

APPENDIX UNPAID LOSS AND LOSS ADJUSTMENT EXPENSE ANALYSIS AS OF JUNE 30, 2014

USING DATA AS OF JUNE 30, 2014

OHIO BUREAU OF WORKERS' COMPENSATION
AUGUST 22, 2014

Mr. Christopher Carlson, FCAS, MAAA
Chief Actuarial Officer
Ohio Bureau of Workers' Compensation
30 W. Spring Street
Columbus, Ohio 43215

August 22, 2014

Subject: June 30, 2014 Unpaid Loss and Loss Adjustment Expense Analysis
Appendix

Dear Mr. Carlson:

Oliver Wyman Actuarial Consulting, Inc. (Oliver Wyman) has completed the actuarial study of the loss and loss adjustment expense (LAE) reserves as of June 30, 2014 for the Ohio Bureau of Workers' Compensation (BWC). This report is the appendix that provides supporting calculations used in our analysis. The unpaid loss and LAE estimates as of June 30, 2014 are based on actual data as of June 30, 2014 and additional information provided to us through August 18, 2014. This letter and its attachments constitute our report.

Ultimate loss and LAE estimates by accident year are discounted at a 4.0% rate as selected by the BWC. Actuarial Standards Board Standard of Practice No. 20, Discounting of Property and Casualty Loss and Loss Adjustment Expense Reserves, indicates that a discounted unpaid loss and allocated loss adjustment expense (ALAE) is not an adequate estimate of economic value unless a risk margin is included. We have not computed an explicit provision for adverse deviation on the discounted unpaid loss and ALAE.

We have provided the BWC with a complete set of exhibits in 'Adobe PDF' electronic format which contain the above summary exhibits in addition to all supporting exhibits.

We have relied on the data which the BWC provided to us. If the data is inaccurate or incomplete, our projections may need to be revised.

The estimates in this report were developed in accordance with the principles of the Casualty Actuarial Society and the applicable standards of the Actuarial Standard Board.

The "expected value" estimates presented in this report are intended to represent actuarial central estimates which, consistent with the applicable actuarial standard of practice, we define as the expected value over the range of reasonably possible (as opposed to all conceivable) outcomes. All data is considered to be gross of recoveries for salvage, subrogation, and the net data are net

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Ohio Bureau of Workers' Compensation

of reinsurance. However, no evaluation has been performed on the collectibility of such recovery amounts due to the BWC.

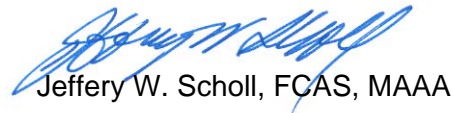
It should be understood that our conclusions are based on the available data and on informed judgment. Insurance liabilities are subject to many inherent uncertainties concerning future events. Macroeconomic events such as unanticipated changes in inflation, judicial decisions, legislation, claim consciousness, claim management, and mass torts may significantly alter the conclusions. Actual results may therefore vary significantly from our estimates.

We have enjoyed working with the BWC on this assignment and look forward to working with you in the future. Please let us know if we can be of further assistance.

Sincerely,



Jeffery J. Scott, FCAS, MAAA



Jeffery W. Scholl, FCAS, MAAA

Enclosure



Re-estimated Unpaid Liability Analysis

A re-estimated unpaid liability analysis was performed in Exhibit U comparing our current estimates of the required unpaid loss (discounted to June 30, 2013) by benefit type to the estimates presented in our June 30, 2013 analysis of the June 30, 2013 liability. This comparison shows the impact of differing assumptions between the current analysis and the June 30, 2013 analysis of the June 30, 2013 liability as well as the differences between actual and expected payments during the latest fiscal year. The analysis was completed separately for Private Employers (PA), Public Employer - Taxing Districts (PEC), Public State Employers (PES) and Public Employers (PE - PEC and PES combined). An exhibit combining PA and PE is also provided. We have displayed these exhibits on both a discounted and a nominal basis.

Column (1) represents the current estimate of the present value (as of June 30, 2014) of future payments for accidents occurring prior to July 1, 2013. Column (2) presents the actual payments made during the last fiscal year for these prior accidents. Column (3) provides the expected fiscal year 2013/2014 payments for prior accident years as estimated in our June 30, 2013 analysis of the June 30, 2013 liability. Column (4) presents the present value (as of June 30, 2013) of payments to be made subsequent to June 30, 2013.

Column (5) is our current restatement of the required unpaid loss as of June 30, 2013 using data as of June 30, 2014. This column is calculated in two steps. The first step is to divide column (1) by 1.0400. This represents the present value as of June 30, 2013 of payments estimated to be made subsequent to June 30, 2014. The second step is to divide column (2) by $1.0400^{0.50}$. Given the assumption that payments were made evenly throughout the year, this figure provides the present value as of June 30, 2013 of payments made during the past fiscal year. The results of the two steps are summed to arrive at the current estimate of the required unpaid loss as of June 30, 2013.

Column (6) indicates the change in the projection of the required unpaid loss as of June 30, 2013. This is calculated as the difference between column (4) and column (5).

Column (7) shows the difference between the two estimates (i.e. this report and our June 30, 2013 analysis of the June 30, 2013 liability) of the present value (as of June 30, 2013) of payments to be made subsequent to June 30, 2014.

Columns (8) and (9) present the percentage changes in payments and unpaid loss, respectively, of the June 30, 2013 analysis of the June 30, 2013 liability and the current analysis (discounted as of June 30, 2013).

**OHIO BUREAU OF WORKERS' COMPENSATION
STATE INSURANCE FUND
Total
(\$Millions)
Re-estimated Unpaid Loss Analysis
For 2013 and Prior Accident Years**

		(1) 6/14 Unpaid Loss 6/13 and Prior	(2) Actual 13/14 Payments 6/13 and Prior	(3) Expected 13/14 Payments 6/13 and Prior	(4) 6/13 Unpaid Loss 6/13 and Prior	(5) Re-estimate (Disc.) 6/13 and Prior	(6) <u>Difference</u>	(7) <u>Difference</u> 6/14 and sub	(8) <u>Percent</u> <u>Change in</u> <u>Payments</u>	(9) <u>Percent</u> <u>Change in</u> <u>Unpaid Loss</u>
A	Medical									
A.1	Hospital	1,195	142	176	1,406	1,289	(117)	(84)	-19.0%	-8.3%
A.2	Physician	990	113	130	1,171	1,062	(109)	(91)	-13.8%	-9.3%
A.3	Pharmacy	1,857	114	112	1,983	1,897	(87)	(89)	1.8%	-4.4%
A.4	Chiropractor	190	22	28	241	204	(37)	(31)	-22.4%	-15.3%
A.5	Rehabilitation	312	49	50	382	348	(34)	(33)	-9.9%	-8.8%
A.6	Health Other	558	37	33	519	572	53	50	9.7%	10.2%
A.7	Medical Only	<u>18</u>	<u>31</u>	<u>39</u>	<u>57</u>	<u>47</u>	<u>(10)</u>	<u>(2)</u>	<u>-22.0%</u>	<u>-17.5%</u>
A.8	Sub-Total Medical	5,120	507	568	5,759	5,419	(340)	(279)	-10.8%	-5.9%
B	Compensation									
B.1	Temporary Total	662	197	210	851	830	(21)	(8)	-6.3%	-2.4%
B.2	Permanent Total Disability	3,833	255	264	3,933	3,935	2	11	-3.5%	0.0%
B.3	Death	1,084	77	76	1,145	1,118	(27)	(28)	1.5%	-2.3%
B.4	% Permanent Partial	219	65	71	275	274	(1)	4	-8.2%	-0.4%
B.5	Permanent Partial	56	16	15	70	70	(1)	(2)	6.8%	-1.2%
B.6	WL+TP+LM/WL+CO	123	27	31	151	145	(6)	(2)	-13.2%	-3.9%
B.7	Lump Sum Settlements	1,597	181	172	1,722	1,713	(8)	(17)	5.3%	-0.5%
B.8	Living Maintenance	74	24	26	98	94	(4)	(2)	-8.7%	-4.4%
B.9	Lump Sum Advancements	246	23	25	218	259	42	43	-6.6%	19.1%
B.10	Additional Awards	<u>32</u>	<u>4</u>	<u>3</u>	<u>36</u>	<u>34</u>	<u>(2)</u>	<u>(3)</u>	<u>27.0%</u>	<u>-6.4%</u>
B.11	Sub-Total Compensation	7,926	869	893	8,500	8,473	(27)	(3)	-2.7%	-0.3%
C	Self Insured	96	34	36	89	126	37	39	-5.0%	41.6%
D	Total SIF	13,142	1,409	1,497	14,348	14,018	(330)	(244)	-5.8%	-2.3%

Column Notes

- (1) From several Appendices.
 - (2) From BWC Payment Reports
 - (3) Based on 6/13 report using data as of 6/13.
 - (4) Based on 6/13 report using data as of 6/13.
 - (5) [Column (1) / 1.040] + [Column (2) / 1.040*0.5].
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- Columns may not add to total due to rounding.
Annual Discount Rate = 4.0%

**OHIO BUREAU OF WORKERS' COMPENSATION
STATE INSURANCE FUND
Private Employers
(\$Millions)
Re-estimated Unpaid Loss Analysis
For 2013 and Prior Accident Years**

		(1) 6/14 Unpaid Loss 6/13 and Prior	(2) Actual 13/14 Payments 6/13 and Prior	(3) Expected 13/14 Payments 6/13 and Prior	(4) 6/13 Unpaid Loss 6/13 and Prior	(5) Re-estimate (Disc.) 6/13 and Prior	(6) Difference	(7) Difference 6/14 and sub	(8) Percent Change in Payments	(9) Percent Change in Unpaid Loss
A	Medical									
A.1	Hospital	920	116	141	1,093	998	(94)	(69)	-17.9%	-8.6%
A.2	Physician	784	91	105	940	843	(97)	(83)	-13.5%	-10.3%
A.3	Pharmacy	1,530	96	92	1,642	1,565	(77)	(81)	3.8%	-4.7%
A.4	Chiropractor	145	16	21	186	155	(31)	(26)	-24.2%	-16.6%
A.5	Rehabilitation	244	40	40	304	274	(30)	(30)	-1.0%	-9.9%
A.6	Health Other	492	32	29	453	504	51	48	10.1%	11.3%
A.7	Medical Only	<u>12</u>	<u>24</u>	<u>29</u>	<u>44</u>	<u>35</u>	<u>(10)</u>	<u>(4)</u>	<u>-19.7%</u>	<u>-21.8%</u>
A.8	Sub-Total Medical	4,127	414	458	4,663	4,374	(288)	(245)	-9.7%	-6.2%
B	Compensation									
B.1	Temporary Total	513	158	168	661	648	(13)	(2)	-6.3%	-1.9%
B.2	Permanent Total Disability	3,072	208	218	3,162	3,158	(4)	6	-4.5%	-0.1%
B.3	Death	896	64	63	936	925	(11)	(13)	2.4%	-1.2%
B.4	% Permanent Partial	162	47	50	198	201	4	6	-5.5%	1.9%
B.5	Permanent Partial	47	14	13	59	59	(0)	(2)	12.2%	-0.2%
B.6	WL+TP+LM/WL+CO	88	20	24	111	104	(7)	(2)	-19.6%	-6.2%
B.7	Lump Sum Settlements	1,358	158	148	1,475	1,461	(14)	(24)	6.8%	-1.0%
B.8	Living Maintenance	61	19	22	82	77	(5)	(2)	-12.3%	-5.8%
B.9	Lump Sum Advancements	210	20	22	180	222	42	44	-8.5%	23.4%
B.10	Additional Awards	<u>30</u>	<u>4</u>	<u>3</u>	<u>34</u>	<u>33</u>	<u>(1)</u>	<u>(2)</u>	<u>27.8%</u>	<u>-3.4%</u>
B.11	Sub-Total Compensation	6,439	711	730	6,898	6,889	(9)	9	-2.5%	-0.1%
C	Total PA	10,566	1,125	1,188	11,560	11,263	(297)	(236)	-5.3%	-2.6%

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Annual Discount Rate = 4.0%

OHIO BUREAU OF WORKERS' COMPENSATION
 STATE INSURANCE FUND
 Public Employers-Taxing Districts
 (\$Millions)
 Re-estimated Unpaid Loss Analysis
 For 2013 and Prior Accident Years

		(1) 6/14 Unpaid Loss 6/13 and Prior	(2) Actual 13/14 Payments 6/13 and Prior	(3) Expected 13/14 Payments 6/13 and Prior	(4) 6/13 Unpaid Loss 6/13 and Prior	(5) Re-estimate (Disc.) 6/13 and Prior	(6) Difference	(7) Difference 6/14 and sub	(8) Percent Change in Payments	(9) Percent Change in Unpaid Loss
A	Medical									
A.1	Hospital	215	21	26	250	228	(23)	(18)	-18.1%	-9.1%
A.2	Physician	158	17	19	176	168	(8)	(6)	-11.1%	-4.4%
A.3	Pharmacy	263	14	15	268	266	(1)	(1)	-3.8%	-0.5%
A.4	Chiropractor	39	4	6	44	41	(3)	(2)	-22.3%	-7.1%
A.5	Rehabilitation	51	7	7	55	56	2	1	7.9%	2.8%
A.6	Health Other	52	3	3	54	53	(1)	(1)	3.2%	-1.8%
A.7	Medical Only	<u>5</u>	<u>6</u>	<u>6</u>	<u>10</u>	<u>11</u>	<u>1</u>	<u>1</u>	<u>-5.8%</u>	<u>5.9%</u>
A.8	Sub-Total Medical	782	73	81	857	823	(34)	(26)	-10.2%	-4.0%
B	Compensation									
B.1	Temporary Total	107	26	27	131	128	(3)	(2)	-3.3%	-2.1%
B.2	Permanent Total Disability	591	37	36	610	604	(5)	(6)	0.9%	-0.9%
B.3	Death	167	11	12	186	171	(15)	(15)	-2.7%	-8.0%
B.4	% Permanent Partial	44	14	17	59	56	(3)	(1)	-13.7%	-5.3%
B.5	Permanent Partial	8	1	2	9	9	(0)	(0)	-19.7%	-4.8%
B.6	WL+TP+LM/WL+CO	24	5	5	28	28	0	0	6.3%	1.4%
B.7	Lump Sum Settlements	189	18	18	193	200	7	7	-2.0%	3.7%
B.8	Living Maintenance	9	3	3	12	12	(0)	(0)	3.6%	-1.5%
B.9	Lump Sum Advancements	27	3	2	28	29	1	0	27.5%	3.4%
B.10	Additional Awards	<u>1</u>	<u>0</u>	<u>0</u>	<u>2</u>	<u>1</u>	<u>(1)</u>	<u>(1)</u>	<u>-57.6%</u>	<u>-62.9%</u>
B.11	Sub-Total Compensation	1,167	118	121	1,258	1,238	(20)	(17)	-2.3%	-1.6%
C	Total PEC	1,949	191	202	2,115	2,061	(54)	(43)	-5.5%	-2.5%

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 Annual Discount Rate = 4.0%

**OHIO BUREAU OF WORKERS' COMPENSATION
STATE INSURANCE FUND
Public Employers-State Agencies
(\$Millions)
Re-estimated Unpaid Loss Analysis
For 2013 and Prior Accident Years**

		(1) 6/14 Unpaid Loss 6/13 and Prior	(2) Actual 13/14 Payments 6/13 and Prior	(3) Expected 13/14 Payments 6/13 and Prior	(4) 6/13 Unpaid Loss 6/13 and Prior	(5) Re-estimate (Disc.) 6/13 and Prior	(6) <u>Difference</u>	(7) <u>Difference</u> 6/14 and sub	(8) <u>Percent</u> <u>Change in</u> <u>Payments</u>	(9) <u>Percent</u> <u>Change in</u> <u>Unpaid Loss</u>
A	Medical									
A.1	Hospital	60	5	9	63	63	0	4	-39.3%	0.7%
A.2	Physician	47	5	7	55	51	(4)	(2)	-25.0%	-7.2%
A.3	Pharmacy	64	4	5	74	65	(8)	(7)	-17.8%	-11.2%
A.4	Chiropractor	7	1	1	10	7	(3)	(3)	24.1%	-28.2%
A.5	Rehabilitation	16	2	3	23	18	(5)	(4)	-19.6%	-21.6%
A.6	Health Other	15	1	1	12	15	3	3	22.8%	25.0%
A.7	Medical Only	<u>1</u>	<u>1</u>	<u>3</u>	<u>3</u>	<u>2</u>	<u>(1)</u>	<u>2</u>	<u>-72.2%</u>	<u>-34.0%</u>
A.8	Sub-Total Medical	210	20	29	239	222	(18)	(9)	-30.6%	-7.3%
B	Compensation									
B.1	Temporary Total	42	14	16	60	54	(5)	(4)	-11.2%	-9.2%
B.2	Permanent Total Disability	169	10	10	161	173	11	11	2.3%	6.9%
B.3	Death	21	1	2	22	22	(0)	(0)	-7.0%	-2.1%
B.4	% Permanent Partial	13	4	5	18	17	(2)	(1)	-16.8%	-9.7%
B.5	Permanent Partial	2	0	0	2	2	(0)	(0)	-65.2%	-15.4%
B.6	WL+TP+LM/WL+CO	11	3	2	12	13	1	0	15.8%	5.2%
B.7	Lump Sum Settlements	50	5	6	54	53	(1)	(0)	-11.4%	-1.9%
B.8	Living Maintenance	4	1	1	5	5	1	0	32.9%	11.4%
B.9	Lump Sum Advancements	8	0	1	10	8	(1)	(1)	-49.4%	-14.5%
B.10	Additional Awards	<u>1</u>	<u>0</u>	<u>0</u>	<u>1</u>	<u>1</u>	<u>0</u>	<u>0</u>	<u>110.4%</u>	<u>4.6%</u>
B.11	Sub-Total Compensation	321	39	42	345	346	2	5	-7.4%	0.5%
C	Total PES	531	59	71	584	568	(16)	(4)	-16.8%	-2.7%

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- Columns may not add to total due to rounding.
Annual Discount Rate = 4.0%

**OHIO BUREAU OF WORKERS' COMPENSATION
STATE INSURANCE FUND
Public Employers
(\$Millions)
Re-estimated Unpaid Loss Analysis
For 2013 and Prior Accident Years**

		(1) 6/14 Unpaid Loss 6/13 and Prior	(2) Actual 13/14 Payments 6/13 and Prior	(3) Expected 13/14 Payments 6/13 and Prior	(4) 6/13 Unpaid Loss 6/13 and Prior	(5) Re-estimate (Disc.) 6/13 and Prior	(6) <u>Difference</u>	(7) <u>Difference</u> 6/14 and sub	(8) <u>Percent</u> <u>Change in</u> <u>Payments</u>	(9) <u>Percent</u> <u>Change in</u> <u>Unpaid Loss</u>
A	Medical									
A.1	Hospital	275	27	35	313	291	(22)	(14)	-23.4%	-7.1%
A.2	Physician	205	22	26	231	219	(12)	(8)	-14.9%	-5.1%
A.3	Pharmacy	327	18	20	342	332	(10)	(8)	-7.4%	-2.8%
A.4	Chiropractor	45	5	6	54	48	(6)	(5)	-16.3%	-11.0%
A.5	Rehabilitation	68	10	10	78	75	(3)	(3)	-0.4%	-4.4%
A.6	Health Other	66	4	4	66	68	2	2	6.9%	3.0%
A.7	Medical Only	<u>6</u>	<u>7</u>	<u>10</u>	<u>13</u>	<u>13</u>	<u>(0)</u>	<u>2</u>	<u>-29.1%</u>	<u>-2.7%</u>
A.8	Sub-Total Medical	992	93	110	1,096	1,045	(51)	(35)	-15.6%	-4.7%
B	Compensation									
B.1	Temporary Total	149	40	42	190	182	(8)	(6)	-6.2%	-4.4%
B.2	Permanent Total Disability	761	47	46	771	777	6	5	1.2%	0.7%
B.3	Death	188	13	13	209	193	(15)	(15)	-3.2%	-7.4%
B.4	% Permanent Partial	57	18	21	78	73	(5)	(2)	-14.4%	-6.3%
B.5	Permanent Partial	9	1	2	11	10	(1)	(0)	-28.1%	-6.6%
B.6	WL+TP+LM/WL+CO	35	8	7	40	41	1	0	9.2%	2.5%
B.7	Lump Sum Settlements	239	23	24	246	252	6	7	-4.2%	2.4%
B.8	Living Maintenance	13	4	4	17	17	0	(0)	11.8%	2.3%
B.9	Lump Sum Advancements	36	3	3	38	38	(0)	(1)	5.7%	-1.2%
B.10	Additional Awards	<u>1</u>	<u>0</u>	<u>0</u>	<u>2</u>	<u>1</u>	<u>(1)</u>	<u>(1)</u>	<u>-7.7%</u>	<u>-47.7%</u>
B.11	Sub-Total Compensation	1,488	157	163	1,602	1,584	(18)	(12)	-3.6%	-1.1%
C	Total PE	2,480	250	273	2,699	2,629	(69)	(47)	-8.4%	-2.6%

Column Notes

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Annual Discount Rate = 4.0%

**OHIO BUREAU OF WORKERS' COMPENSATION
STATE INSURANCE FUND
Total
(\$Millions)
Re-estimated Unpaid Loss Analysis
For 2013 and Prior Accident Years**

		(1) 6/14 Unpaid Loss 6/13 and Prior	(2) Actual 13/14 Payments 6/13 and Prior	(3) Expected 13/14 Payments 6/13 and Prior	(4) 6/13 Unpaid Loss 6/13 and Prior	(5) Re-estimate (Undisc.) 6/13 and Prior	(6) Difference	(7) Difference 6/14 and sub	(8) Percent Change in Payments	(9) Percent Change in Unpaid Loss
A	Medical									
A.1	Hospital	2,019	142	176	2,328	2,162	(166)	(133)	-19.0%	-7.1%
A.2	Physician	1,647	113	130	1,947	1,760	(187)	(169)	-13.8%	-9.6%
A.3	Pharmacy	3,509	114	112	3,838	3,622	(216)	(218)	1.8%	-5.6%
A.4	Chiropractor	310	22	28	393	331	(61)	(55)	-22.4%	-15.6%
A.5	Rehabilitation	510	49	50	615	559	(56)	(56)	-9.9%	-9.1%
A.6	Health Other	1,080	37	33	1,003	1,116	113	110	9.7%	11.3%
A.7	Medical Only	<u>21</u>	<u>31</u>	<u>39</u>	<u>62</u>	<u>52</u>	<u>(10)</u>	<u>(2)</u>	<u>-22.0%</u>	<u>-16.4%</u>
A.8	Sub-Total Medical	9,096	507	568	10,186	9,603	(583)	(522)	-10.8%	-5.7%
B	Compensation									
B.1	Temporary Total	791	197	210	1,015	988	(27)	(14)	-6.3%	-2.7%
B.2	Permanent Total Disability	6,292	255	264	6,526	6,547	21	31	-3.5%	0.3%
B.3	Death	1,946	77	76	2,083	2,023	(61)	(62)	1.5%	-2.9%
B.4	% Permanent Partial	255	65	71	321	320	(1)	5	-8.2%	-0.4%
B.5	Permanent Partial	69	16	15	85	84	(0)	(1)	6.8%	-0.4%
B.6	WL+TP+LM/WL+CO	141	27	31	175	169	(6)	(2)	-13.2%	-3.4%
B.7	Lump Sum Settlements	2,481	181	172	2,743	2,663	(80)	(89)	5.3%	-2.9%
B.8	Living Maintenance	88	24	26	117	111	(5)	(3)	-8.7%	-4.5%
B.9	Lump Sum Advancements	353	23	25	313	377	63	65	-6.6%	20.2%
B.10	Additional Awards	<u>46</u>	<u>4</u>	<u>3</u>	<u>54</u>	<u>50</u>	<u>(4)</u>	<u>(5)</u>	<u>27.0%</u>	<u>-7.5%</u>
B.11	Sub-Total Compensation	12,463	869	893	13,431	13,331	(100)	(76)	-2.7%	-0.7%
C	Self Insured	101	34	36	89	135	46	48	-5.0%	52.2%
D	Total SIF	21,660	1,409	1,497	23,706	23,069	(637)	(550)	-5.8%	-2.7%

Column Notes

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Annual Discount Rate = 0.0%

**OHIO BUREAU OF WORKERS' COMPENSATION
STATE INSURANCE FUND
Private Employers
(\$Millions)
Re-estimated Unpaid Loss Analysis
For 2013 and Prior Accident Years**

		(1) 6/14 Unpaid Loss 6/13 and Prior	(2) Actual 13/14 Payments 6/13 and Prior	(3) Expected 13/14 Payments 6/13 and Prior	(4) 6/13 Unpaid Loss 6/13 and Prior	(5) Re-estimate (Undisc.) 6/13 and Prior	(6) Difference	(7) Difference 6/14 and sub	(8) Percent Change in Payments	(9) Percent Change in Unpaid Loss
A	Medical									
A.1	Hospital	1,536	116	141	1,785	1,651	(134)	(109)	-17.9%	-7.5%
A.2	Physician	1,301	91	105	1,561	1,391	(170)	(156)	-13.5%	-10.9%
A.3	Pharmacy	2,885	96	92	3,180	2,981	(199)	(203)	3.8%	-6.3%
A.4	Chiropractor	235	16	21	303	252	(52)	(46)	-24.2%	-17.0%
A.5	Rehabilitation	393	40	40	486	433	(53)	(52)	-1.0%	-10.8%
A.6	Health Other	950	32	29	872	982	110	107	10.1%	12.6%
A.7	Medical Only	<u>13</u>	<u>24</u>	<u>29</u>	<u>48</u>	<u>37</u>	<u>(11)</u>	<u>(5)</u>	<u>-19.7%</u>	<u>-23.0%</u>
A.8	Sub-Total Medical	7,313	414	458	8,236	7,727	(509)	(464)	-9.7%	-6.2%
B	Compensation									
B.1	Temporary Total	609	158	168	778	766	(12)	(2)	-6.3%	-1.6%
B.2	Permanent Total Disability	4,978	208	218	5,177	5,186	10	19	-4.5%	0.2%
B.3	Death	1,607	64	63	1,697	1,671	(26)	(28)	2.4%	-1.5%
B.4	% Permanent Partial	189	47	50	232	236	4	7	-5.5%	1.8%
B.5	Permanent Partial	57	14	13	71	71	0	(1)	12.2%	0.5%
B.6	WL+TP+LM/WL+CO	101	20	24	127	120	(7)	(2)	-19.6%	-5.6%
B.7	Lump Sum Settlements	2,122	158	148	2,371	2,280	(91)	(101)	6.8%	-3.8%
B.8	Living Maintenance	72	19	22	96	91	(5)	(2)	-12.3%	-5.3%
B.9	Lump Sum Advancements	300	20	22	256	320	64	66	-8.5%	25.2%
B.10	Additional Awards	<u>43</u>	<u>4</u>	<u>3</u>	<u>49</u>	<u>47</u>	<u>(2)</u>	<u>(3)</u>	<u>27.8%</u>	<u>-3.7%</u>
B.11	Sub-Total Compensation	10,078	711	730	10,854	10,790	(65)	(46)	-2.5%	-0.6%
C	Total PA	17,391	1,125	1,188	19,090	18,517	(573)	(511)	-5.3%	-3.0%

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Annual Discount Rate = 0.0%

OHIO BUREAU OF WORKERS' COMPENSATION
 STATE INSURANCE FUND
 Public Employers-Taxing Districts
 (\$Millions)
 Re-estimated Unpaid Loss Analysis
 For 2013 and Prior Accident Years

		(1) 6/14 Unpaid Loss 6/13 and Prior	(2) Actual 13/14 Payments 6/13 and Prior	(3) Expected 13/14 Payments 6/13 and Prior	(4) 6/13 Unpaid Loss 6/13 and Prior	(5) Re-estimate (Undisc.) 6/13 and Prior	(6) Difference	(7) Difference 6/14 and sub	(8) Percent Change in Payments	(9) Percent Change in Unpaid Loss
A	Medical									
A.1	Hospital	374	21	26	437	395	(42)	(38)	-18.1%	-9.7%
A.2	Physician	270	17	19	297	286	(11)	(9)	-11.1%	-3.6%
A.3	Pharmacy	510	14	15	523	524	1	1	-3.8%	0.1%
A.4	Chiropractor	61	4	6	67	65	(1)	(0)	-22.3%	-2.0%
A.5	Rehabilitation	90	7	7	91	97	6	5	7.9%	6.2%
A.6	Health Other	101	3	3	108	105	(3)	(3)	3.2%	-2.8%
A.7	Medical Only	<u>7</u>	<u>6</u>	<u>6</u>	<u>11</u>	<u>13</u>	<u>2</u>	<u>2</u>	<u>-5.8%</u>	<u>17.9%</u>
A.8	Sub-Total Medical	1,413	73	81	1,535	1,485	(49)	(41)	-10.2%	-3.2%
B	Compensation									
B.1	Temporary Total	132	26	27	164	158	(6)	(5)	-3.3%	-3.6%
B.2	Permanent Total Disability	1,017	37	36	1,065	1,054	(12)	(12)	0.9%	-1.1%
B.3	Death	301	11	12	345	312	(33)	(33)	-2.7%	-9.6%
B.4	% Permanent Partial	51	14	17	69	65	(3)	(1)	-13.7%	-5.0%
B.5	Permanent Partial	10	1	2	11	11	(0)	(0)	-19.7%	-3.8%
B.6	WL+TP+LM/WL+CO	28	5	5	33	33	0	0	6.3%	1.2%
B.7	Lump Sum Settlements	291	18	18	294	309	15	15	-2.0%	5.1%
B.8	Living Maintenance	11	3	3	14	14	(0)	(0)	3.6%	-2.6%
B.9	Lump Sum Advancements	41	3	2	43	44	1	1	27.5%	2.7%
B.10	Additional Awards	<u>1</u>	<u>0</u>	<u>0</u>	<u>4</u>	<u>1</u>	<u>(2)</u>	<u>(2)</u>	<u>-57.6%</u>	<u>-62.8%</u>
B.11	Sub-Total Compensation	1,883	118	121	2,042	2,001	(41)	(38)	-2.3%	-2.0%
C	Total PEC	3,296	191	202	3,577	3,487	(90)	(79)	-5.5%	-2.5%

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 Annual Discount Rate = 0.0%

**OHIO BUREAU OF WORKERS' COMPENSATION
STATE INSURANCE FUND
Public Employers-State Agencies
(\$Millions)
Re-estimated Unpaid Loss Analysis
For 2013 and Prior Accident Years**

		(1) 6/14 Unpaid Loss 6/13 and Prior	(2) Actual 13/14 Payments 6/13 and Prior	(3) Expected 13/14 Payments 6/13 and Prior	(4) 6/13 Unpaid Loss 6/13 and Prior	(5) Re-estimate (Undisc.) 6/13 and Prior	(6) Difference	(7) Difference 6/14 and sub	(8) Percent Change in Payments	(9) Percent Change in Unpaid Loss
A	Medical									
A.1	Hospital	110	5	9	106	116	10	13	-39.3%	9.2%
A.2	Physician	77	5	7	88	82	(6)	(4)	-25.0%	-6.5%
A.3	Pharmacy	113	4	5	135	117	(17)	(17)	-17.8%	-12.9%
A.4	Chiropractor	13	1	1	22	14	(8)	(8)	24.1%	-36.2%
A.5	Rehabilitation	27	2	3	38	29	(9)	(9)	-19.6%	-24.0%
A.6	Health Other	29	1	1	23	30	6	6	22.8%	27.1%
A.7	Medical Only	<u>1</u>	<u>1</u>	<u>3</u>	<u>3</u>	<u>2</u>	<u>(1)</u>	<u>1</u>	<u>-72.2%</u>	<u>-35.1%</u>
A.8	Sub-Total Medical	370	20	29	416	390	(26)	(17)	-30.6%	-6.1%
B	Compensation									
B.1	Temporary Total	50	14	16	73	64	(9)	(7)	-11.2%	-12.0%
B.2	Permanent Total Disability	297	10	10	283	307	23	23	2.3%	8.3%
B.3	Death	38	1	2	41	40	(1)	(1)	-7.0%	-2.8%
B.4	% Permanent Partial	15	4	5	21	19	(2)	(1)	-16.8%	-9.7%
B.5	Permanent Partial	2	0	0	2	2	(0)	(0)	-65.2%	-12.0%
B.6	WL+TP+LM/WL+CO	12	3	2	14	15	1	0	15.8%	4.8%
B.7	Lump Sum Settlements	69	5	6	78	74	(4)	(4)	-11.4%	-5.6%
B.8	Living Maintenance	5	1	1	6	7	0	(0)	32.9%	4.2%
B.9	Lump Sum Advancements	12	0	1	15	12	(2)	(2)	-49.4%	-16.8%
B.10	Additional Awards	<u>1</u>	<u>0</u>	<u>0</u>	<u>1</u>	<u>1</u>	<u>0</u>	<u>0</u>	<u>110.4%</u>	<u>5.8%</u>
B.11	Sub-Total Compensation	501	39	42	535	540	5	9	-7.4%	1.0%
C	Total PES	871	59	71	950	930	(20)	(8)	-16.8%	-2.1%

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**OHIO BUREAU OF WORKERS' COMPENSATION
STATE INSURANCE FUND
Public Employers
(\$Millions)
Re-estimated Unpaid Loss Analysis
For 2013 and Prior Accident Years**

		(1) 6/14 Unpaid Loss 6/13 and Prior	(2) Actual 13/14 Payments 6/13 and Prior	(3) Expected 13/14 Payments 6/13 and Prior	(4) 6/13 Unpaid Loss 6/13 and Prior	(5) Re-estimate (Undisc.) 6/13 and Prior	(6) Difference	(7) Difference 6/14 and sub	(8) Percent Change in Payments	(9) Percent Change in Unpaid Loss
A	Medical									
A.1	Hospital	484	27	35	543	510	(33)	(24)	-23.4%	-6.0%
A.2	Physician	347	22	26	385	369	(16)	(13)	-14.9%	-4.3%
A.3	Pharmacy	623	18	20	658	642	(17)	(15)	-7.4%	-2.5%
A.4	Chiropractor	75	5	6	89	80	(9)	(8)	-16.3%	-10.6%
A.5	Rehabilitation	117	10	10	130	126	(4)	(4)	-0.4%	-2.7%
A.6	Health Other	130	4	4	131	134	3	3	6.9%	2.5%
A.7	Medical Only	<u>8</u>	<u>7</u>	<u>10</u>	<u>14</u>	<u>15</u>	<u>1</u>	<u>4</u>	<u>-29.1%</u>	<u>6.1%</u>
A.8	Sub-Total Medical	1,783	93	110	1,950	1,876	(75)	(58)	-15.6%	-3.8%
B	Compensation									
B.1	Temporary Total	182	40	42	236	222	(15)	(12)	-6.2%	-6.2%
B.2	Permanent Total Disability	1,314	47	46	1,349	1,361	12	11	1.2%	0.9%
B.3	Death	339	13	13	386	352	(34)	(34)	-3.2%	-8.9%
B.4	% Permanent Partial	66	18	21	90	84	(6)	(2)	-14.4%	-6.1%
B.5	Permanent Partial	12	1	2	14	13	(1)	(0)	-28.1%	-5.2%
B.6	WL+TP+LM/WL+CO	41	8	7	47	48	1	0	9.2%	2.3%
B.7	Lump Sum Settlements	359	23	24	372	383	11	12	-4.2%	2.8%
B.8	Living Maintenance	16	4	4	20	20	(0)	(1)	11.8%	-0.5%
B.9	Lump Sum Advancements	53	3	3	58	56	(1)	(1)	5.7%	-2.2%
B.10	Additional Awards	<u>2</u>	<u>0</u>	<u>0</u>	<u>5</u>	<u>2</u>	<u>(2)</u>	<u>(2)</u>	<u>-7.7%</u>	<u>-48.8%</u>
B.11	Sub-Total Compensation	2,384	157	163	2,577	2,542	(35)	(30)	-3.6%	-1.4%
C	Total PE	4,167	250	273	4,527	4,417	(110)	(87)	-8.4%	-2.4%

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V

Lost Time and PTD Claim Counts

The ultimate numbers of lost time claim counts (counts for claims in which compensation was awarded) are used as frequency indices by accident year in the analysis for various benefit types. As the name suggests, these claim counts exclude medical only claims. The data used in this analysis are from the Balance Sheet Reserve (BSR) reports and recent reports from BWC. The latest information available contained incremental claim counts for accident years 1993 and subsequent from October 1, 2010 through June 30, 2014. We have estimated ultimate counts based on this data for accident years 1993 and subsequent; accident years prior to 1993 use the Balance Sheet Reserve report as of December 31, 2000. This section of the report presents the methodology and results of our analysis of the historical number of lost time claim counts.

The estimated lost time claims for Private Employers (PA) are shown on Exhibit V.1. A Bornhuetter/Ferguson (B/F) approach was used to project the ultimate claim counts by accident year. The B/F method uses the historical frequency, claim reporting pattern and number of weeks worked to arrive at the projection. The footnotes on Exhibit V.1 present the formulas used in this method.

Exhibit V.2 is used to calculate the expected development factors used in Exhibit V.1. Factors for accident years 1979 through 2013 are derived based on the data in Exhibit V.2, which contains historical accident year lost time claims counts evaluated at 12 month development intervals, through June 30, 2014. The resulting selected factors are then interpolated in Exhibit V.1 to June 30, 2014 for accident years 1993 and subsequent and are used to calculate ultimate claim counts using data as of June 30, 2014 for these years.

Exhibits V.4 through V.6 and Exhibits V.7 through V.9 present similar calculations for the Public Employers-Taxing Districts (PEC) and Public Employers-State Agencies, respectively.

The ultimate numbers of PTD claims are estimated by accident year for PA, PEC, and PES using similar methodology and claim information as described above. These estimates can be found in Exhibits V.10 through V.18. A Bornhuetter/Ferguson approach has also been used to provide stability to our estimates of PTD claims.

