

Actuarial Committee Agenda

Thursday, May 26, 2011

William Green Building

Level 2, Room 3

1:00 p.m. to 3:30 p.m.

Call to Order

Stephen Lehecka, Committee Chair

Roll Call

Larry Rhodebeck, Scribe

Approve Minutes of April 28, 2011 meeting

Stephen Lehecka, Committee Chair

Review and approve Agenda

Stephen Lehecka, Committee Chair

Review and approve Consent Calendar

1. Marine Industry Fund - Rule 4123-17-19

New Business/ Action Items

Motions for Board Consideration:

A. For Second Reading

1. Private Employer Rate Change Recommendation, Base Rates and Expected Loss Rates – Rules 4123-17-05 and 4123-17-06
John Pedrick, Chief Actuarial Officer
Deloitte Consulting LLP
Terrence Potts, Actuarial Supervisor of Rates
2. Public Employer State Agency Rate Change Recommendation – Rule 4123-17-35
John Pedrick, Chief Actuarial Officer
3. Disabled Workers' Relief Fund and Additional Disabled Workers' Relief Fund - Rule 4123-17-29
John Pedrick, Chief Actuarial Officer
Deloitte Consulting LLP
Elizabeth Bravender, Director of Actuarial Operations
4. Coal-Workers' Pneumoconiosis Fund - Rule 4123-17-20
John Pedrick, Chief Actuarial Officer
Deloitte Consulting LLP
Elizabeth Bravender, Director of Actuarial Operations

5. Program Compatibility – Rule 4123-17-74
Tom Prunte, Director of Employer Management Services

B. For First Reading

1. Administrative Cost Fund – Rule 4123-17-36
Tracy Valentino, Chief Fiscal and Planning Officer
2. Safety & Hygiene Assessment – Rules 4123-17-34 and 4123-17-37
Tracy Valentino, Chief Fiscal and Planning Officer
3. Self-Insured Assessments – Rule 4123-17-32
Terrence Potts, Actuarial Supervisor of Rates

Discussion Items

1. Risk of Inflation on the DWRF Funds
John Pedrick, Chief Actuarial Officer
Deloitte Consulting LLP
2. Legislative discussion and analysis – if necessary
3. CAO report
John Pedrick, Chief Actuarial Officer
4. Committee Calendar
Stephen Lehecka, Committee Chair

Executive Session

Litigation update – if necessary

Adjourn

Stephen Lehecka, Committee Chair

Next Meeting: Wednesday June 15, 2011

* Not all agenda items have material.

** Agenda Subject to change

Common Sense Business Regulation (BWC Rules)

(Note: The below criteria apply to existing and newly developed rules)

Rule 4123-17-19

Rule Review

1. The rule is needed to implement an underlying statute.

Citation: R.C. 4121.121, 4131.14

2. The rule achieves an Ohio specific public policy goal.

What goal(s): This rule provides for the premium rating of employer contributions to the marine industry fund for longshore and harbor workers coverage. It is optional for employers to obtain this coverage from BWC. This rule establishes the rates for employers and informs employers of the rates.

3. Existing federal regulation alone does not adequately regulate the subject matter.
4. The rule is effective, consistent and efficient.
5. The rule is not duplicative of rules already in existence.
6. The rule is consistent with other state regulations, flexible, and reasonably balances the regulatory objectives and burden.
7. The rule has been reviewed for unintended negative consequences.
8. Stakeholders, and those affected by the rule were provided opportunity for input as appropriate.

Explain: BWC rate rules are developed using actuarial and insurance principles, stakeholder input is not appropriate.

9. The rule was reviewed for clarity and for easy comprehension.
10. The rule promotes transparency and predictability of regulatory activity.
11. The rule is based on the best scientific and technical information, and is designed so it can be applied consistently.
12. The rule is not unnecessarily burdensome or costly to those affected by rule.

If so, how does the need for the rule outweigh burden and cost? _____

13. The Chief Legal Officer, or his designee, has reviewed the rule for clarity and compliance with the Governor's Executive Order.

Board of Directors Executive Summary

Marine Industry Fund (MIF)

Introduction: The Marine Industry Fund provides voluntary coverage to Ohio employers with employees who work on or about navigable waters, as required by the Federal Longshoremen and Harbor Workers' Act. Ohio employers in the marine industry may choose to purchase the insurance from BWC, from a private carrier, or self insure.

Benefits provided by fund: A Marine Fund claim is filed with both the US Department of Labor and the BWC. The Federal Government determines the claimant eligibility for benefits and sets the benefit levels. Prior to HB 562, an injured worker could have received lost time benefits from the federal claim or the BWC claim, but not from both for the same period. Medical benefits could have been paid from either the federal claim or the BWC claim as long as duplicate payments did not occur. As a result of HB 562, explained below, concurrent jurisdiction is no longer allowed. Injured workers covered under the Marine Industry Fund are entitled to the same benefits as other injured workers **except** for the following:

- Living Maintenance and Living Maintenance Wage Loss benefits
- Lump Sum Advancements
- Rehabilitation Services only as ordered by the Department of Labor

Rate Method: Calculate and apply premium rates designed to provide premiums to equal the cost of all losses related to the Marine Industry Fund exposure that have injury dates during the policy year.

House Bill 562:

Effective 1-1-2009, House Bill 562 prohibits individuals covered under the federal Longshore and Harbor Workers' Compensation Act (LHWCA) from applying for and receiving benefits under Ohio's Workers' Compensation Law. This changes the past practice of insuring these individuals under both the State Insurance Fund and the LHWCA. As a result of HB 562, Longshore and harbor workers can only apply for and receive benefits from the Marine Industry Fund.

Deloitte Rate Indication:

The BWC's consulting actuary Deloitte has provided the following rate change range in the table below which considers a 4.0% and a 4.5% discount rate assumption. Deloitte is recommending a 20% decrease.

Baseline	Reasonable Expectation – Optimistic	Reasonable Expectation – Conservative
-20.0%	-25.0%	-15.0%

Administrator Recommendation:

The Administrator is recommending a decrease of 20 percent.

Marine Industry Fund Rate History

7-1-80	Inception of the Marine Industry Fund with the creation of Manuals 9705, 9711, 9719, 9725 and 9741
1-1-81	Manuals 9702 and 9740 were added
7-1-81	No Change
7-1-82	30% increase All Marine Industry Fund risks must have Manual 7772 in the Ohio State Insurance Fund
7-1-83	30% increase
7-1-84	No Change
7-1-85	No Change
7-1-86	No Change
7-1-87	No Change
7-1-88	No Change
7-1-89	No Change
7-1-90	No Change
7-1-91	No Change
7-1-92	No Change
7-1-93	No Change
7-1-94	No Change
7-1-95	No Change
7-1-96	No Change
7-1-97	10% decrease
7-1-98	No Change
7-1-99	No Change
7-1-2000	No Change
7-1-2001	No Change
7-1-2002	No Change
7-1-2003	No Change
7-1-2004	No Change
7-1-2005	12% Decrease
7-1-2006	No Change
7-1-2007	10% Decrease
7-1-2008	10% Decrease
7-1-2009	10% Decrease
7-1-2010	25% Decrease

DRAFT – NOT FOR FILING

4123-17-19 EMPLOYER CONTRIBUTION TO THE MARINE INDUSTRY FUND

The administrator of workers' compensation, with the advice and consent of the workers' compensation board of directors, has authority to establish contributions made to the marine industry fund by employers pursuant to sections 4121.121 and 4131.14 of the Revised Code. The administrator hereby sets the premium rates per one hundred dollar unit of payroll to be effective July 1, ~~2010~~ 2011 as indicated in attached appendix A.

Effective: 7/1/2011

Prior Effective Dates: 7/1/90, 7/1/97, 7/1/05, 7/1/07, 7/1/08, 7/1/09, 7/1/10

DRAFT – NOT FOR FILING

Appendix A

Rates are for each \$100 unit of payroll

NCCI Manual	Code Manual Rate
6802	\$10.16 \$8.13
6847	\$19.48 \$15.58
7310	\$9.42 \$7.54
7325	\$25.52 \$20.42
7330	\$10.16 \$8.13
8707	\$25.52 \$20.42
8708	\$6.49 \$5.19

NOTE: Manual descriptions for the classifications are in the NCCI Classification section of this publication.

Ohio's underwriting coverage of these manuals is subject to approval by the Federal Government.



**Bureau of Workers'
Compensation**

30 W. Spring St.
Columbus, OH 43215-2256

Governor **John R. Kasich**
Administrator/CEO **Stephen Buehrer**

ohiobwc.com
1-800-OHIOBWC

To: Stephen Buehrer, Administrator/CEO
From: John R. Pedrick, FCAS, MAAA, Chief Actuarial Officer
Date: May 13, 2011
Subject: Private Employer (PA) Rate Change Effective 7/1/2011

I have reviewed the calculations and results in the document "Rate Recommendations for Private Employers" (PAs) submitted by our actuarial consultant, Deloitte Consulting LLP, and recommend the BWC implement an overall rate decrease of 4.0% for private employers for the policy year starting July 1, 2011. I believe this change will result in an actuarially sound rate level and will meet the requirement to set the lowest possible rates of premium consistent with the maintenance of a solvent state insurance fund.

Deloitte's rate level recommendations are summarized in the following table.

Baseline	Reasonable Expectation - Optimistic	Reasonable Expectation - Conservative
+1.3%	-5.4%	+7.4%

The recommendation to decrease rates by an average of 4.0% is based on my concurrence with Deloitte's selected frequency, severity and payroll trends, along with expected investment income levels above those contemplated in the Deloitte analysis. That is, claim costs are expected to increase by 1.3%. However, increasing rates by this amount would likely increase net assets by approximately \$65 million. The decrease is expected to result in a match between revenue (premium, interest and dividend income) and costs. The resulting impact to net asset levels will be approximately neutral, apart from changes in the value of our portfolio in the form of realized and unrealized capital gains.

With this overall rate level decrease, we do not contemplate any change to the credibility table and break even factors. That will allow the overall average 4.0% decrease to apply to all employers whether in the group rating program or not.

Common Sense Business Regulation (BWC Rules)

(Note: The below criteria apply to existing and newly developed rules)

Rules 4123-17-05, 4123-17-06

Rule Review

1. The rule is needed to implement an underlying statute.

Citation: R.C. 4121.121, 4123.29, 4123.34

2. The rule achieves an Ohio specific public policy goal.

What goal(s): These rules establish the limited loss ratios, manual to industry assignment, base rates, and expected losses for private employers for policy year 7/1/11 to 6/30/12.

3. Existing federal regulation alone does not adequately regulate the subject matter.
4. The rule is effective, consistent and efficient.
5. The rule is not duplicative of rules already in existence.
6. The rule is consistent with other state regulations, flexible, and reasonably balances the regulatory objectives and burden.
7. The rule has been reviewed for unintended negative consequences.
8. Stakeholders, and those affected by the rule were provided opportunity for input as appropriate.

Explain: The private employer rate rules are developed using actuarial and insurance principles. We did not seek stakeholder input.

9. The rule was reviewed for clarity and for easy comprehension.
10. The rule promotes transparency and predictability of regulatory activity.
11. The rule is based on the best scientific and technical information, and is designed so it can be applied consistently.
12. The rule is not unnecessarily burdensome or costly to those affected by rule.

If so, how does the need for the rule outweigh burden and cost? _____

13. The Chief Legal Officer, or his designee, has reviewed the rule for clarity and compliance with the Governor's Executive Order.

Board of Directors
Executive Summary

**Private employer industry group and limited loss ratio tables
Private employer contribution to the state insurance fund**

Employer Group: Private Employers

Policy Year: 7-1-2011 through 6-30-2012

Rate Method: Calculate and apply premium rates designed to provide premiums to meet the costs of injuries and occupational diseases that have injury dates during the policy year. A table showing the rate changes over the past several years is on page 4.

Rate Rule Process:

- The Administrator of Ohio Bureau of Workers' Compensation recommends to the Workers' Compensation Board of Directors an overall rate change based upon a rate indication developed by the BWC's consulting actuary, Deloitte and discussion and analysis with the Chief Actuarial Officer.
- The Workers' Compensation Board of Directors is being provided documentation to support an overall rate change of a 4.0 percent decrease.
- The Administrator provides specific rules that are necessary to implement the recommended overall rate change (Rules 4123-17-05 and 4123-17-06).
- The Actuarial Committee recommends to the Workers' Compensation Board of Directors rules 4123-17-05 and 4123-17-06 for approval.
- These rules are not chapter 119 rules and therefore, are not subject to public hearings.
- O.R.C. 4123.34 (B) states in part... "a revision of basic rates shall be made annually on the first day of July".
- A change in the premium rates must be completed and filed with the Legislative Services Commission (LSC) ten days prior to the effective date or start of the policy year. In this case, filing with the LSC must be made by June 17, 2011 to be effective July 1, 2011.

7-1-2011 Rate Summary

Private Employer Premium Rates

1. Change in private employer premium rates at the industry level:

Industry Group	Name	Percent Change	Average Collectible Rate per \$100 Unit of Payroll
1	Agriculture	-9%	\$3.07
2	Extraction	-10%	\$3.48
3	Manufacturing	-7%	\$2.77
4	Construction	-3%	\$3.95
5	Transportation	0%	\$5.81
6	Utility	0%	\$1.65
7	Commercial	-5%	\$2.40
8	Service	-3%	\$1.45
9	High Risk Commercial/Service	-8%	\$2.59
10	Office Work/Miscellaneous	-6%	\$0.15
	Total	-4%	\$1.43

2. Projected payroll is \$88.2 billion. Estimated premium is \$1.261 billion.
3. Average assessment for a private employer per \$100 of reported payroll:

Premium (average collectible base rate)	\$1.4300
Administrative Cost (BWC) 13.45%	.1923
Administrative Cost (IC) 2.10%	.0300
Administrative Cost (WCC) .0000%	.0000
Disabled Workers' Relief Fund	.0800
Additional Disabled Workers' Relief Fund (.1% of premium at base rate)	.0014
Total average collectible rate	\$1.7337

HISTORICAL PERCENT CHANGE IN PRIVATE EMPLOYER RATES

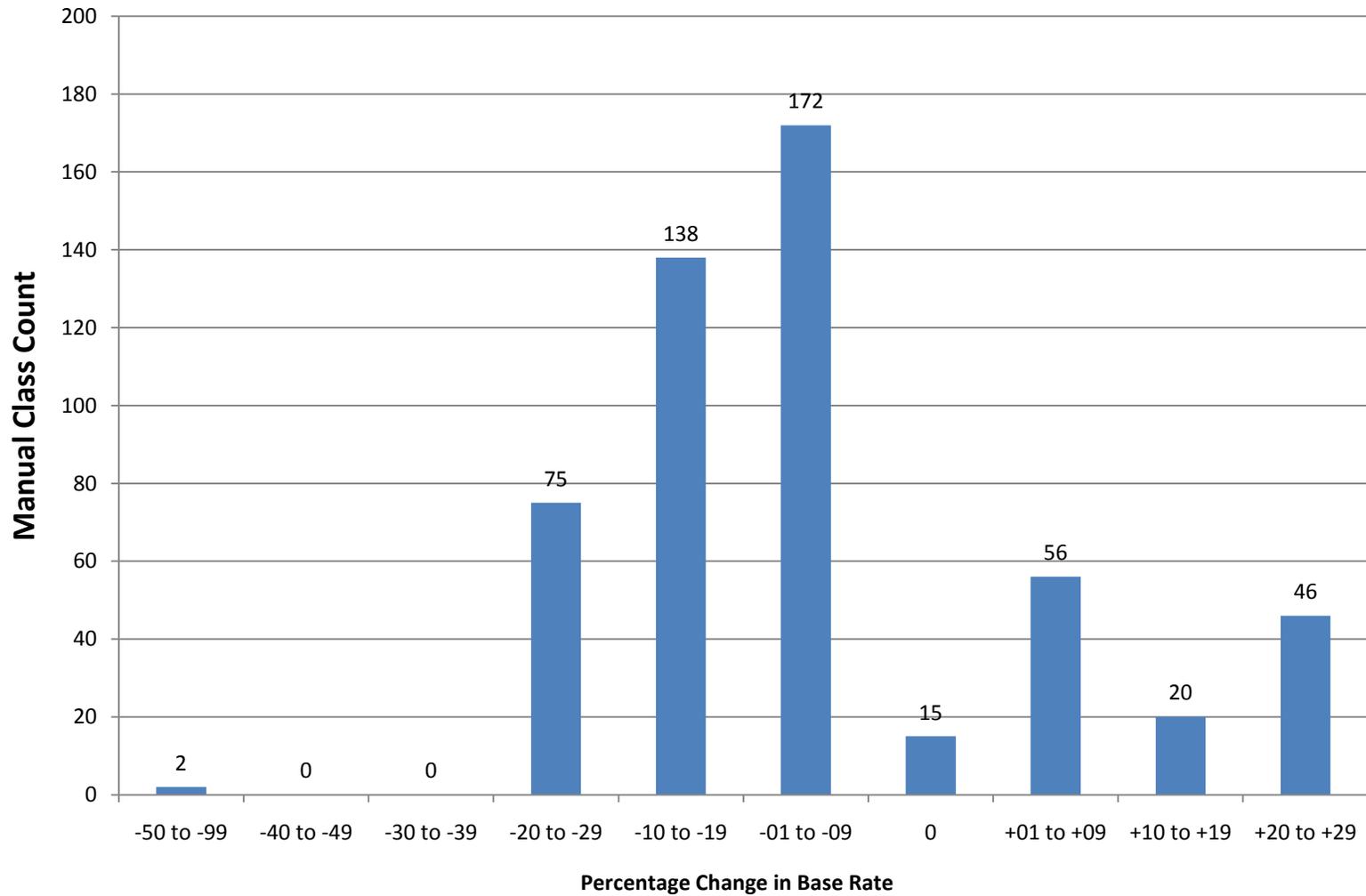
Period	Percent Change	Period	Percent Change
7-1-60	3.7% increase	7-1-1992	3.5% increase
7-1-61	No Change	7-1-1993	No Change
7-1-62	6.4% increase	7-1-1994	No Change
7-1-63	2.1% increase	7-1-1995	7.3% decrease
7-1-64	1.5% increase	7-1-1996	6% decrease
7-1-65	.6% decrease	7-1-1997	15% decrease
7-1-66	4.9% decrease	7-1-1998	6% decrease
7-1-67	1.9% increase	7-1-1999	3% decrease
7-1-68	.2% decrease	7-1-2000	5% decrease
7-1-69	2.2% decrease	7-1-2001	5% decrease
7-1-70	5.6% decrease	7-1-2002	No Change
7-1-71	12.5% increase	7-1-2003	9% increase
7-1-72	13.1% increase	7-1-2004	2% increase
7-1-73	17.3% increase	7-1-2005	4.4% increase
7-1-74	7.8% decrease	7-1-2006	3.9% increase
7-1-75	10.5% increase	7-1-2007	No Change
7-1-76	28.8% increase	7-1-2008	5.0% decrease
7-1-77	29.7% increase	7-1-2009	12.0% decrease
7-1-78	19.4% decrease	7-1-2010	3.9% decrease
7-1-79	3% decrease	7-1-2011	4% decrease
7-1-80	No Change		
7-1-81	3% decrease		
7-1-82	1% decrease		
7-1-83	3% decrease		
7-1-84	6% decrease		
7-1-85	6% increase		
7-1-86	6% decrease		
7-1-87	30% increase		
7-1-88	15% increase		
7-1-89	9.5% increase		
7-1-90	No Change		
7-1-91	4.5% increase		

Private Employer Average Collectible Rate

Rating Year	Average Base Rate*	Average Collectible Rate*
7-1-75	\$1.42	
7-1-76	\$1.83	
7-1-77	\$2.38	
7-1-78	\$1.93	
7-1-79	\$1.88	
7-1-80	\$1.88	
7-1-81	\$1.83	
7-1-82	\$1.82	
7-1-83	\$1.76	
7-1-84	\$1.65	
7-1-85	\$1.75	
7-1-86	\$1.75	
7-1-87	\$2.34	
7-1-88	\$2.61	
7-1-89	\$2.78	
7-1-90	\$2.91	
7-1-91		\$2.97
7-1-92		\$3.00
7-1-93		\$2.85
7-1-94		\$2.73
7-1-95		\$2.67
7-1-96		\$2.63
7-1-97		\$2.17
7-1-98		\$2.11
7-1-99		\$2.03
7-1-2000		\$1.93
7-1-2001		\$1.81
7-1-2002		\$1.80
7-1-2003		\$1.94
7-1-2004		\$1.98
7-1-2005		\$1.76
7-1-2006		\$1.85
7-1-2007		\$1.85
7-1-2008		\$1.76
7-1-2009		\$1.55
7-1-2010		\$1.49
7-1-2011		\$1.43

*Rates have been rounded to the nearest cent

Private Employer Base Rate Changes by Manual Classification July 1, 2011



4123-17-05 Private employer industry group and limited loss ratio tables

The administrator of workers' compensation, with the advice and consent of the bureau of workers' compensation board of directors, has authority to approve contributions made to the state insurance fund by employers pursuant to sections 4121.121, 4123.29, and 4123.34 of the Revised Code. The administrator hereby sets the industry group and limited loss ratio tables parts A and B to be effective July 1, ~~2010~~2011, applicable to the payroll reporting period July 1, ~~2010~~2011, through June 30, ~~2011~~2012, for private employers as indicated in the attached appendixes A and B.

TABLE 1

PART A

Industry Group	NCCI Manual Classifications
1	0005, 0008, 0016, 0034, 0035, 0036, 0037, 0079, 0083, 0113, 0170, 0251, 2702, 2709
2	1005, 1016, 1164, 1165, 1320, 1430, 1438, 1452, 1624, 1654, 1655, 1710, 4000
3	1463, 1472, 1642, 1699, 1701, 1741, 1747, 1748, 1803, 1852, 1853, 1860, 1924, 1925, 2001 , 2002, 2003, 2014, 2016, 2021, 2039, 2041, 2065, 2070, 2081, 2089, 2095, 2110, 2111, 2112, 2114, 2121, 2130, 2143, 2172, 2174, 2211, 2220, 2286, 2288, 2300, 2302, 2305, 2361, 2362, 2380, 2386, 2388, 2402, 2413, 2416, 2417, 2501, 2503, 2534, 2570, 2600, 2623, 2651, 2660, 2670, 2683, 2688, 2710, 2714, 2731, 2735, 2759, 2790, <u>2797</u> , 2802, 2812 , 2835, 2836, 2841, 2881, 2883, 2913, 2915, 2916, 2923, 2942, 2960, 3004, 3018, 3022, 3027, 3028, 3030, 3040, 3041, 3042, 3064, <u>3069</u> , 3076, 3081, 3082, 3085, 3110, 3111, 3113, 3114, 3118, 3119, 3122, 3126, 3131, 3132, 3145, 3146, 3169, 3175, 3179, 3180, 3188, 3220, 3223, 3224, 3227, 3240, 3241, 3255, 3257, 3270, 3300, 3303, 3307, 3315, 3334, 3336, 3372, 3373, 3383, 3385, 3400, 3507, 3515, 3548, 3559, 3574, 3581, 3612, 3620, 3629, 3632, 3634, 3635, 3638, 3642, 3643, 3647, 3648, 3681, 3685, 3803, 3807, 3808, 3821, 3822, 3824, 3826, 3827, 3830, 3851, 3865, 3881, 4021, 4024, 4034, 4036, 4038, 4053, 4061, 4062, 4101, <u>4109</u> , <u>4110</u> , 4111, 4112 , 4113, 4114, 4130, 4131, 4133, <u>4149</u> , <u>4150</u> , 4206, 4207, 4239, 4240, 4243, 4244, 4250, 4251, 4263, 4273, 4279, 4282, 4283, 4299, 4304, 4307, 4351, 4352, 4360, 4410, 4420, 4431, 4432, 4439, 4452, 4459, 4470, 4484, 4493, 4557, 4558, 4561 , 4568, 4581, 4583, 4611, 4635, 4653, 4665, 4670, 4683, 4686, 4692, 4693, 4703, 4717, 4720, 4740, 4741, 4751, 4771, 4825, 4828, 4829, 4902, 4923, 5951, <u>6503</u> , 6504, 6811, 6834, 6854, 6882, 6884, 9501, 9505, 9522
4	0042, 0050, 0106, 1322, 3069 , 3365, 3719, 3724, 3726, 5020, 5022, 5037, 5040, 5057, 5059, 5069, 5102, 5146, 5160, 5183, 5188, 5190, 5213, 5215, 5221, 5222, 5223, 5348, 5402, 5403, 5437, 5443, 5445, 5462, 5472, 5473, 5474, 5478, 5479, 5480, 5491, 5506, 5507, 5508, 5535, 5537, 5538, 5551, 5605, 5606, 5610, 5645, 5651 , 5703, 5705, 6003, 6005, 6017, 6018, 6045, 6204, 6206, 6213, 6214, 6216, 6217, 6229, 6233, 6235, 6236, 6237, 6251, 6252, 6260, 6306, 6319, 6325, 6400, 7538, 7601 , 7605, 7611 , 7612 , 7613 , 7855, 8227, 9534, 9554
5	2701, 6704, 7133, 7222, 7228, 7229, 7230, 7231, 7232, 7370, 7380, 7382, 7403, 7405, 7420, 7421, 7422, 7425, 7431, 7705, 8385
6	7502, 7515, 7520, 7539, 7540, 7580, 7600, 8901
7	0400, 0401, 2105, 2131, 2157, <u>2799</u> , 4361, 7390, 8001, 8002, 8006, 8008, 8010, 8013, 8015, 8017, 8018, 8021, 8031, 8032, 8033, <u>8037</u> , 8039, 8044, 8045, 8046, 8047, 8058, 8072, 8102, 8103, 8105, 8106, 8107, 8111, 8116, 8203, 8204, 8209, 8215, 8232, 8233, 8235, 8263, 8264, 8265, 8288, 8304, 8350, 8380, 8381, 8393, 8500, 8745
8	0917, 2585, 2586, 2587, 2589, 4362 , 5191, 5192, 6836, 7360, 7610, 8279, 8291, 8292, 8293, 8392, 8601, 8602, 8720, 8725, 8799, 8800, 8824, 8825, 8826, 8829, 8831, 8832, 8833, 8835, 8842, 8864, 8868, 8869, 8989, 9012, 9014, 9015, 9016, 9019, 9033, 9040, 9044, 9052, 9058, 9060, 9061, 9062, 9063, 9082, 9083, 9084, 9089, 9093, 9101, 9102, 9154, 9156, 9170, 9178, 9179, 9180, 9182, 9186, 9220, 9516, 9519, 9521, 9586, 9600, 9620
9	4511, 4777, 7590, 7704, 7710, 7711, 7720, 8606, 9088, 9402, 9403, 9984, 9985
10	7402, 8603, 8721, 8742, 8748, 8755, 8803, 8810, 8820, 8871

Revised 7-1-2011

TABLE 1
PART B
INDUSTRY GROUP
(LLR)

Credibility Group	1	2	3	4	5	6	7	8	9	10
1	0.3345	0.3048	0.3695	0.2568	0.2642	0.2935	0.3375	0.3807	0.3150	0.3755
2	0.3345	0.3048	0.3695	0.2568	0.2642	0.2935	0.3375	0.3807	0.3150	0.3755
3	0.3345	0.3048	0.3695	0.2568	0.2642	0.2935	0.3375	0.3807	0.3150	0.3755
4	0.3345	0.3048	0.3695	0.2568	0.2642	0.2935	0.3375	0.3807	0.3150	0.3755
5	0.3345	0.3048	0.3695	0.2568	0.2642	0.2935	0.3375	0.3807	0.3150	0.3755
6	0.4510	0.4135	0.4900	0.3674	0.3814	0.4069	0.4535	0.5028	0.4385	0.4973
7	0.5281	0.4895	0.5706	0.4477	0.4667	0.4849	0.5340	0.5854	0.5222	0.5768
8	0.6109	0.5692	0.6535	0.5365	0.5597	0.5699	0.6204	0.6721	0.6093	0.6594
9	0.6832	0.6448	0.7269	0.6198	0.6444	0.6518	0.6972	0.7468	0.6882	0.7319
10	0.7190	0.6873	0.7650	0.6648	0.6898	0.6948	0.7377	0.7845	0.7297	0.7688
11	0.7524	0.7273	0.7984	0.7059	0.7311	0.7333	0.7735	0.8172	0.7669	0.8009
12	0.7839	0.7641	0.8278	0.7436	0.7681	0.7667	0.8054	0.8457	0.7993	0.8291
13	0.8123	0.7969	0.8540	0.7784	0.8019	0.7969	0.8338	0.8708	0.8274	0.8547
14	0.8378	0.8270	0.8772	0.8105	0.8321	0.8256	0.8598	0.8929	0.8516	0.8778
15	0.8610	0.8546	0.8976	0.8395	0.8594	0.8511	0.8832	0.9124	0.8738	0.8987
16	0.8824	0.8793	0.9158	0.8660	0.8839	0.8745	0.9040	0.9295	0.8947	0.9175
17	0.9038	0.9023	0.9319	0.8904	0.9063	0.8964	0.9224	0.9442	0.9141	0.9342
18	0.9243	0.9227	0.9465	0.9130	0.9261	0.9173	0.9389	0.9570	0.9318	0.9489
19	0.9431	0.9410	0.9596	0.9337	0.9439	0.9371	0.9540	0.9682	0.9474	0.9623
20	0.9590	0.9575	0.9713	0.9525	0.9601	0.9546	0.9676	0.9780	0.9621	0.9738
21	0.9740	0.9728	0.9817	0.9699	0.9749	0.9709	0.9797	0.9863	0.9760	0.9834
22	0.9876	0.9870	0.9913	0.9857	0.9883	0.9859	0.9904	0.9936	0.9886	0.9919
23	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Revised 7-1-2011

4123-17-06 **Private employer contributions to the state insurance fund.** The administrator of workers' compensation, with the advice and consent of the bureau of workers' compensation board of directors, has authority to approve contributions made to the state insurance fund by employers pursuant to sections 4121.121, 4123.29, and 4123.34 of the Revised Code. The administrator hereby sets the NCCI manual classification base rates, and NCCI manual classification expected loss rates per one hundred dollar unit of payroll to be effective July 1, ~~2010~~2011, applicable to the payroll reporting period July 1, ~~2010~~2011, through June 30, ~~2011~~2012, for private employers as indicated in the attached appendix A.

