></b>	<b><u>492,800</u></b>	<b><u>1,938,383,394</u></b>

\* Data is from January 1, 2003 through December 31, 2003

**Ohio Bureau of Workers' Compensation  
Calendar Year Payment Reconciliation**

**2004**

<b>Benefit Type</b>	<b>PA</b>	<b>PEC</b>	<b>PES</b>	<b>Unknown Employer</b>	<b>SI Employer</b>	<b>PWRE Employer</b>	<b>Black Lung Employer</b>	<b>Marine Fund Employer</b>	<b>Total</b>
<b>Temp. Total</b>	236,996,062	28,060,991	15,569,233	0	5,233,038	8,523	0	0	<b>285,867,847</b>
<b>Temp. Partial</b>	113,192	32,449	16,518	0	2,357	0	0	0	<b>164,516</b>
<b>Perm.Partial</b>	22,149,373	1,606,487	299,589	0	168,260	0	0	0	<b>24,223,709</b>
<b>% Perm.Partial</b>	58,231,782	14,175,923	3,893,924	0	1,642,899	1,064	0	0	<b>77,945,592</b>
<b>Chg of Occup.</b>	59,693	8,835	0	0	0	0	0	0	<b>68,528</b>
<b>Living Maint.</b>	20,081,543	2,012,002	949,562	0	422,172	0	0	0	<b>23,465,279</b>
<b>Lump Sum</b>	107,772,951	12,903,717	2,913,533	0	3,363,014	0	0	4,074	<b>126,957,288</b>
<b>Add. Award</b>	3,223,384	43,066	7,885	0	53,735	0	0	0	<b>3,328,071</b>
<b>Wage Loss</b>	16,958,536	2,447,039	1,011,691	0	744,756	0	0	0	<b>21,162,022</b>
<b>Lv.Mn./Wg Ls.</b>	9,042,118	1,030,212	387,687	0	81,643	0	0	0	<b>10,541,660</b>
<b>Lump Sum Adv.</b>	11,599,952	1,422,377	498,705	0	439,519	7,618	0	0	<b>13,968,170</b>
<b>Total Comp.</b>	<u>486,228,585</u>	<u>63,743,097</u>	<u>25,548,327</u>	<u>0</u>	<u>12,151,393</u>	<u>17,205</u>	<u>0</u>	<u>4,074</u>	<b><u>587,692,681</u></b>
<b>PTD</b>	188,750,901	30,490,381	7,024,968	0	9,075,912	16,989	379,909	58,300	<b>235,797,361</b>
<b>Death-Widow</b>	62,200,986	11,064,024	1,608,240	0	3,145,608	155,490	450,154	867	<b>78,625,368</b>
<b>Death-Children</b>	10,452,728	1,048,215	293,657	0	130,362	858	19,324	33,091	<b>11,978,234</b>
<b>Death-Misc.</b>	558,934	33,166	0	0	5,121	0	0	0	<b>597,221</b>
<b>Total PTD+Death</b>	<u>261,963,549</u>	<u>42,635,785</u>	<u>8,926,865</u>	<u>0</u>	<u>12,357,002</u>	<u>173,337</u>	<u>849,386</u>	<u>92,258</u>	<b><u>326,998,183</u></b>
<b>Med on Comp</b>	606,066,428	87,623,573	26,200,862	658	13,161,483	165,597	143,949	22,094	<b>733,384,643</b>
<b>Med on Medical</b>	119,740,423	21,389,821	3,990,207	0	0	0	0	0	<b>145,120,452</b>
<b>Total Medical</b>	<u>725,806,851</u>	<u>109,013,394</u>	<u>30,191,069</u>	<u>658</u>	<u>13,161,483</u>	<u>165,597</u>	<u>143,949</u>	<u>22,094</u>	<b><u>878,505,094</u></b>
<b>Subtotal</b>	<b><u>1,473,998,986</u></b>	<b><u>215,392,276</u></b>	<b><u>64,666,261</u></b>	<b><u>658</u></b>	<b><u>37,669,879</u></b>	<b><u>356,139</u></b>	<b><u>993,335</u></b>	<b><u>118,427</u></b>	<b><u>1,793,195,959</u></b>
<b>DWRF</b>	112,087,300	14,965,946	4,402,829		12,951,783	85,063	0	0	144,492,921
<b>Total</b>	<b><u>1,586,086,286</u></b>	<b><u>230,358,222</u></b>	<b><u>69,069,089</u></b>	<b><u>658</u></b>	<b><u>50,621,662</u></b>	<b><u>441,202</u></b>	<b><u>993,335</u></b>	<b><u>118,427</u></b>	<b><u>1,937,688,880</u></b>

\* Data is from January 1, 2004 through December 31, 2004

**Ohio Bureau of Workers' Compensation  
Calendar Year Payment Reconciliation**

**2005**

<b>Benefit Type</b>	<b>PA</b>	<b>PEC</b>	<b>PES</b>	<b>Unknown Employer</b>	<b>SI Employer</b>	<b>PWRE Employer</b>	<b>Black Lung Employer</b>	<b>Marine Fund Employer</b>	<b>Total</b>
<b>Temp. Total</b>	228,713,006	28,965,225	15,320,809	0	4,739,325	5,257	0	307	<b>277,743,928</b>
<b>Temp. Partial</b>	102,911	13,556	9,088	0	2,176	0	0	0	<b>127,731</b>
<b>Perm.Partial</b>	24,977,379	2,090,703	197,109	0	336,353	0	0	0	<b>27,601,544</b>
<b>% Perm.Partial</b>	63,861,874	15,463,798	4,428,526	0	1,245,607	17,480	0	0	<b>85,017,285</b>
<b>Chg of Occup.</b>	17,939	37,530	0	0	0	0	0	0	<b>55,469</b>
<b>Living Maint.</b>	20,710,751	2,366,329	939,334	0	293,713	0	0	0	<b>24,310,127</b>
<b>Lump Sum</b>	128,609,436	15,558,559	4,195,395	0	3,203,628	15,000	0	6,148	<b>151,588,166</b>
<b>Add. Award</b>	3,141,566	24,737	29,160	0	98,973	0	0	0	<b>3,294,436</b>
<b>Wage Loss</b>	17,530,549	2,785,110	1,122,623	0	755,369	0	0	0	<b>22,193,650</b>
<b>Lv.Mn./Wg Ls.</b>	9,681,709	1,159,990	433,500	0	129,709	0	0	0	<b>11,404,908</b>
<b>Lump Sum Adv.</b>	13,717,738	1,612,115	374,985	0	476,870	8,000	10,032	0	<b>16,199,739</b>
<b>Total Comp.</b>	<u>511,064,856</u>	<u>70,077,651</u>	<u>27,050,529</u>	<u>0</u>	<u>11,281,723</u>	<u>45,737</u>	<u>10,032</u>	<u>6,455</u>	<b>619,536,982</b>
<b>PTD</b>	187,079,499	30,346,948	7,088,803	0	10,363,928	21,235	444,000	49,690	<b>235,394,103</b>
<b>Death-Widow</b>	53,247,163	9,056,985	1,320,905	0	3,177,004	18,362	415,549	0	<b>67,235,969</b>
<b>Death-Children</b>	9,791,838	897,240	298,982	0	107,431	0	20,253	33,680	<b>11,149,424</b>
<b>Death-Misc.</b>	788,005	17,783	614	0	292	0	0	0	<b>806,694</b>
<b>Total PTD+Death</b>	<u>250,906,505</u>	<u>40,318,956</u>	<u>8,709,304</u>	<u>0</u>	<u>13,648,655</u>	<u>39,597</u>	<u>879,803</u>	<u>83,370</u>	<b>314,586,191</b>
<b>Med on Comp</b>	607,220,230	90,244,332	26,890,604	0	12,946,410	115,187	430,209	25,432	<b>737,872,403</b>
<b>Med on Medical</b>	120,117,895	22,625,273	4,343,513	0	0	0	0	0	<b>147,086,681</b>
<b>Total Medical</b>	<u>727,338,125</u>	<u>112,869,605</u>	<u>31,234,117</u>	<u>0</u>	<u>12,946,410</u>	<u>115,187</u>	<u>430,209</u>	<u>25,432</u>	<b>884,959,084</b>
<b>Subtotal</b>	<u>1,489,309,486</u>	<u>223,266,212</u>	<u>66,993,950</u>	<u>0</u>	<u>37,876,788</u>	<u>200,521</u>	<u>1,320,043</u>	<u>115,256</u>	<b>1,819,082,257</b>
<b>DWRF</b>	110,774,319	14,558,934	4,311,977	0	13,256,386	90,550	0	0	142,992,166
<b>Total</b>	<u>1,600,083,806</u>	<u>237,825,147</u>	<u>71,305,927</u>	<u>0</u>	<u>51,133,174</u>	<u>291,070</u>	<u>1,320,043</u>	<u>115,256</u>	<b>1,962,074,423</b>

\* Data is from January 1, 2005 through December 31, 2005

**Ohio Bureau of Workers' Compensation  
Calendar Year Payment Reconciliation**

**2006**

<b>Benefit Type</b>	<b>PA</b>	<b>PEC</b>	<b>PES</b>	<b>Unknown Employer</b>	<b>SI Employer</b>	<b>PWRE Employer</b>	<b>Black Lung Employer</b>	<b>Marine Fund Employer</b>	<b>Total</b>
<b>Temp. Total</b>	216,989,519	28,649,640	15,291,887	0	3,850,176	0	0	16,004	<b>264,797,226</b>
<b>Temp. Partial</b>	94,321	29,342	19,879	0	1,269	0	0	0	<b>144,811</b>
<b>Perm.Partial</b>	23,177,133	1,410,621	211,334	0	282,886	0	0	0	<b>25,081,975</b>
<b>% Perm.Partial</b>	67,410,323	17,099,708	4,895,029	0	1,372,147	5,153	0	0	<b>90,782,360</b>
<b>Chg of Occup.</b>	9,660	33,483	0	0	22,808	0	0	0	<b>65,951</b>
<b>Living Maint.</b>	21,863,027	2,457,744	1,345,795	0	248,139	0	0	0	<b>25,914,705</b>
<b>Lump Sum</b>	162,182,275	15,281,765	5,343,085	0	4,009,061	75,850	0	0	<b>186,892,036</b>
<b>Add. Award</b>	3,189,718	23,392	13,081	0	54,095	0	0	0	<b>3,280,286</b>
<b>Wage Loss</b>	16,013,401	2,918,754	1,195,047	0	630,293	0	0	0	<b>20,757,495</b>
<b>Lv.Mn./Wg Ls.</b>	9,965,931	1,412,698	543,554	0	144,271	0	0	0	<b>12,066,455</b>
<b>Lump Sum Adv.</b>	14,495,140	1,119,491	665,753	0	504,185	0	0	0	<b>16,784,569</b>
<b>Total Comp.</b>	<u>535,390,448</u>	<u>70,436,639</u>	<u>29,524,444</u>	<u>0</u>	<u>11,119,332</u>	<u>81,003</u>	<u>0</u>	<u>16,004</u>	<b><u>646,567,870</u></b>
<b>PTD</b>	188,463,347	30,100,937	7,723,230	0	10,044,344	23,777	373,031	51,470	<b>236,780,135</b>
<b>Death-Widow</b>	53,275,678	8,961,114	1,357,881	0	3,707,621	18,362	414,915	0	<b>67,735,571</b>
<b>Death-Children</b>	10,013,965	918,253	260,662	0	97,411	0	20,943	34,620	<b>11,345,853</b>
<b>Death-Misc.</b>	525,372	14,382	985	0	8,615	0	0	0	<b>549,354</b>
<b>Total PTD+Death</b>	<u>252,278,362</u>	<u>39,994,686</u>	<u>9,342,757</u>	<u>0</u>	<u>13,857,990</u>	<u>42,139</u>	<u>808,889</u>	<u>86,090</u>	<b><u>316,410,913</u></b>
<b>Med on Comp</b>	554,532,660	84,220,550	26,708,357	0	11,350,092	49,971	338,045	175,922	<b>677,375,597</b>
<b>Med on Medical</b>	109,412,574	20,699,509	4,240,028	0	0	0	0	0	<b>134,352,111</b>
<b>Total Medical</b>	<u>663,945,234</u>	<u>104,920,059</u>	<u>30,948,385</u>	<u>0</u>	<u>11,350,092</u>	<u>49,971</u>	<u>338,045</u>	<u>175,922</u>	<b><u>811,727,708</u></b>
<b>Subtotal</b>	<b><u>1,451,614,044</u></b>	<b><u>215,351,384</u></b>	<b><u>69,815,587</u></b>	<b><u>0</u></b>	<b><u>36,327,414</u></b>	<b><u>173,113</u></b>	<b><u>1,146,933</u></b>	<b><u>278,017</u></b>	<b><u>1,774,706,492</u></b>
<b>DWRF</b>	114,447,395	15,446,764	4,549,181	0	13,211,685	229,922	0	0	147,884,948
<b>Total</b>	<b><u>1,566,061,438</u></b>	<b><u>230,798,149</u></b>	<b><u>74,364,768</u></b>	<b><u>0</u></b>	<b><u>49,539,099</u></b>	<b><u>403,035</u></b>	<b><u>1,146,933</u></b>	<b><u>278,017</u></b>	<b><u>1,922,591,440</u></b>

\* Data is from January 1, 2006 through December 31, 2006

**Ohio Bureau of Workers' Compensation  
Calendar Year Payment Reconciliation**

**2007**

<b>Benefit Type</b>	<b>PA</b>	<b>PEC</b>	<b>PES</b>	<b>Unknown Employer</b>	<b>SI Employer</b>	<b>PWRE Employer</b>	<b>Black Lung Employer</b>	<b>Marine Fund Employer</b>	<b>Total</b>
<b>Temp. Total</b>	210,880,425	28,285,377	14,966,638	0	3,057,509	1,000	0	42,586	<b>257,233,535</b>
<b>Temp. Partial</b>	81,066	26,953	5,753	0	0	0	0	0	<b>113,772</b>
<b>Perm.Partial</b>	23,974,713	1,509,649	136,046	0	142,779	18,250	0	0	<b>25,781,438</b>
<b>% Perm.Partial</b>	61,351,353	16,482,100	4,722,115	0	1,094,554	17,268	0	0	<b>83,667,391</b>
<b>Chg of Occup.</b>	28,515	15,041	0	0	0	0	0	0	<b>43,556</b>
<b>Living Maint.</b>	22,742,453	2,394,400	1,233,930	0	194,110	0	0	0	<b>26,564,893</b>
<b>Lump Sum</b>	270,105,326	23,410,095	6,696,993	0	7,104,199	5,000	0	165,000	<b>307,486,613</b>
<b>Add. Award</b>	3,449,875	23,392	11,815	0	90,207	0	0	0	<b>3,575,289</b>
<b>Wage Loss</b>	14,226,739	3,065,088	1,195,858	0	389,646	0	0	0	<b>18,877,331</b>
<b>Lv.Mn./Wg Ls.</b>	9,554,538	1,575,057	631,553	0	140,131	0	0	0	<b>11,901,280</b>
<b>Lump Sum Adv.</b>	16,254,348	1,323,436	622,497	0	287,161	0	75,602	0	<b>18,563,045</b>
<b>Total Comp.</b>	<u>632,649,352</u>	<u>78,110,590</u>	<u>30,223,198</u>	<u>0</u>	<u>12,500,297</u>	<u>41,518</u>	<u>75,602</u>	<u>207,586</u>	<b><u>753,808,143</u></b>
<b>PTD</b>	189,582,518	30,046,266	7,444,334	0	9,872,823	23,526	420,843	53,278	<b>237,443,589</b>
<b>Death-Widow</b>	54,413,333	9,415,145	1,378,342	0	3,640,770	19,096	401,611	0	<b>69,268,298</b>
<b>Death-Children</b>	9,880,243	1,119,592	250,139	0	125,740	0	20,761	35,948	<b>11,432,422</b>
<b>Death-Misc.</b>	409,952	25,319	0	0	2,500	0	0	0	<b>437,771</b>
<b>Total PTD+Death</b>	<u>254,286,046</u>	<u>40,606,323</u>	<u>9,072,814</u>	<u>0</u>	<u>13,641,834</u>	<u>42,622</u>	<u>843,215</u>	<u>89,226</u>	<b><u>318,582,080</u></b>
<b>Med on Comp</b>	552,586,974	82,743,644	25,144,419	0	10,435,769	126,057	293,090	132,428	<b>671,462,381</b>
<b>Med on Medical</b>	100,639,354	20,408,264	4,238,927	0	0	0	0	0	<b>125,286,545</b>
<b>Total Medical</b>	<u>653,226,329</u>	<u>103,151,908</u>	<u>29,383,346</u>	<u>0</u>	<u>10,435,769</u>	<u>126,057</u>	<u>293,090</u>	<u>132,428</u>	<b><u>796,748,926</u></b>
<b>Subtotal</b>	<b><u>1,540,161,727</u></b>	<b><u>221,868,820</u></b>	<b><u>68,679,358</u></b>	<b><u>0</u></b>	<b><u>36,577,900</u></b>	<b><u>210,197</u></b>	<b><u>1,211,907</u></b>	<b><u>429,240</u></b>	<b><u>1,869,139,149</u></b>
<b>DWRF</b>	115,482,171	15,341,327	4,437,401	0	13,118,734	100,554	0	0	148,480,188
<b>Total</b>	<b><u>1,655,643,898</u></b>	<b><u>237,210,147</u></b>	<b><u>73,116,759</u></b>	<b><u>0</u></b>	<b><u>49,696,634</u></b>	<b><u>310,751</u></b>	<b><u>1,211,907</u></b>	<b><u>429,240</u></b>	<b><u>2,017,619,337</u></b>