**Ohio Bureau of Workers' Compensation
Loss Time Claim Count
Private Employers**

**Projected Ultimate Number Of Lost Time Claims
Calculated Using Data as of 6/30/14**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
<u>Injury Year Ending 12/31</u>	<u>Evaluation as of</u>	<u>Months of Development</u>	<u>Incurred Counts</u>	<u>CDF</u>	<u>Estimated Ult. Counts (3) times (4)</u>	<u>Frequency / 100 Workers</u>	<u>Smoothed Frequency</u>	<u>Born-Ferg Ultimate</u>	<u>Selected Ultimate Counts</u>	<u>Frequency / 100 Workers</u>
1979	12/31/2000	264	44,181	1.000	44,181	2.182	2.044	44,181	44,181	2.182
1980	12/31/2000	252	38,947	1.000	38,947	2.003	2.044	38,947	38,947	2.003
1981	12/31/2000	240	37,002	1.000	37,002	1.986	2.063	37,002	37,002	1.986
1982	12/31/2000	228	33,767	1.000	33,770	1.911	2.057	33,770	33,770	1.912
1983	12/31/2000	216	34,404	1.000	34,411	1.998	2.082	34,412	34,412	1.998
1984	12/31/2000	204	41,380	1.000	41,393	2.330	1.961	41,391	41,391	2.330
1985	12/31/2000	192	44,822	1.001	44,846	2.423	1.940	44,841	44,841	2.423
1986	12/31/2000	180	45,622	1.001	45,660	2.358	2.107	45,656	45,656	2.357
1987	12/31/2000	168	48,209	1.001	48,268	2.402	2.312	48,266	48,266	2.402
1988	12/31/2000	156	51,615	1.002	51,696	2.501	2.498	51,696	51,696	2.501
1989	12/31/2000	144	53,317	1.002	53,435	2.481	2.600	53,441	53,441	2.481
1990	12/31/2000	132	52,764	1.004	52,953	2.423	2.688	52,974	52,974	2.424
1991	12/31/2000	120	48,493	1.006	48,764	2.249	2.634	48,810	48,810	2.251
1992	12/31/2000	108	46,947	1.008	47,342	2.211	2.499	47,393	47,393	2.214
1993	6/30/2014	258	46,949	1.000	46,949	2.140	2.255	46,949	46,949	2.140
1994	6/30/2014	246	46,021	1.000	46,021	2.050	2.120	46,021	46,021	2.050
1995	6/30/2014	234	43,195	1.000	43,197	1.876	1.988	43,197	43,197	1.876
1996	6/30/2014	222	39,604	1.000	39,610	1.705	1.844	39,610	39,610	1.705
1997	6/30/2014	210	36,942	1.000	36,952	1.556	1.681	36,952	36,952	1.556
1998	6/30/2014	198	36,343	1.000	36,358	1.528	1.520	36,358	36,358	1.528
1999	6/30/2014	186	37,498	1.001	37,524	1.547	1.403	37,521	37,521	1.547
2000	6/30/2014	174	37,840	1.001	37,879	1.539	1.368	37,874	37,874	1.539
2001	6/30/2014	162	33,284	1.001	33,330	1.370	1.381	33,331	33,331	1.370
2002	6/30/2014	150	33,376	1.002	33,439	1.391	1.341	33,437	33,437	1.391
2003	6/30/2014	138	31,603	1.003	31,695	1.340	1.341	31,695	31,695	1.340
2004	6/30/2014	126	29,020	1.005	29,153	1.244	1.314	29,161	29,161	1.244
2005	6/30/2014	114	26,330	1.007	26,514	1.129	1.229	26,530	26,530	1.130
2006	6/30/2014	102	22,599	1.011	22,852	0.948	1.114	22,896	22,896	0.950
2007	6/30/2014	90	20,734	1.029	21,330	0.902	0.959	21,368	21,368	0.903
2008	6/30/2014	78	17,808	1.070	19,059	0.825	0.858	19,109	19,109	0.827
2009	6/30/2014	66	13,351	1.131	15,100	0.707	0.749	15,205	15,205	0.712
2010	6/30/2014	54	13,349	1.191	15,901	0.759	0.649	15,530	15,809	0.755
2011	6/30/2014	42	12,465	1.259	15,698	0.740	0.634	15,237	15,583	0.734
2012	6/30/2014	30	10,505	1.408	14,793	0.689	0.641	14,495	15,128	0.705
2013	6/30/2014	18	7,946	1.922	15,270	0.693	0.644	14,750	15,270	0.693
2014	6/30/2014	6	<u>2,106</u>	6.458	<u>13,601</u>	0.603	0.645	14,405	<u>15,776</u>	0.700
Total			1,220,338		1,254,891				1,257,560	

Column Notes

- (3) From Balance Sheet Reserves Report as of 12/31/00 for accident years 1992 and prior. From BWC reports [Triangle Study IY1993-IY2013 MERCRC Quarterly Incremental Comp PTD and Death] through 6/30/14 for accident years 1993 and subsequent.
- (4) Exhibit V.2, Page 1 and Exhibit V.2, Page 2, interpolated to appropriate age.
- (6) Column (5) / Exhibit V.3, Column (6) / 10,000.
- (7) Based on Column (6) and using an exponential regression of preceding 7 accident years.
- (8) $[1 - 1 / \text{Column (4)}] \times \text{Column (7)} \times \text{Exhibit V.3, Column (6)} \times 10,000 + \text{Column (3)}$.
- (9) Based on Column (8) ; 2010 and 2011 = $[0.75 \times \text{Column (5)} + 0.25 \times \text{Column (8)}]$; 2012, 2013 and 2014 = $\text{Column (10)} \times \text{Exhibit V.3, Column (6)} * 10,000$.
- (10) Column (9) divided by Exhibit V.3, Column (6) / 10,000.

Ohio Bureau of Workers' Compensation
Loss Time Claim Count
Private Employers

Reported Claim Count Development

Age of Development

Injury Year Ending 12/31	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS	
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1993	22,531	35,145	39,473	42,415	44,031	45,147	46,126	46,504	46,641	46,721	46,789	46,817	46,840	46,908	46,920	46,931	46,940	46,944	
1994	21,567	33,569	38,813	40,992	42,538	43,849	44,816	45,305	45,568	45,704	45,775	45,862	45,928	45,960	45,986	46,001	46,006	46,008	
1995	21,396	32,549	36,282	38,488	39,972	41,122	41,999	42,519	42,748	42,867	42,972	43,059	43,124	43,152	43,167	43,175	43,177	43,184	
1996	20,455	28,966	32,910	35,212	36,575	37,615	38,467	38,966	39,175	39,276	39,388	39,467	39,536	39,566	39,576	39,582	39,599	39,602	
1997	18,429	26,330	30,299	32,442	33,713	34,850	35,723	36,238	36,436	36,629	36,766	36,858	36,889	36,899	36,911	36,929	36,938		
1998	18,384	26,203	30,009	31,968	33,357	34,414	35,225	35,674	35,902	36,079	36,229	36,289	36,308	36,316	36,330	36,339			
1999	18,680	26,628	30,544	32,708	34,193	35,200	36,160	36,755	37,037	37,219	37,393	37,441	37,463	37,479	37,496				
2000	18,538	26,300	30,711	32,863	34,212	35,402	36,504	37,171	37,489	37,657	37,736	37,794	37,822	37,837					
2001	15,254	22,681	26,410	28,199	29,480	30,788	32,193	32,833	33,044	33,150	33,205	33,251	33,271						
2002	14,268	21,455	25,168	27,507	28,883	30,335	32,518	33,024	33,184	33,256	33,327	33,366							
2003	13,255	19,739	23,798	25,740	27,039	28,673	30,828	31,304	31,408	31,512	31,580								
2004	11,494	17,674	21,994	24,000	25,212	26,538	27,966	28,722	28,895	28,982									
2005	9,873	16,114	20,104	21,861	22,959	24,050	25,210	26,056	26,259										
2006	8,125	14,381	17,576	19,079	19,795	20,752	21,838	22,446											
2007	7,564	13,873	16,534	17,611	18,360	19,780	20,621												
2008	7,123	12,689	14,800	15,776	16,505	17,522													
2009	5,930	9,949	11,644	12,469	13,009														
2010	6,133	10,484	12,278	13,100															
2011	6,380	10,345	11,997																
2012	5,829	9,544																	
2013	5,511																		

Age to Age Development Factors

Injury Year Ending 12/31	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	
	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>72</u>	<u>84</u>	<u>96</u>	<u>108</u>	<u>120</u>	<u>132</u>	<u>144</u>	<u>156</u>	<u>168</u>	<u>180</u>	<u>192</u>	<u>204</u>	<u>216</u>	<u>228</u>	
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1993	1.560	1.123	1.075	1.038	1.025	1.022	1.008	1.003	1.002	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	
1994	1.556	1.156	1.056	1.038	1.031	1.022	1.011	1.006	1.003	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	
1995	1.521	1.115	1.061	1.039	1.029	1.021	1.012	1.005	1.003	1.002	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	
1996	1.416	1.136	1.070	1.039	1.028	1.023	1.013	1.005	1.003	1.003	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	
1997	1.429	1.151	1.071	1.039	1.034	1.025	1.014	1.005	1.005	1.004	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	
1998	1.425	1.145	1.065	1.043	1.032	1.024	1.013	1.006	1.005	1.004	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	
1999	1.425	1.147	1.071	1.045	1.029	1.027	1.016	1.008	1.005	1.005	1.001	1.001	1.000	1.000					
2000	1.419	1.168	1.070	1.041	1.035	1.031	1.018	1.009	1.004	1.002	1.002	1.001	1.000						
2001	1.487	1.164	1.068	1.045	1.044	1.046	1.020	1.006	1.003	1.002	1.001	1.001							
2002	1.504	1.173	1.093	1.050	1.050	1.072	1.016	1.005	1.002	1.002	1.001								
2003	1.489	1.206	1.082	1.050	1.060	1.075	1.015	1.003	1.003	1.002									
2004	1.538	1.244	1.091	1.051	1.053	1.054	1.027	1.006	1.003										
2005	1.632	1.248	1.087	1.050	1.048	1.048	1.034	1.008											
2006	1.770	1.222	1.086	1.038	1.048	1.052	1.028												
2007	1.834	1.192	1.065	1.043	1.077	1.043													
2008	1.781	1.166	1.066	1.046	1.062														
2009	1.678	1.170	1.071	1.043															
2010	1.709	1.171	1.067																
2011	1.621	1.160																	
2012	1.637																		
Wtd Avg	1.529	1.164	1.072	1.043	1.039	1.036	1.016	1.006	1.003	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	
Strt Average	1.572	1.171	1.073	1.043	1.043	1.039	1.018	1.006	1.003	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	
3 Yr Wtd Avg	1.656	1.167	1.068	1.044	1.062	1.048	1.029	1.006	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	---	
5 Yr Wtd Avg	1.689	1.173	1.071	1.044	1.057	1.056	1.023	1.006	1.003	1.003	1.001	1.001	1.000	1.000	1.000	---	---	---	
Selected Cumulative	1.689	1.173	1.071	1.044	1.062	1.052	1.029	1.006	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	
Cumulative	2.583	1.530	1.304	1.217	1.166	1.098	1.044	1.014	1.008	1.006	1.004	1.002	1.002	1.001	1.001	1.001	1.000	1.000	

Ohio Bureau of Workers' Compensation
Loss Time Claim Count
Private Employers

Reported Claim Count Development

Age of Development

Injury Year
Ending 12/31 228 MTHS 240 MTHS 252 MTHS 264 MTHS 276 MTHS 288 MTHS 300 MTHS 312 MTHS 324 MTHS 336 MTHS 348 MTHS 360 MTHS 372 MTHS 384 MTHS 396 MTHS 408 MTHS 420 MTHS 432 MTHS

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1993	46,944	46,949	46,952															
1994	46,016	46,019																
1995	43,193																	
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Age to Age Development Factors

Injury Year	228	240	252	264	276	288	300	312	324	336	348	360	372	384	396	408	420	432	
<u>Ending 12/31</u>	<u>240</u>	<u>252</u>	<u>264</u>	<u>276</u>	<u>288</u>	<u>300</u>	<u>312</u>	<u>324</u>	<u>336</u>	<u>348</u>	<u>360</u>	<u>372</u>	<u>384</u>	<u>396</u>	<u>408</u>	<u>420</u>	<u>432</u>		
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Wtd Avg	1.000	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----
Stirt Average	1.000	1.000																	
3 Yr Wtd Avg	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----
5 Yr Wtd Avg	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

**Ohio Bureau of Workers' Compensation
Loss Time Claim Count
Private Employers**

Statistics

	(1)	(2)	(3)	(4)	(5)	(6)
<u>Injury Year Ending 12/31</u>	<u>Evaluation as of</u>	<u>Months of Development</u>	<u>SAWW</u>	<u>Payroll (\$000,000's)</u>	<u># Weeks Worked</u>	<u>Years Worked</u>
1979	6/30/2014	426	267	28,061.666	105	2.025
1980	6/30/2014	414	287	28,979.182	101	1.944
1981	6/30/2014	402	311	30,141.508	97	1.863
1982	6/30/2014	390	327	30,058.966	92	1.767
1983	6/30/2014	378	342	30,607.324	90	1.723
1984	6/30/2014	366	359	33,121.678	92	1.776
1985	6/30/2014	354	371	35,713.654	96	1.851
1986	6/30/2014	342	380	38,297.697	101	1.937
1987	6/30/2014	330	393	41,065.403	104	2.009
1988	6/30/2014	318	411	44,221.964	107	2.067
1989	6/30/2014	306	421	47,110.000	112	2.154
1990	6/30/2014	294	437	49,659.895	114	2.186
1991	6/30/2014	282	451	50,856.501	113	2.168
1992	6/30/2014	270	474	52,804.448	111	2.141
1993	6/30/2014	258	483	55,132.894	114	2.194
1994	6/30/2014	246	495	57,739.505	117	2.245
1995	6/30/2014	234	509	60,949.772	120	2.303
1996	6/30/2014	222	527	63,664.000	121	2.324
1997	6/30/2014	210	551	68,077.000	123	2.375
1998	6/30/2014	198	577	71,447.000	124	2.380
1999	6/30/2014	186	596	75,244.663	126	2.426
2000	6/30/2014	174	618	79,122.396	128	2.461
2001	6/30/2014	162	635	80,396.857	127	2.434
2002	6/30/2014	150	653	81,621.000	125	2.404
2003	6/30/2014	138	670	82,433.234	123	2.365
2004	6/30/2014	126	695	84,632.753	122	2.343
2005	6/30/2014	114	712	86,912.307	122	2.348
2006	6/30/2014	102	725	90,786.057	125	2.410
2007	6/30/2014	90	761	93,584.733	123	2.365
2008	6/30/2014	78	778	93,441.172	120	2.311
2009	6/30/2014	66	779	86,522.632	111	2.136
2010	6/30/2014	54	795	86,641.984	109	2.095
2011	6/30/2014	42	818	90,267.835	110	2.123
2012	6/30/2014	30	843	94,119.802	112	2.147
2013	6/30/2014	18	860	98,557.398	115	2.204
2014	6/30/2014	6	877	102,837.202	117	2.254

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Provided by Ohio Bureau of Workers' Compensation.
- (5) Column (4) / Column (3).
- (6) Column (5) / 52.

**Ohio Bureau of Workers' Compensation
Loss Time Claim Count
Public Employers-Taxing Districts**

**Projected Ultimate Number Of Lost Time Claims
Calculated Using Data as of 6/30/14**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
<u>Injury Year Ending 12/31</u>	<u>Evaluation as of</u>	<u>Months of Development</u>	<u>Incurred Counts</u>	<u>CDF</u>	<u>Estimated Ult. Counts (3) times (4)</u>	<u>Frequency / 100 Workers</u>	<u>Smoothed Frequency</u>	<u>Born-Ferg Ultimate</u>	<u>Selected Ultimate Counts</u>	<u>Frequency / 100 Workers</u>
1979	12/31/2000	264	4,500	1.000	4,500	1.267	1.253	4,500	4,500	1.267
1980	12/31/2000	252	4,807	1.000	4,807	1.301	1.253	4,807	4,807	1.301
1981	12/31/2000	240	4,863	1.000	4,863	1.351	1.327	4,863	4,863	1.351
1982	12/31/2000	228	5,133	1.000	5,134	1.412	1.371	5,134	5,134	1.412
1983	12/31/2000	216	5,234	1.000	5,236	1.428	1.560	5,237	5,237	1.428
1984	12/31/2000	204	5,628	1.001	5,631	1.529	1.567	5,631	5,631	1.529
1985	12/31/2000	192	5,964	1.001	5,969	1.535	1.578	5,969	5,969	1.535
1986	12/31/2000	180	5,978	1.001	5,986	1.500	1.634	5,986	5,986	1.500
1987	12/31/2000	168	6,084	1.002	6,096	1.449	1.706	6,098	6,098	1.449
1988	12/31/2000	156	6,371	1.003	6,390	1.535	1.686	6,392	6,392	1.536
1989	12/31/2000	144	6,416	1.004	6,444	1.494	1.676	6,448	6,448	1.495
1990	12/31/2000	132	6,380	1.008	6,431	1.453	1.640	6,438	6,438	1.454
1991	12/31/2000	120	6,091	1.013	6,171	1.349	1.609	6,186	6,186	1.352
1992	12/31/2000	108	6,189	1.019	6,308	1.360	1.549	6,324	6,324	1.363
1993	6/30/2014	258	5,923	1.000	5,923	1.240	1.349	5,923	5,923	1.240
1994	6/30/2014	246	6,031	1.000	6,031	1.283	1.254	6,031	6,031	1.283
1995	6/30/2014	234	5,465	1.000	5,465	1.168	1.204	5,465	5,465	1.168
1996	6/30/2014	222	5,383	1.000	5,385	1.139	1.142	5,385	5,385	1.139
1997	6/30/2014	210	5,293	1.000	5,296	1.117	1.098	5,296	5,296	1.117
1998	6/30/2014	198	5,356	1.001	5,360	1.112	1.072	5,359	5,359	1.112
1999	6/30/2014	186	6,011	1.001	6,017	1.237	1.050	6,016	6,016	1.237
2000	6/30/2014	174	6,066	1.002	6,076	1.236	1.127	6,075	6,075	1.236
2001	6/30/2014	162	5,449	1.002	5,463	1.080	1.179	5,464	5,464	1.080
2002	6/30/2014	150	5,728	1.004	5,749	1.109	1.159	5,750	5,750	1.109
2003	6/30/2014	138	5,482	1.006	5,516	1.068	1.139	5,518	5,518	1.068
2004	6/30/2014	126	5,256	1.011	5,311	1.036	1.091	5,314	5,314	1.036
2005	6/30/2014	114	5,028	1.016	5,109	1.018	1.028	5,110	5,110	1.018
2006	6/30/2014	102	4,452	1.023	4,556	0.908	0.968	4,563	4,563	0.909
2007	6/30/2014	90	4,477	1.041	4,662	0.950	0.905	4,653	4,658	0.949
2008	6/30/2014	78	4,122	1.081	4,456	0.913	0.907	4,453	4,454	0.913
2009	6/30/2014	66	3,802	1.136	4,321	0.887	0.871	4,311	4,316	0.886
2010	6/30/2014	54	3,469	1.203	4,174	0.898	0.853	4,138	4,156	0.894
2011	6/30/2014	42	3,114	1.304	4,062	0.933	0.853	3,981	4,042	0.928
2012	6/30/2014	30	2,344	1.565	3,669	0.906	0.883	3,635	3,669	0.906
2013	6/30/2014	18	1,105	2.710	2,994	0.772	0.906	3,322	3,557	0.917
2014	6/30/2014	6	<u>216</u>	13.253	<u>2,863</u>	0.760	0.820	3,071	<u>3,452</u>	0.917
Total			179,210		188,422				189,587	

Column Notes

- (3) From Balance Sheet Reserves Report as of 12/31/00 for accident years 1992 and prior. From BWC reports [Triangle Study IY1993-IY2013 MERCRC Quarterly Incremental Comp PTD and Death] through 6/30/14 for accident years 1993 and subsequent.
- (4) Exhibit V.5, Page 1 and Exhibit V.5, Page 2, interpolated to appropriate age.
- (6) Column (5) / Exhibit V.6, Column (6) / 10,000.
- (7) Based on Column (6) and using an exponential regression of preceding 7 accident years.
- (8) $[1 - 1 / \text{Column (4)}] \times \text{Column (7)} \times \text{Exhibit V.6, Column (6)} \times 10,000 + \text{Column (3)}$.
- (9) Based on Column (8) ; 2007-2010 = Average [Column (5), Column (8)]; 2011= 0.75 x Column (5) + 0.25 x Column (8); 2012 = Max [Column (5), Column (8)]; 2013 and 2014 = Column (10) x Exhibit V.6, Column (6) * 10,000.
- (10) Column (9) divided by Exhibit V.6, Column (6) / 10,000; 2013 and 2014 =Average 2011 and 2012.

Ohio Bureau of Workers' Compensation
Loss Time Claim Count
Public Employers-Taxing Districts

Reported Claim Count Development

Age of Development

Injury Year Ending 12/31	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS	
1979																			
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1990																			
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1992																			
1993	1,610	2,920	4,203	4,929	5,246	5,490	5,690	5,784	5,816	5,850	5,880	5,896	5,905	5,914	5,916	5,921	5,922	5,922	5,922
1994	1,549	2,915	4,362	4,945	5,297	5,553	5,753	5,858	5,914	5,954	5,982	5,999	6,011	6,015	6,019	6,024	6,024	6,024	6,025
1995	1,450	2,909	3,978	4,518	4,804	5,011	5,198	5,293	5,355	5,391	5,421	5,433	5,440	5,449	5,458	5,458	5,462	5,463	5,463
1996	1,438	2,735	3,882	4,431	4,742	4,947	5,128	5,223	5,280	5,317	5,347	5,361	5,371	5,377	5,380	5,382	5,383	5,383	5,383
1997	1,451	2,730	3,784	4,278	4,591	4,801	4,998	5,127	5,181	5,204	5,235	5,258	5,269	5,282	5,285	5,289	5,290		
1998	1,599	2,887	3,917	4,392	4,666	4,919	5,093	5,200	5,267	5,297	5,329	5,344	5,350	5,353	5,355	5,356			
1999	1,848	3,290	4,519	4,975	5,287	5,510	5,720	5,827	5,895	5,943	5,979	6,000	6,006	6,010	6,011				
2000	1,911	3,381	4,598	5,060	5,346	5,593	5,804	5,910	5,966	6,004	6,027	6,053	6,061	6,065					
2001	1,349	2,841	3,969	4,395	4,692	4,950	5,172	5,304	5,368	5,396	5,417	5,437	5,445						
2002	1,439	3,000	4,162	4,656	4,955	5,207	5,504	5,623	5,657	5,680	5,706	5,725							
2003	1,278	2,734	3,847	4,352	4,661	4,930	5,279	5,364	5,403	5,431	5,470								
2004	1,126	2,573	3,819	4,283	4,583	4,828	5,053	5,178	5,222	5,252									
2005	1,092	2,603	3,714	4,126	4,413	4,619	4,829	4,961	5,003										
2006	869	2,342	3,330	3,699	3,921	4,099	4,303	4,425											
2007	846	2,583	3,433	3,821	4,046	4,300	4,449												
2008	929	2,445	3,237	3,561	3,824	4,039													
2009	796	2,418	3,175	3,496	3,715														
2010	769	2,252	3,044	3,349															
2011	739	2,242	2,937																
2012	676	1,926																	
2013	596																		

Age to Age Development Factors

Injury Year Ending 12/31	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	
	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>72</u>	<u>84</u>	<u>96</u>	<u>108</u>	<u>120</u>	<u>132</u>	<u>144</u>	<u>156</u>	<u>168</u>	<u>180</u>	<u>192</u>	<u>204</u>	<u>216</u>	<u>228</u>	
1979																			
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1992																			
1993	1.814	1.439	1.173	1.064	1.047	1.036	1.017	1.006	1.006	1.005	1.003	1.002	1.002	1.000	1.001	1.000	1.000	1.000	1.000
1994	1.882	1.496	1.134	1.071	1.048	1.036	1.018	1.010	1.007	1.005	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000
1995	2.006	1.367	1.136	1.063	1.043	1.037	1.018	1.012	1.007	1.006	1.002	1.001	1.002	1.002	1.000	1.001	1.000	1.000	1.000
1996	1.902	1.419	1.141	1.070	1.043	1.037	1.019	1.011	1.007	1.006	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000
1997	1.881	1.386	1.131	1.073	1.046	1.041	1.026	1.011	1.004	1.006	1.004	1.002	1.002	1.001	1.001	1.000	1.000	1.000	1.000
1998	1.806	1.357	1.121	1.062	1.054	1.035	1.021	1.013	1.006	1.006	1.003	1.001	1.001	1.000	1.000				
1999	1.780	1.374	1.101	1.063	1.042	1.038	1.019	1.012	1.008	1.006	1.004	1.001	1.001	1.000					
2000	1.769	1.360	1.100	1.057	1.046	1.038	1.018	1.009	1.006	1.004	1.004	1.001	1.001						
2001	2.106	1.397	1.107	1.068	1.055	1.045	1.026	1.012	1.005	1.004	1.004	1.001							
2002	2.085	1.387	1.119	1.064	1.051	1.057	1.022	1.006	1.004	1.005	1.003								
2003	2.139	1.407	1.131	1.071	1.058	1.071	1.016	1.007	1.005	1.007									
2004	2.285	1.484	1.121	1.070	1.053	1.047	1.025	1.008	1.006										
2005	2.384	1.427	1.111	1.070	1.047	1.045	1.027	1.008											
2006	2.695	1.422	1.111	1.060	1.045	1.050	1.028												
2007	3.053	1.329	1.113	1.059	1.063	1.035													
2008	2.632	1.324	1.100	1.074	1.056														
2009	3.038	1.313	1.101	1.063															
2010	2.928	1.352	1.100																
2011	3.034	1.310																	
2012	2.849																		
Wtd Avg	2.170	1.388	1.120	1.066	1.050	1.043	1.021	1.010	1.006	1.005	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000
Strt Average	2.303	1.387	1.120	1.066	1.050	1.043	1.021	1.010	1.006	1.005	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000
3 Yr Wtd Avg	2.940	1.325	1.100	1.065	1.055	1.043	1.027	1.008	1.005	1.005	1.004	1.001	1.001	1.000	1.000	1.000	1.000	1.000	----
5 Yr Wtd Avg	2.886	1.325	1.105	1.065	1.053	1.050	1.023	1.008	1.005	1.005	1.004	1.001	1.001	1.001	1.000	----	----	----	----
Selected	2.913	1.325	1.105	1.065	1.053	1.050	1.027	1.008	1.006	1.005	1.004	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000
Cumulative	5.301	1.820	1.373	1.242	1.166	1.108	1.055	1.028	1.019	1.013	1.008	1.004	1.003	1.002	1.001	1.001	1.001	1.001	1.000

Ohio Bureau of Workers' Compensation
Loss Time Claim Count
Public Employers-Taxing Districts

Reported Claim Count Development

Age of Development

Injury Year
Ending 12/31 228 MTHS 240 MTHS 252 MTHS 264 MTHS 276 MTHS 288 MTHS 300 MTHS 312 MTHS 324 MTHS 336 MTHS 348 MTHS 360 MTHS 372 MTHS 384 MTHS 396 MTHS 408 MTHS 420 MTHS 432 MTHS

1979																		
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1992																		
1993	5,923	5,923	5,923															
1994	6,027	6,029																
1995	5,465																	
1996																		
1997																		
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1999																		
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Age to Age Development Factors

Injury Year 228 240 252 264 276 288 300 312 324 336 348 360 372 384 396 408 420
Ending 12/31 240 252 264 276 288 300 312 324 336 348 360 372 384 396 408 420 432

1979																		
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Wtd Avg	1.000	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----
Stirt Average	1.000	1.000	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----
3 Yr Wtd Avg	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----
5 Yr Wtd Avg	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

**Ohio Bureau of Workers' Compensation
Loss Time Claim Count
Public Employers-Taxing Districts**

Statistics

	(1)	(2)	(3)	(4)	(5)	(6)
<u>Injury Year Ending 12/31</u>	<u>Evaluation as of</u>	<u>Months of Development</u>	<u>SAWW</u>	<u>Payroll (\$000,000's)</u>	<u># Weeks Worked</u>	<u>Years Worked</u>
1979	6/30/2014	426	267	4,922.518	18	0.355
1980	6/30/2014	414	287	5,505.913	19	0.369
1981	6/30/2014	402	311	5,822.523	19	0.360
1982	6/30/2014	390	327	6,184.882	19	0.364
1983	6/30/2014	378	342	6,513.795	19	0.367
1984	6/30/2014	366	359	6,868.217	19	0.368
1985	6/30/2014	354	371	7,503.185	20	0.389
1986	6/30/2014	342	380	7,891.199	21	0.399
1987	6/30/2014	330	393	8,601.063	22	0.421
1988	6/30/2014	318	411	8,905.267	22	0.416
1989	6/30/2014	306	421	9,434.400	22	0.431
1990	6/30/2014	294	437	10,055.399	23	0.443
1991	6/30/2014	282	451	10,728.872	24	0.457
1992	6/30/2014	270	474	11,441.482	24	0.464
1993	6/30/2014	258	483	11,998.508	25	0.477
1994	6/30/2014	246	495	12,083.591	24	0.470
1995	6/30/2014	234	509	12,383.967	24	0.468
1996	6/30/2014	222	527	12,949.088	25	0.473
1997	6/30/2014	210	551	13,596.753	25	0.474
1998	6/30/2014	198	577	14,465.333	25	0.482
1999	6/30/2014	186	596	15,088.873	25	0.487
2000	6/30/2014	174	618	15,809.043	26	0.492
2001	6/30/2014	162	635	16,717.000	26	0.506
2002	6/30/2014	150	653	17,601.171	27	0.518
2003	6/30/2014	138	670	18,004.352	27	0.517
2004	6/30/2014	126	695	18,523.800	27	0.513
2005	6/30/2014	114	712	18,568.714	26	0.502
2006	6/30/2014	102	725	18,915.166	26	0.502
2007	6/30/2014	90	761	19,409.865	26	0.491
2008	6/30/2014	78	778	19,731.257	25	0.488
2009	6/30/2014	66	779	19,727.413	25	0.487
2010	6/30/2014	54	795	19,224.772	24	0.465
2011	6/30/2014	42	818	18,521.419	23	0.436
2012	6/30/2014	30	843	17,753.564	21	0.405
2013	6/30/2014	18	860	17,348.962	20	0.388
2014	6/30/2014	6	877	17,172.003	20	0.376

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation.
(4) Provided by Ohio Bureau of Workers' Compensation.
(5) Column (4) / Column (3).
(6) Column (5) / 52.

**Ohio Bureau of Workers' Compensation
Loss Time Claim Count
Public Employers-State Agencies**

**Projected Ultimate Number Of Lost Time Claims
Calculated Using Data as of 6/30/14**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
<u>Injury Year Ending 12/31</u>	<u>Evaluation as of</u>	<u>Months of Development</u>	<u>Incurred Counts</u>	<u>CDF</u>	<u>Estimated Ult. Counts (3) times (4)</u>	<u>Frequency / 100 Workers</u>	<u>Smoothed Frequency</u>	<u>Born-Ferg Ultimate</u>	<u>Selected Ultimate Counts</u>	<u>Frequency / 100 Workers</u>
1979	12/31/2000	264	1,001	1.000	1,001	0.843	0.786	1,001	1,001	0.843
1980	12/31/2000	252	1,184	1.000	1,184	1.011	0.786	1,184	1,184	1.011
1981	12/31/2000	240	1,123	1.000	1,123	0.994	0.848	1,123	1,123	0.994
1982	12/31/2000	228	1,271	1.000	1,271	1.049	0.905	1,271	1,271	1.049
1983	12/31/2000	216	1,346	1.000	1,346	1.100	1.088	1,346	1,346	1.100
1984	12/31/2000	204	1,433	1.000	1,434	1.155	1.144	1,434	1,434	1.155
1985	12/31/2000	192	1,545	1.000	1,546	1.220	1.170	1,546	1,546	1.220
1986	12/31/2000	180	1,638	1.000	1,639	1.225	1.221	1,639	1,639	1.225
1987	12/31/2000	168	1,687	1.001	1,688	1.185	1.295	1,689	1,689	1.185
1988	12/31/2000	156	1,888	1.002	1,892	1.269	1.291	1,893	1,893	1.269
1989	12/31/2000	144	1,897	1.003	1,903	1.245	1.294	1,903	1,903	1.246
1990	12/31/2000	132	1,869	1.005	1,878	1.170	1.308	1,879	1,879	1.171
1991	12/31/2000	120	1,786	1.008	1,800	1.096	1.293	1,803	1,803	1.098
1992	12/31/2000	108	1,934	1.012	1,957	1.224	1.228	1,957	1,957	1.224
1993	6/30/2014	258	1,913	1.000	1,913	1.196	1.160	1,913	1,913	1.196
1994	6/30/2014	246	1,854	1.000	1,854	1.116	1.168	1,854	1,854	1.116
1995	6/30/2014	234	1,824	1.000	1,824	1.089	1.117	1,824	1,824	1.089
1996	6/30/2014	222	1,812	1.000	1,812	1.106	1.095	1,812	1,812	1.106
1997	6/30/2014	210	1,637	1.000	1,637	1.015	1.098	1,637	1,637	1.015
1998	6/30/2014	198	1,587	1.000	1,588	0.990	1.038	1,588	1,588	0.990
1999	6/30/2014	186	1,823	1.000	1,824	1.120	0.959	1,824	1,824	1.120
2000	6/30/2014	174	1,914	1.001	1,915	1.158	1.013	1,915	1,915	1.158
2001	6/30/2014	162	1,709	1.002	1,712	1.010	1.092	1,712	1,712	1.010
2002	6/30/2014	150	1,600	1.003	1,604	0.936	1.063	1,605	1,605	0.936
2003	6/30/2014	138	1,712	1.004	1,718	0.997	0.993	1,718	1,718	0.997
2004	6/30/2014	126	1,657	1.006	1,667	0.974	0.991	1,668	1,668	0.974
2005	6/30/2014	114	1,601	1.010	1,617	0.937	0.954	1,617	1,617	0.937
2006	6/30/2014	102	1,366	1.015	1,386	0.785	0.894	1,389	1,389	0.786
2007	6/30/2014	90	1,443	1.023	1,476	0.844	0.804	1,474	1,474	0.843
2008	6/30/2014	78	1,307	1.041	1,361	0.764	0.805	1,364	1,364	0.766
2009	6/30/2014	66	1,286	1.070	1,377	0.755	0.752	1,376	1,376	0.755
2010	6/30/2014	54	1,191	1.108	1,320	0.753	0.702	1,311	1,315	0.751
2011	6/30/2014	42	988	1.166	1,152	0.667	0.693	1,159	1,219	0.705
2012	6/30/2014	30	800	1.317	1,053	0.611	0.658	1,073	1,254	0.728
2013	6/30/2014	18	375	1.954	733	0.649	0.617	715	821	0.728
2014	6/30/2014	6	67	7.464	500	0.443	0.590	644	822	0.728
Total			53,068		54,704				55,387	

Column Notes

- (3) From Balance Sheet Reserves Report as of 12/31/00 for accident years 1992 and prior. From BWC reports [Triangle Study IY1993-IY2013 MERCRCR Quarterly Incremental Comp PTD and Death] through 6/30/14 for accident years 1993 and subsequent.
- (4) Exhibit V.8, Page 1 and Exhibit V.8, Page 2, interpolated to appropriate age.
- (6) Column (5) / Exhibit V.9, Column (6) / 10,000.
- (7) Based on Column (6) and using an exponential regression of preceding 7 accident years.
- (8) $[1 - 1 / \text{Column (4)}] \times \text{Column (7)} \times \text{Exhibit V.9, Column (6)} \times 10,000 + \text{Column (3)}$.
- (9) Based on Column (8) ; 2010 = Average [Column (5), Column (8)]; 2011 =Average $[0.740 \times \text{Exhibit V.9, Column (6)} * 10,000, \text{Column (8)}]$; 2012, 2013 and 2014 = Column (10) x Exhibit V.9, Column (6) * 10,000.
- (10) Column (9) divided by Exhibit V.9, Column (6) / 10,000; 2012, 2013 and 2014 = Average 2010 and 2011.