Appendix A
BUREAU OF WORKERS' COMPENSATION
NCCI BASE RATES AND EXPECTED LOSS RATES
EFFECTIVE JULY 1, 2011

Base Rates and Expected Loss Rates are for each \$100 Unit of Payroll

**RATES DO NOT INCLUDE ADMINISTRATIVE COST,
DWRP, OR ADDITIONAL DWRP ASSESSMENTS**

Manual Number	Base Rate	Expected Loss Rate	Manual Number	Base Rate	Expected Loss Rate	Manual Number	Base Rate	Expected Loss Rate
0005	\$2.44	\$0.77	1853	\$4.22	\$0.73	2413	\$4.73	\$1.05
0008	\$1.43	\$0.45	1860	\$2.94	\$1.27	2416	\$3.52	\$1.17
0016	\$3.52	\$0.45	1924	\$4.56	\$1.69	2417	\$3.52	\$1.17
0034	\$5.15	\$1.56	1925	\$4.97	\$1.61	2501	\$3.19	\$1.13
0035	\$3.14	\$0.88	2002	\$3.57	\$0.65	2503	\$1.66	\$0.42
0036	\$3.43	\$0.94	2003	\$4.80	\$1.42	2534	\$3.52	\$1.17
0037	\$3.76	\$1.20	2014	\$5.37	\$1.97	2570	\$6.48	\$2.41
0042	\$6.52	\$2.04	2016	\$5.38	\$0.94	2585	\$4.66	\$1.60
0050	\$4.25	\$1.66	2021	\$4.23	\$1.27	2586	\$1.96	\$0.63
0079	\$8.22	\$2.53	2039	\$4.57	\$1.38	2587	\$7.76	\$4.58
0083	\$5.06	\$1.69	2041	\$2.45	\$0.94	2589	\$2.45	\$0.85
0106	\$37.87	\$11.49	2065	\$1.54	\$0.57	2600	\$3.52	\$1.17
0113	\$3.93	\$1.19	2070	\$4.23	\$1.42	2623	\$3.52	\$1.17
0170	\$2.31	\$0.19	2081	\$6.27	\$1.86	2651	\$3.30	\$1.20
0251	\$3.93	\$1.19	2089	\$5.37	\$1.84	2660	\$3.52	\$1.17
0400	\$3.05	\$0.98	2095	\$5.02	\$1.73	2670	\$16.56	\$16.73
0401	\$3.05	\$0.98	2105	\$5.89	\$1.98	2683	\$10.24	\$0.76
0917	\$7.39	\$2.29	2110	\$5.32	\$1.30	2688	\$1.20	\$0.25
1005	\$4.44	\$1.50	2111	\$4.25	\$1.44	2701	\$9.96	\$3.00
1016	\$4.66	\$1.65	2112	\$4.86	\$3.15	2702	\$28.92	\$10.06
1164	\$4.35	\$1.44	2114	\$3.52	\$1.17	2709	\$24.23	\$8.40
1165	\$5.94	\$3.12	2121	\$3.52	\$1.09	2710	\$9.99	\$3.63
1320	\$2.92	\$0.99	2130	\$3.52	\$1.17	2714	\$7.10	\$2.34
1322	\$7.85	\$2.41	2131	\$1.88	\$0.63	2731	\$3.84	\$1.29
1430	\$4.35	\$1.44	2143	\$4.68	\$1.69	2735	\$3.24	\$1.29
1438	\$4.35	\$1.53	2157	\$4.95	\$1.82	2759	\$6.17	\$2.20
1452	\$4.35	\$2.96	2172	\$3.52	\$1.17	2790	\$2.51	\$0.84
1463	\$4.25	\$1.18	2174	\$3.52	\$1.17	2797	\$3.45	\$1.17
1472	\$1.05	\$0.19	2211	\$13.41	\$8.21	2799	\$3.18	\$1.03
1624	\$3.03	\$1.00	2220	\$6.08	\$2.38	2802	\$3.45	\$1.21
1642	\$6.10	\$2.34	2286	\$8.82	\$16.04	2835	\$16.42	\$8.89
1654	\$4.78	\$5.46	2288	\$4.52	\$1.73	2836	\$2.26	\$0.67
1655	\$4.35	\$1.44	2300	\$3.52	\$1.17	2841	\$1.47	\$0.37
1699	\$11.12	\$7.24	2302	\$3.26	\$1.18	2881	\$1.75	\$0.45
1701	\$4.05	\$1.19	2305	\$6.25	\$3.27	2883	\$3.66	\$1.30
1710	\$5.88	\$0.52	2361	\$3.52	\$1.17	2913	\$4.25	\$1.17
1741	\$7.68	\$3.56	2362	\$3.52	\$1.17	2915	\$3.52	\$1.17
1747	\$7.30	\$3.49	2380	\$3.57	\$1.17	2916	\$3.81	\$1.31
1748	\$3.37	\$0.89	2386	\$3.52	\$1.17	2923	\$4.69	\$1.71
1803	\$4.73	\$1.81	2388	\$2.01	\$0.72	2942	\$15.81	\$7.97
1852	\$3.52	\$1.17	2402	\$3.52	\$1.17	2960	\$4.20	\$2.28

Manual Number	Base Rate	Expected Loss Rate
3004	\$3.32	\$1.16
3018	\$3.55	\$1.13
3022	\$9.81	\$3.35
3027	\$3.82	\$1.31
3028	\$3.57	\$1.32
3030	\$6.12	\$2.20
3040	\$4.56	\$1.60
3041	\$9.02	\$3.65
3042	\$1.73	\$0.71
3064	\$3.30	\$1.30
3069	\$9.09	\$3.07
3076	\$4.06	\$1.41
3081	\$10.04	\$3.54
3082	\$7.58	\$2.75
3085	\$6.47	\$2.10
3110	\$9.45	\$2.86
3111	\$3.42	\$1.16
3113	\$1.61	\$0.58
3114	\$5.57	\$1.88
3118	\$1.60	\$0.49
3119	\$3.52	\$1.17
3122	\$2.05	\$0.48
3126	\$4.21	\$1.44
3131	\$3.99	\$0.22
3132	\$2.74	\$0.92
3145	\$2.70	\$0.90
3146	\$3.94	\$1.39
3169	\$4.80	\$1.53
3175	\$4.14	\$9.28
3179	\$2.70	\$0.91
3180	\$4.68	\$1.57
3188	\$4.52	\$1.54
3220	\$3.69	\$1.23
3223	\$3.52	\$1.17
3224	\$2.20	\$0.31
3227	\$5.20	\$1.74
3240	\$3.24	\$0.90
3241	\$5.60	\$1.87
3255	\$3.08	\$0.41
3257	\$3.31	\$1.15
3270	\$16.17	\$4.48
3300	\$5.64	\$2.11
3303	\$5.29	\$1.91
3307	\$3.98	\$1.37
3315	\$1.73	\$0.56
3334	\$3.52	\$1.17
3336	\$6.78	\$2.06
3365	\$6.46	\$1.99
3372	\$5.13	\$1.73
3373	\$2.01	\$0.78
3383	\$1.96	\$0.74
3385	\$1.66	\$1.17

Manual Number	Base Rate	Expected Loss Rate
3400	\$4.52	\$1.63
3507	\$3.21	\$1.11
3515	\$3.52	\$1.17
3548	\$1.19	\$0.32
3559	\$2.02	\$0.66
3574	\$1.58	\$0.53
3581	\$1.39	\$0.30
3612	\$2.91	\$0.98
3620	\$4.94	\$1.71
3629	\$1.62	\$0.55
3632	\$2.81	\$1.00
3634	\$1.06	\$0.38
3635	\$2.39	\$0.84
3638	\$3.19	\$1.07
3642	\$1.29	\$1.17
3643	\$1.98	\$0.64
3647	\$3.77	\$1.33
3648	\$3.36	\$1.08
3681	\$1.21	\$0.40
3685	\$0.94	\$0.31
3719	\$2.25	\$0.30
3724	\$4.52	\$1.41
3726	\$2.76	\$0.80
3803	\$8.33	\$3.31
3807	\$14.42	\$4.66
3808	\$12.59	\$4.01
3821	\$7.06	\$2.37
3822	\$3.33	\$0.91
3824	\$5.20	\$1.83
3826	\$0.60	\$0.22
3827	\$1.22	\$0.37
3830	\$1.87	\$0.68
3851	\$3.52	\$1.17
3865	\$11.79	\$10.34
3881	\$8.60	\$3.33
4000	\$5.61	\$1.93
4021	\$2.91	\$0.93
4024	\$5.07	\$1.54
4034	\$5.51	\$1.86
4036	\$4.01	\$0.99
4038	\$1.80	\$0.77
4053	\$12.33	\$3.66
4061	\$2.53	\$0.81
4062	\$3.31	\$1.17
4101	\$10.48	\$3.81
4109	\$1.25	\$0.51
4110	\$1.61	\$0.35
4111	\$5.35	\$2.12
4113	\$3.53	\$1.06
4114	\$1.67	\$0.11
4130	\$3.80	\$1.43
4131	\$3.56	\$0.56

Manual Number	Base Rate	Expected Loss Rate
4133	\$1.90	\$0.27
4149	\$1.25	\$0.51
4150	N/A	\$0.51
4206	\$3.52	\$1.17
4207	\$3.52	\$1.17
4239	\$4.89	\$1.45
4240	\$3.61	\$1.07
4243	\$2.58	\$0.96
4244	\$3.41	\$1.22
4250	\$2.57	\$0.85
4251	\$2.07	\$0.71
4263	\$4.61	\$1.26
4273	\$2.82	\$0.95
4279	\$3.23	\$1.09
4282	\$3.52	\$1.17
4283	\$4.25	\$1.84
4299	\$2.16	\$0.74
4304	\$3.45	\$1.25
4307	\$1.41	\$0.27
4351	\$0.97	\$0.12
4352	\$1.50	\$0.27
4360	\$3.52	\$1.17
4361	\$1.14	\$0.44
4410	\$3.80	\$1.32
4420	\$6.20	\$2.02
4431	\$3.52	\$1.17
4432	\$4.67	\$1.17
4439	\$3.52	\$1.17
4452	\$3.12	\$1.11
4459	\$3.44	\$1.19
4470	\$1.66	\$0.33
4484	\$4.13	\$1.37
4493	\$3.46	\$1.07
4511	\$0.73	\$0.24
4557	\$3.09	\$1.09
4558	\$2.24	\$0.74
4568	\$1.88	\$1.17
4581	\$3.52	\$1.17
4583	\$5.72	\$1.79
4611	\$1.09	\$0.38
4635	\$2.38	\$0.85
4653	\$5.19	\$1.72
4665	\$12.86	\$4.52
4670	\$3.52	\$1.17
4683	\$1.34	\$0.23
4686	\$1.16	\$0.38
4692	\$0.38	\$0.11
4693	\$2.31	\$0.76
4703	\$3.02	\$0.86
4717	\$3.52	\$1.17
4720	\$2.79	\$0.93
4740	\$4.39	\$1.32

Manual Number	Base Rate	Expected Loss Rate
4741	\$4.91	\$2.11
4751	\$1.83	\$0.62
4771	\$1.92	\$0.31
4777	\$7.97	\$1.91
4825	\$0.66	\$0.21
4828	\$2.79	\$1.03
4829	\$1.81	\$0.58
4902	\$2.70	\$0.85
4923	\$1.37	\$0.18
5020	\$10.25	\$2.60
5022	\$6.93	\$2.17
5037	\$24.79	\$9.26
5040	\$11.33	\$3.79
5057	\$5.84	\$1.94
5059	\$11.67	\$3.85
5069	\$5.09	\$1.53
5102	\$6.58	\$2.19
5146	\$5.57	\$1.74
5160	\$2.13	\$0.84
5183	\$3.52	\$1.12
5188	\$3.68	\$1.14
5190	\$3.43	\$1.04
5191	\$1.15	\$0.41
5192	\$4.74	\$1.59
5213	\$4.67	\$1.56
5215	\$5.46	\$1.46
5221	\$4.92	\$1.56
5222	\$6.32	\$2.06
5223	\$12.14	\$4.29
5348	\$4.85	\$1.46
5402	\$5.09	\$1.53
5403	\$5.52	\$1.74
5437	\$4.31	\$1.39
5443	\$36.65	\$46.74
5445	\$5.38	\$1.65
5462	\$8.83	\$2.37
5472	\$8.66	\$3.14
5473	\$8.24	\$2.25
5474	\$8.15	\$2.40
5478	\$4.09	\$1.32
5479	\$11.38	\$3.12
5480	\$7.80	\$1.81
5491	\$5.09	\$1.53
5506	\$5.41	\$1.72
5507	\$4.55	\$1.63
5508	\$5.09	\$1.53
5535	\$6.00	\$1.74
5537	\$4.00	\$1.25
5538	N/A	\$1.24
5551	\$14.89	\$4.11
5605	\$0.94	\$0.28
5606	\$1.20	\$0.38

Manual Number	Base Rate	Expected Loss Rate
5610	\$15.74	\$7.72
5645	\$7.73	\$2.39
5703	\$8.62	\$1.75
5705	\$5.09	\$1.53
5951	\$3.52	\$1.17
6003	\$6.99	\$0.30
6005	\$5.09	\$1.53
6017	\$5.09	\$1.53
6018	\$5.09	\$1.53
6045	\$5.09	\$1.53
6204	\$10.84	\$3.51
6206	\$4.14	\$1.02
6213	\$5.09	\$1.53
6214	\$10.44	\$3.07
6216	\$7.06	\$2.33
6217	\$4.79	\$1.51
6229	\$3.83	\$1.22
6233	\$4.68	\$1.78
6235	\$14.72	\$5.28
6236	\$10.22	\$9.96
6237	\$3.39	\$1.53
6251	\$14.29	\$6.19
6252	\$6.49	\$1.77
6260	\$5.09	\$1.53
6306	\$4.06	\$1.31
6319	\$2.58	\$0.84
6325	\$7.24	\$2.47
6400	\$5.25	\$1.87
6503	\$4.18	\$1.42
6504	\$4.18	\$1.42
6704	\$7.29	\$2.24
6811	\$4.14	\$2.31
6834	\$6.24	\$0.52
6836	\$5.74	\$2.00
6854	\$3.52	\$1.17
6882	\$3.52	\$1.17
6884	\$3.52	\$1.17
7133	\$4.86	\$1.56
7222	\$7.29	\$2.24
7228	\$10.02	\$3.02
7229	\$7.97	\$2.56
7230	\$8.85	\$3.56
7231	\$13.50	\$4.44
7232	\$5.48	\$1.60
7360	\$5.27	\$1.74
7370	\$6.82	\$2.22
7380	\$6.27	\$2.00
7382	\$7.29	\$2.22
7390	\$7.44	\$2.49
7402	\$0.16	\$0.05
7403	\$3.10	\$1.03
7405	\$2.27	\$0.84

Manual Number	Base Rate	Expected Loss Rate
7420	\$7.29	\$2.24
7421	\$1.53	\$0.17
7422	\$1.51	\$0.06
7425	\$1.05	\$0.39
7431	\$1.47	\$0.57
7502	\$1.27	\$0.20
7515	\$2.55	\$0.70
7520	\$4.16	\$1.40
7538	\$7.53	\$2.79
7539	\$2.43	\$0.72
7540	\$4.36	\$1.34
7580	\$3.66	\$1.03
7590	\$4.92	\$1.74
7600	\$3.24	\$1.52
7605	\$2.80	\$0.83
7610	\$0.51	\$0.18
7704	N/A	\$0.94
7705	\$10.50	\$3.28
7710	\$7.89	\$2.43
7711	\$4.60	\$0.91
7720	\$3.61	\$1.16
7855	\$3.28	\$0.97
8001	\$3.24	\$1.03
8002	\$8.16	\$2.88
8006	\$3.30	\$1.05
8008	\$1.67	\$0.58
8010	\$1.88	\$0.66
8013	\$0.46	\$0.17
8015	\$0.95	\$0.34
8017	\$1.72	\$0.56
8018	\$3.68	\$1.25
8021	\$2.89	\$0.95
8031	\$3.00	\$0.99
8032	\$4.57	\$1.38
8033	\$2.54	\$0.83
8037	\$1.72	\$0.56
8039	\$4.49	\$1.87
8044	\$3.50	\$1.19
8045	\$0.44	\$0.15
8046	\$2.81	\$0.92
8047	\$2.56	\$0.80
8058	\$3.08	\$1.01
8072	\$0.93	\$0.30
8102	\$1.26	\$0.19
8103	\$3.05	\$0.98
8105	\$3.05	\$0.98
8106	\$5.19	\$1.80
8107	\$3.36	\$1.10
8111	\$2.86	\$0.97
8116	\$1.64	\$0.54
8203	\$5.99	\$1.76
8204	\$4.61	\$1.79

Manual Number	Base Rate	Expected Loss Rate
8209	\$4.06	\$1.11
8215	\$2.91	\$0.89
8227	\$3.09	\$0.89
8232	\$4.99	\$1.70
8233	\$3.48	\$0.16
8235	\$3.26	\$1.16
8263	\$9.79	\$4.77
8264	\$9.51	\$3.25
8265	\$7.63	\$2.61
8279	\$9.52	\$3.50
8288	\$7.02	\$2.30
8291	\$7.82	\$2.69
8292	\$5.32	\$1.85
8293	\$9.27	\$3.32
8304	\$3.18	\$0.76
8350	\$5.27	\$1.79
8380	\$3.18	\$1.03
8381	\$2.30	\$0.62
8385	\$4.50	\$1.37
8392	\$4.84	\$1.78
8393	\$2.35	\$0.78
8500	\$6.97	\$2.42
8601	\$0.34	\$0.12
8602	\$0.35	\$0.12
8603	\$0.15	\$0.05
8606	\$2.93	\$0.13
8720	\$3.05	\$1.01
8721	\$0.47	\$0.26
8725	\$3.03	\$1.01
8742	\$0.24	\$0.08
8745	\$3.07	\$0.84
8748	\$0.48	\$0.16
8755	\$0.70	\$0.24
8799	\$1.49	\$0.51
8800	\$1.53	\$0.54
8803	\$0.08	\$0.03
8810	\$0.16	\$0.05
8820	\$0.16	\$0.06
8824	\$5.25	\$1.78
8825	\$2.80	\$0.97
8826	\$2.99	\$0.94
8829	\$4.06	\$1.38
8831	\$1.25	\$0.41
8832	\$0.37	\$0.13
8833	\$1.39	\$0.46
8835	\$3.68	\$1.16

Manual Number	Base Rate	Expected Loss Rate
8842	\$3.69	\$1.11
8864	\$2.64	\$0.90
8868	\$0.40	\$0.13
8869	\$1.54	\$0.52
8871	\$0.24	\$0.02
8901	\$0.11	\$0.02
8989	\$2.36	\$0.95
9012	\$0.79	\$0.27
9014	\$4.58	\$1.53
9015	\$4.84	\$1.60
9016	\$3.94	\$1.37
9019	\$1.84	\$0.60
9033	\$2.27	\$0.70
9040	\$4.36	\$1.45
9044	\$1.84	\$0.60
9052	\$3.56	\$1.16
9058	\$2.49	\$0.82
9060	\$1.59	\$0.56
9061	\$1.93	\$0.66
9062	\$10.49	\$8.47
9063	\$1.27	\$0.40
9082	\$1.85	\$0.63
9083	\$2.08	\$0.69
9084	\$2.44	\$0.79
9088	\$3.43	\$1.11
9089	\$1.84	\$0.60
9093	\$2.38	\$0.81
9101	\$2.59	\$0.87
9102	\$3.20	\$1.05
9154	\$1.97	\$0.72
9156	\$1.33	\$0.44
9170	\$5.19	\$1.65
9178	\$16.55	\$5.41
9179	\$77.43	\$31.04
9180	\$3.42	\$1.10
9182	\$2.92	\$0.94
9186	\$7.95	\$2.54
9220	\$5.30	\$1.75
9402	\$6.79	\$2.20
9403	\$8.77	\$3.09
9501	\$3.24	\$1.17
9505	\$1.18	\$0.19
9516	\$5.30	\$1.79
9519	\$4.30	\$1.53
9521	\$4.09	\$1.50
9522	\$2.29	\$0.62

Manual Number	Base Rate	Expected Loss Rate
9534	\$2.96	\$1.01
9554	\$7.10	\$2.31
9586	\$0.58	\$0.20
9600	\$1.90	\$0.60
9620	\$0.65	\$0.20
9984	\$1.95	\$0.59
9985	\$3.43	\$1.11

**Ohio Bureau of Workers' Compensation
Private Employer Preliminary Base Rates
Policy Year 2011 compared to Policy Year 2010**

Manual Class	Manual Class Description	7/1/2010 Base Rate	7/1/0211 Base Rate	Percent Change
0005	FARM: NURSERY EMPLOYEES & DRIVERS	2.47	2.44	-1%
0008	FARM: GARDENING-MARKET OR TRUCK & DRIVERS	1.60	1.43	-11%
0016	FARM: ORCHARD & DRIVERS	4.79	3.52	-27%
0034	FARM: POULTRY OR EGG PRODUCER & DRIVERS	4.62	5.15	11%
0035	FARM: FLORIST & DRIVERS	4.11	3.14	-24%
0036	FARM: DAIRY & DRIVERS	3.55	3.43	-3%
0037	FARM: FIELD CROPS & DRIVERS	4.95	3.76	-24%
0042	LANDSCAPE GARDENING & DRIVERS	6.07	6.52	7%
0050	FARM MACHINERY OPERATION - BY CONTRACTOR & DRIVERS	3.51	4.25	21%
0079	FARM: BERRY/VINEYARD & DRIVERS	9.03	8.22	-9%
0083	FARM: CATTLE OR LIVESTOCK RAISING NOC & DRIVERS	5.06	5.06	0%
0106	TREE PRUNING SPRAYING REPAIRING - ALL OPERATIONS & DRIVERS	41.82	37.87	-9%
0113	FARM: HATCHERY & DRIVERS	4.39	3.93	-10%
0170	FARM: ANIMAL RAISING & DRIVERS	2.71	2.31	-15%
0251	IRRIGATION WORKS OPERATION & DRIVERS	4.39	3.93	-10%
0400	COTTON COMPRESSING & DRIVERS	3.28	3.05	-7%
0401	COTTON GIN OPERATION & LOCAL MANAGERS & DRIVERS	3.28	3.05	-7%
0917	DOMESTIC SERVICE CONTRACTOR - INSIDE	8.23	7.39	-10%
1005	COAL MINING-SURFACE & DRIVERS	4.94	4.44	-10%
1016	COAL MINING-NOC	5.69	4.66	-18%
1164	MINING NOC-NOT COAL-UNDERGROUND & DRIVERS	4.91	4.35	-11%
1165	MINING NOC-NOT COAL-SURFACE & DRIVERS	4.91	5.94	21%
1320	OIL OR GAS LEASE OPERATOR, ALL OPERATIONS & DRIVERS	2.91	2.92	0%
1322	OIL/GAS WELL CLEAN WELL PRV PRD GAS/OIL-BY CONTR-NO DRILLING & DRIVERS	7.50	7.85	5%
1430	SMELTING, SINTERING OR REFINING, LEAD & DRIVERS	81.90	4.35	-95%
1438	SMELTING, SINTERING OR REFINING METALS-NOT IRON/LEAD-NOC & DRIVERS	5.48	4.35	-21%
1452	ORE MILLING & DRIVERS	4.91	4.35	-11%
1463	ASPHALT WORKS & DRIVERS	4.62	4.25	-8%
1472	DISTILLATION-WOOD-& DRIVERS	1.35	1.05	-22%
1624	QUARRY NOC & DRIVERS	3.96	3.03	-23%
1642	LIME MFG	5.80	6.10	5%
1654	QUARRY-CEMENT ROCK-SURFACE-& DRIVERS	3.95	4.78	21%
1655	QUARRY-SURFACE-& DRIVERS	3.64	4.35	20%
1699	ROCK WOOL MFG	9.19	11.12	21%
1701	CEMENT MFG	4.64	4.05	-13%
1710	STONE CRUSHING & DRIVERS	8.28	5.88	-29%
1741	FLINT OR SPAR GRINDING & DRIVERS	6.35	7.68	21%
1747	EMERY WORKS & DRIVERS	6.03	7.30	21%
1748	ABRASIVE WHEEL MFG & DRIVERS	4.75	3.37	-29%
1803	STONE CUTTING OR POLISHING NOC & DRIVERS	5.26	4.73	-10%
1852	ASBESTOS GOODS MFG	3.86	3.52	-9%
1853	MICA GOODS MFG & MICA PREPARING	4.97	4.22	-15%
1860	ABRASIVE PAPER OR CLOTH PREPARATION	3.14	2.94	-6%
1924	WIRE DRAWING OR CABLE MFG-NOT IRON OR STEEL	5.17	4.56	-12%
1925	DIE CASTING MFG	4.99	4.97	0%
2002	MACARONI MFG	4.51	3.57	-21%
2003	BAKERY & DRIVERS, ROUTE SUPERVISORS	4.43	4.80	8%

**Ohio Bureau of Workers' Compensation
Private Employer Preliminary Base Rates
Policy Year 2011 compared to Policy Year 2010**

Manual Class	Manual Class Description	7/1/2010 Base Rate	7/1/0211 Base Rate	Percent Change
2014	GRAIN OR FEED MILLING	6.32	5.37	-15%
2016	CEREAL OR BAR MFG	6.97	5.38	-23%
2021	SUGAR REFINING	4.05	4.23	4%
2039	ICE CREAM MFG & DRIVERS	4.54	4.57	1%
2041	CANDY CHOCOLATE & CONFECTION MFG	3.20	2.45	-23%
2065	MILK PRODUCTS MFG NOC	1.88	1.54	-18%
2070	CREAMERY & ROUTE SUPERVISORS & DRIVERS	4.71	4.23	-10%
2081	BUTCHERING	6.58	6.27	-5%
2089	PACKING HOUSE-ALL OPERATIONS	5.40	5.37	-1%
2095	MEAT PRODUCTS MFG NOC	5.03	5.02	0%
2105	FRUIT PACKING	6.63	5.89	-11%
2110	PICKLE MFG	6.89	5.32	-23%
2111	CANNERY NOC	3.99	4.25	7%
2112	FRUIT EVAPORATING OR PRESERVING	4.02	4.86	21%
2114	OYSTERMEN	3.86	3.52	-9%
2121	BREWERY & DRIVERS	4.30	3.52	-18%
2130	SPIRITUOUS LIQUOR DISTILLERY	3.86	3.52	-9%
2131	SPIRITUOUS LIQUOR BOTTLING	1.86	1.88	1%
2143	FRUIT JUICE MFG & DRIVERS	5.36	4.68	-13%
2157	BOTTLING NOC & ROUTE SUPERVISORS , DRIVERS	6.06	4.95	-18%
2172	CIGARETTE MFG	3.86	3.52	-9%
2174	TOBACCO REHANDLING OR WAREHOUSING	23.76	3.52	-85%
2211	COTTON BATTING, WADDING OR WASTE MFG	11.08	13.41	21%
2220	YARN OR THREAD MFG-COTTON	8.01	6.08	-24%
2286	WOOL SPINNING & WEAVING	7.29	8.82	21%
2288	FELTING MFG	5.94	4.52	-24%
2300	PLUSH MFG	3.86	3.52	-9%
2302	SILK THREAD OR YARN MFG	3.40	3.26	-4%
2305	TEXTILE FIBER MFG-SYNTHETIC	6.69	6.25	-7%
2361	HOSIERY MFG	3.86	3.52	-9%
2362	KNIT GOODS MFG NOC	3.86	3.52	-9%
2380	WEBBING MFG	5.03	3.57	-29%
2386	LACE MFG	3.86	3.52	-9%
2388	EMBROIDERY MFG	2.25	2.01	-11%
2402	CARPET OR RUG MFG NOC	3.86	3.52	-9%
2413	TEXTILE-BLEACHING, DYEING MERCERIZING, FINISHING	5.66	4.73	-16%
2416	YARN DYEING OR FINISHING	3.86	3.52	-9%
2417	CLOTH PRINTING	3.86	3.52	-9%
2501	CLOTH, CANVAS & RELATED PRODUCTS NOC	3.14	3.19	2%
2503	DRESSMAKING OR TAILORING-CUSTOM EXCLUSIVELY	1.90	1.66	-13%
2534	FEATHER OR FLOWER MFG-ARTIFICIAL	3.86	3.52	-9%
2570	MATTRESS OR BOX SPRING MFG	7.88	6.48	-18%
2585	LAUNDRY NOC & ROUTE SUPERVISORS , DRIVERS	5.32	4.66	-12%
2586	CLEANING OR DYEING & ROUTE SUPERVISORS, DRIVERS	2.76	1.96	-29%
2587	TOWEL OR TOILET SUPPLY CO & ROUTE SUPERVISORS, DRIVERS	6.41	7.76	21%
2589	LAUNDRY & DRY CLEANING STORE- RETAIL-ROUTE SUPERVISORS, DRV	2.82	2.45	-13%
2600	FUR PROCESSING - PREPARING SKINS	3.86	3.52	-9%

**Ohio Bureau of Workers' Compensation
Private Employer Preliminary Base Rates
Policy Year 2011 compared to Policy Year 2010**

Manual Class	Manual Class Description	7/1/2010 Base Rate	7/1/0211 Base Rate	Percent Change
2623	LEATHER MFG - INCL TANNING, LEATHER EMBOSSEING & WOOL PULLING	3.86	3.52	-9%
2651	SHOE STOCK MFG	3.41	3.30	-3%
2660	BOOT OR SHOE MFG NOC	3.86	3.52	-9%
2670	GLOVE MFG-LEATHER OR TEXTILE	13.69	16.56	21%
2683	LUGGAGE MFG	10.09	10.24	1%
2688	LEATHER GOODS MFG NOC	1.44	1.20	-17%
2701	LOGGING OR TREE REMOVAL - LOG HAULING AND DRIVERS	9.77	9.96	2%
2702	LOGGING OR LUMBERING & DRIVERS	26.52	28.92	9%
2709	LOGGING OR TREE REMOVAL - MECHANIZED EQUIPMENT OPERATORS	25.44	24.23	-5%
2710	SAWMILL	9.43	9.99	6%
2714	VENEER MFG	6.21	7.10	14%
2731	PLANING OR MOLDING MILL	3.17	3.84	21%
2735	FURNITURE STOCK MFG	3.27	3.24	-1%
2759	PALLET, BOX OR BOX SHOOK MFG	7.62	6.17	-19%
2790	PATTERN MAKING NOC	3.29	2.51	-24%
2802	CARPENTRY-SHOP ONLY-& DRIVERS	4.24	3.45	-19%
2835	BRUSH OR BROOM ASSEMBLY	13.57	16.42	21%
2836	BRUSH OR BROOM MFG NOC	2.55	2.26	-11%
2841	WOODENWARE MANUFACTURING NOC	1.72	1.47	-15%
2881	FURNITURE ASSEMBLY-WOOD-FROM MANUFACTURED PARTS	2.19	1.75	-20%
2883	FURNITURE MFG-WOOD-NOC	5.04	3.66	-27%
2913	RATTAN, WILLOW OR TWISTED FIBER PRODUCTS MFG	5.99	4.25	-29%
2915	VENEER PRODUCTS MFG	3.86	3.52	-9%
2916	VENEER PRODUCTS MFG-NO VENEER MFG	4.22	3.81	-10%
2923	PIANO MFG	5.56	4.69	-16%
2942	PENCIL, PENHOLDER OR CRAYON MFG	16.86	15.81	-6%
2960	WOOD PRESERVING & DRIVERS	3.47	4.20	21%
3004	IRON OR STEEL: MANUFACTURING: STEEL MAKING-& DRIVERS	3.40	3.32	-2%
3018	IRON OR STEEL: MANUFACTURING: ROLLING MILL & DRIVERS	3.64	3.55	-2%
3022	PIPE OR TUBE MFG NOC & DRIVERS	8.11	9.81	21%
3027	ROLLING MILL NOC & DRIVERS	3.43	3.82	11%
3028	PIPE OR TUBE MFG-IRON OR STEEL- & DRIVERS	4.15	3.57	-14%
3030	IRON OR STEEL: FAB IRON OR STEEL WORKS-SHOP-STRUCTURAL-& DRIVERS	7.56	6.12	-19%
3040	IRON OR STEEL: FABRICATION: IRON WORKS-SHOP-ORNAMENTAL-& DRIVERS	5.76	4.56	-21%
3041	IRON/STEEL:FAB IRON WORKS-SHOP DECOR/ARTISTIC & FOUNDRY,DRIVERS	11.68	9.02	-23%
3042	ELEVATOR OR ESCALATOR MFG	1.66	1.73	4%
3064	SIGN MFG-METAL	4.43	3.30	-26%
3069	SHEET METAL PRODUCTS MANUFACTURING	8.37	9.09	9%
3076	SHEET METAL PRODUCTS MFG. - SHOP ONLY	4.81	4.06	-16%
3081	FOUNDRY-FERROUS-NOC	10.41	10.04	-4%
3082	FOUNDRY-STEEL CASTINGS	10.67	7.58	-29%
3085	FOUNDRY-NON-FERROUS	7.34	6.47	-12%
3110	FORGING WORK-DROP OR MACHINE	8.67	9.45	9%
3111	BLACKSMITH	3.96	3.42	-14%
3113	TOOL MFG-NOT DROP OR MACHINE FORGED-NOC	1.87	1.61	-14%
3114	TOOL MFG-DROP/MACH FORGED-NOC: MACH/FNSHNG OF TOOL/DIE MAKNG OP	4.63	5.57	20%
3118	SAW MFG	2.25	1.60	-29%