\* Data is from January 1, 2007 through December 31, 2007

**Ohio Bureau of Workers' Compensation  
Calendar Year Payment Reconciliation**

**2008**

<b>Benefit Type</b>	<b>PA</b>	<b>PEC</b>	<b>PES</b>	<b>Unknown Employer</b>	<b>SI Employer</b>	<b>PWRE Employer</b>	<b>Black Lung Employer</b>	<b>Marine Fund Employer</b>	<b>Total</b>
<b>Temp. Total</b>	104,913,790	14,440,032	7,924,496	0	1,256,645	1,912	0	26,716	<b>128,563,591</b>
<b>Temp. Partial</b>	18,131	3,754	2,009	0	0	0	0	0	<b>23,894</b>
<b>Perm.Partial</b>	10,999,013	601,597	318,629	0	132,706	0	0	0	<b>12,051,945</b>
<b>% Perm.Partial</b>	29,159,776	8,144,055	2,175,976	0	406,374	12,826	0	0	<b>39,899,008</b>
<b>Chg of Occup.</b>	9,660	15,096	0	0	11,774	0	0	0	<b>36,530</b>
<b>Living Maint.</b>	12,203,113	1,017,562	589,315	0	72,484	0	0	0	<b>13,882,473</b>
<b>Lump Sum</b>	131,371,412	12,491,059	3,156,569	0	3,548,231	33,800	0	0	<b>150,601,071</b>
<b>Add. Award</b>	1,977,912	11,696	5,763	0	20,680	0	0	0	<b>2,016,050</b>
<b>Wage Loss</b>	6,908,098	1,434,797	614,705	0	126,220	0	0	0	<b>9,083,820</b>
<b>Lv.Mn./Wg Ls.</b>	4,740,841	789,101	372,391	0	75,610	0	0	0	<b>5,977,943</b>
<b>Lump Sum Adv.</b>	8,895,979	693,952	241,714	0	183,443	0	0	0	<b>10,015,089</b>
<b>Total Comp.</b>	<u>311,197,726</u>	<u>39,642,701</u>	<u>15,401,566</u>	<u>0</u>	<u>5,834,167</u>	<u>48,538</u>	<u>0</u>	<u>26,716</u>	<b><u>372,151,414</u></b>
<b>PTD</b>	96,587,372	15,435,824	3,949,732	0	4,863,125	11,763	193,791	27,482	<b>121,069,088</b>
<b>Death-Widow</b>	27,433,856	4,711,891	642,609	0	2,115,361	9,548	195,538	0	<b>35,108,804</b>
<b>Death-Children</b>	4,855,785	580,513	150,249	0	129,155	0	11,308	18,538	<b>5,745,549</b>
<b>Death-Misc.</b>	257,596	5,200	4,353	0	0	0	0	0	<b>267,149</b>
<b>Total PTD+Death</b>	<u>129,134,609</u>	<u>20,733,428</u>	<u>4,746,943</u>	<u>0</u>	<u>7,107,641</u>	<u>21,311</u>	<u>400,638</u>	<u>46,020</u>	<b><u>162,190,590</u></b>
<b>Med on Comp</b>	304,029,780	48,464,999	13,621,969	0	5,629,878	75,339	63,472	67,266	<b>371,952,702</b>
<b>Med on Medical</b>	53,405,383	11,955,372	2,384,523	0	0	0	0	0	<b>67,745,277</b>
<b>Total Medical</b>	<u>357,435,163</u>	<u>60,420,371</u>	<u>16,006,491</u>	<u>0</u>	<u>5,629,878</u>	<u>75,339</u>	<u>63,472</u>	<u>67,266</u>	<b><u>439,697,979</u></b>
<b>Subtotal</b>	<b><u>797,767,497</u></b>	<b><u>120,796,500</u></b>	<b><u>36,155,001</u></b>	<b><u>0</u></b>	<b><u>18,571,686</u></b>	<b><u>145,188</u></b>	<b><u>464,110</u></b>	<b><u>140,002</u></b>	<b><u>974,039,983</u></b>
<b>DWRF</b>	55,985,602	7,686,250	2,191,041	0	6,411,455	51,825	0	0	72,326,173
<b>Total</b>	<b><u>853,753,099</u></b>	<b><u>128,482,749</u></b>	<b><u>38,346,042</u></b>	<b><u>0</u></b>	<b><u>24,983,141</u></b>	<b><u>197,013</u></b>	<b><u>464,110</u></b>	<b><u>140,002</u></b>	<b><u>1,046,366,156</u></b>

\* Data is from January 1, 2008 through June 30, 2008

The month of August has been very busy. The teams needed to implement the comprehensive plan approved by the board have begun their work. Deloitte delivered a draft of its findings regarding our claim reserves and the reserve audit. We have devoted significant time to the San Allen lawsuit – both Liz Bravender and John Pedrick were in Cleveland for almost two weeks, starting Sunday, August 3, and testified during the hearing. Details of our major tasks and their time lines follow.

### **Comprehensive Plan Implementation**

Three teams have been formed to implement the plan approved by the Board during its June, 2008 meeting. Tasks and timelines for the various efforts and deliverables follow. The overall project will be coordinated by Larry King.

#### **• Communications/Group Structure and Governance Team**

<b>Jeremy Jackson and David Hollingsworth, Consultant</b>		
<b>Task/Function</b>	<b>Timeline</b>	<b>Status</b>
Stakeholder Communications	8/1/2008 start	Ongoing
Rules/ Outreach	8/1/2008 start	Ongoing
Media	8/1/2008 start	Ongoing
Targeted Employer Communications	8/1/2008 start	Ongoing

- Provided initial training to SOM, EMS, and ESS staff
- Met with Art Cohen on 8/1/2008 to gather input on his findings.
- Met with SAO to discuss capping options. They presented a proposal to do an EM cap instead of the premium cap at 20% due to the difficulty of explaining a premium cap to employers.

#### **• Capping/Split Plan Team**

<b>Terry Potts and Paul Flowers</b>		
<b>Task/Function</b>	<b>Timeline</b>	<b>Status</b>
Identify parameters and structure for capping strategy	Jul – Dec, 2008	Ongoing
System development	Sep 2008 to Dec 2009	
Capping strategy for PA employers effective	July 1, 2009	
Capping strategy for PEC employers effective	January 1, 2010	
Split Plan development	Jan 2009 to Jun 2010	
Split Plan implementation	July 1, 2011	

- After considering the financial impacts and implementation issues, the executive team determined that applying any capping for the 7/1/2008 policy year is not feasible;
- Through discussions with internal and external stakeholders, the project team is studying other alternatives to the 20-percent premium cap that was recommended to the Board in June. Currently, a 20-percent EM cap is being modeled and tested. The TPA/Sponsor community is supportive of this possible change due to the transparency.

- Continuing communication with TPA’s, through individual and group meetings, to obtain feedback on capping.
- **New Products/Deloitte Integration Team**

<b>Joy Bush and Jamey Fauque, Centric Consulting</b>		
<b>Task/Function</b>	<b>Timeline</b>	<b>Status</b>
Develop Project Plan	Aug 11-15	Completed
Develop Deductible Plan	Aug – Dec, 2008	
Develop Dividend/Retro/Sharing Plans	Aug – Dec, 2008	
Review Current Programs	Aug – Dec, 2008	
Board Meeting to Review Final Proposals	Dec 17	

**House Bill 100 §512.50 Actuarial Study**

In preparation for the August deliverable and the Board meeting, Deloitte has discussed preliminary results of its analysis of claim liabilities with BWC staff, Oliver Wyman, and Directors Bryan and Matesich. After reviewing the analysis of the MCO program, we asked Deloitte to dig a bit deeper and to include the resulting findings in a later deliverable.

<b>Task/Function</b>	<b>Timeline</b>	<b>Status</b>
Project Begins	Feb 19, 2008	Completed
Initial Meeting with Deloitte	Feb 27, 2008	Completed
Deloitte introduced to Actuarial Committee	Feb 28, 2008	Completed
Deloitte training presentation to Actuarial Committee	May 28, 2008	Completed
Deloitte presents first grouping report to Actuarial Committee	June 25, 2008	Completed
Deloitte presents second grouping report to Actuarial Committee	August 28, 2008	On Schedule
Deloitte presents third grouping report to Actuarial Committee	October 30, 2008	In Progress
Deloitte presents final report to Actuarial Committee/Board	Dec 17, 2008	
Project ends	Dec 31, 2008	

**MIRA II**

We are on schedule with MIRA implementation tasks. Web screens are due to be final by Friday, August 22, in time for the September 5 roll-out. Rex Blateri gave a presentation to the Workers Compensation Council regarding our progress, the improvements expected with the new system, and the overall transparency of data and its use in the system. Council members seemed to be favorably impressed with how this is going.

<b>Task/Function</b>	<b>Timeline</b>	<b>Status</b>
Historical Data Extraction	January – August 2007	Completed
Customer Workgroups		-----
• Employer-Web Services Focus Group	November 2007	Complete
• Claim Expert Workgroup	November – December 2007	Complete
• MIRA II-TPA Update Meeting	December 11, 2007	Complete
MIRA II Injury Mapping Logic-Finalized and Approved	January 2008	Complete
MIRA II-Development of Reserve Models (FIC)	February – May 2008	Complete
Data Interface Testing	March – May 2008	Complete
MIRA II- Web Services Enhancement	February – July 2008	In progress
Testing/Review of Initial MIRA II Reserves	May – June 2008	Complete
Training/Education on MIRA II System	July – November 2008	On schedule
MIRA II Reprediction (Adjustment) System		

Design, Develop, Test, Implement	May 2008 – January 2009	
Implement MIRA II	July – September 2008	On schedule

**Continuing Projects**

Timelines and status for the several key projects and work of the actuarial division follow.

**Rates and Reserves  
Private Employer Rates**

Task/Function	Timeline	Status
Private Employer Rates	January 2008 through June 2008	On Schedule
Summary Losses	January 17, 2008 through February 20, 2008	Completed
Summary Payroll	January 21, 2008 through February 20, 2008	Completed
Group Application Deadline	February 29, 2008	Completed
Rate Calculations	February 21, 2008 though May 23, 2008	Completed
Rate indication to WCB	March 27, 2008	Completed
Rate indication consent from WCB	March 28, 2008	Completed
Final Rates to WCB	May 29, 2008	Completed
Mailing of Employer Rate Letters	June 30, 2008	Completed (1 week delay)

**Other Rates and Quarterly Loss summaries**

Task/Function	Timeline	Status
Self Insured Assessments	April 2008 through June 2008	Completed
Disabled Workers’ Relief Fund Rates	April 2008 through June 2008	Completed
Marine and Coal Industry Fund Rates	April 2008 through June 2008	Completed
Quarterly Reserve Analysis – 1st quarter 2008	April 1, 2008 through April 17, 2008	Completed
Quarterly Reserve Analysis – 4th quarter 2007	July 1, 2008 through July 17, 2008	In Progress

**Public Employer State Agency Rates**

- Cost estimates for the FY10/11 biennium will be developed in September and October.

**Other Analyses and Issues**

- Wise v. Ryan – The Law Section has identified approximately 265,000 claims settled since the BWC took over settlements in 1993. Since Wise was decided in April, 2008, the settlement team is currently aware of one request for Wise relief filed with the Industrial Commission, and it appears that the request did not meet the requirements for Wise relief. Due to the lack of evidence that Wise relief will be sought, we have not estimated a separate liability.

**Actuarial Division Staffing**

- We plan post several actuarial positions designed for credentialed actuaries, very soon.

# 12 - Month Actuarial Committee Calendar

Date	August	Notes
8/28/08	Education Session 1. HB 100 Comprehensive Study update - Deloitte's report on priority grouping 2 - Actuarial Audit, Net Asset Level and Discount Rate	
8/28/08	Actuarial Committee 1. Reserve Audit update 2. Adjudicating policy - 1st reading 3. PES rate estimates for biennial budget	
Date	September	
9/25/08	Actuarial Committee 1. Public Employer Taxing Districts rate change 2. Adjudicating policy - 2nd reading 3. Reserve Audit - full 4. PES Rate estimates for biennium	
Date	October	
10/29/08	Education Session 1. HB 100 Comprehensive Study update - Deloitte's report on priority grouping 3 - State Agency Rates, Retrospective Rating and Safety	
10/30/08	Actuarial Committee 1. Actuarial Audit Reserves - Oliver Wyman, consulting actuaries 2. Quarterly Reserve as of September 2008 3. NCCI/BWC State of the line report comparisons 4. Committee Charter 5. PEC rates - 2nd reading	
Date	November	
11/19/08	Education Session	
11/20/08	Actuarial Committee 1. Public Employer Taxing Districts rates	
Date	December	
12/17/08	Education Session 1. HB 100 Comprehensive Study update - Deloitte's report on priority grouping 4 - Other Rate calculations, general rating rules and procedures and actuarial section organization	
12/18/08	Actuarial Committee 1. Report on performance based discount options 2. Report on group continuity, homogeneity and group formation	
Date	January	
1/22/09		

# 12 - Month Actuarial Committee Calendar

Date	February	
2/19/09	1. Quarterly reserve update as of 12/31/08	
Date	March	
3/19/09	1. PES Rate indication 2. Employer "How to Buy" guide 3. PA rate indication - 1st reading	
Date	April	
4/29/09	1. Review of Performance based discount options 2. PES rate approval 3. Ancillary fund rates and SI assessments - 1st reading 4. PA rate indication approval	
Date	May	
5/28/09	1. Quarterly reserve update as of 3/31/09 2. Continued review of Performance based discount programs 3. Ancillary fund rates and SI assessment rate approval	
Date	June	
6/18/09	1. Recommend Performance based discount options 2. Group Sponsor requirements 3. PA rate recommendations	
Date	July	
7/30/09	1. Reserve Audit update as of 6-3-08 (assuming change in procedure)	

# 12 - Month Actuarial Committee Calendar

Date	August	Notes
8/27/09	Actuarial Committee 1. Reserve Audit update	
Date	September	
9/24/09	Actuarial Committee 1. Public Employer Taxing Districts rate change	
Date	October	
10/29/08	Actuarial Committee 1. Quarterly Reserve change as of August 2009 2. Committee Charter	
Date	November	
11/19/08	Actuarial Committee 1. Public Employer Taxing Districts rates	
Date	December	
12/16/09	Actuarial Committee	

# **Ohio Bureau of Workers' Compensation Board**

## **Executive Summary: Comprehensive Study Group 2 Tasks**

Jan Lommele, FCAS, MAAA, FCA

Bob Miccolis, FCAS, MAAA

Deloitte Consulting LLP

August 2008

# Agenda

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Introduction

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Comprehensive Study Assessment Matrix

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Executive Summary Conclusions

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Next Steps

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Appendix

# **Introduction**

# Introduction

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Pursuant to House Bill 100, the BWC engaged Deloitte Consulting LLP (Deloitte) to perform a Comprehensive Study to:

Measure the performance of Ohio's workers' compensation system;

and

Compare Ohio's workers' compensation system to other state and private compensation systems.

# Introduction

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The Comprehensive Study includes 36 tasks described in the Actuarial Consulting Services RFP. Deloitte divided these tasks into the following categories:

- Pricing & Programs
- Loss Reserves
- Net Assets & Reinsurance
- Self-Insured Regulations
- Claims
- Underwriting
- Actuarial Department Functions & Resources

**The categories  
organize the tasks  
detailed in the RFP  
into related work  
streams**

# Introduction

The tasks in the Comprehensive Study were prioritized and placed into 4 groups with the following scheduled completion dates:

Ranking	Areas Included	Completion Date
Group 1	Rating program review; rate setting; experience rating; group rating; MIRA/MIRA II case reserving; subrogation; self-insurance; SIEGF assessments; salary continuation; and \$15,000 medical only program.	June 2008
Group 2	Benefit comparisons; administrative cost calculation; net asset levels; excess insurance/reinsurance needs; actuarial audit reserves and expected payments.	August 2008
Group 3	PES rate setting; retrospective rating; Safety Grant program; safety & hygiene programs; MCO effectiveness, medical payment structure comparison and other cost controls.	October 2008
Group 4	NCCI classification system; minimum premium; Coal-Workers Pneumoconiosis Fund; Marine Industry Fund; Disabled Workers' Relief Fund; appeals process; out-of-state employers; handicap reimbursement; rehabilitation program; employer ownership versus tax ID; and Actuarial Department functions and resources.	December 2008

# Comprehensive Study Assessment Matrix

# Comprehensive Study Assessment Matrix

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We are assessing the performance of the workers' compensation system for four overarching themes:

## Effectiveness & Efficiency

How well does the Ohio workers' compensation system utilize its resources and administer benefits?

## Financial Strength & Stability

Is the Ohio workers' compensation system fiscally sound? Does the system promote pricing stability?

