

PUBLIC EMPLOYERS STATE AGENCIES 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



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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
Public Employers – State Agencies

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) for Public Employers – State Agencies. 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.

We estimate the unpaid loss and LAE as of June 30, 2014 for Public Employers – State Agencies to be approximately \$0.6 billion on a discounted basis, assuming an annual interest rate of 4.0%, and \$0.9 billion on an undiscounted basis.

The following table summarizes the BWC's projected unpaid liability as of June 30, 2014 using data as of June 30, 2014.

Unpaid Loss Provider Type	Undiscounted (\$millions)	Discounted 4.0% (\$millions)
Hospital	124	67
Physicians	85	52
Pharmacy	121	67
Chiropractors	15	7
Rehabilitation	29	18
Health Other	31	16
Medical Only	3	2
Total Medical Loss	408	231

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Unpaid Loss Benefit Type	Undiscounted (\$millions)	Discounted 4.0% (\$millions)
TT	62	53
PTD	307	174
Death	39	22
% Permanent Partial	18	15
Permanent Partial	2	2
Wage Loss	14	12
Temporary Partial	0	0
Lump Sum Settlements	75	54
Living Maintenance	6	5
Lump Sum Advancements	12	9
Additional Awards	1	1
Total Indemnity Loss	538	345
Total PES Unpaid Loss	945	576

Discounted at Annual Rate of 4.0% Unpaid Loss Provider Type	6/30/2014 as of 6/30/2014 Estimate (\$millions)	6/30/2013 as of 6/30/2013 Estimate (\$millions)	Difference (\$millions)
Hospital	67	63	5
Physicians	52	55	(2)
Pharmacy	67	74	(7)
Chiropractors	7	10	(3)
Rehabilitation	18	23	(5)
Health Other	16	12	4
Medical Only	2	3	(0)
Total Medical Loss	231	239	(8)

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Discounted at Annual Rate of 4.0%	6/30/2014 as of 6/30/2014	6/30/2013 as of 6/30/2013	Difference
Unpaid Loss Provider Type	Estimate (\$millions)	Estimate (\$millions)	(\$millions)
TT	53	60	(7)
PTD	174	161	12
Death	22	22	(0)
% Permanent Partial	15	18	(3)
Permanent Partial	2	2	(0)
Wage Loss	12	12	(0)
Temporary Partial	0	0	(0)
Lump Sum Settlements	54	54	0
Living Maintenance	5	5	(0)
Lump Sum Advancements	9	10	(1)
Additional Awards	1	1	0
Total Indemnity Loss	345	345	1
Total PES Unpaid Loss	576	584	(8)

Discounted at Annual Rate of 4.0%	6/30/2014 as of 6/30/2014	6/30/2014 as of 3/31/2014	Difference
Unpaid Loss Provider Type	Estimate (\$millions)	Estimate (\$millions)	(\$millions)
Hospital	67	70	(3)
Physicians	52	53	(0)
Pharmacy	67	68	(0)
Chiropractors	7	7	0
Rehabilitation	18	19	(0)
Health Other	16	16	(1)
Medical Only	2	3	(1)
Total Medical Loss	231	236	(5)

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Discounted at Annual Rate of 4.0%	6/30/2014	6/30/2014	
Unpaid Loss	as of 6/30/2014	as of 3/31/2014	
Provider Type	Estimate	Estimate	Difference
	(\$millions)	(\$millions)	(\$millions)
TT	53	52	0
PTD	174	171	3
Death	22	22	(0)
% Permanent Partial	15	16	(0)
Permanent Partial	2	2	(0)
Wage Loss	12	12	(0)
Temporary Partial	0	0	(0)
Lump Sum Settlements	54	53	1
Living Maintenance	5	5	(0)
Lump Sum Advancements	9	9	0
Additional Awards	1	1	(0)
Total Indemnity Loss	345	343	3
Total PES Unpaid Loss	576	579	(3)

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.

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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 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

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS-STATE AGENCIES

(\$000's)

Undiscounted Paid Loss

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(13)
Injury Year Ending 12/31	Evaluation as of	TT	PTD	Death	% PP	TP+WL & LM/WL + CO	Perm. Partial	Lump Sum Settlements	Living Maintenance	Lump Sum Advancements	Additional Awards	Sub-Total Other than Medical	Total
1980	6/30/2014	9,918	6,140	1,338	2,402	514	109	1,042	205	366	67	22,100	32,020
1981	6/30/2014	9,397	6,383	887	2,305	583	138	866	164	392	0	21,114	31,202
1982	6/30/2014	11,361	6,848	1,447	2,636	711	83	1,250	341	491	63	25,232	38,974
1983	6/30/2014	11,775	7,945	2,811	3,006	716	98	1,072	169	534	103	27,401	39,176
1984	6/30/2014	13,317	5,944	2,263	3,496	602	81	1,429	280	501	0	26,238	39,555
1985	6/30/2014	12,266	5,431	1,173	3,785	691	73	1,697	316	354	0	24,608	36,874
1986	6/30/2014	13,930	8,187	1,790	3,932	773	242	1,368	407	330	0	28,353	42,283
1987	6/30/2014	14,063	6,102	571	3,929	1,484	148	2,144	609	304	0	29,354	46,511
1988	6/30/2014	21,996	14,452	746	4,139	1,897	339	1,897	603	329	0	31,679	53,675
1989	6/30/2014	20,882	6,457	2,231	4,013	1,354	379	1,935	597	629	0	32,664	53,546
1990	6/30/2014	24,425	6,669	1,300	3,934	1,306	63	2,367	646	478	0	30,407	54,833
1991	6/30/2014	18,159	4,751	1,073	3,358	2,031	349	2,543	637	186	4	27,975	46,134
1992	6/30/2014	19,222	4,036	1,609	3,676	2,059	342	2,797	774	244	0	28,821	48,043
1993	6/30/2014	19,958	3,328	2,343	3,732	1,438	72	2,773	866	386	1	27,285	47,242
1994	6/30/2014	19,708	4,346	1,987	3,438	1,365	390	2,846	953	316	0	28,086	47,794
1995	6/30/2014	20,843	5,512	514	3,077	1,868	788	3,854	793	632	20	27,905	48,748
1996	6/30/2014	18,288	3,353	122	3,306	1,313	275	3,019	943	226	9	24,055	42,343
1997	6/30/2014	20,259	5,011	1,193	3,212	1,280	91	2,746	1,024	343	0	26,154	46,413
1998	6/30/2014	20,243	3,094	1,511	2,926	1,503	368	3,500	1,430	189	3	26,875	47,118
1999	6/30/2014	21,628	2,955	466	3,551	1,497	127	3,750	1,591	235	0	27,004	48,631
2000	6/30/2014	24,751	2,859	137	3,958	1,120	267	3,498	1,449	322	71	29,270	54,022
2001	6/30/2014	28,694	5,097	819	4,498	2,041	160	3,146	1,796	637	0	34,851	63,545
2002	6/30/2014	26,185	2,811	9	4,125	2,170	486	3,880	1,299	462	0	30,457	56,642
2003	6/30/2014	27,223	2,888	1,601	4,088	2,056	396	4,088	1,289	344	0	35,371	62,594
2004	6/30/2014	25,982	2,359	841	4,076	2,166	233	3,731	1,115	467	0	29,902	55,884
2005	6/30/2014	23,897	1,568	658	4,228	1,576	445	4,062	1,362	373	0	28,644	52,541
2006	6/30/2014	22,662	756	404	3,420	1,640	86	2,838	1,399	379	0	23,245	45,907
2007	6/30/2014	21,191	425	385	3,837	1,485	42	2,727	1,468	90	0	24,310	45,500
2008	6/30/2014	20,108	151	0	3,463	1,056	142	1,469	1,417	128	0	21,523	41,631
2009	6/30/2014	22,579	281	123	3,539	1,063	63	1,868	1,097	186	0	23,930	46,509
2010	6/30/2014	13,150	203	222	3,311	851	85	1,474	1,023	307	83	20,708	40,800
2011	6/30/2014	10,770	18	0	2,230	385	136	926	756	386	0	15,606	32,290
2012	6/30/2014	11,669	0	78	1,534	101	4	299	200	10	0	8,771	20,440
2013	6/30/2014	2,786	0	27	237	20	10	14	21	0	0	3,114	10,257
2014	6/30/2014	<u>226</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>226</u>	<u>1,866</u>
Total		426,940	129,293	32,677	114,397	42,715	7,111	79,089	29,038	11,556	422	873,238	1,521,543

All figures are rounded to the nearest thousand and may not add to totals for this reason.

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS-STATE AGENCIES

(\$000's)

Undiscounted Unpaid Loss

Injury Year Ending 12/31	Evaluation as of	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(13)
	Medical	TT	PTD	Death	% PP	TP+WL & LM/WL + CO	Perm. Partial	Lump Sum Settlements	Living Maintenance	Lump Sum Advancements	Additional Awards	Sub-Total Other than Medical	Total		
1980	6/30/2014	514	1,576	464	0	0	0	56	0	19	2	2,124	2,638		
1981	6/30/2014	560	1,973	310	0	0	0	62	0	19	3	2,375	2,935		
1982	6/30/2014	1,053	1,903	483	0	0	0	84	0	24	5	2,516	3,569		
1983	6/30/2014	351	3,193	674	0	1	0	97	0	29	7	4,011	4,361		
1984	6/30/2014	927	2,172	350	2	1	0	125	0	28	9	2,721	3,648		
1985	6/30/2014	410	1,929	325	4	1	3	143	0	25	6	2,452	2,862		
1986	6/30/2014	1,687	5,322	742	4	1	6	149	0	36	8	6,314	8,000		
1987	6/30/2014	2,029	3,930	199	5	0	7	178	1	32	9	4,411	6,439		
1988	6/30/2014	7,473	5,930	436	6	0	11	192	6	44	12	6,675	14,148		
1989	6/30/2014	4,903	6,043	1,405	9	0	13	249	7	55	13	7,850	12,752		
1990	6/30/2014	4,050	5,917	357	12	0	13	287	8	63	14	6,749	10,799		
1991	6/30/2014	2,724	5,491	1,022	17	2	17	343	9	49	16	7,063	9,787		
1992	6/30/2014	3,917	4,218	527	22	9	20	434	11	62	17	5,430	9,347		
1993	6/30/2014	4,631	4,471	2,757	29	19	18	481	11	80	18	8,030	12,660		
1994	6/30/2014	5,463	7,462	1,853	35	29	26	538	19	86	18	10,178	15,641		
1995	6/30/2014	13,544	7,841	0	42	37	41	748	24	128	31	8,995	22,539		
1996	6/30/2014	5,545	7,650	0	50	41	29	816	30	110	41	8,958	14,503		
1997	6/30/2014	7,807	9,586	2,011	58	45	26	916	32	153	40	13,190	20,997		
1998	6/30/2014	7,095	8,182	1,312	75	55	38	1,152	39	147	42	11,328	18,422		
1999	6/30/2014	9,752	6,415	1,598	109	85	36	1,509	48	170	51	10,765	20,517		
2000	6/30/2014	11,681	11,131	0	152	120	57	1,740	152	253	56	14,419	26,100		
2001	6/30/2014	15,962	17,871	1,648	198	225	50	1,935	135	596	27	23,335	39,297		
2002	6/30/2014	13,985	13,584	0	239	279	52	2,214	145	586	26	17,952	31,937		
2003	6/30/2014	16,155	16,343	3,273	320	379	60	2,627	162	622	30	24,873	41,027		
2004	6/30/2014	17,073	16,496	2,392	427	454	73	3,172	184	649	30	25,214	42,286		
2005	6/30/2014	16,318	11,749	1,816	581	533	89	3,876	203	637	31	21,306	37,624		
2006	6/30/2014	21,422	11,939	861	695	634	102	4,491	231	687	27	21,784	43,206		
2007	6/30/2014	20,870	11,822	1,708	934	855	126	5,037	276	761	31	24,194	45,064		
2008	6/30/2014	21,890	9,049	849	1,169	1,082	140	5,513	341	851	61	22,513	44,404		
2009	6/30/2014	25,594	15,285	1,100	1,495	1,371	172	5,939	428	961	62	31,832	57,426		
2010	6/30/2014	26,197	21,958	1,575	1,861	1,586	203	6,106	534	1,077	61	40,646	66,843		
2011	6/30/2014	29,332	13,114	1,639	2,289	1,804	231	6,850	708	1,069	60	35,174	64,506		
2012	6/30/2014	30,555	13,233	1,701	3,036	2,043	275	7,594	945	1,120	64	39,465	70,020		
2013	6/30/2014	32,535	10,232	1,288	2,632	1,386	240	6,196	993	763	44	34,148	66,684		
2014	6/30/2014	21,364	5,145	657	1,417	701	134	3,183	476	393	22	19,079	40,443		
Total		405,366	299,934	37,332	17,923	13,776	2,309	75,033	6,157	12,384	997	528,067	933,434		

All figures are rounded to the nearest thousand and may not add to totals for this reason.

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS-STATE AGENCIES
(\$000's)

Undiscounted Ultimate Loss

Injury Year Ending 12/31	Evaluation as of	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(13)	Total
			Medical	TT	PTD	Death	% PP	TP+WL & LM/WL + CO	Perm. Partial	Lump Sum Settlements	Living Maintenance	Lump Sum Advancements	Additional Awards	Sub-Total Other than Medical		
1980	6/30/2014		10,435	9,925	7,716	1,802	2,402	514	109	1,098	205	385	69	24,224	34,658	
1981	6/30/2014		10,648	9,404	8,356	1,198	2,305	583	138	928	164	411	3	23,489	34,137	
1982	6/30/2014		14,795	11,378	8,751	1,930	2,636	712	84	1,334	341	515	68	27,748	42,543	
1983	6/30/2014		12,126	10,957	11,138	3,484	3,006	717	99	1,169	169	563	109	31,411	43,537	
1984	6/30/2014		14,244	11,675	8,116	2,614	3,498	603	86	1,554	280	529	9	28,960	43,203	
1985	6/30/2014		12,676	11,103	7,360	1,498	3,789	692	76	1,840	316	379	6	27,060	39,736	
1986	6/30/2014		15,617	11,370	13,509	2,531	3,937	774	248	1,517	407	366	8	34,667	50,284	
1987	6/30/2014		19,186	14,112	10,032	771	3,934	1,484	155	2,322	610	335	9	33,764	52,950	
1988	6/30/2014		29,469	14,491	13,511	1,182	4,145	1,897	350	1,786	609	372	12	38,355	67,823	
1989	6/30/2014		25,784	15,125	12,499	3,653	4,022	1,354	391	2,184	604	685	13	40,513	66,298	
1990	6/30/2014		28,476	13,722	12,586	1,657	3,946	1,306	76	2,654	654	541	14	37,156	65,632	
1991	6/30/2014		20,883	13,140	10,242	2,095	3,375	2,033	366	2,886	646	235	20	35,038	55,920	
1992	6/30/2014		23,139	13,395	8,254	2,136	3,699	2,067	361	3,231	784	306	17	34,251	57,390	
1993	6/30/2014		24,588	12,492	7,799	5,100	3,760	1,457	90	3,254	877	466	19	35,314	59,903	
1994	6/30/2014		25,172	12,555	11,808	3,840	3,473	1,394	416	3,385	972	403	18	38,264	63,435	
1995	6/30/2014		34,387	10,952	13,353	514	3,118	1,905	829	4,602	816	760	52	36,900	71,288	
1996	6/30/2014		23,833	11,700	10,983	122	3,355	1,354	305	3,835	973	337	50	33,013	56,846	
1997	6/30/2014		28,066	11,577	14,597	3,204	3,270	1,325	117	3,662	1,056	497	40	39,344	67,410	
1998	6/30/2014		27,338	12,637	11,276	2,822	4,822	1,558	406	4,652	1,469	336	44	38,202	65,541	
1999	6/30/2014		31,379	13,578	9,370	2,064	3,660	1,582	162	5,259	1,638	405	51	37,769	69,148	
2000	6/30/2014		36,432	16,344	13,990	137	4,110	1,240	324	5,239	1,602	575	127	43,689	80,121	
2001	6/30/2014		44,656	17,308	22,968	2,467	4,696	2,266	210	5,081	1,932	1,232	27	58,186	102,842	
2002	6/30/2014		40,170	16,243	16,194	9	4,363	2,449	538	6,094	1,444	1,049	26	48,409	88,579	
2003	6/30/2014		43,377	19,200	19,231	4,874	4,408	2,435	456	7,192	1,451	967	30	60,244	103,621	
2004	6/30/2014		43,055	16,248	18,855	3,233	4,502	2,620	306	6,904	1,299	1,117	30	55,115	98,170	
2005	6/30/2014		40,215	16,358	13,121	2,475	4,809	2,109	534	7,938	1,565	1,010	31	49,950	90,165	
2006	6/30/2014		44,084	14,439	12,695	1,265	4,115	2,274	189	7,330	1,630	1,066	27	45,029	89,113	
2007	6/30/2014		42,060	16,495	12,247	2,093	4,771	2,340	168	7,764	1,744	851	31	48,504	90,564	
2008	6/30/2014		41,998	17,155	9,200	849	4,632	2,138	283	6,982	1,759	979	61	44,037	86,035	
2009	6/30/2014		48,173	20,730	15,566	1,223	5,034	2,434	234	7,807	1,525	1,147	62	55,762	103,935	
2010	6/30/2014		46,290	18,833	22,162	1,797	5,172	2,437	288	7,579	1,557	1,384	144	61,354	107,643	
2011	6/30/2014		46,016	18,181	13,131	1,639	4,519	2,189	367	7,777	1,463	1,455	60	50,780	96,796	
2012	6/30/2014		42,224	15,999	13,233	1,639	4,570	2,144	279	7,893	1,145	1,130	64	48,236	90,460	
2013	6/30/2014		39,679	13,161	10,232	1,315	2,869	1,406	249	6,209	1,013	763	44	37,262	76,941	
2014	6/30/2014		23,004	7,177	5,145	657	1,417	701	134	3,183	476	393	22	19,305	42,308	
Total			1,053,671	489,162	429,228	70,009	132,319	56,491	9,420	154,123	35,194	23,941	1,419	1,401,305	2,454,976	
			0.4%	-0.5%	-2.8%	14.4%	-1.2%	-2.6%	-4.6%	0.6%	-1.9%	0.6%	10.4%	-1.3%	-0.5%	
			-5.3%	-11.3%	-20.6%	-8.2%	-16.1%	-15.4%	-6.7%	-5.7%	-14.2%	-18.5%	-29.5%	-14.3%	-10.2%	

All figures are rounded to the nearest thousand and may not add to totals for this reason.

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS-STATE AGENCIES

Undiscounted Pure Premiums (per \$100 of Payroll)

Injury Year Ending 12/31	Evaluation as of	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(13)	Total
		Medical	TT	PTD	Death	% PP	TP+WL & LM/WL + CO	Perm. Partial	Lump Sum Settlements	Living Maintenance	Lump Sum Advancements	Additional Awards	Sub-Total Other than Medical		
1980	6/30/2014	0.60	0.57	0.44	0.10	0.57	0.14	0.03	0.01	0.01	0.02	0.00	1.39	1.99	
1981	6/30/2014	0.58	0.51	0.46	0.07	0.13	0.13	0.03	0.01	0.01	0.02	0.00	1.29	1.87	
1982	6/30/2014	0.72	0.55	0.42	0.09	0.13	0.13	0.03	0.00	0.02	0.00	0.00	1.35	2.06	
1983	6/30/2014	0.56	0.50	0.51	0.16	0.50	0.14	0.03	0.00	0.01	0.03	0.01	1.45	2.00	
1984	6/30/2014	0.62	0.50	0.35	0.11	0.15	0.15	0.03	0.00	0.01	0.02	0.00	1.25	1.87	
1985	6/30/2014	0.52	0.45	0.30	0.06	0.16	0.16	0.03	0.00	0.01	0.02	0.00	1.11	1.63	
1986	6/30/2014	0.59	0.43	0.51	0.10	0.43	0.15	0.03	0.01	0.01	0.01	0.00	1.31	1.90	
1987	6/30/2014	0.66	0.48	0.34	0.03	0.14	0.14	0.05	0.01	0.02	0.01	0.00	1.16	1.82	
1988	6/30/2014	0.92	0.45	0.42	0.04	0.13	0.13	0.06	0.01	0.02	0.01	0.00	1.20	2.13	
1989	6/30/2014	0.77	0.37	0.11	0.12	0.12	0.12	0.04	0.01	0.02	0.02	0.00	1.98	1.80	
1990	6/30/2014	0.78	0.38	0.35	0.05	0.11	0.04	0.00	0.07	0.02	0.01	0.00	1.02	1.80	
1991	6/30/2014	0.54	0.34	0.27	0.05	0.09	0.09	0.05	0.01	0.02	0.01	0.00	0.91	1.45	
1992	6/30/2014	0.59	0.34	0.21	0.05	0.09	0.09	0.05	0.01	0.02	0.01	0.00	0.87	1.45	
1993	6/30/2014	0.61	0.31	0.19	0.13	0.09	0.09	0.04	0.00	0.02	0.01	0.00	0.88	1.49	
1994	6/30/2014	0.59	0.29	0.28	0.09	0.08	0.08	0.03	0.01	0.02	0.01	0.00	0.90	1.48	
1995	6/30/2014	0.78	0.25	0.30	0.00	0.07	0.07	0.04	0.02	0.02	0.02	0.00	0.83	1.61	
1996	6/30/2014	0.53	0.26	0.24	0.00	0.07	0.07	0.03	0.01	0.02	0.01	0.00	0.74	1.27	
1997	6/30/2014	0.61	0.25	0.32	0.07	0.25	0.07	0.03	0.08	0.02	0.01	0.00	0.85	1.46	
1998	6/30/2014	0.57	0.26	0.23	0.06	0.06	0.06	0.03	0.01	0.03	0.01	0.00	0.79	1.36	
1999	6/30/2014	0.62	0.27	0.19	0.04	0.07	0.07	0.03	0.00	0.03	0.01	0.00	0.75	1.37	
2000	6/30/2014	0.69	0.31	0.26	0.00	0.31	0.08	0.02	0.01	0.03	0.01	0.00	0.82	1.51	
2001	6/30/2014	0.80	0.31	0.41	0.04	0.08	0.08	0.04	0.00	0.03	0.02	0.00	1.04	1.84	
2002	6/30/2014	0.69	0.28	0.28	0.00	0.07	0.07	0.04	0.01	0.02	0.02	0.00	0.83	1.52	
2003	6/30/2014	0.72	0.32	0.32	0.08	0.32	0.08	0.04	0.01	0.04	0.02	0.00	1.00	1.73	
2004	6/30/2014	0.70	0.26	0.30	0.05	0.07	0.07	0.04	0.00	0.02	0.02	0.00	0.89	1.59	
2005	6/30/2014	0.63	0.26	0.21	0.04	0.08	0.08	0.03	0.01	0.02	0.02	0.00	0.78	1.41	
2006	6/30/2014	0.66	0.22	0.19	0.02	0.06	0.06	0.03	0.11	0.02	0.02	0.00	0.68	1.34	
2007	6/30/2014	0.61	0.24	0.18	0.03	0.07	0.07	0.03	0.00	0.03	0.01	0.00	0.70	1.31	
2008	6/30/2014	0.58	0.24	0.13	0.01	0.06	0.06	0.03	0.10	0.02	0.01	0.00	0.61	1.19	
2009	6/30/2014	0.65	0.28	0.21	0.02	0.07	0.07	0.03	0.11	0.02	0.02	0.00	0.76	1.41	
2010	6/30/2014	0.64	0.26	0.31	0.02	0.07	0.07	0.03	0.11	0.02	0.02	0.00	0.85	1.49	
2011	6/30/2014	0.63	0.25	0.18	0.02	0.06	0.06	0.03	0.11	0.02	0.02	0.00	0.69	1.32	
2012	6/30/2014	0.56	0.21	0.18	0.02	0.21	0.06	0.03	0.10	0.02	0.01	0.00	0.64	1.20	
2013	6/30/2014	0.79	0.26	0.20	0.03	0.06	0.06	0.03	0.12	0.02	0.02	0.00	0.74	1.52	
2014	6/30/2014	0.89	0.28	0.20	0.03	0.06	0.06	0.03	0.12	0.02	0.02	0.00	0.75	1.64	
Annual % Chg 02-13:		-0.6%	-1.4%	-3.7%	13.4%	-2.1%	-3.6%	-5.5%	-0.3%	-2.8%	-0.4%	9.4%	-2.3%	-1.5%	
Annual % Chg 10-13:		5.2%	-1.4%	-11.8%	2.0%	-6.7%	-5.9%	3.7%	4.9%	-4.7%	-9.4%	-21.6%	-4.8%	-0.2%	

All figures are rounded to the nearest thousand and may not add to totals for this reason.
Payroll is from Exhibit PSCT.14, Column (4).

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS-STATE AGENCIES

Undiscounted Cost Per Employee

Injury Year Ending 12/31	Evaluation as of	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(13)	Total
		Medical	TT	PTD	Death	% PP	TP+WL & LM/WL + CO	Perm. Partial	Lump Sum Settlements	Living Maintenance	Lump Sum Advancements	Additional Awards	Sub-Total Other than Medical		
1980	6/30/2014	89	85	66	15	21	4	1	9	2	3	1	207	296	
1981	6/30/2014	94	83	74	11	20	5	1	8	1	4	0	208	302	
1982	6/30/2014	122	94	72	16	22	6	1	11	3	4	1	229	351	
1983	6/30/2014	99	90	91	28	25	6	1	10	1	5	1	257	356	
1984	6/30/2014	115	94	65	21	28	5	1	13	2	4	0	233	348	
1985	6/30/2014	100	88	58	12	30	5	1	15	2	3	0	214	314	
1986	6/30/2014	117	85	101	19	29	6	2	11	3	3	0	259	376	
1987	6/30/2014	135	99	70	5	28	10	1	16	4	2	0	237	372	
1988	6/30/2014	198	97	91	8	28	13	2	12	4	2	0	257	455	
1989	6/30/2014	169	99	82	24	26	14	3	14	4	4	0	265	434	
1990	6/30/2014	178	86	78	10	25	8	0	17	4	3	0	232	409	
1991	6/30/2014	127	80	62	13	21	12	2	18	4	1	0	213	341	
1992	6/30/2014	145	84	52	13	23	13	2	20	5	2	0	214	359	
1993	6/30/2014	154	78	49	32	24	9	1	20	5	3	0	221	374	
1994	6/30/2014	152	76	71	23	21	8	3	20	6	2	0	230	382	
1995	6/30/2014	205	65	80	3	19	11	5	27	5	5	0	220	426	
1996	6/30/2014	146	71	67	1	20	8	2	23	6	2	0	202	347	
1997	6/30/2014	174	72	91	174	20	8	1	23	7	3	0	244	418	
1998	6/30/2014	170	79	70	18	19	10	3	29	9	2	0	238	409	
1999	6/30/2014	193	83	58	13	22	10	1	32	10	2	0	232	425	
2000	6/30/2014	220	85	220	1	25	7	2	32	10	3	1	264	484	
2001	6/30/2014	264	102	136	15	28	13	1	30	11	7	0	343	607	
2002	6/30/2014	234	95	94	0	25	14	3	36	8	6	0	282	517	
2003	6/30/2014	252	111	112	28	26	14	3	26	8	6	0	350	601	
2004	6/30/2014	251	95	110	19	26	15	2	40	8	7	0	322	573	
2005	6/30/2014	233	95	76	14	28	12	3	46	9	6	0	289	522	
2006	6/30/2014	250	82	72	7	23	13	1	42	9	6	0	255	505	
2007	6/30/2014	241	94	70	12	27	13	1	44	10	5	0	277	518	
2008	6/30/2014	236	96	52	5	26	12	2	39	10	5	0	247	483	
2009	6/30/2014	264	114	85	7	28	13	1	43	8	6	0	306	570	
2010	6/30/2014	264	108	127	10	30	14	2	43	9	8	1	350	614	
2011	6/30/2014	266	105	76	9	26	13	2	45	8	8	0	294	560	
2012	6/30/2014	245	93	77	10	27	12	2	46	7	7	0	280	525	
2013	6/30/2014	352	117	91	12	25	12	2	55	9	7	0	330	682	
2014	6/30/2014	407	127	91	12	25	12	2	56	8	7	0	342	749	
Annual % Chg 02-13:		1.9%	1.1%	-1.3%	16.2%	0.4%	-1.2%	-3.2%	2.1%	-0.4%	2.1%	12.1%	0.2%	1.0%	
Annual % Chg 10-13:		8.1%	1.2%	-9.4%	4.8%	-4.2%	-3.4%	6.5%	-6.9%	-2.1%	-6.9%	-19.5%	-2.2%	2.5%	

All figures are rounded to the nearest thousand and may not add to totals for this reason.
of employees is from Exhibit PSCT.14, Column (9).

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS-STATE AGENCIES

Undiscounted Cost Per Loss Time Claim

Injury Year Ending 12/31	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(13)	Total
	Evaluation as of	Medical	TT	PTD	Death	% PP	TP+WL & LM/WL + CO	Perm. Partial	Lump Sum Settlements	Living Maintenance	Lump Sum Advancements	Additional Awards	Sub-Total Other than Medical		
1980	6/30/2014	8,813	8,383	6,517	1,522	2,029	434	92	927	173	325	58	20,459	58	29,272
1981	6/30/2014	9,482	8,374	7,441	1,066	2,052	519	123	827	146	366	3	20,917	3	30,398
1982	6/30/2014	11,640	8,952	6,885	1,519	2,074	560	66	1,049	268	405	54	21,831	54	33,472
1983	6/30/2014	9,009	8,141	8,275	2,589	2,233	533	73	869	125	418	81	23,337	81	32,345
1984	6/30/2014	9,936	8,144	5,662	1,823	2,440	421	57	1,084	195	369	7	20,202	7	30,138
1985	6/30/2014	8,202	7,184	4,762	969	2,452	448	49	1,190	204	245	4	17,508	4	25,710
1986	6/30/2014	9,530	6,939	8,244	1,545	2,402	472	152	926	248	223	5	21,157	5	30,687
1987	6/30/2014	11,362	8,358	5,941	456	2,330	879	92	1,375	361	198	5	19,996	5	31,358
1988	6/30/2014	15,571	7,657	7,139	625	2,190	1,002	185	944	322	197	6	20,266	6	35,837
1989	6/30/2014	13,551	7,949	6,569	1,911	2,114	712	206	1,148	317	360	7	21,292	7	34,844
1990	6/30/2014	15,157	7,304	6,700	882	2,100	695	40	1,413	348	288	8	19,778	8	34,935
1991	6/30/2014	11,583	7,289	5,681	1,162	1,872	1,128	203	1,601	358	130	11	19,435	11	31,018
1992	6/30/2014	11,822	6,844	4,217	1,091	1,890	1,056	185	1,651	401	157	9	17,499	9	29,321
1993	6/30/2014	12,853	6,530	4,077	2,666	1,966	762	47	1,701	459	244	10	18,460	10	31,313
1994	6/30/2014	13,577	6,772	6,369	2,071	1,873	752	224	1,826	525	217	10	20,638	10	34,215
1995	6/30/2014	18,853	6,004	7,321	282	1,710	1,044	455	2,523	448	417	28	20,230	28	39,083
1996	6/30/2014	13,153	6,457	6,061	67	1,852	747	168	2,117	537	186	27	18,219	27	31,372
1997	6/30/2014	17,142	7,071	1,957	1,977	1,997	809	71	2,237	645	303	24	24,030	24	41,171
1998	6/30/2014	7,960	7,960	1,891	1,778	1,891	981	256	2,930	925	212	28	24,063	28	41,283
1999	6/30/2014	17,208	7,446	5,138	1,132	2,007	867	89	2,884	898	222	28	20,712	28	37,919
2000	6/30/2014	19,024	8,535	7,306	72	2,146	648	169	2,736	836	300	66	22,814	66	41,838
2001	6/30/2014	26,085	10,110	13,416	1,441	2,743	1,324	123	2,968	1,128	720	16	33,988	16	60,073
2002	6/30/2014	25,032	10,122	10,091	6	2,719	1,526	335	3,798	900	653	16	30,165	16	55,197
2003	6/30/2014	25,242	11,173	11,191	2,836	2,565	1,417	265	4,185	844	563	17	35,057	17	60,300
2004	6/30/2014	25,818	9,743	11,307	1,939	2,700	1,571	184	4,140	779	670	18	33,050	18	58,868
2005	6/30/2014	24,866	10,115	8,113	1,530	2,974	1,304	330	4,908	968	625	19	30,885	19	55,751
2006	6/30/2014	31,746	10,398	9,142	1,420	2,963	1,637	136	5,278	1,174	767	20	32,427	20	64,173
2007	6/30/2014	28,535	11,191	8,309	911	3,237	1,588	114	5,267	1,184	577	21	32,907	21	61,442
2008	6/30/2014	30,793	12,578	6,745	623	3,396	1,567	207	5,119	1,289	718	45	32,287	45	63,080
2009	6/30/2014	35,007	15,065	11,312	889	3,658	1,769	170	5,673	1,108	833	45	40,522	45	75,529
2010	6/30/2014	35,193	14,318	16,849	1,367	3,932	1,853	219	5,762	1,184	1,052	110	46,645	110	81,838
2011	6/30/2014	37,740	14,911	10,770	1,344	3,706	1,795	301	6,378	1,200	1,193	49	41,647	49	79,387
2012	6/30/2014	33,659	12,754	10,549	1,418	3,643	1,709	223	6,292	912	900	51	38,452	51	72,110
2013	6/30/2014	48,310	16,024	12,458	1,601	3,493	1,712	304	7,560	1,234	929	54	45,367	54	93,677
2014	6/30/2014	55,973	17,463	12,520	1,598	3,447	1,705	326	7,746	1,158	955	55	46,973	55	102,946
Annual % Chg 02-13:		5.2%	4.4%	2.0%	20.0%	3.6%	2.1%	0.0%	5.5%	2.9%	5.5%	15.8%	3.4%	15.8%	4.3%
Annual % Chg 10-13:		8.7%	1.8%	-8.8%	5.4%	-3.7%	-2.8%	7.1%	8.3%	-1.5%	-6.3%	-19.0%	-1.6%	-19.0%	3.1%

All figures are rounded to the nearest thousand and may not add to totals for this reason.
Ultimate number of claims is from Exhibit PSCT.14, Column (6).

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS-STATE AGENCIES

(\$000's)

Discounted Paid Loss

Injury Year Ending 12/31	Evaluation as of	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(13)	Total
		Medical	TT	PTD	Death	% PP	TP+WL & LM/WL + CO	Perm. Partial	Lump Sum Settlements	Living Maintenance	Lump Sum Advancements	Additional Awards	Sub-Total Other than Medical		
1980	6/30/2014	7,134	8,488	3,224	813	2,007	3,66	83	588	175	227	34	16,004	23,138	
1981	6/30/2014	7,467	8,145	3,380	555	1,930	417	119	499	142	246	0	15,435	22,901	
1982	6/30/2014	10,330	9,921	3,697	889	2,194	491	72	717	266	310	33	18,591	28,921	
1983	6/30/2014	9,242	10,380	4,206	1,737	2,525	501	90	654	147	325	58	19,897	29,139	
1984	6/30/2014	10,435	10,380	3,228	1,460	2,965	437	75	848	222	319	0	19,934	30,369	
1985	6/30/2014	10,111	9,987	3,091	764	3,243	507	64	1,057	271	245	0	19,229	29,341	
1986	6/30/2014	10,938	10,053	4,513	1,194	3,343	598	196	897	347	213	0	21,354	32,292	
1987	6/30/2014	13,852	12,650	3,423	376	3,339	1,165	131	1,339	519	198	0	23,140	36,991	
1988	6/30/2014	16,848	13,031	4,268	519	3,506	1,500	280	1,029	517	222	0	24,872	41,720	
1989	6/30/2014	16,771	13,531	3,690	1,436	3,380	1,070	316	1,249	499	414	0	25,585	42,357	
1990	6/30/2014	19,491	12,315	3,921	939	3,344	1,064	60	1,609	535	337	0	24,125	43,616	
1991	6/30/2014	15,593	12,048	2,809	730	2,860	1,639	280	1,735	577	122	3	22,803	38,396	
1992	6/30/2014	16,570	12,215	2,507	1,200	3,130	1,667	320	1,994	683	167	0	23,881	40,451	
1993	6/30/2014	17,168	11,413	2,070	1,604	3,188	1,232	70	2,056	782	231	0	22,646	39,814	
1994	6/30/2014	16,754	11,418	2,740	1,413	2,930	1,161	320	2,023	852	245	0	23,040	39,794	
1995	6/30/2014	17,270	10,081	3,589	414	2,665	1,542	609	2,982	723	398	18	23,021	40,291	
1996	6/30/2014	15,682	10,500	2,118	115	2,838	1,029	250	2,385	817	154	8	20,214	35,896	
1997	6/30/2014	17,493	10,284	3,348	909	2,755	1,063	86	2,149	928	245	0	21,766	39,259	
1998	6/30/2014	17,768	11,269	2,097	1,197	2,518	1,197	318	2,721	1,301	143	2	22,763	40,531	
1999	6/30/2014	19,163	11,793	2,064	350	3,079	1,220	119	2,949	1,456	182	0	23,212	42,375	
2000	6/30/2014	22,087	14,158	2,034	128	3,455	914	207	2,785	1,344	228	54	25,307	47,395	
2001	6/30/2014	25,906	15,299	3,679	654	3,924	1,649	153	2,492	1,640	483	0	29,973	55,879	
2002	6/30/2014	23,823	13,974	2,072	9	3,606	1,797	391	3,153	1,180	369	0	26,550	50,374	
2003	6/30/2014	25,172	16,781	2,153	1,329	3,635	1,756	353	3,782	1,152	262	0	31,201	56,373	
2004	6/30/2014	24,094	13,817	1,809	707	3,655	1,832	188	3,148	1,017	373	0	26,545	50,639	
2005	6/30/2014	22,557	13,609	1,077	570	3,812	1,321	379	3,482	1,238	336	0	25,824	48,381	
2006	6/30/2014	21,362	11,558	608	353	3,095	1,381	81	2,447	1,266	318	0	21,066	42,468	
2007	6/30/2014	20,265	13,062	346	343	3,537	1,296	37	2,341	1,328	75	0	22,365	42,629	
2008	6/30/2014	19,302	12,949	127	0	3,214	928	130	1,300	1,286	109	0	20,042	39,344	
2009	6/30/2014	21,899	14,942	248	114	3,308	952	59	1,696	1,012	160	0	22,491	44,390	
2010	6/30/2014	19,681	12,632	183	211	3,125	781	82	1,349	959	293	78	19,692	39,373	
2011	6/30/2014	16,456	10,474	16	0	2,134	361	131	866	716	386	0	15,084	31,540	
2012	6/30/2014	11,639	6,451	0	75	1,486	100	4	288	194	10	0	8,608	20,247	
2013	6/30/2014	7,187	2,790	0	27	237	20	10	14	21	0	0	3,118	10,305	
2014	6/30/2014	1,688	233	0	0	0	0	0	0	0	0	0	233	1,921	
Total		569,198	391,903	78,334	23,135	99,964	34,952	6,062	60,621	26,111	8,283	288	729,653	1,298,852	

Annual Discount Rate = 4.0%
All figures are rounded to the nearest thousand and may not add to totals for this reason.

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS-STATE AGENCIES

(\$000's)

Discounted Unpaid Loss

Injury Year Ending 12/31	Evaluation as of	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(13)	Total
		Medical	PTD	Death	% PP	TP+WL & LM/WL + CO	Perm. Partial	Lump Sum Settlements	Living Maintenance	Lump Sum Advancements	Additional Awards	Sub-Total Other than Medical				
1980	6/30/2014	91	292	80	0	0	0	11	0	4	1	389	1	480		
1981	6/30/2014	102	377	55	0	0	0	13	0	4	1	452	1	554		
1982	6/30/2014	203	375	88	0	0	0	18	0	5	1	492	1	696		
1983	6/30/2014	68	649	127	0	0	0	22	0	6	2	809	2	876		
1984	6/30/2014	188	455	68	1	0	0	29	0	6	3	572	3	759		
1985	6/30/2014	84	417	84	1	0	1	34	0	6	2	530	2	614		
1986	6/30/2014	361	1,187	153	1	0	2	35	0	9	2	1,403	2	1,763		
1987	6/30/2014	450	904	42	2	0	2	43	0	8	3	1,020	3	1,469		
1988	6/30/2014	1,692	1,406	96	2	0	4	45	2	12	3	1,583	3	3,275		
1989	6/30/2014	1,148	1,478	318	3	0	4	65	3	17	4	1,910	4	3,058		
1990	6/30/2014	1,000	1,493	83	4	0	4	79	3	19	4	1,715	4	2,715		
1991	6/30/2014	689	1,428	246	6	1	6	102	3	14	5	1,844	5	2,534		
1992	6/30/2014	1,024	1,131	131	8	4	7	129	4	19	5	1,478	5	2,502		
1993	6/30/2014	1,229	1,236	707	11	8	6	146	4	27	6	2,206	6	3,435		
1994	6/30/2014	1,514	2,127	490	14	13	10	157	7	29	6	2,895	6	4,409		
1995	6/30/2014	3,766	2,305	0	17	16	15	253	10	41	10	2,708	10	6,474		
1996	6/30/2014	1,670	2,313	0	21	18	11	325	13	41	14	2,842	14	4,511		
1997	6/30/2014	2,438	2,996	584	26	21	10	378	14	61	14	4,241	14	6,679		
1998	6/30/2014	2,318	2,637	393	35	26	16	464	18	58	14	3,789	14	6,107		
1999	6/30/2014	3,223	2,133	495	53	42	14	632	22	72	18	3,824	18	7,046		
2000	6/30/2014	3,995	3,817	0	77	62	24	759	75	121	20	5,319	20	9,313		
2001	6/30/2014	5,598	6,417	544	105	122	22	897	67	290	10	8,806	10	14,403		
2002	6/30/2014	5,180	4,903	0	131	156	23	1,031	74	292	10	7,159	10	12,339		
2003	6/30/2014	6,215	6,197	1,150	182	220	30	1,256	85	319	11	10,017	11	16,233		
2004	6/30/2014	6,616	6,424	867	253	272	37	1,597	100	326	12	10,649	12	17,265		
2005	6/30/2014	6,676	4,730	679	360	327	45	2,040	111	330	12	9,694	12	16,370		
2006	6/30/2014	8,625	4,785	355	439	405	55	2,459	134	367	11	10,307	11	18,932		
2007	6/30/2014	8,698	4,827	679	625	569	71	2,834	168	408	12	11,922	12	20,620		
2008	6/30/2014	9,390	3,757	348	814	760	84	3,198	221	495	25	12,023	25	21,413		
2009	6/30/2014	12,417	6,668	465	1,073	995	109	3,576	294	557	26	17,322	26	29,739		
2010	6/30/2014	13,219	9,701	745	1,388	1,192	139	3,815	390	649	26	22,272	26	35,490		
2011	6/30/2014	15,195	5,601	739	1,787	1,399	169	4,466	545	653	26	21,126	26	36,321		
2012	6/30/2014	14,791	5,664	825	2,474	1,612	202	5,105	707	695	28	24,848	28	39,639		
2013	6/30/2014	16,786	4,383	672	2,262	1,103	184	4,126	714	479	20	22,609	20	39,394		
2014	6/30/2014	<u>12,528</u>	<u>2,204</u>	<u>319</u>	<u>1,234</u>	<u>563</u>	<u>105</u>	<u>2,256</u>	<u>331</u>	<u>249</u>	<u>10</u>	<u>13,297</u>	<u>10</u>	<u>25,625</u>		
Total		168,986	107,419	12,611	13,409	9,906	1,411	42,377	4,119	6,688	376	244,068	376	413,054		

Annual Discount Rate = 4.0%
All figures are rounded to the nearest thousand and may not add to totals for this reason.

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS-STATE AGENCIES

(\$000's)

Discounted Ultimate Loss

Injury Year Ending 12/31	Evaluation as of	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(13)
			Medical	TT	PTD	Death	% PP	TP+WL & LM/WL + CO	Perm. Partial	Lump Sum Settlements	Living Maintenance	Lump Sum Advancements	Additional Awards	Sub-Total Other than Medical	Total
1980	6/30/2014		7,225	8,490	3,516	893	2,007	366	83	599	175	231	34	16,393	23,618
1981	6/30/2014		7,569	8,147	3,758	610	1,930	417	119	512	142	250	1	15,886	23,455
1982	6/30/2014		10,534	9,925	4,073	977	2,194	491	72	735	266	315	34	19,083	29,617
1983	6/30/2014		9,310	9,656	4,855	1,864	2,525	501	90	676	147	325	60	20,705	30,015
1984	6/30/2014		10,623	10,389	3,684	1,528	2,966	437	75	877	222	325	3	20,506	31,129
1985	6/30/2014		10,195	9,992	3,508	830	3,244	507	65	1,091	271	251	2	19,760	29,955
1986	6/30/2014		11,299	10,066	5,700	1,347	3,345	598	198	932	347	222	2	22,757	34,056
1987	6/30/2014		14,302	12,664	4,327	419	3,341	1,165	133	1,383	519	206	3	24,159	38,461
1988	6/30/2014		18,540	13,043	5,674	615	3,507	1,500	284	1,075	284	234	3	26,454	44,995
1989	6/30/2014		17,919	13,550	5,168	1,754	3,383	1,070	321	1,314	502	430	4	27,495	45,415
1990	6/30/2014		20,491	12,341	5,414	1,023	3,348	1,064	65	1,688	538	356	4	25,840	46,331
1991	6/30/2014		16,282	12,081	4,237	976	2,866	1,640	286	1,837	687	186	8	24,648	40,930
1992	6/30/2014		17,594	12,253	3,638	1,331	3,139	1,670	326	2,123	859	258	5	25,359	42,953
1993	6/30/2014		18,397	11,467	3,306	2,310	3,200	1,240	76	2,202	786	195	6	24,852	43,249
1994	6/30/2014		18,267	11,460	4,867	1,903	2,944	1,173	330	2,180	859	215	6	25,936	44,203
1995	6/30/2014		21,036	10,122	5,893	414	2,683	1,558	623	3,235	733	440	28	25,729	46,765
1996	6/30/2014		17,351	10,586	4,431	115	2,860	1,047	261	2,710	830	195	22	23,056	40,407
1997	6/30/2014		19,931	10,421	6,344	1,494	2,781	1,083	96	2,527	942	306	14	26,007	45,938
1998	6/30/2014		20,086	11,395	4,734	1,590	2,553	1,223	335	3,185	1,319	200	17	26,552	46,638
1999	6/30/2014		22,385	12,135	4,197	845	3,132	1,262	134	3,582	1,478	254	18	27,086	49,421
2000	6/30/2014		26,082	14,522	5,851	128	3,533	976	231	3,544	1,418	348	74	30,626	56,708
2001	6/30/2014		31,504	15,632	10,096	1,198	4,028	1,771	175	3,389	1,707	773	10	38,778	70,283
2002	6/30/2014		29,003	14,515	6,975	9	3,736	1,953	413	4,183	1,254	661	10	33,709	62,712
2003	6/30/2014		31,387	17,348	8,349	2,479	3,817	1,976	382	5,037	1,238	581	11	41,219	72,606
2004	6/30/2014		30,710	14,578	8,234	1,574	3,907	2,103	225	4,745	1,117	699	12	37,194	67,904
2005	6/30/2014		29,233	14,668	5,807	1,250	4,172	1,648	424	5,523	1,349	666	12	35,518	64,751
2006	6/30/2014		29,987	12,855	5,392	708	3,534	1,786	136	4,905	1,400	685	11	31,413	61,400
2007	6/30/2014		28,963	14,791	5,173	1,022	4,161	1,865	108	5,175	1,496	484	12	34,287	63,249
2008	6/30/2014		28,693	15,269	3,884	348	4,028	1,688	214	4,497	1,507	604	25	32,065	60,758
2009	6/30/2014		34,316	18,500	6,916	579	4,381	1,947	168	5,272	1,306	717	26	39,813	74,129
2010	6/30/2014		32,900	16,859	9,883	956	4,513	1,973	221	5,164	1,349	942	104	41,963	74,863
2011	6/30/2014		31,651	16,215	5,617	739	3,922	1,759	300	5,332	1,261	1,039	26	36,210	67,861
2012	6/30/2014		26,430	13,986	5,664	900	3,959	1,712	206	5,393	901	704	28	33,456	59,886
2013	6/30/2014		23,972	11,456	4,383	698	2,500	1,123	194	4,140	735	479	20	25,727	49,699
2014	6/30/2014		14,016	6,278	2,204	319	1,234	563	105	2,236	331	249	10	13,530	27,546
Total			738,184	437,655	185,753	35,746	113,373	44,858	7,473	102,998	30,230	14,972	664	973,721	1,711,905
Annual % Chg 02-13:			-0.9%	-0.7%	-2.8%	11.2%	-1.1%	-2.6%	-4.7%	0.4%	-2.8%	1.1%	13.5%	-1.2%	-1.1%
Annual % Chg 10-13:			-10.7%	-12.3%	-21.6%	-7.2%	-16.2%	-15.8%	-7.4%	-6.3%	-19.4%	-21.5%	-38.5%	-14.3%	-12.7%

Annual Discount Rate = 4.0%
All figures are rounded to the nearest thousand and may not add to totals for this reason.

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS-STATE AGENCIES

Discounted Pure Premiums (per \$100 of Payroll)

Injury Year Ending 12/31	Evaluation as of	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(13)	Total
			Medical	TT	PTD	Death	% PP	TP+WL & LM/WL + CO	Perm. Partial	Lump Sum Settlements	Living Maintenance	Lump Sum Advancements	Additional Awards	Sub-Total Other than Medical		
1980	6/30/2014		0.41	0.49	0.20	0.05	0.11	0.02	0.00	0.03	0.01	0.01	0.00	0.94	1.35	
1981	6/30/2014		0.41	0.45	0.21	0.03	0.11	0.02	0.01	0.03	0.01	0.01	0.00	0.87	1.28	
1982	6/30/2014		0.51	0.48	0.20	0.05	0.11	0.02	0.00	0.04	0.01	0.01	0.00	0.93	1.44	
1983	6/30/2014		0.43	0.44	0.22	0.09	0.12	0.02	0.00	0.03	0.01	0.02	0.00	0.95	1.38	
1984	6/30/2014		0.46	0.45	0.16	0.07	0.13	0.02	0.00	0.04	0.01	0.01	0.00	0.89	1.35	
1985	6/30/2014		0.42	0.41	0.14	0.03	0.13	0.02	0.00	0.04	0.01	0.01	0.00	0.81	1.23	
1986	6/30/2014		0.43	0.38	0.22	0.05	0.13	0.02	0.01	0.04	0.01	0.01	0.00	0.86	1.29	
1987	6/30/2014		0.49	0.43	0.15	0.01	0.11	0.04	0.00	0.05	0.02	0.01	0.00	0.83	1.32	
1988	6/30/2014		0.58	0.41	0.18	0.02	0.11	0.03	0.01	0.03	0.02	0.01	0.00	0.83	1.41	
1989	6/30/2014		0.54	0.41	0.15	0.05	0.10	0.03	0.01	0.04	0.02	0.01	0.00	0.82	1.36	
1990	6/30/2014		0.56	0.34	0.15	0.03	0.09	0.03	0.00	0.05	0.01	0.01	0.00	0.71	1.27	
1991	6/30/2014		0.42	0.31	0.11	0.03	0.08	0.04	0.01	0.05	0.02	0.01	0.00	0.64	1.06	
1992	6/30/2014		0.45	0.31	0.09	0.03	0.08	0.03	0.01	0.05	0.02	0.00	0.00	0.64	1.09	
1993	6/30/2014		0.46	0.29	0.08	0.06	0.08	0.03	0.00	0.05	0.02	0.01	0.00	0.62	1.08	
1994	6/30/2014		0.43	0.27	0.11	0.04	0.07	0.03	0.01	0.05	0.02	0.01	0.00	0.61	1.03	
1995	6/30/2014		0.47	0.23	0.13	0.01	0.06	0.04	0.01	0.07	0.02	0.01	0.00	0.58	1.06	
1996	6/30/2014		0.39	0.24	0.10	0.00	0.06	0.02	0.01	0.06	0.02	0.00	0.00	0.51	0.90	
1997	6/30/2014		0.43	0.23	0.14	0.03	0.06	0.02	0.00	0.06	0.02	0.01	0.00	0.56	0.99	
1998	6/30/2014		0.42	0.24	0.10	0.03	0.05	0.03	0.01	0.07	0.03	0.00	0.00	0.55	0.97	
1999	6/30/2014		0.44	0.24	0.08	0.02	0.06	0.03	0.00	0.07	0.03	0.01	0.00	0.54	0.98	
2000	6/30/2014		0.49	0.27	0.11	0.00	0.07	0.02	0.00	0.07	0.02	0.01	0.00	0.58	1.07	
2001	6/30/2014		0.56	0.28	0.18	0.02	0.07	0.03	0.00	0.06	0.03	0.01	0.00	0.69	1.26	
2002	6/30/2014		0.50	0.25	0.12	0.00	0.06	0.03	0.01	0.07	0.02	0.01	0.00	0.58	1.08	
2003	6/30/2014		0.52	0.29	0.14	0.04	0.06	0.03	0.01	0.08	0.02	0.01	0.00	0.69	1.21	
2004	6/30/2014		0.50	0.24	0.13	0.03	0.06	0.03	0.00	0.08	0.02	0.01	0.00	0.60	1.10	
2005	6/30/2014		0.46	0.23	0.09	0.02	0.07	0.03	0.01	0.09	0.02	0.01	0.00	0.56	1.01	
2006	6/30/2014		0.45	0.19	0.08	0.01	0.05	0.03	0.00	0.07	0.02	0.01	0.00	0.92	1.01	
2007	6/30/2014		0.42	0.21	0.07	0.01	0.06	0.03	0.00	0.07	0.02	0.01	0.00	0.50	0.91	
2008	6/30/2014		0.40	0.21	0.05	0.00	0.06	0.02	0.00	0.06	0.02	0.01	0.00	0.45	0.84	
2009	6/30/2014		0.46	0.25	0.09	0.01	0.06	0.03	0.01	0.07	0.02	0.01	0.00	0.54	1.00	
2010	6/30/2014		0.45	0.23	0.14	0.01	0.06	0.03	0.00	0.07	0.02	0.01	0.00	0.58	1.03	
2011	6/30/2014		0.43	0.22	0.08	0.01	0.05	0.02	0.00	0.07	0.02	0.01	0.00	0.49	0.92	
2012	6/30/2014		0.35	0.19	0.07	0.01	0.05	0.02	0.01	0.07	0.01	0.01	0.00	0.44	0.79	
2013	6/30/2014		0.48	0.23	0.09	0.01	0.05	0.02	0.00	0.08	0.01	0.01	0.00	0.51	0.99	
2014	6/30/2014		0.54	0.24	0.09	0.01	0.05	0.02	0.00	0.09	0.01	0.01	0.00	0.53	1.07	
Annual % Chg 02-13: -1.8%																
Annual % Chg 10-13: -0.7%																
Annual % Chg 02-13: -3.7%																
Annual % Chg 10-13: -12.8%																
Annual % Chg 02-13: -5.6%																
Annual % Chg 10-13: 3.0%																
Annual % Chg 02-13: -3.7%																
Annual % Chg 10-13: -10.4%																
Annual % Chg 02-13: 12.5%																
Annual % Chg 10-13: -31.6%																
Annual % Chg 02-13: -2.2%																
Annual % Chg 10-13: -4.8%																

Annual Discount Rate = 4.0%

All figures are rounded to the nearest thousand and may not add to totals for this reason.

Payroll is from Exhibit PSCT.14, Column (4).

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS-STATE AGENCIES

Discounted Cost Per Employee

Injury Year Ending 12/31	Evaluation as of	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(13)	(13)
		Medical	TT	PTD	Death	% PP	TP+WL & LM/WL + CO	Perm. Partial	Lump Sum Settlements	Living Maintenance	Lump Sum Advancements	Additional Awards	Sub-Total Other than Medical	Total	
1980	6/30/2014	62	72	30	8	17	3	1	5	1	2	0	140	202	
1981	6/30/2014	67	72	33	5	17	4	1	5	1	2	0	141	208	
1982	6/30/2014	87	82	34	8	18	4	1	6	2	3	0	158	244	
1983	6/30/2014	76	79	40	15	21	4	1	6	1	3	0	169	245	
1984	6/30/2014	86	84	30	12	24	4	1	7	2	3	0	165	251	
1985	6/30/2014	80	79	28	7	26	4	1	9	2	2	0	156	236	
1986	6/30/2014	84	75	43	10	25	4	1	7	3	2	0	170	255	
1987	6/30/2014	100	89	30	3	23	8	1	10	4	1	0	170	270	
1988	6/30/2014	124	87	38	4	24	10	2	7	3	2	0	177	302	
1989	6/30/2014	117	89	34	11	22	7	2	9	3	3	0	180	297	
1990	6/30/2014	128	77	34	6	21	7	0	11	3	2	0	161	289	
1991	6/30/2014	99	74	26	6	17	10	2	11	4	1	0	150	249	
1992	6/30/2014	110	77	23	8	20	10	2	13	4	1	0	159	269	
1993	6/30/2014	115	72	21	14	20	8	0	14	5	2	0	155	270	
1994	6/30/2014	110	69	29	11	18	7	1	13	5	1	0	156	266	
1995	6/30/2014	126	60	35	2	16	9	4	19	4	3	0	154	279	
1996	6/30/2014	106	65	27	1	17	6	2	17	5	1	0	141	247	
1997	6/30/2014	124	65	39	9	17	7	1	16	6	2	0	161	285	
1998	6/30/2014	125	71	30	10	16	8	2	20	8	1	0	165	291	
1999	6/30/2014	138	75	26	5	19	8	1	22	9	2	0	166	304	
2000	6/30/2014	158	88	35	1	21	6	1	21	9	2	0	185	343	
2001	6/30/2014	186	92	60	7	24	10	1	20	10	5	0	229	415	
2002	6/30/2014	169	85	41	0	22	11	2	24	7	4	0	197	366	
2003	6/30/2014	182	101	48	14	22	11	2	29	7	3	0	239	421	
2004	6/30/2014	179	85	48	9	23	12	1	28	7	4	0	217	397	
2005	6/30/2014	169	85	34	7	24	10	2	32	8	4	0	206	375	
2006	6/30/2014	170	73	31	4	20	10	1	28	8	4	0	178	348	
2007	6/30/2014	166	85	30	6	24	11	1	30	9	3	0	196	362	
2008	6/30/2014	161	86	22	2	23	9	1	25	8	3	0	180	341	
2009	6/30/2014	188	102	38	3	24	11	1	29	7	4	0	218	407	
2010	6/30/2014	188	96	56	5	26	11	1	29	8	5	1	240	427	
2011	6/30/2014	183	94	32	4	23	10	2	31	7	6	0	209	392	
2012	6/30/2014	153	81	33	5	23	10	1	31	5	4	0	194	348	
2013	6/30/2014	212	102	39	6	22	10	2	37	7	4	0	228	441	
2014	6/30/2014	248	111	39	6	22	10	2	40	6	4	0	240	488	
Annual % Chg 02-13:		0.7%	0.8%	-1.3%	12.9%	0.5%	-1.1%	-3.3%	1.9%	-1.3%	2.6%	15.3%	0.3%	0.5%	
Annual % Chg 10-13:		2.0%	0.2%	-10.5%	6.0%	-4.3%	-3.9%	5.7%	6.9%	-8.0%	-10.4%	-29.8%	-2.2%	-0.3%	

Annual Discount Rate = 4.0%
All figures are rounded to the nearest thousand and may not add to totals for this reason.
of employees is from Exhibit PSCT.14, Column (9).

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS-STATE AGENCIES

Discounted Cost Per Loss Time Claim Count

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(13)
Injury Year Ending 12/31	Evaluation as of	Medical	TT	PTD	% PP	TP+WL & LM/WL + CO	Perm. Partial	Lump Sum Settlements	Living Maintenance	Lump Sum Advancements	Additional Awards	Sub-Total Other than Medical	Total
1980	6/30/2014	6,102	7,170	2,970	1,695	309	70	506	148	195	29	13,846	19,948
1981	6/30/2014	6,740	7,255	3,346	1,719	372	106	456	127	223	1	14,146	20,886
1982	6/30/2014	8,288	7,809	3,204	1,727	387	57	578	210	248	27	15,015	23,302
1983	6/30/2014	6,917	7,174	3,607	1,876	372	67	502	110	246	44	15,383	22,299
1984	6/30/2014	7,410	7,248	2,570	2,069	305	52	612	155	227	2	14,305	21,715
1985	6/30/2014	6,597	6,465	2,270	2,099	328	42	706	175	162	1	12,785	19,382
1986	6/30/2014	6,895	6,143	3,479	2,041	365	121	569	212	135	1	13,888	20,783
1987	6/30/2014	8,470	7,500	2,562	1,979	690	79	819	307	122	2	14,307	22,777
1988	6/30/2014	9,797	6,892	2,998	1,853	793	150	568	274	124	2	13,978	23,775
1989	6/30/2014	9,418	7,121	2,716	1,778	562	169	691	264	226	2	14,451	23,868
1990	6/30/2014	10,907	6,569	2,882	1,782	566	34	898	286	189	2	13,754	24,661
1991	6/30/2014	9,032	6,701	2,350	1,590	909	159	1,019	322	95	5	12,956	22,704
1992	6/30/2014	8,989	6,260	1,859	1,604	680	167	1,085	351	135	3	12,945	21,945
1993	6/30/2014	9,617	5,994	1,728	1,673	648	40	1,151	411	135	3	12,991	22,608
1994	6/30/2014	9,853	6,181	2,625	1,027	633	178	1,176	463	116	3	13,989	23,842
1995	6/30/2014	11,533	5,549	3,231	1,471	854	342	1,774	402	241	15	14,106	25,639
1996	6/30/2014	9,576	5,842	2,445	1,578	578	144	1,495	458	107	12	12,724	22,300
1997	6/30/2014	12,173	6,365	3,875	1,698	662	58	1,543	575	187	8	15,884	28,057
1998	6/30/2014	12,652	7,178	2,982	1,608	770	211	2,006	831	126	11	16,724	29,376
1999	6/30/2014	12,276	6,654	2,301	1,717	692	73	1,964	810	140	10	14,826	27,101
2000	6/30/2014	13,620	7,583	3,055	1,845	510	120	1,851	741	182	38	15,992	29,612
2001	6/30/2014	18,402	9,131	5,897	2,353	1,035	102	1,980	997	452	6	22,652	41,054
2002	6/30/2014	18,073	9,045	4,346	2,328	1,217	257	2,607	781	412	6	21,006	39,078
2003	6/30/2014	10,095	10,095	4,859	2,221	1,150	222	2,931	720	338	6	23,986	42,251
2004	6/30/2014	18,415	8,742	4,937	2,343	1,261	135	2,845	670	419	7	22,303	40,719
2005	6/30/2014	18,075	9,070	3,591	2,580	1,019	262	3,415	834	412	7	21,962	40,037
2006	6/30/2014	21,594	9,258	3,883	2,545	1,286	98	3,533	1,008	493	8	22,622	44,216
2007	6/30/2014	19,649	10,035	3,510	2,823	1,265	73	3,511	1,005	328	8	23,261	42,911
2008	6/30/2014	21,037	11,195	2,848	2,953	1,238	157	3,297	1,105	443	19	23,510	44,547
2009	6/30/2014	24,937	13,444	5,026	3,184	1,415	122	3,831	949	521	19	28,932	53,869
2010	6/30/2014	25,013	12,817	7,514	3,431	1,500	168	3,926	1,026	716	79	31,903	56,916
2011	6/30/2014	25,959	13,299	4,607	3,216	1,443	246	4,373	1,035	852	21	29,697	55,656
2012	6/30/2014	21,069	11,149	4,515	3,156	1,365	164	4,299	719	561	23	26,670	47,739
2013	6/30/2014	29,187	13,948	5,336	3,044	1,368	236	5,040	895	583	24	31,324	60,510
2014	6/30/2014	34,105	15,275	5,564	3,002	1,369	256	5,442	805	606	25	32,921	67,026
Annual % Chg 02-13:		4.0%	4.1%	1.9%	3.7%	2.1%	-0.1%	5.2%	1.9%	6.0%	19.0%	3.5%	3.7%
Annual % Chg 10-13:		2.6%	0.8%	-9.9%	-3.7%	-3.3%	6.4%	7.6%	-7.4%	-9.8%	-29.3%	-1.6%	0.3%

Annual Discount Rate = 4.0%
All figures are rounded to the nearest thousand and may not add to totals for this reason.
Ultimate # of claims is from Exhibit PSCT.14, Column (6).

Exhibit PSCT.13

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS-STATE AGENCIES

Injury Year Ending 12/31	(1) Evaluation as of	Discounted		(5) Loss Cost/ Payroll (\$100)	Undiscounted		(9) Loss Cost/ Payroll (\$100)	
		(2) Ratio of Compensation to Total Losses	(3) Ratio of Medical to Total Losses		(6) Ratio of Compensation to Total Losses	(7) Ratio of Medical to Total Losses		(8) No. of Claims/ Employee
1980	6/30/2014							
1981	6/30/2014			1.41	43%	0.593	2.13	
1982	6/30/2014	61%	39%	1.36	39%	0.569	1.98	
1983	6/30/2014	56%	44%	1.27	43%	0.515	1.80	
1984	6/30/2014	60%	40%	1.06	63%	0.468	1.45	
1985	6/30/2014	59%	41%	1.09	60%	0.496	1.45	
1986	6/30/2014	57%	43%	1.08	59%	0.476	1.49	
1987	6/30/2014	59%	41%	1.03	60%	0.434	1.48	
1988	6/30/2014	55%	45%	1.06	52%	0.411	1.61	
1989	6/30/2014	57%	43%	0.90	58%	0.404	1.27	
1990	6/30/2014	57%	43%	0.97	58%	0.354	1.46	
1991	6/30/2014	57%	43%	0.97	58%	0.330	1.36	
1992	6/30/2014	55%	45%	0.98	55%	0.361	1.37	
1993	6/30/2014	54%	46%	1.07	55%	0.360	1.51	
1994	6/30/2014	55%	45%	1.26	57%	0.306	1.84	
1995	6/30/2014	54%	46%	1.08	55%	0.276	1.52	
1996	6/30/2014	57%	43%	1.21	58%	0.286	1.73	
1997	6/30/2014	55%	45%	1.10	56%	0.270	1.59	
1998	6/30/2014	55%	45%	1.01	55%	0.253	1.41	
1999	6/30/2014	51%	49%	0.92	51%	0.209	1.34	
2000	6/30/2014	54%	46%	0.91	54%	0.213	1.31	
2001	6/30/2014	53%	47%	0.84	51%	0.189	1.19	
2002	6/30/2014	54%	46%	1.00	54%	0.186	1.41	
2003	6/30/2014	56%	44%	1.03	57%	0.182	1.49	
2004	6/30/2014	53%	47%	0.92	52%	0.166	1.32	
2005	6/30/2014	56%	44%	0.79	53%	0.166	1.20	
2006	6/30/2014	52%	48%	0.99	48%	0.163	1.52	
2007	6/30/2014	49%	51%	1.07	46%	0.160	1.64	
2008	6/30/2014							
2009	6/30/2014							
2010	6/30/2014							
2011	6/30/2014							
2012	6/30/2014							
2013	6/30/2014							
2014	6/30/2014							
Annual % Chg 03-14:		-0.2%	0.2%	-2.0%	-0.8%	0.9%	-1.5%	-5.5%
Annual % Chg 11-14:		-1.9%	2.3%	-2.9%	-4.6%	5.4%	-0.2%	-3.2%

All figures are rounded to the nearest thousand and may not add to totals for this reason.

Column Notes

- (2) Exhibit PSCT.9, Column (13) / Exhibit PSCT.9, Column (13).
- (3) Exhibit PSCT.9, Column (2) / Exhibit PSCT.9, Column (13).
- (4) Exhibit PSCT.14, Column (6) / Exhibit PSCT.14, Column (4).
- (5) Exhibit PSCT.10, Column (13).
- (6) Exhibit PSCT.3, Column (13) / Exhibit PSCT.3, Column (13).
- (7) Exhibit PSCT.3, Column (2) / Exhibit PSCT.3, Column (13).
- (8) Exhibit PSCT.14, Column (6) / Exhibit PSCT.14, Column (4).
- (9) Exhibit PSCT.4, Column (13).

**OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS-STATE AGENCIES**

Premiums, Payroll, and Rate Level Statistics

(1) Injury Year Ending 12/31	(2) Actual Premium (\$Mill)	(3) Premium @ 7/1 Rate Level (\$Mill)	(4) Payroll (\$Mill)	(5) Average Weekly Wage	(6) Ultimate # of Lost Time Claims	(7) Rate Level Index @ 7/1	(8) Average Rate @ 7/1/14 (per \$100)	(9) Estimated # of Employees (Years)	(10) Average Published @ 7/1	(11) Actual Average Collected Rate
6/30/2014	1,745		1,184					117,122		
1980	1,827		1,123					112,923		
6/30/2014	2,061		1,271					121,148		
1981	2,173		1,346					122,311		
6/30/2014	2,314		1,434					124,125		
1982	2,444		1,546					126,673		
6/30/2014	2,644		1,639					133,710		
1983	2,912		1,689	393				142,474		
6/30/2014	3,191		1,893	411				149,173		
1984	3,341		1,903	421				152,760		
6/30/2014	3,645		1,879	437				160,419		
1985	3,852		1,803	451				164,229		
6/30/2014	3,944		1,957	474				159,926		
1986	4,021		1,913	483				159,999		
6/30/2014	4,272		1,854	495				166,135		
1987	4,433		1,824	509				167,457		
6/30/2014	4,487		1,812	527				163,786		
1988	4,624		1,637	551				161,291		
6/30/2014	4,816		1,588	577				160,437		
1989	5,048		1,824	596				162,756		
6/30/2014	5,318		1,915	618				165,397		
1990	5,598		1,712	635				169,432		
6/30/2014	5,821		1,605	653				171,463		
1991	6,005		1,718	670				172,290		
6/30/2014	6,184		1,668	695				171,206		
1992	6,388		1,617	712				172,613		
6/30/2014	6,654		1,389	725				176,600		
1993	6,915		1,474	761				174,794		
6/30/2014	7,201		1,364	778				178,110		
1994	7,383		1,376	779				182,253		
6/30/2014	7,245		1,315	795				175,184		
1995	7,353		1,219	818				172,909		
6/30/2014	7,555		1,254	843				172,317		
1996	5,045		860	860				112,822		
6/30/2014	2,575		877	877				56,453		
1997	0.9%		2.5%	4.6%				-1.5%		
6/30/2014	-10.0%		2.7%	-12.9%				-12.4%		

Annual % Chg 02-13:
Annual % Chg 10-13:

Column Notes

- (4) Provided by Ohio Bureau of Workers' Compensation.
- (5) Ohio Department of Job and Family Services (http://mi.state.oh.us/CEP/CEP_NAICS.htm#Publications)
- (6) Exhibit V.7, Column (9).
- (9) Column (4) / Column (5) x 52 x 1,000,000.

A

Medical Benefits (PES)

Separate estimates are made by type of provider for medical payments on lost time claims. In addition, payments for medical only claims are also calculated for all provider types on a combined basis. Medical payments on lost time claims were available for the following medical provider groupings:

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

Conclusions

Indicated unpaid loss as of June 30, 2014 using data as of June 30, 2014 on a discounted and nominal basis is as follows:

Unpaid Loss Provider Type	Undiscounted (\$millions)	Discounted 4.0% (\$millions)
Hospital	124	67
Physicians	85	52
Pharmacy	121	67
Chiropractors	15	7
Rehabilitation	29	18
Health Other	31	16
Medical Only	3	2
Total Unpaid Loss	408	231

The calculations are provided in Exhibit PES-A.

The estimated discounted unpaid loss in our June 30, 2013 analysis of the June 30, 2013 liability was \$239.2 million, and the estimated undiscounted value was \$415.6 million. Actual payments in the latest fiscal year for June 2013 and prior claims amounted to \$20 million. The

re-estimated estimate of the required unpaid loss for these benefits as of June 30, 2013 is \$221.6 million, which represents a decrease of \$17.6 million from our estimate in our June 30, 2013 analysis of the June 30, 2013 liability. These comparisons to the comparable values in last year's analysis are shown in Exhibit U.3.

Methodology

A brief description of our persistency methodology is described below.

- Our selections of persistency (development) factors are based on the historical experience of the average paid losses per lost time claim by age of development. The “profile” of persistency factors is calculated within each fiscal year by age of development rather than using the “traditional” method of calculating year-to-year development factors by accident year. This methodology allows the use of all of the experience available, and the calculations are not distorted by significant changes in inflation, utilization or cost containment initiatives that affect claims over all accident years. A constant rate of decay is assumed for development periods six through twenty-nine. For development after the twenty-ninth period, persistency is assumed to be a constant percentage of the theoretical mortality rate.
- We have separated medical payments for claims with compensation and medical only claims. Due to the significant changes in claims procedures, fee schedules, etc., which may affect the medical payments on lost time claims differently than medical only claims, we believe that more accurate estimates can be obtained by separating the medical only claims from the lost time claim payments.
- Methods used
 - Paid Loss Development Method
 - Incurred Loss Development Method (for total medical on comp and medical only)
 - Bornhuetter-Ferguson Payroll Method
 - Bornhuetter-Ferguson Premium Method
 - Persistency Method (Per Loss Time Claim)
 - Persistency Method (Per Incremental Payment)

Persistency Assumptions

Generally, persistency factors have been selected based on the recent history for each of the first five development periods. A constant persistency rate has been calculated for the 6th through the 15th periods, and the 16th through the 25th periods based on the historical experience for these years. For persistency beyond the 25th period of development, we have used the assumption that persistency will be a constant percentage of the theoretical (PTD mortality) rate. To estimate the accident year mortality, we assumed a uniform distribution of injured workers from ages 18 to 65 at time of injury. For the persistency lost time claim method,

we have selected a factor of 95% of the theoretical mortality. For the persistency incremental payment method, we have selected a factor of 97% of theoretical mortality after 438 months of development. This factor represents a change from our prior analysis, where we selected a factor of 1.0. We made the change because the incremental payments after this development age have been decaying at a faster rate than the theoretical mortality. We have selected a factor slightly higher than the 0.95 used in the loss time claim method to account for the more recent lower medical inflation trend. This change adds an additional 2 percentage points as an excess medical trend over the recent experience, as this method reflects historical medical inflation in the development.

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

Inflation and Utilization Trends and Assumptions

We have selected an annual trend of 7.0% in our calendar year persistency methods. Below is a chart that shows the annual trend in medical severity for BWC and countrywide as shown in the 2013* and 2014** NCCI State of the Line (SOL) report. These trends are based on accident year severities. The trend for the most recent six years (2008 – 2013) is increasing at a rate of 6.5% per year.

Annual Medical Severity		
Years	BWC PES	NCCI SOL
1994 - 2001	6.7%	8.9%*
2002 - 2010	4.8%	6.0%*
1994 – 2010	6.0%	
1995 – 2012	5.5%	6.7%**
1980 - 2013	4.9%	
2008 - 2013	6.5%	
Selected Annual Trend	7.0%	

Payments are computed for each accident year by multiplying the payments in the prior fiscal year by the appropriate persistency factors and then increasing the results by the inflation assumption for each fiscal year.

Ultimate Loss Selection

Our selection of ultimate loss for medical payments is generally based on the paid loss development method and the persistency per lost time claim methods for the majority of the accident years. For 1979 and prior, we have used the persistency incremental payment method. For the more recent years, we have also considered using the exposure based methods as the

paid and persistency methods can produce results that may not be appropriate due to the high leverage from large factors and small payment bases.

For the **hospital** liability, we have selected the average of the two persistency methods for 1980-1994. For 1995-1999, we have selected the average of the paid development method and the two persistency methods. For 2000-2004 and 2006-2007, we have selected the average of the two Born.-Ferg. methods and the two persistency methods. For 2005 and 2008-2014, we have selected the average of the two Born.-Ferg. methods and the persistency incremental paid method.

For the **physician** liability, we have selected the average of the two persistency methods for 1980-1990. We selected the average of the paid development and persistency per lost time claim methods for 1991-1998. For 1999-2009, we selected the average of the paid method and the two persistency methods. For 2010-2012, we selected the average of the two Born.-Ferg. methods and the persistency incremental paid method. For 2013-2014, we selected the average of the two Born.-Ferg. methods.

For the **pharmacy** liability, we have selected the average of the two persistency methods for 1980-1987. For 1988-2005, we selected the average of the paid development method and the two persistency methods. For 2006-2012, we selected the average of the two Born.-Ferg. methods and the persistency incremental paid method. For 2013-2014, we selected the average of the two Born.-Ferg. methods.

For the **chiropractor** liability, we have selected the average the two persistency methods for 1980-1988. For 1989-1994, we selected the average of the paid development and persistency lost time claim methods. For 1995-2007, we selected the average of the paid development and the two persistency methods. For 2008-2014, we selected the average of the paid development, Born.-Ferg. payroll and the two persistency methods.

For the **rehab** liability, we selected the average of the two persistency methods for 1980-1989 and 1999-2002. For 1990-1998, we selected the average of the paid and the two persistency methods. For 2003-2007, we selected the average of the Born.-Ferg. payroll and the persistency lost time claim methods. For 2008-2014, we selected the average of the paid development, Born.-Ferg. payroll and the two persistency methods.

For the **health-other** liability, we have selected the average of the two persistency methods for 1980-1990. For 1991-1994, we selected the average of the paid development method and the persistency per lost time claim method. For 1995, we selected the average of the two persistency methods due to the consistently large payment being made for this accident year. The other methods produce much lower estimates. For 1996-2002, we selected the average of the paid development method and the two persistency methods. For 2003-2004, we selected the average of the Born.-Ferg. payroll and the persistency per lost time claim method. For 2005-2014, we selected the average of the two Born.-Ferg. methods.

OHIO BUREAU OF WORKERS' COMPENSATION
HOSPITALS (MED ON COMP)

(Dollars in Thousands)
Public Employers-State Agencies

Summary of Unpaid Loss

(1) Injury Year Ending 12/31	(2) Evaluation as of	(3) Selected Ultimate Loss	(4) Paid Loss 6/30/2014	(5) Unpaid Loss 6/30/2014	(6) Adjustment	(7) Adj. Unpaid Loss 6/30/2014	(8) Discount Factor 4.00%	(9) Discounted Unpaid Loss 6/30/2014	(10) Implied Loss Rate Per \$100 Payroll	(11) Implied Loss Frequency Per \$1M Payroll	(12) Implied Loss Severity Per Claim
Prior to 1980	6/30/2014			520	1,000	520	67%	348			
1980	6/30/2014	2,902	2,840	62	1,000	62	66%	41	0.17	0.68	2,451
1981	6/30/2014	3,365	3,160	205	1,000	205	66%	134	0.18	0.61	2,996
1982	6/30/2014	3,960	3,899	62	1,000	62	65%	40	0.19	0.62	3,116
1983	6/30/2014	3,580	3,570	11	1,000	11	64%	7	0.16	0.62	2,660
1984	6/30/2014	3,863	3,827	36	1,000	36	64%	23	0.17	0.62	2,695
1985	6/30/2014	3,403	3,386	17	1,000	17	63%	11	0.14	0.63	2,202
1986	6/30/2014	4,766	4,099	667	1,000	667	62%	416	0.18	0.62	2,909
1987	6/30/2014	4,988	4,818	171	1,000	171	62%	105	0.17	0.58	2,954
1988	6/30/2014	6,229	5,439	790	1,000	790	62%	494	0.20	0.59	3,291
1989	6/30/2014	6,736	5,733	1,003	1,000	1,003	62%	627	0.20	0.57	3,540
1990	6/30/2014	7,955	7,466	489	1,000	489	60%	292	0.22	0.52	4,234
1991	6/30/2014	5,571	5,128	443	1,000	443	59%	261	0.14	0.47	3,090
1992	6/30/2014	5,712	4,835	876	1,000	876	63%	549	0.14	0.50	2,918
1993	6/30/2014	5,806	5,306	500	1,000	500	57%	286	0.14	0.48	3,035
1994	6/30/2014	5,944	5,030	914	1,000	914	62%	565	0.14	0.43	3,206
1995	6/30/2014	6,092	5,001	1,091	1,000	1,091	62%	673	0.14	0.41	3,340
1996	6/30/2014	6,585	5,301	1,283	1,000	1,283	62%	791	0.15	0.40	3,634
1997	6/30/2014	7,987	6,155	1,832	1,000	1,832	60%	1,091	0.17	0.35	4,878
1998	6/30/2014	7,737	5,813	1,923	1,000	1,923	59%	1,135	0.16	0.33	4,873
1999	6/30/2014	7,941	5,900	2,041	1,000	2,041	60%	1,214	0.16	0.36	4,355
2000	6/30/2014	12,238	8,105	4,133	1,000	4,133	56%	2,305	0.23	0.36	6,390
2001	6/30/2014	14,405	8,724	5,682	1,000	5,682	54%	3,073	0.26	0.31	8,414
2002	6/30/2014	13,185	7,871	5,314	1,000	5,314	54%	2,858	0.23	0.28	8,216
2003	6/30/2014	13,844	8,816	5,027	1,000	5,027	56%	2,799	0.23	0.29	8,056
2004	6/30/2014	14,237	8,504	5,733	1,000	5,733	54%	3,092	0.23	0.27	8,537
2005	6/30/2014	12,325	7,551	4,774	1,000	4,774	57%	2,740	0.19	0.25	7,621
2006	6/30/2014	15,628	7,102	8,526	1,000	8,526	49%	4,206	0.23	0.21	11,254
2007	6/30/2014	13,325	6,355	6,970	1,000	6,970	49%	3,381	0.19	0.21	9,040
2008	6/30/2014	13,434	6,573	6,861	1,000	6,861	54%	3,702	0.19	0.19	9,850
2009	6/30/2014	15,854	8,013	7,840	1,000	7,840	59%	4,649	0.21	0.19	11,521
2010	6/30/2014	14,997	6,745	8,253	1,000	8,253	58%	4,791	0.21	0.18	11,402
2011	6/30/2014	15,776	5,980	9,797	1,000	9,797	56%	5,535	0.21	0.17	12,939
2012	6/30/2014	14,852	4,002	10,850	1,000	10,850	49%	5,369	0.20	0.17	11,839
2013	6/30/2014	13,460	2,293	11,167	1,000	11,167	50%	5,561	0.27	0.16	16,387
2014	6/30/2014	<u>16,619</u>	<u>456</u>	<u>7,854</u>	1,000	<u>7,854</u>	54%	<u>4,216</u>	0.32	0.16	20,219
		325,302	193,794	123,718		123,718		67,378			

Column Notes

- (2) Exhibit PES-A1.2, Column (8).
- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Column (2) - Column (3); 2014 adjusted to reflect 50% of a year's exposure. Prior to 1980 from Exhibit PES-A1.9, Column (5).
- (6) Column (4) x Column (5).
- (7) Based on Exhibit PES-A1.17.1 through Exhibit PES-A1.17.4 and 4.0% discount rate.
- (8) Column (6) x Column (7).
- (9) Column (2) divided by Exhibit PES-A1.6, Column (3) / 10.
- (10) Exhibit V.7, Column (9) / Exhibit PES-A1.6, Column (3).
- (11) Column (2) / Exhibit V.7, Column (9) x 1,000.

**OHIO BUREAU OF WORKERS' COMPENSATION
HOSPITALS (MED ON COMP)**

(Dollars in Thousands)

Public Employers-State Agencies

Summary of Ultimate Loss Methods

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<u>Injury Year Ending 12/31</u>	<u>Evaluation as of</u>	<u>Months of Development</u>	<u>Paid Development</u>	<u>Born. - Ferg. Payroll Paid</u>	<u>Born. - Ferg. Premium Paid</u>	<u>Persistence Method (Per LTC)</u>	<u>Persistence Method (Incr Paid)</u>	<u>Selected Ultimate Loss</u>
1980	6/30/2014	414	3,096	3,074		2,916	2,888	2,902
1981	6/30/2014	402	3,451	3,423		3,408	3,321	3,365
1982	6/30/2014	390	4,270	4,222		3,973	3,947	3,960
1983	6/30/2014	378	3,922	3,941		3,583	3,578	3,580
1984	6/30/2014	366	4,219	4,258		3,870	3,856	3,863
1985	6/30/2014	354	3,751	3,661		3,407	3,400	3,403
1986	6/30/2014	342	4,574	4,434		4,894	4,638	4,766
1987	6/30/2014	330	5,444	5,249		5,021	4,956	4,988
1988	6/30/2014	318	6,184	5,960		6,377	6,081	6,229
1989	6/30/2014	306	6,618	6,372		6,922	6,550	6,736
1990	6/30/2014	294	8,710	8,251		8,081	7,829	7,955
1991	6/30/2014	282	6,020	6,036		5,715	5,428	5,571
1992	6/30/2014	270	5,733	5,871		6,048	5,376	5,712
1993	6/30/2014	258	6,357	6,481		6,025	5,587	5,806
1994	6/30/2014	246	6,097	6,424		6,390	5,498	5,944
1995	6/30/2014	234	6,142	6,620		6,635	5,499	6,092
1996	6/30/2014	222	6,603	7,135		7,307	5,844	6,585
1997	6/30/2014	210	7,785	8,272		9,269	6,907	7,987
1998	6/30/2014	198	7,483	8,291		9,185	6,542	7,737
1999	6/30/2014	186	7,747	8,826		9,481	6,596	7,941
2000	6/30/2014	174	10,850	10,687	11,276	17,249	9,739	12,238
2001	6/30/2014	162	11,937	11,772	12,205	22,621	11,022	14,405
2002	6/30/2014	150	11,044	11,439	11,625	19,947	9,727	13,185
2003	6/30/2014	138	12,674	12,928	13,389	18,808	10,250	13,844
2004	6/30/2014	126	12,573	13,251	14,294	19,430	9,974	14,237
2005	6/30/2014	114	11,520	13,056	14,564	21,805	9,355	12,325
2006	6/30/2014	102	11,263	13,586	15,388	24,369	9,167	15,628
2007	6/30/2014	90	10,554	14,007	15,597	16,223	7,474	13,325
2008	6/30/2014	78	11,410	15,526	16,142	25,674	8,634	13,434
2009	6/30/2014	66	14,892	18,560	17,860	38,388	11,140	15,854
2010	6/30/2014	54	13,533	18,596	16,409	38,161	9,987	14,997
2011	6/30/2014	42	13,376	19,961	17,237	39,728	10,131	15,776
2012	6/30/2014	30	10,133	20,577	16,959	26,878	7,019	14,852
2013	6/30/2014	18	7,883	15,972	16,490	29,032	7,917	13,460
2014	6/30/2014	6	<u>9,048</u>	<u>20,173</u>	<u>19,862</u>	<u>34,693</u>	<u>9,823</u>	<u>16,619</u>
			286,894	346,898	229,299	511,510	245,682	325,302

Column Notes

- (3) Exhibit PES-A1.3, Column (5).
- (4) Exhibit PES-A1.6, Column (12).
- (5) Exhibit PES-A1.7, Column (12).
- (6) Exhibit PES-A1.8, Column (6).
- (7) Exhibit PES-A1.12, Column (6).
- (8) Based on Columns (3) through (7).

**OHIO BUREAU OF WORKERS' COMPENSATION
HOSPITALS (MED ON COMP)**

(Dollars in Thousands)

Public Employers-State Agencies

Paid and Incurred Loss Development Methods

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
				Cumulative	Estimated Ult.		Cumulative	Estimated Ult.
<u>Injury Year</u>	<u>Evaluation</u>	<u>Months of</u>	<u>Paid</u>	<u>Paid</u>	<u>Loss</u>	<u>Incurred</u>	<u>Incurred</u>	<u>Loss</u>
<u>Ending 12/31</u>	<u>as of</u>	<u>Development</u>	<u>Loss</u>	<u>LDF</u>	<u>Paid Method</u>	<u>Loss</u>	<u>LDF</u>	<u>Inc. Method</u>
					<u>(3) times (4)</u>			<u>(6) times (7)</u>
1980	6/30/2014	414	2,840	1.090	3,096			
1981	6/30/2014	402	3,160	1.092	3,451			
1982	6/30/2014	390	3,899	1.095	4,270			
1983	6/30/2014	378	3,570	1.099	3,922			
1984	6/30/2014	366	3,827	1.102	4,219			
1985	6/30/2014	354	3,386	1.108	3,751			
1986	6/30/2014	342	4,099	1.116	4,574			
1987	6/30/2014	330	4,818	1.130	5,444			
1988	6/30/2014	318	5,439	1.137	6,184			
1989	6/30/2014	306	5,733	1.154	6,618			
1990	6/30/2014	294	7,466	1.167	8,710			
1991	6/30/2014	282	5,128	1.174	6,020			
1992	6/30/2014	270	4,835	1.186	5,733			
1993	6/30/2014	258	5,306	1.198	6,357			
1994	6/30/2014	246	5,030	1.212	6,097			
1995	6/30/2014	234	5,001	1.228	6,142			
1996	6/30/2014	222	5,301	1.246	6,603			
1997	6/30/2014	210	6,155	1.265	7,785			
1998	6/30/2014	198	5,813	1.287	7,483			
1999	6/30/2014	186	5,900	1.313	7,747			
2000	6/30/2014	174	8,105	1.339	10,850			
2001	6/30/2014	162	8,724	1.368	11,937			
2002	6/30/2014	150	7,871	1.403	11,044			
2003	6/30/2014	138	8,816	1.438	12,674			
2004	6/30/2014	126	8,504	1.478	12,573			
2005	6/30/2014	114	7,551	1.526	11,520			
2006	6/30/2014	102	7,102	1.586	11,263			
2007	6/30/2014	90	6,355	1.661	10,554			
2008	6/30/2014	78	6,573	1.736	11,410			
2009	6/30/2014	66	8,013	1.858	14,892			
2010	6/30/2014	54	6,745	2.006	13,533			
2011	6/30/2014	42	5,980	2.237	13,376			
2012	6/30/2014	30	4,002	2.532	10,133			
2013	6/30/2014	18	2,293	3.438	7,883			
2014	6/30/2014	6	<u>456</u>	19.857	<u>9,048</u>			
			193,794		286,894			

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Exhibit PES-A1.4, Page 1 and Exhibit PES-A1.4, Page 2, interpolated to appropriate age.

OHIO BUREAU OF WORKERS' COMPENSATION
HOSPITALS (MED ON COMP)
(Dollars in Thousands)
Public Employers-State Agencies

Paid Loss Development

Age of Development

Table with columns for Injury Year Ending 12/31 and 20 age categories from 6 MTHS to 210 MTHS. Rows range from 1980 to 2014.

Age to Age Development Factors

Table with columns for Injury Year Ending 12/31 and 20 age categories from 6 to 222. Rows range from 1980 to 2013, plus summary rows for Wtd Avg, Strt Average, 3 Yr \$ Wtd Avg, 5 Yr \$ Wtd Avg, Inv. Power Curve, and Selected Cumulative.

OHIO BUREAU OF WORKERS' COMPENSATION
HOSPITALS (MED ON COMP)
(Dollars in Thousands)
Public Employers-State Agencies

Paid Loss Development, Adjusted for OHA and Hospital Overpayments

Table with columns for Injury Year (Ending 12/31) and Age of Development (6 MTHS to 210 MTHS). Rows represent years from 1980 to 2014.

Age to Age Development Factors

Table with columns for Injury Year (Ending 12/31) and Age to Age Development Factors (6 to 222). Rows represent years from 1980 to 2014, plus summary rows for \$ Wid Avg, Strt Average, 3 Yr \$ Wid Avg, 5 Yr \$ Wid Avg, Inv. Power Curve, Selected, and Cumulative.

OHIO BUREAU OF WORKERS' COMPENSATION
HOSPITALS (MED ON COMP)
(Dollars in Thousands)
Public Employers-State Agencies

Paid Loss Development, Adjusted for OHA and Hospital Overpayments

Age of Development

Table with columns for Injury Year Ending 12/31 and Age of Development (222 MTHS to 426 MTHS). Rows list years from 1980 to 2014.

Age to Age Development Factors

Table with columns for Injury Year Ending 12/31 and Age to Age Development Factors (222 to 426). Rows list years from 1980 to 2014.

Summary table with columns for various metrics (\$ Wtd Avg, Strt Average, 3 Yr \$ Wtd Avg, 5 Yr \$ Wtd Avg, Inv. Power Curve, Selected Cumulative) and Tail values.

**OHIO BUREAU OF WORKERS' COMPENSATION
HOSPITALS (MED ON COMP)
(Dollars in Thousands)
Public Employers-State Agencies**

Bornhuetter-Ferguson Method with a Payroll Base Using Paid Loss Development Factors

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
Injury Year	Evaluation	Months of	Payroll	Pure	Benefit	Trend	Trended	Smoothed	Age-to-	Percent	Unpaid	Indicated
Ending 12/31	as of	Development	(\$000,000's)	Premium	Level	Factor	Pure	Pure	Ultimate	Unpaid	Loss	Ultimate
					Factor	5.4%	Premium	Premium	Factor	1 - 1 / (9)	(3) * (8) * (10)	Loss
1980	6/30/2014	414	1,745	1.72	1.000	6.07	10.45	1.62	1.090	8.3%	235	3,074
1981	6/30/2014	402	1,827	1.88	1.000	5.76	10.81	1.71	1.092	8.4%	264	3,423
1982	6/30/2014	390	2,061	2.00	1.000	5.46	10.91	1.81	1.095	8.7%	324	4,222
1983	6/30/2014	378	2,173	1.73	1.000	5.18	8.94	1.90	1.099	9.0%	372	3,941
1984	6/30/2014	366	2,314	1.75	1.000	4.91	8.58	2.01	1.102	9.3%	431	4,258
1985	6/30/2014	354	2,444	1.46	1.000	4.66	6.82	1.16	1.108	9.7%	275	3,661
1986	6/30/2014	342	2,644	1.79	1.000	4.41	7.90	1.22	1.116	10.4%	335	4,434
1987	6/30/2014	330	2,912	1.80	1.000	4.19	7.52	1.29	1.130	11.5%	431	5,249
1988	6/30/2014	318	3,191	1.97	1.000	3.97	7.81	1.36	1.137	12.0%	522	5,960
1989	6/30/2014	306	3,341	2.03	1.000	3.77	7.63	1.43	1.154	13.4%	639	6,372
1990	6/30/2014	294	3,645	2.30	1.000	3.57	8.23	1.51	1.167	14.3%	785	8,251
1991	6/30/2014	282	3,852	1.52	1.000	3.39	5.16	1.59	1.174	14.8%	908	6,036
1992	6/30/2014	270	3,944	1.49	1.000	3.21	4.80	1.68	1.186	15.7%	1,036	5,871
1993	6/30/2014	258	4,021	1.54	1.000	3.05	4.69	1.77	1.198	16.5%	1,175	6,481
1994	6/30/2014	246	4,272	1.46	1.000	2.89	4.22	1.87	1.212	17.5%	1,394	6,424
1995	6/30/2014	234	4,433	1.44	1.000	2.74	3.95	1.97	1.228	18.6%	1,619	6,620
1996	6/30/2014	222	4,487	1.55	1.000	2.60	4.03	2.07	1.246	19.7%	1,834	7,135
1997	6/30/2014	210	4,624	1.84	1.000	2.46	4.54	2.19	1.265	20.9%	2,117	8,272
1998	6/30/2014	198	4,816	1.73	1.000	2.34	4.04	2.31	1.287	22.3%	2,478	8,291
1999	6/30/2014	186	5,048	1.71	1.000	2.22	3.78	2.43	1.313	23.8%	2,926	8,826
2000	6/30/2014	174	5,318	2.64	1.000	2.10	5.55	1.92	1.339	25.3%	2,582	10,687
2001	6/30/2014	162	5,598	3.09	1.000	1.99	6.15	2.02	1.368	26.9%	3,049	11,772
2002	6/30/2014	150	5,821	2.66	1.000	1.89	5.03	2.13	1.403	28.7%	3,568	11,439
2003	6/30/2014	138	6,005	2.62	1.000	1.79	4.70	2.25	1.438	30.4%	4,112	12,928
2004	6/30/2014	126	6,184	2.59	1.000	1.70	4.40	2.37	1.478	32.4%	4,747	13,251
2005	6/30/2014	114	6,388	2.61	1.000	1.61	4.20	2.50	1.526	34.5%	5,506	13,056
2006	6/30/2014	102	6,654	2.68	1.000	1.53	4.09	2.64	1.586	36.9%	6,484	13,586
2007	6/30/2014	90	6,915	1.94	1.000	1.45	2.81	2.78	1.661	39.8%	7,652	14,007
2008	6/30/2014	78	7,201	2.57	1.000	1.37	3.54	2.93	1.736	42.4%	8,953	15,526
2009	6/30/2014	66	7,383	3.61	1.000	1.30	4.70	3.09	1.858	46.2%	10,547	18,560
2010	6/30/2014	54	7,245	3.57	1.000	1.24	4.41	3.26	2.006	50.2%	11,851	18,596
2011	6/30/2014	42	7,353	3.61	1.000	1.17	4.23	3.44	2.237	55.3%	13,982	19,961
2012	6/30/2014	30	7,555	2.45	1.000	1.11	2.72	3.63	2.532	60.5%	16,576	20,577
2013	6/30/2014	18	5,045	3.66	1.000	1.05	3.86	3.82	3.438	70.9%	13,679	15,972
2014	6/30/2014	6	<u>5,150</u>	4.25	1.000	1.00	<u>4.25</u>	4.03	19.857	95.0%	<u>19,718</u>	<u>20,173</u>
Total/Average			163,611				5.00				153,104	346,898
Selected				Selected Pure Premium (2000-2014)			4.03					
				Selected Pure Premium (1985-1999)			5.39					
<u>Column Notes</u>				Selected Pure Premium (1980-1984)			9.86					

- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Average of Exhibit PES-A1.2, Columns (3) and (6) divided by Column (3).
- (6) Exhibit PES-A1.15, Column (7); selected pure premium trend.
- (7) Column (4) / Column (5) x Column (6).
- (8) Selected from Column (7) x Column (5) / Column (6).
- (9) Exhibit PES-A1.3, Column (4).
- (12) Exhibit PES-A1.3, Column (3) + Column (11).

**OHIO BUREAU OF WORKERS' COMPENSATION
HOSPITALS (MED ON COMP)
(Dollars in Thousands)
Public Employers-State Agencies**

Bornhuetter-Ferguson Method with a Premium Base Using Paid Loss Development Factors

<u>Injury Year Ending 12/31</u>	<u>(1) Evaluation as of</u>	<u>(2) Months of Development</u>	<u>(3) Premium (\$000's)</u>	<u>(4) Loss Ratio</u>	<u>(5) Benefit Level Factor</u>	<u>(6) Trend Factor 0.0%</u>	<u>(7) Trended Loss Ratio</u>	<u>(8) Smoothed Loss Ratio</u>	<u>(9) Age-to- Ultimate Factor</u>	<u>(10) Percent Unpaid 1 - 1 / (9)</u>	<u>(11) Unpaid Loss (3) * (8) * (10)</u>	<u>(12) Indicated Ultimate Loss</u>
1980	6/30/2014	414										
1981	6/30/2014	402										
1982	6/30/2014	390										
1983	6/30/2014	378										
1984	6/30/2014	366										
1985	6/30/2014	354										
1986	6/30/2014	342										
1987	6/30/2014	330										
1988	6/30/2014	318										
1989	6/30/2014	306										
1990	6/30/2014	294										
1991	6/30/2014	282										
1992	6/30/2014	270										
1993	6/30/2014	258										
1994	6/30/2014	246										
1995	6/30/2014	234										
1996	6/30/2014	222										
1997	6/30/2014	210										
1998	6/30/2014	198										
1999	6/30/2014	186										
2000	6/30/2014	174	38,059	36.9%	1.000	1.00	36.9%	32.9%	1.339	25.3%	3,172	11,276
2001	6/30/2014	162	39,274	44.0%	1.000	1.00	44.0%	32.9%	1.368	26.9%	3,482	12,205
2002	6/30/2014	150	39,683	39.0%	1.000	1.00	39.0%	32.9%	1.403	28.7%	3,755	11,625
2003	6/30/2014	138	45,623	34.5%	1.000	1.00	34.5%	32.9%	1.438	30.4%	4,573	13,389
2004	6/30/2014	126	54,327	29.5%	1.000	1.00	29.5%	32.9%	1.478	32.4%	5,790	14,294
2005	6/30/2014	114	61,809	27.0%	1.000	1.00	27.0%	32.9%	1.526	34.5%	7,013	14,564
2006	6/30/2014	102	68,102	26.2%	1.000	1.00	26.2%	32.9%	1.586	36.9%	8,286	15,388
2007	6/30/2014	90	70,539	19.0%	1.000	1.00	19.0%	32.9%	1.661	39.8%	9,242	15,597
2008	6/30/2014	78	68,546	27.1%	1.000	1.00	27.1%	32.9%	1.736	42.4%	9,569	16,142
2009	6/30/2014	66	64,733	41.2%	1.000	1.00	41.2%	32.9%	1.858	46.2%	9,847	17,860
2010	6/30/2014	54	58,506	44.2%	1.000	1.00	44.2%	32.9%	2.006	50.2%	9,664	16,409
2011	6/30/2014	42	61,817	43.0%	1.000	1.00	43.0%	32.9%	2.237	55.3%	11,257	17,237
2012	6/30/2014	30	65,024	28.5%	1.000	1.00	28.5%	32.9%	2.532	60.5%	12,958	16,959
2013	6/30/2014	18	60,793	30.4%	1.000	1.00	30.4%	32.9%	3.438	70.9%	14,197	16,490
2014	6/30/2014	6	<u>62,055</u>	35.2%	1.000	1.00	<u>35.2%</u>	32.9%	19.857	95.0%	<u>19,407</u>	<u>19,862</u>
Total/Average			858,891				32.9%				132,210	229,299
Selected							Selected Loss Ratio	32.9%				

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Average of Exhibit PES-A1.2, Columns (3) and (6) divided by Column (3).
- (6) Exhibit PES-A1.15, Column (9); selected loss ratio trend.
- (7) Column (4) / Column (5) x Column (6).
- (8) Selected from Column (7) x Column (5) / Column (6).
- (9) Exhibit PES-A1.3, Column (4).
- (12) Exhibit PES-A1.3, Column (3) + Column (11).

OHIO BUREAU OF WORKERS' COMPENSATION
HOSPITALS (MED ON COMP)
(Dollars in Thousands)
Public Employers-State Agencies

Persistency Per Loss Time Claim Method

<u>Injury Year</u> <u>Ending 12/31</u>	(1) <u>Evaluation</u> <u>as of</u>	(2) <u>Months of</u> <u>Development</u>	(3) <u>Incremental</u> <u>Paid</u> <u>Loss</u>	(4) <u>Cumulative</u> <u>Persistency</u> <u>Factor</u> <u>(Adj. for Inflation)</u>	(5) <u>Estimated Ult.</u> <u>Unpaid</u> <u>Loss</u> <u>(3) times (4)</u>	(6) <u>Ultimate</u> <u>Loss</u>
1980	6/30/2014	414	4	17.289	76	2,916
1981	6/30/2014	402	14	17.860	249	3,408
1982	6/30/2014	390	4	18.441	74	3,973
1983	6/30/2014	378	1	19.035	13	3,583
1984	6/30/2014	366	2	19.641	43	3,870
1985	6/30/2014	354	1	20.262	20	3,407
1986	6/30/2014	342	38	20.898	795	4,894
1987	6/30/2014	330	9	21.551	203	5,021
1988	6/30/2014	318	42	22.222	938	6,377
1989	6/30/2014	306	52	22.913	1,190	6,922
1990	6/30/2014	294	24	25.611	615	8,081
1991	6/30/2014	282	21	28.501	587	5,715
1992	6/30/2014	270	38	31.597	1,212	6,048
1993	6/30/2014	258	21	34.912	719	6,025
1994	6/30/2014	246	35	38.462	1,359	6,390
1995	6/30/2014	234	39	42.265	1,634	6,635
1996	6/30/2014	222	43	46.338	2,006	7,307
1997	6/30/2014	210	61	50.700	3,114	9,269
1998	6/30/2014	198	61	55.372	3,372	9,185
1999	6/30/2014	186	59	60.376	3,581	9,481
2000	6/30/2014	174	147	62.091	9,144	17,249
2001	6/30/2014	162	218	63.827	13,898	22,621
2002	6/30/2014	150	184	65.582	12,076	19,947
2003	6/30/2014	138	148	67.359	9,991	18,808
2004	6/30/2014	126	158	69.155	10,925	19,430
2005	6/30/2014	114	201	70.973	14,254	21,805
2006	6/30/2014	102	237	72.812	17,267	24,369
2007	6/30/2014	90	132	74.672	9,868	16,223
2008	6/30/2014	78	250	76.554	19,101	25,674
2009	6/30/2014	66	387	78.458	30,374	38,388
2010	6/30/2014	54	471	66.713	31,416	38,161
2011	6/30/2014	42	634	53.222	33,748	39,728
2012	6/30/2014	30	762	30.030	22,877	26,878
2013	6/30/2014	18	1,899	14.082	26,739	29,032
2014	6/30/2014	6	<u>456</u>	75.133	<u>34,237</u>	<u>34,693</u>
			6,854		317,716	511,510

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation estimated incremental paid through 6/30/14.
(4) Exhibit PES-A1.10, Page 1 and Exhibit PES-A1.10, Page 2.
(6) Column (5) + estimated paid to date 6/30/14.

**OHIO BUREAU OF WORKERS' COMPENSATION
HOSPITALS (MED ON COMP)
(Dollars in Thousands)
Public Employers-State Agencies**

Persistency Per Loss Time Claim Method

	(1)	(2)	(3)	(4)	(5)
Injury Year Ending 12/31	Evaluation as of	Months of Development	Incremental Paid Loss	Cumulative Persistency Factor (Adj. for Inflation)	Estimated Ult. Unpaid Loss (3) times (4)
Prior to 1945	6/30/2014		0	4.182	0
1945	6/30/2014	834	0	5.279	0
1946	6/30/2014	822	0	4.668	0
1947	6/30/2014	810	0	4.923	0
1948	6/30/2014	798	0	4.186	0
1949	6/30/2014	786	0	4.456	0
1950	6/30/2014	774	0	4.734	0
1951	6/30/2014	762	0	5.018	0
1952	6/30/2014	750	0	5.310	0
1953	6/30/2014	738	0	5.609	0
1954	6/30/2014	726	0	5.917	0
1955	6/30/2014	714	0	6.235	0
1956	6/30/2014	702	0	6.561	1
1957	6/30/2014	690	0	6.897	0
1958	6/30/2014	678	0	7.243	0
1959	6/30/2014	666	0	7.598	0
1960	6/30/2014	654	0	7.962	0
1961	6/30/2014	642	0	8.336	0
1962	6/30/2014	630	2	8.718	20
1963	6/30/2014	618	0	9.109	0
1964	6/30/2014	606	0	9.509	0
1965	6/30/2014	594	0	9.919	0
1966	6/30/2014	582	0	10.339	0
1967	6/30/2014	570	0	10.769	0
1968	6/30/2014	558	0	11.210	0
1969	6/30/2014	546	0	11.661	0
1970	6/30/2014	534	0	12.123	0
1971	6/30/2014	522	25	12.595	315
1972	6/30/2014	510	1	13.078	9
1973	6/30/2014	498	0	13.571	0
1974	6/30/2014	486	0	14.073	0
1975	6/30/2014	474	1	14.585	15
1976	6/30/2014	462	1	15.107	11
1977	6/30/2014	450	2	15.638	25
1978	6/30/2014	438	5	16.179	87
1979	6/30/2014	426	2	16.729	37
			39		520

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation estimated incremental paid through 6/30/14.
- (4) Exhibit PES-A1.10, Page 1 and Exhibit PES-A1.10, Page 2.

OHIO BUREAU OF WORKERS' COMPENSATION
HOSPITALS (MED ON COMP)
(Dollars in Thousands)
Public Employers-State Agencies

Incremental Paid Losses (Adjusted for OHA and Hospital Overpayments) per Ultimate Lost Time Claim Count

Table with columns for Injury Year Ending 12/31 and 18 columns of loss data (222 MTHS to 426 MTHS). Rows include years from 1980 to 2014.

Calendar Year Persistency

Table with columns for Injury Year Ending 12/31 and 18 columns of persistency data (222 to 426). Rows include years from 1981 to 2014, along with summary statistics like Strt Average, 3 Yr Avg, 5 Yr Avg, P(Living), Selected Cumulative, and various averages.

OHIO BUREAU OF WORKERS' COMPENSATION
 HOSPITALS (MED ON COMP)
 (Dollars in Thousands)
 Public Employers-State Agencies

Incremental Paid Losses per Ultimate Lost Time Claim Count

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	12	12	38	11	22	109	16	73	34	70	126	-90	29	1	1	3	4	
1981	42	31	18	44	79	15	25	49	155	32	43	17	31	10	22	12		
1982	25	7	15	35	19	28	53	9	19	14	51	10	8	23	3			
1983	11	48	52	36	4	3	13	2	62	3	3	2	4	1				
1984	73	13	17	31	18	46	10	16	23	11	4	10	2					
1985	4	9	47	3	6	3	1	0	1	1	1	1						
1986	83	56	66	36	16	46	20	88	34	7	23							
1987	10	71	6	42	15	13	13	7	39	6								
1988	55	24	44	29	42	16	24	14	22									
1989	74	55	62	12	17	38	10	27										
1990	56	95	57	104	91	20	13											
1991	42	42	16	18	12	11												
1992	44	24	12	22	20													
1993	38	34	42	11														
1994	16	25	19															
1995	52	21																
1996	24																	
1997																		
1998																		
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2009																		
2010																		
2011																		
2012																		
2013																		
2014																		

Calendar-Year Persistency

Injury Year Ending 12/31	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426
	<u>234</u>	<u>246</u>	<u>258</u>	<u>270</u>	<u>282</u>	<u>294</u>	<u>306</u>	<u>318</u>	<u>330</u>	<u>342</u>	<u>354</u>	<u>366</u>	<u>378</u>	<u>390</u>	<u>402</u>	<u>414</u>	<u>426</u>	<u>438</u>
1981	0.276	1.238	0.591	0.510	1.377	1.080	2.945	0.698	0.450	3.964	(2.083)	1.719	0.047	0.146	0.134	0.300	----	----
1982	1.258	2.816	2.920	2.279	0.776	0.884	0.916	18.122	1.651	3.090	0.330	2.974	1.277	0.957	3.903			
1983	0.599	0.313	0.669	0.518	7.582	18.710	0.634	9.369	0.225	17.057	4.121	3.883	5.962	6.349				
1984	0.659	3.852	2.128	0.118	0.160	0.291	0.215	3.925	0.130	0.221	0.523	0.399	0.239					
1985	3.332	1.916	0.665	5.555	8.283	3.793	15.931	563.751	12.361	5.402	11.700	3.203						
1986	0.107	0.833	0.049	0.154	0.155	0.022	0.002	0.010	0.022	0.118	0.028							
1987	5.505	0.923	6.142	0.389	3.173	1.550	6.993	4.723	0.183	4.163								
1988	1.293	0.248	0.958	0.511	0.303	0.805	0.295	2.695	0.249									
1989	0.323	0.794	0.463	3.483	0.917	0.649	1.456	0.821										
1990	0.982	0.653	0.213	0.164	0.412	0.490	2.124											
1991	2.265	1.365	6.398	5.087	1.694	1.125												
1992	0.963	0.690	1.541	0.553	0.582													
1993	0.620	0.346	0.516	1.821														
1994	2.075	1.650	0.560															
1995	0.492	0.907																
1996	0.887																	
1997																		
1998																		
1999																		
2000																		
2001																		
2002																		
2003																		
2004																		
2005																		
2006																		
2007																		
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2009																		
2010																		
2011																		
2012																		
2013																		
2014																		
Strt Average	1.352	1.236	1.701	1.626	2.118	2.673	3.151	67.124	1.909	4.859	2.437	2.436	1.881	2.484	2.019	0.300	----	----
3 Yr Avg	1.151	0.968	0.873	2.487	0.896	0.755	1.292	2.746	0.151	3.228	4.084	2.495	2.493	2.484	----	----	----	----
5 Yr Avg	1.007	0.992	1.846	2.221	0.782	0.924	2.174	114.400	2.589	5.392	3.340	2.436	----	----	----	----	----	----
P(Living)	0.979	0.978	0.977	0.976	0.974	0.973	0.972	0.971	0.969	0.968	0.967	0.966	0.964	0.963	0.962	0.961	0.959	0.958
Selected	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.992	0.916	0.915	0.914	0.913	0.911	0.910
Cumulative	58.024	53.684	49.594	45.739	42.105	38.682	35.455	32.414	29.548	26.847	24.301	21.902	19.641	19.035	18.441	17.860	17.289	16.729
	<u>438</u>	<u>450</u>	<u>462</u>	<u>474</u>	<u>486</u>	<u>498</u>	<u>510</u>	<u>522</u>	<u>534</u>	<u>546</u>	<u>558</u>	<u>570</u>	<u>582</u>	<u>594</u>	<u>606</u>	<u>618</u>	<u>630</u>	<u>642</u>
	<u>450</u>	<u>462</u>	<u>474</u>	<u>486</u>	<u>498</u>	<u>510</u>	<u>522</u>	<u>534</u>	<u>546</u>	<u>558</u>	<u>570</u>	<u>582</u>	<u>594</u>	<u>606</u>	<u>618</u>	<u>630</u>	<u>642</u>	<u>654</u>
	0.909	0.907	0.906	0.904	0.903	0.901	0.899	0.897	0.895	0.893	0.890	0.888	0.885	0.882	0.879	0.876	0.873	0.869
	<u>654</u>	<u>666</u>	<u>678</u>	<u>690</u>	<u>702</u>	<u>714</u>	<u>726</u>	<u>738</u>	<u>750</u>	<u>762</u>	<u>774</u>	<u>786</u>	<u>798</u>	<u>810</u>	<u>822</u>	<u>834</u>	<u>846</u>	<u>858</u>
	<u>666</u>	<u>678</u>	<u>690</u>	<u>702</u>	<u>714</u>	<u>726</u>	<u>738</u>	<u>750</u>	<u>762</u>	<u>774</u>	<u>786</u>	<u>798</u>	<u>810</u>	<u>822</u>	<u>834</u>	<u>846</u>	<u>858</u>	<u>870</u>
	0.865	0.861	0.857	0.853	0.848	0.842	0.837	0.831	0.825	0.818	0.811	0.803	0.795	0.785	0.775	0.764	0.752	0.739
	<u>870</u>	<u>882</u>	<u>894</u>	<u>906</u>	<u>918</u>	<u>930</u>	<u>942</u>	<u>954</u>	<u>966</u>	<u>978</u>	<u>990</u>	<u>1002</u>	<u>1014</u>	<u>1026</u>	<u>1038</u>	<u>1050</u>	<u>1062</u>	<u>1074</u>
	<u>882</u>	<u>894</u>	<u>906</u>	<u>918</u>	<u>930</u>	<u>942</u>	<u>954</u>	<u>966</u>	<u>978</u>	<u>990</u>	<u>1002</u>	<u>1014</u>	<u>1026</u>	<u>1038</u>	<u>1050</u>	<u>1062</u>	<u>1074</u>	<u>1086</u>
	0.724	0.709	0.692	0.674	0.656	0.637	0.619	0.600	0.580	0.557	0.532	0.503	0.472	0.436	0.395	0.350	0.299	0.241
	<u>1086</u>	<u>1098</u>	<u>1110</u>															
	<u>1098</u>	<u>1110</u>	<u>1122</u>															
	0.176	0.105	0.038															

OHIO BUREAU OF WORKERS' COMPENSATION
HOSPITALS (MED ON COMP)
(Dollars in Thousands)
Public Employers-State Agencies

Incremental Paid Persistency Method

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Incremental Paid Loss	(4) Cumulative Incremental Paid Factor	(5) Estimated Ult. Unpaid Loss (3) times (4)	(6) Ultimate Loss
1980	6/30/2014	414	4	11.061	49	2,888
1981	6/30/2014	402	14	11.586	161	3,321
1982	6/30/2014	390	4	12.107	49	3,947
1983	6/30/2014	378	1	12.625	9	3,578
1984	6/30/2014	366	2	13.141	29	3,856
1985	6/30/2014	354	1	13.655	14	3,400
1986	6/30/2014	342	38	14.171	539	4,638
1987	6/30/2014	330	9	14.688	138	4,956
1988	6/30/2014	318	42	15.208	642	6,081
1989	6/30/2014	306	52	15.733	817	6,550
1990	6/30/2014	294	24	15.128	363	7,829
1991	6/30/2014	282	21	14.581	300	5,428
1992	6/30/2014	270	38	14.087	541	5,376
1993	6/30/2014	258	21	13.640	281	5,587
1994	6/30/2014	246	35	13.236	468	5,498
1995	6/30/2014	234	39	12.871	498	5,499
1996	6/30/2014	222	43	12.541	543	5,844
1997	6/30/2014	210	61	12.242	752	6,907
1998	6/30/2014	198	61	11.972	729	6,542
1999	6/30/2014	186	59	11.728	696	6,596
2000	6/30/2014	174	147	11.102	1,635	9,739
2001	6/30/2014	162	218	10.556	2,298	11,022
2002	6/30/2014	150	184	10.079	1,856	9,727
2003	6/30/2014	138	148	9.664	1,433	10,250
2004	6/30/2014	126	158	9.302	1,469	9,974
2005	6/30/2014	114	201	8.985	1,805	9,355
2006	6/30/2014	102	237	8.710	2,065	9,167
2007	6/30/2014	90	132	8.469	1,119	7,474
2008	6/30/2014	78	250	8.259	2,061	8,634
2009	6/30/2014	66	387	8.076	3,127	11,140
2010	6/30/2014	54	471	6.885	3,242	9,987
2011	6/30/2014	42	634	6.547	4,152	10,131
2012	6/30/2014	30	762	3.961	3,018	7,019
2013	6/30/2014	18	1,899	2.962	5,624	7,917
2014	6/30/2014	6	<u>456</u>	20.556	<u>9,367</u>	<u>9,823</u>
			6,854		51,887	245,682

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation estimated incremental paid through 6/30/14.
(4) Exhibit PES-A1.13, Page 1 and Exhibit PES-A1.13, Page 2.
(6) Column (5) + estimated paid to date 6/30/14.

OHIO BUREAU OF WORKERS' COMPENSATION
HOSPITALS (MED ON COMP)
(Dollars in Thousands)
Public Employers-State Agencies

Incremental Paid Loss Development

Age of Development

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS	
1980	14	14	46	13	26	129	19	86	40	83	150	(107)	34	2	2	4	4		
1981	47	35	21	49	89	16	28	55	174	36	49	19	35	12	25	14			
1982	31	8	19	44	24	36	68	11	25	18	65	13	10	30	4				
1983	15	64	70	49	5	4	18	3	84	4	3	3	5	1					
1984	104	19	24	45	26	66	14	23	33	17	6	14	2						
1985	6	14	73	5	9	4	2	0	1	1	1	1							
1986	135	93	108	59	27	76	33	144	56	12	38								
1987	17	121	10	71	25	22	21	12	66	9									
1988	105	45	83	54	80	29	46	27	42										
1989	141	105	118	23	32	72	19	52											
1990	106	178	107	195	172	38	24												
1991	75	76	29	32	22	21													
1992	85	46	23	42	38														
1993	73	65	79	21															
1994	30	47	35																
1995	94	39																	
1996	43																		
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2014																			

Age to Age Development Factors

Injury Year Ending 12/31	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	
	<u>234</u>	<u>246</u>	<u>258</u>	<u>270</u>	<u>282</u>	<u>294</u>	<u>306</u>	<u>318</u>	<u>330</u>	<u>342</u>	<u>354</u>	<u>366</u>	<u>378</u>	<u>390</u>	<u>402</u>	<u>414</u>	<u>426</u>	<u>438</u>	
1980	0.974	3.312	0.284	2.043	4.897	0.143	4.646	0.469	2.043	1.813	(0.716)	(0.320)	0.050	1.046	2.003	1.236			
1981	0.738	0.594	2.371	1.812	0.183	1.704	1.978	3.171	0.206	1.362	0.388	1.830	0.333	2.175	0.555				
1982	0.265	2.287	2.321	0.538	1.495	1.909	0.160	2.258	0.728	3.637	0.204	0.766	2.925	0.136					
1983	4.376	1.086	0.695	0.102	0.774	4.725	0.153	30.259	0.048	0.840	0.824	1.890	0.128						
1984	0.186	1.259	1.844	0.571	2.594	0.207	1.657	1.449	0.511	0.351	2.376	0.155							
1985	2.189	5.310	0.068	1.739	0.452	0.395	0.041	22.519	0.797	1.145	0.780								
1986	0.683	1.169	0.550	0.451	2.836	0.429	4.411	0.388	0.209	3.256									
1987	6.971	0.083	7.110	0.348	0.877	0.978	0.575	5.399	0.143										
1988	0.432	1.838	0.652	1.480	0.368	1.577	0.588	1.545											
1989	0.748	1.119	0.197	1.396	2.225	0.261	2.770												
1990	1.684	0.604	1.815	0.882	0.221	0.632													
1991	1.001	0.387	1.109	0.664	0.956														
1992	0.541	0.496	1.852	0.907															
1993	0.885	1.228	0.259																
1994	1.546	0.751																	
1995	0.411																		
1996																			
1997																			
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																			<u>Tail</u>
\$ Wtd Avg	0.896	0.910	0.868	0.842	0.957	0.590	1.548	1.445	0.375	1.836	(0.208)	(1.491)	0.517	0.720	0.650	1.236	----	----	----
Strt Average	1.477	1.435	1.509	0.995	1.490	1.178	1.698	7.495	0.586	1.772	0.643	0.864	0.859	1.119	1.279	1.236	----	----	----
3 Yr \$ Wtd Avg	0.761	0.872	0.725	0.860	0.578	0.640	1.058	0.894	0.181	1.524	1.685	0.584	0.837	0.720	----	----	----	----	----
5 Yr \$ Wtd Avg	0.759	0.667	0.879	0.992	0.549	0.603	1.951	0.962	0.180	2.202	0.403	(1.491)	----	----	----	----	----	----	----
P(Living)	0.979	0.978	0.977	0.976	0.974	0.973	0.972	0.971	0.969	0.968	0.967	0.966	0.964	0.963	0.962	0.961	0.959	0.958	0.958
Selected	0.904	0.904	0.904	0.904	0.904	0.904	0.904	0.971	0.969	0.968	0.967	0.966	0.964	0.963	0.962	0.961	0.959	0.958	0.958
Cumulative	12.541	12.871	13.236	13.640	14.087	14.581	15.128	15.733	15.208	14.688	14.171	13.655	13.141	12.625	12.107	11.586	11.061	10.529	10.529
	<u>438</u>	<u>450</u>	<u>462</u>	<u>474</u>	<u>486</u>	<u>498</u>	<u>510</u>	<u>522</u>	<u>534</u>	<u>546</u>	<u>558</u>	<u>570</u>	<u>582</u>	<u>594</u>	<u>606</u>	<u>618</u>	<u>630</u>	<u>642</u>	<u>654</u>
	0.928	0.926	0.925	0.923	0.922	0.920	0.918	0.916	0.914	0.911	0.909	0.906	0.904	0.901	0.898	0.894	0.891	0.888	0.888
	<u>654</u>	<u>666</u>	<u>678</u>	<u>690</u>	<u>702</u>	<u>714</u>	<u>726</u>	<u>738</u>	<u>750</u>	<u>762</u>	<u>774</u>	<u>786</u>	<u>798</u>	<u>810</u>	<u>822</u>	<u>834</u>	<u>846</u>	<u>858</u>	<u>870</u>
	0.884	0.880	0.875	0.870	0.865	0.860	0.854	0.848	0.842	0.835	0.828	0.820	0.811	0.802	0.792	0.780	0.768	0.754	0.754
	<u>870</u>	<u>882</u>	<u>894</u>	<u>906</u>	<u>918</u>	<u>930</u>	<u>942</u>	<u>954</u>	<u>966</u>	<u>978</u>	<u>990</u>	<u>1002</u>	<u>1014</u>	<u>1026</u>	<u>1038</u>	<u>1050</u>	<u>1062</u>	<u>1074</u>	<u>1086</u>
	0.740	0.724	0.707	0.689	0.670	0.651	0.632	0.613	0.592	0.569	0.543	0.514	0.482	0.445	0.404	0.357	0.305	0.246	0.246
	<u>1086</u>	<u>1098</u>	<u>1110</u>																
	<u>1098</u>	<u>1110</u>	<u>1122</u>																
	0.180	0.107	0.039																

OHIO BUREAU OF WORKERS' COMPENSATION
HOSPITALS (MED ON COMP)
(Dollars in Thousands)
Public Employers-State Agencies

Average Benefit

	(1)	(2)	(3)
<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>
1980	6/30/2014	414	286.60
1981	6/30/2014	402	311.09
1982	6/30/2014	390	327.20
1983	6/30/2014	378	341.69
1984	6/30/2014	366	358.57
1985	6/30/2014	354	371.07
1986	6/30/2014	342	380.29
1987	6/30/2014	330	393.04
1988	6/30/2014	318	411.39
1989	6/30/2014	306	420.61
1990	6/30/2014	294	436.90
1991	6/30/2014	282	451.06
1992	6/30/2014	270	474.30
1993	6/30/2014	258	483.24
1994	6/30/2014	246	494.51
1995	6/30/2014	234	509.04
1996	6/30/2014	222	526.87
1997	6/30/2014	210	551.30
1998	6/30/2014	198	577.29
1999	6/30/2014	186	596.41
2000	6/30/2014	174	618.35
2001	6/30/2014	162	635.33
2002	6/30/2014	150	652.89
2003	6/30/2014	138	670.26
2004	6/30/2014	126	694.56
2005	6/30/2014	114	711.71
2006	6/30/2014	102	724.55
2007	6/30/2014	90	760.83
2008	6/30/2014	78	777.54
2009	6/30/2014	66	779.07
2010	6/30/2014	54	795.36
2011	6/30/2014	42	817.82
2012	6/30/2014	30	843.14
2013	6/30/2014	18	860.00
2014	6/30/2014	6	877.20

Column Notes

- (3) Ohio Department of Job and Family Services
(http://ohiolmi.com/cep/CEP_NAICS.htm).

**OHIO BUREAU OF WORKERS' COMPENSATION
HOSPITALS (MED ON COMP)
(Dollars in Thousands)
Public Employers-State Agencies**

Trend

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
<u>Injury Year Ending 12/31</u>	<u>Ultimate Claim Counts</u>	<u>Payroll (\$Millions)</u>	<u>Estimated # of Employee</u>	<u>Frequency Per \$1M Payroll</u>	<u>Frequency Per Employee</u>	<u>Initial Ultimate Loss</u>	<u>Initial Ultimate Severity</u>	<u>SAWW</u>	<u>Loss Ratio</u>
1990	1,879	3,645	160,419	0.515	0.012	8,395	4,469	437	
1991	1,803	3,852	164,229	0.468	0.011	5,867	3,254	451	
1992	1,957	3,944	159,926	0.496	0.012	5,890	3,009	474	
1993	1,913	4,021	159,999	0.476	0.012	6,191	3,236	483	
1994	1,854	4,272	166,135	0.434	0.011	6,243	3,368	495	
1995	1,824	4,433	167,457	0.411	0.011	6,388	3,502	509	
1996	1,812	4,487	163,786	0.404	0.011	6,955	3,838	527	
1997	1,637	4,624	161,291	0.354	0.010	8,527	5,208	551	
1998	1,588	4,816	160,437	0.330	0.010	8,334	5,249	577	
1999	1,824	5,048	162,756	0.361	0.011	8,614	4,724	596	
2000	1,915	5,318	165,397	0.360	0.012	14,049	7,336	618	
2001	1,712	5,598	169,432	0.306	0.010	17,279	10,093	635	44.0%
2002	1,605	5,821	171,463	0.276	0.009	15,495	9,656	653	39.0%
2003	1,718	6,005	172,290	0.286	0.010	15,741	9,160	670	34.5%
2004	1,668	6,184	171,206	0.270	0.010	16,001	9,595	695	29.5%
2005	1,617	6,388	172,613	0.253	0.009	16,662	10,303	712	27.0%
2006	1,389	6,654	176,600	0.209	0.008	17,816	12,830	725	26.2%
2007	1,474	6,915	174,794	0.213	0.008	13,388	9,083	761	19.0%
2008	1,364	7,201	178,110	0.189	0.008	18,542	13,595	778	27.1%
2009	1,376	7,383	182,253	0.186	0.008	26,640	19,359	779	41.2%
2010	1,315	7,245	175,184	0.182	0.008	25,847	19,650	795	44.2%
2011	1,219	7,353	172,909	0.166	0.007	26,552	21,777	818	43.0%
2012	1,254	7,555	172,317	0.166	0.007	18,506	14,752	843	28.5%
2013	821	5,045	112,822	0.163	0.007	18,457	22,472	860	30.4%
2014	822	5,150	112,906	0.160	0.007	21,871	26,608	877	35.2%

Indicated									
All Year				-5.2%	-2.3%		9.5%	3.0%	-0.1%
10 Year				-4.5%	-2.3%		10.4%	2.3%	4.3%
8 Year				-3.8%	-1.7%		11.7%	2.1%	4.6%
6 Year				-3.1%	-0.7%		4.7%	2.5%	-6.4%
5 Year				-2.7%	-0.3%		6.6%	2.5%	-7.7%
4 Year				-1.3%	1.0%		10.8%	2.3%	-5.2%
Selected				-4.5%	-2.3%		10.4%	2.3%	0.0%

Column Notes

- (1) Exhibit V.7, Column (9).
- (2) Exhibit PES-A1.6, Column (4).
- (3) Exhibit PES-A1.6, Column (3) / (SAWW x 52) * 1,000,000.
- (4) Column (1) divided by Column (2).
- (5) Column (1) divided by Column (3).
- (6) Average of Exhibit PES-A1.2, Columns (3) and (6).
- (7) Column (6) / Column (1) * 1000.
- (8) From Exhibit PES-A1.14, Column (3).
- (9) Exhibit PES-A1.7, Column (4).

Pure Premium	
	5.4%
Rates	
	7.9%

OHIO BUREAU OF WORKERS' COMPENSATION
 HOSPITALS (MED ON COMP)
 (Dollars in Thousands)
 Public Employers-State Agencies

% Unpaid

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	98.6%	88.7%	77.1%	71.2%	66.6%	62.2%	57.3%	53.4%	48.2%	44.3%	40.5%	35.3%	32.9%	27.5%	26.3%	24.4%	22.6%	21.4%
1981	98.5%	88.8%	78.2%	72.3%	67.4%	62.9%	58.2%	54.7%	50.1%	46.6%	42.6%	37.1%	34.5%	32.8%	31.7%	30.0%	28.9%	27.0%
1982	97.4%	82.2%	69.2%	62.2%	56.5%	51.4%	46.5%	43.3%	38.3%	33.7%	28.2%	23.0%	19.5%	17.2%	14.9%	15.0%	14.2%	11.8%
1983	97.9%	84.0%	69.5%	61.5%	55.2%	50.0%	45.1%	41.4%	35.3%	30.4%	26.3%	21.2%	19.1%	17.6%	15.3%	12.8%	8.8%	9.4%
1984	96.9%	77.0%	64.0%	56.1%	49.8%	44.6%	39.9%	35.8%	26.8%	22.2%	19.6%	18.7%	17.9%	16.2%	15.1%	14.1%	13.2%	11.1%
1985	96.9%	77.8%	59.6%	49.0%	41.6%	35.8%	29.4%	24.1%	17.1%	14.4%	12.3%	11.0%	9.8%	8.0%	7.3%	5.2%	4.3%	3.9%
1986	98.1%	84.6%	69.6%	62.5%	56.9%	51.5%	45.7%	42.5%	39.5%	38.4%	36.3%	35.6%	34.2%	33.0%	32.0%	31.4%	30.9%	30.4%
1987	98.0%	82.8%	63.1%	52.8%	44.2%	37.9%	32.0%	27.6%	25.4%	23.2%	21.9%	20.2%	18.0%	16.9%	15.5%	13.9%	13.0%	10.9%
1988	97.9%	83.6%	67.2%	56.8%	47.7%	40.8%	37.0%	33.5%	32.1%	30.5%	29.7%	27.8%	27.0%	26.3%	25.2%	24.6%	22.8%	20.9%
1989	98.2%	84.7%	66.1%	54.8%	49.0%	45.8%	42.0%	39.6%	37.9%	36.0%	34.2%	32.7%	31.4%	30.5%	29.1%	26.1%	23.9%	23.2%
1990	98.5%	85.0%	62.8%	54.2%	49.2%	46.5%	44.5%	43.0%	40.9%	38.5%	36.8%	33.6%	30.7%	26.9%	25.1%	23.3%	20.5%	16.5%
1991	96.9%	68.1%	49.5%	41.9%	35.7%	31.5%	29.8%	28.6%	26.2%	25.2%	24.1%	23.0%	22.5%	19.6%	18.5%	16.6%	14.0%	12.5%
1992	96.9%	68.9%	52.6%	45.1%	41.1%	38.7%	36.7%	34.6%	33.3%	30.6%	28.9%	27.7%	25.9%	24.9%	24.1%	22.1%	20.4%	19.5%
1993	94.7%	66.0%	48.3%	39.9%	36.0%	34.1%	31.4%	28.1%	25.6%	24.4%	23.4%	21.3%	20.5%	18.2%	17.1%	15.5%	14.2%	12.7%
1994	97.8%	74.6%	58.4%	52.2%	47.6%	44.0%	39.8%	38.0%	34.3%	31.1%	28.3%	26.7%	24.2%	22.0%	19.6%	18.4%	18.0%	17.3%
1995	97.3%	74.1%	61.8%	57.9%	51.8%	47.4%	43.9%	42.0%	39.4%	36.5%	34.1%	31.5%	28.3%	25.9%	23.7%	21.5%	20.8%	20.1%
1996	96.9%	76.5%	66.2%	61.0%	58.0%	54.4%	51.5%	49.4%	44.5%	42.2%	37.7%	34.7%	32.2%	29.1%	25.8%	24.5%	21.8%	20.1%
1997	97.8%	78.1%	63.4%	57.8%	54.6%	50.6%	46.8%	42.3%	40.0%	35.8%	34.0%	31.1%	29.9%	28.5%	26.8%	25.2%	23.7%	22.9%
1998	97.5%	78.1%	66.8%	59.3%	53.3%	46.6%	41.7%	39.4%	37.2%	36.2%	34.8%	33.1%	31.2%	29.6%	26.9%	25.6%	24.9%	
1999	97.7%	77.9%	64.6%	57.6%	51.3%	47.7%	43.8%	39.0%	36.3%	33.5%	32.4%	31.0%	29.3%	28.3%	26.4%	25.7%		
2000	97.4%	82.1%	72.3%	65.1%	57.7%	53.7%	48.1%	46.5%	43.9%	41.4%	38.4%	37.1%	35.9%	35.0%	33.8%			
2001	96.2%	77.2%	68.7%	62.1%	57.5%	53.3%	50.8%	48.5%	46.9%	45.3%	42.9%	41.8%	41.0%	39.4%				
2002	95.7%	76.8%	67.9%	63.0%	58.1%	55.3%	51.8%	49.3%	46.4%	43.4%	42.2%	41.7%	40.3%					
2003	93.9%	73.1%	62.3%	55.8%	51.7%	48.8%	44.6%	42.5%	40.9%	38.7%	37.4%	36.3%						
2004	95.3%	76.0%	66.6%	61.6%	57.8%	53.2%	47.5%	45.8%	43.7%	41.4%	40.3%							
2005	94.7%	70.5%	59.8%	52.8%	49.0%	45.5%	44.0%	42.8%	40.4%	38.7%								
2006	96.3%	79.7%	70.7%	66.0%	62.8%	60.6%	58.4%	56.1%	54.6%									
2007	95.8%	74.7%	65.5%	60.8%	58.5%	55.7%	53.3%	52.3%										
2008	95.9%	77.4%	66.6%	61.3%	55.7%	52.9%	51.1%											
2009	94.2%	71.7%	61.4%	56.4%	51.9%	49.5%												
2010	94.3%	71.4%	62.7%	58.2%	55.0%													
2011	95.7%	76.2%	66.1%	62.1%														
2012	96.4%	78.2%	73.1%															
2013	97.1%	83.0%																
2014	97.3%																	

OHIO BUREAU OF WORKERS' COMPENSATION
HOSPITALS (MED ON COMP)
(Dollars in Thousands)
Public Employers-State Agencies

% Unpaid

Injury Year Ending 12/31	<u>222 MTHS</u>	<u>234 MTHS</u>	<u>246 MTHS</u>	<u>258 MTHS</u>	<u>270 MTHS</u>	<u>282 MTHS</u>	<u>294 MTHS</u>	<u>306 MTHS</u>	<u>318 MTHS</u>	<u>330 MTHS</u>	<u>342 MTHS</u>	<u>354 MTHS</u>	<u>366 MTHS</u>	<u>378 MTHS</u>	<u>390 MTHS</u>	<u>402 MTHS</u>	<u>414 MTHS</u>	<u>426 MTHS</u>
1980	20.9%	20.4%	18.8%	18.4%	17.5%	13.0%	12.4%	9.4%	8.0%	5.2%	0.0%	3.7%	2.5%	2.5%	2.4%	2.3%	2.1%	
1981	25.6%	24.5%	23.9%	22.5%	19.8%	19.3%	18.5%	16.9%	11.7%	10.6%	9.2%	8.6%	7.6%	7.3%	6.5%	6.1%		
1982	11.0%	10.8%	10.3%	9.2%	8.6%	7.7%	6.0%	5.7%	5.1%	4.6%	3.0%	2.7%	2.4%	1.7%	1.6%			
1983	9.0%	7.2%	5.3%	3.9%	3.8%	3.7%	3.2%	3.1%	0.7%	0.6%	0.5%	0.3%	0.3%					
1984	8.4%	7.9%	7.3%	6.1%	5.5%	3.7%	3.4%	2.8%	1.9%	1.5%	1.3%	1.0%	0.9%					
1985	3.7%	3.3%	1.2%	1.1%	0.8%	0.7%	0.6%	0.6%	0.6%	0.6%	0.5%	0.5%						
1986	27.5%	25.6%	23.3%	22.1%	21.5%	19.9%	19.2%	16.2%	15.0%	14.8%	14.0%							
1987	10.6%	8.1%	7.9%	6.5%	6.0%	5.6%	5.2%	4.9%	3.6%	3.4%								
1988	19.2%	18.5%	17.2%	16.3%	15.0%	14.6%	13.8%	13.4%	12.7%									
1989	21.1%	19.6%	17.8%	17.5%	17.0%	15.9%	15.7%	14.9%										
1990	15.1%	12.9%	11.5%	9.1%	6.9%	6.5%	6.1%											
1991	11.2%	9.8%	9.3%	8.7%	8.3%	8.0%												
1992	18.0%	17.2%	16.8%	16.0%	15.3%													
1993	11.4%	10.3%	9.0%	8.6%														
1994	16.8%	16.0%	15.4%															
1995	18.5%	17.9%																
1996	19.5%																	
1997																		
1998																		
1999																		
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2008																		
2009																		
2010																		
2011																		
2012																		
2013																		
2014																		

OHIO BUREAU OF WORKERS' COMPENSATION
HOSPITALS (MED ON COMP)

(Dollars in Thousands)
Public Employers-State Agencies

Unpaid Loss Payment Projections
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
	Undiscounted	Discounted													
Prior to 1980	520	348	30	29	29	28	27	26	25	24	23	22	21	20	216
1980	62	41	4	3	3	3	3	3	3	3	3	3	2	2	27
1981	205	134	11	11	11	10	10	10	9	9	9	8	8	8	90
1982	62	40	3	3	3	3	3	3	3	3	3	3	2	2	28
1983	11	7	1	1	1	1	0	0	0	0	0	0	0	0	5
1984	36	23	2	2	2	2	2	2	2	1	1	1	1	1	17
1985	17	11	1	1	1	1	1	1	1	1	1	1	1	1	8
1986	667	416	34	30	27	26	26	23	29	28	27	26	26	25	340
1987	171	105	8	8	8	7	7	7	7	7	7	6	6	6	87
1988	790	494	36	63	40	31	23	22	21	15	32	31	30	29	417
1989	1,003	627	74	42	65	45	37	30	29	28	23	37	36	35	523
1990	489	292	20	20	20	20	19	19	19	18	18	17	17	16	266
1991	443	261	17	18	18	17	17	17	16	16	16	15	15	15	246
1992	876	549	47	30	50	75	30	63	36	26	17	16	15	8	464
1993	500	286	15	16	18	19	19	18	18	18	17	17	17	16	292
1994	914	565	51	45	44	28	47	70	28	59	33	24	15	15	454
1995	1,091	673	63	57	51	50	31	53	78	32	67	37	27	17	527
1996	1,283	791	74	70	63	56	55	35	59	87	35	74	41	30	604
1997	1,832	1,091	92	86	83	76	70	70	49	75	104	51	90	56	930
1998	1,923	1,135	97	89	84	80	74	69	69	50	74	101	51	88	997
1999	2,041	1,214	112	102	93	87	83	77	70	70	49	75	105	50	1,068
2000	4,133	2,305	157	164	154	144	139	137	131	126	128	105	141	176	2,431
2001	5,682	3,073	199	186	195	185	176	172	171	167	163	167	144	185	3,571
2002	5,314	2,858	197	181	169	177	168	159	156	155	150	147	150	130	3,375
2003	5,027	2,799	204	215	195	180	189	175	162	156	152	144	137	138	2,982
2004	5,733	3,092	222	202	212	194	180	189	177	167	162	160	154	148	3,566
2005	4,774	2,740	238	220	197	209	188	173	180	165	151	143	138	128	2,643
2006	8,526	4,206	267	238	226	211	220	206	196	207	201	197	198	201	5,957
2007	6,970	3,381	218	201	180	171	161	167	157	150	158	155	153	155	4,944
2008	6,861	3,702	291	314	281	242	226	205	216	197	183	192	179	169	4,167
2009	7,840	4,649	559	389	422	372	316	292	261	276	248	227	237	216	4,025
2010	8,253	4,791	529	507	356	385	342	291	270	243	256	232	213	223	4,406
2011	9,797	5,535	670	521	501	356	384	343	295	275	249	262	239	221	5,482
2012	10,850	5,369	498	467	367	356	270	288	263	235	224	209	218	205	7,249
2013	11,167	5,561	831	428	397	313	305	236	251	232	209	201	189	196	7,378
2014	<u>16,164</u>	<u>8,676</u>	<u>2,204</u>	<u>968</u>	<u>501</u>	<u>460</u>	<u>364</u>	<u>355</u>	<u>280</u>	<u>296</u>	<u>275</u>	<u>251</u>	<u>242</u>	<u>229</u>	<u>9,738</u>
Total	132,028	71,838	8,075	5,927	5,063	4,621	4,212	4,004	3,739	3,615	3,469	3,359	3,260	3,163	79,520

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

Fisc. Yr. Ending 6/30	2014	2015	2016	2017	2018	2019	>2019
Inflation Rate	7%	7%	7%	7%	7%	7%	7%

OHIO BUREAU OF WORKERS' COMPENSATION

HOSPITALS (MED ON COMP)

(Dollars in Thousands)

Public Employers-State Agencies

Unpaid Loss Payment Projections

<u>Injury Year</u> <u>Ending 12/31</u>	<u>Persistence</u> <u>Method</u> <u>Unpaid</u>	<u>Paid LDF</u> <u>Method</u> <u>Unpaid</u>	<u>Selected</u> <u>Unpaid</u>	<u>Persistence</u> <u>Method</u> <u>Weight</u>	<u>Paid LDF</u> <u>Method</u> <u>Weight</u>	<u>Total</u> <u>Projected</u>
Prior to 1980	654		520	79.6%	0.0%	520
1980	76	256	62	82.0%	0.0%	62
1981	249	291	205	82.4%	0.0%	205
1982	74	371	62	82.8%	0.0%	62
1983	13	352	11	83.2%	0.0%	11
1984	43	391	36	83.5%	0.0%	36
1985	20	365	17	83.7%	0.0%	17
1986	795	474	667	60.1%	39.9%	667
1987	203	626	171	84.1%	0.0%	171
1988	938	745	790	23.5%	76.5%	790
1989	1,190	885	1,003	38.7%	61.3%	1,003
1990	615	1,244	489	79.5%	0.0%	489
1991	587	892	443	75.6%	0.0%	443
1992	1,212	898	876	0.0%	97.6%	876
1993	719	1,051	500	69.5%	0.0%	500
1994	1,359	1,067	914	0.0%	85.6%	914
1995	1,634	1,141	1,091	0.0%	95.6%	1,091
1996	2,006	1,302	1,283	0.0%	98.6%	1,283
1997	3,114	1,630	1,832	13.6%	86.4%	1,832
1998	3,372	1,669	1,923	14.9%	85.1%	1,923
1999	3,581	1,847	2,041	11.2%	88.8%	2,041
2000	9,144	2,746	4,133	21.7%	78.3%	4,133
2001	13,898	3,214	5,682	23.1%	76.9%	5,682
2002	12,076	3,173	5,314	24.0%	76.0%	5,314
2003	9,991	3,858	5,027	19.1%	80.9%	5,027
2004	10,925	4,069	5,733	24.3%	75.7%	5,733
2005	14,254	3,969	4,774	7.8%	92.2%	4,774
2006	17,267	4,161	8,526	33.3%	66.7%	8,526
2007	9,868	4,199	6,970	48.9%	51.1%	6,970
2008	19,101	4,837	6,861	14.2%	85.8%	6,861
2009	30,374	6,879	7,840	4.1%	95.9%	7,840
2010	31,416	6,788	8,253	5.9%	94.1%	8,253
2011	33,748	7,397	9,797	9.1%	90.9%	9,797
2012	22,877	6,132	10,850	28.2%	71.8%	10,850
2013	26,739	5,590	11,167	26.4%	73.6%	11,167
2014	<u>34,237</u>	<u>8,593</u>	<u>16,164</u>	29.5%	70.5%	<u>16,164</u>
Total	318,370	93,100	132,028			132,028

Projected payments for accident year 2014 are for the full accident year.

OHIO BUREAU OF WORKERS' COMPENSATION
HOSPITALS (MED ON COMP)

(Dollars in Thousands)
Public Employers-State Agencies

Unpaid Loss Payment Projections Based on Persistency Method
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
	Undiscounted	Discounted													
Prior to 1980	654	437	38	37	36	35	34	33	31	30	29	28	26	25	272
1980	76	50	4	4	4	4	4	4	4	3	3	3	3	3	33
1981	249	163	14	13	13	13	12	11	11	11	10	10	9	9	110
1982	74	48	4	4	4	4	4	3	3	3	3	3	3	3	34
1983	13	8	1	1	1	1	1	1	1	1	1	1	0	0	6
1984	43	27	2	2	2	2	2	2	2	2	2	2	2	2	20
1985	20	13	1	1	1	1	1	1	1	1	1	1	1	1	10
1986	795	495	37	37	36	35	34	34	33	32	31	30	29	28	398
1987	203	125	9	9	9	9	9	8	8	8	8	8	7	7	104
1988	938	572	42	41	40	40	39	38	37	36	35	34	33	32	490
1989	1,190	717	51	50	50	49	48	47	46	45	44	43	42	41	634
1990	615	367	26	25	25	25	24	24	23	23	22	22	21	21	334
1991	587	345	22	24	23	23	23	22	22	21	21	20	20	19	326
1992	1,212	704	41	44	47	47	46	45	44	44	43	42	41	40	690
1993	719	411	22	24	25	27	27	26	26	25	25	25	24	23	419
1994	1,359	763	38	41	43	47	50	49	48	48	47	46	45	44	814
1995	1,634	900	41	44	47	51	54	58	58	57	56	55	54	53	1,005
1996	2,006	1,083	46	50	53	57	61	65	70	69	68	67	66	65	1,269
1997	3,114	1,647	66	70	75	81	87	93	99	106	105	103	102	100	2,027
1998	3,372	1,745	65	70	75	80	86	92	98	105	113	111	110	108	2,258
1999	3,581	1,813	64	68	73	78	84	90	96	103	110	118	116	115	2,468
2000	9,144	4,525	149	160	171	183	196	210	225	241	258	276	296	292	6,488
2001	13,898	6,724	220	223	239	256	274	293	314	336	360	386	413	443	10,141
2002	12,076	5,714	186	188	191	204	219	234	251	269	288	308	330	354	9,055
2003	9,991	4,625	150	152	154	155	166	178	191	204	219	235	251	269	7,667
2004	10,925	4,948	160	162	164	165	167	179	192	206	220	236	253	271	8,551
2005	14,254	6,318	203	206	208	210	213	215	231	247	265	283	303	325	11,345
2006	17,267	7,492	240	243	246	248	251	254	257	275	295	316	338	362	13,940
2007	9,868	4,192	134	135	137	138	140	142	143	145	155	166	178	191	8,063
2008	19,101	7,947	252	255	258	261	264	267	271	274	277	297	318	340	15,766
2009	30,374	12,379	392	396	401	406	410	415	420	425	430	435	466	499	25,282
2010	31,416	12,544	395	400	405	409	414	419	424	429	434	439	444	475	26,329
2011	33,748	13,255	498	418	423	428	433	438	443	449	454	459	464	470	28,369
2012	22,877	8,893	422	332	278	282	285	288	292	295	298	302	305	309	19,188
2013	26,739	10,518	862	477	375	315	319	322	326	330	334	338	342	346	22,055
2014	<u>34,237</u>	<u>14,317</u>	<u>2,270</u>	<u>1,030</u>	<u>571</u>	<u>448</u>	<u>377</u>	<u>381</u>	<u>385</u>	<u>390</u>	<u>394</u>	<u>399</u>	<u>404</u>	<u>408</u>	<u>26,780</u>
Total	318,370	136,826	7,168	5,436	4,902	4,816	4,856	4,984	5,127	5,287	5,458	5,645	5,861	6,092	252,739

Discount Rate = 4.0%
Projected payments for accident year 2014 are for the full accident year.

OHIO BUREAU OF WORKERS' COMPENSATION
HOSPITALS (MED ON COMP)

(Dollars in Thousands)
Public Employers-State Agencies

Unpaid Loss Payment Projections Based on Paid Loss Development Method
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
	Undiscounted	Discounted													
1980	256	179	16	15	14	14	14	13	13	12	12	12	12	11	99
1981	291	197	5	17	17	16	16	15	15	14	14	14	13	13	123
1982	371	245	11	6	22	21	20	19	19	18	18	17	17	16	167
1983	352	227	11	10	6	20	19	18	18	17	17	16	16	15	169
1984	391	247	12	12	11	6	21	20	20	19	19	18	17	17	198
1985	365	228	17	11	11	10	5	19	18	18	17	16	16	16	191
1986	474	296	29	21	14	13	12	6	23	22	21	21	20	19	252
1987	626	400	62	35	25	16	16	15	8	27	26	25	25	24	323
1988	745	470	34	70	39	28	18	18	17	9	31	30	29	28	394
1989	885	570	88	36	75	42	30	20	19	18	9	33	32	31	452
1990	1,244	798	79	116	47	99	55	40	26	25	23	12	44	42	636
1991	892	562	32	54	80	33	68	38	27	18	17	16	9	30	468
1992	898	562	49	31	52	76	31	65	37	26	17	16	15	8	475
1993	1,051	653	55	54	34	57	85	35	72	40	29	19	18	17	536
1994	1,067	660	59	53	52	33	55	81	33	69	39	28	18	17	530
1995	1,141	704	66	59	53	52	33	55	82	33	70	39	28	18	551
1996	1,302	802	75	71	64	57	56	35	60	88	36	75	42	30	612
1997	1,630	1,003	96	89	84	75	68	66	42	70	104	42	88	50	758
1998	1,669	1,027	103	92	85	80	72	65	63	40	67	100	41	85	776
1999	1,847	1,139	118	106	95	88	83	75	67	66	41	70	103	42	891
2000	2,746	1,690	159	166	149	133	124	117	105	94	92	58	98	144	1,307
2001	3,214	1,977	193	175	182	164	147	136	128	116	104	101	64	108	1,597
2002	3,173	1,954	200	178	162	169	151	136	126	119	107	96	94	59	1,577
2003	3,858	2,369	216	229	205	186	194	174	156	145	136	123	110	107	1,877
2004	4,069	2,497	242	215	228	203	184	192	172	154	143	135	122	109	1,969
2005	3,969	2,436	241	222	197	209	186	169	176	158	141	131	124	112	1,904
2006	4,161	2,565	281	236	217	192	204	182	165	172	154	138	129	121	1,971
2007	4,199	2,605	299	263	221	203	180	191	170	155	161	145	130	120	1,960
2008	4,837	3,000	298	324	284	239	220	195	207	184	167	174	156	140	2,249
2009	6,879	4,320	566	388	423	371	312	287	254	270	240	218	228	204	3,118
2010	6,788	4,301	537	514	353	384	337	283	260	231	245	219	198	207	3,019
2011	7,397	4,761	687	531	508	349	380	333	280	257	228	242	216	196	3,189
2012	6,132	3,986	528	520	402	385	264	288	252	212	195	173	183	164	2,564
2013	5,590	3,786	820	411	405	313	300	206	224	196	165	152	135	143	2,122
2014	8,593	6,313	2,176	941	472	465	359	344	236	257	225	189	174	154	2,600
Total	93,100	59,528	8,460	6,272	5,286	4,801	4,318	3,950	3,589	3,370	3,133	2,914	2,762	2,619	41,626

Discount Rate = 4.0%
Projected payments for accident year 2014 are for the full accident year.

OHIO BUREAU OF WORKERS' COMPENSATION
 HOSPITALS (MED ON COMP)
 Public Employers-State Agencies
 Estimation of Cumulative Development Factors
 Using the Method of Inverse Power Curve Fit

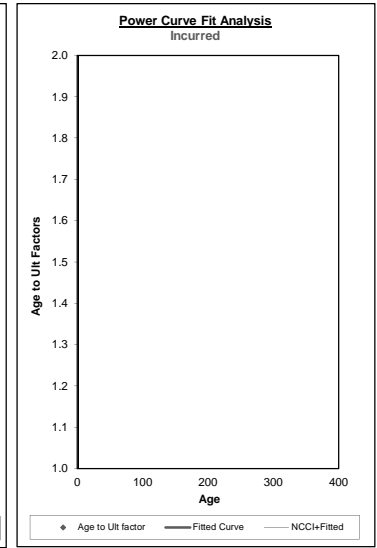
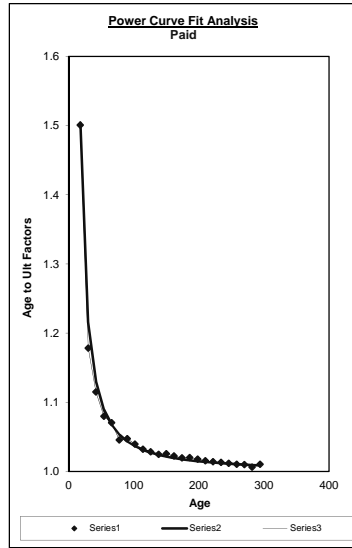
C= -4.71 Paid Incurred
 B= 1.32 0.00
 A= 15 #DIV/0!
 Cutoff Age= 678 678

$$Y = \frac{A}{(X+C)^B} + 1$$

R-Square Paid Incurred
 0.9442 #DIV/0!

F-Statistics 474 #DIV/0!
 F- Degree 28 -2

Months of Maturity	<u>Paid</u>		<u>Incurred</u>		Age	Fitted Value	
	Age-to-age Factor	Excluded (y)	Age-to-age Factor	Excluded (y)		<u>Paid</u>	<u>Incurred</u>
6	6.189	y	----	y	6	11.889	#DIV/0!
18	1.501	y	----	y	18	1.504	#DIV/0!
30	1.178	y	----	y	30	1.216	#DIV/0!
42	1.115	y	----	y	42	1.129	#DIV/0!
54	1.080	y	----	y	54	1.090	#DIV/0!
66	1.071	y	----	y	66	1.067	#DIV/0!
78	1.045	y	----	y	78	1.053	#DIV/0!
90	1.047	y	----	y	90	1.043	#DIV/0!
102	1.040	y	----	y	102	1.037	#DIV/0!
114	1.032	y	----	y	114	1.031	#DIV/0!
126	1.028	y	----	y	126	1.027	#DIV/0!
138	1.025	y	----	y	138	1.024	#DIV/0!
150	1.025	y	----	y	150	1.022	#DIV/0!
162	1.022	y	----	y	162	1.019	#DIV/0!
174	1.020	y	----	y	174	1.018	#DIV/0!
186	1.020	y	----	y	186	1.016	#DIV/0!
198	1.018	y	----	y	198	1.015	#DIV/0!
210	1.016	y	----	y	210	1.014	#DIV/0!
222	1.014	y	----	y	222	1.013	#DIV/0!
234	1.013	y	----	y	234	1.012	#DIV/0!
246	1.012	y	----	y	246	1.011	#DIV/0!
258	1.010	y	----	y	258	1.010	#DIV/0!
270	1.010	y	----	y	270	1.010	#DIV/0!
282	1.006	y	----	y	282	1.009	#DIV/0!
294	1.011	y	----	y	294	1.009	#DIV/0!
306	1.015	y	----	y	306	1.008	#DIV/0!
318	1.006	y	----	y	318	1.008	#DIV/0!
330	1.013	y	----	y	330	1.007	#DIV/0!
342	0.997	y	----	y	342	1.007	#DIV/0!
354	1.005	y	----	y	354	1.007	#DIV/0!
366	1.003	y	----	y	366	1.006	#DIV/0!
378	1.003	y	----	y	378	1.006	#DIV/0!



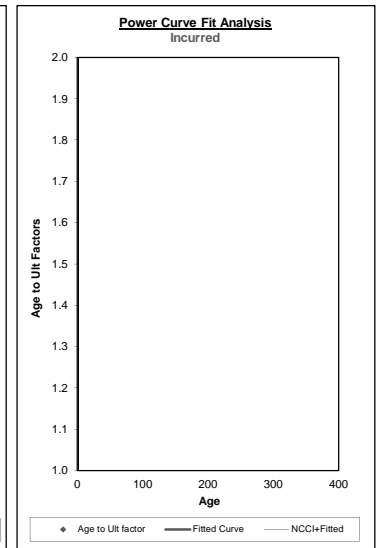
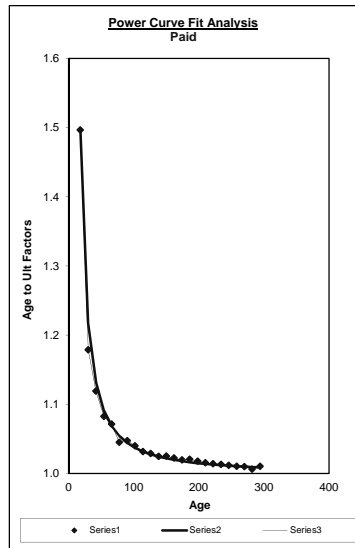
OHIO BUREAU OF WORKERS' COMPENSATION
HOSPITALS (MED ON COMP)
Public Employers-State Agencies
Estimation of Cumulative Development Factors
Using the Method of Inverse Power Curve Fit

	<u>Paid</u>	<u>Incurred</u>		
C=	-3.91	0.00		
B=	1.34	#DIV/0!		
A=	17	#DIV/0!		
Cutoff Age=	678	678		

$$Y = \frac{A}{(X+C)^B} + 1$$

R-Square	<u>Paid</u>	<u>Incurred</u>
	0.9451	#DIV/0!
F-Statistics	482	#DIV/0!
F- Degree	28	-2

Months of Maturity	<u>Paid</u>		<u>Incurred</u>		Fitted Value		
	Age-to-age Factor	Excluded (y)	Age-to-age Factor	Excluded (y)	Age	<u>Paid</u>	<u>Incurred</u>
6	6.176	y	y	y	6	7.378	#DIV/0!
18	1.496	y	y	y	18	1.497	#DIV/0!
30	1.179	y	y	y	30	1.218	#DIV/0!
42	1.119	y	y	y	42	1.131	#DIV/0!
54	1.083	y	y	y	54	1.091	#DIV/0!
66	1.072	y	y	y	66	1.068	#DIV/0!
78	1.045	y	y	y	78	1.054	#DIV/0!
90	1.047	y	y	y	90	1.044	#DIV/0!
102	1.040	y	y	y	102	1.037	#DIV/0!
114	1.032	y	y	y	114	1.032	#DIV/0!
126	1.029	y	y	y	126	1.028	#DIV/0!
138	1.024	y	y	y	138	1.024	#DIV/0!
150	1.025	y	y	y	150	1.022	#DIV/0!
162	1.022	y	y	y	162	1.020	#DIV/0!
174	1.020	y	y	y	174	1.018	#DIV/0!
186	1.020	y	y	y	186	1.016	#DIV/0!
198	1.018	y	y	y	198	1.015	#DIV/0!
210	1.016	y	y	y	210	1.014	#DIV/0!
222	1.014	y	y	y	222	1.013	#DIV/0!
234	1.013	y	y	y	234	1.012	#DIV/0!
246	1.012	y	y	y	246	1.011	#DIV/0!
258	1.010	y	y	y	258	1.010	#DIV/0!
270	1.010	y	y	y	270	1.010	#DIV/0!
282	1.006	y	y	y	282	1.009	#DIV/0!
294	1.011	y	y	y	294	1.009	#DIV/0!
306	1.015	y	y	y	306	1.008	#DIV/0!
318	1.006	y	y	y	318	1.008	#DIV/0!
330	1.013	y	y	y	330	1.007	#DIV/0!
342	0.997	y	y	y	342	1.007	#DIV/0!
354	1.005	y	y	y	354	1.007	#DIV/0!
366	1.003	y	y	y	366	1.006	#DIV/0!
378	1.003	y	y	y	378	1.006	#DIV/0!



OHIO BUREAU OF WORKERS' COMPENSATION
PHYSICIANS (MED ON COMP)

(Dollars in Thousands)
Public Employers-State Agencies

Summary of Unpaid Loss

(1) Injury Year Ending 12/31	(2) Evaluation as of	(3) Selected Ultimate Loss	(4) Paid Loss 6/30/2014	(5) Unpaid Loss 6/30/2014	(6) Adj. Unpaid Loss 6/30/2014	(7) Discount Factor 4.00%	(8) Discounted Unpaid Loss 6/30/2014	(9) Implied Loss Rate Per \$100 Payroll	(10) Implied Loss Frequency Per \$1M Payroll	(11) Implied Loss Severity Per Claim
Prior to 1980	6/30/2014			830	1,000		830	67%	555	
1980	6/30/2014	2,735	2,599	137	1,000		137	66%	90	0.16
1981	6/30/2014	2,784	2,679	105	1,000		105	66%	69	0.15
1982	6/30/2014	4,179	3,755	424	1,000		424	66%	279	0.20
1983	6/30/2014	3,445	3,306	139	1,000		139	64%	89	0.16
1984	6/30/2014	4,083	3,804	279	1,000		279	64%	177	0.18
1985	6/30/2014	3,442	3,377	65	1,000		65	63%	41	0.14
1986	6/30/2014	4,074	3,703	370	1,000		370	65%	239	0.15
1987	6/30/2014	5,373	4,590	782	1,000		782	62%	486	0.18
1988	6/30/2014	5,817	4,993	823	1,000		823	62%	510	0.18
1989	6/30/2014	6,945	5,489	1,456	1,456		1,456	61%	885	0.21
1990	6/30/2014	6,464	5,673	791	1,000		791	64%	502	0.18
1991	6/30/2014	5,677	4,833	844	1,000		844	61%	513	0.15
1992	6/30/2014	6,330	5,340	990	1,000		990	60%	598	0.16
1993	6/30/2014	6,528	5,336	1,193	1,193		1,193	60%	713	0.16
1994	6/30/2014	6,460	5,246	1,213	1,000		1,213	59%	722	0.15
1995	6/30/2014	5,882	4,738	1,144	1,000		1,144	59%	679	0.13
1996	6/30/2014	6,221	4,827	1,394	1,000		1,394	59%	819	0.14
1997	6/30/2014	7,503	5,449	2,054	1,000		2,054	58%	1,189	0.16
1998	6/30/2014	6,688	5,062	1,627	1,000		1,627	59%	952	0.14
1999	6/30/2014	7,879	5,638	2,241	1,000		2,241	59%	1,330	0.16
2000	6/30/2014	9,073	6,284	2,788	1,000		2,788	59%	1,644	0.17
2001	6/30/2014	10,447	7,204	3,244	1,000		3,244	60%	1,940	0.19
2002	6/30/2014	8,886	6,276	2,609	1,000		2,609	64%	1,657	0.15
2003	6/30/2014	9,567	6,560	3,007	1,000		3,007	64%	1,925	0.16
2004	6/30/2014	8,866	5,798	3,068	1,000		3,068	63%	1,934	0.14
2005	6/30/2014	8,724	5,394	3,330	1,000		3,330	62%	2,071	0.14
2006	6/30/2014	8,050	4,597	3,453	1,000		3,453	61%	2,105	0.12
2007	6/30/2014	8,387	4,652	3,735	1,000		3,735	63%	2,341	0.12
2008	6/30/2014	8,855	4,373	4,482	1,000		4,482	61%	2,730	0.12
2009	6/30/2014	10,850	4,775	6,075	1,000		6,075	60%	3,672	0.15
2010	6/30/2014	9,822	4,398	5,424	1,000		5,424	67%	3,619	0.14
2011	6/30/2014	9,432	3,402	6,030	1,000		6,030	63%	3,822	0.13
2012	6/30/2014	9,154	2,406	6,749	1,000		6,749	60%	4,074	0.12
2013	6/30/2014	8,980	1,281	7,699	1,000		7,699	60%	4,582	0.18
2014	6/30/2014	<u>10,025</u>	<u>194</u>	<u>4,818</u>	1,000		<u>4,818</u>	61%	<u>2,916</u>	0.19
		247,627	158,031	85,413			85,413		52,470	

Column Notes

- (2) Exhibit PES-A2.2, Column (8).
- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Column (2) - Column (3); 2014 adjusted to reflect 50% of a year's exposure. Prior to 1980 from Exhibit PES-A2.8, Column (5).
- (6) Column (4) x Column (5).
- (7) Based on Exhibit PES-A2.15.1 through Exhibit PES-A2.15.4 and 4.0% discount rate.
- (8) Column (6) x Column (7).
- (9) Column (2) divided by Exhibit PES-A2.5, Column (3) / 10.
- (10) Exhibit V.7, Column (9) / Exhibit PES-A2.5, Column (3).
- (11) Column (2) / Exhibit V.7, Column (9) x 1,000.