Ohio Bureau of Workers' Compensation
Loss Time Claim Count
Public Employers-State Agencies

Reported Claim Count Development

Age of Development

Injury Year Ending 12/31	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1979																		
1980																		
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1992																		
1993	887	1,360	1,610	1,721	1,784	1,839	1,866	1,885	1,896	1,904	1,906	1,907	1,907	1,911	1,912	1,912	1,913	1,913
1994	782	1,300	1,559	1,664	1,725	1,755	1,792	1,814	1,827	1,837	1,840	1,843	1,848	1,851	1,851	1,853	1,853	1,854
1995	791	1,325	1,508	1,622	1,684	1,732	1,774	1,796	1,806	1,811	1,815	1,820	1,822	1,823	1,824	1,824	1,824	1,824
1996	892	1,325	1,526	1,619	1,673	1,724	1,760	1,777	1,785	1,792	1,802	1,806	1,807	1,808	1,811	1,811	1,811	1,812
1997	824	1,213	1,375	1,463	1,512	1,564	1,586	1,604	1,617	1,626	1,634	1,634	1,637	1,637	1,637	1,637	1,637	1,637
1998	828	1,144	1,316	1,406	1,465	1,512	1,537	1,555	1,558	1,565	1,579	1,582	1,584	1,587	1,587	1,587	1,587	1,587
1999	956	1,355	1,547	1,643	1,692	1,725	1,774	1,794	1,802	1,805	1,814	1,816	1,818	1,821	1,822	1,822	1,822	1,822
2000	1,041	1,451	1,635	1,696	1,751	1,810	1,858	1,871	1,886	1,903	1,906	1,911	1,912	1,914				
2001	834	1,256	1,428	1,524	1,595	1,632	1,679	1,695	1,702	1,706	1,707	1,708	1,708					
2002	775	1,155	1,296	1,381	1,446	1,498	1,558	1,581	1,585	1,589	1,596							
2003	783	1,195	1,393	1,494	1,557	1,608	1,688	1,699	1,705	1,709	1,712							
2004	724	1,111	1,350	1,451	1,516	1,570	1,627	1,643	1,651	1,656								
2005	670	1,110	1,344	1,432	1,495	1,531	1,565	1,588	1,595									
2006	593	975	1,143	1,232	1,271	1,304	1,352	1,364										
2007	608	1,046	1,237	1,303	1,351	1,414	1,438											
2008	563	991	1,151	1,207	1,268	1,302												
2009	509	953	1,121	1,221	1,265													
2010	421	866	1,095	1,158														
2011	384	814	958															
2012	349	693																
2013	210																	

Age to Age Development Factors

Injury Year Ending 12/31	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216
1979																		
1980																		
1981																		
1982																		
1983																		
1984																		
1985																		
1986																		
1987																		
1988																		
1989																		
1990																		
1991																		
1992																		
1993	1.533	1.184	1.069	1.037	1.031	1.015	1.010	1.006	1.004	1.001	1.001	1.000	1.002	1.001	1.000	1.001	1.000	1.000
1994	1.662	1.199	1.067	1.037	1.017	1.021	1.012	1.007	1.005	1.002	1.002	1.003	1.002	1.000	1.001	1.000	1.001	1.000
1995	1.675	1.138	1.076	1.038	1.029	1.024	1.012	1.006	1.003	1.002	1.003	1.001	1.001	1.001	1.000	1.000	1.000	1.000
1996	1.485	1.152	1.061	1.033	1.030	1.021	1.010	1.005	1.004	1.006	1.002	1.001	1.001	1.002	1.000	1.000	1.001	1.001
1997	1.472	1.134	1.064	1.033	1.034	1.014	1.011	1.008	1.006	1.005	1.000	1.002	1.000	1.000	1.000	1.000		
1998	1.382	1.150	1.068	1.042	1.032	1.017	1.012	1.002	1.004	1.009	1.002	1.001	1.002	1.001	1.000	1.000		
1999	1.417	1.142	1.062	1.030	1.020	1.028	1.011	1.004	1.002	1.005	1.001	1.001	1.002	1.001				
2000	1.394	1.127	1.037	1.032	1.034	1.027	1.007	1.008	1.009	1.002	1.003	1.001	1.001					
2001	1.506	1.137	1.067	1.047	1.023	1.029	1.010	1.004	1.002	1.001	1.001	1.001	1.000					
2002	1.490	1.122	1.066	1.047	1.036	1.040	1.015	1.003	1.003	1.004	1.004	1.002						
2003	1.526	1.166	1.073	1.042	1.033	1.050	1.007	1.004	1.002	1.002								
2004	1.535	1.215	1.075	1.045	1.036	1.036	1.010	1.005	1.003									
2005	1.657	1.211	1.065	1.044	1.024	1.022	1.015	1.004										
2006	1.644	1.172	1.078	1.032	1.026	1.037	1.009											
2007	1.720	1.183	1.053	1.037	1.047	1.017												
2008	1.760	1.161	1.049	1.051	1.027													
2009	1.872	1.176	1.089	1.036														
2010	2.057	1.264	1.058															
2011	2.120	1.177																
2012	1.986																	
Wtd Avg	1.593	1.166	1.065	1.039	1.030	1.026	1.011	1.005	1.004	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000
Strt Average	1.645	1.169	1.065	1.039	1.030	1.026	1.011	1.005	1.004	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000
3 Yr Wtd Avg	2.056	1.205	1.065	1.041	1.033	1.025	1.011	1.004	1.003	1.002	1.002	1.001	1.002	1.000	1.000	1.000	1.000	1.000
5 Yr Wtd Avg	1.939	1.191	1.065	1.040	1.032	1.033	1.011	1.004	1.004	1.003	1.002	1.001	1.001	1.001	1.000	----	----	----
Selected	2.056	1.205	1.065	1.041	1.030	1.026	1.011	1.005	1.004	1.003	1.002	1.001	1.002	1.000	1.000	1.000	1.000	1.000
Cumulative	2.986	1.452	1.204	1.131	1.086	1.055	1.028	1.017	1.012	1.008	1.005	1.003	1.002	1.001	1.000	1.000	1.000	1.000

Ohio Bureau of Workers' Compensation
Loss Time Claim Count
Public Employers-State Agencies

Reported Claim Count Development		Age of Development																	
Injury Year	Age of Development																		
Ending 12/31	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS	432 MTHS	
1979																			
1980																			
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1983																			
1984																			
1985																			
1986																			
1987																			
1988																			
1989																			
1990																			
1991																			
1992																			
1993	1,913	1,913	1,913																
1994	1,854	1,854																	
1995	1,824																		
1996																			
1997																			
1998																			
1999																			
2000																			
2001																			
2002																			
2003																			
2004																			
2005																			
2006																			
2007																			
2008																			
2009																			
2010																			
2011																			
2012																			
2013																			
	Age to Age Development Factors																		
Injury Year	228	240	252	264	276	288	300	312	324	336	348	360	372	384	396	408	420	432	
Ending 12/31	<u>240</u>	<u>252</u>	<u>264</u>	<u>276</u>	<u>288</u>	<u>300</u>	<u>312</u>	<u>324</u>	<u>336</u>	<u>348</u>	<u>360</u>	<u>372</u>	<u>384</u>	<u>396</u>	<u>408</u>	<u>420</u>	<u>432</u>		
1979																			
1980																			
1981																			
1982																			
1983																			
1984																			
1985																			
1986																			
1987																			
1988																			
1989																			
1990																			
1991																			
1992																			
1993	1.000	1.000																	
1994	1.000																		
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2007																			
2008																			
2009																			
2010																			
2011																			
2012																			
																			<u>Tail</u>
Wtd Avg	1.000	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
Stirt Average	1.000	1.000	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
3 Yr Wtd Avg	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
5 Yr Wtd Avg	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Ohio Bureau of Workers' Compensation
Loss Time Claim Count
Public Employers-State Agencies

Statistics

	(1)	(2)	(3)	(4)	(5)	(6)
<u>Injury Year</u> <u>Ending 12/31</u>	<u>Evaluation</u> <u>as of</u>	<u>Months of</u> <u>Development</u>	<u>SAWW</u>	<u>Payroll</u> <u>(\$000,000's)</u>	<u># Weeks</u> <u>Worked</u>	<u>Years</u> <u>Worked</u>
1979	6/30/2014	426	267	1,646.693	6	0.119
1980	6/30/2014	414	287	1,745.494	6	0.117
1981	6/30/2014	402	311	1,826.711	6	0.113
1982	6/30/2014	390	327	2,061.263	6	0.121
1983	6/30/2014	378	342	2,173.213	6	0.122
1984	6/30/2014	366	359	2,314.385	6	0.124
1985	6/30/2014	354	371	2,444.242	7	0.127
1986	6/30/2014	342	380	2,644.132	7	0.134
1987	6/30/2014	330	393	2,911.888	7	0.142
1988	6/30/2014	318	411	3,191.151	8	0.149
1989	6/30/2014	306	421	3,341.117	8	0.153
1990	6/30/2014	294	437	3,644.538	8	0.160
1991	6/30/2014	282	451	3,852.022	9	0.164
1992	6/30/2014	270	474	3,944.342	8	0.160
1993	6/30/2014	258	483	4,020.534	8	0.160
1994	6/30/2014	246	495	4,272.082	9	0.166
1995	6/30/2014	234	509	4,432.599	9	0.167
1996	6/30/2014	222	527	4,487.291	9	0.164
1997	6/30/2014	210	551	4,623.816	8	0.161
1998	6/30/2014	198	577	4,816.176	8	0.160
1999	6/30/2014	186	596	5,047.597	8	0.163
2000	6/30/2014	174	618	5,318.217	9	0.165
2001	6/30/2014	162	635	5,597.545	9	0.169
2002	6/30/2014	150	653	5,821.179	9	0.171
2003	6/30/2014	138	670	6,004.956	9	0.172
2004	6/30/2014	126	695	6,183.507	9	0.171
2005	6/30/2014	114	712	6,388.250	9	0.173
2006	6/30/2014	102	725	6,653.696	9	0.177
2007	6/30/2014	90	761	6,915.410	9	0.175
2008	6/30/2014	78	778	7,201.326	9	0.178
2009	6/30/2014	66	779	7,383.368	9	0.182
2010	6/30/2014	54	795	7,245.414	9	0.175
2011	6/30/2014	42	818	7,353.256	9	0.173
2012	6/30/2014	30	843	7,554.946	9	0.172
2013	6/30/2014	18	860	5,045.403	6	0.113
2014	6/30/2014	6	877	5,150.178	6	0.113

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation.
(4) Provided by Ohio Bureau of Workers' Compensation.
(5) Column (4) / Column (3).
(6) Column (5) / 52.

**Ohio Bureau of Workers' Compensation
PTD Claim Count
Private Employers**

**Projected Ultimate Number Of Lost Time Claims
Calculated Using Data as of 6/30/14**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
<u>Injury Year Ending 12/31</u>	<u>Evaluation as of</u>	<u>Months of Development</u>	<u>Incurred Counts</u>	<u>CDF</u>	<u>Estimated Ult. Counts (3) times (4)</u>	<u>Frequency / 100 Workers</u>	<u>Smoothed Frequency</u>	<u>Born-Ferg Ultimate</u>	<u>Selected Ultimate Counts</u>	<u>Frequency / 100 Workers</u>
1979	6/30/2014	426	1,801	1.019	1,835	0.091	0.083	1,832	1,832	0.090
1980	6/30/2014	414	1,638	1.022	1,674	0.086	0.083	1,672	1,672	0.086
1981	6/30/2014	402	1,442	1.023	1,476	0.079	0.083	1,477	1,477	0.079
1982	6/30/2014	390	1,384	1.026	1,419	0.080	0.083	1,420	1,420	0.080
1983	6/30/2014	378	1,289	1.028	1,326	0.077	0.083	1,328	1,328	0.077
1984	6/30/2014	366	1,393	1.031	1,435	0.081	0.081	1,435	1,435	0.081
1985	6/30/2014	354	1,491	1.033	1,541	0.083	0.080	1,539	1,539	0.083
1986	6/30/2014	342	1,339	1.038	1,390	0.072	0.078	1,394	1,390	0.072
1987	6/30/2014	330	1,267	1.043	1,322	0.066	0.075	1,329	1,322	0.066
1988	6/30/2014	318	1,236	1.048	1,296	0.063	0.069	1,302	1,302	0.063
1989	6/30/2014	306	1,239	1.055	1,308	0.061	0.063	1,310	1,310	0.061
1990	6/30/2014	294	1,223	1.065	1,303	0.060	0.058	1,301	1,301	0.059
1991	6/30/2014	282	987	1.077	1,063	0.049	0.054	1,071	1,071	0.049
1992	6/30/2014	270	873	1.090	952	0.044	0.048	958	958	0.045
1993	6/30/2014	258	752	1.106	831	0.038	0.045	846	846	0.039
1994	6/30/2014	246	771	1.127	869	0.039	0.040	872	872	0.039
1995	6/30/2014	234	720	1.154	831	0.036	0.040	843	843	0.037
1996	6/30/2014	222	677	1.180	799	0.034	0.040	819	819	0.035
1997	6/30/2014	210	698	1.207	842	0.035	0.040	861	861	0.036
1998	6/30/2014	198	761	1.240	943	0.040	0.040	945	945	0.040
1999	6/30/2014	186	767	1.279	981	0.040	0.040	979	979	0.040
2000	6/30/2014	174	861	1.327	1,143	0.046	0.040	1,104	1,104	0.045
2001	6/30/2014	162	721	1.390	1,002	0.041	0.040	994	994	0.041
2002	6/30/2014	150	702	1.471	1,033	0.043	0.040	1,010	1,010	0.042
2003	6/30/2014	138	578	1.578	912	0.039	0.040	925	925	0.039
2004	6/30/2014	126	562	1.723	969	0.041	0.040	955	955	0.041
2005	6/30/2014	114	475	1.918	911	0.039	0.040	925	925	0.039
2006	6/30/2014	102	340	2.186	743	0.031	0.040	863	863	0.036
2007	6/30/2014	90	284	2.602	739	0.031	0.040	867	867	0.037
2008	6/30/2014	78	241	3.398	819	0.035	0.040	893	893	0.039
2009	6/30/2014	66	94	5.045	474	0.022	0.040	779	779	0.036
2010	6/30/2014	54	48	8.553	411	0.020	0.040	788	788	0.038
2011	6/30/2014	42	44	17.322	762	0.036	0.040	844	844	0.040
2012	6/30/2014	30	14	41.548	582	0.027	0.040	852	852	0.040
2013	6/30/2014	18	5	118.697	593	0.027	0.040	879	894	0.041
2014	6/30/2014	6	0	817.258	0	0.000	0.040	901	924	0.041
Total			28,717		36,528				39,138	

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation based on [PTD and Death First Payment all Injury Years - Quarterly] reports.
- (4) Exhibit V.11, Page 1 and Exhibit V.11, Page 2, interpolated to appropriate age.
- (6) Column (5) / Exhibit V.12, Column (6) / 10,000.
- (7) Based on Column (6) and using an exponential regression of preceding 7 accident years.
- (8) $[1 - 1 / \text{Column (4)}] \times \text{Column (7)} \times \text{Exhibit V.12, Column (6)} \times 10,000 + \text{Column (3)}$.
- (9) Based on Column (8); 2013 and 2014 = Column (10) x Exhibit V.12, Column (6) * 10,000.
- (10) Column (9) divided by Exhibit V.12, Column (6) / 10,000; 2013 = 2012 x 1.01 and 2014 = 2013 x 1.01.

Ohio Bureau of Workers' Compensation
PTD Claim Count
Private Employers

Reported Claim Count Development

Age of Development

Injury Year Ending 12/31	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1979									636	822	1,032	1,223	1,341	1,440	1,502	1,558	1,620	1,663
1980								478	684	862	1,054	1,152	1,232	1,309	1,386	1,457	1,512	1,540
1981							291	472	640	852	965	1,050	1,139	1,217	1,279	1,336	1,347	1,365
1982						190	339	529	751	844	939	1,011	1,085	1,146	1,221	1,238	1,271	1,278
1983					60	163	341	557	666	768	852	951	1,032	1,117	1,145	1,170	1,176	1,182
1984				31	103	270	509	620	733	833	940	1,045	1,131	1,161	1,196	1,203	1,217	1,247
1985			7	38	154	425	565	694	797	914	1,044	1,169	1,208	1,243	1,270	1,283	1,315	1,343
1986			2	9	53	204	296	419	511	648	783	939	973	1,033	1,068	1,085	1,123	1,190
1987	0	0	19	98	164	268	356	486	638	800	856	922	946	978	1,017	1,051	1,076	1,114
1988	0	3	32	84	147	237	383	550	727	795	857	893	914	959	992	1,023	1,055	1,084
1989	0	4	22	63	124	221	387	560	658	747	796	834	900	952	995	1,025	1,066	1,088
1990	4	8	31	73	160	315	476	567	674	728	792	854	909	964	1,007	1,038	1,068	1,094
1991	0	6	20	66	158	286	389	480	543	588	639	688	738	780	819	845	872	897
1992	2	5	24	66	175	256	335	409	458	515	550	603	640	673	703	725	749	770
1993	1	4	21	82	148	235	304	357	414	454	511	553	575	605	630	657	680	706
1994	0	4	34	89	159	219	289	339	408	461	514	556	597	624	668	689	719	737
1995	2	6	39	92	145	218	273	328	396	446	490	526	561	608	632	653	676	694
1996	3	14	42	90	151	221	283	337	400	443	486	520	558	586	616	639	656	670
1997	2	9	33	80	142	202	271	337	406	455	502	554	581	616	643	663	682	
1998	2	16	52	99	169	254	325	401	467	517	596	642	683	708	727	751		
1999	1	13	48	94	156	250	324	397	460	547	596	641	680	715	748			
2000	1	12	54	137	217	329	424	495	578	649	696	745	794	842				
2001	5	18	55	113	192	260	338	426	496	558	605	649	703					
2002	4	16	57	116	194	256	361	443	521	574	631	680						
2003	2	16	54	110	168	256	334	404	455	505	558							
2004	2	19	61	109	188	275	353	410	469	541								
2005	5	23	35	76	145	214	294	372	441									
2006	4	19	42	70	123	185	237	312										
2007	5	10	34	65	113	170	245											
2008	5	16	36	80	113	202												
2009	2	9	20	41	70													
2010	2	7	15	32														
2011	5	11	27															
2012	2	7																
2013	3																	

Age to Age Development Factors

Injury Year Ending 12/31	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216
	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228
1979									1.292	1.255	1.185	1.096	1.074	1.043	1.037	1.040	1.027	1.010
1980								1.431	1.260	1.223	1.093	1.069	1.063	1.059	1.051	1.038	1.019	1.003
1981								1.622	1.356	1.331	1.133	1.088	1.068	1.051	1.045	1.008	1.013	0.991
1982						1.784		1.560	1.420	1.124	1.113	1.077	1.073	1.056	1.065	1.014	1.027	1.006
1983					2.717	2.092		1.633	1.196	1.153	1.109	1.116	1.085	1.082	1.025	1.022	1.005	1.005
1984				3.323	2.621	1.885		1.218	1.182	1.136	1.128	1.112	1.082	1.027	1.030	1.006	1.012	1.025
1985			5.429	4.053	2.760	1.329		1.228	1.148	1.147	1.142	1.120	1.033	1.029	1.022	1.010	1.025	1.021
1986		4.500	5.889	3.849	1.451	1.416		1.220	1.268	1.208	1.199	1.036	1.062	1.034	1.016	1.035	1.036	1.023
1987			5.158	1.673	1.634	1.328		1.365	1.313	1.254	1.070	1.077	1.026	1.034	1.040	1.033	1.024	1.035
1988		10.667	2.625	1.750	1.612	1.616		1.436	1.322	1.094	1.078	1.042	1.024	1.049	1.034	1.031	1.031	1.027
1989		5.500	2.864	1.968	1.782	1.751		1.447	1.175	1.135	1.066	1.048	1.079	1.058	1.045	1.030	1.040	1.021
1990	2.000	3.875	2.355	2.192	1.969	1.511		1.191	1.189	1.080	1.088	1.078	1.064	1.061	1.045	1.031	1.029	1.024
1991		3.333	3.300	2.394	1.810	1.360		1.234	1.131	1.083	1.087	1.077	1.073	1.057	1.050	1.032	1.032	1.029
1992	2.500	4.800	2.750	2.652	1.463	1.309		1.221	1.120	1.124	1.068	1.096	1.061	1.052	1.045	1.031	1.033	1.028
1993	4.000	5.250	3.905	1.805	1.588	1.294		1.174	1.160	1.097	1.126	1.082	1.040	1.052	1.041	1.043	1.035	1.038
1994		8.500	2.618	1.787	1.377	1.320		1.173	1.204	1.130	1.115	1.082	1.074	1.045	1.071	1.031	1.044	1.025
1995	3.000	6.500	2.359	1.576	1.503	1.252		1.201	1.207	1.126	1.099	1.073	1.067	1.084	1.039	1.033	1.035	1.027
1996	4.667	3.000	2.143	1.678	1.464	1.281		1.191	1.187	1.108	1.097	1.070	1.073	1.050	1.051	1.037	1.027	1.021
1997	4.500	3.667	2.424	1.775	1.423	1.342		1.244	1.205	1.121	1.103	1.104	1.049	1.060	1.044	1.031	1.029	
1998	8.000	3.250	1.904	1.707	1.503	1.280		1.234	1.165	1.107	1.153	1.077	1.064	1.037	1.027	1.033		
1999	13.000	3.692	1.958	1.660	1.603	1.296		1.225	1.159	1.189	1.090	1.076	1.061	1.051	1.046			
2000	12.000	4.500	2.537	1.584	1.516	1.289		1.167	1.168	1.123	1.072	1.070	1.066	1.060				
2001	3.600	3.056	2.055	1.699	1.354	1.300		1.260	1.164	1.125	1.084	1.073	1.083					
2002	4.000	3.563	2.035	1.672	1.320	1.410		1.227	1.176	1.102	1.099	1.078						
2003	8.000	3.375	2.037	1.527	1.524	1.305		1.210	1.126	1.110	1.105							
2004	9.500	3.211	1.787	1.725	1.463	1.284		1.161	1.144	1.154								
2005	4.600	1.522	2.171	1.908	1.476	1.374		1.265	1.185									
2006	4.750	2.211	1.667	1.757	1.504	1.281		1.316										
2007	2.000	3.400	1.912	1.738	1.504	1.441												
2008	3.200	2.250	2.222	1.413	1.788													
2009	4.500	2.222	2.050	1.707														
2010	3.500	2.143	2.133															
2011	2.200	2.455																
2012	3.500																	
Wtd Avg	4.508	3.393	2.362	1.883	1.632	1.415	1.282	1.215	1.155	1.120	1.087	1.065	1.054	1.042	1.030	1.028	1.022	1.015
Strt Average	5.096	4.018	2.703	2.022	1.682	1.428	1.286	1.212	1.150	1.116	1.085	1.065	1.054	1.042	1.031	1.029	1.023	1.017
3 Yr Wtd Avg	2.778	2.296	2.155	1.591	1.596	1.364	1.238	1.151	1.121	1.096	1.073	1.070	1.050	1.039	1.034	1.030	1.024	1.022
5 Yr Wtd Avg	3.125	2.491	1.959	1.699	1.534	1.330	1.229	1.159	1.122	1.089	1.075	1.065	1.052	1.041	1.033	1.034	1.028	1.025
Selected Cumulative	4.508	2.491	2.362	1.883	1.596	1.415	1.229	1.159	1.122	1.105	1.081	1.065	1.053	1.041	1.034	1.030	1.024	1.022
	326.903	72.513	29.115	12.329	6.548	4.103	2.900	2.359	2.036	1.814	1.642	1.519	1.426	1.355	1.301	1.258	1.221	1.192

Ohio Bureau of Workers' Compensation
PTD Claim Count
Private Employers

Reported Claim Count Development

Age of Development

Injury Year Ending 12/31	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS	432 MTHS
1979	1,679	1,692	1,698	1,710	1,721	1,732	1,741	1,755	1,765	1,769	1,773	1,776	1,780	1,786	1,795	1,797	1,800	
1980	1,544	1,550	1,548	1,564	1,576	1,583	1,587	1,596	1,601	1,611	1,621	1,628	1,633	1,635	1,636	1,638		
1981	1,353	1,355	1,368	1,383	1,389	1,401	1,405	1,412	1,416	1,418	1,425	1,427	1,429	1,435	1,441			
1982	1,276	1,298	1,314	1,324	1,331	1,343	1,349	1,356	1,362	1,368	1,375	1,377	1,380	1,381				
1983	1,198	1,214	1,226	1,237	1,250	1,263	1,265	1,268	1,274	1,276	1,279	1,282	1,286					
1984	1,265	1,283	1,305	1,312	1,330	1,335	1,352	1,366	1,373	1,376	1,383	1,392						
1985	1,358	1,372	1,386	1,402	1,413	1,429	1,446	1,458	1,463	1,470	1,482							
1986	1,218	1,237	1,250	1,266	1,289	1,297	1,308	1,318	1,327	1,336								
1987	1,142	1,161	1,177	1,196	1,213	1,233	1,243	1,252	1,261									
1988	1,115	1,135	1,162	1,177	1,190	1,206	1,221	1,231										
1989	1,113	1,141	1,163	1,185	1,202	1,215	1,230											
1990	1,119	1,148	1,170	1,186	1,203	1,215												
1991	919	936	958	970	980													
1992	798	823	849	865														
1993	723	736	747															
1994	750	766																
1995	710																	
1996																		
1997																		
1998																		
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2009																		
2010																		
2011																		
2012																		
2013																		

Age to Age Development Factors

Injury Year Ending 12/31	228	240	252	264	276	288	300	312	324	336	348	360	372	384	396	408	420	432	
	<u>240</u>	<u>252</u>	<u>264</u>	<u>276</u>	<u>288</u>	<u>300</u>	<u>312</u>	<u>324</u>	<u>336</u>	<u>348</u>	<u>360</u>	<u>372</u>	<u>384</u>	<u>396</u>	<u>408</u>	<u>420</u>	<u>432</u>		
1979	1.008	1.004	1.007	1.006	1.006	1.005	1.008	1.006	1.002	1.002	1.002	1.002	1.003	1.005	1.001	1.002			
1980	1.004	0.999	1.010	1.008	1.004	1.003	1.006	1.003	1.006	1.006	1.004	1.003	1.001	1.001	1.001				
1981	1.001	1.010	1.011	1.004	1.009	1.003	1.005	1.003	1.001	1.005	1.001	1.001	1.004	1.004					
1982	1.017	1.012	1.008	1.005	1.009	1.004	1.005	1.004	1.004	1.005	1.001	1.002	1.001						
1983	1.013	1.010	1.009	1.011	1.010	1.002	1.002	1.005	1.002	1.002	1.002	1.003							
1984	1.014	1.017	1.005	1.014	1.004	1.013	1.010	1.005	1.002	1.005	1.007								
1985	1.010	1.010	1.012	1.008	1.011	1.012	1.008	1.003	1.005	1.008									
1986	1.016	1.011	1.013	1.018	1.006	1.008	1.008	1.007	1.007										
1987	1.017	1.014	1.016	1.014	1.016	1.008	1.007	1.007											
1988	1.018	1.024	1.013	1.011	1.013	1.012	1.008												
1989	1.025	1.019	1.019	1.014	1.011	1.012													
1990	1.026	1.019	1.014	1.014	1.010														
1991	1.018	1.024	1.013	1.010															
1992	1.031	1.032	1.019																
1993	1.018	1.015																	
1994	1.021																		
1995																			
1996																			
1997																			
1998																			
1999																			
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2003																			
2004																			
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2006																			
2007																			
2008																			
2009																			
2010																			
2011																			
2012																			
																			<u>Tail</u>
Wtd Avg	1.015	1.013	1.012	1.010	1.009	1.007	1.007	1.005	1.004	1.005	1.003	1.002	1.002	1.003	1.001	1.002	---	---	
Strt Average	1.016	1.015	1.012	1.011	1.009	1.008	1.007	1.005	1.004	1.005	1.003	1.002	1.002	1.003	1.001	1.002	---	---	
3 Yr Wtd Avg	1.024	1.024	1.015	1.013	1.011	1.011	1.008	1.006	1.005	1.005	1.003	1.002	1.002	1.003	---	---	---	---	
5 Yr Wtd Avg	1.023	1.022	1.015	1.013	1.011	1.011	1.008	1.005	1.004	1.005	1.003	1.002	---	---	---	---	---	---	
Selected	1.024	1.024	1.015	1.013	1.011	1.011	1.008	1.006	1.005	1.005	1.003	1.002	1.002	1.003	1.001	1.002	1.001	1.020	
Cumulative	1.167	1.140	1.114	1.098	1.083	1.071	1.060	1.051	1.045	1.041	1.035	1.032	1.029	1.027	1.024	1.023	1.021	1.020	

Ohio Bureau of Workers' Compensation
PTD Claim Count
Private Employers

Statistics

(1)	(2)	(3)	(4)	(5)	(6)	
<u>Injury Year</u> <u>Ending 12/31</u>	<u>Evaluation</u> <u>as of</u>	<u>Months of</u> <u>Development</u>	<u>SAWW</u>	<u>Payroll</u> <u>(\$000,000's)</u>	<u># Weeks</u> <u>Worked</u>	<u>Years</u> <u>Worked</u>
1979	6/30/2014	426	267	28,061.666	105	2.025
1980	6/30/2014	414	287	28,979.182	101	1.944
1981	6/30/2014	402	311	30,141.508	97	1.863
1982	6/30/2014	390	327	30,058.966	92	1.767
1983	6/30/2014	378	342	30,607.324	90	1.723
1984	6/30/2014	366	359	33,121.678	92	1.776
1985	6/30/2014	354	371	35,713.654	96	1.851
1986	6/30/2014	342	380	38,297.697	101	1.937
1987	6/30/2014	330	393	41,065.403	104	2.009
1988	6/30/2014	318	411	44,221.964	107	2.067
1989	6/30/2014	306	421	47,110.000	112	2.154
1990	6/30/2014	294	437	49,659.895	114	2.186
1991	6/30/2014	282	451	50,856.501	113	2.168
1992	6/30/2014	270	474	52,804.448	111	2.141
1993	6/30/2014	258	483	55,132.894	114	2.194
1994	6/30/2014	246	495	57,739.505	117	2.245
1995	6/30/2014	234	509	60,949.772	120	2.303
1996	6/30/2014	222	527	63,664.000	121	2.324
1997	6/30/2014	210	551	68,077.000	123	2.375
1998	6/30/2014	198	577	71,447.000	124	2.380
1999	6/30/2014	186	596	75,244.663	126	2.426
2000	6/30/2014	174	618	79,122.396	128	2.461
2001	6/30/2014	162	635	80,396.857	127	2.434
2002	6/30/2014	150	653	81,621.000	125	2.404
2003	6/30/2014	138	670	82,433.234	123	2.365
2004	6/30/2014	126	695	84,632.753	122	2.343
2005	6/30/2014	114	712	86,912.307	122	2.348
2006	6/30/2014	102	725	90,786.057	125	2.410
2007	6/30/2014	90	761	93,584.733	123	2.365
2008	6/30/2014	78	778	93,441.172	120	2.311
2009	6/30/2014	66	779	86,522.632	111	2.136
2010	6/30/2014	54	795	86,641.984	109	2.095
2011	6/30/2014	42	818	90,267.835	110	2.123
2012	6/30/2014	30	843	94,119.802	112	2.147
2013	6/30/2014	18	860	98,557.398	115	2.204
2014	6/30/2014	6	877	102,837.202	117	2.254

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation.
(4) Provided by Ohio Bureau of Workers' Compensation.
(5) Column (4) / Column (3).
(6) Column (5) / 52.

**Ohio Bureau of Workers' Compensation
PTD Claim Count
Public Employers-Taxing Districts**

**Projected Ultimate Number Of Lost Time Claims
Calculated Using Data as of 6/30/14**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
<u>Injury Year Ending 12/31</u>	<u>Evaluation as of</u>	<u>Months of Development</u>	<u>Incurred Counts</u>	<u>CDF</u>	<u>Estimated Ult. Counts (3) times (4)</u>	<u>Frequency / 100 Workers</u>	<u>Smoothed Frequency</u>	<u>Born-Ferg Ultimate</u>	<u>Selected Ultimate Counts</u>	<u>Frequency / 100 Workers</u>
1979	6/30/2014	426	308	1.020	314	0.088	0.082	314	314	0.088
1980	6/30/2014	414	297	1.024	304	0.082	0.082	304	304	0.082
1981	6/30/2014	402	297	1.027	305	0.085	0.082	305	305	0.085
1982	6/30/2014	390	266	1.030	274	0.075	0.082	275	275	0.076
1983	6/30/2014	378	286	1.033	296	0.081	0.082	296	296	0.081
1984	6/30/2014	366	275	1.035	285	0.077	0.080	285	285	0.077
1985	6/30/2014	354	261	1.037	271	0.070	0.078	272	272	0.070
1986	6/30/2014	342	248	1.039	258	0.065	0.070	259	258	0.065
1987	6/30/2014	330	203	1.043	212	0.050	0.065	214	212	0.050
1988	6/30/2014	318	185	1.047	194	0.047	0.053	195	195	0.047
1989	6/30/2014	306	196	1.052	206	0.048	0.045	206	206	0.048
1990	6/30/2014	294	167	1.058	177	0.040	0.040	177	177	0.040
1991	6/30/2014	282	157	1.065	167	0.037	0.036	167	167	0.036
1992	6/30/2014	270	131	1.074	141	0.030	0.033	141	141	0.030
1993	6/30/2014	258	121	1.086	131	0.028	0.028	132	132	0.028
1994	6/30/2014	246	133	1.101	146	0.031	0.026	144	144	0.031
1995	6/30/2014	234	105	1.120	118	0.025	0.025	118	118	0.025
1996	6/30/2014	222	77	1.144	88	0.019	0.023	90	90	0.019
1997	6/30/2014	210	102	1.175	120	0.025	0.019	115	115	0.024
1998	6/30/2014	198	104	1.209	126	0.026	0.020	121	121	0.025
1999	6/30/2014	186	133	1.248	166	0.034	0.022	154	154	0.032
2000	6/30/2014	174	134	1.303	175	0.036	0.028	166	166	0.034
2001	6/30/2014	162	97	1.374	133	0.026	0.033	143	143	0.028
2002	6/30/2014	150	115	1.468	169	0.033	0.034	172	172	0.033
2003	6/30/2014	138	124	1.594	198	0.038	0.037	196	196	0.038
2004	6/30/2014	126	77	1.766	136	0.027	0.038	161	161	0.031
2005	6/30/2014	114	81	2.025	164	0.033	0.032	162	162	0.032
2006	6/30/2014	102	49	2.415	118	0.024	0.030	139	139	0.028
2007	6/30/2014	90	43	3.038	131	0.027	0.030	143	143	0.029
2008	6/30/2014	78	27	4.185	113	0.023	0.030	140	140	0.029
2009	6/30/2014	66	17	6.444	110	0.022	0.030	142	142	0.029
2010	6/30/2014	54	3	11.524	35	0.007	0.030	132	132	0.028
2011	6/30/2014	42	3	25.823	77	0.018	0.030	131	131	0.030
2012	6/30/2014	30	3	81.218	244	0.060	0.030	125	125	0.031
2013	6/30/2014	18	0	348.077	0	0.000	0.030	118	121	0.031
2014	6/30/2014	6	0	1,522.836	0	0.000	0.030	115	118	0.031
Total			4,825		6,099				6,470	

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation based on [PTD and Death First Payment all Injury Years - Quarterly] reports.
- (4) Exhibit V.14, Page 1 and Exhibit V.14, Page 2, interpolated to appropriate age.
- (6) Column (5) / Exhibit V.15, Column (6) / 10,000.
- (7) Based on Column (6) and using an exponential regression of preceding 7 accident years.
- (8) $[1 - 1 / \text{Column (4)}] \times \text{Column (7)} \times \text{Exhibit V.15, Column (6)} \times 10,000 + \text{Column (3)}$.
- (9) Based on Column (8); 2013 and 2014 = Column (10) x Exhibit V.15, Column (6) * 10,000.
- (10) Column (9) divided by Exhibit V.15, Column (6) / 10,000; 2013 = 2012 x 1.01 and 2014 = 2013 x 1.01.