## Transparency

Can the public understand the workings of the Ohio workers' compensation system?

## Ohio Economic Impact

Does the workers' compensation environment encourage business growth and development in Ohio?

# Comprehensive Study Assessment Matrix

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We have also mapped the various tasks in the RFP into several broad study elements:

- Ohio Benefit Structure
- Pricing Process
- Cost Controls
- Financial Provisions
- Actuarial Department Functions & Resources

The four themes can be overlaid onto Comprehensive Study Elements to create a matrix that displays their relationship.

Our performance assessment is made on each element in the context of its contribution to supporting the overarching themes.

# Comprehensive Study Assessment Matrix

	Effectiveness & Efficiency	Financial Strength & Stability	Transparency	Ohio Economic Impact
Ohio Benefit Structure	<h1>Conclusions</h1>			
Pricing Process				
Cost Controls				
Financial Provisions				
Actuarial Dep't. Functions & Resources				

**Note:** Not all areas may involve specific conclusions/recommendations for each theme

# Comprehensive Study Assessment Matrix

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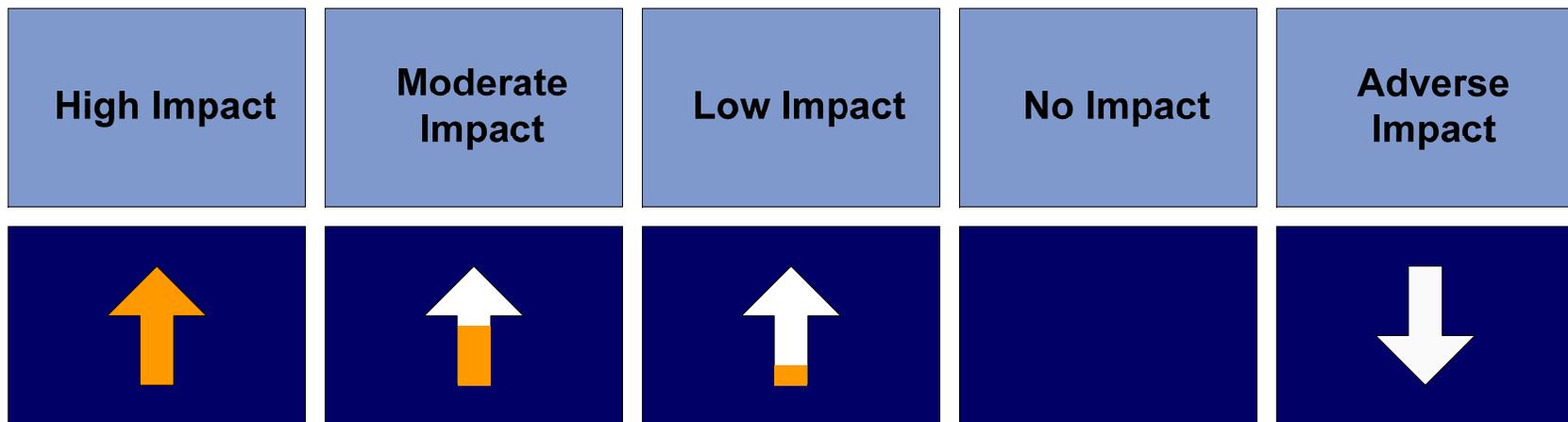
In the context of the matrix, we provide the following high level summary conclusions, performance assessments, and comparison notes.

For performance assessments, the following scoring method applies:

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

# Recommendation Impact

Our recommendations are provided for each area in priority order. The impact of each recommendation as it relates to each of the four overarching themes is also provided, using the following scoring method:



These indicators show how much impact each recommendation has relative to each theme area.

# **Executive Summary Conclusions**

# Executive Summary Conclusions

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- Group 2 includes the following study elements:

Financial Provisions	Ohio Benefit Structure	Pricing Process
<ul style="list-style-type: none"><li>▪ Net Asset Level</li><li>▪ Excess Insurance/Reinsurance Needs</li><li>▪ Actuarial Audit Reserves</li><li>▪ Expected Payments</li></ul>	<ul style="list-style-type: none"><li>▪ Benefit Comparisons</li></ul>	<ul style="list-style-type: none"><li>▪ Administrative Cost Calculation</li></ul>

- For each sub-heading, we will present:
  - The background situation;
  - Review and analysis;
  - A performance assessment for each applicable theme as compared to peers and industry standards; and
  - Our conclusions.

# Benefit Comparisons

## The Situation:

- Ohio is largely consistent with other states with respect to benefit and compensation levels.
- Ohio's number of benefit types is more extensive than found in most other jurisdictions.
- Medical benefits provided in Ohio are generally consistent with other states.
  - No out-of-pocket by injured workers.
  - Medical charges controlled through cost containment programs (e.g., medical bill and utilization review).
- Temporary Total Disability and Permanent Total Disability benefits are slightly higher than in most other states (maximum wage replacement rates and percentage-of-wage benefit calculations).
- Permanent Partial Disability, fatality survivor benefits, and scheduled loss of use benefits align well with other jurisdictions.

# Benefit Comparisons

## Review & Analysis:

- Ohio is one of 30 states that authorize the use of Managed Care Organizations (MCOs) .
- Maximum temporary total disability (TTD) wage replacement rates in Ohio (\$730) are slightly higher than the average for all states (\$709).
- The percentage applied to wages to determine TTD wage replacement rates is higher in Ohio (72%) than in most other states, with only seven exceeding 70%.
- Ohio is one of 19 states with a dedicated fund for rehabilitation expenses.
- PPD income benefits for scheduled injuries in Ohio are consistent with most other states.
- For fatality survivor benefits, Ohio is in the middle (both mean & median) in eight peer state comparisons.
- Ohio is one of only a few states with PTD Cost of Living Adjustments.

# Benefit Comparisons

## Performance Assessment



### Peers and Industry Standards Considered

All States for Major Benefit Types  
Peer States of IL, IN, KY, MI, NY, PA, WA, WV for Benefit Sub-types

# Benefit Comparisons

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## Deloitte Conclusions:

This task does not call for specific recommendations and Deloitte does not endorse a specific benefit plan reform agenda other than those addressed in the Group 1 Tasks.

# Administrative Cost Calculation

## The Situation:

- BWC includes an administrative loading to cover the internal BWC and Industrial Commission (IC) costs of administration, salaries, rent, and other operating costs.
- For private employers, the current administrative loading is 13.67% for BWC costs, and an additional 1.98% for the costs associated with the IC.
- The revenue and expenses associated with administrative costs are recorded in the Administrative Cost Fund (ACF).
- The ACF operates on a pay-as-you-go basis, and shows a significant deficit in the BWC financial statements.
- This deficit is due to the liabilities for loss adjustment expenses (LAE) for all unpaid claims, in addition to LAE paid on claims during the year.

# Administrative Cost Calculation

## Review & Analysis:

- Administrative costs are split between LAE and general operating expenses.
- MCO costs (HPP) are reported separately in the SIF.
- Currently, 82% of the administrative expenses are allocated to LAE and the remaining 18% are allocated to general operating expenses.
- In the past five years the proportion of administrative expenses allocated to LAE has averaged 76%, but has varied each year between 66% and 82%.

# Administrative Cost Calculation

## Review & Analysis:

- The primary liabilities recorded in the ACF are the estimated LAE reserves.
- The ACF is not permitted to record an asset for future assessments from private employers and public entity taxing districts to cover the unpaid LAE costs.
- Consequently, there is substantial deficit shown for the ACF (\$0.8 billion as of June 30, 2007).

# Administrative Cost Calculation

## Performance Assessment



**Peers and Industry Standards Considered**

Other State Funds, Industry Averages

# Administrative Cost Calculation

## Deloitte Conclusions:

- BWC's overall administrative cost loading appears to be lower for similar functions performed within the industry and other state funds in relation to premium.
- The current proportion of operating expenses associated with LAE (82%) appears to be significantly higher than the industry average of approximately 75% in recent years.
- This suggests a potential need to re-evaluate the BWC's expenses, in particular the allocation between LAE and other operating expenses.

# Administrative Cost Calculation

## Recommendation Impact



# Net Asset Level

## The Situation:

- BWC lacks a policy to provide guidance on the level of net assets or other measure to ensure financial security at a prudent level.
- The ability to make peer comparisons to BWC is limited due to differences in organizational form, applicable accounting standards, applicable laws/regulations, reserve margins, and other explicit margins.
- Notwithstanding these limitations, BWC's net assets currently do not indicate financial strength relative to peers.
- BWC maintains seven separate funds; some funds are funded and some funds are pay-as-you-go. Assets from one fund cannot be used to pay the obligations of another fund.
- Some assets do not produce investment income; there are significant assets for unbilled future premiums to fund pay-as-you-go liabilities.

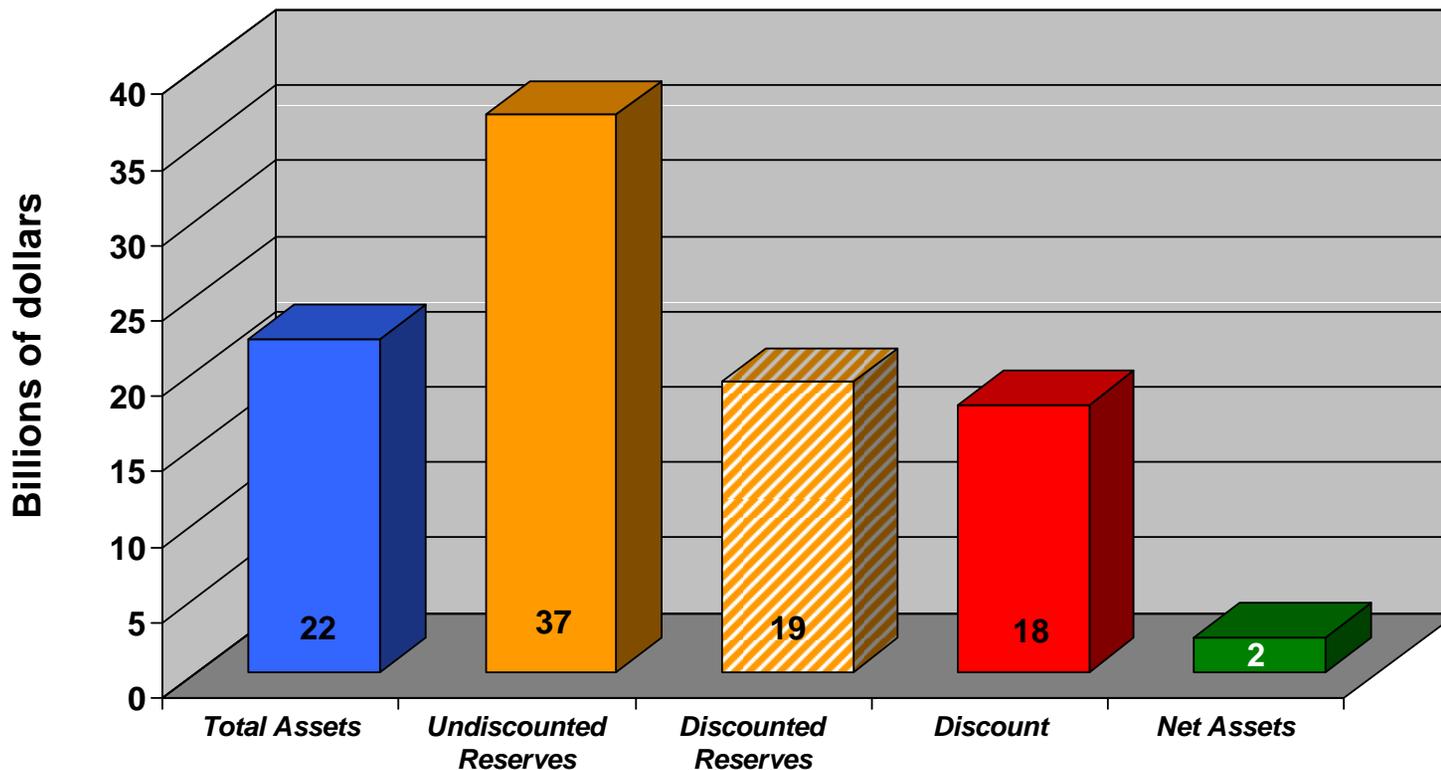
# Net Asset Level

## Review & Analysis:

### Total Assets, Undiscounted Reserves, Discounted Reserves, Discount, Net Assets

Indicates the ability and strength to withstand unexpected adverse development in reserves, a drop in asset values, or lower investment returns.

**Observation: Net Assets are insufficient to absorb relatively small fluctuations in the value of Total Assets, Reserves or Discount.**



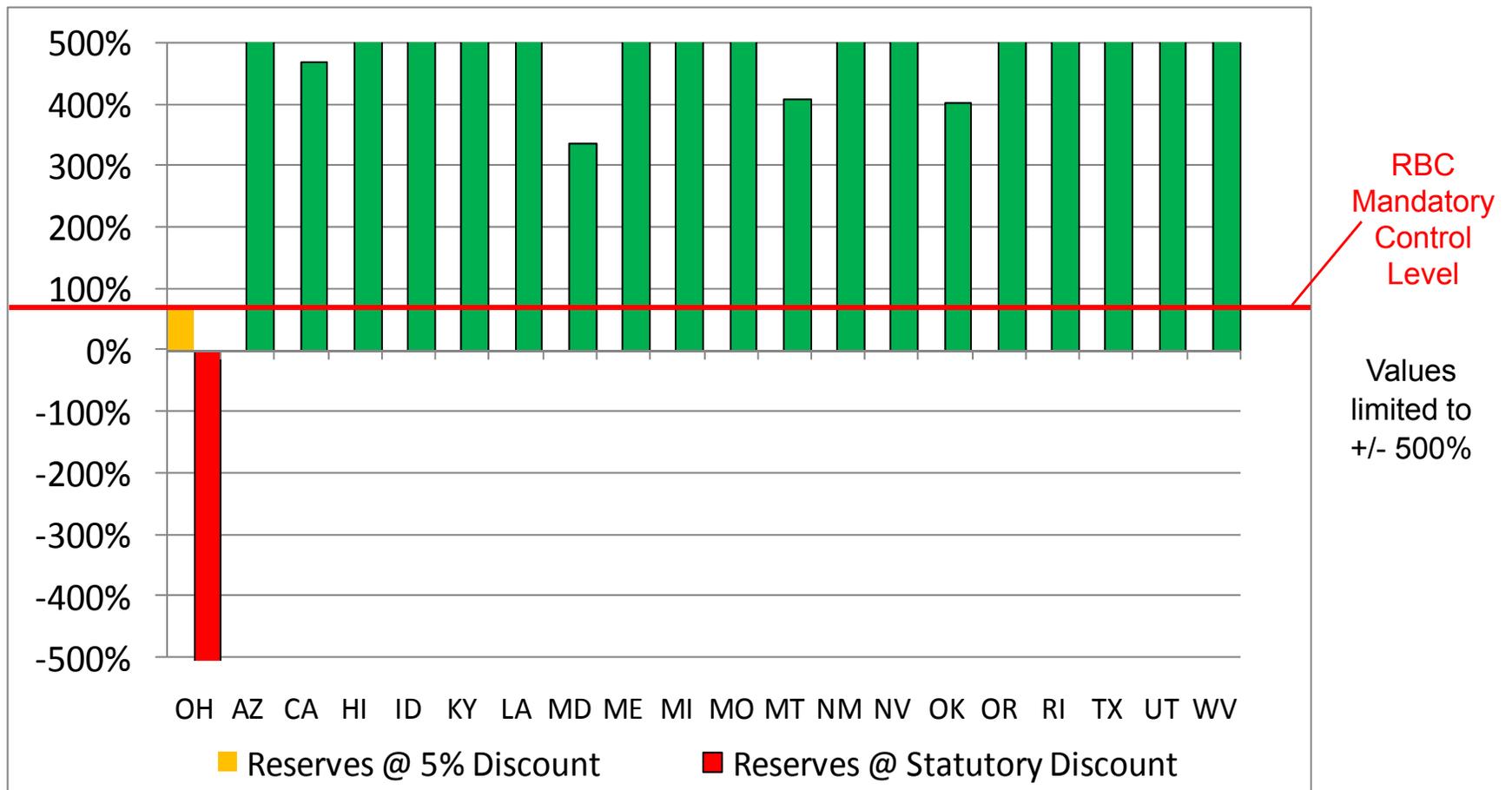
- An adverse variance of 5% in the reserves would lower net assets by approx. 45%.
- A long term investment return of 1% less than the discount rate would lower net assets by approx. 90%.

# Net Asset Level

## Review & Analysis:

**Risk Based Capital (RBC) Ratio** – RBC reflects reserve risk, underwriting risk, asset risk, etc. Used by insurance regulators to determine if intervention is needed due to solvency issues.

**Observation:** Based on the NAIC RBC requirements, BWC would be technically insolvent and would require mandatory control by regulators.