**Ohio Bureau of Workers' Compensation
Private Employer Preliminary Base Rates
Policy Year 2011 compared to Policy Year 2010**

Manual Class	Manual Class Description	7/1/2010 Base Rate	7/1/0211 Base Rate	Percent Change
3119	NEEDLE MFG	3.86	3.52	-9%
3122	CUTLERY MFG NOC	2.66	2.05	-23%
3126	TOOL MFG-AGRIC, CONSTRUCTION, LOGGING, MINING, OIL OR ARTESIAN WELL	4.55	4.21	-7%
3131	BUTTON FASTENER MFG-METAL	3.30	3.99	21%
3132	NUT OR BOLT MFG	3.62	2.74	-24%
3145	SCREW MFG	3.05	2.70	-11%
3146	HARDWARE MFG NOC	3.45	3.94	14%
3169	STOVE MFG	4.68	4.80	3%
3175	RADIATOR OR HEATER MFG	3.42	4.14	21%
3179	ELECTRICAL APPARATUS MFG NOC	2.93	2.70	-8%
3180	ELECTRIC OR GAS LIGHTING FIXTURES MFG	5.53	4.68	-15%
3188	PLUMBERS' SUPPLIES MFG NOC	4.64	4.52	-3%
3220	CAN MFG	3.63	3.69	2%
3223	LAMP OR PORTABLE LANTERN MFG	3.86	3.52	-9%
3224	AGATE WARE MFG	2.87	2.20	-23%
3227	ALUMINUM WARE MFG	5.57	5.20	-7%
3240	WIRE ROPE MFG-IRON OR STEEL	3.71	3.24	-13%
3241	WIRE DRAWING-IRON OR STEEL	5.89	5.60	-5%
3255	WIRE CLOTH MFG	3.66	3.08	-16%
3257	WIRE GOODS MFG NOC	3.44	3.31	-4%
3270	EYELET MFG	21.92	16.17	-26%
3300	BED SPRING OR WIRE MATTRESS MFG	6.48	5.64	-13%
3303	SPRING MFG	7.40	5.29	-29%
3307	HEAT-TREATING-METAL	3.73	3.98	7%
3315	BRASS OR COPPER GOODS MFG	1.91	1.73	-9%
3334	TIN FOIL MFG	3.86	3.52	-9%
3336	TYPE FOUNDRY	8.08	6.78	-16%
3365	WELDING OR CUTTING NOC & DRIVERS	6.80	6.46	-5%
3372	ELECTROPLATING	4.88	5.13	5%
3373	GALVANIZING OR TINNING-NOT ELECTROLYTIC	2.17	2.01	-7%
3383	JEWELRY MFG	2.23	1.96	-12%
3385	WATCH MFG	1.37	1.66	21%
3400	METAL GOODS MFG-NOC	5.27	4.52	-14%
3507	CONSTRUCTION OR AGRICULTURAL MACHINERY MFG	3.30	3.21	-3%
3515	TEXTILE MACHINERY MFG	3.86	3.52	-9%
3548	PRINTING OR BOOKBINDING MACHINE MFG	1.41	1.19	-16%
3559	CONFECTION MACHINE MFG	1.85	2.02	9%
3574	COMPUTING, RECORDING OR OFFICE MACHINE MFG NOC	1.37	1.58	15%
3581	CARBURETOR MFG	1.72	1.39	-19%
3612	PUMP MFG	3.34	2.91	-13%
3620	BOILERMAKING	4.87	4.94	1%
3629	PRECISION MACHINED PARTS MFG NOC	1.92	1.62	-16%
3632	MACHINE SHOP NOC	3.29	2.81	-15%
3634	VALVE MFG	1.14	1.06	-7%
3635	GEAR MFG OR GRINDING	2.57	2.39	-7%
3638	BALL OR ROLLER BEARING MFG	3.50	3.19	-9%
3642	BATTERY MFG-DRY	1.07	1.29	21%

**Ohio Bureau of Workers' Compensation
Private Employer Preliminary Base Rates
Policy Year 2011 compared to Policy Year 2010**

Manual Class	Manual Class Description	7/1/2010 Base Rate	7/1/0211 Base Rate	Percent Change
3643	ELECTRIC POWER OR TRANSMISSION EQUIPMENT MFG	2.23	1.98	-11%
3647	BATTERY MFG-STORAGE	4.96	3.77	-24%
3648	AUTOMOTIVE LIGHTING, IGNITION OR STARTING APPARATUS MFG NOC	3.27	3.36	3%
3681	TV, RADIO, TELEPHONE/TELECOMMUNICATION DEVICE MFG NOC	1.44	1.21	-16%
3685	INSTRUMENT MFG NOC	1.06	0.94	-11%
3719	OIL STILL ERECTION OR REPAIR	2.63	2.25	-14%
3724	MACHINERY OR EQUIPMENT ERECTION OR REPAIR NOC & DRIVERS	5.36	4.52	-16%
3726	BOILER INSTALL OR REPAIR-STEAM	3.00	2.76	-8%
3803	AUTOMOBILE WHEEL MFG- METAL- NOT CAST	8.00	8.33	4%
3807	AUTOMOBILE RADIATOR MFG	13.73	14.42	5%
3808	AUTOMOBILE MFG OR ASSEMBLY	11.80	12.59	7%
3821	AUTOMOBILE RECYCLING & DRIVERS	7.55	7.06	-6%
3822	AUTOMOBILE, BUS, TRUCK OR TRAILERBODY MFG: DIE-PRESSED STEEL	4.10	3.33	-19%
3824	AUTOMOBILE, BUS, TRUCK OR TRAILER BODY MFG: NOC	5.36	5.20	-3%
3826	AIRCRAFT ENGINE MFG	0.54	0.60	11%
3827	AUTOMOBILE ENGINE MFG	1.01	1.22	21%
3830	AIRPLANE MFG	2.02	1.87	-7%
3851	MOTORCYCLE MFG OR ASSEMBLY	3.86	3.52	-9%
3865	BABY CARRIAGE MFG	9.74	11.79	21%
3881	CAR MFG-RAILROAD-& DRIVERS	9.67	8.60	-11%
4000	SAND OR GRAVEL DIGGING & DRIVERS	5.21	5.61	8%
4021	BRICK OR CLAY PRODUCTS MFG NOC & DRIVERS	3.34	2.91	-13%
4024	REFRACTORY PRODUCTS MFG & DRIVERS	4.19	5.07	21%
4034	CONCRETE PRODUCTS MFG & DRIVERS	5.83	5.51	-5%
4036	PLASTER BOARD OR PLASTER BLOCK MFG & DRIVERS	5.65	4.01	-29%
4038	PLASTER STATUARY OR ORNAMENT MFG	1.84	1.80	-2%
4053	POTTERY MFG: CHINA OR TABLEWARE	14.24	12.33	-13%
4061	POTTERY MFG: EARTHENWARE-GLAZED OR PORCELAIN-HAND & MOLDED/CAST	2.99	2.53	-15%
4062	POTTERY MFG: PORCELAIN WARE- MECHANICAL PRESS FORMING	3.01	3.31	10%
4101	GLASS MFG-& DRIVERS	10.50	10.48	0%
4111	GLASSWARE MFG-NO AUTOMATIC BLOWING MACHINES	6.22	5.35	-14%
4113	GLASS MFG-CUT	4.34	3.53	-19%
4114	GLASSWARE MFG NOC	1.93	1.67	-13%
4130	GLASS MERCHANT	4.85	3.80	-22%
4131	MIRROR MFG	4.59	3.56	-22%
4133	CATHEDRAL OR ART GLASS WINDOW MFG	2.26	1.90	-16%
4206	PULP MFG-GROUND WOOD PROCESS	3.86	3.52	-9%
4207	PULP MFG-CHEMICAL PROCESS	3.86	3.52	-9%
4239	PAPER MFG	5.42	4.89	-10%
4240	BOX MFG-SET-UP PAPER	5.08	3.61	-29%
4243	BOX MFG-FOLDING PAPER-NOC	3.64	2.58	-29%
4244	CORRUGATED OR FIBER BOARD CONTAINER MFG	3.93	3.41	-13%
4250	PAPER COATING	3.09	2.57	-17%
4251	STATIONERY MFG	2.70	2.07	-23%
4263	FIBER GOODS MFG	6.49	4.61	-29%
4273	BAG MFG-PAPER	2.99	2.82	-6%
4279	PAPER GOODS MFG NOC	3.37	3.23	-4%

**Ohio Bureau of Workers' Compensation
Private Employer Preliminary Base Rates
Policy Year 2011 compared to Policy Year 2010**

Manual Class	Manual Class Description	7/1/2010 Base Rate	7/1/0211 Base Rate	Percent Change
4282	DRESS PATTERN MFG-PAPER	3.86	3.52	-9%
4283	BUILDINGS OR ROOFING PAPER OR FELT PREPARATION -NO INSTALL	3.51	4.25	21%
4299	PRINTING	2.32	2.16	-7%
4304	NEWSPAPER PUBLISHING	3.69	3.45	-7%
4307	BOOKBINDING	1.85	1.41	-24%
4351	PHOTO ENGRAVING	1.11	0.97	-13%
4352	ENGRAVING	2.10	1.50	-29%
4360	MOTION PICTURE: DEVELOPMENT OF NEG, PRINT & ALL SUBSEQNT OPER	3.86	3.52	-9%
4361	PHOTOGRAPHER-ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS	1.38	1.14	-17%
4410	RUBBER GOODS MFG NOC	4.68	3.80	-19%
4420	RUBBER TIRE MFG	6.50	6.20	-5%
4431	MAGNETIC AND OPTICAL MEDIA MFG	3.86	3.52	-9%
4432	FOUNTAIN PEN MFG	3.86	4.67	21%
4439	LACQUER OR SPIRIT VARNISH MFG	3.86	3.52	-9%
4452	PLASTICS MFG: FABRICATED PRODUCTS NOC	3.62	3.12	-14%
4459	PLASTICS MFG: SHEETS, RODS/TUBES	3.41	3.44	1%
4470	CABLE MFG-INSULATED ELECTRICAL	2.08	1.66	-20%
4484	PLASTICS MFG MOLDED PRODUCTS NOC	4.49	4.13	-8%
4493	FABRIC COATING OR IMPREGNATING NOC	4.87	3.46	-29%
4511	ANALYTICAL CHEMIST	1.00	0.73	-27%
4557	INK MFG	2.82	3.09	10%
4558	PAINT MFG	2.55	2.24	-12%
4568	SALT, BORAX/POTASH PRODUCING OR REFINING & DRIVERS	1.55	1.88	21%
4581	PHOSPHATE WORKS & DRIVERS	3.86	3.52	-9%
4583	FERTILIZER MFG & DRIVERS	5.28	5.72	8%
4611	DRUG, MEDICINE OR PHARMACEUTICAL PREPARATION NO MFG OF INGRED.	1.34	1.09	-19%
4635	OXYGEN OR HYDROGEN MFG & DRIVERS	2.25	2.38	6%
4653	GLUE MFG & DRIVERS	6.15	5.19	-16%
4665	RENDERING WORKS NOC & DRIVERS	13.89	12.86	-7%
4670	COTTONSEED OIL MFG-MECHANICAL & DRIVERS	3.86	3.52	-9%
4683	OIL MFG-VEGETABLE-NOC	1.57	1.34	-15%
4686	VEGETABLE-SOLVENT EXTRACTION PROCESS	1.30	1.16	-11%
4692	DENTAL LABORATORY	0.47	0.38	-19%
4693	PHARMACEUTICAL OR SURGICAL GOODS MFG NOC	2.63	2.31	-12%
4703	CORN PRODUCTS MFG	3.39	3.02	-11%
4717	BUTTER SUBSTITUTE MFG	3.86	3.52	-9%
4720	SOAP OR SYNTHETIC DETERGENT MFG	2.85	2.79	-2%
4740	OIL REFINING-PETROLEUM-& DRIVERS	3.63	4.39	21%
4741	ASPHALT OR TAR DISTILLING OR REFINING & DRIVERS	5.30	4.91	-7%
4751	SYNTHETIC RUBBER MFG	1.89	1.83	-3%
4771	EXPLOSIVES OR AMMUNITION MFG: NOC & DRIVERS	2.24	1.92	-14%
4777	EXPLOSIVES DISTIBUTORS & DRIVERS	10.93	7.97	-27%
4825	DRUG, MEDICINE OR PHARMACY PREP MFG & INCID MFG OF INGRED	0.55	0.66	20%
4828	CHEMICAL BLENDING OR MIXING NOC ALL OPERATIONS & DRIVERS	3.22	2.79	-13%
4829	CHEMICAL MFG. NOC ALL OPERATIONS & DRIVERS	1.94	1.81	-7%
4902	SPORTING GOODS MFG NOC	3.69	2.70	-27%
4923	PHOTOGRAPHIC SUPPLY MFG	1.68	1.37	-18%

**Ohio Bureau of Workers' Compensation
Private Employer Preliminary Base Rates
Policy Year 2011 compared to Policy Year 2010**

Manual Class	Manual Class Description	7/1/2010 Base Rate	7/1/0211 Base Rate	Percent Change
5020	CEILING INSTALL-SUSPENDE ACOUSTICAL GRID TYPE	8.62	10.25	19%
5022	MASONRY NOC CROSS-REF	7.62	6.93	-9%
5037	PAINTNG: METAL STRUCTURES-OVER TWO STORIES IN HEIGHT-& DRIVERS	33.87	24.79	-27%
5040	IRON OR STEEL: ERECTION-FRAME STRUCTURES	12.91	11.33	-12%
5057	IRON OR STEEL: ERECTION NOC	6.00	5.84	-3%
5059	IRON OR STEEL: ERECTION-FRAME STRUCT NOT OVER TWO STORIES IN HGT	11.70	11.67	0%
5069	IRON/STEEL: EREC-CONSTR OF DWELLINGS NOT OVER 2 STORIES IN HGT	5.43	5.09	-6%
5102	DOOR, DOOR FRAME/SASH ERECTION- METAL OR METAL COVERED	6.17	6.58	7%
5146	FURNITURE/FIXTURES INSTALL - PORTABLE - NOC	5.98	5.57	-7%
5160	ELEVATOR ERECTION OR REPAIR	1.76	2.13	21%
5183	PLUMBING NOC & DRIVERS	3.94	3.52	-11%
5188	AUTOMATIC SPRINKLER INSTALL & DRIVERS	4.22	3.68	-13%
5190	ELECTRICAL WIRING-WITHIN BUILDINGS & DRIVERS	3.17	3.43	8%
5191	OFFICE MACHINE OR APPLIANCE INSTALL, INSPECT, ADJUST OR REPAIR	1.35	1.15	-15%
5192	MACHINES-VEND OR COIN OP-INSTALL, SRVC OR REPAIR & SALESPRSNS, DRIVRS	5.24	4.74	-10%
5213	CONCRETE CONSTR NOC	4.98	4.67	-6%
5215	CONCRETE WORK-INCIDENTAL TO THE CONSTR OF PRIVATE RESIDENCE	4.94	5.46	11%
5221	CONCRETE OR CEMENT WORK-FLOORS, DRIVEWAYS, YARDS/SIDEWALKS-& DRV	4.96	4.92	-1%
5222	CONCRETE CONSTR IN CONNECTION WITH BRIDGES OR CULVERTS	6.40	6.32	-1%
5223	SWIMMING POOL CONSTR NOT IRON OR STEEL & DRIVERS	10.03	12.14	21%
5348	CERAMIC TILE, INDOOR STONE, MARBLE OR MOSAIC WORK	6.11	4.85	-21%
5402	HOTHOUSE ERECTION-ALL OPERATIONS	6.76	5.09	-25%
5403	CARPENTRY NOC	6.03	5.52	-8%
5437	CARPENTRY-INSTALL OF CABINET WORK OR INTERIOR TRIM	4.77	4.31	-10%
5443	LATHING & DRIVERS	30.29	36.65	21%
5445	WALLBOARD INSTALL BUILDINGS & DRIVERS	5.47	5.38	-2%
5462	GLAZIER-AWAY FROM SHOP & DRIVERS	9.26	8.83	-5%
5472	ASBESTOS CONTRACTOR-PIPE & BOILER WORK EXCLUSIVELY & DRIVERS	7.16	8.66	21%
5473	ASBESTOS CONTR-NOC & DRIVERS	9.51	8.24	-13%
5474	PAINTING OR PAPERHANGING NOC & SHOP OPERATIONS, DRIVERS	7.64	8.15	7%
5478	FLOOR COVERING INSTALLATION-RESILIENT FLOORING-CARPET & LAMINATE	4.98	4.09	-18%
5479	INSULATION WORK NOC & DRIVERS	9.83	11.38	16%
5480	PLASTERING NOC & DRIVERS	7.20	7.80	8%
5491	PAPERHANGING & DRIVERS	5.43	5.09	-6%
5506	STREET OR ROAD CONSTRUCTION: PAVING OR REPAIRING & DRIVERS	5.93	5.41	-9%
5507	STREET OR ROAD CONSTRUCTION: SUBSURFACE WORK & DRIVERS	4.78	4.55	-5%
5508	STREET OR ROAD CONSTRUCTION: ROCK EXCAVATION & DRIVERS	5.43	5.09	-6%
5535	SHEET METAL WORK - INSTALLATION AND DRIVERS	8.02	6.00	-25%
5537	HVAC & REFRIG SYSTEMS - INSTALL, SVC & REPAIR & DRIVERS	4.11	4.00	-3%
5551	ROOFING-ALL KINDS & YARD EMPLOYEES & DRIVERS	15.01	14.89	-1%
5605	CONSTRUCTION OR ERECTION ESTIMATORS	1.07	0.94	-12%
5606	CONTRACTOR-PROJECT MGR, CONST EXEC, CONST MGR OR CONST SUPT	1.13	1.20	6%
5610	CLEANER-DEBRIS REMOVAL	13.01	15.74	21%
5645	CARPENTRY-DETACHED ONE OR TWO FAMILY DWELLINGS	9.01	7.73	-14%
5703	BUILDING RAISING OR MOVING	10.28	8.62	-16%
5705	SALVAGE OPERATION-NO WRECKING OR ANY STRUCTURAL OPERATIONS	5.43	5.09	-6%
5951	SERUM, ANTI-TOXIN OR VIRUS MFG & DRIVERS	3.86	3.52	-9%

**Ohio Bureau of Workers' Compensation
Private Employer Preliminary Base Rates
Policy Year 2011 compared to Policy Year 2010**

Manual Class	Manual Class Description	7/1/2010 Base Rate	7/1/0211 Base Rate	Percent Change
6003	PILE DRIVING	7.67	6.99	-9%
6005	JETTY OR BREAKWATER CONSTRUCCION ALL OPERATION TO COMPLETION & DRV	5.43	5.09	-6%
6017	DAM OR LOCK CONSTRUCTION: CONCRETEWORK-ALL OPERATIONS	5.43	5.09	-6%
6018	DAM OR LOCK CONSTRUCTION: EARTH MOVING OR PLACING-ALL OPER & DRV	5.43	5.09	-6%
6045	LEEVE CONSTRUCTION-ALL OPERATIONS TO COMPLETION & DRIVERS	5.43	5.09	-6%
6204	DRILLING NOC & DRIVERS	9.78	10.84	11%
6206	OIL OR GAS WELL: CEMENTING & DRIVERS	5.14	4.14	-19%
6213	OIL OR GAS WELL: SPECLTY TOOL OPERNOC-BY CONTR-ALL EMPS & DRIVERS	5.43	5.09	-6%
6214	OIL OR GAS WELL: PERFORATING OF CASING-ALL EMPLOYEES & DRIVERS	8.63	10.44	21%
6216	OIL OR GAS LEASE WORK NOC-BY CONTRACTOR & DRIVERS	7.37	7.06	-4%
6217	EXCAVATION & DRIVERS	4.83	4.79	-1%
6229	IRRIGATION OR DRAINAGE SYSTEM CONSTRUCTION & DRIVERS	4.92	3.83	-22%
6233	OIL OR GAS PIPELINE CONSTRUCTION & DRIVERS	3.87	4.68	21%
6235	OIL OR GAS WELL: DRILLING OR RE-DRILLING & DRIVERS	19.38	14.72	-24%
6236	OIL OR GAS WELL: INSTALLATION OR RECOVERY OF CASING & DRIVERS	8.45	10.22	21%
6237	OIL OR GAS WELL: INSTRUMENT LOGGNGOR SURVEY WORK & DRIVERS	2.80	3.39	21%
6251	TUNNELING-NOT PNEUMATIC-ALL OPERATIONS	16.01	14.29	-11%
6252	SHAFT SINKING-ALL OPERATIONS	6.46	6.49	0%
6260	TUNNELING-PNEUMATIC-ALL OPERATIONS	5.43	5.09	-6%
6306	SEWER CONSTR-ALL OPERATIONS & DRIVERS	4.75	4.06	-15%
6319	GAS MAIN OR CONNECTION CONSTRUCTION & DRIVERS	3.15	2.58	-18%
6325	CONDUIT CONSTRUCTION-FOR CABLES OR WIRES	7.12	7.24	2%
6400	FENCE ERECTION-METAL	5.06	5.25	4%
6504	FOOD SUNDRIES MFG NOC-CEREAL MILLING	4.37	4.18	-4%
6704	RAILROAD CONST ALL OPER INCLUD CLERICAL, SALESPERSONS & DRIV	7.43	7.29	-2%
6811	BOAT BUILDING-WOOD-NOC & DRIVERS	4.54	4.14	-9%
6834	BOAT BUILDING OR REPAIR & DRIVERS	6.43	6.24	-3%
6836	MARINA & DRIVERS	5.59	5.74	3%
6854	SHIP BUILDING-IRON OR STEEL- NOC &DRIVERS	3.86	3.52	-9%
6882	SHIP REPAIR CONVERSION - ALL OPERATIONS & DRIVERS	3.86	3.52	-9%
6884	PAINTING: SHIP HULLS	3.86	3.52	-9%
7133	RAILROAD OPERATION: NOC - ALL EMPLOYERS AND DRIVERS	6.57	4.86	-26%
7222	TRUCKING: OIL FIELD EQUIPMENT- ALL EMPLOYEES & DRIVERS	7.43	7.29	-2%
7228	TRUCKING- LOCAL HAULING ONLY- ALL EMPLOYEES AND DRIVERS	9.80	10.02	2%
7229	TRUCKING- LONG DISTANCE HAULING- ALL EMPLOYEES AND DRIVERS	8.15	7.97	-2%
7230	TRUCKING: PARCEL OR PACKAGE DELIVERY- ALL EMPLOYEES & DRIVERS	11.10	8.85	-20%
7231	MAIL, PARCEL OR PCKG DELIVERY & COURIER OR MSSGRS - ALL EMPS & DRVRS	13.93	13.50	-3%
7232	TRCKNG: MAIL PARCEL/PKG DLV-CNTCT U S POST SERV-ALL EMPS & DRV	7.72	5.48	-29%
7360	FREIGHT HANDLING NOC	6.01	5.27	-12%
7370	TAXICAB CO : ALL OTHER EMPLOEES & DRIVERS	6.98	6.82	-2%
7380	DRIVERS, CHAUFFEURS, MESSENGERS & HELPERS NOC - COMMERCIAL	6.63	6.27	-5%
7382	BUS CO : ALL OTHER EMPLOYEES & DRIVERS	7.47	7.29	-2%
7390	BEER OR ALE DEALER-WHOLESALE & DRIVERS	7.53	7.44	-1%
7402	AVIATION-AIR TRAFFIC CONTROLLERS UNDER CONTRACT WITH THE FAA	0.17	0.16	-6%
7403	AVIATION: ALL OTHER EMPLOYEES & DRIVERS	3.46	3.10	-10%
7405	AVIATION: AIR CARRIER - SCHEDULED, COMMUTER - FLYING CREW	1.97	2.27	15%
7420	AVIATION: STUNT FLYING, RACING, PARACHUTE JUMPING - FLYING CREW	6.38	7.29	14%

**Ohio Bureau of Workers' Compensation
Private Employer Preliminary Base Rates
Policy Year 2011 compared to Policy Year 2010**

Manual Class	Manual Class Description	7/1/2010 Base Rate	7/1/2011 Base Rate	Percent Change
7421	AVIATION: TRANSPORT OF PERSONNEL FOR EMPLOYER BUSINESS - FLYING CREW	1.93	1.53	-21%
7422	AVIATION: NOC - OTHER THAN HELICOPTERS - FLYING CREW	1.79	1.51	-16%
7425	AVIATION: NOC - HELICOPTERS - FLYING CREW	1.12	1.05	-6%
7431	AVIATION: AIR CHARTER OR AIR TAXI - FLYING CREW	1.47	1.47	0%
7502	GAS COMPANY: GAS CO-NATURAL GAS-LOCAL DISTRIBUTION & DRIVERS	1.40	1.27	-9%
7515	OIL OR GAS PIPELINE OPERATION & DRIVERS	2.82	2.55	-10%
7520	WATERWORKS OPERATION & DRIVERS	3.44	4.16	21%
7538	ELECTRIC LIGHT OR POWER LINE CONTRACTOR & DRIVERS	10.34	7.53	-27%
7539	ELECTRIC LIGHT OR POWER CO NOC- ALL EMPLOYEES & DRIVERS	2.97	2.43	-18%
7540	ELEC LIGHT/POWER COOPERATIVE-REA PROJECT ONLY-ALL EMPLOYEES & DRV	6.14	4.36	-29%
7580	SEWAGE DISPOSAL PLANT OPERATION & DRIVERS	3.65	3.66	0%
7590	GARBAGE WORKS	6.07	4.92	-19%
7600	TELEPHONE OR TELEGRAPH CO: ALL OTHER EMPLOYEES & DRIVERS	2.68	3.24	21%
7605	BURGLAR ALARM INSTALL OR REPAIR & DRIVERS	2.76	2.80	1%
7610	RADIO/TV BROADCASTING STATION- ALL EMPLOYEES & CLERICAL, DRIVERS	0.51	0.51	0%
7705	AMBULANCE SERVICE COMPANIES AND EMS AND DRIVERS	10.20	10.50	3%
7710	FIREFIGHTERS AND DRIVERS	8.49	7.89	-7%
7711	FIREFIGHTERS AND DRIVERS - VOLUNTEER	5.81	4.60	-21%
7720	POLICE OFFICERS & DRIVERS	4.28	3.61	-16%
7855	RR CNST LAY/RELY TRCKS/MAINT OF WAY CONTR-NO WORK ON ELEV RR-DRV	4.49	3.28	-27%
8001	STORE: FLORIST & DRIVERS	4.05	3.24	-20%
8002	AUTOMOBILE RENTAL CO:ALL OTHER EMPLOYEES & COUNTER PERSONNEL, DRV	7.22	8.16	13%
8006	STORE: GROCERY RETAIL	3.42	3.30	-4%
8008	STORE: CLOTHING, WEARING APPAREL/DRY GOODS-RETAIL	1.73	1.67	-3%
8010	STORE: HARDWARE	2.21	1.88	-15%
8013	STORE: JEWELRY	0.55	0.46	-16%
8015	QUICK PRINTING-COPYING/DUP SERV-ALL EMPS/CLERICAL, SALES PRSNS DRV	1.01	0.95	-6%
8017	STORE: RETAIL NOC	2.06	1.72	-17%
8018	STORE: WHOLESALE NOC	4.06	3.68	-9%
8021	STORE: MEAT, FISH OR POULTRY DEALER WHOLESALE	3.50	2.89	-17%
8031	STORE: MEAT, FISH OR POULTRY- RETAIL	3.13	3.00	-4%
8032	STORE: CLOTHING, WEARING APPAREL OR DRY GOODS-WHOLESALE	3.99	4.57	15%
8033	STORE: MEAT, GROCERY & PROVISION STORES COMBINED-RETAIL NOC	2.85	2.54	-11%
8039	STORE: DEPARTMENT-RETAIL	5.17	4.49	-13%
8044	STORE: FURNITURE & DRIVERS	3.51	3.50	0%
8045	STORE: DRUG RETAIL	0.56	0.44	-21%
8046	STORE: AUTO ACCESSORY-RETAIL NOC & DRIVERS	2.91	2.81	-3%
8047	STORE: DRUG-WHOLESALE	3.60	2.56	-29%
8058	BUILDING MATERIAL DEALER-NEW MATERIALS ONLY: STORE EMPLOYEES	2.61	3.08	18%
8072	STORE:BOOK, RECORD, DISC, SOFTWARE,VIDEO OR AUDIO CASSETTE RETAIL	1.04	0.93	-11%
8102	SEED MERCHANT	1.49	1.26	-15%
8103	WOOL MERCHANT	3.28	3.05	-7%
8105	STORE: HIDE OR LEATHER DEALER	3.28	3.05	-7%
8106	IRON OR STEEL MERCHANT & DRIVERS	5.46	5.19	-5%
8107	MACHINERY DEALER NOC-STORE OR YARD-& DRIVERS	3.71	3.36	-9%
8111	PLUMBERS' SUPPLIES DEALER & DRIVERS	3.15	2.86	-9%
8116	FARM MACHINERY DEALER-ALL OPERATIONS & DRIVERS	1.96	1.64	-16%

**Ohio Bureau of Workers' Compensation
Private Employer Preliminary Base Rates
Policy Year 2011 compared to Policy Year 2010**