Ohio Bureau of Workers' Compensation
PTD Claim Count
Public Employers-Taxing Districts

Reported Claim Count Development

Age of Development

Injury Year Ending 12/31	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1979									112	139	181	215	230	243	255	267	276	281
1980								102	131	169	198	212	228	244	257	267	272	275
1981							73	103	141	179	191	212	220	220	248	262	266	273
1982						39	61	87	131	153	179	192	213	227	238	245	248	247
1983					21	42	82	139	167	194	206	222	233	244	253	262	264	266
1984				12	32	54	106	136	156	167	179	198	227	236	239	241	242	243
1985			0	7	23	62	83	113	132	159	184	191	205	211	220	226	232	236
1986		0	1	12	34	52	79	101	126	147	168	189	197	201	207	212	214	218
1987	0	0	5	10	23	38	53	81	103	124	136	146	151	165	169	176	180	186
1988	0	0	3	8	16	29	53	73	93	104	119	129	131	136	144	147	153	160
1989	0	1	4	10	17	35	59	80	90	108	122	136	141	150	162	162	165	171
1990	0	0	2	12	21	40	58	77	86	95	104	109	121	132	139	147	149	151
1991	0	1	4	11	23	47	60	71	80	92	100	104	111	125	132	136	138	144
1992	1	1	3	7	22	37	46	57	74	80	83	89	95	102	106	110	114	120
1993	0	0	2	12	24	40	48	57	64	70	75	84	90	95	98	107	112	114
1994	1	2	7	16	23	33	42	52	57	72	81	89	99	105	112	115	117	125
1995	1	1	2	8	17	25	36	42	50	59	64	67	72	80	84	90	93	96
1996	0	2	3	6	10	16	23	31	39	45	49	53	60	65	69	73	75	76
1997	1	2	4	11	19	26	34	43	50	56	57	65	76	80	86	94	99	
1998	0	1	2	6	10	19	33	40	45	51	68	77	85	95	99	100		
1999	0	0	10	16	29	45	57	66	77	89	95	101	113	124	130			
2000	0	2	9	14	30	44	50	67	78	88	95	112	119	128				
2001	0	0	3	9	18	25	31	36	47	57	71	79	91					
2002	1	1	4	8	17	26	45	57	70	89	101	111						
2003	0	1	7	13	20	38	65	81	94	108	118							
2004	0	0	1	7	21	31	40	50	59	70								
2005	2	2	4	18	29	37	55	66	76									
2006	0	0	1	5	18	25	34	45										
2007	0	1	6	13	23	31	40											
2008	0	0	3	11	15	25												
2009	0	0	2	6	15													
2010	0	0	1	2														
2011	0	1	2															
2012	1	1																
2013	0																	

Age to Age Development Factors

Injury Year Ending 12/31	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216
	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228
1979									1.241	1.302	1.188	1.070	1.057	1.049	1.047	1.034	1.018	1.018
1980								1.284	1.290	1.172	1.071	1.075	1.070	1.053	1.039	1.019	1.011	1.000
1981							1.411	1.369	1.270	1.067	1.110	1.038	1.000	1.127	1.056	1.015	1.026	1.015
1982						1.564	1.426	1.506	1.168	1.170	1.073	1.109	1.066	1.048	1.029	1.012	0.996	0.992
1983					2.000	1.952	1.695	1.201	1.162	1.062	1.078	1.050	1.047	1.037	1.036	1.008	1.008	1.011
1984				2.667	1.688	1.963	1.283	1.147	1.071	1.072	1.106	1.146	1.040	1.013	1.008	1.004	1.004	1.016
1985				3.286	2.696	1.339	1.361	1.168	1.205	1.157	1.038	1.073	1.029	1.043	1.027	1.027	1.017	1.034
1986			12.000	2.833	1.529	1.519	1.278	1.248	1.167	1.143	1.125	1.042	1.020	1.030	1.024	1.009	1.019	1.014
1987			2.000	2.300	1.652	1.395	1.528	1.272	1.204	1.097	1.074	1.034	1.093	1.024	1.041	1.023	1.033	1.005
1988			2.667	2.000	1.813	1.828	1.377	1.274	1.118	1.144	1.084	1.016	1.038	1.059	1.021	1.041	1.046	1.038
1989		4.000	2.500	1.700	2.059	1.686	1.356	1.125	1.200	1.130	1.115	1.037	1.064	1.080	1.000	1.019	1.036	1.018
1990			6.000	1.750	1.905	1.450	1.328	1.117	1.105	1.095	1.048	1.110	1.091	1.053	1.058	1.014	1.013	1.033
1991			4.000	2.750	2.091	2.043	1.277	1.183	1.127	1.150	1.087	1.040	1.067	1.126	1.056	1.030	1.015	1.043
1992	1.000		3.000	2.333	3.143	1.682	1.243	1.239	1.298	1.081	1.038	1.072	1.067	1.074	1.039	1.038	1.036	1.017
1993			6.000	2.000	1.667	1.200	1.188	1.123	1.094	1.071	1.120	1.071	1.056	1.032	1.092	1.047	1.018	1.026
1994	2.000		3.500	2.286	1.438	1.435	1.273	1.238	1.096	1.263	1.125	1.099	1.112	1.061	1.067	1.027	1.017	1.068
1995	1.000		2.000	4.000	2.125	1.471	1.440	1.167	1.190	1.180	1.085	1.047	1.075	1.111	1.050	1.071	1.033	1.032
1996			1.500	2.000	1.667	1.600	1.438	1.348	1.258	1.154	1.089	1.082	1.132	1.083	1.062	1.058	1.027	1.013
1997		2.000	2.000	2.750	1.727	1.368	1.308	1.265	1.163	1.120	1.018	1.140	1.169	1.053	1.075	1.093	1.053	
1998			2.000	3.000	1.667	1.900	1.737	1.212	1.125	1.133	1.333	1.132	1.104	1.118	1.042	1.010		
1999				1.600	1.813	1.552	1.267	1.158	1.167	1.156	1.067	1.063	1.119	1.097	1.048			
2000			4.500	1.556	2.143	1.467	1.136	1.340	1.164	1.128	1.080	1.179	1.063	1.076				
2001				3.000	2.000	1.389	1.240	1.161	1.306	1.213	1.246	1.113	1.152					
2002		1.000		2.000	2.125	1.529	1.731	1.267	1.228	1.271	1.135	1.099						
2003			7.000	1.857	1.538	1.900	1.711	1.246	1.160	1.149	1.093							
2004				7.000	3.000	1.476	1.290	1.250	1.180	1.186								
2005		1.000		4.500	1.611	1.276	1.486	1.200	1.152									
2006				5.000	3.600	1.389	1.360	1.324										
2007			6.000	2.167	1.769	1.348	1.290											
2008				3.667	1.364	1.667												
2009				3.000	2.500													
2010				2.000														
2011			2.000															
2012		1.000																
Wtd Avg	2.500	5.000	2.774	2.049	1.661	1.467	1.317	1.214	1.175	1.122	1.095	1.077	1.059	1.051	1.037	1.021	1.022	1.018
Strt Average	1.286	3.393	3.505	2.148	1.673	1.466	1.301	1.210	1.172	1.123	1.096	1.084	1.067	1.052	1.040	1.024	1.025	1.021
3 Yr Wtd Avg	2.000	5.000	3.167	1.767	1.446	1.387	1.248	1.162	1.197	1.142	1.131	1.106	1.095	1.054	1.051	1.039	1.042	1.036
5 Yr Wtd Avg	2.000	7.000	2.846	1.887	1.406	1.444	1.251	1.193	1.184	1.114	1.116	1.115	1.086	1.054	1.049	1.035	1.039	1.030
Selected Cumulative	2.500	5.000	2.774	2.049	1.661	1.467	1.317	1.214	1.175	1.122	1.095	1.077	1.059	1.051	1.037	1.028	1.030	1.024
609.135	243.654	48.731	17.566	8.575	5.162	3.519	2.673	2.202	1.874	1.669	1.524	1.415	1.336	1.271	1.226	1.192	1.157	

Ohio Bureau of Workers' Compensation
PTD Claim Count
Public Employers-Taxing Districts

Reported Claim Count Development

Age of Development

228 MTHS 240 MTHS 252 MTHS 264 MTHS 276 MTHS 288 MTHS 300 MTHS 312 MTHS 324 MTHS 336 MTHS 348 MTHS 360 MTHS 372 MTHS 384 MTHS 396 MTHS 408 MTHS 420 MTHS 432 MTHS

286	289	292	296	297	298	299	300	301	303	305	305	305	305	307	307	308
275	276	278	285	289	291	292	294	294	294	294	295	295	296	296	297	
277	278	283	283	287	290	290	290	294	294	294	294	295	296	297		
245	248	253	256	257	257	259	259	260	262	264	264	265	266			
269	272	275	277	279	281	283	284	284	284	285	285	285				
247	251	255	258	261	262	265	268	270	273	274	275					
244	249	250	252	252	253	254	258	259	260	261						
221	230	236	237	238	242	244	246	246	247							
187	190	190	192	198	198	199	199	199								
166	167	172	175	178	181	181	183									
174	178	185	186	189	192	195										
156	158	161	166	167	167											
148	151	154	156	157												
122	125	128	129													
117	118	121														
127	132															
103																

Age to Age Development Factors

228 240 252 264 276 288 300 312 324 336 348 360 372 384 396 408 420
240 252 264 276 288 300 312 324 336 348 360 372 384 396 408 420 432

1.010	1.010	1.014	1.003	1.003	1.003	1.003	1.003	1.007	1.007	1.000	1.000	1.000	1.007	1.000	1.003	
1.004	1.007	1.025	1.014	1.007	1.003	1.007	1.000	1.000	1.000	1.003	1.000	1.003	1.000	1.003	1.003	1.003
1.004	1.018	1.000	1.014	1.010	1.000	1.000	1.014	1.000	1.000	1.000	1.003	1.003	1.003	1.003		
1.012	1.020	1.012	1.004	1.000	1.008	1.000	1.004	1.008	1.008	1.000	1.004	1.004	1.004			
1.011	1.011	1.007	1.007	1.007	1.007	1.004	1.000	1.000	1.004	1.000	1.000					
1.016	1.016	1.012	1.012	1.004	1.011	1.011	1.007	1.011	1.004	1.004						
1.020	1.004	1.008	1.000	1.004	1.004	1.016	1.004	1.004	1.004							
1.041	1.026	1.004	1.004	1.017	1.008	1.008	1.000	1.004								
1.016	1.000	1.011	1.031	1.000	1.005	1.000	1.000									
1.006	1.030	1.017	1.017	1.017	1.000	1.011										
1.023	1.039	1.005	1.016	1.016	1.016											
1.013	1.019	1.031	1.006	1.000												
1.020	1.020	1.013	1.006													
1.025	1.024	1.008														
1.009	1.025															
1.039																

Tail

1.016	1.017	1.012	1.010	1.007	1.006	1.006	1.004	1.004	1.004	1.001	1.001	1.003	1.003	1.002	1.003	----	----
1.017	1.018	1.012	1.010	1.007	1.006	1.006	1.004	1.004	1.004	1.001	1.001	1.003	1.003	1.002	1.003	----	----
1.025	1.023	1.018	1.010	1.011	1.007	1.006	1.001	1.006	1.004	1.001	1.002	1.004	1.003	----	----	----	----
1.021	1.026	1.015	1.016	1.010	1.007	1.010	1.002	1.005	1.004	1.001	1.001	----	----	----	----	----	----
1.018	1.017	1.012	1.010	1.007	1.006	1.006	1.004	1.004	1.004	1.001	1.001	1.003	1.003	1.003	1.003	1.002	1.002
1.130	1.110	1.092	1.079	1.069	1.061	1.055	1.049	1.045	1.041	1.037	1.036	1.035	1.032	1.029	1.025	1.023	1.020

**Ohio Bureau of Workers' Compensation
PTD Claim Count
Public Employers-Taxing Districts**

Statistics

	(1)	(2)	(3)	(4)	(5)	(6)
<u>Injury Year Ending 12/31</u>	<u>Evaluation as of</u>	<u>Months of Development</u>	<u>SAWW</u>	<u>Payroll (\$000,000's)</u>	<u># Weeks Worked</u>	<u>Years Worked</u>
1979	6/30/2014	426	267	4,922.518	18	0.355
1980	6/30/2014	414	287	5,505.913	19	0.369
1981	6/30/2014	402	311	5,822.523	19	0.360
1982	6/30/2014	390	327	6,184.882	19	0.364
1983	6/30/2014	378	342	6,513.795	19	0.367
1984	6/30/2014	366	359	6,868.217	19	0.368
1985	6/30/2014	354	371	7,503.185	20	0.389
1986	6/30/2014	342	380	7,891.199	21	0.399
1987	6/30/2014	330	393	8,601.063	22	0.421
1988	6/30/2014	318	411	8,905.267	22	0.416
1989	6/30/2014	306	421	9,434.400	22	0.431
1990	6/30/2014	294	437	10,055.399	23	0.443
1991	6/30/2014	282	451	10,728.872	24	0.457
1992	6/30/2014	270	474	11,441.482	24	0.464
1993	6/30/2014	258	483	11,998.508	25	0.477
1994	6/30/2014	246	495	12,083.591	24	0.470
1995	6/30/2014	234	509	12,383.967	24	0.468
1996	6/30/2014	222	527	12,949.088	25	0.473
1997	6/30/2014	210	551	13,596.753	25	0.474
1998	6/30/2014	198	577	14,465.333	25	0.482
1999	6/30/2014	186	596	15,088.873	25	0.487
2000	6/30/2014	174	618	15,809.043	26	0.492
2001	6/30/2014	162	635	16,717.000	26	0.506
2002	6/30/2014	150	653	17,601.171	27	0.518
2003	6/30/2014	138	670	18,004.352	27	0.517
2004	6/30/2014	126	695	18,523.800	27	0.513
2005	6/30/2014	114	712	18,568.714	26	0.502
2006	6/30/2014	102	725	18,915.166	26	0.502
2007	6/30/2014	90	761	19,409.865	26	0.491
2008	6/30/2014	78	778	19,731.257	25	0.488
2009	6/30/2014	66	779	19,727.413	25	0.487
2010	6/30/2014	54	795	19,224.772	24	0.465
2011	6/30/2014	42	818	18,521.419	23	0.436
2012	6/30/2014	30	843	17,753.564	21	0.405
2013	6/30/2014	18	860	17,348.962	20	0.388
2014	6/30/2014	6	877	17,172.003	20	0.376

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Provided by Ohio Bureau of Workers' Compensation.
- (5) Column (4) / Column (3).
- (6) Column (5) / 52.

**Ohio Bureau of Workers' Compensation
PTD Claim Count
Public Employers-State Agencies**

**Projected Ultimate Number Of Lost Time Claims
Calculated Using Data as of 6/30/14**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
<u>Injury Year Ending 12/31</u>	<u>Evaluation as of</u>	<u>Months of Development</u>	<u>Incurred Counts</u>	<u>CDF</u>	<u>Estimated Ult. Counts (3) times (4)</u>	<u>Frequency / 100 Workers</u>	<u>Smoothed Frequency</u>	<u>Born-Ferg Ultimate</u>	<u>Selected Ultimate Counts</u>	<u>Frequency / 100 Workers</u>
1979	6/30/2014	426	70	1.010	71	0.060	0.060	71	71	0.060
1980	6/30/2014	414	79	1.012	80	0.068	0.060	80	80	0.068
1981	6/30/2014	402	63	1.015	64	0.057	0.060	64	64	0.057
1982	6/30/2014	390	67	1.021	68	0.056	0.060	68	68	0.057
1983	6/30/2014	378	69	1.027	71	0.058	0.060	71	71	0.058
1984	6/30/2014	366	59	1.029	61	0.049	0.058	61	61	0.049
1985	6/30/2014	354	48	1.033	50	0.039	0.052	50	50	0.040
1986	6/30/2014	342	67	1.038	70	0.052	0.042	69	70	0.052
1987	6/30/2014	330	45	1.045	47	0.033	0.042	48	47	0.033
1988	6/30/2014	318	50	1.057	53	0.035	0.035	53	53	0.035
1989	6/30/2014	306	51	1.064	54	0.036	0.032	54	54	0.035
1990	6/30/2014	294	56	1.071	60	0.037	0.030	59	59	0.037
1991	6/30/2014	282	34	1.079	37	0.022	0.033	38	38	0.023
1992	6/30/2014	270	35	1.087	38	0.024	0.026	38	38	0.024
1993	6/30/2014	258	37	1.108	41	0.026	0.025	41	41	0.026
1994	6/30/2014	246	35	1.150	40	0.024	0.025	40	40	0.024
1995	6/30/2014	234	35	1.191	42	0.025	0.025	42	42	0.025
1996	6/30/2014	222	30	1.239	37	0.023	0.025	38	38	0.023
1997	6/30/2014	210	37	1.311	49	0.030	0.025	47	47	0.029
1998	6/30/2014	198	34	1.348	46	0.029	0.025	44	44	0.028
1999	6/30/2014	186	19	1.378	26	0.016	0.025	30	30	0.019
2000	6/30/2014	174	31	1.445	45	0.027	0.025	44	44	0.026
2001	6/30/2014	162	39	1.521	59	0.035	0.025	54	54	0.032
2002	6/30/2014	150	31	1.629	50	0.029	0.025	48	48	0.028
2003	6/30/2014	138	28	1.824	51	0.030	0.025	47	47	0.028
2004	6/30/2014	126	27	2.078	56	0.033	0.025	49	49	0.029
2005	6/30/2014	114	17	2.340	40	0.023	0.025	42	42	0.024
2006	6/30/2014	102	11	2.662	29	0.017	0.025	39	39	0.022
2007	6/30/2014	90	8	3.291	26	0.015	0.025	38	38	0.022
2008	6/30/2014	78	4	4.668	19	0.010	0.025	39	39	0.022
2009	6/30/2014	66	5	7.165	36	0.020	0.025	44	44	0.024
2010	6/30/2014	54	6	12.576	75	0.043	0.025	46	46	0.026
2011	6/30/2014	42	2	27.973	56	0.032	0.025	44	44	0.025
2012	6/30/2014	30	0	80.922	0	0.000	0.025	43	44	0.026
2013	6/30/2014	18	0	404.608	0	0.000	0.025	28	29	0.026
2014	6/30/2014	6	0	5,563.363	0	0.000	0.025	28	29	0.026
Total			1,229		1,646				1,742	

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation based on [PTD and Death First Payment all Injury Years - Quarterly] reports.
- (4) Exhibit V.17, Page 1 and Exhibit V.17, Page 2, interpolated to appropriate age.
- (6) Column (5) / Exhibit V.18, Column (6) / 10,000.
- (7) Based on Column (6) and using an exponential regression of preceding 7 accident years.
- (8) $[1 - 1 / \text{Column (4)}] \times \text{Column (7)} \times \text{Exhibit V.18, Column (6)} \times 10,000 + \text{Column (3)}$.
- (9) Based on Column (8); 2012, 2013 and 2014 = Column (10) x Exhibit V.18, Column (6) * 10,000.
- (10) Column (9) divided by Exhibit V.18, Column (6) / 10,000; 2012 = 2011 x 1.01, 2013 = 2012 x 1.01 and 2014 = 2013 x 1.01.

Ohio Bureau of Workers' Compensation
PTD Claim Count
Public Employers-State Agencies

Reported Claim Count Development

Age of Development

Injury Year Ending 12/31	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS	72 MTHS	84 MTHS	96 MTHS	108 MTHS	120 MTHS	132 MTHS	144 MTHS	156 MTHS	168 MTHS	180 MTHS	192 MTHS	204 MTHS	216 MTHS
1979								33	39	42	49	49	51	54	54	57	58	
1980								24	33	41	50	55	55	61	64	66	67	71
1981							15	24	30	37	41	46	47	51	51	54	55	55
1982						11	16	24	37	38	43	44	48	51	56	57	59	60
1983					6	9	20	31	40	44	44	47	54	56	58	62	64	65
1984				1	2	6	16	18	25	29	29	38	41	42	45	48	52	52
1985			1	3	8	19	25	24	25	33	36	38	39	40	41	39	39	40
1986		0	2	3	12	18	21	24	29	36	40	45	49	52	53	54	58	60
1987	0	0	1	1	3	5	9	16	22	28	30	31	33	33	34	38	39	40
1988	0	0	0	3	7	9	13	18	22	27	31	35	39	41	45	45	46	49
1989	0	1	2	3	8	11	14	18	20	24	30	35	37	40	41	42	43	44
1990	0	1	1	2	5	9	12	17	20	27	31	35	39	41	44	47	49	51
1991	0	1	1	4	6	9	12	15	16	18	21	23	25	27	28	28	29	30
1992	0	0	0	3	8	9	11	14	16	19	20	23	24	25	26	26	28	30
1993	0	0	0	5	8	9	13	15	18	24	25	26	28	29	31	31	32	32
1994	0	0	1	2	4	7	11	15	16	18	21	23	23	24	25	29	31	31
1995	0	0	4	7	11	12	14	17	22	24	26	28	30	34	34	35	35	35
1996	0	0	0	0	4	5	8	10	11	15	17	19	19	20	23	25	25	28
1997	0	0	1	2	7	13	17	18	19	25	27	28	29	31	34	36	36	
1998	0	0	1	5	6	8	10	15	19	20	21	24	26	29	30	30		
1999	0	1	1	2	5	9	13	14	15	15	18	19	19	19	19			
2000	0	0	3	3	6	9	15	16	17	18	19	23	28	29				
2001	0	0	3	6	9	16	16	21	24	31	33	37	39					
2002	0	1	2	5	7	8	10	13	21	22	25	29						
2003	0	0	1	3	4	9	12	14	17	22	26							
2004	0	0	1	2	7	8	14	20	22	24								
2005	0	0	1	2	3	8	12	15	17									
2006	0	0	0	1	1	4	7	10										
2007	0	0	0	0	1	4	5											
2008	0	0	0	0	1	4												
2009	0	1	1	1	2													
2010	0	0	0	3														
2011	0	0	0															
2012	0	0																
2013	0																	

Age to Age Development Factors

Injury Year Ending 12/31	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216
	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228
1979								1.182	1.077	1.167	1.000	1.041	1.059	1.000	1.056	1.018	1.034	
1980								1.375	1.242	1.220	1.100	1.000	1.109	1.049	1.031	1.015	1.060	1.000
1981							1.600	1.250	1.233	1.108	1.122	1.022	1.085	1.000	1.059	1.019	1.000	1.018
1982						1.455	1.500	1.542	1.027	1.132	1.023	1.091	1.063	1.098	1.018	1.035	1.017	1.017
1983					1.500	2.222	1.550	1.290	1.100	1.000	1.068	1.149	1.037	1.036	1.069	1.032	1.016	1.000
1984				2.000	2.667	1.375	1.125	1.389	1.160	1.000	1.310	1.079	1.024	1.071	1.067	1.083	1.000	1.038
1985			3.000	2.667	2.375	1.316	0.960	1.042	1.320	1.091	1.056	1.026	1.026	1.025	0.951	1.000	1.026	1.025
1986			1.500	4.000	1.500	1.167	1.143	1.208	1.241	1.111	1.125	1.089	1.061	1.019	1.019	1.074	1.034	1.033
1987			1.000	3.000	1.667	1.800	1.778	1.375	1.273	1.071	1.033	1.065	1.000	1.030	1.118	1.026	1.026	1.050
1988				2.333	1.286	1.444	1.385	1.222	1.227	1.148	1.129	1.114	1.051	1.098	1.000	1.022	1.065	1.000
1989		2.000	1.500	1.375	1.273	1.286	1.111	1.200	1.250	1.167	1.057	1.081	1.025	1.024	1.024	1.024	1.023	1.000
1990		1.000	2.000	2.500	1.800	1.333	1.417	1.176	1.350	1.148	1.129	1.114	1.051	1.073	1.068	1.043	1.041	1.000
1991		1.000	4.000	1.500	1.500	1.333	1.250	1.067	1.125	1.167	1.095	1.087	1.080	1.037	1.000	1.036	1.034	1.033
1992				2.667	1.125	1.222	1.273	1.143	1.188	1.053	1.150	1.043	1.042	1.040	1.000	1.077	1.071	1.033
1993				1.600	1.125	1.444	1.154	1.200	1.333	1.042	1.040	1.077	1.036	1.069	1.000	1.032	1.000	1.094
1994			2.000	2.000	1.750	1.571	1.364	1.067	1.000	1.125	1.167	1.095	1.000	1.043	1.042	1.160	1.069	1.097
1995			1.750	1.571	1.091	1.167	1.214	1.294	1.091	1.083	1.077	1.071	1.133	1.000	1.029	1.000	1.000	1.000
1996				1.250	1.600	1.250	1.100	1.364	1.133	1.118	1.118	1.000	1.053	1.150	1.087	1.000	1.120	
1997				2.000	3.500	1.857	1.308	1.059	1.056	1.316	1.080	1.037	1.036	1.069	1.097	1.059	1.000	
1998				5.000	1.200	1.333	1.250	1.500	1.267	1.053	1.050	1.143	1.083	1.115	1.034	1.000		
1999			1.000	2.000	2.500	1.800	1.444	1.077	1.071	1.000	1.200	1.056	1.000	1.000	1.000			
2000				1.000	2.000	1.500	1.667	1.067	1.063	1.059	1.056	1.211	1.217	1.036				
2001				2.000	1.500	1.778	1.000	1.313	1.143	1.292	1.065	1.121	1.054					
2002			2.000	2.500	1.400	1.143	1.250	1.300	1.615	1.048	1.136	1.160						
2003				3.000	1.333	2.250	1.333	1.167	1.214	1.294	1.182							
2004				2.000	3.500	1.143	1.750	1.429	1.100	1.091								
2005				2.000	1.500	2.667	1.500	1.250	1.133									
2006					1.000	4.000	1.750	1.429										
2007						4.000	1.250											
2008						4.000												
2009			1.000	1.000	2.000													
2010																		
2011																		
2012																		
Wtd Avg	----	4.500	2.536	2.101	1.591	1.418	1.281	1.219	1.182	1.106	1.113	1.066	1.056	1.049	1.032	1.037	1.031	1.024
Strt Average	----	1.333	2.181	2.171	1.916	1.481	1.301	1.212	1.185	1.109	1.117	1.068	1.054	1.050	1.032	1.039	1.034	1.028
3 Yr Wtd Avg	----	1.000	4.000	4.000	4.000	1.500	1.364	1.143	1.133	1.120	1.156	1.089	1.055	1.051	1.046	1.000	1.056	1.061
5 Yr Wtd Avg	----	1.000	5.000	2.000	2.154	1.515	1.309	1.217	1.158	1.120	1.138	1.076	1.058	1.053	1.041	1.033	1.047	1.051
Selected	10.000	4.500	2.536	2.101	1.591	1.500	1.364	1.143	1.133	1.120	1.156	1.089	1.055	1.051	1.046	1.000	1.056	1.061
Cumulative	2,225.345	222.535	49.452	19.502	9.280	5.834	3.890	2.852	2.496	2.202	1.966	1.701	1.563	1.482	1.410	1.348	1.348	1.276

Ohio Bureau of Workers' Compensation
PTD Claim Count
Public Employers-State Agencies

Reported Claim Count Development

Age of Development

Injury Year Ending 12/31	228 MTHS	240 MTHS	252 MTHS	264 MTHS	276 MTHS	288 MTHS	300 MTHS	312 MTHS	324 MTHS	336 MTHS	348 MTHS	360 MTHS	372 MTHS	384 MTHS	396 MTHS	408 MTHS	420 MTHS	432 MTHS
1979	60	62	66	66	67	67	67	68	68	68	69	69	70	70	70	70	70	70
1980	71	71	71	72	74	75	76	77	77	77	77	78	78	78	79	79	79	79
1981	56	58	59	61	61	61	61	62	62	62	62	62	62	62	63			
1982	61	62	62	65	66	66	66	66	66	66	66	66	66	66	66			
1983	65	65	66	66	66	67	67	68	69	69	69	69	69	69				
1984	54	55	56	57	58	58	59	59	59	59	59	59	59					
1985	41	43	43	45	46	46	47	47	48	48	48							
1986	62	63	64	64	65	65	65	65	66	67								
1987	42	43	43	43	44	44	44	45	45	45								
1988	49	49	49	50	50	50	50	50										
1989	44	45	45	49	49	49	49	50										
1990	51	51	54	54	56	56												
1991	31	31	33	34	34													
1992	31	31	33	35														
1993	35	36	37															
1994	34	35																
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2012																		
2013																		

Age to Age Development Factors

Injury Year Ending 12/31	228	240	252	264	276	288	300	312	324	336	348	360	372	384	396	408	420	432	
	<u>240</u>	<u>252</u>	<u>264</u>	<u>276</u>	<u>288</u>	<u>300</u>	<u>312</u>	<u>324</u>	<u>336</u>	<u>348</u>	<u>360</u>	<u>372</u>	<u>384</u>	<u>396</u>	<u>408</u>	<u>420</u>	<u>432</u>		
1979	1.033	1.065	1.000	1.015	1.000	1.000	1.015	1.000	1.000	1.015	1.000	1.014	1.000	1.000	1.000	1.000	1.000		
1980	1.000	1.000	1.014	1.028	1.014	1.013	1.013	1.000	1.000	1.000	1.013	1.000	1.000	1.013	1.000				
1981	1.036	1.017	1.034	1.000	1.000	1.000	1.016	1.000	1.000	1.000	1.000	1.000	1.000	1.016					
1982	1.016	1.000	1.048	1.015	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
1983	1.000	1.015	1.000	1.000	1.015	1.000	1.015	1.015	1.000	1.000	1.000	1.000	1.000						
1984	1.019	1.018	1.018	1.018	1.000	1.017	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
1985	1.049	1.000	1.047	1.022	1.000	1.022	1.000	1.021	1.000	1.000									
1986	1.016	1.016	1.000	1.016	1.000	1.000	1.000	1.015	1.015										
1987	1.024	1.000	1.000	1.023	1.000	1.023	1.000	1.000											
1988	1.000	1.000	1.020	1.000	1.000	1.000	1.000	1.000											
1989	1.023	1.000	1.089	1.000	1.000	1.020													
1990	1.000	1.059	1.000	1.037	1.000														
1991	1.000	1.065	1.030	1.000															
1992	1.000	1.065	1.061																
1993	1.029	1.028																	
1994	1.029																		
1995																			
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																			<u>Tail</u>
Wtd Avg	1.017	1.021	1.023	1.014	1.003	1.008	1.007	1.005	1.002	1.002	1.002	1.003	1.000	1.010	1.000	1.000	1.000	----	----
Strt Average	1.017	1.023	1.026	1.013	1.002	1.009	1.006	1.006	1.002	1.002	1.002	1.003	1.000	1.010	1.000	1.000	1.000	----	----
3 Yr Wtd Avg	1.020	1.051	1.025	1.015	1.000	1.014	1.000	1.013	1.006	1.000	1.000	1.000	1.000	1.010	----	----	----	----	----
5 Yr Wtd Avg	1.011	1.041	1.037	1.013	1.000	1.012	1.000	1.011	1.003	1.000	1.003	1.003	----	----	----	----	----	----	----
Selected	1.020	1.051	1.025	1.015	1.000	1.014	1.000	1.013	1.010	1.005	1.004	1.003	1.002	1.010	1.003	1.002	1.001	1.010	
Cumulative	1.203	1.179	1.122	1.095	1.079	1.079	1.064	1.064	1.051	1.040	1.035	1.031	1.028	1.026	1.016	1.013	1.011	1.010	

**Ohio Bureau of Workers' Compensation
PTD Claim Count
Public Employers-State Agencies**

Statistics

(1)	(2)	(3)	(4)	(5)	(6)	
<u>Injury Year Ending 12/31</u>	<u>Evaluation as of</u>	<u>Months of Development</u>	<u>SAWW</u>	<u>Payroll (\$000,000's)</u>	<u># Weeks Worked</u>	<u>Years Worked</u>
1979	6/30/2014	426	267	1,646.693	6	0.119
1980	6/30/2014	414	287	1,745.494	6	0.117
1981	6/30/2014	402	311	1,826.711	6	0.113
1982	6/30/2014	390	327	2,061.263	6	0.121
1983	6/30/2014	378	342	2,173.213	6	0.122
1984	6/30/2014	366	359	2,314.385	6	0.124
1985	6/30/2014	354	371	2,444.242	7	0.127
1986	6/30/2014	342	380	2,644.132	7	0.134
1987	6/30/2014	330	393	2,911.888	7	0.142
1988	6/30/2014	318	411	3,191.151	8	0.149
1989	6/30/2014	306	421	3,341.117	8	0.153
1990	6/30/2014	294	437	3,644.538	8	0.160
1991	6/30/2014	282	451	3,852.022	9	0.164
1992	6/30/2014	270	474	3,944.342	8	0.160
1993	6/30/2014	258	483	4,020.534	8	0.160
1994	6/30/2014	246	495	4,272.082	9	0.166
1995	6/30/2014	234	509	4,432.599	9	0.167
1996	6/30/2014	222	527	4,487.291	9	0.164
1997	6/30/2014	210	551	4,623.816	8	0.161
1998	6/30/2014	198	577	4,816.176	8	0.160
1999	6/30/2014	186	596	5,047.597	8	0.163
2000	6/30/2014	174	618	5,318.217	9	0.165
2001	6/30/2014	162	635	5,597.545	9	0.169
2002	6/30/2014	150	653	5,821.179	9	0.171
2003	6/30/2014	138	670	6,004.956	9	0.172
2004	6/30/2014	126	695	6,183.507	9	0.171
2005	6/30/2014	114	712	6,388.250	9	0.173
2006	6/30/2014	102	725	6,653.696	9	0.177
2007	6/30/2014	90	761	6,915.410	9	0.175
2008	6/30/2014	78	778	7,201.326	9	0.178
2009	6/30/2014	66	779	7,383.368	9	0.182
2010	6/30/2014	54	795	7,245.414	9	0.175
2011	6/30/2014	42	818	7,353.256	9	0.173
2012	6/30/2014	30	843	7,554.946	9	0.172
2013	6/30/2014	18	860	5,045.403	6	0.113
2014	6/30/2014	6	877	5,150.178	6	0.113

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation.
(4) Provided by Ohio Bureau of Workers' Compensation.
(5) Column (4) / Column (3).
(6) Column (5) / 52.



Investment Income

Background

The future investment income which will be generated by the Funds' assets is an important offset to the liability for future loss and loss adjustment expense payments. The table below illustrates the interest rate assumptions used in the actuarial analyses to calculate the present value of all future loss and loss adjustment expense payments.

Theoretically, the interest rate used to calculate the present value of future loss payments should consider the expected duration of the payments and an appropriate "market" rate of interest could be used to measure a "risk-free" rate of return for assets of the appropriate duration. The "appropriate" rate of return should also include consideration of the expected rate of return for SIF assets.

Conclusions

We have assumed an annual rate of interest of 4.00% for our calculations of discounted unpaid loss. We have based our assumption on BWC's current recommendation for the discount rate.

Historical Investment Results

Historical investment income as percentages of average invested assets is shown in Exhibit W.1. The cash and investments measure the assets available for investment. For non-operating revenues (expenses) in column (7) we have shown "realized" capital gains, but have excluded unrealized capital gains prior to the fiscal year ending June 30, 1997. Beginning with the 1997 fiscal year we have shown the change in fair value (i.e. realized and unrealized capital gains) in this column since BWC began in June 1997 to combine the realized capital gains with the unrealized capital gains in the "change in fair value" section in their financial statements. The investment income rate of return has been declining over the past several years as interest rates have generally declined. Realized capital gains increased significantly in 1992, and the total investment returns (before including unrealized capital gains) were at their highest levels in 1991 and 1992. The total non-operating rate of return including unrealized capital gains was 12.4% in the financial statements for investments through the evaluation date.

The impact of the DWRP subsidy has reduced the rate of return by an average of approximately 0.0% percentage points over the years shown on the exhibit.

Sensitivity Analysis

This section provides an analysis of the impact of changes in the interest rate assumptions on SIF unpaid loss by type of benefit. For this analysis, we have used five scenarios of interest rates ranging from 3.00% to 6.00%.

Our calculations are shown in Exhibit W.2. As can be seen, total discounted unpaid loss for combined private and public employers range from \$15.7 to \$11.8 billion depending on the interest rate assumption. A one percentage point change from 4.00% to 5.00% results in decreased unpaid loss of \$1.3 billion, or -9.1%.

A one percentage point change from 4.00% to 3.00% results in increased unpaid loss of \$1.6 billion, or 11.1%.

Furthermore, the analysis shows that a change in interest rate results in differing changes in unpaid loss by type of benefit. For example, a one percentage point increase in the interest rate (from 4.00% to 5.00%) results in a -8.5% decrease in unpaid loss for TT/PTD and a -10.1% decrease in unpaid loss for Medical for private employers. The following table illustrates these calculations.

Effects of a One Percentage Point Change On Total Unpaid Loss (4.00% - 5.00%)

Benefit/ Employer	PA	PE
TT/PTD	-10.1%	-10.4%
Medical	-8.5%	-9.2%
Death+Other	-8.1%	-7.8%
Total	-9.0%	-9.4%

Benefit Duration Analysis

Benefit duration calculations are again provided as a part of the actuarial analysis instead of a separate report (Exhibit W.3). The calculations used to arrive at the benefit duration are calculated using interest rates of 3.00%, 4.00%, and 5.00%.

The payments in column 2 are from unpaid loss calculations found in the SIF appendix using data as of 6/30/14. The payments exclude accident years 1971 and prior and payments for the Ancillary and SI unpaid amounts. The calculations discount the total present values to the midpoint of each year which assumes payments are made evenly throughout the course of the year.

Interest Rate	Years of Duration
3.0%	11.33
4.0%	10.31
5.0%	9.42

OHIO BUREAU OF WORKERS' COMPENSATION

As of 6/30/2014
(\$Millions)

Investment Income Calculations
Totals for Combined Funds

Year*	(1)	(2)	(3)	(4)	(5)	(6)
	Investment Income	Other Non-Operating Revenue (Expense)	Total Non-Operating Revenue (Expense)	Cash and Investments	Average Invested Assets	Investment Income (%)
1991	631,376	269,414	900,791	9,106,634	4,553,317	13.9%
1992	651,856	508,873	1,160,729	9,756,570	9,431,602	6.9%
1993	646,318	243,222	889,540	10,791,977	10,274,274	6.3%
1994	745,251	174,359	919,610	10,957,416	10,874,696	6.9%
1995	728,640	305,507	1,034,147	14,687,336	12,822,376	5.7%
1996	414,040	211,904	625,944	15,050,592	14,868,964	5.6%
1997	713,694	2,005,129	2,718,823	17,753,765	16,402,179	4.4%
1998	1,051,042	2,212,940	3,263,983	19,080,909	18,417,337	11.4%
1999	935,037	642,074	1,577,111	19,807,007	19,443,958	4.8%
2000	960,046	663,962	1,624,008	19,373,743	19,590,375	4.9%
2001	1,039,625	(525,055)	514,570	18,880,105	19,126,924	5.4%
2002	736,980	(1,170,974)	(433,994)	17,201,908	18,041,007	4.1%
2003	611,961	(40,522)	571,439	16,161,069	16,681,489	3.7%
2004	533,721	714,500	1,248,221	16,353,622	16,257,346	3.3%
2005	589,407	403,722	993,128	16,754,519	16,554,070	3.6%
2006	743,573	20,300	763,872	16,229,370	16,491,944	4.5%
2007	811,761	99,446	911,206	16,753,129	16,491,249	4.9%
2008	876,790	(157,849)	718,941	17,284,419	17,018,774	5.2%
2009	738,084	(933,038)	(194,954)	17,076,882	17,180,651	4.3%
2010	722,531	1,326,913	2,049,443	18,970,994	18,023,938	4.0%
2011	772,447	1,591,947	2,364,394	21,055,763	20,013,379	3.9%
2012	728,868	1,314,887	2,043,755	22,875,934	21,965,849	3.3%
2013	689,796	211,127	900,923	22,877,295	22,876,615	3.0%
2014**	686,034	2,296,128	2,982,162	25,435,153	24,156,224	2.8%

Year*	(7)	(8)	(9)	(10)	(11)	(12)
	Total Non-Operating Return (%)	DWRF Prens - Benefits	Investment Income After DWRF Subsidy	Investment Return After DWRF Subsidy	Investment Income (%) w/ DWRF	Investment Return (%) w/ DWRF
1991	19.8%	0	631,376	900,791	13.9%	19.8%
1992	12.3%	(65,785)	586,071	1,094,944	6.2%	11.6%
1993	8.7%	(60,061)	586,257	829,479	5.7%	8.1%
1994	8.5%	(57,931)	687,319	861,679	6.3%	7.9%
1995	8.1%	(50,988)	677,652	983,159	5.3%	7.7%
1996	8.4%	(26,330)	387,710	599,614	5.2%	8.1%
1997	16.6%	(40,142)	673,552	2,678,681	4.1%	16.3%
1998	17.7%	(42,440)	1,008,602	3,221,543	5.5%	17.5%
1999	8.1%	(38,095)	896,942	1,539,016	4.6%	7.9%
2000	8.3%	(24,969)	935,077	1,599,039	4.8%	8.2%
2001	2.7%	(18,159)	1,021,466	496,411	5.3%	2.6%
2002	-2.4%	(8,596)	728,384	(442,591)	4.0%	-2.5%
2003	3.4%	(7,558)	604,404	563,881	3.6%	3.4%
2004	7.7%	4,190	537,911	1,252,411	3.3%	7.7%
2005	6.0%	3,214	592,621	996,343	3.6%	6.0%
2006	4.6%	12,817	756,390	776,689	4.6%	4.7%
2007	5.5%	(77,283)	734,477	833,923	4.5%	5.1%
2008	4.2%	11,586	888,376	730,527	5.2%	4.3%
2009	-1.1%	1,991	740,075	(192,963)	4.3%	-1.1%
2010	11.4%	(7,245)	715,286	2,042,199	4.0%	11.3%
2011	11.8%	7,548	779,995	2,371,943	3.9%	11.9%
2012	9.3%	8,174	737,043	2,051,930	3.4%	9.3%
2013	3.9%	20,676	710,472	921,598	3.1%	4.0%
2014**	12.3%	13,774	699,809	2,995,937	2.9%	12.4%

Row and Column Notes

- (1) Source is annual Financial Statements of Funds.
- (2) Source is annual Financial Statements of Funds.
- (3) Column (1) + Column (2).
- (4) Source is annual Financial Statements of Funds. (4) excludes collateral on loaned securities beginning with 1996. Prior to 1997, only realized capital gains were included. Years 1997 and subsequent, realized and unrealized capital gains are included as change in fair value; year 2002 and subsequent use total non-operating revenue (expense), which includes investment income, change in fair value, investment expense, and gain (loss) on disposal of fixed assets.
- (5) Average of Current and Prior Year.
- (6) Column (1) / Column (5); 1996 = Column (1) / [Column (5) / 2].
- (7) Column (3) / Column (5); 1996 = Column (3) / [Column (5) / 2].
- (8) Source is annual Financial Statements of Funds.
- (9) Column (1) + Column (8).
- (10) Column (3) + Column (8).
- (11) Column (9) / Column (5); 1996 = Column (9) / [Column (5) / 2].
- (12) Column (10) / Column (5); 1996 = Column (10) / [Column (5) / 2].
- * Years prior to 1996 are 1/1/xx-12/31/xx; 1996 is 1/1/96-6/30/96; Years 1997 and subsequent are 7/1/xx-1 to 6/30/xx
- ** 2014 only represents investments through evaluation date of 6/30/2014.