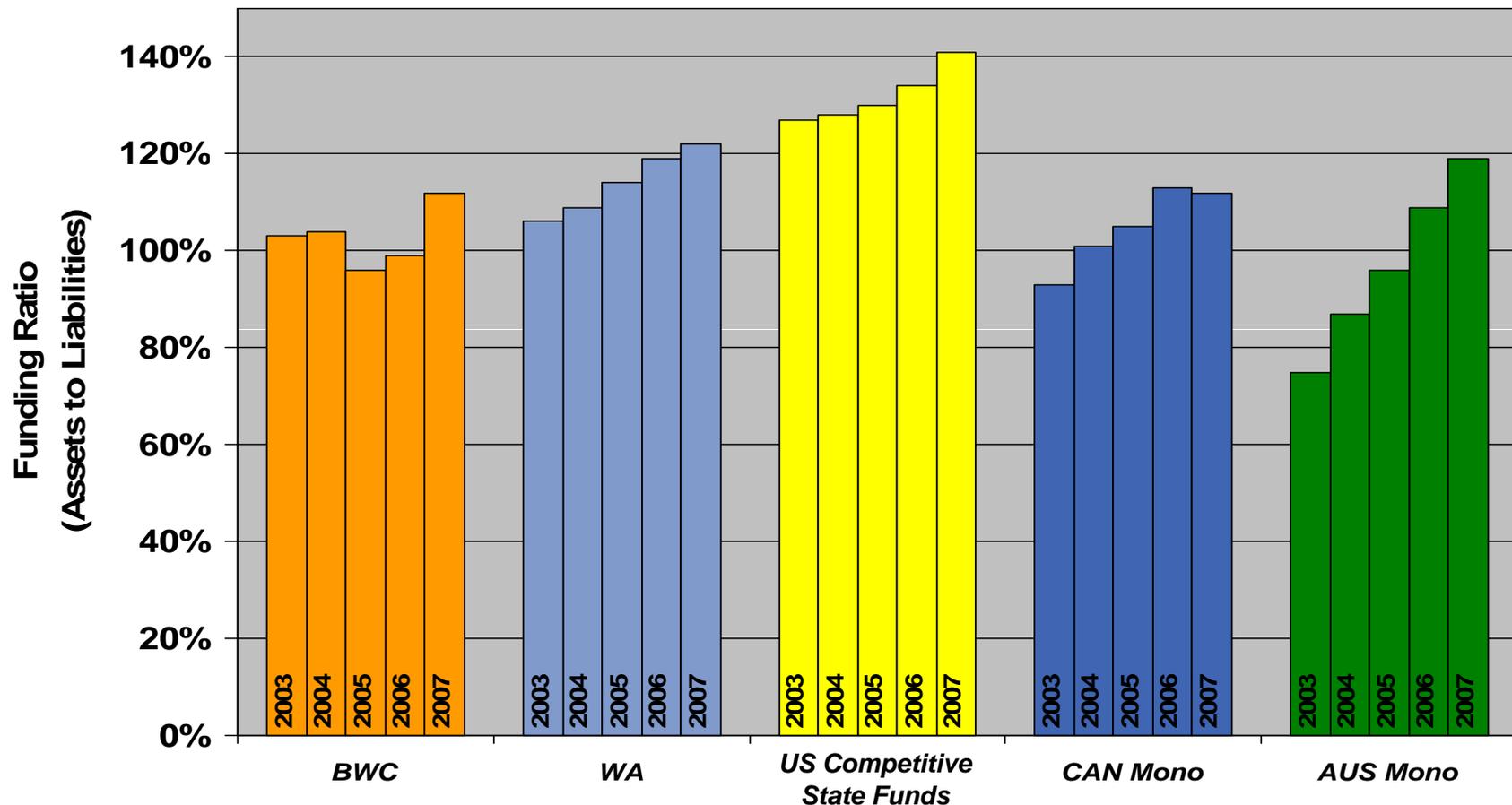


# Net Asset Level

## Review & Analysis:

**Overall Financial Strength:** Funding Ratio – Measures the ability and strength to withstand unexpected risks in the insurance and investment operations.

**Observations:** BWC's peers have strengthened their positions over the past 5 years. BWC's financial strength is weaker than its peers.

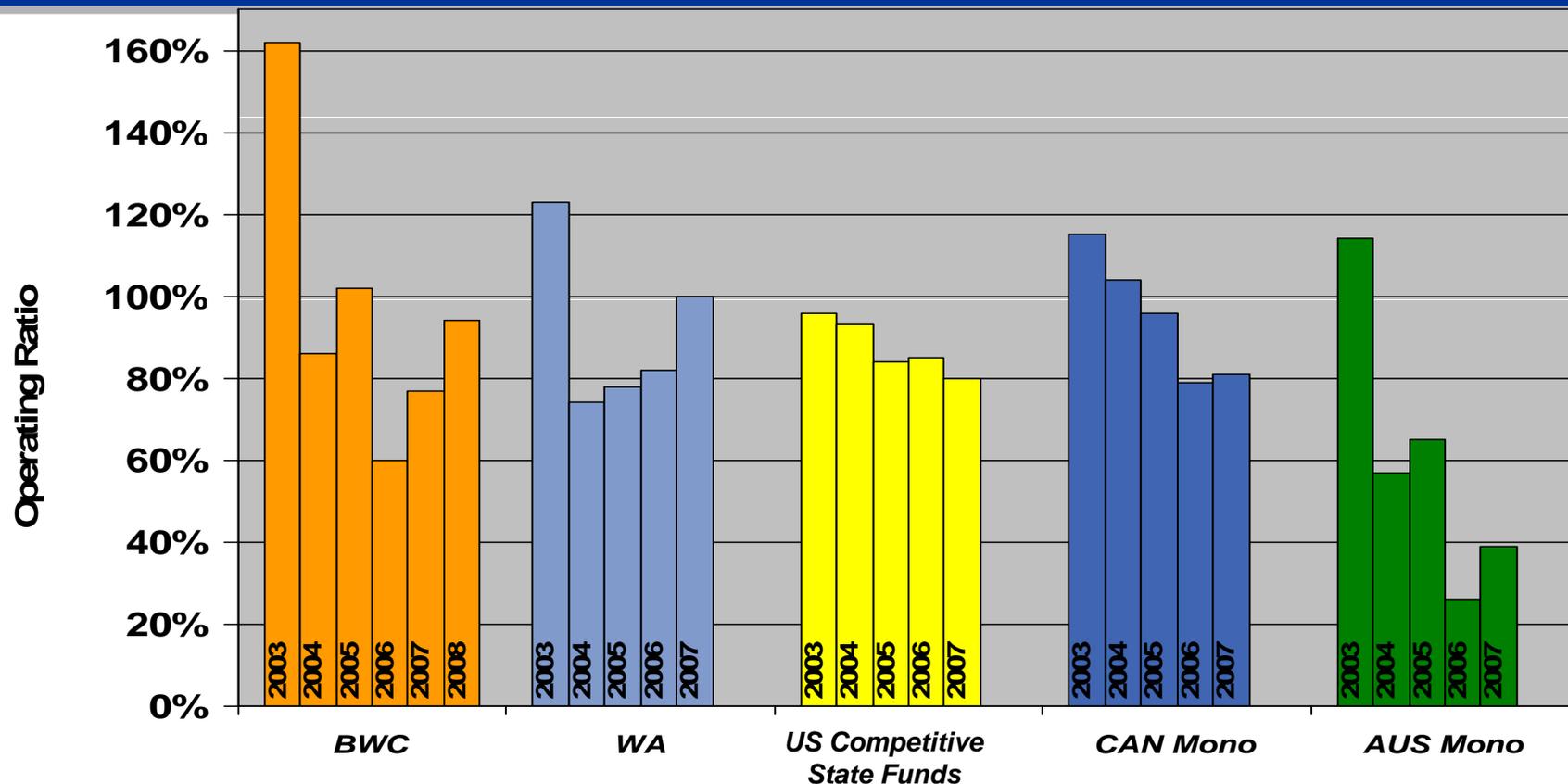


# Net Asset Level

## Review & Analysis:

**Operating Ratio after Investment Income** – Measures the success in maintaining stable operational results over the long term to support the workers' compensation system.

**Observation:** BWC has been less successful than its peers in maintaining stability in its operational results. BWC appears to be exposed to significant risk from variability in operational results.

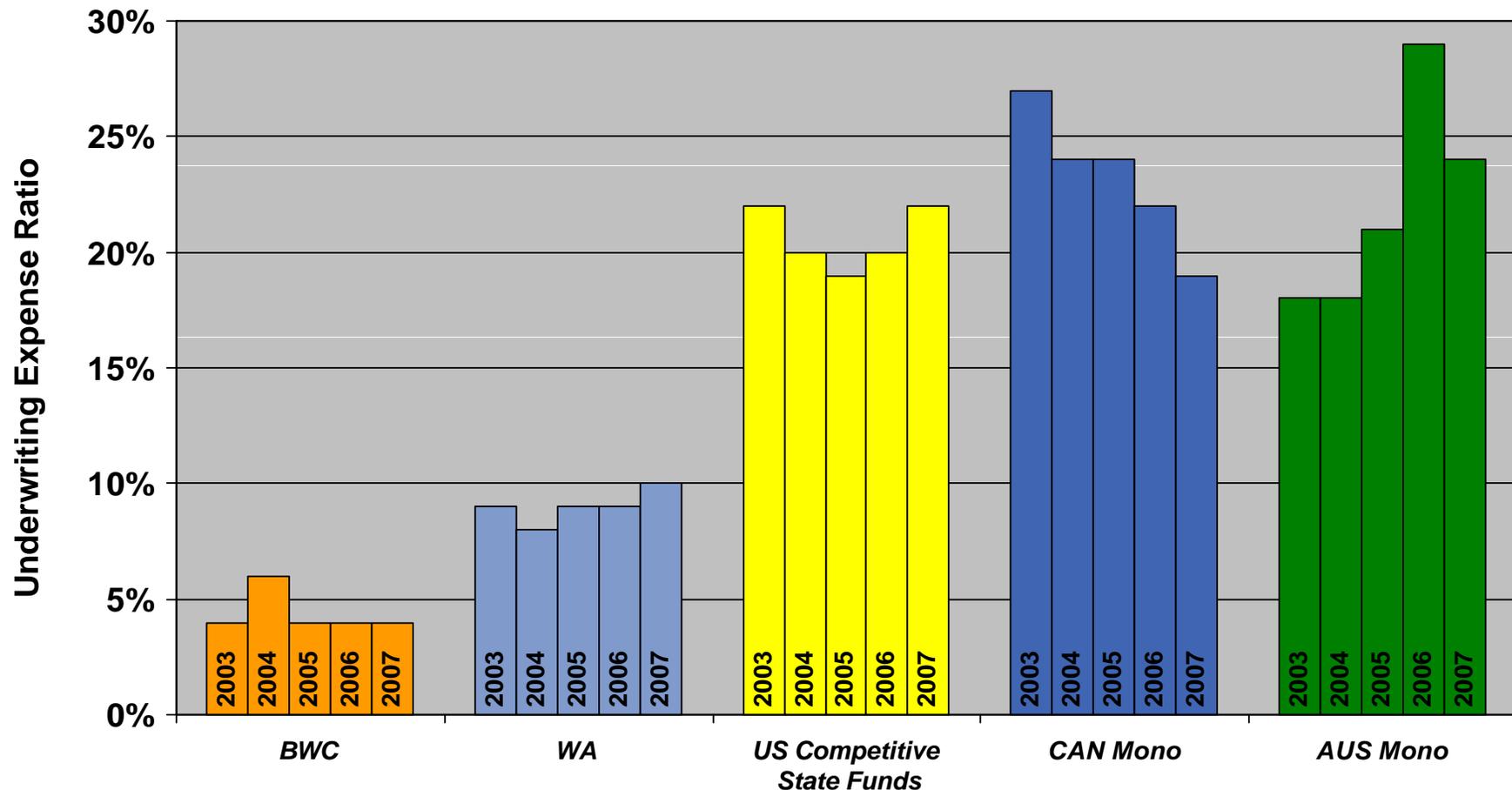


# Net Asset Level

## Review & Analysis:

**Underwriting Expense Ratio (excluding loss adjustment expense)** – Measures the stability and efficiency in running the insurance operations.

**Observation:** From an administrative expense standpoint, BWC has consistently been much more efficient than its peers.

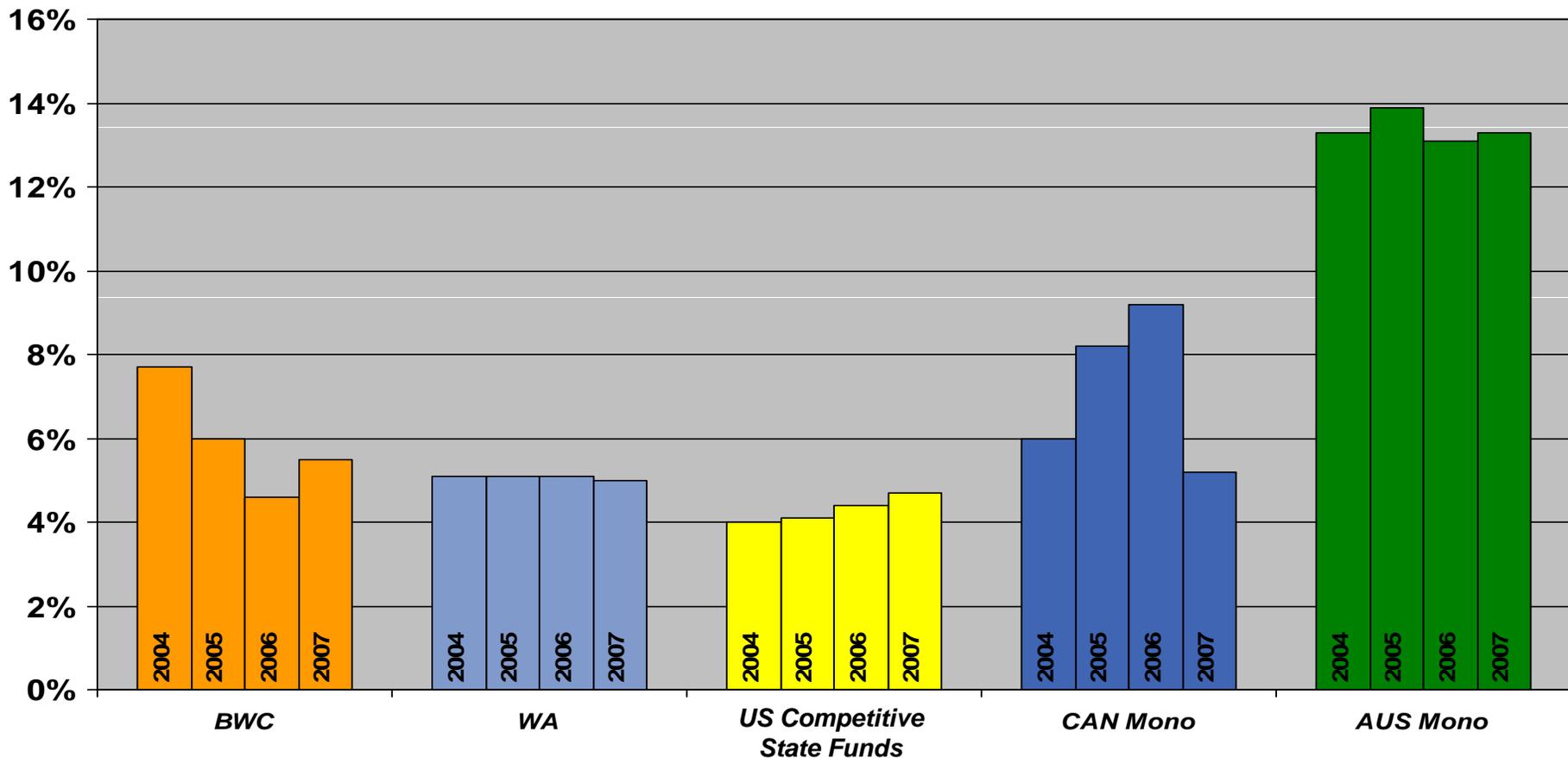


# Net Asset Level

## Review & Analysis:

**Annual Investment Return** – Measures the ability to generate a consistent level of investment income to supplement/complement the insurance operations.

**Observations:** BWC's average return is slightly higher than its US peers. BWC's historical returns have been more unstable than its peers.