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8203	ICE MFG OR DISTRIBUTION & DRIVERS	6.77	5.99	-12%
8204	BUILDING MATERIAL YARD & LOCAL MANAGERS, DRIVERS	4.58	4.61	1%
8209	VEGETABLE PACKING & DRIVERS	4.38	4.06	-7%
8215	HAY, GRAIN OR FEED DEALER & LOCAL MANAGERS, DRIVERS	2.88	2.91	1%
8227	CONSTRUCTION OR ERECTION PERMANENTYARD	3.86	3.09	-20%
8232	LUMBERYRD NEW MTRLS ONLY: ALL OTH EMP & YARD, WAREHOUSE, DRV	5.71	4.99	-13%
8233	COAL MERCHANT & LOCAL MANAGERS, DRIVERS	4.30	3.48	-19%
8235	SASH, DOOR/ASSEMBLED MILLWORK DEALER & DRIVERS	3.79	3.26	-14%
8263	JUNK DEALER & DRIVERS	8.09	9.79	21%
8264	BOTTLE DEALER-USED & DRIVERS	10.43	9.51	-9%
8265	IRON OR STEEL SCRAP DEALER & DRIVERS	9.37	7.63	-19%
8279	STABLE/BREEDING FARM & DRIVERS	11.28	9.52	-16%
8288	LIVESTOCK DEALER OR COMMISSION MERCHANT & SALESPERSONS, DRIVERS	7.22	7.02	-3%
8291	STORAGE WAREHOUSE-COLD	6.46	7.82	21%
8292	STORAGE WAREHOUSE NOC	5.57	5.32	-4%
8293	STORAGE WAREHOUSE-FURNITURE & DRIVERS	9.64	9.27	-4%
8304	GRAIN ELEVATOR OPERATION & LOCAL MANAGERS, DRIVERS	4.48	3.18	-29%
8350	GASOLINE DEALER & DRIVERS	5.55	5.27	-5%
8380	AUTOMOBILE SERVICE OR REPAIR CENTER & DRIVERS	3.26	3.18	-2%
8381	GASOLINE STATION-RETAIL-SELF- SERVICE	3.17	2.30	-27%
8385	BUS CO : GARAGE EMPLOYEES	3.98	4.50	13%
8392	AUTO STORAGE GARAGE, PARKING LOT OR PARKING STATION, VALET SVC	6.04	4.84	-20%
8393	AUTOMOBILE BODY REPAIR	2.34	2.35	0%
8500	METAL SCRAP DEALER & DRIVERS	7.91	6.97	-12%
8601	ARCHITECT OR ENGINEER-CONSULTING	0.41	0.34	-17%
8602	SURVEYORS, TIMBER CRUISERS, OIL OR GAS GEOLOGISTS OR SCOUTS, & DRIVERS	0.41	0.35	-15%
8603	ARCHITECTURAL OR ENGINEERING FIRM-CLERICAL	0.17	0.15	-12%
8606	GEOPHYSICAL EXPLORATION SEISMIC- ALL EMPLOYEES & DRIVERS	3.48	2.93	-16%
8720	INSPECTION OF RISKS FOR INSUR OR VALUATION PURPOSES NOC	3.42	3.05	-11%
8721	REAL ESTATE APPRAISAL COMPANY OUTSIDE EMPLOYEES	0.39	0.47	21%
8725	INVENTORY COUNTERS-TRAVELING-INCLUDING SALESPERSONS & CLERICAL	3.42	3.03	-11%
8742	SALESPERSONS OR COLLECTORS - OUTSIDE	0.25	0.24	-4%
8745	NEWS AGNT/DIST OF MAG/OTH PERIDS NOT RETL DEALRS & SALSPRSNS,DRV	3.13	3.07	-2%
8748	AUTOMOBILE SALESPERSONS	0.53	0.48	-9%
8755	LABOR UNION-ALL EMPLOYEES	0.75	0.70	-7%
8799	MAILING OR ADDRESSING COMPANY OR LETTER SERVICE SHOP - CLERICAL	1.42	1.49	5%
8800	MAILING OR ADDRESSING CO & CLERICAL	1.53	1.53	0%
8803	AUDITORS, ACCNT OR FACTORY COST OR OFFICE SYSTEMATIZER-TRAVELING	0.08	0.08	0%
8810	CLERICAL OFFICE EMPLOYEES NOC	0.17	0.16	-6%
8820	ATTORNEY-ALL EMPLOYEES & CLERICAL MESSENGERS & DRIVERS	0.17	0.16	-6%
8824	RETIREMENT LIVING CENTERS: HEALTHCARE EMPLOYEES	5.61	5.25	-6%
8825	RETIREMENT LIVING CENTERS: FOOD SERVICE EMPLOYEES	2.90	2.80	-3%
8826	RETIREMENT LIVING CENTERS ALL OTHER EMPS, SALESPERSONS & DRV	2.89	2.99	3%
8829	CONVALESCENT OR NURSING HOME ALL EMPLOYEES	4.28	4.06	-5%
8831	HOSPITAL-VETERINARY & DRIVERS	1.48	1.25	-16%
8832	PHYSICIAN & CLERICAL	0.39	0.37	-5%
8833	HOSPITAL: PROFESSIONAL EMPLOYEES	1.33	1.39	5%

**Ohio Bureau of Workers' Compensation
Private Employer Preliminary Base Rates
Policy Year 2011 compared to Policy Year 2010**

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8835	HOME - PUBLIC & TRAVELING HEALTHCARE - ALL EMPLOYEES	3.80	3.68	-3%
8842	GROUP HOMES ALL EMPLOYEES AND SALESPERSONS, DRIVERS	3.53	3.69	5%
8864	SOCIAL SERVICES ORGANIZATION ALL EMPLOYEES AND SALESPERSONS, DRIVERS	2.77	2.64	-5%
8868	COLLEGE: PROFESSIONAL EMPLOYEES & CLERICAL	0.44	0.40	-9%
8869	CHILD DAY CARE CENTER: PROFESS EMPLOYEES & CLERICAL SALESPERSONS	1.78	1.54	-13%
8871	CLERICAL TELECOMMUTER EMPLOYEES	0.33	0.24	-27%
8901	TELEPHONE OR TELEGRAPH CO: OFFICE EXCHANGE EMPLOYEES & CLERICAL	0.13	0.11	-15%
8989	DOMESTIC WORKERS - RESIDENCES	3.07	2.36	-23%
9012	BUILDING OP. - BY OWNER, LESSEE, REAL ESTATE MANGT. FIRM: PROFESS	0.73	0.79	8%
9014	BUILDINGS-OPERATION BY CONTRACTORS	4.90	4.58	-7%
9015	BUILDINGS-OPERATION BY OWNER OR LESSEE ALL OTHER EMPLOYEES	5.22	4.84	-7%
9016	AMUSEMENT PARK OR EXHIBITION OPERATION & DRIVERS	4.29	3.94	-8%
9019	BRIDGE OR VEHICULAR TUNNEL OPERATION & DRIVERS	1.96	1.84	-6%
9033	HOUSING AUTHORITY & CLERICAL, SALESPERSONS, DRIVERS	2.49	2.27	-9%
9040	HOSPITAL: ALL OTHER EMPLOYEES	4.35	4.36	0%
9044	CASINO GAMBLING-HOTEL - ALL EMP.CLERICAL, SALESPERSONS & DRIVERS	1.96	1.84	-6%
9052	HOTEL: ALL OTHER EMPS & SALESPERSONS, DRIVERS	3.79	3.56	-6%
9058	HOTEL: RESTAURANT EMPLOYEES	2.80	2.49	-11%
9060	CLUB-COUNTRY, GOLF, FISHING OR YACHT & CLERICAL	1.68	1.59	-5%
9061	CLUB NOC & CLERICAL	2.41	1.93	-20%
9062	CASINO GAMBLING-ALL EMPLOYEES & CLERICAL, SALESPERSONS & DRIVERS	8.67	10.49	21%
9063	YMCA, YWCA, YMHA OR YWHA, INSTITUTION-ALL EMPS & CLERICAL	1.25	1.27	2%
9082	RESTAURANT NOC	2.05	1.85	-10%
9083	RESTAURANT: FAST FOOD	2.16	2.08	-4%
9084	BAR, DISCOTHEQUE, LOUNGE, NIGHT CLUB OR TAVERN	2.42	2.44	1%
9088	ROCKET OR MISSILE TESTING OR LAUNCHING & DRIVERS	3.88	3.43	-12%
9089	BILLIARD HALL	1.96	1.84	-6%
9093	BOWLING LANE	2.10	2.38	13%
9101	COLLEGE: ALL OTHER EMPLOYEES	2.51	2.59	3%
9102	PARK NOC-ALL EMPLOYEES & DRIVERS	2.97	3.20	8%
9154	THEATER NOC: ALL OTHER EMPLOYEES	2.57	1.97	-23%
9156	THEATER NOC: PLAYERS, ENTERTAINERS OR MUSICIANS	1.23	1.33	8%
9170	JANITORIAL SERVICES BY CONTRACTORS	4.96	5.19	5%
9178	ATHLETIC TEAM OR PARK: NON-CONTACT SPORTS	19.27	16.55	-14%
9179	ATHLETIC TEAM/PARK: CONTACT SPORTS	63.99	77.43	21%
9180	AMUSEMENT DEVICE OPERATION NOC- NOT TRAVELING-& DRIVERS	3.06	3.42	12%
9182	ATHLETIC TEAM/PARK: OPERATION & DRIVERS	3.87	2.92	-25%
9186	CARNIVAL, CIRCUS/AMUSEMENT DEVICE OPER-TRVL-ALL EMPS & DRIVERS	8.25	7.95	-4%
9220	CEMETERY OPERATION & DRIVERS	5.64	5.30	-6%
9402	STREET CLEANING & DRIVERS	6.83	6.79	-1%
9403	GARBAGE, ASHES OR REFUSE COLLECTION & DRIVERS	9.35	8.77	-6%
9501	PAINTING: SHOP ONLY & DRIVERS	3.79	3.24	-15%
9505	PAINTING: AUTOMOBILE OR CARRIAGE BODIES	1.52	1.18	-22%
9516	RADIO, TV, VIDEO & AUDIO EQUIP. INSTALL, SERVICE OR REPAIR & DRV	5.64	5.30	-6%
9519	ELECTRICAL HOUSEHOLD & COMML APPLIANCES - INSTALL, SERVICE & DRIVERS	4.24	4.30	1%
9521	HOUSE FURNISHINGS INSTALLATION NOC & UPHOLSTERING	3.90	4.09	5%
9522	UPHOLSTERING	3.22	2.29	-29%

**Ohio Bureau of Workers' Compensation
Private Employer Preliminary Base Rates
Policy Year 2011 compared to Policy Year 2010**

Manual Class	Manual Class Description	7/1/2010 Base Rate	7/1/0211 Base Rate	Percent Change
9534	MOBILE CRANE & HOIST SRVC CONTRS- NOC-ALL OP-INCL YARD EMPS & DRV	3.78	2.96	-22%
9554	SIGN ISTALL, MAINT., REPAIR, REMOVAL OR REPLACEMENT: NOC & DRIVERS	7.83	7.10	-9%
9586	BARBER SHOP	0.65	0.58	-11%
9600	TAXIDERMIST	2.67	1.90	-29%
9620	FUNERAL DIRECTOR & DRIVERS	0.66	0.65	-2%
9984	ATOMIC ENERGY: PROJECT WORK	1.61	1.95	21%
9985	ATOMIC ENERGY: RADIATION EXPOSURE NOC	3.88	3.43	-12%

New Manuals

6503	POTATO CHIP AND POPCORN AND SNACK CHIP MFG		4.18	
2797	MANF, MODULAR OR PREFAB HOME MFG - SHOP WORK - ALL OPERATIONS AND DRIVERS		3.45	
8037	SUPERSTORES AND WAREHOUSE CLUBS		1.72	
4110	ELECTRIC BULB MFG		1.61	
4149	OPTICAL GOOD MFG		1.25	
4109	INTEGRATED CIRCUIT MFG		1.25	
2799	MODULAR OR PREFAB HOME MFG - SET UP OR INSTALLATION - ALL OPERATIONS & DRIVERS		3.18	

Combined Manual

2001	CRACKER MFG	7.53		
2812	CABINET WORKS-WITH POWER MACHINERY	3.92		
4112	INCANDESCENT LAMP MFG	2.16		
4362	MOTION PICTURE: FILM EXCHANGE & PROJECTION ROOMS, CLERICAL	1.96		
4561	VARNISH MFG-OLEO-RESINOUS	3.86		
5651	CARPENTRY-DWELLINGS-THREE STORIES OR LESS	6.82		
7601	TELEPHONE, TELEGRAPH OR FIRE ALARM LINE CONSTRUCTION & DRIVERS	8.39		
7611	TELEPHONE/CABLE TV LINE INST CONTRACTORS, UNDERGROUND & DRIVER	4.48		
7612	TELEPHONE OR CABLE TV LINE INST CONTRACTORS, OVERHEAD & DRIVERS	7.85		
7613	TELEPHONE/CABLE TV LINE INST CONT. SERV. LINE & CONN. & DRIVERS	17.96		
4150	OPTICAL GOODS MFG NOC	1.03		

Common Sense Business Regulation (BWC Rules)

(Note: The below criteria apply to existing and newly developed rules)

Rule 4123-17-35

Rule Review

1. The rule is needed to implement an underlying statute.

Citation: R.C. 4123.39, 4123.40

2. The rule achieves an Ohio specific public policy goal.

What goal(s): R.C. 4123.39 provides for the premium rating of state agencies and state universities. The rule establishes rates for these employers and informs the employers of the rates.

3. Existing federal regulation alone does not adequately regulate the subject matter.
4. The rule is effective, consistent and efficient.
5. The rule is not duplicative of rules already in existence.
6. The rule is consistent with other state regulations, flexible, and reasonably balances the regulatory objectives and burden.
7. The rule has been reviewed for unintended negative consequences.
8. Stakeholders, and those affected by the rule were provided opportunity for input as appropriate.

Explain: Discussions were held with state agencies, state universities, and university hospitals.

9. The rule was reviewed for clarity and for easy comprehension.
10. The rule promotes transparency and predictability of regulatory activity.
11. The rule is based on the best scientific and technical information, and is designed so it can be applied consistently.
12. The rule is not unnecessarily burdensome or costly to those affected by rule.

If so, how does the need for the rule outweigh burden and cost? _____

13. The Chief Legal Officer, or his designee, has reviewed the rule for clarity and compliance with the Governor's Executive Order.

Board of Directors Executive Summary

Public Employers State Agency Rate Recommendation

Introduction

Rate Method: Calculate and apply premium rates designed to provide premiums equal to the payments on all injuries or occupational diseases made during the policy year. Attached is a table showing the rate changes over the past several years. For the purpose of the payment of fees to the managed care organizations (MCOs) that manage the claims of state agencies, including state universities and university hospitals, a percent of premium is charged. After the end of each calendar year, the bureau compares the actual and collected fees to account for any overage or shortage in the fee collected. The bureau then applies any overages or shortages to the fee for the next policy year period.

Rate Rule Process

- The Administrator and Chief Actuarial Officer of the Ohio Bureau of Workers' Compensation make a recommendation to the Workers' Compensation Board of Directors Actuarial Committee
- The Actuarial Committee of the Board makes a recommendation to the Workers' Compensation Board of Directors who provide advice and consent to the overall rate change and base rates (Rule 4123-17-35) by vote
- Rules are filed with the Legislative Services Commission and the Secretary of State by June 20, 2011 with an effective date of July 1, 2011

Executive Summary

The Administrator is recommending a 14.45% increase in the average premium rate for state agencies. This rate increase will result in the collection of about \$66.8M in premiums. State agencies will pay these premiums bi-weekly beginning in July 2011, and State Universities and University Hospitals will begin quarterly premium payments starting October 2011. The premiums will be used to pay all claim payments made during the policy year. This is an overall rate change recommendation. Individual state agency rates will increase or decrease by varying amounts based upon their actual reported losses.

Historical State Agency Rate Changes

Policy Year	Approved/Proposed Rate Change
7-1-2011	14.45%
7-1-2010	-4.33%
7-1-2009	-3.75%
7-1-2008	-10.00%
7-1-2007	no change
7-1-2006	no change
7-1-2005	5%
7-1-2004	10%
7-1-2003	37.65%
7-1-2002	no change

STATE AGENCY RATES

State agencies including state universities and university hospitals are entities which derive their authority from and are directly responsible to state government. State agency rates are recommended by the Administrator for the advice and consent of the Workers' Compensation Board of Directors. State agency rates must be filed with the Secretary of State and the Legislative Service Commission

State agencies including state universities and university hospitals pay premiums into the State Insurance Fund on a terminal funding basis which is similar to the self-insurance concept except the Bureau of Workers' Compensation administers the claims. Currently, all state agencies with the exception of small boards, commissions, and agencies are individually rated. The Actuarial Division determines a rate for each agency that will generate premium collections that are equal to the losses anticipated to be authorized in the upcoming year. No individual claim reserves are used for rate-making purposes to cover the future liability of state agency claims. Five years of claims costs, payroll and premium are used in the calculation of state agency rates.

The state agency rate-making system is designed to be a self-correcting system. With rates effective July 1, 1982 a procedure was built into the computation to adjust current rates for an overage or shortage of premium paid in prior years compared to losses generated for the same period of time.

The Payroll Section of the Department of Administrative Services (DAS) will apply the rates to the payroll of the various agencies whose payroll are generated through DAS and will remit the premium to the Bureau of Workers' Compensation every two weeks by electronic funds transfer. A list of the corresponding payroll, premium, both DWRF assessments, administrative cost, and MCO fee assessment for each agency is e-mailed to the Bureau's Direct Billing/Accounts Receivable Section. State universities and university hospitals and a few other state-operated entities (such as the Ohio Building Authority) are billed by the Bureau's Direct Billing/Accounts Receivable Section once each quarter and pay premium, DWRF, administrative cost, additional DWRF, and the MCO fee assessment directly to the Bureau. These entities are advised individually of their rates.

4123-17-35 Public employer state agency contribution to the state insurance fund.

The administrator of workers' compensation, with the advice and consent of the bureau of workers' compensation board of directors, has authority to approve contributions made to the state insurance fund by employers pursuant to sections 4121.121, 4123.39, and 4123.40 of the Revised Code. The administrator hereby sets rates per one hundred dollar unit of payroll to be effective July 1, ~~2010~~ 2011, applicable to the payroll reporting period July 1, ~~2010~~ 2011, through June 30, ~~2011~~ 2012, for public employer state agencies, including state universities and university hospitals, as indicated in the attached appendix A.

For the purpose of the payment of fees to the managed care organizations that manage the claims of state agencies, including state universities and university hospitals, the administrator hereby sets an additional contribution to the state insurance fund applicable to the payroll reporting period ~~July 1, 2010~~ July 1, 2011, through June 30, ~~2011~~ 2012, for public employer state agencies, including state universities and university hospitals, at ~~ten and twelve~~ ten and sixty-nine hundredths per cent of the premium as indicated in appendix A to this rule. After the end of calendar year ~~2010~~ 2011, the bureau will compare the actual and collected fees to account for any overage or shortage in the fee collected. The bureau will apply any overages or shortages to the fee for the next policy year period. The resulting MCO fee will be a rate by agency as indicated in the attached appendix A.

For policy years following the effective date of this rule, a public employer state (PES) agency that is not currently participating in a settlement payment program may enter into the following lump sum settlement (LSS) payment option.

(A) A PES agency that is not currently participating in a settlement payment program may participate in the lump sum settlement (LSS) direct reimbursement rating and payment program. A PES agency participating in this program will have the LSS payments excluded from the bureau's rate calculation process.

(1) Requirements.

(a) A PES agency shall make a three-year minimum commitment to the LSS direct reimbursement payment and rating program.

(b) The earliest beginning date of the LSS program is July 1, 2004.

(c) A PES agency shall notify the bureau of its desire to participate in the LSS direct reimbursement and payment program before the first day of January immediately preceding the policy year in which the agency wishes to participate in the program. The notification shall be made on the form provided by the bureau and signed by the PES agency's designee.

(d) A PES agency currently participating in a settlement program is not eligible to participate in the LSS direct reimbursement payment and rating program.

(2) Lump sum settlement (LSS) rate calculation rules.

(a) All LSS payments will be treated the same whether the result of a court-ordered settlement, an agency-negotiated settlement or any other type of settlement.

(b) Once a PES agency begins participating in the LSS direct reimbursement and rating program, all LSS payments will be excluded from the five year losses used to calculate the “pure premium rate” for future policy year rate calculations. The pure premium rate is defined as the rate that is the actual five year losses divided by the five year reported payroll used to project the rate needed to be collected for the next policy year. The calculation of the “overage and shortage rate” will include the LSS payments paid by the bureau and not reimbursed by the PES agency. The calculation will exclude the LSS payments paid by the bureau and reimbursed by the PES agency. The overage and shortage rate is defined as the rate at which the agency must pay any past shortage in rates or the reduction in rate of any past overage in premium paid.

(c) When an agency terminates a LSS direct reimbursement and rating program, the pure premium rate and the overage and shortage rate will include all LSS payments that were made by the bureau and not reimbursed by the PES agency.

(3) Lump sum settlement (LSS) reimbursement payments.

(a) A lump sum settlement will be billed in the next quarter following the date the LSS warrant was cashed. The October billing will include any lump sum settlement where the warrant was cashed in July, August or September; the January billing where the warrant was cashed in October, November or December; the April billing where the warrant was cashed in January, February or March; and the July billing where the warrant was cashed in April, May or June.

(b) The bureau will bill a structured settlement to the PES agency as the warrant is cashed.

(c) The PES agency shall pay the LSS quarterly bill within thirty days of the billing date.

(d) If the PES agency fails to pay a LSS quarterly bill within thirty days, the bureau will remove the PES agency from the LSS direct reimbursement rating and payment program and the bureau will include the outstanding LSS payments in the rate calculation.

(e) A PES agency may settle permanent total disability and death claims in which the present value was used in rate calculations for five years. The settlement amount will be included in the quarterly billings. In addition, there will be no substitution of the permanent total disability or death benefits paid to date for the present value.

(f) A PES agency shall file any dispute in writing, specifying the agency’s objections to the billing, with the bureau’s direct billing department. The filing of a dispute does not relieve or suspend the agency’s obligation to pay the obligation. Questions concerning the rate calculations should be directed to the bureau’s actuarial department.

(4) Change in status.

(a) When a PES agency combines with another PES agency, the choice that the agency that is determined to be the succeeding agency made in respect to participating in this program controls.

(b) A PES agency that is participating in a program and transfers a portion of its operations to another agency shall continue to participate in the program. The choice made in respect to participating in this program by the agency to which the operations were transferred will not be affected.

(c) Where a PES agency participating in a LSS direct reimbursement rating and payment program becomes self-insured, the bureau will calculate a buyout and any obligations owed by the PES agency under the program will be included in the buyout.

(5) Terminating a program.

(a) A PES agency may request, in writing, to terminate a program after the three year minimum commitment period has been completed. The agency's participation in the program will automatically be renewed for another three years unless the written request is submitted.

(b) A PES agency shall submit a request to terminate a program before the first day of January of the year the three year commitment ends. For example, if the PES agency starts participating in the LSS program or its participation is renewed for the policy year beginning July 1, 2004, the request must be submitted before January 1, 2007.

(c) Once a PES agency terminates a LSS program, the agency is no longer eligible to participate in a program.

Promulgated Under: 111.15

Statutory Authority: 4121.12, 4121.121

Rule Amplifies: 4121.12, 4123.39, 4123.40

Prior Effective Dates: 7/1/90, 7/1/91, 7/1/92, 7/1/93, 7/1/94, 7/1/95, 7/1/96, 7/1/97, 7/1/98, 7/1/99, 7/1/00, 7/1/01, 7/1/02, 7/1/03, 7/10/04, 7/1/05, 7/1/06, 7/1/07, 1/1/08, 7/1/08, 7/1/09, 7/1/10

APPENDIX A

**STATE AGENCY
RATES EFFECTIVE JULY 1, 2011**

MANUAL	AGENCY	RATE	MCO Rate
3100	General Revenue (Sch.) Commissions, Boards and Departments not otherwise classified	0.14	0.0205
3101	Judiciary - Supreme Court, Judicial Conference	0.15	0.0048
3102	Ohio Senate (Sch.)	0.14	0.0205
3103	Ohio House of Representatives (Sch.)	0.14	0.0205
3105	Legislative Service Commission (Sch.)	0.14	0.0205
3106	Office of the Governor (Sch.)	0.14	0.0205
3109	Secretary of State	0.26	0.0481
3110	Attorney General	0.10	0.0220
3111	Department of Agriculture	1.07	0.1197
3112	Department of Commerce	0.79	0.0682
3113	Department of Education	0.60	0.0661
3114	Department of Health	0.33	0.0364
3115	Industrial Commission of Ohio	0.55	0.0975
3117	Public Utilities Commission of Ohio	0.05	0.0221
3120	Department of Taxation	0.22	0.0376
3121	Bureau of Workers' Compensation	0.34	0.0704
3122	Auditor of State	0.48	0.0369
3123	Civil Defense (Volunteer) (Sch.)	0.14	0.0205
3124	Treasurer of Ohio	0.15	0.0343
3125	Department of Administrative Services	1.00	0.1093
3127	Ohio Board of Regents (Sch.)	0.14	0.0205
3130	State Library Board	0.07	0.0102
3136	Ohio Veterans Home Agency	2.14	0.2428
3137	Department of Youth Services	6.99	0.8273
3139	Ohio Arts Council (Sch.)	0.14	0.0205
3150	Department of Mental Health	2.32	0.2715
3152	Ohio Expositions Commission	1.79	0.2802
3154	Department of Natural Resources	1.72	0.1922
3156	Adjutant General	0.76	0.1039
3160	Ohio National Guard	0.05	0.0053
3166	Department of Development	0.40	0.0424
3167	Department of Insurance	0.05	0.0244
3169	Racing Commission of Ohio (Sch.)	0.14	0.0205

**STATE AGENCY
RATES EFFECTIVE JULY 1, 2011**

MANUAL	AGENCY	RATE	MCO Rate
3170	Ohio Civil Rights Commission	0.17	0.0139
3171	Board of Barber Examiners (Sch.)	0.14	0.0205
3172	State Board of Cosmetology (Sch.)	0.14	0.0205
3173	State Dental Board (Sch.)	0.14	0.0205
3174	State Board of Embalmers & Funeral Directors (Sch.)	0.14	0.0205
3175	State Medical Board (Sch.)	0.14	0.0205
3176	State Board of Nursing Education and Nurse Registration (Sch.)	0.14	0.0205
3177	State Board of Optometry (Sch.)	0.14	0.0205
3178	State Board of Pharmacy (Sch.)	0.14	0.0205
3179	State Veterinary Medical Board (Sch.)	0.14	0.0205
3180	State Board of Accountancy (Sch.)	0.14	0.0205
3181	State Board of Architects (Sch.)	0.14	0.0205
3183	State Board of Engineers & Surveyors (Sch.)	0.14	0.0205
3186	Ohio Water Development Authority (Sch.)	0.14	0.0205
3187	Rehabilitation Services Commission	0.38	0.0337
3188	Department of Rehabilitation and Correction	2.24	0.2307
3190	Environmental Protection Agency	0.10	0.0172
3191	Office of Budget and Management	0.06	0.0017
3192	Department of Aging	0.36	0.0525
3193	Court of Claims (Sch.)	0.14	0.0205
3194	Ohio Legal Rights Service (Sch.)	0.14	0.0205
3200	Department of Transportation	2.04	0.2306
3202	The Petroleum Underground Storage Tank Release Compensation Board (Sch.)	0.14	0.0205
3203	Office of Inspector General (Sch.)	0.14	0.0205
3204	Capital Square Review and Advisory Board (Sch.)	0.14	0.0205
3206	Ohio Medical Transportation Board (Sch.)	0.14	0.0205
3207	Ohio Cultural Facilities Commission (Sch.)	0.14	0.0205
3208	Joint Legislative Ethics Commission (Sch.)	0.14	0.0205
3209	Lake Erie Commission (Sch.)	0.14	0.0205
3210	Ohio Elections Commission (Sch.)	0.14	0.0205
3400	Department of Public Safety	1.02	0.1335
3501	Ohio Public Defender Commission (Sch.)	0.14	0.0205
3504	Office of the Consumers' Counsel (Sch.)	0.14	0.0205
3512	Commission on Hispanic/Latino Affairs (Sch.)	0.14	0.0205
3516	Board of Speech Pathology and Audiology (Sch.)	0.14	0.0205
3518	Board of Dispensing Opticians (Sch.)	0.14	0.0205

**STATE AGENCY
RATES EFFECTIVE JULY 1, 2011**

MANUAL	AGENCY	RATE	MCO Rate
3519	Department of Developmental Disabilities	7.02	0.8553
3520	Board of Chiropractic Examiners (Sch.)	0.14	0.0205
3521	State Employee Relations Board (Sch.)	0.14	0.0205
3523	Ohio Ethics Commission (Sch.)	0.14	0.0205
3524	Ohio Air Quality Development Authority (Sch.)	0.14	0.0205
3525	Liquor Control Commission (Sch.)	0.14	0.0205
3527	Psychology Board (Sch.)	0.14	0.0205
3528	Occupational & Physical Therapy Board (Sch.)	0.14	0.0205
3529	Counselors and Social Workers Board (Sch.)	0.14	0.0205
3530	Sanitarian Registration Board (Sch.)	0.14	0.0205
3531	Athletic Commission (Sch.)	0.14	0.0205
3532	Commission on Minority Health (Sch.)	0.14	0.0205
3533	Board of Dietetics (Sch.)	0.14	0.0205
3535	Department of Alcohol and Drug Addiction	0.43	0.0972
3536	Commission on Dispute Resolution & Conflict Management (Sch.)	0.14	0.0205
3537	Ohio Respiratory Care Board (Sch.)	0.14	0.0205
3538	Public Works Commission (Sch.)	0.14	0.0205
3539	Ohio Tuition Trust Authority (Sch.)	0.14	0.0205
5600	Ohio Building Authority	0.08	0.0370
5900	Lottery Commission	0.44	0.1168
5903	Joint Commission on Agency Rule Review (Sch.)	0.14	0.0205
5904	Ohio School Facilities Commission (Sch.)	0.14	0.0205
5906	Board of Motor Vehicle Collision Repair (Sch.)	0.14	0.0205
5910	Department of Job & Family Services	0.31	0.0350
5911	State Board of Career Colleges and Schools (Sch.)	0.14	0.0205
5912	Board of Tax Appeals (Sch.)	0.14	0.0205
5913	Personnel Board of Review (Sch.)	0.14	0.0205
5914	Southern Ohio Agricultural & Community Development Foundation (Sch.)	0.14	0.0205
5924	Orthotics, Prosthetics and Pedorthics Board (Sch.)	0.14	0.0205
5928	Chemical Dependency Professionals Board (Sch.)	0.14	0.0205
5930	Manufactured Homes Commission (Sch.)	0.14	0.0205
5931	Ohio Housing Finance Agency (Sch.)	0.14	0.0205
5932	Etech Ohio Commission (Sch.)	0.14	0.0205
5933	Environmental Review Appeals Commission (Sch.)	0.14	0.0205
5935	Workers' Compensation Council (Sch.)	0.14	0.0205

**STATE AGENCY
RATES EFFECTIVE JULY 1, 2011**

STATE UNIVERSITIES

MANUAL	AGENCY	RATE	MCO Rate
3128	Cleveland State University	0.26	0.0260
3141	Bowling Green State University	0.42	0.0716
3142	Kent State University	0.25	0.0431
3143	Miami University	0.58	0.0611
3144	Ohio University	0.59	0.0625
3145	Ohio State University, Ohio Agricultural Center	0.30	0.0340
3146	Central State University	0.39	0.0369
3148	University of Toledo Health Science Campus	0.12	0.0211
3149	University of Toledo	0.45	0.0555
3151	OSU Cooperative Extension	0.12	0.0440
3157	Youngstown State University	0.16	0.0329
3158	Wright State University	0.17	0.0274
3159	University of Akron	0.21	0.0311
3505	University of Cincinnati	0.22	0.0238
3526	Shawnee State University	0.36	0.0562
5905	Northeastern Ohio Universities College of Medicine	0.12	0.0171

STATE UNIVERSITY HOSPITALS

MANUAL	AGENCY	RATE	MCO Rate
3131	Ohio State University Hospital	0.72	0.0718
3161	University Medical Center	0.37	0.0691
3201	OSU Cancer Research Hospital	0.52	0.0510
5907	The Ohio State University Hospitals East	1.18	0.1017

STATE AGENCY RATES COMPARISON JULY 1, 2010 TO JULY 1, 2011
+14.45% Rate Change for 2011 - -4.33% Rate Change for 2010