**OHIO BUREAU OF WORKERS' COMPENSATION
PHYSICIANS (MED ON COMP)**

(Dollars in Thousands)

Public Employers-State Agencies

Summary of Ultimate Loss Methods

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<u>Injury Year Ending 12/31</u>	<u>Evaluation as of</u>	<u>Months of Development</u>	<u>Paid Development</u>	<u>Born. - Ferg. Payroll Paid</u>	<u>Born. - Ferg. Premium Paid</u>	<u>Persistence Method (Per LTC)</u>	<u>Persistence Method (Incr Paid)</u>	<u>Selected Ultimate Loss</u>
1980	6/30/2014	414	2,798	2,799		2,765	2,705	2,735
1981	6/30/2014	402	2,895	2,906		2,806	2,762	2,784
1982	6/30/2014	390	4,072	4,031		4,266	4,091	4,179
1983	6/30/2014	378	3,605	3,626		3,473	3,417	3,445
1984	6/30/2014	366	4,167	4,172		4,138	4,028	4,083
1985	6/30/2014	354	3,717	3,661		3,454	3,429	3,442
1986	6/30/2014	342	4,097	4,036		4,145	4,003	4,074
1987	6/30/2014	330	5,109	4,989		5,521	5,225	5,373
1988	6/30/2014	318	5,603	5,477		5,971	5,663	5,817
1989	6/30/2014	306	6,209	6,044		7,215	6,674	6,945
1990	6/30/2014	294	6,471	6,338		6,636	6,292	6,464
1991	6/30/2014	282	5,560	5,600		5,795	5,414	5,677
1992	6/30/2014	270	6,203	6,202		6,457	5,976	6,330
1993	6/30/2014	258	6,266	6,302		6,791	6,119	6,528
1994	6/30/2014	246	6,236	6,379		6,683	5,979	6,460
1995	6/30/2014	234	5,715	6,043		6,049	5,374	5,882
1996	6/30/2014	222	5,912	6,289		6,530	5,615	6,221
1997	6/30/2014	210	6,785	7,115		8,220	6,673	7,503
1998	6/30/2014	198	6,437	7,003		6,939	5,856	6,688
1999	6/30/2014	186	7,324	7,898		9,219	7,093	7,879
2000	6/30/2014	174	8,350	7,861	7,932	10,771	8,098	9,073
2001	6/30/2014	162	9,828	9,050	9,039	12,269	9,245	10,447
2002	6/30/2014	150	8,815	8,412	8,276	10,047	7,794	8,886
2003	6/30/2014	138	9,518	9,010	9,041	10,882	8,302	9,567
2004	6/30/2014	126	8,721	8,604	8,985	10,271	7,605	8,866
2005	6/30/2014	114	8,459	8,624	9,313	10,320	7,393	8,724
2006	6/30/2014	102	7,575	8,361	9,283	9,839	6,736	8,050
2007	6/30/2014	90	8,104	9,022	9,911	10,147	6,910	8,387
2008	6/30/2014	78	8,155	9,481	9,937	11,208	7,203	8,855
2009	6/30/2014	66	9,678	10,673	10,514	14,173	8,700	10,850
2010	6/30/2014	54	9,902	10,945	10,089	14,091	8,431	9,822
2011	6/30/2014	42	8,774	10,947	10,026	12,670	7,323	9,432
2012	6/30/2014	30	7,653	11,356	10,209	11,669	5,898	9,154
2013	6/30/2014	18	5,946	8,332	9,628	13,184	5,751	8,980
2014	6/30/2014	6	<u>6,014</u>	<u>9,347</u>	<u>10,704</u>	<u>13,592</u>	<u>6,681</u>	<u>10,025</u>
			230,674	246,934	142,887	288,210	214,456	247,627

Column Notes

- (3) Exhibit PES-A2.3, Column (5).
- (4) Exhibit PES-A2.5, Column (12).
- (5) Exhibit PES-A2.6, Column (12).
- (6) Exhibit PES-A2.7, Column (6).
- (7) Exhibit PES-A2.10, Column (6).
- (8) Based on Columns (3) through (7).

**OHIO BUREAU OF WORKERS' COMPENSATION
PHYSICIANS (MED ON COMP)**

(Dollars in Thousands)

Public Employers-State Agencies

Paid and Incurred Loss Development Methods

<u>Injury Year Ending 12/31</u>	<u>(1) Evaluation as of</u>	<u>(2) Months of Development</u>	<u>(3) Paid Loss</u>	<u>(4) Cumulative Paid LDF</u>	<u>(5) Estimated Ult. Loss Paid Method (3) times (4)</u>	<u>(6) Incurred Loss</u>	<u>(7) Cumulative Incurred LDF</u>	<u>(8) Estimated Ult. Loss Inc. Method (6) times (7)</u>
1980	6/30/2014	414	2,599	1.077	2,798			
1981	6/30/2014	402	2,679	1.081	2,895			
1982	6/30/2014	390	3,755	1.084	4,072			
1983	6/30/2014	378	3,306	1.091	3,605			
1984	6/30/2014	366	3,804	1.095	4,167			
1985	6/30/2014	354	3,377	1.101	3,717			
1986	6/30/2014	342	3,703	1.106	4,097			
1987	6/30/2014	330	4,590	1.113	5,109			
1988	6/30/2014	318	4,993	1.122	5,603			
1989	6/30/2014	306	5,489	1.131	6,209			
1990	6/30/2014	294	5,673	1.141	6,471			
1991	6/30/2014	282	4,833	1.150	5,560			
1992	6/30/2014	270	5,340	1.162	6,203			
1993	6/30/2014	258	5,336	1.174	6,266			
1994	6/30/2014	246	5,246	1.189	6,236			
1995	6/30/2014	234	4,738	1.206	5,715			
1996	6/30/2014	222	4,827	1.225	5,912			
1997	6/30/2014	210	5,449	1.245	6,785			
1998	6/30/2014	198	5,062	1.272	6,437			
1999	6/30/2014	186	5,638	1.299	7,324			
2000	6/30/2014	174	6,284	1.329	8,350			
2001	6/30/2014	162	7,204	1.364	9,828			
2002	6/30/2014	150	6,276	1.404	8,815			
2003	6/30/2014	138	6,560	1.451	9,518			
2004	6/30/2014	126	5,798	1.504	8,721			
2005	6/30/2014	114	5,394	1.568	8,459			
2006	6/30/2014	102	4,597	1.648	7,575			
2007	6/30/2014	90	4,652	1.742	8,104			
2008	6/30/2014	78	4,373	1.865	8,155			
2009	6/30/2014	66	4,775	2.027	9,678			
2010	6/30/2014	54	4,398	2.252	9,902			
2011	6/30/2014	42	3,402	2.579	8,774			
2012	6/30/2014	30	2,406	3.182	7,653			
2013	6/30/2014	18	1,281	4.641	5,946			
2014	6/30/2014	6	<u>194</u>	30.965	<u>6,014</u>			
			158,031		230,674			

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation.
(4) Exhibit PES-A2.4, Page 1 and Exhibit PES-A2.4, Page 2, interpolated to appropriate age.

OHIO BUREAU OF WORKERS' COMPENSATION
PHYSICIANS (MED ON COMP)
(Dollars in Thousands)
Public Employers-State Agencies

Paid Loss Development

Age of Development

Table with 21 columns representing injury years (6 MTHS to 210 MTHS) and 21 rows representing ending dates (1980 to 2014).

Age to Age Development Factors

Table with 21 columns representing age-to-age development factors (6 to 222) and 21 rows representing ending dates (1980 to 2013).

Summary table with 21 columns and 6 rows showing \$ Wid Avg, Strt Average, 3 Yr \$ Wid Avg, 5 Yr \$ Wid Avg, Inv. Power Curve, and Selected Cumulative.

OHIO BUREAU OF WORKERS' COMPENSATION
 PHYSICIANS (MED ON COMP)
 (Dollars in Thousands)
 Public Employers-State Agencies

Paid Loss Development

Age of Development

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	2,167	2,226	2,279	2,315	2,365	2,415	2,446	2,472	2,485	2,507	2,532	2,547	2,558	2,568	2,577	2,589	2,599	
1981	2,332	2,381	2,420	2,454	2,499	2,530	2,546	2,569	2,601	2,618	2,636	2,645	2,655	2,665	2,672	2,679		
1982	3,186	3,239	3,288	3,332	3,396	3,446	3,495	3,524	3,555	3,602	3,634	3,674	3,703	3,727	3,755			
1983	2,966	3,020	3,071	3,120	3,149	3,175	3,191	3,205	3,218	3,259	3,276	3,286	3,297	3,306				
1984	3,298	3,405	3,527	3,564	3,602	3,644	3,669	3,692	3,721	3,750	3,768	3,787	3,804					
1985	3,205	3,231	3,263	3,289	3,313	3,329	3,341	3,347	3,358	3,365	3,373	3,377						
1986	3,303	3,361	3,428	3,468	3,499	3,531	3,573	3,624	3,667	3,682	3,703							
1987	4,246	4,293	4,337	4,388	4,415	4,444	4,482	4,507	4,547	4,590								
1988	4,597	4,664	4,727	4,780	4,827	4,869	4,908	4,949	4,993									
1989	5,049	5,126	5,194	5,252	5,310	5,363	5,414	5,489										
1990	5,280	5,360	5,436	5,527	5,589	5,632	5,673											
1991	4,568	4,626	4,695	4,748	4,793	4,833												
1992	5,121	5,193	5,235	5,296	5,340													
1993	5,143	5,213	5,279	5,336														
1994	5,130	5,192	5,246															
1995	4,690	4,738																
1996	4,827																	
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Age to Age Development Factors

Injury Year Ending 12/31	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426
	<u>234</u>	<u>246</u>	<u>258</u>	<u>270</u>	<u>282</u>	<u>294</u>	<u>306</u>	<u>318</u>	<u>330</u>	<u>342</u>	<u>354</u>	<u>366</u>	<u>378</u>	<u>390</u>	<u>402</u>	<u>414</u>	<u>426</u>	<u>438</u>
1980	1.027	1.024	1.016	1.021	1.021	1.013	1.011	1.005	1.009	1.010	1.006	1.005	1.004	1.004	1.005	1.004		
1981	1.021	1.016	1.014	1.018	1.012	1.007	1.009	1.013	1.006	1.007	1.003	1.004	1.004	1.002	1.003			
1982	1.017	1.015	1.013	1.019	1.015	1.014	1.008	1.009	1.013	1.009	1.011	1.008	1.006	1.007				
1983	1.018	1.017	1.016	1.009	1.008	1.005	1.005	1.004	1.013	1.005	1.003	1.003	1.003					
1984	1.032	1.036	1.010	1.011	1.012	1.007	1.006	1.008	1.008	1.005	1.005	1.004						
1985	1.008	1.010	1.008	1.007	1.005	1.003	1.002	1.003	1.002	1.002	1.001							
1986	1.017	1.020	1.012	1.009	1.009	1.012	1.014	1.012	1.004	1.006								
1987	1.011	1.010	1.012	1.006	1.007	1.008	1.006	1.009	1.009									
1988	1.014	1.014	1.011	1.010	1.009	1.008	1.008	1.009										
1989	1.015	1.013	1.011	1.011	1.010	1.009	1.014											
1990	1.015	1.014	1.017	1.011	1.008	1.007												
1991	1.013	1.015	1.011	1.010	1.008													
1992	1.014	1.008	1.012	1.008														
1993	1.014	1.013	1.011															
1994	1.012	1.010																
1995	1.010																	
1996																		
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2011																		
2012																		
2013																		

Tail

\$ Wid Avg	1.015	1.015	1.012	1.011	1.010	1.009	1.008	1.008	1.008	1.006	1.005	1.005	1.004	1.005	1.004	1.004	1.004	1.004	---	---
Strt Average	1.016	1.016	1.012	1.012	1.010	1.009	1.008	1.008	1.008	1.006	1.005	1.005	1.004	1.005	1.004	1.004	1.004	1.004	---	---
3 Yr \$ Wid Avg	1.012	1.010	1.011	1.010	1.009	1.008	1.010	1.010	1.006	1.004	1.003	1.005	1.004	1.005	---	---	---	---	---	---
5 Yr \$ Wid Avg	1.013	1.012	1.012	1.010	1.008	1.009	1.009	1.008	1.007	1.005	1.005	1.005	---	---	---	---	---	---	---	---
Inv. Power Curve	1.014	1.013	1.012	1.011	1.010	1.009	1.009	1.008	1.008	1.007	1.007	1.006	1.006	1.006	1.005	1.005	1.005	1.005	1.005	1.071
																			PA	1.098
Selected	1.015	1.015	1.012	1.011	1.010	1.009	1.008	1.008	1.008	1.006	1.005	1.005	1.004	1.006	1.004	1.004	1.004	1.005	1.071	
Cumulative	1.225	1.206	1.189	1.174	1.162	1.150	1.141	1.131	1.122	1.113	1.106	1.101	1.095	1.091	1.084	1.081	1.077	1.071		

**OHIO BUREAU OF WORKERS' COMPENSATION
PHYSICIANS (MED ON COMP)
(Dollars in Thousands)
Public Employers-State Agencies**

Bornhuetter-Ferguson Method with a Payroll Base Using Paid Loss Development Factors

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
Injury Year	Evaluation	Months of	Payroll	Pure	Benefit	Trend	Trended	Smoothed	Age-to-	Percent	Unpaid	Indicated
Ending 12/31	as of	Development	(\$000,000's)	Premium	Level	Factor	Pure	Pure	Ultimate	Unpaid	Loss	Ultimate
					Factor	3.1%	Premium	Premium	Factor	1 - 1 / (9)	(3) * (8) * (10)	Loss
1980	6/30/2014	414	1,745	1.59	1.000	2.82	4.49	1.62	1.077	7.1%	201	2,799
1981	6/30/2014	402	1,827	1.56	1.000	2.74	4.27	1.67	1.081	7.5%	227	2,906
1982	6/30/2014	390	2,061	2.02	1.000	2.65	5.37	1.72	1.084	7.8%	276	4,031
1983	6/30/2014	378	2,173	1.63	1.000	2.57	4.19	1.77	1.091	8.3%	320	3,626
1984	6/30/2014	366	2,314	1.79	1.000	2.50	4.48	1.83	1.095	8.7%	368	4,172
1985	6/30/2014	354	2,444	1.47	1.000	2.42	3.55	1.27	1.101	9.2%	284	3,661
1986	6/30/2014	342	2,644	1.56	1.000	2.35	3.66	1.31	1.106	9.6%	332	4,036
1987	6/30/2014	330	2,912	1.83	1.000	2.28	4.16	1.35	1.113	10.2%	399	4,989
1988	6/30/2014	318	3,191	1.81	1.000	2.21	4.01	1.39	1.122	10.9%	483	5,477
1989	6/30/2014	306	3,341	2.01	1.000	2.14	4.31	1.43	1.131	11.6%	555	6,044
1990	6/30/2014	294	3,645	1.80	1.000	2.08	3.74	1.48	1.141	12.3%	664	6,338
1991	6/30/2014	282	3,852	1.47	1.000	2.02	2.97	1.52	1.150	13.1%	767	5,600
1992	6/30/2014	270	3,944	1.60	1.000	1.96	3.14	1.57	1.162	13.9%	862	6,202
1993	6/30/2014	258	4,021	1.62	1.000	1.90	3.08	1.62	1.174	14.8%	967	6,302
1994	6/30/2014	246	4,272	1.51	1.000	1.84	2.78	1.67	1.189	15.9%	1,132	6,379
1995	6/30/2014	234	4,433	1.33	1.000	1.79	2.37	1.72	1.206	17.1%	1,305	6,043
1996	6/30/2014	222	4,487	1.39	1.000	1.73	2.40	1.77	1.225	18.4%	1,462	6,289
1997	6/30/2014	210	4,624	1.62	1.000	1.68	2.73	1.83	1.245	19.7%	1,667	7,115
1998	6/30/2014	198	4,816	1.39	1.000	1.63	2.26	1.89	1.272	21.4%	1,941	7,003
1999	6/30/2014	186	5,048	1.64	1.000	1.58	2.59	1.94	1.299	23.0%	2,260	7,898
2000	6/30/2014	174	5,318	1.80	1.000	1.53	2.76	1.20	1.329	24.7%	1,576	7,861
2001	6/30/2014	162	5,598	1.97	1.000	1.49	2.93	1.24	1.364	26.7%	1,847	9,050
2002	6/30/2014	150	5,821	1.62	1.000	1.44	2.34	1.27	1.404	28.8%	2,135	8,412
2003	6/30/2014	138	6,005	1.70	1.000	1.40	2.38	1.31	1.451	31.1%	2,450	9,010
2004	6/30/2014	126	6,184	1.54	1.000	1.36	2.08	1.35	1.504	33.5%	2,805	8,604
2005	6/30/2014	114	6,388	1.47	1.000	1.32	1.93	1.40	1.568	36.2%	3,230	8,624
2006	6/30/2014	102	6,654	1.31	1.000	1.28	1.67	1.44	1.648	39.3%	3,764	8,361
2007	6/30/2014	90	6,915	1.32	1.000	1.24	1.63	1.48	1.742	42.6%	4,370	9,022
2008	6/30/2014	78	7,201	1.34	1.000	1.20	1.61	1.53	1.865	46.4%	5,108	9,481
2009	6/30/2014	66	7,383	1.62	1.000	1.16	1.88	1.58	2.027	50.7%	5,898	10,673
2010	6/30/2014	54	7,245	1.66	1.000	1.13	1.87	1.63	2.252	55.6%	6,547	10,945
2011	6/30/2014	42	7,353	1.46	1.000	1.10	1.60	1.68	2.579	61.2%	7,545	10,947
2012	6/30/2014	30	7,555	1.28	1.000	1.06	1.36	1.73	3.182	68.6%	8,951	11,356
2013	6/30/2014	18	5,045	1.90	1.000	1.03	1.95	1.78	4.641	78.5%	7,051	8,332
2014	6/30/2014	6	<u>5,150</u>	1.90	1.000	1.00	<u>1.90</u>	1.84	30.965	96.8%	<u>9,153</u>	<u>9,347</u>
Total/Average			163,611				2.51				88,903	246,934
Selected				Selected Pure Premium (2000-2014)			1.84					
				Selected Pure Premium (1985-1999)			3.07					
Column Notes				Selected Pure Premium (1980-1984)			4.56					

- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Average of Exhibit PES-A2.2, Columns (3) and (6) divided by Column (3).
- (6) Exhibit PES-A2.13, Column (7); selected pure premium trend.
- (7) Column (4) / Column (5) x Column (6).
- (8) Selected from Column (7) x Column (5) / Column (6).
- (9) Exhibit PES-A2.3, Column (4).
- (12) Exhibit PES-A2.3, Column (3) + Column (11).

**OHIO BUREAU OF WORKERS' COMPENSATION
PHYSICIANS (MED ON COMP)
(Dollars in Thousands)
Public Employers-State Agencies**

Bornhuetter-Ferguson Method with a Premium Base Using Paid Loss Development Factors

<u>Injury Year Ending 12/31</u>	<u>(1) Evaluation as of</u>	<u>(2) Months of Development</u>	<u>(3) Premium (\$000's)</u>	<u>(4) Loss Ratio</u>	<u>(5) Benefit Level Factor</u>	<u>(6) Trend Factor 0.0%</u>	<u>(7) Trended Loss Ratio</u>	<u>(8) Smoothed Loss Ratio</u>	<u>(9) Age-to- Ultimate Factor</u>	<u>(10) Percent Unpaid 1 - 1 / (9)</u>	<u>(11) Unpaid Loss (3) * (8) * (10)</u>	<u>(12) Indicated Ultimate Loss</u>
1980	6/30/2014	414										
1981	6/30/2014	402										
1982	6/30/2014	390										
1983	6/30/2014	378										
1984	6/30/2014	366										
1985	6/30/2014	354										
1986	6/30/2014	342										
1987	6/30/2014	330										
1988	6/30/2014	318										
1989	6/30/2014	306										
1990	6/30/2014	294										
1991	6/30/2014	282										
1992	6/30/2014	270										
1993	6/30/2014	258										
1994	6/30/2014	246										
1995	6/30/2014	234										
1996	6/30/2014	222										
1997	6/30/2014	210										
1998	6/30/2014	198										
1999	6/30/2014	186										
2000	6/30/2014	174	38,059	25.1%	1.000	1.00	25.1%	17.5%	1.329	24.7%	1,648	7,932
2001	6/30/2014	162	39,274	28.1%	1.000	1.00	28.1%	17.5%	1.364	26.7%	1,836	9,039
2002	6/30/2014	150	39,683	23.8%	1.000	1.00	23.8%	17.5%	1.404	28.8%	2,000	8,276
2003	6/30/2014	138	45,623	22.4%	1.000	1.00	22.4%	17.5%	1.451	31.1%	2,481	9,041
2004	6/30/2014	126	54,327	17.5%	1.000	1.00	17.5%	17.5%	1.504	33.5%	3,186	8,985
2005	6/30/2014	114	61,809	15.2%	1.000	1.00	15.2%	17.5%	1.568	36.2%	3,919	9,313
2006	6/30/2014	102	68,102	12.8%	1.000	1.00	12.8%	17.5%	1.648	39.3%	4,686	9,283
2007	6/30/2014	90	70,539	12.9%	1.000	1.00	12.9%	17.5%	1.742	42.6%	5,259	9,911
2008	6/30/2014	78	68,546	14.1%	1.000	1.00	14.1%	17.5%	1.865	46.4%	5,563	9,937
2009	6/30/2014	66	64,733	18.4%	1.000	1.00	18.4%	17.5%	2.027	50.7%	5,739	10,514
2010	6/30/2014	54	58,506	20.5%	1.000	1.00	20.5%	17.5%	2.252	55.6%	5,692	10,089
2011	6/30/2014	42	61,817	17.3%	1.000	1.00	17.3%	17.5%	2.579	61.2%	6,624	10,026
2012	6/30/2014	30	65,024	14.9%	1.000	1.00	14.9%	17.5%	3.182	68.6%	7,803	10,209
2013	6/30/2014	18	60,793	15.7%	1.000	1.00	15.7%	17.5%	4.641	78.5%	8,347	9,628
2014	6/30/2014	6	<u>62,055</u>	15.8%	1.000	1.00	<u>15.8%</u>	17.5%	30.965	96.8%	<u>10,510</u>	<u>10,704</u>
Total/Average			858,891				17.5%				75,292	142,887
Selected							Selected Loss Ratio	17.5%				

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Average of Exhibit PES-A2.2, Columns (3) and (6) divided by Column (3).
- (6) Exhibit PES-A2.13, Column (9); selected loss ratio trend.
- (7) Column (4) / Column (5) x Column (6).
- (8) Selected from Column (7) x Column (5) / Column (6).
- (9) Exhibit PES-A2.3, Column (4).
- (12) Exhibit PES-A2.3, Column (3) + Column (11).

OHIO BUREAU OF WORKERS' COMPENSATION
PHYSICIANS (MED ON COMP)
(Dollars in Thousands)
Public Employers-State Agencies

Persistency Per Loss Time Claim Method

<u>Injury Year</u> <u>Ending 12/31</u>	(1) <u>Evaluation</u> <u>as of</u>	(2) <u>Months of</u> <u>Development</u>	(3) <u>Incremental</u> <u>Paid</u> <u>Loss</u>	(4) <u>Cumulative</u> <u>Persistency</u> <u>Factor</u> <u>(Adj. for Inflation)</u>	(5) <u>Estimated Ult.</u> <u>Unpaid</u> <u>Loss</u> <u>(3) times (4)</u>	(6) <u>Ultimate</u> <u>Loss</u>
1980	6/30/2014	414	10	17.289	167	2,765
1981	6/30/2014	402	7	17.860	127	2,806
1982	6/30/2014	390	28	18.441	512	4,266
1983	6/30/2014	378	9	19.035	167	3,473
1984	6/30/2014	366	17	19.641	334	4,138
1985	6/30/2014	354	4	20.262	77	3,454
1986	6/30/2014	342	21	20.898	441	4,145
1987	6/30/2014	330	43	21.551	931	5,521
1988	6/30/2014	318	44	22.222	978	5,971
1989	6/30/2014	306	75	22.913	1,726	7,215
1990	6/30/2014	294	41	23.670	962	6,636
1991	6/30/2014	282	39	24.419	962	5,795
1992	6/30/2014	270	44	25.160	1,117	6,457
1993	6/30/2014	258	56	25.894	1,456	6,791
1994	6/30/2014	246	54	26.620	1,437	6,683
1995	6/30/2014	234	48	27.339	1,311	6,049
1996	6/30/2014	222	61	28.051	1,703	6,530
1997	6/30/2014	210	96	28.756	2,771	8,220
1998	6/30/2014	198	64	29.453	1,878	6,939
1999	6/30/2014	186	119	30.143	3,581	9,219
2000	6/30/2014	174	155	28.952	4,487	10,771
2001	6/30/2014	162	182	27.844	5,065	12,269
2002	6/30/2014	150	141	26.814	3,771	10,047
2003	6/30/2014	138	167	25.857	4,322	10,882
2004	6/30/2014	126	179	24.967	4,473	10,271
2005	6/30/2014	114	204	24.140	4,926	10,320
2006	6/30/2014	102	224	23.371	5,242	9,839
2007	6/30/2014	90	243	22.656	5,495	10,147
2008	6/30/2014	78	311	21.991	6,835	11,208
2009	6/30/2014	66	440	21.373	9,398	14,173
2010	6/30/2014	54	469	20.679	9,694	14,091
2011	6/30/2014	42	536	17.304	9,268	12,670
2012	6/30/2014	30	656	14.116	9,264	11,669
2013	6/30/2014	18	1,081	11.014	11,903	13,184
2014	6/30/2014	6	<u>194</u>	68.988	<u>13,398</u>	<u>13,592</u>
			6,061		130,179	288,210

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation estimated incremental paid through 6/30/14.
(4) Exhibit PES-A2.9, Page 1 and Exhibit PES-A2.9, Page 2.
(6) Column (5) + estimated paid to date 6/30/14.

**OHIO BUREAU OF WORKERS' COMPENSATION
PHYSICIANS (MED ON COMP)
(Dollars in Thousands)
Public Employers-State Agencies**

Persistency Per Loss Time Claim Method

	(1)	(2)	(3)	(4)	(5)
Injury Year Ending 12/31	Evaluation as of	Months of Development	Incremental Paid Loss	Cumulative Persistency Factor (Adj. for Inflation)	Estimated Ult. Unpaid Loss (3) times (4)
Prior to 1945	6/30/2014		0	4.978	0
1945	6/30/2014	834	0	3.420	0
1946	6/30/2014	822	0	3.667	0
1947	6/30/2014	810	0	3.922	0
1948	6/30/2014	798	0	4.186	0
1949	6/30/2014	786	0	4.456	0
1950	6/30/2014	774	0	4.734	0
1951	6/30/2014	762	0	5.018	0
1952	6/30/2014	750	0	5.310	0
1953	6/30/2014	738	0	5.609	0
1954	6/30/2014	726	0	5.917	0
1955	6/30/2014	714	0	6.235	0
1956	6/30/2014	702	2	6.561	13
1957	6/30/2014	690	0	6.897	0
1958	6/30/2014	678	0	7.243	0
1959	6/30/2014	666	0	7.598	0
1960	6/30/2014	654	0	7.962	0
1961	6/30/2014	642	0	8.336	2
1962	6/30/2014	630	0	8.718	3
1963	6/30/2014	618	1	9.109	5
1964	6/30/2014	606	1	9.509	5
1965	6/30/2014	594	0	9.919	0
1966	6/30/2014	582	1	10.339	14
1967	6/30/2014	570	0	10.769	0
1968	6/30/2014	558	0	11.210	4
1969	6/30/2014	546	3	11.661	36
1970	6/30/2014	534	0	12.123	2
1971	6/30/2014	522	5	12.595	57
1972	6/30/2014	510	3	13.078	37
1973	6/30/2014	498	1	13.571	18
1974	6/30/2014	486	0	14.073	2
1975	6/30/2014	474	2	14.585	33
1976	6/30/2014	462	7	15.107	102
1977	6/30/2014	450	9	15.638	137
1978	6/30/2014	438	3	16.179	53
1979	6/30/2014	426	<u>18</u>	16.729	<u>306</u>
			57		830

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation estimated incremental paid through 6/30/14.
- (4) Exhibit PES-A2.9, Page 1 and Exhibit PES-A2.9, Page 2.

OHIO BUREAU OF WORKERS' COMPENSATION
 PHYSICIANS (MED ON COMP)
 (Dollars in Thousands)
 Public Employers-State Agencies

Incremental Paid Losses per Ultimate Lost Time Claim Count

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	36	50	45	30	42	43	26	22	10	19	20	13	10	8	8	10	8	
1981	57	43	35	31	40	27	15	20	29	15	17	8	9	9	6	6		
1982	41	41	39	34	51	39	39	23	24	37	25	31	23	18	22			
1983	36	40	38	36	22	19	12	11	9	31	12	8	8	7				
1984	81	75	85	26	27	29	17	16	20	20	12	13	12					
1985	20	17	20	17	15	11	8	4	7	5	5	2						
1986	36	35	41	24	19	19	26	31	27	9	13							
1987	32	28	26	30	17	17	22	15	24	26								
1988	40	35	33	28	25	22	21	22	23									
1989	59	41	35	30	31	28	27	40										
1990	46	43	41	48	33	23	22											
1991	37	32	38	29	25	22												
1992	33	37	21	31	23													
1993	42	37	35	29														
1994	39	34	29															
1995	30	26																
1996	34																	
1997																		
1998																		
1999																		
2000																		
2001																		
2002																		
2003																		
2004																		
2005																		
2006																		
2007																		
2008																		
2009																		
2010																		
2011																		
2012																		
2013																		
2014																		

Calendar-Year Persistency

Injury Year Ending 12/31	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	
	<u>234</u>	<u>246</u>	<u>258</u>	<u>270</u>	<u>282</u>	<u>294</u>	<u>306</u>	<u>318</u>	<u>330</u>	<u>342</u>	<u>354</u>	<u>366</u>	<u>378</u>	<u>390</u>	<u>402</u>	<u>414</u>	<u>426</u>		
1981	0.868	1.047	0.879	1.360	1.062	0.978	1.480	0.519	0.665	1.377	0.770	1.237	0.919	0.856	1.734	1.284			
1982	1.047	0.834	0.790	1.190	0.526	0.380	0.515	1.261	0.619	0.447	0.313	0.277	0.408	0.313	0.290				
1983	1.157	0.972	0.888	1.421	1.805	2.036	1.894	2.204	3.970	0.829	2.538	3.102	2.233	3.340					
1984	0.494	0.511	0.421	0.841	0.718	0.412	0.637	0.577	1.521	0.602	0.603	0.615	0.551						
1985	3.799	4.963	1.255	1.579	1.897	1.588	2.155	5.261	2.933	2.460	2.667	4.809							
1986	0.476	0.582	0.413	0.636	0.564	0.387	0.150	0.222	0.190	0.553	0.191								
1987	1.083	1.463	0.935	0.641	1.174	1.490	1.400	1.815	0.380	0.504									
1988	0.710	0.738	0.895	0.591	0.688	1.017	0.693	1.107	1.100										
1989	0.597	0.815	0.793	0.821	0.716	0.759	0.810	0.587											
1990	0.883	0.829	0.749	0.630	0.840	1.166	1.830												
1991	1.153	1.254	1.265	1.130	0.915	0.990													
1992	0.979	1.045	1.384	0.807	0.963														
1993	0.865	0.578	0.892	0.772															
1994	0.945	1.035	1.009																
1995	1.126	1.107																	
1996	0.785																		
1997																			
1998																			
1999																			
2000																			
2001																			
2002																			
2003																			
2004																			
2005																			
2006																			
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2010																			
2011																			
2012																			
2013																			
2014																			

Strt Average	1.060	1.185	0.898	0.955	0.989	1.019	1.156	1.506	1.422	0.967	1.180	2.008	1.028	1.503	1.012	1.284	----	----		
3 Yr Avg	0.952	0.907	1.095	0.903	0.906	0.972	1.111	1.170	0.557	1.173	1.154	2.842	1.064	1.503	----	----	----	----		
5 Yr Avg	0.940	1.004	1.060	0.832	0.824	1.085	0.976	1.799	1.225	0.990	1.262	2.008	----	----	----	----	----	----		
P(Living)	0.979	0.978	0.977	0.976	0.974	0.973	0.972	0.971	0.969	0.968	0.967	0.966	0.964	0.963	0.962	0.961	0.959	0.958		
Selected	0.925	0.925	0.925	0.925	0.925	0.925	0.925	0.922	0.921	0.920	0.919	0.917	0.916	0.915	0.914	0.913	0.911	0.910		
Cumulative	28.051	27.339	26.620	25.894	25.160	24.419	23.670	22.913	22.222	21.551	20.898	20.262	19.641	19.035	18.441	17.860	17.289	16.729		
	438	450	462	474	486	498	510	522	534	546	558	570	582	594	606	618	630	642		
	<u>450</u>	<u>462</u>	<u>474</u>	<u>486</u>	<u>498</u>	<u>510</u>	<u>522</u>	<u>534</u>	<u>546</u>	<u>558</u>	<u>570</u>	<u>582</u>	<u>594</u>	<u>606</u>	<u>618</u>	<u>630</u>	<u>642</u>	<u>654</u>		
	0.909	0.907	0.906	0.904	0.903	0.901	0.899	0.897	0.895	0.893	0.890	0.888	0.885	0.882	0.879	0.876	0.873	0.869		
	654	666	678	690	702	714	726	738	750	762	774	786	798	810	822	834	846	858		
	<u>666</u>	<u>678</u>	<u>690</u>	<u>702</u>	<u>714</u>	<u>726</u>	<u>738</u>	<u>750</u>	<u>762</u>	<u>774</u>	<u>786</u>	<u>798</u>	<u>810</u>	<u>822</u>	<u>834</u>	<u>846</u>	<u>858</u>	<u>870</u>		
	0.865	0.861	0.857	0.853	0.848	0.842	0.837	0.831	0.825	0.818	0.811	0.803	0.795	0.785	0.775	0.764	0.752	0.739		
	870	882	894	906	918	930	942	954	966	978	990	1002	1014	1026	1038	1050	1062	1074		
	<u>882</u>	<u>894</u>	<u>906</u>	<u>918</u>	<u>930</u>	<u>942</u>	<u>954</u>	<u>966</u>	<u>978</u>	<u>990</u>	<u>1002</u>	<u>1014</u>	<u>1026</u>	<u>1038</u>	<u>1050</u>	<u>1062</u>	<u>1074</u>	<u>1086</u>		
	0.724	0.709	0.692	0.674	0.656	0.637	0.619	0.600	0.580	0.557	0.532	0.503	0.472	0.436	0.395	0.350	0.299	0.241		
	1086	1098	1110																	
	<u>1098</u>	<u>1110</u>	<u>1122</u>																	
	0.176	0.105	0.038																	

OHIO BUREAU OF WORKERS' COMPENSATION
PHYSICIANS (MED ON COMP)
(Dollars in Thousands)
Public Employers-State Agencies

Incremental Paid Persistency Method

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Incremental Paid Loss	(4) Cumulative Incremental Paid Factor	(5) Estimated Ult. Unpaid Loss (3) times (4)	(6) Ultimate Loss
1980	6/30/2014	414	10	11.061	107	2,705
1981	6/30/2014	402	7	11.586	82	2,762
1982	6/30/2014	390	28	12.107	336	4,091
1983	6/30/2014	378	9	12.625	111	3,417
1984	6/30/2014	366	17	13.141	224	4,028
1985	6/30/2014	354	4	13.655	52	3,429
1986	6/30/2014	342	21	14.171	299	4,003
1987	6/30/2014	330	43	14.688	634	5,225
1988	6/30/2014	318	44	15.208	669	5,663
1989	6/30/2014	306	75	15.733	1,185	6,674
1990	6/30/2014	294	41	15.218	619	6,292
1991	6/30/2014	282	39	14.749	581	5,414
1992	6/30/2014	270	44	14.323	636	5,976
1993	6/30/2014	258	56	13.936	783	6,119
1994	6/30/2014	246	54	13.583	733	5,979
1995	6/30/2014	234	48	13.263	636	5,374
1996	6/30/2014	222	61	12.971	788	5,615
1997	6/30/2014	210	96	12.706	1,225	6,673
1998	6/30/2014	198	64	12.465	795	5,856
1999	6/30/2014	186	119	12.246	1,455	7,093
2000	6/30/2014	174	155	11.701	1,813	8,098
2001	6/30/2014	162	182	11.220	2,041	9,245
2002	6/30/2014	150	141	10.795	1,518	7,794
2003	6/30/2014	138	167	10.420	1,742	8,302
2004	6/30/2014	126	179	10.088	1,807	7,605
2005	6/30/2014	114	204	9.795	1,999	7,393
2006	6/30/2014	102	224	9.536	2,139	6,736
2007	6/30/2014	90	243	9.307	2,257	6,910
2008	6/30/2014	78	311	9.106	2,830	7,203
2009	6/30/2014	66	440	8.927	3,925	8,700
2010	6/30/2014	54	469	8.604	4,033	8,431
2011	6/30/2014	42	536	7.321	3,921	7,323
2012	6/30/2014	30	656	5.321	3,492	5,898
2013	6/30/2014	18	1,081	4.136	4,470	5,751
2014	6/30/2014	6	<u>194</u>	33.403	<u>6,487</u>	<u>6,681</u>
			6,061		56,425	214,456

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation estimated incremental paid through 6/30/14.
(4) Exhibit PES-A2.11, Page 1 and Exhibit PES-A2.11, Page 2.
(6) Column (5) + estimated paid to date 6/30/14.

OHIO BUREAU OF WORKERS' COMPENSATION
PHYSICIANS (MED ON COMP)
(Dollars in Thousands)
Public Employers-State Agencies

Incremental Paid Loss Development table with columns for Injury Year (Ending 12/31) and Age of Development (6 MTHS to 210 MTHS). The table contains 20 rows of data from 1980 to 2014.

Age to Age Development Factors table with columns for Injury Year (Ending 12/31) and Age to Age Development Factors (6 to 210). The table contains 20 rows of data from 1980 to 2014, followed by summary rows for Wtd Avg, 3 Yr S Wtd Avg, 5 Yr S Wtd Avg (Living), and Selected Cumulative.

OHIO BUREAU OF WORKERS' COMPENSATION
PHYSICIANS (MED ON COMP)
(Dollars in Thousands)
Public Employers-State Agencies

Incremental Paid Loss Development

Age of Development

Table with columns: Injury Year Ending 12/31, 222 MTHS, 234 MTHS, 246 MTHS, 258 MTHS, 270 MTHS, 282 MTHS, 294 MTHS, 306 MTHS, 318 MTHS, 330 MTHS, 342 MTHS, 354 MTHS, 366 MTHS, 378 MTHS, 390 MTHS, 402 MTHS, 414 MTHS, 426 MTHS. Rows include years from 1980 to 2014.

Age to Age Development Factors

Table with columns: Injury Year Ending 12/31, 222, 234, 246, 258, 270, 282, 294, 306, 318, 330, 342, 354, 366, 378, 390, 402, 414, 426, Tail. Rows include years from 1980 to 2013, and summary statistics like \$ Wtd Avg, 3 Yr \$ Wtd Avg, 5 Yr \$ Wtd Avg, Selected Cumulative, and various averages.

**OHIO BUREAU OF WORKERS' COMPENSATION
PHYSICIANS (MED ON COMP)
(Dollars in Thousands)
Public Employers-State Agencies**

Average Benefit

	(1)	(2)	(3)
<u>Injury Year Ending 12/31</u>	<u>Evaluation as of</u>	<u>Months of Development</u>	<u>SAWW (\$)</u>
1980	6/30/2014	414	286.60
1981	6/30/2014	402	311.09
1982	6/30/2014	390	327.20
1983	6/30/2014	378	341.69
1984	6/30/2014	366	358.57
1985	6/30/2014	354	371.07
1986	6/30/2014	342	380.29
1987	6/30/2014	330	393.04
1988	6/30/2014	318	411.39
1989	6/30/2014	306	420.61
1990	6/30/2014	294	436.90
1991	6/30/2014	282	451.06
1992	6/30/2014	270	474.30
1993	6/30/2014	258	483.24
1994	6/30/2014	246	494.51
1995	6/30/2014	234	509.04
1996	6/30/2014	222	526.87
1997	6/30/2014	210	551.30
1998	6/30/2014	198	577.29
1999	6/30/2014	186	596.41
2000	6/30/2014	174	618.35
2001	6/30/2014	162	635.33
2002	6/30/2014	150	652.89
2003	6/30/2014	138	670.26
2004	6/30/2014	126	694.56
2005	6/30/2014	114	711.71
2006	6/30/2014	102	724.55
2007	6/30/2014	90	760.83
2008	6/30/2014	78	777.54
2009	6/30/2014	66	779.07
2010	6/30/2014	54	795.36
2011	6/30/2014	42	817.82
2012	6/30/2014	30	843.14
2013	6/30/2014	18	860.00
2014	6/30/2014	6	877.20

Total

Column Notes

(3) Ohio Department of Job and Family Services
(http://ohiolmi.com/cep/CEP_NAICS.htm).

**OHIO BUREAU OF WORKERS' COMPENSATION
PHYSICIANS (MED ON COMP)
(Dollars in Thousands)
Public Employers-State Agencies**

Trend

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
<u>Injury Year Ending 12/31</u>	<u>Ultimate Claim Counts</u>	<u>Payroll (\$Millions)</u>	<u>Estimated # of Employee</u>	<u>Frequency Per \$1M Payroll</u>	<u>Frequency Per Employee</u>	<u>Initial Ultimate Loss</u>	<u>Initial Ultimate Severity</u>	<u>SAWW</u>	<u>Loss Ratio</u>
1990	1,879	3,645	160,419	0.515	0.012	6,553	3,488	437	
1991	1,803	3,852	164,229	0.468	0.011	5,677	3,149	451	
1992	1,957	3,944	159,926	0.496	0.012	6,330	3,234	474	
1993	1,913	4,021	159,999	0.476	0.012	6,528	3,413	483	
1994	1,854	4,272	166,135	0.434	0.011	6,460	3,484	495	
1995	1,824	4,433	167,457	0.411	0.011	5,882	3,225	509	
1996	1,812	4,487	163,786	0.404	0.011	6,221	3,433	527	
1997	1,637	4,624	161,291	0.354	0.010	7,503	4,582	551	
1998	1,588	4,816	160,437	0.330	0.010	6,688	4,213	577	
1999	1,824	5,048	162,756	0.361	0.011	8,272	4,536	596	
2000	1,915	5,318	165,397	0.360	0.012	9,560	4,992	618	
2001	1,712	5,598	169,432	0.306	0.010	11,049	6,454	635	28.1%
2002	1,605	5,821	171,463	0.276	0.009	9,431	5,877	653	23.8%
2003	1,718	6,005	172,290	0.286	0.010	10,200	5,936	670	22.4%
2004	1,668	6,184	171,206	0.270	0.010	9,496	5,694	695	17.5%
2005	1,617	6,388	172,613	0.253	0.009	9,390	5,806	712	15.2%
2006	1,389	6,654	176,600	0.209	0.008	8,707	6,270	725	12.8%
2007	1,474	6,915	174,794	0.213	0.008	9,126	6,191	761	12.9%
2008	1,364	7,201	178,110	0.189	0.008	9,682	7,099	778	14.1%
2009	1,376	7,383	182,253	0.186	0.008	11,925	8,666	779	18.4%
2010	1,315	7,245	175,184	0.182	0.008	11,997	9,121	795	20.5%
2011	1,219	7,353	172,909	0.166	0.007	10,722	8,794	818	17.3%
2012	1,254	7,555	172,317	0.166	0.007	9,661	7,702	843	14.9%
2013	821	5,045	112,822	0.163	0.007	9,565	11,646	860	15.7%
2014	822	5,150	112,906	0.160	0.007	9,803	11,926	877	16%

Indicated									
All Year				-5.2%	-2.3%		5.5%	3.0%	-2.8%
10 Year				-4.5%	-2.3%		7.9%	2.3%	2.0%
8 Year				-3.8%	-1.7%		8.3%	2.1%	1.3%
6 Year				-3.1%	-0.7%		6.5%	2.5%	-4.8%
5 Year				-2.7%	-0.3%		8.5%	2.5%	-6.0%
4 Year				-1.3%	1.0%		14.2%	2.3%	-2.2%
Selected				-4.5%	-2.3%		7.9%	2.3%	0.0%

Column Notes

- (1) Exhibit V.7, Column (9).
- (2) Exhibit PES-A2.5, Column (4).
- (3) Exhibit PES-A2.5, Column (3) / (SAWW x 52) * 1,000,000.
- (4) Column (1) divided by Column (2).
- (5) Column (1) divided by Column (3).
- (6) Average of Exhibit PES-A2.2, Columns (3) and (6).
- (7) Column (6) / Column (1) * 1000.
- (8) From Exhibit PES-A2.12, Column (3).
- (9) Exhibit PES-A2.6, Column (4).

Pure Premium	
	3.1%
Rates	
	5.5%

OHIO BUREAU OF WORKERS' COMPENSATION
 PHYSICIANS (MED ON COMP)
 (Dollars in Thousands)
 Public Employers-State Agencies

% Unpaid

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	99.3%	91.7%	83.9%	78.9%	74.8%	70.0%	64.8%	59.1%	55.0%	50.7%	46.7%	42.8%	38.6%	33.8%	30.0%	27.0%	24.6%	22.4%
1981	99.2%	90.6%	82.5%	76.8%	71.8%	66.1%	60.5%	54.8%	50.7%	46.3%	41.6%	37.1%	33.1%	29.0%	26.4%	23.3%	20.8%	18.5%
1982	98.8%	88.3%	80.6%	75.3%	70.7%	65.7%	61.1%	56.9%	53.4%	48.9%	44.5%	40.5%	36.7%	34.0%	31.0%	28.6%	27.0%	25.0%
1983	98.9%	88.5%	79.0%	72.4%	66.7%	61.1%	56.1%	50.8%	46.2%	40.5%	35.5%	30.8%	27.4%	24.6%	21.6%	19.1%	16.9%	15.3%
1984	98.6%	86.3%	77.4%	71.4%	66.3%	61.2%	56.8%	51.4%	46.4%	42.2%	38.8%	36.3%	34.1%	32.0%	30.6%	28.8%	26.1%	22.1%
1985	98.5%	84.8%	73.5%	65.1%	58.9%	52.9%	46.7%	40.1%	33.6%	28.8%	25.2%	21.3%	18.0%	15.4%	13.3%	11.1%	9.1%	7.8%
1986	98.9%	87.5%	76.4%	69.8%	64.2%	57.7%	50.8%	45.2%	40.7%	37.6%	34.4%	31.7%	29.3%	27.1%	25.0%	23.4%	22.1%	20.4%
1987	99.1%	88.9%	77.4%	69.7%	62.9%	55.8%	50.5%	45.5%	41.8%	38.1%	35.1%	32.7%	30.5%	28.4%	26.6%	25.0%	23.4%	22.0%
1988	98.9%	87.8%	76.7%	67.9%	60.8%	54.3%	49.0%	44.7%	41.3%	37.8%	35.6%	33.0%	31.1%	29.3%	27.3%	25.8%	23.8%	22.3%
1989	99.2%	89.7%	78.3%	70.2%	64.5%	60.1%	56.3%	53.0%	49.6%	46.7%	43.5%	40.9%	38.4%	36.4%	34.3%	32.3%	30.5%	28.9%
1990	99.1%	87.1%	72.7%	63.6%	57.0%	52.1%	48.1%	44.6%	41.6%	38.7%	35.7%	32.9%	30.2%	27.9%	25.6%	23.9%	21.7%	19.7%
1991	98.5%	78.6%	65.1%	56.6%	50.1%	45.3%	41.1%	38.2%	35.3%	33.0%	31.1%	29.4%	27.9%	25.9%	24.7%	23.3%	22.1%	20.7%
1992	98.6%	79.5%	65.9%	57.4%	51.8%	46.5%	42.5%	39.2%	36.9%	33.5%	31.4%	29.5%	27.6%	26.1%	25.0%	23.4%	21.5%	20.1%
1993	97.9%	78.0%	64.4%	56.2%	51.0%	47.2%	43.4%	40.2%	37.6%	35.2%	33.0%	31.1%	29.3%	27.8%	26.2%	25.1%	24.0%	22.5%
1994	98.2%	79.9%	67.7%	60.0%	54.2%	49.3%	45.1%	41.7%	38.3%	34.9%	32.6%	30.8%	28.6%	26.5%	24.7%	23.6%	22.7%	21.7%
1995	98.0%	78.2%	64.9%	58.0%	52.1%	46.5%	42.9%	39.4%	36.4%	33.9%	31.5%	29.6%	27.4%	25.7%	24.4%	23.2%	22.2%	21.2%
1996	97.5%	77.8%	65.1%	57.8%	53.2%	48.6%	45.7%	42.8%	39.6%	37.4%	34.9%	33.0%	31.2%	29.5%	27.6%	26.3%	24.7%	23.4%
1997	98.5%	82.4%	71.1%	64.6%	59.1%	55.0%	51.5%	47.5%	44.9%	41.5%	39.1%	36.8%	35.2%	33.5%	31.7%	30.0%	28.7%	27.4%
1998	97.9%	80.3%	68.6%	60.4%	53.8%	48.6%	44.6%	41.6%	38.8%	36.7%	34.7%	33.1%	30.6%	28.8%	26.7%	25.3%	24.3%	
1999	97.6%	80.5%	68.6%	61.9%	56.3%	51.9%	47.6%	44.0%	41.5%	39.0%	37.1%	35.0%	33.2%	31.6%	29.9%	28.4%		
2000	97.8%	80.5%	69.8%	62.5%	56.7%	52.6%	48.8%	45.9%	43.1%	40.3%	37.8%	35.9%	34.1%	32.4%	30.7%			
2001	96.8%	78.0%	67.1%	60.2%	55.2%	50.9%	47.4%	44.5%	41.9%	39.4%	36.8%	34.7%	32.8%	31.0%				
2002	96.9%	77.0%	66.0%	59.3%	53.5%	49.2%	45.0%	41.9%	38.8%	35.5%	33.1%	30.9%	29.4%					
2003	95.5%	75.2%	64.4%	57.4%	52.3%	48.1%	44.1%	40.4%	37.6%	35.2%	33.2%	31.4%						
2004	96.0%	77.8%	67.3%	60.1%	55.0%	50.1%	45.7%	42.1%	38.9%	36.6%	34.6%							
2005	96.3%	76.7%	65.1%	59.0%	54.2%	50.0%	46.6%	43.4%	40.5%	38.2%								
2006	96.6%	79.1%	69.5%	63.0%	58.0%	53.4%	49.3%	45.7%										
2007	96.4%	76.8%	66.6%	59.7%	55.2%	51.0%	47.4%											
2008	96.6%	79.0%	69.4%	63.0%	58.3%	54.1%	50.6%											
2009	96.4%	80.9%	71.2%	65.2%	60.0%													
2010	96.4%	77.6%	67.3%	60.0%	55.2%													
2011	96.3%	79.6%	69.6%	63.9%														
2012	96.9%	80.9%	73.7%															
2013	97.8%	85.7%																
2014	98.1%																	

OHIO BUREAU OF WORKERS' COMPENSATION
 PHYSICIANS (MED ON COMP)
 (Dollars in Thousands)
 Public Employers-State Agencies

% Unpaid

Injury Year Ending 12/31	<u>222 MTHS</u>	<u>234 MTHS</u>	<u>246 MTHS</u>	<u>258 MTHS</u>	<u>270 MTHS</u>	<u>282 MTHS</u>	<u>294 MTHS</u>	<u>306 MTHS</u>	<u>318 MTHS</u>	<u>330 MTHS</u>	<u>342 MTHS</u>	<u>354 MTHS</u>	<u>366 MTHS</u>	<u>378 MTHS</u>	<u>390 MTHS</u>	<u>402 MTHS</u>	<u>414 MTHS</u>	<u>426 MTHS</u>
1980	20.8%	18.6%	16.7%	15.4%	13.6%	11.7%	10.6%	9.6%	9.2%	8.3%	7.5%	6.9%	6.5%	6.1%	5.8%	5.3%	5.0%	
1981	16.2%	14.5%	13.1%	11.8%	10.2%	9.1%	8.5%	7.7%	6.6%	6.0%	5.3%	5.0%	4.6%	4.3%	4.0%	3.8%		
1982	23.7%	22.5%	21.3%	20.3%	18.7%	17.5%	16.3%	15.7%	14.9%	13.8%	13.0%	12.1%	11.4%	10.8%	10.1%			
1983	13.9%	12.3%	10.8%	9.4%	8.6%	7.9%	7.4%	7.0%	6.6%	5.4%	4.9%	4.6%	4.3%	4.0%				
1984	19.2%	16.6%	13.6%	12.7%	11.8%	10.7%	10.1%	9.6%	8.9%	8.2%	7.7%	7.2%	6.8%					
1985	6.9%	6.1%	5.2%	4.4%	3.7%	3.3%	2.9%	2.8%	2.4%	2.2%	2.0%	1.9%						
1986	18.9%	17.5%	15.9%	14.9%	14.1%	13.3%	12.3%	11.0%	10.0%	9.6%	9.1%							
1987	21.0%	20.1%	19.3%	18.3%	17.8%	17.3%	16.6%	16.1%	15.4%	14.6%								
1988	21.0%	19.8%	18.7%	17.8%	17.0%	16.3%	15.6%	14.9%	14.2%									
1989	27.3%	26.2%	25.2%	24.4%	23.5%	22.8%	22.0%	21.0%										
1990	18.3%	17.1%	15.9%	14.5%	13.5%	12.9%	12.2%											
1991	19.5%	18.5%	17.3%	16.4%	15.6%	14.9%												
1992	19.1%	18.0%	17.3%	16.3%	15.6%													
1993	21.2%	20.2%	19.1%	18.3%														
1994	20.6%	19.6%	18.8%															
1995	20.3%	19.5%																
1996	22.4%																	
1997																		
1998																		
1999																		
2000																		
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2010																		
2011																		
2012																		
2013																		
2014																		

OHIO BUREAU OF WORKERS' COMPENSATION
PHYSICIANS (MED ON COMP)

(Dollars in Thousands)
Public Employers-State Agencies

Unpaid Loss Payment Projections
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and 2108
	Undiscounted	Discounted													
Prior to 1980	830	555	48	47	46	44	43	41	40	38	37	35	34	32	0
1980	137	90	8	8	7	7	7	7	6	6	6	6	5	5	0
1981	105	69	6	6	5	5	5	5	5	5	4	4	4	4	0
1982	424	279	21	21	23	22	21	21	20	19	19	18	17	17	0
1983	139	89	7	7	7	7	6	6	6	6	6	6	5	5	0
1984	279	177	14	14	13	13	13	12	12	12	11	11	11	10	0
1985	65	41	3	3	3	3	3	3	3	3	3	2	2	2	0
1986	370	239	18	17	15	20	13	13	18	17	16	16	15	15	0
1987	782	486	37	35	35	33	35	31	30	32	31	30	29	28	0
1988	823	510	42	38	35	34	33	35	30	30	32	31	30	29	0
1989	1,456	885	66	66	62	59	58	56	58	53	52	53	52	50	0
1990	791	502	48	45	47	35	29	29	25	34	21	22	30	28	0
1991	844	513	40	40	39	39	34	31	30	28	32	26	26	29	0
1992	990	598	48	45	45	43	44	38	34	34	32	35	29	29	0
1993	1,193	713	57	54	50	50	49	49	43	40	39	37	40	34	0
1994	1,213	722	59	56	52	49	49	47	48	42	38	38	35	39	0
1995	1,144	679	59	53	50	47	44	44	42	43	37	34	34	32	0
1996	1,394	819	67	66	60	57	53	50	50	49	49	43	40	39	0
1997	2,054	1,189	93	90	88	81	78	74	70	70	68	68	61	57	0
1998	1,627	952	85	75	71	70	63	60	56	53	53	51	52	45	0
1999	2,241	1,330	120	120	104	98	97	86	81	75	70	70	68	68	0
2000	2,788	1,644	143	140	140	121	115	113	101	95	88	83	82	80	0
2001	3,244	1,940	187	166	161	161	138	130	128	113	106	98	91	90	0
2002	2,609	1,657	181	171	149	144	145	118	110	108	92	84	75	67	0
2003	3,007	1,925	215	197	186	162	156	157	128	119	117	99	90	81	0
2004	3,068	1,934	208	195	179	168	147	142	143	118	110	108	92	85	0
2005	3,330	2,071	224	202	189	174	163	143	139	116	109	107	92	92	0
2006	3,453	2,105	228	203	184	171	158	148	131	127	127	108	102	100	0
2007	3,735	2,341	260	244	217	195	182	168	158	138	134	135	112	106	0
2008	4,482	2,730	304	268	251	224	203	189	174	164	145	141	141	121	0
2009	6,075	3,672	413	370	327	306	274	248	232	214	200	178	173	173	0
2010	5,424	3,619	481	418	369	320	301	265	238	222	204	192	167	162	0
2011	6,030	3,822	483	426	374	333	293	275	245	221	206	190	178	157	0
2012	6,749	4,074	541	421	376	335	302	269	252	227	207	193	178	167	0
2013	7,699	4,582	671	508	398	358	323	293	264	247	224	205	191	177	0
2014	9,831	5,949	1,109	710	540	424	384	349	318	289	270	247	227	211	0
Total	90,426	55,504	6,596	5,541	4,894	4,415	4,059	3,747	3,469	3,229	3,003	2,805	2,627	2,467	0

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

Fisc. Yr. Ending 6/30	2014	2015	2016	2017	2018	2019	>2019
Inflation Rate	7%	7%	7%	7%	7%	7%	7%

**OHIO BUREAU OF WORKERS' COMPENSATION
PHYSICIANS (MED ON COMP)**

(Dollars in Thousands)

Public Employers-State Agencies

Unpaid Loss Payment Projections

Injury Year Ending 12/31	Persistence Method Unpaid	Paid LDF Method Unpaid	Selected Unpaid	Persistence Method Weight	Paid LDF Method Weight	Total Projected
Prior to 1980	950		830	87.4%	0.0%	830
1980	167	199	137	82.0%	0.0%	137
1981	127	216	105	82.4%	0.0%	105
1982	512	317	424	54.9%	45.1%	424
1983	167	300	139	83.2%	0.0%	139
1984	334	363	279	83.5%	0.0%	279
1985	77	340	65	83.7%	0.0%	65
1986	441	394	370	0.0%	94.1%	370
1987	931	519	782	64.0%	36.0%	782
1988	978	610	823	58.0%	42.0%	823
1989	1,726	720	1,456	73.1%	26.9%	1,456
1990	962	798	791	0.0%	99.0%	791
1991	962	727	844	50.0%	50.0%	844
1992	1,117	863	990	50.0%	50.0%	990
1993	1,456	930	1,193	50.0%	50.0%	1,193
1994	1,437	990	1,213	50.0%	50.0%	1,213
1995	1,311	977	1,144	50.0%	50.0%	1,144
1996	1,703	1,085	1,394	50.0%	50.0%	1,394
1997	2,771	1,337	2,054	50.0%	50.0%	2,054
1998	1,878	1,375	1,627	50.0%	50.0%	1,627
1999	3,581	1,686	2,241	29.3%	70.7%	2,241
2000	4,487	2,065	2,788	29.9%	70.1%	2,788
2001	5,065	2,625	3,244	25.4%	74.6%	3,244
2002	3,771	2,539	2,609	5.7%	94.3%	2,609
2003	4,322	2,958	3,007	3.6%	96.4%	3,007
2004	4,473	2,923	3,068	9.4%	90.6%	3,068
2005	4,926	3,065	3,330	14.3%	85.7%	3,330
2006	5,242	2,978	3,453	21.0%	79.0%	3,453
2007	5,495	3,452	3,735	13.8%	86.2%	3,735
2008	6,835	3,782	4,482	22.9%	77.1%	4,482
2009	9,398	4,903	6,075	26.1%	73.9%	6,075
2010	9,694	5,505	5,424	0.0%	98.5%	5,424
2011	9,268	5,372	6,030	16.9%	83.1%	6,030
2012	9,264	5,248	6,749	37.4%	62.6%	6,749
2013	11,903	4,665	7,699	41.9%	58.1%	7,699
2014	<u>13,398</u>	<u>5,819</u>	<u>9,831</u>	52.9%	47.1%	<u>9,831</u>
Total	131,129	72,643	90,426			90,426

Projected payments for accident year 2014 are for the full accident year.

OHIO BUREAU OF WORKERS' COMPENSATION
PHYSICIANS (MED ON COMP)

(Dollars in Thousands)
Public Employers-State Agencies

Unpaid Loss Payment Projections Based on Persistency Method
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
	Undiscounted	Discounted													
Prior to 1980	950	635	55	54	52	51	49	47	46	44	42	40	38	37	395
1980	167	110	9	9	9	9	8	8	8	8	7	7	7	7	71
1981	127	83	7	7	7	6	6	6	6	6	5	5	5	5	56
1982	512	332	27	27	26	25	24	24	23	22	22	21	20	19	232
1983	167	108	9	8	8	8	8	8	7	7	7	7	6	6	78
1984	334	212	17	16	16	16	15	15	14	14	14	13	13	12	160
1985	77	49	4	4	4	4	3	3	3	3	3	3	3	3	38
1986	441	275	21	20	20	20	19	19	18	18	17	17	16	16	221
1987	931	573	42	42	41	40	39	38	38	37	36	35	34	33	476
1988	978	596	43	43	42	41	40	39	38	37	36	35	34	34	511
1989	1,726	1,041	74	73	72	71	70	68	67	65	64	62	61	59	921
1990	962	574	40	40	39	39	38	37	36	36	35	34	33	32	523
1991	962	568	39	39	38	38	37	36	36	35	34	33	33	32	533
1992	1,117	652	44	44	43	42	42	41	41	40	39	38	37	36	630
1993	1,456	840	56	55	55	54	53	52	52	51	50	49	48	47	835
1994	1,437	820	53	53	52	52	51	51	50	49	48	47	46	45	838
1995	1,311	740	47	47	47	46	46	45	44	44	43	42	42	41	777
1996	1,703	951	60	59	59	58	58	57	57	56	55	54	53	52	1,025
1997	2,771	1,530	95	94	93	93	92	91	90	89	88	86	85	84	1,692
1998	1,878	1,025	63	62	62	61	61	60	59	59	58	57	57	56	1,163
1999	3,581	1,933	118	116	115	114	113	112	111	109	108	107	106	104	2,247
2000	4,487	2,396	144	143	141	140	138	137	135	134	133	131	130	128	2,852
2001	5,065	2,680	169	157	156	154	152	151	149	148	146	145	143	142	3,252
2002	3,771	1,980	131	122	113	112	111	110	108	107	106	105	104	103	2,439
2003	4,322	2,256	155	144	134	125	124	122	121	120	119	117	116	115	2,809
2004	4,473	2,325	167	155	144	134	124	123	122	121	119	118	117	116	2,913
2005	4,926	2,553	190	176	164	152	142	132	130	129	128	126	125	124	3,208
2006	5,242	2,713	209	194	180	168	156	145	135	133	132	131	129	128	3,404
2007	5,495	2,843	225	210	195	181	168	157	146	135	134	133	131	130	3,550
2008	6,835	3,540	289	269	250	232	216	201	186	173	161	160	158	156	4,384
2009	9,398	4,877	409	380	353	328	305	284	264	245	228	212	210	208	5,972
2010	9,694	5,046	433	403	374	348	324	301	280	260	242	225	209	207	6,089
2011	9,268	4,844	428	395	367	341	317	295	274	255	237	220	205	190	5,742
2012	9,264	4,898	506	404	373	347	323	300	279	259	241	224	208	194	5,606
2013	11,903	6,423	787	607	485	448	416	387	360	335	311	289	269	250	6,959
2014	<u>13,398</u>	<u>7,466</u>	<u>1,115</u>	<u>813</u>	<u>627</u>	<u>500</u>	<u>462</u>	<u>430</u>	<u>400</u>	<u>371</u>	<u>345</u>	<u>321</u>	<u>298</u>	<u>277</u>	<u>7,438</u>
Total	131,129	70,488	6,281	5,483	4,956	4,597	4,351	4,131	3,933	3,754	3,594	3,452	3,330	3,226	80,040

Discount Rate = 4.0%
Projected payments for accident year 2014 are for the full accident year.

OHIO BUREAU OF WORKERS' COMPENSATION
PHYSICIANS (MED ON COMP)

(Dollars in Thousands)
Public Employers-State Agencies

Unpaid Loss Payment Projections Based on Paid Loss Development Method
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
	Undiscounted	Discounted													
1980	199	140	13	12	12	11	11	11	10	10	9	9	9	9	73
1981	216	149	10	13	13	12	12	11	11	11	10	10	9	9	84
1982	317	215	14	14	19	18	17	17	16	15	15	14	14	13	131
1983	300	202	19	12	12	17	16	15	15	14	14	13	13	12	128
1984	363	240	16	22	14	14	19	18	18	17	16	16	15	15	162
1985	340	223	17	15	20	12	13	17	16	16	15	15	14	14	158
1986	394	254	19	18	16	22	14	14	19	18	17	17	16	15	189
1987	519	332	28	23	23	20	27	17	18	24	23	22	21	20	254
1988	610	390	41	31	25	25	22	30	19	19	26	25	24	23	301
1989	720	459	44	45	34	28	28	24	33	21	21	29	27	26	359
1990	798	507	48	46	47	35	29	29	25	34	22	22	30	29	402
1991	727	459	41	41	39	41	30	25	25	22	29	19	19	26	370
1992	863	543	52	46	46	44	45	34	28	28	24	33	21	21	441
1993	930	585	59	52	46	46	44	46	34	28	28	24	33	21	467
1994	990	623	64	58	52	46	46	44	46	34	28	28	24	33	486
1995	977	618	70	59	54	48	42	42	40	42	31	26	26	22	475
1996	1,085	687	74	73	61	55	49	44	44	42	43	32	27	27	515
1997	1,337	848	92	85	83	70	64	57	50	50	48	50	37	31	621
1998	1,375	879	107	87	81	79	66	60	54	48	48	46	47	35	619
1999	1,686	1,080	121	122	99	92	90	75	69	61	54	54	52	54	744
2000	2,065	1,324	143	138	139	113	105	102	86	78	70	62	62	59	909
2001	2,625	1,689	194	168	163	164	133	123	121	101	92	82	73	73	1,139
2002	2,539	1,637	184	174	151	146	147	119	111	108	91	83	73	65	1,087
2003	2,958	1,913	217	199	188	163	158	158	128	119	117	98	89	79	1,244
2004	2,923	1,893	212	199	183	172	149	144	145	118	109	107	90	82	1,213
2005	3,065	1,991	230	206	193	177	167	145	140	141	114	106	104	87	1,256
2006	2,978	1,944	234	206	185	173	159	149	130	125	126	102	95	93	1,202
2007	3,452	2,260	266	250	220	197	185	170	160	139	134	135	109	102	1,386
2008	3,782	2,489	308	267	252	222	199	186	171	161	140	135	136	110	1,497
2009	4,903	3,247	415	366	317	299	263	236	220	203	191	166	160	161	1,907
2010	5,505	3,673	488	424	374	325	306	269	241	225	207	195	170	164	2,116
2011	5,372	3,614	495	432	376	332	288	271	239	214	200	184	173	150	2,020
2012	5,248	3,582	562	431	377	328	289	251	236	208	186	174	160	151	1,893
2013	4,665	3,252	588	437	335	293	255	225	195	183	162	145	135	124	1,588
2014	<u>5,819</u>	<u>4,243</u>	<u>1,101</u>	<u>595</u>	<u>442</u>	<u>339</u>	<u>296</u>	<u>258</u>	<u>227</u>	<u>197</u>	<u>186</u>	<u>163</u>	<u>146</u>	<u>137</u>	<u>1,732</u>
Total	72,643	48,190	6,584	5,367	4,689	4,177	3,782	3,437	3,138	2,874	2,647	2,439	2,253	2,091	29,165

Discount Rate = 4.0%
Projected payments for accident year 2014 are for the full accident year.

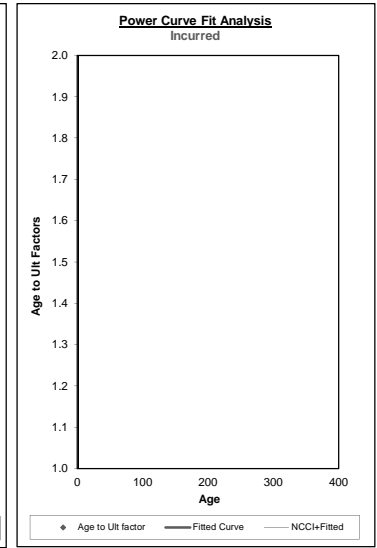
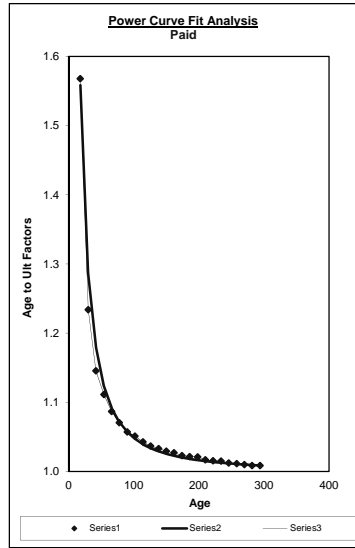
OHIO BUREAU OF WORKERS' COMPENSATION
 PHYSICIANS (MED ON COMP)
 Public Employers-State Agencies
 Estimation of Cumulative Development Factors
 Using the Method of Inverse Power Curve Fit

	<u>Paid</u>	<u>Incurred</u>		
C=	6.31	0.00		
B=	1.66	#DIV/0!		
A=	111	#DIV/0!		
Cutoff Age=	678	678		

	<u>Paid</u>	<u>Incurred</u>
R-Square	0.9859	#DIV/0!
F-Statistics	1,961	#DIV/0!
F- Degree	28	-2

$$Y = \frac{A}{(X+C)^B} + 1$$

Months of Maturity	<u>Paid</u>		<u>Incurred</u>		Fitted Value		
	Age-to-age Factor	Excluded (y)	Age-to-age Factor	Excluded (y)	Age	<u>Paid</u>	<u>Incurred</u>
6	7.504	y	----	y	6	2.725	#DIV/0!
18	1.568	y	----	y	18	1.558	#DIV/0!
30	1.234	y	----	y	30	1.287	#DIV/0!
42	1.145	y	----	y	42	1.179	#DIV/0!
54	1.111	y	----	y	54	1.124	#DIV/0!
66	1.087	y	----	y	66	1.092	#DIV/0!
78	1.071	y	----	y	78	1.071	#DIV/0!
90	1.057	y	----	y	90	1.057	#DIV/0!
102	1.051	y	----	y	102	1.047	#DIV/0!
114	1.043	y	----	y	114	1.039	#DIV/0!
126	1.037	y	----	y	126	1.034	#DIV/0!
138	1.033	y	----	y	138	1.029	#DIV/0!
150	1.029	y	----	y	150	1.026	#DIV/0!
162	1.027	y	----	y	162	1.023	#DIV/0!
174	1.023	y	----	y	174	1.020	#DIV/0!
186	1.022	y	----	y	186	1.018	#DIV/0!
198	1.021	y	----	y	198	1.016	#DIV/0!
210	1.017	y	----	y	210	1.015	#DIV/0!
222	1.015	y	----	y	222	1.014	#DIV/0!
234	1.015	y	----	y	234	1.013	#DIV/0!
246	1.012	y	----	y	246	1.012	#DIV/0!
258	1.011	y	----	y	258	1.011	#DIV/0!
270	1.010	y	----	y	270	1.010	#DIV/0!
282	1.009	y	----	y	282	1.009	#DIV/0!
294	1.008	y	----	y	294	1.009	#DIV/0!
306	1.008	y	----	y	306	1.008	#DIV/0!
318	1.008	y	----	y	318	1.008	#DIV/0!
330	1.006	y	----	y	330	1.007	#DIV/0!
342	1.005	y	----	y	342	1.007	#DIV/0!
354	1.005	y	----	y	354	1.006	#DIV/0!
366	1.004	y	----	y	366	1.006	#DIV/0!
378	1.005	y	----	y	378	1.006	#DIV/0!



OHIO BUREAU OF WORKERS' COMPENSATION
PHARMACIES (MED ON COMP)

(Dollars in Thousands)
Public Employers-State Agencies

Summary of Unpaid Loss

(1) Injury Year Ending 12/31	(2) Evaluation as of	(3) Selected Ultimate Loss	(4) Paid Loss 6/30/2014	(5) Unpaid Loss 6/30/2014	(6) Adjustment	(7) Adj. Unpaid Loss 6/30/2014	(8) Discount Factor 4.00%	(9) Discounted Unpaid Loss 6/30/2014	(10) Implied Loss Rate Per \$100 Payroll	(11) Implied Loss Frequency Per \$1M Payroll	(12) Implied Loss Severity Per Claim
Prior to 1980	6/30/2014			764	1,000	764	67%	511			
1980	6/30/2014	1,870	1,644	226	1,000	226	66%	149	0.11	0.68	1,579
1981	6/30/2014	1,828	1,622	206	1,000	206	66%	135	0.10	0.61	1,628
1982	6/30/2014	2,769	2,308	461	1,000	461	67%	311	0.13	0.62	2,178
1983	6/30/2014	1,688	1,568	120	1,000	120	64%	77	0.08	0.62	1,254
1984	6/30/2014	2,448	1,908	540	1,000	540	65%	352	0.11	0.62	1,708
1985	6/30/2014	1,883	1,630	253	1,000	253	63%	159	0.08	0.63	1,218
1986	6/30/2014	2,841	2,306	535	1,000	535	62%	333	0.11	0.62	1,734
1987	6/30/2014	3,754	2,814	940	1,000	940	63%	595	0.13	0.58	2,223
1988	6/30/2014	4,164	2,856	1,308	1,000	1,308	62%	809	0.13	0.59	2,200
1989	6/30/2014	5,662	3,505	2,157	1,000	2,157	61%	1,316	0.17	0.57	2,976
1990	6/30/2014	4,561	3,221	1,340	1,000	1,340	63%	843	0.13	0.52	2,428
1991	6/30/2014	3,239	2,201	1,038	1,000	1,038	63%	653	0.08	0.47	1,797
1992	6/30/2014	3,935	2,314	1,621	1,000	1,621	60%	975	0.10	0.50	2,010
1993	6/30/2014	5,192	2,875	2,316	1,000	2,316	60%	1,380	0.13	0.48	2,714
1994	6/30/2014	5,245	2,893	2,352	1,000	2,352	60%	1,402	0.12	0.43	2,829
1995	6/30/2014	4,702	2,812	1,890	1,000	1,890	62%	1,180	0.11	0.41	2,578
1996	6/30/2014	4,192	2,230	1,962	1,000	1,962	60%	1,177	0.09	0.40	2,313
1997	6/30/2014	6,226	3,268	2,958	1,000	2,958	61%	1,803	0.13	0.35	3,803
1998	6/30/2014	5,867	3,129	2,737	1,000	2,737	62%	1,693	0.12	0.33	3,695
1999	6/30/2014	7,458	3,195	4,263	1,000	4,263	58%	2,475	0.15	0.36	4,090
2000	6/30/2014	6,380	2,890	3,490	1,000	3,490	61%	2,142	0.12	0.36	3,332
2001	6/30/2014	9,581	3,898	5,683	1,000	5,683	60%	3,402	0.17	0.31	5,596
2002	6/30/2014	8,268	3,210	5,058	1,000	5,058	61%	3,078	0.14	0.28	5,152
2003	6/30/2014	8,676	2,929	5,747	1,000	5,747	59%	3,376	0.14	0.29	5,049
2004	6/30/2014	7,900	2,234	5,665	1,000	5,665	56%	3,197	0.13	0.27	4,737
2005	6/30/2014	7,823	1,909	5,914	1,000	5,914	55%	3,278	0.12	0.25	4,837
2006	6/30/2014	8,325	1,855	6,470	1,000	6,470	56%	3,634	0.13	0.21	5,995
2007	6/30/2014	8,369	1,549	6,820	1,000	6,820	55%	3,737	0.12	0.21	5,678
2008	6/30/2014	7,411	1,065	6,346	1,000	6,346	48%	3,034	0.10	0.19	5,434
2009	6/30/2014	8,185	1,113	7,073	1,000	7,073	56%	3,961	0.11	0.19	5,948
2010	6/30/2014	7,704	783	6,921	1,000	6,921	56%	3,841	0.11	0.18	5,857
2011	6/30/2014	8,233	561	7,671	1,000	7,671	54%	4,175	0.11	0.17	6,752
2012	6/30/2014	7,082	169	6,913	1,000	6,913	45%	3,130	0.09	0.17	5,646
2013	6/30/2014	7,163	71	7,093	1,000	7,093	45%	3,216	0.14	0.16	8,722
2014	6/30/2014	<u>7,310</u>	<u>6</u>	<u>3,649</u>	1,000	<u>3,649</u>	44%	<u>1,611</u>	0.14	0.16	8,893
		197,931	74,540	120,500		120,500		67,140			

Column Notes

- (2) Exhibit PES-A3.2, Column (8).
- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Column (2) - Column (3); 2014 adjusted to reflect 50% of a year's exposure. Prior to 1980 from Exhibit PES-A3.8, Column (5).
- (6) Column (4) x Column (5).
- (7) Based on Exhibit PES-A3.15.1 through Exhibit PES-A3.15.4 and 4.0% discount rate.
- (8) Column (6) x Column (7).
- (9) Column (2) divided by Exhibit PES-A3.5, Column (3) / 10.
- (10) Exhibit V.7, Column (9) / Exhibit PES-A3.5, Column (3).
- (11) Column (2) / Exhibit V.7, Column (9) x 1,000.

**OHIO BUREAU OF WORKERS' COMPENSATION
PHARMACIES (MED ON COMP)**

(Dollars in Thousands)

Public Employers-State Agencies

Summary of Ultimate Loss Methods

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<u>Injury Year Ending 12/31</u>	<u>Evaluation as of</u>	<u>Months of Development</u>	<u>Paid Development</u>	<u>Born. - Ferg. Payroll Paid</u>	<u>Born. - Ferg. Premium Paid</u>	<u>Persistence Method (Per LTC)</u>	<u>Persistence Method (Incr Paid)</u>	<u>Selected Ultimate Loss</u>
1980	6/30/2014	414	2,001	2,003		1,919	1,820	1,870
1981	6/30/2014	402	1,993	2,005		1,872	1,784	1,828
1982	6/30/2014	390	2,863	2,747		2,864	2,673	2,769
1983	6/30/2014	378	1,970	2,043		1,712	1,664	1,688
1984	6/30/2014	366	2,427	2,426		2,555	2,341	2,448
1985	6/30/2014	354	2,105	2,469		1,933	1,832	1,883
1986	6/30/2014	342	3,025	3,241		2,949	2,733	2,841
1987	6/30/2014	330	3,748	3,868		3,945	3,563	3,754
1988	6/30/2014	318	3,877	4,048		4,603	4,011	4,164
1989	6/30/2014	306	4,867	4,799		6,583	5,536	5,662
1990	6/30/2014	294	4,605	4,702		4,825	4,252	4,561
1991	6/30/2014	282	3,241	3,833		3,476	3,001	3,239
1992	6/30/2014	270	3,513	4,049		4,585	3,706	3,935
1993	6/30/2014	258	4,517	4,714		6,195	4,863	5,192
1994	6/30/2014	246	4,721	4,926		6,190	4,823	5,245
1995	6/30/2014	234	4,789	5,008		5,160	4,157	4,702
1996	6/30/2014	222	3,969	4,534		4,887	3,720	4,192
1997	6/30/2014	210	6,106	5,727		7,164	5,408	6,226
1998	6/30/2014	198	6,168	5,781		6,492	4,940	5,867
1999	6/30/2014	186	6,668	6,064		9,291	6,414	7,458
2000	6/30/2014	174	6,452	6,018	5,947	7,394	5,295	6,380
2001	6/30/2014	162	9,362	8,741	7,233	11,424	7,956	9,581
2002	6/30/2014	150	8,363	8,402	6,768	9,701	6,740	8,268
2003	6/30/2014	138	8,366	8,445	7,244	10,555	7,107	8,676
2004	6/30/2014	126	7,076	8,074	7,644	10,069	6,554	7,900
2005	6/30/2014	114	6,767	8,090	8,366	10,198	6,505	7,823
2006	6/30/2014	102	7,495	8,444	9,312	11,483	7,218	8,325
2007	6/30/2014	90	7,292	8,548	9,633	11,163	6,926	8,369
2008	6/30/2014	78	6,029	8,505	9,278	7,099	4,451	7,411
2009	6/30/2014	66	7,817	8,872	9,192	10,670	6,491	8,185
2010	6/30/2014	54	7,271	8,519	8,380	11,139	6,213	7,704
2011	6/30/2014	42	7,467	8,507	8,881	14,202	7,310	8,233
2012	6/30/2014	30	3,777	8,402	9,208	7,240	3,637	7,082
2013	6/30/2014	18	3,623	5,582	8,745	8,300	3,597	7,163
2014	6/30/2014	6	<u>3,392</u>	<u>5,599</u>	<u>9,020</u>	<u>8,786</u>	<u>3,248</u>	<u>7,310</u>
			177,721	197,734	124,851	238,625	162,490	197,931

Column Notes

- (3) Exhibit PES-A3.3, Column (5).
- (4) Exhibit PES-A3.5, Column (12).
- (5) Exhibit PES-A3.6, Column (12).
- (6) Exhibit PES-A3.7, Column (6).
- (7) Exhibit PES-A3.10, Column (6).
- (8) Based on Columns (3) through (7).

**OHIO BUREAU OF WORKERS' COMPENSATION
PHARMACIES (MED ON COMP)**

(Dollars in Thousands)

Public Employers-State Agencies

Paid and Incurred Loss Development Methods

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
				Cumulative	Estimated Ult.		Cumulative	Estimated Ult.
<u>Injury Year</u>	<u>Evaluation</u>	<u>Months of</u>	<u>Paid</u>	<u>Paid</u>	<u>Loss</u>	<u>Incurred</u>	<u>Incurred</u>	<u>Loss</u>
<u>Ending 12/31</u>	<u>as of</u>	<u>Development</u>	<u>Loss</u>	<u>LDF</u>	<u>Paid Method</u>	<u>Loss</u>	<u>LDF</u>	<u>Inc. Method</u>
					<u>(3) times (4)</u>			<u>(6) times (7)</u>
1980	6/30/2014	414	1,644	1.217	2,001			
1981	6/30/2014	402	1,622	1.229	1,993			
1982	6/30/2014	390	2,308	1.240	2,863			
1983	6/30/2014	378	1,568	1.256	1,970			
1984	6/30/2014	366	1,908	1.272	2,427			
1985	6/30/2014	354	1,630	1.291	2,105			
1986	6/30/2014	342	2,306	1.312	3,025			
1987	6/30/2014	330	2,814	1.332	3,748			
1988	6/30/2014	318	2,856	1.358	3,877			
1989	6/30/2014	306	3,505	1.389	4,867			
1990	6/30/2014	294	3,221	1.430	4,605			
1991	6/30/2014	282	2,201	1.472	3,241			
1992	6/30/2014	270	2,314	1.518	3,513			
1993	6/30/2014	258	2,875	1.571	4,517			
1994	6/30/2014	246	2,893	1.632	4,721			
1995	6/30/2014	234	2,812	1.703	4,789			
1996	6/30/2014	222	2,230	1.780	3,969			
1997	6/30/2014	210	3,268	1.868	6,106			
1998	6/30/2014	198	3,129	1.971	6,168			
1999	6/30/2014	186	3,195	2.087	6,668			
2000	6/30/2014	174	2,890	2.232	6,452			
2001	6/30/2014	162	3,898	2.402	9,362			
2002	6/30/2014	150	3,210	2.605	8,363			
2003	6/30/2014	138	2,929	2.857	8,366			
2004	6/30/2014	126	2,234	3.167	7,076			
2005	6/30/2014	114	1,909	3.545	6,767			
2006	6/30/2014	102	1,855	4.041	7,495			
2007	6/30/2014	90	1,549	4.707	7,292			
2008	6/30/2014	78	1,065	5.658	6,029			
2009	6/30/2014	66	1,113	7.027	7,817			
2010	6/30/2014	54	783	9.287	7,271			
2011	6/30/2014	42	561	13.302	7,467			
2012	6/30/2014	30	169	22.307	3,777			
2013	6/30/2014	18	71	51.342	3,623			
2014	6/30/2014	6	<u>6</u>	568.072	<u>3,392</u>			
			74,540		177,721			

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Exhibit PES-A3.4, Page 1 and Exhibit PES-A3.4, Page 2, interpolated to appropriate age.

OHIO BUREAU OF WORKERS' COMPENSATION

PHARMACIES (MED ON COMP)

(Dollars in Thousands)

Public Employers-State Agencies

Paid Loss Development

Age of Development

Table with 21 columns representing injury years from 1980 to 2014 and 20 rows representing months from 6 MTHS to 210 MTHS. It shows the development of paid losses over time.

Age to Age Development Factors

Table with 21 columns representing injury years from 1980 to 2014 and 20 rows representing months from 6 to 222. It shows age-to-age development factors and summary statistics like \$ Wtd Avg, Strt Average, 3 Yr \$ Wtd Avg, 5 Yr \$ Wtd Avg, Inv. Power Curve, Selected, and Cumulative.

OHIO BUREAU OF WORKERS' COMPENSATION
 PHARMACIES (MED ON COMP)
 (Dollars in Thousands)
 Public Employers-State Agencies

Paid Loss Development

Age of Development

<u>Injury Year</u> <u>Ending 12/31</u>	<u>222 MTHS</u>	<u>234 MTHS</u>	<u>246 MTHS</u>	<u>258 MTHS</u>	<u>270 MTHS</u>	<u>282 MTHS</u>	<u>294 MTHS</u>	<u>306 MTHS</u>	<u>318 MTHS</u>	<u>330 MTHS</u>	<u>342 MTHS</u>	<u>354 MTHS</u>	<u>366 MTHS</u>	<u>378 MTHS</u>	<u>390 MTHS</u>	<u>402 MTHS</u>	<u>414 MTHS</u>	<u>426 MTHS</u>
1980	1,004	1,060	1,130	1,210	1,275	1,332	1,389	1,436	1,469	1,492	1,513	1,539	1,563	1,588	1,612	1,628	1,644	
1981	1,068	1,143	1,217	1,264	1,323	1,369	1,425	1,469	1,499	1,524	1,542	1,561	1,579	1,593	1,608	1,622		
1982	1,438	1,532	1,627	1,699	1,766	1,842	1,902	1,955	2,015	2,072	2,124	2,187	2,236	2,278	2,308			
1983	1,268	1,320	1,376	1,425	1,464	1,491	1,508	1,520	1,530	1,540	1,548	1,554	1,560	1,568				
1984	1,308	1,380	1,467	1,562	1,614	1,650	1,682	1,720	1,760	1,798	1,841	1,875	1,908					
1985	1,379	1,429	1,481	1,505	1,534	1,550	1,561	1,570	1,583	1,598	1,615	1,630						
1986	1,570	1,675	1,753	1,823	1,892	1,975	2,059	2,137	2,209	2,276	2,306							
1987	2,143	2,239	2,307	2,374	2,444	2,523	2,610	2,703	2,763	2,814								
1988	2,160	2,249	2,340	2,413	2,513	2,599	2,685	2,780	2,856									
1989	2,639	2,777	2,900	3,014	3,129	3,254	3,376	3,505										
1990	2,727	2,812	2,896	2,998	3,083	3,156	3,221											
1991	1,917	1,973	2,032	2,100	2,151	2,201												
1992	1,986	2,068	2,140	2,228	2,314													
1993	2,477	2,621	2,753	2,875														
1994	2,667	2,774	2,893															
1995	2,730	2,812																
1996	2,230																	
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Age to Age Development Factors

<u>Injury Year</u> <u>Ending 12/31</u>	<u>222</u>	<u>234</u>	<u>246</u>	<u>258</u>	<u>270</u>	<u>282</u>	<u>294</u>	<u>306</u>	<u>318</u>	<u>330</u>	<u>342</u>	<u>354</u>	<u>366</u>	<u>378</u>	<u>390</u>	<u>402</u>	<u>414</u>	<u>426</u>	
1980	1.057	1.066	1.071	1.053	1.045	1.043	1.034	1.023	1.016	1.014	1.017	1.016	1.016	1.015	1.010	1.010			
1981	1.070	1.064	1.039	1.047	1.035	1.041	1.031	1.020	1.017	1.012	1.012	1.011	1.009	1.009	1.009				
1982	1.065	1.063	1.044	1.039	1.043	1.033	1.028	1.031	1.028	1.025	1.030	1.023	1.019	1.013					
1983	1.041	1.042	1.035	1.028	1.018	1.012	1.008	1.007	1.007	1.005	1.004	1.004	1.005						
1984	1.055	1.064	1.064	1.034	1.022	1.019	1.023	1.023	1.021	1.024	1.019	1.018							
1985	1.036	1.036	1.017	1.019	1.011	1.007	1.006	1.008	1.010	1.011	1.009								
1986	1.067	1.047	1.040	1.038	1.043	1.043	1.038	1.034	1.030	1.013									
1987	1.045	1.031	1.029	1.030	1.032	1.034	1.036	1.022	1.018										
1988	1.041	1.040	1.031	1.042	1.034	1.033	1.035	1.027											
1989	1.052	1.044	1.039	1.038	1.040	1.037	1.038												
1990	1.031	1.030	1.035	1.028	1.024	1.021													
1991	1.030	1.029	1.033	1.025	1.023														
1992	1.041	1.035	1.041	1.039															
1993	1.058	1.050	1.045																
1994	1.040	1.043																	
1995	1.030																		
1996																			
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\$ Wtd Avg	1.045	1.043	1.039	1.035	1.031	1.030	1.030	1.023	1.019	1.015	1.016	1.015	1.013	1.013	1.009	1.010	1.010	---	---
Strt Average	1.047	1.046	1.040	1.035	1.031	1.029	1.028	1.022	1.018	1.015	1.015	1.014	1.012	1.013	1.009	1.010	1.010	---	---
3 Yr \$ Wtd Avg	1.042	1.043	1.040	1.030	1.030	1.030	1.037	1.027	1.020	1.016	1.011	1.016	1.012	1.013	---	---	---	---	---
5 Yr \$ Wtd Avg	1.040	1.038	1.039	1.034	1.031	1.033	1.033	1.024	1.018	1.016	1.016	1.015	---	---	---	---	---	---	---
Inv. Power Curve	1.040	1.037	1.034	1.031	1.029	1.027	1.025	1.023	1.022	1.020	1.019	1.018	1.017	1.016	1.015	1.014	1.014	1.014	1.201
																			PA
Selected	1.045	1.043	1.039	1.035	1.031	1.030	1.030	1.023	1.019	1.015	1.016	1.015	1.013	1.013	1.009	1.010	1.014	1.201	1.432
Cumulative	1.780	1.703	1.632	1.571	1.518	1.472	1.430	1.389	1.358	1.332	1.312	1.291	1.272	1.256	1.240	1.229	1.217	1.201	

**OHIO BUREAU OF WORKERS' COMPENSATION
PHARMACIES (MED ON COMP)
(Dollars in Thousands)
Public Employers-State Agencies**

Bornhuetter-Ferguson Method with a Payroll Base Using Paid Loss Development Factors

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
Injury Year	Evaluation	Months of	Payroll	Pure	Benefit	Trend	Smoothed	Age-to-	Percent	Unpaid	Indicated	
Ending 12/31	as of	Development	(\$000,000's)	Premium	Level	Factor	Pure	Ultimate	Unpaid	Loss	Ultimate	
					Factor	-2.4%	Premium	Factor	1 - 1 / (9)	(3) * (8) * (10)	Loss	
1980	6/30/2014	414	1,745	1.12	1.000	0.45	0.50	1.15	1.217	17.8%	359	2,003
1981	6/30/2014	402	1,827	1.06	1.000	0.46	0.48	1.12	1.229	18.6%	383	2,005
1982	6/30/2014	390	2,061	1.39	1.000	0.47	0.65	1.10	1.240	19.4%	439	2,747
1983	6/30/2014	378	2,173	0.85	1.000	0.48	0.40	1.07	1.256	20.4%	475	2,043
1984	6/30/2014	366	2,314	1.08	1.000	0.49	0.53	1.05	1.272	21.4%	518	2,426
1985	6/30/2014	354	2,444	0.83	1.000	0.50	0.41	1.52	1.291	22.6%	839	2,469
1986	6/30/2014	342	2,644	1.13	1.000	0.51	0.58	1.49	1.312	23.8%	935	3,241
1987	6/30/2014	330	2,912	1.32	1.000	0.53	0.69	1.45	1.332	24.9%	1,054	3,868
1988	6/30/2014	318	3,191	1.33	1.000	0.54	0.72	1.42	1.358	26.3%	1,192	4,048
1989	6/30/2014	306	3,341	1.71	1.000	0.55	0.95	1.38	1.389	28.0%	1,295	4,799
1990	6/30/2014	294	3,645	1.29	1.000	0.56	0.73	1.35	1.430	30.1%	1,481	4,702
1991	6/30/2014	282	3,852	0.87	1.000	0.58	0.50	1.32	1.472	32.1%	1,631	3,833
1992	6/30/2014	270	3,944	1.03	1.000	0.59	0.61	1.29	1.518	34.1%	1,735	4,049
1993	6/30/2014	258	4,021	1.33	1.000	0.61	0.81	1.26	1.571	36.3%	1,839	4,714
1994	6/30/2014	246	4,272	1.28	1.000	0.62	0.79	1.23	1.632	38.7%	2,034	4,926
1995	6/30/2014	234	4,433	1.12	1.000	0.64	0.71	1.20	1.703	41.3%	2,196	5,008
1996	6/30/2014	222	4,487	0.99	1.000	0.65	0.64	1.17	1.780	43.8%	2,305	4,534
1997	6/30/2014	210	4,624	1.43	1.000	0.67	0.96	1.14	1.868	46.5%	2,459	5,727
1998	6/30/2014	198	4,816	1.31	1.000	0.68	0.90	1.12	1.971	49.3%	2,651	5,781
1999	6/30/2014	186	5,048	1.58	1.000	0.70	1.11	1.09	2.087	52.1%	2,869	6,064
2000	6/30/2014	174	5,318	1.30	1.000	0.72	0.93	1.07	2.232	55.2%	3,128	6,018
2001	6/30/2014	162	5,598	1.86	1.000	0.73	1.36	1.48	2.402	58.4%	4,843	8,741
2002	6/30/2014	150	5,821	1.55	1.000	0.75	1.17	1.45	2.605	61.6%	5,192	8,402
2003	6/30/2014	138	6,005	1.58	1.000	0.77	1.21	1.41	2.857	65.0%	5,516	8,445
2004	6/30/2014	126	6,184	1.39	1.000	0.79	1.09	1.38	3.167	68.4%	5,839	8,074
2005	6/30/2014	114	6,388	1.33	1.000	0.81	1.07	1.35	3.545	71.8%	6,181	8,090
2006	6/30/2014	102	6,654	1.43	1.000	0.83	1.18	1.32	4.041	75.3%	6,589	8,444
2007	6/30/2014	90	6,915	1.33	1.000	0.85	1.13	1.29	4.707	78.8%	6,999	8,548
2008	6/30/2014	78	7,201	0.91	1.000	0.87	0.79	1.25	5.658	82.3%	7,439	8,505
2009	6/30/2014	66	7,383	1.25	1.000	0.89	1.11	1.23	7.027	85.8%	7,759	8,872
2010	6/30/2014	54	7,245	1.27	1.000	0.91	1.16	1.20	9.287	89.2%	7,736	8,519
2011	6/30/2014	42	7,353	1.47	1.000	0.93	1.37	1.17	13.302	92.5%	7,945	8,507
2012	6/30/2014	30	7,555	0.73	1.000	0.95	0.70	1.14	22.307	95.5%	8,233	8,402
2013	6/30/2014	18	5,045	1.18	1.000	0.98	1.15	1.11	51.342	98.1%	5,511	5,582
2014	6/30/2014	6	<u>5,150</u>	1.18	1.000	1.00	<u>1.18</u>	1.09	568.072	99.8%	<u>5,593</u>	<u>5,599</u>
Total/Average			163,611				0.95				123,194	197,734
Selected					Selected Pure Premium (2000-2014)		1.09					
					Selected Pure Premium (1985-1999)		0.76					
<u>Column Notes</u>					Selected Pure Premium (1980-1984)		0.51					

- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Average of Exhibit PES-A3.2, Columns (3) and (6) divided by Column (3).
- (6) Exhibit PES-A3.13, Column (7); selected pure premium trend.
- (7) Column (4) / Column (5) x Column (6).
- (8) Selected from Column (7) x Column (5) / Column (6).
- (9) Exhibit PES-A3.3, Column (4).
- (12) Exhibit PES-A3.3, Column (3) + Column (11).

**OHIO BUREAU OF WORKERS' COMPENSATION
PHARMACIES (MED ON COMP)
(Dollars in Thousands)
Public Employers-State Agencies**

Bornhuetter-Ferguson Method with a Premium Base Using Paid Loss Development Factors

<u>Injury Year Ending 12/31</u>	<u>(1) Evaluation as of</u>	<u>(2) Months of Development</u>	<u>(3) Premium (\$000's)</u>	<u>(4) Loss Ratio</u>	<u>(5) Benefit Level Factor</u>	<u>(6) Trend Factor 0.0%</u>	<u>(7) Trended Loss Ratio</u>	<u>(8) Smoothed Loss Ratio</u>	<u>(9) Age-to- Ultimate Factor</u>	<u>(10) Percent Unpaid 1 - 1 / (9)</u>	<u>(11) Unpaid Loss (3) * (8) * (10)</u>	<u>(12) Indicated Ultimate Loss</u>
1980	6/30/2014	414										
1981	6/30/2014	402										
1982	6/30/2014	390										
1983	6/30/2014	378										
1984	6/30/2014	366										
1985	6/30/2014	354										
1986	6/30/2014	342										
1987	6/30/2014	330										
1988	6/30/2014	318										
1989	6/30/2014	306										
1990	6/30/2014	294										
1991	6/30/2014	282										
1992	6/30/2014	270										
1993	6/30/2014	258										
1994	6/30/2014	246										
1995	6/30/2014	234										
1996	6/30/2014	222										
1997	6/30/2014	210										
1998	6/30/2014	198										
1999	6/30/2014	186										
2000	6/30/2014	174	38,059	18.2%	1.000	1.00	18.2%	14.6%	2.232	55.2%	3,058	5,947
2001	6/30/2014	162	39,274	26.5%	1.000	1.00	26.5%	14.6%	2.402	58.4%	3,336	7,233
2002	6/30/2014	150	39,683	22.8%	1.000	1.00	22.8%	14.6%	2.605	61.6%	3,558	6,768
2003	6/30/2014	138	45,623	20.7%	1.000	1.00	20.7%	14.6%	2.857	65.0%	4,315	7,244
2004	6/30/2014	126	54,327	15.8%	1.000	1.00	15.8%	14.6%	3.167	68.4%	5,409	7,644
2005	6/30/2014	114	61,809	13.7%	1.000	1.00	13.7%	14.6%	3.545	71.8%	6,457	8,366
2006	6/30/2014	102	68,102	13.9%	1.000	1.00	13.9%	14.6%	4.041	75.3%	7,458	9,312
2007	6/30/2014	90	70,539	13.1%	1.000	1.00	13.1%	14.6%	4.707	78.8%	8,084	9,633
2008	6/30/2014	78	68,546	9.6%	1.000	1.00	9.6%	14.6%	5.658	82.3%	8,212	9,278
2009	6/30/2014	66	64,733	14.3%	1.000	1.00	14.3%	14.6%	7.027	85.8%	8,079	9,192
2010	6/30/2014	54	58,506	15.7%	1.000	1.00	15.7%	14.6%	9.287	89.2%	7,597	8,380
2011	6/30/2014	42	61,817	17.5%	1.000	1.00	17.5%	14.6%	13.302	92.5%	8,319	8,881
2012	6/30/2014	30	65,024	8.5%	1.000	1.00	8.5%	14.6%	22.307	95.5%	9,038	9,208
2013	6/30/2014	18	60,793	9.8%	1.000	1.00	9.8%	14.6%	51.342	98.1%	8,674	8,745
2014	6/30/2014	6	<u>62,055</u>	9.8%	1.000	1.00	<u>9.8%</u>	14.6%	568.072	99.8%	<u>9,014</u>	<u>9,020</u>
Total/Average			858,891					14.6%			100,610	124,851
Selected							Selected Loss Ratio	14.6%				

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Average of Exhibit PES-A3.2, Columns (3) and (6) divided by Column (3).
- (6) Exhibit PES-A3.13, Column (9); selected loss ratio trend.
- (7) Column (4) / Column (5) x Column (6).
- (8) Selected from Column (7) x Column (5) / Column (6).
- (9) Exhibit PES-A3.3, Column (4).
- (12) Exhibit PES-A3.3, Column (3) + Column (11).

OHIO BUREAU OF WORKERS' COMPENSATION
PHARMACIES (MED ON COMP)
(Dollars in Thousands)
Public Employers-State Agencies

Persistency Per Loss Time Claim Method

<u>Injury Year</u> <u>Ending 12/31</u>	(1) <u>Evaluation</u> <u>as of</u>	(2) <u>Months of</u> <u>Development</u>	(3) <u>Incremental</u> <u>Paid</u> <u>Loss</u>	(4) <u>Cumulative</u> <u>Persistency</u> <u>Factor</u> <u>(Adj. for Inflation)</u>	(5) <u>Estimated Ult.</u> <u>Unpaid</u> <u>Loss</u> <u>(3) times (4)</u>	(6) <u>Ultimate</u> <u>Loss</u>
1980	6/30/2014	414	16	17.289	275	1,919
1981	6/30/2014	402	14	17.860	250	1,872
1982	6/30/2014	390	30	18.441	556	2,864
1983	6/30/2014	378	8	19.035	144	1,712
1984	6/30/2014	366	33	19.641	647	2,555
1985	6/30/2014	354	15	20.494	303	1,933
1986	6/30/2014	342	30	21.341	643	2,949
1987	6/30/2014	330	51	22.181	1,131	3,945
1988	6/30/2014	318	76	23.016	1,748	4,603
1989	6/30/2014	306	129	23.845	3,078	6,583
1990	6/30/2014	294	65	24.668	1,604	4,825
1991	6/30/2014	282	50	25.484	1,275	3,476
1992	6/30/2014	270	86	26.296	2,271	4,585
1993	6/30/2014	258	123	27.101	3,320	6,195
1994	6/30/2014	246	118	27.900	3,297	6,190
1995	6/30/2014	234	82	28.694	2,348	5,160
1996	6/30/2014	222	90	29.482	2,657	4,887
1997	6/30/2014	210	129	30.265	3,896	7,164
1998	6/30/2014	198	108	31.042	3,363	6,492
1999	6/30/2014	186	192	31.813	6,097	9,291
2000	6/30/2014	174	137	32.827	4,504	7,394
2001	6/30/2014	162	222	33.841	7,527	11,424
2002	6/30/2014	150	186	34.855	6,491	9,701
2003	6/30/2014	138	213	35.870	7,626	10,555
2004	6/30/2014	126	212	36.885	7,835	10,069
2005	6/30/2014	114	219	37.901	8,289	10,198
2006	6/30/2014	102	247	38.917	9,628	11,483
2007	6/30/2014	90	241	39.933	9,614	11,163
2008	6/30/2014	78	147	40.950	6,033	7,099
2009	6/30/2014	66	228	41.968	9,558	10,670
2010	6/30/2014	54	208	49.775	10,356	11,139
2011	6/30/2014	42	232	58.708	13,641	14,202
2012	6/30/2014	30	96	73.365	7,071	7,240
2013	6/30/2014	18	67	123.572	8,229	8,300
2014	6/30/2014	6	<u>6</u>	1,470.449	<u>8,780</u>	<u>8,786</u>
			4,106		164,086	238,625

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation estimated incremental paid through 6/30/14.
(4) Exhibit PES-A3.9, Page 1 and Exhibit PES-A3.9, Page 2.
(6) Column (5) + estimated paid to date 6/30/14.

**OHIO BUREAU OF WORKERS' COMPENSATION
PHARMACIES (MED ON COMP)
(Dollars in Thousands)
Public Employers-State Agencies**

Persistency Per Loss Time Claim Method

	(1)	(2)	(3)	(4)	(5)
<u>Injury Year Ending 12/31</u>	<u>Evaluation as of</u>	<u>Months of Development</u>	<u>Incremental Paid Loss</u>	<u>Cumulative Persistency Factor (Adj. for Inflation)</u>	<u>Estimated Ult. Unpaid Loss (3) times (4)</u>
Prior to 1945	6/30/2014		0	5.045	0
1945	6/30/2014	834	0	3.420	0
1946	6/30/2014	822	0	3.667	0
1947	6/30/2014	810	0	3.922	0
1948	6/30/2014	798	0	4.186	0
1949	6/30/2014	786	0	4.456	0
1950	6/30/2014	774	0	4.734	0
1951	6/30/2014	762	0	5.018	0
1952	6/30/2014	750	0	5.310	0
1953	6/30/2014	738	0	5.609	0
1954	6/30/2014	726	0	5.917	0
1955	6/30/2014	714	0	6.235	0
1956	6/30/2014	702	0	6.561	0
1957	6/30/2014	690	0	6.897	0
1958	6/30/2014	678	0	7.243	0
1959	6/30/2014	666	0	7.598	0
1960	6/30/2014	654	0	7.962	0
1961	6/30/2014	642	0	8.336	1
1962	6/30/2014	630	1	8.718	6
1963	6/30/2014	618	1	9.109	5
1964	6/30/2014	606	4	9.509	34
1965	6/30/2014	594	0	9.919	0
1966	6/30/2014	582	0	10.339	0
1967	6/30/2014	570	0	10.769	4
1968	6/30/2014	558	0	11.210	0
1969	6/30/2014	546	0	11.661	0
1970	6/30/2014	534	2	12.123	29
1971	6/30/2014	522	0	12.595	3
1972	6/30/2014	510	6	13.078	74
1973	6/30/2014	498	5	13.571	66
1974	6/30/2014	486	0	14.073	2
1975	6/30/2014	474	7	14.585	97
1976	6/30/2014	462	13	15.107	202
1977	6/30/2014	450	5	15.638	80
1978	6/30/2014	438	3	16.179	42
1979	6/30/2014	426	<u>7</u>	16.729	<u>119</u>
			53		764

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation estimated incremental paid through 6/30/14.
- (4) Exhibit PES-A3.9, Page 1 and Exhibit PES-A3.9, Page 2.

OHIO BUREAU OF WORKERS' COMPENSATION
PHARMACIES (MED ON COMP)
(Dollars in Thousands)
Public Employers-State Agencies

Incremental Paid Losses per Ultimate Lost Time Claim Count

Table with 21 columns representing injury years from 1980 to 2014 and 21 columns representing months from 6 MTHS to 210 MTHS. Each cell contains a numerical value representing the incremental paid losses.

Calendar Year Persistency

Table with 21 columns representing calendar years from 1981 to 2014 and 21 columns representing months from 6 to 222. Each cell contains a numerical value representing the calendar year persistency. The table includes summary rows for 3 Yr Avg, 5 Yr Avg, P(Living), Selected, and Cumulative.

OHIO BUREAU OF WORKERS' COMPENSATION
PHARMACIES (MED ON COMP)
(Dollars in Thousands)
Public Employers-State Agencies

Incremental Paid Losses per Ultimate Lost Time Claim Count

Table with 18 columns representing injury years from 1980 to 2014. The first column is 'Injury Year Ending 12/31'. The subsequent columns are labeled '222 MTHS' through '426 MTHS'. Data values are integers representing claim counts.

Calendar Year Persistency

Table with 18 columns representing injury years from 1981 to 2014. The first column is 'Injury Year Ending 12/31'. The subsequent columns are labeled '222' through '426'. The table contains persistency ratios for each year, with a 'Strt Average' row at the bottom and a 'Selected Cumulative' section at the very bottom showing cumulative values and ratios.

**OHIO BUREAU OF WORKERS' COMPENSATION
PHARMACIES (MED ON COMP)
(Dollars in Thousands)
Public Employers-State Agencies**

Incremental Paid Persistency Method

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Incremental Paid Loss	(4) Cumulative Incremental Paid Factor	(5) Estimated Ult. Unpaid Loss (3) times (4)	(6) Ultimate Loss
1980	6/30/2014	414	16	11.061	176	1,820
1981	6/30/2014	402	14	11.586	162	1,784
1982	6/30/2014	390	30	12.107	365	2,673
1983	6/30/2014	378	8	12.625	96	1,664
1984	6/30/2014	366	33	13.141	433	2,341
1985	6/30/2014	354	15	13.655	202	1,832
1986	6/30/2014	342	30	14.171	427	2,733
1987	6/30/2014	330	51	14.688	749	3,563
1988	6/30/2014	318	76	15.208	1,155	4,011
1989	6/30/2014	306	129	15.733	2,031	5,536
1990	6/30/2014	294	65	15.867	1,032	4,252
1991	6/30/2014	282	50	15.993	800	3,001
1992	6/30/2014	270	86	16.114	1,392	3,706
1993	6/30/2014	258	123	16.228	1,988	4,863
1994	6/30/2014	246	118	16.336	1,931	4,823
1995	6/30/2014	234	82	16.438	1,345	4,157
1996	6/30/2014	222	90	16.535	1,490	3,720
1997	6/30/2014	210	129	16.628	2,140	5,408
1998	6/30/2014	198	108	16.715	1,811	4,940
1999	6/30/2014	186	192	16.798	3,219	6,414
2000	6/30/2014	174	137	17.528	2,405	5,295
2001	6/30/2014	162	222	18.246	4,058	7,956
2002	6/30/2014	150	186	18.954	3,530	6,740
2003	6/30/2014	138	213	19.651	4,178	7,107
2004	6/30/2014	126	212	20.338	4,320	6,554
2005	6/30/2014	114	219	21.014	4,596	6,505
2006	6/30/2014	102	247	21.680	5,364	7,218
2007	6/30/2014	90	241	22.336	5,377	6,926
2008	6/30/2014	78	147	22.981	3,386	4,451
2009	6/30/2014	66	228	23.617	5,379	6,491
2010	6/30/2014	54	208	26.098	5,430	6,213
2011	6/30/2014	42	232	29.046	6,749	7,310
2012	6/30/2014	30	96	35.977	3,467	3,637
2013	6/30/2014	18	67	52.952	3,526	3,597
2014	6/30/2014	6	<u>6</u>	542.999	<u>3,242</u>	<u>3,248</u>
			4,106		87,950	162,490

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation estimated incremental paid through 6/30/14.
- (4) Exhibit PES-A3.11, Page 1 and Exhibit PES-A3.11, Page 2.
- (6) Column (5) + estimated paid to date 6/30/14.

OHIO BUREAU OF WORKERS' COMPENSATION
PHARMACIES (MED ON COMP)
(Dollars in Thousands)
Public Employers-State Agencies

Incremental Paid Loss Development

Age of Development

Injury Year
Ending 12/31

Table with 19 columns representing injury years (from 1980 to 2014) and 19 rows representing development years (from 222 MTHS to 426 MTHS). Contains numerical values for incremental paid loss development.

Age to Age Development Factors

Injury Year
Ending 12/31

Table with 19 columns representing injury years (from 222 to 426 MTHS) and 19 rows representing development years (from 222 to 426 MTHS). Contains numerical values for age to age development factors.

Summary table with columns for various metrics (e.g., \$ Wtd Avg, 3 Yr \$ Wtd Avg, Selected Cumulative) and rows for different injury years and development periods. Includes a 'Tail' column at the bottom right.

OHIO BUREAU OF WORKERS' COMPENSATION
PHARMACIES (MED ON COMP)
(Dollars in Thousands)
Public Employers-State Agencies

Average Benefit

	(1)	(2)	(3)
<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>
1980	6/30/2014	414	286.60
1981	6/30/2014	402	311.09
1982	6/30/2014	390	327.20
1983	6/30/2014	378	341.69
1984	6/30/2014	366	358.57
1985	6/30/2014	354	371.07
1986	6/30/2014	342	380.29
1987	6/30/2014	330	393.04
1988	6/30/2014	318	411.39
1989	6/30/2014	306	420.61
1990	6/30/2014	294	436.90
1991	6/30/2014	282	451.06
1992	6/30/2014	270	474.30
1993	6/30/2014	258	483.24
1994	6/30/2014	246	494.51
1995	6/30/2014	234	509.04
1996	6/30/2014	222	526.87
1997	6/30/2014	210	551.30
1998	6/30/2014	198	577.29
1999	6/30/2014	186	596.41
2000	6/30/2014	174	618.35
2001	6/30/2014	162	635.33
2002	6/30/2014	150	652.89
2003	6/30/2014	138	670.26
2004	6/30/2014	126	694.56
2005	6/30/2014	114	711.71
2006	6/30/2014	102	724.55
2007	6/30/2014	90	760.83
2008	6/30/2014	78	777.54
2009	6/30/2014	66	779.07
2010	6/30/2014	54	795.36
2011	6/30/2014	42	817.82
2012	6/30/2014	30	843.14
2013	6/30/2014	18	860.00
2014	6/30/2014	6	877.20

Column Notes

- (3) Ohio Department of Job and Family Services
(http://ohiolmi.com/cep/CEP_NAICS.htm).

**OHIO BUREAU OF WORKERS' COMPENSATION
PHARMACIES (MED ON COMP)
(Dollars in Thousands)
Public Employers-State Agencies**

Trend

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
<u>Injury Year Ending 12/31</u>	<u>Ultimate Claim Counts</u>	<u>Payroll (\$Millions)</u>	<u>Estimated # of Employee</u>	<u>Frequency Per \$1M Payroll</u>	<u>Frequency Per Employee</u>	<u>Initial Ultimate Loss</u>	<u>Initial Ultimate Severity</u>	<u>SAWW</u>	<u>Loss Ratio</u>
1990	1,879	3,645	160,419	0.515	0.012	4,715	2,510	437	
1991	1,803	3,852	164,229	0.468	0.011	3,359	1,863	451	
1992	1,957	3,944	159,926	0.496	0.012	4,049	2,069	474	
1993	1,913	4,021	159,999	0.476	0.012	5,356	2,800	483	
1994	1,854	4,272	166,135	0.434	0.011	5,455	2,942	495	
1995	1,824	4,433	167,457	0.411	0.011	4,974	2,727	509	
1996	1,812	4,487	163,786	0.404	0.011	4,428	2,444	527	
1997	1,637	4,624	161,291	0.354	0.010	6,635	4,052	551	
1998	1,588	4,816	160,437	0.330	0.010	6,330	3,987	577	
1999	1,824	5,048	162,756	0.361	0.011	7,980	4,376	596	
2000	1,915	5,318	165,397	0.360	0.012	6,923	3,615	618	
2001	1,712	5,598	169,432	0.306	0.010	10,393	6,071	635	26.5%
2002	1,605	5,821	171,463	0.276	0.009	9,032	5,628	653	22.8%
2003	1,718	6,005	172,290	0.286	0.010	9,461	5,505	670	20.7%
2004	1,668	6,184	171,206	0.270	0.010	8,573	5,141	695	15.8%
2005	1,617	6,388	172,613	0.253	0.009	8,483	5,245	712	13.7%
2006	1,389	6,654	176,600	0.209	0.008	9,489	6,833	725	13.9%
2007	1,474	6,915	174,794	0.213	0.008	9,227	6,260	761	13.1%
2008	1,364	7,201	178,110	0.189	0.008	6,564	4,813	778	9.6%
2009	1,376	7,383	182,253	0.186	0.008	9,244	6,718	779	14.3%
2010	1,315	7,245	175,184	0.182	0.008	9,205	6,998	795	15.7%
2011	1,219	7,353	172,909	0.166	0.007	10,835	8,886	818	17.5%
2012	1,254	7,555	172,317	0.166	0.007	5,509	4,391	843	8.5%
2013	821	5,045	112,822	0.163	0.007	5,961	7,258	860	9.8%
2014	822	5,150	112,906	0.160	0.007	6,089	7,408	877	9.8%
Indicated									
All Year				-5.2%	-2.3%		5.4%	3.0%	-6.2%
10 Year				-4.5%	-2.3%		2.2%	2.3%	-3.4%
8 Year				-3.8%	-1.7%		2.6%	2.1%	-3.9%
6 Year				-3.1%	-0.7%		-0.3%	2.5%	-10.9%
5 Year				-2.7%	-0.3%		-0.9%	2.5%	-14.1%
4 Year				-1.3%	1.0%		-0.4%	2.3%	-14.7%
Selected				-4.5%	-2.3%		2.2%	2.3%	0.0%

Column Notes

- (1) Exhibit V.7, Column (9).
- (2) Exhibit PES-A3.5, Column (4).
- (3) Exhibit PES-A3.5, Column (3) / (SAWW x 52) * 1,000,000.
- (4) Column (1) divided by Column (2).
- (5) Column (1) divided by Column (3).
- (6) Average of Exhibit PES-A3.2, Columns (3) and (6).
- (7) Column (6) / Column (1) * 1000.
- (8) From Exhibit PES-A3.12, Column (3).
- (9) Exhibit PES-A3.6, Column (4).

Pure Premium
-2.4%
Rates
-0.1%

OHIO BUREAU OF WORKERS' COMPENSATION
 PHARMACIES (MED ON COMP)
 (Dollars in Thousands)
 Public Employers-State Agencies

% Unpaid

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	99.9%	99.4%	98.1%	96.8%	95.0%	92.4%	89.2%	85.4%	82.8%	79.8%	76.5%	72.3%	68.1%	63.9%	59.7%	55.9%	52.4%	49.0%
1981	99.9%	99.3%	97.9%	96.3%	94.1%	90.9%	87.2%	83.3%	80.5%	77.4%	73.2%	69.1%	65.0%	60.7%	56.6%	52.2%	48.0%	44.9%
1982	99.9%	99.1%	97.8%	96.3%	94.3%	91.5%	88.6%	85.7%	83.3%	80.2%	76.0%	71.1%	66.9%	63.0%	59.5%	55.5%	53.1%	50.6%
1983	99.9%	98.8%	96.6%	94.1%	90.8%	86.6%	82.2%	77.4%	73.1%	68.0%	62.5%	56.6%	51.3%	46.3%	40.6%	36.5%	33.1%	29.4%
1984	99.9%	98.8%	97.1%	95.3%	92.9%	89.8%	86.6%	82.6%	78.8%	75.4%	71.9%	68.5%	64.7%	61.5%	59.0%	56.2%	53.2%	49.4%
1985	99.9%	98.6%	96.2%	93.5%	90.2%	86.2%	81.2%	76.1%	70.9%	65.8%	60.8%	55.9%	51.5%	47.3%	43.3%	38.5%	33.6%	29.8%
1986	99.9%	99.1%	97.3%	95.6%	93.3%	89.8%	86.2%	82.4%	78.5%	74.9%	71.1%	67.5%	64.4%	61.3%	57.9%	54.1%	51.5%	48.3%
1987	99.9%	99.2%	97.3%	95.3%	92.5%	88.7%	85.0%	80.8%	76.6%	72.4%	68.6%	66.0%	63.1%	60.2%	56.2%	53.1%	49.9%	46.4%
1988	99.9%	99.1%	97.4%	95.1%	92.4%	89.1%	86.0%	82.9%	79.7%	76.5%	73.7%	70.9%	67.6%	63.6%	59.5%	56.0%	52.8%	50.1%
1989	99.9%	99.3%	97.8%	96.0%	93.9%	91.7%	89.6%	87.1%	84.4%	81.8%	79.1%	76.3%	72.7%	69.7%	66.4%	62.7%	58.9%	55.8%
1990	99.9%	99.0%	96.6%	94.2%	91.2%	88.4%	85.5%	82.5%	79.6%	76.3%	72.4%	67.7%	64.2%	60.1%	55.5%	50.6%	46.6%	43.1%
1991	99.9%	98.2%	95.7%	93.1%	90.0%	86.5%	82.9%	79.5%	75.6%	71.3%	66.4%	62.7%	58.9%	54.8%	50.9%	47.7%	45.1%	42.7%
1992	99.9%	98.2%	95.6%	92.9%	90.3%	87.8%	84.9%	81.9%	78.6%	74.1%	71.0%	67.3%	63.4%	59.7%	57.7%	56.0%	54.1%	51.9%
1993	99.8%	98.3%	96.4%	94.0%	91.7%	89.2%	86.8%	83.7%	80.2%	77.1%	74.0%	70.2%	66.0%	63.0%	60.9%	58.6%	56.6%	54.6%
1994	99.9%	98.3%	96.5%	94.7%	92.5%	89.8%	86.6%	83.0%	79.8%	76.6%	72.5%	68.8%	65.7%	63.0%	59.8%	56.9%	54.1%	51.5%
1995	99.9%	98.9%	96.7%	94.1%	91.1%	86.9%	81.8%	78.0%	73.9%	69.0%	63.7%	59.6%	55.9%	52.6%	50.3%	48.1%	45.9%	43.7%
1996	99.9%	98.5%	96.5%	93.3%	90.2%	86.2%	83.5%	80.6%	76.6%	72.0%	68.9%	65.8%	62.2%	58.9%	55.8%	53.1%	50.8%	49.0%
1997	99.9%	97.8%	95.9%	92.9%	88.7%	84.8%	80.5%	75.3%	71.0%	67.8%	64.9%	61.4%	58.5%	55.7%	53.5%	51.4%	49.6%	47.5%
1998	99.9%	98.6%	95.8%	91.7%	88.1%	84.0%	78.8%	73.9%	69.8%	66.5%	63.7%	60.5%	57.0%	53.8%	50.7%	48.5%	46.7%	
1999	99.9%	98.4%	95.6%	92.6%	89.2%	85.7%	81.8%	78.4%	75.5%	72.9%	70.4%	67.6%	64.8%	62.0%	59.7%	57.2%		
2000	99.8%	97.2%	93.9%	88.2%	83.1%	77.9%	74.6%	72.1%	69.0%	66.6%	64.2%	61.8%	59.3%	56.9%	54.7%			
2001	99.9%	97.7%	94.5%	90.9%	86.8%	83.3%	80.1%	76.7%	73.6%	70.5%	67.4%	64.3%	61.6%	59.3%				
2002	99.7%	97.4%	94.5%	91.0%	87.9%	84.6%	80.9%	77.2%	73.5%	69.4%	66.3%	63.4%	61.2%					
2003	99.7%	97.3%	93.8%	90.6%	87.2%	83.5%	80.8%	77.6%	74.3%	71.4%	68.7%	66.2%						
2004	99.7%	97.0%	94.5%	91.6%	88.8%	86.1%	83.1%	80.2%	77.2%	74.4%	71.7%							
2005	99.7%	98.0%	95.6%	92.6%	89.6%	86.6%	83.7%	81.0%	78.4%	75.6%								
2006	99.8%	98.4%	96.0%	92.9%	89.7%	86.7%	83.8%	80.7%	77.7%									
2007	99.9%	98.1%	95.8%	93.1%	90.4%	87.3%	84.4%	81.5%										
2008	99.8%	98.1%	95.9%	93.2%	90.2%	87.6%	85.6%											
2009	99.7%	97.7%	95.4%	92.3%	89.2%	86.4%												
2010	99.8%	97.7%	95.1%	92.5%	89.8%													
2011	99.8%	98.1%	96.0%	93.2%														
2012	99.9%	99.0%	97.6%															
2013	99.9%	99.0%																
2014	99.9%																	

OHIO BUREAU OF WORKERS' COMPENSATION
 PHARMACIES (MED ON COMP)
 (Dollars in Thousands)
 Public Employers-State Agencies

% Unpaid

Injury Year Ending 12/31	<u>222 MTHS</u>	<u>234 MTHS</u>	<u>246 MTHS</u>	<u>258 MTHS</u>	<u>270 MTHS</u>	<u>282 MTHS</u>	<u>294 MTHS</u>	<u>306 MTHS</u>	<u>318 MTHS</u>	<u>330 MTHS</u>	<u>342 MTHS</u>	<u>354 MTHS</u>	<u>366 MTHS</u>	<u>378 MTHS</u>	<u>390 MTHS</u>	<u>402 MTHS</u>	<u>414 MTHS</u>	<u>426 MTHS</u>
1980	46.3%	43.3%	39.6%	35.3%	31.8%	28.8%	25.7%	23.2%	21.4%	20.2%	19.1%	17.7%	16.4%	15.1%	13.8%	12.9%	12.1%	
1981	41.6%	37.5%	33.4%	30.9%	27.6%	25.1%	22.1%	19.6%	18.0%	16.7%	15.7%	14.6%	13.6%	12.9%	12.0%	11.3%		
1982	48.1%	44.7%	41.2%	38.6%	36.2%	33.5%	31.3%	29.4%	27.2%	25.2%	23.3%	21.0%	19.2%	17.7%	16.6%			
1983	24.9%	21.8%	18.4%	15.6%	13.2%	11.7%	10.6%	10.0%	9.4%	8.7%	8.3%	7.9%	7.6%	7.1%				
1984	46.6%	43.6%	40.1%	36.2%	34.1%	32.6%	31.3%	29.7%	28.1%	26.5%	24.8%	23.4%	22.1%					
1985	26.7%	24.1%	21.3%	20.0%	18.5%	17.7%	17.1%	16.6%	15.9%	15.1%	14.2%	13.4%						
1986	44.8%	41.1%	38.3%	35.8%	33.4%	30.5%	27.5%	24.8%	22.3%	19.9%	18.8%							
1987	42.9%	40.4%	38.5%	36.8%	34.9%	32.8%	30.5%	28.0%	26.4%	25.0%								
1988	48.1%	46.0%	43.8%	42.1%	39.6%	37.6%	35.5%	33.2%	31.4%									
1989	53.4%	51.0%	48.8%	46.8%	44.7%	42.5%	40.4%	38.1%										
1990	40.2%	38.3%	36.5%	34.3%	32.4%	30.8%	29.4%											
1991	40.8%	39.1%	37.3%	35.2%	33.6%	32.1%												
1992	49.5%	47.4%	45.6%	43.4%	41.2%													
1993	52.3%	49.5%	47.0%	44.6%														
1994	49.2%	47.1%	44.8%															
1995	41.9%	40.2%																
1996	46.8%																	
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OHIO BUREAU OF WORKERS' COMPENSATION
PHARMACIES (MED ON COMP)

(Dollars in Thousands)
Public Employers-State Agencies

Unpaid Loss Payment Projections
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
	Undiscounted	Discounted													
Prior to 1980	764	511	44	43	42	41	39	38	37	35	34	32	31	29	318
1980	226	149	13	12	12	12	11	11	11	10	10	9	9	9	97
1981	206	135	11	11	11	10	10	10	9	9	9	8	8	8	91
1982	461	311	18	19	27	26	25	24	23	22	22	21	20	20	195
1983	120	77	6	6	6	6	6	5	5	5	5	5	5	4	56
1984	540	352	25	26	20	21	28	27	26	25	24	23	22	22	251
1985	253	159	12	12	12	11	11	11	11	10	10	10	9	9	124
1986	535	333	25	25	24	24	23	23	22	22	21	20	20	19	268
1987	940	595	43	46	44	38	38	29	30	42	41	39	38	37	476
1988	1,308	809	63	57	58	56	52	52	45	45	52	51	49	48	680
1989	2,157	1,316	102	96	89	90	88	83	82	74	74	81	78	76	1,145
1990	1,340	843	92	73	63	51	54	52	44	45	33	35	50	48	697
1991	1,038	653	65	67	53	46	37	39	38	32	33	24	26	36	541
1992	1,621	975	77	77	77	68	63	57	58	57	53	52	46	46	888
1993	2,316	1,380	109	104	103	104	92	85	78	79	78	72	72	64	1,277
1994	2,352	1,402	114	109	103	102	104	90	83	75	77	75	69	68	1,283
1995	1,890	1,180	117	109	101	94	93	95	75	65	53	56	53	45	934
1996	1,962	1,177	98	98	93	88	83	82	83	70	63	55	57	55	1,037
1997	2,958	1,803	158	152	152	144	134	125	123	126	103	90	76	79	1,495
1998	2,737	1,693	155	147	142	142	133	123	114	112	115	91	79	64	1,321
1999	4,263	2,475	189	187	180	175	174	167	158	150	148	150	130	119	2,336
2000	3,490	2,142	197	179	176	168	161	161	151	140	129	128	131	104	1,665
2001	5,683	3,402	288	285	260	256	245	236	236	223	207	194	191	195	2,867
2002	5,058	3,078	267	259	256	232	229	218	209	209	196	181	168	166	2,467
2003	5,747	3,376	273	264	257	254	233	230	220	212	212	201	187	175	3,029
2004	5,665	3,197	234	232	225	221	218	203	201	193	188	187	179	169	3,215
2005	5,914	3,278	225	228	226	220	215	214	199	197	190	185	185	177	3,454
2006	6,470	3,634	257	251	255	252	245	239	237	219	216	208	201	201	3,689
2007	6,820	3,737	251	249	244	247	245	238	233	231	215	213	205	199	4,047
2008	6,346	3,034	155	155	155	155	155	155	155	155	156	154	153	152	4,488
2009	7,073	3,961	264	272	268	265	259	263	259	251	245	242	222	219	4,044
2010	6,921	3,841	251	249	258	253	251	245	248	245	237	231	228	209	4,016
2011	7,671	4,175	246	265	263	272	267	265	258	262	259	251	245	242	4,577
2012	6,913	3,130	118	136	157	157	158	158	158	158	158	158	157	157	5,083
2013	7,093	3,216	106	130	148	168	168	169	169	169	168	168	168	167	5,195
2014	<u>7,304</u>	<u>3,224</u>	<u>68</u>	<u>109</u>	<u>133</u>	<u>151</u>	<u>172</u>	<u>172</u>	<u>173</u>	<u>173</u>	<u>172</u>	<u>172</u>	<u>172</u>	<u>172</u>	<u>5,466</u>
Total	124,155	68,753	4,738	4,738	4,693	4,620	4,519	4,392	4,263	4,149	4,004	3,874	3,740	3,611	72,813

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

Fisc. Yr. Ending 6/30	2014	2015	2016	2017	2018	2019	>2019
Inflation Rate	7%	7%	7%	7%	7%	7%	7%

**OHIO BUREAU OF WORKERS' COMPENSATION
PHARMACIES (MED ON COMP)**

(Dollars in Thousands)

Public Employers-State Agencies

Unpaid Loss Payment Projections

Injury Year Ending 12/31	Persistence Method Unpaid	Paid LDF Method Unpaid	Selected Unpaid	Persistence Method Weight	Paid LDF Method Weight	Total Projected
Prior to 1980	894		764	85.5%	0.0%	764
1980	275	357	226	82.0%	0.0%	226
1981	250	371	206	82.4%	0.0%	206
1982	556	555	461	0.0%	83.0%	461
1983	144	402	120	83.2%	0.0%	120
1984	647	519	540	16.4%	83.6%	540
1985	303	475	253	83.3%	0.0%	253
1986	643	719	535	83.2%	0.0%	535
1987	1,131	934	940	2.7%	97.3%	940
1988	1,748	1,021	1,308	39.5%	60.5%	1,308
1989	3,078	1,362	2,157	46.3%	53.7%	2,157
1990	1,604	1,384	1,340	0.0%	96.8%	1,340
1991	1,275	1,040	1,038	0.0%	99.9%	1,038
1992	2,271	1,199	1,621	39.3%	60.7%	1,621
1993	3,320	1,641	2,316	40.2%	59.8%	2,316
1994	3,297	1,828	2,352	35.7%	64.3%	2,352
1995	2,348	1,977	1,890	0.0%	95.6%	1,890
1996	2,657	1,739	1,962	24.3%	75.7%	1,962
1997	3,896	2,838	2,958	11.3%	88.7%	2,958
1998	3,363	3,038	2,737	0.0%	90.1%	2,737
1999	6,097	3,474	4,263	30.1%	69.9%	4,263
2000	4,504	3,562	3,490	0.0%	98.0%	3,490
2001	7,527	5,464	5,683	10.6%	89.4%	5,683
2002	6,491	5,153	5,058	0.0%	98.2%	5,058
2003	7,626	5,438	5,747	14.2%	85.8%	5,747
2004	7,835	4,841	5,665	27.5%	72.5%	5,665
2005	8,289	4,858	5,914	30.8%	69.2%	5,914
2006	9,628	5,640	6,470	20.8%	79.2%	6,470
2007	9,614	5,743	6,820	27.8%	72.2%	6,820
2008	6,033	4,963	6,346	105.2%	0.0%	6,346
2009	9,558	6,705	7,073	12.9%	87.1%	7,073
2010	10,356	6,488	6,921	11.2%	88.8%	6,921
2011	13,641	6,905	7,671	11.4%	88.6%	7,671
2012	7,071	3,608	6,913	95.4%	4.6%	6,913
2013	8,229	3,552	7,093	75.7%	24.3%	7,093
2014	<u>8,780</u>	<u>3,386</u>	<u>7,304</u>	72.6%	27.4%	<u>7,304</u>
Total	164,979	103,181	124,155			124,155

Projected payments for accident year 2014 are for the full accident year.

OHIO BUREAU OF WORKERS' COMPENSATION
PHARMACIES (MED ON COMP)

(Dollars in Thousands)
Public Employers-State Agencies

Unpaid Loss Payment Projections Based on Persistency Method
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
	Undiscounted	Discounted													
Prior to 1980	894	598	52	51	49	48	46	44	43	41	40	38	36	34	371
1980	275	182	16	15	15	14	14	13	13	12	12	12	11	11	118
1981	250	164	14	13	13	13	12	12	11	11	11	10	10	9	110
1982	556	361	29	29	28	27	27	26	25	24	23	23	22	21	252
1983	144	93	7	7	7	7	7	6	6	6	6	6	6	5	67
1984	647	411	32	32	31	30	29	28	27	26	25	25	24	24	309
1985	303	191	15	14	14	14	13	13	12	12	12	11	11	11	148
1986	643	400	30	30	29	29	28	27	27	26	25	24	24	23	322
1987	1,131	696	51	50	50	49	48	47	46	45	43	42	41	40	580
1988	1,748	1,063	75	75	74	74	72	71	69	68	66	64	62	61	916
1989	3,078	1,852	128	127	126	125	125	122	120	117	114	111	108	105	1,649
1990	1,604	954	65	64	64	63	63	62	61	60	58	57	56	54	877
1991	1,275	749	50	49	49	49	48	48	48	47	46	45	44	43	711
1992	2,271	1,319	86	85	85	84	83	83	82	82	80	78	77	75	1,292
1993	3,320	1,905	122	121	120	119	118	117	117	116	115	113	110	108	1,925
1994	3,297	1,870	117	116	116	115	114	113	112	111	110	108	106	106	1,947
1995	2,348	1,315	81	81	80	80	79	78	78	77	77	76	76	74	1,411
1996	2,657	1,471	89	89	88	88	87	86	86	85	85	84	83	83	1,624
1997	3,896	2,131	128	127	126	125	124	123	122	122	121	120	119	118	2,421
1998	3,363	1,818	108	107	106	105	105	104	103	102	102	101	100	99	2,122
1999	6,097	3,257	190	189	188	186	185	184	182	181	180	178	177	176	3,901
2000	4,504	2,377	137	136	135	134	133	132	131	131	130	129	128	127	2,920
2001	7,527	3,925	223	223	221	219	218	216	215	213	212	210	209	207	4,941
2002	6,491	3,344	186	186	186	185	184	182	181	180	179	177	176	175	4,312
2003	7,626	3,881	213	213	213	213	211	210	208	207	205	204	203	201	5,125
2004	7,835	3,938	212	213	213	213	213	211	210	208	207	205	204	202	5,323
2005	8,289	4,115	219	219	219	219	219	219	218	216	215	213	212	210	5,692
2006	9,628	4,721	248	248	248	248	248	248	248	246	245	243	241	239	6,679
2007	9,614	4,655	241	241	241	241	241	241	241	241	240	238	236	235	6,735
2008	6,033	2,885	147	147	148	148	148	148	148	148	148	147	146	145	4,267
2009	9,558	4,513	228	228	228	228	228	228	228	228	229	229	227	225	6,823
2010	10,356	4,829	241	241	241	241	241	242	242	242	242	242	242	240	7,459
2011	13,641	6,259	269	311	311	311	312	312	312	312	312	312	312	313	9,942
2012	7,071	3,183	118	137	159	159	159	159	159	159	159	159	159	159	5,226
2013	8,229	3,623	111	136	157	182	182	182	182	182	183	183	183	183	6,184
2014	8,780	3,756	70	117	144	166	193	193	193	193	193	193	193	193	6,738
Total	164,979	82,806	4,347	4,467	4,521	4,551	4,557	4,534	4,508	4,480	4,448	4,413	4,375	4,334	111,443

Discount Rate = 4.0%
Projected payments for accident year 2014 are for the full accident year.

OHIO BUREAU OF WORKERS' COMPENSATION
PHARMACIES (MED ON COMP)

(Dollars in Thousands)
Public Employers-State Agencies

Unpaid Loss Payment Projections Based on Paid Loss Development Method
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
	Undiscounted	Discounted													
1980	357	251	22	22	21	20	19	19	18	18	17	16	16	16	133
1981	371	256	16	22	22	21	20	19	19	18	18	17	16	16	148
1982	555	374	21	23	32	31	30	29	28	27	26	25	24	24	235
1983	402	267	20	15	16	22	21	21	20	19	19	18	17	17	178
1984	519	340	24	25	18	19	27	26	25	24	24	23	22	21	240
1985	475	308	25	21	21	16	17	24	23	22	21	20	20	19	227
1986	719	461	37	35	30	31	23	24	34	33	32	30	29	28	353
1987	934	592	43	46	44	37	38	28	30	42	40	39	38	36	473
1988	1,021	643	55	45	47	45	39	29	31	43	42	40	39	39	527
1989	1,362	854	80	69	56	59	57	48	49	36	39	55	53	51	710
1990	1,384	871	95	76	65	53	56	54	46	47	35	37	52	50	720
1991	1,040	654	66	67	53	46	37	39	38	32	33	24	26	36	542
1992	1,199	752	72	71	73	58	50	41	43	41	35	36	26	28	627
1993	1,641	1,027	100	92	91	93	74	64	52	55	53	45	46	34	841
1994	1,828	1,143	113	104	97	95	98	78	67	55	58	55	47	48	915
1995	1,977	1,235	122	114	106	98	97	99	79	68	55	58	56	48	977
1996	1,739	1,083	101	101	95	88	81	80	82	65	56	46	48	46	849
1997	2,838	1,761	162	156	156	146	135	125	123	126	100	87	71	74	1,377
1998	3,038	1,879	172	164	157	157	147	136	126	125	128	101	87	71	1,466
1999	3,474	2,138	188	186	177	170	170	159	147	136	135	138	110	95	1,662
2000	3,562	2,186	201	182	180	171	164	164	154	143	132	130	134	106	1,700
2001	5,464	3,340	296	292	265	261	248	239	239	224	207	192	189	194	2,620
2002	5,153	3,136	272	264	261	236	233	222	213	213	200	185	171	169	2,514
2003	5,438	3,293	282	272	264	261	236	233	222	213	213	200	185	171	2,684
2004	4,841	2,916	242	239	230	223	221	200	197	188	180	180	169	156	2,415
2005	4,858	2,905	228	232	228	220	214	211	191	189	179	172	173	162	2,459
2006	5,640	3,348	260	252	257	253	244	237	234	212	209	199	191	191	2,903
2007	5,743	3,383	256	253	246	250	246	237	230	227	206	203	193	186	3,010
2008	4,963	2,900	215	211	209	203	207	204	196	190	188	170	168	160	2,642
2009	6,705	3,880	269	279	274	271	263	268	264	254	247	244	221	218	3,633
2010	6,488	3,717	252	250	260	255	252	245	249	245	237	230	227	205	3,582
2011	6,905	3,908	243	259	257	267	262	259	251	256	252	243	236	233	3,889
2012	3,608	2,013	115	123	131	130	135	132	131	127	129	128	123	119	2,085
2013	3,552	1,947	92	110	118	126	125	129	127	125	122	124	122	118	2,114
2014	3,386	1,812	60	86	103	110	118	117	121	119	117	114	116	115	2,090
Total	103,181	61,571	4,817	4,757	4,658	4,543	4,403	4,249	4,098	3,946	3,784	3,627	3,462	3,300	53,539

Discount Rate = 4.0%
Projected payments for accident year 2014 are for the full accident year.

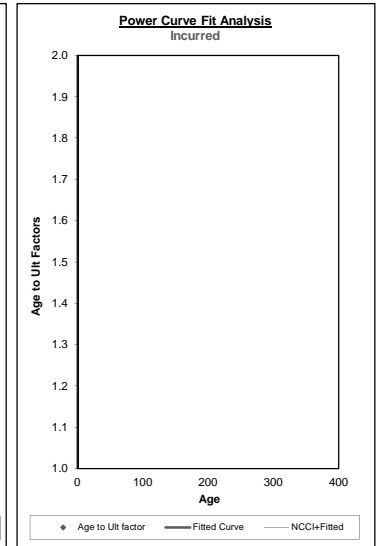
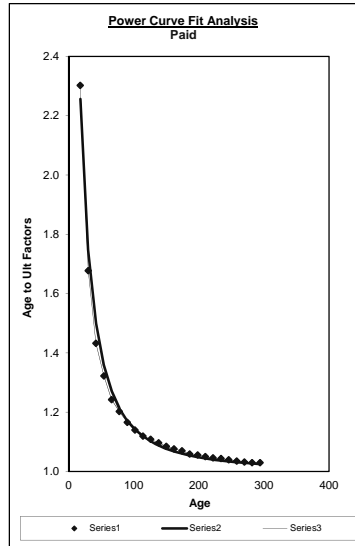
**OHIO BUREAU OF WORKERS' COMPENSATION
 PHARMACIES (MED ON COMP)
 Public Employers-State Agencies
 Estimation of Cumulative Development Factors
 Using the Method of Inverse Power Curve Fit**

C= Paid 18.67 Incurred 0.00
 B= 1.83 #VALUE!
 A= 925 #VALUE!
 Cutoff Age= 678 678

$$Y = \frac{A}{(X+C)^B} + 1$$

R-Square Paid 0.9886 Incurred #VALUE!
 F-Statistics 2,507 #VALUE!
 F- Degree 29 29

Months of Maturity	<u>Paid</u>		<u>Incurred</u>		Fitted Value		
	Age-to-age Factor	Excluded (y)	Age-to-age Factor	Excluded (y)	Age	<u>Paid</u>	<u>Incurred</u>
6	11.064	y	----		6	3.598	#VALUE!
18	2.302		----		18	2.256	#VALUE!
30	1.677		----		30	1.748	#VALUE!
42	1.432		----		42	1.499	#VALUE!
54	1.322		----		54	1.359	#VALUE!
66	1.242		----		66	1.271	#VALUE!
78	1.202		----		78	1.213	#VALUE!
90	1.165		----		90	1.172	#VALUE!
102	1.140		----		102	1.142	#VALUE!
114	1.119		----		114	1.119	#VALUE!
126	1.109		----		126	1.102	#VALUE!
138	1.096		----		138	1.088	#VALUE!
150	1.085		----		150	1.077	#VALUE!
162	1.076		----		162	1.068	#VALUE!
174	1.070		----		174	1.060	#VALUE!
186	1.059		----		186	1.054	#VALUE!
198	1.055		----		198	1.048	#VALUE!
210	1.050		----		210	1.044	#VALUE!
222	1.045		----		222	1.040	#VALUE!
234	1.043		----		234	1.037	#VALUE!
246	1.039		----		246	1.034	#VALUE!
258	1.035		----		258	1.031	#VALUE!
270	1.031		----		270	1.029	#VALUE!
282	1.030		----		282	1.027	#VALUE!
294	1.030		----		294	1.025	#VALUE!
306	1.023		----		306	1.023	#VALUE!
318	1.019		----		318	1.022	#VALUE!
330	1.015		----		330	1.020	#VALUE!
342	1.016		----		342	1.019	#VALUE!
354	1.015		----		354	1.018	#VALUE!
366	1.013		----		366	1.017	#VALUE!
378	1.013		----	y	378	1.016	#VALUE!



OHIO BUREAU OF WORKERS' COMPENSATION
CHIROPRACTORS (MED ON COMP)

(Dollars in Thousands)
Public Employers-State Agencies

Summary of Unpaid Loss

(1) Injury Year Ending 12/31	(2) Evaluation as of	(3) Selected Ultimate Loss	(4) Paid Loss 6/30/2014	(5) Unpaid Loss 6/30/2014	(6) Adjustment	(7) Adj. Unpaid Loss 6/30/2014	(8) Discount Factor 4.00%	(9) Discounted Unpaid Loss 6/30/2014	(10) Implied Loss Rate Per \$100 Payroll	(11) Implied Loss Frequency Per \$1M Payroll	(12) Implied Loss Severity Per Claim
Prior to 1980	6/30/2014			107	1,000	107	65%	69			
1980	6/30/2014	1,364	1,276	88	1,000	88	64%	56	0.08	0.68	1,152
1981	6/30/2014	1,146	1,111	35	1,000	35	63%	22	0.06	0.61	1,021
1982	6/30/2014	1,621	1,610	11	1,000	11	62%	7	0.08	0.62	1,275
1983	6/30/2014	1,408	1,361	47	1,000	47	62%	29	0.06	0.62	1,046
1984	6/30/2014	1,592	1,555	37	1,000	37	61%	22	0.07	0.62	1,110
1985	6/30/2014	1,625	1,562	63	1,000	63	60%	38	0.07	0.63	1,051
1986	6/30/2014	1,398	1,381	17	1,000	17	59%	10	0.05	0.62	853
1987	6/30/2014	1,929	1,912	17	1,000	17	59%	10	0.07	0.58	1,142
1988	6/30/2014	2,329	2,124	205	1,000	205	58%	119	0.07	0.59	1,231
1989	6/30/2014	2,422	2,287	135	1,000	135	57%	77	0.07	0.57	1,273
1990	6/30/2014	2,394	2,159	234	1,000	234	56%	132	0.07	0.52	1,274
1991	6/30/2014	2,058	1,899	159	1,000	159	56%	88	0.05	0.47	1,142
1992	6/30/2014	2,332	2,223	109	1,000	109	55%	60	0.06	0.50	1,191
1993	6/30/2014	2,262	2,077	184	1,000	184	54%	100	0.06	0.48	1,182
1994	6/30/2014	2,477	1,995	482	1,000	482	53%	257	0.06	0.43	1,336
1995	6/30/2014	1,647	1,583	64	1,000	64	53%	34	0.04	0.41	903
1996	6/30/2014	1,892	1,712	180	1,000	180	52%	94	0.04	0.40	1,044
1997	6/30/2014	1,175	992	183	1,000	183	51%	94	0.03	0.35	717
1998	6/30/2014	1,473	1,290	183	1,000	183	51%	93	0.03	0.33	928
1999	6/30/2014	1,479	1,210	270	1,000	270	50%	135	0.03	0.36	811
2000	6/30/2014	1,774	1,554	220	1,000	220	49%	108	0.03	0.36	927
2001	6/30/2014	2,105	1,796	309	1,000	309	49%	150	0.04	0.31	1,230
2002	6/30/2014	2,029	1,742	287	1,000	287	48%	138	0.03	0.28	1,265
2003	6/30/2014	2,137	1,627	510	1,000	510	48%	244	0.04	0.29	1,244
2004	6/30/2014	2,226	1,653	572	1,000	572	47%	272	0.04	0.27	1,335
2005	6/30/2014	1,709	1,359	351	1,000	351	47%	166	0.03	0.25	1,057
2006	6/30/2014	2,353	1,694	660	1,000	660	47%	310	0.04	0.21	1,695
2007	6/30/2014	1,833	1,261	572	1,000	572	47%	269	0.03	0.21	1,244
2008	6/30/2014	2,566	1,526	1,040	1,000	1,040	47%	488	0.04	0.19	1,882
2009	6/30/2014	2,633	1,601	1,033	1,000	1,033	47%	484	0.04	0.19	1,914
2010	6/30/2014	3,198	1,672	1,526	1,000	1,526	47%	717	0.04	0.18	2,431
2011	6/30/2014	2,301	990	1,311	1,000	1,311	47%	618	0.03	0.17	1,887
2012	6/30/2014	2,001	644	1,357	1,000	1,357	48%	647	0.03	0.17	1,595
2013	6/30/2014	1,960	417	1,542	1,000	1,542	49%	750	0.04	0.16	2,386
2014	6/30/2014	<u>1,928</u>	<u>75</u>	<u>889</u>	1,000	<u>889</u>	52%	<u>465</u>	0.04	0.16	2,345
		68,776	52,929	14,990		14,990		7,370			

Column Notes

- (2) Exhibit PES-A4.2, Column (8).
- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Column (2) - Column (3); 2014 adjusted to reflect 50% of a year's exposure. Prior to 1980 from Exhibit PES-A4.8, Column (5).
- (5) No adjustment.
- (6) Column (4) x Column (5).
- (7) Based on Exhibit PES-A4.15.1 through Exhibit PES-A4.15.4 and 4.0% discount rate.
- (8) Column (6) x Column (7).
- (9) Column (2) divided by Exhibit PES-A4.5, Column (3) / 10.
- (10) Exhibit V.7, Column (9) / Exhibit PES-A4.5, Column (3).
- (11) Column (2) / Exhibit V.7, Column (9) x 1,000.

**OHIO BUREAU OF WORKERS' COMPENSATION
CHIROPRACTORS (MED ON COMP)**

(Dollars in Thousands)

Public Employers-State Agencies

Summary of Ultimate Loss Methods

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<u>Injury Year Ending 12/31</u>	<u>Evaluation as of</u>	<u>Months of Development</u>	<u>Paid Development</u>	<u>Born. - Ferg. Payroll Paid</u>	<u>Born. - Ferg. Premium Paid</u>	<u>Persistence Method (Per LTC)</u>	<u>Persistence Method (Incr Paid)</u>	<u>Selected Ultimate Loss</u>
1980	6/30/2014	414	1,295	1,293		1,390	1,337	1,364
1981	6/30/2014	402	1,133	1,135		1,157	1,136	1,146
1982	6/30/2014	390	1,647	1,643		1,624	1,617	1,621
1983	6/30/2014	378	1,396	1,400		1,422	1,394	1,408
1984	6/30/2014	366	1,599	1,602		1,602	1,581	1,592
1985	6/30/2014	354	1,609	1,592		1,643	1,607	1,625
1986	6/30/2014	342	1,425	1,417		1,403	1,393	1,398
1987	6/30/2014	330	1,976	1,954		1,933	1,924	1,929
1988	6/30/2014	318	2,200	2,175		2,389	2,269	2,329
1989	6/30/2014	306	2,376	2,346		2,469	2,386	2,422
1990	6/30/2014	294	2,250	2,230		2,538	2,338	2,394
1991	6/30/2014	282	1,985	1,983		2,131	1,994	2,058
1992	6/30/2014	270	2,333	2,318		2,330	2,262	2,332
1993	6/30/2014	258	2,188	2,184		2,335	2,160	2,262
1994	6/30/2014	246	2,112	2,122		2,841	2,236	2,477
1995	6/30/2014	234	1,687	1,733		1,653	1,601	1,647
1996	6/30/2014	222	1,835	1,882		2,051	1,791	1,892
1997	6/30/2014	210	1,072	1,192		1,378	1,074	1,175
1998	6/30/2014	198	1,409	1,532		1,650	1,360	1,473
1999	6/30/2014	186	1,338	1,505		1,785	1,315	1,479
2000	6/30/2014	174	1,748	1,737	1,732	1,948	1,626	1,774
2001	6/30/2014	162	2,057	2,022	2,006	2,359	1,900	2,105
2002	6/30/2014	150	2,039	2,018	1,985	2,218	1,831	2,029
2003	6/30/2014	138	1,952	1,961	1,946	2,642	1,819	2,137
2004	6/30/2014	126	2,044	2,058	2,090	2,766	1,866	2,226
2005	6/30/2014	114	1,740	1,851	1,928	1,920	1,468	1,709
2006	6/30/2014	102	2,267	2,300	2,417	2,867	1,926	2,353
2007	6/30/2014	90	1,780	2,006	2,126	2,258	1,462	1,833
2008	6/30/2014	78	2,302	2,446	2,498	3,570	1,947	2,566
2009	6/30/2014	66	2,618	2,715	2,658	3,252	1,948	2,633
2010	6/30/2014	54	2,974	2,936	2,749	4,563	2,319	3,198
2011	6/30/2014	42	1,970	2,484	2,283	3,236	1,514	2,301
2012	6/30/2014	30	1,461	2,413	2,173	2,927	1,204	2,001
2013	6/30/2014	18	1,240	1,855	2,113	3,178	1,566	1,960
2014	6/30/2014	6	<u>1,066</u>	<u>2,184</u>	<u>2,501</u>	<u>3,257</u>	<u>1,205</u>	<u>1,928</u>
			64,123	68,225	33,205	80,685	60,376	68,776

Column Notes

- (3) Exhibit PES-A4.3, Column (5).
- (4) Exhibit PES-A4.5, Column (12).
- (5) Exhibit PES-A4.6, Column (12).
- (6) Exhibit PES-A4.7, Column (6).
- (7) Exhibit PES-A4.10, Column (6).
- (8) Based on Columns (3) through (7).

**OHIO BUREAU OF WORKERS' COMPENSATION
CHIROPRACTORS (MED ON COMP)**

(Dollars in Thousands)

Public Employers-State Agencies

Paid and Incurred Loss Development Methods

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
				Cumulative	Estimated Ult.		Cumulative	Estimated Ult.
<u>Injury Year</u>	<u>Evaluation</u>	<u>Months of</u>	<u>Paid</u>	<u>Paid</u>	<u>Loss</u>	<u>Incurred</u>	<u>Incurred</u>	<u>Loss</u>
<u>Ending 12/31</u>	<u>as of</u>	<u>Development</u>	<u>Loss</u>	<u>LDF</u>	<u>Paid Method</u>	<u>Loss</u>	<u>LDF</u>	<u>Inc. Method</u>
					<u>(3) times (4)</u>			<u>(6) times (7)</u>
1980	6/30/2014	414	1,276	1.015	1,295			
1981	6/30/2014	402	1,111	1.019	1,133			
1982	6/30/2014	390	1,610	1.023	1,647			
1983	6/30/2014	378	1,361	1.026	1,396			
1984	6/30/2014	366	1,555	1.028	1,599			
1985	6/30/2014	354	1,562	1.030	1,609			
1986	6/30/2014	342	1,381	1.032	1,425			
1987	6/30/2014	330	1,912	1.034	1,976			
1988	6/30/2014	318	2,124	1.036	2,200			
1989	6/30/2014	306	2,287	1.039	2,376			
1990	6/30/2014	294	2,159	1.042	2,250			
1991	6/30/2014	282	1,899	1.046	1,985			
1992	6/30/2014	270	2,223	1.049	2,333			
1993	6/30/2014	258	2,077	1.053	2,188			
1994	6/30/2014	246	1,995	1.059	2,112			
1995	6/30/2014	234	1,583	1.066	1,687			
1996	6/30/2014	222	1,712	1.072	1,835			
1997	6/30/2014	210	992	1.081	1,072			
1998	6/30/2014	198	1,290	1.092	1,409			
1999	6/30/2014	186	1,210	1.106	1,338			
2000	6/30/2014	174	1,554	1.125	1,748			
2001	6/30/2014	162	1,796	1.145	2,057			
2002	6/30/2014	150	1,742	1.170	2,039			
2003	6/30/2014	138	1,627	1.199	1,952			
2004	6/30/2014	126	1,653	1.236	2,044			
2005	6/30/2014	114	1,359	1.281	1,740			
2006	6/30/2014	102	1,694	1.338	2,267			
2007	6/30/2014	90	1,261	1.412	1,780			
2008	6/30/2014	78	1,526	1.508	2,302			
2009	6/30/2014	66	1,601	1.636	2,618			
2010	6/30/2014	54	1,672	1.779	2,974			
2011	6/30/2014	42	990	1.991	1,970			
2012	6/30/2014	30	644	2.268	1,461			
2013	6/30/2014	18	417	2.972	1,240			
2014	6/30/2014	6	<u>75</u>	14.266	<u>1,066</u>			
			52,929		64,123			

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation.
(4) Exhibit PES-A4.4, Page 1 and Exhibit PES-A4.4, Page 2, interpolated to appropriate age.

OHIO BUREAU OF WORKERS' COMPENSATION
CHIROPRACTORS (MED ON COMP)
(Dollars in Thousands)
Public Employers-State Agencies

Paid Loss Development

Age of Development

Table with columns: Injury Year Ending 12/31, 222 MTHS, 234 MTHS, 246 MTHS, 258 MTHS, 270 MTHS, 282 MTHS, 294 MTHS, 306 MTHS, 318 MTHS, 330 MTHS, 342 MTHS, 354 MTHS, 366 MTHS, 378 MTHS, 390 MTHS, 402 MTHS, 414 MTHS, 426 MTHS. Rows for years 1980-2014.

Age to Age Development Factors

Table with columns: Injury Year Ending 12/31, 222, 234, 246, 258, 270, 282, 294, 306, 318, 330, 342, 354, 366, 378, 390, 402, 414, 426, Tail. Rows for years 1980-2014 and summary rows like \$ Wtd Avg, Strt Average, 3 Yr \$ Wtd Avg, 5 Yr \$ Wtd Avg, Inv. Power Curve, Selected Cumulative.

**OHIO BUREAU OF WORKERS' COMPENSATION
CHIROPRACTORS (MED ON COMP)
(Dollars in Thousands)
Public Employers-State Agencies**

Bornhuetter-Ferguson Method with a Payroll Base Using Paid Loss Development Factors

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
Injury Year	Evaluation	Months of	Payroll	Pure	Benefit	Trend	Trended	Smoothed	Age-to-	Percent	Unpaid	Indicated
Ending 12/31	as of	Development	(\$000,000's)	Premium	Level	Factor	Pure	Pure	Ultimate	Unpaid	Loss	Ultimate
					Factor	2.5%	Premium	Premium	Factor	1 - 1 / (9)	(3) * (8) * (10)	Loss
1980	6/30/2014	414	1,745	0.77	1.000	2.35	1.81	0.67	1.015	1.5%	17	1,293
1981	6/30/2014	402	1,827	0.63	1.000	2.29	1.43	0.69	1.019	1.9%	24	1,135
1982	6/30/2014	390	2,061	0.79	1.000	2.23	1.77	0.70	1.023	2.3%	33	1,643
1983	6/30/2014	378	2,173	0.65	1.000	2.18	1.41	0.72	1.026	2.5%	39	1,400
1984	6/30/2014	366	2,314	0.69	1.000	2.12	1.47	0.74	1.028	2.8%	47	1,602
1985	6/30/2014	354	2,444	0.67	1.000	2.07	1.38	0.43	1.030	2.9%	30	1,592
1986	6/30/2014	342	2,644	0.53	1.000	2.02	1.08	0.44	1.032	3.1%	36	1,417
1987	6/30/2014	330	2,912	0.67	1.000	1.97	1.32	0.45	1.034	3.2%	43	1,954
1988	6/30/2014	318	3,191	0.72	1.000	1.92	1.38	0.46	1.036	3.5%	51	2,175
1989	6/30/2014	306	3,341	0.73	1.000	1.87	1.36	0.47	1.039	3.7%	59	2,346
1990	6/30/2014	294	3,645	0.66	1.000	1.83	1.20	0.49	1.042	4.0%	71	2,230
1991	6/30/2014	282	3,852	0.53	1.000	1.78	0.95	0.50	1.046	4.4%	84	1,983
1992	6/30/2014	270	3,944	0.59	1.000	1.74	1.03	0.51	1.049	4.7%	95	2,318
1993	6/30/2014	258	4,021	0.56	1.000	1.69	0.95	0.52	1.053	5.1%	107	2,184
1994	6/30/2014	246	4,272	0.58	1.000	1.65	0.96	0.54	1.059	5.5%	127	2,122
1995	6/30/2014	234	4,433	0.38	1.000	1.61	0.61	0.55	1.066	6.2%	150	1,733
1996	6/30/2014	222	4,487	0.43	1.000	1.57	0.68	0.57	1.072	6.7%	170	1,882
1997	6/30/2014	210	4,624	0.26	1.000	1.53	0.41	0.58	1.081	7.5%	200	1,192
1998	6/30/2014	198	4,816	0.32	1.000	1.49	0.47	0.59	1.092	8.5%	242	1,532
1999	6/30/2014	186	5,048	0.31	1.000	1.46	0.45	0.61	1.106	9.6%	296	1,505
2000	6/30/2014	174	5,318	0.35	1.000	1.42	0.49	0.31	1.125	11.1%	183	1,737
2001	6/30/2014	162	5,598	0.39	1.000	1.39	0.55	0.32	1.145	12.7%	226	2,022
2002	6/30/2014	150	5,821	0.37	1.000	1.35	0.49	0.33	1.170	14.5%	276	2,018
2003	6/30/2014	138	6,005	0.38	1.000	1.32	0.50	0.33	1.199	16.6%	334	1,961
2004	6/30/2014	126	6,184	0.39	1.000	1.29	0.50	0.34	1.236	19.1%	405	2,058
2005	6/30/2014	114	6,388	0.29	1.000	1.25	0.36	0.35	1.281	21.9%	492	1,851
2006	6/30/2014	102	6,654	0.39	1.000	1.22	0.47	0.36	1.338	25.3%	606	2,300
2007	6/30/2014	90	6,915	0.29	1.000	1.19	0.35	0.37	1.412	29.2%	745	2,006
2008	6/30/2014	78	7,201	0.41	1.000	1.16	0.47	0.38	1.508	33.7%	919	2,446
2009	6/30/2014	66	7,383	0.40	1.000	1.13	0.45	0.39	1.636	38.9%	1,114	2,715
2010	6/30/2014	54	7,245	0.52	1.000	1.11	0.58	0.40	1.779	43.8%	1,263	2,936
2011	6/30/2014	42	7,353	0.35	1.000	1.08	0.38	0.41	1.991	49.8%	1,495	2,484
2012	6/30/2014	30	7,555	0.29	1.000	1.05	0.31	0.42	2.268	55.9%	1,769	2,413
2013	6/30/2014	18	5,045	0.44	1.000	1.03	0.45	0.43	2.972	66.4%	1,438	1,855
2014	6/30/2014	6	<u>5,150</u>	0.42	1.000	1.00	<u>0.42</u>	0.44	14.266	93.0%	<u>2,109</u>	<u>2,184</u>
Total/Average			163,611				0.67				15,295	68,225
Selected							Selected Pure Premium (2000-2014)	0.44				
							Selected Pure Premium (1985-1999)	0.89				
Column Notes							Selected Pure Premium (1980-1984)	1.57				

- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Average of Exhibit PES-A4.2, Columns (3) and (6) divided by Column (3).
- (6) Exhibit PES-A4.13, Column (7); selected pure premium trend.
- (7) Column (4) / Column (5) x Column (6).
- (8) Selected from Column (7) x Column (5) / Column (6).
- (9) Exhibit PES-A4.3, Column (4).
- (12) Exhibit PES-A4.3, Column (3) + Column (11).