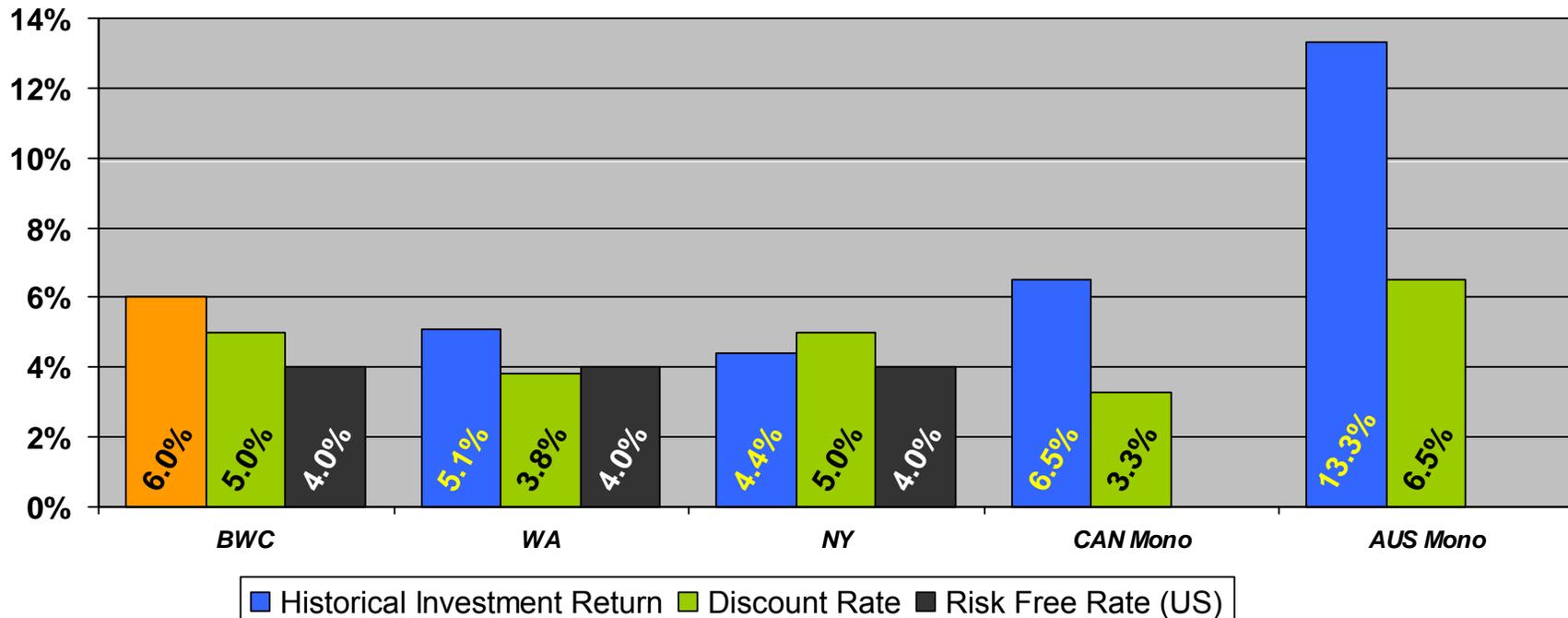
# Net Asset Level

## Review & Analysis:

**Risk Margin to Buffer Fluctuations in Investment Returns** – Comparison of historical average Investment Return, Risk Free Rate & Discount Rate used to discount reserves.

**Observations:** BWC has significant investment risk related to the use of a discount rate of 5% vs. a 4% risk-free rate; prudent net assets are needed to absorb the risk of low investment returns.

Historical Investment Returns compared to Risk Free Rate (US) and Discount Rate for Discounting Reserves

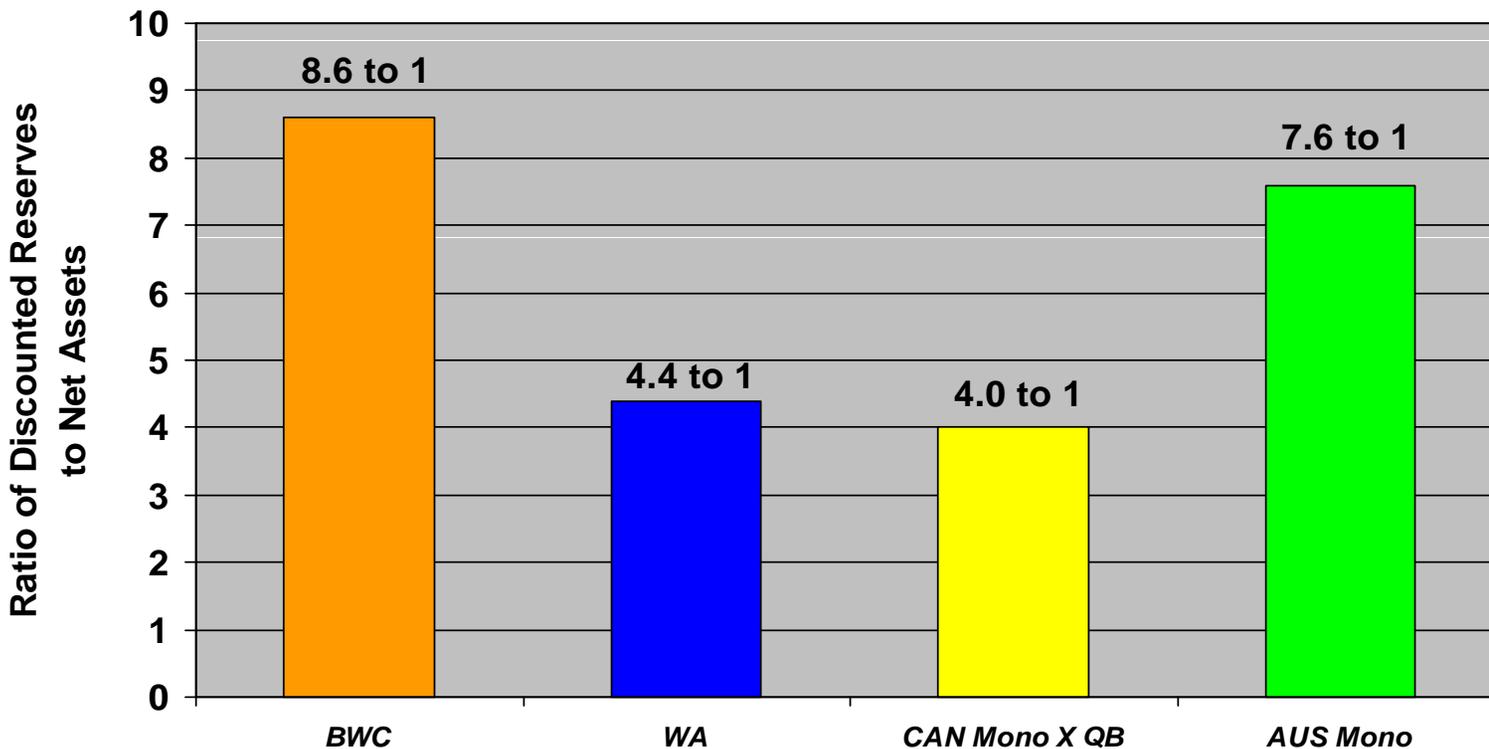


# Net Asset Level

## Review & Analysis:

**Discounted Reserves to Net Assets** – Measures the ability and strength to withstand unexpected adverse development, acceleration in insurance claim reserve payments, and unanticipated changes in interest/discount rates that vary from underlying assumptions.

**Observation:** BWC is currently more highly leveraged than its peers and has less ability to absorb the risk of adverse deviations from unexpected reserve emergence and investment returns.



# Net Asset Level

## Review & Analysis:

- The need for financial strength for the Ohio workers' compensation system is due to the financial risks associated with funding for the future costs to provide benefits to injured workers.
- Reserves are estimates of the expected future costs of unpaid claims.
- Invested assets, and the investment income from those assets, provide the cash needed to pay the benefits on the unpaid claims.
- Net assets are needed if the reserves are insufficient to pay the benefits for unpaid claims.
- Net assets are also needed if future premiums are insufficient to pay the benefits for future claims.
- Risk and uncertainty in the reserves estimates and future claim costs are the key reasons why a prudent level of net assets is needed.
- A prudent level of net assets secures the payment of benefits and avoids potentially large future premiums to pay benefits each year.

# Net Asset Level

## Review & Analysis:

Risk Analysis – identification and assessment of major financial risks

- Reserve Uncertainty – e.g. range of estimates, changing development patterns
- Investment – risk free rate vs. discount rate vs. actual investment yield
- Frequency & Severity Trends – unanticipated shifts in the number or cost of claims, including medical inflation
- Payroll Trend – unanticipated decreases in the premium rate base
- Pricing Risk – delays in changing premium rates in reaction to trends
- Payment Pattern Fluctuations – unanticipated changes in timing of payments
- CAT Event Risk – rare catastrophic events occurring once in 100+ years
- Economic Downturns – shocks from drop in investment return, drop in payrolls, rise in frequency, rise in medical inflation, faster payment pattern
- Operational Risk – failure of controls on claim payments, investment operations, expenses, inability to estimate reserve or premium needs, fraud or abuse from claimants or providers, judicial decisions, legislative changes, litigation settlements, etc.

# Net Asset Level – Funding Ratio

## Review & Analysis:

**Funding Ratio** – a customized metric that provides an indication of financial strength and security.

For BWC, Deloitte applied this concept to the SIF based on recent data as an example of how a funding ratio can be used to evaluate financial strength.

# Net Asset Level – Funding Ratio

## Review & Analysis:

The definition of the Funding Ratio used for this analysis:

$$\text{Funding Ratio} = \frac{\text{Funded Assets}}{\text{Funded Liabilities}}, \text{ where}$$

Funded Assets = cash, investments and current receivables less deposits and current payables

Funded Liabilities = Reserves for funded unpaid claims and funded claim expenses (HPP on PA/PEC), excluding any risk margin, discounted at a risk free discount rate.

# Net Asset Level – Funding Ratio

## Review & Analysis:

Preliminary SIF numbers and Deloitte estimates for 6/30/2008 indicate:

<u>Funded Assets</u> (available to pay unpaid claims obligations)		<u>millions</u>	<u>Unpaid Claims Estimates</u> (undiscounted actuarial central estimate)		<u>millions</u>
Cash and invested assets		15,809	PA (Funded)		19,094
Premium in course of collection		798	PEC (Funded)		2,880
Accounts receivable less reserve for uncollectible		156	HPP Expense (Funded portion - PA & PEC)		1,175
Retro premium receivables		282			
Investment trade receivable		72	<b>Undiscounted Liabilities (Funded)</b>		<b>23,149</b>
Accrued investment income		184	Discount factor @ risk-free rate (4%)		0.64
			Discounted Liabilities (Funded)		14,714
<u>Deductions</u>			<b>FUNDED LIABILITIES</b>		<b>14,714</b>
Premium payment security deposits	(88)				
Warrants payable (outstanding checks)	(37)				
Inter-fund receivables minus payables	(132)				
<b>FUNDED ASSETS</b>		<b>17,044</b>			

<b>Funded Assets</b>	<b>17,044 million</b>
<b>Funded Liabilities</b>	<b>14,714 million</b>
<b>Funding Ratio</b>	<b>1.158</b>

# Net Asset Level

## Review & Analysis:

Risk Modeling – evaluating the potential impact of major risks by using a financial model to simulate potential outcomes.

- Reserve Risk – percentiles generated from a statistical model derived from BWC's historical data
- Investment Yields, Frequency & Severity Trends, Medical Inflation, Payroll Trend, Payment Pattern Fluctuations – assumed random variation within a likely range
- Pricing Risk – simulated BWC premium rate changes based on loss costs and trends
- CAT Event Risk – simulated one in 100+ year events
- Economic Downturns – simulated shock scenarios using assumed random variation

# Net Asset Level

## Review & Analysis:

**Risk Model Results** – used separate models for reserve risk vs. other risks

- **Reserve Risk** – percentiles of ultimate unpaid claims used to evaluate the impact on the funding ratio at different levels of confidence, e.g. 75<sup>th</sup>, 95<sup>th</sup>, 99<sup>th</sup>, to gauge sensitivity of the funding ratio to reserve risk.
- **Future Funding Ratios** – random simulations used to develop percentiles of financial results projected out to 2013 at different levels of confidence, e.g. 75<sup>th</sup>, 95<sup>th</sup>, 99<sup>th</sup>, to gauge sensitivity of the funding ratio to other risks.
- **Preliminary Results – Funding Ratio – Sample Target Range**

Using preliminary results of risk analysis for reserve risk and other risks:

	Percentile	75 <sup>th</sup>	95 <sup>th</sup>	99 <sup>th</sup>
Reserve Risk		1.05	1.10	1.45
Other Risks (combined) (no economic downturn vs. simulated downturns)		1.05-1.20	1.10-1.25	1.15-1.30
Overall Funding Ratio – Target Range		1.20 to 1.75		

# Net Asset Level

## Review & Analysis:

### Impact of Risk Model Results:

- Additional Net Assets Needed – the Funding Ratio range is applied to the estimated Funded Liabilities to produce the Target Assets. The difference between the Target Assets and the Funded Assets as of 6/30/08 is the indicated additional net assets needed to attain the target Funding Ratio.

	Preliminary 6/30/08	Target Funding Ratio	Target Funding Ratio
Funding Ratio	1.158	1.20	1.75
Funded Liabilities	14,714 million	14,714 million	14,714 million
Target Assets		17,656 million	25,749 million
Funded Assets	17,044 million		
Additional Net Assets Needed		612 million	8,705 million

# Net Asset Level

## Performance Assessment



### Peers and Industry Standards Considered

State workers' compensation funds, Canadian provincial funds, Australian funds.

# Net Asset Level

## Deloitte Conclusions:

- Adopting an industry metric would not be appropriate for BWC; nor would a static measure, such as a fixed amount of net assets.
- An approach that is dynamic and self-adjusting is recommended.
- The policy could incorporate the concept of an acceptable range for the Funding Ratio.
- A funding policy could be tailored to each of the BWC's Funds where a material amount of a Fund's obligations are funded, as opposed to pay-as-you-go.
- A funding policy would not address potential financial issues associated with pay-as-you-go funding. However, simple metrics could be developed to assess the ultimate cost impact of pay-as-you-go funds.

# Net Asset Level – Funding Policy

## Deloitte Recommendations:

- Adopt a “Funding Policy” to maintain prudent funded net assets to support the financial strength of the State Insurance Fund and to help maintain stability in premium costs.
- Develop a customized approach, based on guidelines driven by a few key metrics, that is dynamic and self-adjusting.
- Target a funding ratio range, with appropriate recommended actions, depending on how recent, current and projected funding ratios compare to that range.
- Incorporate guidance in the funding policy, with appropriate options for premium credits or surcharges if the funding ratios indicate excessive or inadequate financial reserves.

# Net Asset Level

## Recommendation Impact

	Effectiveness & Efficiency	Financial Strength & Stability	Transparency	Ohio Economic Impact
Adopt a Funding Policy with Guidelines & Metrics				
Target a Funding Ratio Range & Recommended Actions				
Policy Guidance with Premium Options based on Funding Ratio				

# Excess Insurance and Reinsurance

## The Situation:

- BWC has not historically purchased excess insurance or reinsurance.
- There are limited BWC net assets available to absorb the risk of potential adverse impact of very rare or unlikely events that could be covered by reinsurance.
- Many insurance entities, including state workers' compensation funds, use reinsurance primarily as part of their enterprise risk management.
- While the cost of reinsurance is not normally prohibitive, BWC does have the ability to recover from large costs from an extreme event. However, the purchase of reinsurance can provide relief in avoiding a cost recovery burden to employers if such an event does occur.

# Excess Insurance and Reinsurance

## Review & Analysis:

- BWC has not historically had catastrophic losses.
- Catastrophic losses are possible in Ohio, but the chance of such losses are unknown.
- Catastrophic losses could impair BWC's current net assets.

# Excess Insurance and Reinsurance

## Performance Assessment



### Peers and Industry Standards Considered

US Competitive State Funds, US Monopolistic Funds where information was available, information from reinsurance market on catastrophic reinsurance of workers' compensation.

# Excess Insurance and Reinsurance

## Conclusions:

- Limiting the impact of a catastrophic event to 5% to 10% of net assets would be consistent with industry practice.
- A small reinsurance cost, as a percent of premium, should not affect premium rates, but will provide some reinsurance protection against major catastrophic events.
- If a major event occurs, reinsurance will lessen the financial stress on BWC's financial strength and reduce the need to increase premium rates.
- Deloitte recommends that BWC test the reinsurance market from time to time to determine if catastrophic reinsurance can be purchased at reasonable terms for a reasonable cost.