**OHIO BUREAU OF WORKERS' COMPENSATION
UNPAID LOSS AND LOSS ADJUSTMENT EXPENSE**

As of 6/30/2014

(\$Millions)

**The Effect of Interest Rate Assumptions on Unpaid Loss
by Type of Benefit**

		(1)	(2)	(3)	(4)	(5)
		Interest Rate				
		4.0%	3.0%	4.5%	5.0%	6.0%
A	Private Employers	11,459,202	12,722,494	10,918,952	10,428,083	9,570,995
A.1	Medical	4,501,439	5,065,656	4,262,788	4,047,928	3,677,580
A.2	TT	648,310	673,480	636,538	625,262	604,068
A.3	PTD	3,190,745	3,557,131	3,032,974	2,888,704	2,634,764
A.4	Death and Other Comp	3,118,708	3,426,226	2,986,651	2,866,189	2,654,584
B	Public Employers	2,667,890	2,975,830	2,536,872	2,418,206	2,211,906
B.1	Medical	1,081,547	1,222,149	1,022,310	969,107	877,710
B.2	TT	179,194	187,466	175,363	171,716	164,923
B.3	PTD	781,780	881,838	739,196	700,594	633,455
B.4	Death and Other Comp	625,368	684,377	600,003	576,789	535,818
C	Total Fund	14,127,092	15,698,324	13,455,824	12,846,289	11,782,901

* Excludes unpaid amounts for Ancillary, HPP, and SI.

Ohio Bureau of Workers' Compensation
Benefits Duration Analysis as of 6/30/2014
(\$000's)

(1) Cal Year	(2) Total Payment (\$)	(3) (%)	(4) Year	(5) Discounted	(6) Weighted	(1) Cal Year	(2) Total Payment (\$)	(3) (%)	(4) Year	(5) Discounted	(6) Weighted
2015	1,587,553	7.18%	0.5	0.0704	0.0352	2062	87,500	0.40%	47.5	0.0006	0.0292
2016	1,347,798	6.10%	1.5	0.0575	0.0863	2063	77,435	0.35%	48.5	0.0005	0.0254
2017	1,216,108	5.50%	2.5	0.0499	0.1247	2064	67,574	0.31%	49.5	0.0004	0.0217
2018	1,122,076	5.08%	3.5	0.0443	0.1549	2065	59,541	0.27%	50.5	0.0004	0.0188
2019	1,049,599	4.75%	4.5	0.0398	0.1791	2066	51,252	0.23%	51.5	0.0003	0.0158
2020	985,231	4.46%	5.5	0.0359	0.1976	2067	43,255	0.20%	52.5	0.0002	0.0131
2021	913,293	4.13%	6.5	0.0320	0.2082	2068	36,674	0.17%	53.5	0.0002	0.0109
2022	855,721	3.87%	7.5	0.0289	0.2164	2069	30,891	0.14%	54.5	0.0002	0.0090
2023	810,105	3.67%	8.5	0.0263	0.2232	2070	24,571	0.11%	55.5	0.0001	0.0070
2024	770,428	3.49%	9.5	0.0240	0.2282	2071	17,756	0.08%	56.5	0.0001	0.0050
2025	733,828	3.32%	10.5	0.0220	0.2310	2072	15,427	0.07%	57.5	0.0001	0.0042
2026	697,891	3.16%	11.5	0.0201	0.2313	2073	13,311	0.06%	58.5	0.0001	0.0036
2027	665,451	3.01%	12.5	0.0184	0.2305	2074	11,425	0.05%	59.5	0.0001	0.0030
2028	634,369	2.87%	13.5	0.0169	0.2282	2075	9,747	0.04%	60.5	0.0000	0.0025
2029	606,441	2.74%	14.5	0.0155	0.2253	2076	8,250	0.04%	61.5	0.0000	0.0021
2030	580,547	2.63%	15.5	0.0143	0.2217	2077	6,924	0.03%	62.5	0.0000	0.0017
2031	554,795	2.51%	16.5	0.0131	0.2169	2078	5,761	0.03%	63.5	0.0000	0.0014
2032	530,866	2.40%	17.5	0.0121	0.2116	2079	4,755	0.02%	64.5	0.0000	0.0011
2033	508,499	2.30%	18.5	0.0111	0.2060	2080	3,885	0.02%	65.5	0.0000	0.0009
2034	484,507	2.19%	19.5	0.0102	0.1990	2081	3,140	0.01%	66.5	0.0000	0.0007
2035	465,347	2.11%	20.5	0.0094	0.1932	2082	2,509	0.01%	67.5	0.0000	0.0005
2036	445,118	2.01%	21.5	0.0087	0.1863	2083	1,980	0.01%	68.5	0.0000	0.0004
2037	421,888	1.91%	22.5	0.0079	0.1777	2084	1,544	0.01%	69.5	0.0000	0.0003
2038	404,801	1.83%	23.5	0.0073	0.1712	2085	1,188	0.01%	70.5	0.0000	0.0002
2039	386,599	1.75%	24.5	0.0067	0.1640	2086	901	0.00%	71.5	0.0000	0.0002
2040	369,888	1.67%	25.5	0.0062	0.1570	2087	672	0.00%	72.5	0.0000	0.0001
2041	353,010	1.60%	26.5	0.0056	0.1497	2088	494	0.00%	73.5	0.0000	0.0001
2042	335,014	1.52%	27.5	0.0052	0.1418	2089	358	0.00%	74.5	0.0000	0.0001
2043	314,948	1.43%	28.5	0.0047	0.1328	2090	254	0.00%	75.5	0.0000	0.0000
2044	300,950	1.36%	29.5	0.0043	0.1263	2091	178	0.00%	76.5	0.0000	0.0000
2045	285,985	1.29%	30.5	0.0039	0.1193	2092	122	0.00%	77.5	0.0000	0.0000
2046	270,704	1.22%	31.5	0.0036	0.1122	2093	83	0.00%	78.5	0.0000	0.0000
2047	256,546	1.16%	32.5	0.0032	0.1055	2094	55	0.00%	79.5	0.0000	0.0000
2048	244,831	1.11%	33.5	0.0030	0.0997	2095	33	0.00%	80.5	0.0000	0.0000
2049	230,113	1.04%	34.5	0.0027	0.0928	2096	21	0.00%	81.5	0.0000	0.0000
2050	218,253	0.99%	35.5	0.0025	0.0871	2097	13	0.00%	82.5	0.0000	0.0000
2051	206,273	0.93%	36.5	0.0022	0.0814	2098	8	0.00%	83.5	0.0000	0.0000
2052	194,514	0.88%	37.5	0.0020	0.0758	2099	5	0.00%	84.5	0.0000	0.0000
2053	183,433	0.83%	38.5	0.0018	0.0706	2100	3	0.00%	85.5	0.0000	0.0000
2054	172,228	0.78%	39.5	0.0017	0.0654	2101	2	0.00%	86.5	0.0000	0.0000
2055	160,545	0.73%	40.5	0.0015	0.0601	2102	1	0.00%	87.5	0.0000	0.0000
2056	150,081	0.68%	41.5	0.0013	0.0553	2103	1	0.00%	88.5	0.0000	0.0000
2057	138,772	0.63%	42.5	0.0012	0.0504	2104	0	0.00%	89.5	0.0000	0.0000
2058	128,050	0.58%	43.5	0.0011	0.0458	2105	0	0.00%	90.5	0.0000	0.0000
2059	118,436	0.54%	44.5	0.0009	0.0416	2106	0	0.00%	91.5	0.0000	0.0000
2060	107,870	0.49%	45.5	0.0008	0.0373	2107	0	0.00%	92.5	0.0000	0.0000
2061	98,059	0.44%	46.5	0.0007	0.0333	2108	0	0.00%	93.5	0.0000	0.0000
Total by Column:		1.0687		0.6628	6.6890			0.0267		0.0035	0.1790
Total: 2015-2095		1.0953		0.6663	6.8680						
Duration in Years @ interest rate: 5.00%				9.4250							
Duration in Years @ interest rate: 4.00%				10.3075							
Duration in Years @ interest rate: 3.00%				11.3338							

Note:

- Excludes Accident Years 1984 & Prior and payments for 'Miscellaneous' Unpaid Liability.
- Col(2) & Col(3) are calculated using data @ 6/30/14.
- Col(5) = Col(3)/(1+i)^Col(4)
- Col(6) = Col(4) * Col(5)
- Duration = Total Col. (6) / Total Col. (5)
- This exhibit shows calculation of duration for 4.00%.



Supporting Tables

Mortality Tables (Exhibits X.1 – X.6)
Ohio Wage Distribution Table (Exhibit X.7)
Unpaid Loss Factor Calculations (Exhibits X.8 and X.9)
Fiscal Year Payment Reconciliations (Exhibit X.10)

The Mortality Tables (Exhibits X.1 – X.6) are comprised of TT+PTD survivorship tables, Death survivorship factors, Coal Workers Pneumoconiosis Fund (CWPF) PTD annuity calculations, and CWPF survivor immediate and deferred annuity factors. The TT+PTD and Death mortality tables were developed by Mercer (Mercer) in 2002 (Mortality Tables, August 8, 2002).

The Ohio Wage Distribution Tables (Exhibit X.7) for PTD for Private Employers (PA), Death for PA, and TT for PA and Public Employers show the percents of workers who earn less than specific percentages of the Statewide Average Weekly Wage (SAWW) and the percent of total wages that these workers earn. These tables were developed in 1992 by Mercer (Wage Distribution Table Special Project #5, Oct. 14, 1992) using data provided by BWC.

The Unpaid Loss Factor Calculations (Exhibits X.8 and X.9) are shown for PA and PEC. The calculations exclude known PTD and Death claims.

The Fiscal Year Payments Reconciliations (Exhibit X.10) are shown by benefit type and type of employer for each fiscal year (2010 to 2014). The data were provided by the BWC payment reports, "JPYMT".

**Ohio Bureau Of Workers' Compensation
Private Employers
Unpaid Liability Evaluation as of June 30, 2014
Discount Rate = 4.0%
Temporary Total & Permanent Disability
Survivorship Tables**

<u>Age</u>	<u>Persistence</u>	<u>Index of Number of Claimants</u>	<u>Expectation of Life</u>	<u>Annuity Value</u>	<u>Age</u>	<u>Persistence</u>	<u>Index of Number of Claimants</u>	<u>Expectation of Life</u>	<u>Annuity Value</u>
17	0.999	10,000,000	55.8	22.0	61	0.984	8,325,079	16.8	11.5
18	0.999	9,989,152	54.9	21.9	62	0.982	8,188,266	16.1	11.1
19	0.999	9,977,988	53.9	21.8	63	0.980	8,039,754	15.4	10.8
20	0.999	9,966,443	53.0	21.6	64	0.978	7,878,153	14.7	10.4
21	0.999	9,954,452	52.1	21.5	65	0.975	7,701,889	14.1	10.0
22	0.999	9,941,953	51.1	21.4	66	0.972	7,509,540	13.4	9.7
23	0.999	9,928,902	50.2	21.2	67	0.969	7,300,294	12.8	9.3
24	0.999	9,915,260	49.3	21.1	68	0.966	7,074,334	12.2	9.0
25	0.998	9,900,984	48.3	21.0	69	0.963	6,832,892	11.6	8.7
26	0.998	9,886,100	47.4	20.8	70	0.960	6,578,013	11.1	8.4
27	0.998	9,870,631	46.5	20.7	71	0.956	6,312,122	10.6	8.0
28	0.998	9,854,667	45.5	20.5	72	0.953	6,037,447	10.0	7.7
29	0.998	9,838,298	44.6	20.3	73	0.950	5,755,465	9.5	7.4
30	0.998	9,821,610	43.7	20.2	74	0.946	5,466,676	9.0	7.1
31	0.998	9,804,736	42.8	20.0	75	0.941	5,170,887	8.5	6.8
32	0.998	9,787,783	41.8	19.8	76	0.936	4,867,739	8.1	6.5
33	0.998	9,770,860	40.9	19.6	77	0.930	4,557,291	7.6	6.2
34	0.998	9,753,944	40.0	19.4	78	0.924	4,240,504	7.2	5.9
35	0.998	9,737,037	39.1	19.2	79	0.918	3,919,423	6.8	5.6
36	0.998	9,720,137	38.1	19.0	80	0.911	3,597,061	6.4	5.3
37	0.998	9,703,224	37.2	18.8	81	0.904	3,277,047	6.0	5.0
38	0.998	9,685,724	36.3	18.5	82	0.897	2,963,135	5.7	4.8
39	0.998	9,667,215	35.3	18.3	83	0.890	2,658,626	5.3	4.5
40	0.998	9,647,195	34.4	18.0	84	0.882	2,365,991	5.0	4.3
41	0.997	9,625,145	33.5	17.8	85	0.873	2,086,855	4.6	4.0
42	0.997	9,600,508	32.6	17.5	86	0.863	1,822,256	4.3	3.7
43	0.997	9,572,695	31.7	17.2	87	0.852	1,572,986	4.0	3.5
44	0.996	9,541,123	30.8	17.0	88	0.839	1,339,879	3.7	3.2
45	0.996	9,505,265	29.9	16.7	89	0.824	1,123,963	3.4	3.0
46	0.995	9,464,688	29.0	16.4	90	0.808	926,427	3.1	2.8
47	0.995	9,422,029	28.1	16.1	91	0.790	748,465	2.8	2.6
48	0.995	9,377,744	27.3	15.8	92	0.770	591,092	2.6	2.3
49	0.995	9,331,575	26.4	15.5	93	0.748	454,956	2.3	2.1
50	0.994	9,282,625	25.6	15.2	94	0.724	340,169	2.1	2.0
51	0.994	9,229,577	24.7	14.9	95	0.698	246,188	1.9	1.8
52	0.993	9,171,068	23.9	14.6	96	0.677	171,769	1.8	1.7
53	0.992	9,106,065	23.0	14.2	97	0.656	116,297	1.6	1.5
54	0.991	9,034,079	22.2	13.9	98	0.633	76,269	1.5	1.4
55	0.990	8,955,108	21.4	13.6	99	0.609	48,298	1.3	1.3
56	0.990	8,869,264	20.6	13.2	100	0.581	29,395	1.2	1.1
57	0.989	8,776,432	19.8	12.9	101	0.550	17,083	1.1	1.0
58	0.988	8,676,236	19.1	12.5	102	0.515	9,398	0.9	0.9
59	0.986	8,568,120	18.3	12.2	103	0.474	4,838	0.8	0.8
60	0.985	8,451,360	17.6	11.8	104	0.428	2,295	0.7	0.6
					105	0.248	983	0.5	0.5

Ohio Bureau Of Workers' Compensation
Private Employers
Unpaid Liability Evaluation as of June 30, 2014
Discount Rate = 4.0%
Temporary Total & Permanent Disability
Survivorship Tables

Table with columns for Future Period (0-93) and Age at Injury Date (18-42). The table contains numerical values representing liability evaluations for various age and period combinations.

Ohio Bureau Of Workers' Compensation
Private Employers
Unpaid Liability Evaluation as of June 30, 2014
Discount Rate = 4.0%
Temporary Total & Permanent Disability
Survivorship Tables

Table with columns: Future Period, Cumulative Persistency, Age at Injury Date (18-42), and values representing liability percentages for various age and period combinations.

* Sum of lives equals sum of cumulative persistency across all age at injury by future period.

* Weighted persistency equals sum of lives [future period x+1] / sum of lives [future period x].

Ohio Bureau Of Workers' Compensation
Private Employers
Unpaid Liability Evaluation as of June 30, 2014
Discount Rate = 4.0%
Temporary Total & Permanent Disability
Survivorship Tables

Table with columns for Future Period (0-93) and Age at Injury Date (43-65). The table contains numerical values representing liability evaluations, with values generally decreasing as age increases and increasing as the future period progresses.

Ohio Bureau Of Workers' Compensation
Private Employers
Unpaid Liability Evaluation as of June 30, 2014
Discount Rate = 4.0%
Temporary Total & Permanent Disability
Survivorship Tables

Table with columns: Future Period, Cumulative Percentage Age at Injury Date (43-65), Number of Lives, and Weighted Persistence. Rows represent age groups from 0 to 93.

**Ohio Bureau Of Workers' Compensation
Public Employers
Unpaid Liability Evaluation as of June 30, 2014
Discount Rate = 4.0%
Temporary Total & Permanent Disability
Survivorship Tables**

<u>Age</u>	<u>Persistency</u>	<u>Index of Number of Claimants</u>	<u>Expectation of Life</u>	<u>Annuity Value</u>	<u>Age</u>	<u>Persistency</u>	<u>Index of Number of Claimants</u>	<u>Expectation of Life</u>	<u>Annuity Value</u>
17	0.999	10,000,000	56.3	22.1	61	0.984	8,385,020	17.2	11.6
18	0.999	9,989,575	55.3	21.9	62	0.983	8,252,595	16.4	11.3
19	0.999	9,978,846	54.4	21.8	63	0.981	8,108,753	15.7	10.9
20	0.999	9,967,750	53.4	21.7	64	0.978	7,952,120	15.0	10.6
21	0.999	9,956,226	52.5	21.6	65	0.976	7,781,139	14.4	10.2
22	0.999	9,944,211	51.6	21.4	66	0.973	7,594,389	13.7	9.9
23	0.999	9,931,667	50.6	21.3	67	0.970	7,391,030	13.1	9.5
24	0.999	9,918,552	49.7	21.2	68	0.967	7,171,183	12.5	9.2
25	0.999	9,904,829	48.8	21.0	69	0.964	6,935,979	11.9	8.8
26	0.998	9,890,519	47.8	20.9	70	0.961	6,687,343	11.4	8.5
27	0.998	9,875,647	46.9	20.7	71	0.958	6,427,574	10.8	8.2
28	0.998	9,860,298	46.0	20.6	72	0.955	6,158,781	10.3	7.9
29	0.998	9,844,558	45.1	20.4	73	0.952	5,882,349	9.8	7.6
30	0.998	9,828,511	44.1	20.2	74	0.948	5,598,702	9.3	7.2
31	0.998	9,812,284	43.2	20.1	75	0.944	5,307,583	8.8	6.9
32	0.998	9,795,979	42.3	19.9	76	0.939	5,008,554	8.3	6.6
33	0.998	9,779,702	41.4	19.7	77	0.933	4,701,581	7.8	6.3
34	0.998	9,763,431	40.4	19.5	78	0.927	4,387,509	7.4	6.0
35	0.998	9,747,167	39.5	19.3	79	0.921	4,068,251	7.0	5.7
36	0.998	9,730,910	38.6	19.1	80	0.915	3,746,695	6.6	5.5
37	0.998	9,714,638	37.6	18.9	81	0.908	3,426,367	6.2	5.2
38	0.998	9,697,800	36.7	18.6	82	0.901	3,110,950	5.8	4.9
39	0.998	9,679,991	35.8	18.4	83	0.894	2,803,718	5.5	4.6
40	0.998	9,660,727	34.8	18.1	84	0.887	2,507,145	5.1	4.4
41	0.998	9,639,507	33.9	17.9	85	0.878	2,222,890	4.8	4.1
42	0.997	9,615,795	33.0	17.6	86	0.869	1,952,034	4.4	3.9
43	0.997	9,589,024	32.1	17.4	87	0.858	1,695,423	4.1	3.6
44	0.996	9,558,632	31.2	17.1	88	0.845	1,453,969	3.8	3.4
45	0.996	9,524,108	30.3	16.8	89	0.831	1,228,805	3.5	3.1
46	0.996	9,485,036	29.4	16.5	90	0.815	1,021,264	3.2	2.9
47	0.995	9,443,953	28.5	16.3	91	0.798	832,735	2.9	2.7
48	0.995	9,401,295	27.7	16.0	92	0.779	664,470	2.7	2.4
49	0.995	9,356,816	26.8	15.7	93	0.758	517,402	2.4	2.2
50	0.995	9,309,647	25.9	15.4	94	0.734	391,950	2.2	2.0
51	0.994	9,258,519	25.1	15.0	95	0.710	287,885	2.0	1.9
52	0.993	9,202,116	24.2	14.7	96	0.690	204,256	1.9	1.7
53	0.992	9,139,435	23.4	14.4	97	0.669	140,864	1.7	1.6
54	0.992	9,070,003	22.6	14.1	98	0.648	94,272	1.6	1.5
55	0.991	8,993,810	21.8	13.7	99	0.624	61,046	1.4	1.3
56	0.990	8,910,956	21.0	13.4	100	0.597	38,085	1.3	1.2
57	0.989	8,821,325	20.2	13.1	101	0.568	22,756	1.1	1.1
58	0.988	8,724,544	19.4	12.7	102	0.534	12,918	1.0	0.9
59	0.987	8,620,065	18.6	12.4	103	0.495	6,895	0.8	0.8
60	0.986	8,507,178	17.9	12.0	104	0.451	3,412	0.7	0.7
					105	0.159	1,537	0.6	0.6

Ohio Bureau of Workers' Compensation
Public Employers
Unpaid Liability Evaluation as of June 30, 2014
Discount Rate = 4.0%
Temporary Total & Permanent Disability
Survivorship Tables

Table with columns: Future Period, Age at Injury Date (18-42), and rows of numerical values representing liability evaluations. The table is organized into a grid where the first column is 'Future Period' (0-93) and the next 25 columns are 'Age at Injury Date' (18-42). Each cell contains a numerical value representing the liability evaluation for that specific age and future period.

Ohio Bureau Of Workers' Compensation
Public Employers
Unpaid Liability Evaluation as of June 30, 2014
Discount Rate = 4.0%
Temporary Total & Permanent Disability
Survivorship Tables

Table with columns: Future Period, Cumulative Persistence, Age at Injury Date (18-42), and values for each age group. The table shows the relationship between future periods and cumulative persistence across different ages at injury.

* Sum of lives equals sum of cumulative persistence across all age at injury by future period.

* Weighted persistence equals sum of lives [future period x+1] / sum of lives [future period x].

Ohio Bureau of Workers' Compensation
Public Employers
Unpaid Liability Evaluation as of June 30, 2014
Discount Rate = 4.0%
Temporary Total & Permanent Disability
Survivorship Tables

Table with columns: Future Period, Cumulative Persistence, Age at Injury Date (43-65), Number of Lives, Weighted Persistence. Rows 0-93.

**Ohio Bureau Of Workers' Compensation
Private Employers
Unpaid Liability Evaluation as of June 30, 2014
Discount Rate = 4.0%
Death
Survivorship Tables**

<u>Age</u>	<u>Persistence</u>	<u>Index of Number of Claimants</u>	<u>Expectation of Life</u>	<u>Annuity Value</u>	<u>Age</u>	<u>Persistence</u>	<u>Index of Number of Claimants</u>	<u>Expectation of Life</u>	<u>Annuity Value</u>
17	1.000	10,000,000	66.2	23.2	61	0.994	9,295,625	24.8	15.1
18	1.000	9,996,072	65.2	23.1	62	0.994	9,239,333	24.0	14.8
19	1.000	9,992,046	64.3	23.0	63	0.993	9,181,073	23.1	14.5
20	1.000	9,987,963	63.3	22.9	64	0.993	9,120,503	22.3	14.1
21	1.000	9,983,854	62.3	22.9	65	0.993	9,057,098	21.4	13.8
22	1.000	9,979,703	61.3	22.8	66	0.992	8,990,156	20.6	13.4
23	1.000	9,975,510	60.4	22.7	67	0.991	8,918,812	19.7	13.0
24	1.000	9,971,334	59.4	22.6	68	0.991	8,842,042	18.9	12.6
25	1.000	9,967,160	58.4	22.5	69	0.990	8,758,680	18.1	12.3
26	1.000	9,962,944	57.4	22.3	70	0.988	8,667,435	17.3	11.9
27	1.000	9,958,615	56.5	22.2	71	0.987	8,566,903	16.5	11.5
28	1.000	9,954,116	55.5	22.1	72	0.985	8,455,602	15.7	11.1
29	0.999	9,949,376	54.5	22.0	73	0.983	8,331,989	14.9	10.6
30	0.999	9,944,352	53.5	21.8	74	0.981	8,194,501	14.2	10.2
31	0.999	9,939,016	52.6	21.7	75	0.979	8,041,595	13.5	9.8
32	0.999	9,933,339	51.6	21.6	76	0.976	7,871,791	12.7	9.4
33	0.999	9,927,309	50.6	21.4	77	0.973	7,683,726	12.1	9.0
34	0.999	9,920,896	49.7	21.3	78	0.970	7,476,216	11.4	8.6
35	0.999	9,914,074	48.7	21.1	79	0.966	7,248,313	10.7	8.2
36	0.999	9,906,771	47.7	21.0	80	0.961	6,999,377	10.1	7.8
37	0.999	9,898,918	46.8	20.8	81	0.957	6,729,140	9.5	7.5
38	0.999	9,890,402	45.8	20.6	82	0.952	6,437,775	9.0	7.1
39	0.999	9,881,124	44.9	20.5	83	0.946	6,125,953	8.4	6.7
40	0.999	9,871,046	43.9	20.3	84	0.940	5,794,894	7.9	6.4
41	0.999	9,860,139	42.9	20.1	85	0.933	5,446,403	7.4	6.0
42	0.999	9,848,436	42.0	19.9	86	0.926	5,082,888	6.9	5.7
43	0.999	9,836,011	41.1	19.7	87	0.918	4,707,350	6.5	5.4
44	0.999	9,822,949	40.1	19.5	88	0.910	4,323,347	6.1	5.1
45	0.999	9,809,199	39.2	19.3	89	0.901	3,934,925	5.7	4.8
46	0.998	9,794,621	38.2	19.1	90	0.892	3,546,522	5.3	4.5
47	0.998	9,778,952	37.3	18.9	91	0.882	3,162,830	4.9	4.2
48	0.998	9,761,985	36.3	18.6	92	0.871	2,788,639	4.6	4.0
49	0.998	9,743,588	35.4	18.4	93	0.859	2,428,654	4.3	3.7
50	0.998	9,723,570	34.5	18.1	94	0.847	2,087,301	4.0	3.5
51	0.998	9,701,636	33.6	17.9	95	0.834	1,768,532	3.7	3.3
52	0.997	9,677,434	32.6	17.6	96	0.820	1,475,649	3.4	3.1
53	0.997	9,650,884	31.7	17.4	97	0.806	1,210,616	3.2	2.8
54	0.996	9,621,949	30.8	17.1	98	0.790	975,310	3.0	2.7
55	0.996	9,586,518	29.9	16.8	99	0.774	770,588	2.7	2.5
56	0.995	9,545,894	29.1	16.6	100	0.757	596,416	2.5	2.3
57	0.995	9,501,170	28.2	16.3	101	0.741	451,760	2.4	2.2
58	0.995	9,453,222	27.4	16.0	102	0.723	334,629	2.2	2.0
59	0.994	9,402,715	26.5	15.7	103	0.705	242,010	2.0	1.9
60	0.994	9,350,100	25.7	15.4	104	0.686	170,571	1.9	1.7
					105	0.002	117,071	1.7	1.6

Ohio Bureau Of Workers' Compensation
Private Employers
Unpaid Liability Evaluation as of June 30, 2014
Discount Rate = 4.0%
Death
Survivorship Tables

Table with columns: Future Period, Persistence by Age, Age at Injury Date (18-42), and values representing liability percentages. The table shows a grid of values for each combination of future period and age at injury date.

Ohio Bureau of Workers' Compensation
Private Employers
Unpaid Liability Evaluation as of June 30, 2014
Discount Rate = 4.0%
Death
Survivorship Tables

Table with columns: Future Period, Cumulative Persistency, Age at Injury Date (18-42), and values for each age and period.

* Sum of lives equals sum of cumulative persistency across all age at injury by future period.

* Weighted persistency equals sum of lives [future period x+1] / sum of lives [future period x].

Ohio Bureau of Workers' Compensation
Private Employers
Unpaid Liability Evaluation as of June 30, 2014
Discount Rate = 4.0%
Death
Survivorship Tables

Table with columns for Future Period (0-93) and Age at Injury Date (43-65). The table contains numerical values representing liability evaluations, with values generally decreasing as age increases and increasing as the future period progresses.

Ohio Bureau Of Workers' Compensation
Private Employers
Unpaid Liability Evaluation as of June 30, 2014
Discount Rate = 4.0%
Death
Survivorship Tables

Table with columns: Future Period, Cumulative Persistence Age at Injury Date (43-65), Number of Lives, Weighted Persistence. Rows represent future periods from 0 to 93.

Ohio Bureau of Workers' Compensation
Coal Workers Pneumoconiosis Fund
PTD Annuity Calculation OD Lung

Age x	Occupational Disease Age	Male Mortality Calculation							Weekly Annuity Factor
		q_x	v^x	l_x	d_x	D_x	N_x	a^{++}_x	
17	17	0.16%	1.000	10,000,000	15,949	10,000,000	523,059,604	51.806	2314
18	18	0.16%	1.000	9,984,051	16,407	9,984,051	513,059,604	50.888	2314
19	19	0.17%	1.000	9,967,644	16,958	9,967,644	503,075,554	49.971	2314
20	20	0.18%	1.000	9,950,686	17,602	9,950,686	493,107,910	49.055	2314
21	21	0.18%	1.000	9,933,084	18,339	9,933,084	483,157,224	48.141	2314
22	22	0.19%	1.000	9,914,745	19,136	9,914,745	473,224,139	47.229	2314
23	23	0.20%	1.000	9,895,609	19,992	9,895,609	463,309,394	46.320	2314
24	24	0.21%	1.000	9,875,617	20,906	9,875,617	453,413,785	45.412	2314
25	25	0.22%	1.000	9,854,711	21,783	9,854,711	443,538,168	44.508	2314
26	26	0.23%	1.000	9,832,929	22,622	9,832,929	433,683,457	43.605	2267
27	27	0.24%	1.000	9,810,307	23,328	9,810,307	423,850,528	42.705	2221
28	28	0.24%	1.000	9,786,979	23,903	9,786,979	414,040,221	41.805	2174
29	29	0.25%	1.000	9,763,076	24,348	9,763,076	404,253,242	40.906	2127
30	30	0.25%	1.000	9,738,727	24,601	9,738,727	394,490,166	40.007	2080
31	31	0.25%	1.000	9,714,126	24,696	9,714,126	384,751,439	39.107	2034
32	32	0.25%	1.000	9,689,430	24,633	9,689,430	375,037,312	38.206	1987
33	33	0.25%	1.000	9,664,797	24,601	9,664,797	365,347,882	37.302	1940
34	34	0.25%	1.000	9,640,196	24,570	9,640,196	355,683,085	36.396	1893
35	35	0.26%	1.000	9,615,626	24,538	9,615,626	346,042,889	35.488	1845
36	36	0.26%	1.000	9,591,088	24,537	9,591,088	336,427,262	34.577	1798
37	37	0.27%	1.000	9,566,550	25,369	9,566,550	326,836,174	33.664	1751
38	38	0.28%	1.000	9,541,182	26,808	9,541,182	317,269,624	32.753	1703
39	39	0.30%	1.000	9,514,374	28,970	9,514,374	307,728,442	31.844	1656
40	40	0.34%	1.000	9,485,404	31,877	9,485,404	298,214,068	30.939	1609
41	41	0.38%	1.000	9,453,527	35,578	9,453,527	288,728,664	30.042	1562
42	42	0.43%	1.000	9,417,949	40,117	9,417,949	279,275,137	29.153	1516
43	43	0.48%	1.000	9,377,832	45,476	9,377,832	269,857,188	28.276	1470
44	44	0.55%	1.000	9,332,356	51,570	9,332,356	260,479,356	27.411	1425
45	45	0.63%	1.000	9,280,786	58,252	9,280,786	251,147,000	26.561	1381
46	46	0.66%	1.000	9,222,534	61,117	9,222,534	241,866,214	25.726	1338
47	47	0.69%	1.000	9,161,417	63,313	9,161,417	232,643,680	24.894	1294
48	48	0.72%	1.000	9,098,104	65,859	9,098,104	223,482,263	24.064	1251
49	49	0.77%	1.000	9,032,245	69,664	9,032,245	214,384,159	23.235	1208
50	50	0.84%	1.000	8,962,582	75,308	8,962,582	205,351,914	22.412	1165
51	51	0.93%	1.000	8,887,273	82,836	8,887,273	196,389,332	21.598	1123
52	52	1.04%	1.000	8,804,437	91,756	8,804,437	187,502,059	20.796	1081
53	53	1.16%	1.000	8,712,681	101,270	8,712,681	178,697,622	20.011	1041
54	54	1.29%	1.000	8,611,411	110,680	8,611,411	169,984,941	19.239	1001
55	55	1.41%	1.000	8,500,731	119,814	8,500,731	161,373,530	18.483	961
56	56	1.54%	1.000	8,380,916	128,978	8,380,916	152,872,799	17.741	923
57	57	1.68%	1.000	8,251,939	138,516	8,251,939	144,491,883	17.010	885
58	58	1.83%	1.000	8,113,422	148,653	8,113,422	136,239,944	16.292	847
59	59	2.00%	1.000	7,964,769	159,586	7,964,769	128,126,522	15.587	811
60	60	2.20%	1.000	7,805,183	171,477	7,805,183	120,161,753	14.895	775
61	61	2.42%	1.000	7,633,706	184,454	7,633,706	112,356,570	14.218	739
62	62	2.67%	1.000	7,449,252	198,653	7,449,252	104,722,864	13.558	705
63	63	2.96%	1.000	7,250,599	214,284	7,250,599	97,273,612	12.916	672
64	64	3.29%	1.000	7,036,315	231,471	7,036,315	90,023,013	12.294	639
65	65	3.67%	1.000	6,804,844	249,875	6,804,844	82,986,698	11.695	608
66	66	4.10%	1.000	6,554,968	268,552	6,554,968	76,181,854	11.122	578
67	67	4.55%	1.000	6,286,416	286,092	6,286,416	69,626,886	10.576	550
68	68	5.02%	1.000	6,000,324	301,103	6,000,324	63,340,470	10.056	523
69	69	5.48%	1.000	5,699,221	312,578	5,699,221	57,340,145	9.561	497
70	70	5.94%	1.000	5,386,644	320,140	5,386,644	51,640,924	9.087	473
71	71	6.40%	1.000	5,066,503	324,165	5,066,503	46,254,280	8.629	449
72	72	6.87%	1.000	4,742,339	325,666	4,742,339	41,187,777	8.185	426
73	73	7.38%	1.000	4,416,672	325,843	4,416,672	36,445,438	7.752	403
74	74	7.96%	1.000	4,090,829	325,449	4,090,829	32,028,766	7.329	381
75	75	8.62%	1.000	3,765,380	324,573	3,765,380	27,937,937	6.920	360
76	76	9.38%	1.000	3,440,807	322,652	3,440,807	24,172,556	6.525	339
77	77	10.22%	1.000	3,118,156	318,692	3,118,156	20,731,749	6.149	320
78	78	11.13%	1.000	2,799,464	311,663	2,799,464	17,615,393	5.792	301
79	79	12.09%	1.000	2,487,800	300,850	2,487,800	14,814,130	5.455	284
80	80	13.08%	1.000	2,186,950	286,070	2,186,950	12,326,329	5.136	267
81	81	14.08%	1.000	1,900,880	267,727	1,900,880	10,139,379	4.834	251
82	82	15.11%	1.000	1,633,153	246,768	1,633,153	8,238,500	4.545	236
83	83	16.18%	1.000	1,386,385	224,371	1,386,385	6,605,347	4.264	222
84	84	17.35%	1.000	1,162,014	201,571	1,162,014	5,218,962	3.991	208
85	85	18.64%	1.000	960,443	179,052	960,443	4,056,948	3.724	194
86	86	20.11%	1.000	781,391	157,160	781,391	3,096,505	3.463	180
87	87	21.79%	1.000	624,231	136,016	624,231	2,315,114	3.209	167
88	88	23.69%	1.000	488,215	115,676	488,215	1,690,883	2.963	154
89	89	25.84%	1.000	372,539	96,267	372,539	1,202,668	2.728	142
90	90	28.24%	1.000	276,272	78,031	276,272	830,128	2.505	130
91	91	30.92%	1.000	198,241	61,287	198,241	553,856	2.294	119
92	92	33.86%	1.000	136,955	46,378	136,955	355,615	2.097	109
93	93	37.10%	1.000	90,577	33,601	90,577	218,660	1.914	100
94	94	40.62%	1.000	56,976	23,145	56,976	128,083	1.748	91
95	95	44.45%	1.000	33,831	15,036	33,831	71,107	1.602	83
96	96	47.48%	1.000	18,795	8,924	18,795	37,276	1.483	77
97	97	50.61%	1.000	9,870	4,995	9,870	18,481	1.372	71
98	98	53.92%	1.000	4,875	2,629	4,875	8,611	1.266	66
99	99	57.55%	1.000	2,246	1,293	2,246	3,736	1.163	60
100	100	61.58%	1.000	954	587	954	1,489	1.061	60
101	101	66.14%	1.000	366	242	366	555	0.961	60
102	102	71.34%	1.000	124	88	124	169	0.863	60
103	103	77.28%	1.000	36	27	36	45	0.766	60
104	104	84.07%	1.000	8	7	8	9	0.672	60
105	105	91.83%	1.000	1	1	1	1	0.582	60
106	106	100.00%	1.000	0	0	0	0	0.500	60
107	107	100.00%	1.000	0	0	0	0	0.000	60
108	108	100.00%	1.000	0	0	0	0	0.000	60
109	109	100.00%	1.000	0	0	0	0	0.000	60
110	110	100.00%	1.000	0	0	0	0	0.000	60
111	111	100.00%	1.000	0	0	0	0	0.000	60
112	112	100.00%	1.000	0	0	0	0	0.000	60
113	113	100.00%	1.000	0	0	0	0	0.000	60