**OHIO BUREAU OF WORKERS' COMPENSATION
CHIROPRACTORS (MED ON COMP)
(Dollars in Thousands)
Public Employers-State Agencies**

Bornhuetter-Ferguson Method with a Premium Base Using Paid Loss Development Factors

<u>Injury Year</u> <u>Ending 12/31</u>	<u>(1)</u> <u>Evaluation</u> <u>as of</u>	<u>(2)</u> <u>Months of</u> <u>Development</u>	<u>(3)</u> <u>Premium</u> <u>(\$000's)</u>	<u>(4)</u> <u>Loss</u> <u>Ratio</u>	<u>(5)</u> <u>Benefit</u> <u>Level</u> <u>Factor</u>	<u>(6)</u> <u>Trend</u> <u>Factor</u> <u>0.0%</u>	<u>(7)</u> <u>Trended</u> <u>Loss</u> <u>Ratio</u>	<u>(8)</u> <u>Smoothed</u> <u>Loss</u> <u>Ratio</u>	<u>(9)</u> <u>Age-to-</u> <u>Ultimate</u> <u>Factor</u>	<u>(10)</u> <u>Percent</u> <u>Unpaid</u> <u>1 - 1 / (9)</u>	<u>(11)</u> <u>Unpaid</u> <u>Loss</u> <u>(3) * (8) * (10)</u>	<u>(12)</u> <u>Indicated</u> <u>Ultimate</u> <u>Loss</u>
1980	6/30/2014	414										
1981	6/30/2014	402										
1982	6/30/2014	390										
1983	6/30/2014	378										
1984	6/30/2014	366										
1985	6/30/2014	354										
1986	6/30/2014	342										
1987	6/30/2014	330										
1988	6/30/2014	318										
1989	6/30/2014	306										
1990	6/30/2014	294										
1991	6/30/2014	282										
1992	6/30/2014	270										
1993	6/30/2014	258										
1994	6/30/2014	246										
1995	6/30/2014	234										
1996	6/30/2014	222										
1997	6/30/2014	210										
1998	6/30/2014	198										
1999	6/30/2014	186										
2000	6/30/2014	174	38,059	4.9%	1.000	1.00	4.9%	4.2%	1.125	11.1%	178	1,732
2001	6/30/2014	162	39,274	5.6%	1.000	1.00	5.6%	4.2%	1.145	12.7%	210	2,006
2002	6/30/2014	150	39,683	5.4%	1.000	1.00	5.4%	4.2%	1.170	14.5%	243	1,985
2003	6/30/2014	138	45,623	5.0%	1.000	1.00	5.0%	4.2%	1.199	16.6%	319	1,946
2004	6/30/2014	126	54,327	4.4%	1.000	1.00	4.4%	4.2%	1.236	19.1%	437	2,090
2005	6/30/2014	114	61,809	3.0%	1.000	1.00	3.0%	4.2%	1.281	21.9%	570	1,928
2006	6/30/2014	102	68,102	3.8%	1.000	1.00	3.8%	4.2%	1.338	25.3%	724	2,417
2007	6/30/2014	90	70,539	2.9%	1.000	1.00	2.9%	4.2%	1.412	29.2%	865	2,126
2008	6/30/2014	78	68,546	4.3%	1.000	1.00	4.3%	4.2%	1.508	33.7%	971	2,498
2009	6/30/2014	66	64,733	4.5%	1.000	1.00	4.5%	4.2%	1.636	38.9%	1,058	2,658
2010	6/30/2014	54	58,506	6.4%	1.000	1.00	6.4%	4.2%	1.779	43.8%	1,077	2,749
2011	6/30/2014	42	61,817	4.2%	1.000	1.00	4.2%	4.2%	1.991	49.8%	1,293	2,283
2012	6/30/2014	30	65,024	3.4%	1.000	1.00	3.4%	4.2%	2.268	55.9%	1,528	2,173
2013	6/30/2014	18	60,793	3.6%	1.000	1.00	3.6%	4.2%	2.972	66.4%	1,696	2,113
2014	6/30/2014	6	<u>62,055</u>	3.5%	1.000	1.00	<u>3.5%</u>	4.2%	14.266	93.0%	<u>2,426</u>	<u>2,501</u>
Total/Average			858,891				4.2%				13,593	33,205
Selected							Selected Loss Ratio	4.2%				

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Average of Exhibit PES-A4.2, Columns (3) and (6) divided by Column (3).
- (6) Exhibit PES-A4.13, Column (9); selected loss ratio trend.
- (7) Column (4) / Column (5) x Column (6).
- (8) Selected from Column (7) x Column (5) / Column (6).
- (9) Exhibit PES-A4.3, Column (4).
- (12) Exhibit PES-A4.3, Column (3) + Column (11).

OHIO BUREAU OF WORKERS' COMPENSATION
CHIROPRACTORS (MED ON COMP)
(Dollars in Thousands)
Public Employers-State Agencies

Persistence Per Loss Time Claim Method

<u>Injury Year</u> <u>Ending 12/31</u>	(1) <u>Evaluation</u> <u>as of</u>	(2) <u>Months of</u> <u>Development</u>	(3) <u>Incremental</u> <u>Paid</u> <u>Loss</u>	(4) <u>Cumulative</u> <u>Persistence</u> <u>Factor</u> <u>(Adj. for Inflation)</u>	(5) <u>Estimated Ult.</u> <u>Unpaid</u> <u>Loss</u> <u>(3) times (4)</u>	(6) <u>Ultimate</u> <u>Loss</u>
1980	6/30/2014	414	6	20.585	114	1,390
1981	6/30/2014	402	2	21.364	46	1,157
1982	6/30/2014	390	1	22.164	14	1,624
1983	6/30/2014	378	3	22.987	61	1,422
1984	6/30/2014	366	2	23.835	47	1,602
1985	6/30/2014	354	3	24.836	81	1,643
1986	6/30/2014	342	1	25.836	22	1,403
1987	6/30/2014	330	1	26.836	22	1,933
1988	6/30/2014	318	10	27.837	266	2,389
1989	6/30/2014	306	6	28.837	181	2,469
1990	6/30/2014	294	13	29.837	378	2,538
1991	6/30/2014	282	8	30.838	232	2,131
1992	6/30/2014	270	3	31.838	107	2,330
1993	6/30/2014	258	8	32.839	258	2,335
1994	6/30/2014	246	25	33.839	846	2,841
1995	6/30/2014	234	2	34.839	70	1,653
1996	6/30/2014	222	9	35.840	339	2,051
1997	6/30/2014	210	10	36.840	387	1,378
1998	6/30/2014	198	10	37.841	360	1,650
1999	6/30/2014	186	15	38.841	575	1,785
2000	6/30/2014	174	11	37.324	394	1,948
2001	6/30/2014	162	16	35.902	563	2,359
2002	6/30/2014	150	14	34.570	475	2,218
2003	6/30/2014	138	30	33.322	1,014	2,642
2004	6/30/2014	126	35	32.153	1,113	2,766
2005	6/30/2014	114	18	31.058	561	1,920
2006	6/30/2014	102	39	30.032	1,173	2,867
2007	6/30/2014	90	34	29.070	997	2,258
2008	6/30/2014	78	73	28.170	2,044	3,570
2009	6/30/2014	66	60	27.327	1,651	3,252
2010	6/30/2014	54	114	25.454	2,891	4,563
2011	6/30/2014	42	102	21.952	2,246	3,236
2012	6/30/2014	30	128	17.775	2,282	2,927
2013	6/30/2014	18	336	8.206	2,761	3,178
2014	6/30/2014	6	<u>75</u>	42.605	<u>3,182</u>	<u>3,257</u>
			1,221		27,755	80,685

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation estimated incremental paid through 6/30/14.
(4) Exhibit PES-A4.9, Page 1 and Exhibit PES-A4.9, Page 2.
(6) Column (5) + estimated paid to date 6/30/14.

**OHIO BUREAU OF WORKERS' COMPENSATION
CHIROPRACTORS (MED ON COMP)
(Dollars in Thousands)
Public Employers-State Agencies**

Persistency Per Loss Time Claim Method

	(1)	(2)	(3)	(4)	(5)
<u>Injury Year Ending 12/31</u>	<u>Evaluation as of</u>	<u>Months of Development</u>	<u>Incremental Paid Loss</u>	<u>Cumulative Persistency Factor (Adj. for Inflation)</u>	<u>Estimated Ult. Unpaid Loss (3) times (4)</u>
Prior to 1945	6/30/2014		0	5.146	0
1945	6/30/2014	834	0	3.594	0
1946	6/30/2014	822	0	3.863	0
1947	6/30/2014	810	0	4.143	0
1948	6/30/2014	798	0	4.432	0
1949	6/30/2014	786	0	4.732	0
1950	6/30/2014	774	0	5.040	0
1951	6/30/2014	762	0	5.358	0
1952	6/30/2014	750	0	5.686	0
1953	6/30/2014	738	0	6.024	0
1954	6/30/2014	726	0	6.374	0
1955	6/30/2014	714	0	6.736	0
1956	6/30/2014	702	0	7.111	0
1957	6/30/2014	690	0	7.499	0
1958	6/30/2014	678	0	7.901	0
1959	6/30/2014	666	0	8.316	0
1960	6/30/2014	654	0	8.744	0
1961	6/30/2014	642	0	9.186	0
1962	6/30/2014	630	0	9.640	0
1963	6/30/2014	618	0	10.109	0
1964	6/30/2014	606	0	10.592	0
1965	6/30/2014	594	0	11.089	0
1966	6/30/2014	582	0	11.602	0
1967	6/30/2014	570	0	12.131	0
1968	6/30/2014	558	0	12.677	0
1969	6/30/2014	546	0	13.239	0
1970	6/30/2014	534	0	13.819	0
1971	6/30/2014	522	0	14.416	0
1972	6/30/2014	510	0	15.031	0
1973	6/30/2014	498	0	15.663	0
1974	6/30/2014	486	0	16.312	0
1975	6/30/2014	474	0	16.979	0
1976	6/30/2014	462	0	17.663	0
1977	6/30/2014	450	1	18.366	27
1978	6/30/2014	438	4	19.086	80
1979	6/30/2014	426	0	19.826	0
			6		107

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation estimated incremental paid through 6/30/14.
- (4) Exhibit PES-A4.9, Page 1 and Exhibit PES-A4.9, Page 2.

OHIO BUREAU OF WORKERS' COMPENSATION
 CHIROPRACTORS (MED ON COMP)
 (Dollars in Thousands)
 Public Employers-State Agencies

Incremental Paid Losses per Ultimate Lost Time Claim Count

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	37	18	7	8	14	8	6	3	3	4	3	1	4	6	6	6	5	
1981	12	14	22	17	7	5	7	3	3	4	2	2	3	2	2	2		
1982	8	8	10	10	8	6	8	11	7	4	3	2	1	1	1			
1983	10	7	4	2	2	2	0	0	0	0	0	0	0	2				
1984	6	9	3	3	2	1	2	1	7	5	4	4	1					
1985	6	1	3	2	1	1	1	1	1	1	0	2						
1986	6	3	4	5	3	1	2	2	1	1	1							
1987	3	3	2	1	1	2	3	3	0	0								
1988	5	6	9	5	1	4	7	3	5									
1989	6	6	9	12	9	8	3	3										
1990	5	9	6	2	3	5	7											
1991	7	7	7	6	4	4												
1992	6	4	2	2	2													
1993	4	3	6	4														
1994	24	7	13															
1995	3	1																
1996	5																	
1997																		
1998																		
1999																		
2000																		
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Calendar Year Persistency

Injury Year Ending 12/31	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426
	<u>234</u>	<u>246</u>	<u>258</u>	<u>270</u>	<u>282</u>	<u>294</u>	<u>306</u>	<u>318</u>	<u>330</u>	<u>342</u>	<u>354</u>	<u>366</u>	<u>378</u>	<u>390</u>	<u>402</u>	<u>414</u>	<u>426</u>	<u>438</u>
1981	1.446	0.527	0.372	0.823	1.071	1.047	0.371	0.989	1.482	0.908	0.576	1.699	2.416	3.946	3.706	2.441		
1982	1.771	2.738	1.742	0.718	0.650	1.303	0.438	0.268	0.535	0.581	0.810	1.262	1.650	1.812	3.752			
1983	0.842	1.317	2.416	3.714	3.434	3.810	109.580	72.449						0.259				
1984	1.290	0.468	0.867	0.557	1.190	0.089	0.055											
1985	1.568	1.896	1.038	0.845	0.994	1.986	0.770	6.627	4.517	3.028	12.030	0.655						
1986	0.220	1.045	0.493	0.220	0.290	0.566	0.494	0.470	1.023	0.356	4.105							
1987	1.013	1.212	3.023	2.069	2.895	1.153	0.788	0.425	1.916	1.077								
1988	0.669	0.289	0.168	0.100	1.454	0.672	0.463	0.147	0.095									
1989	0.875	1.372	0.550	0.101	0.508	0.826	1.140	1.525										
1990	1.297	1.082	1.846	5.455	2.780	0.615	0.490											
1991	1.150	0.862	0.237	0.450	1.029	1.618												
1992	1.260	1.585	2.714	2.635	2.423													
1993	1.187	0.829	0.284	0.420														
1994	0.121	0.810	0.304															
1995	2.370	12.243																
1996	0.211																	
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2014																		
Strt Average	1.081	1.885	1.147	1.393	1.560	1.244	11.459	10.362	1.595	1.190	4.380	1.206	2.033	2.006	3.729	2.441	----	----
3 Yr Avg	0.901	4.627	1.101	1.168	2.077	1.020	0.698	0.699	1.011	1.487	5.648	1.206	----	2.006	----	----	----	----
5 Yr Avg	1.030	3.266	1.077	1.812	1.639	0.977	0.675	1.839	1.617	1.190	----	----	----	----	----	----	----	----
P(Living)	0.979	0.978	0.977	0.976	0.974	0.973	0.972	0.971	0.969	0.968	0.967	0.966	0.964	0.963	0.962	0.961	0.959	0.958
Selected Cumulative	0.935	0.935	0.935	0.935	0.935	0.935	0.935	0.935	0.935	0.935	0.935	0.935	0.929	0.927	0.926	0.925	0.924	0.922
	35.840	34.839	33.839	32.839	31.838	30.838	29.837	28.837	27.837	26.836	25.836	24.836	23.835	22.987	22.164	21.364	20.585	19.826
	438	450	462	474	486	498	510	522	534	546	558	570	582	594	606	618	630	642
	<u>450</u>	<u>462</u>	<u>474</u>	<u>486</u>	<u>498</u>	<u>510</u>	<u>522</u>	<u>534</u>	<u>546</u>	<u>558</u>	<u>570</u>	<u>582</u>	<u>594</u>	<u>606</u>	<u>618</u>	<u>630</u>	<u>642</u>	<u>654</u>
	0.921	0.920	0.918	0.917	0.915	0.913	0.911	0.909	0.907	0.905	0.902	0.900	0.897	0.894	0.891	0.888	0.885	0.881
	654	666	678	690	702	714	726	738	750	762	774	786	798	810	822	834	846	858
	<u>666</u>	<u>678</u>	<u>690</u>	<u>702</u>	<u>714</u>	<u>726</u>	<u>738</u>	<u>750</u>	<u>762</u>	<u>774</u>	<u>786</u>	<u>798</u>	<u>810</u>	<u>822</u>	<u>834</u>	<u>846</u>	<u>858</u>	<u>870</u>
	0.877	0.873	0.869	0.864	0.859	0.854	0.848	0.842	0.836	0.829	0.822	0.814	0.805	0.796	0.786	0.775	0.762	0.749
	870	882	894	906	918	930	942	954	966	978	990	1002	1014	1026	1038	1050	1062	1074
	<u>882</u>	<u>894</u>	<u>906</u>	<u>918</u>	<u>930</u>	<u>942</u>	<u>954</u>	<u>966</u>	<u>978</u>	<u>990</u>	<u>1002</u>	<u>1014</u>	<u>1026</u>	<u>1038</u>	<u>1050</u>	<u>1062</u>	<u>1074</u>	<u>1086</u>
	0.734	0.718	0.701	0.684	0.665	0.646	0.628	0.608	0.587	0.564	0.539	0.510	0.478	0.442	0.401	0.355	0.303	0.244
	1086	1098	1110															
	<u>1098</u>	<u>1110</u>	<u>1122</u>															
	0.179	0.107	0.038															

OHIO BUREAU OF WORKERS' COMPENSATION
CHIROPRACTORS (MED ON COMP)
(Dollars in Thousands)
Public Employers-State Agencies

Incremental Paid Persistency Method

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Incremental Paid Loss	(4) Cumulative Incremental Paid Factor	(5) Estimated Ult. Unpaid Loss (3) times (4)	(6) Ultimate Loss
1980	6/30/2014	414	6	11.061	61	1,337
1981	6/30/2014	402	2	11.586	25	1,136
1982	6/30/2014	390	1	12.107	8	1,617
1983	6/30/2014	378	3	12.625	33	1,394
1984	6/30/2014	366	2	13.141	26	1,581
1985	6/30/2014	354	3	13.655	45	1,607
1986	6/30/2014	342	1	14.171	12	1,393
1987	6/30/2014	330	1	14.688	12	1,924
1988	6/30/2014	318	10	15.208	145	2,269
1989	6/30/2014	306	6	15.733	99	2,386
1990	6/30/2014	294	13	14.058	178	2,338
1991	6/30/2014	282	8	12.652	95	1,994
1992	6/30/2014	270	3	11.470	39	2,262
1993	6/30/2014	258	8	10.477	82	2,160
1994	6/30/2014	246	25	9.642	241	2,236
1995	6/30/2014	234	2	8.941	18	1,601
1996	6/30/2014	222	9	8.352	79	1,791
1997	6/30/2014	210	10	7.858	82	1,074
1998	6/30/2014	198	10	7.442	71	1,360
1999	6/30/2014	186	15	7.093	105	1,315
2000	6/30/2014	174	11	6.837	72	1,626
2001	6/30/2014	162	16	6.621	104	1,900
2002	6/30/2014	150	14	6.438	89	1,831
2003	6/30/2014	138	30	6.284	191	1,819
2004	6/30/2014	126	35	6.154	213	1,866
2005	6/30/2014	114	18	6.044	109	1,468
2006	6/30/2014	102	39	5.951	232	1,926
2007	6/30/2014	90	34	5.872	201	1,462
2008	6/30/2014	78	73	5.806	421	1,947
2009	6/30/2014	66	60	5.750	347	1,948
2010	6/30/2014	54	114	5.696	647	2,319
2011	6/30/2014	42	102	5.121	524	1,514
2012	6/30/2014	30	128	4.356	559	1,204
2013	6/30/2014	18	336	3.414	1,149	1,566
2014	6/30/2014	6	<u>75</u>	15.128	<u>1,130</u>	<u>1,205</u>
			1,221		7,446	60,376

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation estimated incremental paid through 6/30/14.
(4) Exhibit PES-A4.11, Page 1 and Exhibit PES-A4.11, Page 2.
(6) Column (5) + estimated paid to date 6/30/14.

OHIO BUREAU OF WORKERS' COMPENSATION
CHIROPRACTORS (MED ON COMP)
(Dollars in Thousands)
Public Employers-State Agencies

Incremental Paid Loss Development

Table with columns: Injury Year Ending 12/31, Age of Development (6 MTHS to 210 MTHS), and rows from 1980 to 2014.

Age to Age Development Factors

Table with columns: Injury Year Ending 12/31, Age Development Factors (6 to 222), and rows from 1980 to 2014, including summary rows for Wtd Avg, 3 Yr, 5 Yr, and Cumulative.

OHIO BUREAU OF WORKERS' COMPENSATION
 CHIROPRACTORS (MED ON COMP)
 (Dollars in Thousands)
 Public Employers-State Agencies

Incremental Paid Loss Development

Age of Development

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	44	21	9	10	16	9	7	3	4	5	4	2	5	7	7	7	6	
1981	14	15	25	19	8	6	8	4	3	4	3	3	3	2	2	2		
1982	10	10	12	13	11	7	10	13	9	5	4	3	1	1	1			
1983	13	10	6	3	2	3	0	0	0	0	0	0	0	0	3			
1984	8	13	4	4	2	2	3	1	9	7	6	6	2					
1985	9	2	4	3	2	1	1	2	2	2	0	3						
1986	10	4	7	8	5	2	3	4	2	1	1							
1987	4	6	3	2	1	3	5	5	1	1								
1988	9	11	17	10	2	8	13	6	10									
1989	12	12	18	22	16	15	5	6										
1990	9	16	12	3	5	9	13											
1991	13	13	12	12	8	8												
1992	11	8	5	3	3													
1993	7	5	11	8														
1994	44	14	25															
1995	6	2																
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2012																		
2013																		
2014																		

Age to Age Development Factors

Injury Year Ending 12/31	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	
	<u>234</u>	<u>246</u>	<u>258</u>	<u>270</u>	<u>282</u>	<u>294</u>	<u>306</u>	<u>318</u>	<u>330</u>	<u>342</u>	<u>354</u>	<u>366</u>	<u>378</u>	<u>390</u>	<u>402</u>	<u>414</u>	<u>426</u>	<u>438</u>	
1980	0.474	0.411	1.159	1.635	0.585	0.718	0.471	1.203	1.293	0.808	0.392	2.876	1.597	1.022	0.946	0.790			
1981	1.126	1.645	0.738	0.450	0.734	1.331	0.451	0.863	1.319	0.618	0.975	1.123	0.626	1.007	1.200				
1982	1.064	1.160	1.091	0.811	0.664	1.342	1.409	0.661	0.569	0.699	0.721	0.479	0.917	0.580					
1983	0.742	0.595	0.527	0.718	1.209	0.049	1.000	0.000											
1984	1.640	0.285	1.116	0.567	0.654	1.622	0.367	10.134	0.754	0.822	0.960	0.356							
1985	0.236	2.038	0.696	0.556	0.812	0.947	1.177	1.107	1.227	0.242	6.541								
1986	0.429	1.477	1.246	0.616	0.485	1.349	1.163	0.563	0.695	0.567									
1987	1.234	0.500	0.899	0.347	3.388	1.702	1.045	0.154	1.008										
1988	1.159	1.544	0.585	0.232	3.681	1.517	0.485	1.565											
1989	0.985	1.457	1.264	0.732	0.933	0.351	1.170												
1990	1.746	0.741	0.248	1.831	1.589	1.468													
1991	0.988	0.903	0.963	0.695	0.933														
1992	0.718	0.562	0.716	1.015															
1993	0.805	2.094	0.686																
1994	0.312	1.826																	
1995	0.354																		
1996																			
1997																			
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																			<u>Tail</u>
\$ Wtd Avg	0.728	1.044	0.839	0.736	0.923	1.022	0.810	1.038	0.858	0.696	0.941	0.865	1.487	0.971	0.995	0.790	----	----	
Stnt Average	0.876	1.149	0.852	0.785	1.306	1.127	0.874	1.806	0.981	0.626	1.918	1.209	1.047	0.870	1.073	0.790	----	----	
3 Yr \$ Wtd Avg	0.375	1.499	0.809	0.943	1.052	0.950	0.767	0.827	0.943	0.673	1.402	0.395	1.365	0.971	----	----	----	----	
5 Yr \$ Wtd Avg	0.525	1.144	0.832	0.710	1.293	1.035	0.834	1.341	0.817	0.682	1.119	0.865	----	----	----	----	----	----	
P(Living)	0.979	0.978	0.977	0.976	0.974	0.973	0.972	0.971	0.969	0.968	0.967	0.966	0.964	0.963	0.962	0.961	0.959	0.958	
Selected	0.840	0.840	0.840	0.840	0.840	0.840	0.840	0.971	0.969	0.968	0.967	0.966	0.964	0.963	0.962	0.961	0.959	0.958	
Cumulative	8.352	8.941	9.642	10.477	11.470	12.652	14.058	15.733	15.208	14.688	14.171	13.655	13.141	12.625	12.107	11.586	11.061	10.529	
	<u>438</u>	<u>450</u>	<u>462</u>	<u>474</u>	<u>486</u>	<u>498</u>	<u>510</u>	<u>522</u>	<u>534</u>	<u>546</u>	<u>558</u>	<u>570</u>	<u>582</u>	<u>594</u>	<u>606</u>	<u>618</u>	<u>630</u>	<u>642</u>	
	0.928	0.926	0.925	0.923	0.922	0.920	0.918	0.916	0.914	0.911	0.909	0.906	0.904	0.901	0.898	0.894	0.891	0.888	
	<u>654</u>	<u>666</u>	<u>678</u>	<u>690</u>	<u>702</u>	<u>714</u>	<u>726</u>	<u>738</u>	<u>750</u>	<u>762</u>	<u>774</u>	<u>786</u>	<u>798</u>	<u>810</u>	<u>822</u>	<u>834</u>	<u>846</u>	<u>858</u>	
	0.884	0.880	0.875	0.870	0.865	0.860	0.854	0.848	0.842	0.835	0.828	0.820	0.811	0.802	0.792	0.780	0.768	0.754	
	<u>870</u>	<u>882</u>	<u>894</u>	<u>906</u>	<u>918</u>	<u>930</u>	<u>942</u>	<u>954</u>	<u>966</u>	<u>978</u>	<u>990</u>	<u>1002</u>	<u>1014</u>	<u>1026</u>	<u>1038</u>	<u>1050</u>	<u>1062</u>	<u>1074</u>	
	0.740	0.724	0.707	0.689	0.670	0.651	0.632	0.613	0.592	0.569	0.543	0.514	0.482	0.445	0.404	0.357	0.305	0.246	
	<u>882</u>	<u>894</u>	<u>906</u>	<u>918</u>	<u>930</u>	<u>942</u>	<u>954</u>	<u>966</u>	<u>978</u>	<u>990</u>	<u>1002</u>	<u>1014</u>	<u>1026</u>	<u>1038</u>	<u>1050</u>	<u>1062</u>	<u>1074</u>	<u>1086</u>	
	0.180	0.107	0.039																

OHIO BUREAU OF WORKERS' COMPENSATION
CHIROPRACTORS (MED ON COMP)
(Dollars in Thousands)
Public Employers-State Agencies

Average Benefit

	(1)	(2)	(3)
<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>
1980	6/30/2014	414	286.60
1981	6/30/2014	402	311.09
1982	6/30/2014	390	327.20
1983	6/30/2014	378	341.69
1984	6/30/2014	366	358.57
1985	6/30/2014	354	371.07
1986	6/30/2014	342	380.29
1987	6/30/2014	330	393.04
1988	6/30/2014	318	411.39
1989	6/30/2014	306	420.61
1990	6/30/2014	294	436.90
1991	6/30/2014	282	451.06
1992	6/30/2014	270	474.30
1993	6/30/2014	258	483.24
1994	6/30/2014	246	494.51
1995	6/30/2014	234	509.04
1996	6/30/2014	222	526.87
1997	6/30/2014	210	551.30
1998	6/30/2014	198	577.29
1999	6/30/2014	186	596.41
2000	6/30/2014	174	618.35
2001	6/30/2014	162	635.33
2002	6/30/2014	150	652.89
2003	6/30/2014	138	670.26
2004	6/30/2014	126	694.56
2005	6/30/2014	114	711.71
2006	6/30/2014	102	724.55
2007	6/30/2014	90	760.83
2008	6/30/2014	78	777.54
2009	6/30/2014	66	779.07
2010	6/30/2014	54	795.36
2011	6/30/2014	42	817.82
2012	6/30/2014	30	843.14
2013	6/30/2014	18	860.00
2014	6/30/2014	6	877.20

Column Notes

- (3) Ohio Department of Job and Family Services
(http://ohiolmi.com/cep/CEP_NAICS.htm).

**OHIO BUREAU OF WORKERS' COMPENSATION
CHIROPRACTORS (MED ON COMP)**
(Dollars in Thousands)
Public Employers-State Agencies

Trend

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
<u>Injury Year Ending 12/31</u>	<u>Ultimate Claim Counts</u>	<u>Payroll (\$Millions)</u>	<u>Estimated # of Employee</u>	<u>Frequency Per \$1M Payroll</u>	<u>Frequency Per Employee</u>	<u>Initial Ultimate Loss</u>	<u>Initial Ultimate Severity</u>	<u>SAWW</u>	<u>Loss Ratio</u>
1990	1,879	3,645	160,419	0.515	0.012	2,394	1,274	437	
1991	1,803	3,852	164,229	0.468	0.011	2,058	1,142	451	
1992	1,957	3,944	159,926	0.496	0.012	2,332	1,191	474	
1993	1,913	4,021	159,999	0.476	0.012	2,262	1,182	483	
1994	1,854	4,272	166,135	0.434	0.011	2,477	1,336	495	
1995	1,824	4,433	167,457	0.411	0.011	1,670	915	509	
1996	1,812	4,487	163,786	0.404	0.011	1,943	1,072	527	
1997	1,637	4,624	161,291	0.354	0.010	1,225	748	551	
1998	1,588	4,816	160,437	0.330	0.010	1,529	963	577	
1999	1,824	5,048	162,756	0.361	0.011	1,562	856	596	
2000	1,915	5,318	165,397	0.360	0.012	1,848	965	618	
2001	1,712	5,598	169,432	0.306	0.010	2,208	1,290	635	5.6%
2002	1,605	5,821	171,463	0.276	0.009	2,128	1,326	653	5.4%
2003	1,718	6,005	172,290	0.286	0.010	2,297	1,337	670	5.0%
2004	1,668	6,184	171,206	0.270	0.010	2,405	1,442	695	4.4%
2005	1,617	6,388	172,613	0.253	0.009	1,830	1,131	712	3.0%
2006	1,389	6,654	176,600	0.209	0.008	2,567	1,848	725	3.8%
2007	1,474	6,915	174,794	0.213	0.008	2,019	1,370	761	2.9%
2008	1,364	7,201	178,110	0.189	0.008	2,936	2,153	778	4.3%
2009	1,376	7,383	182,253	0.186	0.008	2,935	2,133	779	4.5%
2010	1,315	7,245	175,184	0.182	0.008	3,769	2,865	795	6.4%
2011	1,219	7,353	172,909	0.166	0.007	2,603	2,135	818	4.2%
2012	1,254	7,555	172,317	0.166	0.007	2,194	1,749	843	3.4%
2013	821	5,045	112,822	0.163	0.007	2,209	2,690	860	3.6%
2014	822	5,150	112,906	0.160	0.007	2,161	2,629	877	3.5%
Indicated									
All Year				-5.2%	-2.3%		4.0%	3.0%	-2.1%
10 Year				-4.5%	-2.3%		7.4%	2.3%	1.4%
8 Year				-3.8%	-1.7%		5.9%	2.1%	-0.9%
6 Year				-3.1%	-0.7%		1.9%	2.5%	-8.9%
5 Year				-2.7%	-0.3%		0.6%	2.5%	-12.9%
4 Year				-1.3%	1.0%		11.1%	2.3%	-4.8%
Selected				-4.5%	-2.3%		7.4%	2.3%	0.0%

Column Notes

- (1) Exhibit V.7, Column (9).
- (2) Exhibit PES-A4.5, Column (4).
- (3) Exhibit PES-A4.5, Column (3) / (SAWW x 52) * 1,000,000.
- (4) Column (1) divided by Column (2).
- (5) Column (1) divided by Column (3).
- (6) Average of Exhibit PES-A4.2, Columns (3) and (6).
- (7) Column (6) / Column (1) * 1000.
- (8) From Exhibit PES-A4.12, Column (3).
- (9) Exhibit PES-A4.6, Column (4).

Pure Premium
2.5%
Rates
4.9%

OHIO BUREAU OF WORKERS' COMPENSATION
 CHIROPRACTORS (MED ON COMP)
 (Dollars in 'Thousands)
 Public Employers-State Agencies

% Unpaid

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	99.6%	95.3%	89.3%	84.4%	79.8%	74.6%	69.7%	64.2%	59.6%	55.2%	51.6%	48.0%	42.9%	38.0%	32.2%	28.0%	23.9%	18.5%
1981	99.4%	93.6%	86.1%	79.1%	72.5%	64.9%	58.6%	52.0%	46.2%	40.8%	35.7%	31.2%	26.0%	20.8%	17.4%	16.0%	14.8%	13.6%
1982	99.1%	91.5%	83.9%	77.1%	70.6%	63.6%	58.1%	52.7%	47.6%	41.8%	37.7%	32.8%	27.2%	21.4%	17.0%	12.3%	8.7%	7.4%
1983	99.2%	92.1%	83.2%	75.1%	67.6%	60.1%	54.3%	48.1%	41.6%	36.0%	29.5%	24.4%	20.4%	15.2%	11.4%	8.8%	6.9%	6.1%
1984	98.9%	90.1%	81.3%	73.7%	66.6%	59.5%	54.2%	47.5%	40.4%	33.7%	27.1%	22.0%	17.2%	13.5%	10.6%	8.5%	7.5%	6.5%
1985	99.1%	91.0%	81.7%	72.9%	65.8%	58.8%	52.6%	44.9%	36.9%	28.1%	22.4%	17.7%	14.2%	11.1%	9.0%	7.6%	6.6%	5.8%
1986	99.0%	89.8%	77.4%	67.8%	59.0%	48.5%	41.1%	34.3%	26.8%	21.2%	16.1%	12.7%	10.4%	8.7%	7.7%	6.5%	5.3%	4.7%
1987	99.2%	91.3%	79.0%	68.4%	58.1%	48.4%	40.0%	31.4%	24.5%	18.1%	13.1%	9.3%	6.7%	5.9%	4.7%	3.3%	2.8%	2.5%
1988	99.2%	91.5%	80.8%	69.8%	61.4%	51.2%	42.6%	34.7%	27.9%	23.0%	20.3%	18.0%	16.6%	15.7%	14.6%	13.6%	13.1%	12.5%
1989	99.3%	91.7%	79.2%	68.3%	58.6%	48.6%	39.0%	30.9%	24.5%	20.3%	17.4%	15.3%	14.1%	12.3%	11.4%	10.8%	10.3%	10.0%
1990	99.3%	90.2%	77.2%	64.1%	52.6%	43.4%	35.2%	27.7%	22.9%	20.2%	18.1%	16.9%	15.1%	14.1%	13.5%	13.2%	13.0%	12.6%
1991	98.8%	84.2%	68.5%	57.2%	47.0%	37.5%	29.4%	23.7%	19.7%	17.4%	16.1%	14.6%	13.8%	13.1%	12.4%	11.8%	11.3%	10.9%
1992	98.9%	83.7%	65.6%	49.1%	36.4%	26.5%	21.2%	17.9%	15.3%	13.3%	11.7%	10.5%	9.1%	8.6%	7.9%	7.3%	6.8%	6.0%
1993	98.1%	78.0%	59.7%	46.0%	33.6%	24.2%	20.6%	18.5%	16.8%	15.0%	14.1%	13.1%	12.3%	11.4%	10.7%	10.3%	9.9%	9.5%
1994	98.4%	83.1%	69.4%	58.5%	50.6%	47.1%	44.0%	41.5%	39.8%	37.7%	36.4%	34.8%	33.4%	31.6%	30.1%	27.7%	25.1%	22.8%
1995	97.9%	70.7%	49.5%	35.3%	27.2%	22.4%	18.6%	15.6%	13.1%	10.7%	9.2%	7.4%	6.4%	5.6%	5.3%	5.0%	4.6%	4.3%
1996	97.3%	70.3%	52.6%	42.5%	37.8%	34.6%	30.5%	27.1%	24.5%	22.3%	20.5%	18.4%	16.4%	15.3%	14.4%	12.3%	11.1%	10.0%
1997	97.8%	72.3%	59.3%	51.5%	44.9%	39.1%	35.0%	31.2%	28.4%	25.8%	24.1%	22.3%	21.1%	19.8%	18.4%	16.9%	16.5%	15.6%
1998	96.9%	74.8%	62.8%	54.4%	45.7%	38.2%	32.3%	28.9%	25.8%	23.6%	20.0%	17.9%	16.6%	15.8%	14.3%	13.1%	12.4%	
1999	96.1%	71.3%	57.5%	45.4%	37.9%	33.2%	29.5%	26.8%	24.8%	23.2%	22.1%	21.3%	20.1%	19.7%	19.2%	18.2%		
2000	96.1%	66.3%	50.2%	39.0%	32.8%	29.5%	25.9%	23.3%	21.5%	19.4%	17.1%	14.8%	13.8%	13.0%	12.4%			
2001	95.2%	64.8%	47.9%	37.3%	31.7%	28.3%	25.4%	22.7%	20.6%	18.9%	17.6%	16.3%	15.4%	14.7%				
2002	94.7%	62.3%	48.2%	39.6%	34.0%	29.3%	25.6%	22.7%	20.4%	18.3%	16.8%	14.8%	14.1%					
2003	94.3%	63.9%	51.2%	43.7%	39.2%	34.1%	31.0%	29.4%	28.0%	26.8%	25.3%	23.9%						
2004	95.3%	64.6%	52.7%	47.3%	41.4%	36.9%	33.4%	30.3%	28.6%	27.3%	25.7%							
2005	91.5%	60.1%	46.9%	38.9%	33.3%	28.6%	25.3%	23.2%	21.6%	20.5%								
2006	93.0%	62.9%	47.9%	40.0%	35.5%	32.2%	30.9%	29.7%	28.0%									
2007	94.7%	65.5%	50.7%	43.6%	39.1%	35.7%	33.1%	31.2%										
2008	93.5%	69.4%	58.4%	51.9%	47.3%	43.4%	40.5%											
2009	92.9%	66.1%	54.8%	46.2%	41.5%	39.2%												
2010	91.0%	66.4%	55.5%	51.3%	47.7%													
2011	93.5%	69.1%	61.4%	57.0%														
2012	94.5%	74.2%	67.8%															
2013	95.9%	78.7%																
2014	96.1%																	

OHIO BUREAU OF WORKERS' COMPENSATION
 CHIROPRACTORS (MED ON COMP)
 (Dollars in Thousands)
 Public Employers-State Agencies

% Unpaid

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	15.3%	13.8%	13.1%	12.4%	11.2%	10.5%	10.0%	9.8%	9.5%	9.2%	8.9%	8.7%	8.4%	7.9%	7.3%	6.8%	6.4%	
1981	12.4%	11.1%	8.9%	7.2%	6.5%	6.0%	5.2%	4.9%	4.6%	4.3%	4.1%	3.8%	3.6%	3.4%	3.3%	3.1%		
1982	6.8%	6.2%	5.4%	4.6%	4.0%	3.5%	2.9%	2.1%	1.6%	1.2%	1.0%	0.9%	0.8%	0.7%	0.7%			
1983	5.2%	4.5%	4.1%	3.9%	3.7%	3.6%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.3%			
1984	6.0%	5.1%	4.9%	4.6%	4.5%	4.4%	4.2%	4.2%	3.6%	3.1%	2.8%	2.4%	2.3%					
1985	5.3%	5.1%	4.9%	4.7%	4.6%	4.5%	4.4%	4.3%	4.2%	4.1%	4.1%	3.9%						
1986	3.9%	3.6%	3.1%	2.6%	2.2%	2.0%	1.8%	1.5%	1.4%	1.3%	1.2%							
1987	2.2%	1.9%	1.8%	1.7%	1.6%	1.5%	1.2%	1.0%	0.9%									
1988	12.1%	11.6%	10.9%	10.5%	10.4%	10.0%	9.5%	9.2%	8.8%									
1989	9.5%	9.0%	8.3%	7.4%	6.7%	6.1%	5.8%	5.6%										
1990	12.2%	11.5%	11.0%	10.9%	10.7%	10.3%	9.8%											
1991	10.3%	9.6%	9.1%	8.5%	8.1%	7.7%												
1992	5.5%	5.1%	4.9%	4.8%	4.7%													
1993	9.2%	9.0%	8.5%	8.1%														
1994	21.0%	20.5%	19.4%															
1995	4.0%	3.9%																
1996	9.5%																	
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OHIO BUREAU OF WORKERS' COMPENSATION
CHIROPRACTORS (MED ON COMP)

(Dollars in Thousands)
Public Employers-State Agencies

Unpaid Loss Payment Projections
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
	Undiscounted	Discounted													
Prior to 1980	107	69	5	5	5	5	5	5	5	5	5	4	4	4	50
1980	88	56	4	4	4	4	4	4	4	4	4	4	3	3	42
1981	35	22	2	2	2	2	2	2	1	1	1	1	1	1	17
1982	11	7	0	0	0	0	0	0	0	0	0	0	0	0	6
1983	47	29	2	2	2	2	2	2	2	2	2	2	2	2	24
1984	37	22	2	2	2	1	1	1	1	1	1	1	1	1	20
1985	63	38	3	3	2	2	2	2	2	2	2	2	2	2	34
1986	17	10	1	1	1	1	1	1	1	1	1	1	1	1	9
1987	17	10	1	1	1	1	1	1	1	1	1	1	1	1	10
1988	205	119	7	7	7	7	7	7	7	7	7	7	7	7	119
1989	135	77	5	5	5	5	5	5	5	5	5	4	4	4	80
1990	234	132	8	8	8	8	8	8	8	8	8	8	8	7	141
1991	159	88	5	5	5	5	5	5	5	5	5	5	5	5	98
1992	109	60	3	3	3	3	3	3	3	3	3	3	3	3	68
1993	184	100	6	6	6	6	6	6	6	6	6	6	6	5	117
1994	482	257	14	14	14	14	14	14	14	14	14	14	14	14	311
1995	64	34	2	2	2	2	2	2	2	2	2	2	2	2	42
1996	180	94	5	5	5	5	5	5	5	5	5	5	5	5	120
1997	183	94	5	5	5	5	5	5	5	5	5	5	5	5	123
1998	183	93	5	5	5	5	5	5	5	5	5	5	5	5	125
1999	270	135	7	7	7	7	7	7	7	7	7	7	7	7	186
2000	220	108	6	6	6	6	6	6	6	6	6	6	6	6	154
2001	309	150	8	8	8	8	8	8	8	8	8	8	8	8	218
2002	287	138	8	7	7	7	7	7	7	7	7	7	7	7	204
2003	510	244	14	13	13	12	12	12	12	12	12	12	12	12	364
2004	572	272	17	16	15	14	13	13	13	13	13	13	13	13	409
2005	351	166	11	10	9	9	8	8	8	8	8	8	8	8	251
2006	660	310	21	19	18	17	16	15	14	14	14	14	14	14	471
2007	572	269	18	17	16	15	14	13	12	12	12	12	12	12	407
2008	1,040	488	35	32	30	28	27	25	23	22	21	21	21	21	735
2009	1,033	484	35	33	31	29	27	26	24	22	21	20	20	20	725
2010	1,526	717	54	50	47	44	41	39	36	34	32	30	28	28	1,061
2011	1,311	618	50	45	42	39	37	34	32	30	28	26	25	23	901
2012	1,357	647	59	49	44	41	39	36	34	32	30	28	26	24	914
2013	1,542	750	82	64	53	47	44	42	39	37	34	32	30	28	1,010
2014	<u>1,853</u>	<u>969</u>	<u>201</u>	<u>88</u>	<u>68</u>	<u>57</u>	<u>51</u>	<u>48</u>	<u>45</u>	<u>42</u>	<u>39</u>	<u>37</u>	<u>34</u>	<u>32</u>	<u>1,112</u>
Total	15,954	7,874	709	548	497	463	439	419	401	385	371	358	348	339	10,678

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

Fisc. Yr. Ending 6/30	2014	2015	2016	2017	2018	2019	>2019
Inflation Rate	7%	7%	7%	7%	7%	7%	7%

**OHIO BUREAU OF WORKERS' COMPENSATION
CHIROPRACTORS (MED ON COMP)**

(Dollars in Thousands)

Public Employers-State Agencies

Unpaid Loss Payment Projections

Injury Year Ending 12/31	Persistence Method Unpaid	Paid LDF Method Unpaid	Selected Unpaid	Persistence Method Weight	Paid LDF Method Weight	Total Projected
Prior to 1980	112		107	95.3%	0.0%	107
1980	114	19	88	72.2%	27.8%	88
1981	46	22	35	57.0%	43.0%	35
1982	14	37	11	77.3%	0.0%	11
1983	61	35	47	46.6%	53.4%	47
1984	47	44	37	0.0%	83.5%	37
1985	81	47	63	47.0%	53.0%	63
1986	22	44	17	77.4%	0.0%	17
1987	22	64	17	77.4%	0.0%	17
1988	266	76	205	68.2%	31.8%	205
1989	181	89	135	50.0%	50.0%	135
1990	378	90	234	50.0%	50.0%	234
1991	232	87	159	50.0%	50.0%	159
1992	107	110	109	50.0%	50.0%	109
1993	258	111	184	50.0%	50.0%	184
1994	846	117	482	50.0%	50.0%	482
1995	70	104	64	91.3%	0.0%	64
1996	339	123	180	26.5%	73.5%	180
1997	387	80	183	33.6%	66.4%	183
1998	360	119	183	26.6%	73.4%	183
1999	575	129	270	31.6%	68.4%	270
2000	394	194	220	13.0%	87.0%	220
2001	563	261	309	16.0%	84.0%	309
2002	475	296	287	0.0%	96.8%	287
2003	1,014	325	510	26.9%	73.1%	510
2004	1,113	391	572	25.1%	74.9%	572
2005	561	381	351	0.0%	91.9%	351
2006	1,173	573	660	14.4%	85.6%	660
2007	997	519	572	11.1%	88.9%	572
2008	2,044	776	1,040	20.8%	79.2%	1,040
2009	1,651	1,017	1,033	2.4%	97.6%	1,033
2010	2,891	1,302	1,526	14.1%	85.9%	1,526
2011	2,246	981	1,311	26.1%	73.9%	1,311
2012	2,282	817	1,357	36.8%	63.2%	1,357
2013	2,761	823	1,542	37.1%	62.9%	1,542
2014	<u>3,182</u>	<u>991</u>	<u>1,853</u>	39.3%	60.7%	<u>1,853</u>
Total	27,867	11,194	15,954			15,954

Projected payments for accident year 2014 are for the full accident year.

OHIO BUREAU OF WORKERS' COMPENSATION

CHIROPRACTORS (MED ON COMP)

(Dollars in Thousands)

Public Employers-State Agencies

Unpaid Loss Payment Projections Based on Persistency Method
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
	Undiscounted	Discounted													
Prior to 1980	112	72	6	6	5	5	5	5	5	5	5	5	4	4	52
1980	114	73	5	5	5	5	5	5	5	5	5	5	4	4	54
1981	46	29	2	2	2	2	2	2	2	2	2	2	2	2	23
1982	14	9	1	1	1	1	1	1	1	1	1	1	1	1	7
1983	61	37	3	3	3	3	3	2	2	2	2	2	2	2	32
1984	47	29	2	2	2	2	2	2	2	2	2	2	2	2	25
1985	81	49	3	3	3	3	3	3	3	3	3	3	3	3	44
1986	22	13	1	1	1	1	1	1	1	1	1	1	1	1	12
1987	22	13	1	1	1	1	1	1	1	1	1	1	1	1	12
1988	266	154	10	10	10	10	9	9	9	9	9	9	9	9	154
1989	181	103	6	6	6	6	6	6	6	6	6	6	6	6	107
1990	378	213	13	13	13	13	13	13	13	13	12	12	12	12	228
1991	232	129	8	8	8	8	8	8	8	7	7	7	7	7	143
1992	107	59	3	3	3	3	3	3	3	3	3	3	3	3	67
1993	258	139	8	8	8	8	8	8	8	8	8	8	8	8	164
1994	846	452	25	25	25	25	25	25	25	25	25	25	25	25	547
1995	70	37	2	2	2	2	2	2	2	2	2	2	2	2	46
1996	339	176	9	9	9	9	9	9	9	9	9	9	9	9	226
1997	387	198	10	10	10	10	10	10	10	10	10	10	10	10	261
1998	360	182	10	10	10	10	10	10	10	10	10	10	10	10	246
1999	575	287	15	15	15	15	15	15	15	15	15	15	15	15	398
2000	394	194	10	10	10	10	10	10	10	10	10	10	10	10	275
2001	563	274	15	14	14	14	14	14	14	14	14	14	14	14	397
2002	475	229	13	12	11	11	11	11	11	11	11	11	11	11	337
2003	1,014	485	29	27	25	23	23	23	23	23	23	23	23	23	723
2004	1,113	529	32	30	28	27	25	25	25	25	25	25	25	25	796
2005	561	265	17	16	15	14	13	12	12	12	12	12	12	12	401
2006	1,173	552	37	34	32	30	28	26	25	25	25	25	25	25	837
2007	997	468	32	30	28	26	25	23	22	20	20	20	20	20	709
2008	2,044	959	68	64	60	56	52	49	46	43	40	40	40	40	1,445
2009	1,651	775	57	53	50	47	44	41	38	36	34	31	31	31	1,159
2010	2,891	1,358	102	96	90	84	79	74	69	65	61	57	53	53	2,011
2011	2,246	1,059	85	76	71	67	63	59	55	52	48	45	42	40	1,543
2012	2,282	1,088	99	83	74	69	65	61	57	54	50	47	44	41	1,538
2013	2,761	1,342	147	114	94	85	80	75	70	65	61	57	54	50	1,808
2014	<u>3,182</u>	<u>1,664</u>	<u>346</u>	<u>151</u>	<u>117</u>	<u>97</u>	<u>87</u>	<u>82</u>	<u>77</u>	<u>72</u>	<u>67</u>	<u>63</u>	<u>59</u>	<u>55</u>	<u>1,910</u>
Total	27,867	13,692	1,230	951	861	801	759	725	693	665	640	619	601	587	18,736

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

OHIO BUREAU OF WORKERS' COMPENSATION
 CHIROPRACTORS (MED ON COMP)

(Dollars in Thousands)
 Public Employers-State Agencies

Unpaid Loss Payment Projections Based on Paid Loss Development Method
 Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
	Undiscounted	Discounted													
1980	19	14	2	2	1	1	1	1	1	1	1	1	1	1	6
1981	22	17	5	1	1	1	1	1	1	1	1	1	1	1	6
1982	37	29	6	7	2	2	2	2	2	1	1	1	1	1	9
1983	35	27	3	5	6	2	2	2	1	1	1	1	1	1	9
1984	44	34	4	4	6	7	2	2	2	2	1	1	1	1	11
1985	47	35	2	4	4	6	7	2	2	2	2	1	1	1	12
1986	44	32	3	2	3	3	5	6	2	2	2	1	1	1	12
1987	64	46	3	4	3	5	5	7	8	2	2	2	2	2	18
1988	76	54	5	4	4	3	5	5	8	9	3	3	2	2	22
1989	89	63	7	5	4	4	4	6	6	9	10	3	3	3	27
1990	90	63	6	6	5	4	4	3	5	5	8	10	3	3	28
1991	87	60	7	5	5	4	3	4	3	5	5	7	8	2	27
1992	110	76	8	8	6	6	5	4	4	3	5	6	9	10	34
1993	111	76	8	8	8	6	6	5	4	4	3	5	5	8	42
1994	117	81	10	8	7	8	6	6	4	4	4	3	5	5	48
1995	104	72	10	8	6	6	6	4	5	4	3	3	3	4	42
1996	123	85	10	11	9	7	6	7	5	5	4	3	3	3	50
1997	80	56	8	6	7	5	4	4	4	3	3	2	2	2	31
1998	119	84	14	11	8	9	7	5	5	5	4	4	3	2	43
1999	129	92	15	13	10	7	8	6	5	5	5	4	4	3	43
2000	194	141	26	20	17	13	10	11	8	6	6	6	5	5	61
2001	261	192	33	31	24	20	16	12	13	10	7	7	7	5	77
2002	296	220	38	32	30	23	20	15	11	12	10	7	7	7	82
2003	325	242	41	36	31	29	22	19	15	11	12	9	7	7	85
2004	391	294	51	43	38	32	30	24	20	15	11	13	10	7	96
2005	381	288	49	43	36	32	28	26	20	17	13	10	11	8	88
2006	573	436	76	63	57	47	42	36	34	26	23	17	13	14	126
2007	519	397	69	60	50	44	37	33	28	27	21	18	13	10	110
2008	776	596	105	89	77	64	57	48	43	37	34	27	23	17	155
2009	1,017	784	135	119	102	88	73	65	55	48	42	39	30	26	196
2010	1,302	1,000	146	153	135	115	100	83	74	62	55	47	44	34	252
2011	981	753	118	97	102	90	76	66	55	49	41	36	31	29	189
2012	817	625	90	87	72	75	66	57	49	41	36	31	27	23	162
2013	823	637	129	76	74	61	64	56	48	42	35	31	26	23	157
2014	991	804	284	111	66	64	52	55	48	41	36	30	27	22	155
Total	11,194	8,506	1,525	1,184	1,016	896	784	687	598	518	450	390	340	295	2,510

Discount Rate = 4.0%
 Projected payments for accident year 2014 are for the full accident year.

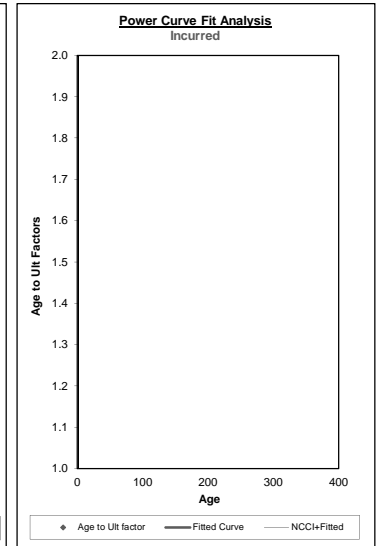
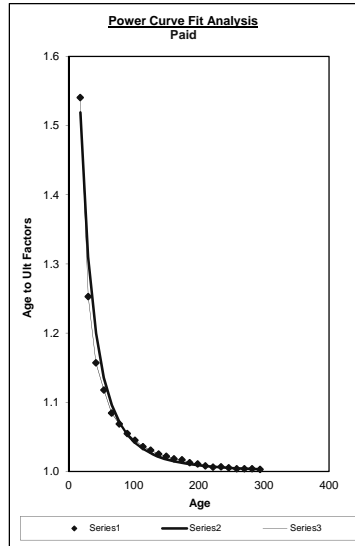
OHIO BUREAU OF WORKERS' COMPENSATION
 CHIROPRACTORS (MED ON COMP)
 Public Employers-State Agencies
 Estimation of Cumulative Development Factors
 Using the Method of Inverse Power Curve Fit

	<u>Paid</u>	<u>Incurred</u>		
C=	48.35	0.00		
B=	3.10	#DIV/0!		
A=	225714	#DIV/0!		
Cutoff Age=	678	678		

	<u>Paid</u>	<u>Incurred</u>
R-Square	0.9910	#DIV/0!
F-Statistics	3,072	#DIV/0!
F- Degree	28	-2

$$Y = \frac{A}{(X+C)^B} + 1$$

Months of Maturity	<u>Paid</u>		<u>Incurred</u>		Fitted Value		
	Age-to-age Factor	Excluded (y)	Age-to-age Factor	Excluded (y)	Age	<u>Paid</u>	<u>Incurred</u>
6	6.535	y	----	y	6	1.962	#DIV/0!
18	1.541	y	----	y	18	1.519	#DIV/0!
30	1.253	y	----	y	30	1.310	#DIV/0!
42	1.157	y	----	y	42	1.200	#DIV/0!
54	1.118	y	----	y	54	1.136	#DIV/0!
66	1.084	y	----	y	66	1.096	#DIV/0!
78	1.069	y	----	y	78	1.071	#DIV/0!
90	1.055	y	----	y	90	1.053	#DIV/0!
102	1.045	y	----	y	102	1.041	#DIV/0!
114	1.036	y	----	y	114	1.033	#DIV/0!
126	1.031	y	----	y	126	1.026	#DIV/0!
138	1.025	y	----	y	138	1.021	#DIV/0!
150	1.022	y	----	y	150	1.017	#DIV/0!
162	1.018	y	----	y	162	1.015	#DIV/0!
174	1.017	y	----	y	174	1.012	#DIV/0!
186	1.013	y	----	y	186	1.010	#DIV/0!
198	1.011	y	----	y	198	1.009	#DIV/0!
210	1.008	y	----	y	210	1.008	#DIV/0!
222	1.006	y	----	y	222	1.007	#DIV/0!
234	1.007	y	----	y	234	1.006	#DIV/0!
246	1.005	y	----	y	246	1.005	#DIV/0!
258	1.004	y	----	y	258	1.005	#DIV/0!
270	1.004	y	----	y	270	1.004	#DIV/0!
282	1.004	y	----	y	282	1.004	#DIV/0!
294	1.003	y	----	y	294	1.003	#DIV/0!
306	1.003	y	----	y	306	1.003	#DIV/0!
318	1.002	y	----	y	318	1.003	#DIV/0!
330	1.002	y	----	y	330	1.002	#DIV/0!
342	1.002	y	----	y	342	1.002	#DIV/0!
354	1.002	y	----	y	354	1.002	#DIV/0!
366	1.002	y	----	y	366	1.002	#DIV/0!
378	1.002	y	----	y	378	1.002	#DIV/0!



OHIO BUREAU OF WORKERS' COMPENSATION
REHABILITATION (MED ON COMP)

(Dollars in Thousands)
Public Employers-State Agencies

Summary of Unpaid Loss

(1) Injury Year Ending 12/31	(2) Evaluation as of	(3) Selected Ultimate Loss	(4) Paid Loss 6/30/2014	(5) Unpaid Loss 6/30/2014	(6) Adjustment	(7) Adj.Unpaid Loss 6/30/2014	(8) Discount Factor 4.00%	(9) Discounted Unpaid Loss 6/30/2014	(10) Implied Loss Rate Per \$100 Payroll	(11) Implied Loss Frequency Per \$1M Payroll	(12) Implied Loss Severity Per Claim
Prior to 1980	6/30/2014			67	1,000	67	67%	45			
1980	6/30/2014	410	409	1	1,000	1	66%	1	0.02	0.68	346
1981	6/30/2014	383	383	0	1,000	0	64%	0	0.02	0.61	341
1982	6/30/2014	630	630	0	1,000	0	64%	0	0.03	0.62	495
1983	6/30/2014	569	544	25	1,000	25	64%	16	0.03	0.62	423
1984	6/30/2014	690	676	14	1,000	14	64%	9	0.03	0.62	481
1985	6/30/2014	625	618	7	1,000	7	63%	4	0.03	0.63	405
1986	6/30/2014	782	738	43	1,000	43	62%	27	0.03	0.62	477
1987	6/30/2014	1,013	979	34	1,000	34	62%	21	0.03	0.58	600
1988	6/30/2014	8,161	3,946	4,215	1,000	4,215	61%	2,587	0.26	0.59	4,312
1989	6/30/2014	1,081	1,016	65	1,000	65	61%	40	0.03	0.57	568
1990	6/30/2014	4,020	2,906	1,114	1,000	1,114	62%	696	0.11	0.52	2,140
1991	6/30/2014	1,111	971	139	1,000	139	65%	90	0.03	0.47	616
1992	6/30/2014	1,226	1,018	208	1,000	208	63%	131	0.03	0.50	627
1993	6/30/2014	1,405	1,236	170	1,000	170	66%	113	0.03	0.48	735
1994	6/30/2014	1,594	1,368	226	1,000	226	65%	147	0.04	0.43	860
1995	6/30/2014	1,511	1,310	201	1,000	201	66%	133	0.03	0.41	829
1996	6/30/2014	2,057	1,653	404	1,000	404	63%	255	0.05	0.40	1,135
1997	6/30/2014	2,573	1,983	590	1,000	590	62%	368	0.06	0.35	1,572
1998	6/30/2014	2,811	2,281	531	1,000	531	64%	337	0.06	0.33	1,771
1999	6/30/2014	3,275	2,636	639	1,000	639	59%	374	0.06	0.36	1,796
2000	6/30/2014	3,349	2,848	501	1,000	501	58%	293	0.06	0.36	1,749
2001	6/30/2014	3,982	3,493	489	1,000	489	59%	286	0.07	0.31	2,326
2002	6/30/2014	3,372	3,097	274	1,000	274	59%	162	0.06	0.28	2,101
2003	6/30/2014	4,168	3,064	1,104	1,000	1,104	60%	667	0.07	0.29	2,426
2004	6/30/2014	4,036	3,077	959	1,000	959	60%	574	0.07	0.27	2,420
2005	6/30/2014	4,011	2,925	1,086	1,000	1,086	59%	645	0.06	0.25	2,480
2006	6/30/2014	3,968	2,719	1,249	1,000	1,249	59%	740	0.06	0.21	2,858
2007	6/30/2014	4,315	2,782	1,533	1,000	1,533	60%	923	0.06	0.21	2,928
2008	6/30/2014	4,182	2,458	1,723	1,000	1,723	61%	1,050	0.06	0.19	3,066
2009	6/30/2014	4,101	2,229	1,873	1,000	1,873	62%	1,167	0.06	0.19	2,980
2010	6/30/2014	4,214	2,012	2,202	1,000	2,202	58%	1,279	0.06	0.18	3,204
2011	6/30/2014	3,831	1,636	2,195	1,000	2,195	65%	1,437	0.05	0.17	3,142
2012	6/30/2014	2,766	910	1,856	1,000	1,856	63%	1,169	0.04	0.17	2,205
2013	6/30/2014	2,578	476	2,103	1,000	2,103	67%	1,411	0.05	0.16	3,139
2014	6/30/2014	<u>3,027</u>	<u>66</u>	<u>1,447</u>	1,000	<u>1,447</u>	71%	<u>1,025</u>	0.06	0.16	3,683
		91,828	61,093	29,288		29,288		18,219			

Column Notes

- (2) Exhibit PES-A5.2, Column (8).
- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Column (2) - Column (3); 2014 adjusted to reflect 50% of a year's exposure. Prior to 1980 from Exhibit PES-A5.8, Column (5).
- (6) Column (4) x Column (5).
- (7) Based on Exhibit PES-A5.15.1 through Exhibit PES-A5.15.4 and 4.0% discount rate.
- (8) Column (6) x Column (7).
- (9) Column (2) divided by Exhibit PES-A5.5, Column (3) / 10.
- (10) Exhibit V.7, Column (9) / Exhibit PES-A5.5, Column (3).
- (11) Column (2) / Exhibit V.7, Column (9) x 1,000.

**OHIO BUREAU OF WORKERS' COMPENSATION
REHABILITATION (MED ON COMP)**

(Dollars in Thousands)

Public Employers-State Agencies

Summary of Ultimate Loss Methods

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<u>Injury Year Ending 12/31</u>	<u>Evaluation as of</u>	<u>Months of Development</u>	<u>Paid Development</u>	<u>Born. - Ferg. Payroll Paid</u>	<u>Born. - Ferg. Premium Paid</u>	<u>Persistence Method (Per LTC)</u>	<u>Persistence Method (Incr Paid)</u>	<u>Selected Ultimate Loss</u>
1980	6/30/2014	414	445	451		410	410	410
1981	6/30/2014	402	420	430		383	383	383
1982	6/30/2014	390	697	685		630	630	630
1983	6/30/2014	378	607	605		574	564	569
1984	6/30/2014	366	760	744		692	687	690
1985	6/30/2014	354	702	820		626	624	625
1986	6/30/2014	342	846	965		788	775	782
1987	6/30/2014	330	1,128	1,234		1,017	1,008	1,013
1988	6/30/2014	318	4,585	4,232		8,654	7,668	8,161
1989	6/30/2014	306	1,216	1,361		1,087	1,075	1,081
1990	6/30/2014	294	3,545	3,308		4,380	4,135	4,020
1991	6/30/2014	282	1,215	1,432		1,066	1,051	1,111
1992	6/30/2014	270	1,300	1,515		1,203	1,176	1,226
1993	6/30/2014	258	1,621	1,777		1,302	1,293	1,405
1994	6/30/2014	246	1,824	1,958		1,487	1,472	1,594
1995	6/30/2014	234	1,795	1,955		1,373	1,365	1,511
1996	6/30/2014	222	2,328	2,336		1,936	1,906	2,057
1997	6/30/2014	210	2,864	2,711		2,451	2,406	2,573
1998	6/30/2014	198	3,379	3,061		2,539	2,516	2,811
1999	6/30/2014	186	4,011	3,478		3,301	3,248	3,275
2000	6/30/2014	174	4,456	4,241	3,812	3,377	3,321	3,349
2001	6/30/2014	162	5,581	4,975	4,524	4,016	3,948	3,982
2002	6/30/2014	150	5,047	4,648	4,173	3,394	3,349	3,372
2003	6/30/2014	138	5,105	4,678	4,345	3,658	3,558	4,168
2004	6/30/2014	126	5,241	4,751	4,652	3,321	3,277	4,036
2005	6/30/2014	114	5,105	4,668	4,778	3,354	3,270	4,011
2006	6/30/2014	102	4,880	4,555	4,836	3,382	3,245	3,968
2007	6/30/2014	90	5,152	4,714	5,060	3,917	3,674	4,315
2008	6/30/2014	78	4,747	4,514	4,778	3,891	3,575	4,182
2009	6/30/2014	66	4,553	4,404	4,548	3,913	3,535	4,101
2010	6/30/2014	54	4,452	4,246	4,263	4,516	3,641	4,214
2011	6/30/2014	42	4,081	4,052	4,236	3,766	3,426	3,831
2012	6/30/2014	30	2,853	3,661	4,019	2,309	2,241	2,766
2013	6/30/2014	18	2,485	2,602	3,926	3,023	2,204	2,578
2014	6/30/2014	6	<u>2,517</u>	<u>2,614</u>	<u>4,307</u>	<u>4,482</u>	<u>2,494</u>	<u>3,027</u>
			101,545	98,382	66,257	90,219	83,149	91,828

Column Notes

- (3) Exhibit PES-A5.3, Column (5).
- (4) Exhibit PES-A5.5, Column (12).
- (5) Exhibit PES-A5.6, Column (12).
- (6) Exhibit PES-A5.7, Column (6).
- (7) Exhibit PES-A5.10, Column (6).
- (8) Based on Columns (3) through (7).

**OHIO BUREAU OF WORKERS' COMPENSATION
REHABILITATION (MED ON COMP)**

(Dollars in Thousands)

Public Employers-State Agencies

Paid and Incurred Loss Development Methods

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
				Cumulative	Estimated Ult.		Cumulative	Estimated Ult.
<u>Injury Year</u>	<u>Evaluation</u>	<u>Months of</u>	<u>Paid</u>	<u>Paid</u>	<u>Loss</u>	<u>Incurred</u>	<u>Incurred</u>	<u>Loss</u>
<u>Ending 12/31</u>	<u>as of</u>	<u>Development</u>	<u>Loss</u>	<u>LDF</u>	<u>Paid Method</u>	<u>Loss</u>	<u>LDF</u>	<u>Inc. Method</u>
					<u>(3) times (4)</u>			<u>(6) times (7)</u>
1980	6/30/2014	414	409	1.090	445			
1981	6/30/2014	402	383	1.098	420			
1982	6/30/2014	390	630	1.107	697			
1983	6/30/2014	378	544	1.116	607			
1984	6/30/2014	366	676	1.125	760			
1985	6/30/2014	354	618	1.135	702			
1986	6/30/2014	342	738	1.145	846			
1987	6/30/2014	330	979	1.153	1,128			
1988	6/30/2014	318	3,946	1.162	4,585			
1989	6/30/2014	306	1,016	1.197	1,216			
1990	6/30/2014	294	2,906	1.220	3,545			
1991	6/30/2014	282	971	1.251	1,215			
1992	6/30/2014	270	1,018	1.277	1,300			
1993	6/30/2014	258	1,236	1.312	1,621			
1994	6/30/2014	246	1,368	1.333	1,824			
1995	6/30/2014	234	1,310	1.371	1,795			
1996	6/30/2014	222	1,653	1.409	2,328			
1997	6/30/2014	210	1,983	1.444	2,864			
1998	6/30/2014	198	2,281	1.481	3,379			
1999	6/30/2014	186	2,636	1.522	4,011			
2000	6/30/2014	174	2,848	1.565	4,456			
2001	6/30/2014	162	3,493	1.598	5,581			
2002	6/30/2014	150	3,097	1.630	5,047			
2003	6/30/2014	138	3,064	1.666	5,105			
2004	6/30/2014	126	3,077	1.703	5,241			
2005	6/30/2014	114	2,925	1.745	5,105			
2006	6/30/2014	102	2,719	1.795	4,880			
2007	6/30/2014	90	2,782	1.852	5,152			
2008	6/30/2014	78	2,458	1.931	4,747			
2009	6/30/2014	66	2,229	2.043	4,553			
2010	6/30/2014	54	2,012	2.213	4,452			
2011	6/30/2014	42	1,636	2.494	4,081			
2012	6/30/2014	30	910	3.136	2,853			
2013	6/30/2014	18	476	5.223	2,485			
2014	6/30/2014	6	<u>66</u>	37.856	<u>2,517</u>			
			61,093		101,545			

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation.
(4) Exhibit PES-A5.4, Page 1 and Exhibit PES-A5.4, Page 2, interpolated to appropriate age.

OHIO BUREAU OF WORKERS' COMPENSATION
 REHABILITATION (MED ON COMP)
 (Dollars in Thousands)
 Public Employers-State Agencies

Paid Loss Development

Age of Development

<u>Injury Year</u> <u>Ending 12/31</u>	<u>222 MTHS</u>	<u>234 MTHS</u>	<u>246 MTHS</u>	<u>258 MTHS</u>	<u>270 MTHS</u>	<u>282 MTHS</u>	<u>294 MTHS</u>	<u>306 MTHS</u>	<u>318 MTHS</u>	<u>330 MTHS</u>	<u>342 MTHS</u>	<u>354 MTHS</u>	<u>366 MTHS</u>	<u>378 MTHS</u>	<u>390 MTHS</u>	<u>402 MTHS</u>	<u>414 MTHS</u>	<u>426 MTHS</u>
1980	338	350	352	353	357	366	381	389	391	394	399	402	406	406	407	408	409	
1981	361	364	366	368	372	374	374	376	378	378	383	383	383	383	383	383	383	
1982	581	584	593	603	606	607	608	619	622	626	628	628	630	630	630	630		
1983	488	500	508	510	521	527	527	529	529	541	542	542	542	544				
1984	615	625	630	637	639	643	649	649	651	663	674	675	676					
1985	593	593	600	607	614	615	615	615	615	617	618	618						
1986	654	666	685	688	694	706	709	727	733	736	738							
1987	949	951	955	959	966	969	976	976	977	979								
1988	1,720	1,923	2,145	2,212	2,720	2,834	3,320	3,701	3,946									
1989	949	965	977	989	991	998	1,012	1,016										
1990	2,400	2,482	2,561	2,653	2,741	2,828	2,906											
1991	942	955	962	965	966	971												
1992	980	985	999	1,008	1,018													
1993	1,190	1,223	1,232	1,236														
1994	1,343	1,362	1,368															
1995	1,307	1,310																
1996	1,653																	
1997																		
1998																		
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2010																		
2011																		
2012																		
2013																		
2014																		

Age to Age Development Factors

<u>Injury Year</u> <u>Ending 12/31</u>	<u>222</u>	<u>234</u>	<u>246</u>	<u>258</u>	<u>270</u>	<u>282</u>	<u>294</u>	<u>306</u>	<u>318</u>	<u>330</u>	<u>342</u>	<u>354</u>	<u>366</u>	<u>378</u>	<u>390</u>	<u>402</u>	<u>414</u>	<u>426</u>
1980	1.038	1.003	1.003	1.011	1.026	1.041	1.022	1.004	1.008	1.013	1.007	1.010	1.000	1.002	1.004	1.000		
1981	1.008	1.005	1.005	1.012	1.004	1.001	1.004	1.006	1.001	1.012	1.000	1.000	1.000	1.000	1.000			
1982	1.004	1.015	1.018	1.004	1.001	1.001	1.019	1.005	1.005	1.004	1.000	1.002	1.000	1.000				
1983	1.024	1.016	1.004	1.022	1.011	1.000	1.003	1.000	1.025	1.001	1.000	1.000	1.003					
1984	1.016	1.009	1.010	1.004	1.005	1.010	1.000	1.002	1.018	1.017	1.001	1.001						
1985	1.000	1.013	1.011	1.012	1.002	1.000	1.000	1.000	1.003	1.002	1.001							
1986	1.019	1.028	1.005	1.008	1.017	1.005	1.025	1.008	1.004	1.003								
1987	1.003	1.004	1.004	1.008	1.002	1.007	1.001	1.000	1.002									
1988	1.118	1.115	1.031	1.230	1.042	1.172	1.115	1.066										
1989	1.016	1.012	1.013	1.002	1.006	1.014	1.004											
1990	1.034	1.032	1.036	1.033	1.032	1.027												
1991	1.014	1.007	1.004	1.001	1.005													
1992	1.005	1.014	1.010	1.010														
1993	1.027	1.008	1.003															
1994	1.014	1.005																
1995	1.003																	
1996																		
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2012																		
2013																		

																			<u>Tail</u>
\$ Wtd Avg	1.028	1.028	1.017	1.052	1.020	1.053	1.046	1.030	1.008	1.007	1.001	1.002	1.001	1.001	1.002	1.000	----	----	
Strt Average	1.021	1.019	1.011	1.027	1.013	1.025	1.019	1.010	1.008	1.007	1.002	1.003	1.001	1.001	1.002	1.000	----	----	
3 Yr \$ Wtd Avg	1.014	1.008	1.005	1.021	1.021	1.087	1.073	1.047	1.003	1.007	1.001	1.001	1.001	1.001	----	----	----	----	
5 Yr \$ Wtd Avg	1.012	1.016	1.018	1.078	1.026	1.071	1.061	1.038	1.009	1.006	1.000	1.002	----	----	----	----	----	----	
Inv. Power Curve	1.016	1.015	1.014	1.013	1.012	1.012	1.011	1.010	1.010	1.010	1.009	1.009	1.008	1.008	1.008	1.007	1.007	1.115	
Selected	1.028	1.028	1.017	1.027	1.020	1.025	1.019	1.030	1.008	1.007	1.009	1.009	1.008	1.008	1.008	1.007	1.007	1.082	PA
Cumulative	1.409	1.371	1.333	1.312	1.277	1.251	1.220	1.197	1.162	1.153	1.145	1.135	1.125	1.116	1.107	1.098	1.090	1.082	

**OHIO BUREAU OF WORKERS' COMPENSATION
REHABILITATION (MED ON COMP)
(Dollars in Thousands)
Public Employers-State Agencies**

Bornhuetter-Ferguson Method with a Payroll Base Using Paid Loss Development Factors

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
Injury Year	Evaluation	Months of	Payroll	Pure	Benefit	Trend	Trended	Smoothed	Age-to-	Percent	Unpaid	Indicated
Ending 12/31	as of	Development	(\$000,000's)	Premium	Level	Factor	Pure	Pure	Ultimate	Unpaid	Loss	Ultimate
					Factor	-2.5%	Premium	Premium	Factor	1 - 1 / (9)	(3) * (8) * (10)	Loss
1980	6/30/2014	414	1,745	0.25	1.000	0.42	0.10	0.29	1.090	8.3%	42	451
1981	6/30/2014	402	1,827	0.22	1.000	0.43	0.09	0.29	1.098	8.9%	47	430
1982	6/30/2014	390	2,061	0.32	1.000	0.44	0.14	0.28	1.107	9.6%	56	685
1983	6/30/2014	378	2,173	0.27	1.000	0.45	0.12	0.27	1.116	10.4%	61	605
1984	6/30/2014	366	2,314	0.31	1.000	0.47	0.15	0.27	1.125	11.1%	68	744
1985	6/30/2014	354	2,444	0.27	1.000	0.48	0.13	0.69	1.135	11.9%	202	820
1986	6/30/2014	342	2,644	0.31	1.000	0.49	0.15	0.68	1.145	12.7%	227	965
1987	6/30/2014	330	2,912	0.37	1.000	0.50	0.19	0.66	1.153	13.3%	255	1,234
1988	6/30/2014	318	3,191	2.07	1.000	0.52	1.07	0.64	1.162	13.9%	286	4,232
1989	6/30/2014	306	3,341	0.34	1.000	0.53	0.18	0.63	1.197	16.5%	345	1,361
1990	6/30/2014	294	3,645	1.09	1.000	0.54	0.59	0.61	1.220	18.0%	402	3,308
1991	6/30/2014	282	3,852	0.30	1.000	0.56	0.16	0.60	1.251	20.1%	461	1,432
1992	6/30/2014	270	3,944	0.32	1.000	0.57	0.18	0.58	1.277	21.7%	497	1,515
1993	6/30/2014	258	4,021	0.36	1.000	0.59	0.21	0.57	1.312	23.8%	541	1,777
1994	6/30/2014	246	4,272	0.39	1.000	0.60	0.23	0.55	1.333	25.0%	590	1,958
1995	6/30/2014	234	4,433	0.36	1.000	0.62	0.22	0.54	1.371	27.0%	645	1,955
1996	6/30/2014	222	4,487	0.48	1.000	0.63	0.30	0.52	1.409	29.0%	683	2,336
1997	6/30/2014	210	4,624	0.57	1.000	0.65	0.37	0.51	1.444	30.8%	728	2,711
1998	6/30/2014	198	4,816	0.61	1.000	0.67	0.41	0.50	1.481	32.5%	781	3,061
1999	6/30/2014	186	5,048	0.72	1.000	0.68	0.49	0.49	1.522	34.3%	842	3,478
2000	6/30/2014	174	5,318	0.74	1.000	0.70	0.52	0.73	1.565	36.1%	1,393	4,241
2001	6/30/2014	162	5,598	0.86	1.000	0.72	0.62	0.71	1.598	37.4%	1,481	4,975
2002	6/30/2014	150	5,821	0.73	1.000	0.74	0.53	0.69	1.630	38.6%	1,551	4,648
2003	6/30/2014	138	6,005	0.73	1.000	0.76	0.55	0.67	1.666	40.0%	1,614	4,678
2004	6/30/2014	126	6,184	0.69	1.000	0.78	0.54	0.66	1.703	41.3%	1,673	4,751
2005	6/30/2014	114	6,388	0.66	1.000	0.80	0.53	0.64	1.745	42.7%	1,743	4,668
2006	6/30/2014	102	6,654	0.62	1.000	0.82	0.51	0.62	1.795	44.3%	1,835	4,555
2007	6/30/2014	90	6,915	0.66	1.000	0.84	0.55	0.61	1.852	46.0%	1,932	4,714
2008	6/30/2014	78	7,201	0.60	1.000	0.86	0.51	0.59	1.931	48.2%	2,056	4,514
2009	6/30/2014	66	7,383	0.57	1.000	0.88	0.50	0.58	2.043	51.0%	2,175	4,404
2010	6/30/2014	54	7,245	0.62	1.000	0.90	0.56	0.56	2.213	54.8%	2,234	4,246
2011	6/30/2014	42	7,353	0.53	1.000	0.93	0.49	0.55	2.494	59.9%	2,416	4,052
2012	6/30/2014	30	7,555	0.34	1.000	0.95	0.32	0.53	3.136	68.1%	2,751	3,661
2013	6/30/2014	18	5,045	0.55	1.000	0.97	0.53	0.52	5.223	80.9%	2,126	2,602
2014	6/30/2014	6	<u>5,150</u>	0.68	1.000	1.00	<u>0.68</u>	0.51	37.856	97.4%	<u>2,548</u>	<u>2,614</u>
Total/Average			163,611				0.43				37,289	98,382
Selected				Selected Pure Premium (2000-2014)			0.51					
				Selected Pure Premium (1985-1999)			0.33					
Column Notes				Selected Pure Premium (1980-1984)			0.12					

- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Average of Exhibit PES-A5.2, Columns (3) and (6) divided by Column (3).
- (6) Exhibit PES-A5.13, Column (7); selected pure premium trend.
- (7) Column (4) / Column (5) x Column (6).
- (8) Selected from Column (7) x Column (5) / Column (6).
- (9) Exhibit PES-A5.3, Column (4).
- (12) Exhibit PES-A5.3, Column (3) + Column (11).

**OHIO BUREAU OF WORKERS' COMPENSATION
REHABILITATION (MED ON COMP)
(Dollars in Thousands)
Public Employers-State Agencies**

Bornhuetter-Ferguson Method with a Premium Base Using Paid Loss Development Factors

<u>Injury Year Ending 12/31</u>	<u>(1) Evaluation as of</u>	<u>(2) Months of Development</u>	<u>(3) Premium (\$000's)</u>	<u>(4) Loss Ratio</u>	<u>(5) Benefit Level Factor</u>	<u>(6) Trend Factor 0.0%</u>	<u>(7) Trended Loss Ratio</u>	<u>(8) Smoothed Loss Ratio</u>	<u>(9) Age-to- Ultimate Factor</u>	<u>(10) Percent Unpaid 1 - 1 / (9)</u>	<u>(11) Unpaid Loss (3) * (8) * (10)</u>	<u>(12) Indicated Ultimate Loss</u>
1980	6/30/2014	414										
1981	6/30/2014	402										
1982	6/30/2014	390										
1983	6/30/2014	378										
1984	6/30/2014	366										
1985	6/30/2014	354										
1986	6/30/2014	342										
1987	6/30/2014	330										
1988	6/30/2014	318										
1989	6/30/2014	306										
1990	6/30/2014	294										
1991	6/30/2014	282										
1992	6/30/2014	270										
1993	6/30/2014	258										
1994	6/30/2014	246										
1995	6/30/2014	234										
1996	6/30/2014	222										
1997	6/30/2014	210										
1998	6/30/2014	198										
1999	6/30/2014	186										
2000	6/30/2014	174	38,059	10.3%	1.000	1.00	10.3%	7.0%	1.565	36.1%	964	3,812
2001	6/30/2014	162	39,274	12.2%	1.000	1.00	12.2%	7.0%	1.598	37.4%	1,031	4,524
2002	6/30/2014	150	39,683	10.6%	1.000	1.00	10.6%	7.0%	1.630	38.6%	1,076	4,173
2003	6/30/2014	138	45,623	9.6%	1.000	1.00	9.6%	7.0%	1.666	40.0%	1,280	4,345
2004	6/30/2014	126	54,327	7.9%	1.000	1.00	7.9%	7.0%	1.703	41.3%	1,574	4,652
2005	6/30/2014	114	61,809	6.8%	1.000	1.00	6.8%	7.0%	1.745	42.7%	1,853	4,778
2006	6/30/2014	102	68,102	6.1%	1.000	1.00	6.1%	7.0%	1.795	44.3%	2,117	4,836
2007	6/30/2014	90	70,539	6.4%	1.000	1.00	6.4%	7.0%	1.852	46.0%	2,278	5,060
2008	6/30/2014	78	68,546	6.3%	1.000	1.00	6.3%	7.0%	1.931	48.2%	2,320	4,778
2009	6/30/2014	66	64,733	6.5%	1.000	1.00	6.5%	7.0%	2.043	51.0%	2,320	4,548
2010	6/30/2014	54	58,506	7.7%	1.000	1.00	7.7%	7.0%	2.213	54.8%	2,251	4,263
2011	6/30/2014	42	61,817	6.3%	1.000	1.00	6.3%	7.0%	2.494	59.9%	2,599	4,236
2012	6/30/2014	30	65,024	4.0%	1.000	1.00	4.0%	7.0%	3.136	68.1%	3,109	4,019
2013	6/30/2014	18	60,793	4.5%	1.000	1.00	4.5%	7.0%	5.223	80.9%	3,450	3,926
2014	6/30/2014	6	<u>62,055</u>	5.6%	1.000	1.00	<u>5.6%</u>	7.0%	37.856	97.4%	<u>4,241</u>	<u>4,307</u>
Total/Average			858,891				7.0%				32,463	66,257
Selected							Selected Loss Ratio	7.0%				

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Average of Exhibit PES-A5.2, Columns (3) and (6) divided by Column (3).
- (6) Exhibit PES-A5.13, Column (9); selected loss ratio trend.
- (7) Column (4) / Column (5) x Column (6).
- (8) Selected from Column (7) x Column (5) / Column (6).
- (9) Exhibit PES-A5.3, Column (4).
- (12) Exhibit PES-A5.3, Column (3) + Column (11).

OHIO BUREAU OF WORKERS' COMPENSATION
REHABILITATION (MED ON COMP)
(Dollars in Thousands)
Public Employers-State Agencies

Persistency Per Loss Time Claim Method

<u>Injury Year</u> <u>Ending 12/31</u>	(1) <u>Evaluation</u> <u>as of</u>	(2) <u>Months of</u> <u>Development</u>	(3) <u>Incremental</u> <u>Paid</u> <u>Loss</u>	(4) <u>Cumulative</u> <u>Persistency</u> <u>Factor</u> <u>(Adj. for Inflation)</u>	(5) <u>Estimated Ult.</u> <u>Unpaid</u> <u>Loss</u> <u>(3) times (4)</u>	(6) <u>Ultimate</u> <u>Loss</u>
1980	6/30/2014	414	0	17.289	2	410
1981	6/30/2014	402	0	17.860	0	383
1982	6/30/2014	390	0	18.441	0	630
1983	6/30/2014	378	2	19.035	30	574
1984	6/30/2014	366	1	19.641	17	692
1985	6/30/2014	354	0	19.531	8	626
1986	6/30/2014	342	3	19.426	50	788
1987	6/30/2014	330	2	19.327	39	1,017
1988	6/30/2014	318	245	19.233	4,708	8,654
1989	6/30/2014	306	4	19.145	72	1,087
1990	6/30/2014	294	77	19.061	1,474	4,380
1991	6/30/2014	282	5	18.982	94	1,066
1992	6/30/2014	270	10	18.906	185	1,203
1993	6/30/2014	258	4	18.835	66	1,302
1994	6/30/2014	246	6	18.768	119	1,487
1995	6/30/2014	234	3	18.705	63	1,373
1996	6/30/2014	222	15	18.644	283	1,936
1997	6/30/2014	210	25	18.587	468	2,451
1998	6/30/2014	198	14	18.534	258	2,539
1999	6/30/2014	186	36	18.483	665	3,301
2000	6/30/2014	174	32	16.698	529	3,377
2001	6/30/2014	162	34	15.168	523	4,016
2002	6/30/2014	150	21	13.857	297	3,394
2003	6/30/2014	138	47	12.733	594	3,658
2004	6/30/2014	126	21	11.770	244	3,321
2005	6/30/2014	114	39	10.945	429	3,354
2006	6/30/2014	102	65	10.237	662	3,382
2007	6/30/2014	90	118	9.631	1,135	3,917
2008	6/30/2014	78	157	9.111	1,433	3,891
2009	6/30/2014	66	194	8.666	1,685	3,913
2010	6/30/2014	54	282	8.873	2,504	4,516
2011	6/30/2014	42	361	5.900	2,129	3,766
2012	6/30/2014	30	294	4.760	1,399	2,309
2013	6/30/2014	18	418	6.095	2,547	3,023
2014	6/30/2014	6	<u>66</u>	66.411	<u>4,416</u>	<u>4,482</u>
			2,601		29,126	90,219

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation estimated incremental paid through 6/30/14.
(4) Exhibit PES-A5.9, Page 1 and Exhibit PES-A5.9, Page 2.
(6) Column (5) + estimated paid to date 6/30/14.

**OHIO BUREAU OF WORKERS' COMPENSATION
REHABILITATION (MED ON COMP)
(Dollars in Thousands)
Public Employers-State Agencies**

Persistency Per Loss Time Claim Method

	(1)	(2)	(3)	(4)	(5)
<u>Injury Year Ending 12/31</u>	<u>Evaluation as of</u>	<u>Months of Development</u>	<u>Incremental Paid Loss</u>	<u>Cumulative Persistency Factor (Adj. for Inflation)</u>	<u>Estimated Ult. Unpaid Loss (3) times (4)</u>
Prior to 1945	6/30/2014		0	4.867	0
1945	6/30/2014	834	0	3.420	0
1946	6/30/2014	822	0	3.667	0
1947	6/30/2014	810	0	3.922	0
1948	6/30/2014	798	0	4.186	0
1949	6/30/2014	786	0	4.456	0
1950	6/30/2014	774	0	4.734	0
1951	6/30/2014	762	0	5.018	0
1952	6/30/2014	750	0	5.310	0
1953	6/30/2014	738	0	5.609	0
1954	6/30/2014	726	0	5.917	0
1955	6/30/2014	714	0	6.235	0
1956	6/30/2014	702	0	6.561	0
1957	6/30/2014	690	0	6.897	0
1958	6/30/2014	678	0	7.243	0
1959	6/30/2014	666	0	7.598	0
1960	6/30/2014	654	0	7.962	0
1961	6/30/2014	642	0	8.336	0
1962	6/30/2014	630	0	8.718	0
1963	6/30/2014	618	0	9.109	0
1964	6/30/2014	606	0	9.509	0
1965	6/30/2014	594	0	9.919	0
1966	6/30/2014	582	0	10.339	0
1967	6/30/2014	570	0	10.769	0
1968	6/30/2014	558	0	11.210	0
1969	6/30/2014	546	0	11.661	0
1970	6/30/2014	534	0	12.123	0
1971	6/30/2014	522	0	12.595	0
1972	6/30/2014	510	0	13.078	1
1973	6/30/2014	498	0	13.571	0
1974	6/30/2014	486	0	14.073	0
1975	6/30/2014	474	0	14.585	0
1976	6/30/2014	462	0	15.107	0
1977	6/30/2014	450	0	15.638	0
1978	6/30/2014	438	1	16.179	14
1979	6/30/2014	426	<u>3</u>	16.729	<u>52</u>
			4		67

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation estimated incremental paid through 6/30/14.
- (4) Exhibit PES-A5.9, Page 1 and Exhibit PES-A5.9, Page 2.

OHIO BUREAU OF WORKERS' COMPENSATION
REHABILITATION (MED ON COMP)
(Dollars in Thousands)
Public Employers-State Agencies

Incremental Paid Losses per Ultimate Lost Time Claim Count

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	1	11	1	1	3	8	13	7	1	3	4	2	3	0	1	2	0	
1981	5	3	2	2	4	1	0	1	2	0	4	0	0	0	0	0	0	
1982	2	2	7	8	2	1	1	9	2	3	2	0	1	0	0	0		
1983	1	9	6	2	8	4	0	1	0	10	0	0	0	1				
1984	8	7	4	5	2	2	5	0	1	8	8	1	1					
1985	1	0	5	4	5	1	0	0	0	1	1	0						
1986	6	8	11	2	3	7	2	11	4	2	2							
1987	11	2	2	2	4	1	4	0	0	1								
1988	101	107	117	36	268	60	257	201	129									
1989	3	8	6	7	1	3	7	2										
1990	47	44	42	49	47	47	41											
1991	3	7	4	2	1	3												
1992	4	2	7	5	5													
1993	13	17	5	2														
1994	7	10	3															
1995	10	2																
1996	8																	
1997																		
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2009																		
2010																		
2011																		
2012																		
2013																		
2014																		

Calendar Year Persistency

Injury Year Ending 12/31	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	
	<u>234</u>	<u>246</u>	<u>258</u>	<u>270</u>	<u>282</u>	<u>294</u>	<u>306</u>	<u>318</u>	<u>330</u>	<u>342</u>	<u>354</u>	<u>366</u>	<u>378</u>	<u>390</u>	<u>402</u>	<u>414</u>	<u>426</u>	<u>438</u>	
1981	2.199	0.361	0.618	2.007	1.950	9.371	18.762	0.998	1.198	22.047	0.630								
1982	1.073	0.790	0.241	0.475	0.683	0.525	2.022	0.235	0.077	1.481									
1983	3.697	0.798	1.451	1.178	0.086	0.151	123.387	2.392		0.198	0.169								
1984	1.030	0.856	0.443	1.810	2.167	0.032	0.222		9.039	0.056				1.963					
1985	8.482		0.946	0.451	0.505	6.212				6.749	0.639	2.263							
1986		0.647	0.383	2.233	0.216				0.310	0.436	0.169								
1987	0.710	7.140	0.904	1.498	1.702	1.377	2.660	9.007	6.351	1.328									
1988	0.016	0.021	0.020	0.121	0.005	0.069	0.002	0.001	0.009										
1989	34.918	14.691	5.660	39.545	57.085	79.311	27.115	65.614											
1990	0.171	0.143	0.162	0.021	0.069	0.160	0.048												
1991	12.922	5.846	13.424	23.344	61.080	14.969													
1992	1.613	1.567	0.278	0.153	0.551														
1993	0.184	0.422	1.016	2.705															
1994	2.620	0.499	0.539																
1995	1.018	1.864																	
1996	0.219																		
1997																			
1998																			
1999																			
2000																			
2001																			
2002																			
2003																			
2004																			
2005																			
2006																			
2007																			
2008																			
2009																			
2010																			
2011																			
2012																			
2013																			
2014																			
Strt Average	4.725	2.546	1.863	5.811	10.508	11.218	21.777	13.041	2.831	4.613	0.402	2.263	1.963	---	---	---	---	---	---
3 Yr Avg	1.286	0.928	0.611	8.734	20.567	31.480	9.055	24.874	2.223	2.838	0.326	---	---	---	---	---	---	---	---
5 Yr Avg	1.131	2.039	3.084	13.154	23.758	19.177	6.009	15.450	3.157	1.753	---	---	---	---	---	---	---	---	---
P(Living)	0.979	0.978	0.977	0.976	0.974	0.973	0.972	0.971	0.969	0.968	0.967	0.966	0.964	0.963	0.962	0.961	0.959	0.958	0.958
Selected	0.884	0.884	0.884	0.884	0.884	0.884	0.884	0.884	0.884	0.884	0.884	0.884	0.916	0.915	0.914	0.913	0.911	0.910	0.910
Cumulative	18.644	18.705	18.768	18.835	18.906	18.982	19.061	19.145	19.233	19.327	19.426	19.531	19.641	19.035	18.441	17.860	17.289	16.729	16.729
	<u>438</u>	<u>450</u>	<u>462</u>	<u>474</u>	<u>486</u>	<u>498</u>	<u>510</u>	<u>522</u>	<u>534</u>	<u>546</u>	<u>558</u>	<u>570</u>	<u>582</u>	<u>594</u>	<u>606</u>	<u>618</u>	<u>630</u>	<u>642</u>	<u>642</u>
	0.909	0.907	0.906	0.904	0.903	0.901	0.899	0.897	0.895	0.893	0.890	0.888	0.885	0.882	0.879	0.876	0.873	0.869	0.869
	<u>654</u>	<u>666</u>	<u>678</u>	<u>690</u>	<u>702</u>	<u>714</u>	<u>726</u>	<u>738</u>	<u>750</u>	<u>762</u>	<u>774</u>	<u>786</u>	<u>798</u>	<u>810</u>	<u>822</u>	<u>834</u>	<u>846</u>	<u>858</u>	<u>858</u>
	0.865	0.861	0.857	0.853	0.848	0.842	0.837	0.831	0.825	0.818	0.811	0.803	0.795	0.785	0.775	0.764	0.752	0.739	0.739
	<u>870</u>	<u>882</u>	<u>894</u>	<u>906</u>	<u>918</u>	<u>930</u>	<u>942</u>	<u>954</u>	<u>966</u>	<u>978</u>	<u>990</u>	<u>1002</u>	<u>1014</u>	<u>1026</u>	<u>1038</u>	<u>1050</u>	<u>1062</u>	<u>1074</u>	<u>1074</u>
	0.724	0.709	0.692	0.674	0.656	0.637	0.619	0.600	0.580	0.557	0.532	0.503	0.472	0.436	0.395	0.350	0.299	0.241	0.241

**OHIO BUREAU OF WORKERS' COMPENSATION
REHABILITATION (MED ON COMP)
(Dollars in Thousands)
Public Employers-State Agencies**

Incremental Paid Persistency Method

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Incremental Paid Loss	(4) Cumulative Incremental Paid Factor	(5) Estimated Ult. Unpaid Loss (3) times (4)	(6) Ultimate Loss
1980	6/30/2014	414	0	11.061	1	410
1981	6/30/2014	402	0	11.586	0	383
1982	6/30/2014	390	0	12.107	0	630
1983	6/30/2014	378	2	12.625	20	564
1984	6/30/2014	366	1	13.141	11	687
1985	6/30/2014	354	0	13.655	6	624
1986	6/30/2014	342	3	14.171	36	775
1987	6/30/2014	330	2	14.688	29	1,008
1988	6/30/2014	318	245	15.208	3,723	7,668
1989	6/30/2014	306	4	15.733	59	1,075
1990	6/30/2014	294	77	15.891	1,229	4,135
1991	6/30/2014	282	5	16.041	80	1,051
1992	6/30/2014	270	10	16.184	158	1,176
1993	6/30/2014	258	4	16.320	58	1,293
1994	6/30/2014	246	6	16.448	104	1,472
1995	6/30/2014	234	3	16.571	55	1,365
1996	6/30/2014	222	15	16.687	253	1,906
1997	6/30/2014	210	25	16.797	423	2,406
1998	6/30/2014	198	14	16.902	236	2,516
1999	6/30/2014	186	36	17.001	612	3,248
2000	6/30/2014	174	32	14.925	473	3,321
2001	6/30/2014	162	34	13.204	455	3,948
2002	6/30/2014	150	21	11.777	252	3,349
2003	6/30/2014	138	47	10.594	494	3,558
2004	6/30/2014	126	21	9.613	199	3,277
2005	6/30/2014	114	39	8.799	345	3,270
2006	6/30/2014	102	65	8.125	526	3,245
2007	6/30/2014	90	118	7.566	891	3,674
2008	6/30/2014	78	157	7.102	1,117	3,575
2009	6/30/2014	66	194	6.718	1,306	3,535
2010	6/30/2014	54	282	5.770	1,628	3,641
2011	6/30/2014	42	361	4.958	1,789	3,426
2012	6/30/2014	30	294	4.527	1,331	2,241
2013	6/30/2014	18	418	4.134	1,728	2,204
2014	6/30/2014	6	<u>66</u>	36.514	<u>2,428</u>	<u>2,494</u>
			2,601		22,056	83,149

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation estimated incremental paid through 6/30/14.
- (4) Exhibit PES-A5.11, Page 1 and Exhibit PES-A5.11, Page 2.
- (6) Column (5) + estimated paid to date 6/30/14.

OHIO BUREAU OF WORKERS' COMPENSATION
 REHABILITATION (MED ON COMP)
 (Dollars in Thousands)
 Public Employers-State Agencies

Incremental Paid Loss Development

Age of Development

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	1	13	1	1	4	9	15	8	2	3	5	3	4	0	1	2	0	0
1981	5	3	2	2	5	2	0	1	2	0	4	0	0	0	0	0	0	0
1982	3	3	9	11	3	1	1	11	3	3	2	0	1	0	0	0	0	0
1983	1	12	8	2	11	6	0	1	0	13	1	0	0	2				
1984	12	10	5	7	3	3	7	0	2	12	11	1	1					
1985	1	0	7	7	7	1	0	0	2	1	0							
1986	10	12	19	3	6	12	3	18	6	3	3							
1987	18	3	4	4	7	2	7	1	0	2								
1988	191	203	222	67	508	113	486	381	245									
1989	6	15	12	13	2	6	14	4										
1990	88	83	79	93	88	87	77											
1991	6	13	7	4	1	5												
1992	9	5	14	10	10													
1993	24	33	9	4														
1994	12	18	6															
1995	18	3																
1996	15																	
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2011																		
2012																		
2013																		
2014																		

Age to Age Development Factors

Injury Year Ending 12/31	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	
	<u>234</u>	<u>246</u>	<u>258</u>	<u>270</u>	<u>282</u>	<u>294</u>	<u>306</u>	<u>318</u>	<u>330</u>	<u>342</u>	<u>354</u>	<u>366</u>	<u>378</u>	<u>390</u>	<u>402</u>	<u>414</u>	<u>426</u>		
1980	11.385	0.087	1.048	3.439	2.320	1.629	0.550	0.184	1.972	1.643	0.592	1.342	0.043	4.330	2.480	0.056			
1981	0.531	0.612	1.059	2.388	0.339	0.274	3.466	1.642	0.089	20.720	0.000								
1982	0.831	3.471	1.211	0.236	0.357	0.901	14.122	0.274	1.074	0.717	0.041	13.459	0.128	0.000					
1983	16.086	0.666	0.290	4.914	0.510	0.017	14.111	0.000		0.048	0.000								
1984	0.802	0.561	1.202	0.426	1.179	2.022	0.015	15.419	7.786	0.930	0.066	1.187							
1985	0.000	0.892	1.052	0.164	0.000					0.693	0.335								
1986	1.228	1.507	0.180	1.703	2.109	0.267	5.602	0.337	0.492	0.863									
1987	0.150	1.424	1.028	1.856	0.330	2.901	0.099	0.698	4.129										
1988	1.067	1.091	0.304	7.529	0.223	4.289	0.784	0.642											
1989	2.592	0.790	1.078	0.155	3.087	2.292	0.265												
1990	0.940	0.952	1.179	0.947	0.996	0.885													
1991	2.104	0.513	0.545	0.381	3.612														
1992	0.528	3.073	0.689	1.005															
1993	1.340	0.286	0.378																
1994	1.504	0.349																	
1995	0.190																		
1996																			
1997																			
1998																			
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2010																			
2011																			
2012																			
2013																			
																			<u>Tail</u>
\$ Wtd Avg	1.056	0.952	0.570	2.933	0.385	2.513	0.799	0.615	2.527	0.753	0.169	1.632	0.366	2.154	2.480	0.056	----	----	
Strt Average	2.580	1.099	0.792	2.002	1.269	1.407	4.335	2.400	2.590	3.659	0.172	5.329	0.086	2.165	2.480	0.056	----	----	
3 Yr \$ Wtd Avg	1.003	0.538	0.560	0.933	1.081	2.792	0.760	0.629	1.032	0.893	0.088	2.662	1.317	2.154	----	----	----	----	
5 Yr \$ Wtd Avg	1.041	0.762	1.015	3.268	0.353	2.657	0.790	0.632	3.922	0.543	0.063	1.632	----	----	----	----	----	----	
P(Living)	0.979	0.978	0.977	0.976	0.974	0.973	0.972	0.971	0.969	0.968	0.967	0.966	0.964	0.963	0.962	0.961	0.959	0.958	
Selected	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.971	0.969	0.968	0.967	0.966	0.964	0.963	0.962	0.961	0.959	0.958	
Cumulative	16.687	16.571	16.448	16.320	16.184	16.041	15.891	15.733	15.208	14.688	14.171	13.655	13.141	12.625	12.107	11.586	11.061	10.529	

OHIO BUREAU OF WORKERS' COMPENSATION
REHABILITATION (MED ON COMP)
(Dollars in Thousands)
Public Employers-State Agencies

Average Benefit

	(1)	(2)	(3)
<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>
1980	6/30/2014	414	286.60
1981	6/30/2014	402	311.09
1982	6/30/2014	390	327.20
1983	6/30/2014	378	341.69
1984	6/30/2014	366	358.57
1985	6/30/2014	354	371.07
1986	6/30/2014	342	380.29
1987	6/30/2014	330	393.04
1988	6/30/2014	318	411.39
1989	6/30/2014	306	420.61
1990	6/30/2014	294	436.90
1991	6/30/2014	282	451.06
1992	6/30/2014	270	474.30
1993	6/30/2014	258	483.24
1994	6/30/2014	246	494.51
1995	6/30/2014	234	509.04
1996	6/30/2014	222	526.87
1997	6/30/2014	210	551.30
1998	6/30/2014	198	577.29
1999	6/30/2014	186	596.41
2000	6/30/2014	174	618.35
2001	6/30/2014	162	635.33
2002	6/30/2014	150	652.89
2003	6/30/2014	138	670.26
2004	6/30/2014	126	694.56
2005	6/30/2014	114	711.71
2006	6/30/2014	102	724.55
2007	6/30/2014	90	760.83
2008	6/30/2014	78	777.54
2009	6/30/2014	66	779.07
2010	6/30/2014	54	795.36
2011	6/30/2014	42	817.82
2012	6/30/2014	30	843.14
2013	6/30/2014	18	860.00
2014	6/30/2014	6	877.20

Column Notes

- (3) Ohio Department of Job and Family Services
(http://ohiolmi.com/cep/CEP_NAICS.htm).

**OHIO BUREAU OF WORKERS' COMPENSATION
REHABILITATION (MED ON COMP)**
(Dollars in Thousands)
Public Employers-State Agencies

Trend

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
<u>Injury Year Ending 12/31</u>	<u>Ultimate Claim Counts</u>	<u>Payroll (\$Millions)</u>	<u>Estimated # of Employee</u>	<u>Frequency Per \$1M Payroll</u>	<u>Frequency Per Employee</u>	<u>Initial Ultimate Loss</u>	<u>Initial Ultimate Severity</u>	<u>SAWW</u>	<u>Loss Ratio</u>
1990	1,879	3,645	160,419	0.515	0.012	3,963	2,109	437	
1991	1,803	3,852	164,229	0.468	0.011	1,140	633	451	
1992	1,957	3,944	159,926	0.496	0.012	1,251	639	474	
1993	1,913	4,021	159,999	0.476	0.012	1,462	764	483	
1994	1,854	4,272	166,135	0.434	0.011	1,655	893	495	
1995	1,824	4,433	167,457	0.411	0.011	1,584	868	509	
1996	1,812	4,487	163,786	0.404	0.011	2,132	1,177	527	
1997	1,637	4,624	161,291	0.354	0.010	2,657	1,623	551	
1998	1,588	4,816	160,437	0.330	0.010	2,959	1,864	577	
1999	1,824	5,048	162,756	0.361	0.011	3,656	2,005	596	
2000	1,915	5,318	165,397	0.360	0.012	3,917	2,045	618	
2001	1,712	5,598	169,432	0.306	0.010	4,798	2,803	635	12.2%
2002	1,605	5,821	171,463	0.276	0.009	4,221	2,630	653	10.6%
2003	1,718	6,005	172,290	0.286	0.010	4,382	2,550	670	9.6%
2004	1,668	6,184	171,206	0.270	0.010	4,281	2,567	695	7.9%
2005	1,617	6,388	172,613	0.253	0.009	4,230	2,615	712	6.8%
2006	1,389	6,654	176,600	0.209	0.008	4,131	2,975	725	6.1%
2007	1,474	6,915	174,794	0.213	0.008	4,535	3,076	761	6.4%
2008	1,364	7,201	178,110	0.189	0.008	4,319	3,167	778	6.3%
2009	1,376	7,383	182,253	0.186	0.008	4,233	3,076	779	6.5%
2010	1,315	7,245	175,184	0.182	0.008	4,484	3,409	795	7.7%
2011	1,219	7,353	172,909	0.166	0.007	3,923	3,218	818	6.3%
2012	1,254	7,555	172,317	0.166	0.007	2,581	2,058	843	4.0%
2013	821	5,045	112,822	0.163	0.007	2,754	3,353	860	4.5%
2014	822	5,150	112,906	0.160	0.007	3,500	4,258	877	5.6%

Indicated									
All Year				-5.2%	-2.3%		6.6%	3.0%	-6.0%
10 Year				-4.5%	-2.3%		2.1%	2.3%	-3.6%
8 Year				-3.8%	-1.7%		1.6%	2.1%	-4.9%
6 Year				-3.1%	-0.7%		3.3%	2.5%	-7.7%
5 Year				-2.7%	-0.3%		5.0%	2.5%	-9.1%
4 Year				-1.3%	1.0%		14.2%	2.3%	-2.2%
Selected				-4.5%	-2.3%		2.1%	2.3%	0.0%

Column Notes

- (1) Exhibit V.7, Column (9).
- (2) Exhibit PES-A5.5, Column (4).
- (3) Exhibit PES-A5.5, Column (3) / (SAWW x 52) * 1,000,000.
- (4) Column (1) divided by Column (2).
- (5) Column (1) divided by Column (3).
- (6) Average of Exhibit PES-A5.2, Columns (3) and (6).
- (7) Column (6) / Column (1) * 1000.
- (8) From Exhibit PES-A5.12, Column (3).
- (9) Exhibit PES-A5.6, Column (4).

Pure Premium	
	-2.5%
Rates	
	-0.3%

OHIO BUREAU OF WORKERS' COMPENSATION
REHABILITATION (MED ON COMP)
(Dollars in Thousands)
Public Employers-State Agencies

% Unpaid

Table with columns: Injury Year Ending 12/31, 6 MTHS, 18 MTHS, 30 MTHS, 42 MTHS, 54 MTHS, 66 MTHS, 78 MTHS, 90 MTHS, 102 MTHS, 114 MTHS, 126 MTHS, 138 MTHS, 150 MTHS, 162 MTHS, 174 MTHS, 186 MTHS, 198 MTHS, 210 MTHS. Rows 1980-2014.

% IBNR

Table with columns: Injury Year Ending 12/31, 6, 18, 30, 42, 54, 66, 78, 90, 102, 114, 126, 138, 150, 162, 174, 186, 198, 210, 222. Rows 1980-2014.

OHIO BUREAU OF WORKERS' COMPENSATION
 REHABILITATION (MED ON COMP)
 (Dollars in Thousands)
 Public Employers-State Agencies

% Unpaid

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	17.6%	14.5%	14.2%	14.0%	13.0%	10.7%	7.1%	5.0%	4.7%	3.9%	2.7%	2.0%	1.0%	1.0%	0.8%	0.4%	0.4%	
1981	5.6%	4.9%	4.4%	3.9%	2.7%	2.3%	2.2%	1.8%	1.2%	1.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
1982	7.7%	7.3%	5.9%	4.2%	3.8%	3.6%	3.5%	1.7%	1.2%	0.6%	0.3%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	
1983	14.1%	12.1%	10.7%	10.3%	8.3%	7.3%	7.3%	7.1%	7.1%	4.8%	4.7%	4.7%	4.7%	4.4%				
1984	10.8%	9.4%	8.6%	7.7%	7.3%	6.8%	5.8%	5.8%	5.6%	3.9%	2.3%	2.2%	2.0%					
1985	5.2%	5.2%	4.0%	2.9%	1.8%	1.6%	1.6%	1.6%	1.6%	1.3%	1.2%	1.1%						
1986	16.3%	14.8%	12.4%	12.0%	11.2%	9.7%	9.3%	7.0%	6.2%	5.8%	5.5%							
1987	6.3%	6.1%	5.7%	5.3%	4.6%	4.3%	3.7%	3.6%	3.5%	3.3%								
1988	78.9%	76.4%	73.7%	72.9%	66.7%	65.3%	59.3%	54.6%	51.7%									
1989	12.2%	10.8%	9.7%	8.5%	8.3%	7.7%	6.4%	6.1%										
1990	40.3%	38.3%	36.3%	34.0%	31.8%	29.6%	27.7%											
1991	15.2%	14.0%	13.4%	13.1%	13.0%	12.5%												
1992	20.1%	19.7%	18.6%	17.8%	17.0%													
1993	15.3%	13.0%	12.3%	12.1%														
1994	15.7%	14.6%	14.2%															
1995	13.5%	13.3%																
1996	19.6%																	
1997																		
1998																		
1999																		
2000																		
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2006																		
2007																		
2008																		
2009																		
2010																		
2011																		
2012																		
2013																		
2014																		

% IBNR

Injury Year Ending 12/31	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	
	<u>234</u>	<u>246</u>	<u>258</u>	<u>270</u>	<u>282</u>	<u>294</u>	<u>306</u>	<u>318</u>	<u>330</u>	<u>342</u>	<u>354</u>	<u>366</u>	<u>378</u>	<u>390</u>	<u>402</u>	<u>414</u>	<u>426</u>		
1980																		100.0%	100.0%
1981																		100.0%	100.0%
1982																		100.0%	100.0%
1983																		100.0%	100.0%
1984																		100.0%	100.0%
1985																		100.0%	100.0%
1986																		100.0%	100.0%
1987																		100.0%	100.0%
1988																		100.0%	100.0%
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2007																		100.0%	100.0%
2008																		100.0%	100.0%
2009																		100.0%	100.0%
2010																		100.0%	100.0%
2011																		100.0%	100.0%
2012																		100.0%	100.0%
2013																		100.0%	100.0%
2014																		100.0%	100.0%

OHIO BUREAU OF WORKERS' COMPENSATION
REHABILITATION (MED ON COMP)

(Dollars in Thousands)
Public Employers-State Agencies

Unpaid Loss Payment Projections
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
	Undiscounted	Discounted													
Prior to 1980	67	45	4	4	4	4	3	3	3	3	3	3	3	3	28
1980	1	1	0	0	0	0	0	0	0	0	0	0	0	0	1
1981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1982	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1983	25	16	1	1	1	1	1	1	1	1	1	1	1	1	12
1984	14	9	1	1	1	1	1	1	1	1	1	1	1	1	7
1985	7	4	0	0	0	0	0	0	0	0	0	0	0	0	3
1986	43	27	2	2	2	2	2	2	2	2	2	2	2	2	22
1987	34	21	2	2	1	1	1	1	1	1	1	1	1	1	17
1988	4,215	2,587	207	196	187	177	173	170	166	162	158	153	148	144	2,175
1989	65	40	3	3	3	3	3	3	2	2	2	2	2	2	34
1990	1,114	696	66	78	48	44	46	43	42	41	40	39	38	34	554
1991	139	90	11	9	12	5	5	5	5	5	5	5	5	5	63
1992	208	131	12	13	11	14	8	7	8	7	7	7	7	6	101
1993	170	113	13	11	13	10	15	5	5	6	5	5	5	5	71
1994	226	147	11	16	13	15	12	18	7	6	7	7	7	7	100
1995	201	133	14	9	14	11	14	11	16	5	5	6	6	6	84
1996	404	255	24	24	18	23	19	22	18	25	11	10	11	11	186
1997	590	368	32	33	32	25	31	26	29	25	32	16	15	16	279
1998	531	337	28	28	30	30	21	30	24	28	23	33	12	11	233
1999	639	374	33	31	29	28	26	25	23	22	21	20	19	18	344
2000	501	293	26	24	23	22	21	20	18	17	17	16	15	14	269
2001	489	286	28	24	22	21	20	19	18	17	16	15	14	14	261
2002	274	162	17	15	12	12	11	11	10	9	9	8	8	8	144
2003	1,104	667	50	44	43	49	48	46	45	48	49	34	49	39	560
2004	959	574	37	36	32	33	41	41	39	39	43	44	29	45	500
2005	1,086	645	48	43	41	37	37	44	43	42	42	46	46	31	586
2006	1,249	740	64	56	50	47	42	41	48	47	45	45	48	49	668
2007	1,533	923	97	85	74	65	59	52	49	53	52	50	49	51	798
2008	1,723	1,050	125	104	91	79	69	63	55	51	55	53	51	50	877
2009	1,873	1,167	156	130	109	95	82	72	65	56	52	54	52	50	900
2010	2,202	1,279	151	114	89	69	63	57	53	54	49	53	73	72	1,305
2011	2,195	1,437	214	189	158	134	113	98	85	73	65	56	50	49	911
2012	1,856	1,169	229	141	108	83	66	52	47	42	38	38	35	36	939
2013	2,103	1,411	339	222	136	106	83	67	54	48	43	38	37	34	896
2014	<u>2,961</u>	<u>2,097</u>	<u>469</u>	<u>408</u>	<u>271</u>	<u>165</u>	<u>135</u>	<u>108</u>	<u>89</u>	<u>73</u>	<u>64</u>	<u>56</u>	<u>50</u>	<u>47</u>	<u>1,025</u>
Total	30,801	19,291	2,512	2,095	1,679	1,411	1,272	1,163	1,073	1,015	964	917	889	860	14,952

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

Fisc. Yr. Ending 6/30	2014	2015	2016	2017	2018	2019	>2019
Inflation Rate	7%	7%	7%	7%	7%	7%	7%

**OHIO BUREAU OF WORKERS' COMPENSATION
REHABILITATION (MED ON COMP)**

(Dollars in Thousands)

Public Employers-State Agencies

Unpaid Loss Payment Projections

Injury Year Ending 12/31	Persistence Method Unpaid	Paid LDF Method Unpaid	Selected Unpaid	Persistence Method Weight	Paid LDF Method Weight	Total Projected
Prior to 1980	67		67	99.0%	0.0%	67
1980	2	37	1	82.0%	0.0%	1
1981	0	38	0	100.0%	0.0%	0
1982	0	67	0	100.0%	0.0%	0
1983	30	63	25	83.2%	0.0%	25
1984	17	84	14	83.5%	0.0%	14
1985	8	83	7	85.0%	0.0%	7
1986	50	107	43	86.5%	0.0%	43
1987	39	150	34	88.0%	0.0%	34
1988	4,708	639	4,215	87.9%	12.1%	4,215
1989	72	200	65	91.1%	0.0%	65
1990	1,474	640	1,114	56.9%	43.1%	1,114
1991	94	244	139	69.9%	30.1%	139
1992	185	282	208	75.8%	24.2%	208
1993	66	385	170	67.6%	32.4%	170
1994	119	456	226	68.1%	31.9%	226
1995	63	485	201	67.2%	32.8%	201
1996	283	675	404	69.2%	30.8%	404
1997	468	881	590	70.3%	29.7%	590
1998	258	1,098	531	67.6%	32.4%	531
1999	665	1,375	639	96.0%	0.0%	639
2000	529	1,608	501	94.7%	0.0%	501
2001	523	2,088	489	93.5%	0.0%	489
2002	297	1,950	274	92.5%	0.0%	274
2003	594	2,041	1,104	64.8%	35.2%	1,104
2004	244	2,164	959	62.8%	37.2%	959
2005	429	2,180	1,086	62.5%	37.5%	1,086
2006	662	2,161	1,249	60.9%	39.1%	1,249
2007	1,135	2,370	1,533	67.7%	32.3%	1,533
2008	1,433	2,289	1,723	66.0%	34.0%	1,723
2009	1,685	2,324	1,873	70.6%	29.4%	1,873
2010	2,504	2,440	2,202	0.0%	90.2%	2,202
2011	2,129	2,444	2,195	79.2%	20.8%	2,195
2012	1,399	1,943	1,856	16.0%	84.0%	1,856
2013	2,547	2,009	2,103	17.4%	82.6%	2,103
2014	<u>4,416</u>	<u>2,451</u>	<u>2,961</u>	25.9%	74.1%	<u>2,961</u>
Total	29,194	40,452	30,801			30,801

Projected payments for accident year 2014 are for the full accident year.

OHIO BUREAU OF WORKERS' COMPENSATION
REHABILITATION (MED ON COMP)

(Dollars in Thousands)
Public Employers-State Agencies

Unpaid Loss Payment Projections Based on Persistency Method
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
	Undiscounted	Discounted													
Prior to 1980	67	45	4	4	4	4	3	3	3	3	3	3	3	3	28
1980	2	1	0	0	0	0	0	0	0	0	0	0	0	0	1
1981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1982	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1983	30	19	2	2	1	1	1	1	1	1	1	1	1	1	14
1984	17	11	1	1	1	1	1	1	1	1	1	1	1	1	8
1985	8	5	0	0	0	0	0	0	0	0	0	0	0	0	4
1986	50	31	2	2	2	2	2	2	2	2	2	2	2	2	25
1987	39	24	2	2	2	2	2	2	2	2	1	1	1	1	20
1988	4,708	2,886	232	219	207	196	192	188	184	180	175	171	166	161	2,436
1989	72	44	4	3	3	3	3	3	3	3	3	3	2	2	38
1990	1,474	892	73	69	66	62	59	56	54	53	52	51	50	48	782
1991	94	57	5	4	4	4	4	4	3	3	3	3	3	3	50
1992	185	110	9	9	8	8	7	7	7	6	6	6	6	6	99
1993	66	40	3	3	3	3	3	2	2	2	2	2	2	2	36
1994	119	71	6	6	5	5	5	4	4	4	4	4	4	3	65
1995	63	37	3	3	3	3	3	2	2	2	2	2	2	2	34
1996	283	167	14	14	13	12	12	11	10	10	9	9	8	8	153
1997	468	275	24	23	21	20	19	18	17	16	15	14	14	13	253
1998	258	152	13	12	12	11	11	10	9	9	8	8	8	7	139
1999	665	389	34	32	30	29	27	26	24	23	22	21	20	19	358
2000	529	309	27	26	24	23	22	21	19	18	17	17	16	15	284
2001	523	306	30	25	24	23	21	20	19	18	17	16	15	15	279
2002	297	175	18	16	13	13	12	11	11	10	10	9	9	8	156
2003	594	353	40	34	29	25	24	23	21	20	19	18	17	16	307
2004	244	147	18	15	13	11	10	9	9	8	8	7	7	7	123
2005	429	262	34	29	25	21	18	16	15	14	13	12	12	11	210
2006	662	410	55	48	41	35	30	26	22	21	20	19	18	17	313
2007	1,135	714	101	87	74	64	54	47	40	34	32	31	29	27	514
2008	1,433	918	135	115	99	85	73	62	53	46	39	37	35	33	620
2009	1,685	1,099	167	143	122	105	90	77	66	57	49	42	39	37	692
2010	2,504	1,661	259	222	190	163	140	120	103	88	75	65	55	52	971
2011	2,129	1,432	216	198	170	145	125	107	92	78	67	58	49	42	782
2012	1,399	973	203	121	111	95	82	70	60	51	44	38	32	28	463
2013	2,547	1,841	442	305	182	167	143	123	105	90	77	66	57	49	739
2014	4,416	3,246	622	659	454	272	249	214	183	157	134	115	99	85	1,173
Total	29,194	19,100	2,798	2,451	1,960	1,613	1,446	1,285	1,149	1,032	934	851	781	724	12,170

Discount Rate = 4.0%
Projected payments for accident year 2014 are for the full accident year.

OHIO BUREAU OF WORKERS' COMPENSATION
REHABILITATION (MED ON COMP)

(Dollars in Thousands)
Public Employers-State Agencies

Unpaid Loss Payment Projections Based on Paid Loss Development Method
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
	Undiscounted	Discounted													
1980	37	26	3	2	2	2	2	2	2	2	2	2	2	2	14
1981	38	26	3	3	2	2	2	2	2	2	2	2	2	2	15
1982	67	47	5	5	5	3	3	3	3	3	3	3	3	3	27
1983	63	43	4	4	4	4	3	3	3	3	2	2	2	2	26
1984	84	58	6	5	5	5	5	3	3	3	3	3	3	3	35
1985	83	56	5	5	5	5	5	5	3	3	3	3	3	3	35
1986	107	72	7	7	6	6	6	6	4	4	4	4	4	3	46
1987	150	99	7	9	9	8	8	8	7	5	5	5	5	5	66
1988	639	417	31	27	36	35	34	33	32	31	30	21	20	20	288
1989	200	136	31	8	7	10	9	9	8	8	8	8	6	5	81
1990	640	437	56	90	24	21	28	27	26	26	25	24	23	16	253
1991	244	168	25	19	31	8	7	10	9	9	9	8	8	8	92
1992	282	193	21	26	20	33	9	8	10	10	10	9	9	9	107
1993	385	265	34	26	33	25	41	11	10	13	12	12	12	11	145
1994	456	309	23	38	29	37	29	46	12	11	15	14	14	13	176
1995	485	329	36	22	38	29	36	28	45	12	11	14	14	13	186
1996	675	455	46	47	29	49	37	47	37	59	16	14	19	18	259
1997	881	587	50	56	58	36	60	46	58	45	72	19	17	23	340
1998	1,098	723	59	59	67	68	42	71	54	69	53	85	23	20	428
1999	1,375	896	72	70	70	79	81	50	84	64	81	63	101	27	532
2000	1,608	1,036	81	80	78	78	88	90	56	93	71	90	70	113	621
2001	2,088	1,320	73	101	100	97	98	110	113	70	117	89	113	88	919
2002	1,950	1,208	62	66	91	90	88	88	99	102	63	106	80	102	910
2003	2,041	1,243	69	63	67	92	91	89	89	101	103	64	107	81	1,024
2004	2,164	1,294	69	71	64	69	95	94	91	92	103	106	66	110	1,135
2005	2,180	1,283	72	67	69	63	67	92	91	89	89	101	103	64	1,213
2006	2,161	1,254	77	69	64	66	60	64	88	87	85	85	96	99	1,220
2007	2,370	1,360	89	81	73	67	69	63	68	93	92	90	90	101	1,393
2008	2,289	1,308	105	82	75	67	62	64	58	62	86	85	83	83	1,377
2009	2,324	1,333	129	101	78	72	64	60	61	56	60	82	81	79	1,400
2010	2,440	1,418	167	126	99	77	70	63	58	60	55	59	80	80	1,447
2011	2,444	1,453	208	153	116	90	70	64	58	53	55	50	54	74	1,399
2012	1,943	1,207	234	145	107	81	63	49	45	40	37	38	35	38	1,030
2013	2,009	1,321	317	204	127	93	70	55	43	39	35	32	33	31	930
2014	<u>2,451</u>	<u>1,694</u>	<u>415</u>	<u>321</u>	<u>207</u>	<u>128</u>	<u>95</u>	<u>71</u>	<u>56</u>	<u>43</u>	<u>40</u>	<u>36</u>	<u>33</u>	<u>34</u>	<u>973</u>
Total	40,452	25,074	2,689	2,259	1,894	1,697	1,599	1,534	1,491	1,464	1,457	1,429	1,414	1,382	20,144

Discount Rate = 4.0%
Projected payments for accident year 2014 are for the full accident year.

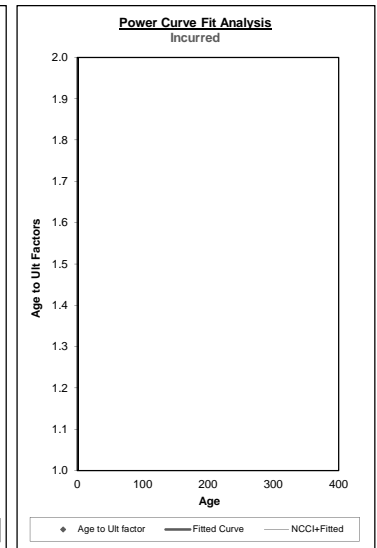
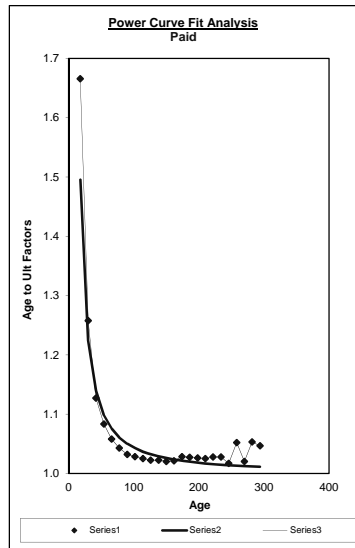
OHIO BUREAU OF WORKERS' COMPENSATION
 REHABILITATION (MED ON COMP)
 Public Employers-State Agencies
 Estimation of Cumulative Development Factors
 Using the Method of Inverse Power Curve Fit

C= Paid -4.59 Incurred 0.00
 B= 1.24 #DIV/0!
 A= 12 #DIV/0!
 Cutoff Age= 678 678

$$Y = \frac{A}{(X+C)^B} + 1$$

R-Square Paid 0.7640 Incurred #DIV/0!
 F-Statistics 94 #DIV/0!
 F- Degree 29 -2

Months of Maturity	<u>Paid</u>		<u>Incurred</u>		Fitted Value		
	Age-to-age Factor	Excluded (y)	Age-to-age Factor	Excluded (y)	Age	<u>Paid</u>	<u>Incurred</u>
6	9.056		----	y	6	9.050	#DIV/0!
18	1.666		----	y	18	1.496	#DIV/0!
30	1.257		----	y	30	1.225	#DIV/0!
42	1.127		----	y	42	1.139	#DIV/0!
54	1.083		----	y	54	1.099	#DIV/0!
66	1.058		----	y	66	1.075	#DIV/0!
78	1.043		----	y	78	1.060	#DIV/0!
90	1.032		----	y	90	1.050	#DIV/0!
102	1.028		----	y	102	1.042	#DIV/0!
114	1.025		----	y	114	1.037	#DIV/0!
126	1.022		----	y	126	1.032	#DIV/0!
138	1.022		----	y	138	1.029	#DIV/0!
150	1.020		----	y	150	1.026	#DIV/0!
162	1.021		----	y	162	1.023	#DIV/0!
174	1.028		----	y	174	1.021	#DIV/0!
186	1.027		----	y	186	1.020	#DIV/0!
198	1.026		----	y	198	1.018	#DIV/0!
210	1.025		----	y	210	1.017	#DIV/0!
222	1.028		----	y	222	1.016	#DIV/0!
234	1.028		----	y	234	1.015	#DIV/0!
246	1.017		----	y	246	1.014	#DIV/0!
258	1.052		----	y	258	1.013	#DIV/0!
270	1.020		----	y	270	1.012	#DIV/0!
282	1.053		----	y	282	1.012	#DIV/0!
294	1.046		----	y	294	1.011	#DIV/0!
306	1.030		----	y	306	1.010	#DIV/0!
318	1.008		----	y	318	1.010	#DIV/0!
330	1.007		----	y	330	1.010	#DIV/0!
342	1.001		----	y	342	1.009	#DIV/0!
354	1.002		----	y	354	1.009	#DIV/0!
366	1.001		----	y	366	1.008	#DIV/0!
378	1.001	y	----	y	378	1.008	#DIV/0!



OHIO BUREAU OF WORKERS' COMPENSATION
HEALTH-OTHER (MED ON COMP)

(Dollars in Thousands)

Public Employers-State Agencies

Summary of Unpaid Loss

(1) Injury Year Ending 12/31	(2) Evaluation as of	(3) Selected Ultimate Loss	(4) Paid Loss 6/30/2014	(5) Unpaid Loss 6/30/2014	(6) Adjustment	(7) Adj.Unpaid Loss 6/30/2014	(8) Discount Factor 4.00%	(9) Discounted Unpaid Loss 6/30/2014	(10) Implied Loss Rate Per \$100 Payroll	(11) Implied Loss Frequency Per \$1M Payroll	(12) Implied Loss Severity Per Claim
Prior to 1980	6/30/2014			87	1,000	87	67%	58			
1980	6/30/2014	438	438	0	1,000	0	66%	0	0.03	0.68	370
1981	6/30/2014	354	345	9	1,000	9	66%	6	0.02	0.61	315
1982	6/30/2014	697	601	96	1,000	96	65%	63	0.03	0.62	548
1983	6/30/2014	536	528	8	1,000	8	64%	5	0.02	0.62	398
1984	6/30/2014	468	447	21	1,000	21	64%	13	0.02	0.62	326
1985	6/30/2014	480	473	6	1,000	6	63%	4	0.02	0.63	310
1986	6/30/2014	536	482	54	1,000	54	66%	36	0.02	0.62	327
1987	6/30/2014	730	644	85	1,000	85	64%	55	0.03	0.58	432
1988	6/30/2014	1,033	902	131	1,000	131	63%	83	0.03	0.59	546
1989	6/30/2014	696	610	86	1,000	86	65%	56	0.02	0.57	366
1990	6/30/2014	979	897	82	1,000	82	60%	49	0.03	0.52	521
1991	6/30/2014	513	413	100	1,000	100	61%	60	0.01	0.47	284
1992	6/30/2014	624	511	113	1,000	113	60%	68	0.02	0.50	319
1993	6/30/2014	818	551	267	1,000	267	58%	155	0.02	0.48	428
1994	6/30/2014	1,116	840	276	1,000	276	58%	160	0.03	0.43	602
1995	6/30/2014	12,453	3,299	9,155	1,000	9,155	56%	5,081	0.28	0.41	6,827
1996	6/30/2014	802	482	321	1,000	321	56%	180	0.02	0.40	443
1997	6/30/2014	661	472	190	1,000	190	59%	113	0.01	0.35	404
1998	6/30/2014	436	342	93	1,000	93	52%	49	0.01	0.33	274
1999	6/30/2014	587	291	296	1,000	296	55%	162	0.01	0.36	322
2000	6/30/2014	910	363	547	1,000	547	53%	290	0.02	0.36	475
2001	6/30/2014	837	286	551	1,000	551	52%	285	0.01	0.31	489
2002	6/30/2014	868	430	438	1,000	438	54%	235	0.01	0.28	541
2003	6/30/2014	1,098	347	751	1,000	751	49%	366	0.02	0.29	639
2004	6/30/2014	1,771	697	1,073	1,000	1,073	50%	533	0.03	0.27	1,062
2005	6/30/2014	1,159	312	847	1,000	847	48%	406	0.02	0.25	717
2006	6/30/2014	1,678	659	1,020	1,000	1,020	54%	548	0.03	0.21	1,209
2007	6/30/2014	1,467	263	1,205	1,000	1,205	45%	545	0.02	0.21	996
2008	6/30/2014	1,610	208	1,403	1,000	1,403	44%	614	0.02	0.19	1,181
2009	6/30/2014	2,095	470	1,624	1,000	1,624	50%	808	0.03	0.19	1,522
2010	6/30/2014	2,018	252	1,766	1,000	1,766	46%	818	0.03	0.18	1,534
2011	6/30/2014	2,345	220	2,124	1,000	2,124	46%	985	0.03	0.17	1,923
2012	6/30/2014	2,657	95	2,562	1,000	2,562	41%	1,050	0.04	0.17	2,118
2013	6/30/2014	2,545	117	2,428	1,000	2,428	50%	1,217	0.05	0.16	3,099
2014	6/30/2014	<u>2,903</u>	<u>10</u>	<u>1,442</u>	1,000	<u>1,442</u>	45%	<u>643</u>	0.06	0.16	3,532
		50,919	18,299	31,255		31,255		15,799			

Column Notes

- (2) Exhibit PES-A6.2, Column (8).
- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Column (2) - Column (3); 2014 adjusted to reflect 50% of a year's exposure. Prior to 1980 from Exhibit PES-A6.8, Column (5).
- (6) Column (4) x Column (5).
- (7) Based on Exhibit PES-A6.15.1 through Exhibit PES-A6.15.4 and 4.0% discount rate.
- (8) Column (6) x Column (7).
- (9) Column (2) divided by Exhibit PES-A6.5, Column (3) / 10.
- (10) Exhibit V.7, Column (9) / Exhibit PES-A6.5, Column (3).
- (11) Column (2) / Exhibit V.7, Column (9) x 1,000.

**OHIO BUREAU OF WORKERS' COMPENSATION
HEALTH-OTHER (MED ON COMP)**

(Dollars in Thousands)

Public Employers-State Agencies

Summary of Ultimate Loss Methods

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<u>Injury Year Ending 12/31</u>	<u>Evaluation as of</u>	<u>Months of Development</u>	<u>Paid Development</u>	<u>Born. - Ferg. Payroll Paid</u>	<u>Born. - Ferg. Premium Paid</u>	<u>Persistence Method (Per LTC)</u>	<u>Persistence Method (Incr Paid)</u>	<u>Selected Ultimate Loss</u>
1980	6/30/2014	414	472	467		438	438	438
1981	6/30/2014	402	373	377		356	352	354
1982	6/30/2014	390	652	641		717	677	697
1983	6/30/2014	378	576	576		538	535	536
1984	6/30/2014	366	491	504		472	464	468
1985	6/30/2014	354	524	501		481	478	480
1986	6/30/2014	342	537	515		546	526	536
1987	6/30/2014	330	723	726		746	713	730
1988	6/30/2014	318	1,020	1,003		1,057	1,008	1,033
1989	6/30/2014	306	698	729		712	680	696
1990	6/30/2014	294	1,031	1,038		996	962	979
1991	6/30/2014	282	480	581		545	497	513
1992	6/30/2014	270	599	700		650	595	624
1993	6/30/2014	258	650	761		986	805	818
1994	6/30/2014	246	999	1,083		1,234	1,061	1,116
1995	6/30/2014	234	3,957	3,575		15,190	9,716	12,453
1996	6/30/2014	222	597	822		1,039	771	802
1997	6/30/2014	210	607	894		761	616	661
1998	6/30/2014	198	455	855		455	397	436
1999	6/30/2014	186	400	910		824	538	587
2000	6/30/2014	174	517	731	695	1,396	818	910
2001	6/30/2014	162	416	711	663	1,359	736	837
2002	6/30/2014	150	643	921	855	1,216	745	868
2003	6/30/2014	138	538	914	896	1,282	705	1,098
2004	6/30/2014	126	1,120	1,348	1,429	2,193	1,245	1,771
2005	6/30/2014	114	525	1,068	1,250	1,568	753	1,159
2006	6/30/2014	102	1,161	1,539	1,817	5,058	2,145	1,678
2007	6/30/2014	90	495	1,303	1,632	1,692	728	1,467
2008	6/30/2014	78	433	1,465	1,756	1,560	632	1,610
2009	6/30/2014	66	1,138	1,990	2,199	3,952	1,526	2,095
2010	6/30/2014	54	715	1,974	2,062	3,768	1,014	2,018
2011	6/30/2014	42	777	2,246	2,443	5,122	1,083	2,345
2012	6/30/2014	30	456	2,504	2,810	2,059	310	2,657
2013	6/30/2014	18	1,010	1,997	3,093	17,926	1,625	2,545
2014	6/30/2014	6	<u>637</u>	<u>2,246</u>	<u>3,560</u>	<u>13,196</u>	<u>946</u>	<u>2,903</u>
			26,422	40,216	27,161	92,090	36,839	50,919

Column Notes

- (3) Exhibit PES-A6.3, Column (5).
- (4) Exhibit PES-A6.5, Column (12).
- (5) Exhibit PES-A6.6, Column (12).
- (6) Exhibit PES-A6.7, Column (6).
- (7) Exhibit PES-A6.10, Column (6).
- (8) Based on Columns (3) through (7).

**OHIO BUREAU OF WORKERS' COMPENSATION
HEALTH-OTHER (MED ON COMP)**

(Dollars in Thousands)

Public Employers-State Agencies

Paid and Incurred Loss Development Methods

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
				Cumulative	Estimated Ult.		Cumulative	Estimated Ult.
<u>Injury Year</u>	<u>Evaluation</u>	<u>Months of</u>	<u>Paid</u>	<u>Paid</u>	<u>Loss</u>	<u>Incurred</u>	<u>Incurred</u>	<u>Loss</u>
<u>Ending 12/31</u>	<u>as of</u>	<u>Development</u>	<u>Loss</u>	<u>LDF</u>	<u>Paid Method</u>	<u>Loss</u>	<u>LDF</u>	<u>Inc. Method</u>
					<u>(3) times (4)</u>			<u>(6) times (7)</u>
1980	6/30/2014	414	438	1.079	472			
1981	6/30/2014	402	345	1.079	373			
1982	6/30/2014	390	601	1.085	652			
1983	6/30/2014	378	528	1.092	576			
1984	6/30/2014	366	447	1.098	491			
1985	6/30/2014	354	473	1.106	524			
1986	6/30/2014	342	482	1.114	537			
1987	6/30/2014	330	644	1.122	723			
1988	6/30/2014	318	902	1.131	1,020			
1989	6/30/2014	306	610	1.144	698			
1990	6/30/2014	294	897	1.150	1,031			
1991	6/30/2014	282	413	1.163	480			
1992	6/30/2014	270	511	1.172	599			
1993	6/30/2014	258	551	1.180	650			
1994	6/30/2014	246	840	1.189	999			
1995	6/30/2014	234	3,299	1.199	3,957			
1996	6/30/2014	222	482	1.240	597			
1997	6/30/2014	210	472	1.287	607			
1998	6/30/2014	198	342	1.330	455			
1999	6/30/2014	186	291	1.375	400			
2000	6/30/2014	174	363	1.423	517			
2001	6/30/2014	162	286	1.452	416			
2002	6/30/2014	150	430	1.494	643			
2003	6/30/2014	138	347	1.548	538			
2004	6/30/2014	126	697	1.606	1,120			
2005	6/30/2014	114	312	1.681	525			
2006	6/30/2014	102	659	1.762	1,161			
2007	6/30/2014	90	263	1.886	495			
2008	6/30/2014	78	208	2.087	433			
2009	6/30/2014	66	470	2.418	1,138			
2010	6/30/2014	54	252	2.832	715			
2011	6/30/2014	42	220	3.525	777			
2012	6/30/2014	30	95	4.809	456			
2013	6/30/2014	18	117	8.658	1,010			
2014	6/30/2014	6	<u>10</u>	64.294	<u>637</u>			
			18,299		26,422			

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation.
(4) Exhibit PES-A6.4, Page 1 and Exhibit PES-A6.4, Page 2, interpolated to appropriate age.

OHIO BUREAU OF WORKERS' COMPENSATION
HEALTH-OTHER (MED ON COMP)
(Dollars in Thousands)
Public Employers-State Agencies

Paid Loss Development

Age of Development

Table with columns for Injury Year (Ending 12/31) and 22 age categories (222 MTHS to 426 MTHS). Rows show values for years from 1980 to 2013.

Age to Age Development Factors

Table with columns for Injury Year (Ending 12/31) and 22 age categories (222 to 426). Rows show development factors for years from 1980 to 2013.

Summary table with columns for \$ Wtd Avg, Strt Average, 3 Yr \$ Wtd Avg, 5 Yr \$ Wtd Avg, Inv. Power Curve, and Tail. Rows include Selected and Cumulative values.

**OHIO BUREAU OF WORKERS' COMPENSATION
HEALTH-OTHER (MED ON COMP)
(Dollars in Thousands)
Public Employers-State Agencies**

Bornhuetter-Ferguson Method with a Payroll Base Using Paid Loss Development Factors

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
Injury Year	Evaluation	Months of	Payroll	Pure	Benefit	Trend	Trended	Smoothed	Age-to-	Percent	Unpaid	Indicated
Ending 12/31	as of	Development	(\$000,000's)	Premium	Level	Factor	Pure	Pure	Ultimate	Unpaid	Loss	Ultimate
					Factor	4.7%	Premium	Premium	Factor	1 - 1 / (9)	(3) * (8) * (10)	Loss
1980	6/30/2014	414	1,745	0.26	1.000	4.74	1.24	0.23	1.079	7.3%	29	467
1981	6/30/2014	402	1,827	0.20	1.000	4.53	0.90	0.24	1.079	7.3%	32	377
1982	6/30/2014	390	2,061	0.33	1.000	4.33	1.44	0.25	1.085	7.8%	40	641
1983	6/30/2014	378	2,173	0.26	1.000	4.13	1.06	0.26	1.092	8.4%	48	576
1984	6/30/2014	366	2,314	0.21	1.000	3.95	0.82	0.27	1.098	9.0%	57	504
1985	6/30/2014	354	2,444	0.21	1.000	3.77	0.77	0.12	1.106	9.6%	27	501
1986	6/30/2014	342	2,644	0.20	1.000	3.60	0.74	0.12	1.114	10.2%	33	515
1987	6/30/2014	330	2,912	0.25	1.000	3.44	0.87	0.26	1.122	10.9%	82	726
1988	6/30/2014	318	3,191	0.33	1.000	3.29	1.07	0.27	1.131	11.6%	100	1,003
1989	6/30/2014	306	3,341	0.21	1.000	3.14	0.66	0.28	1.144	12.6%	120	729
1990	6/30/2014	294	3,645	0.28	1.000	3.00	0.83	0.30	1.150	13.0%	141	1,038
1991	6/30/2014	282	3,852	0.13	1.000	2.87	0.38	0.31	1.163	14.0%	168	581
1992	6/30/2014	270	3,944	0.16	1.000	2.74	0.43	0.33	1.172	14.7%	189	700
1993	6/30/2014	258	4,021	0.20	1.000	2.61	0.53	0.34	1.180	15.2%	209	761
1994	6/30/2014	246	4,272	0.26	1.000	2.50	0.65	0.36	1.189	15.9%	243	1,083
1995	6/30/2014	234	4,433	2.16	1.000	2.39	5.15	0.37	1.199	16.6%	276	3,575
1996	6/30/2014	222	4,487	0.18	1.000	2.28	0.42	0.39	1.240	19.4%	341	822
1997	6/30/2014	210	4,624	0.15	1.000	2.18	0.32	0.41	1.287	22.3%	422	894
1998	6/30/2014	198	4,816	0.09	1.000	2.08	0.20	0.43	1.330	24.8%	513	855
1999	6/30/2014	186	5,048	0.12	1.000	1.99	0.24	0.45	1.375	27.3%	619	910
2000	6/30/2014	174	5,318	0.18	1.000	1.90	0.34	0.23	1.423	29.7%	367	731
2001	6/30/2014	162	5,598	0.16	1.000	1.81	0.29	0.24	1.452	31.1%	424	711
2002	6/30/2014	150	5,821	0.16	1.000	1.73	0.28	0.25	1.494	33.1%	490	921
2003	6/30/2014	138	6,005	0.15	1.000	1.65	0.25	0.27	1.548	35.4%	567	914
2004	6/30/2014	126	6,184	0.27	1.000	1.58	0.42	0.28	1.606	37.7%	651	1,348
2005	6/30/2014	114	6,388	0.16	1.000	1.51	0.25	0.29	1.681	40.5%	756	1,068
2006	6/30/2014	102	6,654	0.47	1.000	1.44	0.67	0.31	1.762	43.3%	880	1,539
2007	6/30/2014	90	6,915	0.16	1.000	1.38	0.22	0.32	1.886	47.0%	1,040	1,303
2008	6/30/2014	78	7,201	0.14	1.000	1.32	0.18	0.34	2.087	52.1%	1,257	1,465
2009	6/30/2014	66	7,383	0.34	1.000	1.26	0.43	0.35	2.418	58.6%	1,519	1,990
2010	6/30/2014	54	7,245	0.31	1.000	1.20	0.37	0.37	2.832	64.7%	1,722	1,974
2011	6/30/2014	42	7,353	0.40	1.000	1.15	0.46	0.38	3.525	71.6%	2,025	2,246
2012	6/30/2014	30	7,555	0.17	1.000	1.10	0.18	0.40	4.809	79.2%	2,409	2,504
2013	6/30/2014	18	5,045	1.88	1.000	1.05	1.96	0.42	8.658	88.5%	1,880	1,997
2014	6/30/2014	6	<u>5,150</u>	1.34	1.000	1.00	<u>1.34</u>	0.44	64.294	98.4%	<u>2,236</u>	<u>2,246</u>
Total/Average			163,611				0.66				21,917	40,216
Selected					Selected Pure Premium (2000-2014)		0.44					
					Selected Pure Premium (1985-1999)		0.89					
Column Notes					Selected Pure Premium (1980-1984)		1.08					

- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Average of Exhibit PES-A6.2, Columns (3) and (6) divided by Column (3).
- (6) Exhibit PES-A6.13, Column (7); selected pure premium trend.
- (7) Column (4) / Column (5) x Column (6).
- (8) Selected from Column (7) x Column (5) / Column (6).
- (9) Exhibit PES-A6.3, Column (4).
- (12) Exhibit PES-A6.3, Column (3) + Column (11).

**OHIO BUREAU OF WORKERS' COMPENSATION
HEALTH-OTHER (MED ON COMP)
(Dollars in Thousands)
Public Employers-State Agencies**

Bornhuetter-Ferguson Method with a Premium Base Using Paid Loss Development Factors

<u>Injury Year</u> <u>Ending 12/31</u>	<u>(1)</u> <u>Evaluation</u> <u>as of</u>	<u>(2)</u> <u>Months of</u> <u>Development</u>	<u>(3)</u> <u>Premium</u> <u>(\$000's)</u>	<u>(4)</u> <u>Loss</u> <u>Ratio</u>	<u>(5)</u> <u>Benefit</u> <u>Level</u> <u>Factor</u>	<u>(6)</u> <u>Trend</u> <u>Factor</u> <u>5.0%</u>	<u>(7)</u> <u>Trended</u> <u>Loss</u> <u>Ratio</u>	<u>(8)</u> <u>Smoothed</u> <u>Loss</u> <u>Ratio</u>	<u>(9)</u> <u>Age-to-</u> <u>Ultimate</u> <u>Factor</u>	<u>(10)</u> <u>Percent</u> <u>Unpaid</u> <u>1 - 1 / (9)</u>	<u>(11)</u> <u>Unpaid</u> <u>Loss</u> <u>(3) * (8) * (10)</u>	<u>(12)</u> <u>Indicated</u> <u>Ultimate</u> <u>Loss</u>
1980	6/30/2014	414										
1981	6/30/2014	402										
1982	6/30/2014	390										
1983	6/30/2014	378										
1984	6/30/2014	366										
1985	6/30/2014	354										
1986	6/30/2014	342										
1987	6/30/2014	330										
1988	6/30/2014	318										
1989	6/30/2014	306										
1990	6/30/2014	294										
1991	6/30/2014	282										
1992	6/30/2014	270										
1993	6/30/2014	258										
1994	6/30/2014	246										
1995	6/30/2014	234										
1996	6/30/2014	222										
1997	6/30/2014	210										
1998	6/30/2014	198										
1999	6/30/2014	186										
2000	6/30/2014	174	38,059	2.5%	1.000	1.98	5.0%	2.9%	1.423	29.7%	332	695
2001	6/30/2014	162	39,274	2.3%	1.000	1.89	4.3%	3.1%	1.452	31.1%	377	663
2002	6/30/2014	150	39,683	2.3%	1.000	1.80	4.2%	3.2%	1.494	33.1%	425	855
2003	6/30/2014	138	45,623	2.0%	1.000	1.71	3.4%	3.4%	1.548	35.4%	549	896
2004	6/30/2014	126	54,327	3.0%	1.000	1.63	5.0%	3.6%	1.606	37.7%	731	1,429
2005	6/30/2014	114	61,809	1.7%	1.000	1.55	2.6%	3.7%	1.681	40.5%	938	1,250
2006	6/30/2014	102	68,102	4.6%	1.000	1.48	6.7%	3.9%	1.762	43.3%	1,159	1,817
2007	6/30/2014	90	70,539	1.6%	1.000	1.41	2.2%	4.1%	1.886	47.0%	1,369	1,632
2008	6/30/2014	78	68,546	1.5%	1.000	1.34	1.9%	4.3%	2.087	52.1%	1,548	1,756
2009	6/30/2014	66	64,733	3.9%	1.000	1.28	5.0%	4.6%	2.418	58.6%	1,729	2,199
2010	6/30/2014	54	58,506	3.8%	1.000	1.22	4.7%	4.8%	2.832	64.7%	1,810	2,062
2011	6/30/2014	42	61,817	4.8%	1.000	1.16	5.5%	5.0%	3.525	71.6%	2,223	2,443
2012	6/30/2014	30	65,024	1.9%	1.000	1.10	2.1%	5.3%	4.809	79.2%	2,715	2,810
2013	6/30/2014	18	60,793	15.6%	1.000	1.05	16.4%	5.5%	8.658	88.5%	2,976	3,093
2014	6/30/2014	6	<u>62,055</u>	11.1%	1.000	1.00	<u>11.1%</u>	5.8%	64.294	98.4%	<u>3,550</u>	<u>3,560</u>
Total/Average			858,891				5.4%				22,431	27,161
Selected							Selected Loss Ratio	5.8%				

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Average of Exhibit PES-A6.2, Columns (3) and (6) divided by Column (3).
- (6) Exhibit PES-A6.13, Column (9); selected loss ratio trend.
- (7) Column (4) / Column (5) x Column (6).
- (8) Selected from Column (7) x Column (5) / Column (6).
- (9) Exhibit PES-A6.3, Column (4).
- (12) Exhibit PES-A6.3, Column (3) + Column (11).

OHIO BUREAU OF WORKERS' COMPENSATION
HEALTH-OTHER (MED ON COMP)
(Dollars in Thousands)
Public Employers-State Agencies

Persistence Per Loss Time Claim Method

<u>Injury Year</u> <u>Ending 12/31</u>	(1) <u>Evaluation</u> <u>as of</u>	(2) <u>Months of</u> <u>Development</u>	(3) <u>Incremental</u> <u>Paid</u> <u>Loss</u>	(4) <u>Cumulative</u> <u>Persistence</u> <u>Factor</u> <u>(Adj. for Inflation)</u>	(5) <u>Estimated Ult.</u> <u>Unpaid</u> <u>Loss</u> <u>(3) times (4)</u>	(6) <u>Ultimate</u> <u>Loss</u>
1980	6/30/2014	414	0	17.289	0	438
1981	6/30/2014	402	1	17.860	10	356
1982	6/30/2014	390	6	18.441	116	717
1983	6/30/2014	378	1	19.035	10	538
1984	6/30/2014	366	1	19.641	25	472
1985	6/30/2014	354	0	20.262	7	481
1986	6/30/2014	342	3	20.898	64	546
1987	6/30/2014	330	5	21.551	102	746
1988	6/30/2014	318	7	22.222	155	1,057
1989	6/30/2014	306	4	22.913	102	712
1990	6/30/2014	294	4	25.075	99	996
1991	6/30/2014	282	5	27.342	132	545
1992	6/30/2014	270	5	29.720	138	650
1993	6/30/2014	258	14	32.213	435	986
1994	6/30/2014	246	11	34.827	394	1,234
1995	6/30/2014	234	317	37.568	11,891	15,190
1996	6/30/2014	222	14	40.442	557	1,039
1997	6/30/2014	210	7	43.457	289	761
1998	6/30/2014	198	2	46.617	113	455
1999	6/30/2014	186	11	49.931	533	824
2000	6/30/2014	174	20	50.398	1,033	1,396
2001	6/30/2014	162	21	50.859	1,073	1,359
2002	6/30/2014	150	15	51.315	786	1,216
2003	6/30/2014	138	18	51.767	935	1,282
2004	6/30/2014	126	29	52.214	1,495	2,193
2005	6/30/2014	114	24	52.657	1,256	1,568
2006	6/30/2014	102	83	53.094	4,399	5,058
2007	6/30/2014	90	27	53.527	1,430	1,692
2008	6/30/2014	78	25	53.956	1,352	1,560
2009	6/30/2014	66	64	54.380	3,482	3,952
2010	6/30/2014	54	64	54.611	3,515	3,768
2011	6/30/2014	42	63	78.200	4,901	5,122
2012	6/30/2014	30	29	66.828	1,964	2,059
2013	6/30/2014	18	110	161.822	17,810	17,926
2014	6/30/2014	6	<u>10</u>	1,330.822	<u>13,186</u>	<u>13,196</u>
			1,019		73,791	92,090

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation estimated incremental paid through 6/30/14.
(4) Exhibit PES-A6.9, Page 1 and Exhibit PES-A6.9, Page 2.
(6) Column (5) + estimated paid to date 6/30/14.

**OHIO BUREAU OF WORKERS' COMPENSATION
HEALTH-OTHER (MED ON COMP)
(Dollars in Thousands)
Public Employers-State Agencies**

Persistency Per Loss Time Claim Method

	(1)	(2)	(3)	(4)	(5)
<u>Injury Year Ending 12/31</u>	<u>Evaluation as of</u>	<u>Months of Development</u>	<u>Incremental Paid Loss</u>	<u>Cumulative Persistency Factor (Adj. for Inflation)</u>	<u>Estimated Ult. Unpaid Loss (3) times (4)</u>
Prior to 1945	6/30/2014		0	5.087	0
1945	6/30/2014	834	0	3.420	0
1946	6/30/2014	822	0	3.667	0
1947	6/30/2014	810	0	3.922	0
1948	6/30/2014	798	0	4.186	0
1949	6/30/2014	786	0	4.456	0
1950	6/30/2014	774	0	4.734	0
1951	6/30/2014	762	0	5.018	0
1952	6/30/2014	750	0	5.310	0
1953	6/30/2014	738	0	5.609	0
1954	6/30/2014	726	0	5.917	0
1955	6/30/2014	714	0	6.235	0
1956	6/30/2014	702	0	6.561	0
1957	6/30/2014	690	0	6.897	0
1958	6/30/2014	678	0	7.243	0
1959	6/30/2014	666	0	7.598	0
1960	6/30/2014	654	0	7.962	0
1961	6/30/2014	642	0	8.336	0
1962	6/30/2014	630	1	8.718	4
1963	6/30/2014	618	0	9.109	0
1964	6/30/2014	606	0	9.509	0
1965	6/30/2014	594	0	9.919	0
1966	6/30/2014	582	0	10.339	3
1967	6/30/2014	570	0	10.769	0
1968	6/30/2014	558	0	11.210	0
1969	6/30/2014	546	1	11.661	10
1970	6/30/2014	534	0	12.123	0
1971	6/30/2014	522	0	12.595	0
1972	6/30/2014	510	0	13.078	3
1973	6/30/2014	498	0	13.571	0
1974	6/30/2014	486	0	14.073	0
1975	6/30/2014	474	1	14.585	8
1976	6/30/2014	462	0	15.107	2
1977	6/30/2014	450	1	15.638	14
1978	6/30/2014	438	1	16.179	12
1979	6/30/2014	426	<u>2</u>	16.729	<u>30</u>
			6		87

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation estimated incremental paid through 6/30/14.
- (4) Exhibit PES-A6.9, Page 1 and Exhibit PES-A6.9, Page 2.

OHIO BUREAU OF WORKERS' COMPENSATION
HEALTH-OTHER (MED ON COMP)
(Dollars in Thousands)
Public Employers-State Agencies

Incremental Paid Losses per Ultimate Lost Time Claim Count

Table with columns for Injury Year Ending 12/31 and 20 MTHS intervals from 6 MTHS to 210 MTHS. Data rows from 1980 to 2014.

Calendar Year Persistence

Table with columns for Injury Year Ending 12/31 and persistence intervals from 6 to 222. Data rows from 1981 to 2014, plus summary rows for Strt Average, 3 Yr Avg, 5 Yr Avg, P(Living), Selected, and Cumulative.

OHIO BUREAU OF WORKERS' COMPENSATION
HEALTH-OTHER (MED ON COMP)
(Dollars in Thousands)
Public Employers-State Agencies

Incremental Paid Losses per Ultimate Lost Time Claim Count

Injury Year Ending 12/31	<u>222 MTHS</u>	<u>234 MTHS</u>	<u>246 MTHS</u>	<u>258 MTHS</u>	<u>270 MTHS</u>	<u>282 MTHS</u>	<u>294 MTHS</u>	<u>306 MTHS</u>	<u>318 MTHS</u>	<u>330 MTHS</u>	<u>342 MTHS</u>	<u>354 MTHS</u>	<u>366 MTHS</u>	<u>378 MTHS</u>	<u>390 MTHS</u>	<u>402 MTHS</u>	<u>414 MTHS</u>	<u>426 MTHS</u>
1980	3	0	1	1	3	17	39	6	21	13	0	1	2	1	0	0	0	0
1981	2	0	2	1	1	1	2	1	3	1	1	1	2	1	1	1	1	1
1982	0	0	0	2	2	0	2	2	1	1	48	10	9	3	2	5		
1983	1	1	2	0	0	0	0	0	0	0	1	1	0	0				
1984	0	1	0	4	3	4	2	1	1	1	1	0	0	1				
1985	0	0	2	0	0	0	0	0	1	1	1	0						
1986	3	6	4	2	1	1	1	2	2	2	2	2						
1987	1	3	1	1	2	2	2	3	6	3								
1988	0	1	4	2	2	1	1	2	4									
1989	2	2	3	2	2	4	2	2										
1990	6	11	3	6	9	2	2											
1991	11	1	9	1	1	3												
1992	4	2	1	2	2													
1993	2	2	4	7														
1994	3	4	6															
1995	182	174																
1996	8																	
1997																		
1998																		
1999																		
2000																		
2001																		
2002																		
2003																		
2004																		
2005																		
2006																		
2007																		
2008																		
2009																		
2010																		
2011																		
2012																		
2013																		
2014																		

Calendar Year Persistence

Injury Year Ending 12/31	<u>222</u>	<u>234</u>	<u>246</u>	<u>258</u>	<u>270</u>	<u>282</u>	<u>294</u>	<u>306</u>	<u>318</u>	<u>330</u>	<u>342</u>	<u>354</u>	<u>366</u>	<u>378</u>	<u>390</u>	<u>402</u>	<u>414</u>	<u>426</u>	
1981	0.107	5.701	0.832	5.600	13.887	27.965	3.606	27.940	4.715	0.331	0.580	2.293	0.601	0.144	0.310				
1982	1.799	36.939		0.492	0.600	4.143	0.437	2.556	1.482	0.031	0.094	0.202	0.384	0.647	0.105				
1983	0.049		1.163	5.144	1.449	175.988		13.039	131.864	27.296	6.578	3.062	4.984	12.420					
1984	4.571	1.663	1.143	0.062	0.004		0.038	0.711	0.357	1.642	4.385	138.512	0.443						
1985	2.898	6.564	2.151	42.523	57.701	7.703	1.928	5.809	1.256	0.453	0.004	3.802							
1986	0.019	0.328	0.015	0.028	0.210	0.197	0.227	0.291	0.230	0.324	0.126								
1987	4.134	1.635	3.938	0.951	0.656	0.451	0.949	0.824	0.401	0.674									
1988	5.083	0.801	0.352	1.227	1.134	2.096	3.637	2.692	0.755										
1989	0.314	1.495	0.500	0.790	0.639	0.210	1.012	1.582											
1990	0.421	0.306	0.676	0.274	0.456	0.886	1.108												
1991	0.980	4.247	0.693	6.762	3.175	0.787													
1992	0.155	3.884	1.403	0.450	1.124														
1993	1.007	0.444	0.400	0.337															
1994	0.581	1.036	1.159																
1995	0.022	0.035																	
1996	22.840																		
1997																			
1998																			
1999																			
2000																			
2001																			
2002																			
2003																			
2004																			
2005																			
2006																			
2007																			
2008																			
2009																			
2010																			
2011																			
2012																			
2013																			
2014																			
Strt Average	2.811	4.648	1.109	4.972	6.753	22.043	1.438	6.160	17.633	4.393	1.961	29.574	1.603	4.403	0.207	----	----	----	----
3 Yr Avg	7.814	0.505	0.987	2.516	1.585	0.628	1.919	1.699	0.462	0.484	1.505	48.459	1.937	4.403	----	----	----	----	----
5 Yr Avg	4.921	1.929	0.866	1.723	1.306	0.886	1.387	2.240	0.600	6.078	2.237	29.574	----	----	----	----	----	----	----
PL(Living)	0.979	0.978	0.977	0.976	0.974	0.973	0.972	0.971	0.969	0.968	0.967	0.966	0.964	0.963	0.962	0.961	0.959	0.958	
Selected	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.922	0.921	0.920	0.919	0.917	0.916	0.915	0.914	0.913	0.911	0.910	
Cumulative	40.442	37.568	34.827	32.213	29.720	27.342	25.075	22.913	22.222	21.551	20.898	20.262	19.641	19.035	18.441	17.860	17.289	16.729	
438	450	462	474	486	498	510	522	534	546	558	570	582	594	606	618	630	642	654	
450	462	474	486	498	510	522	534	546	558	570	582	594	606	618	630	642	654		
0.909	0.907	0.906	0.904	0.903	0.901	0.899	0.897	0.895	0.893	0.890	0.888	0.885	0.882	0.879	0.876	0.873	0.869		
654	666	678	690	702	714	726	738	750	762	774	786	798	810	822	834	846	858	870	
0.865	0.861	0.857	0.853	0.848	0.842	0.837	0.831	0.825	0.818	0.811	0.803	0.795	0.785	0.775	0.764	0.752	0.739		
870	882	894	906	918	930	942	954	966	978	990	1002	1014	1026	1038	1050	1062	1074	1086	
882	894	906	918	930	942	954	966	978	990	1002	1014	1026	1038	1050	1062	1074	1086		
0.724	0.709	0.692	0.674	0.656	0.637	0.619	0.600	0.580	0.557	0.532	0.503	0.472	0.436	0.395	0.350	0.299	0.241		
1086	1098	1110																	
1098	1110	1122																	
0.176	0.105	0.038																	

**OHIO BUREAU OF WORKERS' COMPENSATION
HEALTH-OTHER (MED ON COMP)
(Dollars in Thousands)
Public Employers-State Agencies**

Incremental Paid Persistency Method

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Incremental Paid Loss	(4) Cumulative Incremental Paid Factor	(5) Estimated Ult. Unpaid Loss (3) times (4)	(6) Ultimate Loss
1980	6/30/2014	414	0	11.061	0	438
1981	6/30/2014	402	1	11.586	7	352
1982	6/30/2014	390	6	12.107	76	677
1983	6/30/2014	378	1	12.625	7	535
1984	6/30/2014	366	1	13.141	17	464
1985	6/30/2014	354	0	13.655	5	478
1986	6/30/2014	342	3	14.171	44	526
1987	6/30/2014	330	5	14.688	69	713
1988	6/30/2014	318	7	15.208	106	1,008
1989	6/30/2014	306	4	15.733	70	680
1990	6/30/2014	294	4	16.515	65	962
1991	6/30/2014	282	5	17.287	83	497
1992	6/30/2014	270	5	18.049	84	595
1993	6/30/2014	258	14	18.801	254	805
1994	6/30/2014	246	11	19.543	221	1,061
1995	6/30/2014	234	317	20.275	6,418	9,716
1996	6/30/2014	222	14	20.998	289	771
1997	6/30/2014	210	7	21.712	145	616
1998	6/30/2014	198	2	22.416	54	397
1999	6/30/2014	186	11	23.111	247	538
2000	6/30/2014	174	20	22.174	454	818
2001	6/30/2014	162	21	21.311	449	736
2002	6/30/2014	150	15	20.518	314	745
2003	6/30/2014	138	18	19.789	357	705
2004	6/30/2014	126	29	19.118	548	1,245
2005	6/30/2014	114	24	18.502	441	753
2006	6/30/2014	102	83	17.935	1,486	2,145
2007	6/30/2014	90	27	17.413	465	728
2008	6/30/2014	78	25	16.933	424	632
2009	6/30/2014	66	64	16.492	1,056	1,526
2010	6/30/2014	54	64	11.833	762	1,014
2011	6/30/2014	42	63	13.762	863	1,083
2012	6/30/2014	30	29	7.328	215	310
2013	6/30/2014	18	110	13.706	1,508	1,625
2014	6/30/2014	6	<u>10</u>	94.498	<u>936</u>	<u>946</u>
			1,019		18,540	36,839

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation estimated incremental paid through 6/30/14.
- (4) Exhibit PES-A6.11, Page 1 and Exhibit PES-A6.11, Page 2.
- (6) Column (5) + estimated paid to date 6/30/14.

OHIO BUREAU OF WORKERS' COMPENSATION
HEALTH-OTHER (MED ON COMP)
(Dollars in Thousands)
Public Employers-State Agencies

Incremental Paid Loss Development

Table with columns: Injury Year Ending 12/31, 6 MTHS, 18 MTHS, 30 MTHS, 42 MTHS, 54 MTHS, 66 MTHS, 78 MTHS, 90 MTHS, 102 MTHS, 114 MTHS, 126 MTHS, 138 MTHS, 150 MTHS, 162 MTHS, 174 MTHS, 186 MTHS, 198 MTHS, 210 MTHS. Data rows for years 1980-2014.

Age to Age Development Factors

Table with columns: Injury Year Ending 12/31, 6, 18, 30, 42, 54, 66, 78, 90, 92, 102, 114, 126, 138, 150, 162, 174, 186, 198, 198, 210, 210, 222. Data rows for years 1980-2014 and summary statistics at the bottom.