# Excess Insurance and Reinsurance

## Recommendation Impact

	Effectiveness & Efficiency	Financial Strength & Stability	Transparency	Ohio Economic Impact
Limit impact of CAT event to 5-10% of Net Assets				
Test Reinsurance Market for CAT Protection				

# Actuarial Audit Reserves and Expected Payments

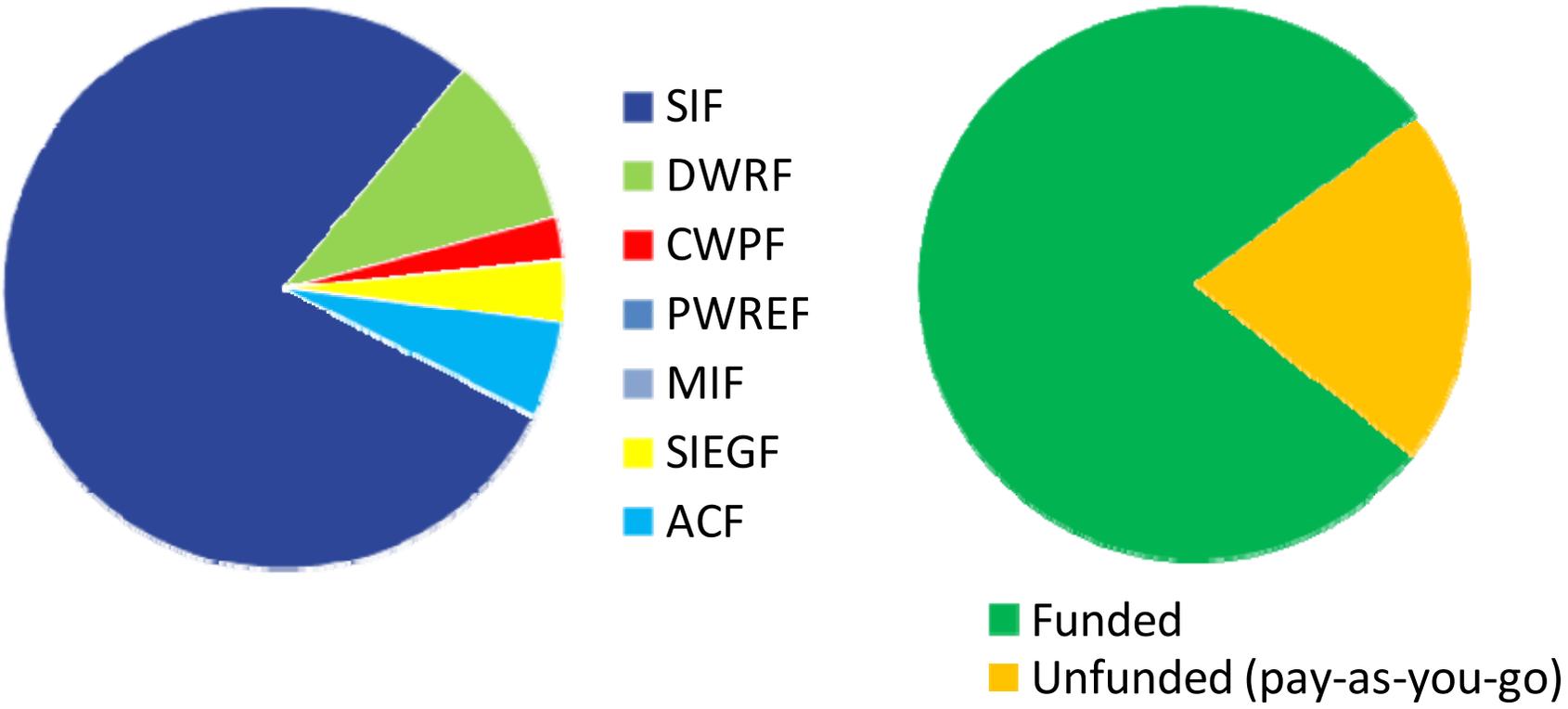
## The Situation:

- The BWC's recorded reserves of loss and loss adjustment expense for unpaid claims, and the expected future payment of those reserves, are based on Oliver Wyman Actuarial Consulting, Inc.'s ("Oliver Wyman") Actuarial Audit Analysis.
- BWC's recorded reserves are discounted using a 5% interest rate without any explicit risk margin or contingency provision.
- Our objective was to review these reserves and expected payments, and assist the BWC in establishing objective quality management principles and methods by which to review these reserves. *Deloitte's unpaid claim estimates were not intended for the purposes of recording an amount in BWC's financial statements.*
- Our Review Process
  - Review Oliver Wyman's 6/30/07 Annual Audit Report and 12/31/07 Quarterly Audit Report for each Fund.
  - Perform an actuarial analysis of the SIF unpaid losses as of 6/30/2008 based on data as of 12/31/2007 and compare actual payments through 6/30/08 with expected payments.

# Actuarial Audit Reserves and Expected Payments

## Review and Analysis:

### BWC Loss & LAE Reserves @ 6/30/08 (preliminary) By Fund and By Funding



# Actuarial Audit Reserves and Expected Payments

## Review and Analysis:

- Annual Actuarial Audit Reserve Report as of 6/30 – There is only a limited time frame, prior to issuance of financial statements, to perform analysis and implement new or revised processes or methods, if necessary. Further, the BWC does not have sufficient time to review the Actuarial Audit Report in detail in order to make judgments about the findings.
- Quarterly evaluations as of 9/30, 12/31, and 3/31 – These interim evaluations allow the BWC to understand changes in claim data earlier and provides key data to monitor changes.
- Transparency of Audit Report:
  - Certain aspects of the Actuarial Audit Report are transparent and include sufficient support while other aspects are not as transparent and lack supporting details.
  - Certain estimates are difficult to follow, although it is possible for a reviewing actuary to replicate most of the calculations.
  - The runoff analysis of prior estimates is not in sufficient detail to allow the BWC to understand changes and trends in estimated ultimate losses. The runoff review is not performed on an undiscounted basis and is not analyzed by accident year.

# Actuarial Audit Reserves and Expected Payments

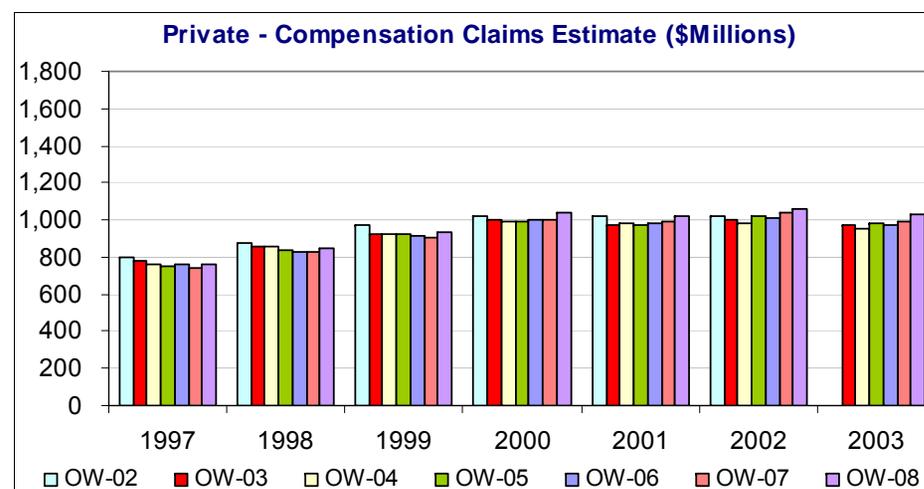
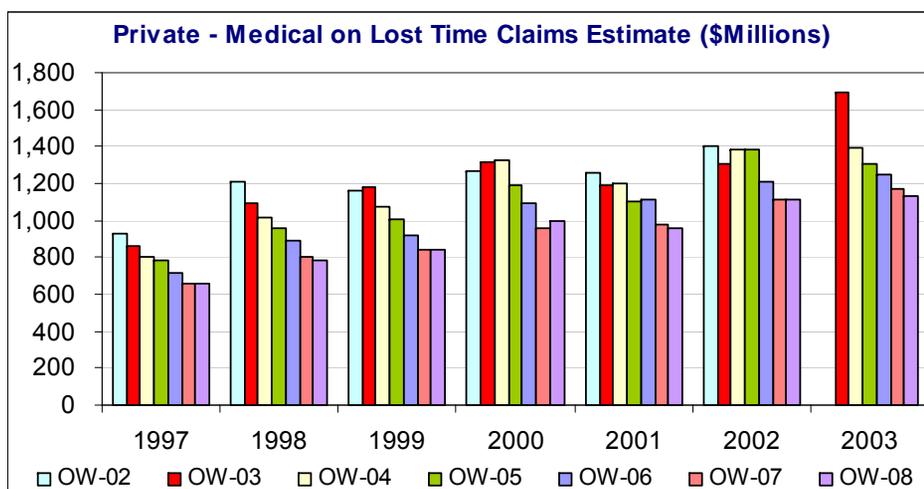
## Review and Analysis:

- The current method employed relies heavily on BWC's historical loss development data organized into quarterly incremental paid loss history by accident year.
- The most common actuarial approach to loss development analyses utilizes cumulative paid loss development history as well as incurred loss history, defined as paid losses plus outstanding case reserve estimates. Different results are possible using these different data and methods.
- While the Actuarial Audit Report contains detailed analyses by compensation type and type of provider, the unpaid claim estimates are provided based only on one actuarial method.
- Actuarial Standard of Practice No. 43 on unpaid claim estimates indicates the need to consider the use of multiple methods, unless reliance upon a single method model is reasonable given the circumstances. Given the potential variability in unpaid claim estimates, a comparison of estimates from different methods may assist the BWC in assessing reserve risk.
- There are other provisions of the actuarial standards that could also be important to review and consider in finalizing the estimates of unpaid losses and loss adjustment expenses for BWC's various funds.
- According to Actuarial Standard of Practice No. 20 on discounted reserves, the actuary should be aware that a discounted reserve is an inadequate estimate of economic value unless appropriate risk margins are included. The current reserves do not appear to include an explicit risk margin, however, some assumptions may reflect the risk of underestimation.

# Actuarial Audit Reserves and Expected Payments

## Review and Analysis:

- Oliver Wyman actuarial audit estimates for medical on lost time claims have shown sizable year-to-year reductions from 6/02 to present, while their estimates for compensation have been relatively consistent.



- The method used for estimating medical on lost time claims relies on a stable size of loss distributions across accident years, which is less likely to be true for smaller segments. This has led to more conservative estimates from Oliver Wyman results.
- The method used for each compensation type is appropriate.

# Actuarial Audit Reserves and Expected Payments

## Review and Analysis:

### Deloitte Analysis

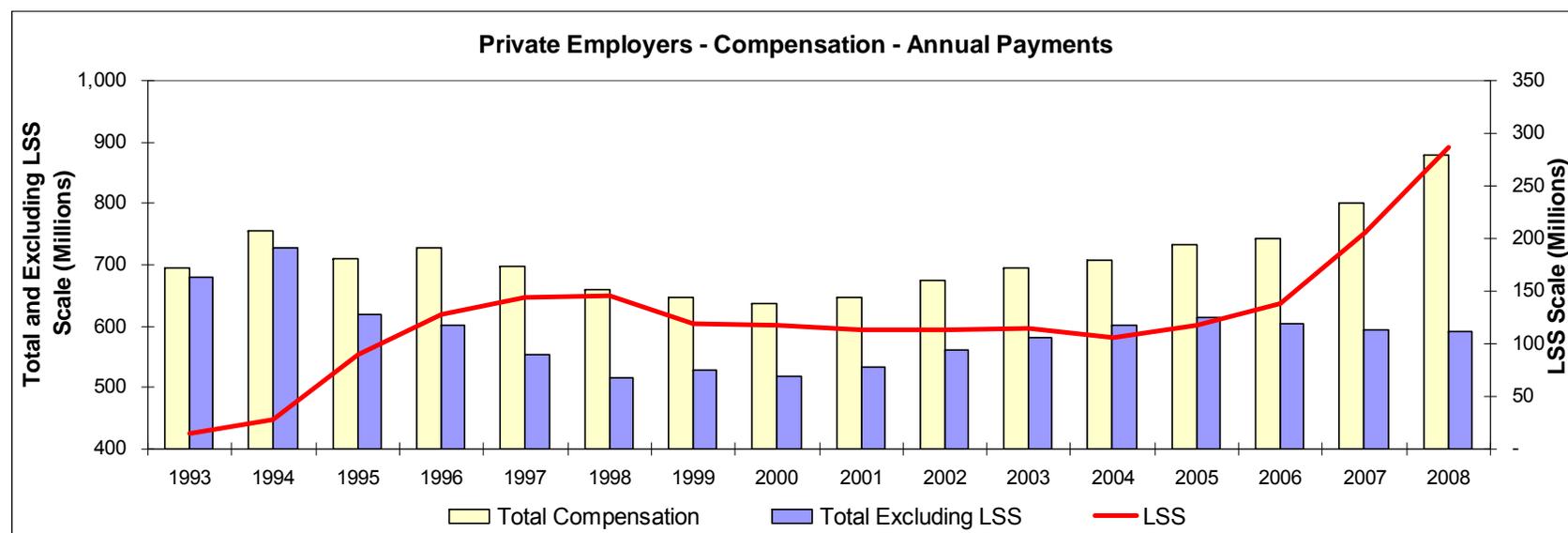
- Performed an actuarial analysis of private employers and public employers within the SIF for unpaid claims as of 6/30/08 based on claim data as of 12/31/07.
- Estimates determined separately for medical only, medical on lost time claims (all provider types combined) and each compensation type.
- Incorporated multiple methods based on both incremental and cumulative to date accident year paid and incurred (paid loss plus MIRA case reserves) claim data.
- Data preparation
  - Compiled incremental payment history from various sources to create cumulative payment history.
  - Compiled MIRA case reserves at annual evaluations back to June 30, 2002 to create cumulative incurred development history.
  - Compiled incremental annual payment history back to June 30, 2002 for all accident years back to 1953 to evaluate development beyond 30 years of age and determine estimates for accident years prior to 1977.

# Actuarial Audit Reserves and Expected Payments

## Review and Analysis:

### Data Observations

- Frequency trend is decreasing; private (PA) have a larger decrease than public (PEC/PES).
- Medical severity trends have been around 6% to 7% in recent years.
- Increase in Lump Sum Settlements (LSS) and decrease in other payments in recent years.



- Increase in LSS has distorted the development pattern and added uncertainty to estimates.
- The development in PTD and medical on lost time has been reduced.
- The development in recent evaluations for other compensation types, such as in temporary total and percent permanent partial claims, has increased.

# Actuarial Audit Reserves and Expected Payments

## Review and Analysis:

### Lump Sum Settlements

- Review of LSS payments and claim counts shows a significant increase in activity.
- Increase in LSS activity may result in ultimate cost savings, but measurement of the cost savings benefit is difficult to assess due to limited information.
  - Internal BWC performance measures are based on individual claim evaluations performed solely for the purpose of determining the LSS amount.
  - LSS payments compared to MIRA case reserves have been increasing.
  - A large number of LSS claims settle for small amounts.
  - Potential exists for LSS claims to re-open based on recent judicial developments.
- Oliver Wyman's actuarial audit approach is to not recognize potential cost savings of the increase in LSS until the benefits can be observed in the data. In our opinion, this is an appropriate and prudent approach due to the uncertainty associated with the increase LSS activity. However, the potential margin included from this approach should be considered when evaluating the funding ratio.
- A preliminary analysis of the LSS impact indicates potentially significant savings.

# Actuarial Audit Reserves and Expected Payments

## Performance Assessment



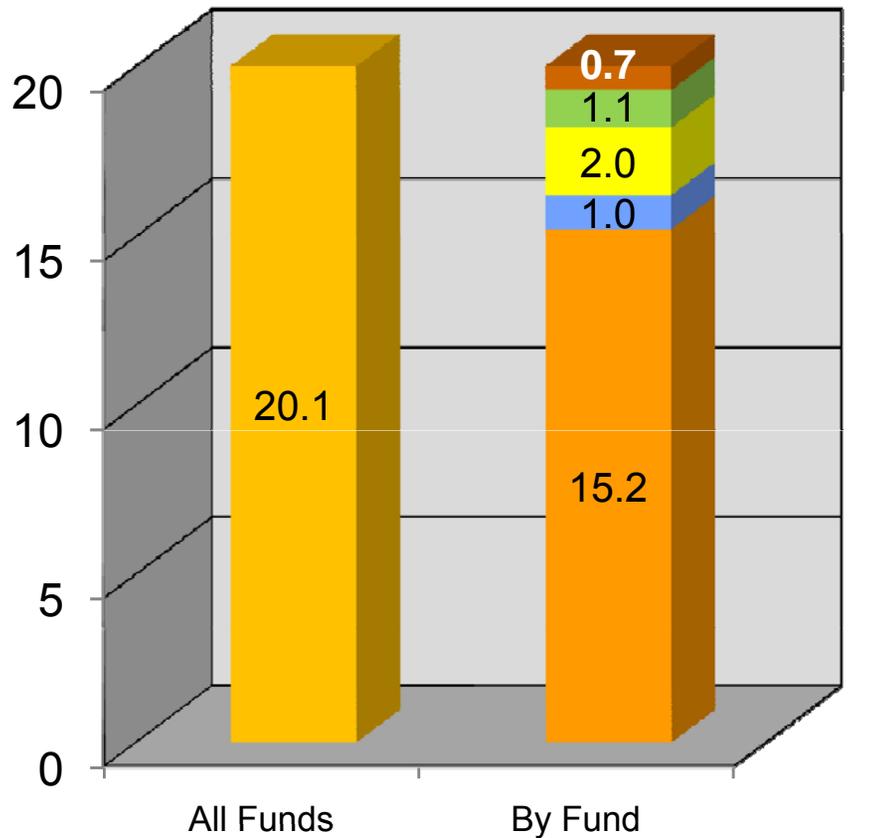
### Industry Standards Considered

Industry Reserving Practices, Actuarial Standards

# Actuarial Audit Reserves and Expected Payments

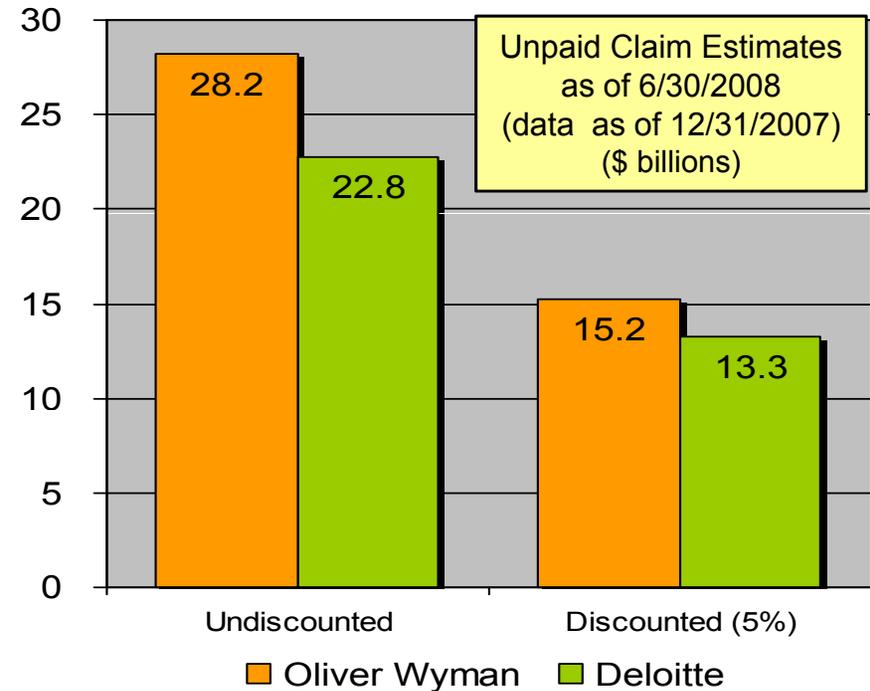
## Conclusions:

Oliver Wyman  
Discounted Unpaid Estimates  
at 6/30/08 (data as of 12/31/07 )  
(\$ billions)



■ SIF ■ SIF (HPP & Self-Insured) ■ DWRF ■ ACF ■ SIEGF

## Comparison of SIF Estimates



- Deloitte's SIF discounted estimate is lower by \$1.9 billion (13%). (PA - 8% lower, PEC - 29% lower, and PES - 31% lower.)
- The discounted difference is smaller than undiscounted difference due to differences in estimated future annual payments.
- Majority of difference is from medical on lost time claims.
- Deloitte's estimates are lower in more recent accident years and higher in older accident years.
- Actual payments for first six months of 2008 were consistent with expected payments.