Male Table:	Ohio PTD
Interest Rate:	1.0400
Benefit Escalation:	1.04
Discount Rate:	0.0%
Monthly Factor:	0.50

Ohio Bureau of Workers' Compensation
Coal Workers Pneumoconiosis Fund
PTD Annuity Calculation OD Non-Lung

Age x	Occupational Disease Age	Male Mortality Calculation							Weekly Annuity Factor
		q_x	v^x	l_x	d_x	D_x	N_x	a^{++}_x	
17	17	0.12%	1.000	10,000,000	11,580	10,000,000	560,378,988	55.538	2500
18	18	0.12%	1.000	9,988,420	11,917	9,988,420	550,378,988	54.602	2500
19	19	0.12%	1.000	9,976,502	12,323	9,976,502	540,390,568	53.666	2500
20	20	0.13%	1.000	9,964,179	12,798	9,964,179	530,414,066	52.732	2500
21	21	0.13%	1.000	9,951,381	13,340	9,951,381	520,449,887	51.799	2500
22	22	0.14%	1.000	9,938,042	13,927	9,938,042	510,498,506	50.868	2500
23	23	0.15%	1.000	9,924,115	14,557	9,924,115	500,560,464	49.939	2500
24	24	0.15%	1.000	9,909,558	15,231	9,909,558	490,636,349	49.011	2500
25	25	0.16%	1.000	9,894,327	15,879	9,894,327	480,726,791	48.086	2500
26	26	0.17%	1.000	9,878,448	16,501	9,878,448	470,832,464	47.163	2452
27	27	0.17%	1.000	9,861,947	17,027	9,861,947	460,954,017	46.241	2405
28	28	0.18%	1.000	9,844,920	17,458	9,844,920	451,092,010	45.320	2357
29	29	0.18%	1.000	9,827,462	17,795	9,827,462	441,247,150	44.399	2309
30	30	0.18%	1.000	9,809,667	17,992	9,809,667	431,419,687	43.479	2261
31	31	0.18%	1.000	9,791,675	18,074	9,791,675	421,610,020	42.558	2213
32	32	0.18%	1.000	9,773,601	18,040	9,773,601	411,818,345	41.636	2165
33	33	0.18%	1.000	9,755,561	18,030	9,755,561	402,044,744	40.712	2117
34	34	0.19%	1.000	9,737,531	18,019	9,737,531	392,289,183	39.786	2069
35	35	0.19%	1.000	9,719,511	18,009	9,719,511	382,551,653	38.859	2021
36	36	0.19%	1.000	9,701,503	18,021	9,701,503	372,832,141	37.930	1972
37	37	0.19%	1.000	9,683,482	18,644	9,683,482	363,130,638	37.000	1924
38	38	0.20%	1.000	9,664,838	19,716	9,664,838	353,447,157	36.070	1876
39	39	0.22%	1.000	9,645,121	21,523	9,645,121	343,782,519	35.143	1827
40	40	0.24%	1.000	9,625,798	23,483	9,625,798	334,137,198	34.220	1779
41	41	0.27%	1.000	9,600,315	26,233	9,600,315	324,513,400	33.302	1732
42	42	0.31%	1.000	9,574,083	29,610	9,574,083	314,913,084	32.392	1684
43	43	0.35%	1.000	9,544,472	33,605	9,544,472	305,339,002	31.491	1638
44	44	0.40%	1.000	9,510,867	38,159	9,510,867	295,794,529	30.601	1591
45	45	0.46%	1.000	9,472,708	43,170	9,472,708	286,283,662	29.722	1546
46	46	0.48%	1.000	9,429,539	45,371	9,429,539	276,810,953	28.856	1500
47	47	0.50%	1.000	9,384,168	47,087	9,384,168	267,381,415	27.993	1456
48	48	0.53%	1.000	9,337,081	49,073	9,337,081	257,997,247	27.131	1411
49	49	0.56%	1.000	9,288,008	52,012	9,288,008	248,660,166	26.272	1366
50	50	0.61%	1.000	9,235,995	56,347	9,235,995	239,372,158	25.417	1322
51	51	0.68%	1.000	9,179,649	62,123	9,179,649	230,136,163	24.570	1278
52	52	0.76%	1.000	9,117,526	68,989	9,117,526	220,956,514	23.734	1234
53	53	0.84%	1.000	9,048,356	76,365	9,048,356	211,838,988	22.911	1191
54	54	0.93%	1.000	8,972,173	83,727	8,972,173	202,790,452	22.102	1149
55	55	1.02%	1.000	8,888,446	90,960	8,888,446	193,818,279	21.306	1108
56	56	1.12%	1.000	8,797,486	98,301	8,797,486	184,929,832	20.521	1067
57	57	1.22%	1.000	8,699,185	106,022	8,699,185	176,132,347	19.747	1027
58	58	1.33%	1.000	8,593,163	114,313	8,593,163	167,433,162	18.984	987
59	59	1.45%	1.000	8,478,849	123,348	8,478,849	158,839,999	18.234	948
60	60	1.60%	1.000	8,355,501	133,282	8,355,501	150,361,149	17.495	910
61	61	1.75%	1.000	8,222,220	144,250	8,222,220	142,005,648	16.771	872
62	62	1.94%	1.000	8,077,970	156,408	8,077,970	133,783,428	16.062	835
63	63	2.15%	1.000	7,921,562	169,981	7,921,562	125,705,458	15.369	799
64	64	2.39%	1.000	7,751,581	185,147	7,751,581	117,783,895	14.695	764
65	65	2.67%	1.000	7,566,435	201,730	7,566,435	110,032,314	14.042	730
66	66	2.97%	1.000	7,364,705	219,072	7,364,705	102,465,879	13.413	697
67	67	3.30%	1.000	7,145,633	236,112	7,145,633	95,101,174	12.809	666
68	68	3.64%	1.000	6,909,521	251,746	6,909,521	87,955,542	12.230	636
69	69	3.98%	1.000	6,657,776	265,122	6,657,776	81,046,021	11.673	607
70	70	4.32%	1.000	6,392,654	275,853	6,392,654	74,388,245	11.137	579
71	71	4.65%	1.000	6,116,801	284,155	6,116,801	67,995,592	10.616	552
72	72	4.99%	1.000	5,832,646	290,817	5,832,646	61,878,791	10.109	526
73	73	5.36%	1.000	5,541,829	296,853	5,541,829	56,046,145	9.613	500
74	74	5.78%	1.000	5,244,976	302,962	5,244,976	50,504,316	9.129	475
75	75	6.26%	1.000	4,942,014	309,301	4,942,014	45,259,339	8.658	450
76	76	6.81%	1.000	4,632,713	315,415	4,632,713	40,317,525	8.203	427
77	77	7.42%	1.000	4,317,298	320,375	4,317,298	35,684,612	7.765	404
78	78	8.08%	1.000	3,996,922	323,080	3,996,922	31,367,314	7.348	382
79	79	8.78%	1.000	3,673,842	322,574	3,673,842	27,370,392	6.950	361
80	80	9.50%	1.000	3,351,268	318,286	3,351,268	23,696,549	6.571	342
81	81	10.23%	1.000	3,032,983	310,157	3,032,983	20,345,281	6.208	323
82	82	10.97%	1.000	2,722,826	298,714	2,722,826	17,312,298	5.858	305
83	83	11.75%	1.000	2,424,112	284,846	2,424,112	14,589,472	5.518	287
84	84	12.59%	1.000	2,139,266	269,435	2,139,266	12,165,360	5.187	270
85	85	13.54%	1.000	1,869,831	253,095	1,869,831	10,026,094	4.862	253
86	86	14.60%	1.000	1,616,736	236,095	1,616,736	8,156,263	4.545	236
87	87	15.82%	1.000	1,380,641	218,423	1,380,641	6,539,527	4.237	220
88	88	17.20%	1.000	1,162,218	199,937	1,162,218	5,158,886	3.939	205
89	89	18.76%	1.000	962,281	180,544	962,281	3,996,669	3.653	190
90	90	20.51%	1.000	781,737	160,511	781,737	3,034,387	3.382	176
91	91	22.45%	1.000	621,426	139,488	621,426	2,252,650	3.125	162
92	92	24.59%	1.000	481,939	118,494	481,939	1,631,224	2.885	150
93	93	26.93%	1.000	363,445	97,892	363,445	1,149,285	2.662	138
94	94	29.49%	1.000	265,553	78,322	265,553	785,841	2.459	128
95	95	32.27%	1.000	187,230	60,420	187,230	520,288	2.279	119
96	96	34.48%	1.000	126,811	43,719	126,811	333,058	2.126	111
97	97	36.74%	1.000	83,092	30,531	83,092	206,247	1.982	103
98	98	39.15%	1.000	52,561	20,579	52,561	123,155	1.843	96
99	99	41.78%	1.000	31,982	13,363	31,982	70,594	1.707	89
100	100	44.71%	1.000	18,620	8,325	18,620	38,612	1.574	89
101	101	48.02%	1.000	10,294	4,944	10,294	19,992	1.442	89
102	102	51.80%	1.000	5,351	2,771	5,351	9,698	1.313	89
103	103	56.11%	1.000	2,579	1,447	2,579	4,548	1.186	89
104	104	61.04%	1.000	1,132	691	1,132	1,768	1.062	89
105	105	66.67%	1.000	441	294	441	636	0.943	89
106	106	73.08%	1.000	147	107	147	195	0.828	89
107	107	80.36%	1.000	40	32	40	48	0.719	89
108	108	88.57%	1.000	8	7	8	9	0.617	89
109	109	97.79%	1.000	1	1	1	1	0.522	89
110	110	100.00%	1.000	0	0	0	0	0.500	89
111	111	100.00%	1.000	0	0	0	0	0.000	89
112	112	100.00%	1.000	0	0	0	0	0.000	89
113	113	100.00%	1.000	0	0	0	0	0.000	89

Male Table: Ohio PTD
Interest Rate: 1.0400
Benefit Escalation: 1.04
Discount Rate: 0.0%
Monthly Factor: 0.50

**Ohio Bureau of Workers' Compensation
Coal Workers Pneumoconiosis Fund
Survivor Mortality and Remarriage Decrement
and Annuity Factors**

Age	l_x	d_{x-t}	d_{x-1}	d_{x-2}	q_{x-2}	q_{x-1}	q_{x-t}	V_x	D_x	N_x	Annuity
17	10,000,000	45,704	659	46,363	0.464	0.007	0.457	1.0000	10,000,000	428,267,641	2201
18	9,954,296	46,874	576	47,449	0.477	0.006	0.471	1.0000	9,954,296	418,267,641	2159
19	9,907,422	47,981	529	48,511	0.490	0.005	0.484	1.0000	9,907,422	408,313,345	2117
20	9,859,441	49,319	501	49,820	0.505	0.005	0.500	1.0000	9,859,441	398,405,922	2075
21	9,810,122	50,876	482	51,357	0.524	0.005	0.519	1.0000	9,810,122	388,546,482	2034
22	9,759,246	52,553	468	53,021	0.543	0.005	0.538	1.0000	9,759,246	378,736,360	1992
23	9,706,693	54,343	459	54,802	0.565	0.005	0.560	1.0000	9,706,693	368,977,114	1951
24	9,652,350	56,239	452	56,691	0.587	0.005	0.583	1.0000	9,652,350	359,270,421	1909
25	9,596,111	57,979	446	58,425	0.609	0.005	0.604	1.0000	9,596,111	349,618,071	1869
26	9,538,132	59,567	439	60,006	0.629	0.005	0.625	1.0000	9,538,132	340,021,960	1828
27	9,478,566	60,759	431	61,189	0.646	0.005	0.641	1.0000	9,478,566	330,483,827	1787
28	9,417,807	61,571	420	61,992	0.658	0.004	0.654	1.0000	9,417,807	321,005,261	1746
29	9,356,236	62,020	409	62,428	0.667	0.004	0.663	1.0000	9,356,236	311,587,454	1706
30	9,294,216	61,961	395	62,356	0.671	0.004	0.667	1.0000	9,294,216	302,231,219	1665
31	9,232,255	61,498	379	61,877	0.670	0.004	0.666	1.0000	9,232,255	292,937,002	1624
32	9,170,757	60,648	362	61,010	0.665	0.004	0.661	1.0000	9,170,757	283,704,748	1583
33	9,110,109	59,886	347	60,232	0.661	0.004	0.657	1.0000	9,110,109	274,533,990	1541
34	9,050,223	59,132	332	59,464	0.657	0.004	0.653	1.0000	9,050,223	265,423,881	1499
35	8,991,091	58,387	319	58,706	0.653	0.004	0.649	1.0000	8,991,091	256,373,658	1457
36	8,932,704	57,723	307	58,029	0.650	0.003	0.646	1.0000	8,932,704	247,382,567	1414
37	8,874,982	59,000	305	59,306	0.668	0.003	0.665	1.0000	8,874,982	238,449,862	1371
38	8,815,981	61,630	311	61,941	0.703	0.004	0.699	1.0000	8,815,981	229,574,881	1328
39	8,754,351	65,819	325	66,144	0.756	0.004	0.752	1.0000	8,754,351	220,758,899	1285
40	8,688,532	71,548	345	71,893	0.827	0.004	0.823	1.0000	8,688,532	212,004,548	1243
41	8,616,984	78,851	373	79,224	0.919	0.004	0.915	1.0000	8,616,984	203,316,016	1201
42	8,538,133	87,744	408	88,152	1.032	0.005	1.028	1.0000	8,538,133	194,699,032	1160
43	8,450,389	98,090	448	98,539	1.166	0.005	1.161	1.0000	8,450,389	186,160,899	1120
44	8,352,299	109,609	494	110,103	1.318	0.006	1.312	1.0000	8,352,299	177,710,510	1080
45	8,242,690	121,890	542	122,432	1.485	0.007	1.479	1.0000	8,242,690	169,358,212	1042
46	8,120,800	134,414	592	135,006	1.663	0.007	1.655	1.0000	8,120,800	161,115,522	1006
47	7,986,386	146,930	642	147,572	1.848	0.008	1.840	1.0000	7,986,386	152,994,722	970
48	7,839,456	159,141	692	159,833	2.039	0.009	2.030	1.0000	7,839,456	145,008,336	936
49	7,680,315	170,884	741	171,625	2.235	0.010	2.225	1.0000	7,680,315	137,168,880	903
50	7,509,432	182,225	790	183,015	2.437	0.011	2.427	1.0000	7,509,432	129,488,565	871
51	7,327,207	193,104	840	193,944	2.647	0.011	2.635	1.0000	7,327,207	121,979,133	840
52	7,134,103	203,455	889	204,344	2.865	0.012	2.852	1.0000	7,134,103	114,651,926	810
53	6,930,647	213,259	939	214,198	3.091	0.014	3.077	1.0000	6,930,647	107,517,824	781
54	6,717,388	222,293	988	223,281	3.324	0.015	3.309	1.0000	6,717,388	100,587,177	753
55	6,495,095	230,271	1,037	231,308	3.562	0.016	3.545	1.0000	6,495,095	93,869,788	726
56	6,264,824	236,999	1,083	238,082	3.801	0.017	3.783	1.0000	6,264,824	87,374,693	699
57	6,027,825	242,409	1,128	243,536	4.041	0.019	4.021	1.0000	6,027,825	81,109,868	674
58	5,785,417	246,493	1,170	247,663	4.282	0.020	4.261	1.0000	5,785,417	75,082,043	649
59	5,538,924	249,896	1,215	251,111	4.535	0.022	4.512	1.0000	5,538,924	69,296,626	625
60	5,289,028	255,550	1,278	256,828	4.857	0.024	4.832	1.0000	5,289,028	63,757,703	601
61	5,033,477	255,656	1,322	256,978	5.107	0.026	5.079	1.0000	5,033,477	58,468,675	578
62	4,777,822	258,119	1,388	259,507	5.433	0.029	5.402	1.0000	4,777,822	53,435,198	556
63	4,519,703	251,064	1,413	252,476	5.588	0.031	5.555	1.0000	4,519,703	48,657,376	534
64	4,268,639	248,479	1,469	249,948	5.857	0.034	5.821	1.0000	4,268,639	44,137,673	512
65	4,020,160	246,695	1,537	248,232	6.177	0.038	6.136	1.0000	4,020,160	39,869,034	490

**Ohio Bureau of Workers' Compensation
Coal Workers Pneumoconiosis Fund
Survivor Mortality and Remarriage Decrement
and Annuity Factors**

Age	l_x	d_{x-t}	d_{x-1}	d_{x-2}	q_{x-2}	q_{x-1}	q_{x-t}	V_x	D_x	N_x	Annuity
66	3,773,466	249,198	1,639	250,837	6.650	0.043	6.604	1.0000	3,773,466	35,848,874	468
67	3,524,267	243,364	1,691	245,055	6.957	0.048	6.905	1.0000	3,524,267	32,075,408	447
68	3,280,903	245,887	1,805	247,692	7.554	0.055	7.494	1.0000	3,280,903	28,551,141	427
69	3,035,016	240,394	1,871	242,264	7.987	0.062	7.921	1.0000	3,035,016	25,270,237	407
70	2,794,623	245,791	2,039	247,830	8.875	0.073	8.795	1.0000	2,794,623	22,235,221	388
71	2,548,831	236,084	2,103	238,187	9.353	0.083	9.262	1.0000	2,548,831	19,440,598	371
72	2,312,747	218,084	2,104	220,188	9.529	0.091	9.430	1.0000	2,312,747	16,891,767	354
73	2,094,663	211,355	2,227	213,582	10.207	0.106	10.090	1.0000	2,094,663	14,579,020	336
74	1,883,308	201,325	2,333	203,657	10.827	0.124	10.690	1.0000	1,883,308	12,484,357	319
75	1,681,984	190,948	2,445	193,393	11.515	0.145	11.353	1.0000	1,681,984	10,601,049	302
76	1,491,035	180,768	2,565	183,333	12.317	0.172	12.124	1.0000	1,491,035	8,919,065	285
77	1,310,268	173,193	2,729	175,921	13.454	0.208	13.218	1.0000	1,310,268	7,428,030	269
78	1,137,075	160,756	2,815	163,571	14.421	0.248	14.138	1.0000	1,137,075	6,117,762	254
79	976,319	148,258	2,888	151,145	15.527	0.296	15.185	1.0000	976,319	4,980,686	239
80	828,061	134,899	2,926	137,825	16.703	0.353	16.291	1.0000	828,061	4,004,367	225
81	693,163	121,612	2,941	124,553	18.045	0.424	17.545	1.0000	693,163	3,176,306	212
82	571,550	106,383	2,870	109,253	19.212	0.502	18.613	1.0000	571,550	2,483,143	200
83	465,167	92,854	2,796	95,650	20.687	0.601	19.961	1.0000	465,167	1,911,593	188
84	372,313	80,152	2,599	82,751	22.382	0.698	21.528	1.0000	372,313	1,446,426	176
85	292,162	67,657	2,466	70,122	24.206	0.844	23.157	1.0000	292,162	1,074,112	165
86	224,505	55,945	2,291	58,236	26.207	1.021	24.919	1.0000	224,505	781,950	155
87	168,560	45,467	2,092	47,559	28.569	1.241	26.974	1.0000	168,560	557,445	146
88	123,093	35,272	1,822	37,094	30.588	1.480	28.655	1.0000	123,093	388,885	138
89	87,821	26,626	1,538	28,165	32.642	1.752	30.319	1.0000	87,821	265,792	131
90	61,194	19,471	1,252	20,723	34.572	2.046	31.819	1.0000	61,194	177,971	125
91	41,723	13,767	979	14,746	36.191	2.347	32.995	1.0000	41,723	116,777	120
92	27,957	9,486	741	10,228	37.582	2.652	33.933	1.0000	27,957	75,054	114
93	18,470	6,668	569	7,236	40.423	3.079	36.100	1.0000	18,470	47,097	107
94	11,802	4,520	418	4,938	43.375	3.540	38.299	1.0000	11,802	28,627	100
95	7,282	2,951	294	3,245	46.427	4.032	40.523	1.0000	7,282	16,825	94
96	4,331	1,852	197	2,049	49.569	4.552	42.762	1.0000	4,331	9,542	89
97	2,479	1,116	126	1,242	52.788	5.092	45.008	1.0000	2,479	5,211	83
98	1,363	646	77	723	56.230	5.680	47.355	1.0000	1,363	2,732	78
99	718	358	46	404	60.049	6.346	49.892	1.0000	718	1,369	73
100	360	190	26	215	64.418	7.125	52.703	1.0000	360	651	68
101	170	95	14	109	69.531	8.060	55.867	1.0000	170	291	63
102	75	45	7	52	75.618	9.203	59.457	1.0000	75	121	58
103	30	19	3	23	82.962	10.614	63.543	1.0000	30	46	53
104	11	8	1	9	91.923	12.367	68.189	1.0000	11	16	48
105	4	3	1	3	102.990	14.551	73.453	1.0000	4	5	43
106	1	1	0	1	116.848	17.273	79.391	1.0000	1	1	38
107	0	0	0	0	134.506	20.662	86.052	1.0000	0	0	34
108	0	0	0	0	157.526	24.870	93.480	1.0000	0	0	29
109	0	0	0	0	183.969	29.570	100.000	1.0000	0	0	26
110	0	0	0	0		0.000	0.000	1.0000	0	0	0

Table 1971 SOA Group experience adjusted for remarriage

Monthly Factor	0.50
Interest Rate	4.00%
Benefit Escalation	4.0%
Net Discount Rate	0.0%

Ohio Bureau of Workers' Compensation
Coal Workers Pneumoconiosis Fund
Survivor Immediate and Deferred Annuity Factors

Table with columns: Age Of, Miner's Age Minus Spouse's Age (15 to -10), and rows for ages 17 to 65. Values represent annuity factors for various age differences.

**Ohio Bureau of Workers' Compensation
Coal Workers Pneumoconiosis Fund
Survivor Immediate and Deferred Annuity Factors**

Age Of Widow	Annuity	Miner's Age Minus Spouse's Age																									
		15	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0	-1	-2	-3	-4	-5	-6	-7	-8	-9	-10
66	468	468	468	468	468	468	468	468	468	468	437	437	437	437	437	437	407	407	407	407	377	377	377	349	349	349	322
67	447	447	447	447	447	447	447	447	447	447	447	416	416	416	416	416	386	386	386	386	357	357	357	329	329	329	300
68	427	427	427	427	427	427	427	427	427	427	427	396	396	396	396	396	366	366	366	366	337	337	337	310	310	310	281
69	407	407	407	407	407	407	407	407	407	407	407	376	376	376	376	376	347	347	347	347	318	318	318	291	291	291	262
70	388	388	388	388	388	388	388	388	388	388	388	357	357	357	357	357	328	328	328	328	300	300	300	273	273	273	244
71	371	371	371	371	371	371	371	371	371	371	371	340	340	340	340	340	311	311	311	311	283	283	283	256	256	256	227
72	354	354	354	354	354	354	354	354	354	354	354	323	323	323	323	323	295	295	295	295	267	267	267	240	240	240	211
73	336	336	336	336	336	336	336	336	336	336	336	306	306	306	306	306	277	277	277	277	249	249	249	222	222	222	193
74	319	319	319	319	319	319	319	319	319	319	319	289	289	289	289	289	261	261	261	261	233	233	233	206	206	206	177
75	302	302	302	302	302	302	302	302	302	302	302	272	272	272	272	272	244	244	244	244	216	216	216	189	189	189	160
76	285	285	285	285	285	285	285	285	285	285	285	255	255	255	255	255	227	227	227	227	199	199	199	172	172	172	143
77	269	269	269	269	269	269	269	269	269	269	269	239	239	239	239	239	211	211	211	211	183	183	183	156	156	156	127
78	254	254	254	254	254	254	254	254	254	254	254	224	224	224	224	224	196	196	196	196	168	168	168	141	141	141	112
79	239	239	239	239	239	239	239	239	239	239	239	209	209	209	209	209	181	181	181	181	153	153	153	126	126	126	97
80	225	225	225	225	225	225	225	225	225	225	225	195	195	195	195	195	167	167	167	167	139	139	139	112	112	112	83
81	212	212	212	212	212	212	212	212	212	212	212	182	182	182	182	182	154	154	154	154	126	126	126	99	99	99	70
82	200	200	200	200	200	200	200	200	200	200	200	170	170	170	170	170	142	142	142	142	114	114	114	87	87	87	58
83	188	188	188	188	188	188	188	188	188	188	188	158	158	158	158	158	130	130	130	130	102	102	102	75	75	75	46
84	176	176	176	176	176	176	176	176	176	176	176	146	146	146	146	146	118	118	118	118	90	90	90	63	63	63	34
85	165	165	165	165	165	165	165	165	165	165	165	135	135	135	135	135	107	107	107	107	79	79	79	52	52	52	23
86	155	155	155	155	155	155	155	155	155	155	155	125	125	125	125	125	97	97	97	97	69	69	69	42	42	42	14
87	146	146	146	146	146	146	146	146	146	146	146	115	115	115	115	115	87	87	87	87	59	59	59	32	32	32	5
88	138	138	138	138	138	138	138	138	138	138	138	107	107	107	107	107	79	79	79	79	51	51	51	24	24	24	0
89	131	131	131	131	131	131	131	131	131	131	131	101	101	101	101	101	73	73	73	73	45	45	45	18	18	18	0
90	125	125	125	125	125	125	125	125	125	125	125	95	95	95	95	95	67	67	67	67	39	39	39	12	12	12	0
91	120	120	120	120	120	120	120	120	120	120	120	90	90	90	90	90	62	62	62	62	34	34	34	7	7	7	0
92	114	114	114	114	114	114	114	114	114	114	114	84	84	84	84	84	56	56	56	56	28	28	28	1	1	1	0
93	107	107	107	107	107	107	107	107	107	107	107	77	77	77	77	77	49	49	49	49	21	21	21	0	0	0	0
94	100	100	100	100	100	100	100	100	100	100	100	70	70	70	70	70	42	42	42	42	14	14	14	0	0	0	0
95	94	94	94	94	94	94	94	94	94	94	94	64	64	64	64	64	36	36	36	36	8	8	8	0	0	0	0
96	89	89	89	89	89	89	89	89	89	89	89	59	59	59	59	59	31	31	31	31	3	3	3	0	0	0	0
97	83	83	83	83	83	83	83	83	83	83	83	53	53	53	53	53	25	25	25	25	0	0	0	0	0	0	0
98	78	78	78	78	78	78	78	78	78	78	78	48	48	48	48	48	19	19	19	19	0	0	0	0	0	0	0
99	73	73	73	73	73	73	73	73	73	73	73	43	43	43	43	43	14	14	14	14	0	0	0	0	0	0	0
100	68	68	68	68	68	68	68	68	68	68	68	38	38	38	38	38	9	9	9	9	0	0	0	0	0	0	0
101	63	63	63	63	63	63	63	63	63	63	63	33	33	33	33	33	4	4	4	4	0	0	0	0	0	0	0
102	58	58	58	58	58	58	58	58	58	58	58	28	28	28	28	28	0	0	0	0	0	0	0	0	0	0	0
103	53	53	53	53	53	53	53	53	53	53	53	23	23	23	23	23	0	0	0	0	0	0	0	0	0	0	0
104	48	48	48	48	48	48	48	48	48	48	48	18	18	18	18	18	0	0	0	0	0	0	0	0	0	0	0
105	43	43	43	43	43	43	43	43	43	43	43	13	13	13	13	13	0	0	0	0	0	0	0	0	0	0	0
106	38	38	38	38	38	38	38	38	38	38	38	8	8	8	8	8	0	0	0	0	0	0	0	0	0	0	0
107	34	34	34	34	34	34	34	34	34	34	34	4	4	4	4	4	0	0	0	0	0	0	0	0	0	0	0
108	29	29	29	29	29	29	29	29	29	29	29	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
109	26	26	26	26	26	26	26	26	26	26	26	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
110	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Interest Rate 4.00%
Benefit Escalation 4.0%
Net Interest Rate 0.0%

Exhibit X.7, Page 1

Ohio Bureau of Workers' Compensation
Ohio Wage Distribution Table
PTD

(1) Ratio to SAWW	(2) Percent of Workers	(3) Percent of Wages	(1) Ratio to SAWW	(2) Percent of Workers	(3) Percent of Wages
0.05	0.51%	0.03%	1.30	75.82%	62.15%
0.10	0.83%	0.06%	1.35	78.92%	65.88%
0.15	1.51%	0.19%	1.40	81.85%	69.42%
0.20	2.90%	0.60%	1.45	84.37%	72.46%
0.25	4.21%	0.90%	1.50	86.74%	75.33%
0.30	5.75%	1.35%	1.55	88.35%	78.05%
0.35	7.77%	2.04%	1.60	89.90%	80.68%
0.40	10.71%	3.19%	1.65	91.23%	82.94%
0.45	15.22%	5.21%	1.70	92.48%	85.07%
0.50	20.00%	7.60%	1.75	93.50%	86.79%
0.55	22.88%	9.44%	1.80	94.40%	88.33%
0.60	26.07%	11.47%	1.85	95.15%	89.59%
0.65	29.18%	13.45%	1.90	95.86%	90.79%
0.70	33.00%	16.52%	1.95	96.54%	91.96%
0.75	37.09%	20.05%	2.00	97.10%	92.90%
0.80	41.06%	23.48%	2.05	97.52%	93.93%
0.85	44.87%	26.78%	2.10	97.85%	94.74%
0.90	48.39%	29.82%	2.15	98.19%	95.56%
0.95	51.56%	32.56%	2.20	98.44%	96.18%
1.00	54.50%	35.10%	2.25	98.65%	96.70%
1.05	58.63%	40.39%	2.30	98.83%	97.13%
1.10	62.33%	45.13%	2.35	98.97%	97.49%
1.15	65.82%	49.60%	2.40	99.08%	97.75%
1.20	69.11%	53.82%	2.45	99.19%	98.03%
1.25	72.30%	57.90%	2.50	99.28%	98.24%

Ohio Bureau of Workers' Compensation
Ohio Wage Distribution Table
Death

(1) Ratio to SAWW	(2) Percent of Workers	(3) Percent of Wages	(1) Ratio to SAWW	(2) Percent of Workers	(3) Percent of Wages
0.05	0.58%	0.03%	1.30	67.66%	50.87%
0.10	0.95%	0.05%	1.35	70.80%	54.71%
0.15	1.72%	0.16%	1.40	73.76%	58.33%
0.20	3.30%	0.50%	1.45	76.32%	61.46%
0.25	4.04%	0.68%	1.50	78.72%	64.39%
0.30	4.90%	0.94%	1.55	80.94%	67.69%
0.35	6.03%	1.34%	1.60	83.10%	70.88%
0.40	7.68%	2.02%	1.65	84.94%	73.62%
0.45	10.21%	3.20%	1.70	86.69%	76.20%
0.50	12.90%	4.60%	1.75	88.10%	78.29%
0.55	15.98%	6.44%	1.80	89.36%	80.15%
0.60	19.39%	8.47%	1.85	90.39%	81.68%
0.65	22.71%	10.45%	1.90	91.37%	83.14%
0.70	26.65%	13.33%	1.95	92.33%	84.55%
0.75	30.80%	16.57%	2.00	93.10%	85.70%
0.80	34.84%	19.72%	2.05	94.10%	87.77%
0.85	38.72%	22.76%	2.10	94.89%	89.42%
0.90	42.29%	25.55%	2.15	95.68%	91.06%
0.95	45.51%	28.06%	2.20	96.29%	92.31%
1.00	48.50%	30.40%	2.25	96.79%	93.35%
1.05	52.12%	34.14%	2.30	97.21%	94.21%
1.10	55.37%	37.49%	2.35	97.56%	94.95%
1.15	58.42%	40.65%	2.40	97.81%	95.46%
1.20	61.31%	43.63%	2.45	98.08%	96.03%
1.25	64.10%	46.52%	2.50	98.29%	96.46%

Ohio Bureau of Workers' Compensation
Ohio Wage Distribution Table
Temporary Total - PA

(1) Ratio to SAWW	(2) Percent of Workers	(3) Percent of Wages	(1) Ratio to SAWW	(2) Percent of Workers	(3) Percent of Wages
0.05	1.13%	0.08%	1.30	86.94%	73.76%
0.10	1.84%	0.16%	1.35	88.57%	76.51%
0.15	3.34%	0.47%	1.40	90.12%	79.11%
0.20	6.40%	1.50%	1.45	91.45%	81.35%
0.25	8.36%	2.07%	1.50	92.70%	83.46%
0.30	10.67%	2.90%	1.55	93.61%	85.34%
0.35	13.69%	4.19%	1.60	94.49%	87.15%
0.40	18.08%	6.35%	1.65	95.25%	88.71%
0.45	24.84%	10.13%	1.70	95.97%	90.19%
0.50	32.00%	14.60%	1.75	96.55%	91.38%
0.55	36.27%	17.91%	1.80	97.06%	92.44%
0.60	40.98%	21.56%	1.85	97.49%	93.31%
0.65	45.59%	25.13%	1.90	97.89%	94.14%
0.70	50.03%	29.39%	1.95	98.28%	94.95%
0.75	54.30%	33.90%	2.00	98.60%	95.60%
0.80	58.45%	38.27%	2.05	98.80%	96.24%
0.85	62.44%	42.48%	2.10	98.96%	96.74%
0.90	66.12%	46.36%	2.15	99.12%	97.25%
0.95	69.43%	49.86%	2.20	99.25%	97.63%
1.00	72.50%	53.10%	2.25	99.35%	97.95%
1.05	75.42%	57.17%	2.30	99.43%	98.22%
1.10	78.04%	60.82%	2.35	99.51%	98.44%
1.15	80.50%	64.25%	2.40	99.56%	98.60%
1.20	82.83%	67.50%	2.45	99.61%	98.78%
1.25	85.09%	70.64%	2.50	99.65%	98.91%

Ohio Bureau of Workers' Compensation
Ohio Wage Distribution Table
Temporary Total - PE

(1) Ratio to SAWW	(2) Percent of Workers	(3) Percent of Wages	(1) Ratio to SAWW	(2) Percent of Workers	(3) Percent of Wages
0.05	0.78%	0.05%	1.30	90.51%	78.78%
0.10	1.26%	0.09%	1.35	91.92%	82.10%
0.15	2.30%	0.28%	1.40	93.26%	85.25%
0.20	4.40%	0.90%	1.45	94.42%	87.95%
0.25	5.83%	1.30%	1.50	95.50%	90.50%
0.30	7.50%	1.89%	1.55	96.12%	91.71%
0.35	9.69%	2.79%	1.60	96.72%	92.88%
0.40	12.89%	4.31%	1.65	97.23%	93.88%
0.45	17.80%	6.96%	1.70	97.72%	94.82%
0.50	23.00%	10.10%	1.75	98.11%	95.59%
0.55	26.93%	13.04%	1.80	98.46%	96.27%
0.60	31.27%	16.29%	1.85	98.75%	96.83%
0.65	35.51%	19.46%	1.90	99.02%	97.36%
0.70	40.73%	24.42%	1.95	99.29%	97.88%
0.75	46.31%	30.14%	2.00	99.50%	98.30%
0.80	51.73%	35.69%	2.05	99.57%	98.55%
0.85	56.95%	41.03%	2.10	99.63%	98.74%
0.90	61.76%	45.95%	2.15	99.69%	98.94%
0.95	66.08%	50.39%	2.20	99.73%	99.09%
1.00	70.10%	54.50%	2.25	99.77%	99.21%
1.05	74.46%	59.26%	2.30	99.80%	99.31%
1.10	78.37%	63.52%	2.35	99.82%	99.40%
1.15	82.06%	67.54%	2.40	99.84%	99.46%
1.20	85.54%	71.33%	2.45	99.86%	99.53%
1.25	88.90%	75.00%	2.50	99.88%	99.58%

Exhibit X8.1

**OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
Calculation of Unpaid Loss Factors Excluding Known PTD and Death Claims @ 6/30/2014
(\$'000's)**

Injury Year Ending 12/31	(1) Evaluation as of	(2) Medical Undiscounted Unpaid Loss	(3) Medical Discounted Unpaid Loss	(4) 6/30/2014 MIRA Medical Unpaid Loss	(5) Medical Undiscounted Unpaid Loss Factor	(6) Medical Discounted Unpaid Loss Factor
Prior to 1980						
1980	6/30/2014	182,150	122,382	63,746	2.86	1.92
1981	6/30/2014	29,689	19,992	14,565	2.04	1.37
1982	6/30/2014	26,910	17,721	11,860	2.27	1.49
1983	6/30/2014	31,655	20,639	17,298	1.83	1.19
1984	6/30/2014	32,597	21,152	14,753	2.21	1.43
1985	6/30/2014	42,459	27,166	18,765	2.26	1.45
1986	6/30/2014	68,372	43,328	34,976	1.95	1.24
1987	6/30/2014	79,413	49,964	40,356	1.97	1.24
1988	6/30/2014	85,336	53,396	39,469	2.16	1.35
1989	6/30/2014	106,935	66,241	41,551	2.57	1.59
1990	6/30/2014	117,362	72,027	52,269	2.25	1.38
1991	6/30/2014	125,544	76,214	51,999	2.41	1.47
1992	6/30/2014	124,784	75,048	47,553	2.62	1.58
1993	6/30/2014	138,823	82,523	62,553	2.22	1.32
1994	6/30/2014	123,658	72,970	46,613	2.65	1.57
1995	6/30/2014	151,811	88,470	57,219	2.65	1.55
1996	6/30/2014	153,675	88,642	65,697	2.34	1.35
1997	6/30/2014	163,564	93,553	61,769	2.65	1.51
1998	6/30/2014	192,606	108,863	74,135	2.60	1.47
1999	6/30/2014	222,008	124,571	105,771	2.10	1.18
2000	6/30/2014	261,724	145,721	112,904	2.32	1.29
2001	6/30/2014	287,997	159,213	128,850	2.24	1.24
2002	6/30/2014	276,792	152,157	114,263	2.42	1.33
2003	6/30/2014	323,105	176,721	150,657	2.14	1.17
2004	6/30/2014	352,709	191,721	131,058	2.69	1.46
2005	6/30/2014	348,269	189,239	140,387	2.48	1.35
2006	6/30/2014	353,924	191,711	154,950	2.28	1.24
2007	6/30/2014	355,285	191,676	127,840	2.78	1.50
2008	6/30/2014	360,430	195,398	138,678	2.60	1.41
2009	6/30/2014	401,583	219,474	165,334	2.43	1.33
2010	6/30/2014	337,792	180,851	122,877	2.75	1.47
2011	6/30/2014	352,457	192,193	107,674	3.27	1.78
2012	6/30/2014	411,933	223,908	110,034	3.74	2.03
2013	6/30/2014	428,796	238,506	103,685	4.14	2.30
2014	6/30/2014	522,063	307,759	133,061	3.92	2.31
	6/30/2014	<u>338,219</u>	<u>220,331</u>	<u>81,144</u>	<u>4.17</u>	<u>2.72</u>
	Total 1980 - 2014	7,730,280	4,379,057	2,882,567		
	Total	7,912,430	4,501,439	2,946,313		

Column Notes

- (2) From Exhibit PA-A1.1, Column (6) through Exhibit PA-A7.1, Column (8).
- (3) From Exhibit PA-A1.1, Column (8) through Exhibit PA-A7.1, Column (10).
- (4) Provided by Ohio Bureau of Workers' Compensation, MIRA Reserves, as of 6/30/14.
- (5) Column (2) / Column (4).
- (6) Column (3) / Column (4).