Policy	AGENCY	7-1-2010 Rate	7-1-2011 Rate	Percent Difference in Rates 2011-2010	2010 MCO Fees (10.12% x Rate) + True-up	2011 MCO Fees (10.69% x Rate) + True-up	Percent Difference in MCO Fees 2011- 2010	2010 Rates*			7-1-2010 Total Blended Rate**	7-1-2011 Total Blended Rate	Percent Difference in Blended Rates 2011-2010
								Admin (16.1604% x Rate)	DWRF I (.05)	DWRF II (.1% x Rate)			
10003100	General Revenue (Sch.) Commissions, Boards and Departments not otherwise classified	0.12	0.14	17%	0.0082	0.0205	150%	0.0226	0.05	0.0001	0.1977	0.2332	18%
10003101	Judiciary - Supreme Court, Judicial Conference	0.15	0.15	0%	0.0032	0.0048	50%	0.0242	0.05	0.0002	0.2276	0.2292	1%
10003102	Ohio Senate (Sch.)	0.12	0.14	17%	0.0082	0.0205	150%	0.0226	0.05	0.0001	0.1977	0.2332	18%
10003103	Ohio House of Representatives (Sch.)	0.12	0.14	17%	0.0082	0.0205	150%	0.0226	0.05	0.0001	0.1977	0.2332	18%
10003105	Legislative Service Commission (Sch.)	0.12	0.14	17%	0.0082	0.0205	150%	0.0226	0.05	0.0001	0.1977	0.2332	18%
10003106	Office of the Governor (Sch.)	0.12	0.14	17%	0.0082	0.0205	150%	0.0226	0.05	0.0001	0.1977	0.2332	18%
10003109	Secretary of State	0.14	0.26	86%	0.0215	0.0481	124%	0.0420	0.05	0.0003	0.2342	0.4004	71%
10003110	Attorney General	0.07	0.10	43%	0.0261	0.0220	-16%	0.0162	0.05	0.0001	0.1575	0.1883	20%
10003111	Department of Agriculture	0.65	1.07	65%	0.0644	0.1197	86%	0.1729	0.05	0.0011	0.8701	1.4137	62%
10003112	Department of Commerce	0.63	0.79	25%	0.0462	0.0682	48%	0.1277	0.05	0.0008	0.8286	1.0367	25%
10003113	Department of Education	0.47	0.60	28%	0.0520	0.0661	27%	0.0970	0.05	0.0006	0.6485	0.8137	25%
10003114	Department of Health	0.35	0.33	-6%	0.0018	0.0364	1922%	0.0533	0.05	0.0003	0.4588	0.4700	2%
10003115	Industrial Commission of Ohio	0.30	0.55	83%	0.0570	0.0975	71%	0.0889	0.05	0.0006	0.4558	0.7870	73%
10003117	Public Utilities Commission of Ohio	0.07	0.05	-29%	0.0107	0.0221	107%	0.0081	0.05	0.0001	0.1421	0.1303	-8%
10003120	Department of Taxation	0.11	0.22	100%	0.0038	0.0376	889%	0.0356	0.05	0.0002	0.1817	0.3434	89%
10003121	Bureau of Workers' Compensation	0.23	0.34	48%	0.0471	0.0704	49%	0.0549	0.05	0.0003	0.3645	0.5156	41%
10003122	Auditor of State	0.22	0.48	118%	0.0000	0.0369	100%***	0.0776	0.05	0.0005	0.3058	0.6450	111%
10003123	Civil Defense (Volunteer) (Sch.)	0.12	0.14	17%	0.0082	0.0205	150%	0.0226	0.05	0.0001	0.1977	0.2332	18%
10003124	Treasurer of Ohio	0.13	0.15	15%	0.0212	0.0343	62%	0.0242	0.05	0.0002	0.2223	0.2587	16%
10003125	Department of Administrative Services	0.65	1.00	54%	0.0490	0.1093	123%	0.1616	0.05	0.0010	0.8547	1.3219	55%
10003127	Ohio Board of Regents (Sch.)	0.12	0.14	17%	0.0082	0.0205	150%	0.0226	0.05	0.0001	0.1977	0.2332	18%
10003128	Cleveland State University	0.23	0.26	13%	0.0185	0.0260	41%	0.0420	0.05	0.0003	0.3359	0.3783	13%
10003130	State Library Board	0.05	0.07	40%	0.0088	0.0102	16%	0.0113	0.05	0.0001	0.1170	0.1416	21%
10003131	Ohio State University Hospital	0.75	0.72	-4%	0.0735	0.0718	-2%	0.1164	0.05	0.0007	0.9955	0.9589	-4%
10003136	Ohio Veterans Home Agency	2.09	2.14	2%	0.1694	0.2428	43%	0.3458	0.05	0.0021	2.6493	2.7807	5%
10003137	Department of Youth Services	5.32	6.99	31%	0.5460	0.8273	52%	1.1296	0.05	0.0070	6.7810	9.0039	33%
10003139	Ohio Arts Council (Sch.)	0.12	0.14	17%	0.0082	0.0205	150%	0.0226	0.05	0.0001	0.1977	0.2332	18%
10003141	Bowling Green State University	0.32	0.42	31%	0.0464	0.0716	54%	0.0679	0.05	0.0004	0.4684	0.6099	30%
10003142	Kent State University	0.18	0.25	39%	0.0331	0.0431	30%	0.0404	0.05	0.0003	0.2924	0.3838	31%
10003143	Miami University	0.52	0.58	12%	0.0502	0.0611	22%	0.0937	0.05	0.0006	0.7047	0.7854	11%
10003144	Ohio University	0.51	0.59	16%	0.0503	0.0625	24%	0.0953	0.05	0.0006	0.6932	0.7984	15%
10003145	Ohio State University, Ohio Agricultural Center	0.29	0.30	3%	0.0325	0.0340	5%	0.0485	0.05	0.0003	0.4197	0.4328	3%
10003146	Central State University	0.54	0.39	-28%	0.0080	0.0369	361%	0.0630	0.05	0.0004	0.6858	0.5403	-21%
10003148	University of Toledo Health Science Campus	0.09	0.12	33%	0.0224	0.0211	-6%	0.0194	0.05	0.0001	0.1770	0.2106	19%
10003149	University of Toledo	0.38	0.45	18%	0.0379	0.0555	46%	0.0727	0.05	0.0005	0.5297	0.6287	19%
10003150	Department of Mental Health	2.27	2.32	2%	0.2385	0.2715	14%	0.3749	0.05	0.0023	2.9276	3.0187	3%

Policy	AGENCY	7-1-2010 Rate	7-1-2011 Rate	Percent Difference in Rates 2011-2010	2010 MCO Fees (10.12% x Rate) + True-up	2011 MCO Fees (10.69% x Rate) + True-up	Percent Difference in MCO Fees 2011- 2010	2010 Rates*			7-1-2010 Total Blended Rate**	7-1-2011 Total Blended Rate	Percent Difference in Blended Rates 2011-2010
								Admin (16.1604% x Rate)	DWRF I (.05)	DWRF II (.1% x Rate)			
10003151	OSU Cooperative Extension	0.07	0.12	71%	0.0312	0.0440	41%	0.0194	0.05	0.0001	0.1626	0.2335	44%
10003152	Ohio Expositions Commission	1.63	1.79	10%	0.0853	0.2802	228%	0.2893	0.05	0.0018	2.0303	2.4113	19%
10003154	Department of Natural Resources	1.44	1.72	19%	0.1340	0.1922	43%	0.2780	0.05	0.0017	1.8581	2.2419	21%
10003156	Adjutant General	0.46	0.76	65%	0.0417	0.1039	149%	0.1228	0.05	0.0008	0.6265	1.0375	66%
10003157	Youngstown State University	0.11	0.16	45%	0.0214	0.0329	54%	0.0259	0.05	0.0002	0.1993	0.2690	35%
10003158	Wright State University	0.11	0.17	55%	0.0208	0.0274	32%	0.0275	0.05	0.0002	0.1987	0.2751	38%
10003159	University of Akron	0.19	0.21	11%	0.0342	0.0311	-9%	0.0339	0.05	0.0002	0.3051	0.3252	7%
10003160	Ohio National Guard	0.05	0.05	0%	0.0051	0.0053	4%	0.0081	0.05	0.0001	0.1133	0.1135	0%
10003161	University Medical Center	0.25	0.37	48%	0.0492	0.0691	40%	0.0598	0.05	0.0004	0.3899	0.5493	41%
10003166	Department of Development	0.22	0.40	82%	0.0273	0.0424	55%	0.0646	0.05	0.0004	0.3331	0.5574	67%
10003167	Department of Insurance	0.05	0.05	0%	0.0014	0.0244	1643%	0.0081	0.05	0.0001	0.1096	0.1326	21%
10003169	Racing Commission of Ohio (Sch.)	0.12	0.14	17%	0.0082	0.0205	150%	0.0226	0.05	0.0001	0.1977	0.2332	18%
10003170	Ohio Civil Rights Commission	0.11	0.17	55%	0.0072	0.0139	93%	0.0275	0.05	0.0002	0.1851	0.2616	41%
10003171	Board of Barber Examiners (Sch.)	0.12	0.14	17%	0.0082	0.0205	150%	0.0226	0.05	0.0001	0.1977	0.2332	18%
10003172	State Board of Cosmetology (Sch.)	0.12	0.14	17%	0.0082	0.0205	150%	0.0226	0.05	0.0001	0.1977	0.2332	18%
10003173	State Dental Board (Sch.)	0.12	0.14	17%	0.0082	0.0205	150%	0.0226	0.05	0.0001	0.1977	0.2332	18%
10003174	State Board of Embalmers & Funeral Directors (Sch.)	0.12	0.14	17%	0.0082	0.0205	150%	0.0226	0.05	0.0001	0.1977	0.2332	18%
10003175	State Medical Board (Sch.)	0.12	0.14	17%	0.0082	0.0205	150%	0.0226	0.05	0.0001	0.1977	0.2332	18%
10003176	Registration (Sch.)	0.12	0.14	17%	0.0082	0.0205	150%	0.0226	0.05	0.0001	0.1977	0.2332	18%
10003177	State Board of Optometry (Sch.)	0.12	0.14	17%	0.0082	0.0205	150%	0.0226	0.05	0.0001	0.1977	0.2332	18%
10003178	State Board of Pharmacy (Sch.)	0.12	0.14	17%	0.0082	0.0205	150%	0.0226	0.05	0.0001	0.1977	0.2332	18%
10003179	State Veterinary Medical Board (Sch.)	0.12	0.14	17%	0.0082	0.0205	150%	0.0226	0.05	0.0001	0.1977	0.2332	18%
10003180	State Board of Accountancy (Sch.)	0.12	0.14	17%	0.0082	0.0205	150%	0.0226	0.05	0.0001	0.1977	0.2332	18%
10003181	State Board of Architects (Sch.)	0.12	0.14	17%	0.0082	0.0205	150%	0.0226	0.05	0.0001	0.1977	0.2332	18%
10003183	State Board of Engineers & Surveyors (Sch.)	0.12	0.14	17%	0.0082	0.0205	150%	0.0226	0.05	0.0001	0.1977	0.2332	18%
10003186	Ohio Water Development Authority (Sch.)	0.12	0.14	17%	0.0082	0.0205	150%	0.0226	0.05	0.0001	0.1977	0.2332	18%
10003187	Rehabilitation Services Commission	0.36	0.38	6%	0.0020	0.0337	1585%	0.0614	0.05	0.0004	0.4706	0.5255	12%
10003188	Department of Rehabilitation and Correction	1.98	2.24	13%	0.1736	0.2307	33%	0.3620	0.05	0.0022	2.5256	2.8849	14%
10003190	Environmental Protection Agency	0.09	0.10	11%	0.0131	0.0172	31%	0.0162	0.05	0.0001	0.1677	0.1835	9%
10003191	Office of Budget and Management	0.08	0.06	-25%	0.0000	0.0017	100%***	0.0097	0.05	0.0001	0.1430	0.1215	-15%
10003192	Department of Aging	0.05	0.36	620%	0.0211	0.0525	149%	0.0582	0.05	0.0004	0.1293	0.5211	303%
10003193	Court of Claims (Sch.)	0.12	0.14	17%	0.0082	0.0205	150%	0.0226	0.05	0.0001	0.1977	0.2332	18%
10003194	Ohio Legal Rights Service (Sch.)	0.12	0.14	17%	0.0082	0.0205	150%	0.0226	0.05	0.0001	0.1977	0.2332	18%
10003200	Department of Transportation	1.77	2.04	15%	0.1743	0.2306	32%	0.3297	0.05	0.0020	2.2821	2.6523	16%
10003201	OSU Cancer Research Hospital	0.51	0.52	2%	0.0397	0.0510	28%	0.0840	0.05	0.0005	0.6826	0.7055	3%
10003202	The Petroleum Underground Storage Tank Release Compensation Board (Sch.)	0.12	0.14	17%	0.0082	0.0205	150%	0.0226	0.05	0.0001	0.1977	0.2332	18%
10003203	Office of Inspector General (Sch.)	0.12	0.14	17%	0.0082	0.0205	150%	0.0226	0.05	0.0001	0.1977	0.2332	18%

Policy	AGENCY	7-1-2010 Rate	7-1-2011 Rate	Percent Difference in Rates 2011-2010	2010 MCO Fees (10.12% x Rate) + True-up	2011 MCO Fees (10.69% x Rate) + True-up	Percent Difference in MCO Fees 2011- 2010	2010 Rates*			7-1-2010 Total Blended Rate**	7-1-2011 Total Blended Rate	Percent Difference in Blended Rates 2011-2010
								Admin (16.1604% x Rate)	DWRF I (.05)	DWRF II (.1% x Rate)			
10003204	Capital Square Review and Advisory Board (Sch.)	0.12	0.14	17%	0.0082	0.0205	150%	0.0226	0.05	0.0001	0.1977	0.2332	18%
10003206	Ohio Medical Transportation Board (Sch.)	0.12	0.14	17%	0.0082	0.0205	150%	0.0226	0.05	0.0001	0.1977	0.2332	18%
10003207	Ohio Cultural Facilities Commission (Sch.)	0.12	0.14	17%	0.0082	0.0205	150%	0.0226	0.05	0.0001	0.1977	0.2332	18%
10003208	Joint Legislative Ethics Commission (Sch.)	0.12	0.14	17%	0.0082	0.0205	150%	0.0226	0.05	0.0001	0.1977	0.2332	18%
10003209	Lake Erie Commission (Sch.)	0.12	0.14	17%	0.0082	0.0205	150%	0.0226	0.05	0.0001	0.1977	0.2332	18%
10003210	Ohio Elections Commission (Sch.)	0.12	0.14	17%	0.0082	0.0205	150%	0.0226	0.05	0.0001	0.1977	0.2332	18%
10003400	Department of Public Safety	0.79	1.02	29%	0.0948	0.1335	41%	0.1648	0.05	0.0010	1.0633	1.3693	29%
10003501	Ohio Public Defender Commission (Sch.)	0.12	0.14	17%	0.0082	0.0205	150%	0.0226	0.05	0.0001	0.1977	0.2332	18%
10003504	Office of the Consumers' Counsel (Sch.)	0.12	0.14	17%	0.0082	0.0205	150%	0.0226	0.05	0.0001	0.1977	0.2332	18%
10003505	University of Cincinnati	0.19	0.22	16%	0.0234	0.0238	2%	0.0356	0.05	0.0002	0.2943	0.3296	12%
10003512	Commission on Hispanic/Latino Affairs (Sch.)	0.12	0.14	17%	0.0082	0.0205	150%	0.0226	0.05	0.0001	0.1977	0.2332	18%
10003516	Board of Speech Pathology and Audiology (Sch.)	0.12	0.14	17%	0.0082	0.0205	150%	0.0226	0.05	0.0001	0.1977	0.2332	18%
10003518	Board of Dispensing Opticians (Sch.)	0.12	0.14	17%	0.0082	0.0205	150%	0.0226	0.05	0.0001	0.1977	0.2332	18%
10003519	Department of Developmental Disabilities	6.45	7.02	9%	0.7403	0.8553	16%	1.1345	0.05	0.0070	8.2891	9.0668	9%
10003520	Board of Chiropractic Examiners (Sch.)	0.12	0.14	17%	0.0082	0.0205	150%	0.0226	0.05	0.0001	0.1977	0.2332	18%
10003521	State Employee Relations Board (Sch.)	0.12	0.14	17%	0.0082	0.0205	150%	0.0226	0.05	0.0001	0.1977	0.2332	18%
10003523	Ohio Ethics Commission (Sch.)	0.12	0.14	17%	0.0082	0.0205	150%	0.0226	0.05	0.0001	0.1977	0.2332	18%
10003524	Ohio Air Quality Development Authority (Sch.)	0.12	0.14	17%	0.0082	0.0205	150%	0.0226	0.05	0.0001	0.1977	0.2332	18%
10003525	Liquor Control Commission (Sch.)	0.12	0.14	17%	0.0082	0.0205	150%	0.0226	0.05	0.0001	0.1977	0.2332	18%
10003526	Shawnee State University	0.19	0.36	89%	0.0339	0.0562	66%	0.0582	0.05	0.0004	0.3048	0.5248	72%
10003527	Psychology Board (Sch.)	0.12	0.14	17%	0.0082	0.0205	150%	0.0226	0.05	0.0001	0.1977	0.2332	18%
10003528	Occupational & Physical Therapy Board (Sch.)	0.12	0.14	17%	0.0082	0.0205	150%	0.0226	0.05	0.0001	0.1977	0.2332	18%
10003529	Counselors and Social Workers Board (Sch.)	0.12	0.14	17%	0.0082	0.0205	150%	0.0226	0.05	0.0001	0.1977	0.2332	18%
10003530	Sanitarian Registration Board (Sch.)	0.12	0.14	17%	0.0082	0.0205	150%	0.0226	0.05	0.0001	0.1977	0.2332	18%
10003531	Athletic Commission (Sch.)	0.12	0.14	17%	0.0082	0.0205	150%	0.0226	0.05	0.0001	0.1977	0.2332	18%
10003532	Commission on Minority Health (Sch.)	0.12	0.14	17%	0.0082	0.0205	150%	0.0226	0.05	0.0001	0.1977	0.2332	18%
10003533	Board of Dietetics (Sch.)	0.12	0.14	17%	0.0082	0.0205	150%	0.0226	0.05	0.0001	0.1977	0.2332	18%
10003535	Department of Alcohol and Drug Addiction	0.05	0.43	760%	0.0176	0.0972	452%	0.0695	0.05	0.0004	0.1258	0.6471	414%
10003536	Management (Sch.)	0.12	0.14	17%	0.0082	0.0205	150%	0.0226	0.05	0.0001	0.1977	0.2332	18%
10003537	Ohio Respiratory Care Board (Sch.)	0.12	0.14	17%	0.0082	0.0205	150%	0.0226	0.05	0.0001	0.1977	0.2332	18%
10003538	Public Works Commission (Sch.)	0.12	0.14	17%	0.0082	0.0205	150%	0.0226	0.05	0.0001	0.1977	0.2332	18%
10003539	Ohio Tuition Trust Authority (Sch.)	0.12	0.14	17%	0.0082	0.0205	150%	0.0226	0.05	0.0001	0.1977	0.2332	18%
10005600	Ohio Building Authority	0.05	0.08	60%	0.0453	0.0370	-18%	0.0129	0.05	0.0001	0.1535	0.1800	17%
10005900	Lottery Commission	0.05	0.44	780%	0.0469	0.1168	149%	0.0711	0.05	0.0004	0.1551	0.6783	337%
10005903	Joint Commission on Agency Rule Review (Sch.)	0.12	0.14	17%	0.0082	0.0205	150%	0.0226	0.05	0.0001	0.1977	0.2332	18%
10005904	Ohio School Facilities Commission (Sch.)	0.12	0.14	17%	0.0082	0.0205	150%	0.0226	0.05	0.0001	0.1977	0.2332	18%
10005905	Northeastern Ohio Universities College of Medicine	0.14	0.12	-14%	0.0133	0.0171	29%	0.0194	0.05	0.0001	0.2260	0.2066	-9%
10005906	Board of Motor Vehicle Collision Repair (Sch.)	0.12	0.14	17%	0.0082	0.0205	150%	0.0226	0.05	0.0001	0.1977	0.2332	18%

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								Admin (16.1604% x Rate)	DWRF I (.05)	DWRF II (.1% x Rate)			
10005907	The Ohio State University Hospitals East	1.32	1.18	-11%	0.1106	0.1017	-8%	0.1907	0.05	0.0012	1.6952	1.5236	-10%
10005910	Department of Job & Family Services	0.25	0.31	24%	0.0216	0.0350	62%	0.0501	0.05	0.0003	0.3623	0.4454	23%
10005911	State Board of Career Colleges and Schools (Sch.)	0.12	0.14	17%	0.0082	0.0205	150%	0.0226	0.05	0.0001	0.1977	0.2332	18%
10005912	Board of Tax Appeals (Sch.)	0.12	0.14	17%	0.0082	0.0205	150%	0.0226	0.05	0.0001	0.1977	0.2332	18%
10005913	Personnel Board of Review (Sch.)	0.12	0.14	17%	0.0082	0.0205	150%	0.0226	0.05	0.0001	0.1977	0.2332	18%
10005914	Southern Ohio Agricultural & Community Development Foundation (Sch.)	0.12	0.14	17%	0.0082	0.0205	150%	0.0226	0.05	0.0001	0.1977	0.2332	18%
10005924	Orthotics, Prosthetics and Pedorthics Board (Sch.)	0.12	0.14	17%	0.0082	0.0205	150%	0.0226	0.05	0.0001	0.1977	0.2332	18%
10005928	Chemical Dependency Professionals Board (Sch.)	0.12	0.14	17%	0.0082	0.0205	150%	0.0226	0.05	0.0001	0.1977	0.2332	18%
10005930	Manufactured Homes Commission (Sch.)	0.12	0.14	17%	0.0082	0.0205	150%	0.0226	0.05	0.0001	0.1977	0.2332	18%
10005931	Ohio Housing Finance Agency (Sch.)	0.12	0.14	17%	0.0082	0.0205	150%	0.0226	0.05	0.0001	0.1977	0.2332	18%
10005932	Etech Ohio Commission (Sch.)	0.12	0.14	17%	0.0082	0.0205	150%	0.0226	0.05	0.0001	0.1977	0.2332	18%
10005933	Environmental Review Appeals Commission (Sch.)	0.12	0.14	17%	0.0082	0.0205	150%	0.0226	0.05	0.0001	0.1977	0.2332	18%
10005935	Workers' Compensation Council (Sch.)	0.12	0.14	17%	0.0082	0.0205	150%	0.0226	0.05	0.0001	0.1977	0.2332	18%

* The administrative cost, DWRF I, and DWRF II rates have not been determined for policy year 2011 yet, so policy year 2010 rates are used in this comparison.

** The 7-1-2010 total blended rates come from a different source, so all the individual components of the rate aren't shown here.

*** A percent difference could not be calculated due to the 2010 MCO rate being .0000. A 100% difference has been entered here.

Common Sense Business Regulation (BWC Rules)

(Note: The below criteria apply to existing and newly developed rules)

Rule 4123-17-29

Rule Review

1. The rule is needed to implement an underlying statute.

Citation: R.C. 4123.411, 4123.413, 4123.414

2. The rule achieves an Ohio specific public policy goal.
What goal(s): This rule provides the assessments to employers for their contributions to the disabled workers' relief fund. It is mandatory for employers to pay into this fund. This rule establishes the rates for employer contributions to the fund.
3. Existing federal regulation alone does not adequately regulate the subject matter.
4. The rule is effective, consistent and efficient.
5. The rule is not duplicative of rules already in existence.
6. The rule is consistent with other state regulations, flexible, and reasonably balances the regulatory objectives and burden.
7. The rule has been reviewed for unintended negative consequences.
8. Stakeholders, and those affected by the rule were provided opportunity for input as appropriate.

Explain: BWC rate rules are developed using actuarial and insurance principles, stakeholder input is not appropriate.

9. The rule was reviewed for clarity and for easy comprehension.
10. The rule promotes transparency and predictability of regulatory activity.
11. The rule is based on the best scientific and technical information, and is designed so it can be applied consistently.
12. The rule is not unnecessarily burdensome or costly to those affected by rule.
If so, how does the need for the rule outweigh burden and cost? _____
13. The Chief Legal Officer, or his designee, has reviewed the rule for clarity and compliance with the Governor's Executive Order.

Board of Directors Executive Summary

Disabled Workers' Relief Fund (DWRF I)

Introduction: The Disabled Workers' Relief Fund (DWRF I) provides for supplementary payments to workers whose combined Permanent and total disability (PTD) benefits plus Social Security disability benefits are lower than the DWRF entitlement amount on claims that occurred prior to 1987.

Benefits provided by fund: This allows for cost of living increases to injured workers receiving PTD benefits.

Rate Method: This fund is on a terminal funding or cash flow basis in which the premiums collected each policy year are to equal the payments made in the same policy year without regard to the accident/injury year. The ORC 4123.411 (A) requires that the assessment should be levied at a rate of at least five but not to exceed ten cents per one hundred dollars of payroll, such rate is to be determined annually for each employer group, which will produce an amount no greater than the amount the administrator estimates to be necessary to carry out such sections for the period for which the assessment is levied.

Deloitte Rate Indication:

Employer Type	Prior Policy Year Rate	Deloitte Recommended Rate
Private Employer (PA)	\$0.08	\$0.08
Public Employer Taxing Districts (PEC)	\$0.06	\$0.06
Public Employer State Agency (PES)	\$0.05	\$0.05

Administrator Recommendation:

The Administrator is recommending no changes to the DWRF I rates.

Disabled Workers' Relief Fund -- History--Assessment For Injuries Prior to 1-1-87

EMPLOYER GROUP			
Private Fund:	1959 to 1975	.03	Per \$100 Unit of Payroll
	1976 to 6-30-1980	.05	
	7-1-1980 to 6-30-2007	.10	
	7-1-2007 to 6-30-2008	.09	
	7-1-2008 to present	.08	
Self-Insured:			
Self-Insured:	1959 to 1975	.03	Per \$100 Unit of Payroll
	1976 to 6-30-1980	.05	
	7-1-1980 to 6-30-1981	.08	
	7-1-1981 to 8-21-1986	.05	
	8-22-1986*		
*Effective 8-22-86 self-insured employers must reimburse the Bureau of Workers' Compensation for DWRF benefits paid to claimants in claims which the employer was the employer of record.			
Public Employer Taxing Districts			
Public Employer Taxing Districts	1959 to 1975	.03	Per \$100 Unit of Payroll
	1976 to 1979	.05	
	1980 to 2003	.10	
	1-1-2004 to 12-31-2004	.09	
	1-1-2005 to 12-31-2006	.08	
	1-1-2007 to present	.06	
Public Employer State Agencies			
Public Employer State Agencies	1959 to 1975	.03	Per \$100 Unit of Payroll
	1976 to 6-30-1980	.05	
	7-1-1980 to 6-30-2004	.10	
	7-1-2004 to 6-30-2005	.08	
	7-1-2005 to 6-30-2007	.06	
	7-1-2007 to present	.05	

Board of Directors Executive Summary

Additional Disabled Workers' Relief Fund (DWRF II)

Description of Fund: The Additional Disabled Workers' Relief Fund (DWRF II) provides supplementary payments to workers whose combined PTD plus Social Security disability benefits are lower than the DWRF entitlement amount on claims that occurred in 1987 and after. Senate Bill 307 established DWRF II, with the implicit legislative intent of actuarially solvent pre-funding of DWRF benefits for injuries occurring in 1987 and subsequent. This pre-funding caused the DWRF II fund to grow. Subsequently, a formal Attorney General opinion in 1993 required that DWRF II operate on a terminal funding or cash flow basis.

Benefits provided by fund: This allows for cost of living increases to injured workers receiving PTD benefits for claims occurring in 1987 and subsequent.

Rate Method: The current rate is one tenth of one percent of premium at base rate. The ORC 4123.411 (B) states that the BWC shall levy an assessment against all employers at a rate per one hundred dollars of payroll (subsequent Ohio Administrative Code requires the assessment to be levied at a percent of premium at base rate), such rate to be determined annually for each classification of employer in each employer group, which will produce an amount no greater than the amount the administrator estimates to be necessary to carry out such sections for the period for which the assessment is levied. Case Notes number 8 and OAG No. 93-011 states that the ORC does not authorize the Administrator of Workers' Compensation to levy the assessment therein described at a rate that will create a surplus within the DWRF.

Deloitte Rate Indication:

The BWC's consulting actuary, Deloitte has recommended that the DWRF II rate remain at one-tenth of one percent of premium at base rates.

Administrator Recommendation:

The Administrator is recommending no change to the DWRF II rate.

Disabled Workers' Relief Fund -- History--Assessment For Injuries On and After 1-1-87

EMPLOYER GROUP	PERIOD	PERCENT OF PREMIUM COMPUTED AT BASE RATE
Private Employers:	1-1-1987 to 12-31-1987	2%
	1-1-1988 to 12-31-1988	3%
	1-1-1989 to 12-31-1989	4%
	1-1-1990 to 12-31-1990	5%
	1-1-1991 to 12-31-1991	5%
	1-1-1992 to 06-30-1993	5%
	7-1-1993 to present	.1%
Self-Insured:	Reimburse the Bureau of Workers' Compensation for DWRF benefits to claimants in claims in which the employer is the employer of record.	
Public Employer Taxing Districts:	1-1-1987 to 12-31-1987	2%
	1-1-1988 to 12-31-1988	3%
	1-1-1989 to 12-31-1989	4%
	1-1-1990 to 12-31-1990	5%
	1-1-1991 to 12-31-1991	5%
	1-1-1992 to 12-31-1992	5%
	1-1-1993 to present	.1%
Public Employer State Agencies:	1-1-1987 to 12-31-1987	2%
	1-1-1988 to 12-31-1988	3%
	1-1-1989 to 12-31-1989	4%
	1-1-1990 to 12-31-1990	5%
	1-1-1991 to 12-31-1991	5%
	1-1-1992 to 06-30-1993	5%
	7-1-1993 to present	.1%

4123-17-29 **Disabled workers' relief fund; employers' assessments and self-insurers' payments.**

(A) State fund employers.

- (1) In order to make disabled workers' relief fund ("DWRF") payments to claimants having dates of injury or disability prior to January 1, 1987, assessments shall be levied in the following manner for so long as payments to such claimants are required:
 - (a) Private state fund employers: eight cents per one-hundred-dollar unit of payroll, effective July 1, 2008;
 - (b) Public employer taxing districts: six cents per one-hundred-dollar unit of payroll, effective January 1, 2007;
 - (c) Public employer state agency: five cents per one-hundred-dollar unit of payroll, effective July 1, 2007.

These assessments shall be billed at the same time state insurance fund premiums are billed and payments shall be credited to the disabled workers' relief fund.

- (2) In order to make DWRF payments to claimants having dates of injury on or after January 1, 1987, assessments shall be levied in the following manner for so long as payments to such claimants are required:
 - (a) Private state fund employers: one-tenth of one per cent of premium, computed at basic rate, effective July 1, 1993;
 - (b) Public employer taxing districts: one-tenth of one per cent of premium, computed at basic rate, effective January 1, 1993;
 - (c) Public employer state agency: one-tenth of one per cent of premium, computed at basic rate, effective July 1, 1993;

These assessments shall be billed at the same time state insurance fund premiums are billed and payments shall be credited to the disabled workers' relief fund.

DRAFT – NOT FOR FILING

(B) Self-insuring employers.

- (1) Each self-insuring employer shall reimburse the bureau for DWRF payments made in claims in which it is the employer of record, without regard to the date the employer was granted the privilege to pay compensation directly, for all DWRF payments made on or after August 22, 1986. Upon default and a finding of noncompliance by the administrator of workers' compensation, reimbursement shall be made from the self-insuring employers' guaranty fund.
- (2) Self-insuring employers shall be billed on a semi-annual basis for the DWRF payments made pursuant to this rule.

Common Sense Business Regulation (BWC Rules)

(Note: The below criteria apply to existing and newly developed rules)

Rule 4123-17-20

Rule Review

1. The rule is needed to implement an underlying statute.

Citation: R.C. 4123.34, 4131.04

2. The rule achieves an Ohio specific public policy goal.

What goal(s): This rule provides for the premium rating of employer contributions to the coal-workers pneumoconiosis fund for coal coverage. It is optional for employers to obtain this coverage from BWC. This rule establishes the rates for employers and informs employers of the rates. BWC is proposing a change in the moratorium to include all employers and to maintain the current rates for 2 years.

3. Existing federal regulation alone does not adequately regulate the subject matter.
4. The rule is effective, consistent and efficient.
5. The rule is not duplicative of rules already in existence.
6. The rule is consistent with other state regulations, flexible, and reasonably balances the regulatory objectives and burden.
7. The rule has been reviewed for unintended negative consequences.
8. Stakeholders, and those affected by the rule were provided opportunity for input as appropriate.

Explain: BWC has met and received data from one coal mine operator with very positive feedback. We are in the process of auditing 2 additional coal mine operators requesting their employment data and are awaiting response. BWC has made attempt to reach out to the mine operator association have not yet had any response on the proposed rules.