OHIO BUREAU OF WORKERS' COMPENSATION
HEALTH-OTHER (MED ON COMP)
(Dollars in Thousands)
Public Employers-State Agencies

Incremental Paid Loss Development																	
Injury Year Ending 12/31	Age of Development																
	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS
1980	4	0	1	2	3	20	46	7	25	15	1	1	3	1	0	0	0
1981	2	0	2	1	1	2	2	1	3	2	2	1	2	1	1	1	
1982	0	0	0	3	3	0	2	1	1	60	13	11	4	2	6		
1983	1	1	3	1	0	0	0	0	0	0	2	2	1	1			
1984	0	2	1	6	4	6	3	1	1	1	0	0	1				
1985	1	0	3	0	0	0	0	0	1	1	1	0					
1986	5	10	7	4	2	2	1	4	4	4	3						
1987	2	4	1	2	3	3	4	5	10	5							
1988	1	1	7	3	3	2	2	4	7								
1989	5	5	6	4	3	7	4	4									
1990	11	20	5	12	16	4	4										
1991	20	1	17	2	1	5											
1992	8	5	2	3	5												
1993	5	4	8	14													
1994	6	7	11														
1995	332	317															
1996	14																
1997																	
1998																	
1999																	
2000																	
2001																	
2002																	
2003																	
2004																	
2005																	
2006																	
2007																	
2008																	
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	

Injury Year Ending 12/31	Age to Age Development Factors																	
	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426
1980	0.052	4.579	1.732	2.202	5.917	2.276	0.143	3.860	0.594	0.037	1.818	2.500	0.503	0.177	2.011	0.000		
1981	0.086	11.863	0.327	2.386	1.130	1.113	0.498	3.522	0.523	1.038	0.633	1.921	0.740	0.931	0.421			
1982	0.578	0.000		0.927	0.161	4.720	0.603	0.902	49.787	0.207	0.900	0.388	0.554	2.595				
1983	0.619	3.967	0.210	0.572	0.039	0.000	4.923	1.001	3.733	0.834	0.340	1.041						
1984	10.905	0.305	10.493	0.639	1.461	0.502	0.262	1.993	0.812	0.312	0.011	325.686						
1985	0.135	32.021	0.032	1.077	3.759	1.048	0.661	3.753	0.865	1.319	0.317							
1986	1.868	0.709	0.581	0.497	1.119	0.575	2.921	1.097	0.934	0.818								
1987	1.792	0.241	2.057	1.622	0.837	1.387	1.262	1.921	0.487									
1988	1.531	4.682	0.465	0.905	0.751	0.727	2.596	1.734										
1989	0.985	1.390	0.572	0.928	2.210	0.540	1.110											
1990	1.916	0.259	2.289	1.328	0.278	0.886												
1991	0.060	14.032	0.136	0.592	3.574													
1992	0.560	0.377	1.847	1.430														
1993	0.855	2.050	1.698															
1994	1.149	1.518																
1995	0.953																	
1996																		
1997																		
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2009																		
2010																		
2011																		
2012																		
2013																		
2014																		

	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	Tail
\$ Wtd Avg	0.936	1.207	0.905	1.077	1.270	1.436	0.424	2.356	1.902	0.253	0.842	0.721	0.606	1.524	0.643	0.000	----	----	----
Strt Average	1.503	5.200	1.726	1.162	1.770	1.252	1.117	2.634	6.875	1.066	0.752	66.167	0.710	1.234	1.216	0.000	----	----	----
3 Yr \$ Wtd Avg	0.956	1.313	0.720	1.251	0.804	0.679	1.415	1.624	0.635	0.791	0.564	0.483	0.644	1.524	----	----	----	----	----
5 Yr \$ Wtd Avg	0.899	1.145	0.913	1.159	0.803	0.774	1.557	1.686	0.661	0.284	0.811	0.721	----	----	----	----	----	----	----
P(Living)	0.979	0.978	0.977	0.976	0.974	0.973	0.972	0.971	0.969	0.968	0.967	0.966	0.964	0.963	0.962	0.961	0.959	0.958	
Selected	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.971	0.969	0.968	0.967	0.966	0.964	0.963	0.962	0.961	0.959	0.958	
Cumulative	20.998	20.275	19.543	18.801	18.049	17.287	16.515	15.733	15.208	14.688	14.171	13.655	13.141	12.625	12.107	11.586	11.061	10.529	
	438	450	462	474	486	498	510	522	534	546	558	570	582	594	606	618	630	642	
	450	462	474	486	498	510	522	534	546	558	570	582	594	606	618	630	642	654	
	0.928	0.926	0.925	0.923	0.922	0.920	0.918	0.916	0.914	0.911	0.909	0.906	0.904	0.901	0.898	0.894	0.891	0.888	
	654	666	678	690	702	714	726	738	750	762	774	786	798	810	822	834	846	858	
	666	678	690	702	714	726	738	750	762	774	786	798	810	822	834	846	858	870	
	0.884	0.880	0.875	0.870	0.865	0.860	0.854	0.848	0.842	0.835	0.828	0.820	0.811	0.802	0.792	0.780	0.768	0.754	
	870	882	894	906	918	930	942	954	966	978	990	1002	1014	1026	1038	1050	1062	1074	
	882	894	906	918	930	942	954	966	978	990	1002	1014	1026	1038	1050	1062	1074	1086	
	0.740	0.724	0.707	0.689	0.670	0.651	0.632	0.613	0.592	0.569	0.543	0.514	0.482	0.445	0.404	0.357	0.305	0.246	
	1086	1098	1110																
	1098	1110	1122																
	0.180	0.107	0.039																

OHIO BUREAU OF WORKERS' COMPENSATION
HEALTH-OTHER (MED ON COMP)
(Dollars in Thousands)
Public Employers-State Agencies

Average Benefit

	(1)	(2)	(3)
<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>
1980	6/30/2014	414	286.60
1981	6/30/2014	402	311.09
1982	6/30/2014	390	327.20
1983	6/30/2014	378	341.69
1984	6/30/2014	366	358.57
1985	6/30/2014	354	371.07
1986	6/30/2014	342	380.29
1987	6/30/2014	330	393.04
1988	6/30/2014	318	411.39
1989	6/30/2014	306	420.61
1990	6/30/2014	294	436.90
1991	6/30/2014	282	451.06
1992	6/30/2014	270	474.30
1993	6/30/2014	258	483.24
1994	6/30/2014	246	494.51
1995	6/30/2014	234	509.04
1996	6/30/2014	222	526.87
1997	6/30/2014	210	551.30
1998	6/30/2014	198	577.29
1999	6/30/2014	186	596.41
2000	6/30/2014	174	618.35
2001	6/30/2014	162	635.33
2002	6/30/2014	150	652.89
2003	6/30/2014	138	670.26
2004	6/30/2014	126	694.56
2005	6/30/2014	114	711.71
2006	6/30/2014	102	724.55
2007	6/30/2014	90	760.83
2008	6/30/2014	78	777.54
2009	6/30/2014	66	779.07
2010	6/30/2014	54	795.36
2011	6/30/2014	42	817.82
2012	6/30/2014	30	843.14
2013	6/30/2014	18	860.00
2014	6/30/2014	6	877.20

Column Notes

- (3) Ohio Department of Job and Family Services
(http://ohiolmi.com/cep/CEP_NAICS.htm).

**OHIO BUREAU OF WORKERS' COMPENSATION
HEALTH-OTHER (MED ON COMP)
(Dollars in Thousands)
Public Employers-State Agencies**

Trend

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
<u>Injury Year Ending 12/31</u>	<u>Ultimate Claim Counts</u>	<u>Payroll (\$Millions)</u>	<u>Estimated # of Employee</u>	<u>Frequency Per \$1M Payroll</u>	<u>Frequency Per Employee</u>	<u>Initial Ultimate Loss</u>	<u>Initial Ultimate Severity</u>	<u>SAWW</u>	<u>Loss Ratio</u>
1990	1,879	3,645	160,419	0.515	0.012	1,013	539	437	
1991	1,803	3,852	164,229	0.468	0.011	513	284	451	
1992	1,957	3,944	159,926	0.496	0.012	624	319	474	
1993	1,913	4,021	159,999	0.476	0.012	818	428	483	
1994	1,854	4,272	166,135	0.434	0.011	1,116	602	495	
1995	1,824	4,433	167,457	0.411	0.011	9,573	5,249	509	
1996	1,812	4,487	163,786	0.404	0.011	818	451	527	
1997	1,637	4,624	161,291	0.354	0.010	684	418	551	
1998	1,588	4,816	160,437	0.330	0.010	455	287	577	
1999	1,824	5,048	162,756	0.361	0.011	612	336	596	
2000	1,915	5,318	165,397	0.360	0.012	956	499	618	
2001	1,712	5,598	169,432	0.306	0.010	888	518	635	2.3%
2002	1,605	5,821	171,463	0.276	0.009	930	579	653	2.3%
2003	1,718	6,005	172,290	0.286	0.010	910	530	670	2.0%
2004	1,668	6,184	171,206	0.270	0.010	1,656	993	695	3.0%
2005	1,617	6,388	172,613	0.253	0.009	1,046	647	712	1.7%
2006	1,389	6,654	176,600	0.209	0.008	3,109	2,239	725	4.6%
2007	1,474	6,915	174,794	0.213	0.008	1,094	742	761	1.6%
2008	1,364	7,201	178,110	0.189	0.008	997	731	778	1.5%
2009	1,376	7,383	182,253	0.186	0.008	2,545	1,849	779	3.9%
2010	1,315	7,245	175,184	0.182	0.008	2,241	1,704	795	3.8%
2011	1,219	7,353	172,909	0.166	0.007	2,949	2,419	818	4.8%
2012	1,254	7,555	172,317	0.166	0.007	1,258	1,003	843	1.9%
2013	821	5,045	112,822	0.163	0.007	9,468	11,528	860	15.6%
2014	822	5,150	112,906	0.160	0.007	6,917	8,415	877	11.1%

Indicated									
All Year				-5.2%	-2.3%		9.6%	3.0%	#VALUE!
10 Year				-4.5%	-2.3%		27.1%	2.3%	20.1%
8 Year				-3.8%	-1.7%		41.7%	2.1%	32.7%
6 Year				-3.1%	-0.7%		#NUM!	2.5%	27.5%
5 Year				-2.7%	-0.3%		#NUM!	2.5%	39.4%
4 Year				-1.3%	1.0%		#NUM!	2.3%	#NUM!
Selected				-4.5%	-2.3%		9.6%	2.3%	5.0%

Column Notes

- (1) Exhibit V.7, Column (9).
- (2) Exhibit PES-A6.5, Column (4).
- (3) Exhibit PES-A6.5, Column (3) / (SAWW x 52) * 1,000,000.
- (4) Column (1) divided by Column (2).
- (5) Column (1) divided by Column (3).
- (6) Average of Exhibit PES-A6.2, Columns (3) and (6).
- (7) Column (6) / Column (1) * 1000.
- (8) From Exhibit PES-A6.12, Column (3).
- (9) Exhibit PES-A6.6, Column (4).

Pure Premium	4.7%
Rates	7.1%

OHIO BUREAU OF WORKERS' COMPENSATION
HEALTH-OTHER (MED ON COMP)
(Dollars in Thousands)
Public Employers-State Agencies

% Unpaid

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	99.7%	97.0%	82.5%	78.4%	69.2%	64.1%	58.8%	53.9%	51.6%	48.2%	42.1%	37.3%	35.5%	32.1%	31.4%	30.3%	29.8%	29.4%
1981	99.6%	95.8%	76.8%	70.9%	56.9%	49.3%	42.2%	36.0%	33.0%	28.6%	19.4%	15.3%	12.9%	11.8%	10.9%	9.8%	9.1%	8.8%
1982	99.6%	96.0%	82.1%	78.0%	68.1%	63.1%	58.6%	55.1%	53.1%	49.8%	43.6%	37.3%	33.5%	31.9%	30.6%	30.4%	30.0%	29.4%
1983	99.6%	95.8%	77.6%	72.0%	59.2%	53.1%	47.8%	43.2%	40.4%	34.6%	26.1%	20.3%	15.5%	12.4%	8.1%	5.6%	4.1%	3.7%
1984	99.3%	93.2%	69.9%	63.0%	47.4%	39.9%	33.7%	27.2%	22.5%	19.2%	17.9%	15.4%	12.1%	11.8%	11.4%	11.1%	10.2%	10.0%
1985	99.4%	93.8%	69.4%	61.6%	45.7%	38.4%	31.2%	21.5%	17.7%	15.2%	13.4%	11.9%	7.8%	4.1%	3.5%	3.1%	3.2%	3.0%
1986	99.5%	94.6%	69.4%	62.8%	47.9%	39.4%	32.1%	28.7%	26.1%	24.5%	23.7%	22.5%	21.6%	21.0%	20.9%	20.0%	19.5%	18.5%
1987	99.6%	95.3%	70.1%	62.6%	45.0%	36.3%	29.1%	27.6%	25.9%	21.5%	19.4%	19.2%	18.6%	18.3%	18.0%	17.8%	17.3%	17.1%
1988	99.6%	96.1%	77.4%	70.9%	46.5%	40.1%	38.1%	29.8%	26.9%	23.8%	21.0%	17.0%	16.9%	16.2%	15.8%	15.7%	15.6%	15.5%
1989	99.5%	94.1%	60.1%	48.8%	40.7%	38.0%	34.1%	28.5%	22.8%	21.1%	20.5%	20.0%	19.7%	19.4%	18.9%	18.5%	18.1%	17.8%
1990	99.6%	95.1%	38.3%	31.0%	27.6%	24.8%	22.8%	21.4%	20.9%	19.7%	19.0%	18.8%	18.5%	17.5%	17.4%	17.2%	17.0%	15.9%
1991	99.0%	84.8%	73.7%	66.2%	53.4%	39.9%	36.2%	34.1%	32.7%	31.7%	30.6%	30.4%	30.1%	30.0%	29.8%	29.7%	29.0%	28.5%
1992	99.4%	89.8%	80.4%	61.1%	43.9%	34.6%	32.1%	29.0%	26.5%	25.4%	24.8%	24.4%	23.9%	23.7%	23.5%	23.0%	22.1%	21.8%
1993	98.7%	91.7%	74.4%	56.0%	51.1%	46.8%	42.0%	39.8%	38.5%	37.9%	37.8%	37.5%	37.5%	37.2%	37.1%	36.8%	36.5%	36.3%
1994	99.1%	79.8%	55.2%	45.6%	41.2%	39.9%	37.3%	36.7%	35.3%	34.6%	33.3%	32.3%	31.4%	30.0%	29.0%	28.3%	27.6%	27.0%
1995	100.0%	98.8%	97.3%	96.4%	95.8%	95.3%	94.7%	94.0%	92.9%	91.8%	90.7%	89.7%	88.2%	87.0%	86.2%	83.8%	81.3%	78.7%
1996	99.3%	78.9%	64.1%	57.7%	55.5%	54.4%	52.9%	52.8%	52.6%	52.3%	50.5%	49.8%	49.1%	47.4%	45.6%	43.8%	43.0%	41.7%
1997	93.1%	77.4%	57.4%	43.3%	41.3%	39.6%	39.0%	38.2%	37.4%	36.7%	33.6%	33.2%	33.0%	32.2%	31.3%	30.6%	29.7%	28.7%
1998	99.1%	73.2%	49.9%	41.3%	38.9%	35.0%	32.9%	31.9%	31.2%	30.2%	29.3%	27.7%	26.5%	25.1%	23.4%	22.0%	21.4%	
1999	98.2%	85.2%	73.0%	69.9%	66.4%	64.4%	63.3%	61.3%	60.1%	59.0%	57.9%	56.6%	54.9%	53.7%	52.3%	50.4%		
2000	99.3%	91.9%	89.5%	88.5%	83.9%	81.7%	80.2%	78.5%	76.8%	72.4%	69.4%	67.4%	64.0%	62.4%	60.1%			
2001	98.9%	95.1%	93.1%	87.0%	84.6%	83.0%	78.8%	77.1%	75.4%	74.2%	72.8%	70.4%	68.3%	65.8%				
2002	98.8%	95.1%	92.1%	87.8%	85.6%	75.1%	64.1%	58.7%	57.4%	55.6%	53.7%	52.2%	50.4%					
2003	99.5%	91.3%	88.9%	87.5%	84.8%	81.4%	78.0%	75.1%	72.9%	71.3%	70.0%	68.4%						
2004	99.3%	95.1%	91.8%	86.1%	80.8%	75.8%	71.2%	66.6%	64.3%	62.2%	60.6%							
2005	99.4%	92.8%	90.0%	87.8%	84.3%	81.4%	78.8%	76.9%	75.1%	73.1%								
2006	99.6%	92.6%	89.3%	85.5%	80.3%	74.4%	70.2%	65.7%	60.8%									
2007	99.7%	97.4%	93.8%	90.2%	87.5%	85.6%	83.9%	82.1%										
2008	99.9%	96.6%	94.3%	92.8%	91.0%	88.7%	87.1%											
2009	99.4%	94.5%	86.6%	82.9%	80.6%	77.5%												
2010	98.8%	95.7%	93.5%	90.7%	87.5%													
2011	99.7%	95.9%	93.3%	90.6%														
2012	99.5%	97.5%	96.4%															
2013	99.7%	95.4%																
2014	99.7%																	

OHIO BUREAU OF WORKERS' COMPENSATION
 HEALTH-OTHER (MED ON COMP)
 (Dollars in Thousands)
 Public Employers-State Agencies

% Unpaid

Injury Year Ending 12/31	<u>222 MTHS</u>	<u>234 MTHS</u>	<u>246 MTHS</u>	<u>258 MTHS</u>	<u>270 MTHS</u>	<u>282 MTHS</u>	<u>294 MTHS</u>	<u>306 MTHS</u>	<u>318 MTHS</u>	<u>330 MTHS</u>	<u>342 MTHS</u>	<u>354 MTHS</u>	<u>366 MTHS</u>	<u>378 MTHS</u>	<u>390 MTHS</u>	<u>402 MTHS</u>	<u>414 MTHS</u>	<u>426 MTHS</u>
1980	28.6%	28.5%	28.3%	28.0%	27.2%	22.6%	12.1%	10.6%	4.8%	1.4%	1.3%	1.0%	0.4%	0.2%	0.1%	0.0%	0.0%	0.0%
1981	8.3%	8.2%	7.7%	7.6%	7.2%	6.8%	6.3%	6.0%	5.2%	4.7%	4.3%	4.0%	3.4%	3.0%	2.6%	2.4%		
1982	29.3%	29.3%	29.3%	28.9%	28.5%	28.4%	28.1%	27.9%	27.7%	19.0%	17.2%	15.6%	15.0%	14.7%	13.8%			
1983	3.4%	3.3%	2.8%	2.7%	2.6%	2.6%	2.6%	2.6%	2.5%	2.4%	2.1%	1.8%	1.7%	1.6%				
1984	9.9%	9.5%	9.4%	8.2%	7.4%	6.2%	5.6%	5.4%	5.1%	4.9%	4.8%	4.8%	4.5%					
1985	2.9%	2.9%	2.3%	2.2%	2.2%	2.1%	2.1%	2.0%	1.8%	1.6%	1.4%	1.3%						
1986	17.6%	15.8%	14.5%	13.8%	13.4%	13.0%	12.8%	12.1%	11.3%	10.6%	10.1%							
1987	16.8%	16.2%	16.1%	15.8%	15.3%	14.9%	14.4%	13.7%	12.3%	11.7%								
1988	15.5%	15.3%	14.7%	14.4%	14.1%	13.9%	13.7%	13.3%	12.7%									
1989	17.2%	16.5%	15.6%	15.1%	14.6%	13.6%	13.0%	12.3%										
1990	14.8%	12.7%	12.1%	10.9%	9.3%	8.8%	8.4%											
1991	24.6%	24.3%	21.1%	20.6%	20.4%	19.4%												
1992	20.4%	19.7%	19.4%	18.9%	18.1%													
1993	35.7%	35.3%	34.3%	32.7%														
1994	26.4%	25.7%	24.7%															
1995	76.1%	73.5%																
1996	40.0%																	
1997																		
1998																		
1999																		
2000																		
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2011																		
2012																		
2013																		
2014																		

OHIO BUREAU OF WORKERS' COMPENSATION
HEALTH-OTHER (MED ON COMP)

(Dollars in Thousands)
Public Employers-State Agencies

Unpaid Loss Payment Projections
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
	Undiscounted	Discounted													
Prior to 1980	87	58	5	5	5	5	4	4	4	4	4	4	4	3	36
1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1981	9	6	0	0	0	0	0	0	0	0	0	0	0	0	4
1982	96	63	5	4	5	5	5	4	4	4	4	4	4	4	43
1983	8	5	0	0	0	0	0	0	0	0	0	0	0	0	4
1984	21	13	1	1	1	1	1	1	1	1	1	1	1	1	10
1985	6	4	0	0	0	0	0	0	0	0	0	0	0	0	3
1986	54	36	3	3	3	3	3	0	3	2	2	2	2	2	25
1987	85	55	5	5	4	4	4	4	1	4	3	3	3	3	41
1988	131	83	7	7	7	6	6	6	6	2	5	5	5	5	65
1989	86	56	7	5	5	4	4	4	4	4	0	3	3	3	40
1990	82	49	3	3	3	3	3	3	3	3	3	3	3	3	45
1991	100	60	5	4	5	4	4	4	4	4	4	4	4	2	53
1992	113	68	5	5	4	6	5	5	4	4	4	4	4	2	61
1993	267	155	9	10	11	10	11	10	10	10	10	9	9	9	150
1994	276	160	9	9	10	12	9	12	11	10	10	10	9	9	156
1995	9,155	5,081	258	269	281	296	313	323	324	316	311	305	300	294	5,564
1996	321	180	15	9	9	10	10	12	10	12	11	11	10	10	190
1997	190	113	14	13	6	5	5	6	7	5	7	6	6	6	103
1998	93	49	2	2	2	2	3	3	3	3	3	3	3	3	61
1999	296	162	10	11	12	12	8	8	8	8	9	9	10	9	183
2000	547	290	16	17	17	19	19	14	14	14	15	17	16	17	353
2001	551	285	13	15	15	16	17	17	13	14	14	15	16	16	369
2002	438	235	14	11	15	16	16	18	18	10	10	10	11	13	275
2003	751	366	17	16	15	16	17	18	19	19	18	18	19	20	539
2004	1,073	533	27	27	25	23	27	28	29	32	32	24	25	25	747
2005	847	406	20	19	19	18	17	19	19	20	22	22	19	19	615
2006	1,020	548	39	39	34	34	30	25	35	36	37	41	40	20	611
2007	1,205	545	25	24	24	23	23	22	21	22	23	24	26	27	921
2008	1,403	614	26	25	25	25	25	24	24	24	24	25	26	27	1,103
2009	1,624	808	71	60	49	41	42	38	38	35	30	38	39	41	1,103
2010	1,766	818	52	54	47	42	37	37	35	35	33	30	34	36	1,294
2011	2,124	985	66	61	64	56	49	44	44	41	41	38	36	40	1,545
2012	2,562	1,050	32	45	45	44	44	43	43	43	42	42	41	41	2,056
2013	2,428	1,217	109	90	92	83	88	74	61	52	52	48	47	43	1,589
2014	2,893	1,291	67	83	69	78	72	75	67	59	53	53	50	50	2,117
Total	32,706	16,447	958	953	931	923	922	905	887	853	839	832	824	805	22,075

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

Fisc. Yr. Ending 6/30	2014	2015	2016	2017	2018	2019	>2019
Inflation Rate	7%	7%	7%	7%	7%	7%	7%

**OHIO BUREAU OF WORKERS' COMPENSATION
HEALTH-OTHER (MED ON COMP)**

(Dollars in Thousands)

Public Employers-State Agencies

Unpaid Loss Payment Projections

Injury Year Ending 12/31	Persistence Method Unpaid	Paid LDF Method Unpaid	Selected Unpaid	Persistence Method Weight	Paid LDF Method Weight	Total Projected
Prior to 1980	101		87	86.3%	0.0%	87
1980	0	35	0	100.0%	0.0%	0
1981	10	27	9	82.4%	0.0%	9
1982	116	51	96	69.2%	30.8%	96
1983	10	48	8	83.2%	0.0%	8
1984	25	44	21	83.5%	0.0%	21
1985	7	50	6	83.7%	0.0%	6
1986	64	55	54	0.0%	98.5%	54
1987	102	79	85	29.3%	70.7%	85
1988	155	118	131	33.9%	66.1%	131
1989	102	88	86	0.0%	97.7%	86
1990	99	134	82	82.9%	0.0%	82
1991	132	67	100	50.0%	50.0%	100
1992	138	88	113	50.0%	50.0%	113
1993	435	99	267	50.0%	50.0%	267
1994	394	159	276	50.0%	50.0%	276
1995	11,891	658	9,155	75.6%	24.4%	9,155
1996	557	116	321	46.4%	53.6%	321
1997	289	135	190	35.4%	64.6%	190
1998	113	113	93	82.8%	0.0%	93
1999	533	109	296	44.2%	55.8%	296
2000	1,033	154	547	44.7%	55.3%	547
2001	1,073	130	551	44.6%	55.4%	551
2002	786	213	438	39.2%	60.8%	438
2003	935	190	751	75.3%	24.7%	751
2004	1,495	422	1,073	60.7%	39.3%	1,073
2005	1,256	213	847	60.8%	39.2%	847
2006	4,399	502	1,020	13.3%	86.7%	1,020
2007	1,430	233	1,205	81.2%	18.8%	1,205
2008	1,352	226	1,403	103.7%	0.0%	1,403
2009	3,482	667	1,624	34.0%	66.0%	1,624
2010	3,515	463	1,766	42.7%	57.3%	1,766
2011	4,901	556	2,124	36.1%	63.9%	2,124
2012	1,964	361	2,562	130.4%	0.0%	2,562
2013	17,810	893	2,428	9.1%	90.9%	2,428
2014	<u>13,186</u>	<u>627</u>	<u>2,893</u>	18.0%	82.0%	<u>2,893</u>
Total	73,891	8,123	32,706			32,706

Projected payments for accident year 2014 are for the full accident year.

OHIO BUREAU OF WORKERS' COMPENSATION
HEALTH-OTHER (MED ON COMP)

(Dollars in Thousands)
Public Employers-State Agencies

Unpaid Loss Payment Projections Based on Persistency Method
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
	Undiscounted	Discounted													
Prior to 1980	101	67	6	6	6	5	5	5	5	5	4	4	4	4	42
1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1981	10	7	1	1	1	1	1	0	0	0	0	0	0	0	5
1982	116	75	6	6	6	6	6	5	5	5	5	5	5	4	52
1983	10	7	1	1	1	0	0	0	0	0	0	0	0	0	5
1984	25	16	1	1	1	1	1	1	1	1	1	1	1	1	12
1985	7	5	0	0	0	0	0	0	0	0	0	0	0	0	4
1986	64	40	3	3	3	3	3	3	3	3	3	2	2	2	32
1987	102	63	5	5	4	4	4	4	4	4	4	4	4	4	52
1988	155	95	7	7	7	7	6	6	6	6	6	6	6	5	81
1989	102	61	4	4	4	4	4	4	4	4	4	4	4	3	54
1990	99	59	4	4	4	4	4	4	4	4	4	4	3	3	54
1991	132	78	5	5	5	5	5	5	5	5	5	5	5	4	73
1992	138	80	5	5	5	5	5	5	5	5	5	5	5	5	79
1993	435	249	14	15	16	16	16	16	16	15	15	15	14	14	253
1994	394	222	12	12	13	14	14	14	14	14	13	13	13	13	234
1995	11,891	6,589	332	348	365	383	401	421	415	409	403	396	388	381	7,250
1996	557	303	14	15	16	17	17	18	19	19	19	18	18	18	348
1997	289	155	7	7	8	8	8	9	9	10	10	9	9	9	185
1998	113	59	3	3	3	3	3	3	3	4	4	4	4	4	74
1999	533	274	11	12	12	13	14	14	15	16	16	17	17	17	359
2000	1,033	521	20	21	22	23	25	26	27	28	30	31	33	32	715
2001	1,073	530	21	21	22	23	24	25	26	27	29	30	32	33	761
2002	786	381	15	15	15	16	16	17	18	19	20	21	22	23	570
2003	935	445	18	18	17	17	18	19	20	21	22	23	24	25	692
2004	1,495	699	28	28	28	27	27	28	30	31	33	34	36	38	1,126
2005	1,256	577	24	23	23	23	23	22	23	25	26	27	28	30	959
2006	4,399	1,989	82	81	80	79	79	78	77	81	85	89	93	98	3,398
2007	1,430	636	26	26	26	26	25	25	25	25	26	27	28	30	1,115
2008	1,352	592	25	25	24	24	24	23	23	23	23	24	25	26	1,063
2009	3,482	1,501	63	63	62	61	61	60	59	59	58	58	60	63	2,754
2010	3,515	1,493	63	63	62	61	61	60	59	58	58	57	60	63	2,793
2011	4,901	2,053	88	87	86	85	84	83	82	82	81	80	79	78	3,906
2012	1,964	805	25	35	34	34	34	33	33	33	32	32	32	31	1,577
2013	17,810	7,174	263	222	312	307	304	301	298	295	291	288	285	282	14,362
2014	13,186	5,156	81	193	163	229	226	224	221	219	217	214	212	210	10,776
Total	73,891	33,056	1,283	1,380	1,456	1,536	1,549	1,565	1,557	1,553	1,550	1,548	1,549	1,552	55,813

Discount Rate = 4.0%
Projected payments for accident year 2014 are for the full accident year.

OHIO BUREAU OF WORKERS' COMPENSATION
HEALTH-OTHER (MED ON COMP)

(Dollars in Thousands)
Public Employers-State Agencies

Unpaid Loss Payment Projections Based on Paid Loss Development Method
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent	
	Undiscounted	Discounted														
1980	35	24	2	2	2	2	2	2	2	2	2	2	2	2	1	13
1981	27	19	0	2	2	2	2	2	1	1	1	1	1	1	1	11
1982	51	34	3	0	3	3	3	3	3	3	2	2	2	2	2	22
1983	48	32	3	3	0	3	3	3	2	2	2	2	2	2	2	21
1984	44	29	3	3	3	0	2	2	2	2	2	2	2	2	2	20
1985	50	33	3	3	3	3	0	3	2	2	2	2	2	2	2	23
1986	55	36	3	3	3	3	3	0	3	2	2	2	2	2	2	25
1987	79	51	5	5	4	4	4	4	0	3	3	3	3	3	3	37
1988	118	77	7	7	7	6	6	6	5	0	5	5	4	4	4	56
1989	88	57	7	5	5	4	4	4	4	4	0	3	3	3	3	41
1990	134	86	5	10	7	7	7	6	6	6	5	0	5	5	5	66
1991	67	43	5	2	5	3	3	3	3	3	3	3	0	2	2	33
1992	88	56	4	6	3	6	4	4	4	4	3	3	3	0	4	44
1993	99	62	4	4	6	3	7	5	4	4	4	4	4	3	3	48
1994	159	97	6	6	7	10	4	10	7	7	6	6	6	6	5	78
1995	658	400	30	25	22	27	38	18	40	28	27	25	24	23	23	332
1996	116	74	16	4	4	3	4	6	3	6	4	4	4	4	4	54
1997	135	90	18	17	5	4	3	4	6	3	6	4	4	4	4	58
1998	113	76	12	13	12	3	3	3	3	4	2	5	3	3	3	46
1999	109	74	10	10	12	11	3	3	2	3	4	2	4	3	3	44
2000	154	104	13	13	13	15	14	4	3	3	4	5	2	5	5	60
2001	130	86	6	10	10	11	12	11	3	3	2	3	4	2	5	52
2002	213	141	12	9	16	16	16	19	18	5	4	4	4	4	6	84
2003	190	125	12	10	8	13	13	14	16	15	4	3	3	4	4	75
2004	422	277	26	26	22	16	27	28	28	33	31	8	7	6	164	
2005	213	139	15	12	12	10	7	13	13	13	15	14	4	3	80	
2006	502	327	32	32	27	27	22	16	28	29	29	34	32	9	184	
2007	233	152	18	14	14	12	11	10	7	12	12	13	14	14	82	
2008	226	150	22	16	12	12	10	10	8	6	11	11	11	13	84	
2009	667	451	75	58	42	31	32	26	26	22	16	28	28	29	253	
2010	463	315	43	47	36	27	20	20	17	17	14	10	18	18	177	
2011	556	382	54	47	51	40	29	21	22	18	18	15	11	19	212	
2012	361	249	35	32	28	30	23	17	13	13	11	11	9	6	136	
2013	893	623	93	77	70	61	66	51	38	28	28	24	23	20	315	
2014	<u>627</u>	<u>440</u>	<u>64</u>	<u>59</u>	<u>48</u>	<u>44</u>	<u>38</u>	<u>42</u>	<u>32</u>	<u>24</u>	<u>17</u>	<u>18</u>	<u>15</u>	<u>15</u>	<u>211</u>	
Total	8,123	5,414	666	592	523	471	448	390	374	327	303	280	266	243	3,240	

Discount Rate = 4.0%
Projected payments for accident year 2014 are for the full accident year.

OHIO BUREAU OF WORKERS' COMPENSATION
HEALTH-OTHER (MED ON COMP)
Public Employers-State Agencies
Estimation of Cumulative Development Factors
Using the Method of Inverse Power Curve Fit

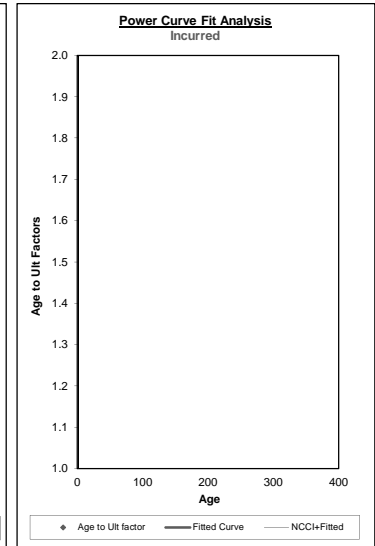
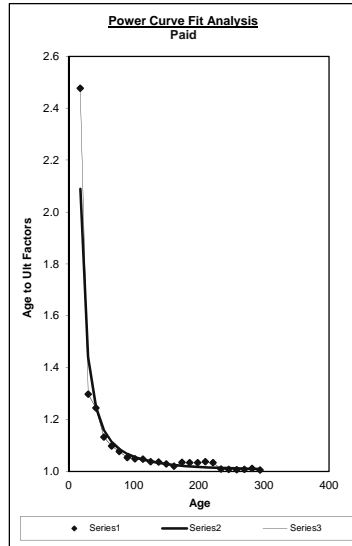
C= -1.31 Paid Incurred
B= 1.67 0.00
A= 120 #DIV/0!
Cutoff Age= 678 #DIV/0!
678

$$Y = \frac{A}{(X+C)^B} + 1$$

R-Square Paid Incurred
0.9368 #DIV/0!

F-Statistics 445 #DIV/0!
F- Degree 30 -2

Months of Maturity	<u>Paid</u>		<u>Incurred</u>		Fitted Value		
	Age-to-age Factor	Excluded (y)	Age-to-age Factor	Excluded (y)	Age	<u>Paid</u>	<u>Incurred</u>
6	9.928		----	y	6	10.062	#DIV/0!
18	2.476		----	y	18	2.089	#DIV/0!
30	1.298		----	y	30	1.441	#DIV/0!
42	1.245		----	y	42	1.246	#DIV/0!
54	1.132		----	y	54	1.160	#DIV/0!
66	1.098		----	y	66	1.114	#DIV/0!
78	1.076		----	y	78	1.085	#DIV/0!
90	1.054		----	y	90	1.067	#DIV/0!
102	1.048		----	y	102	1.054	#DIV/0!
114	1.047		----	y	114	1.045	#DIV/0!
126	1.037		----	y	126	1.038	#DIV/0!
138	1.036		----	y	138	1.033	#DIV/0!
150	1.029		----	y	150	1.028	#DIV/0!
162	1.021		----	y	162	1.025	#DIV/0!
174	1.035		----	y	174	1.022	#DIV/0!
186	1.034		----	y	186	1.020	#DIV/0!
198	1.034		----	y	198	1.018	#DIV/0!
210	1.037		----	y	210	1.016	#DIV/0!
222	1.034		----	y	222	1.015	#DIV/0!
234	1.009		----	y	234	1.013	#DIV/0!
246	1.008		----	y	246	1.012	#DIV/0!
258	1.007		----	y	258	1.011	#DIV/0!
270	1.008		----	y	270	1.011	#DIV/0!
282	1.011		----	y	282	1.010	#DIV/0!
294	1.005		----	y	294	1.009	#DIV/0!
306	1.011		----	y	306	1.009	#DIV/0!
318	1.023		----	y	318	1.008	#DIV/0!
330	1.006		----	y	330	1.008	#DIV/0!
342	1.005		----	y	342	1.007	#DIV/0!
354	1.005		----	y	354	1.007	#DIV/0!
366	1.003		----	y	366	1.006	#DIV/0!
378	1.006		----	y	378	1.006	#DIV/0!



OHIO BUREAU OF WORKERS' COMPENSATION
 MEDICAL ONLY
 (Dollars in Thousands)
 Public Employers-State Agencies

Summary of Unpaid Loss

Injury Year Ending 12/31	(1) Evaluation as of	(2) Selected Ultimate Loss	(3) Paid Loss 6/30/2014	(4) Case Reserve 6/30/2014	(5) IBNR 6/30/2014	(6) Unpaid Loss 6/30/2014	(7) Adjustment	(8) Adj. Unpaid Loss 6/30/2014	(9) Discount Factor 4.00%	(10) Discounted Unpaid Loss 6/30/2014	(11) Implied Loss Rate Per \$100 Payroll	(12) Implied Loss Frequency Per \$1M Payroll	(13) Implied Loss Severity Per Claim
Prior to 1980	6/30/2014			0	0	0	1,000	0	56%	0			
1980	6/30/2014	716	716	0	0	0	1,000	0	56%	0	0.04	0.68	605
1981	6/30/2014	788	788	0	0	0	1,000	0	56%	0	0.04	0.61	702
1982	6/30/2014	940	940	0	0	0	1,000	0	56%	0	0.05	0.62	740
1983	6/30/2014	899	899	0	0	0	1,000	0	56%	0	0.04	0.62	668
1984	6/30/2014	1,101	1,101	0	0	0	1,000	0	56%	0	0.05	0.62	768
1985	6/30/2014	1,219	1,219	0	0	0	1,000	0	56%	0	0.05	0.63	789
1986	6/30/2014	1,219	1,219	0	0	0	1,000	0	56%	0	0.05	0.62	744
1987	6/30/2014	1,400	1,400	0	0	0	1,000	0	56%	0	0.05	0.58	829
1988	6/30/2014	1,736	1,736	0	0	0	1,000	0	56%	0	0.05	0.59	917
1989	6/30/2014	2,243	2,243	0	0	0	1,000	0	56%	0	0.07	0.57	1,179
1990	6/30/2014	2,104	2,104	0	0	0	1,000	0	56%	0	0.06	0.52	1,120
1991	6/30/2014	2,713	2,713	0	0	0	1,000	0	56%	0	0.07	0.47	1,505
1992	6/30/2014	2,980	2,980	0	0	0	1,000	0	56%	0	0.08	0.50	1,523
1993	6/30/2014	2,576	2,576	0	0	0	1,000	0	56%	0	0.06	0.48	1,347
1994	6/30/2014	2,336	2,336	0	0	0	1,000	0	56%	0	0.05	0.43	1,260
1995	6/30/2014	2,100	2,100	0	0	0	1,000	0	56%	0	0.05	0.41	1,151
1996	6/30/2014	2,084	2,084	0	0	0	1,000	0	56%	0	0.05	0.40	1,150
1997	6/30/2014	1,941	1,941	0	0	0	1,000	0	56%	0	0.04	0.35	1,186
1998	6/30/2014	2,326	2,326	0	0	0	1,000	0	56%	0	0.05	0.33	1,465
1999	6/30/2014	2,760	2,758	0	2	2	1,000	2	56%	1	0.05	0.36	1,514
2000	6/30/2014	2,708	2,707	1	0	1	1,000	1	65%	1	0.05	0.36	1,414
2001	6/30/2014	3,298	3,293	5	0	5	1,000	5	60%	3	0.06	0.31	1,926
2002	6/30/2014	3,563	3,558	5	0	5	1,000	5	68%	4	0.06	0.28	2,220
2003	6/30/2014	3,887	3,879	8	0	8	1,000	8	73%	6	0.06	0.29	2,262
2004	6/30/2014	4,020	4,017	0	3	3	1,000	3	94%	2	0.07	0.27	2,410
2005	6/30/2014	4,463	4,447	2	13	15	1,000	15	83%	13	0.07	0.25	2,759
2006	6/30/2014	4,082	4,036	1	44	45	1,000	45	68%	31	0.06	0.21	2,939
2007	6/30/2014	4,363	4,328	15	20	34	1,000	34	83%	29	0.06	0.21	2,960
2008	6/30/2014	3,938	3,904	5	30	35	1,000	35	92%	32	0.05	0.19	2,887
2009	6/30/2014	4,455	4,378	16	61	77	1,000	77	93%	71	0.06	0.19	3,237
2010	6/30/2014	4,337	4,230	8	99	107	1,000	107	93%	99	0.06	0.18	3,297
2011	6/30/2014	4,098	3,894	44	160	204	1,000	204	92%	188	0.06	0.17	3,361
2012	6/30/2014	3,712	3,443	43	225	268	1,000	268	93%	248	0.05	0.17	2,959
2013	6/30/2014	2,993	2,489	185	319	503	1,000	503	76%	381	0.06	0.16	3,644
2014	6/30/2014	<u>4,195</u>	<u>833</u>	<u>908</u>	<u>356</u>	<u>1,265</u>	1,000	<u>1,265</u>	96%	<u>1,213</u>	0.08	0.16	5,103
		94,292	89,618	1,245	1,333	2,577		2,577		2,322			

Column Notes

- (2) Exhibit PES-A7.2, Column (8).
- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Provided by Ohio Bureau of Workers' Compensation.
- (5) Column (6) - Column (4).
- (6) Column (2) - Column (3); 2014 adjusted to reflect 50% of a year's exposure. Prior to 1980 from Exhibit PES-A7.13, Column (5).
- (8) Column (6) x Column (7).
- (9) Based on Exhibit PES-A7.22.1 through Exhibit PES-A7.22.4 and 4.0% discount rate.
- (10) Column (8) x Column (9).
- (11) Column (2) divided by Exhibit PES-A7.7, Column (3) /10.
- (12) Exhibit V.7, Column (9) / Exhibit PES-A7.7, Column (3).
- (13) Column (2) / Exhibit V.7, Column (9) x 1,000.

OHIO BUREAU OF WORKERS' COMPENSATION

MEDICAL ONLY

(Dollars in Thousands)

Public Employers-State Agencies

Summary of Ultimate Loss Methods

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<u>Injury Year Ending 12/31</u>	<u>Evaluation as of</u>	<u>Months of Development</u>	<u>Paid Development</u>	<u>Born. - Ferg. Payroll Paid</u>	<u>Born. - Ferg. Premium Paid</u>	<u>Persistence Method (Per LTC)</u>	<u>Persistence Method (Incr Paid)</u>	<u>Selected Ultimate Loss</u>
1980	6/30/2014	414	716	716		716	716	716
1981	6/30/2014	402	788	788		788	788	788
1982	6/30/2014	390	940	940		940	940	940
1983	6/30/2014	378	899	899		899	899	899
1984	6/30/2014	366	1,101	1,101		1,101	1,101	1,101
1985	6/30/2014	354	1,219	1,219		1,219	1,219	1,219
1986	6/30/2014	342	1,219	1,219		1,219	1,219	1,219
1987	6/30/2014	330	1,400	1,400		1,400	1,400	1,400
1988	6/30/2014	318	1,736	1,736		1,736	1,736	1,736
1989	6/30/2014	306	2,243	2,243		2,243	2,243	2,243
1990	6/30/2014	294	2,104	2,104		2,104	2,104	2,104
1991	6/30/2014	282	2,713	2,713		2,713	2,713	2,713
1992	6/30/2014	270	2,980	2,980		2,980	2,980	2,980
1993	6/30/2014	258	2,576	2,576		2,576	2,576	2,576
1994	6/30/2014	246	2,336	2,336		2,336	2,336	2,336
1995	6/30/2014	234	2,100	2,100		2,100	2,100	2,100
1996	6/30/2014	222	2,084	2,084		2,084	2,084	2,084
1997	6/30/2014	210	1,941	1,941		1,941	1,941	1,941
1998	6/30/2014	198	2,326	2,326		2,326	2,326	2,326
1999	6/30/2014	186	2,758	2,758		2,813	2,760	2,760
2000	6/30/2014	174	2,707	2,707	2,707	2,724	2,708	2,708
2001	6/30/2014	162	3,294	3,294	3,293	3,355	3,297	3,298
2002	6/30/2014	150	3,560	3,560	3,560	3,590	3,561	3,563
2003	6/30/2014	138	3,883	3,882	3,882	3,939	3,884	3,887
2004	6/30/2014	126	4,024	4,023	4,024	4,017	4,017	4,020
2005	6/30/2014	114	4,459	4,458	4,459	4,498	4,453	4,463
2006	6/30/2014	102	4,054	4,053	4,056	4,224	4,059	4,082
2007	6/30/2014	90	4,357	4,356	4,360	4,412	4,339	4,363
2008	6/30/2014	78	3,947	3,952	3,955	3,967	3,912	3,938
2009	6/30/2014	66	4,464	4,465	4,464	4,558	4,403	4,455
2010	6/30/2014	54	4,365	4,368	4,354	4,486	4,279	4,337
2011	6/30/2014	42	4,098	4,121	4,106	4,352	4,009	4,098
2012	6/30/2014	30	3,754	3,833	3,813	3,847	3,568	3,712
2013	6/30/2014	18	3,106	3,118	3,320	3,067	3,214	2,993
2014	6/30/2014	6	<u>4,152</u>	<u>3,429</u>	<u>4,246</u>	<u>4,909</u>	<u>4,003</u>	<u>4,195</u>
			94,404	93,800	58,599	96,181	93,890	94,292

Column Notes

- (3) Exhibit PES-A7.3, Column (5).
(4) Exhibit PES-A7.7, Column (12).
(5) Exhibit PES-A7.9, Column (12).
(6) Exhibit PES-A7.12, Column (6).
(7) Exhibit PES-A7.16, Column (6).
(8) Based on Columns (3) through (7).

OHIO BUREAU OF WORKERS' COMPENSATION

MEDICAL ONLY

(Dollars in Thousands)

Public Employers-State Agencies

Paid and Incurred Loss Development Methods

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Paid Loss	(4) Cumulative Paid LDF	(5)	(6) Incurred Loss	(7) Cumulative Incurred LDF	(8)
					Estimated Ult. Loss Paid Method (3) times (4)			Estimated Ult. Loss Inc. Method (6) times (7)
1980	6/30/2014	414	716	1.000	716	716	1.000	716
1981	6/30/2014	402	788	1.000	788	788	1.000	788
1982	6/30/2014	390	940	1.000	940	940	1.000	940
1983	6/30/2014	378	899	1.000	899	899	1.000	899
1984	6/30/2014	366	1,101	1.000	1,101	1,101	1.000	1,101
1985	6/30/2014	354	1,219	1.000	1,219	1,219	1.000	1,219
1986	6/30/2014	342	1,219	1.000	1,219	1,219	1.000	1,219
1987	6/30/2014	330	1,400	1.000	1,400	1,400	1.000	1,400
1988	6/30/2014	318	1,736	1.000	1,736	1,736	1.000	1,736
1989	6/30/2014	306	2,243	1.000	2,243	2,243	1.000	2,243
1990	6/30/2014	294	2,104	1.000	2,104	2,104	1.000	2,104
1991	6/30/2014	282	2,713	1.000	2,713	2,713	1.000	2,713
1992	6/30/2014	270	2,980	1.000	2,980	2,980	1.000	2,980
1993	6/30/2014	258	2,576	1.000	2,576	2,576	1.000	2,576
1994	6/30/2014	246	2,336	1.000	2,336	2,336	1.000	2,336
1995	6/30/2014	234	2,100	1.000	2,100	2,100	1.000	2,100
1996	6/30/2014	222	2,084	1.000	2,084	2,084	1.000	2,084
1997	6/30/2014	210	1,941	1.000	1,941	1,941	1.000	1,941
1998	6/30/2014	198	2,326	1.000	2,326	2,326	1.000	2,326
1999	6/30/2014	186	2,758	1.000	2,758	2,758	1.000	2,758
2000	6/30/2014	174	2,707	1.000	2,707	2,708	1.000	2,708
2001	6/30/2014	162	3,293	1.000	3,294	3,298	1.000	3,298
2002	6/30/2014	150	3,558	1.001	3,560	3,563	1.000	3,563
2003	6/30/2014	138	3,879	1.001	3,883	3,887	1.000	3,887
2004	6/30/2014	126	4,017	1.002	4,024	4,017	1.000	4,017
2005	6/30/2014	114	4,447	1.003	4,459	4,449	1.000	4,449
2006	6/30/2014	102	4,036	1.004	4,054	4,037	1.000	4,037
2007	6/30/2014	90	4,328	1.007	4,357	4,343	1.000	4,343
2008	6/30/2014	78	3,904	1.011	3,947	3,908	1.000	3,908
2009	6/30/2014	66	4,378	1.020	4,464	4,394	1.000	4,394
2010	6/30/2014	54	4,230	1.032	4,365	4,238	1.000	4,238
2011	6/30/2014	42	3,894	1.052	4,098	3,938	1.004	3,955
2012	6/30/2014	30	3,443	1.090	3,754	3,486	1.010	3,522
2013	6/30/2014	18	2,489	1.248	3,106	2,674	1.015	2,715
2014	6/30/2014	6	<u>833</u>	4.987	<u>4,152</u>	<u>1,741</u>	1.955	<u>3,404</u>
			89,618		94,404	90,862		92,618

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation.
(4) Exhibit PES-A7.4, Page 1 and Exhibit PES-A7.4, Page 2, interpolated to appropriate age.
(6) Provided by Ohio Bureau of Workers' Compensation.
(7) Exhibit PES-A7.6, Page 1 and Exhibit PES-A7.6, Page 2, interpolated to appropriate age.

OHIO BUREAU OF WORKERS' COMPENSATION
MEDICAL ONLY
(Dollars in Thousands)
Public Employers-State Agencies

Paid Loss Development

Age of Development

Injury Year

Table with 18 columns representing injury years from 1980 to 2013. The first row shows values for years 1980-1995, which are relatively stable between 716 and 2,576. Values drop significantly after 1995, reaching near-zero levels by 2013.

Age to Age Development Factors

Table with 18 columns representing injury years from 1980 to 2013. This table shows development factors, which are mostly 1.000, indicating a stable loss pattern. The final column, labeled 'Tail', shows values that decrease from 1.000 in 1980 to 1.000 in 2013, with some zeros at the end.

OHIO BUREAU OF WORKERS' COMPENSATION

MEDICAL ONLY

(Dollars in Thousands)

Public Employers-State Agencies

Paid Loss Development, Adjusted for OHA Payments

Age of Development

Table with columns: Injury Year Ending 12/31, 6 MTHS, 18 MTHS, 30 MTHS, 42 MTHS, 54 MTHS, 66 MTHS, 78 MTHS, 90 MTHS, 102 MTHS, 114 MTHS, 126 MTHS, 138 MTHS, 150 MTHS, 162 MTHS, 174 MTHS, 186 MTHS, 198 MTHS, 210 MTHS. Rows show loss development from 1980 to 2014.

Age to Age Development Factors

Table with columns: Injury Year Ending 12/31, 6, 18, 30, 42, 54, 66, 78, 90, 102, 114, 126, 138, 150, 162, 174, 186, 198, 210. Rows show age-to-age development factors from 1980 to 2013, plus summary statistics like \$ Wid Avg, Strt Average, 3 Yr \$ Wid Avg, 5 Yr \$ Wid Avg, Inv. Power Curve, Selected, and Cumulative.

OHIO BUREAU OF WORKERS' COMPENSATION
MEDICAL ONLY
(Dollars in Thousands)
Public Employers-State Agencies

Paid Loss Development, Adjusted for OHA Payments

Age of Development

Table with columns: Injury Year Ending 12/31, 222 MTHS, 234 MTHS, 246 MTHS, 258 MTHS, 270 MTHS, 282 MTHS, 294 MTHS, 306 MTHS, 318 MTHS, 330 MTHS, 342 MTHS, 354 MTHS, 366 MTHS, 378 MTHS, 390 MTHS, 402 MTHS, 414 MTHS, 426 MTHS. Rows include years from 1980 to 2013.

Age to Age Development Factors

Table with columns: Injury Year Ending 12/31, 222, 234, 246, 258, 270, 282, 294, 306, 318, 330, 342, 354, 366, 378, 390, 402, 414, 426, Tail. Rows include years from 1980 to 2013 and summary rows like \$ Wtd Avg, Strt Average, 3 Yr \$ Wtd Avg, 5 Yr \$ Wtd Avg, Inv. Power Curve, Selected Cumulative.

OHIO BUREAU OF WORKERS' COMPENSATION
 MEDICAL ONLY
 (Dollars in Thousands)
 Public Employers-State Agencies

Incurred Loss Development

Age of Development

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS	
1980																			
1981																			
1982																			
1983																			
1984																			
1985																			
1986																			
1987																			
1988																			
1989																			
1990																			
1991																			
1992																			
1993																			
1994																			2,336
1995																		2,102	2,100
1996																2,084		2,084	2,084
1997															1,941	1,941	1,941	1,941	1,941
1998														2,326	2,326	2,326	2,326	2,326	
1999													2,767	2,760	2,757	2,758			
2000												2,716	2,711	2,714	2,708				
2001												3,290	3,292	3,297	3,298				
2002												3,568	3,566	3,570	3,563				
2003										3,872	3,879	3,878	3,887						
2004								4,018	4,017	4,017	4,017	4,017							
2005							4,442	4,444	4,450	4,449									
2006						4,019	4,018	4,028	4,037										
2007					4,337	4,322	4,334	4,343											
2008				3,887	3,910	3,902	3,908												
2009			4,333	4,369	4,391	4,394													
2010		4,181	4,229	4,231	4,238														
2011	2,004	3,921	3,901	3,938															
2012	1,771	3,523	3,486																
2013	1,478	2,674																	
2014	1,741																		

Age to Age Development Factors

Injury Year Ending 12/31	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210		
Ending 12/31	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222		
1980																				
1981																				
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1983																				
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1993																				
1994																			1,000	
1995																		0,999	1,000	
1996																	1,000	1,000	1,000	
1997																	1,000	1,000	1,000	
1998																	1,000	1,000	1,000	
1999																	0,997	0,999	1,000	
2000																	0,998	1,001	0,998	
2001																	1,001	1,002	1,000	
2002																	0,999	1,001	0,998	
2003																	1,000	1,000	1,000	
2004																	1,000	1,000	1,000	
2005																	1,001	1,001	1,000	
2006																	1,000	1,002	1,002	
2007																	0,996	1,003	1,002	
2008																	1,006	0,998	1,002	
2009																	1,008	1,005	1,001	
2010																	1,012	1,000	1,002	
2011																	1,956	0,995	1,010	
2012																	1,989	0,990		
2013																	1,809			
\$ Wtd Avg	1,926	0,999	1,006	1,004	0,998	1,001	1,002	1,001	1,000	1,000	1,001	0,999	1,000	0,999	1,000	1,000	1,000	1,000	1,000	
Stirt Average	1,918	0,999	1,006	1,004	0,998	1,001	1,002	1,001	1,001	1,000	1,001	0,999	0,999	0,999	1,000	1,000	1,000	1,000	1,000	
3 Yr \$ Wtd Avg	1,926	0,999	1,006	1,004	0,998	1,001	1,002	1,001	1,000	1,000	1,001	0,999	1,000	0,999	1,000	1,000	1,000	1,000	1,000	
5 Yr \$ Wtd Avg																				
Inv. Power Curve	1,899	1,019	1,007	1,004	1,002	1,002	1,001	1,001	1,001	1,001	1,001	1,001	1,000	1,000	1,000	1,000	1,000	1,000	1,000	
Selected	1,926	1,005	1,006	1,004	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	1,955	1,015	1,010	1,004	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
 MEDICAL ONLY
 (Dollars in Thousands)
 Public Employers-State Agencies

Incurred Loss Development

Age of Development

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980															716	716	716	716
1981														788	788	788	788	
1982												940	940	940	940			
1983											899	899	899	899				
1984										1,101	1,101	1,101	1,101					
1985								1,219	1,219	1,219	1,219	1,219						
1986								1,400	1,400	1,400	1,400							
1987								1,736	1,736	1,736	1,736							
1988					2,243	2,243	2,243	2,243										
1989					2,104	2,104	2,104	2,104										
1990				2,713	2,713	2,713	2,713											
1991				2,980	2,980	2,980	2,980											
1992		2,576	2,576	2,576	2,576													
1993		2,336	2,336	2,336														
1994		2,100	2,100															
1995		2,084																
1996																		
1997																		
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2008																		
2009																		
2010																		
2011																		
2012																		
2013																		
2014																		

Age to Age Development Factors

Injury Year Ending 12/31	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	
1980																			
1981																			
1982																			
1983																			
1984																			
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2012																			
2013																			
2014																			
\$ Wtd Avg	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	Tail
Strt Average	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	---
3 Yr \$ Wtd Avg	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	---
5 Yr \$ Wtd Avg																			---
Inv. Power Curve	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	1.002
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

MEDICAL ONLY

(Dollars in Thousands)

Public Employers-State Agencies

Bornhuetter-Ferguson Method with a Payroll Base Using Paid Loss Development Factors

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
Injury Year	Evaluation	Months of	Payroll	Pure	Benefit	Trend	Trended	Smoothed	Age-to-	Percent	Unpaid	Indicated
Ending 12/31	as of	Development	(\$000,000's)	Premium	Level	Factor	Pure	Pure	Ultimate	Unpaid	Loss	Ultimate
					Factor	0.5%	Premium	Premium	Factor	1 - 1 / (9)	(3) * (8) * (10)	Loss
1980	6/30/2014	414	1,745	0.41	1.000	1.20	0.49	0.43	1.000	0.0%	0	716
1981	6/30/2014	402	1,827	0.43	1.000	1.20	0.52	0.44	1.000	0.0%	0	788
1982	6/30/2014	390	2,061	0.46	1.000	1.19	0.54	0.44	1.000	0.0%	0	940
1983	6/30/2014	378	2,173	0.41	1.000	1.18	0.49	0.44	1.000	0.0%	0	899
1984	6/30/2014	366	2,314	0.48	1.000	1.18	0.56	0.44	1.000	0.0%	0	1,101
1985	6/30/2014	354	2,444	0.50	1.000	1.17	0.58	0.53	1.000	0.0%	0	1,219
1986	6/30/2014	342	2,644	0.46	1.000	1.17	0.54	0.53	1.000	0.0%	0	1,219
1987	6/30/2014	330	2,912	0.48	1.000	1.16	0.56	0.53	1.000	0.0%	0	1,400
1988	6/30/2014	318	3,191	0.54	1.000	1.15	0.63	0.54	1.000	0.0%	0	1,736
1989	6/30/2014	306	3,341	0.67	1.000	1.15	0.77	0.54	1.000	0.0%	0	2,243
1990	6/30/2014	294	3,645	0.58	1.000	1.14	0.66	0.54	1.000	0.0%	0	2,104
1991	6/30/2014	282	3,852	0.70	1.000	1.13	0.80	0.55	1.000	0.0%	0	2,713
1992	6/30/2014	270	3,944	0.76	1.000	1.13	0.85	0.55	1.000	0.0%	0	2,980
1993	6/30/2014	258	4,021	0.64	1.000	1.12	0.72	0.55	1.000	0.0%	0	2,576
1994	6/30/2014	246	4,272	0.55	1.000	1.12	0.61	0.55	1.000	0.0%	0	2,336
1995	6/30/2014	234	4,433	0.47	1.000	1.11	0.53	0.56	1.000	0.0%	0	2,100
1996	6/30/2014	222	4,487	0.46	1.000	1.10	0.51	0.56	1.000	0.0%	0	2,084
1997	6/30/2014	210	4,624	0.42	1.000	1.10	0.46	0.56	1.000	0.0%	0	1,941
1998	6/30/2014	198	4,816	0.48	1.000	1.09	0.53	0.57	1.000	0.0%	0	2,326
1999	6/30/2014	186	5,048	0.55	1.000	1.09	0.60	0.57	1.000	0.0%	0	2,758
2000	6/30/2014	174	5,318	0.51	1.000	1.08	0.55	0.58	1.000	0.0%	0	2,707
2001	6/30/2014	162	5,598	0.59	1.000	1.07	0.64	0.59	1.000	0.0%	1	3,294
2002	6/30/2014	150	5,821	0.61	1.000	1.07	0.66	0.59	1.001	0.1%	2	3,560
2003	6/30/2014	138	6,005	0.65	1.000	1.06	0.69	0.59	1.001	0.1%	4	3,882
2004	6/30/2014	126	6,184	0.65	1.000	1.06	0.69	0.60	1.002	0.2%	6	4,023
2005	6/30/2014	114	6,388	0.70	1.000	1.05	0.74	0.60	1.003	0.3%	10	4,458
2006	6/30/2014	102	6,654	0.62	1.000	1.04	0.65	0.60	1.004	0.4%	17	4,053
2007	6/30/2014	90	6,915	0.63	1.000	1.04	0.66	0.61	1.007	0.7%	27	4,356
2008	6/30/2014	78	7,201	0.55	1.000	1.03	0.57	0.61	1.011	1.1%	48	3,952
2009	6/30/2014	66	7,383	0.61	1.000	1.03	0.63	0.61	1.020	1.9%	87	4,465
2010	6/30/2014	54	7,245	0.61	1.000	1.02	0.62	0.62	1.032	3.1%	138	4,368
2011	6/30/2014	42	7,353	0.57	1.000	1.02	0.58	0.62	1.052	5.0%	227	4,121
2012	6/30/2014	30	7,555	0.50	1.000	1.01	0.51	0.62	1.090	8.3%	390	3,833
2013	6/30/2014	18	5,045	0.61	1.000	1.01	0.62	0.63	1.248	19.9%	629	3,118
2014	6/30/2014	6	<u>5,150</u>	0.88	1.000	1.00	<u>0.88</u>	0.63	4.987	79.9%	<u>2,597</u>	<u>3,429</u>
Total/Average			163,611				0.63				4,182	93,800
Selected				Selected Pure Premium (2000-2014)			0.63					
				Selected Pure Premium (1985-1999)			0.62					
<u>Column Notes</u>				Selected Pure Premium (1980-1984)			0.52					

- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Average of Exhibit PES-A7.2, Columns (3) and (6) divided by Column (3).
- (6) Exhibit PES-A7.19, Column (7); selected pure premium trend.
- (7) Column (4) / Column (5) x Column (6).
- (8) Selected from Column (7) x Column (5) / Column (6).
- (9) Exhibit PES-A7.3, Column (4).
- (12) Exhibit PES-A7.3, Column (3) + Column (11).

OHIO BUREAU OF WORKERS' COMPENSATION

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Bornhuetter-Ferguson Method with a Payroll Base Using Incurred Loss Development Factors

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
Injury Year	Evaluation	Months of	Payroll	Pure	Benefit	Trend	Trended	Smoothed	Age-to-	Percent	IBNR	Indicated
Ending 12/31	as of	Development	(\$000,000's)	Premium	Level	Factor	Pure	Pure	Ultimate	Unreported	Loss	Ultimate
					Factor	0.5%	Premium	Premium	Factor	1 - 1 / (9)	(3) * (8) * (10)	Loss
1980	6/30/2014	414	1,745	0.41	1.000	1.20	0.49	0.43	1.000	0.0%	0	716
1981	6/30/2014	402	1,827	0.43	1.000	1.20	0.52	0.44	1.000	0.0%	0	788
1982	6/30/2014	390	2,061	0.46	1.000	1.19	0.54	0.44	1.000	0.0%	0	940
1983	6/30/2014	378	2,173	0.41	1.000	1.18	0.49	0.44	1.000	0.0%	0	899
1984	6/30/2014	366	2,314	0.48	1.000	1.18	0.56	0.44	1.000	0.0%	0	1,101
1985	6/30/2014	354	2,444	0.50	1.000	1.17	0.58	0.53	1.000	0.0%	0	1,219
1986	6/30/2014	342	2,644	0.46	1.000	1.17	0.54	0.53	1.000	0.0%	0	1,219
1987	6/30/2014	330	2,912	0.48	1.000	1.16	0.56	0.53	1.000	0.0%	0	1,400
1988	6/30/2014	318	3,191	0.54	1.000	1.15	0.63	0.54	1.000	0.0%	0	1,736
1989	6/30/2014	306	3,341	0.67	1.000	1.15	0.77	0.54	1.000	0.0%	0	2,243
1990	6/30/2014	294	3,645	0.58	1.000	1.14	0.66	0.54	1.000	0.0%	0	2,104
1991	6/30/2014	282	3,852	0.70	1.000	1.13	0.80	0.55	1.000	0.0%	0	2,713
1992	6/30/2014	270	3,944	0.76	1.000	1.13	0.85	0.55	1.000	0.0%	0	2,980
1993	6/30/2014	258	4,021	0.64	1.000	1.12	0.72	0.55	1.000	0.0%	0	2,576
1994	6/30/2014	246	4,272	0.55	1.000	1.12	0.61	0.55	1.000	0.0%	0	2,336
1995	6/30/2014	234	4,433	0.47	1.000	1.11	0.53	0.56	1.000	0.0%	0	2,100
1996	6/30/2014	222	4,487	0.46	1.000	1.10	0.51	0.56	1.000	0.0%	0	2,084
1997	6/30/2014	210	4,624	0.42	1.000	1.10	0.46	0.56	1.000	0.0%	0	1,941
1998	6/30/2014	198	4,816	0.48	1.000	1.09	0.53	0.57	1.000	0.0%	0	2,326
1999	6/30/2014	186	5,048	0.55	1.000	1.09	0.60	0.57	1.000	0.0%	0	2,758
2000	6/30/2014	174	5,318	0.51	1.000	1.08	0.55	0.58	1.000	0.0%	0	2,708
2001	6/30/2014	162	5,598	0.59	1.000	1.07	0.64	0.59	1.000	0.0%	0	3,298
2002	6/30/2014	150	5,821	0.61	1.000	1.07	0.66	0.59	1.000	0.0%	0	3,563
2003	6/30/2014	138	6,005	0.65	1.000	1.06	0.69	0.59	1.000	0.0%	0	3,887
2004	6/30/2014	126	6,184	0.65	1.000	1.06	0.69	0.60	1.000	0.0%	0	4,017
2005	6/30/2014	114	6,388	0.70	1.000	1.05	0.74	0.60	1.000	0.0%	0	4,449
2006	6/30/2014	102	6,654	0.62	1.000	1.04	0.65	0.60	1.000	0.0%	0	4,037
2007	6/30/2014	90	6,915	0.63	1.000	1.04	0.66	0.61	1.000	0.0%	0	4,343
2008	6/30/2014	78	7,201	0.55	1.000	1.03	0.57	0.61	1.000	0.0%	0	3,908
2009	6/30/2014	66	7,383	0.61	1.000	1.03	0.63	0.61	1.000	0.0%	0	4,394
2010	6/30/2014	54	7,245	0.61	1.000	1.02	0.62	0.62	1.000	0.0%	0	4,238
2011	6/30/2014	42	7,353	0.57	1.000	1.02	0.58	0.62	1.004	0.4%	19	3,957
2012	6/30/2014	30	7,555	0.50	1.000	1.01	0.51	0.62	1.010	1.0%	47	3,534
2013	6/30/2014	18	5,045	0.61	1.000	1.01	0.62	0.63	1.015	1.5%	47	2,721
2014	6/30/2014	6	<u>5,150</u>	0.88	1.000	1.00	<u>0.88</u>	0.63	1.955	48.9%	<u>1,587</u>	<u>3,328</u>
Total/Average			163,611				0.63				1,700	92,562
Selected							Selected Pure Premium	0.63				

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Average of Exhibit PES-A7.2, Columns (3) and (6) divided by Column (3).
- (6) Exhibit PES-A7.19, Column (7); selected pure premium trend.
- (7) Column (4) / Column (5) x Column (6).
- (8) Selected from Column (7) x Column (5) / Column (6).
- (9) Exhibit PES-A7.3, Column (7).
- (12) Exhibit PES-A7.3, Column (6) + Column (11).

**OHIO BUREAU OF WORKERS' COMPENSATION
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Bornhuetter-Ferguson Method with a Premium Base Using Paid Loss Development Factors

<u>Injury Year Ending 12/31</u>	<u>(1) Evaluation as of</u>	<u>(2) Months of Development</u>	<u>(3) Premium (\$000's)</u>	<u>(4) Loss Ratio</u>	<u>(5) Benefit Level Factor</u>	<u>(6) Trend Factor 0.0%</u>	<u>(7) Trended Loss Ratio</u>	<u>(8) Smoothed Loss Ratio</u>	<u>(9) Age-to- Ultimate Factor</u>	<u>(10) Percent Unpaid 1 - 1 / (9)</u>	<u>(11) Unpaid Loss (3) * (8) * (10)</u>	<u>(12) Indicated Ultimate Loss</u>
1980	6/30/2014	414										
1981	6/30/2014	402										
1982	6/30/2014	390										
1983	6/30/2014	378										
1984	6/30/2014	366										
1985	6/30/2014	354										
1986	6/30/2014	342										
1987	6/30/2014	330										
1988	6/30/2014	318										
1989	6/30/2014	306										
1990	6/30/2014	294										
1991	6/30/2014	282										
1992	6/30/2014	270										
1993	6/30/2014	258										
1994	6/30/2014	246										
1995	6/30/2014	234										
1996	6/30/2014	222										
1997	6/30/2014	210										
1998	6/30/2014	198										
1999	6/30/2014	186										
2000	6/30/2014	174	38,059	7.1%	1.000	1.00	7.1%	6.9%	1.000	0.0%	0	2,707
2001	6/30/2014	162	39,274	8.5%	1.000	1.00	8.5%	6.9%	1.000	0.0%	1	3,293
2002	6/30/2014	150	39,683	9.0%	1.000	1.00	9.0%	6.9%	1.001	0.1%	1	3,560
2003	6/30/2014	138	45,623	8.6%	1.000	1.00	8.6%	6.9%	1.001	0.1%	3	3,882
2004	6/30/2014	126	54,327	7.4%	1.000	1.00	7.4%	6.9%	1.002	0.2%	7	4,024
2005	6/30/2014	114	61,809	7.2%	1.000	1.00	7.2%	6.9%	1.003	0.3%	12	4,459
2006	6/30/2014	102	68,102	6.1%	1.000	1.00	6.1%	6.9%	1.004	0.4%	20	4,056
2007	6/30/2014	90	70,539	6.2%	1.000	1.00	6.2%	6.9%	1.007	0.7%	32	4,360
2008	6/30/2014	78	68,546	5.8%	1.000	1.00	5.8%	6.9%	1.011	1.1%	52	3,955
2009	6/30/2014	66	64,733	7.0%	1.000	1.00	7.0%	6.9%	1.020	1.9%	86	4,464
2010	6/30/2014	54	58,506	7.6%	1.000	1.00	7.6%	6.9%	1.032	3.1%	124	4,354
2011	6/30/2014	42	61,817	6.8%	1.000	1.00	6.8%	6.9%	1.052	5.0%	211	4,106
2012	6/30/2014	30	65,024	5.8%	1.000	1.00	5.8%	6.9%	1.090	8.3%	370	3,813
2013	6/30/2014	18	60,793	5.1%	1.000	1.00	5.1%	6.9%	1.248	19.9%	831	3,320
2014	6/30/2014	6	<u>62,055</u>	7.3%	1.000	1.00	<u>7.3%</u>	6.9%	4.987	79.9%	<u>3,413</u>	<u>4,246</u>
Total/Average			858,891				6.9%				5,161	58,599
Selected							Selected Loss Ratio	6.9%				

Column Notes

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- (6) Exhibit PES-A7.19, Column (9); selected loss ratio trend.
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- (8) Selected from Column (7) x Column (5) / Column (6).
- (9) Exhibit PES-A7.3, Column (4).
- (12) Exhibit PES-A7.3, Column (3) + Column (11).

**OHIO BUREAU OF WORKERS' COMPENSATION
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Bornhuetter-Ferguson Method with a Premium Base Using Incurred Loss Development Factors

<u>Injury Year Ending 12/31</u>	<u>(1) Evaluation as of</u>	<u>(2) Months of Development</u>	<u>(3) Premium (\$000's)</u>	<u>(4) Loss Ratio</u>	<u>(5) Benefit Level Factor</u>	<u>(6) Trend Factor 0.0%</u>	<u>(7) Trended Loss Ratio</u>	<u>(8) Smoothed Loss Ratio</u>	<u>(9) Age-to- Ultimate Factor</u>	<u>(10) Percent Unreported 1 - 1 / (9)</u>	<u>(11) IBNR Loss (3) * (8) * (10)</u>	<u>(12) Indicated Ultimate Loss</u>
1980	6/30/2014	414										
1981	6/30/2014	402										
1982	6/30/2014	390										
1983	6/30/2014	378										
1984	6/30/2014	366										
1985	6/30/2014	354										
1986	6/30/2014	342										
1987	6/30/2014	330										
1988	6/30/2014	318	0	0.0%	0.000	0.00	0.0%	0.0%	1.000	0.0%	0	1,736
1989	6/30/2014	306	0	0.0%	0.000	0.00	0.0%	0.0%	1.000	0.0%	0	2,243
1990	6/30/2014	294	0	0.0%	0.000	0.00	0.0%	0.0%	1.000	0.0%	0	2,104
1991	6/30/2014	282	0	0.0%	0.000	0.00	0.0%	0.0%	1.000	0.0%	0	2,713
1992	6/30/2014	270	0	0.0%	0.000	0.00	0.0%	0.0%	1.000	0.0%	0	2,980
1993	6/30/2014	258	0	0.0%	0.000	0.00	0.0%	0.0%	1.000	0.0%	0	2,576
1994	6/30/2014	246	0	0.0%	0.000	0.00	0.0%	0.0%	1.000	0.0%	0	2,336
1995	6/30/2014	234										
1996	6/30/2014	222										
1997	6/30/2014	210										
1998	6/30/2014	198										
1999	6/30/2014	186										
2000	6/30/2014	174	38,059	7.1%	1.000	1.00	7.1%	6.9%	1.000	0.0%	0	2,708
2001	6/30/2014	162	39,274	8.5%	1.000	1.00	8.5%	6.9%	1.000	0.0%	0	3,298
2002	6/30/2014	150	39,683	9.0%	1.000	1.00	9.0%	6.9%	1.000	0.0%	0	3,563
2003	6/30/2014	138	45,623	8.6%	1.000	1.00	8.6%	6.9%	1.000	0.0%	0	3,887
2004	6/30/2014	126	54,327	7.4%	1.000	1.00	7.4%	6.9%	1.000	0.0%	0	4,017
2005	6/30/2014	114	61,809	7.2%	1.000	1.00	7.2%	6.9%	1.000	0.0%	0	4,449
2006	6/30/2014	102	68,102	6.1%	1.000	1.00	6.1%	6.9%	1.000	0.0%	0	4,037
2007	6/30/2014	90	70,539	6.2%	1.000	1.00	6.2%	6.9%	1.000	0.0%	0	4,343
2008	6/30/2014	78	68,546	5.8%	1.000	1.00	5.8%	6.9%	1.000	0.0%	0	3,908
2009	6/30/2014	66	64,733	7.0%	1.000	1.00	7.0%	6.9%	1.000	0.0%	0	4,394
2010	6/30/2014	54	58,506	7.6%	1.000	1.00	7.6%	6.9%	1.000	0.0%	0	4,238
2011	6/30/2014	42	61,817	6.8%	1.000	1.00	6.8%	6.9%	1.004	0.4%	17	3,956
2012	6/30/2014	30	65,024	5.8%	1.000	1.00	5.8%	6.9%	1.010	1.0%	45	3,531
2013	6/30/2014	18	60,793	5.1%	1.000	1.00	5.1%	6.9%	1.015	1.5%	63	2,737
2014	6/30/2014	6	<u>62,055</u>	7.3%	1.000	1.00	<u>7.3%</u>	6.9%	1.955	48.9%	<u>2,085</u>	<u>3,826</u>
Total/Average			858,891				6.9%				2,211	73,581
Selected							Selected Loss Ratio	6.9%				

Column Notes

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- (12) Exhibit PES-A7.3, Column (6) + Column (11).

OHIO BUREAU OF WORKERS' COMPENSATION

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Case Reserve Development Method

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
<u>Injury Year</u> <u>Ending 12/31</u>	<u>Evaluation</u> <u>as of</u>	<u>Months of</u> <u>Development</u>	<u>Paid</u> <u>Loss</u>	<u>Case</u> <u>Reserves</u>	<u>Paid</u> <u>LDF</u>	<u>% Paid</u> <u>1 / (5)</u>	<u>Incurred</u> <u>LDF</u>	<u>% Incurred</u> <u>1 / (7)</u>	<u>Case Reserve</u> <u>Factor</u>	<u>Selected</u> <u>Case Reserve</u> <u>Factor</u>	<u>Estimated</u> <u>Ultimate</u> <u>Loss</u>
1980	6/30/2014	414	716	0	1.000	100%	1.000	100%	0.000	0.000	716
1981	6/30/2014	402	788	0	1.000	100%	1.000	100%	0.000	0.000	788
1982	6/30/2014	390	940	0	1.000	100%	1.000	100%	0.000	0.000	940
1983	6/30/2014	378	899	0	1.000	100%	1.000	100%	0.000	0.000	899
1984	6/30/2014	366	1,101	0	1.000	100%	1.000	100%	0.000	0.000	1,101
1985	6/30/2014	354	1,219	0	1.000	100%	1.000	100%	0.000	0.000	1,219
1986	6/30/2014	342	1,219	0	1.000	100%	1.000	100%	0.000	0.000	1,219
1987	6/30/2014	330	1,400	0	1.000	100%	1.000	100%	0.000	0.000	1,400
1988	6/30/2014	318	1,736	0	1.000	100%	1.000	100%	0.000	0.000	1,736
1989	6/30/2014	306	2,243	0	1.000	100%	1.000	100%	0.000	0.000	2,243
1990	6/30/2014	294	2,104	0	1.000	100%	1.000	100%	0.000	0.000	2,104
1991	6/30/2014	282	2,713	0	1.000	100%	1.000	100%	0.000	0.000	2,713
1992	6/30/2014	270	2,980	0	1.000	100%	1.000	100%	0.000	0.000	2,980
1993	6/30/2014	258	2,576	0	1.000	100%	1.000	100%	0.000	0.000	2,576
1994	6/30/2014	246	2,336	0	1.000	100%	1.000	100%	0.000	0.000	2,336
1995	6/30/2014	234	2,100	0	1.000	100%	1.000	100%	0.000	0.000	2,100
1996	6/30/2014	222	2,084	0	1.000	100%	1.000	100%	0.000	0.000	2,084
1997	6/30/2014	210	1,941	0	1.000	100%	1.000	100%	0.000	0.000	1,941
1998	6/30/2014	198	2,326	0	1.000	100%	1.000	100%	0.000	0.000	2,326
1999	6/30/2014	186	2,758	0	1.000	100%	1.000	100%	0.000	0.000	2,758
2000	6/30/2014	174	2,707	1	1.000	100%	1.000	100%	0.000	0.000	2,708
2001	6/30/2014	162	3,293	5	1.000	100%	1.000	100%	0.000	0.000	3,298
2002	6/30/2014	150	3,558	5	1.001	100%	1.000	100%	0.000	0.000	3,563
2003	6/30/2014	138	3,879	8	1.001	100%	1.000	100%	0.000	0.000	3,887
2004	6/30/2014	126	4,017	0	1.002	100%	1.000	100%	0.000	0.000	4,017
2005	6/30/2014	114	4,447	2	1.003	100%	1.000	100%	0.000	0.000	4,449
2006	6/30/2014	102	4,036	1	1.004	100%	1.000	100%	0.000	0.000	4,037
2007	6/30/2014	90	4,328	15	1.007	99%	1.000	100%	0.000	0.000	4,343
2008	6/30/2014	78	3,904	5	1.011	99%	1.000	100%	0.000	0.000	3,908
2009	6/30/2014	66	4,378	16	1.020	98%	1.000	100%	0.000	0.000	4,394
2010	6/30/2014	54	4,230	8	1.032	97%	1.000	100%	0.000	0.000	4,238
2011	6/30/2014	42	3,894	44	1.052	95%	1.004	100%	0.089	0.089	3,942
2012	6/30/2014	30	3,443	43	1.090	92%	1.010	99%	0.139	0.139	3,492
2013	6/30/2014	18	2,489	185	1.248	80%	1.015	98%	0.082	0.082	2,689
2014	6/30/2014	6	833	908	4.987	20%	1.955	51%	1.571	1.571	3,168
			89,618	1,245							92,314

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Provided by Ohio Bureau of Workers' Compensation.
- (5) Exhibit PES-A7.3, Column (4).
- (7) Exhibit PES-A7.3, Column (7).
- (11) Column (3) + Column (4) + Column (4) x Column (10).

OHIO BUREAU OF WORKERS' COMPENSATION
MEDICAL ONLY
(Dollars in Thousands)
Public Employers-State Agencies

Persistency Per Loss Time Claim Method

<u>Injury Year</u> <u>Ending 12/31</u>	(1) <u>Evaluation</u> <u>as of</u>	(2) <u>Months of</u> <u>Development</u>	(3) <u>Incremental</u> <u>Paid</u> <u>Loss</u>	(4) <u>Cumulative</u> <u>Persistency</u> <u>Factor</u> <u>(Adj. for Inflation)</u>	(5) <u>Estimated Ult.</u> <u>Unpaid</u> <u>Loss</u> <u>(3) times (4)</u>	(6) <u>Ultimate</u> <u>Loss</u>
1980	6/30/2014	414	0	21.613	0	716
1981	6/30/2014	402	0	21.696	0	788
1982	6/30/2014	390	0	21.776	0	940
1983	6/30/2014	378	0	21.853	0	899
1984	6/30/2014	366	0	21.927	0	1,101
1985	6/30/2014	354	0	21.998	0	1,219
1986	6/30/2014	342	0	22.066	0	1,219
1987	6/30/2014	330	0	22.131	0	1,400
1988	6/30/2014	318	0	22.194	0	1,736
1989	6/30/2014	306	0	22.254	0	2,243
1990	6/30/2014	294	0	22.311	0	2,104
1991	6/30/2014	282	0	22.366	0	2,713
1992	6/30/2014	270	0	22.419	0	2,980
1993	6/30/2014	258	0	22.470	0	2,576
1994	6/30/2014	246	0	22.519	0	2,336
1995	6/30/2014	234	0	22.566	0	2,100
1996	6/30/2014	222	0	22.611	0	2,084
1997	6/30/2014	210	0	22.654	0	1,941
1998	6/30/2014	198	0	22.695	0	2,326
1999	6/30/2014	186	2	22.735	56	2,813
2000	6/30/2014	174	1	21.030	17	2,724
2001	6/30/2014	162	3	19.519	62	3,355
2002	6/30/2014	150	2	18.180	32	3,590
2003	6/30/2014	138	4	16.994	60	3,939
2004	6/30/2014	126	0	15.943	0	4,017
2005	6/30/2014	114	3	15.012	51	4,498
2006	6/30/2014	102	13	14.187	188	4,224
2007	6/30/2014	90	6	13.456	83	4,412
2008	6/30/2014	78	5	12.808	64	3,967
2009	6/30/2014	66	15	12.235	179	4,558
2010	6/30/2014	54	28	9.066	256	4,486
2011	6/30/2014	42	74	6.140	457	4,352
2012	6/30/2014	30	239	1.685	403	3,847
2013	6/30/2014	18	1,790	0.323	578	3,067
2014	6/30/2014	6	<u>833</u>	4.896	<u>4,077</u>	<u>4,909</u>
			3,019		6,564	96,181

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation estimated incremental paid through 6/30/14.
(4) Exhibit PES-A7.14, Page 1 and Exhibit PES-A7.14, Page 2.
(6) Column (5) + estimated paid to date 6/30/14.

**OHIO BUREAU OF WORKERS' COMPENSATION
MEDICAL ONLY
(Dollars in Thousands)
Public Employers-State Agencies**

Persistency Per Loss Time Claim Method

	(1)	(2)	(3)	(4)	(5)
<u>Injury Year</u> <u>Ending 12/31</u>	<u>Evaluation</u> <u>as of</u>	<u>Months of</u> <u>Development</u>	<u>Incremental</u> <u>Paid</u> <u>Loss</u>	<u>Cumulative</u> <u>Persistency</u> <u>Factor</u> <u>(Adj. for Inflation)</u>	<u>Estimated Ult.</u> <u>Unpaid</u> <u>Loss</u> <u>(3) times (4)</u>
Prior to 1945	6/30/2014		0	14.533	0
1945	6/30/2014	834	0	14.903	0
1946	6/30/2014	822	0	15.259	0
1947	6/30/2014	810	0	15.600	0
1948	6/30/2014	798	0	15.927	0
1949	6/30/2014	786	0	16.241	0
1950	6/30/2014	774	0	16.542	0
1951	6/30/2014	762	0	16.831	0
1952	6/30/2014	750	0	17.109	0
1953	6/30/2014	738	0	17.375	0
1954	6/30/2014	726	0	17.630	0
1955	6/30/2014	714	0	17.875	0
1956	6/30/2014	702	0	18.110	0
1957	6/30/2014	690	0	18.336	0
1958	6/30/2014	678	0	18.552	0
1959	6/30/2014	666	0	18.759	0
1960	6/30/2014	654	0	18.959	0
1961	6/30/2014	642	0	19.150	0
1962	6/30/2014	630	0	19.333	0
1963	6/30/2014	618	0	19.509	0
1964	6/30/2014	606	0	19.678	0
1965	6/30/2014	594	0	19.840	0
1966	6/30/2014	582	0	19.995	0
1967	6/30/2014	570	0	20.144	0
1968	6/30/2014	558	0	20.287	0
1969	6/30/2014	546	0	20.425	0
1970	6/30/2014	534	0	20.556	0
1971	6/30/2014	522	0	20.683	0
1972	6/30/2014	510	0	20.804	0
1973	6/30/2014	498	0	20.920	0
1974	6/30/2014	486	0	21.032	0
1975	6/30/2014	474	0	21.139	0
1976	6/30/2014	462	0	21.242	0
1977	6/30/2014	450	0	21.340	0
1978	6/30/2014	438	0	21.435	0
1979	6/30/2014	426	0	21.526	0
			0		0

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation estimated incremental paid through 6/30/14.
- (4) Exhibit PES-A7.14, Page 1 and Exhibit PES-A7.14, Page 2.

OHIO BUREAU OF WORKERS' COMPENSATION
 MEDICAL ONLY
 (Dollars in Thousands)
 Public Employers-State Agencies

Incremental Paid Losses per Ultimate Lost Time Claim Count

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	50	278	177	40	20	16	12	5	3	3	0	0	0	0	0	0	0	0
1981	64	335	185	48	23	15	13	9	4	3	2	0	0	0	0	0	0	0
1982	70	357	176	42	33	27	22	9	5	2	0	0	0	0	0	0	0	0
1983	65	327	159	48	27	15	13	10	3	0	0	0	0	0	0	0	0	0
1984	64	328	181	71	46	32	26	15	3	1	0	0	0	0	0	0	0	0
1985	54	317	230	60	34	30	35	26	1	0	0	0	0	0	0	0	0	0
1986	51	305	229	58	37	26	27	10	1	0	0	0	0	0	0	0	0	0
1987	60	331	219	75	56	51	31	6	0	1	0	0	0	0	0	0	0	0
1988	55	322	260	114	75	49	32	8	1	1	0	0	0	0	0	0	0	0
1989	53	349	372	174	108	68	45	9	1	0	0	0	0	1	0	0	0	0
1990	50	378	374	131	84	49	39	14	1	0	0	0	0	0	0	0	0	0
1991	99	737	339	134	75	60	44	8	4	4	0	0	0	0	0	0	0	0
1992	107	793	370	113	66	42	18	12	3	0	0	0	0	0	0	0	0	0
1993	132	664	295	113	60	40	30	12	1	0	0	0	0	0	0	0	0	0
1994	93	681	248	102	43	36	19	14	9	6	3	2	2	0	0	0	0	0
1995	97	645	253	56	34	24	16	10	6	6	2	1	0	0	0	0	0	0
1996	107	673	170	92	39	29	9	11	9	5	3	3	1	0	0	0	0	0
1997	87	677	251	58	35	32	16	11	11	5	3	0	0	0	0	0	0	0
1998	176	894	199	89	52	21	17	10	4	1	1	0	0	0	0	0	0	0
1999	221	827	244	84	40	25	25	11	6	6	8	6	4	3	1	1	1	1
2000	212	852	207	65	32	18	12	5	5	1	1	2	0	1	0	0	0	0
2001	274	1,232	239	85	43	16	12	6	4	4	3	2	2	2	2	0	0	0
2002	425	1,380	239	54	49	29	23	7	3	4	1	1	1	0	0	0	0	0
2003	551	1,365	206	62	27	12	12	8	6	5	3	2	0	0	0	0	0	0
2004	561	1,485	254	55	25	13	10	6	1	0	0	0	0	0	0	0	0	0
2005	639	1,716	245	87	26	17	8	7	4	2	0	0	0	0	0	0	0	0
2006	662	1,802	319	53	41	10	7	3	10	0	0	0	0	0	0	0	0	0
2007	736	1,851	246	62	20	12	6	4	0	0	0	0	0	0	0	0	0	0
2008	705	1,857	223	41	25	8	4	0	0	0	0	0	0	0	0	0	0	0
2009	843	2,024	223	52	30	11	0	0	0	0	0	0	0	0	0	0	0	0
2010	797	2,095	271	32	21	0	0	0	0	0	0	0	0	0	0	0	0	0
2011	789	2,100	245	61	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2012	656	1,898	191	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2013	851	2,180	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2014	1,013	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Calendar Year Persistency

Injury Year Ending 12/31	6 18	18 30	30 42	42 54	54 66	66 78	78 90	90 102	102 114	114 126	126 138	138 150	150 162	162 174	174 186	186 198	198 210	210 222
1981	4.336	0.527	0.218	0.424	0.722	0.835	0.361	0.315	0.633									
1982	4.814	0.518	0.272	0.546	0.448	0.470	0.423	0.424	0.660	0.943		0.647		1.132				
1983	5.462	0.540	0.262	0.689	1.020	1.487	0.729	0.453	0.705	(0.340)	0.494							
1984	5.077	0.485	0.263	0.377	0.326	0.408	0.409	0.222	0.040	0.044								
1985	6.038	0.572	0.310	0.756	0.923	0.850	0.436	0.098	1.271	0.363	4.313							
1986	6.234	0.755	0.263	0.591	0.811	1.337	0.964	0.104	0.396	0.047								
1987	5.090	0.694	0.266	0.497	0.462	0.525	0.310	0.127	0.741	0.078								
1988	5.987	0.681	0.287	0.493	0.673	0.623	0.178	0.057	1.772	0.140			0.366					
1989	6.054	0.746	0.305	0.431	0.457	0.478	0.181	0.074	1.243	0.349								
1990	6.950	0.984	0.466	0.822	0.804	0.926	0.228	0.035	0.317									
1991	3.816	0.507	0.386	0.626	0.645	0.657	0.325	0.096	0.021	0.076								
1992	6.891	0.428	0.364	0.666	0.911	1.060	0.467	0.376	1.222									
1993	6.023	0.557	0.384	0.579	0.697	0.443	0.392	0.251	0.407			(0.928)						
1994	7.103	0.432	0.456	0.586	0.911	0.814	0.642	0.076	0.040	0.057	0.102	0.061						
1995	7.030	0.385	0.405	0.773	1.056	0.791	0.911	0.891	0.939	0.476	1.115	1.237	0.181	0.699	0.269	0.188		
1996	6.021	0.376	0.332	0.377	0.630	0.542	1.019	0.557	0.651	0.412	0.493	0.082	0.115					
1997	7.695	0.251	0.364	0.665	0.817	0.297	0.702	0.802	0.485	0.573	1.235	3.671						
1998	3.850	0.281	0.293	0.394	0.610	0.754	0.632	1.117	1.047	1.875	0.327	1.703						
1999	4.048	0.240	0.365	0.622	0.531	0.669	0.390	0.396	0.218	0.220	0.024	0.031	0.060	0.004	0.010			
2000	3.898	0.286	0.403	0.614	0.796	1.347	0.913	1.400	1.187	5.818	7.749	2.632	6.197	0.933	3.160			
2001	3.110	0.168	0.270	0.374	0.432	0.752	0.370	0.824	0.297	0.231	0.548	0.241	0.910	0.228				
2002	2.898	0.174	0.355	0.795	0.331	0.429	0.247	0.631	1.160	0.632	1.801	1.252	1.699					
2003	2.506	0.175	0.261	0.803	1.059	1.974	0.588	0.386	0.793	0.245	0.468	0.536						
2004	2.434	0.139	0.242	0.498	0.458	0.931	0.845	0.935	9.071	12.471								
2005	2.324	0.148	0.223	0.293	0.502	0.574	0.755	0.075	0.054									
2006	2.591	0.136	0.273	0.485	0.409	0.775	1.013	1.153	0.220									
2007	2.448	0.172	0.216	0.662	0.520	0.556	0.599	2.270										
2008	2.625	0.132	0.277	0.487	0.485	0.735	1.149											
2009	2.204	0.110	0.183	0.476	0.264	0.343												
2010	2.539	0.106	0.191	0.919	0.497													
2011	2.656	0.129	0.132	0.351														
2012	3.201	0.129	0.320															
2013	2.230	0.088																
2014	2.152																	
Strt Average	4.363	0.365	0.300	0.570	0.640	0.772	0.578	0.524	0.984	1.236	1.556	1.099	1.075	0.599	1.146	0.188	----	----
3 Yr Avg	2.528	0.115	0.214	0.582	0.415	0.545	0.920	1.166	3.115	4.449	0.939	0.676	2.935	0.389	1.146	----	----	----
5 Yr Avg	2.556	0.112	0.221	0.579	0.435	0.597	0.872	0.964	2.260	3.879	2.118	0.938	1.796	0.599	----	----	----	----
P(Living)	0.994	0.994	0.993	0.993	0.992	0.991	0.991	0.990	0.989	0.988	0.988	0.987	0.986	0.985	0.984	0.983	0.981	0.980
Selected	3.459	0.112	0.221	0.570	0.640	0.828	0.828	0.828	0.828	0.828	0.828	0.828	0.828	0.828	0.828	0.897	0.897	0.897
Cumulative	4.896	0.323	1.685	6.140	9.066	12.235	12.808	13.456	14.187	15.012	15.943	16.994	18.180	19.519	21.030	22.735	22.695	22.654

OHIO BUREAU OF WORKERS' COMPENSATION
 MEDICAL ONLY
 (Dollars in Thousands)
 Public Employers-State Agencies

Incremental Paid Losses per Ultimate Lost Time Claim Count

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1982	0	0	0	0	-5	0	0	0	0	0	0	0	0	0	0	0	0	0
1983	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1984	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1985	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1986	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1987	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1988	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1989	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1990	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1991	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1992	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1993	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1994	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1995	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1996	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1997	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1998	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1999	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2001	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2002	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2003	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2004	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2005	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2006	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2007	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2008	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2009	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2010	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2011	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2012	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2013	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2014	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Calendar Year Persistency

Injury Year Ending 12/31	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426
1981	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
1982	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
1983	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
1984	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
1985	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
1986	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
1987	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
1988	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
1989	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
1990	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
1991	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
1992	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
1993	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
1994	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
1995	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
1996	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
1997	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
1998	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
1999	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
2000	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
2001	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
2002	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
2003	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
2004	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
2005	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
2006	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
2007	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
2008	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
2009	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
2010	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
2011	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
2012	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
2013	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
2014	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
Strt Average	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
3 Yr Avg	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
5 Yr Avg	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
P(Living)	0.979	0.978	0.977	0.976	0.974	0.973	0.972	0.971	0.969	0.968	0.967	0.966	0.964	0.963	0.962	0.961	0.959	0.958
Selected	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897
Cumulative	22.611	22.566	22.519	22.470	22.419	22.366	22.311	22.254	22.194	22.131	22.066	21.998	21.927	21.853	21.776	21.696	21.613	21.526
	438	450	462	474	486	498	510	522	534	546	558	570	582	594	606	618	630	642
	450	462	474	486	498	510	522	534	546	558	570	582	594	606	618	630	642	654
	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897
	654	666	678	690	702	714	726	738	750	762	774	786	798	810	822	834	846	858
	666	678	690	702	714	726	738	750	762	774	786	798	810	822	834	846	858	870
	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897
	870	882	894	906	918	930	942	954	966	978	990	1002	1014	1026	1038	1050	1062	1074
	882	894	906	918	930	942	954	966	978	990	1002	1014	1026	1038	1050	1062	1074	1086
	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897

OHIO BUREAU OF WORKERS' COMPENSATION
 MEDICAL ONLY
 (Dollars in Thousands)
 Public Employers-State Agencies

Incremental Paid Losses (Adjusted for OHA Payments) per Ultimate Lost Time Claim Count

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	50	278	177	40	20	16	12	5	3	3	0	0	0	0	0	0	0	0
1981	64	335	185	48	23	15	13	9	4	3	2	0	0	0	0	0	0	0
1982	70	357	176	42	33	27	22	9	5	2	0	0	0	0	0	0	0	0
1983	65	327	159	48	27	15	13	10	3	0	0	0	0	0	0	0	0	0
1984	64	328	181	71	46	32	26	15	3	1	0	0	0	0	0	0	0	0
1985	54	317	230	60	34	30	35	26	1	0	0	0	0	0	0	0	0	0
1986	51	305	229	58	37	26	27	10	1	0	0	0	0	0	0	0	0	0
1987	60	331	219	75	56	51	31	6	0	1	0	0	0	0	0	0	0	0
1988	55	322	260	114	75	49	32	8	1	1	0	0	0	0	0	0	0	0
1989	53	349	372	174	108	68	45	9	1	0	0	0	0	1	0	0	0	0
1990	50	378	374	131	84	49	39	14	1	0	0	0	0	0	0	0	0	0
1991	99	737	339	134	75	60	44	8	4	4	0	0	0	0	0	0	0	0
1992	107	793	370	113	66	42	18	12	3	0	0	0	0	0	0	0	0	0
1993	132	664	295	113	60	40	30	12	1	0	0	0	0	0	0	0	0	0
1994	93	681	248	102	43	36	19	14	9	6	3	2	2	0	0	0	0	0
1995	97	645	253	56	34	24	16	10	6	6	2	1	0	0	0	0	0	0
1996	107	673	170	92	39	29	9	11	9	5	3	3	1	0	0	0	0	0
1997	87	677	251	58	35	32	16	11	11	5	3	0	0	0	0	0	0	0
1998	176	894	199	89	52	21	17	10	4	1	1	0	0	0	0	0	0	0
1999	221	827	244	84	40	25	25	11	6	6	8	7	4	3	1	1		
2000	212	852	207	65	32	18	12	5	5	1	1	2	0	1	0			
2001	274	1,232	239	85	43	16	12	6	4	4	3	2	2	2				
2002	425	1,380	239	54	49	29	20	7	6	4	1	1	1					
2003	551	1,365	206	62	27	11	12	8	6	5	3	2						
2004	561	1,485	254	55	24	12	12	6	1	0	0							
2005	639	1,716	245	62	22	46	8	7	4	2								
2006	662	1,802	227	38	148	10	7	3	10									
2007	736	1,787	233	138	20	12	6	4										
2008	705	1,857	223	41	25	8	4											
2009	843	2,024	223	52	30	11												
2010	797	2,095	271	32	21													
2011	789	2,100	245	61														
2012	656	1,898	191															
2013	851	2,180																
2014	1,013																	

Calendar Year Persistency

Injury Year Ending 12/31	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210
	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222
1981	4.336	0.527	0.218	0.424	0.722	0.835	0.361	0.315	0.633									
1982	4.814	0.518	0.272	0.546	0.448	0.470	0.423	0.424	0.660	0.943		0.647		1.132				
1983	5.462	0.540	0.262	0.689	1.020	1.487	0.729	0.453	0.705	(0.340)	0.494							
1984	5.077	0.485	0.263	0.377	0.326	0.408	0.409	0.222	0.040	0.044								
1985	6.038	0.572	0.310	0.756	0.923	0.850	0.436	0.098	1.271	0.363	4.313							
1986	6.234	0.755	0.263	0.591	0.811	1.337	0.964	0.104	0.396	0.047								
1987	5.090	0.694	0.266	0.497	0.462	0.525	0.310	0.127	0.741	0.078								
1988	5.987	0.681	0.287	0.493	0.673	0.623	0.178	0.057	1.772	0.140		0.366						
1989	6.054	0.746	0.305	0.431	0.457	0.478	0.181	0.074	1.243	0.349								
1990	6.950	0.984	0.466	0.822	0.804	0.926	0.228	0.035	0.317									
1991	3.816	0.507	0.386	0.626	0.645	0.657	0.325	0.096	0.021	0.076								
1992	6.891	0.428	0.364	0.666	0.911	1.060	0.467	0.376	1.222									
1993	6.023	0.557	0.384	0.579	0.697	0.443	0.392	0.251	0.407				(0.928)					
1994	7.103	0.432	0.456	0.586	0.911	0.814	0.642	0.076	0.040	0.057	0.102	0.061						
1995	7.030	0.385	0.405	0.773	1.056	0.791	0.911	0.891	0.939	0.476	1.115	1.237	0.181	0.699	0.269	0.188		
1996	6.021	0.376	0.332	0.377	0.630	0.542	1.019	0.557	0.651	0.412	0.493	0.082	0.115					
1997	7.695	0.251	0.364	0.665	0.817	0.297	0.702	0.802	0.485	0.573	1.235	3.776						
1998	3.850	0.281	0.293	0.394	0.610	0.754	0.632	1.117	1.047	1.875	0.318	1.703	0.054					
1999	4.048	0.240	0.365	0.622	0.531	0.669	0.390	0.396	0.218	0.220	0.024	0.030	0.060	0.004	0.010			
2000	3.898	0.286	0.403	0.614	0.796	1.347	0.913	1.400	1.187	5.676	7.974	2.632	6.197	0.933	3.160			
2001	3.110	0.168	0.270	0.374	0.432	0.752	0.370	0.826	0.297	0.230	0.548	0.241	0.910	0.228				
2002	2.898	0.174	0.355	0.795	0.331	0.429	0.286	0.631	0.577	0.632	1.801	1.252	1.699					
2003	2.506	0.175	0.261	0.803	1.059	1.743	0.581	0.765	0.793	0.245	0.468	0.536						
2004	2.434	0.139	0.242	0.498	0.470	1.046	0.680	0.935	9.071	12.471								
2005	2.324	0.148	0.223	0.392	0.529	0.266	0.755	0.075	0.054									
2006	2.591	0.136	0.272	0.588	0.309	0.775	1.013	1.153	0.220									
2007	2.448	0.127	0.161	1.067	0.520	0.556	0.599	2.270										
2008	2.535	0.125	0.621	0.487	0.485	0.735	1.149											
2009	2.204	0.110	0.183	0.476	0.264	0.343												
2010	2.539	0.106	0.191	0.919	0.497													
2011	2.656	0.129	0.132	0.351														
2012	3.201	0.129	0.320															
2013	2.230	0.088																
2014	2.152																	
Strt Average	4.360	0.364	0.309	0.590	0.638	0.757	0.573	0.538	0.962	1.228	1.574	1.109	0.962	0.599	1.146	0.188	----	----
3 Yr Avg	2.528	0.115	0.214	0.582	0.415	0.545	0.920	1.166	3.115	4.449	0.939	0.676	2.935	0.389	1.146	----	----	----
5 Yr Avg	2.556	0.112	0.289	0.660	0.415	0.535	0.839	1.040	2.143	3.851	2.163	0.938	1.784	0.599	----	----	----	----
P(Living)	0.994	0.994	0.993	0.993	0.992	0.991	0.991	0.990	0.989	0.988	0.988	0.987	0.986	0.985	0.984	0.983	0.981	0.980
Selected Cumulative	4.360	0.364	0.309	0.590	0.638	1.289	1.289	1.289	1.289	1.289	1.289	1.289	1.289	1.289	1.289	0.897	0.897	0.897
	176.646	36.863	93.752	282.330	446.510	652.907	472.413	341.539	246.645	177.838	127.948	91.773	65.543	46.524	32.734	22.735	22.695	22.654

OHIO BUREAU OF WORKERS' COMPENSATION
 MEDICAL ONLY
 (Dollars in Thousands)
 Public Employers-State Agencies

Incremental Paid Losses (Adjusted for OHA Payments) per Ultimate Lost Time Claim Count

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1982	0	0	0	0	-5	0	0	0	0	0	0	0	0	0	0	0	0	0
1983	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1984	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1985	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1986	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1987	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1988	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1989	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1990	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1991	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1992	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1993	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1994	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1995	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1996	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1997	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1998	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1999	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2001	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2002	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2003	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2004	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2005	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2006	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2007	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2008	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2009	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2010	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2011	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2012	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2013	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2014	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Calendar Year Persistency

Injury Year Ending 12/31	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426
1981	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
1982	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
1983	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
1984	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
1985	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
1986	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
1987	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
1988	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
1989	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
1990	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
1991	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
1992	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
1993	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
1994	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
1995	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
1996	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
1997	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
1998	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
1999	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
2000	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
2001	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
2002	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
2003	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
2004	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
2005	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
2006	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
2007	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
2008	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
2009	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
2010	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
2011	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
2012	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
2013	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
2014	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
Strt Average	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
3 Yr Avg	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
5 Yr Avg	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
P(Living)	0.979	0.978	0.977	0.976	0.974	0.973	0.972	0.971	0.969	0.968	0.967	0.966	0.964	0.963	0.962	0.961	0.959	0.958
Selected	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897
Cumulative	22.611	22.566	22.519	22.470	22.419	22.366	22.311	22.254	22.194	22.131	22.066	21.998	21.927	21.853	21.776	21.696	21.613	21.526
	438	450	462	474	486	498	510	522	534	546	558	570	582	594	606	618	630	642
	450	462	474	486	498	510	522	534	546	558	570	582	594	606	618	630	642	654
	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897
	654	666	678	690	702	714	726	738	750	762	774	786	798	810	822	834	846	858
	666	678	690	702	714	726	738	750	762	774	786	798	810	822	834	846	858	870
	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897
	870	882	894	906	918	930	942	954	966	978	990	1002	1014	1026	1038	1050	1062	1074
	882	894	906	918	930	942	954	966	978	990	1002	1014	1026	1038	1050	1062	1074	1086
	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897

OHIO BUREAU OF WORKERS' COMPENSATION
MEDICAL ONLY
(Dollars in Thousands)
Public Employers-State Agencies

Incremental Paid Persistency Method

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Incremental Paid Loss	(4) Cumulative Incremental Paid Factor	(5) Estimated Ult. Unpaid Loss (3) times (4)	(6) Ultimate Loss
1980	6/30/2014	414	0	0.000	0	716
1981	6/30/2014	402	0	0.000	0	788
1982	6/30/2014	390	0	0.000	0	940
1983	6/30/2014	378	0	0.000	0	899
1984	6/30/2014	366	0	0.205	0	1,101
1985	6/30/2014	354	0	0.308	0	1,219
1986	6/30/2014	342	0	0.419	0	1,219
1987	6/30/2014	330	0	0.567	0	1,400
1988	6/30/2014	318	0	0.784	0	1,736
1989	6/30/2014	306	0	0.892	0	2,243
1990	6/30/2014	294	0	0.946	0	2,104
1991	6/30/2014	282	0	0.973	0	2,713
1992	6/30/2014	270	0	0.986	0	2,980
1993	6/30/2014	258	0	0.993	0	2,576
1994	6/30/2014	246	0	0.997	0	2,336
1995	6/30/2014	234	0	0.998	0	2,100
1996	6/30/2014	222	0	0.999	0	2,084
1997	6/30/2014	210	0	1.000	0	1,941
1998	6/30/2014	198	0	1.000	0	2,326
1999	6/30/2014	186	2	1.000	2	2,760
2000	6/30/2014	174	1	1.263	1	2,708
2001	6/30/2014	162	3	1.430	5	3,297
2002	6/30/2014	150	2	1.535	3	3,561
2003	6/30/2014	138	4	1.601	6	3,884
2004	6/30/2014	126	0	1.643	0	4,017
2005	6/30/2014	114	3	1.669	6	4,453
2006	6/30/2014	102	13	1.686	22	4,059
2007	6/30/2014	90	6	1.697	11	4,339
2008	6/30/2014	78	5	1.703	8	3,912
2009	6/30/2014	66	15	1.708	25	4,403
2010	6/30/2014	54	28	1.735	49	4,279
2011	6/30/2014	42	74	1.541	115	4,009
2012	6/30/2014	30	239	0.523	125	3,568
2013	6/30/2014	18	1,790	0.405	725	3,214
2014	6/30/2014	6	<u>833</u>	3.808	<u>3,170</u>	<u>4,003</u>
			3,019		4,272	93,890

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation estimated incremental paid through 6/30/14.
(4) Exhibit PES-A7.17, Page 1 and Exhibit PES-A7.17, Page 2.
(6) Column (5) + estimated paid to date 6/30/14.

OHIO BUREAU OF WORKERS' COMPENSATION
MEDICAL ONLY
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Public Employers-State Agencies

Incremental Paid Loss Development

Age of Development

Table with columns for Injury Year Ending 12/31 and 19 age categories (222 MTHS to 426 MTHS). Rows show loss development from 1980 to 2014.

Age to Age Development Factors

Table with columns for Injury Year Ending 12/31 and 19 age categories (222 to 426). Rows show development factors from 1980 to 2013, plus summary rows for \$ Wtd Avg, Strt Average, 3 Yr \$ Wtd Avg, 5 Yr \$ Wtd Avg, Selected Cumulative, and Tail.

OHIO BUREAU OF WORKERS' COMPENSATION
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Public Employers-State Agencies

Average Benefit

	(1)	(2)	(3)
<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>
1980	6/30/2014	414	286.60
1981	6/30/2014	402	311.09
1982	6/30/2014	390	327.20
1983	6/30/2014	378	341.69
1984	6/30/2014	366	358.57
1985	6/30/2014	354	371.07
1986	6/30/2014	342	380.29
1987	6/30/2014	330	393.04
1988	6/30/2014	318	411.39
1989	6/30/2014	306	420.61
1990	6/30/2014	294	436.90
1991	6/30/2014	282	451.06
1992	6/30/2014	270	474.30
1993	6/30/2014	258	483.24
1994	6/30/2014	246	494.51
1995	6/30/2014	234	509.04
1996	6/30/2014	222	526.87
1997	6/30/2014	210	551.30
1998	6/30/2014	198	577.29
1999	6/30/2014	186	596.41
2000	6/30/2014	174	618.35
2001	6/30/2014	162	635.33
2002	6/30/2014	150	652.89
2003	6/30/2014	138	670.26
2004	6/30/2014	126	694.56
2005	6/30/2014	114	711.71
2006	6/30/2014	102	724.55
2007	6/30/2014	90	760.83
2008	6/30/2014	78	777.54
2009	6/30/2014	66	779.07
2010	6/30/2014	54	795.36
2011	6/30/2014	42	817.82
2012	6/30/2014	30	843.14
2013	6/30/2014	18	860.00
2014	6/30/2014	6	877.20

Column Notes

- (3) Ohio Department of Job and Family Services
(http://ohiolmi.com/cep/CEP_NAICS.htm).

**OHIO BUREAU OF WORKERS' COMPENSATION
MEDICAL ONLY
(Dollars in Thousands)
Public Employers-State Agencies**

Trend

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
<u>Injury Year Ending 12/31</u>	<u>Ultimate Claim Counts</u>	<u>Payroll (\$Millions)</u>	<u>Estimated # of Employee</u>	<u>Frequency Per \$1M Payroll</u>	<u>Frequency Per Employee</u>	<u>Initial Ultimate Loss</u>	<u>Initial Ultimate Severivty</u>	<u>SAWW</u>	<u>Loss Ratio</u>
1990	1,879	3,645	160,419	0.515	0.012	2,104	1,120	437	
1991	1,803	3,852	164,229	0.468	0.011	2,713	1,505	451	
1992	1,957	3,944	159,926	0.496	0.012	2,980	1,523	474	
1993	1,913	4,021	159,999	0.476	0.012	2,576	1,347	483	
1994	1,854	4,272	166,135	0.434	0.011	2,336	1,260	495	
1995	1,824	4,433	167,457	0.411	0.011	2,100	1,151	509	
1996	1,812	4,487	163,786	0.404	0.011	2,084	1,150	527	
1997	1,637	4,624	161,291	0.354	0.010	1,941	1,186	551	
1998	1,588	4,816	160,437	0.330	0.010	2,326	1,465	577	
1999	1,824	5,048	162,756	0.361	0.011	2,786	1,528	596	
2000	1,915	5,318	165,397	0.360	0.012	2,716	1,418	618	
2001	1,712	5,598	169,432	0.306	0.010	3,324	1,942	635	8.5%
2002	1,605	5,821	171,463	0.276	0.009	3,575	2,228	653	9.0%
2003	1,718	6,005	172,290	0.286	0.010	3,911	2,276	670	8.6%
2004	1,668	6,184	171,206	0.270	0.010	4,021	2,411	695	7.4%
2005	1,617	6,388	172,613	0.253	0.009	4,479	2,769	712	7.2%
2006	1,389	6,654	176,600	0.209	0.008	4,139	2,981	725	6.1%
2007	1,474	6,915	174,794	0.213	0.008	4,384	2,975	761	6.2%
2008	1,364	7,201	178,110	0.189	0.008	3,957	2,901	778	5.8%
2009	1,376	7,383	182,253	0.186	0.008	4,511	3,278	779	7.0%
2010	1,315	7,245	175,184	0.182	0.008	4,425	3,365	795	7.6%
2011	1,219	7,353	172,909	0.166	0.007	4,225	3,465	818	6.8%
2012	1,254	7,555	172,317	0.166	0.007	3,800	3,029	843	5.8%
2013	821	5,045	112,822	0.163	0.007	3,087	3,758	860	5.1%
2014	822	5,150	112,906	0.160	0.007	4,531	5,512	877	7.3%

Indicated									
All Year				-5.2%	-2.3%		6.0%	3.0%	-2.5%
10 Year				-4.5%	-2.3%		5.3%	2.3%	-0.6%
8 Year				-3.8%	-1.7%		6.6%	2.1%	-0.2%
6 Year				-3.1%	-0.7%		8.3%	2.5%	-3.1%
5 Year				-2.7%	-0.3%		11.3%	2.5%	-3.6%
4 Year				-1.3%	1.0%		17.5%	2.3%	0.6%
Selected				-4.5%	-2.3%		5.3%	2.3%	0.0%

Column Notes

- (1) Exhibit V.7, Column (9).
- (2) Exhibit PES-A7.7, Column (4).
- (3) Exhibit PES-A7.7, Column (3) / (SAWW x 52) * 1,000,000.
- (4) Column (1) divided by Column (2).
- (5) Column (1) divided by Column (3).
- (6) Average of Exhibit PES-A7.2, Columns (3) and (6).
- (7) Column (6) / Column (1) * 1000.
- (8) From Exhibit PES-A7.18, Column (3).
- (9) Exhibit PES-A7.9, Column (4).

Pure Premium	
	0.5%
Rates	
	2.9%

OHIO BUREAU OF WORKERS' COMPENSATION
 MEDICAL ONLY
 (Dollars in Thousands)
 Public Employers-State Agencies

Ratio of Paid to Reported Loss

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS	
1980																			
1981																			
1982																			
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1990																			
1991																			
1992																			
1993																			
1994																			1.000
1995																	0.999	1.000	
1996																1.000	1.000	1.000	
1997															1.000	1.000	1.000	1.000	
1998															1.000	1.000	1.000	1.000	
1999														0.993	0.998	0.999	1.000		
2000												0.995	0.997	0.997	1.000				
2001												0.998	0.998	0.998	0.998				
2002											0.996	0.997	0.996	0.999					
2003									0.998	0.998	0.999	0.998							
2004								0.999	1.000	1.000	1.000								
2005							0.997	0.999	0.999	1.000	1.000								
2006						0.998	1.000	0.999	1.000										
2007					0.991	0.998	0.997	0.997											
2008				0.992	0.994	0.999	0.999												
2009			0.981	0.989	0.994	0.996													
2010		0.910	0.984	0.993	0.998														
2011	0.480	0.898	0.979	0.989															
2012	0.465	0.909	0.988																
2013	0.473	0.931																	
2014	0.478																		

OHIO BUREAU OF WORKERS' COMPENSATION
 MEDICAL ONLY
 (Dollars in Thousands)
 Public Employers-State Agencies

Ratio of Paid to Reported Loss

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS	
1980															1.000	1.000	1.000	1.000	1.000
1981															1.000	1.000	1.000	1.000	
1982															1.000	1.000	1.000	1.000	
1983												1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1984											1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1985									1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1986								1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1987							1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1988						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	
1989					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	
1990				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	
1991			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	
1992		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	
1993	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	
1994	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	
1995	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	
1996	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	
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OHIO BUREAU OF WORKERS' COMPENSATION

MEDICAL ONLY

(Dollars in Thousands)

Public Employers-State Agencies

% Unpaid

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	91.7%	45.7%	16.5%	9.8%	6.4%	3.7%	1.7%	0.9%	0.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1981	90.9%	43.1%	16.7%	9.9%	6.6%	4.5%	2.7%	1.3%	0.8%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1982	90.6%	42.3%	18.4%	12.8%	8.3%	4.6%	1.6%	0.3%	-0.3%	-0.6%	-0.6%	-0.6%	-0.6%	-0.6%	-0.6%	-0.6%	-0.6%	-0.6%
1983	90.2%	41.3%	17.4%	10.3%	6.3%	4.0%	2.1%	0.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1984	91.6%	48.8%	25.2%	15.9%	10.0%	5.8%	2.5%	0.5%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1985	93.1%	52.9%	23.6%	16.0%	11.6%	7.8%	3.4%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1986	93.2%	52.2%	21.3%	13.5%	8.5%	5.0%	1.5%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1987	92.8%	52.9%	26.4%	17.5%	10.7%	4.6%	0.9%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1988	94.0%	58.9%	30.5%	18.1%	9.9%	4.6%	1.1%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1989	95.5%	65.9%	34.3%	19.6%	10.4%	4.7%	0.9%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
1990	95.5%	61.8%	28.4%	16.7%	9.2%	4.9%	1.4%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1991	93.4%	44.5%	21.9%	13.0%	8.0%	4.0%	1.1%	0.5%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1992	93.0%	40.9%	16.6%	9.2%	4.9%	2.1%	1.0%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1993	90.2%	41.0%	19.1%	10.7%	6.2%	3.3%	1.1%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1994	92.6%	38.5%	18.8%	10.7%	7.2%	4.3%	2.8%	1.7%	1.0%	0.6%	0.3%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1995	91.6%	35.6%	13.6%	8.7%	5.7%	3.6%	2.3%	1.4%	0.9%	0.4%	0.2%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
1996	90.7%	32.2%	17.5%	9.5%	6.1%	3.6%	2.8%	1.8%	1.1%	0.6%	0.4%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1997	92.6%	32.6%	14.4%	9.5%	6.5%	3.8%	2.5%	1.6%	0.7%	0.3%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1998	88.0%	27.0%	13.4%	7.3%	3.8%	2.3%	1.2%	0.5%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1999	85.4%	30.8%	14.7%	9.1%	6.5%	4.8%	3.2%	2.5%	2.0%	1.7%	1.2%	0.7%	0.5%	0.3%	0.2%	0.1%		
2000	85.0%	24.7%	10.1%	5.5%	3.3%	2.0%	1.1%	0.8%	0.5%	0.4%	0.3%	0.2%	0.2%	0.1%	0.0%			
2001	85.8%	21.8%	9.4%	5.0%	2.8%	1.9%	1.3%	1.0%	0.8%	0.6%	0.4%	0.3%	0.3%	0.2%				
2002	80.9%	18.7%	7.9%	5.5%	3.3%	2.0%	1.0%	0.6%	0.5%	0.3%	0.3%	0.2%	0.1%					
2003	75.6%	15.3%	6.2%	3.5%	2.3%	1.8%	1.2%	0.9%	0.6%	0.4%	0.3%	0.2%						
2004	76.7%	15.1%	4.6%	2.3%	1.3%	0.7%	0.3%	0.1%	0.1%	0.1%								
2005	76.8%	14.7%	5.8%	2.6%	1.7%	1.1%	0.8%	0.6%	0.4%	0.3%								
2006	77.5%	16.2%	5.3%	3.5%	2.1%	1.8%	1.6%	1.4%	1.1%									
2007	75.1%	12.6%	4.3%	2.2%	1.5%	1.1%	0.9%	0.8%										
2008	75.6%	11.3%	3.5%	2.1%	1.3%	1.0%	0.9%											
2009	74.0%	11.4%	4.6%	3.0%	2.1%	1.7%												
2010	75.8%	12.3%	4.1%	3.1%	2.5%													
2011	76.5%	14.1%	6.8%	5.0%														
2012	77.8%	13.7%	7.2%															
2013	76.6%	16.8%																
2014	80.2%																	

% IBNR

Injury Year Ending 12/31	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	
	<u>18</u>	<u>30</u>	<u>42</u>	<u>54</u>	<u>66</u>	<u>78</u>	<u>90</u>	<u>102</u>	<u>114</u>	<u>126</u>	<u>138</u>	<u>150</u>	<u>162</u>	<u>174</u>	<u>186</u>	<u>198</u>	<u>210</u>	<u>222</u>	
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1994																			0.0%
1995																		-0.1%	0.0%
1996																0.0%	0.0%	0.0%	0.0%
1997																			0.0%
1998																			0.0%
1999															0.0%	0.0%	0.1%	0.1%	
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2014																			

OHIO BUREAU OF WORKERS' COMPENSATION
 MEDICAL ONLY
 (Dollars in Thousands)
 Public Employers-State Agencies

% Unpaid

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	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%	0.0%	0.0%	0.0%	0.0%	0.0%
1981	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1982	-0.6%	-0.6%	-0.6%	-0.6%	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%	0.0%
1983	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%	0.0%	0.0%	0.0%	0.0%	0.0%
1984	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1985	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1986	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1987	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1988	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1989	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1990	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1991	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1992	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1993	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1994	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1995	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1996	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1997	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1998	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1999	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2001	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2002	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2003	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2004	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2006	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2007	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2008	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	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%	0.0%	0.0%	0.0%	0.0%	0.0%
2010	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%	0.0%	0.0%	0.0%	0.0%	0.0%
2011	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%	0.0%	0.0%	0.0%	0.0%	0.0%
2012	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%	0.0%	0.0%	0.0%	0.0%	0.0%
2013	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%	0.0%	0.0%	0.0%	0.0%	0.0%
2014	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%	0.0%	0.0%	0.0%	0.0%	0.0%

% IBNR

Injury Year Ending 12/31	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	
1980																			
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2014																			

OHIO BUREAU OF WORKERS' COMPENSATION

MEDICAL ONLY

(Dollars in Thousands)

Public Employers-State Agencies

Unpaid Loss Payment Projections
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
	Undiscounted	Discounted													
Prior to 1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1982	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1983	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1984	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1985	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1986	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1987	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1988	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1989	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1990	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1991	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1992	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1993	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1994	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1995	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1996	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1997	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1998	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1999	2	1	0	0	0	0	0	0	0	0	0	0	0	0	1
2000	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
2001	5	3	1	0	0	0	0	0	0	0	0	0	0	0	3
2002	5	4	1	0	0	0	0	0	0	0	0	0	0	0	2
2003	8	6	2	1	1	0	0	0	0	0	0	0	0	0	2
2004	3	2	1	1	0	0	0	0	0	0	0	0	0	0	0
2005	15	13	4	3	2	2	1	0	0	0	0	0	0	0	2
2006	45	31	7	5	4	3	2	1	1	1	1	1	1	1	17
2007	34	29	10	6	4	3	2	2	1	1	0	0	0	0	5
2008	35	32	14	7	5	3	2	1	1	0	0	0	0	0	0
2009	77	71	33	18	9	6	4	3	2	1	0	0	0	0	0
2010	107	99	40	29	15	8	5	3	3	2	1	0	0	0	0
2011	204	188	77	47	34	18	9	6	4	3	2	1	0	0	0
2012	268	248	107	61	38	27	14	7	5	3	2	1	1	0	0
2013	503	381	189	45	27	19	16	15	13	11	10	9	8	7	134
2014	<u>3,362</u>	<u>3,225</u>	<u>2,528</u>	<u>475</u>	<u>134</u>	<u>77</u>	<u>47</u>	<u>34</u>	<u>19</u>	<u>10</u>	<u>7</u>	<u>5</u>	<u>4</u>	<u>3</u>	<u>18</u>
Total	4,675	4,334	3,014	700	274	167	105	74	49	34	25	19	15	12	186

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

Fisc. Yr. Ending 6/30	2014	2015	2016	2017	2018	2019	>2019
Inflation Rate	7%	7%	7%	7%	7%	7%	7%

OHIO BUREAU OF WORKERS' COMPENSATION

MEDICAL ONLY

(Dollars in Thousands)

Public Employers-State Agencies

Unpaid Loss Payment Projections

<u>Injury Year</u> <u>Ending 12/31</u>	<u>Persistency</u> <u>Method</u> <u>Unpaid</u>	<u>Paid LDF</u> <u>Method</u> <u>Unpaid</u>	<u>Selected</u> <u>Unpaid</u>	<u>Persistency</u> <u>Method</u> <u>Weight</u>	<u>Paid LDF</u> <u>Method</u> <u>Weight</u>	<u>Total</u> <u>Projected</u>
Prior to 1980	0		0	100.0%	0.0%	0
1980	0	0	0	100.0%	0.0%	0
1981	0	0	0	100.0%	0.0%	0
1982	0	0	0	100.0%	0.0%	0
1983	0	0	0	100.0%	0.0%	0
1984	0	0	0	100.0%	0.0%	0
1985	0	0	0	100.0%	0.0%	0
1986	0	0	0	100.0%	0.0%	0
1987	0	0	0	100.0%	0.0%	0
1988	0	0	0	100.0%	0.0%	0
1989	0	0	0	100.0%	0.0%	0
1990	0	0	0	100.0%	0.0%	0
1991	0	0	0	100.0%	0.0%	0
1992	0	0	0	100.0%	0.0%	0
1993	0	0	0	100.0%	0.0%	0
1994	0	0	0	100.0%	0.0%	0
1995	0	0	0	100.0%	0.0%	0
1996	0	0	0	100.0%	0.0%	0
1997	0	0	0	100.0%	0.0%	0
1998	0	0	0	100.0%	0.0%	0
1999	54	0	2	4.4%	95.6%	2
2000	17	0	1	4.7%	95.3%	1
2001	61	1	5	7.4%	92.6%	5
2002	31	2	5	11.3%	88.7%	5
2003	58	4	8	7.4%	92.6%	8
2004	0	7	3	63.1%	36.9%	3
2005	50	12	15	8.5%	91.5%	15
2006	184	17	45	16.9%	83.1%	45
2007	82	29	34	11.0%	89.0%	34
2008	63	43	35	0.0%	80.0%	35
2009	177	86	77	0.0%	89.3%	77
2010	252	135	107	0.0%	79.2%	107
2011	451	204	204	0.1%	99.9%	204
2012	399	310	268	0.0%	86.5%	268
2013	574	617	503	87.7%	0.0%	503
2014	<u>4,069</u>	<u>3,320</u>	<u>3,362</u>	5.6%	94.4%	<u>3,362</u>
Total	6,521	4,786	4,675			4,675

Projected payments for accident year 2014 are for the full accident year.

OHIO BUREAU OF WORKERS' COMPENSATION

MEDICAL ONLY

(Dollars in Thousands)

Public Employers-State Agencies

Unpaid Loss Payment Projections Based on Persistency Method
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
	Undiscounted	Discounted													
Prior to 1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1982	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1983	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1984	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1985	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1986	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1987	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1988	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1989	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1990	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1991	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1992	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1993	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1994	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1995	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1996	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1997	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1998	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1999	54	30	2	2	2	2	2	2	2	2	2	2	2	1	31
2000	17	9	1	1	1	1	1	1	1	1	1	1	0	0	10
2001	61	33	3	3	2	2	2	2	2	2	2	2	2	2	35
2002	31	17	2	1	1	1	1	1	1	1	1	1	1	1	18
2003	58	32	3	3	2	2	2	2	2	2	2	2	2	2	33
2004	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2005	50	28	3	3	2	2	2	2	2	2	1	1	1	1	28
2006	184	105	12	10	9	8	7	6	6	5	5	5	5	5	100
2007	82	47	5	5	4	4	3	3	3	2	2	2	2	2	43
2008	63	37	4	4	3	3	3	2	2	2	2	2	2	1	32
2009	177	104	13	12	10	9	8	7	6	6	5	4	4	4	88
2010	252	151	19	17	15	13	12	11	9	8	7	6	6	6	121
2011	451	279	45	31	28	24	22	19	17	15	13	12	10	9	205
2012	399	259	56	34	24	21	19	16	15	13	11	10	9	8	162
2013	574	435	215	51	31	21	19	17	15	13	12	10	9	8	153
2014	<u>4,069</u>	<u>3,741</u>	<u>3,082</u>	<u>370</u>	<u>87</u>	<u>53</u>	<u>37</u>	<u>32</u>	<u>29</u>	<u>25</u>	<u>23</u>	<u>20</u>	<u>18</u>	<u>16</u>	<u>278</u>
Total	6,521	5,307	3,466	547	223	168	139	123	110	99	89	80	72	66	1,339

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

OHIO BUREAU OF WORKERS' COMPENSATION

MEDICAL ONLY

(Dollars in Thousands)

Public Employers-State Agencies

Unpaid Loss Payment Projections Based on Paid Loss Development Method
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
	Undiscounted	Discounted													
1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1982	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1983	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1984	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1985	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1986	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1987	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1988	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1989	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1990	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1991	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1992	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1993	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1994	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1995	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1996	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1997	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1998	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1999	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2001	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
2002	2	2	1	0	0	0	0	0	0	0	0	0	0	0	0
2003	4	4	2	1	0	0	0	0	0	0	0	0	0	0	0
2004	7	7	3	2	1	0	0	0	0	0	0	0	0	0	0
2005	12	11	4	3	2	1	0	0	0	0	0	0	0	0	0
2006	17	16	6	4	3	2	1	0	0	0	0	0	0	0	0
2007	29	26	10	7	4	3	2	1	0	0	0	0	0	0	0
2008	43	40	17	9	6	4	3	2	1	0	0	0	0	0	0
2009	86	80	37	20	10	7	4	3	2	1	0	0	0	0	0
2010	135	125	51	36	19	10	7	4	3	2	1	0	0	0	0
2011	204	188	77	47	34	18	9	6	4	3	2	1	0	0	0
2012	310	287	124	71	43	31	17	9	6	4	3	2	1	0	0
2013	617	582	360	102	59	36	26	14	7	5	3	2	1	1	1
2014	<u>3,320</u>	<u>3,194</u>	<u>2,495</u>	<u>481</u>	<u>137</u>	<u>78</u>	<u>48</u>	<u>34</u>	<u>18</u>	<u>10</u>	<u>6</u>	<u>4</u>	<u>3</u>	<u>2</u>	<u>2</u>
Total	4,786	4,563	3,188	785	320	192	118	75	43	25	16	10	7	4	3

Discount Rate = 4.0%

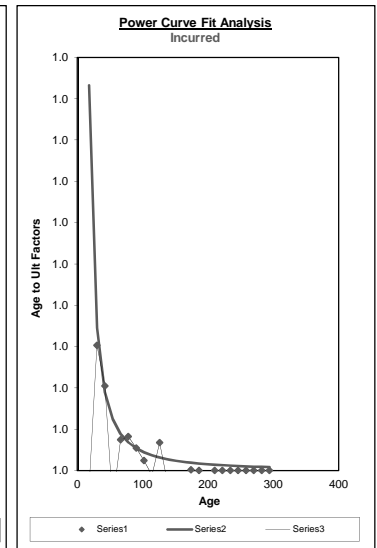
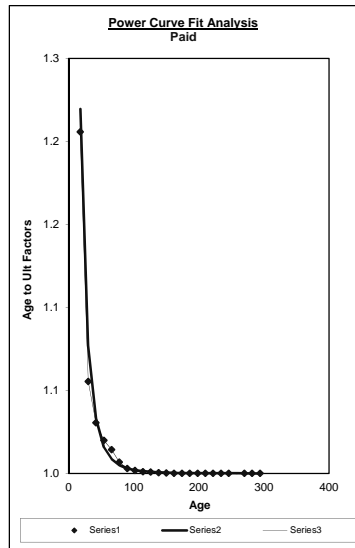
Projected payments for accident year 2014 are for the full accident year.

OHIO BUREAU OF WORKERS' COMPENSATION
 MEDICAL ONLY
 Public Employers-State Agencies
 Estimation of Cumulative Development Factors
 Using the Method of Inverse Power Curve Fit

	<u>Paid</u>	<u>Incurred</u>		
C=	29.49	-4.98	R-Square	<u>Paid</u> 0.9927 <u>Incurred</u> #VALUE!
B=	4.65	1.52	F-Statistics	1,087 #VALUE!
A=	13554941	1	F- Degree	8 4
Cutoff Age=	768	768		

$$Y = \frac{A}{(X+C)^B} + 1$$

Months of Maturity	<u>Paid</u>		<u>Incurred</u>		Fitted Value		
	Age-to-age Factor	Excluded (y)	Age-to-age Factor	Excluded (y)	Age	<u>Paid</u>	<u>Incurred</u>
6	4.378	y	1.926		6	1.850	1.899
18	1.206		0.999	Y	18	1.220	1.019
30	1.055		1.006		30	1.077	1.007
42	1.031		1.004		42	1.033	1.004
54	1.020		0.998	Y	54	1.016	1.002
66	1.014		1.001		66	1.009	1.002
78	1.007		1.002		78	1.005	1.001
90	1.003		1.001		90	1.003	1.001
102	1.002		1.000	y	102	1.002	1.001
114	1.001		1.000	y	114	1.001	1.001
126	1.001		1.001	y	126	1.001	1.001
138	1.000	y	0.999	Y	138	1.001	1.001
150	1.000	y	1.000	Y	150	1.000	1.000
162	1.000	y	0.999	Y	162	1.000	1.000
174	1.000	y	1.000	y	174	1.000	1.000
186	1.000	y	1.000	Y	186	1.000	1.000
198	1.000	y	1.000	Y	198	1.000	1.000
210	1.000	y	1.000	Y	210	1.000	1.000
222	1.000	y	1.000	Y	222	1.000	1.000
234	1.000	y	1.000	Y	234	1.000	1.000
246	1.000	y	1.000	Y	246	1.000	1.000
258	1.000	y	1.000	Y	258	1.000	1.000
270	1.000	y	1.000	Y	270	1.000	1.000
282	1.000	y	1.000	Y	282	1.000	1.000
294	1.000	y	1.000	Y	294	1.000	1.000
306	1.000	y	1.000	Y	306	1.000	1.000
318	1.000	y	1.000	Y	318	1.000	1.000
330	1.000	y	1.000	Y	330	1.000	1.000
342	1.000	y	1.000	Y	342	1.000	1.000
354	1.000	y	1.000	Y	354	1.000	1.000
366	1.000	y	1.000	Y	366	1.000	1.000
378	1.000	y	1.000	y	378	1.000	1.000

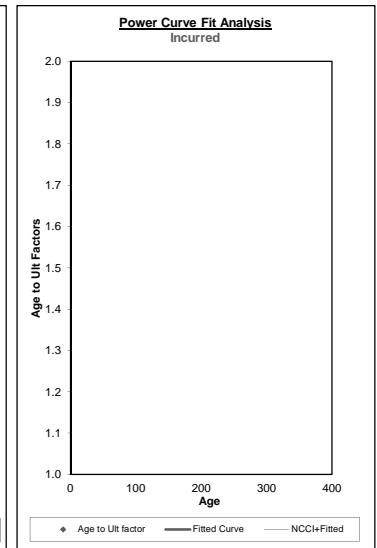
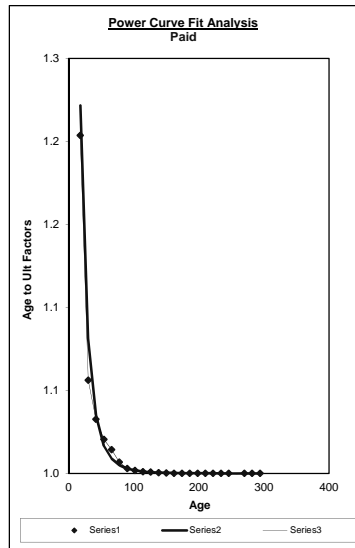


OHIO BUREAU OF WORKERS' COMPENSATION
 MEDICAL ONLY
 Public Employers-State Agencies
 Estimation of Cumulative Development Factors
 Using the Method of Inverse Power Curve Fit

	<u>Paid</u>	<u>Incurred</u>		
C=	41.83	0.00		
B=	5.48	#DIV/0!		
A=	1222142187	#DIV/0!	R-Square	<u>Paid</u> 0.9933 <u>Incurred</u> #DIV/0!
Cutoff Age=	768	768	F-Statistics	1,473 #DIV/0!
			F- Degree	10 -2

$$Y = \frac{A}{(X+C)^B} + 1$$

Months of Maturity	<u>Paid</u>		<u>Incurred</u>		Fitted Value		
	Age-to-age Factor	Excluded (y)	Age-to-age Factor	Excluded (y)	Age	<u>Paid</u>	<u>Incurred</u>
6	4.372	y			6	1.756	#DIV/0!
18	1.204				18	1.222	#DIV/0!
30	1.056				30	1.081	#DIV/0!
42	1.033				42	1.035	#DIV/0!
54	1.020				54	1.017	#DIV/0!
66	1.014				66	1.009	#DIV/0!
78	1.007				78	1.005	#DIV/0!
90	1.003				90	1.003	#DIV/0!
102	1.002				102	1.002	#DIV/0!
114	1.001				114	1.001	#DIV/0!
126	1.001				126	1.001	#DIV/0!
138	1.000				138	1.001	#DIV/0!
150	1.000				150	1.000	#DIV/0!
162	1.000	y			162	1.000	#DIV/0!
174	1.000	y			174	1.000	#DIV/0!
186	1.000	y			186	1.000	#DIV/0!
198	1.000	y			198	1.000	#DIV/0!
210	1.000	y			210	1.000	#DIV/0!
222	1.000	y			222	1.000	#DIV/0!
234	1.000	y			234	1.000	#DIV/0!
246	1.000	y			246	1.000	#DIV/0!
258	1.000	y			258	1.000	#DIV/0!
270	1.000	y			270	1.000	#DIV/0!
282	1.000	y			282	1.000	#DIV/0!
294	1.000	y			294	1.000	#DIV/0!
306	1.000	y			306	1.000	#DIV/0!
318	1.000	y			318	1.000	#DIV/0!
330	1.000	y			330	1.000	#DIV/0!
342	1.000	y			342	1.000	#DIV/0!
354	1.000	y			354	1.000	#DIV/0!
366	1.000	y			366	1.000	#DIV/0!
378	1.000	y		y	378	1.000	#DIV/0!



OHIO BUREAU OF WORKERS' COMPENSATION
TOTAL MEDICAL ON COMPENSATION

(Dollars in Thousands)

Public Employers-State Agencies

Summary of Unpaid Loss

Injury Year Ending 12/31	(1) Evaluation as of	(2) Selected Ultimate Loss	(3) Paid Loss 6/30/2014	(4) Case Reserve 6/30/2014	(5) IBNR 6/30/2014	(6) Unpaid Loss 6/30/2014	(7) Adjustment	(8) Adj. Unpaid Loss 6/30/2014	(9) Discount Factor 4.00%	(10) Discounted Unpaid Loss 6/30/2014	(11) Implied Loss Rate Per \$100 Payroll	(12) Implied Loss Frequency Per \$1M Payroll	(13) Implied Loss Severity Per Claim
Prior to 1980	6/30/2014			940	8,851	9,791	1,000	9,791	48%	4,691			
1980	6/30/2014	9,719	9,205	441	72	514	1,000	514	63%	322	0.56	0.68	8,208
1981	6/30/2014	9,860	9,300	441	119	560	1,000	560	61%	343	0.54	0.61	8,780
1982	6/30/2014	13,855	12,801	673	380	1,053	1,000	1,053	60%	632	0.67	0.62	10,901
1983	6/30/2014	11,226	10,876	260	91	351	1,000	351	59%	207	0.52	0.62	8,341
1984	6/30/2014	13,143	12,216	437	489	927	1,000	927	58%	537	0.57	0.62	9,168
1985	6/30/2014	11,457	11,047	159	251	410	1,000	410	57%	235	0.47	0.63	7,413
1986	6/30/2014	14,397	12,711	1,291	396	1,687	1,000	1,687	56%	944	0.54	0.62	8,786
1987	6/30/2014	17,786	15,757	827	1,202	2,029	1,000	2,029	56%	1,137	0.61	0.58	10,533
1988	6/30/2014	27,733	20,257	5,689	1,787	7,476	1,000	7,476	47%	3,485	0.87	0.59	14,654
1989	6/30/2014	23,541	18,639	1,844	3,059	4,903	1,000	4,903	52%	2,563	0.70	0.57	12,372
1990	6/30/2014	26,372	22,321	2,494	1,556	4,050	1,000	4,050	57%	2,318	0.72	0.52	14,037
1991	6/30/2014	18,170	15,446	1,326	1,398	2,724	1,000	2,724	57%	1,566	0.47	0.47	10,078
1992	6/30/2014	20,159	16,242	1,883	2,034	3,917	1,000	3,917	57%	2,248	0.51	0.50	10,299
1993	6/30/2014	22,012	17,381	2,365	2,265	4,631	1,000	4,631	58%	2,669	0.55	0.48	11,506
1994	6/30/2014	22,836	17,373	2,416	3,047	5,463	1,000	5,463	56%	3,083	0.53	0.43	12,317
1995	6/30/2014	32,287	18,743	5,347	8,197	13,544	1,000	13,544	42%	5,666	0.73	0.41	17,701
1996	6/30/2014	21,749	16,204	2,542	3,002	5,545	1,000	5,545	58%	3,209	0.48	0.40	12,003
1997	6/30/2014	26,125	18,318	4,335	3,472	7,807	1,000	7,807	54%	4,254	0.57	0.35	15,956
1998	6/30/2014	25,012	17,917	3,641	3,453	7,095	1,000	7,095	58%	4,134	0.52	0.33	15,754
1999	6/30/2014	28,619	18,870	4,069	5,681	9,749	1,000	9,749	54%	5,266	0.57	0.36	15,694
2000	6/30/2014	33,724	22,044	4,502	7,178	11,680	1,000	11,680	56%	6,540	0.63	0.36	17,610
2001	6/30/2014	41,358	25,401	6,248	9,709	15,957	1,000	15,957	53%	8,492	0.74	0.31	24,158
2002	6/30/2014	36,607	22,627	5,140	8,840	13,980	1,000	13,980	57%	7,937	0.63	0.28	22,811
2003	6/30/2014	39,491	23,344	5,887	10,260	16,147	1,000	16,147	56%	9,030	0.66	0.29	22,981
2004	6/30/2014	39,035	21,965	7,499	9,571	17,070	1,000	17,070	55%	9,401	0.63	0.27	23,407
2005	6/30/2014	35,753	19,450	6,914	9,389	16,303	1,000	16,303	56%	9,170	0.56	0.25	22,107
2006	6/30/2014	40,002	18,625	7,433	13,944	21,377	1,000	21,377	49%	10,570	0.60	0.21	28,807
2007	6/30/2014	37,698	16,862	6,851	13,984	20,835	1,000	20,835	51%	10,525	0.55	0.21	25,576
2008	6/30/2014	38,060	16,204	6,502	15,353	21,856	1,000	21,856	52%	11,426	0.53	0.19	27,905
2009	6/30/2014	43,718	18,201	9,119	16,399	25,517	1,000	25,517	57%	14,571	0.59	0.19	31,770
2010	6/30/2014	41,953	15,862	8,874	17,217	26,091	1,000	26,091	58%	15,178	0.58	0.18	31,895
2011	6/30/2014	41,917	12,789	7,915	21,213	29,128	1,000	29,128	54%	15,859	0.57	0.17	34,379
2012	6/30/2014	38,512	8,225	6,161	24,126	30,287	1,000	30,287	48%	14,435	0.51	0.17	30,700
2013	6/30/2014	36,686	4,654	7,236	24,796	32,032	1,000	32,032	45%	14,394	0.73	0.16	44,666
2014	6/30/2014	<u>41,812</u>	<u>807</u>	<u>3,405</u>	<u>16,694</u>	<u>20,099</u>	1,000	<u>20,099</u>	50%	<u>10,131</u>	0.81	0.16	50,870
		982,382	558,684	143,107	269,476	412,583		412,583		217,164			

Column Notes

- (2) Exhibit PES-A8.2, Column (13).
- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Provided by Ohio Bureau of Workers' Compensation.
- (5) Column (6) - Column (4).
- (6) Column (2) - Column (3); 2014 adjusted to reflect 50% of a year's exposure. Prior to 1980 from Exhibit PES-A8.13, Column (5).
- (8) Column (6) x Column (7).
- (9) Based on Exhibit PES-A8.23.1 through Exhibit PES-A8.23.4 and 4.0% discount rate.
- (10) Column (8) x Column (9).
- (11) Column (2) divided by Exhibit PES-A8.7, Column (3) / 10.
- (12) Exhibit V.7, Column (9) / Exhibit PES-A8.7, Column (3).
- (13) Column (2) / Exhibit V.7, Column (9) x 1,000.

OHIO BUREAU OF WORKERS' COMPENSATION
TOTAL MEDICAL ON COMPENSATION

(Dollars in Thousands)

Public Employers-State Agencies

Summary of Ultimate Loss Methods

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Injury Year Ending 12/31	Evaluation as of	Months of Development	Paid Development	Incurred Development	Born. - Ferg. Payroll Paid	Born. - Ferg. Payroll Incurred	Born. - Ferg. Premium Paid	Born. - Ferg. Premium Incurred	Case Reserve Method	Persistence Method (Per LTC)	Persistence Method (Incr Paid)	Individual Medical Coverages	Selected Ultimate Loss
1980	6/30/2014	414	10,508	9,646	10,810	9,646			9,646	12,402	9,554	9,719	9,719
1981	6/30/2014	402	10,658	9,741	11,043	9,741			9,741	12,991	9,667	9,860	9,860
1982	6/30/2014	390	14,733	13,474	14,844	13,474			13,474	20,128	13,466	13,855	13,855
1983	6/30/2014	378	12,582	11,135	13,126	11,135			11,135	13,403	11,085	11,226	11,226
1984	6/30/2014	366	14,202	12,654	14,710	12,654			12,654	19,321	12,753	13,143	13,143
1985	6/30/2014	354	12,921	11,206	13,804	11,206			11,206	13,985	11,277	11,457	11,457
1986	6/30/2014	342	14,921	14,002	15,787	14,002			14,002	24,413	13,662	14,397	14,397
1987	6/30/2014	330	18,668	16,584	19,357	16,584			16,584	29,109	16,881	17,786	17,786
1988	6/30/2014	318	24,220	25,946	24,436	25,946			25,946	70,344	24,610	27,733	27,733
1989	6/30/2014	306	22,594	20,483	23,365	20,483			20,483	50,167	21,465	23,541	23,541
1990	6/30/2014	294	27,446	24,815	27,873	24,815			24,815	47,950	24,687	26,372	26,372
1991	6/30/2014	282	19,259	16,772	21,728	16,772			16,772	29,804	16,809	18,170	18,170
1992	6/30/2014	270	20,516	18,124	23,074	18,124			18,124	37,002	18,267	20,159	20,159
1993	6/30/2014	258	22,310	19,746	24,838	19,746			19,746	41,899	19,835	22,012	22,012
1994	6/30/2014	246	22,638	19,789	25,793	19,789			19,789	44,311	20,137	22,836	22,836
1995	6/30/2014	234	24,864	24,090	28,079	24,090			24,090	70,752	24,208	32,287	32,287
1996	6/30/2014	222	21,924	18,746	26,315	18,746			18,746	40,503	18,817	21,749	21,749
1997	6/30/2014	210	25,313	22,197	29,460	21,824			22,353	52,173	22,040	26,125	26,125
1998	6/30/2014	198	25,362	21,316	30,361	21,076			21,422	44,178	20,867	25,012	25,012
1999	6/30/2014	186	27,405	22,796	32,840	22,659			22,859	61,983	23,814	28,619	28,619
2000	6/30/2014	174	32,917	26,219	37,804	25,950	35,414	26,041	26,382	70,414	27,634	33,724	33,724
2001	6/30/2014	162	39,055	31,039	43,125	30,653	40,004	30,828	31,316	89,759	32,910	41,358	41,358
2002	6/30/2014	150	35,940	27,284	42,343	26,824	38,260	27,019	27,532	72,877	28,559	36,607	36,607
2003	6/30/2014	138	38,404	28,684	45,081	28,175	42,371	28,307	28,958	77,144	29,779	39,491	39,491
2004	6/30/2014	126	37,567	28,896	45,897	28,332	45,961	28,329	29,125	74,733	28,371	39,035	39,035
2005	6/30/2014	114	34,736	25,729	45,898	24,881	48,378	24,742	25,997	76,114	26,442	35,753	35,753
2006	6/30/2014	102	34,991	25,487	48,183	24,642	52,501	24,435	25,718	88,155	27,358	40,002	40,002
2007	6/30/2014	90	33,562	23,327	49,856	22,614	54,191	22,470	23,492	76,442	24,487	37,698	37,698
2008	6/30/2014	78	34,438	22,212	53,113	21,154	54,803	21,083	22,444	85,992	25,314	38,060	38,060
2009	6/30/2014	66	42,063	26,567	59,133	25,278	57,257	25,371	26,886	114,499	31,034	43,718	43,718
2010	6/30/2014	54	40,621	24,579	59,430	24,279	53,787	24,338	24,644	117,739	29,717	41,953	41,953
2011	6/30/2014	42	37,572	21,939	61,097	24,825	56,155	24,403	21,443	113,847	27,204	41,917	41,917
2012	6/30/2014	30	29,744	15,952	63,183	21,844	58,257	21,176	15,354	77,066	18,611	38,512	38,512
2013	6/30/2014	18	23,919	16,036	45,904	25,130	56,729	28,604	15,311	80,511	21,211	36,686	36,686
2014	6/30/2014	6	<u>28,829</u>	<u>17,031</u>	<u>52,108</u>	<u>43,938</u>	<u>64,957</u>	<u>53,888</u>	<u>15,898</u>	<u>87,261</u>	<u>25,943</u>	<u>41,812</u>	<u>41,812</u>
			917,403	714,244	1,183,799	751,032	759,026	411,034	714,089	2,039,372	758,476	982,382	982,382

Column Notes

- (3) Exhibit PES-A8.3, Column (5).
- (4) Exhibit PES-A8.3, Column (8).
- (5) Exhibit PES-A8.7, Column (12).
- (6) Exhibit PES-A8.8, Column (12).
- (7) Exhibit PES-A8.9, Column (12).
- (8) Exhibit PES-A8.10, Column (12).
- (9) Exhibit PES-A8.11, Column (11).
- (10) Exhibit PES-A8.12, Column (6).
- (11) Exhibit PES-A8.16, Column (6).
- (12) Exhibit PES-A1.2, Column (8) + Exhibit PES-A2.2, Column (8) + Exhibit PES-A3.2, Column (8) + Exhibit PES-A4.2, Column (8) + Exhibit PES-A5.2, Column (8) + Exhibit PES-A6.2, Column (8).
- (13) Based on Columns (3) through (12).

**OHIO BUREAU OF WORKERS' COMPENSATION
TOTAL MEDICAL ON COMPENSATION**

(Dollars in Thousands)

Public Employers-State Agencies

Paid and Incurred Loss Development Methods

<u>Injury Year Ending 12/31</u>	<u>Evaluation as of</u>	<u>Months of Development</u>	<u>Paid Loss</u>	<u>Cumulative Paid LDF</u>	<u>Estimated Ult.</u>	<u>Incurred Loss</u>	<u>Cumulative</u>	<u>Estimated Ult.</u>
					<u>Paid Method (3) times (4)</u>		<u>Incurred LDF</u>	<u>Loss (6) times (7)</u>
1980	6/30/2014	414	9,205	1.142	10,508	9,646	1.000	9,646
1981	6/30/2014	402	9,300	1.146	10,658	9,741	1.000	9,741
1982	6/30/2014	390	12,801	1.151	14,733	13,474	1.000	13,474
1983	6/30/2014	378	10,876	1.157	12,582	11,135	1.000	11,135
1984	6/30/2014	366	12,216	1.163	14,202	12,654	1.000	12,654
1985	6/30/2014	354	11,047	1.170	12,921	11,206	1.000	11,206
1986	6/30/2014	342	12,711	1.174	14,921	14,002	1.000	14,002
1987	6/30/2014	330	15,757	1.185	18,668	16,584	1.000	16,584
1988	6/30/2014	318	20,257	1.196	24,220	25,946	1.000	25,946
1989	6/30/2014	306	18,639	1.212	22,594	20,483	1.000	20,483
1990	6/30/2014	294	22,321	1.230	27,446	24,815	1.000	24,815
1991	6/30/2014	282	15,446	1.247	19,259	16,772	1.000	16,772
1992	6/30/2014	270	16,242	1.263	20,516	18,124	1.000	18,124
1993	6/30/2014	258	17,381	1.284	22,310	19,746	1.000	19,746
1994	6/30/2014	246	17,373	1.303	22,638	19,789	1.000	19,789
1995	6/30/2014	234	18,743	1.327	24,864	24,090	1.000	24,090
1996	6/30/2014	222	16,204	1.353	21,924	18,746	1.000	18,746
1997	6/30/2014	210	18,318	1.382	25,313	22,652	0.980	22,197
1998	6/30/2014	198	17,917	1.415	25,362	21,558	0.989	21,316
1999	6/30/2014	186	18,870	1.452	27,405	22,939	0.994	22,796
2000	6/30/2014	174	22,044	1.493	32,917	26,546	0.988	26,219
2001	6/30/2014	162	25,401	1.538	39,055	31,649	0.981	31,039
2002	6/30/2014	150	22,627	1.588	35,940	27,767	0.983	27,284
2003	6/30/2014	138	23,344	1.645	38,404	29,230	0.981	28,684
2004	6/30/2014	126	21,965	1.710	37,567	29,464	0.981	28,896
2005	6/30/2014	114	19,450	1.786	34,736	26,364	0.976	25,729
2006	6/30/2014	102	18,625	1.879	34,991	26,058	0.978	25,487
2007	6/30/2014	90	16,862	1.990	33,562	23,713	0.984	23,327
2008	6/30/2014	78	16,204	2.125	34,438	22,707	0.978	22,212
2009	6/30/2014	66	18,201	2.311	42,063	27,319	0.972	26,567
2010	6/30/2014	54	15,862	2.561	40,621	24,736	0.994	24,579
2011	6/30/2014	42	12,789	2.938	37,572	20,705	1.060	21,939
2012	6/30/2014	30	8,225	3.616	29,744	14,386	1.109	15,952
2013	6/30/2014	18	4,654	5.139	23,919	11,891	1.349	16,036
2014	6/30/2014	6	<u>807</u>	35.726	<u>28,829</u>	<u>4,212</u>	4.044	<u>17,031</u>
			558,684		917,403	700,851		714,244

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation.
(4) Exhibit PES-A8.4, Page 1 and Exhibit PES-A8.4, Page 2, interpolated to appropriate age.
(6) Provided by Ohio Bureau of Workers' Compensation.
(7) Exhibit PES-A8.6, Page 1 and Exhibit PES-A8.6, Page 2, interpolated to appropriate age.

OHIO BUREAU OF WORKERS' COMPENSATION
TOTAL MEDICAL ON COMPENSATION
(Dollars in Thousands)
Public Employers-State Agencies

Paid Loss Development

Age of Development

Table with 21 columns representing age groups from 6 MTHS to 210 MTHS. Rows list injury years from 1980 to 2014.

Age to Age Development Factors

Table with 21 columns representing age groups from 6 to 222. Rows list injury years from 1980 to 2014, followed by summary rows for Wtd Avg, Strt Average, 3 Yr Wtd Avg, 5 Yr Wtd Avg, Inv. Power Curve, and Selected Cumulative.