Exhibit X8.2

**OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
Calculation of Unpaid Loss Factors Excluding Known PTD and Death Claims @ 6/30/2014**
(\$'000 s)

Injury Year Ending 12/31	(1) Evaluation as of	(2) Compensation Undiscounted Unpaid Loss		(3) Compensation Discounted Unpaid Loss		(4) 6/30/2014 MIRA PTD and Death Unpaid Loss		(5) Compensation Undiscounted Excluding Known PTD and Death		(6) Compensation Discounted Excluding Known PTD and Death		(7) 6/30/2014 MIRA Other Comp Unpaid Loss		(8) Compensation Excluding Known Undiscounted Unpaid Loss Factor		(9) Compensation PTD and Death Discounted Unpaid Loss Factor		
		Prior to 1980	6/30/2014	346,733	253,789	186,798	91,524	66,991	41,202	2.22	1.63	1.63	1.63	2.22	1.63	1.63	1.63	1.63
1980	6/30/2014	60,155	41,773	35,652	8,816	6,122	6,127	1.44	1.00	1.00	1.00	6,127	1.44	1.44	1.44	1.00	1.00	
1981	6/30/2014	63,036	44,196	37,971	8,878	6,224	6,291	1.41	0.99	0.99	0.99	6,291	1.41	1.41	1.41	0.99	0.99	
1982	6/30/2014	67,831	47,376	39,284	11,585	8,092	6,497	1.78	1.25	1.25	1.25	6,497	1.78	1.78	1.78	1.25	1.25	
1983	6/30/2014	84,687	57,430	49,584	11,569	7,846	7,496	1.54	1.05	1.05	1.05	7,496	1.54	1.54	1.54	1.05	1.05	
1984	6/30/2014	98,755	67,516	55,428	17,680	12,087	9,735	1.82	1.24	1.24	1.24	9,735	1.82	1.82	1.82	1.24	1.24	
1985	6/30/2014	119,645	80,797	73,548	10,735	7,249	13,995	0.77	0.52	0.52	0.52	13,995	0.77	0.77	0.77	0.52	0.52	
1986	6/30/2014	114,829	77,545	67,458	14,937	10,087	14,028	1.06	0.72	0.72	0.72	14,028	1.06	1.06	1.06	0.72	0.72	
1987	6/30/2014	135,277	90,993	77,774	19,653	13,219	13,853	1.42	0.95	0.95	0.95	13,853	1.42	1.42	1.42	0.95	0.95	
1988	6/30/2014	151,427	101,167	86,127	22,512	15,040	19,357	1.16	0.78	0.78	0.78	19,357	1.16	1.16	1.16	0.78	0.78	
1989	6/30/2014	171,266	113,614	93,671	30,063	19,943	19,610	1.53	1.02	1.02	1.02	19,610	1.53	1.53	1.53	1.02	1.02	
1990	6/30/2014	175,739	116,096	96,414	29,794	19,682	21,857	1.36	0.90	0.90	0.90	21,857	1.36	1.36	1.36	0.90	0.90	
1991	6/30/2014	163,326	107,244	84,553	34,556	22,691	20,522	1.68	1.11	1.11	1.11	20,522	1.68	1.68	1.68	1.11	1.11	
1992	6/30/2014	176,582	113,826	86,368	42,597	34,619	22,752	1.87	1.21	1.21	1.21	22,752	1.87	1.87	1.87	1.21	1.21	
1993	6/30/2014	172,673	110,463	75,844	54,116	34,619	22,375	2.42	1.55	1.55	1.55	22,375	2.42	2.42	2.42	1.55	1.55	
1994	6/30/2014	187,636	119,692	85,768	53,182	33,924	24,083	2.21	1.41	1.41	1.41	24,083	2.21	2.21	2.21	1.41	1.41	
1995	6/30/2014	188,824	120,131	83,038	58,305	37,094	26,313	2.22	1.41	1.41	1.41	26,313	2.22	2.22	2.22	1.41	1.41	
1996	6/30/2014	204,923	129,084	84,610	70,604	44,475	23,640	2.99	1.88	1.88	1.88	23,640	2.99	2.99	2.99	1.88	1.88	
1997	6/30/2014	226,051	142,235	92,134	79,625	50,101	23,014	3.46	2.18	2.18	2.18	23,014	3.46	3.46	3.46	2.18	2.18	
1998	6/30/2014	252,687	160,435	111,501	77,072	48,934	26,985	2.86	1.81	1.81	1.81	26,985	2.86	2.86	2.86	1.81	1.81	
1999	6/30/2014	290,573	182,929	122,974	95,235	59,954	34,511	2.76	1.74	1.74	1.74	34,511	2.76	2.76	2.76	1.74	1.74	
2000	6/30/2014	343,789	217,822	141,169	120,981	76,653	34,057	3.55	2.25	2.25	2.25	34,057	3.55	3.55	3.55	2.25	2.25	
2001	6/30/2014	354,006	223,409	133,735	142,094	89,674	38,600	3.68	2.32	2.32	2.32	38,600	3.68	3.68	3.68	2.32	2.32	
2002	6/30/2014	385,101	239,786	138,905	163,462	101,781	40,233	4.06	2.53	2.53	2.53	40,233	4.06	4.06	4.06	2.53	2.53	
2003	6/30/2014	400,684	249,203	129,353	192,702	119,850	38,417	5.02	3.12	3.12	3.12	38,417	5.02	5.02	5.02	3.12	3.12	
2004	6/30/2014	434,936	270,117	132,548	221,510	137,569	40,024	5.53	3.44	3.44	3.44	40,024	5.53	5.53	5.53	3.44	3.44	
2005	6/30/2014	447,588	279,473	120,726	254,240	158,747	39,345	6.46	4.03	4.03	4.03	39,345	6.46	6.46	6.46	4.03	4.03	
2006	6/30/2014	462,687	288,531	90,290	317,898	198,241	35,472	8.96	5.59	5.59	5.59	35,472	8.96	8.96	8.96	5.59	5.59	
2007	6/30/2014	512,020	318,783	88,130	370,469	230,653	34,438	10.76	6.70	6.70	6.70	34,438	10.76	10.76	10.76	6.70	6.70	
2008	6/30/2014	555,465	344,795	78,812	428,498	265,983	36,074	11.88	7.37	7.37	7.37	36,074	11.88	11.88	11.88	7.37	7.37	
2009	6/30/2014	495,875	311,842	49,900	416,526	261,942	30,472	13.67	8.60	8.60	8.60	30,472	13.67	13.67	13.67	8.60	8.60	
2010	6/30/2014	557,118	351,847	35,306	501,214	316,541	31,876	15.72	9.93	9.93	9.93	31,876	15.72	15.72	15.72	9.93	9.93	
2011	6/30/2014	610,872	384,183	34,985	555,244	349,198	32,035	17.33	10.90	10.90	10.90	32,035	17.33	17.33	17.33	10.90	10.90	
2012	6/30/2014	676,075	428,137	20,744	643,318	407,394	32,568	19.75	12.51	12.51	12.51	32,568	19.75	19.75	19.75	12.51	12.51	
2013	6/30/2014	778,793	504,623	19,774	748,276	484,850	36,024	20.77	13.46	13.46	13.46	36,024	20.77	20.77	20.77	13.46	13.46	
2014	6/30/2014	416,857	272,372	2,914	412,398	269,459	18,584	22.19	14.50	14.50	14.50	18,584	22.19	22.19	22.19	14.50	14.50	
Total 1980 - 2014		10,537,786	6,709,466	2,756,090	6,240,344	3,953,376	881,258	3,953,376	881,258	881,258	881,258	881,258	3,953,376	3,953,376	3,953,376	3,953,376	881,258	881,258
Total		10,884,519	6,963,255	2,942,888	6,331,868	4,020,367	922,461	4,020,367	922,461	922,461	922,461	922,461	4,020,367	4,020,367	4,020,367	4,020,367	922,461	922,461

Column Notes

- (2) From Exhibit PA-B.1, Column (6) through Exhibit PA-L.1, Column (6).
- (3) From Exhibit PA-B.1, Column (8) through Exhibit PA-L.1, Column (8).
- (4) Provided by Ohio Bureau of Workers' Compensation, MIRA Reserves, as of 6/30/14.
- (5) Column (3) / Column (6) x Column (2).
- (6) Column (3) - Column (4).
- (7) Provided by Ohio Bureau of Workers' Compensation, MIRA Reserves, as of 6/30/14.
- (8) Column (5) / Column (7).
- (9) Column (6) / Column (7).

Exhibit X8.3

**OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
Calculation of Unpaid Loss Factors Excluding Known PTSD and Death Claims @ 6/30/2014**
(\$'000 s)

Injury Year Ending 12/31	(1) Evaluation as of	(2) TT+PTD Undiscounted Unpaid Loss	(3) TT+PTD Discounted Unpaid Loss	(4) TT+PTD Paid Loss 2014	(5) Death Undiscounted Unpaid Loss	(6) Death Discounted Unpaid Loss	(7) Death Paid Loss 2014	(8) %PP Undiscounted Unpaid Loss	(9) %PP Discounted Unpaid Loss	(10) %PP Paid Loss 2014
Prior to 1980		210,647	157,138	18,358	103,634	73,753	7,046	0	0	35
1980	6/30/2014	36,271	25,957	47,646	17,646	11,318	57,107	40	35	44,005
1981	6/30/2014	37,972	406,588	18,259	11,607	56,125	46,514	51	44	48,438
1982	6/30/2014	42,753	31,050	402,432	17,945	11,307	49,912	64	55	54,608
1983	6/30/2014	47,696	33,764	416,684	28,950	18,079	60,645	88	76	67,026
1984	6/30/2014	56,519	40,547	484,422	30,438	18,839	68,934	131	112	73,757
1985	6/30/2014	72,842	51,129	550,208	32,712	20,065	68,646	174	146	72,489
1986	6/30/2014	72,814	50,924	523,537	25,642	15,588	59,017	215	186	74,490
1987	6/30/2014	82,642	58,052	511,792	33,574	20,231	60,720	267	228	73,889
1988	6/30/2014	91,542	63,994	530,195	37,656	22,492	60,720	338	287	73,951
1989	6/30/2014	102,287	71,161	531,326	43,177	25,568	50,539	424	357	74,459
1990	6/30/2014	107,813	74,304	504,619	37,778	22,180	48,687	472	393	64,238
1991	6/30/2014	97,043	66,661	431,541	35,436	20,630	45,187	552	456	60,337
1992	6/30/2014	96,341	65,748	371,647	40,713	23,506	39,631	681	563	57,865
1993	6/30/2014	91,211	61,817	329,799	37,542	21,498	36,117	809	667	57,786
1994	6/30/2014	104,449	70,221	316,108	34,791	19,763	28,139	953	785	54,474
1995	6/30/2014	108,967	72,686	292,279	16,501	28,139	36,656	1,112	917	52,709
1996	6/30/2014	112,271	74,305	267,652	40,143	22,448	29,554	1,309	1,074	50,078
1997	6/30/2014	129,620	85,151	262,881	40,047	22,224	31,444	1,577	1,299	51,424
1998	6/30/2014	145,942	96,065	282,083	52,400	28,650	32,795	2,014	1,697	57,549
1999	6/30/2014	162,370	105,473	303,690	52,400	28,650	29,118	3,102	2,535	61,931
2000	6/30/2014	203,047	131,705	328,329	52,723	28,619	28,634	3,560	2,933	60,023
2001	6/30/2014	207,466	133,685	311,436	54,425	29,322	33,361	4,382	3,646	60,019
2002	6/30/2014	211,231	133,499	308,793	67,478	36,074	29,342	5,388	4,540	58,398
2003	6/30/2014	216,920	136,616	281,775	70,848	37,576	22,761	6,772	5,772	53,965
2004	6/30/2014	239,197	148,999	254,923	72,075	37,918	22,761	8,323	7,135	50,290
2005	6/30/2014	251,023	156,243	232,725	63,348	33,053	15,321	9,682	8,237	44,532
2006	6/30/2014	261,185	161,715	207,666	58,076	30,102	11,113	14,277	10,090	44,837
2007	6/30/2014	285,032	174,945	197,784	63,535	32,605	14,684	15,684	13,550	28,228
2008	6/30/2014	313,723	189,590	186,453	60,887	30,964	8,532	19,537	16,804	39,627
2009	6/30/2014	255,891	155,710	136,064	58,387	29,407	4,695	23,977	20,559	19,517
2010	6/30/2014	291,134	175,030	122,930	57,536	28,704	2,116	31,064	26,765	12,428
2011	6/30/2014	311,334	185,134	103,053	58,021	28,738	1,020	40,301	34,946	2,798
2012	6/30/2014	338,520	201,519	76,539	58,664	28,798	69	21,575	18,191	0
2013	6/30/2014	382,395	234,297	49,507	60,598	29,353				
2014	6/30/2014	218,649	136,444	7,769	31,210	14,794				
Total 1980 - 2014		5,786,112	3,681,916	10,945,185	1,564,584	852,008	1,203,926	230,841	197,495	1,771,915
Total		5,996,758	3,839,055	10,963,543	1,668,218	925,761	1,210,972	230,841	197,495	1,771,950

Column Notes

- (2) From Exhibit PA-B.1, Column (6) and Exhibit PA-C.1, Column (8).
- (3) From Exhibit PA-B.1, Column (8) and Exhibit PA-C.1, Column (10).
- (4) From Exhibit PA-B.4 and Exhibit PA-C.4.
- (5) From Exhibit PA-D.1, Column (8).
- (6) From Exhibit PA-D.1, Column (10).
- (7) From Exhibit PA-D.4.
- (8) From Exhibit PA-E.1, Column (6).
- (9) From Exhibit PA-E.1, Column (8).
- (10) From Exhibit PA-E.4.

Exhibit X8.4

**OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
Calculation of Unpaid Loss Factors Excluding Known PTSD and Death Claims @ 6/30/2014**
(\$'000 s)

Injury Year Ending 12/31	(1) Evaluation as of	(2) LM Undiscounted Unpaid Loss	(3) LM Discounted Unpaid Loss	(4) LM Paid Loss 2014	(5) LSS Undiscounted Unpaid Loss	(6) LSS Discounted Unpaid Loss	(7) LSS Paid Loss 2014	(8) PP Undiscounted Unpaid Loss	(9) PP Discounted Unpaid Loss	(10) PP Paid Loss 2014
Prior to 1980		1	1	17	30,265	21,297	1,081	12	10	17
1980	6/30/2014	15	13	7,386	5,264	3,674	33,658	16	14	5,944
1981	6/30/2014	15	13	7,498	5,826	4,033	34,858	19	16	5,529
1982	6/30/2014	49	42	7,421	5,990	4,112	36,945	22	19	5,452
1983	6/30/2014	27	23	8,188	6,815	4,640	41,056	32	27	6,680
1984	6/30/2014	70	60	9,470	10,155	6,859	52,506	30	26	7,566
1985	6/30/2014	70	58	11,808	12,341	8,232	61,051	52	46	8,548
1986	6/30/2014	66	55	13,926	14,458	9,519	70,558	78	68	8,620
1987	6/30/2014	72	58	15,611	16,936	11,051	77,760	102	86	13,241
1988	6/30/2014	193	158	18,251	19,655	12,700	83,488	128	106	13,601
1989	6/30/2014	196	156	19,655	22,709	14,949	93,619	160	132	13,967
1990	6/30/2014	206	162	17,276	26,646	16,949	106,252	292	233	21,781
1991	6/30/2014	355	278	15,870	27,124	17,164	101,117	313	247	22,511
1992	6/30/2014	291	227	15,397	35,503	21,574	102,842	401	328	18,334
1993	6/30/2014	605	476	17,386	39,181	23,634	104,593	456	366	18,966
1994	6/30/2014	457	357	16,938	42,903	25,660	106,665	560	452	25,799
1995	6/30/2014	522	414	18,015	26,535	102,533	102,533	601	479	23,372
1996	6/30/2014	569	449	16,404	45,733	27,412	98,816	639	505	22,680
1997	6/30/2014	654	516	21,220	48,607	29,234	99,095	685	535	21,908
1998	6/30/2014	871	686	25,742	54,117	33,328	110,947	798	630	22,970
1999	6/30/2014	1,014	793	29,061	63,735	39,651	128,018	994	796	22,925
2000	6/30/2014	1,166	912	35,313	71,454	44,879	140,311	1,323	1,065	25,537
2001	6/30/2014	1,288	1,016	33,815	74,056	46,629	137,320	1,442	1,161	21,392
2002	6/30/2014	1,506	1,198	27,439	85,142	53,917	150,139	1,708	1,388	23,476
2003	6/30/2014	1,753	1,396	23,761	88,601	56,302	135,158	1,925	1,522	19,459
2004	6/30/2014	2,107	1,681	22,413	94,186	60,342	131,177	2,180	1,761	22,283
2005	6/30/2014	2,495	2,014	22,611	98,639	63,198	111,662	2,461	1,989	19,662
2006	6/30/2014	2,959	2,404	22,775	103,072	65,377	92,378	2,797	2,262	20,035
2007	6/30/2014	3,722	3,052	22,688	115,437	73,528	80,493	3,386	2,743	16,256
2008	6/30/2014	4,538	3,780	24,249	124,399	79,764	63,790	3,940	3,220	17,882
2009	6/30/2014	4,972	4,156	15,856	122,463	79,776	35,986	4,160	3,411	9,766
2010	6/30/2014	6,763	5,789	13,953	137,771	91,602	29,393	4,969	4,127	6,929
2011	6/30/2014	9,508	8,173	9,805	151,154	98,763	18,176	6,234	5,235	8,696
2012	6/30/2014	13,411	11,669	6,659	170,487	111,552	8,543	8,543	7,287	5,730
2013	6/30/2014	18,566	16,613	1,928	213,423	141,390	1,651	11,163	9,565	4,094
2014	6/30/2014	<u>11,020</u>	<u>9,637</u>	<u>21</u>	<u>98,006</u>	<u>65,717</u>	<u>17</u>	<u>7,235</u>	<u>6,205</u>	<u>397</u>
Total 1980 - 2014		92,090	78,486	595,808	2,296,502	1,473,190	2,782,624	69,843	58,052	531,991
Total		92,091	78,487	595,826	2,326,767	1,494,487	2,783,705	69,855	58,062	532,008

Column Notes

- (2) From Exhibit PA-J.1, Column (8).
- (3) From Exhibit PA-J.1, Column (10).
- (4) From Exhibit PA-J.4.
- (5) From Exhibit PA-J.1, Column (8).
- (6) From Exhibit PA-J.1, Column (10).
- (7) From Exhibit PA-I.4.
- (8) From Exhibit PA-F.1, Column (6).
- (9) From Exhibit PA-F.1, Column (8).
- (10) From Exhibit PA-F.4.

Exhibit X8.5

**OHIO BUREAU OF WORKERS' COMPENSATION
PRIVATE EMPLOYERS
Calculation of Unpaid Loss Factors Excluding Known PTSD and Death Claims @ 6/30/2014**
(\$'000 s)

Injury Year Ending 12/31	(1) Evaluation as of	(2) WL+TP+ CO+LM/WL		(3) WL+TP+ CO+LM/WL		(4) WL+TP+ CO+LM/WL		(5) LSA		(6) LSA		(7) LSA		(8) AA		(9) AA		(10) AA	
		Undiscounted Unpaid Loss	Discounted Unpaid Loss	Undiscounted Unpaid Loss	Discounted Unpaid Loss	Undiscounted Unpaid Loss	Discounted Unpaid Loss	Undiscounted Unpaid Loss	Discounted Unpaid Loss	Undiscounted Unpaid Loss	Discounted Unpaid Loss	Undiscounted Unpaid Loss	Discounted Unpaid Loss	Undiscounted Unpaid Loss	Discounted Unpaid Loss	Undiscounted Unpaid Loss	Discounted Unpaid Loss	Undiscounted Unpaid Loss	Discounted Unpaid Loss
Prior to 1980		0	0	0	0	10	10	1,826	1,826	1,285	1,285	184	184	349	349	305	305	100	100
1980	6/30/2014	0	0	0	0	11,371	786	786	658	658	12,638	12,638	786	117	117	104	104	2,578	2,578
1981	6/30/2014	1	1	1	1	10,821	768	768	598	598	10,434	10,434	768	125	125	110	110	1,536	1,536
1982	6/30/2014	8	8	8	8	9,592	860	860	661	661	10,438	10,438	860	140	140	121	121	1,074	1,074
1983	6/30/2014	8	8	8	8	9,325	877	877	646	646	8,954	8,954	877	193	193	167	167	1,569	1,569
1984	6/30/2014	13	12	12	12	10,492	1,068	1,068	779	779	10,156	10,156	1,068	330	330	282	282	3,457	3,457
1985	6/30/2014	16	15	15	15	11,381	1,067	1,067	795	795	10,483	10,483	1,067	372	372	313	313	3,005	3,005
1986	6/30/2014	19	17	17	17	24,230	1,169	1,169	883	883	10,741	10,741	1,169	414	414	343	343	2,612	2,612
1987	6/30/2014	26	22	22	22	47,177	1,275	1,275	932	932	10,420	10,420	1,275	435	435	354	354	2,388	2,388
1988	6/30/2014	36	31	31	31	48,616	1,384	1,384	1,000	1,000	9,524	9,524	1,384	565	565	457	457	3,179	3,179
1989	6/30/2014	48	41	41	41	50,500	1,646	1,646	1,213	1,213	11,233	11,233	1,646	704	704	561	561	3,765	3,765
1990	6/30/2014	56	47	47	47	49,834	1,832	1,832	1,322	1,322	10,610	10,610	1,832	692	692	541	541	2,192	2,192
1991	6/30/2014	63	52	52	52	41,789	1,786	1,786	1,253	1,253	8,694	8,694	1,786	735	735	566	566	2,036	2,036
1992	6/30/2014	83	70	70	70	36,398	1,910	1,910	1,321	1,321	8,065	8,065	1,910	788	788	629	629	1,873	1,873
1993	6/30/2014	109	93	93	93	35,264	2,043	2,043	1,385	1,385	7,277	7,277	2,043	845	845	699	699	1,623	1,623
1994	6/30/2014	148	127	127	127	30,000	2,447	2,447	1,664	1,664	7,847	7,847	2,447	1,072	1,072	782	782	3,317	3,317
1995	6/30/2014	174	147	147	147	26,664	2,799	2,799	1,853	1,853	8,041	8,041	2,799	1,016	1,016	732	732	2,112	2,112
1996	6/30/2014	220	184	184	184	20,828	3,158	3,158	2,097	2,097	7,419	7,419	3,158	1,079	1,079	767	767	2,326	2,326
1997	6/30/2014	301	254	254	254	20,511	3,838	3,838	2,554	2,554	8,290	8,290	3,838	990	990	693	693	989	989
1998	6/30/2014	427	361	361	361	19,541	5,048	5,048	3,711	3,711	10,977	10,977	5,048	1,261	1,261	865	865	2,596	2,596
1999	6/30/2014	594	504	504	504	25,166	6,002	6,002	4,382	4,382	11,288	11,288	6,002	1,449	1,449	982	982	3,081	3,081
2000	6/30/2014	744	670	670	670	29,404	8,572	8,572	6,322	6,322	12,393	12,393	8,572	1,658	1,658	1,114	1,114	3,658	3,658
2001	6/30/2014	947	808	808	808	30,325	9,274	9,274	6,825	6,825	10,842	10,842	9,274	1,548	1,548	1,030	1,030	2,662	2,662
2002	6/30/2014	1,293	1,113	1,113	1,113	28,504	10,846	10,846	7,947	7,947	11,390	11,390	10,846	1,516	1,516	1,005	1,005	1,811	1,811
2003	6/30/2014	1,752	1,523	1,523	1,523	25,364	11,824	11,824	8,630	8,630	10,169	10,169	11,824	1,673	1,673	1,097	1,097	2,143	2,143
2004	6/30/2014	2,407	2,147	2,147	2,147	22,816	14,313	14,313	10,389	10,389	10,825	10,825	14,313	1,699	1,699	1,108	1,108	1,734	1,734
2005	6/30/2014	3,388	3,014	3,014	3,014	24,103	16,261	16,261	11,758	11,758	9,803	9,803	16,261	1,651	1,651	1,070	1,070	1,153	1,153
2006	6/30/2014	4,690	4,217	4,217	4,217	19,957	17,763	17,763	12,637	12,637	11,761	11,761	17,763	2,463	2,463	1,581	1,581	3,514	3,514
2007	6/30/2014	6,598	5,954	5,954	5,954	18,664	20,195	20,195	14,357	14,357	7,844	7,844	20,195	2,336	2,336	1,508	1,508	2,132	2,132
2008	6/30/2014	8,570	7,646	7,646	7,646	15,563	22,548	22,548	15,884	15,884	9,023	9,023	22,548	2,582	2,582	1,679	1,679	2,079	2,079
2009	6/30/2014	9,573	8,593	8,593	8,593	9,085	22,343	22,343	15,659	15,659	6,328	6,328	22,343	2,402	2,402	1,581	1,581	1,429	1,429
2010	6/30/2014	13,125	11,680	11,680	11,680	6,591	23,985	23,985	16,556	16,556	5,728	5,728	23,985	2,298	2,298	1,556	1,556	842	842
2011	6/30/2014	16,130	14,161	14,161	14,161	3,687	31,260	31,260	21,124	21,124	9,584	9,584	31,260	3,255	3,255	2,296	2,296	534	534
2012	6/30/2014	18,619	16,055	16,055	16,055	2,107	33,657	33,657	22,251	22,251	5,206	5,206	33,657	3,109	3,109	2,242	2,242	91	91
2013	6/30/2014	21,212	17,823	17,823	17,823	860	27,860	27,860	18,238	18,238	1,711	1,711	27,860	3,277	3,277	2,398	2,398	0	0
2014	6/30/2014	11,295	9,195	9,195	9,195	75	16,167	16,167	10,993	10,993	11	11	16,167	1,700	1,700	1,197	1,197	0	0
Total 1980 - 2014		122,695	106,592	106,592	106,592	776,605	328,632	328,632	229,299	229,299	316,147	316,147	776,605	46,488	46,488	32,429	32,429	71,092	71,092
Total		122,695	106,592	106,592	106,592	776,615	330,457	330,457	230,583	230,583	316,331	316,331	776,615	46,837	46,837	32,733	32,733	71,193	71,193

Column Notes

- (2) From Exhibit PA-G.1, Column (6) and Exhibit PA-H.1, Column (6).
- (3) From Exhibit PA-G.1, Column (8) and Exhibit PA-H.1, Column (8).
- (4) From Exhibit PA-G.4 and Exhibit PA-H.4.
- (5) From Exhibit PA-K.1, Column (6).
- (6) From Exhibit PA-K.1, Column (8).
- (7) From Exhibit PA-K.4.
- (8) From Exhibit PA-L.1, Column (6).
- (9) From Exhibit PA-L.1, Column (8).
- (10) From Exhibit PA-L.4.

Exhibit X9.1

**OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS-TAXING DISTRICTS
Calculation of Unpaid Loss Factors Excluding Known PTD and Death Claims @ 6/30/2014
(\$'000's)**

Injury Year Ending 12/31	(1) Evaluation as of	(2) Medical Undiscounted Unpaid Loss	(3) Medical Discounted Unpaid Loss	(4) 6/30/2014 MIRA Medical Unpaid Loss	(5) Medical Undiscounted Unpaid Loss Factor	(6) Medical Discounted Unpaid Loss Factor
Prior to 1980						
1980	6/30/2014	15,171	10,142	4,618	3.29	2.20
1981	6/30/2014	6,834	4,536	2,800	2.44	1.62
1982	6/30/2014	3,638	2,389	1,775	2.05	1.35
1983	6/30/2014	5,270	3,441	1,992	2.65	1.73
1984	6/30/2014	7,296	4,727	1,652	4.42	2.86
1985	6/30/2014	7,089	4,509	3,010	2.36	1.50
1986	6/30/2014	5,677	3,585	3,222	1.76	1.11
1987	6/30/2014	8,881	5,552	3,035	2.93	1.83
1988	6/30/2014	9,406	5,847	3,274	2.87	1.79
1989	6/30/2014	10,532	6,473	4,743	2.22	1.36
1990	6/30/2014	11,694	7,125	5,550	2.11	1.28
1991	6/30/2014	19,502	11,813	7,179	2.72	1.65
1992	6/30/2014	17,831	10,690	4,888	3.65	2.19
1993	6/30/2014	19,218	11,392	6,731	2.86	1.69
1994	6/30/2014	18,308	10,781	6,664	2.75	1.62
1995	6/30/2014	27,175	15,881	10,017	2.71	1.59
1996	6/30/2014	25,423	14,591	8,440	3.01	1.73
1997	6/30/2014	27,610	15,575	7,345	3.76	2.12
1998	6/30/2014	28,132	15,873	10,101	2.79	1.57
1999	6/30/2014	41,466	23,137	12,877	3.22	1.80
2000	6/30/2014	52,795	29,353	19,331	2.73	1.52
2001	6/30/2014	57,114	31,875	18,625	3.07	1.71
2002	6/30/2014	51,945	29,006	19,558	2.66	1.48
2003	6/30/2014	73,083	39,747	26,188	2.79	1.52
2004	6/30/2014	68,767	38,074	26,768	2.57	1.42
2005	6/30/2014	73,249	40,229	20,233	3.62	1.99
2006	6/30/2014	73,482	40,539	26,567	2.77	1.53
2007	6/30/2014	69,649	36,546	19,323	3.60	1.89
2008	6/30/2014	83,658	45,076	20,563	4.07	2.19
2009	6/30/2014	84,539	44,775	19,477	4.34	2.30
2010	6/30/2014	90,210	47,183	18,754	4.81	2.52
2011	6/30/2014	82,543	45,055	16,114	5.12	2.80
2012	6/30/2014	87,287	46,443	18,150	4.81	2.56
2013	6/30/2014	94,003	50,781	17,410	5.40	2.92
2014	6/30/2014	108,668	59,079	26,465	4.11	2.23
	6/30/2014	65,614	39,028	15,946	4.11	2.45
Total 1980 - 2014		1,517,591	840,706	434,767		
Total		1,532,761	850,849	439,385		

Column Notes

- (2) From Exhibit PEC-A1.1, Column (6) through Exhibit PEC-A7.1, Column (8).
- (3) From Exhibit PEC-A1.1, Column (8) through Exhibit PEC-A7.1, Column (10).
- (4) Provided by Ohio Bureau of Workers' Compensation, MIRA Reserves, as of 6/30/14.
- (5) Column (2) / Column (4).
- (6) Column (3) / Column (4).

Exhibit X9.2

**OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS-TAXING DISTRICTS
Calculation of Unpaid Loss Factors Excluding Known PTD and Death Claims @ 6/30/2014**
(\$'000 s)

Injury Year Ending 12/31	(1) Evaluation as of	(2) Compensation Undiscounted Unpaid Loss		(3) Compensation Discounted Unpaid Loss		(4) 6/30/2014 MIRA PTD and Death Unpaid Loss		(5) Compensation Undiscounted Excluding Known PTD and Death		(6) Compensation Discounted Excluding Known PTD and Death		(7) 6/30/2014 MIRA Other Comp Unpaid Loss		(8) Medical Undiscounted Unpaid Loss Factor		(9) Medical Discounted Unpaid Loss Factor	
		Prior to 1980	6/30/2014	71,551	51,621	31,969	27,239	19,652	4,539	6.00	4.33	6.00	4.33	6.00	4.33	6.00	4.33
1980	6/30/2014	12,502	8,667	5,312	4,839	3,355	973	4.97	3.45	4.97	3.45	4.97	3.45	4.97	3.45	4.97	3.45
1981	6/30/2014	17,712	11,922	8,882	4,516	3,039	1,238	3.65	2.46	3.65	2.46	3.65	2.46	3.65	2.46	3.65	2.46
1982	6/30/2014	19,219	12,779	8,675	6,173	4,105	1,250	4.94	3.28	4.94	3.28	4.94	3.28	4.94	3.28	4.94	3.28
1983	6/30/2014	23,767	15,818	10,289	8,182	5,445	856	5.66	3.86	5.66	3.86	5.66	3.86	5.66	3.86	5.66	3.86
1984	6/30/2014	21,669	14,390	10,289	8,182	5,445	856	5.66	3.86	5.66	3.86	5.66	3.86	5.66	3.86	5.66	3.86
1985	6/30/2014	23,938	15,693	11,326	6,661	4,367	1,576	4.23	2.77	4.23	2.77	4.23	2.77	4.23	2.77	4.23	2.77
1986	6/30/2014	29,345	19,070	13,948	7,882	5,122	1,217	2.21	1.42	2.21	1.42	2.21	1.42	2.21	1.42	2.21	1.42
1987	6/30/2014	25,101	16,293	12,154	6,377	4,139	2,232	2.86	1.85	2.86	1.85	2.86	1.85	2.86	1.85	2.86	1.85
1988	6/30/2014	28,553	18,202	14,202	6,275	4,001	1,471	4.27	2.72	4.27	2.72	4.27	2.72	4.27	2.72	4.27	2.72
1989	6/30/2014	29,846	19,155	15,174	6,203	3,981	2,596	2.39	1.53	2.39	1.53	2.39	1.53	2.39	1.53	2.39	1.53
1990	6/30/2014	27,270	17,346	13,197	6,522	4,149	2,121	3.08	1.96	3.08	1.96	3.08	1.96	3.08	1.96	3.08	1.96
1991	6/30/2014	30,095	19,155	14,296	7,635	4,859	2,458	3.11	1.98	3.11	1.98	2,458	3.11	1.98	3.11	1.98	3.11
1992	6/30/2014	26,203	16,420	11,495	7,860	4,925	2,396	3.28	2.06	3.28	2.06	2,396	3.28	2.06	3.28	2.06	3.28
1993	6/30/2014	27,008	16,927	11,499	8,661	5,428	2,099	4.13	2.59	4.13	2.59	2,099	4.13	2.59	4.13	2.59	4.13
1994	6/30/2014	32,819	20,660	15,464	8,254	5,196	3,351	2.46	1.55	2.46	1.55	3,351	2.46	1.55	2.46	1.55	2.46
1995	6/30/2014	30,765	19,065	12,841	10,043	6,223	3,395	2.96	1.83	2.96	1.83	3,395	2.96	1.83	2.96	1.83	2.96
1996	6/30/2014	27,027	16,710	9,336	11,926	7,373	2,898	4.12	2.54	4.12	2.54	2,898	4.12	2.54	4.12	2.54	4.12
1997	6/30/2014	37,828	23,339	16,853	10,512	6,486	2,680	3.92	2.42	3.92	2.42	2,680	3.92	2.42	3.92	2.42	3.92
1998	6/30/2014	41,527	25,649	17,145	13,768	8,504	2,907	4.74	2.93	4.74	2.93	2,907	4.74	2.93	4.74	2.93	4.74
1999	6/30/2014	52,952	33,366	25,243	12,892	8,123	4,195	3.07	1.94	3.07	1.94	4,195	3.07	1.94	3.07	1.94	3.07
2000	6/30/2014	60,596	36,551	23,023	22,427	13,528	4,114	5.45	3.29	5.45	3.29	4,114	5.45	3.29	5.45	3.29	5.45
2001	6/30/2014	64,122	38,515	22,455	26,738	16,060	4,159	6.43	3.86	6.43	3.86	4,159	6.43	3.86	6.43	3.86	6.43
2002	6/30/2014	74,675	45,456	25,115	33,416	20,341	4,806	6.95	4.23	6.95	4.23	4,806	6.95	4.23	6.95	4.23	6.95
2003	6/30/2014	83,116	52,038	28,180	38,108	23,859	4,439	8.58	5.37	8.58	5.37	4,439	8.58	5.37	8.58	5.37	8.58
2004	6/30/2014	83,409	50,063	21,837	47,027	28,226	4,212	11.17	6.70	11.17	6.70	4,212	11.17	6.70	11.17	6.70	11.17
2005	6/30/2014	85,060	51,574	20,204	51,739	31,370	4,198	12.32	7.47	12.32	7.47	4,198	12.32	7.47	12.32	7.47	12.32
2006	6/30/2014	88,568	52,300	14,437	64,120	37,864	3,314	19.35	11.42	19.35	11.42	3,314	19.35	11.42	19.35	11.42	19.35
2007	6/30/2014	101,010	60,473	17,489	71,798	42,984	3,765	19.07	11.42	19.07	11.42	3,765	19.07	11.42	19.07	11.42	19.07
2008	6/30/2014	107,720	63,499	13,838	84,245	49,661	3,760	22.41	13.21	22.41	13.21	3,760	22.41	13.21	22.41	13.21	22.41
2009	6/30/2014	109,798	65,598	6,822	98,379	58,775	3,995	24.62	14.71	24.62	14.71	3,995	24.62	14.71	24.62	14.71	24.62
2010	6/30/2014	109,278	66,965	7,185	97,552	59,780	3,752	26.00	15.93	26.00	15.93	3,752	26.00	15.93	26.00	15.93	26.00
2011	6/30/2014	108,475	67,527	7,028	97,185	60,499	3,530	27.53	17.14	27.53	17.14	3,530	27.53	17.14	27.53	17.14	27.53
2012	6/30/2014	111,476	67,147	5,962	101,577	61,185	3,082	32.96	19.85	32.96	19.85	3,082	32.96	19.85	32.96	19.85	32.96
2013	6/30/2014	118,167	73,618	1,552	115,676	72,066	3,220	35.92	22.38	35.92	22.38	3,220	35.92	22.38	35.92	22.38	35.92
2014	6/30/2014	60,887	37,381	1,482	58,473	35,899	3,847	15.20	9.33	15.20	9.33	3,847	15.20	9.33	15.20	9.33	15.20
Total 1980 - 2014		1,931,503	1,189,331	474,314	1,169,813	715,017	101,946			715,017		101,946			715,017		101,946
Total		2,003,054	1,240,953	506,283	1,197,052	734,669	106,485			734,669		106,485			734,669		106,485

Column Notes

- (2) From Exhibit PEC-B.1, Column (6) through Exhibit PEC-L.1, Column (6).
- (3) From Exhibit PEC-B.1, Column (8) through Exhibit PEC-L.1, Column (8).
- (4) Provided by Ohio Bureau of Workers' Compensation, MIRA Reserves, as of 6/30/14.
- (5) Column (3) / Column (6) x Column (2).
- (6) Column (3) - Column (4).
- (7) Provided by Ohio Bureau of Workers' Compensation, MIRA Reserves, as of 6/30/14.
- (8) Column (5) / Column (7).
- (9) Column (6) / Column (7).