# Actuarial Audit Reserves and Expected Payments

## Recommendations:

### Include a reserve risk margin or contingency provision

- Our estimate of the SIF does not include a risk margin for variability in the losses or a contingency provision for the risk that future investment yields are less than anticipated.
- Deloitte recommends that provisions in both areas are included when evaluating the financial strength of the “funded” obligations managed by the BWC.
  - Based on our preliminary reserve risk analysis, a provision at the 75<sup>th</sup> percentile of simulated results indicates a 5% reserve risk provision.
  - However, to provide a more appropriate level of financial security, Deloitte recommends a reserve risk provision based on the 95<sup>th</sup> to 99<sup>th</sup> percentile, which equates to 10% to 15% based on our initial analysis.
  - Deloitte also recommends using a discount factor of 4.0%, which is more reflective of a risk-free rate; this would alleviate the need for a separate investment risk provision.
  - A reserve risk provision could be included in the recorded reserves.
  - A reserve risk provision should be considered in evaluating net assets.

# Actuarial Audit Reserves and Expected Payments

## Recommendations:

### Disclose significant risk provisions, margins, or discounts

- The BWC should disclose any significant risk provisions, margins, or discounts to the extent they are included in the financial statements.
- The BWC should include these risk and discount elements when evaluating its financial strength even if the financial statements do not.
- We caution that the difference between our estimates and Oliver Wyman should not be interpreted as indicating that the BWC's recorded reserve needs to be adjusted at this time. Rather, the BWC should consider including reserve risk and the impact of discounting reserves at a risk-free rate when evaluating the financial statements.

### Require an annual Statement of Actuarial Opinion

- BWC is responsible for several funds which report material amounts of actuarial liabilities.
- While there is an annual actuarial audit reserves report for these liabilities, there should be a statement of actuarial opinion issued by a qualified actuary to support the amounts recorded in the BWC financial statements.
- The actuarial opinion, as well as the other actuarial work related to audit reserves, should comply with Actuarial Standards of Practice Nos. 7, 20, 23, 36, 41, 43 and any other applicable standards. All applicable provisions of these standards should be addressed.

# Actuarial Audit Reserves and Expected Payments

## Recommendations:

### Conduct further in-depth studies of potential savings from LSS

- The increased LSS activity in recent years could potentially lead to a significant reduction in ultimate losses and cash flow projections.
- Our initial analysis of the impact of LSS is promising, but further in-depth study of the potential savings is recommended.

### Conduct further analysis of the risk of inflation on the DWRF

- This fund pays benefits on PTD claims for annual cost of living adjustments (COLA) for claims are below a certain threshold
- The COLA adjustment increases annually based on the consumer price index.
- This means that the number of existing claims eligible for COLA benefits increases over time as the threshold is adjusted each year.
- There can be a highly leveraged effect of inflation on the obligations of the DWRF fund and on the future assessments needed to pay the COLA benefits.
- Consequently, this fund is subject to significant risk and uncertainty due to future inflation.
- The BWC should conduct further analysis of the risk of inflation on this fund since future inflation is subject to significant changes over relatively short periods of time.

# Actuarial Audit Reserves and Expected Payments

## Recommendations:

- Additional documentation in the actuarial audit would further assist a reviewing actuary evaluating the analysis and increase transparency to the BWC.
- Additional actuarial methods in the actuarial audit may provide greater insight on the dynamics and uncertainty affecting the reserves.
- An evaluation date prior to 6/30 of the annual actuarial audit to provide more time prior to close of the financial statements for the analysis and the BWC's review.
- There are substantial uncertainties in estimating unpaid losses, such as, inflation, future development relative to historical development, impact of MIRA II, LSS activity, and deviation of future investment yields from those expected. Also, if the favorable frequency trend mitigates or reverses, more uncertainty would be introduced.
- The BWC should focus on understanding trends and sources of uncertainty on reserves as it builds its internal actuarial resources.
- The BWC should consider one or more approaches to test or validate the unpaid claim estimates provided in the external actuarial audit reviews. Also, as the BWC increases its experienced actuarial resources, more effort can be focused on internal data analysis and performing various reviews, tests and validations of the external estimates.

# Actuarial Audit Reserves and Expected Payments

## Recommendation Impact

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

# Performance Assessment Summary

	Effectiveness & Efficiency	Financial Strength & Stability	Transparency	Ohio Economic Impact
Benefit Comparisons				
Administrative Cost Calculation				
Net Asset Level				
Excess Insurance and Reinsurance				
Actuarial Audit Reserves and Expected Payments				

# Performance Assessment Summary

## Overarching Themes

<b>Effectiveness &amp; Efficiency</b>	How well does the Ohio workers' compensation system utilize its resources and administer benefits?
<b>Financial Strength &amp; Stability</b>	Is the Ohio workers' compensation system fiscally sound? Does the system promote pricing stability?
<b>Transparency</b>	Can the public understand the workings of the Ohio workers' compensation system?
<b>Ohio Economic Impact</b>	Does the workers' compensation environment encourage business growth and development in Ohio?

## Scoring Method

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

# Next Steps

# Next Steps

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- Finalize documentation of the findings
- Continue work on other Group tasks

# Appendix

# Group 2 Study Elements

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## Ohio Benefit Structure

### Award Categories

- 1) Compensation Types
- 2) Benefit and Compensation Levels
- 3) Number of Benefit Types

## Pricing Process

### Statewide Rate Level

- 1) Administrative Cost Calculation

## Financial Provisions

### Loss Reserves

- 1) Current Actuarial Audit Reserve Methodology
- 2) Independent Review
- 3) Expected Payments Established by Independent Actuarial Consultant
- 4) Loss Reserve Margins and Discount Factor
- 5) Performance Assessment Implications

### Net Asset Level

- 1) Methods for Setting Net Asset Targets
- 2) Risk Margins
- 3) Disclosure

### Excess Insurance and Reinsurance

- 1) Cost Effectiveness, Catastrophic Events, and Rate Stability

# Ohio Benefit Structure Areas

Award Categories	Tasks Involved
1) Compensation Types	23. Conduct a study of the benefits and compensation paid by the BWC compared to industry peers. This study would include an analysis of all compensation types and their application by the BWC.
2) Benefit and Compensation Levels	
3) Number of Benefit Types	

# Pricing Process Areas

Statewide Rate Level	Tasks Involved
1) Administrative Cost Calculation	27. Conduct a study on the administrative cost calculation used in employer rates. This evaluation should include a review of the allocated and unallocated loss adjustment expenses of the BWC.

# Financial Provisions Areas

Loss Reserves	Tasks Involved
1) Current Actuarial Audit Reserve Methodology	21. Review the actuarial audit reserves established by the BWC's independent actuarial consultant to establish objective quality management principles and methods by which to review the performance of the workers' compensation system.
2) Independent Review	
3) Expected Payments Established by Independent Actuarial Consultant	15. Evaluate the methodology and reasonability of the expected payments established by the BWC's independent actuarial consultant.
4) Loss Reserve Margins and Discount Factor	
5) Performance Assessment Implications	21. See above.

# Financial Provisions Areas

Net Asset	Tasks Involved
1) Methods for Setting Net Asset Targets	26. Conduct a study on the amount of surplus/net assets that should be held by the BWC. This study should compare the BWC to industry standards and recommend appropriate methods of setting target surplus for the BWC and the appropriate discount rate.
2) Risk Margins	
3) Disclosure	

# Financial Provisions Areas

Excess Insurance and Reinsurance	Tasks Involved
1) Cost Effectiveness, Catastrophic Events, and Rate Stability	31. Conduct an evaluation on the excess insurance or reinsurance requirements for the BWC including the need for excess coverage or reinsurance in the event of a catastrophic event. This evaluation should include the cost effectiveness of excess coverage or reinsurance, the ability of the BWC to handle a catastrophic event, and the stability in rates provided by excess insurance or reinsurance coverage. This study should include an evaluation of reinsurance requirements and a possible reinsurance program for the BWC.

# Deloitte.

## ADJUDICATING COMMITTEE POLICY

R.C. 4123.291(C) provides that “[t]he bureau of workers' compensation board of directors, based upon recommendations of the workers' compensation actuarial committee, shall establish the policy for all adjudicating committee procedures, including, but not limited to, specific criteria for manual premium rate adjustment.”

R.C. 4123.291 provides state fund employers the right to file a request, petition or protest from a BWC business unit decision that impacts the employer's premium or risk experience. The primary function of the Adjudicating Committee is to consider the employer's protest and determine whether BWC's initial decision was done in compliance with Ohio statute, rule and/or agency policy.

When an appeal or protest has been filed, the Adjudicating Committee will evaluate all the relevant facts, evidence, applicable law, Governor Strickland's Executive Order 2008-04S (“Implementing Common Sense Business Regulation), and BWC policy in its consideration of the premium or risk experience matter at issue. To the extent permitted by Ohio law, Executive Order 2008-04S, and BWC policy, the Adjudicating Committee may exercise its discretion in providing requested relief where extenuating circumstances exist for such relief. In determining whether extenuating circumstances exist, the Adjudicating Committee shall follow the same procedure as set forth in BWC policies relating to employer complaints on premium and risk experience matters.

There may be instances where an Adjudicating Committee order will require a manual premium rate adjustment to facilitate relief granted to an employer. A manual premium rate adjustment, also known as a manual override, is a deviation from the systematic rate calculation and occurs as a result of several events such as: system limitations or errors, rules requiring a manual calculation of the rate, decisions made by the courts, BWC adjudication committee hearing process or an executive decision. It is a process that involves manually updating an Experience Modifier (EM), Claim Cost or MIRA reserves that is not supported by the system or is not supported by the source system data.

In instances where a manual premium rate adjustment is required to facilitate relief granted to an employer, the Adjudicating Committee will immediately refer its order to the appropriate BWC business unit for further action consistent with the order. The Adjudicating Committee has no authority to independently process a manual premium adjustment. Upon referral, the appropriate BWC business unit and the BWC Actuarial Department must then follow the specific internal control procedures set forth in the BWC Override Policy to process the manual premium adjustment (see Appendix).

## Override Policy

### **Purpose/Benefit**

The Override Policy has been modified to ensure that any override or block to an individual employer's or group calculated experience modifier (EM), experience claim cost or claim reserve will be processed according to proper internal controls. The policy will ensure that overrides are made as directed by the source document, that proper authorization is obtained and that management is properly informed.

### **Guiding Principles**

The term "override" refers to the process in which the individual employer's EM, claim cost or claim reserve is manually calculated and revised for rate making purposes outside of the established rate making process or rate adjustment guidelines. The override is usually associated with a deviation from the source system data or established rate calculation rules/laws used to generate the premium rate. Overrides are manually applied to the EM, experience claim cost or claim reserve for specific policy years or payroll periods. Overrides may result in financial impacts to employers and the state fund. It is very important that they are made with sound internal controls to assure integrity and compliance to applicable laws.

Employer premium rates are calculated by the rate making system based on actual payroll and claim losses, pursuant to OAC 4123-17-03. As the result of business or court decisions, however, it is sometimes necessary and appropriate to adjust an employer's EM, experience claim cost or claim reserve even when the controlling payroll and losses are accurately captured on the source systems, pursuant to ORC 4123.34(C) (Appendix) allowing the Administrator to determine the appropriate rates. It is also the policy of the Adjudication Unit to postpone collection of outstanding balance during the appeal process to the Adjudication Committee. Therefore, the Override function can also be used to block or reverse the financial premium impact to an individual employer or a group plan during the administrative appeal (Adjudication) process. In the case of a block placed upon the individual employers EM or group rating EM, subsequent events that would normally cause a *recalculation of the experience* will also be postponed until final adjudication of the protested issue (note: permanent blocks are not authorized).

Overrides can be generated from various sources including: court orders, Administrator Designee/Adjudication orders, rate adjustment processes requiring an override pursuant to Ohio Administrative or Revised code, Executive decisions (not dictated by rules/laws, just deciding the final amount or rate) and system corrections.

### **Policy**

Security profiles have been established in Rates & Payments to allow only Underwriters in the Rate Adjustment unit of the Actuarial Division to process manual overrides to employer's and group EMs. The Supervisor of Rate Adjustments will not be allowed to update EMs but will assign the work to underwriting staff.

Before an EM override is made, the Supervisor of Rate Adjustments will assure the following information is captured to authorize an Underwriter to make the adjustment: requestor, reason for override, policy demographic information, policy year/periods affected, calculated EM, adjusted EM and authorizing signature(s). This information will then be permanently placed in the appropriate risk file.

**Description of Override Types and Documentation Required for Approval:**

The goal for the supporting documentation is to ensure that BWC establishes standard documentation protocols so that Executive Staff can expect to see the same supporting evidence based on the type of request.

- **Court Orders:**
  - Description: Involves court orders from a hearing or settlement of dispute
  - Documentation Required for Approval: Official Court Orders or Settlement Agreement approved by the court.
  
- **Administrative Designee/Adjudication Committee Orders:**
  - Description: Involves orders issued from either adjudicatory body as a result of the filing of an employer's dispute, pursuant to OAC 4123-14-06. Executive Staff sign off of any override ordered through the adjudication process is for acknowledgement only, not approval. NOTE: Adjudicating Committee will also request that an override be performed to eliminate or reverse the financial impact of a rate adjustment to stop invoices from being generated during the appeal process. This is commonly used for group rating protests.
  - Documentation Required for Approval: Official order from the Adjudication Committee or the Administrators Designee. Documentation may also include any information included in the hearing process, including but not limited to: protest letters, statement of facts, monetary impact of override, and communication to employer/group administrator.

**Executive Decision:**

- Description: Involves a directive given by Executive Staff to override or revise the data to arrive at a determined outcome. This would include situations such as a determination after review that the EM is too high and BWC is collecting more premium than needed from the employer, a claim has questionable cost used in the experience or the MIRA reserve is found to be excessive for the type of injury or future liability of the claim, pursuant to ORC 4123.34 (or see Appendix)
- Documentation Required for Approval:
  - Justification
  - OAC or ORC citation, when applicable
  - The specific issue or on what grounds they are protesting,
  - The reason for BWC to grant override of calculated data (or what our obligation is) to do the override.

- All calculations and worksheets completed to arrive at the revised EM, claim cost or MIRA reserve amount and any document referring to the monetary impact of the override.
- A detailed explanation as to why the protest or issue was not directed to the adjudication process.
- If the issue has previous been addressed at the Adjudication level, the previous hearing orders and statement of facts must be included as documentation.

**System Correction (Fix):**

- Description: Occurs where the actual amount or percentage cannot be accurately displayed or used in the premium rate calculation due to system limitations. In most cases, the amount or percentage is calculated pursuant to rate making rules off line and verified for accuracy. This function is used primarily to resolve interface failures within the rate making system, such as the payroll suspension project or claim cost discrepancies.
- Documentation Required for Approval:
  - Statement from IT analyst or system managers that override is necessary in lieu of any system enhancement or program change
  - All calculations and worksheets completed to arrive at the revised EM, claim cost or MIRA reserve amount
  - A detailed description of the issue or problem involving the systems

**Rate Adjustment/Procedure Overrides:**

- Description: Involves EM overrides as a result of the employer returning to the state fund or BWC granting the employer the right to use out of state experience in the calculation of the Ohio premium rates, pursuant to OAC 4123-17-03.1 and OAC 4123-19-05 respectively.
- Documentation Required for Approval:
  - OAC or ORC citation
  - All calculations and worksheets completed to arrive at the revised EM.