OHIO BUREAU OF WORKERS' COMPENSATION
 TOTAL MEDICAL ON COMPENSATION
 (Dollars in Thousands)
 Public Employers-State Agencies

Paid Loss Development

Age of Development

<u>Injury Year</u> <u>Ending 12/31</u>	<u>222 MTHS</u>	<u>234 MTHS</u>	<u>246 MTHS</u>	<u>258 MTHS</u>	<u>270 MTHS</u>	<u>282 MTHS</u>	<u>294 MTHS</u>	<u>306 MTHS</u>	<u>318 MTHS</u>	<u>330 MTHS</u>	<u>342 MTHS</u>	<u>354 MTHS</u>	<u>366 MTHS</u>	<u>378 MTHS</u>	<u>390 MTHS</u>	<u>402 MTHS</u>	<u>414 MTHS</u>	<u>426 MTHS</u>
1980	7,272	7,435	7,614	7,756	7,920	8,196	8,371	8,547	8,664	8,815	9,020	8,959	9,040	9,084	9,128	9,169	9,205	
1981	7,595	7,772	7,934	8,086	8,293	8,395	8,505	8,633	8,878	8,961	9,055	9,106	9,173	9,212	9,262	9,300		
1982	10,733	10,900	11,085	11,272	11,443	11,612	11,802	11,921	12,050	12,241	12,408	12,538	12,634	12,732	12,801			
1983	9,832	10,025	10,219	10,370	10,457	10,522	10,574	10,604	10,711	10,780	10,810	10,831	10,854	10,876				
1984	10,676	10,899	11,144	11,336	11,462	11,617	11,699	11,785	11,899	12,003	12,086	12,160	12,216					
1985	10,457	10,549	10,720	10,786	10,855	10,895	10,921	10,938	10,965	10,994	11,023	11,047						
1986	10,767	11,048	11,334	11,519	11,658	11,865	12,032	12,329	12,513	12,615	12,711							
1987	14,292	14,568	14,698	14,894	15,029	15,166	15,328	15,468	15,646	15,757								
1988	16,426	16,842	17,324	17,585	18,326	18,607	19,279	19,833	20,257									
1989	16,717	17,069	17,414	17,647	17,875	18,153	18,368	18,639										
1990	20,093	20,556	20,920	21,415	21,843	22,098	22,321											
1991	14,608	14,826	15,018	15,189	15,318	15,446												
1992	15,474	15,691	15,847	16,055	16,242													
1993	16,530	16,850	17,157	17,381														
1994	16,866	17,123	17,373															
1995	18,253	18,743																
1996	16,204																	
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Age to Age Development Factors

<u>Injury Year</u> <u>Ending 12/31</u>	<u>222</u>	<u>234</u>	<u>246</u>	<u>258</u>	<u>270</u>	<u>282</u>	<u>294</u>	<u>306</u>	<u>318</u>	<u>330</u>	<u>342</u>	<u>354</u>	<u>366</u>	<u>378</u>	<u>390</u>	<u>402</u>	<u>414</u>	<u>426</u>
1980	1.022	1.024	1.019	1.021	1.035	1.021	1.021	1.014	1.017	1.023	0.993	1.009	1.005	1.005	1.004	1.004		
1981	1.023	1.021	1.019	1.026	1.012	1.013	1.015	1.028	1.009	1.011	1.006	1.007	1.004	1.005	1.004			
1982	1.016	1.017	1.017	1.015	1.015	1.016	1.010	1.011	1.016	1.014	1.010	1.008	1.008	1.005				
1983	1.020	1.019	1.015	1.008	1.006	1.005	1.003	1.010	1.006	1.003	1.002	1.002	1.002					
1984	1.021	1.022	1.017	1.011	1.014	1.007	1.007	1.010	1.009	1.007	1.006	1.005						
1985	1.009	1.016	1.006	1.004	1.004	1.002	1.002	1.003	1.003	1.003	1.002							
1986	1.026	1.026	1.016	1.012	1.018	1.014	1.025	1.015	1.008	1.008								
1987	1.019	1.009	1.013	1.009	1.009	1.011	1.009	1.011	1.007									
1988	1.025	1.029	1.015	1.042	1.015	1.036	1.029	1.021										
1989	1.021	1.020	1.013	1.013	1.016	1.012	1.015											
1990	1.023	1.018	1.024	1.020	1.012	1.010												
1991	1.015	1.013	1.011	1.009	1.008													
1992	1.014	1.010	1.013	1.012														
1993	1.019	1.018	1.013															
1994	1.015	1.015																
1995	1.027																	
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Tail

\$ Wtd Avg	1.020	1.018	1.015	1.016	1.013	1.014	1.014	1.014	1.009	1.009	1.004	1.006	1.005	1.005	1.004	1.004	1.004	---	---
Strt Average	1.020	1.018	1.015	1.016	1.014	1.013	1.014	1.014	1.009	1.010	1.003	1.006	1.005	1.005	1.004	1.004	1.004	---	---
3 Yr \$ Wtd Avg	1.021	1.014	1.013	1.014	1.012	1.019	1.018	1.016	1.006	1.006	1.003	1.005	1.005	1.005	---	---	---	---	---
5 Yr \$ Wtd Avg	1.018	1.015	1.015	1.019	1.012	1.017	1.017	1.013	1.007	1.007	1.005	1.006	---	---	---	---	---	---	---
Inv. Power Curve	1.017	1.016	1.014	1.014	1.013	1.012	1.011	1.011	1.010	1.010	1.009	1.009	1.008	1.008	1.008	1.007	1.007	1.007	1.136
Selected	1.020	1.018	1.015	1.016	1.013	1.014	1.014	1.014	1.009	1.009	1.004	1.006	1.005	1.005	1.004	1.004	1.005	1.136	
Cumulative	1.353	1.327	1.303	1.284	1.263	1.247	1.230	1.212	1.196	1.185	1.174	1.170	1.163	1.157	1.151	1.146	1.142	1.136	

OHIO BUREAU OF WORKERS' COMPENSATION
 TOTAL MEDICAL ON COMPENSATION
 (Dollars in Thousands)
 Public Employers-State Agencies

Paid Loss Development, Adjusted for OHA and Hospital Overpayments

Age of Development

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	7,272	7,435	7,614	7,756	7,920	8,196	8,371	8,547	8,664	8,815	9,020	8,959	9,040	9,084	9,128	9,169	9,205	
1981	7,595	7,772	7,934	8,086	8,293	8,395	8,505	8,633	8,878	8,961	9,055	9,106	9,173	9,212	9,262	9,300		
1982	10,733	10,900	11,085	11,272	11,443	11,612	11,802	11,921	12,050	12,241	12,408	12,538	12,634	12,732	12,801			
1983	9,832	10,025	10,219	10,370	10,457	10,522	10,574	10,604	10,711	10,780	10,810	10,831	10,854	10,876				
1984	10,676	10,899	11,144	11,336	11,462	11,617	11,699	11,785	11,899	12,002	12,086	12,159	12,216					
1985	10,457	10,549	10,720	10,786	10,855	10,895	10,921	10,938	10,965	10,994	11,023	11,047						
1986	10,767	11,048	11,334	11,519	11,658	11,865	12,032	12,329	12,513	12,615	12,711							
1987	14,292	14,568	14,698	14,894	15,029	15,166	15,328	15,468	15,646	15,757								
1988	16,429	16,845	17,327	17,588	18,329	18,610	19,282	19,836	20,260									
1989	16,717	17,069	17,414	17,647	17,875	18,153	18,368	18,639										
1990	20,093	20,556	20,920	21,415	21,843	22,098	22,321											
1991	14,608	14,826	15,018	15,189	15,318	15,446												
1992	15,474	15,691	15,847	16,055	16,242													
1993	16,529	16,849	17,157	17,381														
1994	16,866	17,122	17,373															
1995	18,253	18,743																
1996	16,204																	
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2011																		
2012																		
2013																		
2014																		

Age to Age Development Factors

Injury Year Ending 12/31	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	
	<u>234</u>	<u>246</u>	<u>258</u>	<u>270</u>	<u>282</u>	<u>294</u>	<u>306</u>	<u>318</u>	<u>330</u>	<u>342</u>	<u>354</u>	<u>366</u>	<u>378</u>	<u>390</u>	<u>402</u>	<u>414</u>	<u>426</u>	<u>438</u>	
1980	1.022	1.024	1.019	1.021	1.035	1.021	1.021	1.014	1.017	1.023	0.993	1.009	1.005	1.005	1.004	1.004			
1981	1.023	1.021	1.019	1.026	1.012	1.013	1.015	1.028	1.009	1.011	1.006	1.007	1.004	1.005	1.004				
1982	1.016	1.017	1.017	1.015	1.015	1.016	1.010	1.011	1.016	1.014	1.010	1.008	1.008	1.005					
1983	1.020	1.019	1.015	1.008	1.006	1.005	1.003	1.010	1.006	1.003	1.002	1.002	1.002						
1984	1.021	1.022	1.017	1.011	1.014	1.007	1.007	1.010	1.009	1.007	1.006	1.005							
1985	1.009	1.016	1.006	1.004	1.004	1.002	1.002	1.003	1.003	1.003	1.002								
1986	1.026	1.026	1.016	1.012	1.018	1.014	1.025	1.015	1.008	1.008									
1987	1.019	1.009	1.013	1.009	1.009	1.011	1.009	1.011	1.007										
1988	1.025	1.029	1.015	1.042	1.015	1.036	1.029	1.021											
1989	1.021	1.020	1.013	1.013	1.016	1.012	1.015												
1990	1.023	1.018	1.024	1.020	1.012	1.010													
1991	1.015	1.013	1.011	1.009	1.008														
1992	1.014	1.010	1.013	1.012															
1993	1.019	1.018	1.013																
1994	1.015	1.015																	
1995	1.027																		
1996																			
1997																			
1998																			
1999																			
2000																			
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2003																			
2004																			
2005																			
2006																			
2007																			
2008																			
2009																			
2010																			
2011																			
2012																			
2013																			
																			<u>Tail</u>
\$ Wtd Avg	1.020	1.018	1.015	1.016	1.013	1.014	1.014	1.014	1.009	1.009	1.004	1.006	1.005	1.005	1.004	1.004	1.004	---	---
Strt Average	1.020	1.018	1.015	1.016	1.014	1.013	1.014	1.014	1.009	1.010	1.003	1.006	1.005	1.005	1.004	1.004	1.004	---	---
3 Yr \$ Wtd Avg	1.021	1.014	1.013	1.014	1.012	1.019	1.018	1.016	1.006	1.006	1.003	1.005	1.005	1.005	---	---	---	---	---
5 Yr \$ Wtd Avg	1.018	1.015	1.015	1.019	1.012	1.017	1.017	1.013	1.007	1.007	1.005	1.006	---	---	---	---	---	---	---
Inv. Power Curve	1.017	1.016	1.014	1.014	1.013	1.012	1.011	1.011	1.010	1.010	1.009	1.009	1.008	1.008	1.008	1.007	1.007	1.007	1.135
Selected	1.020	1.018	1.015	1.016	1.013	1.014	1.014	1.014	1.009	1.009	1.004	1.006	1.005	1.005	1.004	1.004	1.005	1.135	
Cumulative	1.352	1.326	1.302	1.283	1.262	1.246	1.229	1.211	1.195	1.184	1.173	1.169	1.162	1.156	1.150	1.145	1.141	1.135	

OHIO BUREAU OF WORKERS' COMPENSATION
TOTAL MEDICAL ON COMPENSATION
(Dollars in Thousands)
Public Employers-State Agencies

Incurred Loss Development

Age of Development

Injury Year Ending 12/31	Age of Development																			
	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS		
1980																				
1981																				
1982																				
1983																				
1984																				
1985																				
1986																			13,144	
1987																		18,447	18,640	
1988																21,851	23,151	24,263		
1989															21,081	21,678	21,606	21,610		
1990														26,669	26,383	26,688	26,749	27,996		
1991													17,596	18,627	18,638	18,609	19,233	18,800		
1992												19,896	20,047	19,583	18,783	19,212	19,403	17,378		
1993											20,024	20,296	20,590	20,483	20,393	20,566	18,839	18,969		
1994										21,956	21,733	21,605	21,299	21,794	22,610	19,412	19,543	22,954		
1995									20,416	21,461	21,848	21,837	23,020	23,773	22,085	21,942	28,134	23,039		
1996								18,326	19,330	19,483	18,948	19,725	20,341	18,387	19,008	23,358	19,012	20,320		
1997							22,919	23,108	23,573	23,968	24,183	24,740	21,547	21,463	26,279	21,955	21,532	22,652		
1998						24,846	25,028	24,466	24,467	23,602	23,268	20,519	21,005	25,927	21,176	22,276	21,558			
1999					26,541	25,329	24,652	25,382	24,513	25,509	22,144	22,852	29,479	23,000	23,684	22,939				
2000				30,185	31,349	31,953	29,904	28,654	29,066	25,770	25,396	31,500	26,013	27,615	26,546					
2001			35,653	37,002	34,999	34,657	34,836	35,770	30,573	30,169	39,016	30,803	30,884	31,649						
2002		45,720	33,422	30,637	30,492	31,715	32,988	27,126	26,821	35,329	28,021	28,560	27,767							
2003	28,874	51,742	33,451	33,279	32,808	33,158	28,854	29,017	38,096	29,419	30,467	29,230								
2004	27,834	45,088	30,569	31,012	31,763	27,981	27,709	38,130	29,148	29,609	29,464									
2005	26,275	44,502	30,768	29,708	24,855	24,856	35,475	26,606	27,331	26,364										
2006	24,451	41,256	26,744	21,086	21,448	31,931	25,404	24,584	26,058											
2007	27,327	43,499	19,205	19,971	28,456	22,565	23,324	23,713												
2008	25,990	17,662	17,084	26,472	21,085	23,723	22,707													
2009	9,712	18,536	31,091	22,856	24,677	27,319														
2010	4,092	19,709	19,702	22,522	24,736															
2011	6,136	18,949	20,445	20,705																
2012	5,826	9,593	14,386																	
2013	1,523	11,891																		
2014	4,212																			

Age to Age Development Factors

Injury Year Ending 12/31	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	
	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	
1980																			
1981																			
1982																			
1983																			
1984																			
1985																			
1986																			1.047
1987																		1.011	0.993
1988																	1.060	1.048	1.007
1989															1.028	0.997	1.000	1.015	
1990															0.989	1.012	1.002	1.047	0.977
1991														1.059	1.001	0.998	1.034	0.977	0.891
1992														0.977	0.959	1.023	1.010	0.896	0.994
1993											1.014	1.014	0.995	0.996	1.009	0.916	1.007	1.159	
1994									0.990	0.994	0.986	1.023	1.037	0.859	1.007	1.175	0.861		
1995								1.051	1.018	0.999	1.054	1.033	0.929	0.994	1.282	0.819	0.911		
1996								1.055	1.008	0.973	1.041	1.031	0.904	1.034	1.229	0.814	1.069	0.923	
1997								1.008	1.020	1.017	1.009	1.023	0.871	0.996	1.224	0.835	0.981	1.052	
1998						1.007	0.978	1.000	0.965	0.986	0.882	1.024	1.234	0.817	1.052	0.968			
1999					0.954	0.973	1.030	0.966	1.041	0.868	1.032	1.290	0.780	1.030	0.969				
2000				1.039	1.019	0.936	0.958	1.014	0.887	0.986	1.240	0.826	1.062	0.961					
2001			1.038	0.946	0.990	1.005	1.027	0.855	0.987	1.293	0.790	1.003	1.025						
2002		0.731	0.917	0.995	1.040	1.040	0.822	0.989	1.317	0.793	1.019	0.972							
2003	1.792	0.646	0.995	0.986	1.011	0.870	1.006	1.313	0.772	1.036	0.959								
2004	1.620	0.678	1.015	1.024	0.881	0.990	1.376	0.764	1.016	0.995									
2005	1.694	0.691	0.966	0.837	1.000	1.427	0.750	1.027	0.965										
2006	1.687	0.648	0.788	1.017	1.489	0.796	0.968	1.060											
2007	1.592	0.442	1.040	1.425	0.793	1.034	1.017												
2008	0.680	0.967	1.550	0.796	1.125	0.957													
2009	1.909	1.677	0.735	1.080	1.107														
2010	4.817	1.000	1.143	1.098															
2011	3.088	1.079	1.013																
2012	1.647	1.500																	
2013	7.808																		
\$ Wtd Avg	1.715	0.777	0.990	1.006	1.022	0.994	0.985	0.993	0.991	0.994	0.988	0.999	1.002	0.993	0.994	1.005	1.004	0.975	
Strt Average	2.576	0.914	1.018	1.022	1.037	1.003	0.994	1.006	1.002	0.995	0.999	1.007	1.008	0.998	1.001	1.006	1.009	0.980	
3 Yr \$ Wtd Avg	2.998	1.130	0.928	0.981	0.992	0.913	0.890	0.924	0.903	0.932	0.909	0.932	0.952	0.933	0.944	0.919	0.961	0.897	
5 Yr \$ Wtd Avg	2.883	1.216	1.046	1.066	1.082	1.027	1.009	1.014	0.993	1.014	0.986	1.007	1.006	1.003	1.002	1.008	1.008	0.962	
Inv. Power Curve	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!
Selected	2.998	1.216	1.046	1.066	1.022	0.994	0.994	1.006	1.002	0.995	0.999	0.999	1.002	0.993	0.994	1.005	1.009	0.980	
Cumulative	4.044	1.349	1.109	1.060	0.994	0.972	0.978	0.984	0.978	0.976	0.981	0.981	0.983	0.981	0.988	0.994	0.989	0.980	

OHIO BUREAU OF WORKERS' COMPENSATION
 TOTAL MEDICAL ON COMPENSATION
 (Dollars in Thousands)
 Public Employers-State Agencies

Incurred Loss Development

Age of Development

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980						9,513	10,260	10,349	10,174	9,902	9,882	9,438	9,539	9,461	9,523	9,562	9,562	9,646
1981					9,823	9,867	9,588	9,557	10,002	10,034	9,678	9,629	9,753	9,704	9,957	9,741		
1982				13,147	13,147	13,277	13,751	13,612	13,550	13,145	13,289	13,308	13,324	13,089	13,474			
1983			12,234	11,834	11,930	11,790	11,679	11,296	11,044	11,271	11,217	11,161	11,326	11,135				
1984		14,365	14,963	14,634	13,803	13,608	13,046	12,611	12,760	12,810	12,651	12,341	12,654					
1985	12,519	12,198	12,405	12,462	12,174	12,009	11,284	11,328	11,285	11,257	12,493	11,206						
1986	13,766	14,573	14,836	14,678	14,164	13,359	13,506	13,708	13,867	13,766	14,002							
1987	18,516	18,323	18,117	17,975	16,892	16,797	17,055	16,747	21,438	16,584								
1988	24,424	24,514	25,228	19,529	24,303	24,130	23,784	21,735	25,946									
1989	21,939	21,847	19,849	20,117	19,980	20,156	21,096	20,483										
1990	27,363	25,173	25,163	24,993	25,000	23,445	24,815											
1991	16,753	16,813	16,991	16,920	17,333	16,772												
1992	17,267	17,438	17,663	18,762	18,124													
1993	21,982	20,005	19,747	19,746														
1994	19,765	22,598	19,789															
1995	21,000	24,090																
1996	18,746																	
1997																		
1998																		
1999																		
2000																		
2001																		
2002																		
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2004																		
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2010																		
2011																		
2012																		
2013																		
2014																		

Age to Age Development Factors

Injury Year Ending 12/31	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	
	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	
1980						1.079	1.009	0.983	0.973	0.998	0.955	1.011	0.992	1.007	1.004	1.009			
1981				1.004	0.972	0.997	1.047	1.003	0.965	0.995	1.013	0.995	1.026	0.978					
1982				1.010	1.036	0.990	0.995	0.970	1.011	1.001	1.001	0.982	1.029						
1983			0.967	1.008	0.988	0.991	0.967	0.978	1.021	0.995	0.995	1.015	0.983						
1984		1.042	0.978	0.943	0.986	0.959	0.967	1.012	1.004	0.988	0.976	1.025							
1985	0.974	1.017	1.005	0.977	0.986	0.940	1.004	0.996	0.998	1.110	0.897								
1986	1.059	1.018	0.989	0.965	0.943	1.011	1.015	1.012	0.993	1.017									
1987	0.990	0.989	0.992	0.940	0.994	1.015	0.982	1.280	0.774										
1988	1.004	1.029	0.774	1.244	0.993	0.986	0.914	1.194											
1989	0.996	0.909	1.013	0.993	1.009	1.047	0.971												
1990	0.920	1.000	0.993	1.000	0.938	1.058													
1991	1.004	1.011	0.996	1.024	0.968														
1992	1.010	1.013	1.062	0.966															
1993	0.910	0.987	1.000																
1994	1.143	0.876																	
1995	1.147																		
1996																			
1997																			
1998																			
1999																			
2000																			
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2012																			
2013																			
																			Tail
\$ Wtd Avg	1.011	0.985	0.972	1.010	0.981	1.011	0.975	1.075	0.949	1.012	0.969	1.013	0.987	1.022	0.991	1.009	---	---	
Strt Average	1.014	0.990	0.979	1.006	0.984	1.008	0.981	1.055	0.967	1.012	0.970	1.013	0.988	1.021	0.991	1.009	---	---	
3 Yr \$ Wtd Avg	1.063	0.953	1.019	0.996	0.969	1.029	0.952	1.174	0.893	1.035	0.955	1.013	0.986	1.022	---	---	---	---	
5 Yr \$ Wtd Avg	1.043	0.974	1.011	1.044	0.979	1.024	0.969	1.120	0.933	1.023	0.972	1.013	---	---	---	---	---	---	
Inv. Power Curve	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	
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

TOTAL MEDICAL ON COMPENSATION

(Dollars in Thousands)
Public Employers-State Agencies

Bornhuetter-Ferguson Method with a Payroll Base Using Paid Loss Development Factors

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
Injury Year	Evaluation	Months of	Payroll	Pure	Benefit	Trend	Trended	Smoothed	Age-to-	Percent	Unpaid	Indicated
Ending 12/31	as of	Development	(\$000,000's)	Premium	Level	Factor	Pure	Pure	Ultimate	Unpaid	Loss	Ultimate
					Factor	1.0%	Premium	Premium	Factor	1 - 1 / (9)	(3) * (8) * (10)	Loss
1980	6/30/2014	414	1,745	6.56	1.000	1.38	9.07	7.42	1.142	12.4%	1,606	10,810
1981	6/30/2014	402	1,827	6.47	1.000	1.37	8.86	7.49	1.146	12.7%	1,743	11,043
1982	6/30/2014	390	2,061	8.46	1.000	1.36	11.46	7.56	1.151	13.1%	2,043	14,844
1983	6/30/2014	378	2,173	5.98	1.000	1.34	8.03	7.63	1.157	13.6%	2,250	13,126
1984	6/30/2014	366	2,314	7.24	1.000	1.33	9.63	7.71	1.163	14.0%	2,494	14,710
1985	6/30/2014	354	2,444	5.50	1.000	1.32	7.25	7.78	1.170	14.5%	2,757	13,804
1986	6/30/2014	342	2,644	7.44	1.000	1.30	9.71	7.85	1.174	14.8%	3,076	15,787
1987	6/30/2014	330	2,912	8.20	1.000	1.29	10.60	7.93	1.185	15.6%	3,600	19,357
1988	6/30/2014	318	3,191	14.82	1.000	1.28	18.97	8.00	1.196	16.4%	4,180	24,436
1989	6/30/2014	306	3,341	10.89	1.000	1.27	13.81	8.08	1.212	17.5%	4,726	23,365
1990	6/30/2014	294	3,645	10.34	1.000	1.26	12.99	8.16	1.230	18.7%	5,552	27,873
1991	6/30/2014	282	3,852	6.37	1.000	1.24	7.92	8.24	1.247	19.8%	6,282	21,728
1992	6/30/2014	270	3,944	7.29	1.000	1.23	8.99	8.31	1.263	20.8%	6,833	23,074
1993	6/30/2014	258	4,021	7.99	1.000	1.22	9.75	8.39	1.284	22.1%	7,456	24,838
1994	6/30/2014	246	4,272	7.84	1.000	1.21	9.48	8.47	1.303	23.3%	8,420	25,793
1995	6/30/2014	234	4,433	10.79	1.000	1.20	12.92	8.56	1.327	24.6%	9,336	28,079
1996	6/30/2014	222	4,487	6.96	1.000	1.19	8.25	8.64	1.353	26.1%	10,111	26,315
1997	6/30/2014	210	4,624	8.38	1.000	1.18	9.85	8.72	1.382	27.6%	11,142	29,460
1998	6/30/2014	198	4,816	7.22	1.000	1.16	8.40	8.80	1.415	29.4%	12,444	30,361
1999	6/30/2014	186	5,048	8.85	1.000	1.15	10.21	8.89	1.452	31.1%	13,970	32,840
2000	6/30/2014	174	5,318	9.71	1.000	1.14	11.10	8.97	1.493	33.0%	15,760	37,804
2001	6/30/2014	162	5,598	11.51	1.000	1.13	13.02	9.06	1.538	35.0%	17,725	43,125
2002	6/30/2014	150	5,821	9.35	1.000	1.12	10.48	9.14	1.588	37.0%	19,716	42,343
2003	6/30/2014	138	6,005	9.62	1.000	1.11	10.68	9.23	1.645	39.2%	21,737	45,081
2004	6/30/2014	126	6,184	9.08	1.000	1.10	9.99	9.32	1.710	41.5%	23,932	45,897
2005	6/30/2014	114	6,388	8.68	1.000	1.09	9.45	9.41	1.786	44.0%	26,448	45,898
2006	6/30/2014	102	6,654	9.25	1.000	1.08	9.98	9.50	1.879	46.8%	29,557	48,183
2007	6/30/2014	90	6,915	7.95	1.000	1.07	8.50	9.59	1.990	49.8%	32,993	49,856
2008	6/30/2014	78	7,201	8.36	1.000	1.06	8.85	9.68	2.125	52.9%	36,909	53,113
2009	6/30/2014	66	7,383	10.60	1.000	1.05	11.12	9.77	2.311	56.7%	40,932	59,133
2010	6/30/2014	54	7,245	10.93	1.000	1.04	11.35	9.87	2.561	61.0%	43,568	59,430
2011	6/30/2014	42	7,353	10.30	1.000	1.03	10.59	9.96	2.938	66.0%	48,308	61,097
2012	6/30/2014	30	7,555	7.07	1.000	1.02	7.20	10.05	3.616	72.3%	54,957	63,183
2013	6/30/2014	18	5,045	10.35	1.000	1.01	10.45	10.15	5.139	80.5%	41,250	45,904
2014	6/30/2014	6	<u>5,150</u>	11.27	1.000	1.00	<u>11.27</u>	10.25	35.726	97.2%	<u>51,301</u>	<u>52,108</u>
Total/Average			163,611				10.25				625,115	1,183,799
Selected					Selected Pure Premium			10.25				

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Average of Exhibit PES-A8.2, Columns (3) and (10) divided by Column (3).
- (6) Exhibit PES-A8.19, Column (7); selected pure premium trend.
- (7) Column (4) / Column (5) x Column (6).
- (8) Selected from Column (7) x Column (5) / Column (6).
- (9) Exhibit PES-A8.3, Column (4).
- (12) Exhibit PES-A8.3, Column (3) + Column (11).

**OHIO BUREAU OF WORKERS' COMPENSATION
TOTAL MEDICAL ON COMPENSATION
(Dollars in Thousands)
Public Employers-State Agencies**

Bornhuetter-Ferguson Method with a Payroll Base Using Incurred Loss Development Factors

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
Injury Year	Evaluation	Months of	Payroll	Pure	Benefit	Trend	Trended	Smoothed	Age-to-	Percent	IBNR	Indicated
Ending 12/31	as of	Development	(\$000,000's)	Premium	Level	Factor	Pure	Pure	Ultimate	Unreported	Loss	Ultimate
					Factor	1.0%	Premium	Premium	Factor	1 - 1 / (9)	(3) * (8) * (10)	Loss
1980	6/30/2014	414	1,745	6.56	1.000	1.38	9.07	7.42	1.000	0.0%	0	9,646
1981	6/30/2014	402	1,827	6.47	1.000	1.37	8.86	7.49	1.000	0.0%	0	9,741
1982	6/30/2014	390	2,061	8.46	1.000	1.36	11.46	7.56	1.000	0.0%	0	13,474
1983	6/30/2014	378	2,173	5.98	1.000	1.34	8.03	7.63	1.000	0.0%	0	11,135
1984	6/30/2014	366	2,314	7.24	1.000	1.33	9.63	7.71	1.000	0.0%	0	12,654
1985	6/30/2014	354	2,444	5.50	1.000	1.32	7.25	7.78	1.000	0.0%	0	11,206
1986	6/30/2014	342	2,644	7.44	1.000	1.30	9.71	7.85	1.000	0.0%	0	14,002
1987	6/30/2014	330	2,912	8.20	1.000	1.29	10.60	7.93	1.000	0.0%	0	16,584
1988	6/30/2014	318	3,191	14.82	1.000	1.28	18.97	8.00	1.000	0.0%	0	25,946
1989	6/30/2014	306	3,341	10.89	1.000	1.27	13.81	8.08	1.000	0.0%	0	20,483
1990	6/30/2014	294	3,645	10.34	1.000	1.26	12.99	8.16	1.000	0.0%	0	24,815
1991	6/30/2014	282	3,852	6.37	1.000	1.24	7.92	8.24	1.000	0.0%	0	16,772
1992	6/30/2014	270	3,944	7.29	1.000	1.23	8.99	8.31	1.000	0.0%	0	18,124
1993	6/30/2014	258	4,021	7.99	1.000	1.22	9.75	8.39	1.000	0.0%	0	19,746
1994	6/30/2014	246	4,272	7.84	1.000	1.21	9.48	8.47	1.000	0.0%	0	19,789
1995	6/30/2014	234	4,433	10.79	1.000	1.20	12.92	8.56	1.000	0.0%	0	24,090
1996	6/30/2014	222	4,487	6.96	1.000	1.19	8.25	8.64	1.000	0.0%	0	18,746
1997	6/30/2014	210	4,624	8.38	1.000	1.18	9.85	8.72	0.980	-2.1%	(828)	21,824
1998	6/30/2014	198	4,816	7.22	1.000	1.16	8.40	8.80	0.989	-1.1%	(483)	21,076
1999	6/30/2014	186	5,048	8.85	1.000	1.15	10.21	8.89	0.994	-0.6%	(280)	22,659
2000	6/30/2014	174	5,318	9.71	1.000	1.14	11.10	8.97	0.988	-1.2%	(596)	25,950
2001	6/30/2014	162	5,598	11.51	1.000	1.13	13.02	9.06	0.981	-2.0%	(996)	30,653
2002	6/30/2014	150	5,821	9.35	1.000	1.12	10.48	9.14	0.983	-1.8%	(943)	26,824
2003	6/30/2014	138	6,005	9.62	1.000	1.11	10.68	9.23	0.981	-1.9%	(1,055)	28,175
2004	6/30/2014	126	6,184	9.08	1.000	1.10	9.99	9.32	0.981	-2.0%	(1,132)	28,332
2005	6/30/2014	114	6,388	8.68	1.000	1.09	9.45	9.41	0.976	-2.5%	(1,483)	24,881
2006	6/30/2014	102	6,654	9.25	1.000	1.08	9.98	9.50	0.978	-2.2%	(1,416)	24,642
2007	6/30/2014	90	6,915	7.95	1.000	1.07	8.50	9.59	0.984	-1.7%	(1,099)	22,614
2008	6/30/2014	78	7,201	8.36	1.000	1.06	8.85	9.68	0.978	-2.2%	(1,552)	21,154
2009	6/30/2014	66	7,383	10.60	1.000	1.05	11.12	9.77	0.972	-2.8%	(2,042)	25,278
2010	6/30/2014	54	7,245	10.93	1.000	1.04	11.35	9.87	0.994	-0.6%	(457)	24,279
2011	6/30/2014	42	7,353	10.30	1.000	1.03	10.59	9.96	1.060	5.6%	4,120	24,825
2012	6/30/2014	30	7,555	7.07	1.000	1.02	7.20	10.05	1.109	9.8%	7,458	21,844
2013	6/30/2014	18	5,045	10.35	1.000	1.01	10.45	10.15	1.349	25.9%	13,239	25,130
2014	6/30/2014	6	<u>5,150</u>	11.27	1.000	1.00	<u>11.27</u>	10.25	4.044	75.3%	<u>39,726</u>	<u>43,938</u>
Total/Average			163,611				10.25				50,182	751,032
Selected					Selected Pure Premium			10.25				

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation.
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- (6) Exhibit PES-A8.19, Column (7); selected pure premium trend.
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- (8) Selected from Column (7) x Column (5) / Column (6).
- (9) Exhibit PES-A8.3, Column (7).
- (12) Exhibit PES-A8.3, Column (6) + Column (11).

OHIO BUREAU OF WORKERS' COMPENSATION
TOTAL MEDICAL ON COMPENSATION
(Dollars in Thousands)
Public Employers-State Agencies

Bornhuetter-Ferguson Method with a Premium Base Using Paid Loss Development Factors

<u>Injury Year</u> <u>Ending 12/31</u>	<u>(1)</u> <u>Evaluation</u> <u>as of</u>	<u>(2)</u> <u>Months of</u> <u>Development</u>	<u>(3)</u> <u>Premium</u> <u>(\$000's)</u>	<u>(4)</u> <u>Loss</u> <u>Ratio</u>	<u>(5)</u> <u>Benefit</u> <u>Level</u> <u>Factor</u>	<u>(6)</u> <u>Trend</u> <u>Factor</u> <u>0.0%</u>	<u>(7)</u> <u>Trended</u> <u>Loss</u> <u>Ratio</u>	<u>(8)</u> <u>Smoothed</u> <u>Loss</u> <u>Ratio</u>	<u>(9)</u> <u>Age-to-</u> <u>Ultimate</u> <u>Factor</u>	<u>(10)</u> <u>Percent</u> <u>Unpaid</u> <u>1 - 1 / (9)</u>	<u>(11)</u> <u>Unpaid</u> <u>Loss</u> <u>(3) * (8) * (10)</u>	<u>(12)</u> <u>Indicated</u> <u>Ultimate</u> <u>Loss</u>
1980	6/30/2014	414										
1981	6/30/2014	402										
1982	6/30/2014	390										
1983	6/30/2014	378										
1984	6/30/2014	366										
1985	6/30/2014	354										
1986	6/30/2014	342										
1987	6/30/2014	330										
1988	6/30/2014	318										
1989	6/30/2014	306										
1990	6/30/2014	294										
1991	6/30/2014	282										
1992	6/30/2014	270										
1993	6/30/2014	258										
1994	6/30/2014	246										
1995	6/30/2014	234										
1996	6/30/2014	222										
1997	6/30/2014	210										
1998	6/30/2014	198										
1999	6/30/2014	186										
2000	6/30/2014	174	38,059	135.8%	1.000	1.00	135.8%	106.4%	1.493	33.0%	13,370	35,414
2001	6/30/2014	162	39,274	164.0%	1.000	1.00	164.0%	106.4%	1.538	35.0%	14,603	40,004
2002	6/30/2014	150	39,683	137.1%	1.000	1.00	137.1%	106.4%	1.588	37.0%	15,633	38,260
2003	6/30/2014	138	45,623	126.6%	1.000	1.00	126.6%	106.4%	1.645	39.2%	19,027	42,371
2004	6/30/2014	126	54,327	103.4%	1.000	1.00	103.4%	106.4%	1.710	41.5%	23,997	45,961
2005	6/30/2014	114	61,809	89.7%	1.000	1.00	89.7%	106.4%	1.786	44.0%	28,929	48,378
2006	6/30/2014	102	68,102	90.4%	1.000	1.00	90.4%	106.4%	1.879	46.8%	33,876	52,501
2007	6/30/2014	90	70,539	78.0%	1.000	1.00	78.0%	106.4%	1.990	49.8%	37,328	54,191
2008	6/30/2014	78	68,546	87.8%	1.000	1.00	87.8%	106.4%	2.125	52.9%	38,599	54,803
2009	6/30/2014	66	64,733	120.9%	1.000	1.00	120.9%	106.4%	2.311	56.7%	39,056	57,257
2010	6/30/2014	54	58,506	135.3%	1.000	1.00	135.3%	106.4%	2.561	61.0%	37,925	53,787
2011	6/30/2014	42	61,817	122.5%	1.000	1.00	122.5%	106.4%	2.938	66.0%	43,365	56,155
2012	6/30/2014	30	65,024	82.1%	1.000	1.00	82.1%	106.4%	3.616	72.3%	50,031	58,257
2013	6/30/2014	18	60,793	85.9%	1.000	1.00	85.9%	106.4%	5.139	80.5%	52,075	56,729
2014	6/30/2014	6	<u>62,055</u>	93.5%	1.000	1.00	<u>93.5%</u>	106.4%	35.726	97.2%	<u>64,150</u>	<u>64,957</u>
Total/Average			858,891				106.4%				511,965	759,026
Selected							Selected Loss Ratio	106.4%				

Column Notes

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**OHIO BUREAU OF WORKERS' COMPENSATION
TOTAL MEDICAL ON COMPENSATION
(Dollars in Thousands)
Public Employers-State Agencies**

Bornhuetter-Ferguson Method with a Premium Base Using Incurred Loss Development Factors

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
<u>Injury Year</u> <u>Ending 12/31</u>	<u>Evaluation</u> <u>as of</u>	<u>Months of</u> <u>Development</u>	<u>Premium</u> <u>(\$000's)</u>	<u>Loss</u> <u>Ratio</u>	<u>Benefit</u> <u>Level</u> <u>Factor</u>	<u>Trend</u> <u>Factor</u> <u>0.0%</u>	<u>Trended</u> <u>Loss</u> <u>Ratio</u>	<u>Smoothed</u> <u>Loss</u> <u>Ratio</u>	<u>Age-to-</u> <u>Ultimate</u> <u>Factor</u>	<u>Percent</u> <u>Unreported</u> <u>1 - 1 / (9)</u>	<u>IBNR</u> <u>Loss</u> <u>(3) * (8) * (10)</u>	<u>Indicated</u> <u>Ultimate</u> <u>Loss</u>
1980	6/30/2014	414										
1981	6/30/2014	402										
1982	6/30/2014	390										
1983	6/30/2014	378										
1984	6/30/2014	366										
1985	6/30/2014	354										
1986	6/30/2014	342										
1987	6/30/2014	330										
1988	6/30/2014	318										
1989	6/30/2014	306										
1990	6/30/2014	294										
1991	6/30/2014	282										
1992	6/30/2014	270										
1993	6/30/2014	258										
1994	6/30/2014	246										
1995	6/30/2014	234										
1996	6/30/2014	222										
1997	6/30/2014	210										
1998	6/30/2014	198										
1999	6/30/2014	186										
2000	6/30/2014	174	38,059	135.8%	1.000	1.00	135.8%	106.4%	0.988	-1.2%	(506)	26,041
2001	6/30/2014	162	39,274	164.0%	1.000	1.00	164.0%	106.4%	0.981	-2.0%	(821)	30,828
2002	6/30/2014	150	39,683	137.1%	1.000	1.00	137.1%	106.4%	0.983	-1.8%	(748)	27,019
2003	6/30/2014	138	45,623	126.6%	1.000	1.00	126.6%	106.4%	0.981	-1.9%	(924)	28,307
2004	6/30/2014	126	54,327	103.4%	1.000	1.00	103.4%	106.4%	0.981	-2.0%	(1,135)	28,329
2005	6/30/2014	114	61,809	89.7%	1.000	1.00	89.7%	106.4%	0.976	-2.5%	(1,622)	24,742
2006	6/30/2014	102	68,102	90.4%	1.000	1.00	90.4%	106.4%	0.978	-2.2%	(1,623)	24,435
2007	6/30/2014	90	70,539	78.0%	1.000	1.00	78.0%	106.4%	0.984	-1.7%	(1,244)	22,470
2008	6/30/2014	78	68,546	87.8%	1.000	1.00	87.8%	106.4%	0.978	-2.2%	(1,623)	21,083
2009	6/30/2014	66	64,733	120.9%	1.000	1.00	120.9%	106.4%	0.972	-2.8%	(1,948)	25,371
2010	6/30/2014	54	58,506	135.3%	1.000	1.00	135.3%	106.4%	0.994	-0.6%	(398)	24,338
2011	6/30/2014	42	61,817	122.5%	1.000	1.00	122.5%	106.4%	1.060	5.6%	3,699	24,403
2012	6/30/2014	30	65,024	82.1%	1.000	1.00	82.1%	106.4%	1.109	9.8%	6,789	21,176
2013	6/30/2014	18	60,793	85.9%	1.000	1.00	85.9%	106.4%	1.349	25.9%	16,713	28,604
2014	6/30/2014	6	<u>62,055</u>	93.5%	1.000	1.00	<u>93.5%</u>	106.4%	4.044	75.3%	<u>49,676</u>	<u>53,888</u>
Total/Average			858,891				106.4%				64,287	411,034
Selected							Selected Loss Ratio	106.4%				

Column Notes

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OHIO BUREAU OF WORKERS' COMPENSATION
TOTAL MEDICAL ON COMPENSATION

(Dollars in Thousands)
Public Employers-State Agencies

Case Reserve Development Method

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
<u>Injury Year Ending 12/31</u>	<u>Evaluation as of</u>	<u>Months of Development</u>	<u>Paid Loss</u>	<u>Case Reserves</u>	<u>Paid LDF</u>	<u>% Paid 1 / (5)</u>	<u>Incurred LDF</u>	<u>% Incurred 1 / (7)</u>	<u>Case Reserve Factor</u>	<u>Selected Case Reserve Factor</u>	<u>Estimated Ultimate Loss</u>
1980	6/30/2014	414	9,205	441	1,142	88%	1.000	100%	0.000	0.000	9,646
1981	6/30/2014	402	9,300	441	1,146	87%	1.000	100%	0.000	0.000	9,741
1982	6/30/2014	390	12,801	673	1,151	87%	1.000	100%	0.000	0.000	13,474
1983	6/30/2014	378	10,876	260	1,157	86%	1.000	100%	0.000	0.000	11,135
1984	6/30/2014	366	12,216	437	1,163	86%	1.000	100%	0.000	0.000	12,654
1985	6/30/2014	354	11,047	159	1,170	85%	1.000	100%	0.000	0.000	11,206
1986	6/30/2014	342	12,711	1,291	1,174	85%	1.000	100%	0.000	0.000	14,002
1987	6/30/2014	330	15,757	827	1,185	84%	1.000	100%	0.000	0.000	16,584
1988	6/30/2014	318	20,257	5,689	1,196	84%	1.000	100%	0.000	0.000	25,946
1989	6/30/2014	306	18,639	1,844	1,212	82%	1.000	100%	0.000	0.000	20,483
1990	6/30/2014	294	22,321	2,494	1,230	81%	1.000	100%	0.000	0.000	24,815
1991	6/30/2014	282	15,446	1,326	1,247	80%	1.000	100%	0.000	0.000	16,772
1992	6/30/2014	270	16,242	1,883	1,263	79%	1.000	100%	0.000	0.000	18,124
1993	6/30/2014	258	17,381	2,365	1,284	78%	1.000	100%	0.000	0.000	19,746
1994	6/30/2014	246	17,373	2,416	1,303	77%	1.000	100%	0.000	0.000	19,789
1995	6/30/2014	234	18,743	5,347	1,327	75%	1.000	100%	0.000	0.000	24,090
1996	6/30/2014	222	16,204	2,542	1,353	74%	1.000	100%	0.000	0.000	18,746
1997	6/30/2014	210	18,318	4,335	1,382	72%	0.980	102%	(0.069)	(0.069)	22,353
1998	6/30/2014	198	17,917	3,641	1,415	71%	0.989	101%	(0.037)	(0.037)	21,422
1999	6/30/2014	186	18,870	4,069	1,452	69%	0.994	101%	(0.020)	(0.020)	22,859
2000	6/30/2014	174	22,044	4,502	1,493	67%	0.988	101%	(0.036)	(0.036)	26,382
2001	6/30/2014	162	25,401	6,248	1,538	65%	0.981	102%	(0.053)	(0.053)	31,316
2002	6/30/2014	150	22,627	5,140	1,588	63%	0.983	102%	(0.046)	(0.046)	27,532
2003	6/30/2014	138	23,344	5,887	1,645	61%	0.981	102%	(0.046)	(0.046)	28,958
2004	6/30/2014	126	21,965	7,499	1,710	58%	0.981	102%	(0.045)	(0.045)	29,125
2005	6/30/2014	114	19,450	6,914	1,786	56%	0.976	102%	(0.053)	(0.053)	25,997
2006	6/30/2014	102	18,625	7,433	1,879	53%	0.978	102%	(0.046)	(0.046)	25,718
2007	6/30/2014	90	16,862	6,851	1,990	50%	0.984	102%	(0.032)	(0.032)	23,492
2008	6/30/2014	78	16,204	6,502	2,125	47%	0.978	102%	(0.040)	(0.040)	22,444
2009	6/30/2014	66	18,201	9,119	2,311	43%	0.972	103%	(0.048)	(0.048)	26,886
2010	6/30/2014	54	15,862	8,874	2,561	39%	0.994	101%	(0.010)	(0.010)	24,644
2011	6/30/2014	42	12,789	7,915	2,938	34%	1.060	94%	0.093	0.093	21,443
2012	6/30/2014	30	8,225	6,161	3,616	28%	1.109	90%	0.157	0.157	15,354
2013	6/30/2014	18	4,654	7,236	5,139	19%	1.349	74%	0.473	0.473	15,311
2014	6/30/2014	6	<u>807</u>	<u>3,405</u>	35,726	3%	4.044	25%	3.432	3.432	<u>15,898</u>
			558,684	142,167							714,089

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Provided by Ohio Bureau of Workers' Compensation.
- (5) Exhibit PES-A8.3, Column (4).
- (7) Exhibit PES-A8.3, Column (7).
- (11) Column (3) + Column (4) + Column (4) x Column (10).

OHIO BUREAU OF WORKERS' COMPENSATION
TOTAL MEDICAL ON COMPENSATION
(Dollars in Thousands)
Public Employers-State Agencies

Persistency Per Loss Time Claim Method

<u>Injury Year Ending 12/31</u>	<u>(1) Evaluation as of</u>	<u>(2) Months of Development</u>	<u>(3) Incremental Paid Loss</u>	<u>(4) Cumulative Persistency Factor (Adj. for Inflation)</u>	<u>(5) Estimated Ult. Unpaid Loss (3) times (4)</u>	<u>(6) Ultimate Loss</u>
1980	6/30/2014	414	36	89.804	3,197	12,402
1981	6/30/2014	402	38	97.718	3,691	12,991
1982	6/30/2014	390	69	106.376	7,327	20,128
1983	6/30/2014	378	22	115.857	2,528	13,403
1984	6/30/2014	366	56	126.249	7,105	19,321
1985	6/30/2014	354	24	124.183	2,938	13,985
1986	6/30/2014	342	96	122.167	11,703	24,413
1987	6/30/2014	330	111	120.200	13,352	29,109
1988	6/30/2014	318	423	118.280	50,087	70,344
1989	6/30/2014	306	271	116.406	31,528	50,167
1990	6/30/2014	294	224	114.578	25,629	47,950
1991	6/30/2014	282	127	112.793	14,359	29,804
1992	6/30/2014	270	187	111.052	20,760	37,002
1993	6/30/2014	258	224	109.352	24,517	41,899
1994	6/30/2014	246	250	107.693	26,938	44,311
1995	6/30/2014	234	490	106.075	52,010	70,752
1996	6/30/2014	222	233	104.495	24,298	40,503
1997	6/30/2014	210	329	102.953	33,856	52,173
1998	6/30/2014	198	259	101.449	26,261	44,178
1999	6/30/2014	186	431	99.981	43,113	61,983
2000	6/30/2014	174	502	96.320	48,370	70,414
2001	6/30/2014	162	693	92.829	64,358	89,759
2002	6/30/2014	150	561	89.499	50,250	72,877
2003	6/30/2014	138	623	86.322	53,800	77,144
2004	6/30/2014	126	634	83.292	52,768	74,733
2005	6/30/2014	114	705	80.402	56,665	76,114
2006	6/30/2014	102	895	77.645	69,530	88,155
2007	6/30/2014	90	794	75.016	59,580	76,442
2008	6/30/2014	78	962	72.507	69,788	85,992
2009	6/30/2014	66	1,373	70.115	96,299	114,499
2010	6/30/2014	54	1,608	63.360	101,876	117,739
2011	6/30/2014	42	1,928	52.417	101,058	113,847
2012	6/30/2014	30	1,966	35.012	68,840	77,066
2013	6/30/2014	18	3,911	19.398	75,857	80,511
2014	6/30/2014	6	<u>807</u>	107.137	<u>86,454</u>	<u>87,261</u>
			21,863		1,480,688	2,039,372

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation estimated incremental paid through 6/30/14.
(4) Exhibit PES-A8.14, Page 1 and Exhibit PES-A8.14, Page 2.
(6) Column (5) + estimated paid to date 6/30/14.

**OHIO BUREAU OF WORKERS' COMPENSATION
TOTAL MEDICAL ON COMPENSATION
(Dollars in Thousands)
Public Employers-State Agencies**

Persistency Per Loss Time Claim Method

	(1)	(2)	(3)	(4)	(5)
<u>Injury Year Ending 12/31</u>	<u>Evaluation as of</u>	<u>Months of Development</u>	<u>Incremental Paid Loss</u>	<u>Cumulative Persistency Factor (Adj. for Inflation)</u>	<u>Estimated Ult. Unpaid Loss (3) times (4)</u>
Prior to 1945	6/30/2014		0	5.523	0
1945	6/30/2014	834	0	5.057	0
1946	6/30/2014	822	0	5.538	0
1947	6/30/2014	810	0	6.055	0
1948	6/30/2014	798	0	6.611	0
1949	6/30/2014	786	0	7.208	0
1950	6/30/2014	774	0	7.848	0
1951	6/30/2014	762	0	8.533	0
1952	6/30/2014	750	0	9.270	0
1953	6/30/2014	738	0	10.061	0
1954	6/30/2014	726	0	10.913	0
1955	6/30/2014	714	0	11.832	0
1956	6/30/2014	702	2	12.825	26
1957	6/30/2014	690	0	13.898	0
1958	6/30/2014	678	0	15.058	0
1959	6/30/2014	666	0	16.312	0
1960	6/30/2014	654	0	17.667	0
1961	6/30/2014	642	0	19.133	6
1962	6/30/2014	630	4	20.718	78
1963	6/30/2014	618	1	22.434	23
1964	6/30/2014	606	4	24.292	100
1965	6/30/2014	594	0	26.307	0
1966	6/30/2014	582	2	28.494	47
1967	6/30/2014	570	0	30.870	12
1968	6/30/2014	558	0	33.452	12
1969	6/30/2014	546	4	36.261	144
1970	6/30/2014	534	3	39.317	100
1971	6/30/2014	522	30	42.644	1,270
1972	6/30/2014	510	10	46.266	441
1973	6/30/2014	498	6	50.211	312
1974	6/30/2014	486	0	54.508	15
1975	6/30/2014	474	10	59.191	620
1976	6/30/2014	462	21	64.296	1,351
1977	6/30/2014	450	18	69.862	1,247
1978	6/30/2014	438	17	75.935	1,297
1979	6/30/2014	426	<u>33</u>	82.564	<u>2,688</u>
			165		9,791

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation estimated incremental paid through 6/30/14.
- (4) Exhibit PES-A8.14, Page 1 and Exhibit PES-A8.14, Page 2.

OHIO BUREAU OF WORKERS' COMPENSATION
TOTAL MEDICAL ON COMPENSATION
(Dollars in Thousands)
Public Employers-State Agencies

Incremental Paid Losses per Ultimate Lost Time Claim Count

Table with columns: Injury Year Ending 12/31, 222 MTHS, 234 MTHS, 246 MTHS, 258 MTHS, 270 MTHS, 282 MTHS, 294 MTHS, 306 MTHS, 318 MTHS, 330 MTHS, 342 MTHS, 354 MTHS, 366 MTHS, 378 MTHS, 390 MTHS, 402 MTHS, 414 MTHS, 426 MTHS. Rows include years from 1980 to 2014.

Calendar Year Persistency

Table with columns: Injury Year Ending 12/31, 222, 234, 246, 258, 270, 282, 294, 306, 318, 330, 342, 354, 366, 378, 390, 402, 414, 426. Rows include years from 1981 to 2014, Strt Average, 3 Yr Avg, 5 Yr Avg, P(Living), Selected Cumulative, and various numerical values.

OHIO BUREAU OF WORKERS' COMPENSATION
 TOTAL MEDICAL ON COMPENSATION
 (Dollars in Thousands)
 Public Employers-State Agencies

Incremental Paid Losses (Adjusted for OHA and Hospital Overpayments) per Ultimate Lost Time Claim Count

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	131	138	151	120	138	233	148	149	99	128	173	-52	69	37	37	34	30	
1981	172	158	144	135	185	90	99	114	218	74	84	45	59	35	44	34		
1982	131	132	146	146	135	133	150	94	101	150	132	102	76	78	54			
1983	115	143	144	112	65	48	38	23	80	51	22	15	17	16				
1984	216	156	170	134	87	108	57	60	80	72	58	51	40					
1985	68	60	110	42	45	26	16	11	18	19	19	15						
1986	196	171	174	113	85	126	102	181	112	62	58							
1987	135	164	77	116	80	81	96	83	105	66								
1988	245	220	255	138	392	148	355	293	224									
1989	217	185	181	123	120	146	113	142										
1990	231	246	194	264	228	135	119											
1991	134	121	106	95	72	71												
1992	139	111	80	106	96													
1993	161	167	161	117														
1994	155	138	135															
1995	321	269																
1996	128																	
1997																		
1998																		
1999																		
2000																		
2001																		
2002																		
2003																		
2004																		
2005																		
2006																		
2007																		
2008																		
2009																		
2010																		
2011																		
2012																		
2013																		
2014																		

Calendar Year Persistency

Injury Year Ending 12/31	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	
	<u>234</u>	<u>246</u>	<u>258</u>	<u>270</u>	<u>282</u>	<u>294</u>	<u>306</u>	<u>318</u>	<u>330</u>	<u>342</u>	<u>354</u>	<u>366</u>	<u>378</u>	<u>390</u>	<u>402</u>	<u>414</u>	<u>426</u>	<u>438</u>	
1981	0.801	0.961	0.829	1.024	1.261	1.637	1.515	0.866	0.586	2.329	(0.614)	1.530	0.627	1.055	0.772	0.894			
1982	1.200	1.095	0.927	1.263	0.668	0.742	0.761	2.323	0.732	0.561	0.342	0.582	0.466	0.573	0.621				
1983	1.145	1.019	1.017	1.201	2.054	3.114	2.435	4.444	1.884	2.573	4.609	4.946	4.458	3.343					
1984	0.661	0.925	0.660	0.481	0.549	0.356	0.398	1.327	0.643	0.307	0.263	0.338	0.407						
1985	2.285	2.845	1.217	2.063	2.395	2.223	3.641	7.115	4.079	3.112	2.709	2.602							
1986	0.305	0.644	0.243	0.400	0.302	0.130	0.110	0.097	0.166	0.306	0.262								
1987	1.265	1.067	1.463	0.733	1.586	1.254	1.896	1.347	0.590	0.889									
1988	0.666	0.351	0.457	0.578	0.207	0.645	0.235	0.359	0.294										
1989	1.013	1.375	0.760	3.191	1.240	2.432	2.592	1.573											
1990	0.802	0.735	0.634	0.454	0.640	0.835	1.195												
1991	1.830	1.601	2.477	2.407	1.890	1.687													
1992	0.870	0.961	1.183	0.676	0.739														
1993	0.686	0.478	0.659	0.815															
1994	1.078	1.164	0.868																
1995	0.431	0.502																	
1996	2.095																		
1997																			
1998																			
1999																			
2000																			
2001																			
2002																			
2003																			
2004																			
2005																			
2006																			
2007																			
2008																			
2009																			
2010																			
2011																			
2012																			
2013																			
2014																			
Strt Average	1.071	1.048	0.957	1.176	1.128	1.369	1.478	2.161	1.122	1.440	1.262	2.000	1.490	1.657	0.697	0.894			
3 Yr Avg	1.201	0.715	0.903	1.299	1.090	1.651	1.341	1.093	0.350	1.435	1.078	2.629	1.777	1.657					
5 Yr Avg	1.032	0.941	1.164	1.509	0.944	1.371	1.206	2.098	1.155	1.437	1.637	2.000							
P(Living)	0.979	0.978	0.977	0.976	0.974	0.973	0.972	0.971	0.969	0.968	0.967	0.966	0.964	0.963	0.962	0.961	0.959	0.958	
Selected	1.018	1.018	1.018	1.018	1.018	1.018	1.018	1.018	1.018	1.018	1.018	1.018	1.010	1.008	1.007	1.006	1.004	1.003	
Cumulative	375.151	343.323	314.111	287.299	262.690	240.104	219.374	200.347	182.883	166.855	152.144	138.642	126.249	115.857	106.376	97.718	89.804	82.564	
	<u>438</u>	<u>450</u>	<u>462</u>	<u>474</u>	<u>486</u>	<u>498</u>	<u>510</u>	<u>522</u>	<u>534</u>	<u>546</u>	<u>558</u>	<u>570</u>	<u>582</u>	<u>594</u>	<u>606</u>	<u>618</u>	<u>630</u>	<u>642</u>	
	<u>450</u>	<u>462</u>	<u>474</u>	<u>486</u>	<u>498</u>	<u>510</u>	<u>522</u>	<u>534</u>	<u>546</u>	<u>558</u>	<u>570</u>	<u>582</u>	<u>594</u>	<u>606</u>	<u>618</u>	<u>630</u>	<u>642</u>	<u>654</u>	
	1.001	1.000	0.998	0.997	0.995	0.993	0.991	0.989	0.986	0.984	0.981	0.978	0.975	0.972	0.969	0.965	0.962	0.958	
	<u>654</u>	<u>666</u>	<u>678</u>	<u>690</u>	<u>702</u>	<u>714</u>	<u>726</u>	<u>738</u>	<u>750</u>	<u>762</u>	<u>774</u>	<u>786</u>	<u>798</u>	<u>810</u>	<u>822</u>	<u>834</u>	<u>846</u>	<u>858</u>	
	<u>666</u>	<u>678</u>	<u>690</u>	<u>702</u>	<u>714</u>	<u>726</u>	<u>738</u>	<u>750</u>	<u>762</u>	<u>774</u>	<u>786</u>	<u>798</u>	<u>810</u>	<u>822</u>	<u>834</u>	<u>846</u>	<u>858</u>	<u>870</u>	
	0.954	0.949	0.945	0.939	0.934	0.928	0.922	0.916	0.909	0.901	0.894	0.885	0.876	0.866	0.854	0.842	0.829	0.814	
	<u>870</u>	<u>882</u>	<u>894</u>	<u>906</u>	<u>918</u>	<u>930</u>	<u>942</u>	<u>954</u>	<u>966</u>	<u>978</u>	<u>990</u>	<u>1002</u>	<u>1014</u>	<u>1026</u>	<u>1038</u>	<u>1050</u>	<u>1062</u>	<u>1074</u>	
	<u>882</u>	<u>894</u>	<u>906</u>	<u>918</u>	<u>930</u>	<u>942</u>	<u>954</u>	<u>966</u>	<u>978</u>	<u>990</u>	<u>1002</u>	<u>1014</u>	<u>1026</u>	<u>1038</u>	<u>1050</u>	<u>1062</u>	<u>1074</u>	<u>1086</u>	
	0.798	0.781	0.763	0.743	0.723	0.702	0.682	0.661	0.639	0.614	0.586	0.555	0.520	0.480	0.436	0.386	0.329	0.265	
	<u>1086</u>	<u>1098</u>	<u>1110</u>																
	<u>1098</u>	<u>1110</u>	<u>1122</u>																
	0.194	0.116	0.042																

OHIO BUREAU OF WORKERS' COMPENSATION
TOTAL MEDICAL ON COMPENSATION
(Dollars in Thousands)
Public Employers-State Agencies

Incremental Paid Persistency Method

Injury Year Ending 12/31	(1) Evaluation as of	(2) Months of Development	(3) Incremental Paid Loss	(4) Cumulative Incremental Paid Factor	(5) Estimated Ult. Unpaid Loss (3) times (4)	(6) Ultimate Loss
1980	6/30/2014	414	36	9.803	349	9,554
1981	6/30/2014	402	38	9.722	367	9,667
1982	6/30/2014	390	69	9.650	665	13,466
1983	6/30/2014	378	22	9.585	209	11,085
1984	6/30/2014	366	56	9.527	536	12,753
1985	6/30/2014	354	24	9.738	230	11,277
1986	6/30/2014	342	96	9.933	951	13,662
1987	6/30/2014	330	111	10.113	1,123	16,881
1988	6/30/2014	318	423	10.280	4,353	24,610
1989	6/30/2014	306	271	10.435	2,826	21,465
1990	6/30/2014	294	224	10.578	2,366	24,687
1991	6/30/2014	282	127	10.710	1,363	16,809
1992	6/30/2014	270	187	10.832	2,025	18,267
1993	6/30/2014	258	224	10.945	2,454	19,835
1994	6/30/2014	246	250	11.050	2,764	20,137
1995	6/30/2014	234	490	11.147	5,465	24,208
1996	6/30/2014	222	233	11.236	2,613	18,817
1997	6/30/2014	210	329	11.319	3,722	22,040
1998	6/30/2014	198	259	11.396	2,950	20,867
1999	6/30/2014	186	431	11.466	4,945	23,814
2000	6/30/2014	174	502	11.131	5,590	27,634
2001	6/30/2014	162	693	10.832	7,510	32,910
2002	6/30/2014	150	561	10.564	5,932	28,559
2003	6/30/2014	138	623	10.326	6,435	29,779
2004	6/30/2014	126	634	10.112	6,407	28,371
2005	6/30/2014	114	705	9.922	6,993	26,442
2006	6/30/2014	102	895	9.752	8,733	27,358
2007	6/30/2014	90	794	9.601	7,625	24,487
2008	6/30/2014	78	962	9.465	9,110	25,314
2009	6/30/2014	66	1,373	9.344	12,834	31,034
2010	6/30/2014	54	1,608	8.616	13,854	29,717
2011	6/30/2014	42	1,928	7.477	14,415	27,204
2012	6/30/2014	30	1,966	5.282	10,386	18,611
2013	6/30/2014	18	3,911	4.234	16,556	21,211
2014	6/30/2014	6	<u>807</u>	31.149	<u>25,136</u>	<u>25,943</u>
			21,863		199,792	758,476

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation estimated incremental paid through 6/30/14.
(4) Exhibit PES-A8.17, Page 1 and Exhibit PES-A8.17, Page 2.
(6) Column (5) + estimated paid to date 6/30/14.

OHIO BUREAU OF WORKERS' COMPENSATION
TOTAL MEDICAL ON COMPENSATION
(Dollars in Thousands)
Public Employers-State Agencies

Table with columns: Injury Year Ending 12/31, Age of Development (6 MTHS to 210 MTHS), and Incremental Paid Loss Development values for each year from 1980 to 2014.

Table with columns: Injury Year Ending 12/31, Age to Age Development Factors (6, 18, 30, 42, 54, 66, 78, 90, 102, 114, 126, 138, 150, 162, 174, 186, 198, 210, 222), and various average and cumulative values for each year from 1980 to 2014.

OHIO BUREAU OF WORKERS' COMPENSATION
 TOTAL MEDICAL ON COMPENSATION
 (Dollars in Thousands)
 Public Employers-State Agencies

Incremental Paid Loss Development

Age of Development

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	156	163	179	142	164	276	175	177	117	151	205	(61)	82	44	44	41	36	
1981	193	177	162	152	208	101	111	128	244	83	94	51	67	40	50	38		
1982	167	167	185	186	172	169	190	119	129	190	168	130	96	99	69			
1983	155	192	194	151	87	65	52	31	107	69	30	21	23	22				
1984	310	223	244	193	125	155	82	86	114	104	84	74	56					
1985	105	93	171	66	70	40	25	17	27	29	29	24						
1986	322	281	286	185	140	207	167	297	184	102	96							
1987	229	276	130	197	134	137	162	141	178	111								
1988	464	416	482	260	741	281	672	554	423									
1989	413	353	344	233	228	278	215	271										
1990	434	462	364	495	428	254	224											
1991	242	218	192	171	129	127												
1992	272	217	157	208	187													
1993	309	320	307	224														
1994	288	256	250															
1995	586	490																
1996	233																	
1997																		
1998																		
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2009																		
2010																		
2011																		
2012																		
2013																		
2014																		

Age to Age Development Factors

Injury Year Ending 12/31	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426		
	<u>234</u>	<u>246</u>	<u>258</u>	<u>270</u>	<u>282</u>	<u>294</u>	<u>306</u>	<u>318</u>	<u>330</u>	<u>342</u>	<u>354</u>	<u>366</u>	<u>378</u>	<u>390</u>	<u>402</u>	<u>414</u>	<u>426</u>	<u>438</u>		
1980	1.049	1.098	0.790	1.157	1.685	0.634	1.010	0.660	1.293	1.354	(0.299)	(1.338)	0.539	0.998	0.923	0.876				
1981	0.915	0.916	0.937	1.369	0.488	1.091	1.156	1.910	0.341	1.133	0.537	1.316	0.593	1.261	0.757					
1982	1.004	1.107	1.005	0.923	0.983	1.127	0.626	1.081	1.480	0.881	0.773	0.740	1.026	0.699						
1983	1.243	1.007	0.781	0.575	0.743	0.800	0.592	3.490	0.645	0.431	0.690	1.138	0.932							
1984	0.720	1.094	0.788	0.651	1.235	0.530	1.047	1.331	0.909	0.805	0.882	0.763								
1985	0.879	1.843	0.384	1.064	0.570	0.639	0.681	1.577	1.058	1.016	0.806									
1986	0.873	1.017	0.646	0.756	1.479	0.807	1.782	0.619	0.553	0.941										
1987	1.207	0.471	1.510	0.683	1.021	1.179	0.871	1.263	0.625											
1988	0.895	1.159	0.540	2.847	0.379	2.393	0.825	0.764												
1989	0.854	0.977	0.678	0.975	1.221	0.773	1.260													
1990	1.065	0.787	1.361	0.865	0.594	0.879														
1991	0.900	0.879	0.890	0.756	0.986															
1992	0.796	0.723	1.325	0.901																
1993	1.036	0.959	0.730																	
1994	0.889	0.976																		
1995	0.837																			
1996																				
1997																				
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2013																				
2014																				
																				<u>Tail</u>
\$ Wtd Avg	0.927	0.956	0.842	1.066	0.796	1.057	0.984	0.983	0.763	0.968	0.389	1.517	0.762	0.894	0.835	0.876	----	----	----	
Strt Average	0.948	1.001	0.883	1.040	0.949	0.987	0.985	1.410	0.863	0.937	0.565	0.524	0.773	0.986	0.840	0.876	----	----	----	
3 Yr \$ Wtd Avg	0.902	0.900	0.919	0.852	0.840	1.366	0.921	0.791	0.621	0.890	0.826	0.784	0.859	0.894	----	----	----	----	----	
5 Yr \$ Wtd Avg	0.885	0.861	0.976	1.253	0.649	1.244	1.032	0.846	0.679	0.822	0.737	1.517	----	----	----	----	----	----	----	
P(Living)	0.979	0.978	0.977	0.976	0.974	0.973	0.972	0.971	0.969	0.968	0.967	0.966	0.964	0.963	0.962	0.961	0.959	0.958		
Selected	0.925	0.925	0.925	0.925	0.925	0.925	0.925	0.925	0.925	0.925	0.925	0.925	0.900	0.900	0.900	0.900	0.900	0.900	0.900	
Cumulative	11.236	11.147	11.050	10.945	10.832	10.710	10.578	10.435	10.280	10.113	9.933	9.738	9.527	9.585	9.650	9.722	9.803	9.892		
	<u>438</u>	<u>450</u>	<u>462</u>	<u>474</u>	<u>486</u>	<u>498</u>	<u>510</u>	<u>522</u>	<u>534</u>	<u>546</u>	<u>558</u>	<u>570</u>	<u>582</u>	<u>594</u>	<u>606</u>	<u>618</u>	<u>630</u>	<u>642</u>		
	<u>450</u>	<u>462</u>	<u>474</u>	<u>486</u>	<u>498</u>	<u>510</u>	<u>522</u>	<u>534</u>	<u>546</u>	<u>558</u>	<u>570</u>	<u>582</u>	<u>594</u>	<u>606</u>	<u>618</u>	<u>630</u>	<u>642</u>	<u>654</u>		
	0.928	0.926	0.925	0.923	0.922	0.920	0.918	0.916	0.914	0.911	0.909	0.906	0.904	0.901	0.898	0.894	0.891	0.888		
	<u>654</u>	<u>666</u>	<u>678</u>	<u>690</u>	<u>702</u>	<u>714</u>	<u>726</u>	<u>738</u>	<u>750</u>	<u>762</u>	<u>774</u>	<u>786</u>	<u>798</u>	<u>810</u>	<u>822</u>	<u>834</u>	<u>846</u>	<u>858</u>	<u>870</u>	
	0.884	0.880	0.875	0.870	0.865	0.860	0.854	0.848	0.842	0.835	0.828	0.820	0.811	0.802	0.792	0.780	0.768	0.754		
	<u>870</u>	<u>882</u>	<u>894</u>	<u>906</u>	<u>918</u>	<u>930</u>	<u>942</u>	<u>954</u>	<u>966</u>	<u>978</u>	<u>990</u>	<u>1002</u>	<u>1014</u>	<u>1026</u>	<u>1038</u>	<u>1050</u>	<u>1062</u>	<u>1074</u>	<u>1086</u>	
	0.740	0.724	0.707	0.689	0.670	0.651	0.632	0.613	0.592	0.569	0.543	0.514	0.482	0.445	0.404	0.357	0.305	0.246		
	<u>1086</u>	<u>1098</u>	<u>1110</u>																	
	<u>1098</u>	<u>1110</u>	<u>1122</u>																	
	0.180	0.107	0.039																	

OHIO BUREAU OF WORKERS' COMPENSATION
TOTAL MEDICAL ON COMPENSATION
(Dollars in Thousands)
Public Employers-State Agencies

Average Benefit

	(1)	(2)	(3)
<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>
1980	6/30/2014	414	286.60
1981	6/30/2014	402	311.09
1982	6/30/2014	390	327.20
1983	6/30/2014	378	341.69
1984	6/30/2014	366	358.57
1985	6/30/2014	354	371.07
1986	6/30/2014	342	380.29
1987	6/30/2014	330	393.04
1988	6/30/2014	318	411.39
1989	6/30/2014	306	420.61
1990	6/30/2014	294	436.90
1991	6/30/2014	282	451.06
1992	6/30/2014	270	474.30
1993	6/30/2014	258	483.24
1994	6/30/2014	246	494.51
1995	6/30/2014	234	509.04
1996	6/30/2014	222	526.87
1997	6/30/2014	210	551.30
1998	6/30/2014	198	577.29
1999	6/30/2014	186	596.41
2000	6/30/2014	174	618.35
2001	6/30/2014	162	635.33
2002	6/30/2014	150	652.89
2003	6/30/2014	138	670.26
2004	6/30/2014	126	694.56
2005	6/30/2014	114	711.71
2006	6/30/2014	102	724.55
2007	6/30/2014	90	760.83
2008	6/30/2014	78	777.54
2009	6/30/2014	66	779.07
2010	6/30/2014	54	795.36
2011	6/30/2014	42	817.82
2012	6/30/2014	30	843.14
2013	6/30/2014	18	860.00
2014	6/30/2014	6	877.20

Column Notes

- (3) Ohio Department of Job and Family Services
(http://ohiolmi.com/cep/CEP_NAICS.htm).

**OHIO BUREAU OF WORKERS' COMPENSATION
TOTAL MEDICAL ON COMPENSATION**
(Dollars in Thousands)
Public Employers-State Agencies

Trend

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
<u>Injury Year Ending 12/31</u>	<u>Ultimate Claim Counts</u>	<u>Payroll (\$Millions)</u>	<u>Estimated # of Employee</u>	<u>Frequency Per \$1M Payroll</u>	<u>Frequency Per Employee</u>	<u>Initial Ultimate Loss</u>	<u>Initial Ultimate Severity</u>	<u>SAWW</u>	<u>Loss Ratio</u>
1990	1,879	3,645	160,419	0.515	0.012	37,698	20,066	437	
1991	1,803	3,852	164,229	0.468	0.011	24,532	13,608	451	
1992	1,957	3,944	159,926	0.496	0.012	28,759	14,693	474	
1993	1,913	4,021	159,999	0.476	0.012	32,105	16,782	483	
1994	1,854	4,272	166,135	0.434	0.011	33,474	18,055	495	
1995	1,824	4,433	167,457	0.411	0.011	47,808	26,211	509	
1996	1,812	4,487	163,786	0.404	0.011	31,213	17,226	527	
1997	1,637	4,624	161,291	0.354	0.010	38,743	23,663	551	
1998	1,588	4,816	160,437	0.330	0.010	34,770	21,901	577	
1999	1,824	5,048	162,756	0.361	0.011	44,694	24,509	596	
2000	1,915	5,318	165,397	0.360	0.012	51,666	26,979	618	
2001	1,712	5,598	169,432	0.306	0.010	64,407	37,622	635	164.0%
2002	1,605	5,821	171,463	0.276	0.009	54,409	33,904	653	137.1%
2003	1,718	6,005	172,290	0.286	0.010	57,774	33,620	670	126.6%
2004	1,668	6,184	171,206	0.270	0.010	56,150	33,670	695	103.4%
2005	1,617	6,388	172,613	0.253	0.009	55,425	34,270	712	89.7%
2006	1,389	6,654	176,600	0.209	0.008	61,573	44,340	725	90.4%
2007	1,474	6,915	174,794	0.213	0.008	55,002	37,315	761	78.0%
2008	1,364	7,201	178,110	0.189	0.008	60,215	44,149	778	87.8%
2009	1,376	7,383	182,253	0.186	0.008	78,281	56,887	779	120.9%
2010	1,315	7,245	175,184	0.182	0.008	79,180	60,198	795	135.3%
2011	1,219	7,353	172,909	0.166	0.007	75,710	62,093	818	122.5%
2012	1,254	7,555	172,317	0.166	0.007	53,405	42,572	843	82.1%
2013	821	5,045	112,822	0.163	0.007	52,215	63,574	860	85.9%
2014	822	5,150	112,906	0.160	0.007	58,045	70,619	877	93.5%

Indicated									
All Year				-5.2%	-2.3%		6.5%	3.0%	-2.6%
10 Year				-4.5%	-2.3%		6.7%	2.3%	0.8%
8 Year				-3.8%	-1.7%		6.7%	2.1%	-0.1%
6 Year				-3.1%	-0.7%		2.5%	2.5%	-8.3%
5 Year				-2.7%	-0.3%		3.5%	2.5%	-10.4%
4 Year				-1.3%	1.0%		8.2%	2.3%	-7.4%
Selected				-5.2%	-2.3%		6.5%	3.0%	0.0%

Column Notes

- (1) Exhibit V.7, Column (9).
- (2) Exhibit PES-A8.7, Column (4).
- (3) Exhibit PES-A8.7, Column (3) / (SAWW x 52) * 1,000,000.
- (4) Column (1) divided by Column (2).
- (5) Column (1) divided by Column (3).
- (6) Average of Exhibit PES-A8.2, Columns (3) and (10).
- (7) Column (6) / Column (1) * 1000.
- (8) From Exhibit PES-A8.18, Column (3).
- (9) Exhibit PES-A8.9, Column (4).

Pure Premium	
	1.0%
Rates	
	4.0%

OHIO BUREAU OF WORKERS' COMPENSATION
 TOTAL MEDICAL ON COMPENSATION
 (Dollars in Thousands)
 Public Employers-State Agencies

Ratio of Paid to Reported Loss

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS	
1980																			
1981																			
1982																			
1983																			
1984																			
1985																			
1986																			0.795
1987																			
1988																	0.683	0.668	0.658
1989															0.703	0.710	0.738	0.754	
1990														0.640	0.670	0.684	0.707	0.702	
1991													0.725	0.708	0.723	0.741	0.733	0.764	
1992											0.666	0.684	0.718	0.761	0.760	0.770	0.875		
1993											0.681	0.696	0.707	0.731	0.750	0.759	0.844	0.855	
1994										0.587	0.622	0.649	0.683	0.690	0.688	0.822	0.832	0.722	
1995								0.590	0.597	0.620	0.650	0.648	0.652	0.723	0.756	0.609	0.767		
1996								0.583	0.592	0.617	0.669	0.669	0.674	0.775	0.781	0.651	0.822	0.786	
1997							0.517	0.559	0.581	0.607	0.626	0.640	0.755	0.779	0.653	0.802	0.835	0.809	
1998						0.465	0.508	0.551	0.580	0.621	0.652	0.764	0.773	0.645	0.817	0.793	0.831		
1999					0.427	0.490	0.547	0.572	0.621	0.624	0.741	0.742	0.594	0.780	0.779	0.823			
2000				0.386	0.437	0.472	0.551	0.602	0.624	0.737	0.781	0.650	0.809	0.780	0.830				
2001			0.328	0.389	0.467	0.519	0.554	0.571	0.699	0.738	0.597	0.781	0.800	0.803					
2002		0.159	0.318	0.416	0.477	0.502	0.525	0.681	0.730	0.588	0.767	0.773	0.815						
2003	0.054	0.161	0.362	0.435	0.495	0.534	0.663	0.697	0.555	0.749	0.746	0.799							
2004	0.046	0.170	0.364	0.432	0.473	0.596	0.664	0.510	0.701	0.720	0.745								
2005	0.051	0.177	0.366	0.450	0.600	0.652	0.482	0.672	0.686	0.738									
2006	0.047	0.169	0.386	0.591	0.657	0.484	0.654	0.721	0.715										
2007	0.041	0.166	0.540	0.620	0.483	0.666	0.689	0.711											
2008	0.046	0.383	0.585	0.457	0.662	0.642	0.714												
2009	0.171	0.468	0.403	0.652	0.682	0.666													
2010	0.404	0.441	0.614	0.633	0.641														
2011	0.215	0.391	0.531	0.618															
2012	0.176	0.652	0.572																
2013	0.488	0.391																	
2014	0.192																		

OHIO BUREAU OF WORKERS' COMPENSATION
 TOTAL MEDICAL ON COMPENSATION
 (Dollars in Thousands)
 Public Employers-State Agencies

Ratio of Paid to Reported Loss

Injury Year Ending 12/31	<u>222 MTHS</u>	<u>234 MTHS</u>	<u>246 MTHS</u>	<u>258 MTHS</u>	<u>270 MTHS</u>	<u>282 MTHS</u>	<u>294 MTHS</u>	<u>306 MTHS</u>	<u>318 MTHS</u>	<u>330 MTHS</u>	<u>342 MTHS</u>	<u>354 MTHS</u>	<u>366 MTHS</u>	<u>378 MTHS</u>	<u>390 MTHS</u>	<u>402 MTHS</u>	<u>414 MTHS</u>	<u>426 MTHS</u>
1980						0.862	0.816	0.826	0.852	0.890	0.913	0.949	0.948	0.960	0.959	0.959	0.954	
1981					0.844	0.851	0.887	0.903	0.888	0.893	0.936	0.946	0.940	0.949	0.930	0.955		
1982				0.857	0.870	0.875	0.858	0.876	0.889	0.931	0.934	0.942	0.948	0.973	0.950			
1983			0.835	0.876	0.877	0.892	0.905	0.939	0.970	0.956	0.964	0.970	0.958	0.977				
1984		0.759	0.745	0.775	0.830	0.854	0.897	0.934	0.932	0.937	0.955	0.985	0.965					
1985	0.835	0.865	0.864	0.865	0.892	0.907	0.968	0.966	0.972	0.977	0.882	0.986						
1986	0.782	0.758	0.764	0.785	0.823	0.888	0.891	0.899	0.902	0.916	0.908							
1987	0.772	0.795	0.811	0.829	0.890	0.903	0.899	0.924	0.730	0.950								
1988	0.673	0.687	0.687	0.900	0.754	0.771	0.811	0.913	0.781									
1989	0.762	0.781	0.877	0.877	0.895	0.901	0.871	0.910										
1990	0.734	0.817	0.831	0.857	0.874	0.943	0.899											
1991	0.872	0.882	0.884	0.898	0.884	0.921												
1992	0.896	0.900	0.897	0.856	0.896													
1993	0.752	0.842	0.869	0.880														
1994	0.853	0.758	0.878															
1995	0.869	0.778																
1996	0.864																	
1997																		
1998																		
1999																		
2000																		
2001																		
2002																		
2003																		
2004																		
2005																		
2006																		
2007																		
2008																		
2009																		
2010																		
2011																		
2012																		
2013																		
2014																		

OHIO BUREAU OF WORKERS' COMPENSATION

TOTAL MEDICAL ON COMPENSATION

(Dollars in Thousands)

Public Employers-State Agencies

% Unpaid

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	99.3%	93.0%	84.8%	80.0%	75.8%	71.4%	66.6%	61.9%	57.9%	54.0%	50.3%	46.0%	42.4%	37.7%	34.6%	31.8%	29.2%	26.8%
1981	99.1%	92.0%	83.5%	77.9%	72.9%	67.7%	62.5%	57.8%	53.6%	49.7%	45.3%	40.6%	37.1%	33.8%	31.5%	29.0%	27.0%	24.9%
1982	98.7%	89.4%	80.7%	75.2%	70.2%	65.3%	60.8%	57.0%	53.3%	49.1%	44.4%	39.7%	35.7%	32.5%	29.6%	27.4%	25.7%	23.7%
1983	98.8%	89.3%	78.5%	71.5%	65.4%	59.7%	54.7%	49.9%	44.8%	39.6%	34.7%	29.8%	26.5%	23.5%	20.3%	17.7%	14.8%	13.8%
1984	98.4%	87.1%	76.8%	70.3%	64.8%	59.6%	55.2%	50.2%	44.1%	39.8%	36.3%	33.8%	31.4%	29.2%	27.5%	25.9%	23.9%	21.1%
1985	98.4%	86.2%	73.5%	64.9%	58.2%	52.4%	46.2%	40.0%	33.7%	29.2%	25.7%	22.5%	19.7%	17.1%	15.1%	12.8%	10.9%	9.7%
1986	98.9%	89.3%	77.6%	71.2%	65.6%	59.6%	53.5%	49.1%	45.1%	42.5%	39.5%	37.4%	35.3%	33.5%	31.7%	30.1%	28.9%	27.5%
1987	99.0%	89.9%	76.9%	68.9%	61.7%	55.1%	49.7%	44.9%	41.4%	37.7%	34.9%	32.5%	30.2%	28.3%	26.4%	24.5%	22.8%	20.9%
1988	99.2%	92.3%	83.6%	77.2%	71.4%	66.6%	63.0%	59.7%	57.4%	55.3%	53.8%	52.0%	50.7%	49.5%	48.0%	46.2%	44.2%	42.4%
1989	99.1%	90.8%	78.3%	70.2%	64.8%	60.8%	56.8%	53.5%	50.4%	47.8%	45.3%	43.1%	40.9%	39.0%	37.1%	34.6%	32.3%	30.7%
1990	99.2%	90.5%	75.2%	67.3%	62.0%	58.1%	54.8%	51.8%	49.1%	46.5%	44.0%	41.0%	38.2%	35.3%	33.0%	30.7%	28.3%	25.5%
1991	98.3%	79.7%	65.9%	58.4%	52.1%	46.9%	43.2%	40.5%	37.4%	35.3%	33.3%	31.5%	29.8%	27.4%	25.8%	24.1%	22.4%	20.9%
1992	98.5%	81.0%	68.3%	60.0%	54.3%	49.9%	46.6%	43.7%	41.4%	38.3%	36.1%	34.2%	32.0%	30.2%	29.1%	27.6%	25.9%	24.6%
1993	97.6%	80.1%	67.4%	59.6%	54.6%	51.1%	47.8%	44.8%	42.1%	40.0%	38.1%	35.8%	33.9%	31.9%	30.5%	29.1%	27.8%	26.3%
1994	98.6%	83.1%	71.4%	65.2%	60.4%	56.4%	52.6%	48.8%	46.8%	43.5%	40.8%	38.6%	36.3%	34.1%	31.8%	30.2%	28.8%	27.4%
1995	98.9%	88.0%	80.7%	76.8%	73.1%	69.9%	67.2%	65.1%	62.7%	60.3%	58.0%	56.0%	53.8%	52.0%	50.6%	48.6%	46.9%	45.3%
1996	98.0%	80.9%	70.1%	63.8%	60.2%	56.4%	53.5%	50.9%	47.4%	44.8%	41.7%	39.3%	37.0%	34.5%	31.7%	30.1%	28.1%	26.6%
1997	98.4%	83.6%	72.6%	66.9%	62.4%	58.3%	54.6%	50.5%	47.6%	44.3%	42.0%	39.4%	37.7%	36.0%	34.3%	32.6%	31.1%	29.9%
1998	98.2%	82.5%	72.3%	65.1%	59.2%	53.8%	49.2%	46.1%	43.2%	41.4%	39.3%	37.4%	35.1%	33.1%	30.9%	29.4%	28.4%	
1999	98.2%	83.2%	72.5%	65.9%	60.4%	56.6%	52.9%	49.3%	46.8%	44.4%	42.7%	40.7%	38.8%	37.3%	35.6%	34.1%		
2000	98.0%	83.1%	72.9%	65.4%	59.3%	55.2%	51.1%	48.9%	46.2%	43.7%	41.2%	39.3%	37.6%	36.1%	34.6%			
2001	97.2%	80.8%	71.8%	65.2%	60.4%	56.5%	53.4%	50.7%	48.3%	46.2%	43.7%	41.8%	40.3%	38.6%				
2002	97.0%	80.2%	71.0%	65.2%	60.3%	56.5%	52.6%	49.5%	46.5%	43.3%	41.3%	39.7%	38.2%					
2003	96.1%	78.9%	69.3%	63.3%	58.8%	55.1%	51.6%	48.8%	46.5%	44.2%	42.5%	40.9%						
2004	96.7%	80.4%	71.5%	65.7%	61.5%	57.3%	52.8%	50.1%	47.6%	45.4%	43.7%							
2005	96.3%	78.0%	68.5%	62.6%	58.3%	54.7%	52.2%	50.0%	47.6%	45.6%								
2006	97.1%	82.6%	74.2%	68.9%	64.8%	61.4%	58.4%	55.7%	53.4%									
2007	97.0%	80.8%	72.5%	67.2%	63.6%	60.2%	57.4%	55.3%										
2008	96.9%	82.2%	73.7%	68.2%	63.3%	60.0%	57.4%											
2009	96.2%	80.2%	71.4%	65.9%	61.5%	58.4%												
2010	96.1%	79.3%	71.2%	66.0%	62.2%													
2011	96.9%	82.3%	74.1%	69.5%														
2012	97.3%	83.7%	78.6%															
2013	98.0%	87.3%																
2014	98.1%																	

% IBNR

Injury Year Ending 12/31	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	
	<u>18</u>	<u>30</u>	<u>42</u>	<u>54</u>	<u>66</u>	<u>78</u>	<u>90</u>	<u>102</u>	<u>114</u>	<u>126</u>	<u>138</u>	<u>150</u>	<u>162</u>	<u>174</u>	<u>186</u>	<u>198</u>	<u>210</u>	<u>222</u>	
1980																			
1981																			
1982																			
1983																			
1984																			
1985																			
1986																			8.7%
1987																			-4.8%
1988																	21.2%	16.5%	12.5%
1989																	7.9%	8.2%	8.2%
1990																			-6.2%
1991																			-3.5%
1992																			3.7%
1993																			13.8%
1994																			-0.5%
1995																			28.6%
1996																			6.6%
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OHIO BUREAU OF WORKERS' COMPENSATION
 TOTAL MEDICAL ON COMPENSATION
 (Dollars in Thousands)
 Public Employers-State Agencies

% Unpaid

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	25.2%	23.5%	21.7%	20.2%	18.5%	15.7%	13.9%	12.0%	10.8%	9.3%	7.2%	7.8%	7.0%	6.5%	6.1%	5.7%	5.3%	
1981	23.0%	21.2%	19.5%	18.0%	15.9%	14.9%	13.7%	12.4%	10.0%	9.1%	8.2%	7.6%	7.0%	6.6%	6.1%	5.7%		
1982	22.5%	21.3%	20.0%	18.6%	17.4%	16.2%	14.8%	14.0%	13.0%	11.7%	10.4%	9.5%	8.8%	8.1%	7.6%			
1983	12.4%	10.7%	9.0%	7.6%	6.9%	6.3%	5.8%	5.5%	4.6%	4.0%	3.7%	3.5%	3.3%	3.1%				
1984	18.8%	17.1%	15.2%	13.7%	12.8%	11.6%	11.0%	10.3%	9.5%	8.7%	8.0%	7.5%	7.0%					
1985	8.7%	7.9%	6.4%	5.9%	5.3%	4.9%	4.7%	4.5%	4.3%	4.0%	3.8%	3.6%						
1986	25.2%	23.3%	21.3%	20.0%	19.0%	17.6%	16.4%	14.4%	13.1%	12.4%	11.7%							
1987	19.6%	18.1%	17.4%	16.3%	15.5%	14.7%	13.8%	13.0%	12.0%	11.4%								
1988	40.8%	39.3%	37.5%	36.6%	33.9%	32.9%	30.5%	28.5%	27.0%									
1989	29.0%	27.5%	26.0%	25.0%	24.1%	22.9%	22.0%	20.8%										
1990	23.8%	22.1%	20.7%	18.8%	17.2%	16.2%	15.4%											
1991	19.6%	18.4%	17.3%	16.4%	15.7%	15.0%												
1992	23.2%	22.2%	21.4%	20.4%	19.4%													
1993	24.9%	23.5%	22.1%	21.0%														
1994	26.1%	25.0%	23.9%															
1995	43.5%	41.9%																
1996	25.5%																	
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2014																		

% IBNR

Injury Year Ending 12/31	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426
	<u>234</u>	<u>246</u>	<u>258</u>	<u>270</u>	<u>282</u>	<u>294</u>	<u>306</u>	<u>318</u>	<u>330</u>	<u>342</u>	<u>354</u>	<u>366</u>	<u>378</u>	<u>390</u>	<u>402</u>	<u>414</u>	<u>426</u>	
1980						2.1%	-5.6%	-6.5%	-4.7%	-1.9%	-1.7%	2.9%	1.8%	2.6%	2.0%	1.6%	0.7%	
1981					0.4%	-0.1%	2.8%	3.1%	-1.4%	-1.8%	1.8%	2.3%	1.1%	1.6%	-1.0%	1.2%		
1982				5.1%	5.1%	4.2%	0.7%	1.8%	2.2%	5.1%	4.1%	3.9%	3.8%	5.5%	2.7%			
1983			-9.0%	-5.4%	-6.3%	-5.0%	-4.0%	-0.6%	1.6%	-0.4%	0.1%	0.6%	-0.9%	0.8%				
1984		-9.3%	-13.8%	-11.3%	-5.0%	-3.5%	0.7%	4.0%	2.9%	2.5%	3.7%	6.1%	3.7%					
1985	-9.3%	-6.5%	-8.3%	-8.8%	-6.3%	-4.8%	1.5%	1.1%	1.5%	1.7%	-9.0%	2.2%						
1986	4.4%	-1.2%	-3.0%	-1.9%	1.6%	7.2%	6.2%	4.8%	3.7%	4.4%	2.7%							
1987	-4.1%	-3.0%	-1.9%	-1.1%	5.0%	5.6%	4.1%	5.8%	-20.5%	6.8%								
1988	11.9%	11.6%	9.0%	29.6%	12.4%	13.0%	14.2%	21.6%	6.4%									
1989	6.8%	7.2%	15.7%	14.5%	15.1%	14.4%	10.4%	13.0%										
1990	-3.8%	4.5%	4.6%	5.2%	5.2%	11.1%	5.9%											
1991	7.8%	7.5%	6.5%	6.9%	4.6%	7.7%												
1992	14.3%	13.5%	12.4%	6.9%	10.1%													
1993	0.1%	9.1%	10.3%	10.3%														
1994	13.4%	1.0%	13.3%															
1995	35.0%	25.4%																
1996	13.8%																	
1997																		
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2014																		

OHIO BUREAU OF WORKERS' COMPENSATION
TOTAL MEDICAL ON COMPENSATION

(Dollars in Thousands)
Public Employers-State Agencies

Unpaid Loss Payment Projections
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
	Undiscounted	Discounted													
Prior to 1980	9,791	4,691	127	136	146	156	166	177	188	199	211	222	234	246	7,582
1980	514	322	18	24	24	23	22	22	21	20	20	19	19	18	264
1981	560	343	15	19	26	25	24	24	23	22	22	21	20	20	300
1982	1,053	632	30	27	35	47	46	44	43	42	40	39	38	37	584
1983	351	207	12	10	9	11	15	15	14	14	13	13	13	12	200
1984	927	537	28	30	25	22	29	39	38	37	35	34	33	32	544
1985	410	235	15	12	13	10	10	12	17	16	16	15	15	14	246
1986	1,687	944	36	59	48	52	42	39	50	67	65	63	61	59	1,047
1987	2,029	1,137	101	41	67	55	59	48	44	57	77	74	72	70	1,264
1988	7,476	3,485	203	205	100	145	126	136	120	115	141	177	176	176	5,656
1989	4,903	2,563	258	177	179	77	121	101	109	91	85	108	141	138	3,319
1990	4,050	2,318	253	248	167	169	68	112	91	98	80	74	95	128	2,467
1991	2,724	1,566	156	161	157	106	107	43	71	58	62	51	47	60	1,645
1992	3,917	2,248	194	213	219	215	145	146	59	97	79	85	70	64	2,331
1993	4,631	2,669	264	216	237	245	239	161	163	66	108	88	95	78	2,670
1994	5,463	3,083	264	285	233	256	264	258	174	177	72	118	96	104	3,162
1995	13,544	5,666	361	318	336	287	306	312	305	225	226	128	168	153	10,418
1996	5,545	3,209	312	289	248	268	219	240	248	243	163	166	67	110	2,972
1997	7,807	4,254	390	370	343	295	318	262	286	295	288	197	199	84	4,480
1998	7,095	4,134	415	374	355	329	282	305	249	273	282	276	186	188	3,581
1999	9,749	5,266	488	468	424	402	373	321	346	285	311	321	314	215	5,481
2000	11,680	6,540	618	587	563	508	483	447	384	415	341	372	384	376	6,203
2001	15,957	8,492	750	732	696	667	604	574	532	459	494	408	445	458	9,139
2002	13,980	7,937	744	691	674	641	614	555	527	488	419	452	371	406	7,398
2003	16,147	9,030	827	793	736	718	683	654	592	562	520	448	483	397	8,735
2004	17,070	9,401	860	806	773	717	700	666	638	577	548	508	438	471	9,367
2005	16,303	9,170	855	801	751	719	668	652	620	594	537	510	472	406	8,718
2006	21,377	10,570	957	861	808	758	726	675	658	627	602	547	521	485	13,152
2007	20,835	10,525	979	908	817	766	719	689	641	624	594	570	518	493	12,516
2008	21,856	11,426	1,086	1,018	944	848	796	746	715	665	648	617	592	537	12,645
2009	25,517	14,571	1,585	1,340	1,255	1,162	1,042	976	915	877	814	795	755	724	13,278
2010	26,091	15,178	1,710	1,534	1,296	1,213	1,124	1,008	944	885	848	787	768	730	13,245
2011	29,128	15,859	1,865	1,575	1,416	1,203	1,127	1,045	940	881	827	792	736	718	16,003
2012	30,287	14,435	1,786	1,409	1,196	1,082	931	874	813	737	692	651	623	581	18,912
2013	32,032	14,394	1,993	1,494	1,182	1,008	916	796	749	699	637	600	565	540	20,852
2014	41,005	20,669	4,677	2,345	1,764	1,394	1,188	1,078	935	879	820	746	701	660	23,818
Total	433,489	227,702	25,231	20,575	18,260	16,601	15,301	14,253	13,261	12,465	11,738	11,090	10,530	9,988	254,196

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

Fisc. Yr. Ending 6/30	2014	2015	2016	2017	2018	2019	>2019
Inflation Rate	7%	7%	7%	7%	7%	7%	7%

OHIO BUREAU OF WORKERS' COMPENSATION

TOTAL MEDICAL ON COMPENSATION

(Dollars in Thousands)

Public Employers-State Agencies

Unpaid Loss Payment Projections

<u>Injury Year</u> <u>Ending 12/31</u>	<u>Persistence</u> <u>Method</u> <u>Unpaid</u>	<u>Paid LDF</u> <u>Method</u> <u>Unpaid</u>	<u>Selected</u> <u>Unpaid</u>	<u>Persistence</u> <u>Method</u> <u>Weight</u>	<u>Paid LDF</u> <u>Method</u> <u>Weight</u>	<u>Total</u> <u>Projected</u>
Prior to 1980	13,622		9,791	71.9%	0.0%	9,791
1980	3,197	1,303	514	0.0%	39.4%	514
1981	3,691	1,358	560	0.0%	41.2%	560
1982	7,327	1,931	1,053	0.0%	54.5%	1,053
1983	2,528	1,707	351	0.0%	20.5%	351
1984	7,105	1,986	927	0.0%	46.7%	927
1985	2,938	1,874	410	0.0%	21.9%	410
1986	11,703	2,210	1,687	0.0%	76.3%	1,687
1987	13,352	2,911	2,029	0.0%	69.7%	2,029
1988	50,087	3,963	7,476	7.6%	92.4%	7,476
1989	31,528	3,955	4,903	3.4%	96.6%	4,903
1990	25,629	5,125	4,050	0.0%	79.0%	4,050
1991	14,359	3,814	2,724	0.0%	71.4%	2,724
1992	20,760	4,274	3,917	0.0%	91.6%	3,917
1993	24,517	4,929	4,631	0.0%	93.9%	4,631
1994	26,938	5,265	5,463	0.9%	99.1%	5,463
1995	52,010	6,121	13,544	16.2%	83.8%	13,544
1996	24,298	5,719	5,545	0.0%	96.9%	5,545
1997	33,856	6,996	7,807	3.0%	97.0%	7,807
1998	26,261	7,444	7,095	0.0%	95.3%	7,095
1999	43,113	8,535	9,749	3.5%	96.5%	9,749
2000	48,370	10,873	11,680	2.2%	97.8%	11,680
2001	64,358	13,654	15,957	4.5%	95.5%	15,957
2002	50,250	13,313	13,980	1.8%	98.2%	13,980
2003	53,800	15,060	16,147	2.8%	97.2%	16,147
2004	52,768	15,602	17,070	3.9%	96.1%	17,070
2005	56,665	15,286	16,303	2.5%	97.5%	16,303
2006	69,530	16,366	21,377	9.4%	90.6%	21,377
2007	59,580	16,700	20,835	9.6%	90.4%	20,835
2008	69,788	18,234	21,856	7.0%	93.0%	21,856
2009	96,299	23,862	25,517	2.3%	97.7%	25,517
2010	101,876	24,758	26,091	1.7%	98.3%	26,091
2011	101,058	24,783	29,128	5.7%	94.3%	29,128
2012	68,840	21,519	30,287	18.5%	81.5%	30,287
2013	75,857	19,265	32,032	22.6%	77.4%	32,032
2014	<u>86,454</u>	<u>28,022</u>	<u>41,005</u>	22.2%	77.8%	<u>41,005</u>
Total	1,494,310	358,719	433,489			433,489

Projected payments for accident year 2014 are for the full accident year.

OHIO BUREAU OF WORKERS' COMPENSATION
TOTAL MEDICAL ON COMPENSATION

(Dollars in Thousands)
Public Employers-State Agencies

Unpaid Loss Payment Projections Based on Persistency Method
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
	Undiscounted	Discounted													
Prior to 1980	13,622	6,527	177	190	203	217	231	246	261	277	293	309	326	342	10,549
1980	3,197	1,493	38	41	44	47	50	54	57	61	64	68	72	76	2,526
1981	3,691	1,679	41	44	47	50	54	57	61	65	69	73	78	82	2,970
1982	7,327	3,245	74	80	86	92	99	106	113	120	128	136	144	153	5,996
1983	2,528	1,089	24	25	27	29	31	34	36	39	41	44	46	49	2,101
1984	7,105	2,979	61	66	71	76	82	88	94	101	107	115	122	130	5,994
1985	2,938	1,198	23	25	27	29	31	34	36	39	41	44	47	50	2,512
1986	11,703	4,642	93	91	99	106	115	123	133	142	152	163	174	186	10,125
1987	13,352	5,158	108	106	103	112	120	130	140	150	161	172	185	197	11,668
1988	50,087	18,857	413	403	394	384	415	448	482	519	558	599	642	687	44,143
1989	31,528	11,576	264	258	252	246	240	259	279	301	324	348	374	401	27,982
1990	25,629	9,185	218	213	208	203	198	193	209	225	243	261	281	301	22,875
1991	14,359	5,027	124	121	118	115	113	110	107	116	125	135	145	156	12,873
1992	20,760	7,107	182	178	174	170	165	161	158	154	166	179	193	208	18,671
1993	24,517	8,212	219	214	208	203	198	194	189	184	180	194	210	226	22,097
1994	26,938	8,837	244	238	232	227	221	216	211	206	201	196	212	228	24,305
1995	52,010	16,724	478	467	456	445	434	424	413	403	394	384	375	405	46,931
1996	24,298	7,665	227	221	216	211	206	201	196	191	187	182	178	174	21,909
1997	33,856	10,486	321	313	306	298	291	284	277	271	264	258	251	245	30,476
1998	26,261	7,994	253	247	241	235	229	224	218	213	208	203	198	193	23,600
1999	43,113	12,908	421	411	401	391	382	373	364	355	346	338	330	322	38,681
2000	48,370	14,257	479	467	456	445	434	424	414	404	394	385	375	366	43,326
2001	64,358	18,701	661	631	616	601	586	572	558	545	532	519	506	494	57,536
2002	50,250	14,415	536	511	487	476	464	453	442	431	421	411	401	391	44,827
2003	53,800	15,259	594	567	541	516	503	491	480	468	457	446	435	424	47,877
2004	52,768	14,818	604	576	550	524	500	488	476	465	454	443	432	422	46,833
2005	56,665	15,778	672	641	612	583	556	531	518	506	493	481	470	459	50,142
2006	69,530	19,225	854	815	777	741	707	674	643	628	613	598	584	569	61,326
2007	59,580	16,381	758	723	689	657	627	598	571	544	531	518	506	494	52,364
2008	69,788	19,108	918	876	835	797	760	725	691	660	629	614	599	585	61,100
2009	96,299	26,292	1,310	1,250	1,192	1,137	1,084	1,034	987	941	898	856	836	815	83,958
2010	101,876	27,774	1,433	1,366	1,303	1,243	1,186	1,131	1,079	1,029	982	936	893	872	88,423
2011	101,058	27,619	1,570	1,399	1,334	1,273	1,214	1,158	1,105	1,054	1,005	959	914	872	87,201
2012	68,840	19,015	1,289	1,050	935	892	851	812	774	738	704	672	641	611	58,872
2013	75,857	21,654	2,106	1,381	1,124	1,002	956	912	869	829	791	755	720	686	63,726
2014	<u>86,454</u>	<u>26,722</u>	<u>4,238</u>	<u>2,283</u>	<u>1,496</u>	<u>1,219</u>	<u>1,086</u>	<u>1,036</u>	<u>988</u>	<u>942</u>	<u>899</u>	<u>857</u>	<u>818</u>	<u>780</u>	<u>69,812</u>
Total	1,494,310	449,608	22,028	18,487	16,860	15,993	15,422	14,996	14,630	14,316	14,055	13,852	13,711	13,651	1,306,311

Discount Rate = 4.0%
Projected payments for accident year 2014 are for the full accident year.

OHIO BUREAU OF WORKERS' COMPENSATION
TOTAL MEDICAL ON COMPENSATION

(Dollars in Thousands)
Public Employers-State Agencies

Unpaid Loss Payment Projections Based on Paid Loss Development Method
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
	Undiscounted	Discounted													
1980	1,303	816	46	62	60	58	56	55	53	51	50	49	47	46	670
1981	1,358	831	36	47	63	61	59	57	55	54	52	51	49	48	726
1982	1,931	1,158	55	50	65	87	84	81	79	76	74	72	70	68	1,070
1983	1,707	1,007	57	47	43	55	74	72	69	67	65	63	62	60	972
1984	1,986	1,152	60	64	53	48	62	84	81	78	76	74	72	70	1,165
1985	1,874	1,073	67	54	59	48	44	57	76	74	71	69	67	65	1,123
1986	2,210	1,237	47	77	63	68	55	51	65	88	85	82	80	77	1,373
1987	2,911	1,631	145	59	97	79	85	69	63	82	110	106	103	100	1,814
1988	3,963	2,217	186	189	76	125	102	110	90	82	106	142	138	134	2,483
1989	3,955	2,242	258	174	176	71	117	95	102	84	77	99	133	129	2,441
1990	5,125	2,933	320	313	211	214	86	142	115	124	102	93	120	161	3,122
1991	3,814	2,192	218	225	220	148	150	60	100	81	87	71	65	84	2,304
1992	4,274	2,453	212	232	239	234	158	160	64	106	86	93	76	70	2,544
1993	4,929	2,841	281	230	252	260	255	172	174	70	115	94	101	83	2,842
1994	5,265	3,030	264	285	233	256	264	259	174	176	71	117	95	103	2,968
1995	6,121	3,532	338	290	313	256	281	290	284	191	194	78	129	105	3,372
1996	5,719	3,310	322	298	256	276	226	248	256	250	169	171	69	113	3,066
1997	6,996	4,059	392	372	344	295	319	261	286	296	289	195	197	79	3,671
1998	7,444	4,338	435	393	373	345	296	320	261	287	296	290	195	198	3,757
1999	8,535	4,988	491	470	424	403	373	319	345	283	310	320	313	211	4,273
2000	10,873	6,370	621	590	565	510	484	448	384	415	339	372	384	376	5,386
2001	13,654	8,006	754	737	700	670	605	574	531	455	492	403	442	456	6,836
2002	13,313	7,818	748	694	678	644	617	557	528	489	419	453	371	406	6,711
2003	15,060	8,850	834	799	741	724	688	659	595	564	522	448	484	396	7,605
2004	15,602	9,178	871	816	782	725	709	673	645	582	552	511	438	473	7,827
2005	15,286	9,003	860	805	754	723	671	655	622	596	538	510	472	405	7,674
2006	16,366	9,669	967	866	811	760	728	676	660	627	601	542	514	476	8,139
2007	16,700	9,900	1,002	928	831	778	729	698	648	633	601	576	520	493	8,263
2008	18,234	10,845	1,099	1,028	952	852	798	748	717	665	650	617	591	533	8,984
2009	23,862	14,297	1,591	1,342	1,256	1,163	1,041	975	914	875	812	793	754	722	11,625
2010	24,758	14,957	1,714	1,536	1,296	1,213	1,123	1,005	942	882	845	784	766	728	11,924
2011	24,783	15,148	1,883	1,586	1,421	1,198	1,122	1,039	930	871	816	782	725	709	11,702
2012	21,519	13,393	1,899	1,490	1,255	1,125	949	888	822	736	689	646	619	574	9,825
2013	19,265	12,278	1,960	1,527	1,198	1,010	905	763	714	661	592	554	520	498	8,363
2014	<u>28,022</u>	<u>18,939</u>	<u>4,803</u>	<u>2,363</u>	<u>1,841</u>	<u>1,444</u>	<u>1,217</u>	<u>1,090</u>	<u>920</u>	<u>861</u>	<u>797</u>	<u>714</u>	<u>668</u>	<u>626</u>	<u>10,679</u>
Total	358,719	215,694	25,836	21,037	18,700	16,926	15,529	14,408	13,365	12,513	11,751	11,034	10,449	9,874	177,297

Discount Rate = 4.0%

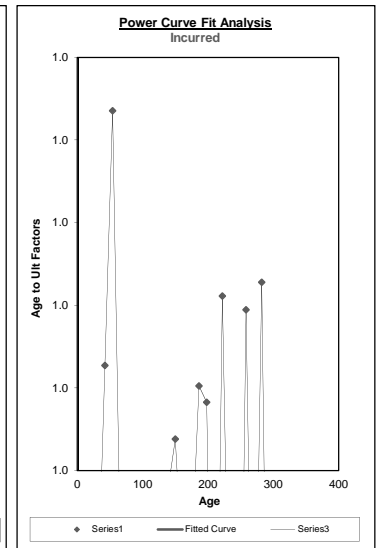
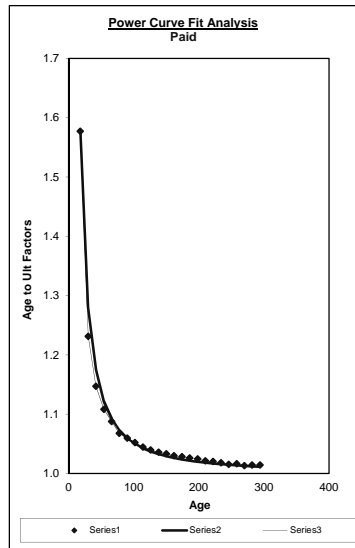
Projected payments for accident year 2014 are for the full accident year.

OHIO BUREAU OF WORKERS' COMPENSATION
 TOTAL MEDICAL ON COMPENSATION
 Public Employers-State Agencies
 Estimation of Cumulative Development Factors
 Using the Method of Inverse Power Curve Fit

	<u>Paid</u>	<u>Incurred</u>		<u>Paid</u>	<u>Incurred</u>
C=	-0.21	0.00	R-Square	0.9563	#VALUE!
B=	1.40	#NUM!	F-Statistics	612	#VALUE!
A=	33	#NUM!	F- Degree	28	10
Cutoff Age=	768	480			

$$Y = \frac{A}{(X+C)^B} + 1$$

Months of Maturity	<u>Paid</u>		<u>Incurred</u>		Fitted Value		
	Age-to-age Factor	Excluded (y)	Age-to-age Factor	Excluded (y)	Age	Paid	Incurred
6	6.952	y	1.715		6	3.794	#NUM!
18	1.577		0.777	y	18	1.577	#NUM!
30	1.231		0.990		30	1.280	#NUM!
42	1.147		1.006		42	1.174	#NUM!
54	1.108		1.022		54	1.122	#NUM!
66	1.087		0.994		66	1.092	#NUM!
78	1.068		0.985	y	78	1.073	#NUM!
90	1.059		0.993	y	90	1.059	#NUM!
102	1.052		0.991		102	1.050	#NUM!
114	1.044		0.994	y	114	1.043	#NUM!
126	1.040		0.988	y	126	1.037	#NUM!
138	1.036		0.999		138	1.033	#NUM!
150	1.033		1.002		150	1.029	#NUM!
162	1.030		0.993		162	1.026	#NUM!
174	1.028		0.994		174	1.024	#NUM!
186	1.026		1.005		186	1.021	#NUM!
198	1.024		1.004	y	198	1.020	#NUM!
210	1.021		0.975	y	210	1.018	#NUM!
222	1.020		1.011	y	222	1.017	#NUM!
234	1.018		0.985		234	1.016	#NUM!
246	1.015		0.972	y	246	1.014	#NUM!
258	1.016		1.010	y	258	1.014	#NUM!
270	1.013		0.981	y	270	1.013	#NUM!
282	1.014		1.011	y	282	1.012	#NUM!
294	1.014		0.975	y	294	1.011	#NUM!
306	1.014		1.075	y	306	1.011	#NUM!
318	1.009		0.949	y	318	1.010	#NUM!
330	1.009		1.012	y	330	1.010	#NUM!
342	1.004		0.969	y	342	1.009	#NUM!
354	1.006		1.013	y	354	1.009	#NUM!
366	1.005		0.987	y	366	1.008	#NUM!
378	1.005	y	1.022	y	378	1.008	#NUM!

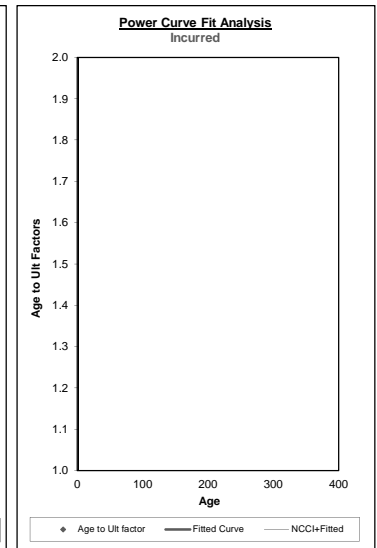
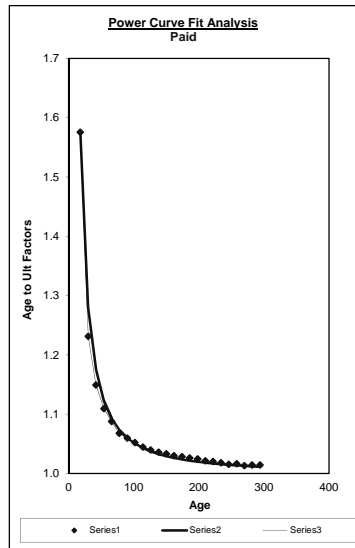


OHIO BUREAU OF WORKERS' COMPENSATION
 TOTAL MEDICAL ON COMPENSATION
 Public Employers-State Agencies
 Estimation of Cumulative Development Factors
 Using the Method of Inverse Power Curve Fit

C=	<u>Paid</u>	<u>Incurred</u>		
B=	0.21	0.00		
A=	1.41	#DIV/0!	R-Square	<u>Paid</u> 0.9567 <u>Incurred</u> #DIV/0!
Cutoff Age=	35	#DIV/0!	F-Statistics	619 #DIV/0!
	768	768	F- Degree	28 -2

$$Y = \frac{A}{(X+C)^B} + 1$$

Months of Maturity	<u>Paid</u>		<u>Incurred</u>		Fitted Value		
	Age-to-age Factor	Excluded (y)	Age-to-age Factor	Excluded (y)	Age	<u>Paid</u>	<u>Incurred</u>
6	6.946	y	y	y	6	3.626	#DIV/0!
18	1.575	y	y	y	18	1.574	#DIV/0!
30	1.231	y	y	y	30	1.281	#DIV/0!
42	1.149	y	y	y	42	1.175	#DIV/0!
54	1.109	y	y	y	54	1.123	#DIV/0!
66	1.088	y	y	y	66	1.093	#DIV/0!
78	1.068	y	y	y	78	1.073	#DIV/0!
90	1.060	y	y	y	90	1.060	#DIV/0!
102	1.052	y	y	y	102	1.050	#DIV/0!
114	1.044	y	y	y	114	1.043	#DIV/0!
126	1.040	y	y	y	126	1.037	#DIV/0!
138	1.036	y	y	y	138	1.033	#DIV/0!
150	1.033	y	y	y	150	1.029	#DIV/0!
162	1.030	y	y	y	162	1.026	#DIV/0!
174	1.028	y	y	y	174	1.024	#DIV/0!
186	1.026	y	y	y	186	1.021	#DIV/0!
198	1.024	y	y	y	198	1.020	#DIV/0!
210	1.021	y	y	y	210	1.018	#DIV/0!
222	1.020	y	y	y	222	1.017	#DIV/0!
234	1.018	y	y	y	234	1.016	#DIV/0!
246	1.015	y	y	y	246	1.014	#DIV/0!
258	1.016	y	y	y	258	1.014	#DIV/0!
270	1.013	y	y	y	270	1.013	#DIV/0!
282	1.014	y	y	y	282	1.012	#DIV/0!
294	1.014	y	y	y	294	1.011	#DIV/0!
306	1.014	y	y	y	306	1.011	#DIV/0!
318	1.009	y	y	y	318	1.010	#DIV/0!
330	1.009	y	y	y	330	1.010	#DIV/0!
342	1.004	y	y	y	342	1.009	#DIV/0!
354	1.006	y	y	y	354	1.009	#DIV/0!
366	1.005	y	y	y	366	1.008	#DIV/0!
378	1.005	y	y	y	378	1.008	#DIV/0!



**Ohio Bureau of Workers' Compensation
Summary of Medical Persistencies as of 6/30/2014**

	(1)	(2)	(3)	(4)	(5)	(6)
	Indicated	Selected	Persistency	Indicated	Mortality	Selected
Public Employers-State Agencies	Persistency	Persistency	Selection Criteria	Persistency	Modification	Persistency
Hospitals (Med on Comp)	0.945	0.945	Based on ages 66 MTHS to 174 MTHS	0.987	0.958	0.950
Hospitals (Med on Comp)	1.174	1.001	Based on ages 186 MTHS to 294 MTHS	0.987	0.958	0.950
Physicians (Med on Comp)	0.869	0.869	Based on ages 66 MTHS to 174 MTHS	0.987	0.881	0.950
Physicians (Med on Comp)	0.925	0.925	Based on ages 186 MTHS to 294 MTHS	0.987	0.881	0.950
Pharmacies (Med on Comp)	0.984	0.935	Based on ages 66 MTHS to 174 MTHS	0.987	0.948	0.950
Pharmacies (Med on Comp)	0.969	0.928	Based on ages 186 MTHS to 294 MTHS	0.987	0.948	0.950
Chiropractors (Med on Comp)	0.876	0.876	Based on ages 66 MTHS to 174 MTHS	0.987	0.887	0.963
Chiropractors (Med on Comp)	1.839	0.935	Based on ages 186 MTHS to 294 MTHS	0.987	0.887	0.963
Rehabilitation (Med on Comp)	0.801	0.801	Based on ages 66 MTHS to 174 MTHS	0.987	0.812	0.950
Rehabilitation (Med on Comp)	3.930	0.884	Based on ages 186 MTHS to 294 MTHS	0.987	0.812	0.950
Health-Other (Med on Comp)	1.158	0.925	Based on ages 66 MTHS to 174 MTHS	0.987	0.937	0.950
Health-Other (Med on Comp)	2.731	0.980	Based on ages 186 MTHS to 294 MTHS	0.987	0.937	0.950
Medical Only	0.828	0.828	Based on ages 66 MTHS to 174 MTHS	Not based on mortality assumptions.		

B-C

Temporary Total and Permanent Total Benefits (PES)

Unpaid Loss Provider Type	Undiscounted (\$millions)	Discounted 4.0% (\$millions)
Temporary Total	62	53
Permanent Total	307	174
Total Unpaid Loss	370	226

Temporary Total (TT)

Conclusions

Indicated unpaid TT loss as of June 30, 2014 using data as of June 30, 2014 is \$52.5 million on a discounted basis and \$62.2 million on a nominal basis. These values are summarized in Exhibit PES-B.1.

The estimated discounted unpaid TT loss in our June 30, 2013 analysis of the June 30, 2013 liability was \$59.6 million, and the estimated undiscounted value was \$72.6 million. Actual payments in the latest fiscal year for claims occurring in June 2013 and prior amounted to \$13.8 million, which is \$1.7 million lower than the amount estimated in our June 30, 2013 analysis of the June 30, 2013 liability. The difference in our actual versus expected payments combined with our current assumptions for future payments on June 2013 and prior claims (valued as of June 30, 2013) result in estimates that are lower by \$5.5 million than the estimates included in our June 30, 2013 analysis of the June 30, 2013 liability. These comparisons to comparable values in our June 30, 2013 analysis of the June 30, 2013 liability are shown in Exhibit U.4.

Methodology

Our methodologies used include:

- Paid Loss Development Method
- Bornhuetter-Ferguson Payroll Method
- Bornhuetter-Ferguson Premium Method
- Persistency Method (Per Beneficiary)

Exhibit PES-B.4 shows the historical payment data. The percentages of “beneficiaries” (calculated by dividing fiscal year payments by assumed average annual benefits and the number of lost time claims) are computed in Exhibit PES-B.8. The average annual benefits are presented in Exhibit PES-B.9.

Ultimate Loss Selection

For injury years 1980-1996, we selected an average of the paid development method, the Born.-Ferg. payroll method, and the persistency method. For 1997-1999, we selected the average of the Born.-Ferg. payroll method and the persistency method. For 2000-2013, we selected the average of the two Born.-Ferg. methods and the persistency method. For 2014, we selected the average of the two Born.-Ferg. methods.

For injury years prior to 1980, the latest fiscal year payments are multiplied by a “tail” factor based on historical experience to arrive at the estimated nominal unpaid loss; discounted unpaid losses use the relationships of the discounted to nominal unpaid loss for injury year 1980.

Permanent Total Disability

Conclusions

Indicated unpaid PTD loss as of June 30, 2014 using data as of June 30, 2014 is \$173.8 million on a discounted basis and \$307.3 million on a nominal basis. These values are summarized in Exhibit PES-C.1

The estimated discounted unpaid PTD loss in our June 30, 2013 analysis of the June 30, 2013 liability was \$161.4 million, and the estimated undiscounted value was \$283.4 million. Actual payments in the latest fiscal year for claims occurring in June 2013 and prior amounted to \$9.8 million, which is \$216 thousand higher than the amount estimated in our June 30, 2013 analysis of the June 30, 2013 liability. The difference in our actual versus expected payments combined with our current assumptions for future payments on June 2013 and prior claims (valued as of June 30, 2014) result in estimates that are higher by \$11.1 million than the estimates in our June 30, 2013 analysis of the June 30, 2013 liability. These comparisons to comparable values in our June 30, 2013 analysis of the June 30, 2013 liability are shown in Exhibit U.4.

Methodology

Our methodologies used include:

- Paid Loss Development Method
- Incurred Loss Development Method
- Bornhuetter-Ferguson Payroll Method
- Bornhuetter-Ferguson Premium Method
- Persistency (Beneficiary) Method
- Persistency (Incremental Paid) Method
- Indexed Loss Method

PTD payments are displayed by accident year and by year of development in Exhibit PES-C.5, Pages 1 and 2, and the indexed paid losses (number of weeks of benefits per ultimate PTD claim) are shown in Exhibit PES-C.13. Exhibit PEC-B.14 provides the average weekly PTD benefits by accident year, and the composite factors (average benefit times number of ultimate PTD claims) are contained in Exhibit PES-B.12. The cumulative indexed weeks of benefits are multiplied by the composite factors in Exhibit PES-B.12 to arrive at the unpaid loss by accident year.

The incurred based methods use case reserves that are calculated using a present value assumption of a 4% annual interest rate and the appropriate mortality assumption based on age of the beneficiary. These benefits do not have a cost of living adjustment.

For injury years prior to 1980, the latest fiscal year payments are multiplied by an annuity factor based on the PTD mortality table and using a uniform age distribution at time of injury.

Ultimate Loss Selection

For accident years 1979 and prior, we selected an unpaid amount based on average mortality factors times the annual payments for the accident year. For accident years 1980-1999, we selected the persistency method. For accident years 2001 and 2003-2004, we selected the average of the paid development and persistency methods. For 2000, 2002 and 2005-2010, we selected the average of the paid Born.-Ferg. payroll method and the persistency method. For 2011-2014, we selected the average of all four Born.-Ferg. methods and the index method in order to capture the exposure based methods.

OHIO BUREAU OF WORKERS' COMPENSATION
TEMPORARY TOTAL

(Dollars in Thousands)

Public Employers-State Agencies

Summary of Unpaid Loss

(1) Injury Year Ending 12/31	(2) Evaluation as of	(3) Selected Ultimate Loss	(4) Paid Loss 6/30/2014	(5) Unpaid Loss 6/30/2014	(6) Adjustment	(7) Adj.Unpaid Loss 6/30/2014	(8) Discount Factor 4.00%	(9) Discounted Unpaid Loss 6/30/2014	(10) Implied Loss Rate Per \$100 Payroll	(11) Implied Loss Frequency Per \$1M Payroll	(12) Implied Loss Severity Per Claim
Prior to 1980	6/30/2014			0	1,000	0	88%	0			
1980	6/30/2014	9,925	9,918	7	1,000	7	88%	6	0.57	0.68	8,383
1981	6/30/2014	9,404	9,397	7	1,000	7	86%	6	0.51	0.61	8,374
1982	6/30/2014	11,378	11,361	16	1,000	16	87%	14	0.55	0.62	8,952
1983	6/30/2014	10,957	10,947	10	1,000	10	84%	9	0.50	0.62	8,141
1984	6/30/2014	11,675	11,641	34	1,000	34	87%	29	0.50	0.62	8,144
1985	6/30/2014	11,103	11,088	15	1,000	15	85%	13	0.45	0.63	7,184
1986	6/30/2014	11,370	11,325	45	1,000	45	87%	39	0.43	0.62	6,939
1987	6/30/2014	14,112	14,063	49	1,000	49	85%	42	0.48	0.58	8,358
1988	6/30/2014	14,491	14,452	39	1,000	39	85%	33	0.45	0.59	7,657
1989	6/30/2014	15,125	15,069	57	1,000	57	85%	48	0.45	0.57	7,949
1990	6/30/2014	13,722	13,645	77	1,000	77	84%	65	0.38	0.52	7,304
1991	6/30/2014	13,140	13,044	97	1,000	97	83%	80	0.34	0.47	7,289
1992	6/30/2014	13,395	13,285	110	1,000	110	82%	90	0.34	0.50	6,844
1993	6/30/2014	12,492	12,345	147	1,000	147	82%	121	0.31	0.48	6,530
1994	6/30/2014	12,555	12,444	110	1,000	110	81%	90	0.29	0.43	6,772
1995	6/30/2014	10,952	10,848	104	1,000	104	80%	84	0.25	0.41	6,004
1996	6/30/2014	11,700	11,490	211	1,000	211	81%	171	0.26	0.40	6,457
1997	6/30/2014	11,577	11,254	323	1,000	323	81%	262	0.25	0.35	7,071
1998	6/30/2014	12,637	12,351	286	1,000	286	81%	233	0.26	0.33	7,960
1999	6/30/2014	13,578	12,832	746	1,000	746	81%	604	0.27	0.36	7,446
2000	6/30/2014	16,344	15,588	757	1,000	757	82%	618	0.31	0.36	8,535
2001	6/30/2014	17,308	16,657	651	1,000	651	84%	544	0.31	0.31	10,110
2002	6/30/2014	16,243	15,215	1,028	1,000	1,028	83%	848	0.28	0.28	10,122
2003	6/30/2014	19,200	18,143	1,058	1,000	1,058	81%	856	0.32	0.29	11,173
2004	6/30/2014	16,248	14,913	1,335	1,000	1,335	83%	1,105	0.26	0.27	9,743
2005	6/30/2014	16,358	14,568	1,790	1,000	1,790	83%	1,479	0.26	0.25	10,115
2006	6/30/2014	14,439	12,324	2,115	1,000	2,115	82%	1,742	0.22	0.21	10,398
2007	6/30/2014	16,495	13,849	2,646	1,000	2,646	84%	2,231	0.24	0.21	11,191
2008	6/30/2014	17,155	13,697	3,458	1,000	3,458	83%	2,878	0.24	0.19	12,578
2009	6/30/2014	20,730	15,711	5,019	1,000	5,019	85%	4,246	0.28	0.19	15,065
2010	6/30/2014	18,833	13,150	5,684	1,000	5,684	85%	4,849	0.26	0.18	14,318
2011	6/30/2014	18,181	10,770	7,412	1,000	7,412	85%	6,332	0.25	0.17	14,911
2012	6/30/2014	15,999	6,545	9,454	1,000	9,454	85%	7,992	0.21	0.17	12,754
2013	6/30/2014	13,161	2,786	10,375	1,000	10,375	85%	8,837	0.26	0.16	16,024
2014	6/30/2014	<u>14,354</u>	<u>226</u>	<u>6,951</u>	1,000	<u>6,951</u>	85%	<u>5,928</u>	0.28	0.16	17,463
		496,339	426,940	62,221		62,221		52,522			

Column Notes

- (2) Exhibit PES-B.2, Column (7).
- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Column (2) - Column (3); 2014 adjusted to reflect 50% of a year's exposure.
- (6) Column (4) x Column (5).
- (7) Based on Exhibit PES-B.12.1 through Exhibit PES-B.12.4 and 4.0% discount rate.
- (8) Column (6) x Column (7).
- (9) Column (2) divided by Exhibit PES-B.5, Column (3) / 10.
- (10) Exhibit V.7, Column (9) / Exhibit PES-B.5, Column (3).
- (11) Column (2) / Exhibit V.7, Column (9) x 1,000.

OHIO BUREAU OF WORKERS' COMPENSATION

TEMPORARY TOTAL

(Dollars in Thousands)

Public Employers-State Agencies

Summary of Ultimate Loss Methods

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>Injury Year Ending 12/31</u>	<u>Evaluation as of</u>	<u>Months of Development</u>	<u>Paid Development</u>	<u>Born. - Ferg. Payroll Paid</u>	<u>Born. - Ferg. Premium Paid</u>	<u>Persistency Method (Beneficiary)</u>	<u>Selected Ultimate Loss</u>
1980	6/30/2014	414	9,929	9,928		9,918	9,925
1981	6/30/2014	402	9,407	9,407		9,397	9,404
1982	6/30/2014	390	11,374	11,373		11,386	11,378
1983	6/30/2014	378	10,962	10,963		10,947	10,957
1984	6/30/2014	366	11,660	11,660		11,704	11,675
1985	6/30/2014	354	11,113	11,109		11,088	11,103
1986	6/30/2014	342	11,357	11,353		11,401	11,370
1987	6/30/2014	330	14,113	14,101		14,123	14,112
1988	6/30/2014	318	14,517	14,503		14,452	14,491
1989	6/30/2014	306	15,151	15,132		15,093	15,125
1990	6/30/2014	294	13,730	13,723		13,714	13,722
1991	6/30/2014	282	13,134	13,134		13,153	13,140
1992	6/30/2014	270	13,392	13,390		13,404	13,395
1993	6/30/2014	258	12,461	12,468		12,548	12,492
1994	6/30/2014	246	12,584	12,596		12,485	12,555
1995	6/30/2014	234	10,985	11,022		10,848	10,952
1996	6/30/2014	222	11,660	11,693		11,748	11,700
1997	6/30/2014	210	11,459	11,505		11,649	11,577
1998	6/30/2014	198	12,625	12,662		12,612	12,637
1999	6/30/2014	186	13,176	13,218		13,939	13,578
2000	6/30/2014	174	16,128	16,106	15,952	16,976	16,344
2001	6/30/2014	162	17,396	17,335	17,133	17,455	17,308
2002	6/30/2014	150	16,056	16,069	15,808	16,853	16,243
2003	6/30/2014	138	19,416	19,225	18,997	19,380	19,200
2004	6/30/2014	126	16,180	16,218	16,126	16,400	16,248
2005	6/30/2014	114	16,098	16,176	16,244	16,655	16,358
2006	6/30/2014	102	13,942	14,330	14,579	14,409	14,439
2007	6/30/2014	90	16,298	16,499	16,873	16,112	16,495
2008	6/30/2014	78	16,820	17,044	17,328	17,092	17,155
2009	6/30/2014	66	20,578	20,000	20,079	22,111	20,730
2010	6/30/2014	54	18,996	18,526	18,287	19,686	18,833
2011	6/30/2014	42	18,001	17,760	17,855	18,929	18,181
2012	6/30/2014	30	13,934	15,849	16,383	15,766	15,999
2013	6/30/2014	18	10,476	11,228	15,519	12,737	13,161
2014	6/30/2014	6	<u>6,803</u>	<u>11,365</u>	<u>17,343</u>	<u>12,425</u>	<u>14,354</u>
			481,910	488,670	254,507	498,591	496,339

Column Notes

- (3) Exhibit PES-B.3, Column (5).
(4) Exhibit PES-B.5, Column (12).
(5) Exhibit PES-B.6, Column (12).
(6) Exhibit PES-B.7, Column (6).
(7) Based on Columns (3) through (6).

**OHIO BUREAU OF WORKERS' COMPENSATION
TEMPORARY TOTAL**

(Dollars in Thousands)

Public Employers-State Agencies

Paid and Incurred Loss Development Methods

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
				Cumulative	Estimated Ult.		Cumulative	Estimated Ult.
<u>Injury Year</u>	<u>Evaluation</u>	<u>Months of</u>	<u>Paid</u>	<u>Paid</u>	<u>Loss</u>	<u>Incurred</u>	<u>Incurred</u>	<u>Loss</u>
<u>Ending 12/31</u>	<u>as of</u>	<u>Development</u>	<u>Loss</u>	<u>LDF</u>	<u>Paid Method</u>	<u>Loss</u>	<u>LDF</u>	<u>Inc. Method</u>
					<u>(3) times (4)</u>			<u>(6) times (7)</u>
1980	6/30/2014	414	9,918	1.001		9,929		
1981	6/30/2014	402	9,397	1.001		9,407		
1982	6/30/2014	390	11,361	1.001		11,374		
1983	6/30/2014	378	10,947	1.001		10,962		
1984	6/30/2014	366	11,641	1.002		11,660		
1985	6/30/2014	354	11,088	1.002		11,113		
1986	6/30/2014	342	11,325	1.003		11,357		
1987	6/30/2014	330	14,063	1.004		14,113		
1988	6/30/2014	318	14,452	1.004		14,517		
1989	6/30/2014	306	15,069	1.005		15,151		
1990	6/30/2014	294	13,645	1.006		13,730		
1991	6/30/2014	282	13,044	1.007		13,134		
1992	6/30/2014	270	13,285	1.008		13,392		
1993	6/30/2014	258	12,345	1.009		12,461		
1994	6/30/2014	246	12,444	1.011		12,584		
1995	6/30/2014	234	10,848	1.013		10,985		
1996	6/30/2014	222	11,490	1.015		11,660		
1997	6/30/2014	210	11,254	1.018		11,459		
1998	6/30/2014	198	12,351	1.022		12,625		
1999	6/30/2014	186	12,832	1.027		13,176		
2000	6/30/2014	174	15,588	1.035		16,128		
2001	6/30/2014	162	16,657	1.044		17,396		
2002	6/30/2014	150	15,215	1.055		16,056		
2003	6/30/2014	138	18,143	1.070		19,416		
2004	6/30/2014	126	14,913	1.085		16,180		
2005	6/30/2014	114	14,568	1.105		16,098		
2006	6/30/2014	102	12,324	1.131		13,942		
2007	6/30/2014	90	13,849	1.177		16,298		
2008	6/30/2014	78	13,697	1.228		16,820		
2009	6/30/2014	66	15,711	1.310		20,578		
2010	6/30/2014	54	13,150	1.445		18,996		
2011	6/30/2014	42	10,770	1.671		18,001		
2012	6/30/2014	30	6,545	2.129		13,934		
2013	6/30/2014	18	2,786	3.761		10,476		
2014	6/30/2014	6	<u>226</u>	30.075		<u>6,803</u>		
			426,940			481,910		

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation.
(4) Exhibit PES-B.4, Page 1 and Exhibit PES-B.4, Page 2, interpolated to appropriate age.

OHIO BUREAU OF WORKERS' COMPENSATION
TEMPORARY TOTAL
(Dollars in Thousands)
Public Employers-State Agencies

Paid Loss Development

Age of Development

Table with 21 columns representing age groups from 6 MTHS to 210 MTHS and 21 rows representing injury years from 1980 to 2014. Values represent loss development in thousands.

Age to Age Development Factors

Table with 21 columns representing age groups from 6 to 222 and 21 rows representing injury years from 1980 to 2014. Values represent age-to-age development factors.

OHIO BUREAU OF WORKERS' COMPENSATION

TEMPORARY TOTAL

(Dollars in Thousands)

Public Employers-State Agencies

Bornhuetter-Ferguson Method with a Payroll Base Using Paid Loss Development Factors

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
Injury Year	Evaluation	Months of	Payroll	Pure	Benefit	Trend	Smoothed	Age-to-	Percent	Unpaid	Indicated	
Ending 12/31	as of	Development	(\$000,000's)	Premium	Level	Factor	Pure	Ultimate	Unpaid	Loss	Ultimate	
					Factor	-1.9%	Premium	Factor	1 - 1 / (9)	(3) * (8) * (10)	Loss	
1980	6/30/2014	414	1,745	5.69	1.000	0.53	3.01	5.48	1.001	0.1%	10	9,928
1981	6/30/2014	402	1,827	5.15	1.000	0.54	2.78	5.38	1.001	0.1%	11	9,407
1982	6/30/2014	390	2,061	5.52	1.000	0.55	3.04	5.28	1.001	0.1%	12	11,373
1983	6/30/2014	378	2,173	5.04	1.000	0.56	2.82	5.18	1.001	0.1%	16	10,963
1984	6/30/2014	366	2,314	5.05	1.000	0.57	2.88	5.09	1.002	0.2%	19	11,660
1985	6/30/2014	354	2,444	4.54	1.000	0.58	2.64	3.80	1.002	0.2%	21	11,109
1986	6/30/2014	342	2,644	4.30	1.000	0.59	2.55	3.73	1.003	0.3%	28	11,353
1987	6/30/2014	330	2,912	4.85	1.000	0.60	2.93	3.66	1.004	0.4%	38	14,101
1988	6/30/2014	318	3,191	4.54	1.000	0.62	2.79	3.59	1.004	0.4%	51	14,503
1989	6/30/2014	306	3,341	4.53	1.000	0.63	2.84	3.52	1.005	0.5%	64	15,132
1990	6/30/2014	294	3,645	3.76	1.000	0.64	2.40	3.46	1.006	0.6%	78	13,723
1991	6/30/2014	282	3,852	3.41	1.000	0.65	2.22	3.40	1.007	0.7%	90	13,134
1992	6/30/2014	270	3,944	3.40	1.000	0.66	2.25	3.33	1.008	0.8%	104	13,390
1993	6/30/2014	258	4,021	3.11	1.000	0.68	2.10	3.27	1.009	0.9%	122	12,468
1994	6/30/2014	246	4,272	2.93	1.000	0.69	2.02	3.21	1.011	1.1%	152	12,596
1995	6/30/2014	234	4,433	2.46	1.000	0.70	1.73	3.15	1.013	1.3%	175	11,022
1996	6/30/2014	222	4,487	2.61	1.000	0.71	1.86	3.09	1.015	1.5%	203	11,693
1997	6/30/2014	210	4,624	2.50	1.000	0.73	1.82	3.04	1.018	1.8%	250	11,505
1998	6/30/2014	198	4,816	2.62	1.000	0.74	1.94	2.98	1.022	2.2%	311	12,662
1999	6/30/2014	186	5,048	2.69	1.000	0.76	2.03	2.92	1.027	2.6%	386	13,218
2000	6/30/2014	174	5,318	3.11	1.000	0.77	2.40	2.91	1.035	3.3%	518	16,106
2001	6/30/2014	162	5,598	3.11	1.000	0.78	2.44	2.85	1.044	4.2%	678	17,335
2002	6/30/2014	150	5,821	2.83	1.000	0.80	2.26	2.80	1.055	5.2%	853	16,069
2003	6/30/2014	138	6,005	3.23	1.000	0.81	2.63	2.75	1.070	6.6%	1,082	19,225
2004	6/30/2014	126	6,184	2.63	1.000	0.83	2.19	2.70	1.085	7.8%	1,305	16,218
2005	6/30/2014	114	6,388	2.56	1.000	0.85	2.17	2.65	1.105	9.5%	1,608	16,176
2006	6/30/2014	102	6,654	2.13	1.000	0.86	1.83	2.60	1.131	11.6%	2,006	14,330
2007	6/30/2014	90	6,915	2.34	1.000	0.88	2.06	2.55	1.177	15.0%	2,650	16,499
2008	6/30/2014	78	7,201	2.35	1.000	0.89	2.10	2.50	1.228	18.6%	3,347	17,044
2009	6/30/2014	66	7,383	2.89	1.000	0.91	2.63	2.46	1.310	23.7%	4,289	20,000
2010	6/30/2014	54	7,245	2.67	1.000	0.93	2.48	2.41	1.445	30.8%	5,376	18,526
2011	6/30/2014	42	7,353	2.51	1.000	0.95	2.37	2.37	1.671	40.2%	6,990	17,760
2012	6/30/2014	30	7,555	1.97	1.000	0.96	1.89	2.32	2.129	53.0%	9,304	15,849
2013	6/30/2014	18	5,045	2.30	1.000	0.98	2.26	2.28	3.761	73.4%	8,443	11,228
2014	6/30/2014	6	<u>5,150</u>	1.87	1.000	1.00	<u>1.87</u>	2.24	30.075	96.7%	<u>11,139</u>	<u>11,365</u>
Total/Average			163,611				2.27				61,729	488,670
Selected				Selected Pure Premium (2000-2014)			2.24					
				Selected Pure Premium (1985-1999)			2.21					
<u>Column Notes</u>				Selected Pure Premium (1980-1984)			2.90					

- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Average of Exhibit PES-B.2, Columns (3) and (6) divided by Column (3).
- (6) Exhibit PES-B.10, Column (7); selected pure premium trend.
- (7) Column (4) / Column (5) x Column (6).
- (8) Selected from Column (7) x Column (5) / Column (6).
- (9) Exhibit PES-B.3, Column (4).
- (12) Exhibit PES-B.3, Column (3) + Column (11).

**OHIO BUREAU OF WORKERS' COMPENSATION
TEMPORARY TOTAL
(Dollars in Thousands)
Public Employers-State Agencies**

Bornhuetter-Ferguson Method with a Premium Base Using Paid Loss Development Factors

<u>Injury Year</u> <u>Ending 12/31</u>	<u>(1)</u> <u>Evaluation</u> <u>as of</u>	<u>(2)</u> <u>Months of</u> <u>Development</u>	<u>(3)</u> <u>Premium</u> <u>(\$000's)</u>	<u>(4)</u> <u>Loss</u> <u>Ratio</u>	<u>(5)</u> <u>Benefit</u> <u>Level</u> <u>Factor</u>	<u>(6)</u> <u>Trend</u> <u>Factor</u> <u>0.0%</u>	<u>(7)</u> <u>Trended</u> <u>Loss</u> <u>Ratio</u>	<u>(8)</u> <u>Smoothed</u> <u>Loss</u> <u>Ratio</u>	<u>(9)</u> <u>Age-to-</u> <u>Ultimate</u> <u>Factor</u>	<u>(10)</u> <u>Percent</u> <u>Unpaid</u> <u>1 - 1 / (9)</u>	<u>(11)</u> <u>Unpaid</u> <u>Loss</u> <u>(3) * (8) * (10)</u>	<u>(12)</u> <u>Indicated</u> <u>Ultimate</u> <u>Loss</u>
1980	6/30/2014	414										
1981	6/30/2014	402										
1982	6/30/2014	390										
1983	6/30/2014	378										
1984	6/30/2014	366										
1985	6/30/2014	354										
1986	6/30/2014	342										
1987	6/30/2014	330										
1988	6/30/2014	318										
1989	6/30/2014	306										
1990	6/30/2014	294										
1991	6/30/2014	282										
1992	6/30/2014	270										
1993	6/30/2014	258										
1994	6/30/2014	246										
1995	6/30/2014	234										
1996	6/30/2014	222										
1997	6/30/2014	210										
1998	6/30/2014	198										
1999	6/30/2014	186										
2000	6/30/2014	174	38,059	43.5%	1.000	1.00	43.5%	28.5%	1.035	3.3%	364	15,952
2001	6/30/2014	162	39,274	44.4%	1.000	1.00	44.4%	28.5%	1.044	4.2%	476	17,133
2002	6/30/2014	150	39,683	41.5%	1.000	1.00	41.5%	28.5%	1.055	5.2%	593	15,808
2003	6/30/2014	138	45,623	42.5%	1.000	1.00	42.5%	28.5%	1.070	6.6%	854	18,997
2004	6/30/2014	126	54,327	30.0%	1.000	1.00	30.0%	28.5%	1.085	7.8%	1,213	16,126
2005	6/30/2014	114	61,809	26.5%	1.000	1.00	26.5%	28.5%	1.105	9.5%	1,676	16,244
2006	6/30/2014	102	68,102	20.8%	1.000	1.00	20.8%	28.5%	1.131	11.6%	2,255	14,579
2007	6/30/2014	90	70,539	23.0%	1.000	1.00	23.0%	28.5%	1.177	15.0%	3,024	16,873
2008	6/30/2014	78	68,546	24.7%	1.000	1.00	24.7%	28.5%	1.228	18.6%	3,632	17,328
2009	6/30/2014	66	64,733	33.0%	1.000	1.00	33.0%	28.5%	1.310	23.7%	4,368	20,079
2010	6/30/2014	54	58,506	33.1%	1.000	1.00	33.1%	28.5%	1.445	30.8%	5,138	18,287
2011	6/30/2014	42	61,817	29.9%	1.000	1.00	29.9%	28.5%	1.671	40.2%	7,085	17,855
2012	6/30/2014	30	65,024	22.8%	1.000	1.00	22.8%	28.5%	2.129	53.0%	9,838	16,383
2013	6/30/2014	18	60,793	19.1%	1.000	1.00	19.1%	28.5%	3.761	73.4%	12,733	15,519
2014	6/30/2014	6	<u>62,055</u>	15.5%	1.000	1.00	<u>15.5%</u>	28.5%	30.075	96.7%	<u>17,117</u>	<u>17,343</u>
Total/Average			858,891				28.5%				70,365	254,507
Selected						Selected Loss Ratio	28.5%					

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Average of Exhibit PES-B.2, Columns (3) and (6) divided by Column (3).
- (6) Exhibit PES-B.10, Column (9); selected loss ratio trend.
- (7) Column (4) / Column (5) x Column (6).
- (8) Selected from Column (7) x Column (5) / Column (6).
- (9) Exhibit PES-B.3, Column (4).
- (12) Exhibit PES-B.3, Column (3) + Column (11).

OHIO BUREAU OF WORKERS' COMPENSATION
TEMPORARY TOTAL
(Dollars in Thousands)
Public Employers-State Agencies

Persistency Per Beneficiary Method

<u>Injury Year</u> <u>Ending 12/31</u>	(1) <u>Evaluation</u> <u>as of</u>	(2) <u>Months of</u> <u>Development</u>	(3) <u>Incremental</u> <u>Paid</u> <u>Loss</u>	(4) <u>Cumulative</u> <u>Persistency</u> <u>Factor</u>	(5) <u>Estimated Ult.</u> <u>Unpaid</u> <u>Loss</u> <u>(3) times (4)</u>	(6) <u>Ultimate</u> <u>Loss</u>
1980	6/30/2014	414	0	1.336	0	9,918
1981	6/30/2014	402	0	2.028	0	9,397
1982	6/30/2014	390	9	2.630	24	11,386
1983	6/30/2014	378	0	3.152	0	10,947
1984	6/30/2014	366	17	3.606	63	11,704
1985	6/30/2014	354	0	4.000	0	11,088
1986	6/30/2014	342	18	4.342	76	11,401
1987	6/30/2014	330	13	4.639	60	14,123
1988	6/30/2014	318	0	4.897	0	14,452
1989	6/30/2014	306	5	5.121	24	15,093
1990	6/30/2014	294	13	5.316	69	13,714
1991	6/30/2014	282	20	5.485	110	13,153
1992	6/30/2014	270	21	5.632	119	13,404
1993	6/30/2014	258	35	5.759	202	12,548
1994	6/30/2014	246	7	5.870	41	12,485
1995	6/30/2014	234	0	5.966	0	10,848
1996	6/30/2014	222	43	6.049	258	11,748
1997	6/30/2014	210	64	6.122	395	11,649
1998	6/30/2014	198	42	6.185	261	12,612
1999	6/30/2014	186	177	6.239	1,106	13,939
2000	6/30/2014	174	243	5.709	1,388	16,976
2001	6/30/2014	162	151	5.290	798	17,455
2002	6/30/2014	150	330	4.960	1,637	16,853
2003	6/30/2014	138	263	4.700	1,237	19,380
2004	6/30/2014	126	331	4.495	1,487	16,400
2005	6/30/2014	114	482	4.333	2,087	16,655
2006	6/30/2014	102	496	4.206	2,085	14,409
2007	6/30/2014	90	551	4.105	2,263	16,112
2008	6/30/2014	78	843	4.026	3,396	17,092
2009	6/30/2014	66	1,615	3.963	6,400	22,111
2010	6/30/2014	54	1,635	3.998	6,537	19,686
2011	6/30/2014	42	2,154	3.789	8,159	18,929
2012	6/30/2014	30	2,788	3.308	9,221	15,766
2013	6/30/2014	18	2,631	3.782	9,951	12,737
2014	6/30/2014	6	<u>226</u>	53.933	<u>12,199</u>	<u>12,425</u>
			15,223		71,651	498,591

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation.
(4) Exhibit PES-B.8, Page 1 and Exhibit PES-B.8, Page 2.
(6) Column (5) + estimated paid to date 6/30/2014.

OHIO BUREAU OF WORKERS' COMPENSATION
TEMPORARY TOTAL
(Dollars in Thousands)
Public Employers-State Agencies

Number of Beneficiaries as % of Ultimate Number of Lost-Time Claims

Injury Year Ending 12/31	<u>6 MTHS</u>	<u>18 MTHS</u>	<u>30 MTHS</u>	<u>42 MTHS</u>	<u>54 MTHS</u>	<u>66 MTHS</u>	<u>78 MTHS</u>	<u>90 MTHS</u>	<u>102 MTHS</u>	<u>114 MTHS</u>	<u>126 MTHS</u>	<u>138 MTHS</u>	<u>150 MTHS</u>	<u>162 MTHS</u>	<u>174 MTHS</u>	<u>186 MTHS</u>	<u>198 MTHS</u>	<u>210 MTHS</u>
1980	0.71%	5.22%	11.91%	14.26%	12.02%	11.96%	12.58%	6.24%	4.82%	3.24%	1.61%	0.96%	0.77%	1.00%	0.37%	0.06%	0.14%	0.12%
1981	1.05%	7.26%	13.90%	10.34%	11.48%	13.47%	6.05%	5.75%	4.46%	2.87%	1.90%	1.58%	0.83%	0.95%	0.27%	0.10%	0.22%	0.33%
1982	1.68%	9.94%	12.51%	12.71%	14.01%	7.97%	6.86%	4.88%	3.58%	2.71%	1.66%	1.39%	0.84%	0.38%	0.31%	0.21%	0.14%	0.34%
1983	1.36%	7.88%	13.16%	13.70%	8.40%	7.00%	5.47%	4.17%	2.97%	2.32%	1.93%	1.24%	0.53%	0.32%	0.18%	0.38%	0.23%	0.07%
1984	1.40%	9.90%	15.97%	9.56%	8.92%	7.23%	4.77%	2.85%	2.06%	1.60%	1.03%	0.66%	0.37%	0.18%	0.16%	0.09%	0.22%	0.15%
1985	1.95%	10.35%	11.24%	8.71%	7.44%	5.76%	3.98%	2.39%	2.31%	1.26%	0.74%	0.30%	0.07%	0.28%	0.11%	0.28%	0.19%	0.03%
1986	1.61%	8.88%	10.57%	8.03%	6.27%	4.83%	3.77%	3.19%	1.88%	1.22%	1.00%	0.55%	0.63%	0.31%	0.19%	0.03%	0.04%	0.03%
1987	1.59%	9.79%	13.96%	10.31%	8.51%	6.53%	4.57%	2.74%	1.24%	0.81%	0.71%	0.44%	0.32%	0.30%	0.24%	0.08%	0.35%	0.24%
1988	1.72%	9.89%	12.53%	9.21%	6.51%	5.07%	3.83%	2.11%	0.80%	0.90%	0.63%	0.54%	0.46%	0.32%	0.24%	0.16%	0.10%	0.09%
1989	1.78%	10.36%	13.22%	8.70%	6.23%	4.48%	3.18%	1.60%	1.10%	0.70%	1.13%	0.61%	0.71%	0.41%	0.31%	0.43%	0.30%	0.19%
1990	1.79%	10.35%	11.45%	7.84%	6.02%	3.13%	2.07%	1.01%	0.79%	0.76%	0.52%	0.60%	0.45%	0.45%	0.71%	0.47%	0.30%	0.20%
1991	2.20%	15.33%	9.88%	7.34%	4.31%	2.59%	1.20%	1.02%	1.02%	0.36%	0.25%	0.41%	0.22%	0.21%	0.24%	0.26%	0.25%	0.28%
1992	1.90%	13.58%	9.73%	6.01%	3.19%	1.87%	1.54%	0.98%	0.56%	0.59%	0.36%	0.31%	0.32%	0.45%	0.38%	0.32%	0.14%	0.31%
1993	2.55%	14.41%	8.81%	4.16%	2.23%	1.34%	1.01%	0.76%	0.90%	0.53%	0.39%	0.36%	0.43%	0.50%	0.24%	0.34%	0.31%	0.18%
1994	2.22%	13.91%	7.73%	3.79%	2.59%	1.98%	1.72%	1.05%	0.82%	0.93%	0.86%	0.56%	0.39%	0.71%	0.58%	0.16%	0.00%	0.03%
1995	2.13%	12.80%	6.66%	3.43%	2.19%	1.83%	1.30%	1.02%	0.70%	0.67%	0.70%	0.35%	0.28%	0.31%	0.04%	0.10%	0.07%	0.09%
1996	2.08%	10.72%	6.27%	3.61%	2.05%	1.88%	1.21%	0.73%	0.76%	0.80%	0.52%	0.60%	0.60%	0.54%	0.27%	0.34%	0.33%	0.28%
1997	2.39%	12.36%	6.66%	3.50%	3.07%	1.98%	1.09%	1.26%	0.85%	0.88%	0.76%	0.58%	0.37%	0.37%	0.30%	0.41%	0.39%	0.21%
1998	2.27%	12.47%	7.10%	4.96%	3.48%	2.16%	1.49%	1.14%	1.07%	0.67%	1.02%	0.65%	0.62%	0.51%	0.53%	0.35%	0.14%	
1999	2.21%	11.99%	5.97%	3.86%	2.43%	2.04%	1.69%	1.20%	0.53%	0.65%	0.63%	0.61%	0.32%	0.35%	0.38%	0.49%		
2000	2.26%	11.69%	6.76%	4.31%	3.07%	2.70%	1.60%	1.06%	1.02%	1.04%	1.02%	0.89%	0.79%	0.57%	0.61%			
2001	2.61%	13.37%	8.16%	5.67%	3.73%	3.12%	2.27%	1.70%	1.19%	1.13%	0.73%	0.62%	0.70%	0.41%				
2002	2.11%	13.46%	8.12%	5.08%	3.43%	2.45%	1.89%	1.62%	1.23%	1.28%	0.91%	0.75%	0.94%					
2003	2.50%	13.71%	9.51%	5.62%	4.22%	3.31%	2.43%	2.04%	1.22%	0.82%	0.89%	0.68%						
2004	2.23%	11.95%	7.38%	4.34%	2.90%	2.63%	2.35%	1.60%	1.38%	0.91%	0.85%							
2005	2.43%	12.29%	7.57%	4.31%	3.29%	2.39%	1.58%	1.34%	1.41%	1.25%								
2006	2.19%	11.42%	7.81%	4.68%	3.10%	2.46%	1.76%	1.46%	1.46%									
2007	2.22%	12.32%	7.16%	5.16%	3.39%	3.08%	2.05%	1.47%										
2008	2.53%	11.96%	8.08%	5.24%	4.46%	3.79%	2.37%											
2009	2.59%	13.20%	10.44%	6.98%	5.60%	4.45%												
2010	1.30%	12.89%	10.81%	7.63%	4.63%													
2011	1.32%	13.09%	11.39%	6.45%														
2012	1.28%	9.32%	7.86%															
2013	0.65%	11.04%																
2014	0.93%																	

Calendar Year Persistence

Injury Year Ending 12/31	<u>6</u> <u>18</u>	<u>18</u> <u>30</u>	<u>30</u> <u>42</u>	<u>42</u> <u>54</u>	<u>54</u> <u>66</u>	<u>66</u> <u>78</u>	<u>78</u> <u>90</u>	<u>90</u> <u>102</u>	<u>102</u> <u>114</u>	<u>114</u> <u>126</u>	<u>126</u> <u>138</u>	<u>138</u> <u>150</u>	<u>150</u> <u>162</u>	<u>162</u> <u>174</u>	<u>174</u> <u>186</u>	<u>186</u> <u>198</u>	<u>198</u> <u>210</u>	<u>210</u> <u>222</u>
1981	4.992	1.640	1.026	1.163	1.042	0.934	1.031	0.838	0.728	0.562	0.506	0.491	1.204	0.395	0.223	1.348	0.557	0.014
1982	4.320	1.398	0.827	0.903	0.961	0.760	0.838	0.914	0.801	0.701	0.947	0.596	1.123	0.726	0.327	1.059	2.464	0.463
1983	7.288	1.587	0.965	1.023	0.949	0.979	0.892	0.859	0.914	0.719	0.723	0.682	0.708	0.969	1.192	0.356	1.468	1.776
1984	5.634	1.329	0.858	0.879	0.785	0.756	0.874	1.041	1.122	1.201	1.195	0.799	0.867	0.976	2.318	2.477	0.309	
1985	5.077	1.543	0.850	1.024	0.972	0.828	0.716	0.864	0.695	0.820	0.900	1.230	2.644	0.576	0.882	0.783	0.778	8.914
1986	6.441	1.266	0.824	0.927	0.919	0.822	0.633	0.724	0.670	0.605	0.304	0.125	0.449	0.351	1.458	6.438	0.771	
1987	5.597	1.080	0.575	0.608	0.568	0.578	0.697	0.686	0.985	1.242	0.770	1.431	0.947	0.649	0.128	0.437	0.092	0.388
1988	5.686	1.411	0.823	0.923	1.003	0.901	0.715	0.586	1.013	0.788	0.702	0.599	0.640	0.728	0.347	2.186	2.430	1.440
1989	5.557	1.209	0.697	0.748	0.815	0.855	0.665	0.496	0.819	0.905	0.479	0.751	0.456	0.581	0.525	0.234	0.297	1.039
1990	5.801	1.278	0.760	0.795	0.745	1.014	0.775	1.093	0.885	1.485	1.190	1.194	0.905	0.682	0.602	0.643	0.627	1.897
1991	4.709	0.747	0.793	0.820	0.726	0.798	0.835	0.774	0.743	1.426	2.417	1.117	2.070	3.310	1.921	1.153	0.789	0.817
1992	8.059	0.728	0.755	0.718	0.813	0.643	0.662	1.039	0.643	0.416	1.141	0.702	0.676	0.534	0.679	0.786	1.967	0.851
1993	5.322	0.675	0.683	0.767	0.839	1.147	0.975	0.742	0.659	0.667	0.787	0.895	1.069	0.751	1.351	0.428	1.004	1.880
1994	6.495	0.633	0.538	0.589	0.518	0.510	0.441	0.859	0.646	0.422	0.415	0.762	1.301	0.333	0.585	1.934	39.860	5.517
1995	6.529	0.604	0.569	0.757	0.905	0.940	0.807	0.811	1.334	1.275	0.800	1.117	2.515	1.869	4.002	0.045	0.431	1.087
1996	6.159	0.523	0.546	0.605	0.892	0.692	0.843	0.950	0.889	0.871	0.661	0.469	0.514	0.074	0.376	0.204	0.275	0.241
1997	5.333	0.507	0.542	0.586	0.612	0.610	0.676	0.600	0.939	0.595	0.787	1.030	1.453	0.739	1.165	0.794	0.730	0.618
1998	5.453	0.534	0.493	0.619	0.568	0.502	0.847	0.746	0.825	1.146	0.570	0.575	0.598	0.581	0.785	1.114	1.548	
1999	5.654	0.592	0.831	0.903	0.889	0.728	0.676	0.893	1.253	1.557	1.035	1.018	1.607	1.502	0.917	0.284		
2000	5.305	0.511	0.571	0.564	0.666	0.627	0.747	0.502	0.638	0.606	0.596	0.354	0.443	0.665	0.795			
2001	4.477	0.505	0.529	0.542	0.722	0.513	0.465	0.604	0.869	0.901	1.218	1.282	0.816	1.493				
2002	6.339	0.606	0.698	0.735	0.911	0.927	0.897	0.736	0.920	0.572	0.680	0.932	0.438					
2003	5.376	0.593	0.534	0.609	0.581	0.571	0.667	0.601	1.054	1.104	0.845	1.378						
2004	6.146	0.796	0.762	0.975	1.141	0.922	0.871	0.762	0.593	0.982	0.797							
2005	4.907	0.600	0.573	0.674	0.800	0.981	1.008	1.036	0.645	0.682								
2006	5.612	0.663	0.552	0.704	0.772	0.643	0.757	0.966	0.856									
2007	5.134	0.634	0.654	0.601	0.727	0.573	0.713	0.997										
2008	4.878	0.598	0.638	0.647	0.691	0.541	0.620											
2009	4.624	0.612	0.502	0.639	0.676	0.532												
2010	10.126	0.810	0.646	0.735	0.960													
2011	9.799	0.825	0.669	0.718														
2012	10.251	1.222	0.820															
2013	14.377	0.712																
2014	11.842																	
Strt Average	6.450	0.878	0.691	0.758	0.806	0.753	0.762	0.805	0.851	0.890								

OHIO BUREAU OF WORKERS' COMPENSATION
 TEMPORARY TOTAL
 (Dollars in Thousands)
 Public Employers-State Agencies

Number of Beneficiaries as % of Ultimate Number of Lost-Time Claims

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	0.00%	0.16%	0.06%	0.21%	0.67%	0.30%	0.19%	0.06%	0.06%	0.06%	0.02%	0.02%	0.04%	0.00%	0.00%	0.00%	0.00%	0.00%
1981	0.16%	0.31%	0.00%	0.00%	0.01%	0.02%	0.07%	0.01%	0.04%	0.00%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1982	0.12%	0.07%	0.12%	0.09%	0.10%	0.06%	0.15%	0.07%	0.07%	0.07%	0.12%	0.13%	0.09%	0.07%	0.07%			
1983	0.00%	0.04%	0.14%	0.07%	0.08%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			
1984	0.25%	0.14%	0.02%	0.02%	0.03%	0.08%	0.00%	0.05%	0.18%	0.12%	0.10%	0.10%	0.10%	0.10%				
1985	0.00%	0.06%	0.08%	0.17%	0.02%	0.09%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%					
1986	0.09%	0.12%	0.23%	0.24%	0.04%	0.01%	0.00%	0.06%	0.17%	0.14%	0.08%							
1987	0.13%	0.09%	0.00%	0.06%	0.07%	0.00%	0.00%	0.11%	0.06%	0.06%								
1988	0.19%	0.14%	0.06%	0.04%	0.08%	0.14%	0.13%	0.08%	0.00%									
1989	0.37%	0.28%	0.18%	0.04%	0.02%	0.03%	0.00%	0.02%										
1990	0.23%	0.08%	0.03%	0.24%	0.06%	0.04%	0.05%											
1991	0.27%	0.09%	0.12%	0.08%	0.07%	0.07%												
1992	0.35%	0.15%	0.03%	0.05%	0.07%													
1993	0.17%	0.13%	0.12%	0.11%														
1994	0.10%	0.08%	0.02%															
1995	0.07%	0.00%																
1996	0.13%																	
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2011																		
2012																		
2013																		
2014																		

Calendar Year Persistence

Injury Year Ending 12/31	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	
	<u>234</u>	<u>246</u>	<u>258</u>	<u>270</u>	<u>282</u>	<u>294</u>	<u>306</u>	<u>318</u>	<u>330</u>	<u>342</u>	<u>354</u>	<u>366</u>	<u>378</u>	<u>390</u>	<u>402</u>	<u>414</u>	<u>426</u>	<u>438</u>	
1981	0.973	0.196			25.116	8.824	0.866	4.313	1.586	9.543	0.939								
1982	2.556			0.124	0.221	1.291	0.095	0.566	0.038	0.290				0.033					
1983		2.709	0.666	1.509	0.711	9.301													
1984	0.177	1.025	2.704	5.191	0.590														
1985		0.383	0.183	0.168	4.394														
1986	0.666	0.712	0.721	0.082	2.312														
1987	0.924	2.682	228.096	0.693	0.203			1.612	2.313	1.448									
1988	0.447	0.007	0.966	2.024	0.034		0.809	0.770											
1989	0.376	0.214	0.203	1.841	7.811	4.054	27.093												
1990	1.227	2.343	1.559	0.074	0.540	0.077	0.377												
1991	0.289	0.294	2.073	0.712	0.545	0.636													
1992	0.267	0.752	3.217	1.418	1.073														
1993	0.928	0.200	0.417	0.603															
1994	1.324	1.448	5.084																
1995	1.206	102.978																	
1996	0.002																		
1997																			
1998																			
1999																			
2000																			
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2013																			
2014																			
Strt Average	0.811	8.282	20.491	1.203	3.629	4.030	5.848	1.815	1.313	3.760	0.939	----	----	0.033	----	----	----	----	----
3 Yr Avg	0.844	34.875	2.906	0.911	0.719	1.589	9.426	0.983	1.313	3.760	----	----	----	----	----	----	----	----	----
5 Yr Avg	0.745	21.134	2.470	0.930	2.001	3.072	5.848	----	----	----	----	----	----	----	----	----	----	----	----
P(Living)	0.979	0.978	0.977	0.976	0.974	0.973	0.972	0.971	0.969	0.968	0.967	0.966	0.964	0.963	0.962	0.961	0.959	0.958	
Selected	0.868	0.868	0.868	0.868	0.868	0.868	0.868	0.868	0.868	0.868	0.868	0.868	0.868	0.868	0.868	0.868	0.695	0.556	
Cumulative	6.049	5.966	5.870	5.759	5.632	5.485	5.316	5.121	4.897	4.639	4.342	4.000	3.606	3.152	2.630	2.028	1.336	1.791	
	<u>438</u>	<u>450</u>	<u>462</u>	<u>474</u>	<u>486</u>	<u>498</u>	<u>510</u>	<u>522</u>	<u>534</u>	<u>546</u>	<u>558</u>	<u>570</u>	<u>582</u>	<u>594</u>	<u>606</u>	<u>618</u>	<u>630</u>	<u>642</u>	
	0.445	0.356	0.285	0.228	0.182	0.146	0.117	0.093	0.075	0.060	0.048	0.038	0.031	0.024	0.020	0.016	0.013	0.010	
	<u>654</u>	<u>666</u>	<u>678</u>	<u>690</u>	<u>702</u>	<u>714</u>	<u>726</u>	<u>738</u>	<u>750</u>	<u>762</u>	<u>774</u>	<u>786</u>	<u>798</u>	<u>810</u>	<u>822</u>	<u>834</u>	<u>846</u>	<u>858</u>	
	0.008	0.006	0.005	0.004	0.003	0.003	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	
	<u>870</u>	<u>882</u>	<u>894</u>	<u>906</u>	<u>918</u>	<u>930</u>	<u>942</u>	<u>954</u>	<u>966</u>	<u>978</u>	<u>990</u>	<u>1002</u>	<u>1014</u>	<u>1026</u>	<u>1038</u>	<u>1050</u>	<u>1062</u>	<u>1074</u>	
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	

OHIO BUREAU OF WORKERS' COMPENSATION
 TEMPORARY TOTAL
 (Dollars in Thousands)
 Public Employers-State Agencies

Incremental Paid Loss Development

Age of Development

Injury Year Ending 12/31	Age of Development																	
	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	78	576	1,314	1,573	1,327	1,320	1,388	689	532	358	178	106	86	110	41	7	15	14
1981	118	817	1,565	1,164	1,293	1,516	682	647	502	323	214	178	93	106	31	12	25	38
1982	229	1,352	1,701	1,729	1,906	1,084	933	664	488	369	227	190	115	51	43	29	18	47
1983	208	1,204	2,011	2,093	1,283	1,070	835	637	453	354	294	189	81	50	27	58	36	10
1984	238	1,687	2,720	1,628	1,519	1,232	812	485	351	273	176	113	64	31	28	16	37	26
1985	374	1,985	2,156	1,671	1,427	1,105	763	458	443	242	141	58	13	55	21	54	37	5
1986	336	1,855	2,208	1,677	1,310	1,010	787	666	393	254	209	114	133	64	40	6	8	7
1987	352	2,175	3,101	2,290	1,890	1,450	1,016	610	275	179	158	99	72	66	52	18	78	54
1988	444	2,554	3,233	2,379	1,680	1,310	990	545	205	232	163	140	119	84	62	41	26	23
1989	476	2,769	3,533	2,324	1,665	1,198	849	429	294	187	301	164	190	110	82	114	80	50
1990	491	2,847	3,149	2,156	1,656	862	570	277	217	209	142	164	125	124	196	128	81	54
1991	596	4,159	2,680	1,991	1,170	704	327	277	277	98	67	110	59	58	66	70	68	77
1992	585	4,176	2,992	1,849	981	576	474	303	173	182	109	95	98	140	116	98	44	96
1993	788	4,451	2,719	1,284	689	415	312	234	278	164	121	110	131	155	73	104	96	57
1994	686	4,305	2,390	1,172	802	612	532	324	255	288	265	173	120	219	178	50	1	9
1995	666	3,999	2,080	1,070	683	572	406	318	218	210	218	108	88	96	13	32	22	28
1996	668	4,091	2,015	1,162	660	604	388	236	243	258	169	193	192	174	88	111	105	92
1997	717	3,716	2,003	1,053	922	594	326	379	256	265	229	175	112	111	89	124	117	64
1998	689	3,793	2,159	1,508	1,059	657	453	348	325	202	310	197	188	155	160	107	42	
1999	801	4,353	2,166	1,401	883	742	615	435	193	238	228	221	115	127	139	177		
2000	894	4,624	2,674	1,707	1,215	1,067	633	418	405	410	403	354	312	227	243			
2001	957	4,902	2,992	2,078	1,370	1,145	834	622	437	415	269	226	258	151				
2002	742	4,733	2,856	1,786	1,205	863	665	570	432	451	319	265	330					
2003	967	5,296	3,672	2,172	1,632	1,279	938	790	470	317	345	263						
2004	864	4,625	2,857	1,678	1,124	1,020	909	618	535	352	331							
2005	936	4,728	2,911	1,657	1,267	921	609	514	542	482								
2006	743	3,872	2,648	1,586	1,052	835	598	495	496									
2007	836	4,631	2,690	1,939	1,274	1,158	770	551										
2008	900	4,264	2,882	1,867	1,589	1,350	843											
2009	940	4,796	3,791	2,534	2,035	1,615												
2010	460	4,548	3,814	2,692	1,635													
2011	439	4,372	3,805	2,154														
2012	453	3,304	2,788															
2013	154	2,631																
2014	226																	

OHIO BUREAU OF WORKERS' COMPENSATION
 TEMPORARY TOTAL
 (Dollars in Thousands)
 Public Employers-State Agencies

Incremental Paid Loss Development

Age of Development

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	1	17	7	23	74	33	21	7	7	7	3	2	5	0	0	0	0	0
1981	18	35	0	0	1	2	8	2	4	0	2	0	0	0	0	0	0	0
1982	16	9	16	13	13	8	21	10	9	9	16	18	12	9	9			
1983	0	7	22	10	12	3	0	0	0	0	0	0	0	0				
1984	42	24	4	3	5	14	0	9	30	21	17	17	17					
1985	0	12	16	32	4	18	0	0	0	0	0	0	0					
1986	20	25	48	49	8	3	0	12	35	30	18							
1987	28	19	0	13	16	1	0	23	14	13								
1988	50	36	16	9	20	36	34	21	0									
1989	100	76	48	11	5	9	1	5										
1990	64	21	7	66	16	11	13											
1991	72	25	32	23	19	20												
1992	106	48	8	15	21													
1993	52	40	37	35														
1994	30	26	7															
1995	21	0																
1996	43																	
1997																		
1998																		
1999																		
2000																		
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2002																		
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2010																		
2011																		
2012																		
2013																		
2014																		

**OHIO BUREAU OF WORKERS' COMPENSATION
TEMPORARY TOTAL
(Dollars in Thousands)
Public Employers-State Agencies**

Incurred Count Development Method

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Injury Year Ending 12/31	Evaluation as of	Months of Development	SAWW (\$)	Minimum TT Benefits (\$)	Maximum TT-1 Benefits (\$)	Maximum TT-2 Benefits (\$)	Average TT-1 Benefits (\$)	Average TT-2 Benefits (\$)	Average TT Benefits (\$)
1980	6/30/2014	414	286.60	86.00	258.00	258.00	184.15	178.68	179.23
1981	6/30/2014	402	311.09	91.67	275.00	275.00	199.83	192.04	192.82
1982	6/30/2014	390	327.20	99.33	298.00	298.00	211.83	205.17	205.84
1983	6/30/2014	378	341.69	107.00	321.00	321.00	225.54	217.44	218.25
1984	6/30/2014	366	358.57	111.67	335.00	335.00	235.92	227.64	228.47
1985	6/30/2014	354	371.07	118.00	354.00	354.00	247.05	237.68	238.62
1986	6/30/2014	342	380.29	121.67	365.00	365.00	254.04	244.21	245.19
1987	6/30/2014	330	393.04	125.33	376.00	376.00	262.08	252.05	253.05
1988	6/30/2014	318	411.39	128.33	385.00	385.00	270.95	261.37	262.32
1989	6/30/2014	306	420.61	133.33	400.00	400.00	279.54	269.05	270.10
1990	6/30/2014	294	436.90	139.67	419.00	419.00	291.73	280.46	281.59
1991	6/30/2014	282	451.06	142.67	428.00	428.00	299.41	288.26	289.37
1992	6/30/2014	270	474.30	147.67	443.00	443.00	312.00	301.08	302.17
1993	6/30/2014	258	483.24	153.33	460.00	460.00	321.34	309.24	310.45
1994	6/30/2014	246	494.51	160.67	482.00	482.00	333.10	319.55	320.90
1995	6/30/2014	234	509.04	164.33	493.00	493.00	341.74	328.10	329.47
1996	6/30/2014	222	526.87	170.33	511.00	511.00	353.99	339.79	341.21
1997	6/30/2014	210	551.30	173.67	521.00	521.00	365.11	351.72	353.06
1998	6/30/2014	198	577.29	180.33	541.00	541.00	380.52	366.98	368.33
1999	6/30/2014	186	596.41	189.00	567.00	567.00	396.31	381.46	382.94
2000	6/30/2014	174	618.35	196.33	589.00	589.00	411.33	395.81	397.36
2001	6/30/2014	162	635.33	206.00	618.00	618.00	427.52	410.21	411.94
2002	6/30/2014	150	652.89	209.33	628.00	628.00	436.66	419.64	421.34
2003	6/30/2014	138	670.26	214.67	644.00	644.00	448.01	430.61	432.35
2004	6/30/2014	126	694.56	220.67	662.00	662.00	462.19	444.71	446.46
2005	6/30/2014	114	711.71	226.00	678.00	678.00	473.46	455.59	457.38
2006	6/30/2014	102	724.55	234.67	704.00	704.00	487.29	467.61	469.58
2007	6/30/2014	90	760.83	243.33	730.00	730.00	508.16	488.50	490.47
2008	6/30/2014	78	777.54	250.33	751.00	751.00	521.22	500.62	502.68
2009	6/30/2014	66	779.07	255.67	767.00	767.00	527.33	505.41	507.60
2010	6/30/2014	54	795.36	258.33	775.00	775.00	535.66	513.89	516.07
2011	6/30/2014	42	817.82	261.00	783.00	783.00	545.57	524.63	526.72
2012	6/30/2014	30	843.14	269.67	809.00	809.00	563.14	541.36	543.54
2013	6/30/2014	18	860.00	279.33	838.00	838.00	579.20	555.66	558.01
2014	6/30/2014	6	877.20	283.00	849.00	849.00	588.69	565.26	567.60

Column Notes

- (3) Ohio Department of Job and Family Services (http://ohiolmi.com/cep/CEP_NAICS.htm).
- (4) Provided by Ohio Bureau of Workers' Compensation.
- (5) Provided by Ohio Bureau of Workers' Compensation.
- (6) Provided by Ohio Bureau of Workers' Compensation.
- (7) Calculated using theoretical Ohio Wage Distribution (Exhibit X.7, Page 4).
- (8) Calculated using theoretical Ohio Wage Distribution (Exhibit X.7, Page 4).
- (9) $(.10*TT-1)+(.90*TT-2)$.