9. The rule was reviewed for clarity and for easy comprehension.
10. The rule promotes transparency and predictability of regulatory activity.
11. The rule is based on the best scientific and technical information, and is designed so it can be applied consistently.
12. The rule is not unnecessarily burdensome or costly to those affected by rule.

If so, how does the need for the rule outweigh burden and cost? _____

13. The Chief Legal Officer, or his designee, has reviewed the rule for clarity and compliance with the Governor's Executive Order.

Board of Directors Executive Summary

Coal-workers' Pneumoconiosis Fund (CWPF)

Description of Recommendation:

Deloitte Consulting has recommended freezing current rates for the next 2 rating years beginning July 1, 2011 and July 1, 2012. For the past 10 years, the BWC has held a moratorium on premiums for subscribers to the fund as of May 15, 1999. The recommendation modifies and expands the CWPF premium moratorium for all employers currently insured by the CWPF as of April 29, 2011 contingent on employers providing the BWC with employment data. Those CWPF employers that do not provide accurate and complete data in accordance with the BWC's requirement will be required to pay premiums.

Purpose of moratorium:

The CWPF balance currently has a net asset of \$213,894,000 as of March 31, 2011. Assets are \$284,271,000, Liabilities, including reserves and compensation adjustment expenses are \$70,377,000. The estimate of liabilities can be vastly improved with more comprehensive Ohio mine employment data. Pneumoconiosis disease is a progressive disease that is caused by many years of exposure to coal dust. The number of Ohio workers and their work history across all the mine operators will provide us with a better estimate of long term future liability. With the better estimate of liabilities, the BWC can then determine the fund balance required for this fund. This information is vital in setting rates for the future. The best means of obtaining work history data is to require all mine operators to provide BWC with employment history.

BWC is will ask that the mine operators to provide us with complete employment history as described in the data grid below.

Processing procedures and confidentiality:

BWC is committed to maintaining professional ethical standards in the processing of this information. We are guided by existing Ohio Administrative codes with excerpts below:

Ohio Administrative Code 4123-16-11 Security precautions.

(A) The bureau shall take reasonable precautions to protect personal information in the system from unauthorized modification, destruction, or disclosure of personal information. In determining what is reasonable, consideration shall be given to the following:

- (1) The nature and vulnerability of the personal information.
- (2) The physical facilities where the personal information is maintained or used.
- (3) The need for the feasibility of keeping personal information in a secure place, considering paragraphs (A)(1) and (A)(2) of this rule, the cost of providing a secure place and the need for access to the place where information is kept by personnel of the agency and the general public.

BWC Memo 1.01
Chapter 4123-15 Ethics Rules

Ohio Administrative Code 4123-15-03 Standards of conduct.

(H) Confidential information

The confidentiality of all information which comes into possession of commission and bureau employees shall be respected. In order to properly discharge this duty, all employees must acquaint themselves with those areas of information that are designated as confidential by statutes, by the courts and by the attorney general. Furthermore, they must become familiar with the circumstances under which and the persons to whom such information can be released.

The BWC underwriting department has already conducted 3 audits on existing coal operators and has received one employer's employment history. The data will be kept by the Actuarial Division. The data will be considered non-public information, meaning that it is not subject to public information requests.

Rule changes:

The rule has been modified from the first read to bring greater clarity of the data collection effort and to cite the Ohio Revised Code that will protect the employer's records from a public record request.

*****DRAFT – NOT FOR FILING*****

**4123-17-20 EMPLOYER CONTRIBUTION TO THE COAL-
WORKERS PNEUMOCONIOSIS FUND.**

The administrator of workers' compensation, with the advice and consent of the workers' compensation ~~oversight commission~~ board of directors, has authority to establish contributions made to the coal-workers pneumoconiosis fund by employers pursuant to sections 4121.121 and 4131.04 of the Revised Code. The administrator hereby sets the premium rates per one hundred dollar unit of payroll to be effective July 1, ~~2001~~ 2011, as indicated in attached appendix A.

Effective: 7/1/11

Prior Effective Dates: 7/1/90; 7/1/91; 7/1/92; 7/1/97; 7/1/98; 7/1/01

Appendix A

Manual	Rate
1112	\$3.70
1115	\$1.07
1116	\$0.83

Note: the above premium rates shall only apply to employers an employer who newly ~~subscribe~~ subscribes to the coal-workers pneumoconiosis fund on or after ~~May 15, 1999~~ April 29, 2011. The bureau shall institute a moratorium on premium collections from all employers who were subscribers to the coal-workers pneumoconiosis fund prior to ~~May 15, 1999~~ April 29, 2011, ~~and~~ who remain subscribers to the fund, provided that the employer participates in the bureau's data collection efforts to evaluate the exposure to coal-workers pneumoconiosis in Ohio. The bureau shall provide the employer with a list of data elements for the employer to report. The data reported by the employer shall not be a public record pursuant to section 4123.27 of the Revised Code.

Employment Data

Coal Workers' Pneumoconiosis Fund

1. Individual Employee Data – employees for the last 20 years – all fields are mandatory unless otherwise designated.
 - a. Social Security number
 - b. Employee Name (first, middle and last)
 - c. Gender - optional
 - d. Date of hire
 - e. Date of termination
 - f. Annual Salary at employee level
 - g. Date of birth
 - h. Marital status
 - i. Spouse date of birth
 - j. Mine location worked (if multiple locations, provide duration through start and end dates)
2. Employer Data
 - a. Employer name and DBA
 - b. Employer's Federal Identification number
 - c. Employer's BWC policy number
 - d. Employer address and locations (street address, city, county, state and zip code)
 - e. Risk manager contact name and phone number
 - f. Mine location start date of operations
 - g. Mine location end date of operations
 - h. Description of operations e.g. type of mining, underground, strip, and mineral mined.
 - i. Locations of active mines
 - j. Insurance history – e.g. did the mine purchase insurance from BWC, if not, history of insurance coverage. Dates of coverage and private insurers name and domicile.
 - k. Parent Company name – if applicable
 - l. DBA (doing business as) – if applicable

Coal-Workers' Pneumoconiosis (Black Lung) Fund Rate History

7-1-74	Rates: Manual 1112 - \$6.30 Manual 1115 - \$3.68
7-1-75	No Change
7-1-76	No Change
7-1-77	No Change
7-1-78	No Change
7-1-79	No Change
7-1-80	No Change; Administrative Cost now included as a part of the base rate
7-1-81	30% increase
7-1-82	30% increase; Manual 1116 was added
7-1-83	30% decrease for Manual 1115 and Manual 1116 only
7-1-84	30% decrease for Manual 1115 and Manual 1116 only
7-1-85	30% decrease
7-1-86	30% decrease
7-1-87	30% decrease
7-1-88	No Change
7-1-89	No Change
7-1-90	30% decrease
7-1-91	30% decrease
7-1-92	No Change
7-1-93	No Change
7-1-94	No Change
7-1-95	No Change
7-1-96	No Change
7-1-97	10% decrease
7-1-98	No Change
7-1-99	No Change
7-1-2000	No Change
7-1-2001	Rates: Manual 1112 - \$3.70 Manual 1115 - \$1.07 Manual 1116 - \$0.83
7-1-2002	No Change
7-1-2003	No Change
7-1-2004	No Change
7-1-2005	No Change
7-1-2006	No Change
7-1-2007	No Change
7-1-2008	No Change
7-1-2009	No Change
7-1-2010	No Change

2011 Common Sense Initiative Checklist (BWC Rules)

(Note: The below criteria apply to existing and newly developed rules)

Rule Review

1. The rule is needed to implement an underlying statute.

Citation: ORC 4123-17-74

2. The rule achieves an Ohio specific public policy goal.

What goal(s): Encourage increased use of safety programs in the workplace

3. The rule is effective, consistent and efficient.

4. The rule is not duplicative of rules already in existence.

5. The rule is consistent with other state regulations, flexible, and reasonably balances the regulatory objectives and burden.

6. The rule has been reviewed for unintended negative consequences.

7. Stakeholders, and those affected by the rule were provided opportunity for input as appropriate.

Explain: see attached stakeholder grid

8. The rule was reviewed for clarity and for easy comprehension.

9. The rule promotes transparency and predictability of regulatory activity.

10. The rule is based on the best scientific and technical information, and is designed so it can be applied consistently.

11. The rule is not unnecessarily burdensome or costly to those affected by rule.

If so, how does the need for the rule outweigh burden and cost? _____

BWC Board of Directors
Executive Summary
Rule 4123-17-74, Appendix C
Employer Program Compatibility

Introduction

The proposed change will provide the opportunity for nearly 100,000 group rated employers to receive a 2-percent bonus through the Safety Council Rebate Incentive program. In order to receive the bonus, group experience rated employers must participate in the Safety Council Rebate Incentive program and demonstrate improvements in workplace safety. This rebate will be in addition to their group experience rating discount and allow employers to direct more resources into business growth and job creation.

Background Information

The existing rule 4123-17-74 Appendix (C) does not currently permit group rated employers to receive an additional discount for participation in the Safety Council Rebate Incentive program.

4123-17-74
Appendix (C)

Employer program compatibility

Program	Compatible/ Discount stacking permitted	Incompatible/ Discount stacking NOT permitted
Drug-Free Safety Program (as defined in OAC 4123-17-58)	Group Experience Rating ⁱ (advanced level only) Safety Council Salary Continuation ⁱⁱ (dates of injury prior to 1/1/2011) Small Deductible	EM Cap Fifteen Thousand Dollar Medical-Only Program Group Experience Rating Group Retrospective Rating Large Deductible One Claim Retrospective Rating Salary Continuation
EM Cap (as defined in OAC 4123-17-03 (G))	Fifteen Thousand Dollar Medical-Only Program Group Retrospective Rating Large Deductible Safety Council Salary Continuation Small Deductible	Drug-Free Safety Program Group Experience Rating One Claim Paid Loss Retrospective Rating
Fifteen Thousand Dollar Medical-Only Program (as defined in OAC 4123-17-59)	EM Cap Group Experience Rating One Claim Retrospective Rating Safety Council Salary Continuation	Drug-Free Safety Program Group Retrospective Rating Large Deductible Small Deductible
Group Experience Rating (as defined in OAC 4123-17-61 to 68)	Fifteen Thousand Dollar Medical-Only Program Drug-Free Safety Program ⁱ (advanced level only) Salary Continuation Small Deductible <u>Safety Council</u> (performance bonus only)	Drug-Free Safety Program EM Cap Group Retrospective Rating Large Deductible One Claim Retrospective Rating Safety Council (<u>participation rebate</u>)

Program	Compatible/ Discount stacking permitted	Incompatible/ Discount stacking NOT permitted
Group Retrospective Rating (as defined in OAC 4123-17-73)	EM Cap Salary Continuation	Drug-Free Safety Program Fifteen Thousand Dollar Medical-Only Program Group Experience Rating Large Deductible One Claim Retrospective Rating Safety Council Small Deductible
Large Deductible (deductible amounts of \$25,000 or greater as defined in OAC 4123-17-72)	EM Cap One Claim Safety Council	Drug-Free Safety Program Fifteen Thousand Dollar Medical-Only Program Group Experience Rating Group Retrospective Rating Retrospective Rating Salary Continuation Small Deductible
One Claim (as defined in OAC 4123-17-71)	Fifteen Thousand Dollar Medical-Only Program Large Deductible Safety Council Salary Continuation Small Deductible	Drug-Free Safety Program EM Cap Group Experience Rating Group Retrospective Rating Retrospective Rating
Retrospective Rating (as defined in OAC 4123-17-41 to 54)	Fifteen Thousand Dollar Medical-Only Program Safety Council Salary Continuation	Drug-Free Safety Program EM Cap Group Experience Rating Group Retrospective Rating Large Deductible One Claim Small Deductible

Program	Compatible/ Discount stacking permitted	Incompatible/ Discount stacking NOT permitted
Safety Council	Drug-Free Safety Program EM Cap Fifteen Thousand Dollar Medical-Only Program Large Deductible One Claim Retrospective Rating Salary Continuation Small Deductible Group Experience Rating (performance bonus only)	Group Experience Rating (participation rebate) Group Retrospective Rating
Salary Continuation	Drug-Free Safety Program ⁱⁱ (dates of injury prior to 1/1/2011) EM Cap Fifteen Thousand Dollar Medical-Only Program Group Experience Rating Group Retrospective Rating One Claim Retrospective Rating Safety Council	Drug-Free Safety Program Large Deductible Small Deductible
Small Deductible (deductible amounts of \$10,000 or less as defined in OAC 4123-17-72)	Drug-Free Safety Program EM Cap Group Experience Rating One Claim Safety Council	Fifteen Thousand Dollar Medical-Only Program Group Retrospective Rating Large Deductible Retrospective Rating Salary Continuation

ⁱ Group experience rated employers can participate at the advanced level of the DFSP and receive the incremental difference between the basic and advanced level benefits.

ⁱⁱ Claims with dates of injury prior to 1/1/2011 can participate in the new DFSP for the 7/10 policy year

D be eligible to

Stakeholder Feedback – Compatibility Rule

Rule #	Draft Rule Suggestions	Stakeholder Rationale/Suggestions	BWC Response	Resolution
4123-17-74 (C)	Allow group experience rated employers to participate in the safety council rebate incentive program.	<p>Several sponsoring organizations and TPA’s responded that they support the extension of the Safety Council performance incentive to Group Experience Rating employers.</p> <p>These organizations also requested that both elements of the Safety Council incentive (membership and performance) be extended to Group Retrospective Rating employers.</p> <p>It was suggested that the Safety Council membership discount would be an effective way to give Group Retro members some (much needed) up-front financial relief, as well as an incentive to join a valuable local safety education and networking organization.</p> <p>One organization stated that no employer is more active in preventing injuries, or more in need of the safety networking and education, than those in Group Retro, as any rebate they receive is a direct correlation to having better than expected loss experience.</p> <p>With county (and all employer/business) budgets being squeezed tighter every day, not only would the discount provide some welcome financial relief, the fact that there are safety councils throughout the state would help minimize mileage expense in traveling for valuable safety education and networking.</p>	Since the first performance evaluation on each group retro would be completed two years after the group was formed (and a year after Safety Council Incentive would be refunded) it has not yet been determined how to sync those programs up.	Within the next several months BWC will be reviewing the topic of compatibility as a whole.

Common Sense Business Regulation (BWC Rules)

(Note: The below criteria apply to existing and newly developed rules)

Rule 4123-17-36

Rule Review

1. The rule is needed to implement an underlying statute.

Citation: R.C. 4123.341, 4123.342

2. The rule achieves an Ohio specific public policy goal.

What goal(s): The rule notifies employers of the administrative cost assessments applicable to the policy year 7/1/11 to 6/30/12

3. Existing federal regulation alone does not adequately regulate the subject matter.

4. The rule is effective, consistent and efficient.

5. The rule is not duplicative of rules already in existence.

6. The rule is consistent with other state regulations, flexible, and reasonably balances the regulatory objectives and burden.

7. The rule has been reviewed for unintended negative consequences.

8. Stakeholders, and those affected by the rule were provided opportunity for input as appropriate.

Explain: BWC administrative cost assessments rules are developed based upon the BWC budget and a cost allocation study. We did not seek stakeholder input.

9. The rule was reviewed for clarity and for easy comprehension.

10. The rule promotes transparency and predictability of regulatory activity.

11. The rule is based on the best scientific and technical information, and is designed so it can be applied consistently.

12. The rule is not unnecessarily burdensome or costly to those affected by rule.

If so, how does the need for the rule outweigh burden and cost? _____

13. The Chief Legal Officer, or his designee, has reviewed the rule for clarity and compliance with the Governor's Executive Order.

Bureau of Workers' Compensation Actuarial Committee
7/1/11 Administrative Assessments
Executive Summary

The agenda for the May meeting of the Actuarial Committee of the Bureau of Workers' Compensation Board of Directors includes the rules for the administrative assessments. The rates presented will be those recommended by the Administrator and the Chairman of the Ohio Industrial Commission for the approval of the Workers' Compensation Board of Directors. If consent is obtained, the rules will be filed with the Legislative Services Commission and the Secretary of State and will become effective July 1, 2011.

Employers in the State of Ohio pay annual assessments that are used to fund the operating expenditures of BWC, the Industrial Commission and the Workers' Compensation Council. Assessments for administrative rates are authorized by the Ohio Revised Code, which requires periodic studies and calculations in order to establish an assessment. The Ohio Revised Code establishes that a separate rate be calculated for BWC, the Industrial Commission and the Workers' Compensation Council.

The rates were calculated based on the results of the annual administrative cost allocation study. The principle followed in the cost allocation study was that administrative costs allocated to each employer group should be related to the level and type of service provided to that group by BWC and the Industrial Commission. In the course of the study, types of services provided were identified, service levels were measured, and costs were distributed using available workload statistics. Each state fund employer group's rate is calculated as a percentage of that group's projected premium base. The Self-Insured employer rate is calculated as a percentage of paid compensation.

Rule 4123-17-36 establishes the actual Administrative Cost Assessments for state-fund employers for rating year beginning July 1, 2011. The rule reflects separate rates for BWC, the Industrial Commission and the Workers' Compensation Council. Please note that the Self-Insured administrative assessment is not included in this rule but is included in Rule 4123-17-32 which is on the agenda for this meeting.

**BWC
Administrative Cost Fund
Historical Information**

Estimated Costs by Employer Group (before adjustment) -BWC

Employer Group	2008	2009	2010	2011	2012
Private	229,631,037	229,694,878	217,142,564	202,902,250	193,834,195
Public - State	10,220,182	7,528,633	8,376,907	8,453,180	7,548,099
Public Taxing Districts	32,158,330	25,521,804	29,291,798	28,004,400	28,050,033
Self-Insured	21,673,834	17,500,749	18,943,855	19,940,170	19,679,863
Total	\$293,683,383	\$280,246,064	\$273,755,123	\$259,300,000	\$249,112,190

Allocation Base

Employer Group	7/1/07	7/1/08	7/1/09	7/1/10	7/1/11
Private	1,600,000,000	1,700,000,000	1,435,000,000	1,262,000,000	1,261,000,000
Public - State	70,800,000	66,400,000	61,500,000	61,325,275	66,600,000
Public Taxing Districts	363,000,000	359,000,000	353,000,000	289,067,022	273,000,000
Self - Insured	218,000,000	219,000,000	213,000,000	202,000,000	191,000,000

Rate History- BWC

Employer Group	7/1/07	7/1/08	7/1/09	7/1/10	7/1/11
Private	14.09%	13.67%	14.01%	13.45%	13.45%
Public - State	12.43%	12.24%	12.85%	12.85%	11.31%
Public Taxing Districts	8.15%	8.05%	8.25%	8.25%	8.25%
Self - Insured	8.22%	8.47%	8.89%	8.89%	8.89%

**Industrial Commission
Administrative Fund
Historical Information**

Estimated Costs by Employer Group (before adjustment) -IC

Employer Group	2008	2009	2010	2011	2012
Private	33,148,265	34,454,723	34,628,592	35,286,975	32,979,837
Public - State	2,012,677	2,221,355	2,246,446	2,439,498	2,617,675
Public Taxing Districts	5,765,420	6,427,285	6,980,028	7,411,529	7,667,586
Self-Insured	17,075,852	18,696,002	17,860,479	17,509,532	15,684,901
Total	\$58,002,213	\$61,799,365	\$61,715,545	\$62,647,534	\$58,950,000

Rate History- IC

Employer Group	7/1/07	7/1/08	7/1/09	7/1/10	7/1/11
Private	2.25%	1.98%	2.10%	2.10%	2.10%
Public - State	3.14%	3.27%	3.31%	3.31%	3.31%
Public Taxing Districts	1.77%	1.75%	1.81%	1.81%	1.81%
Self - Insured	7.90%	8.34%	7.98%	7.98%	7.50%

Ohio Bureau of Workers' Compensation

Administrative Cost Fund (ACF) Model

Calculated Fiscal Year 2012 Rates

<u>Employer Group</u>	FY 2012		Net FY 2012	Rate	FY 2012	FY	<u>% Change</u>
	<u>Estimated Costs</u>	Annual Adjustment	<u>Estimated Costs</u>	<u>Allocation Base</u>	<u>Recommended Rate</u>	2011 <u>Rates</u>	
Private (PA)	193,834,195	(24,229,695)	\$169,604,500	1,261,000,000	13.45%	13.45%	0.00%
Public State (PS)	7,548,099	(16,971)	\$7,531,128	66,600,000	11.31%	12.85%	-12.00%
Public Taxing Districts (PC)	28,050,033	(5,527,533)	\$22,522,500	273,000,000	8.25%	8.25%	0.00%
Self-Insured (SI)	19,679,863	(2,699,963)	\$16,979,900	191,000,000	8.89%	8.89%	0.00%
Total	<u>\$249,112,190</u>	(32,474,162)	<u>216,638,028</u>				

NOTES:

- 1) Premium is the allocation base for PA, PS, and PC employers. Paid Compensation is the allocation base for SI employers.
- 2) The rates for PA, PS, and PC employers are a percentage of premium. SI employers are a percentage of paid compensation.

Prepared by: Paula Phillips, Director, Fiscal Operations
 Date: May 9, 2011

Exhibit A

Industrial Commission of Ohio
 Administrative Cost Fund (ACF) Model
 Calculated 2012 rates

Employer Group	2012 Actual Budget	Adjustment	2012 Projected Revenue	Premiums or Actual Comp. SI	2012 Recommended Rates	2011 Rates	Rate Change
Private (PA)	\$32,979,837	(6,450,000)	26,529,837	1,261,000,000	2.10%	2.10%	0%
Public State (PS)	\$2,617,675	(416,000)	2,201,675	66,600,000	3.31%	3.31%	0%
Public Taxing Districts (PC)	\$7,667,586	(2,718,000)	4,949,586	273,000,000	1.81%	1.81%	0%
Self-Insured (SI)	\$15,684,901	(1,362,000)	14,322,901	191,000,000	7.50%	7.98%	-6.00%
Total	\$58,950,000	(\$10,946,000)	48,004,000	1,791,600,000			

4123-17-36 Administrative cost contribution.

(A) The administrator of workers' compensation, with the advice and consent of the bureau of workers' compensation board of directors, has authority to calculate contributions to the administrative cost fund by employers pursuant to sections 4121.121, 4123.341, and 4123.342 of the Revised Code. The administrator hereby sets administrative cost rates as indicated in paragraph (D) of this rule for the bureau of workers' compensation and the bureau of workers' compensation board of directors. Based upon the information provided to the administrator by the industrial commission pursuant to section 4123.342 of the Revised Code, the administrator, with the approval of the chairperson of the industrial commission, hereby sets administrative cost rates as indicated in paragraph (E) of this rule for the industrial commission.

(B) The administrative cost rate for each employer's assessment, except for self-insuring employers, is calculated as follows:

(1) If the employer qualifies for experience rating, either as an individual or through participation in group rating, the assessment is calculated based on a percentage of the employer's experience rated premium.

(2) If the employer is not experience rated, the assessment is calculated based on a percentage of the employer's base rate premium.

(3) If the employer is retrospectively rated, the assessment is calculated based on a percentage of the employer's experience rated premium or base rated premium (but not the minimum premium percentage from the retrospective rating plan) that the employer would have paid if the employer were not participating in retrospective rating.

(4) For state agencies, including state universities and state university hospitals, the assessment is calculated based on a percentage of the employer's premium.

(C) Whenever administrative cost rates established under this rule and rule 4123-17-32 of the Administrative Code prove inadequate or excessive, the same may be adjusted at any time during the biennial period.

(D) Administrative cost rates for the bureau of workers' compensation and bureau of workers' compensation board of directors.

(1) Private employers: 13.45 per cent of premium effective July 1, ~~2010~~ 2011.

(2) Public employer taxing districts: 8.25 per cent of premium effective January 1, ~~2010~~ 2011.

(3) Public employer state agencies: ~~12.85~~ 11.31 per cent of premium effective July 1, ~~2010~~ 2011.

(E) Administrative cost rates for the industrial commission.

(1) Private employers: 2.10 per cent of premium effective July 1, ~~2010~~ 2011.

(2) Public employer taxing districts: 1.81 per cent of premium effective January 1, ~~2010~~ 2011.

(3) Public employer state agencies: 3.31 per cent of premium effective July 1, ~~2010~~ 2011.

(F) Administrative cost rates for the workers' compensation council.

(1) Private employers: ~~0.0429~~ 0.00 per cent of premium effective July 1, ~~2010~~ 2011.

(2) Public employer taxing districts: ~~0.0022~~ 0.00 per cent of premium effective January 1, ~~2010~~ 2011.

(3) Public employer state agencies: ~~0.0004~~ 0.00 per cent of premium effective July 1, ~~2010~~ 2011.

Promulgated Under: 111.15

Statutory Authority: 4121.12, 4121.121

Rule Amplifies: 4123.341, 4123.342

Prior Effective Dates: 7/1/90, 7/1/91, 7/1/91, 7/1/93, 7/1/94, 1/1/95, 7/1/95, 7/1/96, 7/1/97, 7/1/98, 7/1/99, 7/1/00, 7/1/01, 7/1/02, 7/1/03, 7/1/04, 7/1/06, 7/1/07, 7/1/08, 7/1/09, 7/1/10

Common Sense Business Regulation (BWC Rules)

(Note: The below criteria apply to existing and newly developed rules)

Rule 4123-17-37

Employer Contribution to Safety and Hygiene Fund Update

Rule Review

1. The rule is needed to implement an underlying statute.

Citation: R.C. 4121.37 and 4123.34

2. The rule achieves an Ohio specific public policy goal.

What goal(s): The rule establishes the premium rate paid by Ohio employers to the Safety and Hygiene fund.

3. Existing federal regulation alone does not adequately regulate the subject matter.

4. The rule is effective, consistent and efficient.

5. The rule is not duplicative of rules already in existence.

6. The rule is consistent with other state regulations, flexible, and reasonably balances the regulatory objectives and burden.

7. The rule has been reviewed for unintended negative consequences.

8. Stakeholders, and those affected by the rule were provided opportunity for input as appropriate.

Explain: N/A Rate Rule

9. The rule was reviewed for clarity and for easy comprehension.

10. The rule promotes transparency and predictability of regulatory activity.

11. The rule is based on the best scientific and technical information, and is designed so it can be applied consistently.

12. The rule is not unnecessarily burdensome or costly to those affected by rule.

If so, how does the need for the rule outweigh burden and cost? _____

13. The Chief Legal Officer, or his designee, has reviewed the rule for clarity and compliance with the Governor's Executive Order.

Board of Directors
Executive Summary

Safety and Hygiene Rate

Background Information

The Safety and Hygiene Fund (Fund), as defined in Ohio Revised Code 4121.37, is used solely for the purpose of investigation and prevention of workplace accidents and diseases. Funding supports the salaries of the Superintendent of the Safety & Hygiene Division and the necessary experts, engineers, staff and related operating costs for the operation of the Division of Safety and Hygiene. All employer groups support the fund through the contribution of no more than one percent of their premiums. Current rates are 1% for private employer and .5% for state agencies, public employer taxing districts and self insured employers.

Executive summary

Safety and Hygiene rates are reviewed annually in conjunction with BWC administrative cost allocation analysis. For the purposes of reviewing the rates for this Fund, the Safety and Hygiene Division budget, estimated collections and the Fund balance are all considered in the review. Safety and Hygiene and Field Operations staff provide data indicating the percentage of their time attributable to each employer group. This includes, but is not limited to, the number of dedicated staff to the various employer groups, site visits, site testing, and class attendance. For the purpose of calculating the rate, the portion of the Safety and Hygiene budget attributed to private employers, state agencies, and public taxing districts is divided by estimated premium collections from these employers. The Self Insured employer rate is charged as a percentage of its paid compensation. Estimated premium collections and paid compensation are calculated by BWC's Actuarial Division.

The annual review of the Safety and Hygiene rate indicated current contributions from all employer groups are appropriate. In addition, there is a significant Fund balance available. The excess Fund balance is sufficient enough to support maintaining rates for each employer group at the current level. The existing rate level will allow the Division of Safety and Hygiene to continue current services provided and staffing levels for the Safety and Hygiene Division, both now and in future years. Funding will also be available for modifications to services that may be proposed.

Based on this analysis, it is recommended that no change be made to the existing rates.

4123-17-37 Employer contribution to the safety and hygiene fund.

The administrator of workers' compensation, with the advice and consent of the bureau of workers' compensation board of directors, has authority to approve contributions to the state insurance fund by employers pursuant to sections 4121.121 and 4121.37 of the Revised Code. The administrator hereby establishes the amount of premium to be set aside to fund the division of safety and hygiene to be one half of one per cent of paid premium for public employer taxing districts, one half of one per cent of paid premium for public employer state agencies, and one per cent of paid premium for private employers.

Promulgated Under: 111.15

Statutory Authority: 4121.12, 4121.121, 4121.37, 4123.34

Rule Amplifies: 4121.37, 4123.34

Prior Effective Dates: 7/1/90, 7/1/93, 7/1/98, 7/1/99, 7/21/08, 1/1/10, 7/1/10

Common Sense Business Regulation (BWC Rules)

(Note: The below criteria apply to existing and newly developed rules)

Rule 4123-17-32

Rule Review

1. The rule is needed to implement an underlying statute.

Citation: R.C. 4121.37, 4121.66, 4123.34, 4123.342, 4123.343, 4123.35

2. The rule achieves an Ohio specific public policy goal.

What goal(s): This rule establishes the rates for self-insuring employers for the policy year 7/1/2011 through 6/30/2012.

3. Existing federal regulation alone does not adequately regulate the subject matter. (*BWC rate rules are not a federal regulatory matter.*)

4. The rule is effective, consistent and efficient.

5. The rule is not duplicative of rules already in existence.

6. The rule is consistent with other state regulations, flexible, and reasonably balances the regulatory objectives and burden.

7. The rule has been reviewed for unintended negative consequences.

8. Stakeholders, and those affected by the rule were provided opportunity for input as appropriate.

If no, explain: BWC rate rules are developed using actuarial and insurance principles. We did not seek stakeholder input.

9. The rule was reviewed for clarity and for easy comprehension.

10. The rule promotes transparency and predictability of regulatory activity.

11. The rule is based on the best scientific and technical information, and is designed so it can be applied consistently.

12. The rule is not unnecessarily burdensome or costly to those affected by rule.

If so, how does the need for the rule outweigh burden and cost?

13. The Chief Legal Officer, or his designee, has reviewed the rule for clarity and compliance with the Governor's Executive Order.

Board of Directors
Executive Summary

Self-Insured Employers Assessments

Description of Fund: The Self-Insured Employers Assessment Fund is established to support the safety and hygiene fund, the administrative cost fund, and the portion of the surplus fund that is mandatory as they relate to self-insured employers. The Self-Insured Employers Guaranty Fund (SIEGF) and the former Self-Insured Surety Bond Fund (SBF) provide for payment of compensation and benefits to injured workers of bankrupt self-insured employers. Claims with injury dates prior to 1987, self-insured employers provided security in the form of a letter of credit or a bond from private insurance carriers to cover the cost of claims in the event of bankruptcy or default. This is referred to as the Surety Bond Fund (SBF). It was replaced in 1993 by the Self-Insured Employers Guaranty Fund (SIEGF) for claims with injury dates after 1986.

Benefits provided by the SIEGF and SBF funds: All injured worker benefits (including DWRF) that would normally be paid by the self-insured employer that has defaulted.

SIEGF Rate Method: The BWC is to maintain a minimum balance of funds in the SIEGF at rates as low as possible to assure sufficient moneys to guarantee the payment of any claims against the fund. The Ohio Administrative Code 4123-19-15 (B) requires the SIEGF to maintain a minimum balance of 1.25 times the previous years annual claims disbursements. When the BWC determines that the SIEGF has insufficient funds, an assessment is necessary to ensure the minimum balance in the fund and will assess all self-insuring employers an annual contribution. New self-insuring employers will be assessed six percent of base rate premium as reported on the last two six month payroll reports for the first three years of self-insurance. When a self-insured employer defaults on its self-insured workers' compensation obligations, the BWC moves to recover monies paid from the SIEGF and SBF by filing bankruptcy claims and by drawing on additional security that may have been placed in BWC's favor by the defaulting employer.