Exhibit X9.3

**OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS-TAXING DISTRICTS
Calculation of Unpaid Loss Factors Excluding Known PTSD and Death Claims @ 6/30/2014
(\$'000's)**

Injury Year Ending 12/31	(1) Evaluation as of	(2) TT+PTD Undiscounted Unpaid Loss	(3) TT+PTD Discounted Unpaid Loss	(4) TT+PTD Paid Loss 2014	(5) Death Undiscounted Unpaid Loss	(6) Death Discounted Unpaid Loss	(7) Death Paid Loss 2014	(8) %PP Undiscounted Unpaid Loss	(9) %PP Discounted Unpaid Loss	(10) %PP Paid Loss 2014
Prior to 1980		30,395	22,500	2,567	31,960	22,634	2,105	7	6	7
1980	6/30/2014	7,912	5,659	53,957	3,654	2,364	8,551	2	1	9,914
1981	6/30/2014	10,781	7,430	63,208	5,849	3,751	10,575	3	2	10,878
1982	6/30/2014	11,094	7,571	59,420	6,901	4,387	11,139	5	4	11,973
1983	6/30/2014	14,112	9,685	73,571	8,286	5,221	12,576	8	7	13,499
1984	6/30/2014	15,044	10,198	74,310	4,890	3,054	8,778	10	9	14,978
1985	6/30/2014	15,892	10,644	72,162	6,067	3,755	8,145	15	13	16,105
1986	6/30/2014	18,563	12,411	74,237	8,668	5,317	10,271	19	17	15,800
1987	6/30/2014	16,698	11,115	66,592	6,101	3,708	7,142	25	22	14,989
1988	6/30/2014	16,915	11,094	59,658	9,025	5,435	7,309	33	29	14,914
1989	6/30/2014	20,436	13,414	64,733	6,407	3,823	7,388	44	38	14,292
1990	6/30/2014	17,840	11,605	56,596	6,133	3,626	4,689	51	43	14,044
1991	6/30/2014	20,550	13,358	53,972	5,844	3,423	5,375	65	55	12,640
1992	6/30/2014	17,094	10,874	42,698	4,782	2,775	4,402	83	70	12,697
1993	6/30/2014	17,833	11,273	39,026	4,351	2,502	5,006	103	87	11,462
1994	6/30/2014	22,060	14,049	43,570	5,237	2,984	4,540	132	112	12,516
1995	6/30/2014	20,032	12,533	32,306	5,135	2,899	4,183	154	130	11,063
1996	6/30/2014	18,063	11,043	29,913	2,636	1,475	2,335	198	168	11,072
1997	6/30/2014	23,636	14,696	31,890	7,239	4,014	4,869	243	206	10,615
1998	6/30/2014	27,180	16,807	34,981	5,927	3,257	3,340	304	256	11,439
1999	6/30/2014	34,676	22,238	41,261	8,544	4,655	4,323	411	346	13,468
2000	6/30/2014	42,235	25,078	43,039	6,312	3,409	3,998	626	524	14,603
2001	6/30/2014	42,251	24,991	34,358	8,695	4,656	3,994	760	635	15,908
2002	6/30/2014	51,800	30,950	42,844	6,945	3,686	2,684	1,015	855	15,038
2003	6/30/2014	61,115	37,602	45,862	4,336	2,281	1,954	1,257	1,056	15,038
2004	6/30/2014	54,472	31,664	36,008	9,625	5,018	3,066	1,628	1,380	15,713
2005	6/30/2014	57,263	33,167	33,627	5,997	3,098	2,250	1,981	1,674	14,927
2006	6/30/2014	52,240	29,532	25,690	13,303	6,809	2,450	2,272	1,910	13,566
2007	6/30/2014	59,017	34,620	27,281	15,065	6,994	2,814	3,100	2,693	14,643
2008	6/30/2014	61,617	34,388	23,929	15,643	7,609	2,821	4,077	3,554	13,116
2009	6/30/2014	62,566	35,067	21,222	14,085	6,953	959	5,239	4,558	12,386
2010	6/30/2014	59,276	35,092	17,778	14,631	6,340	1,791	6,132	5,290	10,530
2011	6/30/2014	57,730	34,311	14,742	13,677	6,436	790	6,832	5,842	8,705
2012	6/30/2014	59,793	33,431	10,004	12,847	5,536	569	8,198	7,081	5,452
2013	6/30/2014	61,929	35,635	5,801	12,368	5,899	65	11,579	10,179	1,069
2014	6/30/2014	32,447	18,914	771	6,046	2,477	17	6,298	5,417	0
Total 1980 - 2014		1,182,164	712,137	1,451,016	281,251	149,626	165,157	62,902	54,262	428,104
Total		1,212,559	734,637	1,453,583	313,210	172,260	167,262	62,908	54,268	428,110

Column Notes

- (2) From Exhibit PEC-B.1, Column (6) and Exhibit PEC-C.1, Column (8).
- (3) From Exhibit PEC-B.1, Column (8) and Exhibit PEC-C.1, Column (10).
- (4) From Exhibit PEC-B.4 and Exhibit PEC-C.4.
- (5) From Exhibit PEC-D.1, Column (8).
- (6) From Exhibit PEC-D.1, Column (10).
- (7) From Exhibit PEC-D.4.
- (8) From Exhibit PEC-E.1, Column (6).
- (9) From Exhibit PEC-E.1, Column (8).
- (10) From Exhibit PEC-E.4.

Exhibit X9.4

**OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS-TAXING DISTRICTS
Calculation of Unpaid Loss Factors Excluding Known PID and Death Claims @ 6/30/2014**
(\$'000 s)

Injury Year Ending 12/31	(1) Evaluation as of	(2) LM Undiscounted Unpaid Loss	(3) LM Discounted Unpaid Loss	(4) LM Paid Loss 2014	(5) LSS Undiscounted Unpaid Loss	(6) LSS Discounted Unpaid Loss	(7) LSS Paid Loss 2014	(8) PP Undiscounted Unpaid Loss	(9) PP Discounted Unpaid Loss	(10) PP Paid Loss 2014
Prior to 1980		0	0	12	9,181	6,474	208	0	0	0
1980	6/30/2014	3	2	396	743	513	4,788	2	1	527
1981	6/30/2014	3	2	524	859	588	5,230	2	1	607
1982	6/30/2014	1	1	440	1,002	677	6,034	2	1	407
1983	6/30/2014	3	3	687	1,119	751	5,689	2	1	450
1984	6/30/2014	4	4	739	1,452	958	8,465	2	1	677
1985	6/30/2014	5	5	919	1,670	1,098	8,163	2	2	644
1986	6/30/2014	5	4	812	1,789	1,140	9,585	3	2	880
1987	6/30/2014	6	5	917	2,018	1,281	9,761	5	4	726
1988	6/30/2014	8	6	1,383	2,302	1,465	10,284	11	9	736
1989	6/30/2014	8	6	1,393	2,621	1,580	11,580	26	24	1,039
1990	6/30/2014	8	6	1,121	2,888	1,835	10,114	36	31	1,600
1991	6/30/2014	10	7	1,303	3,240	2,058	10,406	43	35	1,740
1992	6/30/2014	13	9	1,178	3,818	2,413	12,045	50	44	240
1993	6/30/2014	17	13	1,426	4,244	2,736	12,199	57	49	1,015
1994	6/30/2014	21	15	1,577	4,797	3,110	12,459	66	55	2,434
1995	6/30/2014	38	30	1,387	4,864	3,101	9,853	86	73	499
1996	6/30/2014	44	35	1,550	5,501	3,578	11,207	95	78	842
1997	6/30/2014	70	55	2,243	5,887	3,831	9,920	128	107	1,145
1998	6/30/2014	87	69	2,438	7,059	4,575	13,158	149	122	1,474
1999	6/30/2014	121	101	2,895	7,931	5,124	13,152	172	137	2,013
2000	6/30/2014	156	134	3,524	9,358	6,050	15,789	235	187	2,112
2001	6/30/2014	186	157	2,941	10,169	6,612	14,317	256	202	1,729
2002	6/30/2014	223	185	2,940	12,105	7,924	15,193	302	237	1,879
2003	6/30/2014	287	238	2,784	12,430	8,187	12,540	318	248	1,433
2004	6/30/2014	358	298	2,865	13,862	9,148	12,833	368	288	1,024
2005	6/30/2014	412	338	2,799	15,385	10,283	11,213	405	315	1,864
2006	6/30/2014	481	391	2,157	15,814	10,278	7,249	481	378	779
2007	6/30/2014	631	522	2,820	17,739	11,454	6,347	581	464	1,409
2008	6/30/2014	791	668	1,875	19,171	12,320	5,250	712	567	608
2009	6/30/2014	1,036	887	1,802	19,525	12,489	3,730	831	662	380
2010	6/30/2014	1,255	1,084	1,893	20,046	13,102	3,526	949	756	1,174
2011	6/30/2014	1,504	1,293	1,048	20,090	13,085	2,490	1,077	858	316
2012	6/30/2014	1,922	1,665	776	19,743	12,729	914	1,265	1,020	403
2013	6/30/2014	2,187	1,868	190	20,535	13,079	123	1,743	1,412	205
2014	6/30/2014	<u>1,166</u>	<u>982</u>	<u>2</u>	<u>10,197</u>	<u>6,239</u>	<u>1</u>	<u>778</u>	<u>615</u>	<u>4</u>
Total 1980 - 2014		13,073	11,086	55,742	301,972	195,467	305,604	11,237	8,987	35,013
Total		13,073	11,086	55,754	311,153	201,941	305,812	11,237	8,987	35,013

Column Notes

- (2) From Exhibit PEC-J.1, Column (8).
- (3) From Exhibit PEC-J.1, Column (10).
- (4) From Exhibit PEC-J.4.
- (5) From Exhibit PEC-L.1, Column (6).
- (6) From Exhibit PEC-L.1, Column (8).
- (7) From Exhibit PEC-L.4.
- (8) From Exhibit PEC-F.1, Column (6).
- (9) From Exhibit PEC-F.1, Column (8).
- (10) From Exhibit PEC-F.4.

Exhibit X9.5

**OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS-TAXING DISTRICTS
Calculation of Unpaid Loss Factors Excluding Known PID and Death Claims @ 6/30/2014**
(\$'000's)

Injury Year Ending 12/31	(1) Evaluation as of	(2) WL+TP+ CO+LM/WL Undiscounted Unpaid Loss		(3) WL+TP+ CO+LM/WL Discounted Unpaid Loss		(4) WL+TP+ CO+LM/WL Paid Loss 2014		(5) LSA Undiscounted Unpaid Loss		(6) LSA Discounted Unpaid Loss		(7) LSA Paid Loss 2014		(8) AA Undiscounted Unpaid Loss		(9) AA Discounted Unpaid Loss		(10) AA Paid Loss 2014	
		Prior to 1980		0	0	0	0	0	0	0	0	0	0	0	0	9	8	8	3
1980	6/30/2014	1	1	1	1,693	177	119	1,506	1,506	1,506	1,506	1,506	1,506	9	6	6	85		
1981	6/30/2014	2	2	2	1,944	202	135	1,605	1,605	1,605	1,605	1,605	1,605	12	11	11	2		
1982	6/30/2014	3	3	3	1,586	196	123	1,361	1,361	1,361	1,361	1,361	1,361	15	12	12	40		
1983	6/30/2014	4	4	4	1,902	217	133	1,223	1,223	1,223	1,223	1,223	1,223	16	13	13	0		
1984	6/30/2014	5	5	5	1,751	243	148	1,484	1,484	1,484	1,484	1,484	1,484	19	14	14	70		
1985	6/30/2014	6	6	6	1,652	260	157	1,409	1,409	1,409	1,409	1,409	1,409	22	16	16	62		
1986	6/30/2014	6	6	6	2,450	270	158	1,350	1,350	1,350	1,350	1,350	1,350	23	17	17	29		
1987	6/30/2014	3	3	3	5,029	221	139	1,152	1,152	1,152	1,152	1,152	1,152	25	18	18	0		
1988	6/30/2014	4	4	4	6,942	3	149	1,034	1,034	1,034	1,034	1,034	1,034	21	13	13	136		
1989	6/30/2014	5	5	5	5,701	5	175	1,256	1,256	1,256	1,256	1,256	1,256	22	15	15	0		
1990	6/30/2014	11	11	11	5,217	11	174	1,080	1,080	1,080	1,080	1,080	1,080	24	16	16	0		
1991	6/30/2014	16	16	16	4,480	15	189	1,044	1,044	1,044	1,044	1,044	1,044	25	16	16	0		
1992	6/30/2014	23	23	23	4,378	23	193	948	948	948	948	948	948	28	17	17	2		
1993	6/30/2014	27	27	27	3,188	23	227	844	844	844	844	844	844	28	17	17	2		
1994	6/30/2014	33	33	33	3,842	28	289	1,209	1,209	1,209	1,209	1,209	1,209	30	18	18	1		
1995	6/30/2014	36	36	36	3,110	31	250	707	707	707	707	707	707	32	17	17	1		
1996	6/30/2014	50	50	50	4,810	45	270	650	650	650	650	650	650	32	18	18	0		
1997	6/30/2014	72	72	72	3,831	64	347	756	756	756	756	756	756	34	18	18	0		
1998	6/30/2014	105	105	105	3,517	94	448	1,143	1,143	1,143	1,143	1,143	1,143	37	20	20	16		
1999	6/30/2014	167	167	167	3,789	149	594	1,354	1,354	1,354	1,354	1,354	1,354	42	22	22	0		
2000	6/30/2014	248	248	248	4,382	225	915	1,601	1,601	1,601	1,601	1,601	1,601	45	28	28	91		
2001	6/30/2014	346	346	346	5,247	304	936	1,257	1,257	1,257	1,257	1,257	1,257	45	22	22	0		
2002	6/30/2014	504	504	504	4,491	443	1,729	1,415	1,415	1,415	1,415	1,415	1,415	50	24	24	0		
2003	6/30/2014	676	676	676	4,989	595	2,643	1,805	1,805	1,805	1,805	1,805	1,805	54	26	26	0		
2004	6/30/2014	894	894	894	5,821	787	2,144	1,453	1,453	1,453	1,453	1,453	1,453	58	27	27	65		
2005	6/30/2014	1,161	1,161	1,161	3,614	1,018	2,393	1,652	1,652	1,652	1,652	1,652	1,652	63	31	31	0		
2006	6/30/2014	1,496	1,496	1,496	2,494	1,319	2,419	1,654	1,654	1,654	1,654	1,654	1,654	63	30	30	1		
2007	6/30/2014	2,046	2,046	2,046	2,516	1,799	2,761	1,894	1,894	1,894	1,894	1,894	1,894	70	33	33	0		
2008	6/30/2014	2,601	2,601	2,601	2,106	2,275	2,106	3,035	3,035	3,035	3,035	3,035	3,035	72	33	33	0		
2009	6/30/2014	3,200	3,200	3,200	1,586	2,774	1,586	3,242	3,242	3,242	3,242	3,242	3,242	73	36	36	7		
2010	6/30/2014	3,704	3,704	3,704	1,225	3,163	3,214	2,105	2,105	2,105	2,105	2,105	2,105	71	32	32	0		
2011	6/30/2014	4,213	4,213	4,213	402	3,552	3,282	2,119	2,119	2,119	2,119	2,119	2,119	70	31	31	0		
2012	6/30/2014	4,374	4,374	4,374	191	3,608	3,264	2,048	2,048	2,048	2,048	2,048	2,048	67	29	29	0		
2013	6/30/2014	4,484	4,484	4,484	71	3,580	1,939	3,275	3,275	3,275	3,275	3,275	3,275	66	27	27	0		
2014	6/30/2014	2,259	2,259	2,259	8	1,740	979	1,651	1,651	1,651	1,651	1,651	1,651	44	18	18	0		
Total 1980 - 2014		32,785	32,785	32,785	109,954	27,697	29,327	44,711	44,711	44,711	44,711	44,711	44,711	1,406	743	743	612		
Total		32,785	32,785	32,785	109,954	27,697	29,327	44,711	44,711	44,711	44,711	44,711	44,711	1,416	751	751	614		

Column Notes

- (2) From Exhibit PEC-G.1, Column (6) and Exhibit PEC-H.1, Column (6).
- (3) From Exhibit PEC-G.1, Column (8) and Exhibit PEC-H.1, Column (8).
- (4) From Exhibit PEC-G.4 and Exhibit PEC-H.4.
- (5) From Exhibit PEC-K.1, Column (6).
- (6) From Exhibit PEC-K.1, Column (8).
- (7) From Exhibit PEC-K.4.
- (8) From Exhibit PEC-L.1, Column (6).
- (9) From Exhibit PEC-L.1, Column (8).
- (10) From Exhibit PEC-L.4.

**OHIO BUREAU OF WORKERS' COMPENSATION
Fiscal Year Payment Reconciliation**

Fiscal Year 2010

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Benefit Type	PA	PEC	PES	Unknown Employer	SI Employer	PWRE Employer	Black Lung Employer	Marine Fund Employer	Total
Temporary Total	219,882,880	29,740,417	15,921,342	0	3,254,239	64,573	0	19,751	268,883,202
Temporary Partial	50,706	3,750	2,566	0	0	0	0	0	57,022
Permanent Partial	18,362,199	1,467,726	509,364	0	119,495	0	0	0	20,458,785
% Permanent Partial	57,342,307	17,319,206	4,676,006	0	910,253	9,486	0	0	80,257,258
Change of Occupation	20,997	35,649	0	0	0	0	0	0	56,646
Living Maintenance	28,790,904	2,872,486	1,476,090	0	337,109	0	0	0	33,476,589
Lump Sum Settlement	134,167,531	11,249,928	3,717,036	0	2,908,851	141,500	0	164,567	152,349,414
Additional Award	3,322,739	22,461	13,919	0	41,628	0	0	0	3,400,747
Wage Loss	16,826,505	2,921,891	1,234,319	0	397,092	0	0	0	21,379,807
Lv.Mn./Wg Ls.	9,853,546	1,842,781	798,948	0	102,780	0	0	0	12,598,054
Lump Sum Advancement	19,144,275	2,059,067	593,917	0	383,562	405	6,186	0	22,187,413
Total Compensation	<u>507,764,589</u>	<u>69,535,364</u>	<u>28,943,506</u>	<u>0</u>	<u>8,455,010</u>	<u>215,964</u>	<u>6,186</u>	<u>184,318</u>	<u>615,104,937</u>
PTD	196,658,260	32,959,455	8,083,257	0	10,240,726	23,526	410,491	57,711	248,433,427
Death-Widow	55,487,666	9,716,350	1,293,496	0	4,128,781	32,966	436,839	0	71,096,099
Death-Children	9,389,099	1,194,364	385,285	0	131,171	0	22,343	0	11,122,263
Death-Misc.	772,689	42,667	27,988	0	432	0	0	0	843,776
Total PTD and Death	<u>262,307,715</u>	<u>43,912,836</u>	<u>9,790,027</u>	<u>0</u>	<u>14,501,111</u>	<u>56,492</u>	<u>869,673</u>	<u>57,711</u>	<u>331,495,565</u>
Medical on Compensation	560,573,735	89,017,975	28,798,994	54	11,259,571	169,913	173,962	54,096	690,048,301
Medical on Medical	84,308,557	21,969,140	4,368,475	0	0	0	0	0	110,646,172
Total Medical	<u>644,882,292</u>	<u>110,987,115</u>	<u>33,167,470</u>	<u>54</u>	<u>11,259,571</u>	<u>169,913</u>	<u>173,962</u>	<u>54,096</u>	<u>800,694,473</u>
Subtotal	<u>1,414,954,595</u>	<u>224,435,315</u>	<u>71,901,003</u>	<u>54</u>	<u>34,215,692</u>	<u>442,369</u>	<u>1,049,822</u>	<u>296,125</u>	<u>1,747,294,975</u>
DWRF	107,130,125	14,872,076	4,321,708	0	13,080,883	111,360	0	0	139,516,152
Total	<u>1,522,084,720</u>	<u>239,307,391</u>	<u>76,222,711</u>	<u>54</u>	<u>47,296,575</u>	<u>553,729</u>	<u>1,049,822</u>	<u>296,125</u>	<u>1,886,811,127</u>

* Data is from July 1, 2009 through June 30, 2010 -Based on actual payments through June 30, 2010.

**OHIO BUREAU OF WORKERS' COMPENSATION
Fiscal Year Payment Reconciliation**

Fiscal Year 2011

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Benefit Type	PA	PEC	PES	Unknown Employer	SI Employer	PWRE Employer	Black Lung Employer	Marine Fund Employer	Total
Temporary Total	222,388,048	32,671,426	16,315,959	0	3,282,226	68,250	0	1,234	274,727,142
Temporary Partial	24,244	2,384	2,802	0	0	0	0	0	29,431
Permanent Partial	19,411,447	1,327,603	201,756	0	171,751	31,080	0	0	21,143,637
% Permanent Partial	49,099,480	16,451,028	4,578,830	0	766,061	6,287	0	0	70,901,687
Change of Occupation	16,917	40,751	0	0	0	0	0	0	57,668
Living Maintenance	27,329,133	3,012,191	1,855,631	0	235,619	0	0	0	32,432,574
Lump Sum Settlement	100,449,246	10,752,751	3,581,947	0	1,691,986	5,500	0	24,500	116,505,930
Additional Award	4,086,575	28,025	13,801	0	82,758	0	0	0	4,211,159
Wage Loss	16,725,891	2,923,004	1,283,385	0	493,187	0	0	0	21,425,467
Lv.Mn./Wg Ls.	10,285,803	1,853,364	815,944	0	61,466	0	0	0	13,016,577
Lump Sum Advancement	25,723,084	2,826,355	1,098,892	0	651,962	0	28,668	0	30,328,962
Total Compensation	<u>475,539,865</u>	<u>71,888,885</u>	<u>29,748,948</u>	<u>0</u>	<u>7,437,017</u>	<u>111,117</u>	<u>28,668</u>	<u>25,734</u>	<u>584,780,234</u>
PTD	199,565,923	33,973,535	8,787,570	0	10,293,340	23,526	481,818	59,151	253,184,863
Death-Widow	55,106,441	10,228,527	1,212,634	0	4,318,999	19,096	371,319	0	71,257,016
Death-Children	9,133,345	1,170,804	375,620	0	122,893	0	22,810	0	10,825,472
Death-Misc.	1,005,774	72,286	0	0	5,000	0	0	0	1,083,059
Total PTD and Death	<u>264,811,483</u>	<u>45,445,151</u>	<u>10,375,824</u>	<u>0</u>	<u>14,740,232</u>	<u>42,622</u>	<u>875,948</u>	<u>59,151</u>	<u>336,350,411</u>
Medical on Compensation	536,728,980	93,577,543	28,252,515	559	11,120,411	159,636	197,751	29,031	670,066,426
Medical on Medical	83,831,198	21,105,286	4,179,116	0	0	0	0	0	109,115,599
Total Medical	<u>620,560,178</u>	<u>114,682,829</u>	<u>32,431,631</u>	<u>559</u>	<u>11,120,411</u>	<u>159,636</u>	<u>197,751</u>	<u>29,031</u>	<u>779,182,026</u>
Subtotal	<u>1,360,911,526</u>	<u>232,016,865</u>	<u>72,556,403</u>	<u>559</u>	<u>33,297,659</u>	<u>313,375</u>	<u>1,102,367</u>	<u>113,916</u>	<u>1,700,312,671</u>
DWRF	101,199,056	13,833,194	3,904,371	0	12,679,673	112,279	0	0	131,728,573
Total	<u>1,462,110,582</u>	<u>245,850,059</u>	<u>76,460,774</u>	<u>559</u>	<u>45,977,332</u>	<u>425,654</u>	<u>1,102,367</u>	<u>113,916</u>	<u>1,832,041,244</u>

* Data is from July 1, 2010 through June 30, 2011 -Based on actual payments through June 30, 2011.

**OHIO BUREAU OF WORKERS' COMPENSATION
Fiscal Year Payment Reconciliation**

Fiscal Year 2012

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Benefit Type	PA	PEC	PES	Unknown Employer	SI Employer	PWRE Employer	Black Lung Employer	Marine Fund Employer	Total
Temporary Total	216,659,984	32,906,307	17,536,618	0	3,233,557	57,059	0	15,506	270,409,031
Temporary Partial	13,127	2,114	1,966	0	0	0	0	0	17,207
Permanent Partial	18,954,726	1,672,579	333,640	0	109,377	0	0	0	21,070,322
% Permanent Partial	48,609,555	15,672,710	4,663,252	0	632,995	14,894	0	0	69,593,406
Change of Occupation	12,272	93,944	0	0	0	0	0	0	106,216
Living Maintenance	22,518,672	2,879,112	1,599,022	0	210,640	0	0	0	27,207,446
Lump Sum Settlement	127,095,540	13,824,665	5,257,833	0	3,691,768	7,300	0	0	149,877,106
Additional Award	3,684,826	21,745	53,457	0	24,829	0	0	0	3,784,857
Wage Loss	15,277,836	3,134,353	1,262,831	0	413,737	0	0	0	20,088,757
Lv.Mn./Wg Ls.	9,990,770	1,912,235	915,827	0	58,479	0	0	0	12,877,311
Lump Sum Advancement	25,338,927	2,830,854	1,123,433	0	354,492	0	1,600	0	29,649,305
Total Compensation	<u>488,156,235</u>	<u>74,950,620</u>	<u>32,747,877</u>	<u>0</u>	<u>8,729,874</u>	<u>79,253</u>	<u>1,600</u>	<u>15,506</u>	<u>604,680,965</u>
PTD	202,874,058	35,575,667	9,099,339	0	10,375,253	23,590	436,872	60,892	258,445,670
Death-Widow	56,315,602	10,223,416	1,187,909	0	4,699,573	19,096	339,228	0	72,784,825
Death-Children	8,565,672	1,211,597	312,670	0	81,887	0	22,522	0	10,194,347
Death-Misc.	470,199	800	0	0	10,000	0	0	0	480,999
Total PTD and Death	<u>268,225,531</u>	<u>47,011,479</u>	<u>10,599,919</u>	<u>0</u>	<u>15,166,713</u>	<u>42,686</u>	<u>798,622</u>	<u>60,892</u>	<u>341,905,841</u>
Medical on Compensation	517,406,135	88,046,986	27,566,139	667	10,574,365	194,263	206,783	36,209	644,031,546
Medical on Medical	80,662,834	18,553,239	3,901,512	0	0	0	0	0	103,117,585
Total Medical	<u>598,068,970</u>	<u>106,600,224</u>	<u>31,467,651</u>	<u>667</u>	<u>10,574,365</u>	<u>194,263</u>	<u>206,783</u>	<u>36,209</u>	<u>747,149,131</u>
Subtotal	<u>1,354,450,735</u>	<u>228,562,324</u>	<u>74,815,447</u>	<u>667</u>	<u>34,470,952</u>	<u>316,203</u>	<u>1,007,004</u>	<u>112,607</u>	<u>1,693,735,937</u>
DWRF	101,856,486	13,913,358	3,849,539	0	12,351,246	116,628	0	0	132,087,258
Total	<u>1,456,307,221</u>	<u>242,475,682</u>	<u>78,664,986</u>	<u>667</u>	<u>46,822,198</u>	<u>432,831</u>	<u>1,007,004</u>	<u>112,607</u>	<u>1,825,823,195</u>

* Data is from July 1, 2011 through June 30, 2012 -Based on actual payments through June 30, 2012.

**OHIO BUREAU OF WORKERS' COMPENSATION
Fiscal Year Payment Reconciliation**

Fiscal Year 2013

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Benefit Type	PA	PEC	PES	Unknown Employer	SI Employer	PWRE Employer	Black Lung Employer	Marine Fund Employer	Total
Temporary Total	201,657,558	30,528,786	17,270,551	0	2,878,211	78,328	0	19,552	252,432,985
Temporary Partial	19,790	1,250	1,578	0	0	0	0	0	22,619
Permanent Partial	12,391,057	1,877,489	494,263	0	188,444	0	0	0	14,951,253
% Permanent Partial	49,175,307	15,875,546	4,719,808	0	755,360	8,484	0	0	70,534,504
Change of Occupation	0	35,007	0	0	0	0	0	0	35,007
Living Maintenance	20,409,367	2,702,298	1,487,156	0	172,771	0	0	0	24,771,592
Lump Sum Settlement	152,753,521	18,835,648	5,201,006	0	5,594,977	2,500	0	0	182,387,652
Additional Award	3,240,183	28,191	27,825	0	19,542	0	0	0	3,315,741
Wage Loss	12,670,859	2,851,587	1,223,855	0	284,057	0	0	4,820	17,035,178
Lv.Mn./Wg Ls.	9,246,451	1,979,365	1,067,778	0	96,055	0	0	0	12,389,650
Lump Sum Advancement	17,894,877	2,551,011	993,447	0	313,363	0	13,567	0	21,766,266
Total Compensation	<u>479,458,971</u>	<u>77,266,179</u>	<u>32,487,267</u>	<u>0</u>	<u>10,302,779</u>	<u>89,311</u>	<u>13,567</u>	<u>24,372</u>	<u>599,642,448</u>
PTD	202,900,401	35,544,841	9,555,910	0	10,417,184	23,439	508,225	62,407	259,012,408
Death-Widow	56,565,837	10,400,954	1,132,088	0	5,190,645	19,096	325,760	0	73,634,380
Death-Children	8,482,525	1,194,202	258,331	0	102,262	0	22,522	0	10,059,842
Death-Misc.	557,022	25,942	0	0	851	0	0	0	583,815
Total PTD and Death	<u>268,505,785</u>	<u>47,165,939</u>	<u>10,946,330</u>	<u>0</u>	<u>15,710,940</u>	<u>42,536</u>	<u>856,507</u>	<u>62,407</u>	<u>343,290,444</u>
Medical on Compensation	484,459,818	82,098,642	26,030,718	454	9,622,882	181,162	374,207	63,573	602,831,455
Medical on Medical	79,828,058	17,937,280	3,507,056	0	0	0	0	0	101,272,394
Total Medical	<u>564,287,875</u>	<u>100,035,922</u>	<u>29,537,775</u>	<u>454</u>	<u>9,622,882</u>	<u>181,162</u>	<u>374,207</u>	<u>63,573</u>	<u>704,103,849</u>
Subtotal	<u>1,312,252,631</u>	<u>224,468,040</u>	<u>72,971,372</u>	<u>454</u>	<u>35,636,601</u>	<u>313,009</u>	<u>1,244,281</u>	<u>150,352</u>	<u>1,647,036,741</u>
DWRF	102,564,165	14,456,594	3,933,696	0	12,869,276	119,264	0	0	133,942,995
Total	<u>1,414,816,796</u>	<u>238,924,634</u>	<u>76,905,068</u>	<u>454</u>	<u>48,505,877</u>	<u>432,274</u>	<u>1,244,281</u>	<u>150,352</u>	<u>1,780,979,737</u>

* Data is from July 1, 2012 through June 30, 2013 -Based on actual payments through June 30, 2013.

OHIO BUREAU OF WORKERS' COMPENSATION
Fiscal Year Payment Reconciliation

Fiscal Year 2014

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Benefit Type	PA	PEC	PES	Unknown Employer	SI Employer	PWRE Employer	Black Lung Employer	Marine Fund Employer	Total
Temporary Total	186,319,940	28,681,961	15,223,360	0	2,633,080	71,554	0	25,263	232,955,157
Temporary Partial	30,375	5,901	1,136	0	0	0	0	0	37,412
Permanent Partial	16,434,445	1,394,206	127,025	0	57,325	0	0	0	18,013,001
% Permanent Partial	46,964,660	14,301,563	4,072,861	0	683,241	8,090	0	0	66,030,416
Change of Occupation	23,010	32,363	0	0	0	0	0	0	55,373
Living Maintenance	19,556,926	2,923,673	1,448,573	0	149,712	0	0	0	24,078,883
Lump Sum Settlement	158,477,515	18,105,175	5,044,528	0	4,142,569	9,500	0	0	185,779,287
Additional Award	3,770,840	19,085	39,968	0	32,337	0	0	0	3,862,229
Wage Loss	10,493,493	3,026,798	1,283,764	0	182,166	0	0	11,425	14,997,646
Lv.Mn./Wg Ls.	9,363,682	2,083,692	1,232,088	0	112,404	0	0	0	12,791,866
Lump Sum Advancement	20,888,352	2,983,132	467,713	0	493,668	0	9,675	0	24,842,540
Total Compensation	<u>472,323,240</u>	<u>73,557,547</u>	<u>28,941,016</u>	<u>0</u>	<u>8,486,502</u>	<u>89,143</u>	<u>9,675</u>	<u>36,688</u>	<u>583,443,811</u>
PTD	208,124,033	36,778,580	9,793,839	0	10,614,053	22,948	606,632	48,814	265,988,900
Death-Widow	56,478,569	10,160,134	1,185,768	0	4,812,241	19,096	316,591	0	72,972,399
Death-Children	7,969,296	1,149,164	252,757	0	118,710	0	22,623	0	9,512,550
Death-Misc.	405,226	0	0	0	29,274	0	0	0	434,500
Total PTD and Death	<u>272,977,124</u>	<u>48,087,878</u>	<u>11,232,364</u>	<u>0</u>	<u>15,574,278</u>	<u>42,045</u>	<u>945,845</u>	<u>48,814</u>	<u>348,908,348</u>
Medical on Compensation	457,707,782	77,307,096	22,027,893	321	9,790,050	134,602	275,428	173,685	567,416,855
Medical on Medical	74,122,302	17,005,942	3,019,061	0	0	0	0	0	94,147,304
Total Medical	<u>531,830,083</u>	<u>94,313,037</u>	<u>25,046,953</u>	<u>321</u>	<u>9,790,050</u>	<u>134,602</u>	<u>275,428</u>	<u>173,685</u>	<u>661,564,160</u>
Subtotal	<u>1,277,130,447</u>	<u>215,958,463</u>	<u>65,220,333</u>	<u>321</u>	<u>33,850,829</u>	<u>265,790</u>	<u>1,230,948</u>	<u>259,188</u>	<u>1,593,916,319</u>
DWRF	99,609,101	13,898,893	3,820,390	0	12,776,346	111,992	0	0	130,216,722
Total	<u>1,376,739,548</u>	<u>229,857,355</u>	<u>69,040,723</u>	<u>321</u>	<u>46,627,176</u>	<u>377,782</u>	<u>1,230,948</u>	<u>259,188</u>	<u>1,724,133,040</u>

* Data is from July 1, 2013 through June 30, 2014 -Based on actual payments through June 30, 2014.



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