**OHIO BUREAU OF WORKERS' COMPENSATION
TEMPORARY TOTAL
(Dollars in Thousands)
Public Employers-State Agencies**

Trend

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
<u>Injury Year Ending 12/31</u>	<u>Ultimate Claim Counts</u>	<u>Payroll (\$Millions)</u>	<u>Estimated # of Employee</u>	<u>Frequency Per \$1M Payroll</u>	<u>Frequency Per Employee</u>	<u>Initial Ultimate Loss</u>	<u>Initial Ultimate Severity</u>	<u>SAWW</u>	<u>Loss Ratio</u>
1990	1,879	3,645	160,419	0.515	0.012	13,722	7,304	437	
1991	1,803	3,852	164,229	0.468	0.011	13,144	7,291	451	
1992	1,957	3,944	159,926	0.496	0.012	13,398	6,845	474	
1993	1,913	4,021	159,999	0.476	0.012	12,504	6,537	483	
1994	1,854	4,272	166,135	0.434	0.011	12,534	6,761	495	
1995	1,824	4,433	167,457	0.411	0.011	10,917	5,985	509	
1996	1,812	4,487	163,786	0.404	0.011	11,704	6,459	527	
1997	1,637	4,624	161,291	0.354	0.010	11,554	7,057	551	
1998	1,588	4,816	160,437	0.330	0.010	12,619	7,948	577	
1999	1,824	5,048	162,756	0.361	0.011	13,558	7,435	596	
2000	1,915	5,318	165,397	0.360	0.012	16,552	8,643	618	
2001	1,712	5,598	169,432	0.306	0.010	17,426	10,179	635	44.4%
2002	1,605	5,821	171,463	0.276	0.009	16,454	10,253	653	41.5%
2003	1,718	6,005	172,290	0.286	0.010	19,398	11,288	670	42.5%
2004	1,668	6,184	171,206	0.270	0.010	16,290	9,768	695	30.0%
2005	1,617	6,388	172,613	0.253	0.009	16,377	10,126	712	26.5%
2006	1,389	6,654	176,600	0.209	0.008	14,176	10,208	725	20.8%
2007	1,474	6,915	174,794	0.213	0.008	16,205	10,994	761	23.0%
2008	1,364	7,201	178,110	0.189	0.008	16,956	12,432	778	24.7%
2009	1,376	7,383	182,253	0.186	0.008	21,345	15,511	779	33.0%
2010	1,315	7,245	175,184	0.182	0.008	19,341	14,704	795	33.1%
2011	1,219	7,353	172,909	0.166	0.007	18,465	15,144	818	29.9%
2012	1,254	7,555	172,317	0.166	0.007	14,850	11,838	843	22.8%
2013	821	5,045	112,822	0.163	0.007	11,606	14,131	860	19.1%
2014	822	5,150	112,906	0.160	0.007	9,614	11,696	877	15.5%

Indicated									
All Year				-5.2%	-2.3%		3.7%	3.0%	-5.4%
10 Year				-4.5%	-2.3%		2.8%	2.3%	-2.9%
8 Year				-3.8%	-1.7%		0.3%	2.1%	-6.1%
6 Year				-3.1%	-0.7%		-5.0%	2.5%	-15.0%
5 Year				-2.7%	-0.3%		-5.1%	2.5%	-17.8%
4 Year				-1.3%	1.0%		-5.8%	2.3%	-19.3%
Selected				-4.5%	-2.3%		2.8%	2.3%	0.0%

Column Notes

- (1) Exhibit V.7, Column (9).
- (2) Exhibit PES-B.5, Column (4).
- (3) Exhibit PES-B.5, Column (3) / (SAWW x 52) * 1,000,000.
- (4) Column (1) divided by Column (2).
- (5) Column (1) divided by Column (3).
- (6) Average of Exhibit PES-B.2, Columns (3) and (6).
- (7) Column (6) / Column (1) * 1,000.
- (8) From Exhibit PES-B.9, Column (3).
- (9) Exhibit PES-B.6, Column (4).

Pure Premium	
	-1.9%
Rates	
	0.4%

OHIO BUREAU OF WORKERS' COMPENSATION

TEMPORARY TOTAL

(Dollars in Thousands)

Public Employers-State Agencies

% Unpaid

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	99.2%	93.4%	80.2%	64.3%	50.9%	37.6%	23.7%	16.7%	11.4%	7.8%	6.0%	4.9%	4.0%	2.9%	2.5%	2.4%	2.3%	2.1%
1981	98.7%	90.1%	73.4%	61.0%	47.3%	31.2%	23.9%	17.0%	11.7%	8.3%	6.0%	4.1%	3.1%	2.0%	1.6%	1.5%	1.3%	0.9%
1982	98.0%	86.1%	71.2%	56.0%	39.2%	29.7%	21.5%	15.6%	11.4%	8.1%	6.1%	4.5%	3.4%	3.0%	2.6%	2.4%	2.2%	1.8%
1983	98.1%	87.1%	68.8%	49.7%	37.9%	28.2%	20.6%	14.7%	10.6%	7.4%	4.7%	3.0%	2.2%	1.8%	1.5%	1.0%	0.7%	0.6%
1984	98.0%	83.5%	60.2%	46.3%	33.2%	22.7%	15.7%	11.6%	8.6%	6.2%	4.7%	3.8%	3.2%	2.9%	2.7%	2.6%	2.3%	2.0%
1985	96.6%	78.8%	59.3%	44.3%	31.4%	21.5%	14.6%	10.5%	6.5%	4.3%	3.1%	2.5%	2.4%	1.9%	1.7%	1.3%	0.9%	0.9%
1986	97.0%	80.7%	61.3%	46.6%	35.1%	26.2%	19.2%	13.4%	9.9%	7.7%	5.9%	4.8%	3.7%	3.1%	2.8%	2.7%	2.6%	2.6%
1987	97.5%	82.1%	60.1%	43.9%	30.5%	20.2%	13.0%	8.7%	6.8%	5.5%	4.4%	3.7%	3.2%	2.7%	2.3%	2.2%	1.6%	1.3%
1988	96.9%	79.3%	57.0%	40.6%	29.0%	19.9%	13.1%	9.4%	7.9%	6.3%	5.2%	4.2%	3.4%	2.8%	2.4%	2.1%	2.0%	1.8%
1989	96.9%	78.5%	55.2%	39.8%	28.8%	20.9%	15.3%	12.4%	10.5%	9.3%	7.3%	6.2%	4.9%	4.2%	3.7%	2.9%	2.4%	2.1%
1990	96.4%	75.7%	52.7%	37.0%	24.9%	18.7%	14.5%	12.5%	10.9%	9.4%	8.4%	7.2%	6.3%	5.4%	3.9%	3.0%	2.4%	2.0%
1991	95.5%	63.8%	43.4%	28.3%	19.4%	14.0%	11.5%	9.4%	7.3%	6.6%	6.0%	5.2%	4.8%	4.3%	3.8%	3.3%	2.8%	2.2%
1992	95.6%	64.5%	42.1%	28.3%	21.0%	16.7%	13.2%	10.9%	9.6%	8.2%	7.4%	6.7%	6.0%	4.9%	4.1%	3.4%	3.0%	2.3%
1993	93.7%	58.1%	36.3%	26.0%	20.5%	17.2%	14.7%	12.8%	10.6%	9.3%	8.3%	7.4%	6.4%	5.1%	4.5%	3.7%	2.9%	2.5%
1994	94.5%	60.2%	41.2%	31.9%	25.5%	20.6%	16.4%	13.8%	11.8%	9.5%	7.4%	6.0%	5.0%	3.3%	1.9%	1.5%	1.5%	1.4%
1995	93.9%	57.4%	38.4%	28.6%	22.4%	17.2%	13.5%	10.6%	8.6%	6.7%	4.7%	3.7%	2.9%	2.0%	1.9%	1.6%	1.4%	1.1%
1996	94.3%	59.3%	42.1%	32.2%	26.5%	21.4%	18.1%	16.0%	14.0%	11.8%	10.3%	8.7%	7.0%	5.5%	4.8%	3.8%	2.9%	2.2%
1997	93.8%	61.7%	44.4%	35.3%	27.3%	22.2%	19.4%	16.1%	13.9%	11.6%	9.6%	8.1%	7.2%	6.2%	5.4%	4.4%	3.3%	2.8%
1998	94.5%	64.5%	47.4%	35.5%	27.1%	21.9%	18.4%	15.6%	13.0%	11.4%	9.0%	7.4%	5.9%	4.7%	3.4%	2.6%	2.3%	
1999	94.1%	62.0%	46.1%	35.8%	29.3%	23.8%	19.3%	16.1%	14.7%	12.9%	11.2%	9.6%	8.8%	7.8%	6.8%	5.5%		
2000	94.5%	66.2%	49.9%	39.4%	32.0%	25.5%	21.6%	19.0%	16.6%	14.0%	11.6%	9.4%	7.5%	6.1%	4.6%			
2001	94.5%	66.1%	48.9%	36.8%	28.9%	22.3%	17.5%	13.9%	11.4%	9.0%	7.4%	6.1%	4.6%	3.8%				
2002	95.4%	66.3%	48.7%	37.7%	30.3%	25.0%	20.9%	17.4%	14.7%	12.0%	10.0%	8.4%	6.3%					
2003	95.0%	67.4%	48.3%	36.9%	28.4%	21.8%	16.9%	12.8%	10.3%	8.7%	6.9%	5.5%						
2004	94.7%	66.2%	48.6%	38.3%	31.4%	25.1%	19.5%	15.7%	12.4%	10.3%	8.2%							
2005	94.3%	65.4%	47.6%	37.4%	29.7%	24.1%	20.3%	17.2%	13.9%	10.9%								
2006	94.9%	68.0%	49.7%	38.7%	31.4%	25.7%	21.5%	18.1%	14.6%									
2007	94.9%	66.9%	50.5%	38.8%	31.1%	24.0%	19.4%	16.0%										
2008	94.8%	69.9%	53.1%	42.2%	32.9%	25.1%	20.2%											
2009	95.5%	72.3%	54.0%	41.8%	32.0%	24.2%												
2010	97.6%	73.4%	53.2%	38.9%	30.2%													
2011	97.6%	73.5%	52.6%	40.8%														
2012	97.2%	76.5%	59.1%															
2013	98.8%	78.8%																
2014	98.4%																	

OHIO BUREAU OF WORKERS' COMPENSATION
 TEMPORARY TOTAL
 (Dollars in Thousands)
 Public Employers-State Agencies

% Unpaid

Injury Year Ending 12/31	<u>222 MTHS</u>	<u>234 MTHS</u>	<u>246 MTHS</u>	<u>258 MTHS</u>	<u>270 MTHS</u>	<u>282 MTHS</u>	<u>294 MTHS</u>	<u>306 MTHS</u>	<u>318 MTHS</u>	<u>330 MTHS</u>	<u>342 MTHS</u>	<u>354 MTHS</u>	<u>366 MTHS</u>	<u>378 MTHS</u>	<u>390 MTHS</u>	<u>402 MTHS</u>	<u>414 MTHS</u>	<u>426 MTHS</u>
1980	2.1%	2.0%	1.9%	1.7%	0.9%	0.6%	0.4%	0.3%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
1981	0.7%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
1982	1.7%	1.6%	1.4%	1.3%	1.2%	1.1%	1.0%	0.9%	0.8%	0.7%	0.6%	0.4%	0.3%	0.2%	0.1%			
1983	0.6%	0.5%	0.3%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%				
1984	1.7%	1.5%	1.4%	1.4%	1.4%	1.2%	1.2%	1.2%	0.9%	0.7%	0.6%	0.4%	0.3%					
1985	0.9%	0.8%	0.6%	0.3%	0.3%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%					
1986	2.4%	2.2%	1.8%	1.3%	1.3%	1.2%	1.2%	1.1%	0.8%	0.6%	0.4%							
1987	1.1%	0.9%	0.9%	0.8%	0.7%	0.7%	0.7%	0.5%	0.4%	0.4%								
1988	1.5%	1.2%	1.1%	1.0%	0.9%	0.6%	0.4%	0.3%	0.3%									
1989	1.4%	0.9%	0.6%	0.5%	0.5%	0.4%	0.4%	0.4%										
1990	1.5%	1.4%	1.3%	0.8%	0.7%	0.7%	0.6%											
1991	1.6%	1.4%	1.2%	1.0%	0.9%	0.7%												
1992	1.5%	1.2%	1.1%	1.0%	0.8%													
1993	2.1%	1.8%	1.5%	1.2%														
1994	1.1%	0.9%	0.9%															
1995	1.0%	1.0%																
1996	1.8%																	
1997																		
1998																		
1999																		
2000																		
2001																		
2002																		
2003																		
2004																		
2005																		
2006																		
2007																		
2008																		
2009																		
2010																		
2011																		
2012																		
2013																		
2014																		

OHIO BUREAU OF WORKERS' COMPENSATION

TEMPORARY TOTAL

(Dollars in Thousands)

Public Employers-State Agencies

Unpaid Loss Payment Projections
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
	Undiscounted	Discounted													
Prior to 1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1980	7	6	0	2	1	1	1	1	0	0	0	0	0	0	0
1981	7	6	0	0	2	1	1	1	1	0	0	0	0	0	0
1982	16	14	3	2	2	3	2	2	2	1	0	0	0	0	0
1983	10	9	2	0	0	0	2	2	1	1	1	0	0	0	0
1984	34	29	7	7	4	3	2	3	2	2	2	1	0	0	0
1985	15	13	4	2	2	0	0	0	2	1	1	1	1	0	0
1986	45	39	9	9	5	5	3	2	2	3	2	2	2	1	0
1987	49	42	10	8	9	3	4	0	0	0	4	3	3	3	2
1988	39	33	8	6	5	5	2	3	0	0	0	2	2	2	3
1989	57	48	10	9	8	6	6	3	3	1	1	0	2	2	5
1990	77	65	11	11	10	9	7	7	4	4	2	2	1	2	6
1991	97	80	12	11	13	12	10	8	8	4	5	2	1	1	11
1992	110	90	15	12	11	13	11	10	8	8	4	4	1	1	12
1993	147	121	22	18	14	13	14	12	11	9	9	5	5	2	13
1994	110	90	17	14	11	8	8	9	9	7	6	6	2	3	11
1995	104	84	12	15	11	9	6	6	8	7	6	5	5	2	12
1996	211	171	30	24	24	20	16	13	12	12	11	9	8	8	23
1997	323	262	49	39	33	30	26	22	18	16	15	14	12	10	39
1998	286	233	51	42	28	19	23	18	14	10	10	13	12	10	37
1999	746	604	109	94	81	66	55	51	43	37	31	27	26	23	102
2000	757	618	137	96	83	70	53	42	42	34	29	23	21	22	104
2001	651	544	137	113	68	59	49	33	22	27	21	16	11	11	83
2002	1,028	848	183	158	129	88	76	64	48	37	38	31	25	20	132
2003	1,058	856	177	140	110	87	76	66	57	49	43	37	32	28	154
2004	1,335	1,105	222	212	161	140	114	77	66	56	42	32	33	27	154
2005	1,790	1,479	322	248	224	172	146	117	85	74	63	49	39	38	213
2006	2,115	1,742	397	313	247	194	153	121	95	83	72	62	54	47	276
2007	2,646	2,231	603	369	296	223	233	174	158	130	78	67	56	38	220
2008	3,458	2,878	677	534	421	332	262	207	163	128	101	88	76	66	401
2009	5,019	4,246	1,068	757	713	451	360	273	276	207	185	152	95	82	400
2010	5,684	4,849	1,316	938	654	632	387	310	234	245	182	166	136	82	400
2011	7,412	6,332	1,680	1,289	938	673	622	403	322	245	241	182	160	131	527
2012	9,454	7,992	1,974	1,497	1,206	951	750	591	466	368	290	229	180	142	812
2013	10,375	8,837	2,409	1,664	1,261	1,016	801	632	498	393	310	244	193	152	804
2014	<u>14,128</u>	<u>12,048</u>	<u>2,955</u>	<u>2,594</u>	<u>1,792</u>	<u>1,358</u>	<u>1,094</u>	<u>863</u>	<u>680</u>	<u>536</u>	<u>423</u>	<u>334</u>	<u>263</u>	<u>207</u>	<u>1,029</u>
Total	69,399	58,642	14,638	11,248	8,576	6,673	5,377	4,145	3,360	2,737	2,226	1,807	1,460	1,163	5,988

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

OHIO BUREAU OF WORKERS' COMPENSATION

TEMPORARY TOTAL

(Dollars in Thousands)

Public Employers-State Agencies

Unpaid Loss Payment Projections

<u>Injury Year</u> <u>Ending 12/31</u>	<u>Persistency</u> <u>Method</u> <u>Unpaid</u>	<u>Paid LDF</u> <u>Method</u> <u>Unpaid</u>	<u>Selected</u> <u>Unpaid</u>	<u>Persistency</u> <u>Method</u> <u>Weight</u>	<u>Paid LDF</u> <u>Method</u> <u>Weight</u>	<u>Total</u> <u>Projected</u>
Prior to 1980	1		0	0.0%	0.0%	0
1980	1	11	7	39.4%	60.6%	7
1981	2	10	7	39.7%	60.3%	7
1982	24	12	16	31.9%	68.1%	16
1983	3	15	10	40.8%	59.2%	10
1984	63	19	34	33.5%	66.5%	34
1985	4	25	15	46.2%	53.8%	15
1986	76	32	45	30.1%	69.9%	45
1987	60	50	49	0.0%	98.0%	49
1988	5	65	39	43.7%	56.3%	39
1989	24	82	57	43.9%	56.1%	57
1990	69	84	77	47.8%	52.2%	77
1991	110	90	97	32.7%	67.3%	97
1992	119	106	110	28.0%	72.0%	110
1993	202	116	147	35.8%	64.2%	147
1994	41	139	110	29.1%	70.9%	110
1995	6	137	104	25.3%	74.7%	104
1996	258	171	211	45.7%	54.3%	211
1997	395	204	323	62.1%	37.9%	323
1998	261	274	286	0.0%	104.5%	286
1999	1,106	344	746	52.7%	47.3%	746
2000	1,388	540	757	25.5%	74.5%	757
2001	798	739	651	0.0%	88.1%	651
2002	1,637	840	1,028	23.5%	76.5%	1,028
2003	1,237	1,274	1,058	85.5%	0.0%	1,058
2004	1,487	1,266	1,335	31.2%	68.8%	1,335
2005	2,087	1,530	1,790	46.7%	53.3%	1,790
2006	2,085	1,618	2,115	101.5%	0.0%	2,115
2007	2,263	2,449	2,646	0.0%	108.0%	2,646
2008	3,396	3,124	3,458	101.8%	0.0%	3,458
2009	6,400	4,867	5,019	9.9%	90.1%	5,019
2010	6,537	5,847	5,684	0.0%	97.2%	5,684
2011	8,159	7,232	7,412	19.4%	80.6%	7,412
2012	9,221	7,389	9,454	102.5%	0.0%	9,454
2013	9,951	7,691	10,375	104.3%	0.0%	10,375
2014	<u>12,199</u>	<u>6,576</u>	<u>14,128</u>	115.8%	0.0%	<u>14,128</u>
Total	71,673	54,970	69,399			69,399

Projected payments for accident year 2014 are for the full accident year.

OHIO BUREAU OF WORKERS' COMPENSATION

TEMPORARY TOTAL

(Dollars in Thousands)

Public Employers-State Agencies

Unpaid Loss Payment Projections Based on Persistency Method
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
	Undiscounted	Discounted													
Prior to 1980	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
1980	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
1981	2	2	1	1	0	0	0	0	0	0	0	0	0	0	0
1982	24	23	8	7	5	3	1	0	0	0	0	0	0	0	0
1983	3	3	1	1	1	0	0	0	0	0	0	0	0	0	0
1984	63	57	15	13	11	10	7	4	2	1	0	0	0	0	0
1985	4	4	1	1	1	1	0	0	0	0	0	0	0	0	0
1986	76	67	15	13	11	10	9	8	5	3	1	0	0	0	0
1987	60	52	11	10	8	7	6	6	5	3	2	1	0	0	0
1988	5	4	1	1	1	1	0	0	0	0	0	0	0	0	0
1989	24	21	4	4	3	3	2	2	2	2	1	1	1	0	0
1990	69	58	11	10	8	7	6	6	5	4	4	3	2	1	1
1991	110	92	17	15	13	11	10	9	7	6	6	5	4	3	3
1992	119	100	18	16	14	12	10	9	8	7	6	5	4	4	5
1993	202	168	31	26	23	20	17	15	13	11	10	9	7	6	13
1994	41	34	6	5	5	4	3	3	3	2	2	2	1	1	3
1995	6	5	1	1	1	1	0	0	0	0	0	0	0	0	1
1996	258	211	37	32	28	24	21	18	16	14	12	10	9	8	28
1997	395	321	56	49	42	37	32	28	24	21	18	16	14	12	47
1998	261	211	37	32	28	24	21	18	16	14	12	10	9	8	34
1999	1,106	893	154	134	116	101	88	76	66	57	50	43	38	33	151
2000	1,388	1,116	192	167	145	126	109	95	82	71	62	54	47	41	199
2001	798	642	119	94	81	71	61	53	46	40	35	30	26	23	117
2002	1,637	1,320	260	205	162	141	122	106	92	80	69	60	52	45	242
2003	1,237	1,001	208	164	129	102	88	77	67	58	50	44	38	33	181
2004	1,487	1,210	261	206	162	128	101	88	76	66	57	50	43	38	212
2005	2,087	1,708	380	299	236	186	147	116	101	87	76	66	57	50	286
2006	2,085	1,717	391	308	243	192	151	119	94	82	71	62	53	46	272
2007	2,263	1,874	435	343	270	213	168	133	105	82	72	62	54	47	280
2008	3,396	2,826	665	525	414	326	257	203	160	126	99	86	75	65	394
2009	6,400	5,352	1,274	1,004	792	625	492	388	306	241	190	150	130	113	693
2010	6,537	5,488	1,317	1,039	819	646	509	402	317	250	197	155	122	106	658
2011	8,159	6,870	1,633	1,315	1,037	818	645	509	401	316	249	197	155	122	763
2012	9,221	7,794	1,926	1,460	1,176	927	731	577	455	359	283	223	176	139	791
2013	9,951	8,476	2,310	1,596	1,210	974	768	606	478	377	297	234	185	146	771
2014	<u>12,199</u>	<u>10,403</u>	<u>2,551</u>	<u>2,240</u>	<u>1,547</u>	<u>1,173</u>	<u>945</u>	<u>745</u>	<u>587</u>	<u>463</u>	<u>365</u>	<u>288</u>	<u>227</u>	<u>179</u>	<u>889</u>
Total	71,673	60,125	14,346	11,332	8,742	6,922	5,532	4,417	3,538	2,845	2,298	1,867	1,532	1,269	7,034

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

OHIO BUREAU OF WORKERS' COMPENSATION

TEMPORARY TOTAL

(Dollars in Thousands)

Public Employers-State Agencies

Unpaid Loss Payment Projections Based on Paid Loss Development Method
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
	Undiscounted	Discounted													
1980	11	10	0	3	2	2	2	2	0	0	0	0	0	0	0
1981	10	9	0	0	2	2	2	2	2	0	0	0	0	0	0
1982	12	10	0	0	0	3	3	2	2	2	0	0	0	0	0
1983	15	13	3	0	0	0	3	3	2	2	2	0	0	0	0
1984	19	15	3	4	0	0	0	3	3	3	2	2	0	0	0
1985	25	21	7	2	3	0	0	0	3	3	2	2	2	0	0
1986	32	27	7	7	3	4	0	0	0	3	3	2	2	2	0
1987	50	43	10	8	9	3	4	0	0	0	4	3	3	3	3
1988	65	55	13	11	8	9	3	4	0	0	0	4	3	3	5
1989	82	69	14	13	11	9	10	3	5	0	0	4	4	4	9
1990	84	70	10	13	12	10	8	9	3	4	0	0	0	4	11
1991	90	74	10	10	13	12	10	8	8	3	4	0	0	0	14
1992	106	87	14	10	10	13	12	10	8	8	3	4	0	0	15
1993	116	94	17	13	9	9	12	11	9	7	8	3	4	0	14
1994	139	113	22	17	13	9	9	12	11	9	7	8	3	4	14
1995	137	110	16	19	15	12	8	8	11	10	8	6	7	2	15
1996	171	137	25	17	21	16	12	9	9	11	10	9	7	7	19
1997	204	165	37	24	17	20	15	12	8	8	11	10	8	7	26
1998	274	223	48	40	27	18	22	17	13	9	9	12	11	9	36
1999	344	281	59	50	42	28	19	23	18	14	10	10	13	12	47
2000	540	447	119	72	62	52	34	23	28	22	17	12	12	15	72
2001	739	617	156	128	77	67	56	37	25	31	23	19	13	13	94
2002	840	703	159	144	118	71	62	51	34	23	28	22	17	12	99
2003	1,274	1,070	257	192	174	143	86	74	62	41	28	34	26	21	134
2004	1,266	1,058	205	214	160	145	119	72	62	52	35	23	28	22	129
2005	1,530	1,278	271	204	213	159	144	119	72	62	51	34	23	28	150
2006	1,618	1,351	293	234	177	185	138	125	103	62	53	45	30	20	154
2007	2,449	2,065	558	342	274	206	216	161	146	120	73	62	52	35	204
2008	3,124	2,634	596	576	353	283	213	223	166	151	124	75	64	54	246
2009	4,867	4,123	1,045	729	704	432	346	261	273	203	185	152	92	79	367
2010	5,847	4,988	1,354	965	673	650	399	319	240	252	188	170	140	85	412
2011	7,232	6,203	1,691	1,283	914	638	616	378	303	228	239	178	161	133	470
2012	7,389	6,373	1,791	1,309	993	708	494	477	292	234	176	185	138	125	467
2013	7,691	6,701	2,135	1,347	984	747	532	371	359	220	176	133	139	104	445
2014	6,576	5,736	1,583	1,386	874	639	485	346	241	233	143	114	86	90	356
Total	54,970	46,974	12,527	9,388	6,969	5,303	4,094	3,175	2,521	2,030	1,623	1,333	1,089	891	4,025

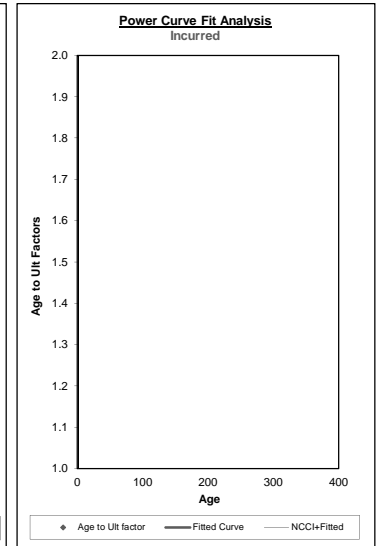
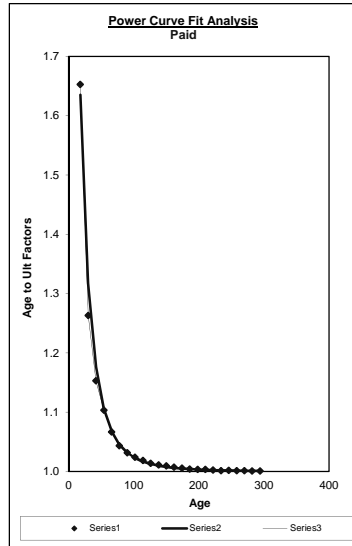
Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

OHIO BUREAU OF WORKERS' COMPENSATION
 TEMPORARY TOTAL
 Public Employers-State Agencies
 Estimation of Cumulative Development Factors
 Using the Method of Inverse Power Curve Fit

	<u>Paid</u>	<u>Incurred</u>		<u>Paid</u>	<u>Incurred</u>
C=	41.58	0.00		0.9922	#VALUE!
B=	3.79	#VALUE!			
A=	3325020	#VALUE!			
Cutoff Age=	480	480			
	$Y = \frac{A}{(X+C)^B} + 1$				
			F-Statistics	3,572	#VALUE!
			F- Degree	28	29

Months of Maturity	<u>Paid</u>		<u>Incurred</u>		Fitted Value		
	Age-to-age Factor	Excluded (y)	Age-to-age Factor	Excluded (y)	Age	Paid	Incurred
6	6.961	y	----		6	2.488	#VALUE!
18	1.653		----		18	1.635	#VALUE!
30	1.263		----		30	1.317	#VALUE!
42	1.153		----		42	1.176	#VALUE!
54	1.103		----		54	1.106	#VALUE!
66	1.067		----		66	1.068	#VALUE!
78	1.044		----		78	1.045	#VALUE!
90	1.031		----		90	1.032	#VALUE!
102	1.024		----		102	1.023	#VALUE!
114	1.019		----		114	1.017	#VALUE!
126	1.014		----		126	1.013	#VALUE!
138	1.011		----		138	1.010	#VALUE!
150	1.009		----		150	1.008	#VALUE!
162	1.007		----		162	1.006	#VALUE!
174	1.006		----		174	1.005	#VALUE!
186	1.004		----		186	1.004	#VALUE!
198	1.004		----		198	1.003	#VALUE!
210	1.003		----		210	1.003	#VALUE!
222	1.002		----		222	1.002	#VALUE!
234	1.001		----		234	1.002	#VALUE!
246	1.002		----		246	1.002	#VALUE!
258	1.001		----		258	1.001	#VALUE!
270	1.001		----		270	1.001	#VALUE!
282	1.001		----		282	1.001	#VALUE!
294	1.001		----		294	1.001	#VALUE!
306	1.001		----		306	1.001	#VALUE!
318	1.001		----		318	1.001	#VALUE!
330	1.001		----		330	1.001	#VALUE!
342	1.001		----		342	1.001	#VALUE!
354	1.001		----		354	1.000	#VALUE!
366	1.000		----		366	1.000	#VALUE!
378	1.000	y	----	y	378	1.000	#VALUE!



OHIO BUREAU OF WORKERS' COMPENSATION

PTD

(Dollars in Thousands)

Public Employers-State Agencies

Summary of Unpaid Loss

Injury Year Ending 12/31	(1) Evaluation as of	(2) Selected Ultimate Loss	(3) Paid Loss 6/30/2014	(4) Case Reserve 6/30/2014	(5) IBNR 6/30/2014	(6) Unpaid Loss 6/30/2014	(7) Adjustment	(8) Adj. Unpaid Loss 6/30/2014	(9) Discount Factor 4.00%	(10) Discounted Unpaid Loss 6/30/2014	(11) Implied Loss Rate Per \$100 Payroll	(12) Implied Loss Frequency Per \$1M Payroll	(13) Implied Loss Severity Per Claim
Prior to 1980	6/30/2014			3,520	3,870	7,390	1,000	7,390	74%	5,482			
1980	6/30/2014	7,716	6,140	886	690	1,576	1,000	1,576	69%	1,086	0.44	0.05	96,650
1981	6/30/2014	8,356	6,383	959	1,014	1,973	1,000	1,973	68%	1,349	0.46	0.04	130,633
1982	6/30/2014	8,751	6,848	1,003	900	1,903	1,000	1,903	68%	1,290	0.42	0.03	127,793
1983	6/30/2014	11,138	7,945	1,313	1,880	3,193	1,000	3,193	67%	2,147	0.51	0.03	157,075
1984	6/30/2014	8,116	5,944	1,074	1,099	2,172	1,000	2,172	67%	1,449	0.35	0.03	132,967
1985	6/30/2014	7,360	5,431	836	1,093	1,929	1,000	1,929	66%	1,276	0.30	0.02	146,935
1986	6/30/2014	13,509	8,187	2,573	2,749	5,322	1,000	5,322	66%	3,490	0.51	0.03	194,323
1987	6/30/2014	10,032	6,102	1,937	1,993	3,930	1,000	3,930	65%	2,556	0.34	0.02	213,268
1988	6/30/2014	13,511	7,581	3,302	2,627	5,930	1,000	5,930	64%	3,824	0.42	0.02	255,616
1989	6/30/2014	12,499	6,457	3,116	2,926	6,043	1,000	6,043	64%	3,864	0.37	0.02	231,832
1990	6/30/2014	12,586	6,669	3,000	2,917	5,917	1,000	5,917	63%	3,752	0.35	0.02	212,405
1991	6/30/2014	10,242	4,751	2,907	2,584	5,491	1,000	5,491	63%	3,452	0.27	0.01	270,175
1992	6/30/2014	8,254	4,036	2,121	2,097	4,218	1,000	4,218	62%	2,629	0.21	0.01	215,660
1993	6/30/2014	7,799	3,328	2,541	1,929	4,471	1,000	4,471	62%	2,762	0.19	0.01	190,670
1994	6/30/2014	11,808	4,346	3,820	3,642	7,462	1,000	7,462	61%	4,571	0.28	0.01	292,181
1995	6/30/2014	13,353	5,512	4,257	3,583	7,841	1,000	7,841	61%	4,762	0.30	0.01	320,139
1996	6/30/2014	10,983	3,353	3,655	3,976	7,630	1,000	7,630	60%	4,594	0.24	0.01	289,903
1997	6/30/2014	14,597	5,011	5,297	4,289	9,586	1,000	9,586	60%	5,723	0.32	0.01	313,429
1998	6/30/2014	11,276	3,094	4,413	3,769	8,182	1,000	8,182	59%	4,844	0.23	0.01	254,206
1999	6/30/2014	9,370	2,955	3,511	2,904	6,415	1,000	6,415	59%	3,767	0.19	0.01	310,579
2000	6/30/2014	13,990	2,859	4,948	6,183	11,131	1,000	11,131	58%	6,482	0.26	0.01	319,905
2001	6/30/2014	22,968	5,097	8,104	9,767	17,871	1,000	17,871	59%	10,477	0.41	0.01	429,226
2002	6/30/2014	16,194	2,811	5,660	7,724	13,384	1,000	13,384	58%	7,698	0.28	0.01	340,562
2003	6/30/2014	19,231	2,888	7,673	8,670	16,343	1,000	16,343	57%	9,355	0.32	0.01	405,201
2004	6/30/2014	18,855	2,359	7,191	9,305	16,496	1,000	16,496	57%	9,325	0.30	0.01	383,240
2005	6/30/2014	13,121	1,372	4,334	7,415	11,749	1,000	11,749	56%	6,602	0.21	0.01	314,562
2006	6/30/2014	12,695	756	2,821	9,119	11,939	1,000	11,939	54%	6,421	0.19	0.01	329,176
2007	6/30/2014	12,247	425	2,790	9,032	11,822	1,000	11,822	53%	6,229	0.18	0.01	318,749
2008	6/30/2014	9,200	151	962	8,086	9,049	1,000	9,049	52%	4,662	0.13	0.01	235,962
2009	6/30/2014	15,566	281	1,711	13,575	15,285	1,000	15,285	52%	7,955	0.21	0.01	352,143
2010	6/30/2014	22,162	203	2,256	19,702	21,958	1,000	21,958	51%	11,128	0.31	0.01	478,513
2011	6/30/2014	13,131	18	492	12,621	13,114	1,000	13,114	47%	6,178	0.18	0.01	300,613
2012	6/30/2014	13,233	0	0	13,233	13,233	1,000	13,233	45%	6,007	0.18	0.01	300,965
2013	6/30/2014	10,232	0	0	10,232	10,232	1,000	10,232	44%	4,470	0.20	0.01	351,916
2014	6/30/2014	<u>10,291</u>	<u>0</u>	<u>0</u>	<u>5,145</u>	<u>5,145</u>	1,000	<u>5,145</u>	42%	<u>2,162</u>	0.20	0.01	350,172
		434,373	129,293	104,982	202,342	307,324		307,324		173,815			

Column Notes

- (2) Exhibit PES-C.3, Column (1).
- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Provided by Ohio Bureau of Workers' Compensation.
- (5) Column (6) - Column (4).
- (6) Column (2) - Column (3); 2014 adjusted to reflect 50% of a year's exposure.
- (8) Column (6) x Column (7).
- (9) Based on Exhibit PES-C.19.1 through Exhibit PES-C.19.4 and 4.0% discount rate.
- (10) Column (8) x Column (9).
- (11) Column (2) divided by Exhibit PES-C.7, Column (3) / 10.
- (12) Exhibit V.16, Column (9) / Exhibit PES-C.7, Column (3).
- (13) Column (2) / Exhibit V.16, Column (9) x 1,000.

OHIO BUREAU OF WORKERS' COMPENSATION

PTD

(Dollars in Thousands)

Public Employers-State Agencies

Summary of Unpaid Loss Prior to 1980

<u>Injury Year Ending 12/31</u>	(1) <u>Evaluation as of</u>	(2) <u>Expected Undiscounted Annuity Factor</u>	(3) <u>Expected Discounted Annuity Factor</u>	(4) <u>Annual 12 months of Payments</u>	(5) <u>Undiscounted Reserves</u>	(6) <u>Discounted Reserves</u>
Prior to 1956	6/30/2014	5.84	4.91	1	8	6
1956	6/30/2014	5.84	4.91	2	11	9
1957	6/30/2014	6.21	5.18	0	0	0
1958	6/30/2014	6.59	5.45	0	0	0
1959	6/30/2014	6.99	5.73	2	13	11
1960	6/30/2014	6.99	5.73	7	48	39
1961	6/30/2014	7.41	6.02	4	28	23
1962	6/30/2014	7.85	6.32	11	84	67
1963	6/30/2014	7.85	6.32	4	33	27
1964	6/30/2014	8.31	6.62	4	33	27
1965	6/30/2014	8.78	6.93	2	19	15
1966	6/30/2014	8.78	6.93	9	78	61
1967	6/30/2014	9.27	7.25	6	58	46
1968	6/30/2014	9.78	7.57	24	231	179
1969	6/30/2014	9.78	7.57	6	59	46
1970	6/30/2014	10.30	7.89	25	253	194
1971	6/30/2014	10.82	8.21	21	230	174
1972	6/30/2014	10.82	8.21	30	330	250
1973	6/30/2014	11.36	8.53	19	221	166
1974	6/30/2014	11.36	8.53	42	473	355
1975	6/30/2014	11.92	8.85	47	564	419
1976	6/30/2014	12.50	9.18	90	1,122	824
1977	6/30/2014	12.50	9.18	67	842	619
1978	6/30/2014	13.10	9.51	114	1,498	1,089
1979	6/30/2014	13.10	9.51	<u>88</u>	<u>1,153</u>	<u>838</u>
				626	7,390	5,482

Column Notes

- (2) Based on mortality factors provided by Ohio Bureau of Workers' Compensation; using uniform age distribution of 18 - 65 at time of accident.
- (3) Based on mortality factors provided by Ohio Bureau of Workers' Compensation; using uniform age distribution of 18 - 65 at time of accident.
- (4) Provided by Ohio Bureau of Workers' Compensation.
- (5) Column (2) x Column (4).
- (6) Column (3) x Column (4).

OHIO BUREAU OF WORKERS' COMPENSATION
PTD

(Dollars in Thousands)
Public Employers-State Agencies

Summary of Ultimate Loss Methods

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Injury Year Ending 12/31	Evaluation as of	Months of Development	Paid Development	Incurred Development	Born. - Ferg. Payroll Paid	Born. - Ferg. Payroll Incurred	Born. - Ferg. Premium Paid	Born. - Ferg. Premium Incurred	Persistence Method (Incr Paid)	Indexed Loss Method	Selected Ultimate Loss
1980	6/30/2014	414	8,076	7,312	8,257	7,372			7,716	7,963	7,716
1981	6/30/2014	402	8,550	7,714	8,578	7,760			8,356	8,068	8,356
1982	6/30/2014	390	9,364	8,333	9,307	8,380			8,751	8,909	8,751
1983	6/30/2014	378	11,087	9,934	10,507	9,873			11,138	10,355	11,138
1984	6/30/2014	366	8,487	7,619	8,647	7,730			8,116	8,265	8,116
1985	6/30/2014	354	7,954	6,892	8,658	7,189			7,360	7,557	7,360
1986	6/30/2014	342	12,318	11,997	11,644	11,823			13,509	11,426	13,509
1987	6/30/2014	330	9,472	9,101	9,886	9,280			10,032	8,526	10,032
1988	6/30/2014	318	12,182	12,525	11,705	12,315			13,511	10,626	13,511
1989	6/30/2014	306	10,775	11,218	10,749	11,144			12,499	9,911	12,499
1990	6/30/2014	294	11,619	11,558	11,332	11,458			12,586	10,969	12,586
1991	6/30/2014	282	8,672	9,357	9,651	9,626			10,242	7,809	10,242
1992	6/30/2014	270	7,772	7,709	9,034	8,250			8,254	7,523	8,254
1993	6/30/2014	258	6,784	7,552	8,386	8,082			7,799	7,455	7,799
1994	6/30/2014	246	9,430	10,831	9,674	10,598			11,808	8,839	11,808
1995	6/30/2014	234	12,848	13,410	10,997	12,378			13,353	10,585	13,353
1996	6/30/2014	222	8,443	9,998	8,846	9,733			10,983	8,432	10,983
1997	6/30/2014	210	13,787	15,371	10,610	13,206			14,597	11,865	14,597
1998	6/30/2014	198	9,385	11,776	8,847	10,619			11,276	10,302	11,276
1999	6/30/2014	186	9,990	10,754	8,890	9,826			9,370	8,350	9,370
2000	6/30/2014	174	10,988	13,902	14,978	14,989	9,042	11,471	13,003	11,429	13,990
2001	6/30/2014	162	22,484	25,472	17,588	20,983	11,766	17,355	23,452	16,500	22,968
2002	6/30/2014	150	14,531	17,986	15,504	16,796	9,839	13,080	16,884	13,683	16,194
2003	6/30/2014	138	17,901	25,165	15,644	19,387	11,290	16,374	20,560	14,522	19,231
2004	6/30/2014	126	18,114	26,202	15,121	18,875	12,735	17,131	19,597	15,353	18,855
2005	6/30/2014	114	13,598	18,649	14,140	15,562	13,575	15,125	12,101	13,112	13,121
2006	6/30/2014	102	10,162	13,718	13,582	13,821	14,597	14,631	11,808	12,301	12,695
2007	6/30/2014	90	8,093	16,229	13,209	14,035	15,100	15,635	11,285	12,741	12,247
2008	6/30/2014	78	4,551	8,200	12,877	12,489	14,703	14,121	5,522	13,252	9,200
2009	6/30/2014	66	15,371	22,318	12,693	13,507	14,235	14,937	18,439	15,468	15,566
2010	6/30/2014	54	25,340	56,441	11,734	13,577	12,947	14,746	32,589	16,508	22,162
2011	6/30/2014	42	6,320	32,875	11,039	11,390	13,553	13,873	9,195	15,801	13,131
2012	6/30/2014	30	0	0	10,631	10,603	14,269	14,232	0	16,429	13,233
2013	6/30/2014	18	0	0	6,655	6,653	13,348	13,344	0	11,159	10,232
2014	6/30/2014	6	0	0	6,365	6,365	13,626	13,626	0	11,473	10,291
			364,447	478,121	385,965	405,673	194,623	219,683	405,693	393,467	434,373
			363,657	969,044	385,645	439,804	197,431	244,967	394,627	400,508	430,020

Column Notes

- (3) Exhibit PES-C.4, Column (5).
- (4) Exhibit PES-C.4, Column (8).
- (5) Exhibit PES-C.7, Column (12).
- (6) Exhibit PES-C.8, Column (12).
- (7) Exhibit PES-C.9, Column (12).
- (8) Exhibit PES-C.10, Column (12).
- (9) Exhibit PES-C.11, Column (6).
- (10) Exhibit PES-C.13, Column (8).
- (11) Based on Columns (3) through (10).

OHIO BUREAU OF WORKERS' COMPENSATION

PTD

(Dollars in Thousands)

Public Employers-State Agencies

Paid and Incurred Loss Development Methods

<u>Injury Year Ending 12/31</u>	<u>(1) Evaluation as of</u>	<u>(2) Months of Development</u>	<u>(3) Paid Loss</u>	<u>(4) Cumulative Paid LDF</u>	<u>(5) Estimated Ult. Loss Paid Method (3) times (4)</u>	<u>(6) Incurred Loss</u>	<u>(7) Cumulative Incurred LDF</u>	<u>(8) Estimated Ult. Loss Inc. Method (6) times (7)</u>
1980	6/30/2014	414	6,140	1.315	8,076	7,025	1.041	7,312
1981	6/30/2014	402	6,383	1.339	8,550	7,342	1.051	7,714
1982	6/30/2014	390	6,848	1.367	9,364	7,851	1.061	8,333
1983	6/30/2014	378	7,945	1.395	11,087	9,258	1.073	9,934
1984	6/30/2014	366	5,944	1.428	8,487	7,018	1.086	7,619
1985	6/30/2014	354	5,431	1.465	7,954	6,267	1.100	6,892
1986	6/30/2014	342	8,187	1.505	12,318	10,760	1.115	11,997
1987	6/30/2014	330	6,102	1.552	9,472	8,040	1.132	9,101
1988	6/30/2014	318	7,581	1.607	12,182	10,884	1.151	12,525
1989	6/30/2014	306	6,457	1.669	10,775	9,573	1.172	11,218
1990	6/30/2014	294	6,669	1.742	11,619	9,669	1.195	11,558
1991	6/30/2014	282	4,751	1.825	8,672	7,658	1.222	9,357
1992	6/30/2014	270	4,036	1.926	7,772	6,156	1.252	7,709
1993	6/30/2014	258	3,328	2.038	6,784	5,870	1.287	7,552
1994	6/30/2014	246	4,346	2.170	9,430	8,166	1.326	10,831
1995	6/30/2014	234	5,512	2.331	12,848	9,770	1.373	13,410
1996	6/30/2014	222	3,353	2.518	8,443	7,007	1.427	9,998
1997	6/30/2014	210	5,011	2.751	13,787	10,308	1.491	15,371
1998	6/30/2014	198	3,094	3.033	9,385	7,507	1.569	11,776
1999	6/30/2014	186	2,955	3.381	9,990	6,466	1.663	10,754
2000	6/30/2014	174	2,859	3.843	10,988	7,807	1.781	13,902
2001	6/30/2014	162	5,097	4.411	22,484	13,201	1.930	25,472
2002	6/30/2014	150	2,811	5.170	14,531	8,470	2.123	17,986
2003	6/30/2014	138	2,888	6.198	17,901	10,561	2.383	25,165
2004	6/30/2014	126	2,359	7.677	18,114	9,550	2.744	26,202
2005	6/30/2014	114	1,372	9.913	13,598	5,706	3.268	18,649
2006	6/30/2014	102	756	13.446	10,162	3,577	3.835	13,718
2007	6/30/2014	90	425	19.042	8,093	3,215	5.048	16,229
2008	6/30/2014	78	151	30.137	4,551	1,113	7.366	8,200
2009	6/30/2014	66	281	54.736	15,371	1,991	11.207	22,318
2010	6/30/2014	54	203	124.648	25,340	2,460	22.947	56,441
2011	6/30/2014	42	18	360.959	6,320	510	64.461	32,875
2012	6/30/2014	30	0	1,576.246	0	0	309.077	0
2013	6/30/2014	18	0	12,948.144	0	0	3,090.767	0
2014	6/30/2014	6	0	318,569.154	0	0	67,996.877	0
			129,293		364,447	230,755		478,121

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Exhibit PES-C.5, Page 1 and Exhibit PES-C.5, Page 2, interpolated to appropriate age.
- (6) Provided by Ohio Bureau of Workers' Compensation.
- (7) Exhibit PES-C.6, Page 1 and Exhibit PES-C.6, Page 2, interpolated to appropriate age.

OHIO BUREAU OF WORKERS' COMPENSATION

PTD
(Dollars in Thousands)
Public Employers-State Agencies

Paid Loss Development

Age of Development

<u>Injury Year Ending 12/31</u>	<u>6 MTHS</u>	<u>18 MTHS</u>	<u>30 MTHS</u>	<u>42 MTHS</u>	<u>54 MTHS</u>	<u>66 MTHS</u>	<u>78 MTHS</u>	<u>90 MTHS</u>	<u>102 MTHS</u>	<u>114 MTHS</u>	<u>126 MTHS</u>	<u>138 MTHS</u>	<u>150 MTHS</u>	<u>162 MTHS</u>	<u>174 MTHS</u>	<u>186 MTHS</u>	<u>198 MTHS</u>	<u>210 MTHS</u>
1980	0	0	23	29	40	61	104	196	348	569	850	1,154	1,438	1,765	2,072	2,482	2,794	3,114
1981	0	5	12	38	89	173	264	395	580	815	1,090	1,383	1,675	1,956	2,240	2,556	2,873	3,147
1982	0	0	0	0	27	82	185	331	551	827	1,138	1,465	1,784	2,115	2,494	2,926	3,292	3,656
1983	0	0	0	8	49	101	194	357	596	892	1,199	1,516	1,967	2,344	2,743	3,209	3,578	3,958
1984	0	0	2	3	7	29	101	228	419	658	874	1,247	1,517	1,833	2,225	2,558	2,902	3,216
1985	0	0	3	20	53	121	292	479	674	903	1,234	1,607	1,896	2,172	2,437	2,750	2,976	3,182
1986	0	0	0	10	62	198	449	657	914	1,194	1,515	1,898	2,321	2,755	3,134	3,528	3,885	4,249
1987	0	0	0	7	25	70	122	302	508	916	1,263	1,558	1,884	2,185	2,478	2,805	3,147	3,454
1988	0	0	0	0	47	146	273	489	759	1,058	1,426	1,792	2,249	2,664	3,049	3,449	3,855	4,265
1989	0	0	3	23	67	147	315	521	769	1,034	1,296	1,677	1,988	2,335	2,669	3,012	3,390	3,735
1990	0	0	20	39	92	188	441	646	945	1,213	1,555	1,880	2,219	2,602	2,949	3,371	3,753	4,237
1991	0	0	1	14	37	150	290	494	666	898	1,123	1,370	1,626	1,899	2,187	2,466	2,721	2,998
1992	0	1	1	103	253	386	566	790	1,019	1,235	1,463	1,721	1,977	2,224	2,451	2,666	2,920	3,166
1993	0	0	0	11	138	218	349	479	600	742	984	1,184	1,380	1,603	1,785	1,991	2,197	2,398
1994	0	0	0	68	172	311	448	661	920	1,125	1,351	1,579	1,811	2,130	2,381	2,672	2,962	3,272
1995	0	0	22	90	255	481	688	986	1,220	1,548	1,892	2,256	2,631	3,047	3,498	3,922	4,341	4,750
1996	0	0	0	0	1	68	151	315	490	715	908	1,169	1,417	1,654	1,969	2,337	2,666	2,993
1997	0	0	0	39	86	291	614	898	1,173	1,540	2,005	2,382	2,773	3,176	3,631	4,105	4,568	5,011
1998	0	0	1	57	178	285	376	554	723	968	1,227	1,497	1,786	2,124	2,429	2,723	3,094	3,466
1999	0	0	17	36	69	199	469	689	920	1,149	1,399	1,711	2,046	2,357	2,669	2,955	3,247	3,539
2000	0	0	15	54	109	273	479	751	1,008	1,280	1,529	1,769	2,062	2,453	2,859	3,267	3,675	4,083
2001	0	0	4	104	248	504	855	1,238	1,706	2,329	3,025	3,661	4,391	5,097	5,813	6,519	7,225	7,931
2002	0	0	57	143	234	383	569	744	985	1,413	1,823	2,310	2,811	3,312	3,813	4,314	4,815	5,316
2003	0	0	0	15	112	287	525	850	1,200	1,705	2,303	2,888	3,473	4,068	4,663	5,258	5,853	6,448
2004	0	0	10	37	153	315	504	893	1,360	1,836	2,359	2,883	3,407	3,931	4,455	4,979	5,503	6,027
2005	0	0	0	17	59	163	360	769	1,084	1,372	1,660	1,948	2,236	2,524	2,812	3,100	3,388	3,676
2006	0	0	0	6	35	150	351	518	756	1,032	1,348	1,664	1,979	2,295	2,611	2,927	3,243	3,559
2007	0	0	0	0	14	76	224	425	625	825	1,025	1,225	1,425	1,625	1,825	2,025	2,225	2,425
2008	0	0	0	0	0	76	151	224	297	372	447	522	597	672	747	822	897	972
2009	0	0	39	75	110	281	461	641	821	1,001	1,181	1,361	1,541	1,721	1,901	2,081	2,261	2,441
2010	0	0	0	50	203	406	609	812	1,015	1,218	1,421	1,624	1,827	2,030	2,233	2,436	2,639	2,842
2011	0	0	0	0	18	72	144	216	288	360	432	504	576	648	720	792	864	936
2012	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2013	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2014	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Age to Age Development Factors

<u>Injury Year Ending 12/31</u>	<u>6</u> <u>18</u>	<u>18</u> <u>30</u>	<u>30</u> <u>42</u>	<u>42</u> <u>54</u>	<u>54</u> <u>66</u>	<u>66</u> <u>78</u>	<u>78</u> <u>90</u>	<u>90</u> <u>102</u>	<u>102</u> <u>114</u>	<u>114</u> <u>126</u>	<u>126</u> <u>138</u>	<u>138</u> <u>150</u>	<u>150</u> <u>162</u>	<u>162</u> <u>174</u>	<u>174</u> <u>186</u>	<u>186</u> <u>198</u>	<u>198</u> <u>210</u>	<u>210</u> <u>222</u>
1980			1.278	1.376	1.508	1.716	1.883	1.777	1.634	1.494	1.357	1.246	1.228	1.174	1.197	1.126	1.115	1.099
1981		2.392	3.073	2.366	1.939	1.532	1.493	1.468	1.406	1.338	1.268	1.211	1.168	1.145	1.141	1.124	1.095	1.081
1982					3.072	2.252	1.785	1.664	1.502	1.376	1.287	1.218	1.186	1.179	1.173	1.125	1.111	1.091
1983				6.398	2.077	1.916	1.835	1.672	1.496	1.344	1.264	1.298	1.192	1.170	1.170	1.115	1.106	1.089
1984			1.254	2.563	4.262	3.529	2.265	1.835	1.572	1.328	1.427	1.217	1.209	1.214	1.150	1.134	1.108	1.087
1985			6.546	2.616	2.266	2.413	1.638	1.407	1.340	1.366	1.303	1.180	1.146	1.122	1.128	1.082	1.069	1.070
1986				6.129	3.201	2.274	1.463	1.392	1.306	1.269	1.252	1.223	1.187	1.138	1.126	1.101	1.094	1.097
1987				3.563	2.752	1.756	2.473	1.683	1.802	1.379	1.233	1.210	1.159	1.134	1.132	1.122	1.098	1.091
1988					3.131	1.873	1.793	1.552	1.394	1.348	1.257	1.255	1.185	1.144	1.131	1.118	1.106	1.098
1989			8.868	2.848	2.200	2.148	1.655	1.475	1.346	1.253	1.294	1.185	1.175	1.143	1.129	1.125	1.102	1.098
1990			2.000	2.346	2.047	2.350	1.464	1.464	1.284	1.282	1.209	1.180	1.173	1.134	1.143	1.113	1.129	1.098
1991			21.196	2.601	4.023	1.927	1.706	1.349	1.348	1.251	1.220	1.187	1.168	1.152	1.128	1.103	1.102	1.099
1992			1.000	148.375	2.447	1.527	1.465	1.396	1.289	1.213	1.184	1.176	1.149	1.125	1.102	1.088	1.096	1.074
1993			1.000	44.354	13.082	1.588	1.598	1.372	1.254	1.236	1.325	1.203	1.166	1.162	1.114	1.115	1.104	1.101
1994				2.534	1.804	1.442	1.475	1.392	1.222	1.200	1.169	1.147	1.176	1.118	1.122	1.108	1.105	1.101
1995			4.110	2.841	1.890	1.429	1.433	1.238	1.269	1.222	1.192	1.166	1.158	1.148	1.121	1.107	1.094	1.081
1996					64.512	2.224	2.082	1.556	1.460	1.269	1.288	1.212	1.168	1.190	1.187	1.141	1.123	1.120
1997					2.216	3.374	2.110	1.463	1.306	1.313	1.302	1.188	1.164	1.145	1.143	1.130	1.113	1.097
1998			61.856	3.122	1.602	1.321	1.473	1.305	1.338	1.268	1.219	1.194	1.189	1.144	1.121	1.136		
1999			2.097	1.936	2.871	2.356	1.467	1.337	1.248	1.217	1.224	1.195	1.152	1.132	1.107			
2000			3.514	2.021	2.494	1.758	1.568	1.342	1.270	1.194	1.157	1.166	1.189	1.166				
2001			24.530	2.376	2.037	1.696	1.448	1.378	1.365	1.299	1.210	1.200	1.161					
2002			2.525	1.634	1.637	1.485	1.308	1.323	1.434	1.290	1.267	1.217						
2003				7.721	2.565	1.828	1.618	1.412	1.421	1.350	1.254							
2004			3.557	4.104	2.064	1.599	1.771	1.523	1.351	1.285								
2005				3.572	2.763	2.209	2.134	1.410	1.266									
2006				6.200	4.301	2.335	1.476	1.458										
2007					5.543	2.937	1.894											
2008						1.988												
2009			1.888	1.470	2.561													
2010				4.063														
2011																		
2012																		
2013																		
2014																		
\$ Wtd Avg	---	38.059	4.385	2.896	2.277	1.816	1.583	1.416	1.356	1.291	1.239	1.199	1.172	1.148	1.137</			

OHIO BUREAU OF WORKERS' COMPENSATION

PTD

(Dollars in Thousands)

Public Employers-State Agencies

Paid Loss Development

Age of Development

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS	
1980	3,423	3,698	3,959	4,190	4,396	4,585	4,747	4,947	5,112	5,266	5,409	5,549	5,681	5,799	5,911	6,029	6,140		
1981	3,403	3,670	3,963	4,189	4,400	4,638	4,852	5,045	5,246	5,438	5,623	5,799	5,955	6,104	6,248	6,383			
1982	3,990	4,290	4,584	4,868	5,137	5,385	5,598	5,789	5,961	6,126	6,285	6,442	6,590	6,722	6,848				
1983	4,310	4,650	4,972	5,284	5,590	5,876	6,159	6,451	6,728	7,004	7,269	7,513	7,739	7,945					
1984	3,496	3,767	4,042	4,315	4,560	4,796	5,038	5,218	5,375	5,525	5,670	5,807	5,944						
1985	3,405	3,626	3,843	4,047	4,258	4,467	4,675	4,867	5,036	5,190	5,313	5,431							
1986	4,662	5,063	5,441	5,802	6,150	6,593	6,930	7,239	7,537	7,869	8,187								
1987	3,769	4,077	4,380	4,654	4,908	5,142	5,373	5,627	5,873	6,102									
1988	4,684	5,083	5,477	5,850	6,227	6,574	6,908	7,244	7,581										
1989	4,101	4,436	4,772	5,116	5,459	5,792	6,122	6,457											
1990	4,653	5,018	5,359	5,699	6,016	6,350	6,669												
1991	3,295	3,579	3,868	4,146	4,462	4,751													
1992	3,136	3,354	3,583	3,819	4,036														
1993	2,640	2,867	3,104	3,328															
1994	3,601	3,980	4,346																
1995	5,136	5,512																	
1996	3,353																		
1997																			
1998																			
1999																			
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2011																			
2012																			
2013																			
2014																			

Age to Age Development Factors

Injury Year Ending 12/31	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	Tail	
	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438		
1980	1.080	1.071	1.058	1.049	1.043	1.035	1.042	1.033	1.030	1.027	1.026	1.024	1.021	1.019	1.020	1.018				
1981	1.078	1.080	1.057	1.050	1.054	1.046	1.040	1.040	1.037	1.034	1.031	1.027	1.025	1.024	1.022					
1982	1.075	1.068	1.062	1.055	1.048	1.040	1.034	1.030	1.028	1.026	1.025	1.023	1.020	1.019						
1983	1.079	1.069	1.063	1.058	1.051	1.048	1.047	1.043	1.041	1.038	1.034	1.030	1.027							
1984	1.078	1.073	1.068	1.057	1.052	1.051	1.036	1.030	1.028	1.026	1.024	1.024								
1985	1.065	1.060	1.053	1.052	1.049	1.047	1.041	1.035	1.030	1.024	1.022									
1986	1.086	1.075	1.066	1.060	1.072	1.051	1.045	1.041	1.044	1.040										
1987	1.082	1.074	1.063	1.055	1.048	1.045	1.047	1.044	1.039											
1988	1.085	1.078	1.068	1.064	1.056	1.051	1.049	1.046												
1989	1.081	1.076	1.072	1.067	1.061	1.057	1.055													
1990	1.079	1.068	1.063	1.056	1.056	1.050														
1991	1.086	1.081	1.072	1.076	1.065															
1992	1.070	1.068	1.066	1.057																
1993	1.086	1.083	1.072																	
1994	1.105	1.092																		
1995	1.073																			
1996																				
1997																				
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2011																				
2012																				
2013																				
2014																				
\$ Wtd Avg	1.081	1.074	1.065	1.058	1.055	1.048	1.044	1.039	1.035	1.032	1.027	1.026	1.023	1.021	1.021	1.018	---	---	---	---
Strt Average	1.081	1.074	1.065	1.058	1.055	1.047	1.044	1.038	1.035	1.031	1.027	1.025	1.023	1.021	1.021	1.018	---	---	---	---
3 Yr \$ Wtd Avg	1.086	1.082	1.070	1.062	1.060	1.053	1.050	1.044	1.039	1.032	1.027	1.026	1.024	1.021	---	---	---	---	---	---
5 Yr \$ Wtd Avg	1.083	1.078	1.069	1.064	1.057	1.051	1.048	1.040	1.037	1.032	1.028	1.026	---	---	---	---	---	---	---	---
Inv. Power Curve	1.076	1.068	1.061	1.056	1.051	1.046	1.042	1.039	1.036	1.033	1.031	1.029	1.027	1.025	1.023	1.022	1.021	1.289	PA	1.170
Selected	1.081	1.074	1.065	1.058	1.055	1.048	1.044	1.039	1.035	1.032	1.027	1.026	1.023	1.021	1.021	1.018	1.021	1.289		
Cumulative	2.518	2.331	2.170	2.038	1.926	1.825	1.742	1.669	1.607	1.552	1.505	1.465	1.428	1.395	1.367	1.339	1.315	1.289		

OHIO BUREAU OF WORKERS' COMPENSATION

PTD

(Dollars in Thousands)

Public Employers-State Agencies

Incurred Loss Development

Age of Development

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS	
1980																			
1981																			
1982																			
1983																			
1984																			
1985																			
1986																			
1987																			
1988																			
1989																			
1990																			
1991																			
1992																			
1993																			
1994																			4,804
1995																	5,931		9,855
1996																8,497	13,884		9,455
1997															7,827	5,053	9,332	6,255	6,460
1998															5,066	9,489	6,228	6,264	7,507
1999															10,066	6,413	6,592	6,466	
2000															5,453	8,249	5,845	7,291	7,807
2001															8,249	5,845	7,291	7,807	
2002															17,165	11,333	12,179	13,201	
2003															8,695	9,040	6,876	7,780	8,470
2004															3,683	9,040	6,876	7,780	8,470
2005															4,218	9,674	7,768	9,023	10,561
2006															3,042	8,096	7,331	8,243	9,550
2007															1,443	4,265	4,809	5,522	5,706
2008															465	2,486	2,413	2,709	3,577
2009															0	378	1,383	1,975	3,215
2010															0	0	1,107	1,113	
2011															0	401	405	405	1,991
2012															0	0	1,006	2,460	
2013															0	0	0	510	
2014															0	0	0	0	

Age to Age Development Factors

Injury Year Ending 12/31	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	
1980																			
1981																			
1982																			
1983																			
1984																			
1985																			
1986																			
1987																			
1988																			
1989																			
1990																			
1991																			
1992																			
1993																			1,680
1994																			0,729
1995																			1,661
1996																			0,681
1997																			0,987
1998																			1,033
1999																			1,002
2000																			1,085
2001																			
2002																			
2003																			
2004																			
2005																			
2006																			
2007																			
2008																			
2009																			
2010																			
2011																			
2012																			
2013																			
\$ Wtd Avg	----	----	4.795	2.299	5.583	1.521	1.610	1.316	1.173	1.263	1.010	1.114	1.098	1.113	1.012	1.110	0.992	1.033	
Strt Average	----	----	1.010	1.723	4.642	1.590	1.635	1.417	1.354	1.264	1.202	1.179	1.210	1.133	1.140	1.131	1.094	1.120	
3 Yr \$ Wtd Avg	----	----	4.795	2.031	5.723	1.105	1.240	1.052	0.964	1.016	0.897	0.968	0.958	0.889	0.854	0.936	0.862	0.913	
5 Yr \$ Wtd Avg																			
Inv. Power Curve	53.430	10.815	4.654	2.809	2.048	1.670	1.459	1.331	1.248	1.191	1.151	1.122	1.100	1.084	1.071	1.060	1.052	1.045	
Selected	22.000	10.000	4.795	2.809	2.048	1.521	1.459	1.316	1.173	1.191	1.151	1.122	1.100	1.084	1.071	1.060	1.052	1.045	
Cumulative	#####	3,090.767	309.077	64.461	22.947	11.207	7.366	5.048	3.835	3.268	2.744	2.383	2.123	1.930	1.781	1.663	1.569	1.491	

OHIO BUREAU OF WORKERS' COMPENSATION

PTD

(Dollars in Thousands)

Public Employers-State Agencies

Incurred Loss Development

Age of Development

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980														6,702	6,803	6,776	6,864	7,025
1981														7,102	7,181	7,199	7,277	7,342
1982											7,467	7,623	7,624	7,596	7,851			
1983										8,969	9,144	9,082	8,991	9,258				
1984								6,602	6,800	6,793	6,838	7,018						
1985								6,162	6,344	6,264	6,095	6,267						
1986							9,747	9,975	10,040	10,374	10,760							
1987						7,380	7,754	8,015	8,098	8,040								
1988					9,850	10,381	10,427	10,547	10,884									
1989				8,315	8,948	8,829	9,116	9,573										
1990			8,436	9,215	9,228	9,511	9,669											
1991		6,321	6,947	7,005	7,338	7,658												
1992	5,059	5,463	5,604	6,014	6,156													
1993	8,071	5,635	5,988	5,870														
1994	7,182	7,717	8,166															
1995	9,335	9,770																
1996	7,007																	
1997																		
1998																		
1999																		
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2010																		
2011																		
2012																		
2013																		
2014																		

Age to Age Development Factors

Injury Year Ending 12/31	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	
	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	
1980														1.015	0.996	1.013	1.024		
1981													1.011	1.002	1.011	1.009			
1982											1.021	1.000	0.996	1.034					
1983										1.019	0.993	0.990	1.030						
1984									1.030	0.999	1.007	1.026							
1985								1.030	0.987	0.973	1.028								
1986								1.023	1.006	1.033	1.037								
1987						1.051	1.034	1.010	0.993										
1988					1.054	1.004	1.012	1.032											
1989				1.076	0.987	1.033	1.050												
1990			1.092	1.001	1.031	1.017													
1991		1.099	1.008	1.048	1.044														
1992	1.080	1.026	1.073	1.024															
1993	0.698	1.063	0.980																
1994	1.075	1.058																	
1995	1.047																		
1996																			
1997																			
1998																			
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2011																			
2012																			
2013																			
2014																			
\$ Wtd Avg	0.964	1.062	1.042	1.037	1.029	1.024	1.029	1.019	1.013	1.012	1.011	1.006	1.012	1.014	1.011	1.024	---	---	
Strt Average	0.975	1.061	1.039	1.037	1.029	1.026	1.030	1.020	1.011	1.007	1.012	1.007	1.011	1.014	1.011	1.024	---	---	
3 Yr \$ Wtd Avg	0.940	1.050	1.019	1.022	1.019	1.017	1.031	1.017	1.008	1.009	1.007	1.004	1.011	1.014	---	---	---	---	
5 Yr \$ Wtd Avg																			
Inv. Power Curve	1.040	1.035	1.031	1.028	1.025	1.022	1.020	1.018	1.017	1.015	1.014	1.013	1.012	1.011	1.010	1.009	1.009	1.107	
Selected	1.040	1.035	1.031	1.028	1.025	1.022	1.020	1.018	1.017	1.015	1.014	1.013	1.012	1.011	1.010	1.009	1.009	1.032	
Cumulative	1.427	1.373	1.326	1.287	1.252	1.222	1.195	1.172	1.151	1.132	1.115	1.100	1.086	1.073	1.061	1.051	1.041	1.032	
																			Tail
																			PA Tail

OHIO BUREAU OF WORKERS' COMPENSATION

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(Dollars in Thousands)
Public Employers-State Agencies

Bornhuetter-Ferguson Method with a Payroll Base Using Paid Loss Development Factors

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
Injury Year	Evaluation	Months of	Payroll	Pure	Benefit	Trend	Smoothed	Age-to-	Percent	Unpaid	Indicated	
Ending 12/31	as of	Development	(\$00's)	Premium	Level	Factor	Pure	Ultimate	Unpaid	Loss	Ultimate	
					Factor	-6.3%	Premium	Factor	1 - 1 / (9)	(3) * (8) * (10)	Loss	
1980	6/30/2014	414	1,745	4.59	1.000	0.11	0.50	5.06	1.315	24.0%	2,117	8,257
1981	6/30/2014	402	1,827	4.55	1.000	0.12	0.53	4.74	1.339	25.3%	2,195	8,578
1982	6/30/2014	390	2,061	4.43	1.000	0.12	0.55	4.44	1.367	26.9%	2,459	9,307
1983	6/30/2014	378	2,173	4.93	1.000	0.13	0.65	4.16	1.395	28.3%	2,562	10,507
1984	6/30/2014	366	2,314	3.62	1.000	0.14	0.51	3.90	1.428	30.0%	2,703	8,647
1985	6/30/2014	354	2,444	3.17	1.000	0.15	0.48	4.16	1.465	31.7%	3,227	8,658
1986	6/30/2014	342	2,644	4.49	1.000	0.16	0.72	3.90	1.505	33.5%	3,457	11,644
1987	6/30/2014	330	2,912	3.09	1.000	0.17	0.53	3.65	1.552	35.6%	3,783	9,886
1988	6/30/2014	318	3,191	3.57	1.000	0.18	0.66	3.42	1.607	37.8%	4,124	11,705
1989	6/30/2014	306	3,341	3.10	1.000	0.20	0.61	3.21	1.669	40.1%	4,292	10,749
1990	6/30/2014	294	3,645	3.10	1.000	0.21	0.65	3.00	1.742	42.6%	4,663	11,332
1991	6/30/2014	282	3,852	2.14	1.000	0.22	0.48	2.81	1.825	45.2%	4,901	9,651
1992	6/30/2014	270	3,944	1.94	1.000	0.24	0.46	2.64	1.926	48.1%	4,998	9,034
1993	6/30/2014	258	4,021	1.77	1.000	0.25	0.45	2.47	2.038	50.9%	5,057	8,386
1994	6/30/2014	246	4,272	2.14	1.000	0.27	0.58	2.31	2.170	53.9%	5,328	9,674
1995	6/30/2014	234	4,433	2.64	1.000	0.29	0.77	2.17	2.331	57.1%	5,485	10,997
1996	6/30/2014	222	4,487	1.88	1.000	0.31	0.58	2.03	2.518	60.3%	5,493	8,846
1997	6/30/2014	210	4,624	2.77	1.000	0.33	0.92	1.90	2.751	63.7%	5,599	10,610
1998	6/30/2014	198	4,816	2.04	1.000	0.35	0.72	1.78	3.033	67.0%	5,753	8,847
1999	6/30/2014	186	5,048	1.82	1.000	0.38	0.68	1.67	3.381	70.4%	5,935	8,890
2000	6/30/2014	174	5,318	2.11	1.000	0.40	0.85	3.08	3.843	74.0%	12,118	14,978
2001	6/30/2014	162	5,598	3.48	1.000	0.43	1.49	2.89	4.411	77.3%	12,491	17,588
2002	6/30/2014	150	5,821	2.42	1.000	0.46	1.11	2.70	5.170	80.7%	12,693	15,504
2003	6/30/2014	138	6,005	2.70	1.000	0.49	1.32	2.53	6.198	83.9%	12,756	15,644
2004	6/30/2014	126	6,184	2.71	1.000	0.52	1.41	2.37	7.677	87.0%	12,761	15,121
2005	6/30/2014	114	6,388	2.09	1.000	0.56	1.16	2.22	9.913	89.9%	12,768	14,140
2006	6/30/2014	102	6,654	1.69	1.000	0.59	1.00	2.08	13.446	92.6%	12,826	13,582
2007	6/30/2014	90	6,915	1.51	1.000	0.63	0.95	1.95	19.042	94.7%	12,784	13,209
2008	6/30/2014	78	7,201	1.24	1.000	0.68	0.84	1.83	30.137	96.7%	12,726	12,877
2009	6/30/2014	66	7,383	2.09	1.000	0.72	1.51	1.71	54.736	98.2%	12,412	12,693
2010	6/30/2014	54	7,245	2.89	1.000	0.77	2.22	1.60	124.648	99.2%	11,530	11,734
2011	6/30/2014	42	7,353	1.50	1.000	0.82	1.24	1.50	360.959	99.7%	11,021	11,039
2012	6/30/2014	30	7,555	1.09	1.000	0.88	0.95	1.41	1,576.246	99.9%	10,631	10,631
2013	6/30/2014	18	5,045	1.11	1.000	0.94	1.04	1.32	12,948.144	100.0%	6,655	6,655
2014	6/30/2014	6	<u>5,150</u>	1.11	1.000	1.00	<u>1.11</u>	1.24	318,569.154	100.0%	<u>6,365</u>	<u>6,365</u>
Total/Average			163,611				0.97				256,672	385,965
Selected				Selected Pure Premium (2000-2014)			1.24					
				Selected Pure Premium (1985-1999)			0.63					
<u>Column Notes</u>				Selected Pure Premium (1980-1984)			0.55					

- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Average of Exhibit PES-C.3, Columns (3) and (10) divided by Column (3).
- (6) Exhibit PES-C.16, Column (7); selected pure premium trend.
- (7) Column (4) / Column (5) x Column (6).
- (8) Selected from Column (7) x Column (5) / Column (6).
- (9) Exhibit PES-C.4, Column (4).
- (12) Exhibit PES-C.4, Column (3) + Column (11).

OHIO BUREAU OF WORKERS' COMPENSATION

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Bornhuetter-Ferguson Method with a Payroll Base Using Incurred Loss Development Factors

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Injury Year	Evaluation	Months of	Payroll	Pure	Benefit	Trend	Smoothed	Age-to-	Percent	IBNR	Indicated
Ending 12/31	as of	Development	(\$00's)	Premium	Level	Factor	Pure	Ultimate	Unreported	Loss	Ultimate
					Factor	-6.3%	Premium	Factor	1 - 1 / (9)	(3) * (8) * (10)	Loss
1980	6/30/2014	414	1,745	4.59	1.000	0.11	5.06	1.041	3.9%	347	7,372
1981	6/30/2014	402	1,827	4.55	1.000	0.12	4.74	1.051	4.8%	418	7,760
1982	6/30/2014	390	2,061	4.43	1.000	0.12	5.55	1.061	5.8%	529	8,380
1983	6/30/2014	378	2,173	4.93	1.000	0.13	4.16	1.073	6.8%	615	9,873
1984	6/30/2014	366	2,314	3.62	1.000	0.14	3.90	1.086	7.9%	712	7,730
1985	6/30/2014	354	2,444	3.17	1.000	0.15	4.16	1.100	9.1%	922	7,189
1986	6/30/2014	342	2,644	4.49	1.000	0.16	3.90	1.115	10.3%	1,063	11,823
1987	6/30/2014	330	2,912	3.09	1.000	0.17	3.65	1.132	11.7%	1,240	9,280
1988	6/30/2014	318	3,191	3.57	1.000	0.18	3.42	1.151	13.1%	1,431	12,315
1989	6/30/2014	306	3,341	3.10	1.000	0.20	3.21	1.172	14.7%	1,571	11,144
1990	6/30/2014	294	3,645	3.10	1.000	0.21	3.00	1.195	16.3%	1,789	11,458
1991	6/30/2014	282	3,852	2.14	1.000	0.22	2.81	1.222	18.2%	1,969	9,626
1992	6/30/2014	270	3,944	1.94	1.000	0.24	2.64	1.252	20.1%	2,094	8,250
1993	6/30/2014	258	4,021	1.77	1.000	0.25	2.47	1.287	22.3%	2,212	8,082
1994	6/30/2014	246	4,272	2.14	1.000	0.27	2.31	1.326	24.6%	2,432	10,598
1995	6/30/2014	234	4,433	2.64	1.000	0.29	2.17	1.373	27.1%	2,608	12,378
1996	6/30/2014	222	4,487	1.88	1.000	0.31	2.03	1.427	29.9%	2,725	9,733
1997	6/30/2014	210	4,624	2.77	1.000	0.33	1.90	1.491	32.9%	2,897	13,206
1998	6/30/2014	198	4,816	2.04	1.000	0.35	1.78	1.569	36.2%	3,111	10,619
1999	6/30/2014	186	5,048	1.82	1.000	0.38	1.67	1.663	39.9%	3,360	9,826
2000	6/30/2014	174	5,318	2.11	1.000	0.40	3.08	1.781	43.8%	7,182	14,989
2001	6/30/2014	162	5,598	3.48	1.000	0.43	2.89	1.930	48.2%	7,782	20,983
2002	6/30/2014	150	5,821	2.42	1.000	0.46	2.70	2.123	52.9%	8,326	16,796
2003	6/30/2014	138	6,005	2.70	1.000	0.49	2.53	2.383	58.0%	8,827	19,387
2004	6/30/2014	126	6,184	2.71	1.000	0.52	2.37	2.744	63.6%	9,325	18,875
2005	6/30/2014	114	6,388	2.09	1.000	0.56	2.22	3.268	69.4%	9,856	15,562
2006	6/30/2014	102	6,654	1.69	1.000	0.59	2.08	3.835	73.9%	10,244	13,821
2007	6/30/2014	90	6,915	1.51	1.000	0.63	1.95	5.048	80.2%	10,820	14,035
2008	6/30/2014	78	7,201	1.24	1.000	0.68	1.83	7.366	86.4%	11,376	12,489
2009	6/30/2014	66	7,383	2.09	1.000	0.72	1.71	11.207	91.1%	11,515	13,507
2010	6/30/2014	54	7,245	2.89	1.000	0.77	2.22	22.947	95.6%	11,117	13,577
2011	6/30/2014	42	7,353	1.50	1.000	0.82	1.24	64.461	98.4%	10,880	11,390
2012	6/30/2014	30	7,555	1.09	1.000	0.88	0.95	309.077	99.7%	10,603	10,603
2013	6/30/2014	18	5,045	1.11	1.000	0.94	1.04	3,090.767	100.0%	6,653	6,653
2014	6/30/2014	6	<u>5,150</u>	1.11	1.000	1.00	<u>1.11</u>	67,996.877	100.0%	<u>6,365</u>	<u>6,365</u>
Total/Average			163,611				0.97			174,917	405,673
Selected							Selected Pure Premium	1.24			

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Average of Exhibit PES-C.3, Columns (3) and (10) divided by Column (3).
- (6) Exhibit PES-C.16, Column (7); selected pure premium trend.
- (7) Column (4) / Column (5) x Column (6).
- (8) Selected from Column (7) x Column (5) / Column (6).
- (9) Exhibit PES-C.4, Column (7).
- (12) Exhibit PES-C.4, Column (6) + Column (11).

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Bornhuetter-Ferguson Method with a Premium Base Using Paid Loss Development Factors

<u>Injury Year</u> <u>Ending 12/31</u>	<u>(1)</u> <u>Evaluation</u> <u>as of</u>	<u>(2)</u> <u>Months of</u> <u>Development</u>	<u>(3)</u> <u>Premium</u> <u>(\$000's)</u>	<u>(4)</u> <u>Loss</u> <u>Ratio</u>	<u>(5)</u> <u>Benefit</u> <u>Level</u> <u>Factor</u>	<u>(6)</u> <u>Trend</u> <u>Factor</u> <u>0.0%</u>	<u>(7)</u> <u>Trended</u> <u>Loss</u> <u>Ratio</u>	<u>(8)</u> <u>Smoothed</u> <u>Loss</u> <u>Ratio</u>	<u>(9)</u> <u>Age-to-</u> <u>Ultimate</u> <u>Factor</u>	<u>(10)</u> <u>Percent</u> <u>Unpaid</u> <u>1 - 1 / (9)</u>	<u>(11)</u> <u>Unpaid</u> <u>Loss</u> <u>(3) * (8) * (10)</u>	<u>(12)</u> <u>Indicated</u> <u>Ultimate</u> <u>Loss</u>
1980	6/30/2014	414										
1981	6/30/2014	402										
1982	6/30/2014	390										
1983	6/30/2014	378										
1984	6/30/2014	366										
1985	6/30/2014	354										
1986	6/30/2014	342										
1987	6/30/2014	330										
1988	6/30/2014	318										
1989	6/30/2014	306										
1990	6/30/2014	294										
1991	6/30/2014	282										
1992	6/30/2014	270										
1993	6/30/2014	258										
1994	6/30/2014	246										
1995	6/30/2014	234										
1996	6/30/2014	222										
1997	6/30/2014	210										
1998	6/30/2014	198										
1999	6/30/2014	186										
2000	6/30/2014	174	38,059	29.5%	1.000	1.00	29.5%	22.0%	3.843	74.0%	6,182	9,042
2001	6/30/2014	162	39,274	49.6%	1.000	1.00	49.6%	22.0%	4.411	77.3%	6,669	11,766
2002	6/30/2014	150	39,683	35.5%	1.000	1.00	35.5%	22.0%	5.170	80.7%	7,028	9,839
2003	6/30/2014	138	45,623	35.5%	1.000	1.00	35.5%	22.0%	6.198	83.9%	8,402	11,290
2004	6/30/2014	126	54,327	30.8%	1.000	1.00	30.8%	22.0%	7.677	87.0%	10,375	12,735
2005	6/30/2014	114	61,809	21.6%	1.000	1.00	21.6%	22.0%	9.913	89.9%	12,203	13,575
2006	6/30/2014	102	68,102	16.5%	1.000	1.00	16.5%	22.0%	13.446	92.6%	13,841	14,597
2007	6/30/2014	90	70,539	14.8%	1.000	1.00	14.8%	22.0%	19.042	94.7%	14,675	15,100
2008	6/30/2014	78	68,546	13.0%	1.000	1.00	13.0%	22.0%	30.137	96.7%	14,552	14,703
2009	6/30/2014	66	64,733	23.8%	1.000	1.00	23.8%	22.0%	54.736	98.2%	13,954	14,235
2010	6/30/2014	54	58,506	35.8%	1.000	1.00	35.8%	22.0%	124.648	99.2%	12,743	12,947
2011	6/30/2014	42	61,817	17.9%	1.000	1.00	17.9%	22.0%	360.959	99.7%	13,536	13,553
2012	6/30/2014	30	65,024	12.6%	1.000	1.00	12.6%	22.0%	1,576.246	99.9%	14,269	14,269
2013	6/30/2014	18	60,793	9.2%	1.000	1.00	9.2%	22.0%	12,948.144	100.0%	13,348	13,348
2014	6/30/2014	6	<u>62,055</u>	9.2%	1.000	1.00	<u>9.2%</u>	22.0%	318,569.154	100.0%	<u>13,626</u>	<u>13,626</u>
Total/Average			858,891				22.0%				175,403	194,623
Selected							Selected Loss Ratio	22.0%				

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Average of Exhibit PES-C.3, Columns (3) and (10) divided by Column (3).
- (6) Exhibit PES-C.16, Column (9); selected loss ratio trend.
- (7) Column (4) / Column (5) x Column (6).
- (8) Selected from Column (7) x Column (5) / Column (6).
- (9) Exhibit PES-C.4, Column (4).
- (12) Exhibit PES-C.4, Column (3) + Column (11).

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Bornhuetter-Ferguson Method with a Premium Base Using Incurred Loss Development Factors

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
<u>Injury Year</u>	<u>Evaluation</u>	<u>Months of</u>	<u>Premium</u>	<u>Loss</u>	<u>Benefit</u>	<u>Trend</u>	<u>Trended</u>	<u>Smoothed</u>	<u>Age-to-</u>	<u>Percent</u>	<u>IBNR</u>	<u>Indicated</u>
<u>Ending 12/31</u>	<u>as of</u>	<u>Development</u>	<u>(\$000's)</u>	<u>Ratio</u>	<u>Level</u>	<u>Factor</u>	<u>Loss</u>	<u>Loss</u>	<u>Ultimate</u>	<u>Unreported</u>	<u>Loss</u>	<u>Ultimate</u>
					<u>Factor</u>	<u>0.0%</u>	<u>Ratio</u>	<u>Ratio</u>	<u>Factor</u>	<u>1 - 1 / (9)</u>	<u>(3) * (8) * (10)</u>	<u>Loss</u>
1980	6/30/2014	414										
1981	6/30/2014	402										
1982	6/30/2014	390										
1983	6/30/2014	378										
1984	6/30/2014	366										
1985	6/30/2014	354										
1986	6/30/2014	342										
1987	6/30/2014	330										
1988	6/30/2014	318										
1989	6/30/2014	306										
1990	6/30/2014	294										
1991	6/30/2014	282										
1992	6/30/2014	270										
1993	6/30/2014	258										
1994	6/30/2014	246										
1995	6/30/2014	234										
1996	6/30/2014	222										
1997	6/30/2014	210										
1998	6/30/2014	198										
1999	6/30/2014	186										
2000	6/30/2014	174	38,059	29.5%	1.000	1.00	29.5%	22.0%	1.781	43.8%	3,664	11,471
2001	6/30/2014	162	39,274	49.6%	1.000	1.00	49.6%	22.0%	1.930	48.2%	4,155	17,355
2002	6/30/2014	150	39,683	35.5%	1.000	1.00	35.5%	22.0%	2.123	52.9%	4,610	13,080
2003	6/30/2014	138	45,623	35.5%	1.000	1.00	35.5%	22.0%	2.383	58.0%	5,814	16,374
2004	6/30/2014	126	54,327	30.8%	1.000	1.00	30.8%	22.0%	2.744	63.6%	7,581	17,131
2005	6/30/2014	114	61,809	21.6%	1.000	1.00	21.6%	22.0%	3.268	69.4%	9,419	15,125
2006	6/30/2014	102	68,102	16.5%	1.000	1.00	16.5%	22.0%	3.835	73.9%	11,055	14,631
2007	6/30/2014	90	70,539	14.8%	1.000	1.00	14.8%	22.0%	5.048	80.2%	12,420	15,635
2008	6/30/2014	78	68,546	13.0%	1.000	1.00	13.0%	22.0%	7.366	86.4%	13,008	14,121
2009	6/30/2014	66	64,733	23.8%	1.000	1.00	23.8%	22.0%	11.207	91.1%	12,946	14,937
2010	6/30/2014	54	58,506	35.8%	1.000	1.00	35.8%	22.0%	22.947	95.6%	12,287	14,746
2011	6/30/2014	42	61,817	17.9%	1.000	1.00	17.9%	22.0%	64.461	98.4%	13,363	13,873
2012	6/30/2014	30	65,024	12.6%	1.000	1.00	12.6%	22.0%	309.077	99.7%	14,232	14,232
2013	6/30/2014	18	60,793	9.2%	1.000	1.00	9.2%	22.0%	3,090.767	100.0%	13,344	13,344
2014	6/30/2014	6	<u>62,055</u>	9.2%	1.000	1.00	<u>9.2%</u>	22.0%	67,996.877	100.0%	<u>13,626</u>	<u>13,626</u>
Total/Average			858,891				22.0%				151,523	219,683
Selected							Selected Loss Ratio	22.0%				

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Average of Exhibit PES-C.3, Columns (3) and (10) divided by Column (3).
- (6) Exhibit PES-C.16, Column (9); selected loss ratio trend.
- (7) Column (4) / Column (5) x Column (6).
- (8) Selected from Column (7) x Column (5) / Column (6).
- (9) Exhibit PES-C.4, Column (7).
- (12) Exhibit PES-C.4, Column (6) + Column (11).

OHIO BUREAU OF WORKERS' COMPENSATION

PTD

(Dollars in Thousands)

Public Employers-State Agencies

Incremental Paid Persistency Method

<u>Injury Year Ending 12/31</u>	<u>(1) Evaluation as of</u>	<u>(2) Months of Development</u>	<u>(3) Incremental Paid Loss</u>	<u>(4) Cumulative Incremental Paid Factor</u>	<u>(5) Estimated Ult. Unpaid Loss (3) times (4)</u>	<u>(6) Ultimate Loss</u>
1980	6/30/2014	414	111	14.253	1,576	7,716
1981	6/30/2014	402	135	14.653	1,973	8,356
1982	6/30/2014	390	126	15.058	1,903	8,751
1983	6/30/2014	378	206	15.467	3,193	11,138
1984	6/30/2014	366	137	15.881	2,172	8,116
1985	6/30/2014	354	118	16.302	1,929	7,360
1986	6/30/2014	342	318	16.730	5,322	13,509
1987	6/30/2014	330	229	17.166	3,930	10,032
1988	6/30/2014	318	337	17.610	5,930	13,511
1989	6/30/2014	306	335	18.064	6,043	12,499
1990	6/30/2014	294	319	18.553	5,917	12,586
1991	6/30/2014	282	289	19.029	5,491	10,242
1992	6/30/2014	270	216	19.492	4,218	8,254
1993	6/30/2014	258	224	19.943	4,471	7,799
1994	6/30/2014	246	366	20.381	7,462	11,808
1995	6/30/2014	234	377	20.808	7,841	13,353
1996	6/30/2014	222	360	21.223	7,630	10,983
1997	6/30/2014	210	443	21.628	9,586	14,597
1998	6/30/2014	198	372	22.021	8,182	11,276
1999	6/30/2014	186	286	22.404	6,415	9,370
2000	6/30/2014	174	407	24.939	10,143	13,003
2001	6/30/2014	162	706	26.006	18,355	23,452
2002	6/30/2014	150	501	28.112	14,074	16,884
2003	6/30/2014	138	585	30.189	17,672	20,560
2004	6/30/2014	126	523	32.952	17,238	19,597
2005	6/30/2014	114	288	37.261	10,729	12,101
2006	6/30/2014	102	238	46.523	11,052	11,808
2007	6/30/2014	90	201	54.122	10,860	11,285
2008	6/30/2014	78	75	71.580	5,371	5,522
2009	6/30/2014	66	171	106.070	18,158	18,439
2010	6/30/2014	54	153	211.329	32,386	32,589
2011	6/30/2014	42	18	524.199	9,178	9,195
2012	6/30/2014	30	0	1,825.626	0	0
2013	6/30/2014	18	0	7,426.069	0	0
2014	6/30/2014	6	0	197,684.619	0	0
			9,168		276,400	405,693

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation estimated incremental paid through 6/30/14.
(4) Exhibit PES-C.12, Page 1 and Exhibit PES-C.12, Page 2.
(6) Column (5) + estimated paid to date 6/30/14.

OHIO BUREAU OF WORKERS' COMPENSATION

PTD

(Dollars in Thousands)

Public Employers-State Agencies

Incremental Paid Loss Development

Age of Development

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	0	0	23	6	11	20	43	92	152	221	281	304	284	328	307	409	312	321
1981	0	5	7	25	51	84	92	130	185	235	275	292	292	281	283	316	317	274
1982	0	0	0	0	27	56	103	146	220	277	311	326	319	331	379	432	366	364
1983	0	0	0	8	41	53	93	162	240	296	307	317	451	377	399	466	369	380
1984	0	0	2	1	4	22	72	127	191	239	216	373	270	317	392	333	344	313
1985	0	0	3	17	33	68	171	187	195	229	331	373	289	276	265	313	227	206
1986	0	0	0	10	52	136	252	208	257	280	321	382	423	434	379	394	357	364
1987	0	0	0	7	18	44	53	180	206	407	347	294	327	301	293	327	342	307
1988	0	0	0	0	47	99	127	216	270	299	368	366	457	416	385	399	406	410
1989	0	0	3	21	43	80	168	206	248	266	261	381	310	348	334	343	378	345
1990	0	0	20	20	53	96	253	205	299	268	342	325	339	383	347	422	382	484
1991	0	0	1	14	23	113	139	205	172	232	225	247	256	274	288	279	255	277
1992	0	1	0	0	103	150	133	180	224	228	217	228	258	257	247	227	215	255
1993	0	0	0	10	127	81	131	130	121	142	242	200	196	223	182	206	207	201
1994	0	0	0	68	104	139	138	213	259	205	225	228	233	319	251	291	290	310
1995	0	0	22	68	165	227	206	298	235	328	343	364	375	417	451	424	419	409
1996	0	0	0	0	1	67	83	164	175	225	192	262	248	238	315	368	329	327
1997	0	0	0	39	47	205	323	284	275	367	465	377	391	403	455	474	463	443
1998	0	0	1	56	121	107	91	178	169	245	260	269	290	337	306	294	372	
1999	0	0	17	19	34	130	270	219	232	228	250	313	334	311	311	286		
2000	0	0	15	39	55	163	207	272	257	272	248	240	293	391	407			
2001	0	0	4	100	143	257	351	383	468	623	696	636	731	706				
2002	0	0	57	87	91	149	186	175	241	428	410	487	501					
2003	0	0	0	15	98	175	238	325	350	505	597	585						
2004	0	0	10	27	116	163	189	388	467	477	523							
2005	0	0	0	17	43	104	197	409	315	288								
2006	0	0	0	6	29	115	201	167	238									
2007	0	0	0	0	14	63	148	201										
2008	0	0	0	0	0	76	75											
2009	0	0	39	35	35	171												
2010	0	0	0	50	153													
2011	0	0	0	0	18													
2012	0	0	0															
2013	0	0	0															
2014	0																	

Age to Age Development Factors

Injury Year Ending 12/31	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210
	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222
1980			0.278	1.728	1.860	2.124	2.116	1.658	1.449	1.274	1.081	0.934	1.154	0.938	1.332	0.763	1.027	0.963
1981		1.392	3.563	2.025	1.627	1.099	1.421	1.418	1.272	1.170	1.062	0.999	0.964	1.007	1.115	1.005	0.862	0.937
1982				2.072	1.856	1.413	1.509	1.259	1.125	1.049	0.977	1.039	1.144	1.139	0.848	0.994	0.916	
1983				5.398	1.276	1.767	1.476	1.234	1.039	1.031	1.425	0.835	1.059	1.168	0.790	1.032	0.925	
1984			0.254	7.706	5.349	3.304	1.765	1.496	1.256	0.902	1.727	0.725	1.172	1.238	0.850	1.033	0.911	0.894
1985			5.546	1.908	2.049	2.529	1.090	1.046	1.175	1.443	1.129	0.774	0.955	0.961	1.181	0.724	0.908	1.081
1986				5.129	2.630	1.852	0.827	1.237	1.087	1.149	1.190	1.106	1.027	0.874	1.037	0.906	1.021	1.136
1987				2.563	2.436	1.188	3.421	1.147	1.975	0.853	0.847	1.109	0.920	0.976	1.114	1.046	0.898	1.027
1988					2.131	1.282	1.701	1.249	1.108	1.231	0.994	1.248	0.910	0.926	1.037	1.016	1.011	1.022
1989			7.868	2.082	1.850	2.104	1.225	1.202	1.073	0.983	1.459	0.814	1.120	0.960	1.029	1.100	0.915	1.060
1990			1.000	2.692	1.825	2.640	0.808	1.462	0.896	1.276	0.948	1.044	1.130	0.907	1.215	0.907	1.265	0.860
1991			20.196	1.681	4.910	1.234	1.468	0.842	1.344	0.972	1.096	1.036	1.070	1.054	0.968	0.913	1.086	1.075
1992			0.000	1.457	0.892	1.348	1.247	1.018	0.950	1.050	1.134	0.995	0.961	0.919	0.947	1.187	0.846	
1993			0.000	12.360	0.636	1.616	0.994	0.935	1.167	1.703	0.827	0.982	1.137	0.816	1.132	1.005	0.971	1.202
1994				1.534	1.328	0.992	1.549	1.216	0.791	1.101	1.011	1.021	1.370	0.788	1.159	0.996	1.070	1.063
1995			3.110	2.434	1.374	0.911	1.444	0.787	1.398	1.046	1.061	1.029	1.111	1.083	0.939	0.989	0.975	0.944
1996					63.512	1.244	1.965	1.070	1.286	0.854	1.360	0.946	0.959	1.326	1.167	0.896	0.992	1.100
1997				1.216	4.326	1.578	0.879	0.968	1.334	1.267	0.810	1.038	1.031	1.128	1.041	0.977	0.958	
1998			60.856	2.157	0.885	0.854	1.949	0.949	1.448	1.061	1.037	1.077	1.164	0.907	0.960	1.266		
1999			1.097	1.789	3.871	2.081	0.811	1.058	0.985	1.094	1.251	1.069	0.932	1.000	0.919			
2000			2.514	1.427	2.957	1.265	1.319	0.943	1.058	0.913	0.969	1.219	1.333	1.041				
2001			23.530	1.434	1.790	1.367	1.092	1.221	1.333	1.117	0.913	1.149	0.966					
2002			1.525	1.050	1.642	1.245	0.943	1.374	1.778	0.958	1.189	1.028						
2003				6.721	1.797	1.357	1.365	1.080	1.442	1.182	0.980							
2004			2.557	4.318	1.406	1.162	2.057	1.202	1.021	1.097								
2005				2.572	2.448	1.894	2.072	0.771	0.914									
2006				5.200	3.935	1.740	0.832	1.422										
2007					4.543	2.363	1.356											
2008						0.988												
2009			0.888	1.000	4.881													
2010				3.063														
2011																		
2012																		
2013																		
\$ Wtd Avg	----	37.059	3.476	2.469	1.974	1.461	1.299	1.139	1.216	1.097	1.057	1.037	1.041	1.003	1.066	0.945	1.002	0.994
Strt Average	----	0.464	8.986	3.247	4.579	1.604	1.463	1.185	1.235	1.110	1.086	1.038	1.059	1.004	1.071	0.954	1.005	1.003
3 Yr \$ Wtd Avg	----	----	2.599	2.213	6.340	1.668	1.422	1.057	1.122	1.085	1.003	1.118	1.037	0.985	0.983	1.025	0.973	1.028
5 Yr \$ Wtd Avg	----	----	2.599	2.550	4.385	1.555	1.531	1.100	1.261	1.073	1.027	1.104	1.054	1.068	1.004	1.012	0.989	1.020
P(Living)	0.994	0.994	0.993	0.993	0.992	0.991	0.991	0.990	0.989	0.988	0.988	0.987	0.986	0.985	0.984	0.983	0.981	0.980
Selected	26.617	4.065	3.476	2.469	1.974	1.461	1.299	1.139	1.216	1.097	1.057	1.037	1.041	1.003	1.066	0.973	0.973	0.973
Cumulative	#####	7.426.069	1,825.626	524.199	211.329	106.070	71.580	54.122	46.523	37.261	32.952	30.189	28.112	26.006	24.939	22.404	22.021	21.628

OHIO BUREAU OF WORKERS' COMPENSATION

PTD

(Dollars in Thousands)

Public Employers-State Agencies

Incremental Paid Loss Development

Age of Development

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	309	275	261	231	205	190	162	200	165	154	143	140	131	118	113	118	111	
1981	256	267	293	226	211	238	213	193	201	192	185	176	156	149	144	135		
1982	333	300	294	284	270	248	213	191	171	165	159	156	149	131	126			
1983	352	340	323	312	305	286	283	292	277	276	265	244	225	206				
1984	280	272	274	273	245	236	242	180	157	150	145	137	137					
1985	223	221	217	204	210	209	208	192	169	153	123	118						
1986	413	401	378	361	348	443	337	309	299	332	318							
1987	315	308	303	274	254	234	232	254	246	229								
1988	419	399	394	372	377	347	334	337	337									
1989	366	334	337	344	344	333	330	335										
1990	416	366	340	340	317	334	319											
1991	297	284	289	277	317	289												
1992	216	218	229	236	216													
1993	241	228	237	224														
1994	329	379	366															
1995	386	377																
1996	360																	
1997																		
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2012																		
2013																		
2014																		

Age to Age Development Factors

Injury Year Ending 12/31	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	
	<u>234</u>	<u>246</u>	<u>258</u>	<u>270</u>	<u>282</u>	<u>294</u>	<u>306</u>	<u>318</u>	<u>330</u>	<u>342</u>	<u>354</u>	<u>366</u>	<u>378</u>	<u>390</u>	<u>402</u>	<u>414</u>	<u>426</u>		
1980	0.891	0.950	0.886	0.888	0.924	0.852	1.236	0.823	0.936	0.928	0.981	0.937	0.898	0.953	1.049	0.937			
1981	1.042	1.099	0.770	0.935	1.127	0.896	0.906	1.041	0.957	0.962	0.951	0.887	0.952	0.971	0.933				
1982	0.900	0.978	0.967	0.949	0.920	0.860	0.895	0.898	0.964	0.964	0.982	0.952	0.883	0.962					
1983	0.965	0.950	0.968	0.978	0.937	0.990	1.030	0.950	0.998	0.959	0.920	0.923	0.917						
1984	0.970	1.010	0.997	0.895	0.965	1.027	0.741	0.874	0.955	0.970	0.942	0.999							
1985	0.992	0.983	0.940	1.029	0.995	0.995	0.923	0.881	0.907	0.804	0.959								
1986	0.970	0.943	0.955	0.964	1.274	0.760	0.917	0.966	1.111	0.959									
1987	0.978	0.981	0.905	0.928	0.920	0.991	1.095	0.971	0.929										
1988	0.951	0.989	0.944	1.013	0.919	0.963	1.008	1.000											
1989	0.913	1.008	1.021	1.000	0.969	0.992	1.013												
1990	0.879	0.931	0.999	0.932	1.055	0.954													
1991	0.956	1.016	0.960	1.141	0.911														
1992	1.011	1.049	1.034	0.915															
1993	0.944	1.039	0.948																
1994	1.150	0.967																	
1995	0.976																		
1996																			
1997																			
1998																			
1999																			
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\$ Wtd Avg	0.964	0.988	0.950	0.969	0.995	0.928	0.971	0.942	0.980	0.941	0.952	0.935	0.914	0.963	0.984	0.937	----	----	
Strt Average	0.968	0.993	0.950	0.967	0.993	0.935	0.977	0.934	0.970	0.935	0.956	0.940	0.912	0.962	0.991	0.937	----	----	
3 Yr \$ Wtd Avg	1.028	1.008	0.979	0.995	0.978	0.970	1.032	0.980	1.000	0.924	0.935	0.951	0.918	0.963	----	----	----	----	
5 Yr \$ Wtd Avg	1.011	0.991	0.993	1.001	0.955	0.918	0.990	0.950	0.993	0.939	0.947	0.935	----	----	----	----	----	----	
P(Living)	0.979	0.978	0.977	0.976	0.974	0.973	0.972	0.971	0.969	0.968	0.967	0.966	0.964	0.963	0.962	0.961	0.959	0.958	
Selected	0.973	0.973	0.973	0.973	0.973	0.973	0.973	0.971	0.969	0.968	0.967	0.966	0.964	0.963	0.962	0.961	0.959	0.958	
Cumulative	21.223	20.808	20.381	19.943	19.492	19.029	18.553	18.064	17.610	17.166	16.730	16.302	15.881	15.467	15.058	14.653	14.253	13.857	

OHIO BUREAU OF WORKERS' COMPENSATION

PTD

(Dollars in Thousands)
Public Employers-State Agencies

Indexed Loss Development Method

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<u>Injury Year Ending 12/31</u>	<u>Evaluation as of</u>	<u>Months of Development</u>	<u>Average Benefit</u>	<u>Ultimate Claim Count</u>	<u>Composite Factor (3) times (4) / 1,000</u>	<u>Cumulative Persistency Factor</u>	<u>Estimated Ult. Unpaid Loss (5) times (6)</u>	<u>Ultimate Loss</u>
1980	6/30/2014	414	161	80	13	141.719	1,823	7,963
1981	6/30/2014	402	173	64	11	151.947	1,685	8,068
1982	6/30/2014	390	185	68	13	162.607	2,061	8,909
1983	6/30/2014	378	196	71	14	173.184	2,410	10,355
1984	6/30/2014	366	205	61	13	185.125	2,322	8,265
1985	6/30/2014	354	215	50	11	197.749	2,126	7,557
1986	6/30/2014	342	220	70	15	211.280	3,238	11,426
1987	6/30/2014	330	228	47	11	226.368	2,423	8,526
1988	6/30/2014	318	236	53	12	244.192	3,045	10,626
1989	6/30/2014	306	243	54	13	263.745	3,454	9,911
1990	6/30/2014	294	253	59	15	286.601	4,300	10,969
1991	6/30/2014	282	260	38	10	309.975	3,058	7,809
1992	6/30/2014	270	272	38	10	335.295	3,487	7,523
1993	6/30/2014	258	279	41	11	361.397	4,127	7,455
1994	6/30/2014	246	289	40	12	385.275	4,493	8,839
1995	6/30/2014	234	296	42	12	410.489	5,072	10,585
1996	6/30/2014	222	307	38	12	437.031	5,080	8,432
1997	6/30/2014	210	318	47	15	463.488	6,854	11,865
1998	6/30/2014	198	331	44	15	490.553	7,208	10,302
1999	6/30/2014	186	344	30	10	519.285	5,395	8,350
2000	6/30/2014	174	357	44	16	548.386	8,570	11,429
2001	6/30/2014	162	370	54	20	575.322	11,403	16,500
2002	6/30/2014	150	379	48	18	603.484	10,872	13,683
2003	6/30/2014	138	389	47	18	630.542	11,634	14,522
2004	6/30/2014	126	401	49	20	657.806	12,994	15,353
2005	6/30/2014	114	411	42	17	684.327	11,740	13,112
2006	6/30/2014	102	422	39	16	709.027	11,546	12,301
2007	6/30/2014	90	441	38	17	726.815	12,316	12,741
2008	6/30/2014	78	452	39	18	743.449	13,101	13,252
2009	6/30/2014	66	456	44	20	752.723	15,187	15,468
2010	6/30/2014	54	464	46	21	758.653	16,304	16,508
2011	6/30/2014	42	474	44	21	762.873	15,784	15,801
2012	6/30/2014	30	489	44	21	764.490	16,429	16,429
2013	6/30/2014	18	502	29	15	764.937	11,159	11,159
2014	6/30/2014	6	510	29	15	764.954	11,473	11,473
				1,671			264,174	393,467

Column Notes

- (3) Exhibit PES-C.15, Column (9).
- (4) Exhibit V.16, Column (9).
- (5) Provided by Ohio Bureau of Workers' Compensation.
- (6) Exhibit PES-C.14, Page 1 and Exhibit PES-C.14, Page 2.
- (8) Column (7) + estimated paid to date 6/30/2014.

OHIO BUREAU OF WORKERS' COMPENSATION

PTD

(Dollars in Thousands)

Public Employers-State Agencies

Indexed Incremental Paid Losses (# of weeks per ult lost-time claim)

<u>Injury Year</u> <u>Ending 12/31</u>	<u>6 MTHS</u>	<u>18 MTHS</u>	<u>30 MTHS</u>	<u>42 MTHS</u>	<u>54 MTHS</u>	<u>66 MTHS</u>	<u>78 MTHS</u>	<u>90 MTHS</u>	<u>102 MTHS</u>	<u>114 MTHS</u>	<u>126 MTHS</u>	<u>138 MTHS</u>	<u>150 MTHS</u>	<u>162 MTHS</u>	<u>174 MTHS</u>	<u>186 MTHS</u>	<u>198 MTHS</u>	<u>210 MTHS</u>
1980	0.000	0.000	1.779	0.494	0.854	1.589	3.375	7.142	11.838	17.154	21.857	23.619	22.055	25.457	23.876	31.810	24.270	24.921
1981	0.000	0.461	0.642	2.288	4.634	7.539	8.282	11.766	16.684	21.217	24.823	26.374	26.342	25.386	25.564	28.495	28.627	24.671
1982	0.000	0.000	0.000	0.000	2.115	4.381	8.130	11.485	17.337	21.819	24.544	25.737	25.154	26.138	29.914	34.070	28.878	28.713
1983	0.000	0.000	0.000	0.549	2.962	3.781	6.682	11.665	17.218	21.243	22.065	22.753	32.417	27.075	28.681	33.503	26.479	27.335
1984	0.000	0.000	0.166	0.042	0.326	1.741	5.754	10.156	15.193	19.083	17.212	29.732	21.545	25.244	31.243	26.544	27.431	24.989
1985	0.000	0.000	0.290	1.611	3.073	6.296	15.924	17.351	18.147	21.328	30.769	34.729	26.868	25.666	24.652	29.115	21.090	19.159
1986	0.000	0.000	0.000	0.657	3.369	8.860	16.411	13.568	16.784	18.252	20.966	24.946	27.597	28.335	24.757	25.675	23.263	23.753
1987	0.000	0.000	0.000	0.663	1.698	4.136	4.913	16.806	19.277	38.067	32.458	27.496	30.501	28.074	27.406	30.526	31.935	28.670
1988	0.000	0.000	0.000	0.000	3.730	7.950	10.191	17.339	21.651	24.000	29.532	29.348	36.619	33.326	30.873	32.027	32.553	32.904
1989	0.000	0.000	0.201	1.585	3.301	6.106	12.845	15.738	18.913	20.300	19.962	29.130	23.700	26.548	25.476	26.217	28.834	26.379
1990	0.000	0.000	1.302	1.302	3.503	6.394	16.880	13.645	19.950	17.874	22.809	21.633	22.578	25.515	23.149	28.115	25.488	32.237
1991	0.000	0.000	0.069	1.387	2.331	11.444	14.124	20.732	17.466	23.479	22.828	25.017	25.915	27.732	29.219	28.282	25.812	28.042
1992	0.000	0.067	0.000	0.000	9.873	14.385	12.824	17.285	21.561	21.940	20.840	21.878	24.801	24.687	23.717	21.803	20.639	24.508
1993	0.000	0.021	0.000	0.900	11.125	7.079	11.442	11.376	10.638	12.416	21.149	17.498	17.183	19.533	15.932	18.028	18.115	17.587
1994	0.000	0.000	0.000	5.834	8.947	11.884	11.793	18.267	22.211	17.561	19.330	19.545	19.953	27.344	21.534	24.951	24.839	26.578
1995	0.000	0.000	1.764	5.487	13.354	18.348	16.709	24.122	18.987	26.549	27.778	29.465	30.331	33.712	36.513	34.294	33.907	33.070
1996	0.000	0.000	0.000	0.000	0.091	5.759	7.163	14.078	15.064	19.376	16.553	22.511	21.306	20.434	27.096	31.627	28.332	28.119
1997	0.000	0.000	0.000	2.632	3.200	13.845	21.851	19.216	18.600	24.812	31.436	25.476	26.448	27.280	30.768	32.041	31.295	29.975
1998	0.000	0.000	0.063	3.812	8.224	7.280	6.219	12.118	11.500	16.653	17.667	18.315	19.722	22.950	20.810	19.981	25.286	
1999	0.000	0.000	1.645	1.804	3.228	12.496	26.007	21.095	22.313	21.984	24.048	30.090	32.167	29.979	29.979	27.561		
2000	0.000	0.000	0.985	2.476	3.533	10.447	13.217	17.429	16.443	17.402	15.882	15.389	18.752	24.992	26.027			
2001	0.000	0.000	0.214	5.042	7.231	12.944	17.698	19.325	23.594	31.448	35.121	32.071	36.859	35.609				
2002	0.000	0.000	3.150	4.804	5.046	8.283	10.314	9.723	13.356	23.751	22.750	27.043	27.788					
2003	0.000	0.000	0.000	0.786	5.285	9.499	12.887	17.590	18.994	27.386	32.370	31.726						
2004	0.000	0.000	0.530	1.355	5.851	8.227	9.559	19.666	23.640	24.134	26.483							
2005	0.000	0.000	0.000	0.964	2.479	6.067	11.493	23.815	18.357	16.784								
2006	0.000	0.000	0.000	0.346	1.801	7.088	12.331	10.258	14.589									
2007	0.000	0.000	0.000	0.000	0.813	3.696	8.732	11.841										
2008	0.000	0.000	0.000	0.000	0.000	4.312	4.258											
2009	0.000	0.000	1.957	1.738		8.485												
2010	0.000	0.000	0.000	2.328	7.131													
2011	0.000	0.000	0.000	0.846														
2012	0.000	0.000	0.000															
2013	0.000	0.000																
2014	0.000																	
Strt Average	0.000	0.016	0.447	1.617	4.221	8.011	11.655	15.521	17.789	21.770	24.049	25.480	25.939	26.864	26.533	28.233	26.688	26.756
3 Yr Avg	0.000	0.000	0.000	1.638	2.956	5.497	8.440	15.305	18.862	22.768	27.201	30.280	27.800	30.193	25.605	26.528	28.304	30.388
5 Yr Avg	0.000	0.000	0.391	0.983	2.297	5.929	9.274	16.634	17.787	24.701	26.521	27.264	27.057	28.162	26.936	29.101	28.732	27.066
P(Living)	0.994	0.994	0.993	0.993	0.992	0.991	0.991	0.990	0.989	0.988	0.988	0.987	0.986	0.985	0.984	0.983	0.981	0.980
Selected	0.000	0.016	0.447	1.617	4.221	5.929	9.274	16.634	17.787	24.701	26.521	27.264	27.057	28.162	26.936	29.101	28.732	27.066
Cumulative	764.954	764.954	764.937	764.490	762.873	758.653	752.723	743.449	726.815	709.027	684.327	657.806	630.542	603.484	575.322	548.386	519.285	490.553

OHIO BUREAU OF WORKERS' COMPENSATION

PTD

(Dollars in Thousands)

Public Employers-State Agencies

Indexed Incremental Paid Losses (# of weeks per ult lost-time claim)

Injury Year Ending 12/31	<u>222 MTHS</u>	<u>234 MTHS</u>	<u>246 MTHS</u>	<u>258 MTHS</u>	<u>270 MTHS</u>	<u>282 MTHS</u>	<u>294 MTHS</u>	<u>306 MTHS</u>	<u>318 MTHS</u>	<u>330 MTHS</u>	<u>342 MTHS</u>	<u>354 MTHS</u>	<u>366 MTHS</u>	<u>378 MTHS</u>	<u>390 MTHS</u>	<u>402 MTHS</u>	<u>414 MTHS</u>	<u>426 MTHS</u>
1980	23.988	21.370	20.292	17.973	15.964	14.754	12.571	15.543	12.797	11.976	11.117	10.904	10.220	9.173	8.746	9.176	8.594	
1981	23.105	24.071	26.464	20.368	19.051	21.463	19.227	17.427	18.136	17.358	16.693	15.870	14.076	13.397	13.013	12.145		
1982	26.308	23.684	23.171	22.409	21.262	19.563	16.828	15.061	13.523	13.039	12.564	12.332	11.738	10.362	9.971			
1983	25.293	24.405	23.178	22.434	21.939	20.557	20.354	20.957	19.907	19.862	19.056	17.528	16.179	14.832				
1984	22.338	21.661	21.867	21.802	19.512	18.825	19.329	14.324	12.516	11.948	11.586	10.920	10.908					
1985	20.710	20.552	20.212	19.000	19.552	19.458	19.360	17.868	15.735	14.277	11.477	11.009						
1986	26.976	26.163	24.662	23.544	22.691	28.908	21.975	20.161	19.484	21.647	20.754							
1987	29.447	28.812	28.272	25.587	23.735	21.838	21.641	23.704	23.027	21.388								
1988	33.626	31.971	31.626	29.859	30.255	27.816	26.786	27.004	27.004									
1989	27.949	25.504	25.696	26.239	26.237	25.416	25.215	25.542										
1990	27.715	24.367	22.685	22.667	21.116	22.280	21.256											
1991	30.150	28.817	29.278	28.118	32.094	29.251												
1992	20.738	20.970	21.993	22.734	20.807													
1993	21.137	19.946	20.718	19.631														
1994	28.246	32.481	31.397															
1995	31.231	30.495																
1996	30.932																	
1997																		
1998																		
1999																		
2000																		
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2005																		
2006																		
2007																		
2008																		
2009																		
2010																		
2011																		
2012																		
2013																		
2014																		
Strt Average	26.464	25.329	24.767	23.026	22.632	22.511	20.413	19.759	18.014	16.437	14.749	13.094	12.624	11.941	10.577	10.660	8.594	----
3 Yr Avg	30.136	27.641	24.703	23.494	24.672	25.649	24.419	25.417	23.172	19.104	14.606	13.152	12.941	12.863	10.577	----	----	----
5 Yr Avg	26.457	26.542	25.214	23.878	26.102	25.320	23.375	22.856	19.553	17.824	15.087	13.532	12.624	----	----	----	----	----
P(Living)	0.979	0.978	0.977	0.976	0.974	0.973	0.972	0.971	0.969	0.968	0.967	0.966	0.964	0.963	0.962	0.961	0.959	0.958
Selected	26.457	26.542	25.214	23.878	26.102	25.320	23.375	22.856	19.553	17.824	15.087	13.532	12.624	11.941	10.577	10.660	10.227	9.798
Cumulative	463.488	437.031	410.489	385.275	361.397	335.295	309.975	286.601	263.745	244.192	226.368	211.280	197.749	185.125	173.184	162.607	151.947	141.719
438	450	462	474	486	498	510	522	534	546	558	570	582	594	606	618	630	642	654
9.373	8.952	8.536	8.126	7.721	7.322	6.929	6.543	6.163	5.790	5.426	5.069	4.722	4.385	4.058	3.742	3.437	3.145	
654	666	678	690	702	714	726	738	750	762	774	786	798	810	822	834	846	858	870
2.865	2.598	2.344	2.104	1.877	1.664	1.466	1.282	1.113	0.958	0.818	0.691	0.578	0.478	0.390	0.314	0.249	0.193	
870	882	894	906	918	930	942	954	966	978	990	1002	1014	1026	1038	1050	1062	1074	1086
0.147	0.110	0.080	0.057	0.039	0.026	0.017	0.011	0.007	0.004	0.002	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000
1086	1098	1110																
1098	1110	1122																
0.000	0.000	0.000																

OHIO BUREAU OF WORKERS' COMPENSATION

PTD

(Dollars in Thousands)

Public Employers-State Agencies

Average Benefit

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
<u>Injury Year Ending 12/31</u>	<u>Evaluation as of</u>	<u>Months of Development</u>	<u>SAWW (\$)</u>	<u>Minimum PTD Benefits (\$)</u>	<u>Maximum PTD-1 Benefits (\$)</u>	<u>Maximum PTD-2 Benefits (\$)</u>	<u>Average PTD-1 Benefits (\$)</u>	<u>Average PTD-2 Benefits (\$)</u>	<u>Average PTD Benefits (\$)</u>
1980	6/30/2014	414	286.60	129.00	258.00	172.00	187.05	152.52	161.15
1981	6/30/2014	402	311.09	137.50	275.00	183.33	202.20	163.72	173.34
1982	6/30/2014	390	327.20	149.00	298.00	198.67	214.14	175.43	185.11
1983	6/30/2014	378	341.69	160.50	321.00	214.00	224.96	186.71	196.27
1984	6/30/2014	366	358.57	167.50	335.00	223.33	235.87	195.33	205.46
1985	6/30/2014	354	371.07	177.00	354.00	236.00	244.81	204.50	214.58
1986	6/30/2014	342	380.29	182.50	365.00	243.33	251.08	210.28	220.48
1987	6/30/2014	330	393.04	188.00	376.00	250.67	259.40	216.94	227.56
1988	6/30/2014	318	411.39	192.50	385.00	256.67	270.69	224.32	235.91
1989	6/30/2014	306	420.61	200.00	400.00	266.67	277.39	231.40	242.90
1990	6/30/2014	294	436.90	209.50	419.00	279.33	288.42	241.48	253.22
1991	6/30/2014	282	451.06	214.00	428.00	285.33	297.38	247.85	260.23
1992	6/30/2014	270	474.30	221.50	443.00	295.33	311.98	258.33	271.74
1993	6/30/2014	258	483.24	230.00	460.00	306.67	318.73	266.00	279.18
1994	6/30/2014	246	494.51	241.00	482.00	321.33	327.01	275.73	288.55
1995	6/30/2014	234	509.04	246.50	493.00	328.67	336.40	282.86	296.24
1996	6/30/2014	222	526.87	255.50	511.00	340.67	348.23	292.99	306.80
1997	6/30/2014	210	551.30	260.50	521.00	347.33	363.27	302.25	317.50
1998	6/30/2014	198	577.29	270.50	541.00	360.67	379.93	315.02	331.25
1999	6/30/2014	186	596.41	283.50	567.00	378.00	393.31	328.06	344.37
2000	6/30/2014	174	618.35	294.50	589.00	392.67	407.88	340.50	357.34
2001	6/30/2014	162	635.33	309.00	618.00	412.00	420.04	353.86	370.41
2002	6/30/2014	150	652.89	314.00	628.00	418.67	431.15	361.45	378.87
2003	6/30/2014	138	670.26	322.00	644.00	429.33	442.57	370.84	388.77
2004	6/30/2014	126	694.56	331.00	662.00	441.33	458.19	382.59	401.49
2005	6/30/2014	114	711.71	339.00	678.00	452.00	469.47	391.93	411.31
2006	6/30/2014	102	724.55	352.00	704.00	469.33	478.98	403.31	422.23
2007	6/30/2014	90	760.83	365.00	730.00	486.67	502.30	420.63	441.05
2008	6/30/2014	78	777.54	375.50	751.00	500.67	513.69	431.42	451.99
2009	6/30/2014	66	779.07	383.50	767.00	511.33	515.62	436.70	456.43
2010	6/30/2014	54	795.36	387.50	775.00	516.67	525.94	443.40	464.04
2011	6/30/2014	42	817.82	391.50	783.00	522.00	539.79	451.61	473.65
2012	6/30/2014	30	843.14	404.50	809.00	539.33	556.64	466.14	488.77
2013	6/30/2014	18	860.00	419.00	838.00	558.67	568.68	479.44	501.75
2014	6/30/2014	6	877.20	424.50	849.00	566.00	579.66	487.26	510.36

Column Notes

- (3) Ohio Department of Job and Family Services (http://ohiolmi.com/cep/CEP_NAICS.htm).
- (4) Provided by Ohio Bureau of Workers' Compensation.
- (5) Ohio Bureau of Workers' Compensation (Claimant not receiving Social Security Disability).
- (6) Ohio Bureau of Workers' Compensation (Claimant receiving Social Security Disability).
- (7) Calculated using theoretical Ohio Wage Distribution (Exhibit X.7, Page 1).
- (8) Calculated using theoretical Ohio Wage Distribution (Exhibit X.7, Page 1).
- (9) Assumes 25% of claimants are not receiving Social Security Disability.

OHIO BUREAU OF WORKERS' COMPENSATION

PTD

(Dollars in Thousands)

Public Employers-State Agencies

Trend

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Injury Year Ending 12/31	Ultimate Claim Counts	Payroll (\$Millions)	Estimated # of Employee	Frequency Per \$1M Payroll	Frequency Per Employee	Initial Ultimate Loss	Initial Ultimate Severity	SAWW	Loss Ratio
1990	59	10,055	442,603	0.006	0.000	11,294	190,596	437	
1991	38	10,729	457,421	0.004	0.000	8,240	217,376	451	
1992	38	11,441	463,902	0.003	0.000	7,647	199,818	474	
1993	41	11,999	477,486	0.003	0.000	7,119	174,058	483	
1994	40	12,084	469,913	0.003	0.000	9,134	226,024	495	
1995	42	12,384	467,848	0.003	0.000	11,716	280,892	509	
1996	38	12,949	472,642	0.003	0.000	8,438	222,716	527	
1997	47	13,597	474,290	0.003	0.000	12,826	275,397	551	
1998	44	14,465	481,871	0.003	0.000	9,844	221,913	577	
1999	30	15,089	486,529	0.002	0.000	9,170	303,943	596	
2000	44	15,809	491,663	0.003	0.000	11,208	256,296	618	
2001	54	16,717	506,008	0.003	0.000	19,492	364,270	635	49.6%
2002	48	17,601	518,442	0.003	0.000	14,107	296,663	653	35.5%
2003	47	18,004	516,570	0.003	0.000	16,212	341,590	670	35.5%
2004	49	18,524	512,879	0.003	0.000	16,733	340,110	695	30.8%
2005	42	18,569	501,735	0.002	0.000	13,355	320,184	712	21.6%
2006	39	18,915	502,039	0.002	0.000	11,232	291,234	725	16.5%
2007	38	19,410	490,604	0.002	0.000	10,417	271,134	761	14.8%
2008	39	19,731	488,011	0.002	0.000	8,902	228,320	778	13.0%
2009	44	19,727	486,958	0.002	0.000	15,420	348,827	779	23.8%
2010	46	19,225	464,827	0.002	0.000	20,924	451,783	795	35.8%
2011	44	18,521	435,524	0.002	0.000	11,060	253,205	818	17.9%
2012	44	17,754	404,932	0.002	0.000	8,214	186,828	843	12.6%
2013	29	17,349	387,945	0.002	0.000	5,580	191,905	860	9.2%
2014	29	17,172	376,459	0.002	0.000	5,737	195,201	877	9.2%

Indicated									
All Year				-3.1%	-0.2%		0.8%	3.0%	-9.7%
10 Year				-1.3%	1.0%		-5.1%	2.3%	-6.5%
8 Year				-1.8%	0.2%		-6.5%	2.1%	-8.7%
6 Year				-6.6%	-4.3%		-15.2%	2.5%	-23.0%
5 Year				-9.7%	-7.5%		-17.8%	2.5%	-28.6%
4 Year				-12.7%	-10.6%		-7.3%	2.3%	-20.6%
Selected				-1.3%	1.0%		-5.1%	2.3%	0.0%

Column Notes

- (1) Exhibit V.16, Column (9).
- (2) Exhibit PEC-C.7, Column (4).
- (3) Exhibit PEC-C.7, Column (3) / (SAWW x 52) * 1,000,000.
- (4) Column (1) divided by Column (2).
- (5) Column (1) divided by Column (3).
- (6) Average of Exhibit PES-C.3, Columns (3) and (10).
- (7) Column (6) / Column (1) * 1,000.
- (8) From Exhibit PES-C.15, Column (3).
- (9) Exhibit PES-C.9, Column (4).

Pure Premium			
	-6.3%		
Rates			
	-4.2%		

OHIO BUREAU OF WORKERS' COMPENSATION

PTD

(Dollars in Thousands)

Public Employers-State Agencies

Ratio of Paid to Reported Loss

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS	
1980																			
1981																			
1982																			
1983																			
1984																			
1985																			
1986																			
1987																			
1988																			
1989																			
1990																			
1991																			
1992																			
1993																			0.499
1994																			0.332
1995																	0.462	0.313	0.502
1996																0.390	0.250	0.426	0.463
1997															0.406	0.261	0.407	0.444	0.486
1998																0.353	0.224	0.390	0.435
1999													0.314	0.203	0.368	0.405	0.457		
2000												0.342	0.214	0.353	0.336	0.366			
2001											0.268	0.176	0.323	0.361	0.386				
2002										0.267	0.156	0.265	0.297	0.332					
2003									0.201	0.124	0.220	0.255	0.273						
2004							0.166	0.110	0.185	0.223	0.247								
2005						0.113	0.084	0.160	0.196	0.240									
2006					0.075	0.060	0.146	0.191	0.211										
2007					0.036	0.055	0.114	0.132											
2008						0.069	0.136												
2009		0.099		0.184	0.271	0.141													
2010			0.050	0.083															
2011			0.034																
2012																			
2013																			
2014																			

OHIO BUREAU OF WORKERS' COMPENSATION

PTD

(Dollars in Thousands)

Public Employers-State Agencies

Ratio of Paid to Reported Loss

Injury Year Ending 12/31	<u>222 MTHS</u>	<u>234 MTHS</u>	<u>246 MTHS</u>	<u>258 MTHS</u>	<u>270 MTHS</u>	<u>282 MTHS</u>	<u>294 MTHS</u>	<u>306 MTHS</u>	<u>318 MTHS</u>	<u>330 MTHS</u>	<u>342 MTHS</u>	<u>354 MTHS</u>	<u>366 MTHS</u>	<u>378 MTHS</u>	<u>390 MTHS</u>	<u>402 MTHS</u>	<u>414 MTHS</u>	<u>426 MTHS</u>
1980														0.848	0.852	0.872	0.878	0.874
1981													0.817	0.829	0.848	0.859	0.869	
1982											0.842	0.845	0.864	0.885	0.872			
1983										0.781	0.795	0.827	0.861	0.858				
1984								0.814	0.812	0.835	0.849	0.847						
1985								0.790	0.794	0.828	0.872	0.867						
1986							0.711	0.726	0.751	0.759	0.761							
1987						0.697	0.693	0.702	0.725	0.759								
1988					0.632	0.633	0.663	0.687	0.697									
1989				0.615	0.610	0.656	0.672	0.674										
1990			0.635	0.618	0.652	0.668	0.690											
1991		0.566	0.557	0.592	0.608	0.620												
1992	0.620	0.614	0.639	0.635	0.656													
1993	0.327	0.509	0.518	0.567														
1994	0.501	0.516	0.532															
1995	0.550	0.564																
1996	0.478																	
1997																		
1998																		
1999																		
2000																		
2001																		
2002																		
2003																		
2004																		
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2006																		
2007																		
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2009																		
2010																		
2011																		
2012																		
2013																		
2014																		

OHIO BUREAU OF WORKERS' COMPENSATION

PTD

(Dollars in Thousands)

Public Employers-State Agencies

% Unpaid

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	100.0%	100.0%	99.7%	99.6%	99.5%	99.2%	98.7%	97.5%	95.5%	92.6%	89.0%	85.0%	81.4%	77.1%	73.1%	67.8%	63.8%	59.6%
1981	100.0%	99.9%	99.9%	99.5%	98.9%	97.9%	96.8%	95.3%	93.1%	90.2%	87.0%	83.5%	80.0%	76.6%	73.2%	69.4%	65.6%	62.3%
1982	100.0%	100.0%	100.0%	100.0%	99.7%	99.1%	97.9%	96.2%	93.7%	90.5%	87.0%	83.3%	79.6%	75.8%	71.5%	66.6%	62.4%	58.2%
1983	100.0%	100.0%	100.0%	99.9%	99.6%	99.1%	98.3%	96.8%	94.6%	92.0%	89.2%	86.4%	82.3%	79.0%	75.4%	71.2%	67.9%	64.5%
1984	100.0%	100.0%	100.0%	100.0%	99.9%	99.6%	98.8%	97.2%	94.8%	91.9%	89.2%	84.6%	81.3%	77.4%	72.6%	68.5%	64.2%	60.4%
1985	100.0%	100.0%	100.0%	99.7%	99.3%	98.4%	96.0%	93.5%	90.8%	87.7%	83.2%	78.2%	74.2%	70.5%	66.9%	62.6%	59.6%	56.8%
1986	100.0%	100.0%	100.0%	99.9%	99.5%	98.5%	96.7%	95.1%	93.2%	91.2%	88.8%	86.0%	82.8%	79.6%	76.8%	73.9%	71.2%	68.5%
1987	100.0%	100.0%	100.0%	99.9%	99.7%	99.3%	98.8%	97.0%	94.9%	90.9%	87.4%	84.5%	81.2%	78.2%	75.3%	72.0%	68.6%	65.6%
1988	100.0%	100.0%	100.0%	100.0%	99.7%	98.9%	98.0%	96.4%	94.4%	92.2%	89.4%	86.7%	83.4%	80.3%	77.4%	74.5%	71.5%	68.4%
1989	100.0%	100.0%	100.0%	99.8%	99.5%	98.8%	97.5%	95.8%	93.9%	91.7%	89.6%	86.6%	84.1%	81.3%	78.6%	75.9%	72.9%	70.1%
1990	100.0%	100.0%	99.8%	99.7%	99.3%	98.5%	96.5%	94.9%	92.5%	90.4%	87.6%	85.1%	82.4%	79.3%	76.6%	73.2%	70.2%	66.3%
1991	100.0%	100.0%	100.0%	99.9%	99.6%	98.5%	97.2%	95.2%	93.5%	91.2%	89.0%	86.6%	84.1%	81.5%	78.6%	75.9%	73.4%	70.7%
1992	100.0%	100.0%	100.0%	100.0%	98.7%	96.9%	95.3%	93.1%	90.4%	87.7%	85.0%	82.3%	79.2%	76.0%	73.1%	70.3%	67.7%	64.6%
1993	100.0%	100.0%	100.0%	99.9%	98.2%	97.2%	95.5%	93.9%	92.3%	90.5%	87.4%	84.8%	82.3%	79.4%	77.1%	74.5%	71.8%	69.2%
1994	100.0%	100.0%	100.0%	99.4%	98.5%	97.4%	96.2%	94.4%	92.2%	90.5%	88.6%	86.6%	84.7%	82.0%	79.8%	77.4%	74.9%	72.3%
1995	100.0%	100.0%	99.8%	99.3%	98.1%	96.4%	94.8%	92.6%	90.9%	88.4%	85.8%	83.1%	80.3%	77.2%	73.8%	70.6%	67.5%	64.4%
1996	100.0%	100.0%	100.0%	100.0%	99.4%	98.5%	98.6%	97.1%	95.5%	93.5%	91.7%	89.4%	87.1%	84.9%	82.1%	78.7%	75.7%	72.7%
1997	100.0%	100.0%	100.0%	99.7%	98.4%	98.0%	95.8%	93.8%	92.0%	89.4%	86.3%	83.7%	81.0%	78.2%	75.1%	71.9%	68.7%	65.7%
1998	100.0%	100.0%	100.0%	99.5%	98.4%	97.5%	96.7%	95.1%	93.6%	91.4%	89.1%	86.7%	84.2%	81.2%	78.5%	75.9%	72.6%	
1999	100.0%	100.0%	99.8%	99.6%	99.3%	97.9%	95.0%	92.7%	90.2%	87.7%	85.1%	81.7%	78.2%	74.8%	71.5%	68.5%		
2000	100.0%	100.0%	99.9%	99.6%	99.2%	98.1%	96.6%	94.6%	92.8%	90.8%	89.1%	87.4%	85.3%	82.5%	79.6%			
2001	100.0%	100.0%	100.0%	99.5%	98.9%	97.8%	96.3%	94.6%	92.6%	89.9%	86.8%	84.1%	80.9%	77.8%				
2002	100.0%	100.0%	99.6%	99.1%	98.6%	97.6%	96.5%	95.4%	93.9%	91.3%	88.7%	85.7%	82.6%					
2003	100.0%	100.0%	100.0%	99.9%	99.4%	98.5%	97.3%	95.6%	93.8%	91.1%	88.0%	85.0%						
2004	100.0%	100.0%	99.9%	99.8%	99.2%	98.3%	97.3%	95.3%	92.8%	90.3%	87.5%							
2005	100.0%	100.0%	100.0%	99.9%	99.5%	98.8%	97.3%	94.1%	91.7%	89.5%								
2006	100.0%	100.0%	100.0%	100.0%	99.7%	98.8%	97.2%	95.9%	94.0%									
2007	100.0%	100.0%	100.0%	100.0%	99.9%	99.4%	98.2%	96.5%										
2008	100.0%	100.0%	100.0%	100.0%	100.0%	99.2%	98.4%											
2009	100.0%	100.0%	99.7%	99.5%	99.3%	98.2%												
2010	100.0%	100.0%	100.0%	99.8%	99.1%													
2011	100.0%	100.0%	100.0%	99.9%														
2012	100.0%	100.0%	100.0%															
2013	100.0%	100.0%																
2014	100.0%																	

% IBNR

Injury Year Ending 12/31	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	
	<u>18</u>	<u>30</u>	<u>42</u>	<u>54</u>	<u>66</u>	<u>78</u>	<u>90</u>	<u>102</u>	<u>114</u>	<u>126</u>	<u>138</u>	<u>150</u>	<u>162</u>	<u>174</u>	<u>186</u>	<u>198</u>	<u>210</u>	<u>222</u>	
1980																			
1981																			
1982																			
1983																			
1984																			
1985																			
1986																			
1987																			
1988																			
1989																			
1990																			
1991																			
1992																			
1993																			38.4%
1994																	49.8%	16.5%	
1995																36.4%	-4.0%	29.2%	
1996																	43.0%	41.2%	
1997														46.4%	4.8%	30.9%	29.5%	29.4%	
1998																	33.4%		
1999												41.8%	-7.4%	31.6%	29.6%	31.0%			
2000											68.0%	41.0%	58.2%	47.9%	44.2%				
2001									62.1%	25.3%	50.7%	47.0%	42.5%						
2002									77.3%	44.2%	57.5%	52.0%	47.7%						
2003									83.9%	57.1%	61.1%	56.3%	49.3%						
2004																			
2005						89.0%	67.5%	63.3%	57.9%	56.5%									
2006					96.3%	80.4%	81.0%	78.7%	71.8%										
2007				100.0%	96.9%	88.7%	83.9%	73.7%											
2008			100.0%	100.0%	100.0%	88.0%	87.9%												
2009		100.0%	97.4%	97.4%	97.4%	87.2%													
2010	100.0%	100.0%	100.0%	95.5%	88.9%														
2011	100.0%	100.0%	100.0%	96.1%															
2012	100.0%	100.0%	100.0%																
2013	100.0%	100.0%																	
2014	100.0%																		

OHIO BUREAU OF WORKERS' COMPENSATION

PTD

(Dollars in Thousands)

Public Employers-State Agencies

% Unpaid

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	55.6%	52.1%	48.7%	45.7%	43.0%	40.6%	38.5%	35.9%	33.7%	31.8%	29.9%	28.1%	26.4%	24.8%	23.4%	21.9%	20.4%	
1981	59.3%	56.1%	52.6%	49.9%	47.3%	44.5%	41.9%	39.6%	37.2%	34.9%	32.7%	30.6%	28.7%	27.0%	25.2%	23.6%		
1982	54.4%	51.0%	47.6%	44.4%	41.3%	38.5%	36.0%	33.8%	31.9%	30.0%	28.2%	26.4%	24.7%	23.2%	21.7%			
1983	61.3%	58.3%	55.4%	52.6%	49.8%	47.2%	44.7%	42.1%	39.6%	37.1%	34.7%	32.5%	30.5%	28.7%				
1984	56.9%	53.6%	50.2%	46.8%	43.8%	40.9%	37.9%	35.7%	33.8%	31.9%	30.1%	28.5%	26.8%					
1985	53.7%	50.7%	47.8%	45.0%	42.2%	39.3%	36.5%	33.9%	31.6%	29.5%	27.8%	26.2%						
1986	65.5%	62.5%	59.7%	57.1%	54.5%	51.2%	48.7%	46.4%	44.2%	41.7%	39.4%							
1987	62.4%	59.4%	56.3%	53.6%	51.1%	48.8%	46.4%	43.9%	41.5%	39.2%								
1988	65.3%	62.4%	59.5%	56.7%	53.9%	51.3%	48.9%	46.4%	43.9%									
1989	67.2%	64.5%	61.8%	59.1%	56.3%	53.7%	51.0%	48.3%										
1990	63.0%	60.1%	57.4%	54.7%	52.2%	49.5%	47.0%											
1991	67.8%	65.1%	62.2%	59.5%	56.4%	53.6%												
1992	62.0%	59.4%	56.6%	53.7%	51.1%													
1993	66.2%	63.2%	60.2%	57.3%														
1994	69.5%	66.3%	63.2%															
1995	61.5%	58.7%																
1996	69.5%																	
1997																		
1998																		
1999																		
2000																		
2001																		
2002																		
2003																		
2004																		
2005																		
2006																		
2007																		
2008																		
2009																		
2010																		
2011																		
2012																		
2013																		
2014																		

% IBNR

Injury Year Ending 12/31	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426
	<u>234</u>	<u>246</u>	<u>258</u>	<u>270</u>	<u>282</u>	<u>294</u>	<u>306</u>	<u>318</u>	<u>330</u>	<u>342</u>	<u>354</u>	<u>366</u>	<u>378</u>	<u>390</u>	<u>402</u>	<u>414</u>	<u>426</u>	
1980														13.1%	11.8%	12.2%	11.0%	8.9%
1981													15.0%	14.1%	13.9%	12.9%	12.1%	
1982											14.7%	12.9%	12.9%	13.2%	10.3%			
1983										19.5%	17.9%	18.5%	19.3%	16.9%				
1984									18.7%	16.2%	16.3%	15.8%	13.5%					
1985								16.3%	13.8%	14.9%	17.2%	14.9%						
1986							27.9%	26.2%	25.7%	23.2%	20.4%							
1987						26.4%	22.7%	20.1%	19.3%	19.9%								
1988					27.1%	23.2%	22.8%	21.9%	19.4%									
1989				33.5%	28.4%	29.4%	27.1%	23.4%										
1990			33.0%	26.8%	26.7%	24.4%	23.2%											
1991		38.3%	32.2%	31.6%	28.4%	25.2%												
1992	38.7%	33.8%	32.1%	27.1%	25.4%													
1993	-3.5%	27.7%	23.2%	24.7%														
1994	39.2%	34.6%	30.8%															
1995	30.1%	26.8%																
1996	36.2%																	
1997																		
1998																		
1999																		
2000																		
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2010																		
2011																		
2012																		
2013																		
2014																		

OHIO BUREAU OF WORKERS' COMPENSATION

PTD

(Dollars in Thousands)

Public Employers-State Agencies

Unpaid Loss Payment Projections
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
	Undiscounted	Discounted													
Prior to 1980	7,390	5,136	511	489	467	445	424	403	382	361	341	321	302	283	2,661
1980	1,576	1,086	106	102	97	93	89	84	80	76	72	68	64	60	586
1981	1,973	1,349	129	124	119	114	109	104	99	94	89	84	79	75	756
1982	1,903	1,290	122	117	112	107	103	98	94	89	85	80	76	72	750
1983	3,193	2,147	199	191	184	176	169	162	154	147	140	133	126	119	1,292
1984	2,172	1,449	132	127	122	117	113	108	103	99	94	90	85	81	902
1985	1,929	1,276	114	110	106	102	98	94	90	86	82	79	75	71	821
1986	5,322	3,490	308	297	286	276	265	255	245	234	224	214	204	194	2,319
1987	3,930	2,556	222	214	207	200	192	185	178	170	163	156	149	142	1,751
1988	5,930	3,824	326	316	306	295	285	274	264	253	243	233	223	213	2,699
1989	6,043	3,864	325	315	305	295	285	274	264	254	244	234	225	215	2,808
1990	5,917	3,752	310	301	292	283	273	264	255	245	236	227	217	208	2,805
1991	5,491	3,452	281	273	265	257	249	241	232	224	216	208	200	191	2,653
1992	4,218	2,629	211	205	199	194	188	182	176	170	164	158	152	146	2,076
1993	4,471	2,762	218	212	207	201	195	189	183	177	171	165	159	153	2,240
1994	7,462	4,571	356	347	337	328	320	310	301	291	282	272	262	253	3,803
1995	7,841	4,762	367	357	347	338	329	320	311	301	292	282	272	263	4,062
1996	7,630	4,594	350	341	331	322	314	305	297	289	280	271	262	253	4,016
1997	9,586	5,723	431	420	409	398	387	377	366	357	346	336	325	314	5,122
1998	8,182	4,844	362	352	342	333	324	316	307	299	291	282	274	265	4,434
1999	6,415	3,767	279	271	264	257	250	243	237	230	224	218	212	205	3,525
2000	11,131	6,482	476	463	450	438	427	415	404	393	383	372	362	352	6,195
2001	17,871	10,477	731	777	749	736	726	698	687	655	634	624	589	571	9,695
2002	13,384	7,698	510	512	545	528	516	506	489	479	461	447	438	420	7,532
2003	16,343	9,355	591	614	617	656	632	622	612	589	579	553	535	527	9,215
2004	16,496	9,325	558	577	600	603	641	618	607	598	575	566	540	523	9,490
2005	11,749	6,602	373	394	408	423	426	452	434	429	425	406	402	380	6,798
2006	11,939	6,421	312	342	362	375	391	392	417	406	395	385	374	364	7,424
2007	11,822	6,229	249	302	332	351	364	379	380	404	394	383	373	363	7,549
2008	9,049	4,662	164	187	227	249	264	273	285	285	304	296	288	280	5,946
2009	15,285	7,955	231	299	338	410	454	480	496	515	519	550	526	522	9,946
2010	21,958	11,128	227	330	428	484	587	650	688	711	736	743	787	751	14,837
2011	13,114	6,178	62	122	178	231	263	320	352	371	385	401	402	428	9,597
2012	13,233	6,007	25	62	123	179	233	265	323	354	374	388	404	405	10,097
2013	10,232	4,470	6	19	48	95	139	180	205	249	274	289	300	312	8,116
2014	<u>10,291</u>	<u>4,323</u>	<u>1</u>	<u>6</u>	<u>20</u>	<u>48</u>	<u>95</u>	<u>139</u>	<u>181</u>	<u>206</u>	<u>251</u>	<u>275</u>	<u>291</u>	<u>301</u>	<u>8,476</u>
Total	312,470	175,631	10,172	10,488	10,729	10,938	11,116	11,177	11,177	11,093	10,967	10,789	10,554	10,275	182,995

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

OHIO BUREAU OF WORKERS' COMPENSATION

PTD

(Dollars in Thousands)

Public Employers-State Agencies

Unpaid Loss Payment Projections

<u>Injury Year</u> <u>Ending 12/31</u>	<u>Persistency</u> <u>Method</u> <u>Unpaid</u>	<u>Paid LDF</u> <u>Method</u> <u>Unpaid</u>	<u>Selected</u> <u>Unpaid</u>	<u>Persistency</u> <u>Method</u> <u>Weight</u>	<u>Paid LDF</u> <u>Method</u> <u>Weight</u>	<u>Total</u> <u>Projected</u>
Prior to 1980	8,674		7,390	85.2%	0.0%	7,390
1980	1,576	1,936	1,576	100.0%	0.0%	1,576
1981	1,973	2,167	1,973	100.0%	0.0%	1,973
1982	1,903	2,516	1,903	100.0%	0.0%	1,903
1983	3,193	3,142	3,193	100.0%	0.0%	3,193
1984	2,172	2,544	2,172	100.0%	0.0%	2,172
1985	1,929	2,523	1,929	100.0%	0.0%	1,929
1986	5,322	4,131	5,322	100.0%	0.0%	5,322
1987	3,930	3,369	3,930	100.0%	0.0%	3,930
1988	5,930	4,600	5,930	100.0%	0.0%	5,930
1989	6,043	4,318	6,043	100.0%	0.0%	6,043
1990	5,917	4,950	5,917	100.0%	0.0%	5,917
1991	5,491	3,921	5,491	100.0%	0.0%	5,491
1992	4,218	3,736	4,218	100.0%	0.0%	4,218
1993	4,471	3,455	4,471	100.0%	0.0%	4,471
1994	7,462	5,084	7,462	100.0%	0.0%	7,462
1995	7,841	7,335	7,841	100.0%	0.0%	7,841
1996	7,630	5,090	7,630	100.0%	0.0%	7,630
1997	9,586	8,776	9,586	100.0%	0.0%	9,586
1998	8,182	6,290	8,182	100.0%	0.0%	8,182
1999	6,415	7,035	6,415	100.0%	0.0%	6,415
2000	10,143	8,128	11,131	109.7%	0.0%	11,131
2001	18,355	17,387	17,871	50.0%	50.0%	17,871
2002	14,074	11,720	13,384	70.7%	29.3%	13,384
2003	17,672	15,013	16,343	50.0%	50.0%	16,343
2004	17,238	15,754	16,496	50.0%	50.0%	16,496
2005	10,729	12,226	11,749	31.9%	68.1%	11,749
2006	11,052	9,406	11,939	108.0%	0.0%	11,939
2007	10,860	7,668	11,822	108.9%	0.0%	11,822
2008	5,371	4,400	9,049	168.5%	0.0%	9,049
2009	18,158	15,091	15,285	6.3%	93.7%	15,285
2010	32,386	25,136	21,958	0.0%	87.4%	21,958
2011	9,178	6,302	13,114	142.9%	0.0%	13,114
2012	24,030	0	13,233	55.1%	44.9%	13,233
2013	7,426	0	10,232	137.8%	0.0%	10,232
2014	<u>197,685</u>	<u>0</u>	<u>10,291</u>	5.2%	94.8%	<u>10,291</u>
Total	514,214	235,154	312,470			312,470

Projected payments for accident year 2014 are for the full accident year.

OHIO BUREAU OF WORKERS' COMPENSATION

PTD

(Dollars in Thousands)

Public Employers-State Agencies

Unpaid Loss Payment Projections Based on Persistency Method
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
	Undiscounted	Discounted													
Prior to 1980	8,674	6,029	600	574	548	522	497	473	448	424	400	377	354	332	3,124
1980	1,576	1,086	106	102	97	93	89	84	80	76	72	68	64	60	586
1981	1,973	1,349	129	124	119	114	109	104	99	94	89	84	79	75	756
1982	1,903	1,290	122	117	112	107	103	98	94	89	85	80	76	72	750
1983	3,193	2,147	199	191	184	176	169	162	154	147	140	133	126	119	1,292
1984	2,172	1,449	132	127	122	117	113	108	103	99	94	90	85	81	902
1985	1,929	1,276	114	110	106	102	98	94	90	86	82	79	75	71	821
1986	5,322	3,490	308	297	286	276	265	255	245	234	224	214	204	194	2,319
1987	3,930	2,556	222	214	207	200	192	185	178	170	163	156	149	142	1,751
1988	5,930	3,824	326	316	306	295	285	274	264	253	243	233	223	213	2,699
1989	6,043	3,864	325	315	305	295	285	274	264	254	244	234	225	215	2,808
1990	5,917	3,752	310	301	292	283	273	264	255	245	236	227	217	208	2,805
1991	5,491	3,452	281	273	265	257	249	241	232	224	216	208	200	191	2,653
1992	4,218	2,629	211	205	199	194	188	182	176	170	164	158	152	146	2,076
1993	4,471	2,762	218	212	207	201	195	189	183	177	171	165	159	153	2,240
1994	7,462	4,571	356	347	337	328	320	310	301	291	282	272	262	253	3,803
1995	7,841	4,762	367	357	347	338	329	320	311	301	292	282	272	263	4,062
1996	7,630	4,594	350	341	331	322	314	305	297	289	280	271	262	253	4,016
1997	9,586	5,723	431	420	409	398	387	377	366	357	346	336	325	314	5,122
1998	8,182	4,844	362	352	342	333	324	316	307	299	291	282	274	265	4,434
1999	6,415	3,767	279	271	264	257	250	243	237	230	224	218	212	205	3,525
2000	10,143	5,907	433	422	410	399	389	378	368	358	349	339	330	321	5,646
2001	18,355	10,575	708	754	734	714	695	676	658	641	623	607	590	575	10,380
2002	14,074	8,019	521	522	557	542	527	513	499	486	473	460	448	436	8,088
2003	17,672	9,945	607	632	634	675	657	639	622	606	589	574	558	543	10,336
2004	17,238	9,570	553	573	597	598	637	620	604	587	572	556	541	527	10,272
2005	10,729	5,869	316	334	346	360	361	385	375	365	355	345	336	327	6,524
2006	11,052	5,944	289	317	335	347	362	362	386	376	366	356	346	337	6,872
2007	10,860	5,722	229	278	305	322	334	348	349	372	362	352	342	333	6,935
2008	5,371	2,767	97	111	135	148	156	162	169	169	180	176	171	166	3,529
2009	18,158	9,117	250	325	370	450	494	522	541	563	565	602	585	570	12,322
2010	32,386	15,786	302	442	574	654	795	872	922	956	995	998	1,063	1,034	22,779
2011	9,178	4,324	43	85	125	162	184	224	246	260	270	281	281	300	6,717
2012	24,030	10,909	46	113	223	326	423	482	586	643	679	704	733	735	18,336
2013	7,426	3,244	4	14	35	69	101	131	149	181	199	210	218	227	5,890
2014	<u>197,685</u>	<u>83,046</u>	<u>27</u>	<u>108</u>	<u>376</u>	<u>929</u>	<u>1,833</u>	<u>2,679</u>	<u>3,478</u>	<u>3,961</u>	<u>4,817</u>	<u>5,286</u>	<u>5,585</u>	<u>5,792</u>	<u>162,814</u>
Total	514,214	259,955	10,172	10,596	11,141	11,904	12,981	13,852	14,636	15,034	15,731	16,011	16,125	16,047	349,984

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

OHIO BUREAU OF WORKERS' COMPENSATION

PTD

(Dollars in Thousands)

Public Employers-State Agencies

Unpaid Loss Payment Projections Based on Paid Loss Development Method
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
	Undiscounted	Discounted													
1980	1,936	1,370	126	122	117	112	108	104	100	96	93	90	87	84	698
1981	2,167	1,509	117	134	129	124	119	114	110	106	102	98	95	92	827
1982	2,516	1,729	142	128	147	141	135	130	125	121	116	112	108	104	1,006
1983	3,142	2,128	163	169	152	174	167	160	154	148	143	137	132	128	1,314
1984	2,544	1,702	138	125	129	116	133	128	123	118	114	109	105	101	1,104
1985	2,523	1,671	139	130	117	121	109	125	120	115	111	106	102	99	1,130
1986	4,131	2,707	224	216	201	182	187	169	193	185	178	171	165	159	1,902
1987	3,369	2,190	193	172	166	154	140	144	130	148	143	137	132	127	1,585
1988	4,600	2,971	267	248	221	213	199	180	185	167	191	183	176	169	2,201
1989	4,318	2,771	249	236	219	196	189	176	159	164	148	169	162	156	2,097
1990	4,950	3,161	293	269	255	236	211	204	189	171	177	159	182	175	2,429
1991	3,921	2,491	227	219	200	190	176	157	152	141	128	132	119	136	1,943
1992	3,736	2,364	222	203	196	180	171	158	141	136	127	115	118	106	1,863
1993	3,455	2,175	194	194	177	171	157	149	138	123	119	111	100	103	1,719
1994	5,084	3,182	281	270	269	247	238	218	207	192	171	165	154	139	2,533
1995	7,335	4,569	409	382	368	367	336	324	297	282	261	233	225	209	3,641
1996	5,090	3,152	270	269	251	242	241	221	213	195	185	172	153	148	2,530
1997	8,776	5,404	464	441	439	410	395	394	361	348	319	302	280	250	4,373
1998	6,290	3,847	316	316	300	299	279	269	268	245	237	217	206	191	3,147
1999	7,035	4,270	339	337	336	319	318	297	286	285	261	252	231	219	3,554
2000	8,128	4,899	391	373	371	370	351	350	327	315	314	287	277	254	4,149
2001	17,387	10,379	754	799	763	758	756	719	715	669	644	642	588	568	9,011
2002	11,720	6,923	483	487	516	493	490	489	465	462	432	416	415	380	6,190
2003	15,013	8,765	575	595	601	636	608	604	602	572	569	533	513	511	8,094
2004	15,754	9,079	563	581	602	608	644	615	611	609	579	576	539	519	8,708
2005	12,226	6,946	399	423	436	452	456	483	462	459	458	435	433	405	6,927
2006	9,406	5,255	269	299	316	326	338	341	361	345	343	342	325	323	5,479
2007	7,668	4,198	177	215	238	251	260	269	272	288	275	273	272	259	4,621
2008	4,400	2,356	88	99	121	134	141	146	151	153	162	154	153	153	2,744
2009	15,091	7,876	229	297	336	407	452	478	493	511	516	546	522	518	9,785
2010	25,136	12,739	260	378	490	554	672	744	787	813	843	850	901	860	16,984
2011	6,302	3,087	33	65	94	122	138	168	186	196	203	210	212	225	4,450
2012	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2013	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2014	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	235,154	137,862	8,996	9,189	9,274	9,306	9,313	9,225	9,083	8,881	8,659	8,437	8,182	7,869	128,739

Discount Rate = 4.0%

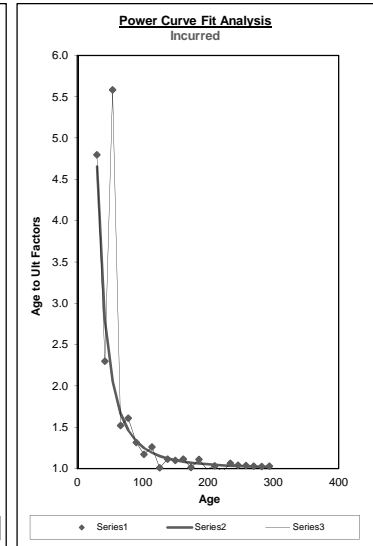
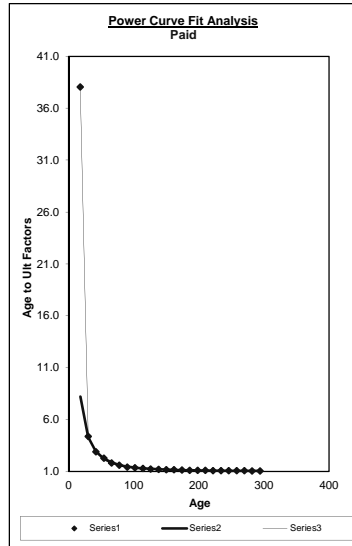
Projected payments for accident year 2014 are for the full accident year.

OHIO BUREAU OF WORKERS' COMPENSATION
 PTD
 Public Employers-State Agencies
 Estimation of Cumulative Development Factors
 Using the Method of Inverse Power Curve Fit

	<u>Paid</u>	<u>Incurred</u>		
C=	10.50	6.31	R-Square	<u>Paid</u> 0.9981 <u>Incurred</u> #VALUE!
B=	2.17	2.46	F-Statistics	13,905 #VALUE!
A=	10328	25364	F- Degree	27 17
Cutoff Age=	678	678		

$$Y = \frac{A}{(X+C)^B} + 1$$

Months of Maturity	<u>Paid</u>		<u>Incurred</u>		Fitted Value		
	Age-to-age Factor	Excluded (y)	Age-to-age Factor	Excluded (y)	Age	<u>Paid</u>	<u>Incurred</u>
6	----	y	----	y	6	24.603	53.430
18	38.059	y	----	y	18	8.215	10.815
30	4.385		4.795		30	4.367	4.654
42	2.896		2.299		42	2.918	2.809
54	2.277		5.583	y	54	2.227	2.048
66	1.816		1.521		66	1.848	1.670
78	1.583		1.610		78	1.618	1.459
90	1.416		1.316		90	1.469	1.331
102	1.356		1.173		102	1.367	1.248
114	1.291		1.263		114	1.295	1.191
126	1.239		1.010	y	126	1.241	1.151
138	1.199		1.114	y	138	1.201	1.122
150	1.172		1.098		150	1.170	1.100
162	1.148		1.113		162	1.145	1.084
174	1.137		1.012	y	174	1.126	1.071
186	1.115		1.110		186	1.110	1.060
198	1.102		0.992	y	198	1.096	1.052
210	1.093		1.033		210	1.085	1.045
222	1.081		0.964	y	222	1.076	1.040
234	1.074		1.062	y	234	1.068	1.035
246	1.065		1.042		246	1.061	1.031
258	1.058		1.037		258	1.056	1.028
270	1.055		1.029		270	1.051	1.025
282	1.048		1.024		282	1.046	1.022
294	1.044		1.029		294	1.042	1.020
306	1.039		1.019	y	306	1.039	1.018
318	1.035		1.013		318	1.036	1.017
330	1.032		1.012	y	330	1.033	1.015
342	1.027		1.011		342	1.031	1.014
354	1.026		1.006		354	1.029	1.013
366	1.023		1.012	y	366	1.027	1.012
378	1.021	y	1.014	y	378	1.025	1.011



D

Death Benefits (PES)

Conclusions

Indicated unpaid loss as of June 30, 2014 using data as of June 30, 2014 is \$21.9 million on a discounted basis and \$39.4 million on a nominal basis. These values are summarized in Exhibit PES-D.1.

The estimated discounted unpaid loss in our June 30, 2013 analysis of the June 30, 2013 liability was \$22.4 million, and the estimated undiscounted value was \$40.7 million. Actual payments in the latest fiscal year for claims occurring in June 2013 and prior amounted to \$1.4 million, which is \$108 thousand lower than the amounts estimated in our June 30, 2013 analysis of the June 30, 2013 liability. The difference in actual versus expected payments combined with our current assumptions for future payments on June 2013 and prior claims result in estimates that are lower by \$0.5 million (valued as of June 30, 2013) than the estimates included in our June 30, 2013 analysis of the June 30, 2013 liability. These comparisons to comparable values in our June 30, 2013 analysis of the June 30, 2013 liability are shown in Exhibit U.4.

Methodology

Our methodologies used include:

- Paid Loss Development Method
- Incurred Loss Development Method
- Bornhuetter-Ferguson Payroll Method
- Bornhuetter-Ferguson Premium Method
- Case Reserve Method
- Persistency Method (Per Beneficiary)
- Persistency Method (Per Incremental Payment)
- Indexed Loss Method

For the Index Loss Method, we have calculated relationships of historical calendar year payments divided by an “exposure” factor for each accident year, where the “exposure” factor is the number of insured employees multiplied by the assumed average death benefit.

Exhibit PES-D.1 shows the historical data. Exhibit PES-D.18 provides the calculation of average benefits by year of death, which are functions of the maximum and minimum benefits and the

SAWW. For purposes of calculating indexed paid losses, which are used for the developments in the first year, we have assumed that the year of injury equals the year of death. Exhibit PES-D.16 shows the composite (exposure) factors, which are the assumed average benefits multiplied by the insured employees (in thousands).

We have calculated the historical number of weeks of benefits paid by development period in Exhibit PES-D.17. These values are derived by dividing the actual payments from Exhibit PES-D.15 by the composite factors in Exhibit PES-D.16. The historical persistency factors are displayed in Exhibit PES-D.15.

The incurred based methods use case reserves that are calculated using a present value assumption of a 4% annual interest rate and the appropriate mortality assumption based on age of the beneficiary. These benefits do not have a cost of living adjustment.

Ultimate Loss Selection

For accident years 1979 and prior, we selected an unpaid amount based on average mortality factors times the annual payments for the accident year. For accident years 1980-2005 and 2007, we selected the persistency incremental method. This method was selected to recognize the pattern based on annual benefit payments for the accident year. For 2006 and 2008-2009, we selected the average of the two Born.-Ferg. paid methods and the persistency incremental paid method. For 2010-2014, we selected the average of the two Born.-Ferg. paid and index methods.