The following is a list of the assessments:

1. Mandatory Surplus Fund (SI Surplus Fund): This assessment is to fund costs charged to the Self-Insured Mandatory Surplus Fund which is an account of the Surplus Fund of the State Insurance Fund. These costs are primarily for claims with injury dates prior to 1987 of bankrupt self-insured employers and for specific medical costs such as some medical exams and prostheses.
2. Self-Insured Employers Guaranty Fund (SIEGF Fund): This assessment is to fund the costs charged to the SIEGF. These costs are for claims of bankrupt self-insured employers with injury dates after 1986, and for the costs of DWRF on all claims of bankrupt self-insured employers with any injury date.
3. Administrative Cost Fund (ACF): This assessment is to fund the administrative costs for the BWC, IC, and WCC for only the activities that support the self-insured employers.

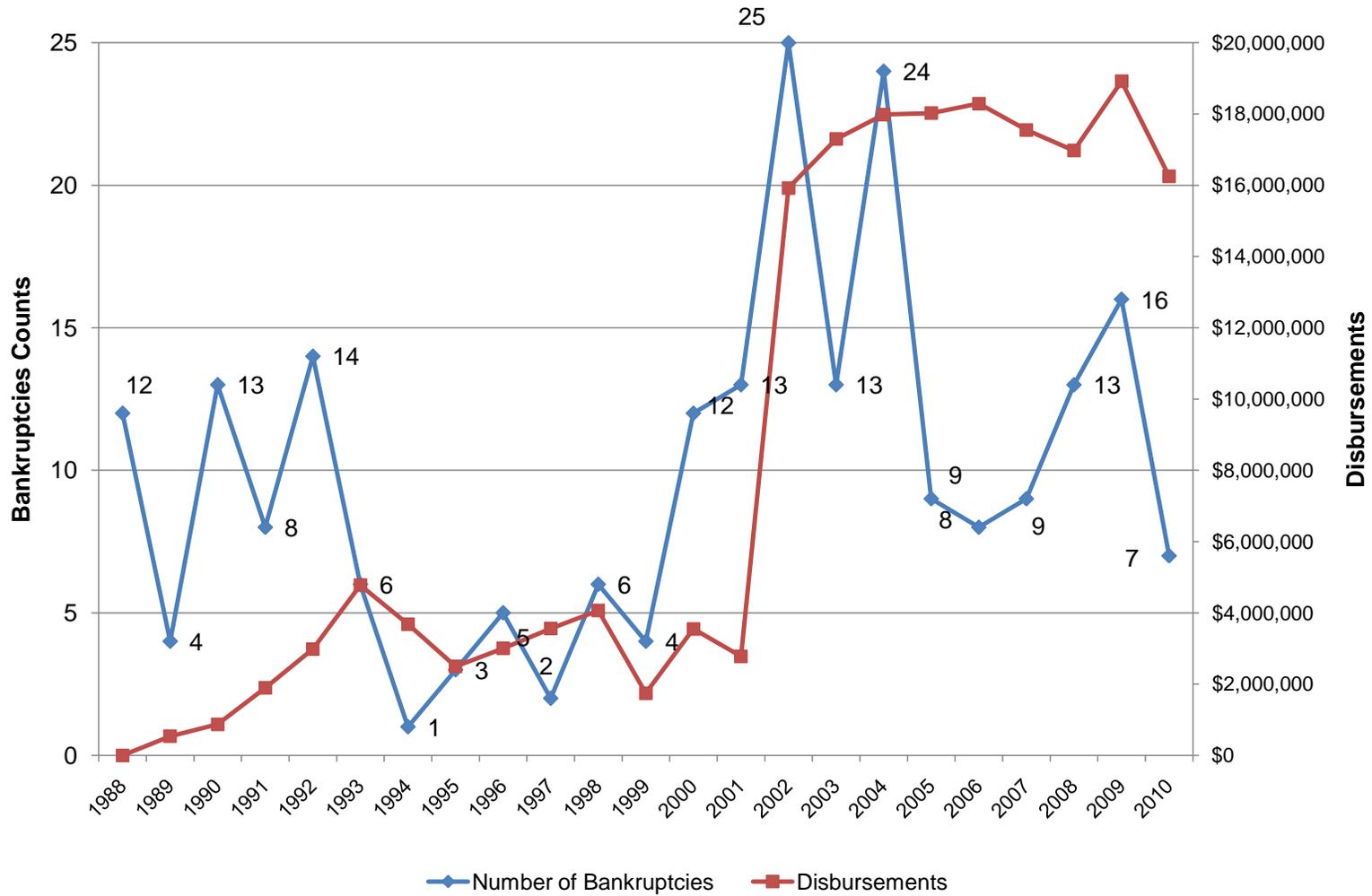
4. Safety and Hygiene Fund (S&H Fund): This assessment is to fund the work of the Division of Safety and Hygiene for self-insured employers.
5. Optional Rehabilitation Program (SI Surplus Fund): This assessment mutualizes the costs of rehabilitation among the self-insured participants in this program. Currently, two self-insured employers participate.
6. Optional Handicap Program (SI Surplus Fund): This assessment mutualizes the costs of handicap claims among the self-insured participants of this program. Currently, there are no self-insured employers participating.
7. Optional Disallowed Claim Reimbursement Program (SI Surplus Fund): This assessment mutualizes the costs of disallowed claims among the self-insured employers in this program. This program is designed to reimburse self-insured employers for claim costs ordered to be paid by the Industrial Commission that were ultimately denied. Currently, five hundred thirty-eight self-insured employers participate.

Number of Bankrupt Ohio Employers: 291

Calendar Year	Number of Bankruptcies	Payment Amounts as of 5/17/2011 by bankruptcy year¹	SIEGF Disbursements by calendar year²
1988	12	\$25,878,653	
1989	4	\$9,445,278	\$536,613
1990	13	\$23,335,302	\$871,542
1991	8	\$12,003,797	\$1,893,236
1992	14	\$27,506,518	\$2,983,798
1993	6	\$14,485,135	\$4,775,129
1994	1	\$543,830	\$3,682,184
1995	3	\$22,966,233	\$2,495,841
1996	5	\$6,977,866	\$3,002,436
1997	2	\$2,839,381	\$3,560,750
1998	6	\$3,360,007	\$4,066,601
1999	4	\$10,645,995	\$1,742,639
2000	12	\$8,865,456	\$3,548,229
2001	13	\$25,165,017	\$2,779,046
2002	25	\$102,351,885	\$15,920,989
2003	13	\$12,582,321	\$17,295,253
2004	24	\$30,339,881	\$17,982,107
2005	9	\$3,761,268	\$18,021,985
2006	8	\$3,968,693	\$18,289,499
2007	9	\$3,366,083	\$17,547,887
2008	13	\$7,526,681	\$16,972,818
2009	16	\$6,079,882	\$18,916,292
2010	7	\$992,260	\$16,249,212
2011 to date	2	\$1,195	

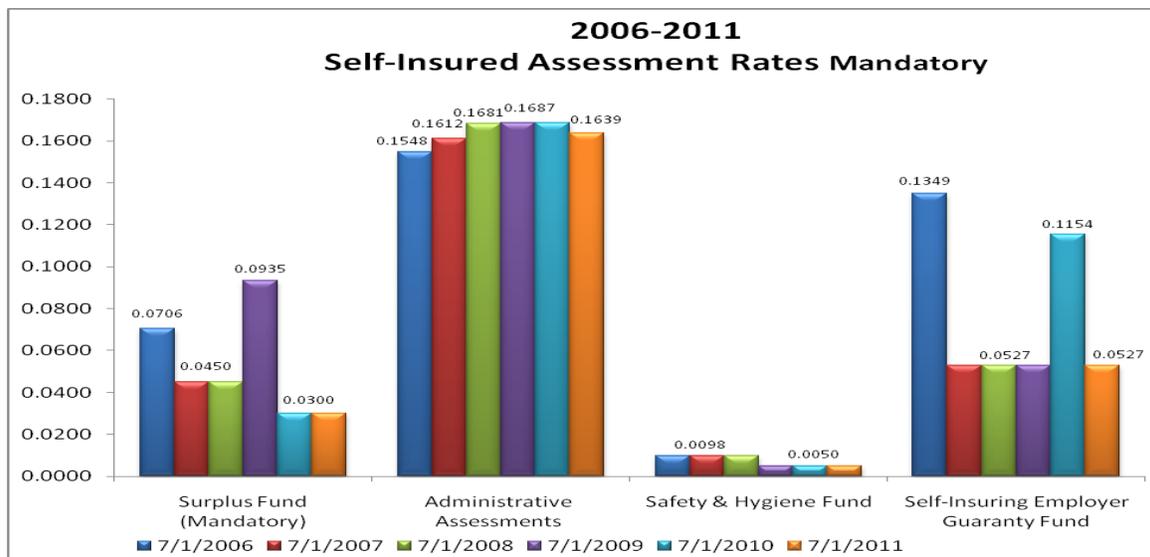
1. From Data Warehouse
2. From Cash Basis Financial Statements

Self-Insured Employers Guarantee Fund Disbursements and Bankruptcy Counts



7/1/2011 Self-Insuring Employer Assessments

Self-Insuring Employer Assessment Funds	Assessment Rates Per \$1.00 Paid Comp						2010/2011 Change
	7/1/2006	7/1/2007	7/1/2008	7/1/2009	7/1/2010	7/1/2011	
Mandatory							
Surplus Fund (mandatory)	0.0706	0.0450	0.0450	0.0935	0.03000	0.03000	+0.00000
Self-Insuring Employer Guaranty Fund	0.1349	0.0527	0.0527	0.0527	0.11540	0.05270	-0.06270
Administrative Cost Fund: <u>BWC</u>	<u>0.0822</u>	<u>0.0822</u>	<u>0.0847</u>	<u>0.0889</u>	<u>0.08890</u>	<u>0.08890</u>	+0.00000
Administrative Fund: <u>IC</u>	<u>0.0726</u>	<u>0.0790</u>	<u>0.0834</u>	<u>0.0798</u>	<u>0.07980</u>	<u>0.07500</u>	-0.00480
Administrative Cost Fund: <u>WCC</u>				<u>0.00001</u>	<u>0.00001</u>	<u>0.00000</u>	-0.00001
Safety & Hygiene Fund	0.0098	0.0098	0.0098	0.0050	0.00500	0.00500	+0.00000
Total Mandatory Assessments	0.3701	0.2687	0.2756	0.31991	0.31911	0.25160	-0.06751
Optional							
Surplus Fund (rehabilitation)	0.1300	0.1300	0.1300	0.1300	0.1300	0.13000	+0.0000
Surplus Fund (handicap)	0.2480	0.2480	0.2480	0.2480	0.2480	0.24800	+0.0000
Surplus Fund (disallowed claims)	n/a	0.0236	0.0285	0.0278	0.0396	0.03340	-0.0062



- Mandatory Assessment Rates based upon Paid Compensation of \$191,000,000
- Surplus Fund (disallowed claims) Claim Disbursements are \$2,078,000 and based upon paid compensation of \$62,248,000
- SIEGF Total Assets as of December 31, 2010 are \$45,223,000 and Current Year Disbursements are \$21,100,000
- Projected Rehabilitation Reimbursements are \$36,268 and based upon paid compensation of \$278,982

4123-17-32 Self-insuring employer assessment based upon paid compensation

The administrator of workers' compensation, with the advice and consent of the workers' compensation board of directors, has authority to determine and levy against self-insuring employers amounts to be paid to support the safety and hygiene fund, the administrative cost fund, the portion of the surplus fund that is mandatory, the portion of the surplus fund that is used for rehabilitation reimbursement subject to the self-insuring employer's election under section 4121.66 of the Revised Code, the portion of surplus fund that is used for handicap reimbursement subject to the self-insuring employer's election under section 4123.343 of the Revised Code, and the portion of the surplus fund used for claims reimbursement for self-insuring employers under division (H) of section 4123.512 of the Revised Code, pursuant to sections 4121.12, 4121.37, 4121.66, 4123.34, 4123.342, and 4123.35 of the Revised Code in conjunction with rule 4123-19-01 of the Administrative Code. The administrator hereby sets the self-insuring employer assessments to be effective July 1, ~~2010-2011~~, for the period July 1, ~~2010-2011~~, to June 30, ~~2011-2012~~, payable in two equal remittances by February 28, ~~2011-2012~~, and August 31, ~~2011-2012~~, as follows:

(A) The assessments shall be on the basis of the paid compensation attributable to the individual self-insuring employer as a fraction of the total amount of paid compensation for the previous calendar year attributable to all amenable self-insuring employers.

(B) Paid compensation means all amounts paid by a self-insuring employer for living maintenance benefits, all amounts for compensation paid pursuant to sections 4121.63, 4121.67, 4123.56, 4123.57, 4123.58, 4123.59, 4123.60 and 4123.64 of the Revised Code, all amounts paid as wages in lieu of such compensation, all amounts paid in lieu of such compensation under a non-occupational accident and sickness program fully funded by the self-insuring employer, and all amounts paid by a self-insuring employer for a violation of a specific safety standard pursuant to section 35 of article II, Ohio Constitution and section 4121.47 of the Revised Code. Any reimbursement received from the surplus fund pursuant to section 4123.512 of the Revised Code by a self-insuring employer for any such payments or compensation paid shall be applied to reduce the amount of paid compensation reported in the year in which the reimbursement is made. Any amount recovered by the self-insuring employer under section 4123.931 of the Revised Code and any amount that is determined not to have been payable to a claimant in any final administrative or judicial proceeding shall be deducted, in the year collected, from the amount of paid compensation reported.

(C) The assessments shall be computed for all self-insuring employers operating in Ohio by multiplying the following rates by the individual self-insuring employer's paid compensation for calendar year ~~2009-2010~~:

(1) Safety and hygiene fund: .0050.

(2) Administrative cost fund, BWC: .0889.

(3) Administrative cost fund, IC: ~~.0798~~.0750.

(4) Administrative cost fund, WCC: ~~.00001~~.00000.

(5) Surplus fund (mandatory): .0300.

(D) The assessment to fund the portion of the surplus fund that is used for rehabilitation reimbursement for all self-insuring employers who have not made an election to opt out of the rehabilitation reimbursement program under the provisions of section 4121.66 of the Revised Code shall be computed by multiplying the following rate by the individual self-insuring employer's paid compensation for calendar year ~~2009~~-2010:

(1) Surplus fund (rehabilitation): .1300.

(E) The assessment to fund the portion of the surplus fund that is used for handicap reimbursement for all self-insuring employers operating in Ohio who have not made an election to opt out of the handicap reimbursement program under the provisions of division (G) of section 4123.343 of the Revised Code shall be computed by multiplying the following rate by the individual self-insuring employer's paid compensation for calendar year ~~2009~~-2010:

(1) Surplus fund (handicap): .2480.

(F) The assessment to fund the portion of the surplus fund that is used for claims reimbursement for all self-insuring employers operating in Ohio who have not made an election to opt out of the right to reimbursement under the provisions of division (H) of section 4123.512 of the Revised Code shall be computed by multiplying the following rate by the individual self-insuring employer's paid compensation for calendar year ~~2009~~-2010:

(1) Surplus fund (disallowed claims reimbursement): ~~.0396~~.0334.

(G) An employer who no longer is a self-insuring employer in Ohio or who no longer is operating in this state shall continue to pay assessments for administrative costs and for the portion of the surplus fund that is mandatory. The assessments shall be computed by such employer by multiplying the following rates by the individual employer's paid compensation for calendar year ~~2009~~-2010:

(1) Administrative cost fund, BWC: .0889.

(2) Administrative cost fund, IC: ~~.0798~~.0750.

(3) Administrative cost fund, WCC: ~~.00001~~.00000.

(4) Surplus fund (mandatory): .0300.

(H) If the paid compensation for a self-insuring employer for calendar year ~~2009-2010~~ is less than ~~fourteen thousand seven hundred~~ fifteen thousand and ~~twenty six eighty two~~ dollars and ~~eighty two ninety-six~~ cents, the minimum assessments shall be paid as follows:

- (1) Safety and hygiene fund: ~~\$73.63~~ \$75.41.
- (2) Administrative cost fund, BWC: ~~\$1,309.21~~ \$1,340.88.
- (3) Administrative cost fund, IC: ~~\$1,175.20~~ \$1,131.22.
- (4) Administrative cost fund, WCC: ~~\$0.15~~ \$0.00.
- (5) Surplus fund (mandatory): ~~\$441.80~~ \$452.49.

If the paid compensation for calendar year ~~2009-2010~~ for a self-insuring employer which has not made an election to opt out of the rehabilitation reimbursement program effective on or before July 1, ~~2010-2011~~ is less than fifteen thousand three hundred and eighty four dollars and sixty two cents, the minimum assessment for the surplus fund (rehabilitation) shall be two thousand dollars.

If the paid compensation for calendar year ~~2009-2010~~ for a self-insuring employer which has opted to participate in the handicap reimbursement program is less than fifty thousand dollars, the minimum assessment for the surplus fund (handicap) shall be twelve thousand four hundred dollars.

Assessments are applicable only for the funds to which payments must be made based upon the status and the options exercised relative to the handicap reimbursement program and the rehabilitation reimbursement program.

An employer who no longer is a self-insuring employer in Ohio or no longer is operating in this state and who has less than ~~fourteen thousand seven hundred~~ fifteen thousand and ~~twenty six eighty two~~ dollars and ~~eighty two ninety-six~~ cents in paid compensation for calendar year ~~2009-2010~~ shall have a reduced minimum assessment. The minimum assessment shall be ninety per cent of the above minimum assessments in this paragraph in the year after becoming inactive, eighty per cent in the following year, seventy per cent in the following year, and so forth, being reduced ten per cent each year, until the assessment is phased out over ten years.

(I) If an individual self-insuring employer has become self-insured in the last five years (on or after July 1, ~~2005-2006~~) paid compensation shall be as defined in paragraph (B) of

this rule and shall additionally include compensation paid in calendar year ~~2009-2010~~ by the state insurance fund for claim costs directly attributable to the employer prior to becoming self-insured.

(J) The initial assessment to a self-insuring employer in its first calendar year of operation as a self-insuring employer shall be prorated to cover the time period that self-insurance was in effect, but shall not be less than the minimum assessment for a self-insuring employer as provided in paragraph (H) of this rule.

(K) Pursuant to rule 4123-19-15 of the Administrative Code, the following assessment, to be billed and payable in two equal remittances by February 28, ~~2011-2012~~, and August 31, ~~2011-2012~~, shall be computed for all self-insuring employers by multiplying the following rate by the individual self-insuring employer's paid compensation for calendar year ~~2009-2010~~:

(1) Self-insuring employer guaranty fund: ~~.1154~~ .0527.

(L) If an employer fails to pay the assessment when due, the administrator may add a late fee penalty of not more than five hundred dollars to the assessment plus an additional penalty amount as follows:

(1) For an assessment from sixty-one to ninety days past due, the prime interest rate, multiplied by the assessment due;

(2) For an assessment from ninety-one to one hundred twenty days past due, the prime interest rate plus two per cent, multiplied by the assessment due;

(3) For an assessment from one hundred twenty-one to one hundred fifty days past due, the prime interest rate plus four per cent, multiplied by the assessment due;

(4) For an assessment from one hundred fifty-one to one hundred eighty days past due, the prime interest rate plus six per cent, multiplied by the assessment due;

(5) For an assessment from one hundred eighty-one to two hundred ten days past due, the prime interest rate plus eight per cent, multiplied by the assessment due;

(6) For each additional thirty-day period or portion thereof that an assessment remains past due after it has remained past due for more than two hundred ten days, the prime interest rate plus eight per cent, multiplied by the assessment due.

For purposes of this division, "prime interest rate" means the average bank prime rate, and the administrator shall determine the prime interest rate in the same manner as a county auditor determines the average bank prime rate under section 929.02 of the Revised Code.

**OHIO BUREAU OF WORKERS' COMPENSATION
 SELF INSURING EMPLOYERS' GUARANTY FUND (FORMERLY SURETY BOND FUND)
 CASH BASIS FINANCIAL STATEMENTS
 FOR THE 12 MOS ENDED DECEMBER 31 2010**

Operating Statement

	2006	2007	2008	2009	2010	<u>*Estimate</u> 2011	<u>*Estimate</u> 2012
Receipts:							
Assessments SIEGF rate	35,190,892	30,667,466	12,972,260	11,820,719	10,297,389	22,041,400	10,072,920
Assessment New Self Insured Policies	7,484,922	6,676,217	7,531,564	7,542,686	8,168,102	8,168,102	8,168,102
Investments	1,416,986	2,385,513	1,504,343	229,662	40,111		
Total Receipts	44,092,800	39,729,196	22,008,167	19,593,067	18,505,602	30,209,502	18,241,022
Disbursements:							
Surety Losses	18,289,499	17,547,887	16,972,818	18,916,292	16,249,212	18,000,000	18,000,000
MCO Fees Paid		6,187,535	1,074,199	1,142,010	1,255,711	1,080,000	1,080,000
Bank Fee	0	0	4,485	2,969	2,152	0	0
DWRF Losses	3,039,789	3,033,293	3,282,649	4,682,843	3,829,441	3,829,441	3,829,441
Total Disbursements	21,329,288	26,768,715	21,334,151	24,744,114	21,336,516	22,909,441	22,909,441
Net Receipts Over (Under)							
Disbursements	22,763,512	12,960,481	674,016	(5,151,047)	(2,830,914)	7,300,061	(4,668,419)
Beginning Net Asset Balance	16,806,579	39,570,091	52,530,572	53,204,588	48,053,541	45,222,627	52,522,688
Ending Net Asset Balance	39,570,091	52,530,572	53,204,588	48,053,541	45,222,627	52,522,688	47,854,269

*Does not include potential large bankruptcies



Ohio Bureau of Workers' Compensation

DWRF – Sensitivity Study

Bill Van Dyke, ACAS, MAAA
Dave Heppen, FCAS, MAAA
Bob Miccolis, FCAS, MAAA

Deloitte Consulting LLP
May 26, 2011

DWRF – Background

Disabled Workers' Relief Fund (DWRF)

Provides a supplemental cost of living adjustment (“COLA”) benefit to injured workers with a permanent total disability (“PTD”). Purpose is to protect PTD claimants from inflation in the cost of living.

- **Operates as an independent fund** from the other funds, such as the State Insurance Fund (“SIF”).
- **Has provided benefits since 1959** to all qualified PTD claims. PTD/DWRF are life-time benefits.
- **Operates on a pay-as-you-go basis** - in general, premiums collected in a given year are estimated based on payments made in the prior year without regard to year of injury or policy.
- **Prior to 1987, premium rates were capped by law** at \$0.10 per \$100 of payroll and any shortfalls between the capped rate premiums and actual loss payments were borrowed from the (“SIF”). The total outstanding loan amount owed to SIF was \$218 million in 1987.
- **In 1987, S.B. 307 established new DWRF II premium rate rules** for claims occurring after 1986. The new DWRF II premium rates changed to a **percentage of the SIF premiums, instead of payroll**, and there is **no cap on new rates**. S.B. 307 also forgave the \$218 million loan from the SIF and provided that any additional shortfalls in DWRF would be paid from interest income earned in the SIF.
- **DWRF I** – The COLA benefits associated with **claims occurring prior to 1987**.
- **DWRF II** – The COLA benefits associated with **claims occurring after 1986**.

DWRF – Background

Disabled Workers’ Relief Fund

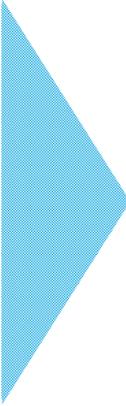
- Subsequent to S.B. 307, DWRF I premiums and income from SIF investments were used to pay DWRF I benefits. **Since 2007, all DWRF I rates have been below the cap** because benefit payments have declined.
- **DWRF II did not operate on a “pay-as-you-go” basis from 1987 to 1993** during which time approximately \$430 - \$450 million of DWRF II premiums were collected in order to fund DWRF benefits from claims occurring in those years. **In 1993 the Ohio Attorney General provided a formal opinion** that DWRF II premiums should be determined on a **“pay-as-you go” basis** similar to DWRF I.
- **The DWRF II rate of 0.1%** of SIF premium (**“lowest reasonable rate”**) generated less than \$2 million in DWRF premium income each year since 1993. The BWC has set this rate at the lowest reasonable rate in order to comply with Ohio law, reflecting the Attorney General’s opinion, and because the DWRF has had significant cash & investments still remaining from the period when premiums were based on full funding.
- **Investment earnings generated from DWRF II collected premiums have grown** the DWRF cash & invested assets **to over \$1.3 billion** as of Dec 2010.

DWRF Balances as of December 31, 2010	Discounted (Booked)	Undiscounted (Nominal)	Discount (4% rate)
Liabilities: Unpaid Losses			
DWRF I	\$1.1 billion	\$1.5 billion	\$0.4 billion
DWRF II	<u>\$0.9 billion</u>	<u>\$2.0 billion</u>	<u>\$1.1 billion</u>
Total	\$2.0 billion	\$3.5 billion	\$1.5 billion
Non-Invested Assets: Unbilled Premiums			
	\$1.7 billion	\$3.2 billion	\$1.5 billion
Cash & Invested Assets (only DWRF II)			
	\$1.3 billion		

DWRF – Background

DWRF Benefit

- Not all PTD claims are eligible to receive COLA from DWRF.
- Dependant on the PTD benefit from the SIF plus the social security disability (“SSD”) benefit received from the Social Security Administration.
- Qualify when: $\text{Weekly PTD benefit} + \text{Weekly SSD benefit} < \text{DWRF Threshold}$
 How determined: **PTD benefit** – based on PTD benefit formula based on wages in year of injury & SSD
SSD benefit – determined by SSA, indexed to Consumer Price Index (“CPI”)
DWRF Threshold – set by Ohio law, indexed to CPI
- If Eligible: $\text{DWRF Benefit} = \text{Difference: Threshold} - \text{GREATER of PTD benefit or SSD benefit}$

Example: Claim			Example: Claim	
Year:	2011		Year:	2012
CPI:	n/a		CPI:	2.5%
Threshold:	342		Threshold:	351 (342 x 1.025)
PTD Benefit:	200		PTD Benefit:	200
SSD Benefit:	145		SSD Benefit:	149 (145 x 1.025)
Formula:	$200 + 145 < 342$, false		Formula:	$200 + 149 < 351$, true
Qualifies:	No		Qualifies:	Yes
DWRF Benefit:	0	DWRF Benefit:	151 (351 – 200)	

DWRF – Background

DWRF Benefits – 2 Impacts to Note

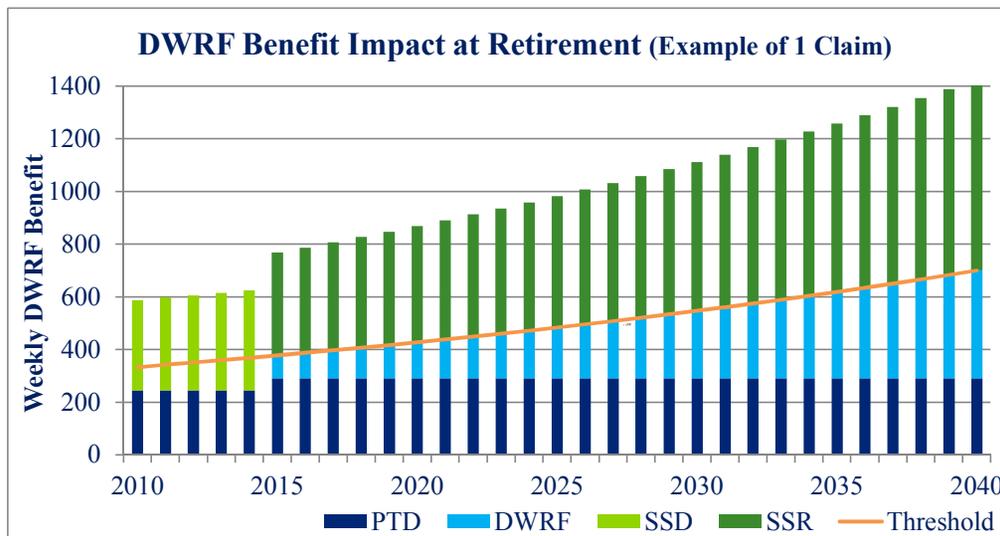
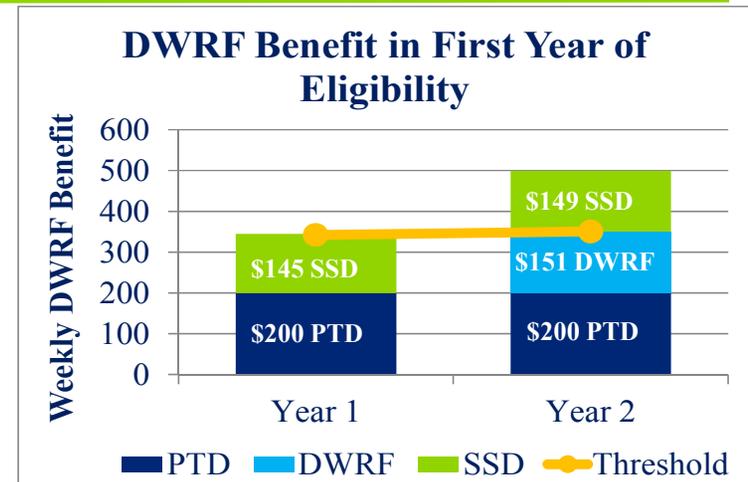
1. Potential for an additional benefit to an injured worker when the injured worker first becomes eligible for DWRF

Using the example on prior page:

- Year 1: Injured worker gets \$345 a week (threshold is \$342)
- Year 2: Injured worker gets \$500 a week (threshold is \$351)
- \$9 increase in threshold produces \$155 increase in benefits

2. Potential additional benefit at retirement

- SSD offsets DWRF benefit but Social Security Retirement (“SSR”) does not. SSD = \$0 at SS Retirement Age. Therefore, injured worker may become eligible for DWRF benefits at retirement when previously not eligible.