**EM Block**

- Description: Block occurs where an experience modifier for either an *individual policy or group EM is blocked from being recalculated* as a result of an event that has caused the policy/group to be set up for re-rate.
  - Is primarily used in the appeal process to Adjudication as a result of the Adjudication policy to postpone any collection efforts on outstanding balances during the appeal process.
  - Can also be used when a system error has been identified and BWC determines that there will be a financial impact due to the system error if the policy is re-rated.
  - Is a temporary “work around” fix pending final resolution approval as no legal authority exist for a permanent Block.
- Documentation Required for Approval:
  - A detailed explanation of the issue

- All calculations and worksheets completed to describe the potential financial impact to all parties if the policy/group was re-rated.
- Where large numbers of policies may be involved in a protest, a block may be the most efficient way to temporarily place balance adjustments in appeal or hold status pending final resolution of the issue.

NOTE: In addition to the items listed above under “Documentation Required for Approval”, all override requests must be submitted on the override request form completed in its entirety by the Actuarial Division and have attached the documentation required for approval.

“Authorizing approvals or signatures” represents that each signature agrees with the need to override the data in question and authorizes the processing of the override. Each override type requires the following authorizing approvals:

- Court Orders: an official magistrate , however executive signatures will be obtained for acknowledgement purposes only
- Administrative Designee/Adjudicating Committee orders: official orders, however executive signatures will be obtained for acknowledgement purposes only
- Executive Decision: BWC Administrator, Chief of Customer Services, Chief Actuarial Officer and Director of Actuarial,
- System corrections: BWC Administrator, Chief Information Officer, Chief of Customer Services, Chief Actuarial Officer and Director of Actuarial
- Rate Adjustment Unit Override (pursuant to OAC or ORC): BWC Administrator, Chief of Customer Services, Chief Actuarial Officer and Director of Actuarial.

An IT report will be produced monthly that captures all EM overrides/blocks, experience claim cost adjustments and claim reserve overrides completed that month. The EM Override report will be sent to the Chief Actuarial Officer, Chief of Customer Services, Director of Actuarial, as well as made available to others as necessary especially those who requested the overrides. The report will be reconciled with the EM override activity log listing all approved requests and the updating Underwriter prepared by Rate Adjustment Unit each month.

**Customers Impacted:**

Internal

- Actuarial Division-Rate Adjustment Unit
- Executive Staff
- Internal Audit

External

- None

## Appendix:

### **4123.34 Setting premium rates; Surplus Fund; basic rates and experience rating; premium payment security fund; premium discounts for employers using safety programs; premium rates for construction industry**

The administrator of workers' compensation, in the exercise of the powers and discretion conferred upon him in section 4123.29 of the Revised Code, shall fix and maintain, with the advice and consent of the workers' compensation oversight commission, for each class of occupation or industry, the lowest possible rates of premium consistent with the maintenance of a solvent state insurance fund and the creation and maintenance of a reasonable surplus, after the payment of legitimate claims for injury, occupational disease, and death that he authorizes to be paid from the state insurance fund for the benefit of injured, diseased, and the dependents of killed employees. In establishing rates, the administrator shall take into account the necessity of ensuring sufficient money is set aside in the premium payment security fund to cover any defaults in premium obligations. The administrator shall observe all of the following requirements in fixing the rates of premium for the risks of occupations or industries:

(A) He shall keep an accurate account of the money paid in premiums by each of the several classes of occupations or industries, and the losses on account of injuries, occupational disease, and death of employees thereof, and also keep an account of the money received from each individual employer and the amount of losses incurred against the state insurance fund on account of injuries, occupational disease, and death of the employees of the employer.

(B) Ten per cent of the money paid into the state insurance fund shall be set aside for the creation of a surplus until the surplus amounts to the sum of one hundred thousand dollars, after which time, whenever necessary in the judgment of the administrator to guarantee a solvent state insurance fund, a sum not exceeding five per cent of all the money paid into the state insurance fund shall be credited to the surplus fund. A revision of basic rates shall be made annually on the first day of July.

Notwithstanding any provision of the law to the contrary, one hundred eighty days after the effective date on which self-insuring employers first may elect under division (D) of section 4121.66 of the Revised Code to directly pay for rehabilitation expenses, the administrator shall calculate the deficit, if any, in the portion of surplus fund that is used for reimbursement to self-insuring employers for all expenses other than handicapped reimbursement under section 4123.343 of the Revised Code. Without regard to whether a self-insuring employer makes the election under division (D) of section 4121.66 of the Revised Code, the administrator shall assess all self-insuring employers the amount he determines necessary to reduce the deficit over a period not to exceed five years from the effective date of this amendment. After the initial assessment, the administrator, from time to time, may determine whether the surplus fund has such a deficit and may assess all self-insuring employers who participated in the portion of the surplus fund during the accrual of the deficit and who during that time period have not made the election under division (D) of section

4121.66 of the Revised Code the amount he determines necessary to reduce the deficit.

Revisions of basic rates shall be in accordance with the oldest four of the last five calendar years of the combined accident and occupational disease experience of the administrator in the administration of this chapter, as shown by the accounts kept as provided in this section; and the administrator shall adopt rules, with the advice and consent of the oversight commission, governing rate revisions, the object of which shall be to make an equitable distribution of losses among the several classes of occupation or industry, which rules shall be general in their application.

(C) The administrator may apply that form of rating system which he finds is best calculated to merit rate or individually rate the risk more equitably, predicated upon the basis of its individual industrial accident and occupational disease experience, and may encourage and stimulate accident prevention. The administrator shall develop fixed and equitable rules controlling the rating system, which rules shall conserve to each risk the basic principles of workers' compensation insurance.

(D) The administrator, from the money paid into the state insurance fund, shall set aside into an account of the state insurance fund titled a premium payment security fund sufficient money to pay for any premiums due from an employer and uncollected that are in excess of the employer's premium security deposit.

The fund shall be in the custody of the treasurer of state. All investment earnings of the fund shall be deposited in the fund. Disbursements from the fund shall be made by the bureau of workers' compensation upon order of the administrator to the state insurance fund. The use of the moneys held by the premium payment security fund is restricted to reimbursement to the state insurance fund of premiums due and uncollected in excess of an employer's premium security deposit. The moneys constituting the premium payment security fund shall be maintained without regard to or reliance upon any other fund. This section does not prevent the deposit or investment of the premium payment security fund with any other fund created by this chapter, but the premium payment security fund is separate and distinct for every other purpose and a strict accounting thereof shall be maintained.

(E) The administrator may grant discounts on premium rates for employers who meet either of the following requirements:

(1) Have not incurred a compensable injury for one year or more and who maintain an employee safety committee or similar organization or make periodic safety inspections of the workplace.

(2) Successfully complete a loss prevention program prescribed by the superintendent of the division of safety and hygiene and conducted by the division or by any other person approved by the superintendent.

(F)(1) In determining the premium rates for the construction industry the administrator shall calculate the employers' premiums based upon the actual remuneration construction industry employees receive from construction industry employers, provided that the amount of remuneration the administrator uses in calculating the premiums shall not exceed an average weekly wage equal to one hundred fifty per cent of the statewide average weekly wage as defined in division (C) of section 4123.62 of the Revised Code.

(2) Division (F)(1) of this section shall not be construed as affecting the manner in which benefits to a claimant are awarded under this chapter.

(3) As used in division (F) of this section, "construction industry" includes any activity performed in connection with the erection, alteration, repair, replacement, renovation, installation, or demolition of any building, structure, highway, or bridge.

## EXAMPLES OF GOOD CAUSE TO GRANT RELIEF TO AN EMPLOYER

### GENERAL PROTESTS

Many employers' requests for relief may be granted if good cause exists to justify the relief being sought. Examples of good cause include:

- acts of nature such as tornado or flood, or a significant loss event such as a water line break or fire (such event must be causally related to employer's inability to act);
- notification of BWC matter not reaching the intended employer;
- BWC (or Attorney General Office) error;
- serious illness, injury or death of essential personnel;
- key personnel / owner called to active military duty.
- Fraudulent or illegal activity of employee (employer must demonstrate it initiated criminal and/or civil action against employee)

### 50/50 PREMIUM PAYMENT PLAN PROTESTS

For the 50/50 Premium Payment Plan, the Adjudicating Committee may grant relief if:

- The employer can show it mistakenly used the Ohio Business Gateway (OBG) to make payment to BWC. Such relief will only be granted one time for any employer.

### DRUG-FREE WORKPLACE PROGRAM PROTESTS

For the Drug-Free Workplace Program, the Adjudicating Committee may grant relief if:

- BWC failed to credit the employer for premium payment, which resulted in the *employer being placed inappropriately into lapsed status, leading to disapproval of initial participation;*
- BWC failed to properly calculate the number of days of lapsed coverage in the past 18 months prior to the start of the program year for which the employer has applied to participate;
- BWC failed to note that monies due the BWC (as shown on the uw400s) had not been certified to the Ohio Attorney General and inputted "not being current" to deny the employer initial participation;
- Employer documents proof of timely submission of U-140 (DFWP Application) and was not allowed into requested program year and employer shows that program is, or can be, in place within reasonable time.

The following **do not** constitute good cause for relief:

- Employer has been disapproved for participation initially due to failure to meet DFWP program eligibility requirements;
- Receiving “bad” advice from a drug-free vendor.
- Employer disqualified from DFWP including from Level 0/comparable program participation;
- Employer denied entry into DFWP due to the continuous participation rule which doesn’t allow starting DFWP and obtaining a discount, then failing to meet program requirements resulting in disqualification or withdrawal and then requesting to start again in the program.
- Employer being denied a higher-level discount (and not being disqualified) for failure to meet the requirements associated with that particular program level (either Level 2 or Level 3).
- Employer denied a claim frequency and/or severity bonus based upon inaccurate information related to return to work dates that the employer was required to ensure was accurate.

### **GROUP RATING PROTESTS**

For group rating issues, the Adjudicating Committee may grant relief if:

- BWC charged one or more claims to the wrong policy;
- The Attorney General’s Office applied payment to the wrong account;
- There is a legitimate homogeneity issue;
- There has been fraudulent or illegal activity, by a third party, that affects the group rating status of the employer;
- Where same issue appealed and granted for previous rating year and request is to apply to next rating year.

### **ONE CLAIM PROGRAM PROTESTS**

For the One Claim Program, relief may be granted for good cause if:

- Claims assigned to wrong risk;
- Claims originally allowed, now disallowed;
- Claim costs exceeding TLL due to payments made in error.

### **PREMIUM DISCOUNT PROGRAM PLUS (PDF+) PROTESTS**

For the PDP+, the Adjudicating Committee may grant relief if:

- BWC calculated cumulative lapses greater than 59 days within the last 18 months or 5 rating years when no lapse occurred or was previously adjudicated and corrected;
- Employer was denied participation due to BWC's belief that a monies owed balance was undisputed when in fact the balance was pending or currently disputed (including amounts due for Premium Discount);
- There is fraudulent or illegal activity by a third party;
- Where same issue appealed and granted for previous rating year and request is to apply to next rating year.

Good cause relief **cannot be** considered if:

- The employer has already participated in Premium Discount Program and is limited to three consecutive twelve month years;
- Once the employer uses and or completes its years of eligibility but hasn't been out of the program for two years is not eligible for the Premium Discount Program extension;
- While participating in the Premium Discount Program extension, the employer fails to meet both the claims frequency and claims severity objectives in OAC 4123-17-70 paragraphs (F)(6), (F)(7), and (F)(8), is not eligible to participate for the second year of the PDP+ extension;
- Except for BWC or clerical error, the employer disagrees with the number of claims used in the frequency and days missed used in the severity calculations in OAC 4123-17-70 paragraphs (F)(6), (F)(7), and (F)(8).

Note:

- To participate in the PDF+, the employer must be experience rated pursuant to rule 4123-17-03 of the Ohio OAC. The employer must have an Experience Modification (EM) of .90 percent or greater for the policy year of the program;
- The employer cannot participate in either group or retrospective rating in the same policy year as the Premium Discount Program;

## **PROFESSIONAL EMPLOYER ORGANIZATION PROTESTS**

For matters involving a Professional Employer Organization (PEO), if the employer can demonstrate that the manual classification necessary for proper reporting of payroll is not assigned to the PEO policy, the Adjudicating Committee may recognize this as good cause for relief.

## RETROACTIVE CANCELLATION DATE PROTESTS

For a Retroactive Cancellation Date matter, the Adjudicating Committee may grant relief if:

- The employer was unaware of the need to cancel its coverage, and allows coverage to lapse because the business is closed;
- BWC is notified of the closure of the business by the employer, but fails to properly record the closure.

## RETROSPECTIVE RATING PROGRAM PROTESTS

For the Retrospective Rating Program, the Adjudicating Committee may grant relief if:

- BWC calculates cumulative lapses >15 days within the last 5 rating years when no lapse occurred or was previously adjudicated and corrected;
- Employer was denied participation due to an undisputed monies owed balance when in fact the balance was pending or currently disputed (including amounts due for retrospective rating).

## SAFETY COUNCIL INCENTIVE PROGRAM PROTESTS

For Safety Council Incentives issues, the Adjudicating Committee may grant relief if:

- There was administrative error by either the safety council or BWC
- The employer claims to have enrolled in the Safety Council Incentive Program and can provide supporting documentation of enrollment.

For Safety Council Incentive Program issues, the following **are not** considered good cause for relief:

- Failure to attend the required number of meetings;
- Lapsed workers' compensation coverage;
- Failure to submit required semiannual reports by June 30;
- Failure to enroll by deadline date;
- Personnel changes for employer;
- Chief Executive Officer does not attend any sponsored safety council events;
- No actual payroll report available when Safety Council Incentive rebates are calculated;
- Employer's lack of knowledge of Safety Council Incentive Program requirements.

## **SUPPLEMENTAL (Elective) COVERAGE PROTESTS**

For Supplemental (Elective) Coverage issues, the Adjudicating Committee may grant relief if:

- The employer is requesting that it not carry supplemental coverage, and if this is the first time the employer has had coverage. In this instance, relief may be granted on a one-time basis if the employer can show that it did not intend to have elective coverage.
- The employer/owner is requesting that it be granted supplemental coverage on a retroactive basis, and it appears the employer had been reporting the owner's payroll in the premium reports under the mistaken belief that the employer had obtained coverage for the owner.

## **PENALTY ABATEMENT PROTESTS**

An employer may obtain Penalty Abatement relief if it has not previously been granted such relief more than once in the last five (5) years. In addition, Penalty Abatement relief can only be considered if the employer has submitted and reconciled with BWC all payroll reports for all prior reporting periods. Penalty Abatement relief may be granted for good cause if:

- BWC error has been corrected and the required payment has been posted to the policy eliminating a lapse in coverage.
- Employer has documented good cause or excusable neglect for late filing and/or payment and has not been granted penalty abatement twice in last 5 years.
- Employer is paying multiple payroll periods and seeking penalty relief and has not been granted relief more than twice in the last 5 years..

## **RATE AND RESERVE PROTESTS**

For Rate and Reserve issues, the following may be considered to determine whether good cause exists to grant relief:

- Catastrophic claim adjustment, especially the requirement concerning whether the injuries meet the PTD requirement;
- Whether an out- of- state EM should be adopted by Ohio for an employer new to Ohio's system when that employer is moving its operation to Ohio;
- Adjustments due to subrogation efforts;
- Reserves on a claim where there was a period of incarceration;
- Rate calculations for a self-insured employer that is returning to the State Insurance Fund.

## **MISCELLANEOUS PROTESTS (No good cause relief)**

When considering an Experience Combine protest, the following **do not** constitute good cause for relief:

- Successions accomplished under a lease agreement;
- Successions accomplished under a “lease-purchase” agreement;
- Successions accomplished through a “management contract” agreement.

When considering a Retrospective Rating Program protest, the following do not constitute good cause for relief:

- Failure to submit audited financial statements using Generally Accepted Accounting Principles (GAAP);
- Lack of knowledge of program rules and legal requirements;
- The employer was accepted and included on a group roster for the same policy year in which application for retrospective rating has been submitted;
- MIRA claim reserve claim predictions, medical, or compensation payments used for the experience rating calculation for retrospective rating plan minimum premium percentages; OR
- Premium based on reserves (the value of the MIRA reserve predictions on claims evaluated as of the end of the tenth year); OR
- Premium based on paid losses (compensation payments, including death and PTD, and medical payments made in covered claims).

When considering Audit Protests, Manual Classification Protests, and Premium Relief Requests, good cause relief is not applicable. Instead, the Adjudicating Committee will evaluate all the relevant facts, applicable law, and BWC policy to determine whether BWC properly applied the law or agency policy.

For paper work errors that an employer might make, BWC’s policy is to provide a warning letter for the initial violation of a minor, procedural regulatory or paperwork violation. BWC will generally not impose a penalty for such violations unless the Administrator determines that: (1) the violation has the potential to cause serious harm to the public safety or interest; (2) the violation involves a person or business knowingly or willfully engaging in misconduct; or, (3) the violation is of a law concerning the assessment or collection of any premium, assessment, or debt to BWC.