OHIO BUREAU OF WORKERS' COMPENSATION

DEATH

(Dollars in Thousands)

Public Employers-State Agencies

Summary of Unpaid Loss

Injury Year Ending 12/31	(1) Evaluation as of	(2) Selected Ultimate Loss	(3) Paid Loss 6/30/2014	(4) Case Reserve 6/30/2014	(5) IBNR 6/30/2014	(6) Unpaid Loss 6/30/2014	(7) Adjustment	(8) Adj. Unpaid Loss 6/30/2014	(9) Discount Factor 4.00%	(10) Discounted Unpaid Loss 6/30/2014	(11) Implied Loss Rate Per \$100 Payroll	(12) Implied Loss Frequency Per \$1M Payroll	(13) Implied Loss Severity Per Claim
Prior to 1980	6/30/2014			1,152	929	2,082	1,000	2,082	71%	1,474			
1980	6/30/2014	1,802	1,338	146	318	464	1,000	464	64%	297	0.10	0.68	1,522
1981	6/30/2014	1,198	887	122	188	310	1,000	310	64%	197	0.07	0.61	1,066
1982	6/30/2014	1,930	1,447	219	263	483	1,000	483	63%	304	0.09	0.62	1,519
1983	6/30/2014	3,484	2,811	361	313	674	1,000	674	62%	421	0.16	0.62	2,589
1984	6/30/2014	2,614	2,263	239	111	350	1,000	350	62%	217	0.11	0.62	1,823
1985	6/30/2014	1,498	1,173	207	118	325	1,000	325	61%	199	0.06	0.63	969
1986	6/30/2014	2,531	1,790	344	397	742	1,000	742	61%	451	0.10	0.62	1,545
1987	6/30/2014	771	571	54	146	199	1,000	199	60%	120	0.03	0.58	456
1988	6/30/2014	1,182	746	212	224	436	1,000	436	60%	261	0.04	0.59	625
1989	6/30/2014	3,635	2,231	664	740	1,405	1,000	1,405	59%	832	0.11	0.57	1,911
1990	6/30/2014	1,657	1,300	270	87	357	1,000	357	59%	210	0.05	0.52	882
1991	6/30/2014	2,095	1,073	564	457	1,022	1,000	1,022	58%	595	0.05	0.47	1,162
1992	6/30/2014	2,136	1,609	254	273	527	1,000	527	58%	304	0.05	0.50	1,091
1993	6/30/2014	5,100	2,343	1,679	1,078	2,757	1,000	2,757	57%	1,579	0.13	0.48	2,666
1994	6/30/2014	3,840	1,987	786	1,067	1,853	1,000	1,853	57%	1,053	0.09	0.43	2,071
1995	6/30/2014	514	514	0	0	0	1,000	0	55%	0	0.01	0.41	282
1996	6/30/2014	122	122	0	0	0	1,000	0	55%	0	0.00	0.40	67
1997	6/30/2014	3,204	1,193	934	1,077	2,011	1,000	2,011	55%	1,116	0.07	0.35	1,957
1998	6/30/2014	2,822	1,511	686	625	1,312	1,000	1,312	55%	722	0.06	0.33	1,778
1999	6/30/2014	2,064	466	729	869	1,598	1,000	1,598	55%	874	0.04	0.36	1,132
2000	6/30/2014	137	137	0	0	0	1,000	0	54%	0	0.00	0.36	72
2001	6/30/2014	2,467	819	528	1,120	1,648	1,000	1,648	54%	888	0.04	0.31	1,441
2002	6/30/2014	9	9	0	0	0	1,000	0	53%	0	0.00	0.28	6
2003	6/30/2014	4,874	1,601	917	2,356	3,273	1,000	3,273	53%	1,736	0.08	0.29	2,836
2004	6/30/2014	3,233	841	918	1,475	2,392	1,000	2,392	53%	1,259	0.05	0.27	1,939
2005	6/30/2014	2,475	658	1,083	733	1,816	1,000	1,816	52%	948	0.04	0.25	1,530
2006	6/30/2014	1,265	404	1,339	(478)	861	1,000	861	55%	477	0.02	0.21	911
2007	6/30/2014	2,093	385	837	871	1,708	1,000	1,708	51%	876	0.03	0.21	1,420
2008	6/30/2014	849	0	0	849	849	1,000	849	51%	432	0.01	0.19	623
2009	6/30/2014	1,223	123	484	616	1,100	1,000	1,100	50%	555	0.02	0.19	889
2010	6/30/2014	1,797	222	957	618	1,575	1,000	1,575	54%	855	0.02	0.18	1,367
2011	6/30/2014	1,639	0	0	1,639	1,639	1,000	1,639	50%	815	0.02	0.17	1,344
2012	6/30/2014	1,779	78	742	959	1,701	1,000	1,701	51%	875	0.02	0.17	1,418
2013	6/30/2014	1,315	27	474	814	1,288	1,000	1,288	53%	685	0.03	0.16	1,601
2014	6/30/2014	<u>1,314</u>	<u>0</u>	<u>0</u>	<u>657</u>	<u>657</u>	1,000	<u>657</u>	48%	<u>313</u>	0.03	0.16	1,598
		70,666	32,677	17,901	21,513	39,414		39,414		21,938			

Column Notes

- (2) Exhibit PES-D.3, Column (12).
- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Provided by Ohio Bureau of Workers' Compensation.
- (5) Column (6) - Column (4).
- (6) Column (2) - Column (3); 2014 adjusted to reflect 50% of a year's exposure.
- (8) Column (6) x Column (7).
- (9) Based on Exhibit PES-D.21.1 through Exhibit PES-D.21.4 and 4.0% discount rate.
- (10) Column (8) x Column (9).
- (11) Column (2) divided by Exhibit PES-D.7, Column (3) / 10.
- (12) Exhibit V.7, Column (9) / Exhibit PES-D.7, Column (3).
- (13) Column (2) / Exhibit V.7, Column (9) x 1,000.

OHIO BUREAU OF WORKERS' COMPENSATION

DEATH

(Dollars in Thousands)

Public Employers-State Agencies

Summary of Unpaid Loss Prior to 1980

<u>Injury Year Ending 12/31</u>	(1) <u>Evaluation as of</u>	(2) <u>Expected Undiscounted Annuity Factor</u>	(3) <u>Expected Discounted Annuity Factor</u>	(4) <u>Annual 12 months of Payments</u>	(5) <u>Undiscounted Reserves</u>	(6) <u>Discounted Reserves</u>
Prior to 1956	6/30/2014	7.91	6.38	0	0	0
1956	6/30/2014	7.91	6.38	0	0	0
1957	6/30/2014	8.43	6.73	0	0	0
1958	6/30/2014	8.43	6.73	0	0	0
1959	6/30/2014	8.97	7.09	11	98	77
1960	6/30/2014	9.54	7.46	0	0	0
1961	6/30/2014	9.54	7.46	0	0	0
1962	6/30/2014	10.13	7.84	0	0	0
1963	6/30/2014	10.75	8.23	5	49	38
1964	6/30/2014	10.75	8.23	0	0	0
1965	6/30/2014	11.39	8.62	0	0	0
1966	6/30/2014	11.39	8.62	0	0	0
1967	6/30/2014	12.06	9.02	0	0	0
1968	6/30/2014	12.06	9.02	3	34	26
1969	6/30/2014	12.74	9.42	13	169	125
1970	6/30/2014	13.45	9.83	11	147	107
1971	6/30/2014	13.45	9.83	0	0	0
1972	6/30/2014	14.18	10.23	0	0	0
1973	6/30/2014	14.18	10.23	0	0	0
1974	6/30/2014	14.93	10.64	14	212	151
1975	6/30/2014	14.93	10.64	0	0	0
1976	6/30/2014	15.70	11.05	7	116	82
1977	6/30/2014	16.48	11.46	19	320	222
1978	6/30/2014	16.48	11.46	24	397	276
1979	6/30/2014	17.28	11.86	<u>31</u>	<u>540</u>	<u>371</u>
				139	2,082	1,474

Column Notes

- (2) Based on mortality factors provided by Ohio Bureau of Workers' Compensation; using uniform age distribution of 18 - 65 at time of accident.
- (3) Based on mortality factors provided by Ohio Bureau of Workers' Compensation; using uniform age distribution of 18 - 65 at time of accident.
- (4) Provided by Ohio Bureau of Workers' Compensation.
- (5) Column (2) x Column (4).
- (6) Column (3) x Column (4).

OHIO BUREAU OF WORKERS' COMPENSATION

DEATH

(Dollars in Thousands)

Public Employers-State Agencies

Summary of Ultimate Loss Methods

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Injury Year Ending 12/31	Evaluation as of	Months of Development	Paid Development	Incurred Development	Born. - Ferg. Payroll Paid	Born. - Ferg. Payroll Incurred	Born. - Ferg. Premium Paid	Born. - Ferg. Premium Incurred	Persistency Method (Beneficiary)	Persistency Method (Incr Paid)	Indexed Loss Method	Selected Ultimate Loss
1980	6/30/2014	414	1,688	1,601	1,790	1,643			3,214	1,802	1,712	1,802
1981	6/30/2014	402	1,141	1,094	1,370	1,177			2,136	1,198	1,269	1,198
1982	6/30/2014	390	1,898	1,820	2,000	1,862			3,380	1,930	1,879	1,930
1983	6/30/2014	378	3,756	3,474	3,398	3,375			5,493	3,484	3,270	3,484
1984	6/30/2014	366	3,074	2,746	2,887	2,712			3,650	2,614	2,756	2,614
1985	6/30/2014	354	1,618	1,518	1,686	1,550			2,457	1,498	1,704	1,498
1986	6/30/2014	342	2,514	2,355	2,342	2,314			4,715	2,531	2,381	2,531
1987	6/30/2014	330	821	690	1,182	814			1,357	771	1,243	771
1988	6/30/2014	318	1,097	1,059	1,416	1,157			2,466	1,182	1,488	1,182
1989	6/30/2014	306	3,362	3,214	2,933	3,102			7,771	3,635	3,031	3,635
1990	6/30/2014	294	2,012	1,761	2,067	1,805			2,710	1,657	2,186	1,657
1991	6/30/2014	282	1,706	1,840	1,881	1,878			5,115	2,095	2,025	2,095
1992	6/30/2014	270	2,635	2,103	2,435	2,106			3,699	2,136	2,582	2,136
1993	6/30/2014	258	3,955	4,556	3,182	4,263			13,306	5,100	3,362	5,100
1994	6/30/2014	246	3,478	3,147	2,878	3,020			9,379	3,840	3,101	3,840
1995	6/30/2014	234	936	592	1,440	785			514	514	1,700	514
1996	6/30/2014	222	233	142	1,064	398			122	122	1,348	122
1997	6/30/2014	210	2,387	2,490	2,162	2,410			9,308	3,204	2,458	3,204
1998	6/30/2014	198	3,184	2,606	2,519	2,498			6,828	2,822	2,830	2,822
1999	6/30/2014	186	1,039	1,432	1,521	1,512			6,977	2,064	1,869	2,064
2000	6/30/2014	174	330	168	1,102	442	671	306	137	137	1,643	137
2001	6/30/2014	162	2,095	1,693	1,827	1,685	1,394	1,540	6,807	2,467	2,423	2,467
2002	6/30/2014	150	24	11	1,051	350	616	208	9	9	1,698	9
2003	6/30/2014	138	4,740	3,213	2,666	2,866	2,328	2,756	12,257	4,874	3,358	4,874
2004	6/30/2014	126	2,704	2,298	1,926	2,128	1,741	2,065	8,227	3,233	2,651	3,233
2005	6/30/2014	114	2,331	2,320	1,769	2,127	1,725	2,112	5,982	2,475	2,554	2,475
2006	6/30/2014	102	1,590	2,366	1,547	2,146	1,626	2,174	1,008	621	2,414	1,265
2007	6/30/2014	90	1,720	1,708	1,561	1,654	1,702	1,705	4,909	2,093	2,448	2,093
2008	6/30/2014	78	0	0	1,214	446	1,333	490	0	0	2,182	849
2009	6/30/2014	66	771	874	1,354	1,055	1,432	1,083	1,949	882	2,433	1,223
2010	6/30/2014	54	1,778	1,746	1,418	1,623	1,453	1,636	5,356	1,739	2,521	1,797
2011	6/30/2014	42	0	0	1,205	501	1,358	564	0	0	2,353	1,639
2012	6/30/2014	30	1,388	1,431	1,295	1,371	1,554	1,488	21,715	2,643	2,488	1,779
2013	6/30/2014	18	1,332	1,027	830	921	1,460	1,250	19,173	1,742	1,655	1,315
2014	6/30/2014	6	0	0	795	700	1,491	1,313	0	0	1,655	1,314
			63,338	59,096	63,713	60,395	21,884	20,689	182,123	67,113	78,673	70,666

Column Notes

- (3) Exhibit PES-D.4, Column (5).
- (4) Exhibit PES-D.4, Column (8).
- (5) Exhibit PES-D.7, Column (12).
- (6) Exhibit PES-D.8, Column (12).
- (7) Exhibit PES-D.9, Column (12).
- (8) Exhibit PES-D.10, Column (12).
- (9) Exhibit PES-D.11, Column (6).
- (10) Exhibit PES-D.13, Column (6).
- (11) Exhibit PES-D.15, Column (8).
- (12) Based on Columns (3) through (11).

OHIO BUREAU OF WORKERS' COMPENSATION

DEATH

(Dollars in Thousands)

Public Employers-State Agencies

Paid and Incurred Loss Development Methods

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
				Cumulative	Estimated Ult.		Cumulative	Estimated Ult.
<u>Injury Year</u>	<u>Evaluation</u>	<u>Months of</u>	<u>Paid</u>	<u>Paid</u>	<u>Loss</u>	<u>Incurred</u>	<u>Incurred</u>	<u>Loss</u>
<u>Ending 12/31</u>	<u>as of</u>	<u>Development</u>	<u>Loss</u>	<u>LDF</u>	<u>Paid Method</u>	<u>Loss</u>	<u>LDF</u>	<u>Inc. Method</u>
					<u>(3) times (4)</u>			<u>(6) times (7)</u>
1980	6/30/2014	414	1,338	1.262	1,688	1,484	1.079	1,601
1981	6/30/2014	402	887	1.286	1,141	1,009	1.084	1,094
1982	6/30/2014	390	1,447	1.311	1,898	1,667	1.092	1,820
1983	6/30/2014	378	2,811	1.336	3,756	3,172	1.095	3,474
1984	6/30/2014	366	2,263	1.358	3,074	2,502	1.098	2,746
1985	6/30/2014	354	1,173	1.380	1,618	1,380	1.100	1,518
1986	6/30/2014	342	1,790	1.405	2,514	2,134	1.104	2,355
1987	6/30/2014	330	571	1.436	821	625	1.104	690
1988	6/30/2014	318	746	1.470	1,097	958	1.105	1,059
1989	6/30/2014	306	2,231	1.507	3,362	2,895	1.110	3,214
1990	6/30/2014	294	1,300	1.548	2,012	1,570	1.122	1,761
1991	6/30/2014	282	1,073	1.590	1,706	1,637	1.124	1,840
1992	6/30/2014	270	1,609	1.638	2,635	1,863	1.129	2,103
1993	6/30/2014	258	2,343	1.688	3,955	4,022	1.133	4,556
1994	6/30/2014	246	1,987	1.751	3,478	2,773	1.135	3,147
1995	6/30/2014	234	514	1.823	936	514	1.152	592
1996	6/30/2014	222	122	1.910	233	122	1.163	142
1997	6/30/2014	210	1,193	2.001	2,387	2,127	1.171	2,490
1998	6/30/2014	198	1,511	2.108	3,184	2,197	1.186	2,606
1999	6/30/2014	186	466	2.230	1,039	1,195	1.199	1,432
2000	6/30/2014	174	137	2.400	330	137	1.225	168
2001	6/30/2014	162	819	2.560	2,095	1,347	1.257	1,693
2002	6/30/2014	150	9	2.751	24	9	1.264	11
2003	6/30/2014	138	1,601	2.960	4,740	2,519	1.276	3,213
2004	6/30/2014	126	841	3.215	2,704	1,758	1.307	2,298
2005	6/30/2014	114	658	3.541	2,331	1,741	1.332	2,320
2006	6/30/2014	102	404	3.939	1,590	1,742	1.358	2,366
2007	6/30/2014	90	385	4.467	1,720	1,222	1.398	1,708
2008	6/30/2014	78	0	5.228	0	0	1.423	0
2009	6/30/2014	66	123	6.292	771	607	1.441	874
2010	6/30/2014	54	222	8.006	1,778	1,179	1.481	1,746
2011	6/30/2014	42	0	11.519	0	0	1.612	0
2012	6/30/2014	30	78	17.759	1,388	820	1.745	1,431
2013	6/30/2014	18	27	50.201	1,332	501	2.051	1,027
2014	6/30/2014	6	0	843.426	0	0	8.339	0
			32,677		63,338	49,426		59,096

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Exhibit PES-D.5, Page 1 and Exhibit PES-D.5, Page 2, interpolated to appropriate age.
- (6) Provided by Ohio Bureau of Workers' Compensation.
- (7) Exhibit PES-D.6, Page 1 and Exhibit PES-D.6, Page 2, interpolated to appropriate age.

OHIO BUREAU OF WORKERS' COMPENSATION

DEATH

(Dollars in Thousands)

Public Employers-State Agencies

Paid Loss Development

Age of Development

Table with 20 columns for injury years ending 12/31 from 1980 to 2014 and 20 columns for age of development from 6 MTHS to 210 MTHS.

Age to Age Development Factors

Table with 20 columns for injury years ending 12/31 from 1980 to 2014 and 20 columns for age to age development factors from 6 to 222.

OHIO BUREAU OF WORKERS' COMPENSATION

DEATH

(Dollars in Thousands)

Public Employers-State Agencies

Paid Loss Development

Age of Development

Injury Year

Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	838	873	908	944	979	1,014	1,049	1,086	1,121	1,156	1,185	1,210	1,236	1,261	1,287	1,312	1,338	
1981	633	644	676	685	699	720	737	754	771	787	804	821	837	854	871	887		
1982	932	975	1,019	1,062	1,106	1,151	1,194	1,237	1,275	1,307	1,343	1,372	1,397	1,422	1,447			
1983	1,777	1,891	1,984	2,079	2,177	2,266	2,346	2,426	2,506	2,586	2,666	2,728	2,776	2,811				
1984	1,669	1,811	1,874	1,924	1,970	2,016	2,062	2,108	2,154	2,191	2,225	2,246	2,263					
1985	890	946	996	1,040	1,062	1,078	1,094	1,109	1,125	1,141	1,157	1,173						
1986	1,421	1,470	1,506	1,541	1,577	1,612	1,647	1,683	1,719	1,754	1,790							
1987	434	454	473	492	512	531	543	553	562	571								
1988	586	606	626	646	666	686	706	726	746									
1989	1,672	1,764	1,857	1,950	2,024	2,096	2,167	2,231										
1990	1,141	1,177	1,217	1,253	1,268	1,284	1,300											
1991	851	895	940	984	1,029	1,073												
1992	1,518	1,541	1,563	1,586	1,609													
1993	1,997	2,112	2,227	2,343														
1994	1,811	1,910	1,987															
1995	514	514																
1996	122																	
1997																		
1998																		
1999																		
2000																		
2001																		
2002																		
2003																		
2004																		
2005																		
2006																		
2007																		
2008																		
2009																		
2010																		
2011																		
2012																		
2013																		
2014																		

Age to Age Development Factors

Injury Year	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426
Ending 12/31	<u>234</u>	<u>246</u>	<u>258</u>	<u>270</u>	<u>282</u>	<u>294</u>	<u>306</u>	<u>318</u>	<u>330</u>	<u>342</u>	<u>354</u>	<u>366</u>	<u>378</u>	<u>390</u>	<u>402</u>	<u>414</u>	<u>426</u>	<u>438</u>
1980	1.042	1.040	1.040	1.038	1.036	1.035	1.035	1.032	1.031	1.025	1.022	1.021	1.021	1.020	1.020	1.019		
1981	1.017	1.050	1.014	1.020	1.030	1.024	1.023	1.022	1.022	1.021	1.021	1.020	1.020	1.020	1.019			
1982	1.046	1.045	1.042	1.041	1.041	1.038	1.036	1.031	1.025	1.028	1.021	1.018	1.018	1.018				
1983	1.064	1.049	1.048	1.047	1.041	1.035	1.034	1.033	1.032	1.031	1.023	1.018	1.012					
1984	1.085	1.035	1.027	1.024	1.023	1.023	1.022	1.022	1.017	1.016	1.010	1.008						
1985	1.063	1.053	1.045	1.021	1.015	1.015	1.014	1.014	1.014	1.014	1.014	1.014						
1986	1.034	1.025	1.024	1.023	1.022	1.022	1.022	1.021	1.021	1.020								
1987	1.044	1.043	1.041	1.039	1.038	1.023	1.017	1.017	1.017									
1988	1.034	1.033	1.032	1.031	1.030	1.029	1.028	1.028										
1989	1.055	1.052	1.050	1.038	1.035	1.034	1.029											
1990	1.031	1.033	1.030	1.013	1.012	1.012												
1991	1.052	1.050	1.047	1.045	1.043													
1992	1.015	1.015	1.014	1.014														
1993	1.057	1.055	1.052															
1994	1.055	1.040																
1995	1.000																	
1996																		
1997																		
1998																		
1999																		
2000																		
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2002																		
2003																		
2004																		
2005																		
2006																		
2007																		
2008																		
2009																		
2010																		
2011																		
2012																		
2013																		

Tail

\$ Wtd Avg	1.048	1.041	1.037	1.030	1.030	1.027	1.027	1.025	1.023	1.023	1.018	1.016	1.016	1.019	1.020	1.019	1.019	1.019	---	---
Strt Average	1.043	1.041	1.036	1.030	1.031	1.026	1.026	1.024	1.022	1.022	1.018	1.017	1.018	1.019	1.019	1.019	1.019	1.019	---	---
3 Yr \$ Wtd Avg	1.049	1.039	1.039	1.022	1.031	1.026	1.027	1.022	1.018	1.017	1.016	1.014	1.015	1.019	---	---	---	---	---	---
5 Yr \$ Wtd Avg	1.042	1.039	1.040	1.028	1.031	1.025	1.023	1.020	1.022	1.022	1.018	1.016	---	---	---	---	---	---	---	---
Inv. Power Curve	1.041	1.038	1.035	1.032	1.030	1.028	1.026	1.025	1.023	1.022	1.021	1.020	1.019	1.018	1.017	1.016	1.016	1.016	1.242	
Selected	1.048	1.041	1.037	1.030	1.030	1.027	1.027	1.025	1.023	1.023	1.018	1.016	1.016	1.019	1.020	1.019	1.019	1.016	1.242	
Cumulative	1.910	1.823	1.751	1.688	1.638	1.590	1.548	1.507	1.470	1.436	1.405	1.380	1.358	1.336	1.311	1.286	1.262	1.242		

OHIO BUREAU OF WORKERS' COMPENSATION

DEATH

(Dollars in Thousands)

Public Employers-State Agencies

Incurred Loss Development

Age of Development

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS	
1980																			
1981																			
1982																			
1983																			
1984																			
1985																			
1986																			
1987																			
1988																			
1989																			
1990																			
1991																			
1992																			
1993																			3,773
1994																	3,030	4,427	
1995																769	781	514	
1996															122	122	122	122	
1997														1,755	2,618	1,819	1,856	2,127	
1998													2,109	2,951	2,126	2,162	2,197		
1999												827	1,354	845	867	1,195			
2000											137	137	137	137	137				
2001										1,296	2,019	1,307	1,327	1,347					
2002								9	9	9	9	9	9						
2003								2,253	3,469	2,443	2,479	2,519							
2004							1,547	2,604	1,583	1,722	1,758								
2005						1,538	2,659	1,640	1,692	1,741									
2006					2,701	5,244	2,737	2,357	1,742										
2007				1,090	2,046	1,117	1,160	1,222											
2008			0	0	0	0	0												
2009		498	1,012	563	585	607													
2010	1,029	2,111	1,093	1,141	1,179														
2011	0	0	0	0															
2012	0	0	820																
2013	0	501																	
2014	0																		

Age to Age Development Factors

Injury Year Ending 12/31	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210		
1980																				
1981																				
1982																				
1983																				
1984																				
1985																				
1986																				
1987																				
1988																				
1989																				
1990																				
1991																				
1992																				
1993																			1,512	
1994																	1,461	0,690		
1995																1,015	0,658	1,000		
1996															1,000	1,000	1,000	1,000		
1997														1,492	0,695	1,020	1,146			
1998													1,399	0,721	1,017	1,016				
1999												1,637	0,624	1,026	1,378					
2000											1,000	1,000	1,000	1,000						
2001										1,558	0,647	1,015	1,015							
2002									1,000	1,000	1,000	1,000								
2003								1,540	0,704	1,015	1,016									
2004							1,683	0,608	1,088	1,021										
2005						1,728	0,617	1,031	1,029											
2006					1,941	0,522	0,861	0,739												
2007				1,877	0,546	1,038	1,053													
2008																				
2009		2,035	0,556	1,039	1,037															
2010	2,053	0,517	1,044	1,034																
2011																				
2012																				
2013																				
\$ Wtd Avg	2.539	1.121	0.809	1.364	1.307	0.830	0.965	0.958	0.876	1.146	0.855	1.240	1.072	1.011	0.924	1.017	1.242	1.063		
Strt Average	2.053	1.276	0.800	1.316	1.175	1.096	1.054	0.980	0.955	1.149	0.916	1.163	1.009	1.060	1.022	1.013	1.066	1.050		
3 Yr \$ Wtd Avg	----	0.906	0.809	1.036	0.655	0.613	0.796	0.760	0.876	1.017	0.851	1.014	0.826	0.796	0.922	1.018	1.001	0.729		
5 Yr \$ Wtd Avg																				
Inv. Power Curve	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	
PA Selected	4.067	1.175	1.083	1.088	1.027	1.013	1.017	1.030	1.019	1.019	1.024	1.010	1.005	1.026	1.022	1.011	1.013	1.007		
Selected	4.067	1.175	1.083	1.088	1.027	1.013	1.017	1.030	1.019	1.019	1.024	1.010	1.005	1.026	1.022	1.011	1.013	1.007		
Cumulative	8.339	2.051	1.745	1.612	1.481	1.441	1.423	1.398	1.358	1.332	1.307	1.276	1.264	1.257	1.225	1.199	1.186	1.171		

OHIO BUREAU OF WORKERS' COMPENSATION

DEATH

(Dollars in Thousands)

Public Employers-State Agencies

Incurred Loss Development

Age of Development

Injury Year
Ending 12/31 222 MTHS 234 MTHS 246 MTHS 258 MTHS 270 MTHS 282 MTHS 294 MTHS 306 MTHS 318 MTHS 330 MTHS 342 MTHS 354 MTHS 366 MTHS 378 MTHS 390 MTHS 402 MTHS 414 MTHS 426 MTHS

1980														1,550	1,528	1,537	1,553	1,484
1981														1,000	978	987	998	1,009
1982										1,713	1,622	1,636	1,651	1,667				
1983										3,545	3,414	3,339	3,372	3,172				
1984									2,710	2,593	2,614	2,490	2,502					
1985								1,352	1,349	1,359	1,370	1,380						
1986						2,092	2,065	2,069	2,094	2,134								
1987					735	607	612	619	625									
1988				940	925	934	946	958										
1989				3,287	2,983	3,028	3,076	2,895										
1990			1,573	1,533	1,545	1,558	1,570											
1991		1,566	1,557	1,566	1,595	1,637												
1992	1,847	1,836	1,835	1,849	1,863													
1993	5,703	3,766	3,925	4,022														
1994	3,055	3,125	2,773															
1995	514	514																
1996	122																	
1997																		
1998																		
1999																		
2000																		
2001																		
2002																		
2003																		
2004																		
2005																		
2006																		
2007																		
2008																		
2009																		
2010																		
2011																		
2012																		
2013																		
2014																		

Age to Age Development Factors

Injury Year
Ending 12/31 222 234 246 258 270 282 294 306 318 330 342 354 366 378 390 402 414 426 438

1980														0.986	1.006	1.011	0.955	
1981														0.978	1.010	1.011	1.011	
1982										0.947	1.009	1.010	1.010	0.940				
1983										0.963	0.978	1.010	0.940					
1984									0.957	1.008	0.953	1.005						
1985								0.998	1.007	1.008	1.007							
1986								0.987	1.002	1.012	1.019							
1987						0.825	1.009	1.010	1.010	1.010								
1988					0.984	1.010	1.013	1.013										
1989					0.907	1.015	1.016	0.941										
1990			0.975	1.008	1.008	1.008												
1991		0.995	1.006	1.019	1.026													
1992	0.994	0.999	1.008	1.007														
1993	0.660	1.042	1.025															
1994	1.023	0.887																
1995	1.000																	
1996																		
1997																		
1998																		
1999																		
2000																		
2001																		
2002																		
2003																		
2004																		
2005																		
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2007																		
2008																		
2009																		
2010																		
2011																		
2012																		
2013																		

Tail

\$ Wtd Avg	0.831	0.980	1.009	0.970	1.012	0.990	0.972	1.004	0.989	0.994	0.969	1.004	0.974	1.008	1.011	0.955	---	---
Stirt Average	0.919	0.981	1.003	0.985	1.008	0.965	0.988	1.006	0.997	1.000	0.971	1.000	0.986	1.009	1.011	0.955	---	---
3 Yr \$ Wtd Avg	0.799	0.978	1.016	1.011	1.016	1.013	0.965	1.006	1.010	1.012	0.975	1.008	0.971	1.008	---	---	---	---
5 Yr \$ Wtd Avg																		
Inv. Power Curve	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!	#NUM!
PA Selected	1.009	1.015	1.002	1.003	1.005	1.002	1.010	1.005	1.001	1.000	1.003	1.002	1.002	1.003	1.007	1.005	1.004	1.074
Selected	1.009	1.015	1.002	1.003	1.005	1.002	1.010	1.005	1.001	1.000	1.003	1.002	1.002	1.003	1.007	1.005	1.004	1.074
Cumulative	1.163	1.152	1.135	1.133	1.129	1.124	1.122	1.110	1.105	1.104	1.104	1.100	1.098	1.095	1.092	1.084	1.079	1.074

OHIO BUREAU OF WORKERS' COMPENSATION

DEATH

(Dollars in Thousands)
Public Employers-State Agencies

Bornhuetter-Ferguson Method with a Payroll Base Using Paid Loss Development Factors

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
Injury Year	Evaluation	Months of	Payroll	Pure	Benefit	Trend	Smoothed	Age-to-	Percent	Unpaid	Indicated	
Ending 12/31	as of	Development	(\$000,000's)	Premium	Level	Factor	Pure	Ultimate	Unpaid	Loss	Ultimate	
					Factor	-4.9%	Premium	Factor	1 - 1 / (9)	(3) * (8) * (10)	Loss	
1980	6/30/2014	414	1,745	0.94	1.000	0.18	0.17	1.25	1.262	20.7%	451	1,790
1981	6/30/2014	402	1,827	0.61	1.000	0.19	0.12	1.19	1.286	22.2%	482	1,370
1982	6/30/2014	390	2,061	0.90	1.000	0.20	0.18	1.13	1.311	23.7%	552	2,000
1983	6/30/2014	378	2,173	1.66	1.000	0.21	0.35	1.07	1.336	25.2%	587	3,398
1984	6/30/2014	366	2,314	1.26	1.000	0.22	0.28	1.02	1.358	26.4%	623	2,887
1985	6/30/2014	354	2,444	0.64	1.000	0.23	0.15	0.76	1.380	27.5%	513	1,686
1986	6/30/2014	342	2,644	0.92	1.000	0.25	0.23	0.73	1.405	28.8%	553	2,342
1987	6/30/2014	330	2,912	0.26	1.000	0.26	0.07	0.69	1.436	30.4%	611	1,182
1988	6/30/2014	318	3,191	0.34	1.000	0.27	0.09	0.66	1.470	32.0%	670	1,416
1989	6/30/2014	306	3,341	0.98	1.000	0.29	0.28	0.62	1.507	33.6%	702	2,933
1990	6/30/2014	294	3,645	0.52	1.000	0.30	0.16	0.59	1.548	35.4%	767	2,067
1991	6/30/2014	282	3,852	0.46	1.000	0.32	0.15	0.57	1.590	37.1%	808	1,881
1992	6/30/2014	270	3,944	0.60	1.000	0.33	0.20	0.54	1.638	39.0%	826	2,435
1993	6/30/2014	258	4,021	1.06	1.000	0.35	0.37	0.51	1.688	40.8%	838	3,182
1994	6/30/2014	246	4,272	0.78	1.000	0.37	0.29	0.49	1.751	42.9%	891	2,878
1995	6/30/2014	234	4,433	0.17	1.000	0.39	0.07	0.46	1.823	45.1%	926	1,440
1996	6/30/2014	222	4,487	0.04	1.000	0.41	0.02	0.44	1.910	47.7%	942	1,064
1997	6/30/2014	210	4,624	0.53	1.000	0.43	0.23	0.42	2.001	50.0%	969	2,162
1998	6/30/2014	198	4,816	0.60	1.000	0.45	0.27	0.40	2.108	52.6%	1,009	2,519
1999	6/30/2014	186	5,048	0.24	1.000	0.47	0.12	0.38	2.230	55.2%	1,055	1,521
2000	6/30/2014	174	5,318	0.05	1.000	0.50	0.02	0.31	2.400	58.3%	965	1,102
2001	6/30/2014	162	5,598	0.34	1.000	0.52	0.18	0.30	2.560	60.9%	1,009	1,827
2002	6/30/2014	150	5,821	0.00	1.000	0.55	0.00	0.28	2.751	63.6%	1,042	1,051
2003	6/30/2014	138	6,005	0.66	1.000	0.58	0.38	0.27	2.960	66.2%	1,064	2,666
2004	6/30/2014	126	6,184	0.40	1.000	0.61	0.25	0.25	3.215	68.9%	1,085	1,926
2005	6/30/2014	114	6,388	0.36	1.000	0.64	0.23	0.24	3.541	71.8%	1,110	1,769
2006	6/30/2014	102	6,654	0.30	1.000	0.67	0.20	0.23	3.939	74.6%	1,144	1,547
2007	6/30/2014	90	6,915	0.25	1.000	0.70	0.17	0.22	4.467	77.6%	1,176	1,561
2008	6/30/2014	78	7,201	0.00	1.000	0.74	0.00	0.21	5.228	80.9%	1,214	1,214
2009	6/30/2014	66	7,383	0.11	1.000	0.78	0.09	0.20	6.292	84.1%	1,232	1,354
2010	6/30/2014	54	7,245	0.24	1.000	0.82	0.20	0.19	8.006	87.5%	1,196	1,418
2011	6/30/2014	42	7,353	0.00	1.000	0.86	0.00	0.18	11.519	91.3%	1,205	1,205
2012	6/30/2014	30	7,555	0.19	1.000	0.90	0.17	0.17	17.759	94.4%	1,217	1,295
2013	6/30/2014	18	5,045	0.23	1.000	0.95	0.22	0.16	50.201	98.0%	803	830
2014	6/30/2014	6	<u>5,150</u>	0.16	1.000	1.00	<u>0.16</u>	0.15	843.426	99.9%	<u>795</u>	<u>795</u>
Total/Average			163,611				0.16				31,036	63,713
Selected				Selected Pure Premium (2000-2014)			0.15					
				Selected Pure Premium (1985-1999)			0.18					
<u>Column Notes</u>				Selected Pure Premium (1980-1984)			0.23					

- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Average of Exhibit PES-D.3, Columns (3) and (10) divided by Column (3).
- (6) Exhibit PES-D.18, Column (7); selected pure premium trend.
- (7) Column (4) / Column (5) x Column (6).
- (8) Selected from Column (7) x Column (5) / Column (6).
- (9) Exhibit PES-D.4, Column (4).
- (12) Exhibit PES-D.4, Column (3) + Column (11).

OHIO BUREAU OF WORKERS' COMPENSATION

DEATH

(Dollars in Thousands)
Public Employers-State Agencies

Bornhuetter-Ferguson Method with a Payroll Base Using Incurred Loss Development Factors

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
Injury Year	Evaluation	Months of	Payroll	Pure	Benefit	Trend	Smoothed	Age-to-	Percent	IBNR	Indicated	
Ending 12/31	as of	Development	(\$000,000's)	Premium	Level	Factor	Pure	Ultimate	Unreported	Loss	Ultimate	
					Factor	-4.9%	Premium	Factor	1 - 1 / (9)	(3) * (8) * (10)	Loss	
1980	6/30/2014	414	1,745	0.94	1.000	0.18	0.17	1.25	1.079	7.3%	160	1,643
1981	6/30/2014	402	1,827	0.61	1.000	0.19	0.12	1.19	1.084	7.7%	168	1,177
1982	6/30/2014	390	2,061	0.90	1.000	0.20	0.18	1.13	1.092	8.4%	195	1,862
1983	6/30/2014	378	2,173	1.66	1.000	0.21	0.35	1.07	1.095	8.7%	203	3,375
1984	6/30/2014	366	2,314	1.26	1.000	0.22	0.28	1.02	1.098	8.9%	210	2,712
1985	6/30/2014	354	2,444	0.64	1.000	0.23	0.15	0.76	1.100	9.1%	170	1,550
1986	6/30/2014	342	2,644	0.92	1.000	0.25	0.23	0.73	1.104	9.4%	180	2,314
1987	6/30/2014	330	2,912	0.26	1.000	0.26	0.07	0.69	1.104	9.4%	189	814
1988	6/30/2014	318	3,191	0.34	1.000	0.27	0.09	0.66	1.105	9.5%	199	1,157
1989	6/30/2014	306	3,341	0.98	1.000	0.29	0.28	0.62	1.110	9.9%	208	3,102
1990	6/30/2014	294	3,645	0.52	1.000	0.30	0.16	0.59	1.122	10.8%	235	1,805
1991	6/30/2014	282	3,852	0.46	1.000	0.32	0.15	0.57	1.124	11.0%	240	1,878
1992	6/30/2014	270	3,944	0.60	1.000	0.33	0.20	0.54	1.129	11.5%	243	2,106
1993	6/30/2014	258	4,021	1.06	1.000	0.35	0.37	0.51	1.133	11.7%	241	4,263
1994	6/30/2014	246	4,272	0.78	1.000	0.37	0.29	0.49	1.135	11.9%	247	3,020
1995	6/30/2014	234	4,433	0.17	1.000	0.39	0.07	0.46	1.152	13.2%	271	785
1996	6/30/2014	222	4,487	0.04	1.000	0.41	0.02	0.44	1.163	14.0%	276	398
1997	6/30/2014	210	4,624	0.53	1.000	0.43	0.23	0.42	1.171	14.6%	283	2,410
1998	6/30/2014	198	4,816	0.60	1.000	0.45	0.27	0.40	1.186	15.7%	301	2,498
1999	6/30/2014	186	5,048	0.24	1.000	0.47	0.12	0.38	1.199	16.6%	317	1,512
2000	6/30/2014	174	5,318	0.05	1.000	0.50	0.02	0.31	1.225	18.4%	304	442
2001	6/30/2014	162	5,598	0.34	1.000	0.52	0.18	0.30	1.257	20.4%	338	1,685
2002	6/30/2014	150	5,821	0.00	1.000	0.55	0.00	0.28	1.264	20.9%	342	350
2003	6/30/2014	138	6,005	0.66	1.000	0.58	0.38	0.27	1.276	21.6%	347	2,866
2004	6/30/2014	126	6,184	0.40	1.000	0.61	0.25	0.25	1.307	23.5%	369	2,128
2005	6/30/2014	114	6,388	0.36	1.000	0.64	0.23	0.24	1.332	24.9%	386	2,127
2006	6/30/2014	102	6,654	0.30	1.000	0.67	0.20	0.23	1.358	26.4%	404	2,146
2007	6/30/2014	90	6,915	0.25	1.000	0.70	0.17	0.22	1.398	28.5%	432	1,654
2008	6/30/2014	78	7,201	0.00	1.000	0.74	0.00	0.21	1.423	29.7%	446	446
2009	6/30/2014	66	7,383	0.11	1.000	0.78	0.09	0.20	1.441	30.6%	448	1,055
2010	6/30/2014	54	7,245	0.24	1.000	0.82	0.20	0.19	1.481	32.5%	444	1,623
2011	6/30/2014	42	7,353	0.00	1.000	0.86	0.00	0.18	1.612	38.0%	501	501
2012	6/30/2014	30	7,555	0.19	1.000	0.90	0.17	0.17	1.745	42.7%	551	1,371
2013	6/30/2014	18	5,045	0.23	1.000	0.95	0.22	0.16	2.051	51.2%	420	921
2014	6/30/2014	6	<u>5,150</u>	0.16	1.000	1.00	<u>0.16</u>	0.15	8.339	88.0%	<u>700</u>	<u>700</u>
Total/Average			163,611				0.16				10,970	60,395
Selected							Selected Pure Premium	0.15				

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Average of Exhibit PES-D.3, Columns (3) and (10) divided by Column (3).
- (6) Exhibit PES-D.18, Column (7); selected pure premium trend.
- (7) Column (4) / Column (5) x Column (6).
- (8) Selected from Column (7) x Column (5) / Column (6).
- (9) Exhibit PES-D.4, Column (7).
- (12) Exhibit PES-D.4, Column (6) + Column (11).

OHIO BUREAU OF WORKERS' COMPENSATION

DEATH

(Dollars in Thousands)

Public Employers-State Agencies

Bornhuetter-Ferguson Method with a Premium Base Using Paid Loss Development Factors

<u>Injury Year</u> <u>Ending 12/31</u>	<u>(1)</u> <u>Evaluation</u> <u>as of</u>	<u>(2)</u> <u>Months of</u> <u>Development</u>	<u>(3)</u> <u>Premium</u> <u>(\$000's)</u>	<u>(4)</u> <u>Loss</u> <u>Ratio</u>	<u>(5)</u> <u>Benefit</u> <u>Level</u> <u>Factor</u>	<u>(6)</u> <u>Trend</u> <u>Factor</u> <u>0.0%</u>	<u>(7)</u> <u>Trended</u> <u>Loss</u> <u>Ratio</u>	<u>(8)</u> <u>Smoothed</u> <u>Loss</u> <u>Ratio</u>	<u>(9)</u> <u>Age-to-</u> <u>Ultimate</u> <u>Factor</u>	<u>(10)</u> <u>Percent</u> <u>Unpaid</u> <u>1 - 1 / (9)</u>	<u>(11)</u> <u>Unpaid</u> <u>Loss</u> <u>(3) * (8) * (10)</u>	<u>(12)</u> <u>Indicated</u> <u>Ultimate</u> <u>Loss</u>
1980	6/30/2014	414										
1981	6/30/2014	402										
1982	6/30/2014	390										
1983	6/30/2014	378										
1984	6/30/2014	366										
1985	6/30/2014	354										
1986	6/30/2014	342										
1987	6/30/2014	330										
1988	6/30/2014	318										
1989	6/30/2014	306										
1990	6/30/2014	294										
1991	6/30/2014	282										
1992	6/30/2014	270										
1993	6/30/2014	258										
1994	6/30/2014	246										
1995	6/30/2014	234										
1996	6/30/2014	222										
1997	6/30/2014	210										
1998	6/30/2014	198										
1999	6/30/2014	186										
2000	6/30/2014	174	38,059	0.7%	1.000	1.00	0.7%	2.4%	2.400	58.3%	534	671
2001	6/30/2014	162	39,274	4.8%	1.000	1.00	4.8%	2.4%	2.560	60.9%	576	1,394
2002	6/30/2014	150	39,683	0.0%	1.000	1.00	0.0%	2.4%	2.751	63.6%	607	616
2003	6/30/2014	138	45,623	8.7%	1.000	1.00	8.7%	2.4%	2.960	66.2%	727	2,328
2004	6/30/2014	126	54,327	4.6%	1.000	1.00	4.6%	2.4%	3.215	68.9%	900	1,741
2005	6/30/2014	114	61,809	3.8%	1.000	1.00	3.8%	2.4%	3.541	71.8%	1,067	1,725
2006	6/30/2014	102	68,102	2.9%	1.000	1.00	2.9%	2.4%	3.939	74.6%	1,222	1,626
2007	6/30/2014	90	70,539	2.4%	1.000	1.00	2.4%	2.4%	4.467	77.6%	1,317	1,702
2008	6/30/2014	78	68,546	0.0%	1.000	1.00	0.0%	2.4%	5.228	80.9%	1,333	1,333
2009	6/30/2014	66	64,733	1.3%	1.000	1.00	1.3%	2.4%	6.292	84.1%	1,309	1,432
2010	6/30/2014	54	58,506	3.0%	1.000	1.00	3.0%	2.4%	8.006	87.5%	1,231	1,453
2011	6/30/2014	42	61,817	0.0%	1.000	1.00	0.0%	2.4%	11.519	91.3%	1,358	1,358
2012	6/30/2014	30	65,024	2.2%	1.000	1.00	2.2%	2.4%	17.759	94.4%	1,476	1,554
2013	6/30/2014	18	60,793	1.9%	1.000	1.00	1.9%	2.4%	50.201	98.0%	1,433	1,460
2014	6/30/2014	6	<u>62,055</u>	1.3%	1.000	1.00	<u>1.3%</u>	2.4%	843.426	99.9%	<u>1,491</u>	<u>1,491</u>
Total/Average			858,891				2.4%				16,580	21,884
Selected							Selected Loss Ratio	2.4%				

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Average of Exhibit PES-D.3, Columns (3) and (10) divided by Column (3).
- (6) Exhibit PES-D.18, Column (9); selected loss ratio trend.
- (7) Column (4) / Column (5) x Column (6).
- (8) Selected from Column (7) x Column (5) / Column (6).
- (9) Exhibit PES-D.4, Column (4).
- (12) Exhibit PES-D.4, Column (3) + Column (11).

OHIO BUREAU OF WORKERS' COMPENSATION

DEATH

(Dollars in Thousands)
Public Employers-State Agencies

Bornhuetter-Ferguson Method with a Premium Base Using Incurred Loss Development Factors

<u>Injury Year</u> <u>Ending 12/31</u>	<u>(1)</u> <u>Evaluation</u> <u>as of</u>	<u>(2)</u> <u>Months of</u> <u>Development</u>	<u>(3)</u> <u>Premium</u> <u>(\$000's)</u>	<u>(4)</u> <u>Loss</u> <u>Ratio</u>	<u>(5)</u> <u>Benefit</u> <u>Level</u> <u>Factor</u>	<u>(6)</u> <u>Trend</u> <u>Factor</u> <u>0.0%</u>	<u>(7)</u> <u>Trended</u> <u>Loss</u> <u>Ratio</u>	<u>(8)</u> <u>Smoothed</u> <u>Loss</u> <u>Ratio</u>	<u>(9)</u> <u>Age-to-</u> <u>Ultimate</u> <u>Factor</u>	<u>(10)</u> <u>Percent</u> <u>Unreported</u> <u>1 - 1 / (9)</u>	<u>(11)</u> <u>IBNR</u> <u>Loss</u> <u>(3) * (8) * (10)</u>	<u>(12)</u> <u>Indicated</u> <u>Ultimate</u> <u>Loss</u>
1980	6/30/2014	414										
1981	6/30/2014	402										
1982	6/30/2014	390										
1983	6/30/2014	378										
1984	6/30/2014	366										
1985	6/30/2014	354										
1986	6/30/2014	342										
1987	6/30/2014	330										
1988	6/30/2014	318										
1989	6/30/2014	306										
1990	6/30/2014	294										
1991	6/30/2014	282										
1992	6/30/2014	270										
1993	6/30/2014	258										
1994	6/30/2014	246										
1995	6/30/2014	234										
1996	6/30/2014	222										
1997	6/30/2014	210										
1998	6/30/2014	198										
1999	6/30/2014	186										
2000	6/30/2014	174	38,059	0.7%	1.000	1.00	0.7%	2.4%	1.225	18.4%	168	306
2001	6/30/2014	162	39,274	4.8%	1.000	1.00	4.8%	2.4%	1.257	20.4%	193	1,540
2002	6/30/2014	150	39,683	0.0%	1.000	1.00	0.0%	2.4%	1.264	20.9%	199	208
2003	6/30/2014	138	45,623	8.7%	1.000	1.00	8.7%	2.4%	1.276	21.6%	237	2,756
2004	6/30/2014	126	54,327	4.6%	1.000	1.00	4.6%	2.4%	1.307	23.5%	307	2,065
2005	6/30/2014	114	61,809	3.8%	1.000	1.00	3.8%	2.4%	1.332	24.9%	371	2,112
2006	6/30/2014	102	68,102	2.9%	1.000	1.00	2.9%	2.4%	1.358	26.4%	432	2,174
2007	6/30/2014	90	70,539	2.4%	1.000	1.00	2.4%	2.4%	1.398	28.5%	483	1,705
2008	6/30/2014	78	68,546	0.0%	1.000	1.00	0.0%	2.4%	1.423	29.7%	490	490
2009	6/30/2014	66	64,733	1.3%	1.000	1.00	1.3%	2.4%	1.441	30.6%	477	1,083
2010	6/30/2014	54	58,506	3.0%	1.000	1.00	3.0%	2.4%	1.481	32.5%	457	1,636
2011	6/30/2014	42	61,817	0.0%	1.000	1.00	0.0%	2.4%	1.612	38.0%	564	564
2012	6/30/2014	30	65,024	2.2%	1.000	1.00	2.2%	2.4%	1.745	42.7%	668	1,488
2013	6/30/2014	18	60,793	1.9%	1.000	1.00	1.9%	2.4%	2.051	51.2%	749	1,250
2014	6/30/2014	6	<u>62,055</u>	1.3%	1.000	1.00	<u>1.3%</u>	2.4%	8.339	88.0%	<u>1,313</u>	<u>1,313</u>
Total/Average			858,891				2.4%				7,108	20,689
Selected					Selected Loss Ratio			2.4%				

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Average of Exhibit PES-D.3, Columns (3) and (10) divided by Column (3).
- (6) Exhibit PES-D.18, Column (9); selected loss ratio trend.
- (7) Column (4) / Column (5) x Column (6).
- (8) Selected from Column (7) x Column (5) / Column (6).
- (9) Exhibit PES-D.4, Column (7).
- (12) Exhibit PES-D.4, Column (6) + Column (11).

OHIO BUREAU OF WORKERS' COMPENSATION

DEATH

(Dollars in Thousands)

Public Employers-State Agencies

Persistency Per Beneficiary Method

<u>Injury Year Ending 12/31</u>	<u>(1) Evaluation as of</u>	<u>(2) Months of Development</u>	<u>(3) Incremental Paid Loss</u>	<u>(4) Cumulative Persistency Factor</u>	<u>(5) Estimated Ult. Unpaid Loss (3) times (4)</u>	<u>(6) Ultimate Loss</u>
1980	6/30/2014	414	26	73.406	1,876	3,214
1981	6/30/2014	402	17	74.932	1,249	2,136
1982	6/30/2014	390	25	76.468	1,933	3,380
1983	6/30/2014	378	34	78.016	2,682	5,493
1984	6/30/2014	366	17	79.574	1,386	3,650
1985	6/30/2014	354	16	81.144	1,284	2,457
1986	6/30/2014	342	35	82.724	2,926	4,715
1987	6/30/2014	330	9	84.316	785	1,357
1988	6/30/2014	318	20	85.919	1,720	2,466
1989	6/30/2014	306	63	87.533	5,540	7,771
1990	6/30/2014	294	16	89.159	1,410	2,710
1991	6/30/2014	282	45	90.796	4,042	5,115
1992	6/30/2014	270	23	92.445	2,091	3,699
1993	6/30/2014	258	116	94.105	10,963	13,306
1994	6/30/2014	246	77	95.778	7,392	9,379
1995	6/30/2014	234	0	97.462	0	514
1996	6/30/2014	222	0	99.158	0	122
1997	6/30/2014	210	80	100.865	8,114	9,308
1998	6/30/2014	198	52	102.585	5,317	6,828
1999	6/30/2014	186	62	104.317	6,511	6,977
2000	6/30/2014	174	0	100.999	0	137
2001	6/30/2014	162	61	97.817	5,988	6,807
2002	6/30/2014	150	0	94.765	0	9
2003	6/30/2014	138	116	91.839	10,655	12,257
2004	6/30/2014	126	83	89.032	7,386	8,227
2005	6/30/2014	114	62	86.341	5,323	5,982
2006	6/30/2014	102	7	83.760	604	1,008
2007	6/30/2014	90	56	81.284	4,524	4,909
2008	6/30/2014	78	0	78.911	0	0
2009	6/30/2014	66	24	76.634	1,827	1,949
2010	6/30/2014	54	52	98.672	5,134	5,356
2011	6/30/2014	42	0	186.187	0	0
2012	6/30/2014	30	78	276.810	21,637	21,715
2013	6/30/2014	18	27	721.526	19,147	19,173
2014	6/30/2014	6	0	9,834.600	0	0
			1,300		149,446	182,123

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation.
(4) Exhibit PES-D.12, Page 1 and Exhibit PES-D.12, Page 2.
(6) Column (5) + estimated paid to date 6/30/2014.

OHIO BUREAU OF WORKERS' COMPENSATION

DEATH

(Dollars in Thousands)
Public Employers-State Agencies

Number of Beneficiaries as % of Ultimate Number of Lost-Time Claims

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	0.01%	0.22%	0.65%	0.44%	0.48%	0.48%	0.46%	0.46%	0.40%	0.30%	0.27%	0.31%	0.43%	0.40%	0.39%	0.36%	0.40%	0.38%
1981	0.00%	0.00%	0.62%	0.25%	0.34%	0.31%	0.26%	0.26%	0.25%	0.24%	0.24%	0.12%	0.17%	0.12%	1.34%	0.22%	0.21%	
1982	0.01%	0.12%	0.27%	0.42%	0.69%	0.34%	0.37%	0.38%	0.37%	0.42%	0.49%	0.29%	0.29%	0.31%	0.44%	0.40%	0.30%	0.30%
1983	0.01%	0.27%	0.79%	0.61%	0.79%	0.91%	0.76%	0.74%	0.57%	0.53%	0.66%	0.55%	0.68%	0.51%	0.41%	0.56%	0.60%	
1984	0.01%	0.22%	0.78%	0.45%	0.43%	0.43%	0.43%	0.47%	0.57%	0.77%	0.53%	0.51%	0.50%	0.47%	0.49%	0.65%	0.59%	0.55%
1985	0.01%	0.18%	0.26%	0.22%	0.21%	0.27%	0.29%	0.15%	0.28%	0.23%	0.23%	0.21%	0.28%	0.29%	0.27%	0.28%	0.26%	
1986	0.01%	0.15%	0.18%	0.21%	0.49%	0.65%	0.39%	0.39%	0.57%	0.42%	0.43%	0.40%	0.37%	0.39%	0.23%	0.48%	0.23%	
1987	0.00%	0.00%	0.02%	0.06%	0.23%	0.23%	0.10%	0.10%	0.10%	0.11%	0.26%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	
1988	0.00%	0.00%	0.13%	0.24%	0.21%	0.18%	0.19%	0.18%	0.19%	0.17%	0.07%	0.07%	0.07%	0.07%	0.08%	0.07%	0.07%	0.08%
1989	0.00%	0.08%	0.21%	0.33%	0.39%	0.19%	0.19%	0.71%	0.39%	0.36%	0.30%	0.30%	0.31%	0.30%	0.30%	0.62%	0.34%	0.33%
1990	0.01%	0.13%	0.32%	0.25%	0.41%	0.28%	0.26%	0.24%	0.24%	0.29%	0.17%	0.17%	0.17%	0.17%	0.25%	0.18%	0.16%	0.13%
1991	0.01%	0.16%	0.21%	0.16%	0.16%	0.23%	0.19%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.19%	0.16%	0.16%	0.16%	0.16%
1992	0.00%	0.13%	0.42%	0.35%	0.36%	0.32%	0.35%	0.36%	0.31%	0.24%	0.27%	0.25%	0.21%	0.27%	0.24%	0.21%	0.15%	0.14%
1993	0.01%	0.31%	0.31%	0.30%	0.28%	0.30%	0.30%	0.30%	0.38%	0.36%	0.36%	0.43%	0.37%	0.36%	0.34%	0.34%	0.35%	0.39%
1994	0.03%	0.31%	0.31%	0.29%	0.31%	0.31%	0.31%	0.31%	0.31%	0.31%	0.31%	0.32%	0.31%	0.31%	0.31%	0.30%	0.30%	0.31%
1995	0.00%	0.11%	0.23%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.08%	0.07%	0.06%	0.06%	0.06%	0.06%	0.06%	0.03%	0.00%
1996	0.03%	0.07%	0.08%	0.08%	0.08%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1997	0.04%	0.27%	0.29%	0.26%	0.23%	0.23%	0.23%	0.24%	0.24%	0.20%	0.17%	0.17%	0.17%	0.17%	0.22%	0.23%	0.17%	0.25%
1998	0.00%	0.17%	0.47%	0.32%	0.62%	0.41%	0.46%	0.43%	0.20%	0.16%	0.24%	0.24%	0.24%	0.24%	0.21%	0.16%	0.16%	
1999	0.00%	0.05%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.16%	
2000	0.00%	0.00%	0.17%	0.07%	0.07%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		
2001	0.00%	0.11%	0.16%	0.16%	0.27%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%		
2002	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			
2003	0.00%	0.28%	0.37%	0.35%	0.35%	0.47%	0.44%	0.35%	0.36%	0.35%	0.32%	0.29%						
2004	0.02%	0.16%	0.20%	0.20%	0.20%	0.20%	0.27%	0.20%	0.20%	0.20%	0.20%	0.20%						
2005	0.00%	0.03%	0.37%	0.22%	0.23%	0.17%	0.15%	0.15%	0.15%	0.15%								
2006	0.00%	0.10%	0.08%	0.08%	0.34%	0.19%	0.19%	0.14%	0.02%									
2007	0.00%	0.13%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%										
2008	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%											
2009	0.00%	0.07%	0.06%	0.06%	0.06%	0.06%	0.06%											
2010	0.03%	0.15%	0.15%	0.14%	0.14%													
2011	0.00%	0.00%	0.00%	0.00%														
2012	0.00%	0.00%	0.21%															
2013	0.00%	0.11%																
2014	0.00%																	

Calendar Year Persistency

Injury Year Ending 12/31	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	210
	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	210	210
1981			0.709	1.889	1.439	1.479	1.739	1.551	1.151	1.061	1.305	1.775	3.285	2.291	2.976	0.297	1.730	1.751	
1982		5.028	0.949	0.804	0.449	0.783	0.689	0.689	0.675	0.578	0.491	0.417	0.589	0.382	3.061	0.548	0.699	0.354	
1983	12.745	0.984	0.528	1.134	0.430	0.409	0.497	0.504	0.724	0.918	0.543	0.442	0.571	0.646	0.778	0.748	0.534	0.498	
1984	44.405	3.619	0.780	1.744	2.104	1.755	1.719	1.222	0.926	0.687	1.255	1.077	1.347	1.094	0.832	0.858	1.021	1.067	
1985	21.532	4.385	1.750	1.987	2.086	1.575	1.592	3.871	2.793	2.306	2.264	2.179	2.227	1.742	2.274	2.148	1.932	1.823	
1986	18.935	1.661	1.230	1.004	0.556	0.455	0.376	0.706	0.403	0.533	0.541	0.526	0.759	0.743	1.172	1.011	0.533	1.243	
1987			11.591	8.776	2.869	1.705	3.978	5.620	4.299	4.008	1.536	4.455	4.540	2.814	3.392	5.802	2.723	2.652	
1988			0.418	0.955	1.102	0.542	0.529	0.542	0.571	1.513	1.123	1.152	1.123	1.123	1.088	1.123	1.123	1.123	
1989		1.737	1.148	0.637	0.464	1.023	0.977	0.262	0.446	0.206	0.248	0.248	0.237	0.251	0.246	0.120	0.224	0.215	
1990	10.240	1.558	1.024	1.571	0.458	0.674	2.694	1.580	1.514	1.776	1.035	1.874	1.825	1.789	2.414	1.857	2.020	2.532	
1991	16.888	2.040	1.196	2.603	1.769	1.149	1.299	1.532	1.102	1.926	1.113	1.113	1.122	1.327	1.137	1.045	0.834	0.834	
1992		1.594	0.371	0.452	0.641	0.593	0.435	0.425	0.480	0.621	0.546	0.594	0.908	0.592	0.654	0.738	1.071	1.113	
1993	12.939	1.369	1.110	1.183	1.135	1.177	1.185	1.034	0.626	0.756	0.708	0.490	0.745	0.672	0.618	0.424	0.404	0.292	
1994	9.607	1.005	0.973	0.964	0.964	0.964	1.027	1.155	1.134	1.385	1.161	1.166	1.123	1.129	1.129	1.145	1.282	1.192	
1995		2.932	1.245	2.566	2.623	2.623	2.623	2.623	2.623	3.723	4.605	4.707	4.707	4.707	4.679	4.688	8.828		
1996	3.223	3.285	1.593	1.447	1.559	5.253													
1997	2.000	0.282	0.288	0.293	0.098														
1998		1.710	0.559	0.725	0.376	0.576	0.515	0.560	1.015	1.052	0.721	0.703	0.703	0.888	1.096	1.052	1.571		
1999		9.639	4.073	8.056	5.340	5.836	5.359	2.534	2.097	3.061	3.141	3.141	3.141	2.659	2.097	0.991			
2000			0.466	1.034	1.064	4.720													
2001		1.507	0.463	0.472	0.064														
2002	4.612																		
2003																			
2004	17.144	2.357	1.732	1.732	2.303	2.168	1.304	1.793	1.764	1.614	1.402								
2005		6.194	0.560	0.918	0.879	1.643	1.308	1.311	1.315	1.337									
2006		3.805	2.668	2.788	0.491	0.812	0.810	1.109	7.523										
2007		0.645	0.591	2.385	1.339	1.339	0.975	0.144											
2008																			
2009																			
2010	2.678	0.424	0.433	0.445	0.445														
2011																			
2012																			
2013		1.978																	
2014																			
Strt Average	13.611	2.597	1.479	1.868	1.271	1.707	1.503	1.469	1.660	1.516	1.331	1.533	1.706	1.461	1.744	1.447	1.658	1.192	
3 Yr Avg	8.145	1.016	1.231	1.873	0.759	1.265	1.031	0.855	3.534	2.004	1.755	2.850	2.850	2.751	2.624	2.244	3.894	0.866	
5 Yr Avg	5.931	2.609	1.197	1.654	1.092	2.137	1.951	1.378	2.743	2.157	2.251	2.040	2.092	2.010	1.924	1.660	2.631	1.192	
P(Living)	0.998	0.998	0.997	0.997	0.997	0.997	0.997	0.996	0.996	0.996	0.995	0.995	0.994	0.994	0.993	0.993	0.992	0.991	
Selected	13.611	2.597	1.479	1.868	1.271	0.959	0.959	0.9											

OHIO BUREAU OF WORKERS' COMPENSATION
DEATH
(Dollars in Thousands)
Public Employers-State Agencies

Number of Beneficiaries as % of Ultimate Number of Lost-Time Claims

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	0.37%	0.30%	0.30%	0.31%	0.30%	0.30%	0.30%	0.31%	0.30%	0.30%	0.25%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%
1981	0.11%	0.09%	0.27%	0.08%	0.12%	0.18%	0.15%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%
1982	0.30%	0.30%	0.31%	0.30%	0.30%	0.31%	0.30%	0.30%	0.27%	0.22%	0.25%	0.20%	0.18%	0.18%	0.18%	0.18%	0.18%	0.18%
1983	0.59%	0.71%	0.58%	0.59%	0.61%	0.56%	0.50%	0.50%	0.50%	0.50%	0.50%	0.39%	0.30%	0.21%				
1984	0.47%	0.79%	0.35%	0.28%	0.26%	0.26%	0.26%	0.26%	0.26%	0.21%	0.19%	0.12%	0.10%					
1985	0.28%	0.28%	0.25%	0.22%	0.11%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%					
1986	0.22%	0.22%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%					
1987	0.09%	0.08%	0.08%	0.08%	0.08%	0.08%	0.05%	0.04%	0.04%	0.04%								
1988	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%									
1989	0.33%	0.33%	0.33%	0.33%	0.27%	0.26%	0.26%	0.23%										
1990	0.13%	0.12%	0.14%	0.14%	0.12%	0.05%	0.05%											
1991	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%												
1992	0.11%	0.07%	0.07%	0.07%	0.07%													
1993	0.37%	0.35%	0.36%	0.36%														
1994	0.31%	0.31%	0.24%															
1995	0.00%	0.00%																
1996	0.00%																	
1997																		
1998																		
1999																		
2000																		
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2011																		
2012																		
2013																		
2014																		

Calendar Year Persistency

Injury Year Ending 12/31	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	
	<u>234</u>	<u>246</u>	<u>258</u>	<u>270</u>	<u>282</u>	<u>294</u>	<u>306</u>	<u>318</u>	<u>330</u>	<u>342</u>	<u>354</u>	<u>366</u>	<u>378</u>	<u>390</u>	<u>402</u>	<u>414</u>	<u>426</u>	<u>438</u>	
1981	2.846	3.281	1.147	3.889	2.555	1.692	2.146	2.146	2.146	1.789	1.566	1.566	1.566	1.566	1.566	1.566	1.566	1.566	1.566
1982	0.307	0.901	0.254	0.392	0.587	0.463	0.466	0.469	0.519	0.634	0.555	0.709	0.795	0.795	0.795	0.795	0.795	0.795	0.795
1983	0.509	0.432	0.516	0.512	0.517	0.542	0.600	0.543	0.444	0.507	0.397	0.456	0.583	0.823					
1984	1.526	0.733	1.675	2.167	2.164	1.940	1.940	1.940	1.940	2.426	2.036	2.547	2.201						
1985	2.819	1.274	1.121	1.164	2.406	3.264	3.264	3.264	2.611	2.415	1.509	1.238							
1986	1.260	1.132	1.342	0.659	0.486	0.487	0.489	0.478	0.487	0.487	0.487								
1987	2.569	1.983	1.952	1.952	1.947	1.941	3.104	4.039	4.039	4.039									
1988	1.168	1.123	1.123	1.123	1.123	0.719	0.542	0.542	0.542										
1989	0.224	0.224	0.224	0.224	0.278	0.288	0.288	0.327											
1990	2.532	2.654	2.420	2.130	4.667	4.667	4.116												
1991	0.795	0.872	0.797	0.351	0.351	0.351													
1992	1.375	2.234	2.234	2.234	2.234														
1993	0.191	0.198	0.197	0.195															
1994	1.147	1.166	1.509																
1995																			
1996																			
1997																			
1998																			
1999																			
2000																			
2001																			
2002																			
2003																			
2004																			
2005																			
2006																			
2007																			
2008																			
2009																			
2010																			
2011																			
2012																			
2013																			
2014																			
Strt Average	1.376	1.301	1.179	1.307	1.610	1.487	1.695	1.527	1.591	1.757	1.092	1.303	1.286	1.061	1.181	1.566	----	----	----
3 Yr Avg	0.904	1.199	1.313	0.926	2.417	1.769	1.649	1.636	1.689	2.314	1.344	1.413	1.193	1.061	----	----	----	----	----
5 Yr Avg	1.208	1.425	1.431	1.027	1.731	1.593	1.708	1.730	1.924	1.975	0.997	1.303	----	----	----	----	----	----	----
P(Living)	0.990	0.989	0.988	0.987	0.986	0.985	0.984	0.983	0.981	0.980	0.979	0.978	0.976	0.975	0.974	0.972	0.971	0.970	0.970
Selected	1.007	1.007	1.007	1.007	1.007	1.007	1.007	1.007	1.007	1.007	1.007	1.007	1.007	1.007	1.007	1.007	1.007	1.007	1.007
Cumulative	99.158	97.462	95.778	94.105	92.445	90.796	89.159	87.533	85.919	84.316	82.724	81.144	79.574	78.016	76.468	74.932	73.406	73.857	73.857
	438	450	462	474	486	498	510	522	534	546	558	570	582	594	606	618	630	642	654
	<u>1.007</u>	<u>1.007</u>	<u>1.007</u>	<u>1.007</u>	<u>1.007</u>	<u>1.007</u>	<u>1.007</u>	<u>1.007</u>	<u>1.007</u>	<u>1.007</u>	<u>1.007</u>	<u>1.007</u>	<u>1.007</u>	<u>1.007</u>	<u>1.007</u>	<u>1.007</u>	<u>1.007</u>	<u>1.007</u>	<u>1.007</u>
	654	666	678	690	702	714	726	738	750	762	774	786	798	810	822	834	846	858	870
	<u>1.007</u>	<u>1.007</u>	<u>1.007</u>	<u>1.007</u>	<u>1.007</u>	<u>1.007</u>	<u>1.007</u>	<u>1.007</u>	<u>1.007</u>	<u>1.007</u>	<u>1.007</u>	<u>1.007</u>	<u>1.007</u>	<u>1.007</u>	<u>1.007</u>	<u>1.007</u>	<u>1.007</u>	<u>1.007</u>	<u>1.007</u>
	870	882	894	906	918	930	942	954	966	978	990	1002	1014	1026	1038	1050	1062	1074	1086
	<u>1.007</u>	<u>1.007</u>	<u>1.007</u>	<u>1.007</u>	<u>1.007</u>	<u>1.007</u>	<u>1.007</u>	<u>1.007</u>	<u>1.007</u>	<u>1.007</u>	<u>1.007</u>	<u>1.007</u>	<u>1.007</u>	<u>1.007</u>	<u>1.007</u>	<u>1.007</u>	<u>1.007</u>	<u>1.007</u>	<u>1.007</u>

OHIO BUREAU OF WORKERS' COMPENSATION

DEATH

(Dollars in Thousands)

Public Employers-State Agencies

Incremental Paid Persistency Method

<u>Injury Year Ending 12/31</u>	<u>(1) Evaluation as of</u>	<u>(2) Months of Development</u>	<u>(3) Incremental Paid Loss</u>	<u>(4) Cumulative Incremental Paid Factor</u>	<u>(5) Estimated Ult. Unpaid Loss (3) times (4)</u>	<u>(6) Ultimate Loss</u>
1980	6/30/2014	414	26	18.142	464	1,802
1981	6/30/2014	402	17	18.616	310	1,198
1982	6/30/2014	390	25	19.100	483	1,930
1983	6/30/2014	378	34	19.597	674	3,484
1984	6/30/2014	366	17	20.107	350	2,614
1985	6/30/2014	354	16	20.547	325	1,498
1986	6/30/2014	342	35	20.975	742	2,531
1987	6/30/2014	330	9	21.391	199	771
1988	6/30/2014	318	20	21.796	436	1,182
1989	6/30/2014	306	63	22.191	1,405	3,635
1990	6/30/2014	294	16	22.575	357	1,657
1991	6/30/2014	282	45	22.949	1,022	2,095
1992	6/30/2014	270	23	23.313	527	2,136
1993	6/30/2014	258	116	23.667	2,757	5,100
1994	6/30/2014	246	77	24.012	1,853	3,840
1995	6/30/2014	234	0	24.348	0	514
1996	6/30/2014	222	0	24.675	0	122
1997	6/30/2014	210	80	24.993	2,011	3,204
1998	6/30/2014	198	52	25.303	1,312	2,822
1999	6/30/2014	186	62	25.604	1,598	2,064
2000	6/30/2014	174	0	26.268	0	137
2001	6/30/2014	162	61	26.923	1,648	2,467
2002	6/30/2014	150	0	27.569	0	9
2003	6/30/2014	138	116	28.208	3,273	4,874
2004	6/30/2014	126	83	28.838	2,392	3,233
2005	6/30/2014	114	62	29.461	1,816	2,475
2006	6/30/2014	102	7	30.075	217	621
2007	6/30/2014	90	56	30.682	1,708	2,093
2008	6/30/2014	78	0	31.281	0	0
2009	6/30/2014	66	24	31.873	760	882
2010	6/30/2014	54	52	29.160	1,517	1,739
2011	6/30/2014	42	0	37.661	0	0
2012	6/30/2014	30	78	32.818	2,565	2,643
2013	6/30/2014	18	27	64.639	1,715	1,742
2014	6/30/2014	6	0	716.758	0	0
			1,300		34,436	67,113

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation estimated incremental paid through 6/30/14.
- (4) Exhibit PES-D.14, Page 1 and Exhibit PES-D.14, Page 2.
- (6) Column (5) + estimated paid to date 6/30/14.

OHIO BUREAU OF WORKERS' COMPENSATION

DEATH

(Dollars in Thousands)
Public Employers-State Agencies

Incremental Paid Losses

Table with columns: Injury Year Ending 12/31, 6 MTHS, 18 MTHS, 30 MTHS, 42 MTHS, 54 MTHS, 66 MTHS, 78 MTHS, 90 MTHS, 102 MTHS, 114 MTHS, 126 MTHS, 138 MTHS, 150 MTHS, 162 MTHS, 174 MTHS, 186 MTHS, 198 MTHS, 210 MTHS. Rows include years from 1980 to 2014.

Age to Age Development Factors

Table with columns: Injury Year Ending 12/31, 6, 18, 30, 42, 54, 66, 78, 90, 102, 114, 126, 138, 150, 162, 174, 186, 198, 210, 222. Rows include years from 1981 to 2014, and summary rows for Strt Average, 3 Yr Avg, 5 Yr Avg, P(Living), Selected, and Cumulative.

OHIO BUREAU OF WORKERS' COMPENSATION

DEATH
(Dollars in Thousands)
Public Employers-State Agencies

Incremental Paid Losses

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	43	35	35	36	35	35	35	36	35	35	29	26	26	26	26	26	26	
1981	13	11	32	9	14	21	17	17	17	17	17	17	17	17	17	17	17	
1982	43	43	44	43	43	45	43	43	39	32	36	28	25	25	25	25	25	
1983	94	115	93	95	98	89	80	80	80	80	80	62	49	34				
1984	84	142	63	50	46	46	46	46	46	37	34	21	17					
1985	56	56	50	44	21	16	16	16	16	16	16	16	16					
1986	48	48	36	35	35	35	35	36	35	35	35	35	35					
1987	20	19	19	19	19	19	12	9	9	9								
1988	19	20	20	20	20	20	20	20	20	20								
1989	93	93	93	93	74	72	72	63										
1990	38	36	39	36	16	16	16											
1991	45	45	45	45	45	45												
1992	37	23	23	23	23													
1993	119	115	115	116														
1994	100	99	77															
1995	0	0																
1996	0																	
1997																		
1998																		
1999																		
2000																		
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2014																		

Age to Age Development Factors

Injury Year Ending 12/31	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	
	<u>234</u>	<u>246</u>	<u>258</u>	<u>270</u>	<u>282</u>	<u>294</u>	<u>306</u>	<u>318</u>	<u>330</u>	<u>342</u>	<u>354</u>	<u>366</u>	<u>378</u>	<u>390</u>	<u>402</u>	<u>414</u>	<u>426</u>	<u>438</u>	
1981	0.812	1.002	1.025	0.987	0.985	1.002	1.038	0.963	1.000	0.834	0.875	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1982	0.869	2.931	0.291	1.500	1.513	0.819	0.963	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1983	1.000	1.033	0.971	1.011	1.038	0.958	0.992	0.904	0.819	1.141	0.783	0.891	1.000	1.000					
1984	1.217	0.813	1.019	1.029	0.913	0.897	1.000	1.000	1.000	1.000	0.776	0.782	0.709						
1985	1.693	0.446	0.795	0.915	1.000	1.000	1.000	1.000	0.800	0.925	0.625	0.820							
1986	0.987	0.904	0.881	0.484	0.737	1.000	1.000	1.000	1.000	1.000	1.000								
1987	1.006	0.743	0.984	1.000	0.997	0.997	1.023	0.980	1.000	1.000									
1988	0.963	1.000	1.000	1.000	1.000	0.640	0.753	1.000	1.000										
1989	1.040	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
1990	1.000	1.000	1.000	0.804	0.965	1.000	0.882												
1991	0.954	1.097	0.913	0.440	1.000	1.000													
1992	1.000	1.000	1.000	1.000	1.000														
1993	0.615	1.000	1.000	1.000															
1994	0.963	1.006	1.010																
1995	0.990	0.781																	
1996																			
1997																			
1998																			
1999																			
2000																			
2001																			
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2008																			
2009																			
2010																			
2011																			
2012																			
2013																			
2014																			
																			<u>Tail</u>
Strt Average	1.055	0.875	0.939	0.894	0.982	0.947	0.973	0.980	0.941	0.984	0.801	0.867	0.878	1.000	1.000	1.000	1.000	1.000	----
3 Yr Avg	1.007	1.050	0.921	0.936	1.012	0.937	0.965	0.983	0.952	0.986	0.843	0.899	0.927	1.000	1.000	1.000	1.000	1.000	----
5 Yr Avg	0.975	0.911	1.006	0.805	0.980	1.000	0.889	0.989	1.000	0.969	0.764	0.817	0.844	1.000	1.000	1.000	1.000	1.000	----
P(Living)	0.990	0.989	0.988	0.987	0.986	0.985	0.984	0.983	0.981	0.980	0.979	0.978	0.976	0.975	0.974	0.972	0.971	0.970	0.970
Selected	0.973	0.973	0.973	0.973	0.973	0.973	0.973	0.973	0.973	0.973	0.973	0.973	0.976	0.975	0.974	0.972	0.971	0.970	0.970
Cumulative	24.675	24.348	24.012	23.667	23.313	22.949	22.575	22.191	21.796	21.391	20.975	20.547	20.107	19.597	19.100	18.616	18.142	17.678	17.678
	<u>438</u>	<u>450</u>	<u>462</u>	<u>474</u>	<u>486</u>	<u>498</u>	<u>510</u>	<u>522</u>	<u>534</u>	<u>546</u>	<u>558</u>	<u>570</u>	<u>582</u>	<u>594</u>	<u>606</u>	<u>618</u>	<u>630</u>	<u>642</u>	<u>654</u>
	0.969	0.968	0.967	0.966	0.964	0.963	0.962	0.961	0.960	0.958	0.957	0.955	0.953	0.951	0.949	0.947	0.945	0.943	0.943
	<u>654</u>	<u>666</u>	<u>678</u>	<u>690</u>	<u>702</u>	<u>714</u>	<u>726</u>	<u>738</u>	<u>750</u>	<u>762</u>	<u>774</u>	<u>786</u>	<u>798</u>	<u>810</u>	<u>822</u>	<u>834</u>	<u>846</u>	<u>858</u>	<u>870</u>
	0.940	0.937	0.934	0.931	0.927	0.923	0.919	0.915	0.910	0.905	0.900	0.894	0.888	0.881	0.874	0.867	0.859	0.850	0.850
	<u>870</u>	<u>882</u>	<u>894</u>	<u>906</u>	<u>918</u>	<u>930</u>	<u>942</u>	<u>954</u>	<u>966</u>	<u>978</u>	<u>990</u>	<u>1002</u>	<u>1014</u>	<u>1026</u>	<u>1038</u>	<u>1050</u>	<u>1062</u>	<u>1074</u>	<u>1074</u>
	0.841	0.832	0.821	0.811	0.799	0.787	0.775	0.761	0.747	0.733	0.718	0.702	0.686	0.669	0.651	0.633	0.612	0.586	0.586
	<u>882</u>	<u>894</u>	<u>906</u>	<u>918</u>	<u>930</u>	<u>942</u>	<u>954</u>	<u>966</u>	<u>978</u>	<u>990</u>	<u>1002</u>	<u>1014</u>	<u>1026</u>	<u>1038</u>	<u>1050</u>	<u>1062</u>	<u>1074</u>	<u>1086</u>	<u>1086</u>
	0.549	0.491	0.373																
	<u>1098</u>	<u>1110</u>	<u>1122</u>																

OHIO BUREAU OF WORKERS' COMPENSATION

DEATH

(Dollars in Thousands)
Public Employers-State Agencies

Indexed Loss Development Method

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<u>Injury Year</u> <u>Ending 12/31</u>	<u>Evaluation</u> <u>as of</u>	<u>Months of</u> <u>Development</u>	<u>Average</u> <u>Benefit</u>	<u>Estimated</u> <u># of Employees</u> <u>(000's)</u>	<u>Composite</u> <u>Factor</u>	<u>Cumulative</u> <u>Persistence</u> <u>Factor</u>	<u>Estimated Ult.</u> <u>Unpaid</u> <u>Loss</u> <u>(5) times (6)</u>	<u>Ultimate</u> <u>Loss</u>
Prior to 1980	6/30/2014							
1980	6/30/2014	414	189	117	117	3.197	374	1,712
1981	6/30/2014	402	203	113	113	3.378	381	1,269
1982	6/30/2014	390	217	121	121	3.564	432	1,879
1983	6/30/2014	378	229	122	122	3.755	459	3,270
1984	6/30/2014	366	240	124	124	3.969	493	2,756
1985	6/30/2014	354	250	127	127	4.191	531	1,704
1986	6/30/2014	342	257	134	134	4.425	592	2,381
1987	6/30/2014	330	265	142	142	4.713	671	1,243
1988	6/30/2014	318	276	149	149	4.977	742	1,488
1989	6/30/2014	306	283	153	153	5.241	801	3,031
1990	6/30/2014	294	295	160	160	5.525	886	2,186
1991	6/30/2014	282	304	164	164	5.799	952	2,025
1992	6/30/2014	270	318	160	160	6.087	973	2,582
1993	6/30/2014	258	326	160	160	6.368	1,019	3,362
1994	6/30/2014	246	336	166	166	6.710	1,115	3,101
1995	6/30/2014	234	345	167	167	7.083	1,186	1,700
1996	6/30/2014	222	358	164	164	7.486	1,226	1,348
1997	6/30/2014	210	371	161	161	7.842	1,265	2,458
1998	6/30/2014	198	387	160	160	8.223	1,319	2,830
1999	6/30/2014	186	402	163	163	8.622	1,403	1,869
2000	6/30/2014	174	417	165	165	9.102	1,505	1,643
2001	6/30/2014	162	432	169	169	9.470	1,604	2,423
2002	6/30/2014	150	442	171	171	9.852	1,689	1,698
2003	6/30/2014	138	453	172	172	10.197	1,757	3,358
2004	6/30/2014	126	468	171	171	10.575	1,810	2,651
2005	6/30/2014	114	480	173	173	10.979	1,895	2,554
2006	6/30/2014	102	492	177	177	11.384	2,010	2,414
2007	6/30/2014	90	514	175	175	11.804	2,063	2,448
2008	6/30/2014	78	527	178	178	12.251	2,182	2,182
2009	6/30/2014	66	531	182	182	12.678	2,311	2,433
2010	6/30/2014	54	541	175	175	13.121	2,299	2,521
2011	6/30/2014	42	552	173	173	13.610	2,353	2,353
2012	6/30/2014	30	570	172	172	13.988	2,410	2,488
2013	6/30/2014	18	585	113	113	14.437	1,629	1,655
2014	6/30/2014	6	595	<u>113</u>	113	14.660	<u>1,655</u>	<u>1,655</u>
				5,409			45,996	78,673

Column Notes

- (3) Exhibit PES-D.17, Column (6).
- (4) Exhibit V.9, Column (6).
- (5) Column (4).
- (6) Exhibit PES-D.16, Page 1 and Exhibit PES-D.16, Page 2.
- (8) Column (7) + estimated paid to date 6/30/2014.

OHIO BUREAU OF WORKERS' COMPENSATION

DEATH

(Dollars in Thousands)

Public Employers-State Agencies

Indexed Paid Losses (# of Weeks per 1,000 Employees)

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	0.008	0.222	0.641	0.440	0.478	0.479	0.458	0.457	0.397	0.297	0.266	0.311	0.423	0.393	0.391	0.356	0.395	0.374
1981	0.000	0.000	0.657	0.268	0.353	0.328	0.278	0.271	0.274	0.265	0.253	0.252	0.127	0.181	0.127	1.408	0.229	0.223
1982	0.006	0.147	0.317	0.493	0.821	0.400	0.442	0.446	0.442	0.491	0.577	0.341	0.345	0.373	0.517	0.470	0.358	0.353
1983	0.013	0.358	1.036	0.803	1.031	1.199	0.995	0.973	0.752	0.697	0.697	0.867	0.724	0.888	0.671	0.532	0.734	0.787
1984	0.009	0.315	1.131	0.649	0.626	0.623	0.622	0.677	0.827	1.116	0.759	0.738	0.724	0.674	0.703	0.940	0.847	0.792
1985	0.016	0.284	0.409	0.347	0.329	0.435	0.468	0.235	0.440	0.363	0.359	0.366	0.333	0.444	0.456	0.434	0.452	0.407
1986	0.015	0.254	0.291	0.338	0.808	1.061	0.646	0.643	0.930	0.695	0.698	0.654	0.604	0.632	0.382	0.461	0.788	0.370
1987	0.000	0.000	0.029	0.092	0.369	0.378	0.161	0.165	0.161	0.174	0.425	0.135	0.139	0.136	0.136	0.136	0.136	0.136
1988	0.000	0.000	0.245	0.430	0.382	0.331	0.347	0.331	0.338	0.312	0.134	0.134	0.134	0.134	0.139	0.134	0.134	0.139
1989	0.007	0.142	0.378	0.604	0.721	0.342	0.342	1.301	0.707	0.656	0.547	0.547	0.572	0.557	0.551	1.129	0.629	0.606
1990	0.014	0.238	0.578	0.450	0.732	0.497	0.473	0.438	0.424	0.302	0.518	0.299	0.299	0.301	0.458	0.332	0.294	0.234
1991	0.014	0.273	0.362	0.271	0.271	0.397	0.325	0.267	0.264	0.259	0.259	0.259	0.259	0.333	0.281	0.271	0.271	0.271
1992	0.000	0.265	0.853	0.700	0.722	0.639	0.716	0.723	0.629	0.486	0.553	0.508	0.427	0.554	0.483	0.428	0.295	0.284
1993	0.021	0.624	0.631	0.611	0.564	0.610	0.611	0.610	0.778	0.733	0.719	0.874	0.745	0.721	0.694	0.698	0.704	0.789
1994	0.063	0.605	0.605	0.564	0.609	0.611	0.611	0.611	0.611	0.611	0.608	0.618	0.595	0.595	0.595	0.592	0.593	0.601
1995	0.000	0.207	0.454	0.238	0.233	0.233	0.233	0.233	0.233	0.164	0.135	0.127	0.127	0.127	0.127	0.127	0.068	0.000
1996	0.068	0.145	0.157	0.170	0.158	0.047	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1997	0.069	0.531	0.560	0.511	0.453	0.459	0.459	0.462	0.471	0.389	0.334	0.334	0.334	0.334	0.422	0.441	0.334	0.499
1998	0.000	0.333	0.930	0.635	1.244	0.811	0.912	0.857	0.390	0.323	0.471	0.484	0.484	0.484	0.410	0.323	0.323	
1999	0.000	0.113	0.183	0.182	0.179	0.184	0.188	0.181	0.181	0.181	0.181	0.181	0.181	0.181	0.181	0.181	0.181	0.383
2000	0.000	0.000	0.418	0.185	0.185	0.043	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
2001	0.000	0.251	0.361	0.354	0.606	0.368	0.361	0.361	0.361	0.361	0.361	0.361	0.361	0.361	0.361			
2002	0.052	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
2003	0.000	0.662	0.867	0.833	0.833	1.108	1.043	0.833	0.847	0.833	0.762	0.673						
2004	0.039	0.371	0.485	0.485	0.485	0.485	0.645	0.477	0.477	0.477	0.485							
2005	0.000	0.077	0.854	0.521	0.544	0.387	0.359	0.358	0.357	0.357								
2006	0.000	0.193	0.168	0.168	0.677	0.380	0.380	0.277	0.041									
2007	0.000	0.292	0.318	0.318	0.318	0.318	0.318	0.318										
2008	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000										
2009	0.000	0.149	0.130	0.132	0.131	0.131												
2010	0.056	0.310	0.308	0.297	0.297													
2011	0.000	0.000	0.000	0.000														
2012	0.000	0.000	0.454															
2013	0.000	0.235																
2014	0.000																	
Strt Average	0.013	0.223	0.449	0.378	0.489	0.443	0.427	0.447	0.420	0.405	0.404	0.378	0.345	0.382	0.368	0.480	0.399	0.381
3 Yr Avg	0.000	0.078	0.254	0.143	0.143	0.150	0.233	0.318	0.292	0.556	0.416	0.345	0.120	0.181	0.197	0.383	0.219	0.166
5 Yr Avg	0.011	0.139	0.178	0.149	0.285	0.243	0.341	0.453	0.344	0.406	0.322	0.243	0.205	0.272	0.203	0.255	0.264	0.378
P(Living)	0.998	0.998	0.997	0.997	0.997	0.997	0.997	0.996	0.996	0.996	0.995	0.995	0.994	0.994	0.993	0.993	0.992	0.991
Selected	0.013	0.223	0.449	0.378	0.489	0.443	0.427	0.447	0.420	0.405	0.404	0.378	0.345	0.382	0.368	0.480	0.399	0.381
Cumulative	14.673	14.660	14.437	13.988	13.610	13.121	12.678	12.251	11.804	11.384	10.979	10.575	10.197	9.852	9.470	9.102	8.622	8.223

OHIO BUREAU OF WORKERS' COMPENSATION

DEATH

(Dollars in Thousands)

Public Employers-State Agencies

Indexed Paid Losses (# of Weeks per 1,000 Employees)

Injury Year Ending 12/31	<u>222 MTHS</u>	<u>234 MTHS</u>	<u>246 MTHS</u>	<u>258 MTHS</u>	<u>270 MTHS</u>	<u>282 MTHS</u>	<u>294 MTHS</u>	<u>306 MTHS</u>	<u>318 MTHS</u>	<u>330 MTHS</u>	<u>342 MTHS</u>	<u>354 MTHS</u>	<u>366 MTHS</u>	<u>378 MTHS</u>	<u>390 MTHS</u>	<u>402 MTHS</u>	<u>414 MTHS</u>	<u>426 MTHS</u>
1980	0.368	0.299	0.299	0.307	0.303	0.298	0.299	0.310	0.299	0.299	0.249	0.218	0.218	0.218	0.218	0.218	0.218	0.218
1981	0.111	0.097	0.283	0.082	0.124	0.187	0.153	0.148	0.148	0.148	0.148	0.148	0.148	0.148	0.148	0.148	0.148	0.148
1982	0.353	0.353	0.365	0.354	0.358	0.372	0.356	0.354	0.320	0.262	0.299	0.234	0.209	0.209	0.209	0.209	0.209	0.209
1983	0.769	0.936	0.761	0.776	0.798	0.729	0.654	0.654	0.654	0.654	0.654	0.507	0.397	0.281				
1984	0.674	1.141	0.509	0.405	0.370	0.370	0.370	0.370	0.370	0.296	0.274	0.171	0.140					
1985	0.446	0.440	0.398	0.350	0.170	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125					
1986	0.360	0.362	0.269	0.265	0.265	0.264	0.264	0.270	0.264	0.264	0.264							
1987	0.141	0.136	0.136	0.136	0.136	0.136	0.087	0.065	0.065	0.065								
1988	0.129	0.134	0.134	0.134	0.134	0.134	0.134	0.134	0.134	0.134								
1989	0.606	0.606	0.606	0.606	0.487	0.470	0.470	0.414										
1990	0.234	0.224	0.245	0.224	0.099	0.099	0.099											
1991	0.271	0.271	0.271	0.271	0.271	0.271												
1992	0.230	0.141	0.141	0.141	0.141													
1993	0.744	0.716	0.721	0.728														
1994	0.601	0.595	0.465															
1995	0.000	0.000																
1996	0.000																	
1997																		
1998																		
1999																		
2000																		
2001																		
2002																		
2003																		
2004																		
2005																		
2006																		
2007																		
2008																		
2009																		
2010																		
2011																		
2012																		
2013																		
2014																		
Strt Average	0.355	0.403	0.374	0.341	0.281	0.288	0.274	0.284	0.264	0.264	0.287	0.234	0.222	0.214	0.191	0.183	0.218	----
3 Yr Avg	0.200	0.437	0.442	0.380	0.170	0.280	0.234	0.205	0.155	0.152	0.221	0.268	0.249	0.212	0.191	----	----	----
5 Yr Avg	0.315	0.345	0.369	0.394	0.226	0.222	0.211	0.202	0.192	0.281	0.323	0.237	0.222	----	----	----	----	----
P(Living)	0.990	0.989	0.988	0.987	0.986	0.985	0.984	0.983	0.981	0.980	0.979	0.978	0.976	0.975	0.974	0.972	0.971	0.970
Selected	0.355	0.403	0.374	0.341	0.281	0.288	0.274	0.284	0.264	0.264	0.287	0.234	0.222	0.214	0.191	0.186	0.181	0.175
Cumulative	7.842	7.486	7.083	6.710	6.368	6.087	5.799	5.525	5.241	4.977	4.713	4.425	4.191	3.969	3.755	3.564	3.378	3.197
438	450	462	474	486	498	510	522	534	546	558	570	582	594	606	618	630	642	642
450	462	474	486	498	510	522	534	546	558	570	582	594	606	618	630	642	642	654
0.170	0.165	0.159	0.154	0.148	0.143	0.137	0.132	0.127	0.121	0.116	0.111	0.106	0.100	0.095	0.090	0.085	0.081	
654	666	678	690	702	714	726	738	750	762	774	786	798	810	822	834	846	858	858
666	678	690	702	714	726	738	750	762	774	786	798	810	822	834	846	858	870	870
0.076	0.071	0.066	0.062	0.057	0.053	0.048	0.044	0.040	0.037	0.033	0.029	0.026	0.023	0.020	0.017	0.015	0.013	
870	882	894	906	918	930	942	954	966	978	990	1002	1014	1026	1038	1050	1062	1074	1074
882	894	906	918	930	942	954	966	978	990	1002	1014	1026	1038	1050	1062	1074	1086	1086
0.011	0.009	0.007	0.006	0.005	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1086	1098	1110																
1098	1110	1122																
0.000	0.000	0.000																

OHIO BUREAU OF WORKERS' COMPENSATION

DEATH

(Dollars in Thousands)

Public Employers-State Agencies

Average Benefit

	(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>Maximum Benefits (\$)</u>	<u>Minimum Benefits (\$)</u>	<u>Average Benefits (\$)</u>
1980	6/30/2014	414	286.60	258.00	129.00	188.98
1981	6/30/2014	402	311.09	275.00	137.50	203.49
1982	6/30/2014	390	327.20	298.00	149.00	216.83
1983	6/30/2014	378	341.69	321.00	160.50	229.25
1984	6/30/2014	366	358.57	335.00	167.50	240.08
1985	6/30/2014	354	371.07	354.00	177.00	250.36
1986	6/30/2014	342	380.29	365.00	182.50	257.14
1987	6/30/2014	330	393.04	376.00	188.00	265.45
1988	6/30/2014	318	411.39	385.00	192.50	275.62
1989	6/30/2014	306	420.61	400.00	200.00	283.47
1990	6/30/2014	294	436.90	419.00	209.50	295.33
1991	6/30/2014	282	451.06	428.00	214.00	303.75
1992	6/30/2014	270	474.30	443.00	221.50	317.53
1993	6/30/2014	258	483.24	460.00	230.00	325.79
1994	6/30/2014	246	494.51	482.00	241.00	336.17
1995	6/30/2014	234	509.04	493.00	246.50	345.28
1996	6/30/2014	222	526.87	511.00	255.50	357.55
1997	6/30/2014	210	551.30	521.00	260.50	370.70
1998	6/30/2014	198	577.29	541.00	270.50	386.97
1999	6/30/2014	186	596.41	567.00	283.50	401.90
2000	6/30/2014	174	618.35	589.00	294.50	416.98
2001	6/30/2014	162	635.33	618.00	309.00	431.60
2002	6/30/2014	150	652.89	628.00	314.00	441.79
2003	6/30/2014	138	670.26	644.00	322.00	453.38
2004	6/30/2014	126	694.56	662.00	331.00	468.47
2005	6/30/2014	114	711.71	678.00	339.00	479.95
2006	6/30/2014	102	724.55	704.00	352.00	492.02
2007	6/30/2014	90	760.83	730.00	365.00	514.38
2008	6/30/2014	78	777.54	751.00	375.50	526.90
2009	6/30/2014	66	779.07	767.00	383.50	531.44
2010	6/30/2014	54	795.36	775.00	387.50	540.64
2011	6/30/2014	42	817.82	783.00	391.50	552.50
2012	6/30/2014	30	843.14	809.00	404.50	570.04
2013	6/30/2014	18	860.00	838.00	419.00	584.58
2014	6/30/2014	6	877.20	849.00	424.50	594.86

Column Notes

- (3) Ohio Department of Job and Family Services (http://ohiolmi.com/cep/CEP_NAICS.htm).
(4) Provided by Ohio Bureau of Workers' Compensation.
(5) Provided by Ohio Bureau of Workers' Compensation.
(6) Calculated using theoretical Ohio Wage Distribution (Exhibit X.7, Page 2).

OHIO BUREAU OF WORKERS' COMPENSATION

DEATH

(Dollars in Thousands)

Public Employers-State Agencies

Trend

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Injury Year Ending 12/31	Ultimate Claim Counts	Payroll (\$Millions)	Estimated # of Employee	Frequency Per \$1M Payroll	Frequency Per Employee	Initial Ultimate Loss	Initial Ultimate Severity	SAWW	Loss Ratio
1990	1,879	3,645	160,419	0.515	0.012	2,099	1,117	437	
1991	1,803	3,852	164,229	0.468	0.011	1,866	1,035	451	
1992	1,957	3,944	159,926	0.496	0.012	2,609	1,333	474	
1993	1,913	4,021	159,999	0.476	0.012	3,659	1,913	483	
1994	1,854	4,272	166,135	0.434	0.011	3,290	1,774	495	
1995	1,824	4,433	167,457	0.411	0.011	1,318	722	509	
1996	1,812	4,487	163,786	0.404	0.011	790	436	527	
1997	1,637	4,624	161,291	0.354	0.010	2,422	1,480	551	
1998	1,588	4,816	160,437	0.330	0.010	3,007	1,894	577	
1999	1,824	5,048	162,756	0.361	0.011	1,454	797	596	
2000	1,915	5,318	165,397	0.360	0.012	986	515	618	
2001	1,712	5,598	169,432	0.306	0.010	2,259	1,320	635	4.8%
2002	1,605	5,821	171,463	0.276	0.009	861	537	653	0.0%
2003	1,718	6,005	172,290	0.286	0.010	4,049	2,356	670	8.7%
2004	1,668	6,184	171,206	0.270	0.010	2,677	1,606	695	4.6%
2005	1,617	6,388	172,613	0.253	0.009	2,442	1,510	712	3.8%
2006	1,389	6,654	176,600	0.209	0.008	2,002	1,442	725	2.9%
2007	1,474	6,915	174,794	0.213	0.008	2,084	1,414	761	2.4%
2008	1,364	7,201	178,110	0.189	0.008	1,091	800	778	0.0%
2009	1,376	7,383	182,253	0.186	0.008	1,602	1,164	779	1.3%
2010	1,315	7,245	175,184	0.182	0.008	2,149	1,634	795	3.0%
2011	1,219	7,353	172,909	0.166	0.007	1,177	965	818	0.0%
2012	1,254	7,555	172,317	0.166	0.007	1,938	1,545	843	2.2%
2013	821	5,045	112,822	0.163	0.007	1,494	1,819	860	1.9%
2014	822	5,150	112,906	0.160	0.007	828	1,007	877	1.3%

Indicated

All Year				-5.2%	-2.3%		0.8%	3.0%	#NUM!
10 Year				-4.5%	-2.3%		-0.4%	2.3%	#NUM!
8 Year				-3.8%	-1.7%		2.5%	2.1%	#NUM!
6 Year				-3.1%	-0.7%		0.2%	2.5%	#NUM!
5 Year				-2.7%	-0.3%		-3.3%	2.5%	#NUM!
4 Year				-1.3%	1.0%		2.9%	2.3%	#NUM!
Selected				-4.5%	-2.3%		-0.4%	2.3%	0.0%

Column Notes

- (1) Exhibit V.7, Column (9).
- (2) Exhibit PES-D.7, Column (4).
- (3) Exhibit PES-D.7, Column (3) / (SAWW x 52) * 1,000,000.
- (4) Column (1) divided by Column (2).
- (5) Column (1) divided by Column (3).
- (6) Average of Exhibit PES-D.3, Columns (3) and (10).
- (7) Column (6) / Column (1) * 1,000.
- (8) From Exhibit PES-D.17, Column (3).
- (9) Exhibit PES-D.9, Column (4).

Pure Premium									
							-4.9%		
Rates									
							-2.7%		

OHIO BUREAU OF WORKERS' COMPENSATION

DEATH

(Dollars in Thousands)

Public Employers-State Agencies

Ratio of Paid to Reported Loss

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS	
1980																			
1981																			
1982																			
1983																			
1984																			
1985																			
1986																			
1987																			
1988																			
1989																			
1990																			
1991																			
1992																			
1993																			0.498
1994																	0.532	0.386	
1995																0.652	0.658	1.000	
1996															1.000	1.000	1.000	1.000	
1997														0.524	0.377	0.582	0.600	0.561	
1998													0.599	0.455	0.662	0.675	0.688		
1999												0.381	0.254	0.442	0.465	0.390			
2000											1.000	1.000	1.000	1.000	1.000				
2001												0.443	0.314	0.533	0.571	0.608			
2002									1.000	1.000	1.000	1.000	1.000						
2003								0.473	0.349	0.554	0.599	0.636							
2004							0.332	0.228	0.427	0.440	0.478								
2005						0.267	0.178	0.326	0.353	0.378									
2006					0.079	0.053	0.127	0.168	0.232										
2007				0.149	0.107	0.245	0.284	0.315											
2008																			
2009		0.055	0.050	0.133	0.169	0.202													
2010	0.010	0.030	0.108	0.149	0.188														
2011																			
2012			0.095																
2013		0.053																	
2014																			

OHIO BUREAU OF WORKERS' COMPENSATION

DEATH

(Dollars in Thousands)

Public Employers-State Agencies

Ratio of Paid to Reported Loss

Injury Year Ending 12/31	<u>222 MTHS</u>	<u>234 MTHS</u>	<u>246 MTHS</u>	<u>258 MTHS</u>	<u>270 MTHS</u>	<u>282 MTHS</u>	<u>294 MTHS</u>	<u>306 MTHS</u>	<u>318 MTHS</u>	<u>330 MTHS</u>	<u>342 MTHS</u>	<u>354 MTHS</u>	<u>366 MTHS</u>	<u>378 MTHS</u>	<u>390 MTHS</u>	<u>402 MTHS</u>	<u>414 MTHS</u>	<u>426 MTHS</u>
1980														0.797	0.826	0.838	0.845	0.902
1981													0.821	0.856	0.865	0.873	0.879	
1982											0.784	0.846	0.854	0.861	0.868			
1983										0.729	0.781	0.817	0.823	0.886				
1984									0.795	0.845	0.851	0.902	0.905					
1985								0.821	0.834	0.840	0.845	0.850						
1986							0.787	0.815	0.831	0.838	0.839							
1987						0.722	0.896	0.903	0.908	0.914								
1988					0.708	0.742	0.756	0.767	0.779									
1989				0.593	0.679	0.692	0.705	0.771										
1990			0.773	0.817	0.821	0.824	0.828											
1991		0.572	0.603	0.628	0.645	0.655												
1992	0.822	0.839	0.852	0.858	0.864													
1993	0.350	0.561	0.567	0.583														
1994	0.593	0.611	0.716															
1995	1.000	1.000																
1996	1.000																	
1997																		
1998																		
1999																		
2000																		
2001																		
2002																		
2003																		
2004																		
2005																		
2006																		
2007																		
2008																		
2009																		
2010																		
2011																		
2012																		
2013																		
2014																		

OHIO BUREAU OF WORKERS' COMPENSATION

DEATH

(Dollars in Thousands)

Public Employers-State Agencies

% Unpaid

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	100.0%	98.5%	94.3%	91.5%	88.4%	85.3%	82.3%	79.3%	76.7%	74.8%	73.1%	71.1%	68.3%	65.8%	63.2%	60.9%	58.3%	55.9%
1981	100.0%	100.0%	93.8%	91.3%	88.0%	84.9%	82.2%	79.7%	77.1%	74.6%	72.2%	69.8%	68.7%	66.9%	65.8%	62.5%	50.3%	48.2%
1982	100.0%	99.0%	97.0%	94.0%	88.8%	86.3%	83.5%	80.7%	77.9%	74.9%	71.2%	69.1%	66.9%	64.6%	61.3%	58.4%	56.1%	53.9%
1983	100.0%	98.7%	95.1%	92.2%	88.6%	84.4%	80.9%	77.5%	74.9%	72.4%	70.0%	66.9%	64.4%	61.3%	58.9%	57.1%	54.5%	51.7%
1984	100.0%	98.5%	93.1%	90.0%	87.0%	84.1%	81.1%	77.9%	74.0%	68.7%	65.1%	61.6%	58.1%	54.9%	51.6%	47.1%	43.1%	39.3%
1985	99.9%	97.5%	94.0%	91.1%	88.3%	84.6%	80.6%	78.7%	74.9%	71.9%	68.8%	65.7%	62.9%	59.2%	55.3%	51.6%	47.8%	44.4%
1986	99.9%	98.6%	97.0%	95.3%	91.0%	85.4%	82.0%	78.6%	73.7%	70.0%	66.3%	62.9%	59.7%	56.3%	54.3%	51.9%	47.7%	45.8%
1987	100.0%	100.0%	99.5%	97.8%	90.9%	83.9%	81.0%	77.9%	74.9%	71.7%	63.9%	61.4%	58.8%	56.3%	53.8%	51.3%	48.7%	46.2%
1988	100.0%	100.0%	96.9%	91.5%	86.7%	82.5%	78.1%	73.9%	69.7%	65.7%	64.1%	62.4%	60.7%	59.0%	57.2%	55.5%	53.8%	52.1%
1989	100.0%	99.4%	97.8%	95.2%	92.2%	90.8%	89.3%	83.9%	80.9%	78.1%	75.8%	73.6%	71.1%	68.8%	66.5%	61.7%	59.1%	56.6%
1990	99.9%	97.6%	92.0%	87.6%	80.5%	75.7%	71.1%	66.9%	62.8%	59.9%	54.9%	52.0%	49.1%	46.1%	41.7%	38.5%	35.7%	33.4%
1991	99.9%	97.8%	94.9%	92.8%	90.7%	87.5%	85.0%	82.9%	80.8%	78.8%	76.8%	74.7%	72.7%	70.1%	67.9%	65.8%	63.6%	61.5%
1992	100.0%	98.0%	91.6%	86.4%	81.0%	76.2%	70.8%	65.4%	60.7%	57.1%	52.9%	49.1%	45.9%	41.8%	38.2%	35.0%	32.8%	30.6%
1993	99.9%	98.0%	96.0%	94.1%	92.3%	90.4%	88.5%	86.6%	84.1%	81.8%	79.6%	76.8%	74.5%	72.2%	70.1%	67.9%	65.7%	63.2%
1994	99.7%	97.1%	94.5%	92.1%	89.4%	86.8%	84.1%	81.5%	78.8%	76.2%	73.6%	70.9%	68.3%	65.7%	63.2%	60.6%	58.0%	55.4%
1995	100.0%	93.3%	78.4%	70.7%	63.1%	55.5%	47.8%	40.2%	32.6%	27.3%	22.9%	18.8%	14.6%	10.5%	6.4%	2.2%	0.0%	0.0%
1996	90.9%	71.4%	50.3%	27.5%	6.3%	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%
1997	99.7%	97.0%	94.2%	91.6%	89.3%	87.0%	84.7%	82.4%	80.0%	78.0%	76.3%	74.7%	73.0%	71.3%	69.2%	67.0%	65.3%	62.8%
1998	100.0%	98.1%	92.8%	89.2%	82.1%	77.5%	72.3%	67.5%	65.2%	63.4%	60.7%	58.0%	55.2%	52.5%	50.1%	48.3%	46.5%	
1999	100.0%	99.1%	97.7%	96.2%	94.8%	93.4%	91.9%	90.5%	89.0%	87.6%	86.2%	84.7%	83.3%	81.9%	80.5%	77.4%		
2000	100.0%	100.0%	49.7%	27.4%	5.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
2001	100.0%	98.3%	95.8%	93.4%	89.2%	86.7%	84.2%	81.7%	79.2%	76.7%	74.3%	71.8%	69.3%	66.8%				
2002	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%	0.0%				
2003	100.0%	97.7%	94.6%	91.7%	88.7%	84.8%	81.1%	78.2%	75.2%	72.2%	69.5%	67.1%						
2004	99.8%	97.8%	95.3%	92.7%	90.1%	87.5%	84.1%	81.6%	79.1%	76.6%	74.0%							
2005	100.0%	99.5%	93.5%	89.9%	86.1%	83.4%	80.9%	78.4%	75.9%	73.4%								
2006	100.0%	97.3%	95.0%	92.6%	83.2%	77.8%	72.5%	68.7%	68.1%									
2007	100.0%	97.6%	94.9%	92.2%	89.6%	86.9%	84.3%	81.6%										
2008	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%											
2009	100.0%	97.8%	95.8%	93.9%	91.9%	90.0%												
2010	99.4%	96.4%	93.4%	90.5%	87.6%													
2011	100.0%	100.0%	100.0%	100.0%														
2012	100.0%	100.0%	95.6%															
2013	100.0%	98.0%																
2014	100.0%																	

% IBNR

Injury Year Ending 12/31	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	
	<u>18</u>	<u>30</u>	<u>42</u>	<u>54</u>	<u>66</u>	<u>78</u>	<u>90</u>	<u>102</u>	<u>114</u>	<u>126</u>	<u>138</u>	<u>150</u>	<u>162</u>	<u>174</u>	<u>186</u>	<u>198</u>	<u>210</u>	<u>222</u>	
1980																			
1981																			
1982																			
1983																			
1984																			
1985																			
1986																			
1987																			
1988																			
1989																			
1990																			
1991																			
1992																			
1993																			26.0%
1994																			-15.3%
1995																			0.0%
1996																			0.0%
1997														45.2%	18.3%	43.2%	42.1%	33.6%	
1998																			
1999												59.9%	34.4%	59.1%	58.0%	42.1%			
2000											0.0%	0.0%	0.0%	0.0%	0.0%				
2001									47.5%	18.1%	47.0%	46.2%	45.4%						
2002									0.0%	0.0%	0.0%	0.0%							
2003								53.8%	28.8%	49.9%	49.1%	48.3%							
2004								19.5%	51.0%	46.7%	45.6%								
2005						37.8%	-7.4%	33.7%	31.6%	29.6%									
2006					-113.6%	-314.7%	-116.5%	-86.4%	-37.8%										
2007				47.9%	2.2%	46.6%	44.6%	41.6%											
2008			100.0%	100.0%	100.0%	100.0%	100.0%												
2009		59.3%	17.2%	54.0%	52.2%	50.4%													
2010	42.8%	-17.5%	39.2%	36.5%	34.4%														
2011	100.0%	100.0%	100.0%	100.0%															
2012	100.0%	100.0%	53.9%																
2013	100.0%	61.9%																	
2014	100.0%																		

OHIO BUREAU OF WORKERS' COMPENSATION

DEATH

(Dollars in Thousands)

Public Employers-State Agencies

% Unpaid

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	53.5%	51.6%	49.6%	47.6%	45.6%	43.7%	41.8%	39.7%	37.8%	35.9%	34.2%	32.8%	31.4%	30.0%	28.6%	27.1%	25.7%	
1981	47.2%	46.2%	43.6%	42.8%	41.6%	39.9%	38.4%	37.0%	35.6%	34.2%	32.9%	31.5%	30.1%	28.7%	27.3%	25.9%		
1982	51.7%	49.5%	47.2%	45.0%	42.7%	40.4%	38.1%	35.9%	33.9%	32.3%	30.4%	28.9%	27.6%	26.3%	25.0%			
1983	49.0%	45.7%	43.1%	40.3%	37.5%	35.0%	32.7%	30.4%	28.1%	25.8%	23.5%	21.7%	20.3%	19.3%				
1984	36.1%	30.7%	28.3%	26.4%	24.6%	22.9%	21.1%	19.3%	17.6%	16.2%	14.9%	14.1%	13.4%					
1985	40.6%	36.9%	33.5%	30.5%	29.1%	28.0%	27.0%	25.9%	24.9%	23.8%	22.8%	21.7%						
1986	43.9%	41.9%	40.5%	39.1%	37.7%	36.3%	34.9%	33.5%	32.1%	30.7%	29.3%							
1987	43.6%	41.1%	38.6%	36.1%	33.6%	31.1%	29.5%	28.3%	27.1%	25.9%								
1988	50.5%	48.8%	47.1%	45.4%	43.7%	42.0%	40.3%	38.6%	36.9%									
1989	54.0%	51.5%	48.9%	46.4%	44.3%	42.4%	40.4%	38.6%										
1990	31.1%	29.0%	26.6%	24.4%	23.5%	22.5%	21.5%											
1991	59.4%	57.3%	55.1%	53.0%	50.9%	48.8%												
1992	28.9%	27.9%	26.8%	25.7%	24.7%													
1993	60.8%	58.6%	56.3%	54.1%														
1994	52.8%	50.3%	48.3%															
1995	0.0%	0.0%																
1996	0.0%																	
1997																		
1998																		
1999																		
2000																		
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2009																		
2010																		
2011																		
2012																		
2013																		
2014																		

% IBNR

Injury Year Ending 12/31	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426
	<u>234</u>	<u>246</u>	<u>258</u>	<u>270</u>	<u>282</u>	<u>294</u>	<u>306</u>	<u>318</u>	<u>330</u>	<u>342</u>	<u>354</u>	<u>366</u>	<u>378</u>	<u>390</u>	<u>402</u>	<u>414</u>	<u>426</u>	
1980														14.0%	15.2%	14.7%	13.8%	17.6%
1981													16.5%	18.4%	17.6%	16.7%	15.7%	
1982											11.2%	16.0%	15.2%	14.5%	13.6%			
1983										-1.8%	2.0%	4.2%	3.2%	9.0%				
1984									-3.7%	0.8%	0.0%	4.7%	4.3%					
1985								9.8%	10.0%	9.3%	8.6%	7.9%						
1986							17.4%	18.4%	18.3%	17.3%	15.7%							
1987						4.6%	21.3%	20.5%	19.7%	18.9%								
1988					20.5%	21.8%	21.0%	20.0%	19.0%									
1989				9.6%	18.0%	16.7%	15.4%	20.4%										
1990			5.1%	7.5%	6.8%	6.0%	5.3%											
1991		25.2%	25.7%	25.2%	23.8%	21.8%												
1992	13.5%	14.0%	14.1%	13.4%	12.8%													
1993	-11.8%	26.2%	23.1%	21.1%														
1994	20.4%	18.6%	27.8%															
1995	0.0%	0.0%																
1996	0.0%																	
1997																		
1998																		
1999																		
2000																		
2001																		
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2009																		
2010																		
2011																		
2012																		
2013																		
2014																		

OHIO BUREAU OF WORKERS' COMPENSATION

DEATH

(Dollars in Thousands)
Public Employers-State Agencies

Unpaid Loss Payment Projections
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
	Undiscounted	Discounted													
Prior to 1980	2,082	1,347	114	111	107	104	100	96	93	89	86	82	79	76	945
1980	464	297	25	24	23	23	22	21	20	20	19	18	17	17	215
1981	310	197	16	16	15	15	14	14	13	13	12	12	11	11	147
1982	483	304	25	24	23	23	22	21	20	20	19	18	18	17	233
1983	674	421	34	33	32	31	30	29	28	27	26	25	24	23	332
1984	350	217	17	17	16	16	15	15	14	14	13	13	12	12	176
1985	325	199	15	15	15	14	14	13	13	13	12	12	11	11	166
1986	742	451	34	34	33	32	31	30	29	28	28	27	26	25	385
1987	199	120	9	9	9	8	8	8	8	8	7	7	7	7	105
1988	436	261	19	19	18	18	18	17	17	16	16	15	15	14	234
1989	1,405	832	62	60	58	57	55	54	53	51	50	48	47	46	764
1990	357	210	15	15	15	14	14	13	13	13	12	12	12	11	197
1991	1,022	595	43	42	41	40	39	38	37	36	35	34	33	32	571
1992	527	304	22	21	21	20	20	19	19	18	18	17	17	16	298
1993	2,757	1,579	113	110	107	105	102	99	96	94	91	89	87	85	1,577
1994	1,853	1,053	75	73	71	69	67	66	64	62	61	59	58	56	1,072
1995	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1996	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1997	2,011	1,116	78	76	74	72	70	68	67	65	63	61	60	58	1,197
1998	1,312	722	50	49	48	47	45	44	43	42	41	40	39	38	787
1999	1,598	874	61	59	58	56	55	53	52	50	49	48	46	45	967
2000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2001	1,648	888	60	60	58	57	55	54	52	51	49	48	47	46	1,012
2002	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2003	3,273	1,736	115	113	112	110	107	104	102	99	96	94	91	89	2,040
2004	2,392	1,259	82	81	80	79	78	76	74	72	70	68	66	64	1,503
2005	1,816	948	61	60	59	59	58	57	56	54	53	51	50	49	1,150
2006	861	477	33	33	31	29	31	30	36	30	29	27	29	26	499
2007	1,708	876	55	54	54	53	52	52	51	50	49	48	46	45	1,099
2008	849	432	27	26	26	26	25	25	25	25	24	24	23	22	551
2009	1,100	555	34	34	33	33	32	32	32	31	31	30	30	29	720
2010	1,575	855	61	58	59	54	51	51	48	46	49	47	57	47	946
2011	1,639	815	54	48	48	47	46	46	45	45	44	44	43	42	1,087
2012	1,701	875	50	62	55	54	53	51	49	49	47	45	47	45	1,094
2013	1,288	685	48	40	50	45	43	43	39	38	38	35	34	36	801
2014	1,314	626	20	38	32	41	36	36	35	35	34	34	33	33	907
Total	40,071	22,124	1,529	1,514	1,481	1,448	1,410	1,376	1,343	1,302	1,271	1,234	1,215	1,173	23,776

Discount Rate = 4.0%
Projected payments for accident year 2014 are for the full accident year.

OHIO BUREAU OF WORKERS' COMPENSATION

DEATH

(Dollars in Thousands)

Public Employers-State Agencies

Unpaid Loss Payment Projections

<u>Injury Year</u> <u>Ending 12/31</u>	<u>Persistency</u> <u>(Incr) Method</u> <u>Unpaid</u>	<u>Paid LDF</u> <u>Method</u> <u>Unpaid</u>	<u>Selected</u> <u>Unpaid</u>	<u>Persistency</u> <u>Method</u> <u>Weight</u>	<u>Paid LDF</u> <u>Method</u> <u>Weight</u>	<u>Total</u> <u>Projected</u>
Prior to 1980	2,454		2,082	84.8%	0.0%	2,082
1980	464	350	464	100.0%	0.0%	464
1981	310	254	310	100.0%	0.0%	310
1982	483	451	483	100.0%	0.0%	483
1983	674	945	674	100.0%	0.0%	674
1984	350	810	350	100.0%	0.0%	350
1985	325	445	325	100.0%	0.0%	325
1986	742	724	742	100.0%	0.0%	742
1987	199	249	199	100.0%	0.0%	199
1988	436	350	436	100.0%	0.0%	436
1989	1,405	1,131	1,405	100.0%	0.0%	1,405
1990	357	712	357	100.0%	0.0%	357
1991	1,022	633	1,022	100.0%	0.0%	1,022
1992	527	1,027	527	100.0%	0.0%	527
1993	2,757	1,612	2,757	100.0%	0.0%	2,757
1994	1,853	1,492	1,853	100.0%	0.0%	1,853
1995	0	423	0	100.0%	0.0%	0
1996	1,800	111	0	0.0%	0.0%	0
1997	2,011	1,194	2,011	100.0%	0.0%	2,011
1998	1,312	1,674	1,312	100.0%	0.0%	1,312
1999	1,598	573	1,598	100.0%	0.0%	1,598
2000	1,430	192	0	0.0%	0.0%	0
2001	1,648	1,277	1,648	100.0%	0.0%	1,648
2002	834	15	0	0.0%	0.0%	0
2003	3,273	3,138	3,273	100.0%	0.0%	3,273
2004	2,392	1,863	2,392	100.0%	0.0%	2,392
2005	1,816	1,673	1,816	100.0%	0.0%	1,816
2006	217	1,186	861	33.6%	66.4%	861
2007	1,708	1,335	1,708	100.0%	0.0%	1,708
2008	1,927	0	849	44.1%	55.9%	849
2009	760	649	1,100	144.8%	0.0%	1,100
2010	1,517	1,556	1,575	0.0%	101.2%	1,575
2011	954	0	1,639	171.7%	0.0%	1,639
2012	2,565	1,310	1,701	31.2%	68.8%	1,701
2013	1,715	1,306	1,288	0.0%	98.7%	1,288
2014	<u>1,772</u>	<u>0</u>	<u>1,314</u>	74.1%	25.9%	<u>1,314</u>
Total	45,607	30,661	40,071			40,071

Projected payments for accident year 2014 are for the full accident year.

OHIO BUREAU OF WORKERS' COMPENSATION

DEATH

(Dollars in Thousands)

Public Employers-State Agencies

Unpaid Loss Payment Projections Based on Persistency Method
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2027 and
	Undiscounted	Discounted												Subsequent
Prior to 1980	2,454	1,588	135	130	126	122	118	114	110	105	101	97	93	1,113
1980	464	297	25	24	23	23	22	21	20	20	19	18	17	215
1981	310	197	16	16	15	15	14	14	13	13	12	12	11	147
1982	483	304	25	24	23	23	22	21	20	20	19	18	18	233
1983	674	421	34	33	32	31	30	29	28	27	26	25	24	332
1984	350	217	17	17	16	16	15	15	14	14	13	13	12	176
1985	325	199	15	15	15	14	14	13	13	13	12	12	11	166
1986	742	451	34	34	33	32	31	30	29	28	28	27	26	385
1987	199	120	9	9	9	8	8	8	8	8	7	7	7	105
1988	436	261	19	19	18	18	17	17	17	16	16	15	15	234
1989	1,405	832	62	60	58	57	55	54	53	51	50	48	47	764
1990	357	210	15	15	15	14	14	13	13	13	12	12	12	197
1991	1,022	595	43	42	41	40	39	38	37	36	35	34	33	571
1992	527	304	22	21	21	20	20	19	19	18	18	17	17	298
1993	2,757	1,579	113	110	107	105	102	99	96	94	91	89	87	1,577
1994	1,853	1,053	75	73	71	69	67	66	64	62	61	59	58	1,072
1995	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1996	1,800	1,007	71	69	67	66	64	62	60	59	57	56	54	1,062
1997	2,011	1,116	78	76	74	72	70	68	67	65	63	61	60	1,197
1998	1,312	722	50	49	48	47	45	44	43	42	41	40	39	787
1999	1,598	874	61	59	58	56	55	53	52	50	49	48	46	967
2000	1,430	776	54	52	51	50	48	47	46	45	43	42	41	871
2001	1,648	888	60	60	58	57	55	54	52	51	49	48	47	1,012
2002	834	446	30	29	29	28	28	27	26	25	25	24	23	516
2003	3,273	1,736	115	113	112	110	107	104	102	99	96	94	91	2,040
2004	2,392	1,259	82	81	80	79	78	76	74	72	70	68	66	1,503
2005	1,816	948	61	60	59	59	58	57	56	54	53	51	50	1,150
2006	217	112	7	7	7	7	7	7	7	6	6	6	6	139
2007	1,708	876	55	54	54	53	52	52	51	50	49	48	46	1,099
2008	1,927	980	61	60	59	59	58	57	56	56	55	53	52	1,250
2009	760	383	24	23	23	23	22	22	22	22	21	21	20	497
2010	1,517	759	46	46	45	44	44	43	43	42	42	41	41	1,001
2011	954	475	32	28	28	27	27	27	26	26	26	25	25	633
2012	2,565	1,260	66	83	73	73	72	71	70	69	68	67	66	1,722
2013	1,715	836	51	43	54	48	47	46	46	45	45	44	44	1,160
2014	1,772	844	27	52	44	55	49	48	47	47	46	46	45	1,224
Total	45,607	24,924	1,690	1,687	1,646	1,616	1,574	1,537	1,499	1,462	1,426	1,389	1,352	27,413

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

OHIO BUREAU OF WORKERS' COMPENSATION

DEATH

(Dollars in Thousands)
Public Employers-State Agencies

Unpaid Loss Payment Projections Based on Paid Loss Development Method
Fiscal Year Ending 6/30

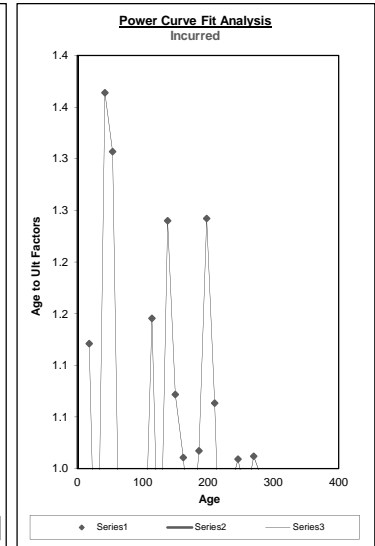
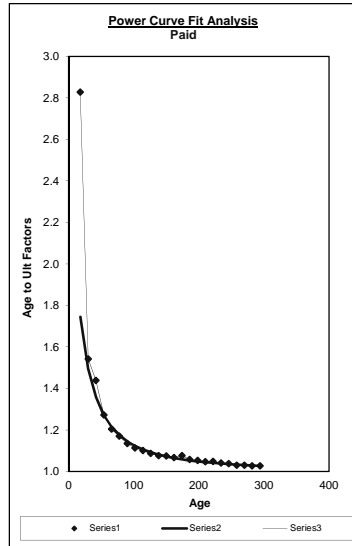
Injury Year Ending 12/31	Unpaid Loss		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
	Undiscounted	Discounted													
1980	350	244	21	20	20	19	19	18	18	17	17	16	16	15	135
1981	254	175	17	14	14	13	13	13	12	12	12	11	11	11	102
1982	451	308	28	29	23	23	22	21	21	20	20	19	19	18	187
1983	945	639	54	56	57	46	45	44	42	41	40	39	38	37	406
1984	810	539	37	44	46	47	38	37	36	35	34	33	32	31	363
1985	445	291	19	19	23	24	24	20	19	19	18	18	17	17	207
1986	724	467	32	29	30	36	38	38	31	30	29	28	28	27	348
1987	249	159	13	11	9	10	12	12	12	10	10	10	9	9	122
1988	350	222	17	17	14	13	13	16	16	17	14	13	13	12	176
1989	1,131	709	57	53	53	43	39	40	48	50	51	41	40	39	576
1990	712	442	35	34	32	32	26	23	24	29	30	30	25	24	368
1991	633	389	29	30	29	27	27	22	20	20	24	25	26	21	333
1992	1,027	626	49	45	46	44	42	42	34	30	32	38	39	40	546
1993	1,612	973	71	74	68	69	67	62	62	51	46	47	56	59	880
1994	1,492	895	74	62	65	59	61	59	55	55	45	40	42	50	826
1995	423	252	21	20	17	17	16	16	16	15	15	12	11	11	236
1996	111	66	6	5	5	4	4	4	4	4	4	4	3	3	61
1997	1,194	707	57	60	54	51	43	44	41	42	40	38	38	31	657
1998	1,674	986	81	75	80	72	68	57	59	54	56	54	50	50	917
1999	573	336	27	26	25	26	23	22	19	19	18	18	18	16	316
2000	192	113	10	9	8	8	8	7	7	6	6	6	6	6	105
2001	1,277	743	55	67	54	53	50	53	47	45	38	39	36	37	705
2002	15	9	1	1	1	1	1	1	1	1	1	0	0	0	9
2003	3,138	1,793	122	128	123	151	123	121	112	119	107	101	85	88	1,759
2004	1,863	1,055	73	69	73	70	86	70	69	64	68	61	57	48	1,053
2005	1,673	940	67	63	60	63	61	74	60	59	55	59	53	50	950
2006	1,186	661	45	45	43	41	43	41	50	41	40	38	40	36	682
2007	1,335	738	52	49	49	46	44	47	45	55	45	44	41	43	776
2008	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2009	649	354	25	25	23	22	22	21	20	21	20	24	20	20	386
2010	1,556	844	60	58	58	53	51	51	48	46	48	46	56	46	935
2011	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2012	1,310	701	42	53	47	45	45	42	40	40	37	36	38	36	810
2013	1,306	694	48	41	51	45	43	43	40	38	38	36	34	36	812
2014	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	30,661	18,071	1,344	1,331	1,299	1,274	1,214	1,180	1,128	1,104	1,055	1,024	996	967	16,745

Discount Rate = 4.0%
Projected payments for accident year 2014 are for the full accident year.

OHIO BUREAU OF WORKERS' COMPENSATION
 DEATH
 Public Employers-State Agencies
 Estimation of Cumulative Development Factors
 Using the Method of Inverse Power Curve Fit

	<u>Paid</u>	<u>Incurred</u>		<u>Paid</u>	<u>Incurred</u>
C=	25.51	0.00		0.9887	#VALUE!
B=	1.67	#NUM!		2,195	#VALUE!
A=	412	#NUM!	R-Square	0.9887	#VALUE!
Cutoff Age=	678	678	F-Statistics	2,195	#VALUE!
	$Y = \frac{A}{(X+C)^B} + 1$		F-Degree	25	13

Months of Maturity	<u>Paid</u>		<u>Incurred</u>		Fitted Value		
	Age-to-age Factor	Excluded (y)	Age-to-age Factor	Excluded (y)	Age	Paid	Incurred
6	16.801	y	2.539		6	2.279	#NUM!
18	2.827	y	1.121		18	1.745	#NUM!
30	1.542	y	0.809	y	30	1.496	#NUM!
42	1.439	y	1.364		42	1.357	#NUM!
54	1.272	y	1.307		54	1.272	#NUM!
66	1.204		0.830	y	66	1.215	#NUM!
78	1.170		0.965	y	78	1.175	#NUM!
90	1.134		0.958		90	1.145	#NUM!
102	1.113		0.876	y	102	1.123	#NUM!
114	1.101		1.146		114	1.106	#NUM!
126	1.086		0.855	y	126	1.092	#NUM!
138	1.076		1.240		138	1.081	#NUM!
150	1.075		1.072		150	1.072	#NUM!
162	1.067		1.011		162	1.065	#NUM!
174	1.076		0.924	y	174	1.058	#NUM!
186	1.058		1.017		186	1.053	#NUM!
198	1.054		1.242		198	1.048	#NUM!
210	1.047		1.063		210	1.044	#NUM!
222	1.048		0.831	y	222	1.041	#NUM!
234	1.041		0.980	y	234	1.038	#NUM!
246	1.037		1.009	y	246	1.035	#NUM!
258	1.030		0.970	y	258	1.032	#NUM!
270	1.030		1.012		270	1.030	#NUM!
282	1.027		0.990	y	282	1.028	#NUM!
294	1.027		0.972	y	294	1.026	#NUM!
306	1.025		1.004		306	1.025	#NUM!
318	1.023		0.989	y	318	1.023	#NUM!
330	1.023		0.994	y	330	1.022	#NUM!
342	1.018		0.969	y	342	1.021	#NUM!
354	1.016		1.004		354	1.020	#NUM!
366	1.016		0.974	y	366	1.019	#NUM!
378	1.019		1.008		378	1.018	#NUM!



E-L

Other Compensation Benefits (PES)

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

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

Conclusions

The estimated unpaid losses as of June 30, 2014 using data as of June 30, 2014 for the benefit types included in “Other Compensation” are presented by benefit type in the chart below:

Unpaid Loss Provider Type	Undiscounted (\$millions)	Discounted 4.0% (\$millions)
% Permanent Partial	18	15
Permanent Partial	2	2
Wage Loss	14	12
Temporary Partial	0	0
Lump Sum Settlements	75	54
Living Maintenance	6	5
Lump Sum Advancements	12	9
Additional Awards	1	1
Total Unpaid Loss	129	97

The estimated discounted unpaid losses for these benefits in our June 30, 2013 analysis of the June 30, 2013 liability were \$101.3 million. Actual payments during the latest fiscal year for

injuries occurring in June, 2013 and prior were \$13.7 million, which is approximately \$1.4 million less than the expected payments during this period.

The current (re-estimated) estimate of the required unpaid losses for these benefits as of June 30, 2013 is \$0.1 million, which represents a decrease of 3.3% from our estimate in our June 30, 2013 analysis of the June 30, 2013 liability. The changes in re-estimated unpaid loss by benefit type are presented in Exhibit U.4.

Methodology

The persistency method, case reserve method and indexed payments method were used to analyze the experience for Living Maintenance benefits, and the indexed payments method was used for the other benefit types. Permanent Partial (Exhibit PES-F) will be used to describe the indexed payment method.

Exhibit PES-F.4 shows the historical payments by accident year. The estimated average benefit and ultimate numbers of lost time claims for each accident year are combined into a Composite Factor in Exhibit PES-F.7. The historical payments are divided by this Composite Factor to arrive at the indexed payments in Exhibit PES-F.8. The figures presented on this exhibit (Exhibit PES-F.7) represent an estimate of the number of weeks of benefits paid each year per ultimate lost time claim count.

Based on the historical indexed payments, a selected level of indexed payments is estimated for each development period. These selections are shown in the "Selected" row on Exhibit PES-F.8, Page 1. For example, the indexed payments (i.e. number of weeks of benefits per ultimate number of lost time claims) for the second period of development are estimated to be 0.039. The cumulative amount to be paid in the second and subsequent years is estimated to be 0.431. The appropriate cumulative figure for each accident year is multiplied by the composite factor to convert these figures into dollars of benefits on Exhibit PES-F.7. This methodology is used for accident years 1980 and subsequent. For injury years prior to 1980, the latest fiscal year payments are multiplied by a "tail" factor based on historical experience to arrive at the estimated nominal unpaid loss; discounted unpaid losses use the relationships of the discounted to nominal unpaid loss for injury year 1980. Exhibit PES-F.1 presents a summary of the estimated discounted and undiscounted unpaid loss for all accident years as of June 30, 2014.

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

Conclusions by Benefit Type

Percent Permanent Partial (%PP)

Our methodologies used include:

- Paid Loss Development Method
- Bornhuetter-Ferguson Payroll Method
- Bornhuetter-Ferguson Premium Method
- Indexed Loss Method

As can be seen on Exhibit U.4, our current (re-estimated) estimate of the required unpaid loss as of June 30, 2013 is \$1.8 million lower than the estimate in our June 30, 2013 analysis of the June 30, 2013 liability (\$16.6 million vs. \$18.3 million).

Permanent Partial (PP)

Our methodologies used include:

- Paid Loss Development Method
- Bornhuetter-Ferguson Payroll Method
- Bornhuetter-Ferguson Premium Method
- Indexed Loss Method

As can be seen on Appendix U.4, our restatement of the required unpaid loss level as of June 30, 2013 is approximately \$0.3 million lower than the estimate presented in our June 30, 2013 analysis of the June 30, 2013 liability.

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

Our methodologies used include:

- Paid Loss Development Method
- Bornhuetter-Ferguson Payroll Method
- Bornhuetter-Ferguson Premium Method
- Indexed Loss Method

In this analysis, we have separately estimated future TP and WL payments (i.e. unpaid loss). On a combined TP/WL, LM/WL, and C/O basis, our current (re-estimated) estimate of the required unpaid loss as of June 30, 2013 is \$12.7 million compared to the estimate of \$12.0 million in our June 30, 2013 analysis of the June 30, 2013 liability. The actual payments during the latest fiscal year were \$2.5 million while the expected payments during this period were \$2.2 million.

Lump Sum Settlements (LSS)

Our methodologies used include:

- Paid Loss Development Method
- Bornhuetter-Ferguson Payroll Method
- Bornhuetter-Ferguson Premium Method
- Indexed Loss Method

The fiscal year 2013/2014 LSS payments for June 2013 and prior injuries were lower than was expected for this period of time (\$5.0 million vs. \$5.7 million).

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

It is our understanding that the majority of lump sum settlements replaced TT, %PP, permanent total (PTD), and DWRP benefit awards. So theoretically, any substantial increase in settlements should reduce the liability of those benefits.

For 1980-2000, we selected an average of the paid development, the Born.-Ferg. payroll and the index methods. For 2001-2014, we selected the average of the two paid Born.-Ferg methods.

Living Maintenance (LM)

Our methodologies used include:

- Paid Loss Development Method
- Incurred Loss Development Method
- Bornhuetter-Ferguson Payroll Method
- Bornhuetter-Ferguson Premium Method
- Case Reserve Method
- Persistency Method (Per Beneficiary)
- Indexed Loss Method

Our re-statement of the required unpaid loss for LM as of June 30, 2013 is \$0.6 million higher than estimated in our June 30, 2013 analysis of the June 30, 2013 liability (\$5.4 million vs. \$4.9 million).

Lump Sum Advancements

Our methodologies used include:

- Paid Loss Development Method
- Bornhuetter-Ferguson Payroll Method
- Bornhuetter-Ferguson Premium Method
- Indexed Loss Method

Lump Sum Advancements may be granted, primarily to workers who have been awarded PTD benefits, to provide for certain immediate expenses (e.g., attorney fees).

On an individual claim basis, LSA payments have the effect of reducing future PTD payments (PTD benefits for a worker who has received the LSA are reduced by a percentage which is calculated as the quotient of the LSA divided by the present value of the PTD award). Since the PTD payments used to establish unpaid PTD loss have been reduced as a result of the LSA payments, a liability needs to be estimated for future LSA's.

Our current re-estimated estimate of the required unpaid loss as of June 30, 2013 is \$8.4 million for PES. The estimated discounted unpaid loss in the June 30, 2013 analysis was \$9.9 million. Actual payments in the latest fiscal year were \$0.5 million, compared to expected payments (based on our June 30, 2013 analysis of the June 30, 2013 liability) of \$0.9 million.

For 1980-2003, we have selected the average of the paid development, Born.-Ferg. payroll and index loss methods. Our selections for years 2004-2014 are based on a 25%-75% weighting of the B-F Payroll Paid and Indexed Payment methods, respectively.

Additional Awards

Our methodologies used include:

- Paid Loss Development Method
- Bornhuetter-Ferguson Payroll Method
- Bornhuetter-Ferguson Premium Method
- Indexed Loss Method

Additional awards are separately reserved by the BWC for penalties resulting from violations of safety standards. Although the payments are made by the SIF, employers are liable for future payments. Our current re-estimated estimate of the required unpaid loss as of June 30, 2013 is \$0.6 million for PES. This unpaid loss could be reduced for anticipated assessments which could be billed to employers for these payments. The comparable unpaid loss in our June 30, 2013 analysis of the June 30, 2013 liability was \$0.6 million.

OHIO BUREAU OF WORKERS' COMPENSATION
% PERMANENT PARTIAL
(Dollars in Thousands)
Public Employers-State Agencies

Summary of Unpaid Loss

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Injury Year	Evaluation	Selected	Paid	Unpaid	Adj. Unpaid	Discount	Discounted	Implied Loss	Implied Loss	Implied
Ending 12/31	as of	Ultimate	Loss	Loss	Loss	Factor	Unpaid Loss	Rate Per	Frequency Per	Loss Severity
		Loss	6/30/2014	6/30/2014	Adjustment	4.00%	6/30/2014	\$100 Payroll	\$1M Payroll	Per Claim
Prior to 1980	6/30/2014			0	1,000		0	98%	0	
1980	6/30/2014	2,402	2,402	0	1,000		0	98%	0	0.14
1981	6/30/2014	2,305	2,305	0	1,000		0	98%	0	0.13
1982	6/30/2014	2,636	2,636	0	1,000		0	98%	0	0.13
1983	6/30/2014	3,006	3,006	0	1,000		0	98%	0	0.14
1984	6/30/2014	3,498	3,496	2	1,000		2	98%	2	0.15
1985	6/30/2014	3,789	3,785	4	1,000		4	96%	3	0.16
1986	6/30/2014	3,937	3,932	4	1,000		4	93%	4	0.15
1987	6/30/2014	3,934	3,929	5	1,000		5	90%	4	0.14
1988	6/30/2014	4,145	4,139	6	1,000		6	87%	5	0.13
1989	6/30/2014	4,022	4,013	9	1,000		9	89%	8	0.12
1990	6/30/2014	3,946	3,934	12	1,000		12	89%	11	0.11
1991	6/30/2014	3,375	3,358	17	1,000		17	89%	15	0.09
1992	6/30/2014	3,699	3,676	22	1,000		22	88%	20	0.09
1993	6/30/2014	3,760	3,732	29	1,000		29	88%	25	0.09
1994	6/30/2014	3,473	3,438	35	1,000		35	87%	30	0.08
1995	6/30/2014	3,118	3,077	42	1,000		42	86%	36	0.07
1996	6/30/2014	3,355	3,306	50	1,000		50	85%	42	0.07
1997	6/30/2014	3,270	3,212	58	1,000		58	85%	49	0.07
1998	6/30/2014	3,002	2,926	75	1,000		75	86%	65	0.06
1999	6/30/2014	3,660	3,551	109	1,000		109	86%	93	0.07
2000	6/30/2014	4,110	3,958	152	1,000		152	86%	131	0.08
2001	6/30/2014	4,696	4,498	198	1,000		198	86%	171	0.08
2002	6/30/2014	4,363	4,125	239	1,000		239	86%	205	0.07
2003	6/30/2014	4,408	4,088	320	1,000		320	86%	275	0.07
2004	6/30/2014	4,502	4,076	427	1,000		427	86%	367	0.07
2005	6/30/2014	4,809	4,228	581	1,000		581	86%	502	0.08
2006	6/30/2014	4,115	3,420	695	1,000		695	85%	590	0.06
2007	6/30/2014	4,771	3,837	934	1,000		934	86%	806	0.07
2008	6/30/2014	4,632	3,463	1,169	1,000		1,169	86%	1,010	0.06
2009	6/30/2014	5,034	3,539	1,495	1,000		1,495	86%	1,280	0.07
2010	6/30/2014	5,172	3,311	1,861	1,000		1,861	86%	1,592	0.07
2011	6/30/2014	4,519	2,230	2,289	1,000		2,289	86%	1,971	0.06
2012	6/30/2014	4,570	1,534	3,036	1,000		3,036	86%	2,624	0.06
2013	6/30/2014	2,869	237	2,632	1,000		2,632	88%	2,307	0.06
2014	6/30/2014	<u>2,833</u>	<u>0</u>	<u>1,417</u>	1,000		<u>1,417</u>	85%	<u>1,210</u>	0.06
		133,736	114,397	17,923			17,923		15,452	

Column Notes

- (2) Exhibit PES-E.2, Column (7).
- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Column (2) - Column (3); 2014 adjusted to reflect 50% of a year's exposure.
- (6) Column (4) x Column (5).
- (7) Based on Exhibit PES-E.13.1 through Exhibit PES-E.13.4 and 4.0% discount rate.
- (8) Column (6) x Column (7).
- (9) Column (2) divided by Exhibit PES-E.5, Column (3) / 10.
- (10) Exhibit V.7, Column (9) / Exhibit PES-E.5, Column (3).
- (11) Column (2) / Exhibit V.7, Column (9) x 1,000.

OHIO BUREAU OF WORKERS' COMPENSATION

% PERMANENT PARTIAL

(Dollars in Thousands)

Public Employers-State Agencies

Summary of Ultimate Loss Methods

<u>Injury Year Ending 12/31</u>	<u>(1) Evaluation as of</u>	<u>(2) Months of Development</u>	<u>(3) Paid Development</u>	<u>(4) Born. - Ferg. Payroll Paid</u>	<u>(5) Born. - Ferg. Premium Paid</u>	<u>(6) Indexed Loss Method</u>	<u>(7) Selected Ultimate Loss</u>
1980	6/30/2014	414	2,402	2,402		2,402	2,402
1981	6/30/2014	402	2,305	2,305		2,305	2,305
1982	6/30/2014	390	2,636	2,636		2,636	2,636
1983	6/30/2014	378	3,006	3,006		3,006	3,006
1984	6/30/2014	366	3,498	3,498		3,499	3,498
1985	6/30/2014	354	3,789	3,789		3,790	3,789
1986	6/30/2014	342	3,936	3,936		3,937	3,937
1987	6/30/2014	330	3,933	3,933		3,935	3,934
1988	6/30/2014	318	4,144	4,144		4,146	4,145
1989	6/30/2014	306	4,021	4,021		4,024	4,022
1990	6/30/2014	294	3,945	3,945		3,949	3,946
1991	6/30/2014	282	3,372	3,374		3,379	3,375
1992	6/30/2014	270	3,695	3,696		3,705	3,699
1993	6/30/2014	258	3,757	3,756		3,769	3,760
1994	6/30/2014	246	3,466	3,468		3,484	3,473
1995	6/30/2014	234	3,109	3,114		3,132	3,118
1996	6/30/2014	222	3,346	3,348		3,372	3,355
1997	6/30/2014	210	3,261	3,263		3,286	3,270
1998	6/30/2014	198	2,986	2,994		3,025	3,002
1999	6/30/2014	186	3,644	3,636		3,699	3,660
2000	6/30/2014	174	4,093	4,135	4,052	4,161	4,110
2001	6/30/2014	162	4,699	4,728	4,624	4,733	4,696
2002	6/30/2014	150	4,358	4,409	4,284	4,402	4,363
2003	6/30/2014	138	4,392	4,448	4,325	4,468	4,408
2004	6/30/2014	126	4,477	4,531	4,441	4,560	4,502
2005	6/30/2014	114	4,800	4,822	4,780	4,836	4,809
2006	6/30/2014	102	4,028	4,164	4,191	4,077	4,115
2007	6/30/2014	90	4,746	4,769	4,851	4,719	4,771
2008	6/30/2014	78	4,607	4,657	4,740	4,523	4,632
2009	6/30/2014	66	5,166	5,012	5,068	4,890	5,034
2010	6/30/2014	54	5,557	5,072	5,084	4,975	5,172
2011	6/30/2014	42	4,710	4,441	4,672	4,254	4,519
2012	6/30/2014	30	4,706	4,294	4,822	4,459	4,570
2013	6/30/2014	18	3,203	2,641	4,459	3,098	2,869
2014	6/30/2014	6	<u>0</u>	<u>2,512</u>	<u>4,648</u>	<u>3,155</u>	<u>2,833</u>
			131,794	132,895	69,042	133,787	133,736

Column Notes

- (3) Exhibit PES-E.3, Column (5).
(4) Exhibit PES-E.5, Column (12).
(5) Exhibit PES-E.6, Column (12).
(6) Exhibit PES-E.8, Column (8).
(7) Based on Columns (3) through (6).

OHIO BUREAU OF WORKERS' COMPENSATION

% PERMANENT PARTIAL

(Dollars in Thousands)

Public Employers-State Agencies

Paid and Incurred Loss Development Methods

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
				Cumulative	Estimated Ult.		Cumulative	Estimated Ult.
<u>Injury Year</u>	<u>Evaluation</u>	<u>Months of</u>	<u>Paid</u>	<u>Paid</u>	<u>Loss</u>	<u>Incurred</u>	<u>Incurred</u>	<u>Loss</u>
<u>Ending 12/31</u>	<u>as of</u>	<u>Development</u>	<u>Loss</u>	<u>LDF</u>	<u>Paid Method</u>	<u>Loss</u>	<u>LDF</u>	<u>Inc. Method</u>
					<u>(3) times (4)</u>			<u>(6) times (7)</u>
1980	6/30/2014	414	2,402	1.000	2,402			
1981	6/30/2014	402	2,305	1.000	2,305			
1982	6/30/2014	390	2,636	1.000	2,636			
1983	6/30/2014	378	3,006	1.000	3,006			
1984	6/30/2014	366	3,496	1.001	3,498			
1985	6/30/2014	354	3,785	1.001	3,789			
1986	6/30/2014	342	3,932	1.001	3,936			
1987	6/30/2014	330	3,929	1.001	3,933			
1988	6/30/2014	318	4,139	1.001	4,144			
1989	6/30/2014	306	4,013	1.002	4,021			
1990	6/30/2014	294	3,934	1.003	3,945			
1991	6/30/2014	282	3,358	1.004	3,372			
1992	6/30/2014	270	3,676	1.005	3,695			
1993	6/30/2014	258	3,732	1.007	3,757			
1994	6/30/2014	246	3,438	1.008	3,466			
1995	6/30/2014	234	3,077	1.010	3,109			
1996	6/30/2014	222	3,306	1.012	3,346			
1997	6/30/2014	210	3,212	1.015	3,261			
1998	6/30/2014	198	2,926	1.021	2,986			
1999	6/30/2014	186	3,551	1.026	3,644			
2000	6/30/2014	174	3,958	1.034	4,093			
2001	6/30/2014	162	4,498	1.045	4,699			
2002	6/30/2014	150	4,125	1.057	4,358			
2003	6/30/2014	138	4,088	1.074	4,392			
2004	6/30/2014	126	4,076	1.099	4,477			
2005	6/30/2014	114	4,228	1.135	4,800			
2006	6/30/2014	102	3,420	1.178	4,028			
2007	6/30/2014	90	3,837	1.237	4,746			
2008	6/30/2014	78	3,463	1.330	4,607			
2009	6/30/2014	66	3,539	1.460	5,166			
2010	6/30/2014	54	3,311	1.678	5,557			
2011	6/30/2014	42	2,230	2.112	4,710			
2012	6/30/2014	30	1,534	3.069	4,706			
2013	6/30/2014	18	237	13.493	3,203			
2014	6/30/2014	6	<u>0</u>	742.220	<u>0</u>			
			114,397		131,794			

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Exhibit PES-E.4, Page 1 and Exhibit PES-E.4, Page 2, interpolated to appropriate age.

OHIO BUREAU OF WORKERS' COMPENSATION
 % PERMANENT PARTIAL
 (Dollars in Thousands)
 Public Employers-State Agencies

Paid Loss Development

Age of Development

Injury Year Ending 12/31	<u>Age of Development</u>																			
	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS	222 MTHS	
1980	0	14	324	901	1,218	1,439	1,606	1,752	1,854	1,956	2,064	2,157	2,244	2,285	2,326	2,348	2,370	2,378		
1981	0	14	312	866	1,179	1,412	1,572	1,712	1,827	1,923	2,011	2,104	2,150	2,185	2,220	2,248	2,262	2,267		
1982	0	15	346	959	1,287	1,525	1,716	1,890	2,036	2,160	2,259	2,380	2,450	2,507	2,557	2,579	2,592	2,612		
1983	0	18	397	1,090	1,489	1,783	2,007	2,246	2,443	2,608	2,699	2,781	2,850	2,895	2,935	2,949	2,964	2,971		
1984	0	32	591	1,336	1,802	2,148	2,430	2,690	2,913	3,088	3,245	3,318	3,370	3,388	3,411	3,434	3,450	3,457		
1985	0	24	562	1,540	2,048	2,468	2,764	3,075	3,303	3,447	3,553	3,629	3,703	3,711	3,726	3,742	3,760	3,767		
1986	0	14	427	1,614	2,162	2,547	2,877	3,135	3,342	3,512	3,660	3,704	3,742	3,778	3,824	3,849	3,865	3,875		
1987	0	18	453	1,491	2,108	2,574	2,889	3,118	3,317	3,527	3,625	3,704	3,754	3,810	3,836	3,857	3,870	3,884		
1988	0	11	366	1,473	2,129	2,716	3,049	3,343	3,571	3,690	3,772	3,844	3,942	3,980	4,018	4,054	4,068	4,084		
1989	0	12	265	1,208	2,050	2,557	2,957	3,248	3,436	3,571	3,638	3,735	3,806	3,854	3,863	3,899	3,921	3,936		
1990	0	14	630	1,489	2,078	2,503	2,860	3,172	3,347	3,512	3,610	3,694	3,747	3,785	3,822	3,840	3,861	3,873		
1991	0	36	623	1,341	1,768	2,160	2,438	2,683	2,870	3,007	3,084	3,156	3,182	3,215	3,250	3,267	3,280	3,306		
1992	0	18	589	1,426	2,041	2,389	2,668	2,961	3,128	3,297	3,369	3,434	3,472	3,504	3,556	3,581	3,594	3,627		
1993	0	29	663	1,549	2,063	2,502	2,824	3,048	3,190	3,316	3,423	3,476	3,516	3,559	3,590	3,605	3,623	3,679		
1994	0	31	657	1,375	1,932	2,277	2,555	2,761	2,886	2,990	3,097	3,168	3,221	3,264	3,291	3,330	3,374	3,405		
1995	0	98	744	1,360	1,844	2,143	2,380	2,557	2,675	2,777	2,844	2,898	2,960	2,975	3,028	3,048	3,059	3,069		
1996	0	27	653	1,434	1,902	2,248	2,505	2,660	2,805	2,929	3,033	3,096	3,156	3,180	3,226	3,255	3,269	3,293		
1997	0	51	685	1,337	1,758	2,083	2,400	2,573	2,737	2,863	2,979	3,020	3,081	3,120	3,144	3,164	3,201	3,212		
1998	0	53	647	1,197	1,623	1,949	2,200	2,376	2,509	2,606	2,737	2,774	2,842	2,865	2,875	2,912	2,926			
1999	0	86	936	1,652	2,106	2,394	2,647	2,914	3,104	3,206	3,314	3,390	3,426	3,485	3,502	3,551				
2000	0	131	988	1,805	2,416	2,795	3,097	3,356	3,544	3,655	3,773	3,837	3,864	3,911	3,958					
2001	0	171	1,157	2,002	2,611	3,207	3,517	3,754	3,969	4,139	4,278	4,406	4,439	4,498						
2002	0	132	943	1,814	2,476	2,943	3,267	3,524	3,720	3,844	3,989	4,065	4,125							
2003	0	135	1,151	2,162	2,775	3,115	3,387	3,687	3,824	3,958	4,043	4,088								
2004	0	96	1,379	2,356	2,947	3,246	3,461	3,693	3,864	3,941	4,076									
2005	0	213	1,543	2,396	3,019	3,386	3,730	3,958	4,101	4,228										
2006	0	172	1,281	1,998	2,439	2,780	3,039	3,293	3,420											
2007	0	374	1,796	2,543	3,053	3,388	3,697	3,837												
2008	0	414	1,652	2,406	2,844	3,268	3,463													
2009	0	461	1,774	2,565	3,170	3,539														
2010	0	375	1,832	2,801	3,311															
2011	0	368	1,583	2,230																
2012	0	286	1,534																	
2013	0	237																		
2014	0																			

Age to Age Development Factors

Injury Year Ending 12/31	<u>6</u>	<u>18</u>	<u>30</u>	<u>42</u>	<u>54</u>	<u>66</u>	<u>78</u>	<u>90</u>	<u>102</u>	<u>114</u>	<u>126</u>	<u>138</u>	<u>150</u>	<u>162</u>	<u>174</u>	<u>186</u>	<u>198</u>	<u>210</u>	<u>222</u>	
	<u>18</u>	<u>30</u>	<u>42</u>	<u>54</u>	<u>66</u>	<u>78</u>	<u>90</u>	<u>102</u>	<u>114</u>	<u>126</u>	<u>138</u>	<u>150</u>	<u>162</u>	<u>174</u>	<u>186</u>	<u>198</u>	<u>210</u>	<u>222</u>		
1980		22.904	2.781	1.351	1.181	1.116	1.091	1.058	1.055	1.045	1.041	1.018	1.018	1.009	1.009	1.003	1.002			
1981		22.904	2.781	1.360	1.198	1.114	1.089	1.067	1.052	1.046	1.046	1.022	1.017	1.016	1.013	1.006	1.002	1.001		
1982		22.904	2.774	1.342	1.184	1.126	1.101	1.077	1.061	1.046	1.054	1.029	1.023	1.020	1.009	1.005	1.008	1.002		
1983		22.517	2.743	1.366	1.198	1.125	1.119	1.088	1.068	1.035	1.031	1.025	1.016	1.014	1.005	1.005	1.002	1.005		
1984		18.608	2.261	1.349	1.192	1.131	1.107	1.083	1.060	1.051	1.022	1.016	1.005	1.007	1.007	1.005	1.002	1.003		
1985		23.044	2.738	1.330	1.205	1.120	1.113	1.074	1.043	1.031	1.021	1.020	1.002	1.004	1.004	1.005	1.002	1.001		
1986		31.463	3.782	1.340	1.178	1.130	1.090	1.066	1.051	1.042	1.012	1.010	1.010	1.012	1.007	1.004	1.003	1.001		
1987		25.533	3.294	1.414	1.221	1.122	1.079	1.064	1.063	1.028	1.022	1.013	1.015	1.007	1.005	1.004	1.004	1.002		
1988		32.900	4.031	1.445	1.276	1.123	1.096	1.068	1.033	1.022	1.019	1.025	1.010	1.010	1.009	1.003	1.004	1.003		
1989		21.910	4.550	1.697	1.248	1.156	1.098	1.058	1.039	1.019	1.027	1.019	1.013	1.002	1.009	1.006	1.004	1.006		
1990		43.849	2.364	1.396	1.204	1.143	1.109	1.055	1.049	1.028	1.023	1.014	1.010	1.010	1.005	1.005	1.003	1.002		
1991		17.516	2.153	1.319	1.222	1.129	1.100	1.070	1.047	1.026	1.023	1.008	1.010	1.011	1.005	1.004	1.008	1.001		
1992		33.241	2.422	1.431	1.171	1.117	1.109	1.057	1.054	1.022	1.019	1.011	1.009	1.015	1.007	1.004	1.009	1.006		
1993		22.545	2.336	1.332	1.213	1.128	1.079	1.047	1.040	1.032	1.016	1.011	1.012	1.009	1.004	1.005	1.016	1.006		
1994		20.871	2.093	1.405	1.178	1.122	1.081	1.045	1.036	1.036	1.023	1.017	1.014	1.008	1.012	1.013	1.009	1.003		
1995		7.603	1.828	1.357	1.162	1.111	1.074	1.046	1.038	1.024	1.019	1.021	1.005	1.018	1.007	1.004	1.003	1.002		
1996		24.045	2.197	1.326	1.182	1.114	1.062	1.054	1.044	1.036	1.021	1.019	1.008	1.014	1.009	1.004	1.007	1.004		
1997		13.357	1.952	1.316	1.185	1.152	1.072	1.064	1.046	1.041	1.014	1.020	1.013	1.008	1.006	1.012	1.003			
1998		12.201	1.851	1.356	1.201	1.129	1.080	1.056	1.039	1.050	1.014	1.025	1.008	1.004	1.013	1.005				
1999		10.837	1.765	1.275	1.137	1.106	1.101	1.065	1.033	1.034	1.023	1.011	1.017	1.005	1.014					
2000		7.553	1.828	1.338	1.157	1.108	1.084	1.056	1.031	1.032	1.017	1.007	1.012	1.012						
2001		6.752	1.731	1.304	1.228	1.097	1.067	1.057	1.043	1.034	1.030	1.008	1.013							
2002		7.136	1.923	1.365	1.189	1.110	1.079	1.056	1.033	1.038	1.019	1.015								
2003		8.508	1.879	1.283	1.122	1.087	1.089	1.037	1.035	1.022	1.011									
2004		14.434	1.709	1.251	1.101	1.066	1.067	1.046	1.020	1.034										
2005		7.249	1.552	1.260	1.122	1.102	1.061	1.036	1.031											
2006		7.452	1.560	1.220	1.140	1.093	1.084	1.038												
2007		4.805	1.416	1.200	1.110	1.091	1.038													
2008		3.988	1.457	1.182	1.149	1.060														
2009		3.847	1.446	1.																

OHIO BUREAU OF WORKERS' COMPENSATION
% PERMANENT PARTIAL
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Public Employers-State Agencies

Paid Loss Development

Age of Development

Table with columns: Injury Year Ending 12/31, and 17 columns of MTH values (MTH#34 to MTH#26). Rows list years from 1980 to 2014.

Age to Age Development Factors

Table with columns: Injury Year Ending 12/31, and 17 columns of development factors (222 to 426). Rows list years from 1980 to 2013.

Summary table with columns: \$ Wtd Avg, Strt Average, 3 Yr \$ Wtd Avg, 5 Yr \$ Wtd Avg, Inv. Power Curve, Selected, Cumulative, and Tail. Rows provide various averages and curves.

OHIO BUREAU OF WORKERS' COMPENSATION
% PERMANENT PARTIAL
(Dollars in Thousands)
Public Employers-State Agencies

Bornhuetter-Ferguson Method with a Payroll Base Using Paid Loss Development Factors

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
Injury Year	Evaluation	Months of	Payroll	Pure	Benefit	Trend	Smoothed	Age-to-	Percent	Unpaid	Indicated	
Ending 12/31	as of	Development	(\$000,000's)	Premium	Level	Factor	Pure	Ultimate	Unpaid	Loss	Ultimate	
					Factor	-5.1%	Premium	Factor	1 - 1 / (9)	(3) * (8) * (10)	Loss	
1980	6/30/2014	414	1,745	1.38	1.000	0.17	0.23	1.54	1.000	0.0%	0	2,402
1981	6/30/2014	402	1,827	1.26	1.000	0.18	0.23	1.46	1.000	0.0%	0	2,305
1982	6/30/2014	390	2,061	1.28	1.000	0.19	0.24	1.39	1.000	0.0%	0	2,636
1983	6/30/2014	378	2,173	1.38	1.000	0.20	0.28	1.32	1.000	0.0%	0	3,006
1984	6/30/2014	366	2,314	1.51	1.000	0.21	0.32	1.25	1.001	0.1%	2	3,498
1985	6/30/2014	354	2,444	1.55	1.000	0.22	0.34	1.37	1.001	0.1%	3	3,789
1986	6/30/2014	342	2,644	1.49	1.000	0.23	0.35	1.30	1.001	0.1%	4	3,936
1987	6/30/2014	330	2,912	1.35	1.000	0.25	0.33	1.24	1.001	0.1%	4	3,933
1988	6/30/2014	318	3,191	1.30	1.000	0.26	0.34	1.18	1.001	0.1%	5	4,144
1989	6/30/2014	306	3,341	1.20	1.000	0.27	0.33	1.12	1.002	0.2%	7	4,021
1990	6/30/2014	294	3,645	1.08	1.000	0.29	0.31	1.06	1.003	0.3%	11	3,945
1991	6/30/2014	282	3,852	0.88	1.000	0.30	0.26	1.01	1.004	0.4%	16	3,374
1992	6/30/2014	270	3,944	0.94	1.000	0.32	0.30	0.95	1.005	0.5%	19	3,696
1993	6/30/2014	258	4,021	0.94	1.000	0.34	0.31	0.91	1.007	0.7%	24	3,756
1994	6/30/2014	246	4,272	0.81	1.000	0.35	0.29	0.86	1.008	0.8%	30	3,468
1995	6/30/2014	234	4,433	0.70	1.000	0.37	0.26	0.82	1.010	1.0%	37	3,114
1996	6/30/2014	222	4,487	0.75	1.000	0.39	0.29	0.78	1.012	1.2%	42	3,348
1997	6/30/2014	210	4,624	0.71	1.000	0.41	0.29	0.74	1.015	1.5%	51	3,263
1998	6/30/2014	198	4,816	0.62	1.000	0.43	0.27	0.70	1.021	2.0%	68	2,994
1999	6/30/2014	186	5,048	0.73	1.000	0.46	0.33	0.66	1.026	2.5%	85	3,636
2000	6/30/2014	174	5,318	0.78	1.000	0.48	0.37	1.01	1.034	3.3%	178	4,135
2001	6/30/2014	162	5,598	0.84	1.000	0.51	0.43	0.96	1.045	4.3%	230	4,728
2002	6/30/2014	150	5,821	0.75	1.000	0.54	0.40	0.91	1.057	5.4%	285	4,409
2003	6/30/2014	138	6,005	0.74	1.000	0.56	0.42	0.87	1.074	6.9%	360	4,448
2004	6/30/2014	126	6,184	0.73	1.000	0.59	0.43	0.82	1.099	9.0%	456	4,531
2005	6/30/2014	114	6,388	0.75	1.000	0.63	0.47	0.78	1.135	11.9%	594	4,822
2006	6/30/2014	102	6,654	0.61	1.000	0.66	0.40	0.74	1.178	15.1%	744	4,164
2007	6/30/2014	90	6,915	0.68	1.000	0.69	0.48	0.70	1.237	19.2%	931	4,769
2008	6/30/2014	78	7,201	0.63	1.000	0.73	0.46	0.67	1.330	24.8%	1,194	4,657
2009	6/30/2014	66	7,383	0.68	1.000	0.77	0.52	0.63	1.460	31.5%	1,473	5,012
2010	6/30/2014	54	7,245	0.73	1.000	0.81	0.59	0.60	1.678	40.4%	1,761	5,072
2011	6/30/2014	42	7,353	0.61	1.000	0.86	0.52	0.57	2.112	52.7%	2,211	4,441
2012	6/30/2014	30	7,555	0.61	1.000	0.90	0.55	0.54	3.069	67.4%	2,760	4,294
2013	6/30/2014	18	5,045	0.62	1.000	0.95	0.59	0.51	13.493	92.6%	2,403	2,641
2014	6/30/2014	6	<u>5,150</u>	0.31	1.000	1.00	<u>0.31</u>	0.49	742.220	99.9%	<u>2,512</u>	<u>2,512</u>
Total/Average			163,611				0.40				18,498	132,895
Selected				Selected Pure Premium (2000-2014)			0.49					
				Selected Pure Premium (1985-1999)			0.30					
<u>Column Notes</u>				Selected Pure Premium (1980-1984)			0.26					

- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Average of Exhibit PES-E.2, Columns (3) and (6) divided by Column (3).
- (6) Exhibit PES-E.11, Column (7); selected pure premium trend.
- (7) Column (4) / Column (5) x Column (6).
- (8) Selected from Column (7) x Column (5) / Column (6).
- (9) Exhibit PES-E.3, Column (4).
- (12) Exhibit PES-E.3, Column (3) + Column (11).