2011: Not Retired
 Threshold = \$342,
 PTD of 243 + SSD of 343 = 596
 DWRF = 0

2014: Not Retired
 Threshold = \$368,
 PTD of 243 + SSD of 380 = 623
 DWRF = 0

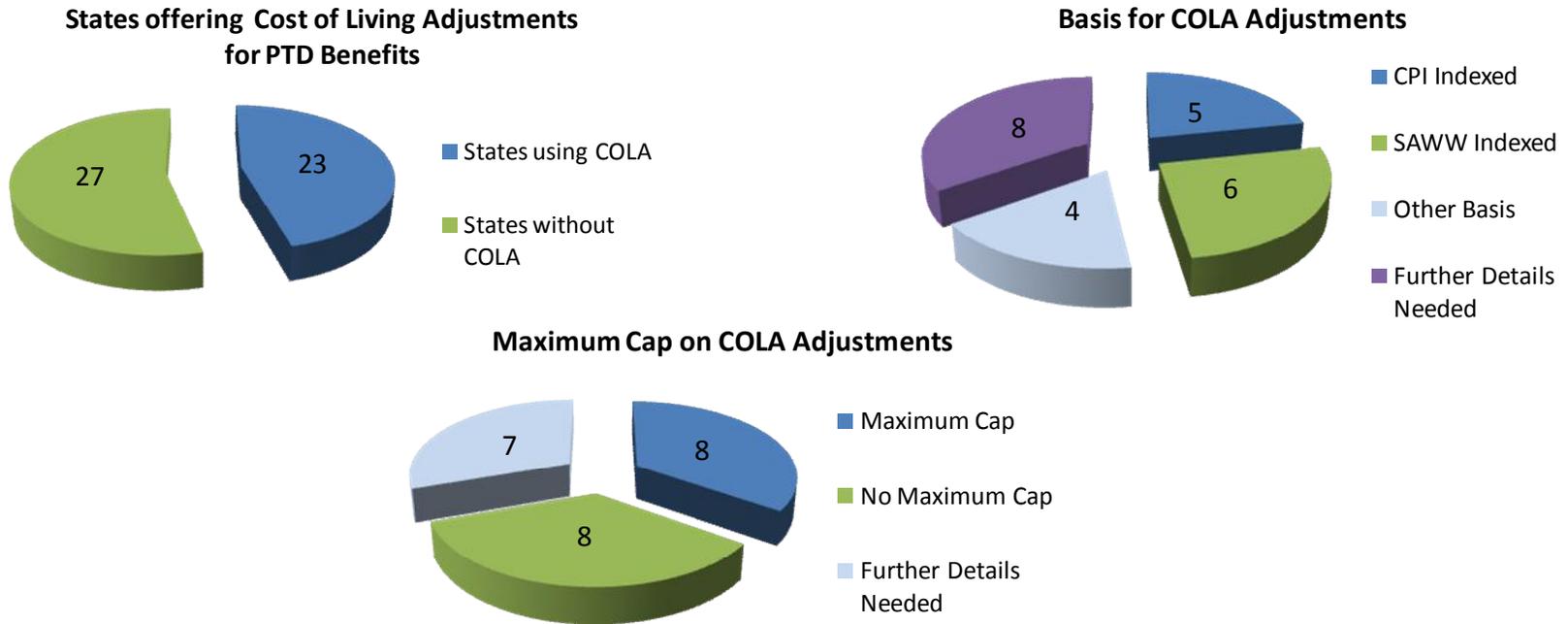
2015: Retired*
 Threshold = \$378,
 PTD of 289 + **SSD of 0** = 289
 DWRF = 88; (378 – 289)

Note: Example shows SSR = inflation adjusted SSD (actual SSR based on SS Wage history)

*Injured worker receives SSR instead of SSD

DWRF – Background

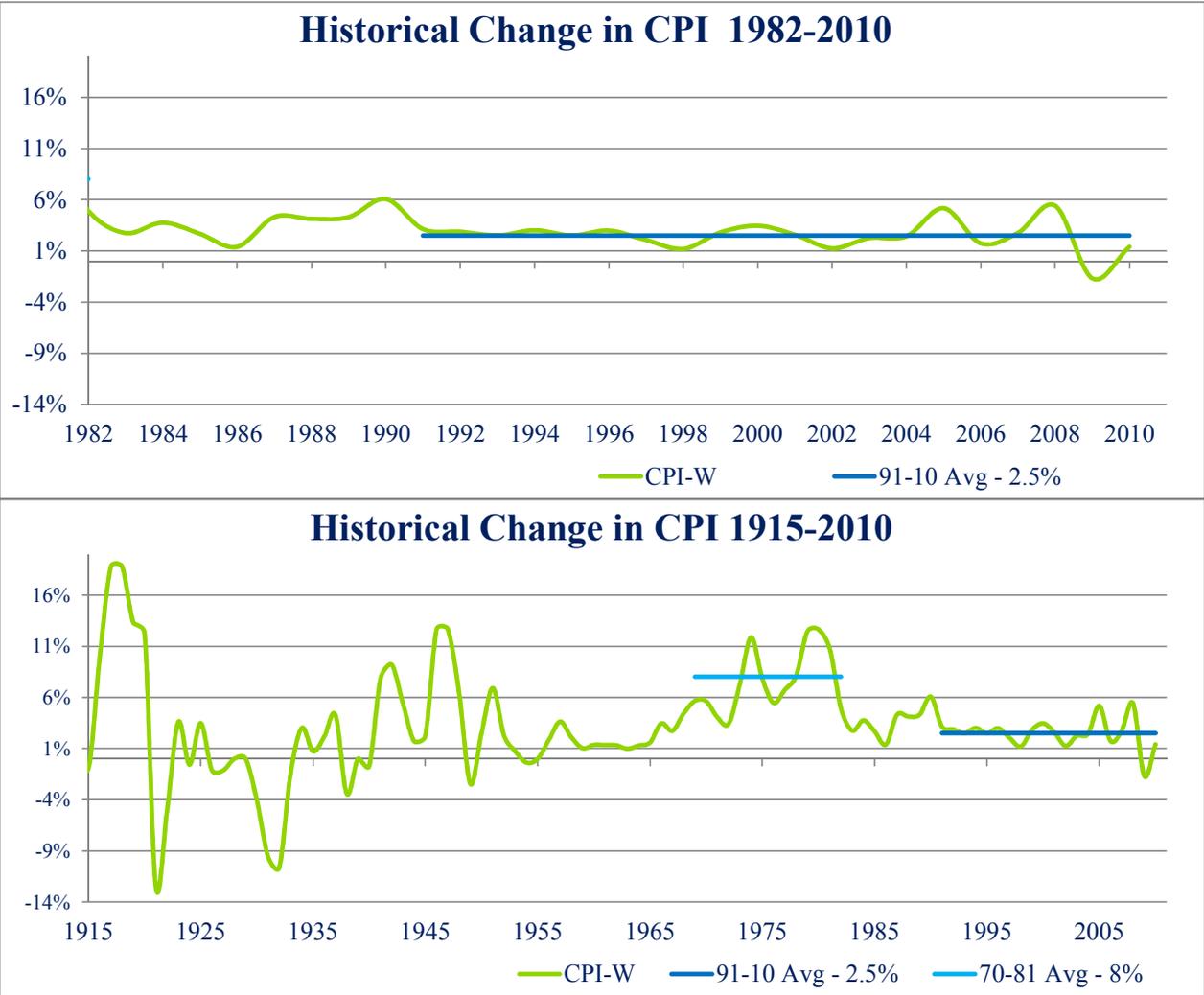
Cost of Living Adjustments (COLA) for PTD Benefits in Other States



- About 46% of the States have a COLA benefit for injured workers with permanent total disability (CA, CT, DC, FL, HI, ID, IL, MD, MA, MI, MN, MT, NV, NH, ND, OR, RI, SD, TX, VT, VA, WA, WY)
- The benefit adjustment is typically based on the change in CPI or SAWW (State Average Weekly Wage), but some States using other benefit based adjustments (for example, Florida adjusts by 3% times the number of years after the injury)
- Fairly even split between states with a maximum cap on the COLA versus those without a cap
- **Open competition states with COLA benefits are funded by employer paid premiums** for any claims occurring during the policy period
- **WA funds COLA on a pay-as-you-go basis. In WA, employers and employees split the cost 50/50.**

DWRF – Inflation Sensitivity Study

Historical Change in CPI-W (Urban Wage Earners and Clerical Workers)



Inflation in last 30 years

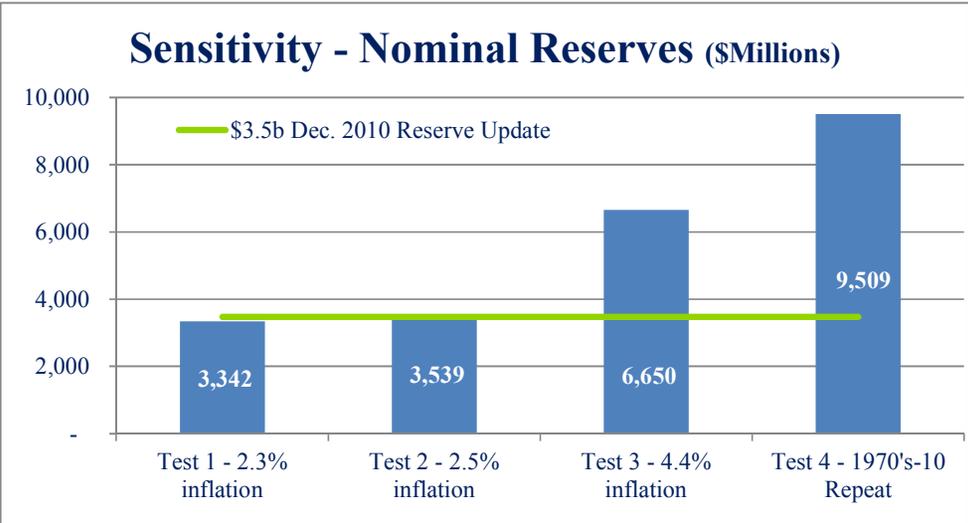
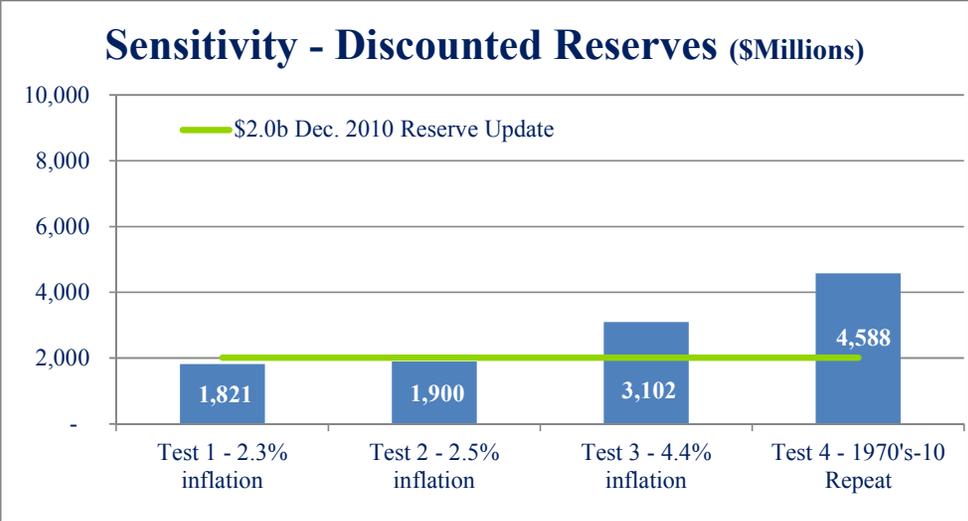
- Change in CPI has been small and relatively stable over past 30 years
- 20 year CPI average (1991-2010) = 2.5%
- 10 year CPI average (2001-2010) = 2.3%

Inflation in last 95 years

- For last period of higher inflation (1970-81), CPI average = 8.0%
- Stagflation driven by low oil supply & world conflict
- 1970's was not the only period in past 100 years of higher inflation
- i.e., WWI and WWII

DWRF – Inflation Sensitivity Study

Sensitivity Results – DWRF Total Loss Reserve Liability (PA, PEC, & PES)



DWRF - Discounted Unpaid Loss (\$Billions)

Scenario	Estimate	Estimate - Dec. 2010	
		Dollars	Percent
Dec. 2010 Qrtly Update	2.0	n/a	n/a
Test 1-2.3% inflation	1.8	(0.2)	90%
Test 2-2.5% inflation	1.9	(0.1)	94%
Test 3-4.4% inflation	3.1	1.1	154%
Test 4-1970's-10 Repeat	4.6	2.6	228%

DWRF - Nominal Unpaid Loss (\$Billions)

Scenario	Estimate	Estimate - Dec. 2010	
		Dollars	Percent
Dec. 2010 Qrtly Update	3.5	n/a	n/a
Test 1-2.3% inflation	3.3	(0.1)	96%
Test 2-2.5% inflation	3.5	0.1	102%
Test 3-4.4% inflation	6.7	3.2	192%
Test 4-1970's-10 Repeat	9.5	6.0	274%

DWRF – Inflation Sensitivity Study

Sensitivity Results – Impact on BWC’s 12/31/10 Balance Sheet

- BWC’s current recorded DWRF discounted reserve is consistent with the assumption that future inflation will be similar to actual inflation observed over the past 20 years.
- If future inflation increases to that observed from 1970 to 1981 (8% annual CPI average), substantial increases in the recorded DWRF discounted reserve would be necessary.
- BWC’s net assets would not be affected by higher inflation because the unbilled premium receivable asset would also increase, offsetting the higher recorded reserves.
- Note: Increased unbilled premium assets represent future premium increases to employers.

The table below shows key December 31, 2010 balance sheet items for each test scenario.

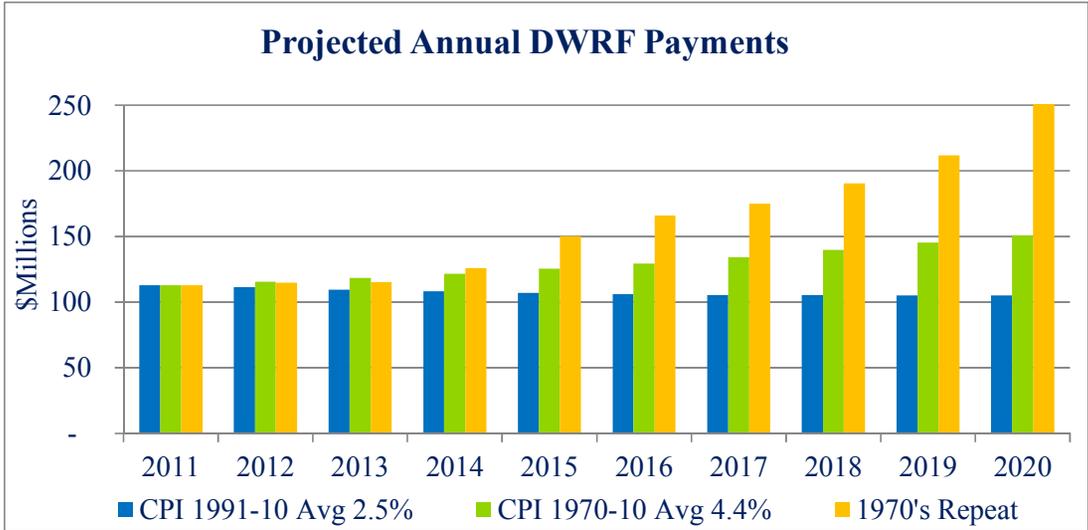
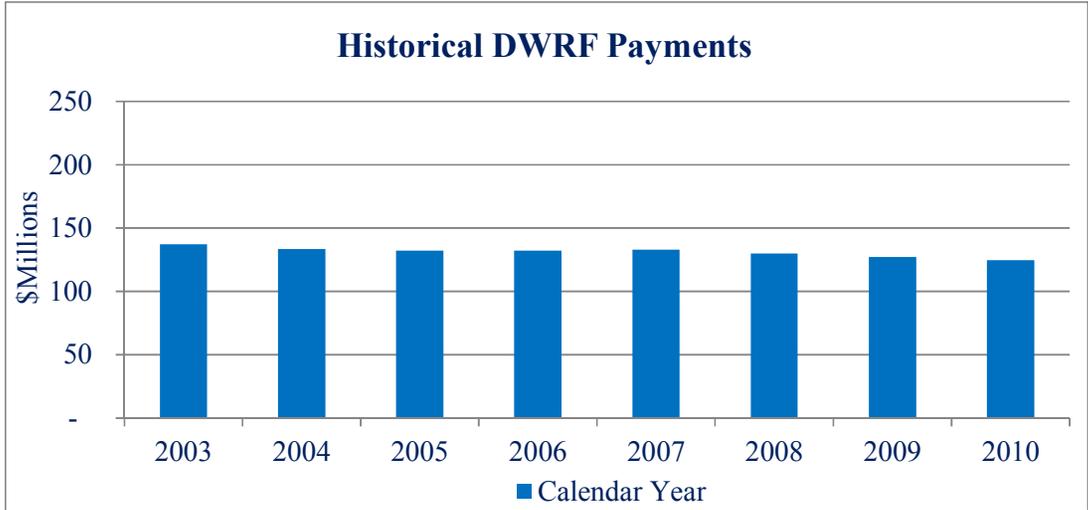
(No other balance sheet items would change)

Total DWRF - PA, PEC & PES (\$Billions)

Scenario	Discounted Unpaid Loss (1)	Unbilled Prem. Receivable (2)	Net Asset (3)	Nominal Unpaid Loss (4)	Amount of Discount (5) = (4) - (1)
Dec. 2010 Qrtly Update	2.0	1.7	1.1	3.5	1.5
Test 2 - 2.5% inflation	1.9	1.6	1.1	3.5	1.6
Test 3 - 4.4% inflation	3.0	2.7	1.1	6.3	3.3
Test 4 - 1970's-10 Repea	4.6	4.3	1.1	9.5	4.9

DWRF – Inflation Sensitivity Study

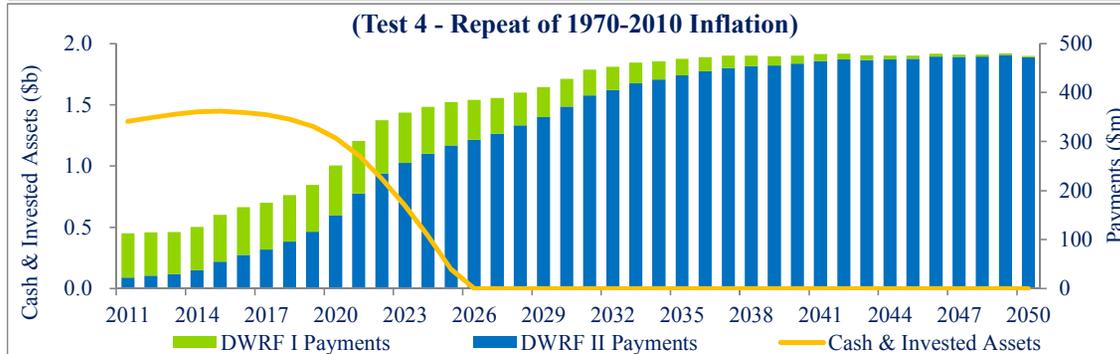
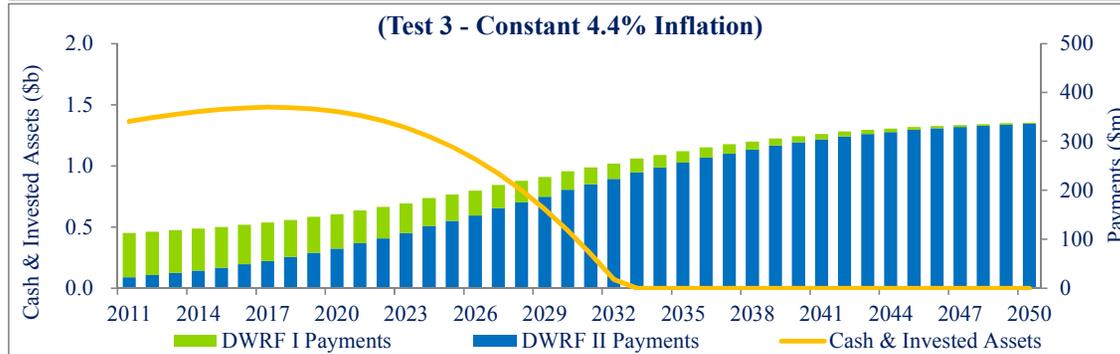
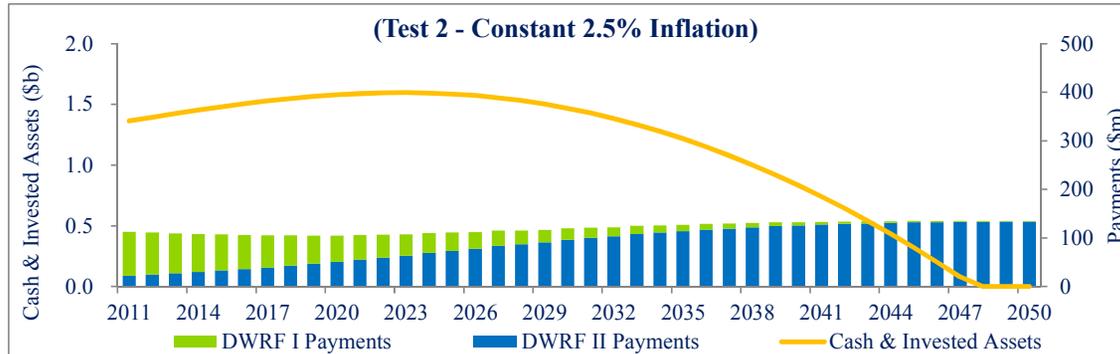
Sensitivity Results – Impact on BWC’s Expected Annual Payments



- DWRF annual payments have been decreasing due to fewer claims (decrease in frequency) and low inflation.
- Future annual payments may decline slightly if future inflation stays consistent with that observed over the past 20 years.
- If future inflation increases to that observed from 1970 to 1981, future payments would likely increase substantially.

DWRF – Inflation Sensitivity Study

Sensitivity Results – Impact on BWC’s Cash & Invested Assets



Percent of Total Payments (Test 2)

Year	DWRf I	DWRf II
2005	89%	11%
2010	81%	19%
2020	52%	48%
2030	19%	81%

- Under current BWC practice, the \$1.3 billion of cash & invested assets at Dec. 2010 is available to pay DWRf II liabilities.
- Under current BWC practice and current cash & invested assets, the DWRf II rate will not need to increase above 0.1% minimum rate for many years.
- Assuming 4% annual investment earnings, DWRf II cash & investments will go to \$0 in:
 - 2048 under test 2,
 - 2033 under test 3, or
 - 2026 under test 4.

DWRF – Inflation Sensitivity Study

Observations

- PTD and DWRF are not offset for social security retirement or other retirement benefits. Some other states do have offsets to workers compensation benefits for such retirement benefits.
- The DWRF pays COLA benefits on PTD claims when the benefit amount falls below a certain threshold. The number of open claims eligible for COLA benefits and the amount of the COLA benefit increase over time as the threshold is adjusted upward based on the CPI.
- Consequently, the unpaid claim obligations of DWRF and the future premiums needed to pay DWRF benefits are subject to significant risk and uncertainty due to the leveraged effect of future inflation.
- A sustained period of inflation greater than that observed over the past 20 years may result in higher DWRF costs that could add significant stress to the Ohio workers' compensation system. For example, a 4.4% inflation rate could increase DWRF benefit costs on claims occurring through 2010 by 50% to 90%.

DWRF – Inflation Sensitivity Study

Recommendations

- The 2008/09 Comprehensive Study recommended the following legislative changes:
 - Establish a funding basis which supports reducing DWRF’s unfunded obligations over time.
 - Set DWRF rates at a level to cover the expected benefit payments for the upcoming year and to address reducing the burden on future employers for the DWRF unfunded liability.
- In April 2011, Deloitte reviewed the DWRF rates and recommended no changes in rates. However, those rates are on a pay-as-you-go basis. A legislative review was recommended to consider potential changes in state law to address a long term approach to funding DWRF on an actuarially sound basis rather than maintaining DWRF premiums on a pay-as-you-go basis.
- Today, the funding gap to get to actuarially sound full funding for DWRF is approximately \$700 million. This funding gap will increase in the future given current law and the 1993 Attorney General’s opinion. The current \$1.3 billion of cash & invested assets could be used to help relieve the cost burden of moving DWRF towards actuarially sound full funding.
- Under “pay-as-you-go”, the \$1.3 billion of cash & invested assets would reduce the need to increase DWRF II rates in the short term but not in the long term. A strategy to manage increases in DWRF II rates over time will be needed even if DWRF stays “pay-as-you-go”.

DWRF – Background

Pay-As-You-Go versus Fully Funded

- Pay-as-you-go does not match premiums to costs incurred in a year, where fully funded does
 - Under full funding, employers pay premium for claims occurring in the year of coverage regardless of what year the benefit payments are made.
 - With “pay-as-you-go” funding, employers pay premiums for claims that occurred many years before.
- Benefit of Pay-As-You-Go versus Fully Funded for DWRF
 - Under a pay-as-you-go approach, future premiums can be increased to offset higher payments from inflation. Under a fully funded approach, the premiums collected for a year must include an estimate of future COLA benefits for claims occurring that year. Consequently, the ability to adjust future premiums based on actual inflation involves less estimation risk than under a fully funded approach.
- Negatives of Pay-As-You-Go versus Fully Funded for DWRF
 - Current and future employers, including those that do not even exist yet, pay for claims from with employers who are no longer in business. For example, in Fiscal Year 2010, 89% of the DWRF payments were for claims more than 20 years old. Those DWRF benefit costs will be paid by premiums from all current employers, many who were not in business 20 years ago.

Deloitte.

BWC Board of Directors
Actuarial Committee
CAO Report
 John Pedrick, Chief Actuarial Officer
 May 26, 2011

We continue to make progress in our efforts to set rates and assessments for private employers and to analyze the reserves needed by the various funds. This report provides a brief review of the schedule of activity in the next months. The table that follows and the accompanying discussion are meant to serve as a guide for upcoming proposals and studies. The schedule is flexible for some items, while others must be completed by June 20, 2011 in order for the appropriate rules to be filed ten days before their effective date, July 1, 2011, as required.

Upcoming Rate Rules and Related Actions and Discussions	May	June	July	August
PA Rate Change Effective 7/1/11	2 nd read			
PES Rates Effective 7/1/11	2 nd read			
MIF Rates	2 nd read			
CWPF Rates	2 nd read			
DWRF Rates	2 nd read			
Compatibility Rule Changes	2 nd read			
SI Assessments	1 st read	2 nd read		
ACF Assessment	1 st read	2 nd read		
S&H Assessment	1 st read	2 nd read		
Impact of Inflation on the DWRF	Discuss			
Annual Reserve Audit @ 3/31/11		Discuss		
Unexpected Reserve Adjustments – If Necessary*			Discuss	
June 30, 2011 Reserve Audit Roll- forward				Discuss
* Tentative schedule				

May

PA Overall Rate Change Effective 7/1/2011: The recommended change is a decrease of 4.0%, with no difference in its application to group and non-group employers. Deloitte provided its analysis of the costs expected for the next policy year during the March committee meeting. Their recommendations for the rate changes necessary to meet those costs are: baseline, +1.3%; reasonable expectations – optimistic, -5.4%; reasonable expectations – conservative, +7.4%. The base rate rule is the vehicle to put the rate change in place.

PES Rate Changes Effective 7/1/2011: Public employer – state agencies (PES) rates are developed on a pay-as-you-go basis. We estimate the payments for claims and MCO costs we will make next year on behalf of each agency, state university and university hospital and adjust that result for over/under estimates from previous years. The proposed change is an increase of 14.45%.

MIF Rates: Marine Industry Fund rates are reviewed annually. Based on the analysis and recommendations from Deloitte, the Administrator proposes a 20.0% decrease in rates for the MIF.

CWPF Rates: Coal Worker Pneumoconiosis rates are reviewed annually. Based on the analysis and recommendations from Deloitte, the Administrator proposes no change to rates for CWPF and to modify the moratorium currently in use. All employers subject to this fund, who are in business as of the Board's action on this item, will be subject to a moratorium on premium collection as long as they participate in the Bureau's data gathering efforts. These efforts are targeted to provide a comprehensive analysis of the exposure to black lung disease in Ohio's mine workers.

DWRF Rates and Impact of Inflation on DWRF: Disabled Workers Relief Fund rates are reviewed annually. In brief, this fund provides a benefit that, in combination with social security disability benefits, provides cost of living adjustments. Based on the analysis and recommendations from Deloitte, the Administrator proposes no change to rates for DWRF I and II. In addition, Deloitte will present its analysis of the inflationary risks associated with this fund.

Compatibility Rule Changes: In April, we presented changes to the compatibility rule that would allow group rated employers to receive the 2% performance bonus for safety councils. This rule is scheduled for a second reading and vote.

SI Assessment: Assessments for self-insureds are reviewed annually. The assessment for costs of claims with injury dates prior to 1987, associated with bankrupt self-insured employers who have defaulted on their obligations, will remain at 3.0% of paid compensation. The assessment for costs of claims with injury dates since 1987 will decrease from 11.54% to 5.27% of paid compensation. This decrease is expected to reverse the rising balance in the SIEGF. Administrative cost and safety and hygiene assessments will be discussed separately by the Chief of Fiscal and Planning. Assessments for optional funds for rehabilitation, handicap, and disallowed claims, will remain unchanged at 13.0%, 24.8%, and 3.34%, respectively.

ACF Assessment: Assessments for the Administrative Cost Fund are reviewed annually and will be calculated based on the Board-approved budget and projected premium.

S&H Assessment: Assessments for the Division of Safety and Hygiene are reviewed annually.

June

Annual Reserve Audit @ 3/31/11: This is the annual reserve "audit" and will provide a preliminary figure for year-end reserves.

Wrap-up: Any items that have been delayed throughout the prior months but that must be approved by the board ten days before July 1, 2011 will be on the agenda.

July

Unexpected Reserve Adjustments if Necessary – Since the major reserve analysis for June 30, 2011 will be developed using data through March 31, 2011, if there is a reason to make a significant change due to an event or other circumstances during the last quarter of FY 2011 we have scheduled discussion if necessary. The finalization of the reserve audit using data from the last quarter would normally make only a slight change in reserves.

August

The annual reserve audit will be completed using data through June 30, 2011. Since the major analysis will have been done using the previous quarter's data, this analysis is called a roll-forward, and will incorporate claim payment data from the final quarter of the fiscal year. The results of this analysis will be presented to the Board for inclusion in the financial statement for the fiscal year ending June 30, 2011.

Actuarial Committee Calendar -2011

Date	May 2011
5/26/2011	1. Private employer rate change recommendation - 2nd reading
	2. Private employer base rates and expected loss rates - rules 4123-17-05 and 4123-17-06 - 2nd reading
	3. Public employer state agency rate change recommendation- rule 4123-17-35 - 2nd reading
	4. Marine Industry Fund - rule 4123-17-19 - 2nd reading
	5. Coal-Workers' Pneumoconiosis Fund - rule 4123-17-20 - 2nd reading
	6. Program Compatibility - rule 4123-17-74 - 2 nd reading
	7. Disabled Workers' Relief Fund and Additional Disabled Workers' Relief Fund rule 4123-17-29 - 2nd reading
	8. Self-Insured assessments - rule 4123-17-32 - 1st reading
	9. Administrative Cost Fund - rule 4123-17-36 - 1st reading
	10. Safety & Hygiene assessment- rules 4123-17-34 and 4123-17-37 - 1st reading
	11. Risk of inflation on the DWRP Funds.
Date	June 2011
6/15/2011	1. Administrative Cost Fund - rule 4123-17-36 - 2nd reading
	2. Self-Insured Assessments - rule 4123-17-32 - 2nd reading
	3. Safety & Hygiene assessment rules 4123-17-34 and 4123-17-37 - 2nd reading
	4. State-by-State Rate Comparison
	5. Reserve update for financial reporting for fiscal year ending June 30, 2011 and projection for June 30, 2012 based on data as of March 31, 2011
Date	July 2011
7/28/2011	1. Reserve adjustments as of June 30, 2011 - discussion if necessary
	2. Reserve Audit as of 6-30-2011
	3. PES rate methodology (as discussion)
Date	August 2011
8/25/2011	1. Final Reserve Audit as of June 30, 2011 and quarterly reserve true up for financial reporting for fiscal year ending June 30, 2011 and updated estimate for fiscal year ending June 30, 2012 based on data as of June 30, 2011
Date	September 2011
9/29/2011	1. Annuity table rule 4123-17-60 - 1 st reading if necessary
	2. Public employer taxing districts rate change - 1 st reading
Date	October 2011
10/27/2011	1. PEC Base Rate and Expected Loss rates rule 4123-17-33 and 4123-17-34 - 1 st reading
	2. PEC group Break even factor rule 4123-17-64.2 - 1 st reading
	3. Annuity table rule 4123-17-60 - 2 nd reading if necessary
Date	November 2011
11/17/2011	1. Quarterly reserve update
Date	December 2011
Date	January 2012
Date	February 2012
Date	March 2012

Actuarial Committee Calendar -2011

Date	April 2012
Date	April 2012