OHIO BUREAU OF WORKERS' COMPENSATION
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Bornhuetter-Ferguson Method with a Premium Base Using Paid Loss Development Factors

<u>Injury Year</u> <u>Ending 12/31</u>	<u>(1)</u> <u>Evaluation</u> <u>as of</u>	<u>(2)</u> <u>Months of</u> <u>Development</u>	<u>(3)</u> <u>Premium</u> <u>(\$000's)</u>	<u>(4)</u> <u>Loss</u> <u>Ratio</u>	<u>(5)</u> <u>Benefit</u> <u>Level</u> <u>Factor</u>	<u>(6)</u> <u>Trend</u> <u>Factor</u> <u>0.0%</u>	<u>(7)</u> <u>Trended</u> <u>Loss</u> <u>Ratio</u>	<u>(8)</u> <u>Smoothed</u> <u>Loss</u> <u>Ratio</u>	<u>(9)</u> <u>Age-to-</u> <u>Ultimate</u> <u>Factor</u>	<u>(10)</u> <u>Percent</u> <u>Unpaid</u> <u>1 - 1 / (9)</u>	<u>(11)</u> <u>Unpaid</u> <u>Loss</u> <u>(3) * (8) * (10)</u>	<u>(12)</u> <u>Indicated</u> <u>Ultimate</u> <u>Loss</u>
1980	6/30/2014	414										
1981	6/30/2014	402										
1982	6/30/2014	390										
1983	6/30/2014	378										
1984	6/30/2014	366										
1985	6/30/2014	354										
1986	6/30/2014	342										
1987	6/30/2014	330										
1988	6/30/2014	318										
1989	6/30/2014	306										
1990	6/30/2014	294										
1991	6/30/2014	282										
1992	6/30/2014	270										
1993	6/30/2014	258										
1994	6/30/2014	246										
1995	6/30/2014	234										
1996	6/30/2014	222										
1997	6/30/2014	210										
1998	6/30/2014	198										
1999	6/30/2014	186										
2000	6/30/2014	174	38,059	10.8%	1.000	1.00	10.8%	7.5%	1.034	3.3%	94	4,052
2001	6/30/2014	162	39,274	12.0%	1.000	1.00	12.0%	7.5%	1.045	4.3%	126	4,624
2002	6/30/2014	150	39,683	11.0%	1.000	1.00	11.0%	7.5%	1.057	5.4%	160	4,284
2003	6/30/2014	138	45,623	9.7%	1.000	1.00	9.7%	7.5%	1.074	6.9%	237	4,325
2004	6/30/2014	126	54,327	8.3%	1.000	1.00	8.3%	7.5%	1.099	9.0%	366	4,441
2005	6/30/2014	114	61,809	7.8%	1.000	1.00	7.8%	7.5%	1.135	11.9%	552	4,780
2006	6/30/2014	102	68,102	6.0%	1.000	1.00	6.0%	7.5%	1.178	15.1%	771	4,191
2007	6/30/2014	90	70,539	6.7%	1.000	1.00	6.7%	7.5%	1.237	19.2%	1,013	4,851
2008	6/30/2014	78	68,546	6.7%	1.000	1.00	6.7%	7.5%	1.330	24.8%	1,277	4,740
2009	6/30/2014	66	64,733	7.8%	1.000	1.00	7.8%	7.5%	1.460	31.5%	1,529	5,068
2010	6/30/2014	54	58,506	9.0%	1.000	1.00	9.0%	7.5%	1.678	40.4%	1,774	5,084
2011	6/30/2014	42	61,817	7.3%	1.000	1.00	7.3%	7.5%	2.112	52.7%	2,442	4,672
2012	6/30/2014	30	65,024	7.0%	1.000	1.00	7.0%	7.5%	3.069	67.4%	3,288	4,822
2013	6/30/2014	18	60,793	5.2%	1.000	1.00	5.2%	7.5%	13.493	92.6%	4,222	4,459
2014	6/30/2014	6	<u>62,055</u>	2.5%	1.000	1.00	<u>2.5%</u>	7.5%	742.220	99.9%	<u>4,648</u>	<u>4,648</u>
Total/Average			858,891				7.5%				22,499	69,042
Selected							Selected Loss Ratio	7.5%				

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Average of Exhibit PES-E.2, Columns (3) and (6) divided by Column (3).
- (6) Exhibit PES-E.11, Column (9); selected loss ratio trend.
- (7) Column (4) / Column (5) x Column (6).
- (8) Selected from Column (7) x Column (5) / Column (6).
- (9) Exhibit PES-E.3, Column (4).
- (12) Exhibit PES-E.3, Column (3) + Column (11).

OHIO BUREAU OF WORKERS' COMPENSATION
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 Public Employers-State Agencies

Incremental Paid Loss Development

Age of Development

Injury Year Ending 12/31	Age of Development																	
	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	0	14	310	577	317	221	167	146	102	102	107	93	88	40	41	22	22	8
1981	0	14	298	555	312	233	161	139	115	96	88	93	46	36	35	28	13	5
1982	0	15	331	613	328	238	192	173	146	124	99	121	70	57	50	22	13	21
1983	0	18	380	693	399	294	224	240	197	165	91	83	68	45	40	14	15	7
1984	0	32	559	745	466	346	282	260	223	175	157	73	52	18	23	16	7	
1985	0	24	538	977	509	420	296	311	228	144	106	76	74	8	15	16	18	7
1986	0	14	413	1,187	548	385	331	258	206	170	147	44	38	36	46	25	16	10
1987	0	18	435	1,038	618	466	315	229	199	210	98	79	49	56	26	21	14	14
1988	0	11	354	1,108	656	587	333	293	228	119	83	72	97	39	38	36	14	16
1989	0	12	253	942	842	508	400	291	189	134	68	97	71	48	9	37	22	15
1990	0	14	615	859	590	425	357	312	175	164	99	83	53	38	37	18	21	12
1991	0	36	587	718	428	392	278	244	188	136	78	71	26	33	36	17	13	27
1992	0	18	571	837	615	348	279	292	168	169	71	65	38	32	52	24	13	33
1993	0	29	634	886	514	439	321	224	142	127	106	54	40	42	31	15	17	57
1994	0	31	626	718	557	345	277	207	124	104	107	71	52	44	27	39	44	31
1995	0	98	646	616	485	299	237	177	119	101	68	53	62	15	53	20	11	10
1996	0	27	626	781	468	346	257	154	145	124	104	63	60	25	46	29	14	24
1997	0	51	633	652	422	325	317	173	164	126	116	41	60	40	24	20	37	11
1998	0	53	594	550	426	326	251	176	133	97	131	37	68	23	10	38	14	
1999	0	86	849	716	454	289	253	266	190	102	108	76	36	60	17	49		
2000	0	131	857	818	611	379	302	259	188	111	118	64	27	48	46			
2001	0	171	986	845	609	596	310	237	215	170	139	128	33	59				
2002	0	132	811	870	662	467	324	256	196	124	145	76	59					
2003	0	135	1,015	1,011	613	340	272	300	137	134	85	46						
2004	0	96	1,283	978	591	299	215	231	171	77	134							
2005	0	213	1,330	853	623	367	344	228	143	127								
2006	0	172	1,109	718	440	341	259	254	127									
2007	0	374	1,422	748	510	335	308	141										
2008	0	414	1,238	754	438	424	195											
2009	0	461	1,313	791	605	369												
2010	0	375	1,457	970	509													
2011	0	368	1,215	647														
2012	0	286	1,247															
2013	0	237																
2014	0																	

OHIO BUREAU OF WORKERS' COMPENSATION
 % PERMANENT PARTIAL
 (Dollars in Thousands)
 Public Employers-State Agencies

Incremental Paid Loss Development

Age of Development

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	5	4	5	1	3	1	2	0	2	0	0	1	1	0	0	0	0	0
1981	2	5	4	8	5	1	0	3	0	0	0	2	3	4	0	0	0	0
1982	6	0	1	1	0	5	8	0	0	0	0	0	0	1	2	0	0	0
1983	14	6	2	1	2	1	6	2	0	0	0	0	0	0	0	0	0	0
1984	10	5	5	2	9	4	2	1	0	0	2	0	0	0	0	0	0	0
1985	3	1	3	1	2	0	9	0	0	0	0	0	0	0	0	0	0	0
1986	4	3	5	13	3	3	5	10	8	3	0	0	0	0	0	0	0	0
1987	7	8	8	2	0	2	1	9	8	0	0	0	0	0	0	0	0	0
1988	12	4	9	3	9	11	4	0	4	0	0	0	0	0	0	0	0	0
1989	22	6	10	6	14	5	11	1	0	0	0	0	0	0	0	0	0	0
1990	8	18	11	8	4	10	1	0	0	0	0	0	0	0	0	0	0	0
1991	4	13	12	6	16	0	0	0	0	0	0	0	0	0	0	0	0	0
1992	22	10	11	4	3	0	0	0	0	0	0	0	0	0	0	0	0	0
1993	23	3	8	18	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1994	10	11	12	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1995	6	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1996	13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1997	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1998	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1999	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2001	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2002	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2003	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2004	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2005	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2006	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2007	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2008	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2009	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2010	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2011	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2012	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2013	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2014	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

OHIO BUREAU OF WORKERS' COMPENSATION
% PERMANENT PARTIAL
(Dollars in Thousands)
Public Employers-State Agencies

Indexed Loss Development Method

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<u>Injury Year</u> <u>Ending 12/31</u>	<u>Evaluation</u> <u>as of</u>	<u>Months of</u> <u>Development</u>	<u>Average</u> <u>Benefit</u>	<u>Ultimate</u> <u>Claim Count</u>	<u>Composite</u> <u>Factor</u> <u>(3) times (4) / 1,000</u>	<u>Cumulative</u> <u>Persistence</u> <u>Factor</u>	<u>Estimated Ult.</u> <u>Unpaid</u> <u>Loss</u> <u>(5) times (6)</u>	<u>Ultimate</u> <u>Loss</u>
1980	6/30/2014	414	84	1,184	99	0.000	0	2,402
1981	6/30/2014	402	90	1,123	101	0.000	0	2,305
1982	6/30/2014	390	97	1,271	123	0.000	0	2,636
1983	6/30/2014	378	104	1,346	141	0.000	0	3,006
1984	6/30/2014	366	109	1,434	156	0.015	2	3,499
1985	6/30/2014	354	115	1,546	178	0.024	4	3,790
1986	6/30/2014	342	119	1,639	194	0.028	5	3,937
1987	6/30/2014	330	122	1,689	206	0.029	6	3,935
1988	6/30/2014	318	125	1,893	237	0.031	7	4,146
1989	6/30/2014	306	130	1,903	247	0.043	11	4,024
1990	6/30/2014	294	136	1,879	256	0.059	15	3,949
1991	6/30/2014	282	139	1,803	251	0.084	21	3,379
1992	6/30/2014	270	144	1,957	282	0.103	29	3,705
1993	6/30/2014	258	150	1,913	286	0.131	37	3,769
1994	6/30/2014	246	157	1,854	290	0.157	46	3,484
1995	6/30/2014	234	160	1,824	292	0.191	56	3,132
1996	6/30/2014	222	166	1,812	301	0.221	67	3,372
1997	6/30/2014	210	169	1,637	277	0.268	74	3,286
1998	6/30/2014	198	176	1,588	279	0.353	99	3,025
1999	6/30/2014	186	184	1,824	336	0.440	148	3,699
2000	6/30/2014	174	192	1,915	367	0.554	203	4,161
2001	6/30/2014	162	201	1,712	344	0.683	235	4,733
2002	6/30/2014	150	204	1,605	328	0.845	277	4,402
2003	6/30/2014	138	209	1,718	360	1.054	379	4,468
2004	6/30/2014	126	215	1,668	359	1.349	484	4,560
2005	6/30/2014	114	220	1,617	357	1.705	608	4,836
2006	6/30/2014	102	229	1,389	318	2.069	657	4,077
2007	6/30/2014	90	237	1,474	350	2.520	881	4,719
2008	6/30/2014	78	244	1,364	333	3.184	1,060	4,523
2009	6/30/2014	66	249	1,376	342	3.946	1,351	4,890
2010	6/30/2014	54	252	1,315	331	5.028	1,664	4,975
2011	6/30/2014	42	255	1,219	310	6.522	2,024	4,254
2012	6/30/2014	30	263	1,254	330	8.868	2,925	4,459
2013	6/30/2014	18	272	821	223	12.798	2,860	3,098
2014	6/30/2014	6	276	<u>822</u>	227	13.917	<u>3,155</u>	<u>3,155</u>
				54,386			19,390	133,787

Column Notes

- (3) Exhibit PES-E.10, Column (6).
- (4) Exhibit V.7, Column (9).
- (6) Exhibit PES-E.9, Page 1 and Exhibit PES-E.9, Page 2.
- (8) Column (7) + estimated paid to date 6/30/2014.

OHIO BUREAU OF WORKERS' COMPENSATION

% PERMANENT PARTIAL
(Dollars in Thousands)

Public Employers-State Agencies

Indexed Incremental Paid Losses (# of weeks per ult lost-time claim)

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	0.000	0.142	3.117	5.805	3.184	2.221	1.677	1.473	1.027	1.026	1.079	0.938	0.880	0.405	0.416	0.222	0.221	0.080
1981	0.000	0.135	2.960	5.513	3.101	2.315	1.596	1.385	1.146	0.953	0.877	0.921	0.458	0.353	0.345	0.281	0.134	0.053
1982	0.000	0.122	2.681	4.974	2.663	1.926	1.553	1.404	1.185	1.009	0.800	0.983	0.567	0.464	0.403	0.177	0.108	0.168
1983	0.000	0.126	2.701	4.926	2.837	2.094	1.591	1.704	1.399	1.175	0.647	0.588	0.486	0.320	0.284	0.101	0.105	0.052
1984	0.000	0.203	3.577	4.768	2.982	2.216	1.805	1.665	1.426	1.118	1.004	0.466	0.333	0.118	0.145	0.150	0.104	0.043
1985	0.000	0.137	3.025	5.495	2.859	2.359	1.663	1.749	1.282	0.808	0.596	0.426	0.416	0.045	0.086	0.089	0.102	0.040
1986	0.000	0.070	2.125	6.106	2.819	1.981	1.702	1.327	1.061	0.877	0.758	0.229	0.194	0.185	0.238	0.128	0.083	0.054
1987	0.000	0.086	2.107	5.031	2.992	2.257	1.525	1.109	0.966	1.016	0.474	0.385	0.240	0.270	0.127	0.101	0.066	0.068
1988	0.000	0.047	1.495	4.673	2.766	2.477	1.405	1.237	0.962	0.501	0.349	0.303	0.411	0.163	0.161	0.151	0.057	0.067
1989	0.000	0.049	1.024	3.807	3.402	2.052	1.614	1.176	0.762	0.543	0.273	0.390	0.286	0.194	0.035	0.148	0.088	0.062
1990	0.000	0.056	2.405	3.358	2.305	1.661	1.396	1.219	0.684	0.643	0.386	0.326	0.208	0.150	0.145	0.071	0.081	0.048
1991	0.000	0.142	2.340	2.861	1.704	1.562	1.108	0.973	0.748	0.543	0.311	0.284	0.105	0.130	0.142	0.067	0.050	0.106
1992	0.000	0.063	2.025	2.968	2.178	1.235	0.989	1.035	0.595	0.599	0.253	0.231	0.134	0.115	0.185	0.087	0.047	0.115
1993	0.000	0.103	2.215	3.096	1.797	1.535	1.123	0.782	0.497	0.443	0.372	0.187	0.139	0.148	0.109	0.054	0.061	0.198
1994	0.000	0.109	2.157	2.475	1.920	1.188	0.956	0.712	0.429	0.359	0.370	0.245	0.181	0.150	0.092	0.135	0.151	0.106
1995	0.000	0.335	2.211	2.109	1.659	1.022	0.812	0.605	0.407	0.346	0.231	0.183	0.212	0.052	0.183	0.068	0.037	0.035
1996	0.000	0.090	2.080	2.598	1.556	1.151	0.854	0.514	0.482	0.412	0.346	0.210	0.199	0.082	0.152	0.096	0.046	0.062
1997	0.000	0.185	2.283	2.350	1.520	1.170	1.144	0.623	0.590	0.453	0.419	0.148	0.217	0.144	0.085	0.072	0.135	0.039
1998	0.000	0.190	2.125	1.970	1.524	1.166	0.897	0.630	0.476	0.347	0.468	0.132	0.245	0.081	0.037	0.134	0.049	
1999	0.000	0.257	2.526	2.130	1.350	0.858	0.752	0.793	0.565	0.304	0.320	0.226	0.108	0.177	0.049	0.145		
2000	0.000	0.357	2.336	2.230	1.665	1.033	0.823	0.707	0.514	0.303	0.321	0.174	0.073	0.130	0.126			
2001	0.000	0.499	2.869	2.460	1.773	1.734	0.901	0.689	0.626	0.496	0.405	0.373	0.096	0.171				
2002	0.000	0.404	2.477	2.658	2.022	1.427	0.989	0.783	0.599	0.379	0.443	0.233	0.181					
2003	0.000	0.376	2.823	2.812	1.703	0.945	0.757	0.835	0.380	0.372	0.237	0.127						
2004	0.000	0.266	3.575	2.724	1.645	0.833	0.600	0.645	0.477	0.215	0.375							
2005	0.000	0.597	3.731	2.391	1.747	1.030	0.964	0.641	0.400	0.357								
2006	0.000	0.541	3.492	2.260	1.387	1.074	0.816	0.801	0.399									
2007	0.000	1.069	4.066	2.138	1.457	0.959	0.882	0.402										
2008	0.000	1.245	3.719	2.267	1.316	1.273	0.586											
2009	0.000	1.347	3.834	2.310	1.767	1.078												
2010	0.000	1.134	4.401	2.929	1.539													
2011	0.000	1.185	3.915	2.086														
2012	0.000	0.868	3.782															
2013	0.000	1.062																
2014	0.000																	
Strt Average	0.000	0.400	2.794	3.321	2.101	1.528	1.155	0.986	0.744	0.600	0.485	0.363	0.277	0.184	0.169	0.124	0.091	0.079
3 Yr Avg	0.000	1.038	4.033	2.442	1.540	1.103	0.761	0.615	0.425	0.315	0.351	0.244	0.117	0.159	0.071	0.117	0.077	0.051
5 Yr Avg	0.000	1.119	3.930	2.346	1.493	1.083	0.770	0.665	0.451	0.364	0.356	0.226	0.141	0.141	0.090	0.103	0.084	0.092
Selected	0.000	1.119	3.930	2.346	1.493	1.083	0.761	0.665	0.451	0.364	0.356	0.295	0.209	0.162	0.129	0.113	0.087	0.085
Cumulative	13.917	13.917	12.798	8.868	6.522	5.028	3.946	3.184	2.520	2.069	1.705	1.349	1.054	0.845	0.683	0.554	0.440	0.353

OHIO BUREAU OF WORKERS' COMPENSATION
 % PERMANENT PARTIAL
 (Dollars in Thousands)
 Public Employers-State Agencies

Indexed Incremental Paid Losses (# of weeks per ult lost-time claim)

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	0.051	0.041	0.052	0.010	0.026	0.009	0.016	0.000	0.017	0.000	0.000	0.005	0.014	0.000	0.000	0.000	0.000	0.000
1981	0.018	0.054	0.041	0.084	0.047	0.013	0.000	0.029	0.000	0.000	0.002	0.018	0.026	0.042	0.000	0.000		
1982	0.046	0.003	0.006	0.006	0.000	0.041	0.067	0.000	0.000	0.000	0.000	0.000	0.006	0.016	0.000			
1983	0.099	0.046	0.017	0.005	0.015	0.009	0.046	0.014	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
1984	0.061	0.033	0.034	0.013	0.058	0.023	0.010	0.009	0.000	0.000	0.010	0.000	0.000	0.000				
1985	0.016	0.004	0.015	0.003	0.014	0.000	0.050	0.000	0.000	0.000	0.000	0.000	0.000					
1986	0.021	0.017	0.026	0.068	0.016	0.018	0.024	0.050	0.039	0.014	0.000							
1987	0.035	0.036	0.041	0.010	0.000	0.009	0.002	0.045	0.038	0.000								
1988	0.050	0.015	0.039	0.012	0.039	0.044	0.015	0.000	0.018									
1989	0.090	0.026	0.041	0.025	0.058	0.020	0.044	0.006										
1990	0.033	0.071	0.042	0.032	0.015	0.039	0.005											
1991	0.016	0.052	0.048	0.024	0.065	0.000												
1992	0.076	0.037	0.038	0.015	0.011													
1993	0.081	0.009	0.028	0.064														
1994	0.035	0.038	0.041															
1995	0.020	0.006																
1996	0.042																	
1997																		
1998																		
1999																		
2000																		
2001																		
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2005																		
2006																		
2007																		
2008																		
2009																		
2010																		
2011																		
2012																		
2013																		
2014																		
Strt Average	0.047	0.030	0.034	0.026	0.028	0.019	0.025	0.015	0.012	0.002	0.002	0.004	0.009	0.015	0.000	0.000	0.000	----
3 Yr Avg	0.033	0.017	0.035	0.034	0.030	0.020	0.022	0.017	0.032	0.005	0.003	0.000	0.002	0.019	0.000	----	----	----
5 Yr Avg	0.051	0.028	0.039	0.032	0.038	0.023	0.018	0.020	0.019	0.003	0.002	0.004	0.009	----	----	----	----	----
Selected	0.047	0.030	0.034	0.026	0.028	0.019	0.025	0.015	0.012	0.002	0.002	0.004	0.009	0.015	0.000	0.000	0.000	0.000
Cumulative	0.268	0.221	0.191	0.157	0.131	0.103	0.084	0.059	0.043	0.031	0.029	0.028	0.024	0.015	0.000	0.000	0.000	0.000

OHIO BUREAU OF WORKERS' COMPENSATION
% PERMANENT PARTIAL
(Dollars in Thousands)
Public Employers-State Agencies

<u>Average Benefit</u>						
(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>Maximum</u> <u>Benefits (\$)</u>	<u>Minimum</u> <u>Benefits (\$)</u>	<u>Average</u> <u>Benefits (\$)</u>
1980	6/30/2014	414	286.60	86.00	0.00	83.99
1981	6/30/2014	402	311.09	91.67	0.00	89.63
1982	6/30/2014	390	327.20	99.33	0.00	97.01
1983	6/30/2014	378	341.69	107.00	0.00	104.43
1984	6/30/2014	366	358.57	111.67	0.00	109.01
1985	6/30/2014	354	371.07	118.00	0.00	115.09
1986	6/30/2014	342	380.29	121.67	0.00	118.64
1987	6/30/2014	330	393.04	125.33	0.00	122.23
1988	6/30/2014	318	411.39	128.33	0.00	125.27
1989	6/30/2014	306	420.61	133.33	0.00	130.07
1990	6/30/2014	294	436.90	139.67	0.00	136.19
1991	6/30/2014	282	451.06	142.67	0.00	139.19
1992	6/30/2014	270	474.30	147.67	0.00	144.16
1993	6/30/2014	258	483.24	153.33	0.00	149.57
1994	6/30/2014	246	494.51	160.67	0.00	156.51
1995	6/30/2014	234	509.04	164.33	0.00	160.14
1996	6/30/2014	222	526.87	170.33	0.00	165.97
1997	6/30/2014	210	551.30	173.67	0.00	169.47
1998	6/30/2014	198	577.29	180.33	0.00	176.02
1999	6/30/2014	186	596.41	189.00	0.00	184.38
2000	6/30/2014	174	618.35	196.33	0.00	191.51
2001	6/30/2014	162	635.33	206.00	0.00	200.69
2002	6/30/2014	150	652.89	209.33	0.00	204.08
2003	6/30/2014	138	670.26	214.67	0.00	209.30
2004	6/30/2014	126	694.56	220.67	0.00	215.25
2005	6/30/2014	114	711.71	226.00	0.00	220.45
2006	6/30/2014	102	724.55	234.67	0.00	228.64
2007	6/30/2014	90	760.83	243.33	0.00	237.27
2008	6/30/2014	78	777.54	250.33	0.00	243.99
2009	6/30/2014	66	779.07	255.67	0.00	248.86
2010	6/30/2014	54	795.36	258.33	0.00	251.64
2011	6/30/2014	42	817.82	261.00	0.00	254.53
2012	6/30/2014	30	843.14	269.67	0.00	262.95
2013	6/30/2014	18	860.00	279.33	0.00	272.10
2014	6/30/2014	6	877.20	283.00	0.00	275.80

Column Notes

- (3) Ohio Department of Job and Family Services (http://ohiolmi.com/cep/CEP_NAICS.htm).
(4) Provided by Ohio Bureau of Workers' Compensation.
(5) Provided by Ohio Bureau of Workers' Compensation.
(6) Calculated using theoretical Ohio Wage Distribution (Exhibit X.7, Page 4).

OHIO BUREAU OF WORKERS' COMPENSATION
% PERMANENT PARTIAL
(Dollars in Thousands)
Public Employers-State Agencies

Trend

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
<u>Injury Year Ending 12/31</u>	<u>Ultimate Claim Counts</u>	<u>Payroll (\$Millions)</u>	<u>Estimated # of Employee</u>	<u>Frequency Per \$1M Payroll</u>	<u>Frequency Per Employee</u>	<u>Initial Ultimate Loss</u>	<u>Initial Ultimate Severity</u>	<u>SAWW</u>	<u>Loss Ratio</u>
1990	1,879	3,645	160,419	0.515	0.012	3,947	2,101	437	
1991	1,803	3,852	164,229	0.468	0.011	3,375	1,872	451	
1992	1,957	3,944	159,926	0.496	0.012	3,700	1,891	474	
1993	1,913	4,021	159,999	0.476	0.012	3,763	1,967	483	
1994	1,854	4,272	166,135	0.434	0.011	3,475	1,874	495	
1995	1,824	4,433	167,457	0.411	0.011	3,120	1,711	509	
1996	1,812	4,487	163,786	0.404	0.011	3,359	1,854	527	
1997	1,637	4,624	161,291	0.354	0.010	3,274	1,999	551	
1998	1,588	4,816	160,437	0.330	0.010	3,005	1,893	577	
1999	1,824	5,048	162,756	0.361	0.011	3,671	2,013	596	
2000	1,915	5,318	165,397	0.360	0.012	4,127	2,155	618	
2001	1,712	5,598	169,432	0.306	0.010	4,716	2,755	635	12.0%
2002	1,605	5,821	171,463	0.276	0.009	4,380	2,729	653	11.0%
2003	1,718	6,005	172,290	0.286	0.010	4,430	2,578	670	9.7%
2004	1,668	6,184	171,206	0.270	0.010	4,518	2,709	695	8.3%
2005	1,617	6,388	172,613	0.253	0.009	4,818	2,979	712	7.8%
2006	1,389	6,654	176,600	0.209	0.008	4,052	2,918	725	6.0%
2007	1,474	6,915	174,794	0.213	0.008	4,733	3,211	761	6.7%
2008	1,364	7,201	178,110	0.189	0.008	4,565	3,347	778	6.7%
2009	1,376	7,383	182,253	0.186	0.008	5,028	3,654	779	7.8%
2010	1,315	7,245	175,184	0.182	0.008	5,266	4,003	795	9.0%
2011	1,219	7,353	172,909	0.166	0.007	4,482	3,676	818	7.3%
2012	1,254	7,555	172,317	0.166	0.007	4,582	3,653	843	7.0%
2013	821	5,045	112,822	0.163	0.007	3,150	3,836	860	5.2%
2014	822	5,150	112,906	0.160	0.007	1,577	1,919	877	2.5%

Indicated									
All Year				-5.2%	-2.3%		3.1%	3.0%	-6.6%
10 Year				-4.5%	-2.3%		-0.6%	2.3%	-6.1%
8 Year				-3.8%	-1.7%		-3.5%	2.1%	-9.7%
6 Year				-3.1%	-0.7%		-9.1%	2.5%	-18.8%
5 Year				-2.7%	-0.3%		-13.3%	2.5%	-24.9%
4 Year				-1.3%	1.0%		-17.3%	2.3%	-29.2%
Selected				-4.5%	-2.3%		-0.6%	2.3%	0.0%

Column Notes

- (1) Exhibit V.7, Column (9).
- (2) Exhibit PES-E.5, Column (4).
- (3) Exhibit PES-E.5, Column (3) / (SAWW x 52) * 1,000,000.
- (4) Column (1) divided by Column (2).
- (5) Column (1) divided by Column (3).
- (6) Average of Exhibit PES-E.2, Columns (3) and (6).
- (7) Column (6) / Column (1) * 1,000.
- (8) From Exhibit PES-E.10, Column (3).
- (9) Exhibit PES-E.6, Column (4).

Pure Premium	-5.1%
Rates	-2.9%

OHIO BUREAU OF WORKERS' COMPENSATION

% PERMANENT PARTIAL
(Dollars in Thousands)

Public Employers-State Agencies

% Unpaid

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	100.0%	99.4%	86.5%	62.5%	49.3%	40.1%	33.2%	27.1%	22.8%	18.6%	14.1%	10.2%	6.6%	4.9%	3.2%	2.2%	1.3%	1.0%
1981	100.0%	99.4%	86.5%	62.4%	48.9%	38.8%	31.8%	25.7%	20.7%	16.6%	12.7%	8.7%	6.7%	5.2%	3.7%	2.4%	1.9%	1.6%
1982	100.0%	99.4%	86.9%	63.6%	51.2%	42.2%	34.9%	28.3%	22.8%	18.1%	14.3%	9.7%	7.1%	4.9%	3.0%	2.2%	1.7%	0.9%
1983	100.0%	99.4%	86.8%	63.7%	50.5%	40.7%	33.2%	25.3%	18.7%	13.2%	10.2%	7.5%	5.2%	3.7%	2.4%	1.9%	1.4%	1.2%
1984	100.0%	99.1%	83.1%	61.8%	48.5%	38.6%	30.5%	23.1%	16.7%	11.7%	7.3%	5.2%	3.7%	3.2%	2.5%	1.8%	1.4%	1.2%
1985	100.0%	99.4%	85.2%	59.4%	45.9%	34.9%	27.1%	18.8%	12.8%	9.0%	6.2%	4.2%	2.3%	2.1%	1.7%	1.2%	0.8%	0.6%
1986	100.0%	99.7%	89.2%	59.0%	45.1%	35.3%	26.9%	20.3%	15.1%	10.8%	7.0%	5.9%	4.9%	4.0%	2.9%	2.2%	1.8%	1.6%
1987	100.0%	99.5%	88.5%	62.1%	46.4%	34.6%	26.6%	20.7%	15.7%	10.3%	7.8%	5.8%	4.6%	3.2%	2.5%	2.0%	1.6%	1.3%
1988	100.0%	99.7%	91.2%	64.5%	48.6%	34.5%	26.4%	19.4%	13.8%	11.0%	9.0%	7.3%	4.9%	4.0%	3.0%	2.2%	1.9%	1.5%
1989	100.0%	99.7%	93.4%	70.0%	49.0%	36.4%	26.5%	19.2%	14.6%	11.2%	9.5%	7.1%	5.4%	4.2%	4.0%	3.1%	2.5%	2.1%
1990	100.0%	99.6%	84.0%	62.3%	47.3%	36.6%	27.5%	19.6%	15.2%	11.0%	8.5%	6.4%	5.0%	4.1%	3.1%	2.7%	2.2%	1.8%
1991	100.0%	98.9%	81.5%	60.3%	47.6%	36.0%	27.7%	20.5%	14.9%	10.9%	8.6%	6.5%	5.7%	4.7%	3.7%	3.2%	2.8%	2.0%
1992	100.0%	99.5%	84.1%	61.4%	44.8%	35.4%	27.9%	20.0%	15.4%	10.9%	8.9%	7.2%	6.1%	5.3%	3.8%	3.2%	2.8%	1.9%
1993	100.0%	99.2%	82.4%	58.8%	45.1%	33.5%	24.9%	19.0%	15.2%	11.8%	9.0%	7.6%	6.5%	5.4%	4.5%	4.1%	3.7%	2.2%
1994	100.0%	99.1%	81.1%	60.4%	44.4%	34.4%	26.4%	20.5%	16.9%	13.9%	10.8%	8.8%	7.3%	6.0%	5.2%	4.1%	2.8%	2.0%
1995	100.0%	96.9%	76.2%	56.4%	40.9%	31.3%	23.7%	18.0%	14.2%	11.0%	8.8%	7.1%	5.1%	4.6%	2.9%	2.3%	1.9%	1.6%
1996	100.0%	99.2%	80.5%	57.3%	43.3%	33.0%	25.3%	20.7%	16.4%	12.7%	9.6%	7.7%	6.0%	5.2%	3.9%	3.0%	2.6%	1.9%
1997	100.0%	98.4%	79.1%	59.1%	46.2%	36.3%	26.6%	21.3%	16.3%	12.5%	8.9%	7.6%	5.8%	4.6%	3.9%	3.2%	2.1%	1.8%
1998	100.0%	98.2%	78.4%	60.1%	45.9%	35.1%	26.7%	20.8%	16.4%	13.2%	8.8%	7.6%	5.3%	4.6%	4.2%	3.0%	2.5%	
1999	100.0%	97.6%	74.4%	54.9%	42.5%	34.6%	27.7%	20.4%	15.2%	12.4%	9.4%	7.4%	6.4%	4.8%	4.3%	3.0%		
2000	100.0%	96.8%	76.0%	56.1%	41.2%	32.0%	24.6%	18.3%	13.8%	11.1%	8.2%	6.6%	6.0%	4.8%	3.7%			
2001	100.0%	96.4%	75.4%	57.4%	44.4%	31.7%	25.1%	20.1%	15.5%	11.9%	8.9%	6.2%	5.5%	4.2%				
2002	100.0%	97.0%	78.4%	58.4%	43.3%	32.5%	25.1%	19.2%	14.8%	11.9%	8.6%	6.8%	5.5%					
2003	100.0%	96.9%	73.9%	51.0%	37.1%	29.3%	23.2%	16.4%	13.3%	10.2%	8.3%	7.3%						
2004	100.0%	97.9%	69.4%	47.7%	34.5%	27.9%	23.1%	18.0%	14.2%	12.5%	9.5%							
2005	100.0%	95.6%	67.9%	50.2%	37.2%	29.6%	22.4%	17.7%	14.7%	12.1%								
2006	100.0%	95.8%	68.9%	51.4%	40.7%	32.5%	26.2%	20.0%	16.9%									
2007	100.0%	92.2%	62.4%	46.7%	36.0%	29.0%	22.5%	19.6%										
2008	100.0%	91.1%	64.3%	48.0%	38.6%	29.4%	25.2%											
2009	100.0%	90.8%	64.8%	49.0%	37.0%	29.7%												
2010	100.0%	92.7%	64.6%	45.8%	36.0%													
2011	100.0%	91.9%	65.0%	50.7%														
2012	100.0%	93.7%	66.4%															
2013	100.0%	91.7%																
2014	100.0%																	

OHIO BUREAU OF WORKERS' COMPENSATION
 % PERMANENT PARTIAL
 (Dollars in Thousands)
 Public Employers-State Agencies

% Unpaid

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	0.8%	0.6%	0.4%	0.4%	0.3%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1981	1.6%	1.3%	1.1%	0.8%	0.6%	0.5%	0.5%	0.4%	0.4%	0.4%	0.4%	0.3%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%
1982	0.7%	0.7%	0.6%	0.6%	0.6%	0.4%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
1983	0.7%	0.5%	0.4%	0.4%	0.3%	0.3%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1984	0.9%	0.8%	0.6%	0.5%	0.3%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
1985	0.5%	0.5%	0.4%	0.4%	0.3%	0.3%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
1986	1.4%	1.4%	1.2%	0.9%	0.8%	0.7%	0.6%	0.4%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
1987	1.1%	0.9%	0.7%	0.6%	0.6%	0.6%	0.6%	0.3%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
1988	1.2%	1.1%	0.9%	0.8%	0.6%	0.3%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
1989	1.6%	1.4%	1.2%	1.0%	0.7%	0.5%	0.3%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
1990	1.6%	1.2%	0.9%	0.7%	0.6%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%
1991	1.9%	1.5%	1.2%	1.0%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
1992	1.4%	1.1%	0.8%	0.7%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%
1993	1.5%	1.5%	1.3%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%
1994	1.7%	1.3%	1.0%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%
1995	1.4%	1.3%	1.0%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%
1996	1.5%	1.3%	1.0%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%
1997																		
1998																		
1999																		
2000																		
2001																		
2002																		
2003																		
2004																		
2005																		
2006																		
2007																		
2008																		
2009																		
2010																		
2011																		
2012																		
2013																		
2014																		

OHIO BUREAU OF WORKERS' COMPENSATION

% PERMANENT PARTIAL

(Dollars in Thousands)

Public Employers-State Agencies

Unpaid Loss Payment Projections
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
	Undiscounted	Discounted													
Prior to 1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1982	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1983	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1984	2	2	2	0	0	0	0	0	0	0	0	0	0	0	0
1985	4	3	1	2	0	0	0	0	0	0	0	0	0	0	0
1986	4	4	1	1	2	0	0	0	0	0	0	0	0	0	0
1987	5	4	0	1	1	3	0	0	0	0	0	0	0	0	0
1988	6	5	0	0	1	2	3	0	0	0	0	0	0	0	0
1989	9	8	3	0	0	1	2	3	0	0	0	0	0	0	0
1990	12	11	3	3	0	0	1	2	3	0	0	0	0	0	0
1991	17	15	5	3	3	0	0	1	2	3	0	0	0	0	0
1992	22	20	4	6	3	3	0	0	1	2	3	0	0	0	0
1993	29	25	7	4	6	3	3	0	0	1	2	3	0	0	0
1994	35	30	6	6	4	5	3	3	0	0	1	2	3	0	0
1995	42	36	8	6	6	4	5	3	3	0	0	1	2	3	0
1996	50	42	7	8	6	6	4	5	3	3	0	0	1	2	3
1997	58	49	11	7	8	6	6	4	5	3	3	0	0	1	4
1998	75	65	19	10	7	7	6	6	4	5	3	3	0	0	5
1999	109	93	22	21	12	8	9	7	7	5	6	4	3	0	6
2000	152	131	34	25	24	13	8	9	7	7	5	6	4	3	7
2001	198	171	45	35	25	24	14	8	9	7	7	5	6	4	9
2002	239	205	48	42	33	24	23	13	8	9	7	7	5	6	13
2003	320	275	70	50	43	35	25	24	14	9	10	7	8	5	20
2004	427	367	96	71	52	44	36	26	25	14	9	10	8	8	27
2005	581	502	137	100	75	54	46	37	27	26	15	9	10	8	36
2006	695	590	122	120	99	70	55	44	38	29	29	16	10	11	53
2007	934	806	197	156	143	100	76	53	47	37	26	25	14	9	50
2008	1,169	1,010	268	191	150	138	97	73	51	46	35	25	24	14	57
2009	1,495	1,280	304	262	183	146	138	104	76	56	47	39	29	28	84
2010	1,861	1,592	405	292	252	175	140	133	103	75	56	47	39	29	115
2011	2,289	1,971	529	385	281	242	169	135	127	94	70	51	43	35	127
2012	3,036	2,624	738	530	386	279	241	168	134	127	97	71	53	44	170
2013	2,632	2,307	808	482	307	223	157	137	93	75	73	61	43	33	140
2014	<u>2,833</u>	<u>2,420</u>	<u>228</u>	<u>800</u>	<u>478</u>	<u>304</u>	<u>220</u>	<u>155</u>	<u>135</u>	<u>92</u>	<u>74</u>	<u>72</u>	<u>60</u>	<u>43</u>	<u>172</u>
Total	19,339	16,662	4,129	3,621	2,591	1,919	1,486	1,153	923	725	578	463	364	286	1,099

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

OHIO BUREAU OF WORKERS' COMPENSATION

% PERMANENT PARTIAL

(Dollars in Thousands)

Public Employers-State Agencies

Unpaid Loss Payment Projections

<u>Injury Year</u> <u>Ending 12/31</u>	<u>Indexed</u> <u>Method</u> <u>Unpaid</u>	<u>Paid LDF</u> <u>Method</u> <u>Unpaid</u>	<u>Selected</u> <u>Unpaid</u>	<u>Indexed</u> <u>Method</u> <u>Weight</u>	<u>Paid LDF</u> <u>Method</u> <u>Weight</u>	<u>Total</u> <u>Projected</u>
Prior to 1980	0		0	100.0%	0.0%	0
1980	0	0	0	100.0%	0.0%	0
1981	0	0	0	100.0%	0.0%	0
1982	0	0	0	100.0%	0.0%	0
1983	0	0	0	100.0%	0.0%	0
1984	2	2	2	0.0%	96.9%	2
1985	4	4	4	12.3%	87.7%	4
1986	5	4	4	17.9%	82.1%	4
1987	6	5	5	24.9%	75.1%	5
1988	7	5	6	25.6%	74.4%	6
1989	11	8	9	26.4%	73.6%	9
1990	15	11	12	31.4%	68.6%	12
1991	21	14	17	42.4%	57.6%	17
1992	29	19	22	34.5%	65.5%	22
1993	37	25	29	31.3%	68.7%	29
1994	46	28	35	36.7%	63.3%	35
1995	56	32	42	40.6%	59.4%	42
1996	67	40	50	35.4%	64.6%	50
1997	74	49	58	36.1%	63.9%	58
1998	99	60	75	39.9%	60.1%	75
1999	148	93	109	28.8%	71.2%	109
2000	203	135	152	25.6%	74.4%	152
2001	235	201	198	0.0%	98.6%	198
2002	277	234	239	11.7%	88.3%	239
2003	379	304	320	21.3%	78.7%	320
2004	484	402	427	30.5%	69.5%	427
2005	608	572	581	26.8%	73.2%	581
2006	657	608	695	105.9%	0.0%	695
2007	881	909	934	0.0%	102.7%	934
2008	1,060	1,144	1,169	0.0%	102.1%	1,169
2009	1,351	1,627	1,495	47.8%	52.2%	1,495
2010	1,664	2,246	1,861	66.1%	33.9%	1,861
2011	2,024	2,480	2,289	41.9%	58.1%	2,289
2012	2,925	3,173	3,036	55.0%	45.0%	3,036
2013	2,860	2,966	2,632	92.0%	0.0%	2,632
2014	<u>3,155</u>	<u>0</u>	<u>2,833</u>	89.8%	10.2%	<u>2,833</u>
Total	19,390	17,398	19,339			19,339

Projected payments for accident year 2014 are for the full accident year.

OHIO BUREAU OF WORKERS' COMPENSATION

% PERMANENT PARTIAL

(Dollars in Thousands)

Public Employers-State Agencies

Unpaid Loss Payment Projections Based on Indexed Method
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
	Undiscounted	Discounted													
Prior to 1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1982	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1983	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1984	2	2	2	0	0	0	0	0	0	0	0	0	0	0	0
1985	4	4	2	3	0	0	0	0	0	0	0	0	0	0	0
1986	5	5	1	2	3	0	0	0	0	0	0	0	0	0	0
1987	6	5	0	1	2	3	0	0	0	0	0	0	0	0	0
1988	7	6	0	0	1	2	3	0	0	0	0	0	0	0	0
1989	11	9	3	0	0	1	2	4	0	0	0	0	0	0	0
1990	15	13	4	3	0	0	1	2	4	0	0	0	0	0	0
1991	21	19	6	4	3	0	0	1	2	4	0	0	0	0	0
1992	29	25	5	7	4	4	0	0	1	3	4	0	0	0	0
1993	37	33	8	5	7	4	4	0	0	1	3	4	0	0	0
1994	46	39	8	8	5	7	4	4	0	0	1	3	4	0	0
1995	56	48	10	8	8	5	7	4	4	0	0	1	3	4	0
1996	67	56	9	10	8	8	6	8	5	4	1	1	1	3	4
1997	74	63	13	8	9	7	8	5	7	4	3	0	0	1	7
1998	99	84	24	13	9	9	7	8	5	7	4	3	0	0	8
1999	148	126	29	29	16	10	11	9	9	6	9	5	4	1	10
2000	203	173	42	32	31	17	11	12	10	10	7	9	6	5	11
2001	235	199	44	39	30	29	16	10	12	9	10	6	9	5	15
2002	277	235	53	42	37	29	28	15	10	11	9	9	6	8	19
2003	379	321	75	58	47	41	31	31	17	11	12	9	10	7	30
2004	484	412	106	75	58	46	41	31	31	17	11	12	9	10	37
2005	608	518	127	105	74	58	46	40	31	30	17	11	12	9	47
2006	657	557	116	113	94	66	52	41	36	28	27	15	10	11	50
2007	881	744	158	127	124	103	73	57	45	40	30	30	16	11	67
2008	1,060	898	221	150	121	118	98	69	54	43	38	29	28	16	74
2009	1,351	1,144	261	228	154	125	122	101	71	56	44	39	30	29	92
2010	1,664	1,415	358	252	220	149	120	118	98	69	54	43	38	29	117
2011	2,024	1,730	463	336	236	206	140	113	110	91	65	50	40	35	137
2012	2,925	2,527	774	493	357	251	219	149	120	117	97	69	54	43	183
2013	2,860	2,507	878	524	334	242	170	149	101	81	80	66	47	36	153
2014	<u>3,155</u>	<u>2,694</u>	<u>254</u>	<u>891</u>	<u>532</u>	<u>338</u>	<u>245</u>	<u>173</u>	<u>151</u>	<u>102</u>	<u>82</u>	<u>81</u>	<u>67</u>	<u>47</u>	<u>192</u>
Total	19,390	16,614	4,055	3,567	2,526	1,883	1,468	1,155	934	746	607	496	394	310	1,250

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

OHIO BUREAU OF WORKERS' COMPENSATION

% PERMANENT PARTIAL

(Dollars in Thousands)

Public Employers-State Agencies

Unpaid Loss Payment Projections Based on Paid Loss Development Method
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
	Undiscounted	Discounted													
1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1982	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1983	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1984	2	2	2	0	0	0	0	0	0	0	0	0	0	0	0
1985	4	3	1	2	0	0	0	0	0	0	0	0	0	0	0
1986	4	4	1	1	2	0	0	0	0	0	0	0	0	0	0
1987	5	4	0	1	1	2	0	0	0	0	0	0	0	0	0
1988	5	5	0	0	1	1	2	0	0	0	0	0	0	0	0
1989	8	7	3	0	0	1	1	2	0	0	0	0	0	0	0
1990	11	10	3	3	0	0	1	1	2	0	0	0	0	0	0
1991	14	12	4	3	2	0	0	0	1	2	0	0	0	0	0
1992	19	17	4	5	3	3	0	0	0	1	2	0	0	0	0
1993	25	22	6	4	5	3	3	0	0	1	1	2	0	0	0
1994	28	25	5	6	4	4	3	3	0	0	0	1	2	0	0
1995	32	28	6	5	5	3	4	2	2	0	0	0	1	2	0
1996	40	35	6	7	5	5	3	4	3	2	0	0	0	1	2
1997	49	42	10	6	7	5	5	3	4	3	2	0	0	0	3
1998	60	52	15	9	5	6	5	5	3	4	2	2	0	0	3
1999	93	80	20	19	11	7	7	6	6	4	5	3	3	0	4
2000	135	116	31	22	21	12	7	8	6	6	4	5	3	3	5
2001	201	173	46	35	25	24	14	9	10	7	7	5	6	4	9
2002	234	201	48	42	33	23	22	13	8	9	7	7	5	6	12
2003	304	262	68	48	43	33	24	22	13	8	9	7	7	5	18
2004	402	347	92	70	49	43	34	24	23	13	8	9	7	7	23
2005	572	496	141	98	75	52	47	36	26	25	14	9	10	7	32
2006	608	526	129	118	83	63	44	39	30	22	21	12	7	8	33
2007	909	785	192	152	140	97	74	52	46	36	25	24	14	9	49
2008	1,144	989	262	187	147	135	95	72	50	45	35	25	24	13	56
2009	1,627	1,404	344	294	209	165	152	106	81	56	50	39	28	26	77
2010	2,246	1,938	496	370	316	225	177	163	114	87	61	54	42	30	112
2011	2,480	2,145	577	421	313	268	191	150	138	97	73	51	46	35	120
2012	3,173	2,742	694	576	420	313	268	191	150	138	97	73	51	46	155
2013	2,966	2,585	806	473	392	286	213	182	130	102	94	66	50	35	137
2014	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	17,398	15,056	4,012	2,974	2,317	1,782	1,396	1,095	847	667	519	395	305	238	850

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

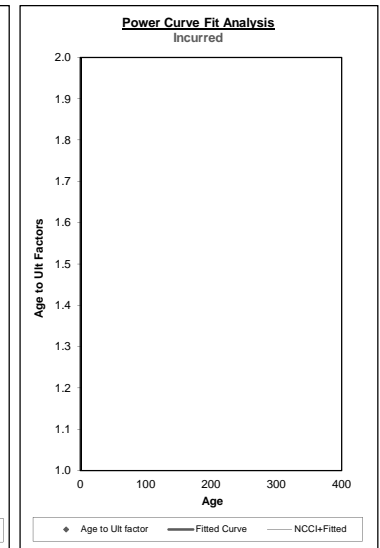
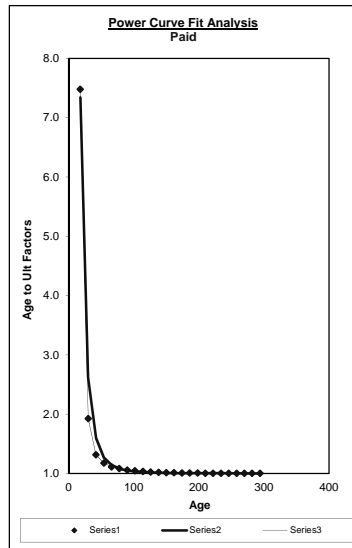
OHIO BUREAU OF WORKERS' COMPENSATION
 % PERMANENT PARTIAL
 Public Employers-State Agencies
 Estimation of Cumulative Development Factors
 Using the Method of Inverse Power Curve Fit

C= Paid 9.92 Incurred 0.00
 B= 3.81 #DIV/0!
 A= 2076308 #DIV/0!
 Cutoff Age= 480 480

$$Y = \frac{A}{(X+C)^B} + 1$$

R-Square Paid 0.9594 Incurred #DIV/0!
 F-Statistics 662 #DIV/0!
 F- Degree 28 -2

Months of Maturity	<u>Paid</u>		<u>Incurred</u>		Fitted Value		
	Age-to-age Factor	Excluded (y)	Age-to-age Factor	Excluded (y)	Age	<u>Paid</u>	<u>Incurred</u>
6	----	y	----	y	6	55.010	#DIV/0!
18	7.475				18	7.340	#DIV/0!
30	1.922				30	2.621	#DIV/0!
42	1.314				42	1.595	#DIV/0!
54	1.173				54	1.269	#DIV/0!
66	1.112				66	1.140	#DIV/0!
78	1.085				78	1.080	#DIV/0!
90	1.058				90	1.049	#DIV/0!
102	1.043				102	1.032	#DIV/0!
114	1.033				114	1.022	#DIV/0!
126	1.023				126	1.015	#DIV/0!
138	1.017				138	1.011	#DIV/0!
150	1.012				150	1.008	#DIV/0!
162	1.010				162	1.006	#DIV/0!
174	1.008				174	1.005	#DIV/0!
186	1.006				186	1.004	#DIV/0!
198	1.005				198	1.003	#DIV/0!
210	1.003				210	1.002	#DIV/0!
222	1.002				222	1.002	#DIV/0!
234	1.002				234	1.002	#DIV/0!
246	1.002				246	1.001	#DIV/0!
258	1.002				258	1.001	#DIV/0!
270	1.001				270	1.001	#DIV/0!
282	1.001				282	1.001	#DIV/0!
294	1.001				294	1.001	#DIV/0!
306	1.001				306	1.001	#DIV/0!
318	1.000				318	1.001	#DIV/0!
330	1.000				330	1.000	#DIV/0!
342	1.000				342	1.000	#DIV/0!
354	1.000				354	1.000	#DIV/0!
366	1.001				366	1.000	#DIV/0!
378	1.000	y		y	378	1.000	#DIV/0!



**OHIO BUREAU OF WORKERS' COMPENSATION
PERMANENT PARTIAL
(Dollars in Thousands)
Public Employers-State Agencies**

Summary of Unpaid Loss

(1) Injury Year Ending 12/31	(2) Evaluation as of	(3) Selected Ultimate Loss	(4) Paid Loss 6/30/2014	(5) Unpaid Loss 6/30/2014	(6) Adjustment	(7) Adj. Unpaid Loss 6/30/2014	(8) Discount Factor 4.00%	(9) Discounted Unpaid Loss 6/30/2014	(10) Implied Loss Rate Per \$100 Payroll	(11) Implied Loss Frequency Per \$1M Payroll	(12) Implied Loss Severity Per Claim
Prior to 1980	6/30/2014			0	1,000	0	98%	0			
1980	6/30/2014	109	109	0	1,000	0	98%	0	0.006	0.68	92
1981	6/30/2014	138	138	0	1,000	0	96%	0	0.008	0.61	123
1982	6/30/2014	84	83	0	1,000	0	95%	0	0.004	0.62	66
1983	6/30/2014	99	98	0	1,000	0	93%	0	0.005	0.62	73
1984	6/30/2014	82	81	0	1,000	0	91%	0	0.004	0.62	57
1985	6/30/2014	76	73	3	1,000	3	97%	3	0.003	0.63	49
1986	6/30/2014	248	242	6	1,000	6	94%	6	0.009	0.62	152
1987	6/30/2014	155	148	7	1,000	7	91%	6	0.005	0.58	92
1988	6/30/2014	350	339	11	1,000	11	89%	10	0.011	0.59	185
1989	6/30/2014	391	379	13	1,000	13	87%	11	0.012	0.57	206
1990	6/30/2014	76	63	13	1,000	13	83%	11	0.002	0.52	40
1991	6/30/2014	366	349	17	1,000	17	83%	14	0.010	0.47	203
1992	6/30/2014	361	342	20	1,000	20	81%	16	0.009	0.50	185
1993	6/30/2014	90	72	18	1,000	18	77%	13	0.002	0.48	47
1994	6/30/2014	416	390	26	1,000	26	81%	21	0.010	0.43	224
1995	6/30/2014	829	788	41	1,000	41	75%	31	0.019	0.41	455
1996	6/30/2014	305	275	29	1,000	29	76%	22	0.007	0.40	168
1997	6/30/2014	117	91	26	1,000	26	73%	19	0.003	0.35	71
1998	6/30/2014	406	368	38	1,000	38	79%	30	0.008	0.33	256
1999	6/30/2014	162	127	36	1,000	36	71%	25	0.003	0.36	89
2000	6/30/2014	324	267	57	1,000	57	72%	41	0.006	0.36	169
2001	6/30/2014	210	160	50	1,000	50	71%	36	0.004	0.31	123
2002	6/30/2014	538	486	52	1,000	52	68%	35	0.009	0.28	335
2003	6/30/2014	456	396	60	1,000	60	75%	45	0.008	0.29	265
2004	6/30/2014	306	233	73	1,000	73	73%	53	0.005	0.27	184
2005	6/30/2014	534	445	89	1,000	89	70%	63	0.008	0.25	330
2006	6/30/2014	189	86	102	1,000	102	72%	74	0.003	0.21	136
2007	6/30/2014	168	42	126	1,000	126	73%	92	0.002	0.21	114
2008	6/30/2014	283	142	140	1,000	140	74%	104	0.004	0.19	207
2009	6/30/2014	234	63	172	1,000	172	76%	130	0.003	0.19	170
2010	6/30/2014	288	85	203	1,000	203	78%	159	0.004	0.18	219
2011	6/30/2014	367	136	231	1,000	231	81%	186	0.005	0.17	301
2012	6/30/2014	279	4	275	1,000	275	78%	215	0.004	0.17	223
2013	6/30/2014	249	10	240	1,000	240	78%	187	0.005	0.16	304
2014	6/30/2014	<u>268</u>	<u>0</u>	<u>134</u>	1,000	<u>134</u>	77%	<u>103</u>	0.005	0.16	326
		9,554	7,111	2,309		2,309		1,764			

Column Notes

- (2) Exhibit PES-F.2, Column (7).
- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Column (2) - Column (3); 2014 adjusted to reflect 50% of a year's exposure.
- (6) Column (4) x Column (5).
- (7) Based on Exhibit PES-F.13.1 through Exhibit PES-F.13.4 and 4.0% discount rate.
- (8) Column (6) x Column (7).
- (9) Column (2) divided by Exhibit PES-F.5, Column (3) / 10.
- (10) Exhibit V.7, Column (9) / Exhibit PES-F.5, Column (3).
- (11) Column (2) / Exhibit V.7, Column (9) x 1,000.

OHIO BUREAU OF WORKERS' COMPENSATION

PERMANENT PARTIAL

(Dollars in Thousands)

Public Employers-State Agencies

Summary of Ultimate Loss Methods

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>Injury Year Ending 12/31</u>	<u>Evaluation as of</u>	<u>Months of Development</u>	<u>Paid Development</u>	<u>Born. - Ferg. Payroll Paid</u>	<u>Born. - Ferg. Premium Paid</u>	<u>Indexed Loss Method</u>	<u>Selected Ultimate Loss</u>
1980	6/30/2014	414	109	109		109	109
1981	6/30/2014	402	138	138		138	138
1982	6/30/2014	390	84	84		83	84
1983	6/30/2014	378	99	99		98	99
1984	6/30/2014	366	82	82		81	82
1985	6/30/2014	354	74	76		80	76
1986	6/30/2014	342	246	246		254	248
1987	6/30/2014	330	151	153		162	155
1988	6/30/2014	318	346	345		359	350
1989	6/30/2014	306	389	386		400	391
1990	6/30/2014	294	65	72		90	76
1991	6/30/2014	282	362	360		376	366
1992	6/30/2014	270	357	355		372	361
1993	6/30/2014	258	76	88		105	90
1994	6/30/2014	246	414	408		425	416
1995	6/30/2014	234	848	811		828	829
1996	6/30/2014	222	297	298		318	305
1997	6/30/2014	210	100	117		134	117
1998	6/30/2014	198	407	398		414	406
1999	6/30/2014	186	142	161		184	162
2000	6/30/2014	174	304	304	291	345	324
2001	6/30/2014	162	186	203	188	239	210
2002	6/30/2014	150	570	532	516	566	538
2003	6/30/2014	138	469	445	433	489	456
2004	6/30/2014	126	289	293	287	338	306
2005	6/30/2014	114	578	518	518	567	534
2006	6/30/2014	102	119	173	182	211	189
2007	6/30/2014	90	62	146	160	199	168
2008	6/30/2014	78	226	263	274	311	283
2009	6/30/2014	66	115	210	214	279	234
2010	6/30/2014	54	198	261	257	344	288
2011	6/30/2014	42	400	337	346	417	367
2012	6/30/2014	30	17	233	257	348	279
2013	6/30/2014	18	81	183	285	280	249
2014	6/30/2014	6	<u>0</u>	<u>190</u>	<u>312</u>	<u>301</u>	<u>268</u>
			8,400	9,077	4,520	10,245	9,554

Column Notes

- (3) Exhibit PES-F.3, Column (5).
(4) Exhibit PES-F.5, Column (12).
(5) Exhibit PES-F.6, Column (12).
(6) Exhibit PES-F.8, Column (8).
(7) Based on Columns (3) through (6).

**OHIO BUREAU OF WORKERS' COMPENSATION
PERMANENT PARTIAL
(Dollars in Thousands)
Public Employers-State Agencies**

Paid and Incurred Loss Development Methods

<u>Injury Year Ending 12/31</u>	<u>(1) Evaluation as of</u>	<u>(2) Months of Development</u>	<u>(3) Paid Loss</u>	<u>(4) Cumulative Paid LDF</u>	<u>(5) Estimated Ult. Loss Paid Method (3) times (4)</u>	<u>(6) Incurred Loss</u>	<u>(7) Cumulative Incurred LDF</u>	<u>(8) Estimated Ult. Loss Inc. Method (6) times (7)</u>
1980	6/30/2014	414	109	1.001	109			
1981	6/30/2014	402	138	1.002	138			
1982	6/30/2014	390	83	1.004	84			
1983	6/30/2014	378	98	1.005	99			
1984	6/30/2014	366	81	1.007	82			
1985	6/30/2014	354	73	1.010	74			
1986	6/30/2014	342	242	1.014	246			
1987	6/30/2014	330	148	1.017	151			
1988	6/30/2014	318	339	1.022	346			
1989	6/30/2014	306	379	1.027	389			
1990	6/30/2014	294	63	1.032	65			
1991	6/30/2014	282	349	1.038	362			
1992	6/30/2014	270	342	1.044	357			
1993	6/30/2014	258	72	1.054	76			
1994	6/30/2014	246	390	1.063	414			
1995	6/30/2014	234	788	1.076	848			
1996	6/30/2014	222	275	1.080	297			
1997	6/30/2014	210	91	1.091	100			
1998	6/30/2014	198	368	1.105	407			
1999	6/30/2014	186	127	1.119	142			
2000	6/30/2014	174	267	1.138	304			
2001	6/30/2014	162	160	1.162	186			
2002	6/30/2014	150	486	1.173	570			
2003	6/30/2014	138	396	1.186	469			
2004	6/30/2014	126	233	1.239	289			
2005	6/30/2014	114	445	1.300	578			
2006	6/30/2014	102	86	1.375	119			
2007	6/30/2014	90	42	1.477	62			
2008	6/30/2014	78	142	1.593	226			
2009	6/30/2014	66	63	1.833	115			
2010	6/30/2014	54	85	2.343	198			
2011	6/30/2014	42	136	2.946	400			
2012	6/30/2014	30	4	4.085	17			
2013	6/30/2014	18	10	8.304	81			
2014	6/30/2014	6	<u>0</u>	39.902	<u>0</u>			
			7,111		8,400			

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Exhibit PES-F.4, Page 1 and Exhibit PES-F.4, Page 2, interpolated to appropriate age.

OHIO BUREAU OF WORKERS' COMPENSATION

PERMANENT PARTIAL
(Dollars in Thousands)
Public Employers-State Agencies

Paid Loss Development

Age of Development

Table with columns: Injury Year Ending 12/31, 6 MTHS, 18 MTHS, 30 MTHS, 42 MTHS, 54 MTHS, 66 MTHS, 78 MTHS, 90 MTHS, 102 MTHS, 114 MTHS, 126 MTHS, 138 MTHS, 150 MTHS, 162 MTHS, 174 MTHS, 186 MTHS, 198 MTHS, 210 MTHS. Rows list years from 1980 to 2014.

Age to Age Development Factors

Table with columns: Injury Year Ending 12/31, 6, 18, 30, 42, 54, 66, 78, 90, 102, 114, 126, 138, 150, 162, 174, 186, 198, 210, 222. Rows list years from 1980 to 2014, followed by summary statistics like \$ Wid Avg, Strt Average, 3 Yr \$ Wid Avg, 5 Yr \$ Wid Avg, Inv. Power Curve, Selected, and Cumulative.

OHIO BUREAU OF WORKERS' COMPENSATION
 PERMANENT PARTIAL
 (Dollars in Thousands)
 Public Employers-State Agencies

Paid Loss Development

Age of Development

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	84	84	84	84	84	84	84	84	84	84	84	92	109	109	109	109	109	109
1981	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138
1982	73	73	73	73	73	73	73	73	73	83	83	83	83	83	83	83		
1983	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98			
1984	81	81	81	81	81	81	81	81	81	81	81	81	81	81				
1985	73	73	73	73	73	73	73	73	73	73	73	73	73	73				
1986	213	213	234	242	242	242	242	242	242	242	242	242						
1987	148	148	148	148	148	148	148	148	148	148	148							
1988	339	339	339	339	339	339	339	339	339	339	339							
1989	329	344	356	369	379	379	379	379										
1990	63	63	63	63	63	63	63											
1991	336	336	336	336	349	349												
1992	342	342	342	342	342													
1993	72	72	72	72														
1994	390	390	390															
1995	788	788																
1996	275																	
1997																		
1998																		
1999																		
2000																		
2001																		
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2003																		
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2011																		
2012																		
2013																		
2014																		

Age to Age Development Factors

Injury Year Ending 12/31	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	
	<u>234</u>	<u>246</u>	<u>258</u>	<u>270</u>	<u>282</u>	<u>294</u>	<u>306</u>	<u>318</u>	<u>330</u>	<u>342</u>	<u>354</u>	<u>366</u>	<u>378</u>	<u>390</u>	<u>402</u>	<u>414</u>	<u>426</u>	<u>438</u>	
1980	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.091	1.191	1.000	1.000	1.000	1.000			
1981	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				
1982	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.142	1.000	1.000	1.000	1.000	1.000					
1983	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					
1984	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						
1985	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						
1986	1.000	1.098	1.032	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
1987	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
1988	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
1989	1.046	1.036	1.035	1.026	1.000	1.000	1.000	1.000											
1990	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
1991	1.000	1.000	1.000	1.038	1.000														
1992	1.000	1.000	1.000	1.000															
1993	1.000	1.000	1.000																
1994	1.000	1.000																	
1995	1.000																		
1996																			
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\$ Wtd Avg	1.004	1.012	1.008	1.010	1.000	1.000	1.000	1.000	1.011	1.000	1.014	1.036	1.000	1.000	1.000	1.000	1.000	1.000	---
Strt Average	1.003	1.009	1.005	1.005	1.000	1.000	1.000	1.000	1.018	1.000	1.015	1.038	1.000	1.000	1.000	1.000	1.000	1.000	---
3 Yr \$ Wtd Avg	1.000	1.000	1.000	1.017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	---	---	---	---	---
5 Yr \$ Wtd Avg	1.000	1.000	1.011	1.016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.036	---	---	---	---	---	---	---
Inv. Power Curve	1.010	1.009	1.008	1.007	1.006	1.006	1.005	1.005	1.004	1.004	1.004	1.003	1.003	1.003	1.003	1.002	1.002	1.002	1.009
Selected	1.004	1.012	1.008	1.010	1.006	1.006	1.005	1.005	1.004	1.004	1.004	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.000
Cumulative	1.080	1.076	1.063	1.054	1.044	1.038	1.032	1.027	1.022	1.017	1.014	1.010	1.007	1.005	1.004	1.002	1.001	1.001	1.000

**OHIO BUREAU OF WORKERS' COMPENSATION
PERMANENT PARTIAL
(Dollars in Thousands)
Public Employers-State Agencies**

Bornhuetter-Ferguson Method with a Payroll Base Using Paid Loss Development Factors

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
Injury Year	Evaluation	Months of	Payroll	Pure	Benefit	Trend	Smoothed	Age-to-	Percent	Unpaid	Indicated	
Ending 12/31	as of	Development	(\$000,000's)	Premium	Level	Factor	Pure	Ultimate	Unpaid	Loss	Ultimate	
					Factor	-2.8%	Premium	Factor	1 - 1 / (9)	(3) * (8) * (10)	Loss	
1980	6/30/2014	414	1,745	0.06	1.000	0.37	0.02	0.05	1.001	0.1%	0	109
1981	6/30/2014	402	1,827	0.08	1.000	0.39	0.03	0.05	1.002	0.2%	0	138
1982	6/30/2014	390	2,061	0.04	1.000	0.40	0.02	0.05	1.004	0.4%	0	84
1983	6/30/2014	378	2,173	0.05	1.000	0.41	0.02	0.05	1.005	0.5%	1	99
1984	6/30/2014	366	2,314	0.04	1.000	0.42	0.01	0.05	1.007	0.7%	1	82
1985	6/30/2014	354	2,444	0.03	1.000	0.43	0.01	0.10	1.010	1.0%	2	76
1986	6/30/2014	342	2,644	0.09	1.000	0.45	0.04	0.09	1.014	1.3%	3	246
1987	6/30/2014	330	2,912	0.05	1.000	0.46	0.02	0.09	1.017	1.7%	5	153
1988	6/30/2014	318	3,191	0.11	1.000	0.47	0.05	0.09	1.022	2.1%	6	345
1989	6/30/2014	306	3,341	0.12	1.000	0.49	0.06	0.09	1.027	2.6%	7	386
1990	6/30/2014	294	3,645	0.02	1.000	0.50	0.01	0.08	1.032	3.1%	9	72
1991	6/30/2014	282	3,852	0.10	1.000	0.52	0.05	0.08	1.038	3.6%	11	360
1992	6/30/2014	270	3,944	0.09	1.000	0.53	0.05	0.08	1.044	4.2%	13	355
1993	6/30/2014	258	4,021	0.02	1.000	0.55	0.01	0.08	1.054	5.2%	16	88
1994	6/30/2014	246	4,272	0.10	1.000	0.56	0.06	0.07	1.063	5.9%	19	408
1995	6/30/2014	234	4,433	0.19	1.000	0.58	0.11	0.07	1.076	7.1%	22	811
1996	6/30/2014	222	4,487	0.07	1.000	0.59	0.04	0.07	1.080	7.4%	23	298
1997	6/30/2014	210	4,624	0.03	1.000	0.61	0.02	0.07	1.091	8.4%	26	117
1998	6/30/2014	198	4,816	0.09	1.000	0.63	0.05	0.07	1.105	9.5%	30	398
1999	6/30/2014	186	5,048	0.03	1.000	0.65	0.02	0.06	1.119	10.7%	34	161
2000	6/30/2014	174	5,318	0.06	1.000	0.67	0.04	0.06	1.138	12.1%	37	304
2001	6/30/2014	162	5,598	0.04	1.000	0.69	0.03	0.06	1.162	13.9%	43	203
2002	6/30/2014	150	5,821	0.10	1.000	0.71	0.07	0.05	1.173	14.8%	46	532
2003	6/30/2014	138	6,005	0.08	1.000	0.73	0.06	0.05	1.186	15.7%	49	445
2004	6/30/2014	126	6,184	0.05	1.000	0.75	0.04	0.05	1.239	19.3%	60	293
2005	6/30/2014	114	6,388	0.09	1.000	0.77	0.07	0.05	1.300	23.1%	72	518
2006	6/30/2014	102	6,654	0.02	1.000	0.79	0.02	0.05	1.375	27.3%	87	173
2007	6/30/2014	90	6,915	0.02	1.000	0.82	0.02	0.05	1.477	32.3%	104	146
2008	6/30/2014	78	7,201	0.04	1.000	0.84	0.03	0.05	1.593	37.2%	121	263
2009	6/30/2014	66	7,383	0.03	1.000	0.87	0.02	0.04	1.833	45.4%	147	210
2010	6/30/2014	54	7,245	0.04	1.000	0.89	0.03	0.04	2.343	57.3%	177	261
2011	6/30/2014	42	7,353	0.06	1.000	0.92	0.05	0.04	2.946	66.1%	201	337
2012	6/30/2014	30	7,555	0.02	1.000	0.94	0.02	0.04	4.085	75.5%	229	233
2013	6/30/2014	18	5,045	0.04	1.000	0.97	0.03	0.04	8.304	88.0%	173	183
2014	6/30/2014	6	<u>5,150</u>	0.03	1.000	1.00	<u>0.03</u>	0.04	39.902	97.5%	<u>190</u>	<u>190</u>
Total/Average			163,611				0.04				1,967	9,077
Selected					Selected Pure Premium (2000-2014)		0.04					
					Selected Pure Premium (1985-1999)		0.04					
Column Notes					Selected Pure Premium (1980-1984)		0.02					

- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Average of Exhibit PES-F.2, Columns (3) and (6) divided by Column (3).
- (6) Exhibit PES-F.1.1, Column (7); selected pure premium trend.
- (7) Column (4) / Column (5) x Column (6).
- (8) Selected from Column (7) x Column (5) / Column (6).
- (9) Exhibit PES-F.3, Column (4).
- (12) Exhibit PES-F.3, Column (3) + Column (11).

**OHIO BUREAU OF WORKERS' COMPENSATION
PERMANENT PARTIAL
(Dollars in Thousands)
Public Employers-State Agencies**

Bornhuetter-Ferguson Method with a Premium Base Using Paid Loss Development Factors

<u>Injury Year Ending 12/31</u>	<u>(1) Evaluation as of</u>	<u>(2) Months of Development</u>	<u>(3) Premium (\$000's)</u>	<u>(4) Loss Ratio</u>	<u>(5) Benefit Level Factor</u>	<u>(6) Trend Factor 0.0%</u>	<u>(7) Trended Loss Ratio</u>	<u>(8) Smoothed Loss Ratio</u>	<u>(9) Age-to- Ultimate Factor</u>	<u>(10) Percent Unpaid 1 - 1 / (9)</u>	<u>(11) Unpaid Loss (3) * (8) * (10)</u>	<u>(12) Indicated Ultimate Loss</u>
1980	6/30/2014	414										
1981	6/30/2014	402										
1982	6/30/2014	390										
1983	6/30/2014	378										
1984	6/30/2014	366										
1985	6/30/2014	354										
1986	6/30/2014	342										
1987	6/30/2014	330										
1988	6/30/2014	318										
1989	6/30/2014	306										
1990	6/30/2014	294										
1991	6/30/2014	282										
1992	6/30/2014	270										
1993	6/30/2014	258										
1994	6/30/2014	246										
1995	6/30/2014	234										
1996	6/30/2014	222										
1997	6/30/2014	210										
1998	6/30/2014	198										
1999	6/30/2014	186										
2000	6/30/2014	174	38,059	0.9%	1.000	1.00	0.9%	0.5%	1.138	12.1%	24	291
2001	6/30/2014	162	39,274	0.5%	1.000	1.00	0.5%	0.5%	1.162	13.9%	28	188
2002	6/30/2014	150	39,683	1.4%	1.000	1.00	1.4%	0.5%	1.173	14.8%	30	516
2003	6/30/2014	138	45,623	1.1%	1.000	1.00	1.1%	0.5%	1.186	15.7%	37	433
2004	6/30/2014	126	54,327	0.6%	1.000	1.00	0.6%	0.5%	1.239	19.3%	54	287
2005	6/30/2014	114	61,809	0.9%	1.000	1.00	0.9%	0.5%	1.300	23.1%	73	518
2006	6/30/2014	102	68,102	0.2%	1.000	1.00	0.2%	0.5%	1.375	27.3%	96	182
2007	6/30/2014	90	70,539	0.2%	1.000	1.00	0.2%	0.5%	1.477	32.3%	117	160
2008	6/30/2014	78	68,546	0.4%	1.000	1.00	0.4%	0.5%	1.593	37.2%	132	274
2009	6/30/2014	66	64,733	0.3%	1.000	1.00	0.3%	0.5%	1.833	45.4%	152	214
2010	6/30/2014	54	58,506	0.5%	1.000	1.00	0.5%	0.5%	2.343	57.3%	173	257
2011	6/30/2014	42	61,817	0.7%	1.000	1.00	0.7%	0.5%	2.946	66.1%	210	346
2012	6/30/2014	30	65,024	0.3%	1.000	1.00	0.3%	0.5%	4.085	75.5%	253	257
2013	6/30/2014	18	60,793	0.3%	1.000	1.00	0.3%	0.5%	8.304	88.0%	275	285
2014	6/30/2014	6	<u>62,055</u>	0.2%	1.000	1.00	<u>0.2%</u>	0.5%	39.902	97.5%	<u>312</u>	<u>312</u>
Total/Average			858,891				0.5%				1,966	4,520
Selected							Selected Loss Ratio	0.5%				

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Average of Exhibit PES-F.2, Columns (3) and (6) divided by Column (3).
- (6) Exhibit PES-F.11, Column (9); selected loss ratio trend.
- (7) Column (4) / Column (5) x Column (6).
- (8) Selected from Column (7) x Column (5) / Column (6).
- (9) Exhibit PES-F.3, Column (4).
- (12) Exhibit PES-F.3, Column (3) + Column (11).

OHIO BUREAU OF WORKERS' COMPENSATION
 PERMANENT PARTIAL
 (Dollars in Thousands)
 Public Employers-State Agencies

Incremental Paid Loss Development

Age of Development

Injury Year Ending 12/31	Age of Development																	
	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	3	11	16	12	12	12	4	4	6	3	1	0	0	0	0	0	0	0
1981	3	11	16	12	24	36	12	2	0	10	11	0	1	0	0	0	0	0
1982	3	12	18	21	15	0	0	0	0	0	4	0	0	0	0	0	0	0
1983	3	13	27	25	3	5	2	8	9	0	0	0	2	0	0	0	0	0
1984	3	19	31	6	7	7	0	0	1	0	0	0	0	6	1	0	0	0
1985	8	18	3	8	11	4	0	0	5	0	1	14	0	0	0	0	0	0
1986	1	6	20	12	18	27	108	20	0	0	0	0	0	0	0	0	0	0
1987	2	13	40	21	12	30	12	4	0	0	2	0	10	3	0	0	0	0
1988	4	18	36	31	3	2	106	48	28	16	29	15	3	0	0	0	0	0
1989	10	35	35	112	17	29	35	31	10	10	0	0	0	0	0	0	0	0
1990	6	24	10	6	14	3	0	0	0	0	0	0	0	0	0	0	0	0
1991	11	42	16	0	0	78	105	0	0	21	0	0	0	62	0	0	0	0
1992	4	26	101	151	47	12	0	0	0	0	0	0	0	0	0	0	0	0
1993	6	24	31	5	2	5	0	0	0	0	0	0	0	0	0	0	0	0
1994	0	47	14	0	129	0	10	3	61	50	42	26	5	0	0	0	0	0
1995	16	43	32	8	4	232	110	23	0	59	27	26	26	26	26	53	30	49
1996	38	59	55	25	57	12	0	0	0	0	0	0	0	0	0	0	0	0
1997	0	17	30	23	19	1	0	0	0	0	1	0	0	0	0	0	0	0
1998	9	15	71	35	105	69	16	0	0	0	0	5	0	0	19	24	0	0
1999	35	12	0	38	29	3	0	9	0	0	0	0	0	0	0	0	0	0
2000	0	22	5	10	0	0	0	5	147	0	79	0	0	0	0	0	0	0
2001	0	43	60	50	0	6	0	0	0	0	0	0	0	0	0	0	0	0
2002	0	40	69	32	68	0	0	0	51	33	33	159	0	0	0	0	0	0
2003	5	33	90	38	0	162	33	30	5	0	0	0	0	0	0	0	0	0
2004	8	7	17	0	35	7	18	32	0	111	0	0	0	0	0	0	0	0
2005	0	77	19	20	0	98	29	145	49	8	0	0	0	0	0	0	0	0
2006	10	30	2	0	38	0	7	0	0	0	0	0	0	0	0	0	0	0
2007	4	0	0	0	22	1	16	0	0	0	0	0	0	0	0	0	0	0
2008	0	0	64	30	0	48	0	0	0	0	0	0	0	0	0	0	0	0
2009	0	33	0	4	0	26	0	0	0	0	0	0	0	0	0	0	0	0
2010	11	12	49	13	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2011	0	42	57	37	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2012	0	0	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2013	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2014	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

OHIO BUREAU OF WORKERS' COMPENSATION
 PERMANENT PARTIAL
 (Dollars in Thousands)
 Public Employers-State Agencies

Incremental Paid Loss Development

Age of Development

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	0	0	0	0	0	0	0	0	0	0	0	8	18	0	0	0	0	0
1981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1982	0	0	0	0	0	0	0	0	0	0	10	0	0	0	0	0	0	0
1983	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1984	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1985	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1986	0	0	21	8	1	0	0	0	0	0	0	0	0	0	0	0	0	0
1987	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1988	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1989	4	15	13	13	10	0	0	0	0	0	0	0	0	0	0	0	0	0
1990	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1991	0	0	0	0	13	0	0	0	0	0	0	0	0	0	0	0	0	0
1992	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1993	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1994	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1995	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1996	29	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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2014																		

**OHIO BUREAU OF WORKERS' COMPENSATION
PERMANENT PARTIAL
(Dollars in Thousands)
Public Employers-State Agencies**

Indexed Loss Development Method

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
Injury Year Ending 12/31	Evaluation as of	Months of Development	Average Benefit	Ultimate Claim Count	Composite Factor (3) times (4) / 1,000	Cumulative Persistence Factor	Estimated Ult. Unpaid Loss (5) times (6)	Ultimate Loss
1980	6/30/2014	414	123	1,184	145	0.000	0	109
1981	6/30/2014	402	131	1,123	147	0.000	0	138
1982	6/30/2014	390	142	1,271	180	0.000	0	83
1983	6/30/2014	378	152	1,346	205	0.000	0	98
1984	6/30/2014	366	159	1,434	228	0.000	0	81
1985	6/30/2014	354	168	1,546	259	0.024	6	80
1986	6/30/2014	342	214	1,639	350	0.033	12	254
1987	6/30/2014	330	253	1,689	427	0.033	14	162
1988	6/30/2014	318	262	1,893	497	0.040	20	359
1989	6/30/2014	306	274	1,903	522	0.040	21	400
1990	6/30/2014	294	362	1,879	681	0.040	27	90
1991	6/30/2014	282	372	1,803	671	0.040	27	376
1992	6/30/2014	270	389	1,957	761	0.040	31	372
1993	6/30/2014	258	400	1,913	764	0.043	33	105
1994	6/30/2014	246	413	1,854	766	0.046	36	425
1995	6/30/2014	234	424	1,824	774	0.052	40	828
1996	6/30/2014	222	439	1,812	796	0.054	43	318
1997	6/30/2014	210	454	1,637	744	0.057	42	134
1998	6/30/2014	198	474	1,588	752	0.060	45	414
1999	6/30/2014	186	493	1,824	899	0.064	58	184
2000	6/30/2014	174	589	1,915	1,128	0.069	77	345
2001	6/30/2014	162	618	1,712	1,058	0.075	80	239
2002	6/30/2014	150	628	1,605	1,008	0.079	80	566
2003	6/30/2014	138	644	1,718	1,107	0.084	93	489
2004	6/30/2014	126	662	1,668	1,104	0.095	105	338
2005	6/30/2014	114	678	1,617	1,097	0.111	122	567
2006	6/30/2014	102	704	1,389	978	0.128	125	211
2007	6/30/2014	90	730	1,474	1,076	0.146	157	199
2008	6/30/2014	78	751	1,364	1,024	0.165	169	311
2009	6/30/2014	66	767	1,376	1,055	0.205	216	279
2010	6/30/2014	54	775	1,315	1,019	0.255	260	344
2011	6/30/2014	42	783	1,219	955	0.294	281	417
2012	6/30/2014	30	809	1,254	1,015	0.339	344	348
2013	6/30/2014	18	838	821	688	0.393	270	280
2014	6/30/2014	6	849	<u>822</u>	698	0.431	<u>301</u>	<u>301</u>
				54,386			3,134	10,245

Column Notes

- (3) Exhibit PES-F.10, Column (6).
- (4) Exhibit V.7, Column (9).
- (6) Exhibit PES-F.9, Page 1 and Exhibit PES-F.9, Page 2.
- (8) Column (7) + estimated paid to date 6/30/2014.

OHIO BUREAU OF WORKERS' COMPENSATION
 PERMANENT PARTIAL
 (Dollars in Thousands)
 Public Employers-State Agencies

Indexed Incremental Paid Losses (# of weeks per ult lost-time claim)

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	0.018	0.073	0.109	0.085	0.084	0.085	0.027	0.030	0.041	0.019	0.009	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1981	0.018	0.074	0.109	0.085	0.163	0.246	0.081	0.014	0.000	0.067	0.073	0.000	0.007	0.000	0.000	0.000	0.000	0.000
1982	0.016	0.068	0.100	0.117	0.084	0.000	0.000	0.000	0.000	0.000	0.021	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1983	0.015	0.063	0.132	0.124	0.017	0.024	0.012	0.041	0.045	0.000	0.000	0.000	0.000	0.000	0.008	0.000	0.000	0.000
1984	0.015	0.083	0.138	0.025	0.031	0.029	0.000	0.000	0.005	0.000	0.000	0.000	0.000	0.000	0.027	0.006	0.000	0.000
1985	0.033	0.069	0.011	0.032	0.043	0.015	0.000	0.000	0.000	0.021	0.000	0.004	0.055	0.000	0.000	0.000	0.000	0.000
1986	0.002	0.017	0.058	0.035	0.052	0.078	0.310	0.058	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1987	0.004	0.029	0.094	0.050	0.027	0.070	0.027	0.009	0.000	0.000	0.000	0.005	0.000	0.024	0.007	0.000	0.000	0.000
1988	0.008	0.036	0.073	0.063	0.005	0.005	0.214	0.096	0.057	0.032	0.059	0.029	0.007	0.000	0.000	0.000	0.000	0.000
1989	0.019	0.068	0.066	0.214	0.033	0.056	0.067	0.060	0.019	0.019	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1990	0.008	0.035	0.015	0.009	0.020	0.005	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1991	0.017	0.063	0.024	0.000	0.000	0.116	0.156	0.000	0.000	0.000	0.032	0.000	0.000	0.000	0.093	0.000	0.000	0.000
1992	0.006	0.034	0.133	0.198	0.061	0.016	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1993	0.008	0.031	0.040	0.006	0.003	0.007	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1994	0.000	0.061	0.018	0.000	0.168	0.000	0.013	0.004	0.079	0.065	0.055	0.034	0.006	0.000	0.000	0.000	0.000	0.000
1995	0.020	0.055	0.041	0.011	0.005	0.300	0.142	0.030	0.000	0.076	0.035	0.033	0.033	0.033	0.033	0.068	0.038	0.064
1996	0.048	0.074	0.069	0.032	0.072	0.016	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1997	0.000	0.023	0.041	0.031	0.026	0.001	0.000	0.000	0.000	0.000	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1998	0.011	0.021	0.094	0.046	0.140	0.092	0.022	0.000	0.000	0.000	0.000	0.000	0.007	0.000	0.000	0.025	0.032	
1999	0.039	0.014	0.000	0.042	0.033	0.004	0.000	0.009	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2000	0.000	0.019	0.005	0.009	0.000	0.000	0.000	0.004	0.131	0.000	0.070	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2001	0.000	0.041	0.057	0.047	0.000	0.006	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2002	0.000	0.040	0.069	0.032	0.068	0.000	0.000	0.000	0.050	0.032	0.032	0.158	0.000	0.000				
2003	0.005	0.029	0.081	0.034	0.000	0.146	0.030	0.027	0.005	0.000	0.000	0.000						
2004	0.007	0.006	0.015	0.000	0.031	0.006	0.016	0.029	0.000	0.100	0.000							
2005	0.000	0.071	0.017	0.019	0.000	0.089	0.026	0.132	0.045	0.007								
2006	0.010	0.030	0.002	0.000	0.039	0.000	0.007	0.000										
2007	0.003	0.000	0.000	0.000	0.020	0.001	0.015	0.000										
2008	0.000	0.000	0.062	0.030	0.000	0.047	0.000											
2009	0.000	0.031	0.000	0.004	0.000	0.024												
2010	0.011	0.012	0.048	0.012	0.000													
2011	0.000	0.044	0.060	0.039														
2012	0.000	0.000	0.004															
2013	0.014	0.000																
2014	0.000																	
Strt Average	0.010	0.039	0.054	0.045	0.039	0.049	0.040	0.019	0.018	0.017	0.016	0.011	0.005	0.004	0.007	0.005	0.004	0.004
3 Yr Avg	0.005	0.015	0.037	0.018	0.000	0.024	0.007	0.044	0.015	0.036	0.011	0.053	0.000	0.000	0.000	0.008	0.011	0.021
5 Yr Avg	0.005	0.017	0.035	0.017	0.012	0.032	0.013	0.038	0.020	0.028	0.020	0.032	0.001	0.000	0.000	0.019	0.014	0.013
Selected	0.010	0.039	0.054	0.045	0.039	0.049	0.040	0.019	0.018	0.017	0.016	0.011	0.005	0.004	0.007	0.005	0.004	0.004
Cumulative	0.442	0.431	0.393	0.339	0.294	0.255	0.205	0.165	0.146	0.128	0.111	0.095	0.084	0.079	0.075	0.069	0.064	0.060

OHIO BUREAU OF WORKERS' COMPENSATION
 PERMANENT PARTIAL
 (Dollars in Thousands)
 Public Employers-State Agencies

Indexed Incremental Paid Losses (# of weeks per ult lost-time claim)

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS	
1980	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.053	0.121	0.000	0.000	0.000	0.000	0.000	
1981	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1982	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.058	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1983	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1984	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1985	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1986	0.000	0.000	0.060	0.022	0.002	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1987	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1988	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1989	0.008	0.029	0.024	0.024	0.019	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1990	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1991	0.000	0.000	0.000	0.000	0.019	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1992	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1993	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1994	0.006	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1995	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1996	0.036																		
1997																			
1998																			
1999																			
2000																			
2001																			
2002																			
2003																			
2004																			
2005																			
2006																			
2007																			
2008																			
2009																			
2010																			
2011																			
2012																			
2013																			
2014																			
Strt Average	0.003	0.002	0.006	0.003	0.003	0.000	0.000	0.000	0.000	0.007	0.000	0.009	0.024	0.000	0.000	0.000	0.000	0.000	----
3 Yr Avg	0.014	0.000	0.000	0.000	0.006	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	----	----	----	----
5 Yr Avg	0.008	0.000	0.000	0.005	0.008	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.024	----	----	----	----	----	----
Selected	0.003	0.002	0.006	0.003	0.003	0.000	0.000	0.000	0.000	0.007	0.000	0.009	0.024	0.000	0.000	0.000	0.000	0.000	0.000
Cumulative	0.057	0.054	0.052	0.046	0.043	0.040	0.040	0.040	0.040	0.040	0.033	0.033	0.024	0.000	0.000	0.000	0.000	0.000	0.000

OHIO BUREAU OF WORKERS' COMPENSATION
PERMANENT PARTIAL
(Dollars in Thousands)
Public Employers-State Agencies

<u>Average Benefit</u>						
(1)	(2)	(3)	(4)	(5)	(6)	(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>Maximum</u> <u>Benefits (\$)</u>	<u>Minimum</u> <u>Benefits (\$)</u>	<u>Average</u> <u>Benefits (\$)</u>
1980	6/30/2014	414	286.60	129.00	64.50	122.61
1981	6/30/2014	402	311.09	137.50	68.75	130.74
1982	6/30/2014	390	327.20	149.00	74.50	141.55
1983	6/30/2014	378	341.69	160.50	80.25	152.21
1984	6/30/2014	366	358.57	167.50	83.75	158.86
1985	6/30/2014	354	371.07	177.00	88.50	167.79
1986	6/30/2014	342	380.29	248.50	111.05	213.50
1987	6/30/2014	330	393.04	376.00	150.40	253.16
1988	6/30/2014	318	411.39	385.00	154.00	262.35
1989	6/30/2014	306	420.61	400.00	198.79	274.36
1990	6/30/2014	294	436.90	419.00	419.00	362.46
1991	6/30/2014	282	451.06	428.00	428.00	372.40
1992	6/30/2014	270	474.30	443.00	443.00	388.64
1993	6/30/2014	258	483.24	460.00	460.00	399.56
1994	6/30/2014	246	494.51	482.00	482.00	413.13
1995	6/30/2014	234	509.04	493.00	493.00	424.12
1996	6/30/2014	222	526.87	511.00	511.00	439.24
1997	6/30/2014	210	551.30	521.00	521.00	454.30
1998	6/30/2014	198	577.29	541.00	541.00	473.81
1999	6/30/2014	186	596.41	567.00	567.00	492.84
2000	6/30/2014	174	618.35	589.00	589.00	589.00
2001	6/30/2014	162	635.33	618.00	618.00	618.00
2002	6/30/2014	150	652.89	628.00	628.00	628.00
2003	6/30/2014	138	670.26	644.00	644.00	644.00
2004	6/30/2014	126	694.56	662.00	662.00	662.00
2005	6/30/2014	114	711.71	678.00	678.00	678.00
2006	6/30/2014	102	724.55	704.00	704.00	704.00
2007	6/30/2014	90	760.83	730.00	730.00	730.00
2008	6/30/2014	78	777.54	751.00	751.00	751.00
2009	6/30/2014	66	779.07	767.00	767.00	767.00
2010	6/30/2014	54	795.36	775.00	775.00	775.00
2011	6/30/2014	42	817.82	783.00	783.00	783.00
2012	6/30/2014	30	843.14	809.00	809.00	809.00
2013	6/30/2014	18	860.00	838.00	838.00	838.00
2014	6/30/2014	6	877.20	849.00	849.00	849.00

Column Notes

- (3) Ohio Department of Job and Family Services (http://ohiolmi.com/cep/CEP_NAICS.htm).
(4) Provided by Ohio Bureau of Workers' Compensation.
(5) Provided by Ohio Bureau of Workers' Compensation.
(6) Calculated using theoretical Ohio Wage Distribution (Exhibit X.7, Page 4).

**OHIO BUREAU OF WORKERS' COMPENSATION
PERMANENT PARTIAL
(Dollars in Thousands)
Public Employers-State Agencies**

Trend

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
<u>Injury Year Ending 12/31</u>	<u>Ultimate Claim Counts</u>	<u>Payroll (\$Millions)</u>	<u>Estimated # of Employee</u>	<u>Frequency Per \$1M Payroll</u>	<u>Frequency Per Employee</u>	<u>Initial Ultimate Loss</u>	<u>Initial Ultimate Severity</u>	<u>SAWW</u>	<u>Loss Ratio</u>
1990	1,879	3,645	160,419	0.515	0.012	78	41	437	
1991	1,803	3,852	164,229	0.468	0.011	369	205	451	
1992	1,957	3,944	159,926	0.496	0.012	364	186	474	
1993	1,913	4,021	159,999	0.476	0.012	91	47	483	
1994	1,854	4,272	166,135	0.434	0.011	420	226	495	
1995	1,824	4,433	167,457	0.411	0.011	838	460	509	
1996	1,812	4,487	163,786	0.404	0.011	308	170	527	
1997	1,637	4,624	161,291	0.354	0.010	117	71	551	
1998	1,588	4,816	160,437	0.330	0.010	410	259	577	
1999	1,824	5,048	162,756	0.361	0.011	163	89	596	
2000	1,915	5,318	165,397	0.360	0.012	325	169	618	
2001	1,712	5,598	169,432	0.306	0.010	212	124	635	0.5%
2002	1,605	5,821	171,463	0.276	0.009	568	354	653	1.4%
2003	1,718	6,005	172,290	0.286	0.010	479	279	670	1.1%
2004	1,668	6,184	171,206	0.270	0.010	313	188	695	0.6%
2005	1,617	6,388	172,613	0.253	0.009	573	354	712	0.9%
2006	1,389	6,654	176,600	0.209	0.008	165	119	725	0.2%
2007	1,474	6,915	174,794	0.213	0.008	130	89	761	0.2%
2008	1,364	7,201	178,110	0.189	0.008	269	197	778	0.4%
2009	1,376	7,383	182,253	0.186	0.008	197	143	779	0.3%
2010	1,315	7,245	175,184	0.182	0.008	271	206	795	0.5%
2011	1,219	7,353	172,909	0.166	0.007	409	335	818	0.7%
2012	1,254	7,555	172,317	0.166	0.007	182	145	843	0.3%
2013	821	5,045	112,822	0.163	0.007	181	220	860	0.3%
2014	822	5,150	112,906	0.160	0.007	151	183	877	0.2%

Indicated									
All Year				-5.2%	-2.3%		2.2%	3.0%	-8.6%
10 Year				-4.5%	-2.3%		1.7%	2.3%	-3.9%
8 Year				-3.8%	-1.7%		7.6%	2.1%	0.7%
6 Year				-3.1%	-0.7%		1.7%	2.5%	-9.1%
5 Year				-2.7%	-0.3%		-6.4%	2.5%	-18.9%
4 Year				-1.3%	1.0%		-13.0%	2.3%	-25.5%
Selected				-4.5%	-2.3%		1.7%	2.3%	0.0%

Column Notes

- (1) Exhibit V.7, Column (9).
- (2) Exhibit PES-F.5, Column (4).
- (3) Exhibit PES-F.5, Column (3) / (SAWW x 52) * 1,000,000.
- (4) Column (1) divided by Column (2).
- (5) Column (1) divided by Column (3).
- (6) Average of Exhibit PES-F.2, Columns (3) and (6).
- (7) Column (6) / Column (1) * 1,000.
- (8) From Exhibit PES-F.10, Column (3).
- (9) Exhibit PES-F.6, Column (4).

Pure Premium	-2.8%
Rates	-0.6%

OHIO BUREAU OF WORKERS' COMPENSATION
 PERMANENT PARTIAL
 (Dollars in Thousands)
 Public Employers-State Agencies

% Unpaid

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	97.7%	87.9%	73.4%	62.2%	51.1%	39.8%	36.3%	32.3%	26.8%	24.4%	23.1%	23.1%	23.1%	23.1%	23.1%	23.1%	23.1%	23.1%
1981	98.1%	90.3%	78.7%	69.6%	52.2%	26.0%	17.4%	15.9%	15.9%	8.7%	0.9%	0.9%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
1982	96.5%	82.0%	60.5%	35.3%	17.3%	17.3%	17.3%	17.3%	17.3%	12.7%	12.7%	12.7%	12.7%	12.7%	12.7%	12.7%	12.7%	12.7%
1983	96.9%	83.8%	56.5%	30.7%	27.2%	22.2%	19.7%	11.3%	2.0%	2.0%	2.0%	2.0%	2.0%	0.3%	0.3%	0.3%	0.3%	0.3%
1984	96.0%	72.9%	34.5%	27.6%	19.0%	11.0%	11.0%	11.0%	9.6%	9.6%	9.6%	9.6%	9.6%	2.2%	0.5%	0.5%	0.5%	0.5%
1985	88.9%	65.4%	61.5%	50.6%	36.1%	31.1%	31.1%	31.1%	31.1%	24.1%	24.1%	22.6%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%
1986	99.7%	97.4%	89.3%	84.3%	77.0%	66.0%	22.4%	14.3%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%	14.1%
1987	98.9%	90.8%	64.8%	51.2%	43.8%	24.4%	16.9%	14.5%	14.5%	14.5%	14.5%	13.1%	13.1%	6.4%	4.5%	4.5%	4.5%	4.5%
1988	98.9%	93.8%	83.5%	74.6%	73.8%	73.2%	42.7%	29.1%	21.1%	16.6%	8.3%	4.1%	3.2%	3.2%	3.2%	3.2%	3.2%	3.2%
1989	97.5%	88.5%	79.7%	51.1%	46.7%	39.2%	30.2%	22.2%	19.7%	17.1%	17.1%	17.1%	17.1%	17.1%	17.1%	17.1%	17.1%	17.1%
1990	92.7%	60.9%	47.3%	39.0%	21.0%	17.0%	17.0%	17.0%	17.0%	17.0%	17.0%	17.0%	17.0%	17.0%	17.0%	17.0%	17.0%	17.0%
1991	97.0%	85.4%	81.0%	81.0%	81.0%	59.7%	31.1%	31.1%	31.1%	31.1%	25.2%	25.2%	25.2%	25.2%	8.2%	8.2%	8.2%	8.2%
1992	98.8%	91.5%	63.5%	21.7%	8.8%	5.4%	5.4%	5.4%	5.4%	5.4%	5.4%	5.4%	5.4%	5.4%	5.4%	5.4%	5.4%	5.4%
1993	93.3%	67.1%	33.1%	28.1%	25.5%	19.5%	19.5%	19.5%	19.5%	19.5%	19.5%	19.5%	19.5%	19.5%	19.5%	19.5%	19.5%	19.5%
1994	100.0%	88.8%	85.5%	85.5%	54.6%	54.6%	52.3%	51.6%	37.0%	24.9%	14.8%	8.6%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
1995	98.1%	93.0%	89.1%	88.1%	87.7%	59.7%	46.4%	43.6%	43.6%	36.5%	33.1%	30.1%	27.0%	23.9%	20.8%	14.4%	10.9%	4.9%
1996	87.5%	68.3%	50.3%	42.0%	23.2%	19.1%	19.1%	19.1%	19.1%	19.1%	19.1%	19.1%	19.1%	19.1%	19.1%	19.1%	19.1%	19.1%
1997	100.0%	85.2%	59.1%	39.6%	23.4%	22.5%	22.5%	22.5%	22.5%	21.9%	21.9%	21.9%	21.9%	21.9%	21.9%	21.9%	21.9%	21.9%
1998	97.9%	94.1%	76.6%	68.0%	42.1%	25.1%	21.1%	21.1%	21.1%	21.1%	21.1%	21.1%	19.8%	19.8%	19.8%	15.2%	9.4%	
1999	78.5%	70.9%	70.9%	47.5%	29.4%	27.2%	27.2%	22.0%	22.0%	22.0%	22.0%	22.0%	22.0%	22.0%	22.0%	22.0%	22.0%	22.0%
2000	100.0%	93.3%	91.8%	88.7%	88.7%	88.7%	88.7%	87.3%	41.9%	41.9%	17.6%	17.6%	17.6%	17.6%	17.6%			
2001	100.0%	79.4%	50.8%	26.9%	26.9%	24.0%	24.0%	24.0%	24.0%	24.0%	24.0%	24.0%	24.0%	24.0%	24.0%			
2002	100.0%	92.5%	79.6%	73.6%	60.9%	60.9%	60.9%	60.9%	51.4%	45.4%	39.3%	9.7%	9.7%					
2003	98.9%	91.8%	72.1%	63.7%	63.7%	28.2%	20.8%	14.2%	13.1%	13.1%	13.1%	13.1%						
2004	97.5%	95.3%	89.9%	89.9%	78.6%	76.4%	70.5%	60.2%	60.2%	23.9%	23.9%							
2005	100.0%	85.5%	82.0%	78.2%	78.2%	59.9%	54.5%	27.4%	18.1%	16.7%								
2006	94.6%	78.8%	78.0%	78.0%	58.0%	58.0%	54.3%	54.3%										
2007	97.8%	97.8%	97.8%	97.8%	84.8%	84.4%	74.9%	74.9%										
2008	100.0%	100.0%	77.5%	66.8%	66.8%	49.7%	49.7%											
2009	100.0%	85.8%	85.8%	84.2%	84.2%	73.2%												
2010	96.1%	91.9%	75.0%	70.6%	70.6%													
2011	100.0%	88.5%	73.0%	62.9%														
2012	100.0%	100.0%	98.6%															
2013	96.1%	96.1%																
2014	100.0%																	

OHIO BUREAU OF WORKERS' COMPENSATION
 PERMANENT PARTIAL
 (Dollars in Thousands)
 Public Employers-State Agencies

% Unpaid

Injury Year Ending 12/31	<u>222 MTHS</u>	<u>234 MTHS</u>	<u>246 MTHS</u>	<u>258 MTHS</u>	<u>270 MTHS</u>	<u>282 MTHS</u>	<u>294 MTHS</u>	<u>306 MTHS</u>	<u>318 MTHS</u>	<u>330 MTHS</u>	<u>342 MTHS</u>	<u>354 MTHS</u>	<u>366 MTHS</u>	<u>378 MTHS</u>	<u>390 MTHS</u>	<u>402 MTHS</u>	<u>414 MTHS</u>	<u>426 MTHS</u>
1980	23.1%	23.1%	23.1%	23.1%	23.1%	23.1%	23.1%	23.1%	23.1%	23.1%	23.1%	23.1%	16.1%	0.1%	0.1%	0.1%	0.1%	0.1%
1981	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
1982	12.7%	12.7%	12.7%	12.7%	12.7%	12.7%	12.7%	12.7%	12.7%	12.7%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%
1983	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%
1984	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
1985	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%
1986	14.1%	14.1%	5.7%	2.6%	2.4%	2.4%	2.4%	2.4%	2.4%	2.4%	2.4%	2.4%	2.4%	2.4%	2.4%	2.4%	2.4%	2.4%
1987	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%
1988	3.2%	3.2%	3.2%	3.2%	3.2%	3.2%	3.2%	3.2%	3.2%	3.2%	3.2%	3.2%	3.2%	3.2%	3.2%	3.2%	3.2%	3.2%
1989	16.0%	12.2%	9.0%	5.8%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%
1990	17.0%	17.0%	17.0%	17.0%	17.0%	17.0%	17.0%	17.0%	17.0%	17.0%	17.0%	17.0%	17.0%	17.0%	17.0%	17.0%	17.0%	17.0%
1991	8.2%	8.2%	8.2%	8.2%	4.7%	4.7%	4.7%	4.7%	4.7%	4.7%	4.7%	4.7%	4.7%	4.7%	4.7%	4.7%	4.7%	4.7%
1992	5.4%	5.4%	5.4%	5.4%	5.4%	5.4%	5.4%	5.4%	5.4%	5.4%	5.4%	5.4%	5.4%	5.4%	5.4%	5.4%	5.4%	5.4%
1993	19.5%	19.5%	19.5%	19.5%	19.5%	19.5%	19.5%	19.5%	19.5%	19.5%	19.5%	19.5%	19.5%	19.5%	19.5%	19.5%	19.5%	19.5%
1994	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%
1995	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%
1996	9.7%	9.7%	9.7%	9.7%	9.7%	9.7%	9.7%	9.7%	9.7%	9.7%	9.7%	9.7%	9.7%	9.7%	9.7%	9.7%	9.7%	9.7%
1997																		
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2009																		
2010																		
2011																		
2012																		
2013																		
2014																		

OHIO BUREAU OF WORKERS' COMPENSATION

PERMANENT PARTIAL

(Dollars in Thousands)

Public Employers-State Agencies

Unpaid Loss Payment Projections
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
	Undiscounted	Discounted													
Prior to 1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1982	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1983	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1984	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1985	3	3	3	0	0	0	0	0	0	0	0	0	0	0	0
1986	6	6	2	3	0	0	0	0	0	0	0	0	0	0	0
1987	7	6	0	2	4	0	0	0	0	0	0	0	0	0	0
1988	11	10	2	1	2	4	0	0	0	0	0	0	0	0	0
1989	13	11	1	2	1	2	4	0	0	0	0	0	0	0	0
1990	13	11	0	0	2	0	3	7	0	0	0	0	0	0	0
1991	17	14	1	1	1	2	1	3	5	0	0	0	0	0	0
1992	20	16	2	1	1	1	3	1	3	6	0	0	0	0	0
1993	18	13	1	0	0	0	0	3	0	3	9	0	0	0	0
1994	26	21	3	4	2	2	2	2	2	1	2	4	1	0	1
1995	41	31	4	3	2	0	0	0	0	6	0	7	18	0	0
1996	29	22	1	4	2	3	1	1	1	1	3	1	3	7	1
1997	26	19	2	1	3	2	2	0	0	0	0	3	0	3	10
1998	38	30	5	4	2	4	3	4	2	2	2	2	2	2	5
1999	36	25	2	2	2	1	3	2	2	0	0	0	0	3	16
2000	57	41	5	4	4	3	2	5	3	3	1	1	1	1	26
2001	50	36	5	4	3	3	2	1	4	2	2	1	1	1	22
2002	52	35	3	4	3	2	2	2	1	4	2	2	0	0	26
2003	60	45	4	3	7	6	4	4	3	1	4	3	4	2	14
2004	73	53	11	4	3	6	5	4	4	3	1	4	3	3	24
2005	89	63	12	9	4	3	5	4	3	3	2	1	4	3	35
2006	102	74	14	13	9	4	3	5	4	3	3	2	1	4	36
2007	126	92	15	15	13	10	4	4	6	4	3	3	3	2	44
2008	140	104	17	16	15	13	10	4	3	6	4	3	3	3	42
2009	172	130	33	16	15	14	13	10	4	3	6	4	3	3	46
2010	203	159	40	31	16	15	14	13	10	4	3	6	4	3	45
2011	231	186	30	41	29	17	18	15	13	13	3	3	6	5	37
2012	275	215	36	32	40	33	16	14	14	13	9	4	3	5	56
2013	240	187	33	27	24	30	24	12	11	10	9	7	3	3	46
2014	268	207	24	34	28	24	31	25	12	11	10	10	7	3	49
Total	2,443	1,867	314	281	239	207	176	144	112	104	83	72	71	57	581

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

OHIO BUREAU OF WORKERS' COMPENSATION

PERMANENT PARTIAL

(Dollars in Thousands)

Public Employers-State Agencies

Unpaid Loss Payment Projections

<u>Injury Year</u> <u>Ending 12/31</u>	<u>Indexed</u> <u>Method</u> <u>Unpaid</u>	<u>Paid LDF</u> <u>Method</u> <u>Unpaid</u>	<u>Selected</u> <u>Unpaid</u>	<u>Indexed</u> <u>Method</u> <u>Weight</u>	<u>Paid LDF</u> <u>Method</u> <u>Weight</u>	<u>Total</u> <u>Projected</u>
Prior to 1980	0		0	100.0%	0.0%	0
1980	0	0	0	38.3%	61.7%	0
1981	0	0	0	43.8%	56.2%	0
1982	0	0	0	25.5%	74.5%	0
1983	0	0	0	30.9%	69.1%	0
1984	0	1	0	21.9%	78.1%	0
1985	6	1	3	42.8%	57.2%	3
1986	12	3	6	33.3%	66.7%	6
1987	14	3	7	38.9%	61.1%	7
1988	20	7	11	29.5%	70.5%	11
1989	21	10	13	25.0%	75.0%	13
1990	27	2	13	42.9%	57.1%	13
1991	27	13	17	28.7%	71.3%	17
1992	31	15	20	28.8%	71.2%	20
1993	33	4	18	46.9%	53.1%	18
1994	36	25	26	15.3%	84.7%	26
1995	40	60	41	97.1%	2.9%	41
1996	43	22	29	35.1%	64.9%	29
1997	42	8	26	50.8%	49.2%	26
1998	45	39	38	0.0%	98.3%	38
1999	58	15	36	48.4%	51.6%	36
2000	77	37	57	49.7%	50.3%	57
2001	80	26	50	45.5%	54.5%	50
2002	80	84	52	65.1%	0.0%	52
2003	93	74	60	0.0%	81.2%	60
2004	105	56	73	35.3%	64.7%	73
2005	122	133	89	73.3%	0.0%	89
2006	125	32	102	75.7%	24.3%	102
2007	157	20	126	77.5%	22.5%	126
2008	169	84	140	66.4%	33.6%	140
2009	216	52	172	72.7%	27.3%	172
2010	260	114	203	61.3%	38.7%	203
2011	281	264	231	0.0%	87.2%	231
2012	344	12	275	79.3%	20.7%	275
2013	270	71	240	84.6%	15.4%	240
2014	<u>301</u>	<u>0</u>	<u>268</u>	88.9%	11.1%	<u>268</u>
Total	3,134	1,290	2,443			2,443

Projected payments for accident year 2014 are for the full accident year.

OHIO BUREAU OF WORKERS' COMPENSATION

PERMANENT PARTIAL

(Dollars in Thousands)

Public Employers-State Agencies

Unpaid Loss Payment Projections Based on Indexed Method
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
	Undiscounted	Discounted													
Prior to 1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1982	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1983	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1984	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1985	6	6	6	0	0	0	0	0	0	0	0	0	0	0	0
1986	12	11	3	8	0	0	0	0	0	0	0	0	0	0	0
1987	14	13	0	4	10	0	0	0	0	0	0	0	0	0	0
1988	20	18	4	0	4	12	0	0	0	0	0	0	0	0	0
1989	21	18	0	4	0	5	13	0	0	0	0	0	0	0	0
1990	27	23	0	0	5	0	6	16	0	0	0	0	0	0	0
1991	27	22	0	0	0	5	0	6	16	0	0	0	0	0	0
1992	31	23	0	0	0	0	5	0	7	18	0	0	0	0	0
1993	33	25	2	0	0	0	0	6	0	7	18	0	0	0	0
1994	36	26	2	2	0	0	0	0	6	0	7	18	0	0	0
1995	40	30	4	3	2	0	0	0	6	0	7	19	0	0	0
1996	43	31	1	4	3	2	0	0	0	6	0	7	19	0	0
1997	42	30	2	1	4	2	2	0	0	0	5	0	7	18	0
1998	45	32	3	2	1	4	2	2	0	0	0	5	0	25	0
1999	58	40	3	3	3	2	5	3	3	0	0	0	6	30	0
2000	77	53	5	4	4	3	2	6	4	3	0	0	0	45	0
2001	80	55	7	5	4	4	3	2	6	3	3	0	0	42	0
2002	80	54	4	7	5	4	4	3	2	6	3	3	0	40	0
2003	93	63	6	5	7	5	4	4	3	2	6	4	3	44	0
2004	105	72	12	6	5	7	5	4	4	3	2	6	4	44	3
2005	122	86	17	12	6	5	7	5	4	4	3	2	6	4	47
2006	125	90	17	15	11	5	4	6	5	4	3	3	2	5	45
2007	157	113	19	18	17	12	5	5	7	5	4	4	3	2	56
2008	169	123	20	18	17	16	11	5	4	7	5	4	4	3	55
2009	216	164	42	20	19	18	16	12	5	4	7	5	4	4	60
2010	260	202	50	41	20	18	17	16	11	5	4	7	5	4	62
2011	281	218	38	47	38	18	17	16	15	10	5	4	6	4	61
2012	344	268	45	40	50	41	20	18	17	16	11	5	4	7	70
2013	270	211	37	31	27	34	28	13	12	12	11	8	3	3	52
2014	301	232	27	38	31	28	35	28	14	12	12	11	8	4	55
Total	3,134	2,352	378	339	293	249	212	176	144	127	111	95	83	75	853

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

OHIO BUREAU OF WORKERS' COMPENSATION

PERMANENT PARTIAL

(Dollars in Thousands)

Public Employers-State Agencies

Unpaid Loss Payment Projections Based on Paid Loss Development Method
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
	Undiscounted	Discounted													
1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1982	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1983	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1984	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1985	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
1986	3	3	1	1	0	0	0	0	0	0	0	0	0	0	0
1987	3	2	1	1	0	0	0	0	0	0	0	0	0	0	0
1988	7	7	1	1	1	1	1	0	0	0	0	0	0	0	0
1989	10	9	2	2	1	1	1	1	1	1	0	0	0	0	0
1990	2	2	0	0	0	0	0	0	0	0	0	0	0	0	0
1991	13	11	2	2	2	2	1	1	1	1	1	0	0	0	0
1992	15	13	2	2	2	2	1	1	1	1	1	0	0	0	0
1993	4	3	1	0	0	0	0	0	0	0	0	0	0	0	0
1994	25	20	3	4	3	2	2	2	2	2	1	1	1	1	2
1995	60	49	9	7	8	5	5	4	4	4	3	3	3	1	4
1996	22	18	1	3	2	3	2	2	1	1	1	1	1	1	2
1997	8	7	1	0	1	1	1	1	1	0	0	0	0	0	1
1998	39	31	5	4	2	5	3	4	2	2	2	2	2	2	5
1999	15	12	2	2	1	1	2	1	1	1	1	1	1	1	2
2000	37	29	5	3	4	3	1	3	2	3	2	2	2	1	7
2001	26	20	3	3	2	2	2	1	2	1	2	1	1	1	5
2002	84	64	5	10	8	7	7	5	2	6	4	5	3	3	18
2003	74	55	4	4	8	7	5	5	4	2	5	4	4	3	17
2004	56	43	10	3	2	5	4	3	3	3	1	3	2	3	12
2005	133	104	22	21	5	5	10	9	7	7	5	2	6	4	30
2006	32	25	5	4	4	1	1	2	2	1	1	1	0	1	7
2007	20	16	3	3	2	2	1	1	1	1	1	1	1	0	4
2008	84	67	11	11	10	8	8	2	2	4	3	3	3	2	17
2009	52	42	9	6	6	5	4	4	1	1	2	2	1	1	10
2010	114	92	24	16	10	10	8	7	7	2	2	4	3	2	19
2011	264	213	35	48	33	20	20	17	15	14	4	3	7	6	43
2012	12	10	2	1	2	1	1	1	1	1	1	0	0	0	2
2013	71	57	10	8	7	10	7	4	4	3	3	3	1	1	11
2014	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	1,290	1,027	180	170	129	109	100	83	69	63	48	43	43	36	218

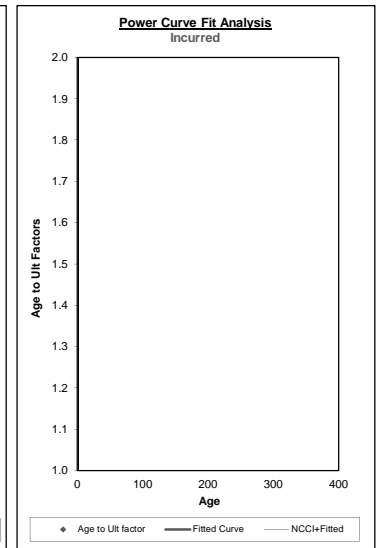
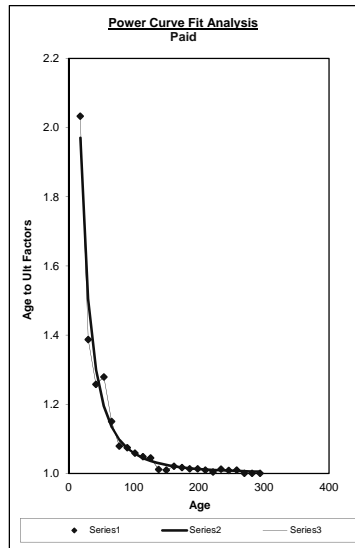
Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

OHIO BUREAU OF WORKERS' COMPENSATION
 PERMANENT PARTIAL
 Public Employers-State Agencies
 Estimation of Cumulative Development Factors
 Using the Method of Inverse Power Curve Fit

	<u>Paid</u>	<u>Incurred</u>		
C=	23.58	0.00		
B=	2.58	#DIV/0!		
A=	14389	#DIV/0!		
Cutoff Age=	480	480		
	$Y = \frac{A}{(X+C)^B} + 1$			
			R-Square	<u>Paid</u> 0.9874 <u>Incurred</u> #DIV/0!
			F-Statistics	1,022 #DIV/0!
			F- Degree	13 -2

Months of Maturity	<u>Paid</u>		<u>Incurred</u>		Fitted Value		
	Age-to-age Factor	Excluded (y)	Age-to-age Factor	Excluded (y)	Age	<u>Paid</u>	<u>Incurred</u>
6	4.805	y	----	y	6	3.333	#DIV/0!
18	2.033	y	----	y	18	1.970	#DIV/0!
30	1.387	y	----	y	30	1.505	#DIV/0!
42	1.257	y	----	y	42	1.300	#DIV/0!
54	1.278	y	----	y	54	1.195	#DIV/0!
66	1.150	y	----	y	66	1.134	#DIV/0!
78	1.078	y	----	y	78	1.097	#DIV/0!
90	1.074	y	----	y	90	1.073	#DIV/0!
102	1.058	y	----	y	102	1.056	#DIV/0!
114	1.049	y	----	y	114	1.044	#DIV/0!
126	1.045	y	----	y	126	1.036	#DIV/0!
138	1.011	y	----	y	138	1.029	#DIV/0!
150	1.010	y	----	y	150	1.024	#DIV/0!
162	1.021	y	----	y	162	1.021	#DIV/0!
174	1.017	y	----	y	174	1.017	#DIV/0!
186	1.013	y	----	y	186	1.015	#DIV/0!
198	1.013	y	----	y	198	1.013	#DIV/0!
210	1.010	y	----	y	210	1.011	#DIV/0!
222	1.004	y	----	y	222	1.010	#DIV/0!
234	1.012	y	----	y	234	1.009	#DIV/0!
246	1.008	y	----	y	246	1.008	#DIV/0!
258	1.010	y	----	y	258	1.007	#DIV/0!
270	1.000	y	----	y	270	1.006	#DIV/0!
282	1.000	y	----	y	282	1.006	#DIV/0!
294	1.000	y	----	y	294	1.005	#DIV/0!
306	1.000	y	----	y	306	1.005	#DIV/0!
318	1.011	y	----	y	318	1.004	#DIV/0!
330	1.000	y	----	y	330	1.004	#DIV/0!
342	1.014	y	----	y	342	1.004	#DIV/0!
354	1.036	y	----	y	354	1.003	#DIV/0!
366	1.000	y	----	y	366	1.003	#DIV/0!
378	1.000	y	----	y	378	1.003	#DIV/0!



**OHIO BUREAU OF WORKERS' COMPENSATION
WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)**

(Dollars in Thousands)
Public Employers-State Agencies

Summary of Unpaid Loss

<u>Injury Year Ending 12/31</u>	<u>(1) Evaluation as of</u>	<u>(2) Selected Ultimate Loss</u>	<u>(3) Paid Loss 6/30/2014</u>	<u>(4) Unpaid Loss 6/30/2014</u>	<u>(5) Adjustment</u>	<u>(6) Adj.Unpaid Loss 6/30/2014</u>	<u>(7) Discount Factor 4.00%</u>	<u>(8) Discounted Unpaid Loss 6/30/2014</u>	<u>(9) Implied Loss Rate Per \$100 Payroll</u>	<u>(10) Implied Loss Frequency Per \$1M Payroll</u>	<u>(11) Implied Loss Severity Per Claim</u>
Prior to 1980	6/30/2014										
1980	6/30/2014										
1981	6/30/2014										
1982	6/30/2014										
1983	6/30/2014										
1984	6/30/2014										
1985	6/30/2014										
1986	6/30/2014	515	515	0	1,000	0	98%	0	0.02	0.62	314
1987	6/30/2014	1,484	1,484	0	1,000	0	98%	0	0.05	0.58	879
1988	6/30/2014	1,897	1,897	0	1,000	0	98%	0	0.06	0.59	1,002
1989	6/30/2014	1,354	1,354	0	1,000	0	98%	0	0.04	0.57	712
1990	6/30/2014	1,306	1,306	0	1,000	0	98%	0	0.04	0.52	695
1991	6/30/2014	2,033	2,031	2	1,000	2	98%	2	0.05	0.47	1,128
1992	6/30/2014	2,067	2,059	9	1,000	9	98%	9	0.05	0.50	1,056
1993	6/30/2014	1,457	1,438	19	1,000	19	96%	18	0.04	0.48	762
1994	6/30/2014	1,394	1,365	29	1,000	29	94%	27	0.03	0.43	752
1995	6/30/2014	1,905	1,868	37	1,000	37	92%	34	0.04	0.41	1,044
1996	6/30/2014	1,354	1,313	41	1,000	41	89%	36	0.03	0.40	747
1997	6/30/2014	1,325	1,280	45	1,000	45	88%	40	0.03	0.35	809
1998	6/30/2014	1,558	1,503	55	1,000	55	87%	48	0.03	0.33	981
1999	6/30/2014	1,582	1,497	85	1,000	85	88%	75	0.03	0.36	867
2000	6/30/2014	1,240	1,120	120	1,000	120	88%	105	0.02	0.36	648
2001	6/30/2014	2,266	2,041	225	1,000	225	89%	199	0.04	0.31	1,324
2002	6/30/2014	2,449	2,170	279	1,000	279	88%	245	0.04	0.28	1,526
2003	6/30/2014	2,435	2,056	379	1,000	379	88%	332	0.04	0.29	1,417
2004	6/30/2014	2,620	2,166	454	1,000	454	87%	394	0.04	0.27	1,571
2005	6/30/2014	2,109	1,576	533	1,000	533	86%	456	0.03	0.25	1,304
2006	6/30/2014	2,274	1,640	634	1,000	634	86%	543	0.03	0.21	1,637
2007	6/30/2014	2,340	1,485	855	1,000	855	86%	734	0.03	0.21	1,588
2008	6/30/2014	2,138	1,056	1,082	1,000	1,082	87%	943	0.03	0.19	1,567
2009	6/30/2014	2,434	1,063	1,371	1,000	1,371	87%	1,187	0.03	0.19	1,769
2010	6/30/2014	2,437	851	1,586	1,000	1,586	86%	1,367	0.03	0.18	1,853
2011	6/30/2014	2,189	385	1,804	1,000	1,804	86%	1,543	0.03	0.17	1,795
2012	6/30/2014	2,144	101	2,043	1,000	2,043	84%	1,710	0.03	0.17	1,709
2013	6/30/2014	1,406	20	1,386	1,000	1,386	81%	1,125	0.03	0.16	1,712
2014	6/30/2014	<u>1,401</u>	<u>0</u>	<u>701</u>	1,000	<u>701</u>	79%	<u>552</u>	0.03	0.16	1,705
		53,112	38,639	13,772		13,772		11,724			

Column Notes

- (2) Exhibit PES-G.2, Column (7).
- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Column (2) - Column (3); 2014 adjusted to reflect 50% of a year's exposure.
- (6) Column (4) x Column (5).
- (7) Based on Exhibit PES-G.13.1 through Exhibit PES-G.13.4 and 4.0% discount rate.
- (8) Column (6) x Column (7).
- (9) Column (2) divided by Exhibit PES-G.5, Column (3) / 10.
- (10) Exhibit V.7, Column (9) / Exhibit PES-G.5, Column (3).
- (11) Column (2) / Exhibit V.7, Column (9) x 1,000.

OHIO BUREAU OF WORKERS' COMPENSATION
WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)

(Dollars in Thousands)

Public Employers-State Agencies

Summary of Ultimate Loss Methods

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>Injury Year</u> <u>Ending 12/31</u>	<u>Evaluation</u> <u>as of</u>	<u>Months of</u> <u>Development</u>	<u>Paid</u> <u>Development</u>	<u>Born. - Ferg.</u> <u>Payroll</u> <u>Paid</u>	<u>Born. - Ferg.</u> <u>Premium</u> <u>Paid</u>	<u>Indexed</u> <u>Loss</u> <u>Method</u>	<u>Selected</u> <u>Ultimate</u> <u>Loss</u>
1980	6/30/2014	414					
1981	6/30/2014	402					
1982	6/30/2014	390					
1983	6/30/2014	378					
1984	6/30/2014	366					
1985	6/30/2014	354					
1986	6/30/2014	342	515	515		515	515
1987	6/30/2014	330	1,484	1,484		1,484	1,484
1988	6/30/2014	318	1,897	1,897		1,897	1,897
1989	6/30/2014	306	1,354	1,354		1,354	1,354
1990	6/30/2014	294	1,306	1,306		1,306	1,306
1991	6/30/2014	282	2,031	2,031		2,035	2,033
1992	6/30/2014	270	2,067	2,065		2,069	2,067
1993	6/30/2014	258	1,454	1,455		1,459	1,457
1994	6/30/2014	246	1,390	1,393		1,395	1,394
1995	6/30/2014	234	1,913	1,904		1,905	1,905
1996	6/30/2014	222	1,348	1,352		1,356	1,354
1997	6/30/2014	210	1,320	1,323		1,326	1,325
1998	6/30/2014	198	1,561	1,556		1,560	1,558
1999	6/30/2014	186	1,580	1,572		1,592	1,582
2000	6/30/2014	174	1,206	1,221	1,220	1,260	1,240
2001	6/30/2014	162	2,269	2,318	2,187	2,214	2,266
2002	6/30/2014	150	2,489	2,518	2,358	2,381	2,449
2003	6/30/2014	138	2,473	2,503	2,340	2,368	2,435
2004	6/30/2014	126	2,722	2,694	2,576	2,546	2,620
2005	6/30/2014	114	2,069	2,179	2,120	2,039	2,109
2006	6/30/2014	102	2,332	2,381	2,386	2,167	2,274
2007	6/30/2014	90	2,376	2,407	2,462	2,274	2,340
2008	6/30/2014	78	2,024	2,216	2,266	2,059	2,138
2009	6/30/2014	66	2,750	2,509	2,529	2,359	2,434
2010	6/30/2014	54	3,263	2,471	2,448	2,404	2,437
2011	6/30/2014	42	2,882	2,210	2,363	2,167	2,189
2012	6/30/2014	30	1,893	2,042	2,374	2,245	2,144
2013	6/30/2014	18	1,139	1,295	2,226	1,517	1,406
2014	6/30/2014	6	<u>0</u>	<u>1,253</u>	<u>2,288</u>	<u>1,550</u>	<u>1,401</u>
			53,106	53,423	34,143	52,801	53,112

Column Notes

- (3) Exhibit PES-G.3, Column (5).
(4) Exhibit PES-G.5, Column (12).
(5) Exhibit PES-G.6, Column (12).
(6) Exhibit PES-G.8, Column (8).
(7) Based on Columns (3) through (6).

**OHIO BUREAU OF WORKERS' COMPENSATION
WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)**

(Dollars in Thousands)

Public Employers-State Agencies

Paid and Incurred Loss Development Methods

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
				Cumulative	Estimated Ult.		Cumulative	Estimated Ult.
<u>Injury Year</u>	<u>Evaluation</u>	<u>Months of</u>	<u>Paid</u>	<u>Paid</u>	<u>Loss</u>	<u>Incurred</u>	<u>Incurred</u>	<u>Loss</u>
<u>Ending 12/31</u>	<u>as of</u>	<u>Development</u>	<u>Loss</u>	<u>LDF</u>	<u>Paid Method</u>	<u>Loss</u>	<u>LDF</u>	<u>Inc. Method</u>
					<u>(3) times (4)</u>			<u>(6) times (7)</u>
1980	6/30/2014	414						
1981	6/30/2014	402						
1982	6/30/2014	390						
1983	6/30/2014	378						
1984	6/30/2014	366						
1985	6/30/2014	354						
1986	6/30/2014	342	515	1.000	515			
1987	6/30/2014	330	1,484	1.000	1,484			
1988	6/30/2014	318	1,897	1.000	1,897			
1989	6/30/2014	306	1,354	1.000	1,354			
1990	6/30/2014	294	1,306	1.000	1,306			
1991	6/30/2014	282	2,031	1.000	2,031			
1992	6/30/2014	270	2,059	1.004	2,067			
1993	6/30/2014	258	1,438	1.011	1,454			
1994	6/30/2014	246	1,365	1.018	1,390			
1995	6/30/2014	234	1,868	1.024	1,913			
1996	6/30/2014	222	1,313	1.027	1,348			
1997	6/30/2014	210	1,280	1.031	1,320			
1998	6/30/2014	198	1,503	1.039	1,561			
1999	6/30/2014	186	1,497	1.056	1,580			
2000	6/30/2014	174	1,120	1.077	1,206			
2001	6/30/2014	162	2,041	1.112	2,269			
2002	6/30/2014	150	2,170	1.147	2,489			
2003	6/30/2014	138	2,056	1.202	2,473			
2004	6/30/2014	126	2,166	1.257	2,722			
2005	6/30/2014	114	1,576	1.313	2,069			
2006	6/30/2014	102	1,640	1.422	2,332			
2007	6/30/2014	90	1,485	1.599	2,376			
2008	6/30/2014	78	1,056	1.916	2,024			
2009	6/30/2014	66	1,063	2.587	2,750			
2010	6/30/2014	54	851	3.833	3,263			
2011	6/30/2014	42	385	7.491	2,882			
2012	6/30/2014	30	101	18.744	1,893			
2013	6/30/2014	18	20	57.089	1,139			
2014	6/30/2014	6	0	612.027	0			
			38,639		53,106			

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Exhibit PES-G.4, Page 1 and Exhibit PES-G.4, Page 2, interpolated to appropriate age.

OHIO BUREAU OF WORKERS' COMPENSATION
 WAGE LOSS-LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)
 (Dollars in Thousands)
 Public Employers-State Agencies

Paid Loss Development

Age of Development

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980																		
1981																		
1982																		
1983																		
1984																		
1985																		
1986	0	0	0	18	62	152	253	326	402	450	469	500	513	515	515	515	515	515
1987	0	0	29	74	175	452	600	822	1,052	1,259	1,350	1,406	1,409	1,421	1,436	1,440	1,449	1,462
1988	0	1	14	88	233	483	871	1,217	1,515	1,677	1,800	1,821	1,827	1,839	1,842	1,842	1,842	1,842
1989	0	0	23	101	217	382	596	825	1,030	1,175	1,237	1,266	1,281	1,292	1,296	1,299	1,312	1,327
1990	0	2	34	114	299	597	866	1,025	1,096	1,171	1,215	1,239	1,261	1,269	1,272	1,272	1,272	1,272
1991	0	7	69	283	596	968	1,291	1,529	1,633	1,714	1,780	1,805	1,835	1,878	1,884	1,910	1,933	1,946
1992	0	3	60	333	679	999	1,210	1,462	1,651	1,734	1,813	1,868	1,904	1,928	1,945	1,960	1,978	1,990
1993	0	28	150	414	739	987	1,140	1,258	1,314	1,356	1,366	1,377	1,389	1,406	1,418	1,418	1,418	1,418
1994	2	56	171	429	662	884	1,045	1,108	1,183	1,238	1,260	1,282	1,302	1,307	1,310	1,341	1,354	1,365
1995	0	50	193	438	735	1,040	1,241	1,331	1,406	1,476	1,582	1,702	1,776	1,818	1,846	1,846	1,853	1,863
1996	2	40	124	278	449	561	707	802	875	914	944	960	998	1,055	1,139	1,215	1,255	1,284
1997	4	35	128	319	511	678	843	946	1,028	1,086	1,142	1,183	1,222	1,230	1,252	1,269	1,277	1,280
1998	1	29	128	284	445	628	785	914	998	1,104	1,197	1,277	1,349	1,397	1,423	1,456	1,503	
1999	3	27	119	308	528	734	901	1,020	1,133	1,182	1,238	1,310	1,386	1,447	1,480	1,497		
2000	2	27	91	255	419	563	660	750	811	871	935	997	1,048	1,084	1,120			
2001	1	34	150	382	634	836	1,037	1,247	1,449	1,650	1,753	1,875	1,970	2,041				
2002	5	61	141	370	687	1,036	1,343	1,613	1,829	1,949	2,024	2,100	2,170					
2003	2	91	260	528	881	1,248	1,490	1,709	1,864	1,965	2,027	2,056						
2004	2	61	140	388	785	1,201	1,575	1,834	1,995	2,090	2,166							
2005	14	115	216	314	497	672	939	1,188	1,384	1,576								
2006	3	33	126	261	500	765	1,103	1,403	1,640									
2007	4	87	244	432	672	963	1,252	1,485										
2008	4	68	105	271	514	789	1,056											
2009	3	45	151	358	687	1,063												
2010	5	69	173	421	851													
2011	0	32	98	385														
2012	13	62	101															
2013	0	20																
2014	0																	

Age to Age Development Factors

Injury Year Ending 12/31	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210
	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222
1980																		
1981																		
1982																		
1983																		
1984																		
1985																		
1986				3.384	2.435	1.664	1.289	1.235	1.118	1.042	1.066	1.027	1.002	1.000	1.000	1.000	1.000	1.000
1987			2.556	2.354	2.584	1.326	1.370	1.280	1.197	1.072	1.042	1.002	1.009	1.010	1.003	1.006	1.010	1.011
1988	18.268	6.096	2.638	2.072	1.803	1.398	1.245	1.107	1.073	1.011	1.003	1.007	1.001	1.000	1.000	1.000	1.000	1.000
1989		4.350	2.142	1.763	1.559	1.385	1.248	1.140	1.053	1.023	1.012	1.008	1.004	1.002	1.010	1.011	1.014	1.014
1990	14.727	3.318	2.618	1.997	1.452	1.183	1.070	1.068	1.037	1.020	1.018	1.006	1.002	1.000	1.000	1.000	1.000	1.000
1991	9.970	4.088	2.106	1.623	1.334	1.184	1.068	1.050	1.039	1.014	1.016	1.024	1.003	1.014	1.012	1.007	1.000	1.000
1992	18.492	5.535	2.039	1.472	1.211	1.208	1.129	1.050	1.045	1.030	1.019	1.013	1.009	1.008	1.009	1.006	1.000	1.000
1993	5.269	2.765	1.786	1.336	1.156	1.103	1.044	1.032	1.007	1.008	1.009	1.012	1.008	1.000	1.000	1.000	1.000	1.000
1994	31.455	3.042	2.514	1.543	1.336	1.182	1.060	1.068	1.047	1.018	1.017	1.016	1.004	1.003	1.023	1.010	1.008	1.000
1995	2,752.895	3.890	2.267	1.678	1.415	1.194	1.073	1.056	1.050	1.072	1.076	1.044	1.024	1.016	1.000	1.004	1.005	1.003
1996	23.097	3.095	2.241	1.614	1.250	1.260	1.134	1.092	1.044	1.034	1.016	1.040	1.057	1.080	1.067	1.032	1.024	1.022
1997	8.939	3.659	2.497	1.604	1.325	1.244	1.121	1.087	1.056	1.052	1.036	1.033	1.007	1.018	1.013	1.007	1.002	
1998	44.491	4.489	2.220	1.566	1.410	1.251	1.164	1.092	1.106	1.084	1.066	1.056	1.036	1.019	1.023	1.032		
1999	8.059	4.334	2.593	1.715	1.389	1.227	1.133	1.111	1.043	1.048	1.058	1.058	1.044	1.023	1.012			
2000	12.500	3.335	2.805	1.641	1.345	1.172	1.137	1.081	1.074	1.073	1.066	1.051	1.034	1.034				
2001	29.741	4.413	2.543	1.660	1.319	1.240	1.202	1.162	1.139	1.062	1.070	1.051	1.036					
2002	12.075	2.303	2.625	1.855	1.510	1.295	1.201	1.134	1.066	1.038	1.038	1.033						
2003	45.238	2.846	2.035	1.667	1.416	1.194	1.146	1.091	1.054	1.032	1.015							
2004	32.182	2.304	2.778	2.020	1.530	1.311	1.165	1.088	1.048	1.036								
2005	8.259	1.882	1.458	1.581	1.351	1.398	1.265	1.165	1.138									
2006	12.796	3.874	2.066	1.917	1.531	1.441	1.272	1.168										
2007	24.376	2.786	1.773	1.554	1.434	1.301	1.186											
2008	15.950	1.551	2.583	1.894	1.536	1.339												
2009	16.515	3.362	2.374	1.920	1.547													
2010	14.201	2.519	2.434	2.023														
2011	110.381	3.040	3.914															
2012	4.627	1.628																
2013																		
Selected	10.721	3.046	2.502	1.954	1.482	1.350	1.198	1.124	1.083	1.044	1.045	1.048	1.032	1.032	1.020	1.016	1.007	1.004
Cumulative	612.027	57.089	18.744	7.491	3.833	2.587	1.916	1.599	1.422	1.313	1.257	1.202	1.147	1.112	1.077	1.056	1.039	1.031

OHIO BUREAU OF WORKERS' COMPENSATION
 WAGE LOSS-LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)
 (Dollars in Thousands)
 Public Employers-State Agencies

Paid Loss Development

Age of Development

Injury Year
 Ending 12/31 222 MTHS 234 MTHS 246 MTHS 258 MTHS 270 MTHS 282 MTHS 294 MTHS 306 MTHS 318 MTHS 330 MTHS 342 MTHS 354 MTHS 366 MTHS 378 MTHS 390 MTHS 402 MTHS 414 MTHS 426 MTHS

1980																	
1981																	
1982																	
1983																	
1984																	
1985																	
1986	515	515	515	515	515	515	515	515	515	515	515						
1987	1,478	1,484	1,484	1,484	1,484	1,484	1,484	1,484	1,484	1,484	1,484						
1988	1,842	1,846	1,856	1,868	1,891	1,897	1,897	1,897	1,897	1,897	1,897						
1989	1,345	1,354	1,354	1,354	1,354	1,354	1,354	1,354	1,354	1,354	1,354						
1990	1,272	1,272	1,272	1,272	1,274	1,286	1,306										
1991	1,946	1,946	1,971	1,993	2,015	2,031											
1992	1,990	2,011	2,025	2,048	2,059												
1993	1,418	1,418	1,426	1,438													
1994	1,365	1,365	1,365														
1995	1,868	1,868															
1996	1,313																
1997																	
1998																	
1999																	
2000																	
2001																	
2002																	
2003																	
2004																	
2005																	
2006																	
2007																	
2008																	
2009																	
2010																	
2011																	
2012																	
2013																	
2014																	

Age to Age Development Factors

Injury Year
 Ending 12/31 222 234 246 258 270 282 294 306 318 330 342 354 366 378 390 402 414 426

1980																	
1981																	
1982																	
1983																	
1984																	
1985																	
1986	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
1987	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
1988	1.002	1.006	1.006	1.013	1.003	1.000	1.000	1.000	1.000	1.000	1.000						
1989	1.007	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
1990	1.000	1.000	1.000	1.002	1.010	1.015											
1991	1.000	1.013	1.011	1.011	1.008												
1992	1.010	1.007	1.011	1.005													
1993	1.000	1.006	1.008														
1994	1.000	1.000															
1995	1.000																
1996																	
1997																	
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2007																	
2008																	
2009																	
2010																	
2011																	
2012																	
2013																	

Tail

\$ Wtd Avg	1.003	1.004	1.006	1.006	1.004	1.003	1.000	1.000	1.000	1.000	1.000							
Strt Average	1.002	1.004	1.005	1.004	1.003	1.003	1.000	1.000	1.000	1.000	1.000							
3 Yr \$ Wtd Avg	1.000	1.005	1.011	1.007	1.006	1.004	1.000	1.000										
5 Yr \$ Wtd Avg	1.002	1.006	1.007	1.007	1.004	1.003												
Inv. Power Curve	1.005	1.004	1.003	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.001
Selected	1.002	1.006	1.007	1.007	1.004	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	1.027	1.024	1.018	1.011	1.004	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
WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)
(Dollars in Thousands)
Public Employers-State Agencies

Bornhuetter-Ferguson Method with a Payroll Base Using Paid Loss Development Factors

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
Injury Year	Evaluation	Months of	Payroll	Pure	Benefit	Trend	Trended	Smoothed	Age-to-	Percent	Unpaid	Indicated
Ending 12/31	as of	Development	(\$000,000's)	Premium	Level	Factor	Pure	Pure	Ultimate	Unpaid	Loss	Ultimate
					Factor	-5.3%	Premium	Premium	Factor	1 - 1 / (9)	(3) * (8) * (10)	Loss
1980	6/30/2014	414										
1981	6/30/2014	402										
1982	6/30/2014	390										
1983	6/30/2014	378										
1984	6/30/2014	366										
1985	6/30/2014	354										
1986	6/30/2014	342	2,644	0.19	1.000	0.22	0.04	0.57	1.000	0.0%	0	515
1987	6/30/2014	330	2,912	0.51	1.000	0.23	0.12	0.54	1.000	0.0%	0	1,484
1988	6/30/2014	318	3,191	0.59	1.000	0.25	0.15	0.51	1.000	0.0%	0	1,897
1989	6/30/2014	306	3,341	0.41	1.000	0.26	0.11	0.48	1.000	0.0%	0	1,354
1990	6/30/2014	294	3,645	0.36	1.000	0.27	0.10	0.46	1.000	0.0%	0	1,306
1991	6/30/2014	282	3,852	0.53	1.000	0.29	0.15	0.43	1.000	0.0%	0	2,031
1992	6/30/2014	270	3,944	0.52	1.000	0.30	0.16	0.41	1.004	0.4%	7	2,065
1993	6/30/2014	258	4,021	0.36	1.000	0.32	0.12	0.39	1.011	1.1%	17	1,455
1994	6/30/2014	246	4,272	0.33	1.000	0.34	0.11	0.37	1.018	1.8%	28	1,393
1995	6/30/2014	234	4,433	0.43	1.000	0.36	0.15	0.35	1.024	2.4%	37	1,904
1996	6/30/2014	222	4,487	0.30	1.000	0.38	0.11	0.33	1.027	2.6%	39	1,352
1997	6/30/2014	210	4,624	0.29	1.000	0.40	0.11	0.31	1.031	3.0%	44	1,323
1998	6/30/2014	198	4,816	0.32	1.000	0.42	0.14	0.30	1.039	3.7%	53	1,556
1999	6/30/2014	186	5,048	0.31	1.000	0.44	0.14	0.28	1.056	5.3%	74	1,572
2000	6/30/2014	174	5,318	0.23	1.000	0.47	0.11	0.27	1.077	7.1%	100	1,221
2001	6/30/2014	162	5,598	0.40	1.000	0.50	0.20	0.49	1.112	10.0%	276	2,318
2002	6/30/2014	150	5,821	0.42	1.000	0.52	0.22	0.47	1.147	12.8%	348	2,518
2003	6/30/2014	138	6,005	0.40	1.000	0.55	0.22	0.44	1.202	16.8%	446	2,503
2004	6/30/2014	126	6,184	0.43	1.000	0.58	0.25	0.42	1.257	20.4%	529	2,694
2005	6/30/2014	114	6,388	0.32	1.000	0.61	0.20	0.40	1.313	23.8%	603	2,179
2006	6/30/2014	102	6,654	0.34	1.000	0.65	0.22	0.38	1.422	29.7%	741	2,381
2007	6/30/2014	90	6,915	0.34	1.000	0.69	0.23	0.36	1.599	37.5%	921	2,407
2008	6/30/2014	78	7,201	0.28	1.000	0.72	0.21	0.34	1.916	47.8%	1,160	2,216
2009	6/30/2014	66	7,383	0.35	1.000	0.76	0.26	0.32	2.587	61.3%	1,446	2,509
2010	6/30/2014	54	7,245	0.39	1.000	0.81	0.32	0.30	3.833	73.9%	1,620	2,471
2011	6/30/2014	42	7,353	0.34	1.000	0.85	0.29	0.29	7.491	86.7%	1,826	2,210
2012	6/30/2014	30	7,555	0.27	1.000	0.90	0.25	0.27	18.744	94.7%	1,941	2,042
2013	6/30/2014	18	5,045	0.26	1.000	0.95	0.25	0.26	57.089	98.2%	1,275	1,295
2014	6/30/2014	6	<u>5,150</u>	0.15	1.000	1.00	<u>0.15</u>	0.24	612.027	99.8%	<u>1,253</u>	<u>1,253</u>
Total/Average			151,046				0.19				14,784	53,423
Selected				Selected Pure Premium (2001-2014)			0.24					
				Selected Pure Premium (1986-2000)			0.12					

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Average of Exhibit PES-G.2, Columns (3) and (6) divided by Column (3).
- (6) Exhibit PES-G.11, Column (7); selected pure premium trend.
- (7) Column (4) / Column (5) x Column (6).
- (8) Selected from Column (7) x Column (5) / Column (6).
- (9) Exhibit PES-G.3, Column (4).
- (12) Exhibit PES-G.3, Column (3) + Column (11).

OHIO BUREAU OF WORKERS' COMPENSATION
WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)
(Dollars in Thousands)
Public Employers-State Agencies

Bornhuetter-Ferguson Method with a Premium Base Using Paid Loss Development Factors

<u>Injury Year</u> <u>Ending 12/31</u>	<u>(1)</u> <u>Evaluation</u> <u>as of</u>	<u>(2)</u> <u>Months of</u> <u>Development</u>	<u>(3)</u> <u>Premium</u> <u>(\$000's)</u>	<u>(4)</u> <u>Loss</u> <u>Ratio</u>	<u>(5)</u> <u>Benefit</u> <u>Level</u> <u>Factor</u>	<u>(6)</u> <u>Trend</u> <u>Factor</u> <u>0.0%</u>	<u>(7)</u> <u>Trended</u> <u>Loss</u> <u>Ratio</u>	<u>(8)</u> <u>Smoothed</u> <u>Loss</u> <u>Ratio</u>	<u>(9)</u> <u>Age-to-</u> <u>Ultimate</u> <u>Factor</u>	<u>(10)</u> <u>Percent</u> <u>Unpaid</u> <u>1 - 1 / (9)</u>	<u>(11)</u> <u>Unpaid</u> <u>Loss</u> <u>(3) * (8) * (10)</u>	<u>(12)</u> <u>Indicated</u> <u>Ultimate</u> <u>Loss</u>
1980	6/30/2014	414										
1981	6/30/2014	402										
1982	6/30/2014	390										
1983	6/30/2014	378										
1984	6/30/2014	366										
1985	6/30/2014	354										
1986	6/30/2014	342										
1987	6/30/2014	330										
1988	6/30/2014	318										
1989	6/30/2014	306										
1990	6/30/2014	294										
1991	6/30/2014	282										
1992	6/30/2014	270										
1993	6/30/2014	258										
1994	6/30/2014	246										
1995	6/30/2014	234										
1996	6/30/2014	222										
1997	6/30/2014	210										
1998	6/30/2014	198										
1999	6/30/2014	186										
2000	6/30/2014	174	38,059	3.2%	1.000	1.00	3.2%	3.7%	1.077	7.1%	100	1,220
2001	6/30/2014	162	39,274	5.7%	1.000	1.00	5.7%	3.7%	1.112	10.0%	146	2,187
2002	6/30/2014	150	39,683	6.1%	1.000	1.00	6.1%	3.7%	1.147	12.8%	188	2,358
2003	6/30/2014	138	45,623	5.3%	1.000	1.00	5.3%	3.7%	1.202	16.8%	284	2,340
2004	6/30/2014	126	54,327	4.8%	1.000	1.00	4.8%	3.7%	1.257	20.4%	410	2,576
2005	6/30/2014	114	61,809	3.3%	1.000	1.00	3.3%	3.7%	1.313	23.8%	544	2,120
2006	6/30/2014	102	68,102	3.3%	1.000	1.00	3.3%	3.7%	1.422	29.7%	747	2,386
2007	6/30/2014	90	70,539	3.3%	1.000	1.00	3.3%	3.7%	1.599	37.5%	976	2,462
2008	6/30/2014	78	68,546	3.0%	1.000	1.00	3.0%	3.7%	1.916	47.8%	1,210	2,266
2009	6/30/2014	66	64,733	3.9%	1.000	1.00	3.9%	3.7%	2.587	61.3%	1,466	2,529
2010	6/30/2014	54	58,506	4.8%	1.000	1.00	4.8%	3.7%	3.833	73.9%	1,597	2,448
2011	6/30/2014	42	61,817	4.1%	1.000	1.00	4.1%	3.7%	7.491	86.7%	1,978	2,363
2012	6/30/2014	30	65,024	3.2%	1.000	1.00	3.2%	3.7%	18.744	94.7%	2,273	2,374
2013	6/30/2014	18	60,793	2.2%	1.000	1.00	2.2%	3.7%	57.089	98.2%	2,206	2,226
2014	6/30/2014	6	<u>62,055</u>	1.2%	1.000	1.00	<u>1.2%</u>	3.7%	612.027	99.8%	<u>2,288</u>	<u>2,288</u>
Total/Average			858,891				3.7%				16,412	34,143
Selected							Selected Loss Ratio	3.7%				

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Average of Exhibit PES-G.2, Columns (3) and (6) divided by Column (3).
- (6) Exhibit PES-G.11, Column (9); selected loss ratio trend.
- (7) Column (4) / Column (5) x Column (6).
- (8) Selected from Column (7) x Column (5) / Column (6).
- (9) Exhibit PES-G.3, Column (4).
- (12) Exhibit PES-G.3, Column (3) + Column (11).

OHIO BUREAU OF WORKERS' COMPENSATION
 WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)
 (Dollars in Thousands)
 Public Employers-State Agencies

Injury Year Ending 12/31	Incremental Paid Loss Development																	
	Age of Development																	
	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980																		
1981																		
1982																		
1983																		
1984																		
1985																		
1986	0	0	0	18	44	90	101	73	77	48	19	31	13	1	0	0	0	0
1987	0	0	29	45	101	277	148	222	230	207	91	56	3	12	15	4	8	14
1988	0	1	14	74	145	250	388	346	298	162	123	21	6	13	3	0	0	0
1989	0	0	23	78	116	165	214	230	205	145	63	28	15	10	5	3	13	14
1990	0	2	32	80	185	298	270	159	71	75	44	25	22	8	3	0	0	0
1991	0	7	62	214	313	371	323	238	104	81	67	25	30	44	5	27	23	13
1992	0	3	57	273	346	320	211	252	189	83	79	55	36	24	16	15	18	11
1993	0	28	121	264	325	248	154	118	56	42	10	11	12	17	12	0	0	0
1994	2	54	115	258	233	222	161	63	75	55	22	22	20	5	4	31	13	11
1995	0	50	144	245	297	305	201	90	75	70	106	120	74	42	29	0	7	10
1996	2	38	84	154	171	112	146	95	74	38	31	15	38	57	84	77	39	30
1997	4	31	93	191	193	166	165	102	83	57	56	41	39	8	22	16	8	3
1998	1	28	100	156	161	182	158	129	84	106	93	80	72	48	26	33	47	
1999	3	24	91	189	220	205	167	119	113	49	56	72	76	61	33	17		
2000	2	25	64	164	164	144	97	90	61	60	64	62	51	35	37			
2001	1	33	116	232	252	202	201	210	202	201	103	122	95	71				
2002	5	56	80	229	316	350	306	270	216	120	75	76	70					
2003	2	89	168	269	353	367	243	218	155	101	62	30						
2004	2	59	79	249	396	416	374	259	161	96	75							
2005	14	101	101	99	183	175	268	249	196	192								
2006	3	30	94	135	239	265	338	301	236									
2007	4	84	156	188	239	291	290	233										
2008	4	63	37	166	242	275	267											
2009	3	42	106	207	329	376												
2010	5	64	104	248	430													
2011	0	32	66	286														
2012	13	49	39															
2013	0	20																
2014	0																	

OHIO BUREAU OF WORKERS' COMPENSATION
 WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)
 (Dollars in Thousands)
 Public Employers-State Agencies

Incremental Paid Loss Development

Age of Development

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS	
1980																			
1981																			
1982																			
1983																			
1984																			
1985																			
1986	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1987	15	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1988	0	3	10	12	23	6	0	0	0	0	0	0	0	0	0	0	0	0	0
1989	18	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1990	0	0	0	0	2	12	20												
1991	0	0	25	22	22	16													
1992	1	20	14	23	11														
1993	0	0	9	12															
1994	0	0	0																
1995	5	0																	
1996	29																		
1997																			
1998																			
1999																			
2000																			
2001																			
2002																			
2003																			
2004																			
2005																			
2006																			
2007																			
2008																			
2009																			
2010																			
2011																			
2012																			
2013																			
2014																			

OHIO BUREAU OF WORKERS' COMPENSATION
WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)
(Dollars in Thousands)
Public Employers-State Agencies

Indexed Loss Development Method

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<u>Injury Year Ending 12/31</u>	<u>Evaluation as of</u>	<u>Months of Development</u>	<u>Average Benefit</u>	<u>Ultimate Claim Count</u>	<u>Composite Factor (3) times (4) / 1,000</u>	<u>Cumulative Persistency Factor</u>	<u>Estimated Ult. Unpaid Loss (5) times (6)</u>	<u>Ultimate Loss</u>
1980	6/30/2014	414						
1981	6/30/2014	402						
1982	6/30/2014	390						
1983	6/30/2014	378						
1984	6/30/2014	366						
1985	6/30/2014	354						
1986	6/30/2014	342	243	1,639	133	0.000	0	515
1987	6/30/2014	330	251	1,689	423	0.000	0	1,484
1988	6/30/2014	318	260	1,893	492	0.000	0	1,897
1989	6/30/2014	306	268	1,903	509	0.000	0	1,354
1990	6/30/2014	294	279	1,879	524	0.000	0	1,306
1991	6/30/2014	282	287	1,803	517	0.008	4	2,035
1992	6/30/2014	270	299	1,957	586	0.019	11	2,069
1993	6/30/2014	258	308	1,913	588	0.035	20	1,459
1994	6/30/2014	246	318	1,854	589	0.050	30	1,395
1995	6/30/2014	234	326	1,824	595	0.062	37	1,905
1996	6/30/2014	222	338	1,812	612	0.070	43	1,356
1997	6/30/2014	210	350	1,637	573	0.081	47	1,326
1998	6/30/2014	198	365	1,588	579	0.099	57	1,560
1999	6/30/2014	186	379	1,824	692	0.138	95	1,592
2000	6/30/2014	174	394	1,915	754	0.185	139	1,260
2001	6/30/2014	162	408	1,712	698	0.248	173	2,214
2002	6/30/2014	150	417	1,605	670	0.315	211	2,381
2003	6/30/2014	138	428	1,718	736	0.423	311	2,368
2004	6/30/2014	126	442	1,668	737	0.515	380	2,546
2005	6/30/2014	114	453	1,617	733	0.633	464	2,039
2006	6/30/2014	102	465	1,389	646	0.817	527	2,167
2007	6/30/2014	90	486	1,474	716	1.101	788	2,274
2008	6/30/2014	78	498	1,364	679	1.478	1,003	2,059
2009	6/30/2014	66	502	1,376	691	1.874	1,296	2,359
2010	6/30/2014	54	511	1,315	672	2.311	1,552	2,404
2011	6/30/2014	42	522	1,219	636	2.802	1,782	2,167
2012	6/30/2014	30	538	1,254	675	3.175	2,144	2,245
2013	6/30/2014	18	552	821	454	3.301	1,497	1,517
2014	6/30/2014	6	562	<u>822</u>	462	3.355	<u>1,550</u>	<u>1,550</u>
				46,483			14,162	52,801

Column Notes

- (3) Exhibit PES-G.10, Column (6).
- (4) Exhibit V.7, Column (9).
- (6) Exhibit PES-G.9, Page 1 and Exhibit PES-G.9, Page 2.
- (8) Column (7) + estimated paid to date 6/30/2014.

OHIO BUREAU OF WORKERS' COMPENSATION
 WAGE LOSS-LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)
 (Dollars in Thousands)
 Public Employers-State Agencies

Indexed Incremental Paid Losses (# of weeks per ult lost-time claim)

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980																		
1981																		
1982																		
1983																		
1984																		
1985																		
1986	0.000	0.000	0.000	0.139	0.331	0.675	0.761	0.551	0.577	0.359	0.143	0.233	0.101	0.009	0.000	0.000	0.000	0.000
1987	0.000	0.000	0.069	0.107	0.238	0.655	0.349	0.524	0.543	0.489	0.215	0.133	0.007	0.029	0.034	0.010	0.020	0.033
1988	0.000	0.002	0.028	0.150	0.294	0.508	0.788	0.704	0.606	0.330	0.250	0.042	0.012	0.026	0.005	0.001	0.000	0.000
1989	0.000	0.000	0.046	0.153	0.227	0.325	0.420	0.451	0.402	0.284	0.123	0.056	0.030	0.020	0.010	0.005	0.026	0.028
1990	0.000	0.004	0.061	0.152	0.352	0.569	0.515	0.303	0.136	0.142	0.084	0.047	0.042	0.015	0.005	0.000	0.000	0.000
1991	0.000	0.013	0.121	0.414	0.606	0.719	0.626	0.460	0.200	0.157	0.129	0.048	0.058	0.084	0.010	0.052	0.044	0.025
1992	0.000	0.006	0.097	0.465	0.590	0.546	0.360	0.430	0.322	0.142	0.134	0.094	0.062	0.042	0.028	0.026	0.031	0.019
1993	0.000	0.048	0.206	0.449	0.552	0.422	0.261	0.200	0.095	0.072	0.017	0.018	0.020	0.029	0.020	0.000	0.000	0.000
1994	0.003	0.092	0.195	0.439	0.396	0.377	0.273	0.107	0.127	0.094	0.038	0.037	0.034	0.008	0.006	0.052	0.023	0.018
1995	0.000	0.083	0.241	0.411	0.499	0.513	0.338	0.152	0.125	0.118	0.178	0.202	0.125	0.071	0.048	0.000	0.011	0.016
1996	0.003	0.063	0.137	0.252	0.279	0.183	0.238	0.155	0.120	0.063	0.050	0.025	0.062	0.093	0.137	0.125	0.064	0.048
1997	0.007	0.054	0.162	0.334	0.336	0.291	0.289	0.179	0.144	0.100	0.098	0.072	0.068	0.014	0.038	0.029	0.015	0.004
1998	0.001	0.048	0.172	0.270	0.278	0.315	0.272	0.222	0.145	0.183	0.160	0.137	0.124	0.083	0.045	0.057	0.081	
1999	0.005	0.035	0.132	0.274	0.318	0.297	0.241	0.173	0.164	0.071	0.081	0.104	0.109	0.088	0.047	0.025		
2000	0.003	0.033	0.084	0.218	0.217	0.191	0.128	0.120	0.081	0.080	0.084	0.082	0.068	0.047	0.049			
2001	0.002	0.047	0.166	0.332	0.361	0.290	0.288	0.300	0.290	0.288	0.148	0.175	0.136	0.102				
2002	0.008	0.084	0.119	0.342	0.473	0.522	0.457	0.403	0.323	0.180	0.112	0.114	0.104					
2003	0.003	0.121	0.229	0.365	0.479	0.499	0.330	0.297	0.210	0.137	0.084	0.040						
2004	0.003	0.080	0.107	0.337	0.537	0.564	0.507	0.351	0.218	0.130	0.102							
2005	0.019	0.137	0.138	0.135	0.249	0.238	0.365	0.340	0.268	0.261								
2006	0.004	0.047	0.145	0.208	0.371	0.411	0.523	0.466	0.366									
2007	0.005	0.117	0.218	0.263	0.334	0.407	0.404	0.326										
2008	0.006	0.093	0.055	0.245	0.357	0.406	0.394											
2009	0.004	0.061	0.153	0.300	0.476	0.544												
2010	0.007	0.095	0.155	0.369	0.641													
2011	0.000	0.050	0.104	0.450														
2012	0.020	0.072	0.058															
2013	0.000	0.044																
2014	0.000																	
Strt Average	0.004	0.055	0.126	0.291	0.392	0.436	0.397	0.328	0.260	0.184	0.117	0.092	0.068	0.048	0.032	0.027	0.024	0.016
3 Yr Avg	0.007	0.055	0.106	0.373	0.491	0.452	0.440	0.377	0.284	0.176	0.099	0.110	0.103	0.079	0.047	0.037	0.053	0.023
5 Yr Avg	0.006	0.064	0.105	0.325	0.436	0.401	0.439	0.356	0.277	0.199	0.106	0.103	0.108	0.067	0.063	0.047	0.039	0.017
Selected	0.004	0.055	0.126	0.373	0.491	0.436	0.397	0.377	0.284	0.184	0.117	0.092	0.108	0.067	0.063	0.047	0.039	0.017
Cumulative	3.359	3.355	3.301	3.175	2.802	2.311	1.874	1.478	1.101	0.817	0.633	0.515	0.423	0.315	0.248	0.185	0.138	0.099

OHIO BUREAU OF WORKERS' COMPENSATION
 WAGE LOSS-LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)
 (Dollars in Thousands)
 Public Employers-State Agencies

Indexed Incremental Paid Losses (# of weeks per ult lost-time claim)

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980																		
1981																		
1982																		
1983																		
1984																		
1985																		
1986	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1987	0.036	0.014	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1988	0.000	0.007	0.021	0.024	0.048	0.012	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1989	0.036	0.017	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1990	0.000	0.000	0.000	0.000	0.000	0.004	0.023	0.038										
1991	0.000	0.000	0.049	0.043	0.042	0.030												
1992	0.001	0.034	0.024	0.039	0.018													
1993	0.000	0.000	0.015	0.021														
1994	0.000	0.000	0.000															
1995	0.008	0.000																
1996	0.047																	
1997																		
1998																		
1999																		
2000																		
2001																		
2002																		
2003																		
2004																		
2005																		
2006																		
2007																		
2008																		
2009																		
2010																		
2011																		
2012																		
2013																		
2014																		
Strt Average	0.012	0.007	0.012	0.016	0.016	0.011	0.008	0.000	0.000	0.000	0.000	----	----	----	----	----	----	----
3 Yr Avg	0.018	0.000	0.013	0.034	0.022	0.018	0.013	0.000	0.000	----	----	----	----	----	----	----	----	----
5 Yr Avg	0.011	0.007	0.018	0.021	0.022	0.013	0.008	----	----	----	----	----	----	----	----	----	----	----
Selected	0.012	0.007	0.012	0.016	0.016	0.011	0.008	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cumulative	0.081	0.070	0.062	0.050	0.035	0.019	0.008	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

OHIO BUREAU OF WORKERS' COMPENSATION
WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)
(Dollars in Thousands)
Public Employers-State Agencies

<u>Average Benefit</u>						
(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>Maximum</u> <u>Benefits (\$)</u>	<u>Minimum</u> <u>Benefits (\$)</u>	<u>Average</u> <u>Benefits (\$)</u>
1980	6/30/2014	414				
1981	6/30/2014	402				
1982	6/30/2014	390				
1983	6/30/2014	378				
1984	6/30/2014	366				
1985	6/30/2014	354				
1986	6/30/2014	342	380.29	365.00	0.00	242.82
1987	6/30/2014	330	393.04	376.00	0.00	250.63
1988	6/30/2014	318	411.39	385.00	0.00	259.96
1989	6/30/2014	306	420.61	400.00	0.00	267.56
1990	6/30/2014	294	436.90	419.00	0.00	278.88
1991	6/30/2014	282	451.06	428.00	0.00	286.67
1992	6/30/2014	270	474.30	443.00	0.00	299.46
1993	6/30/2014	258	483.24	460.00	0.00	307.53
1994	6/30/2014	246	494.51	482.00	0.00	317.64
1995	6/30/2014	234	509.04	493.00	0.00	326.19
1996	6/30/2014	222	526.87	511.00	0.00	337.80
1997	6/30/2014	210	551.30	521.00	0.00	349.79
1998	6/30/2014	198	577.29	541.00	0.00	365.00
1999	6/30/2014	186	596.41	567.00	0.00	379.35
2000	6/30/2014	174	618.35	589.00	0.00	393.61
2001	6/30/2014	162	635.33	618.00	0.00	407.78
2002	6/30/2014	150	652.89	628.00	0.00	417.24
2003	6/30/2014	138	670.26	644.00	0.00	428.16
2004	6/30/2014	126	694.56	662.00	0.00	442.24
2005	6/30/2014	114	711.71	678.00	0.00	453.06
2006	6/30/2014	102	724.55	704.00	0.00	464.86
2007	6/30/2014	90	760.83	730.00	0.00	485.74
2008	6/30/2014	78	777.54	751.00	0.00	497.73
2009	6/30/2014	66	779.07	767.00	0.00	502.27
2010	6/30/2014	54	795.36	775.00	0.00	510.83
2011	6/30/2014	42	817.82	783.00	0.00	521.67
2012	6/30/2014	30	843.14	809.00	0.00	538.29
2013	6/30/2014	18	860.00	838.00	0.00	552.35
2014	6/30/2014	6	877.20	849.00	0.00	561.97

Column Notes

- (3) Ohio Department of Job and Family Services (http://ohiolmi.com/cep/CEP_NAICS.htm).
(4) Provided by Ohio Bureau of Workers' Compensation.
(5) Provided by Ohio Bureau of Workers' Compensation.
(6) Calculated using theoretical Ohio Wage Distribution (Exhibit X.7, Page 4).

**OHIO BUREAU OF WORKERS' COMPENSATION
WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)**

(Dollars in Thousands)
Public Employers-State Agencies

Trend

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
<u>Injury Year Ending 12/31</u>	<u>Ultimate Claim Counts</u>	<u>Payroll (\$Millions)</u>	<u>Estimated # of Employee</u>	<u>Frequency Per \$1M Payroll</u>	<u>Frequency Per Employee</u>	<u>Initial Ultimate Loss</u>	<u>Initial Ultimate Severivty</u>	<u>SAWW</u>	<u>Loss Ratio</u>
1990	1,879	3,645	160,419	0.515	0.012	1,306	695	437	
1991	1,803	3,852	164,229	0.468	0.011	2,033	1,128	451	
1992	1,957	3,944	159,926	0.496	0.012	2,068	1,057	474	
1993	1,913	4,021	159,999	0.476	0.012	1,456	761	483	
1994	1,854	4,272	166,135	0.434	0.011	1,392	751	495	
1995	1,824	4,433	167,457	0.411	0.011	1,909	1,047	509	
1996	1,812	4,487	163,786	0.404	0.011	1,352	746	527	
1997	1,637	4,624	161,291	0.354	0.010	1,323	808	551	
1998	1,588	4,816	160,437	0.330	0.010	1,560	983	577	
1999	1,824	5,048	162,756	0.361	0.011	1,586	870	596	
2000	1,915	5,318	165,397	0.360	0.012	1,233	644	618	
2001	1,712	5,598	169,432	0.306	0.010	2,242	1,309	635	5.7%
2002	1,605	5,821	171,463	0.276	0.009	2,435	1,517	653	6.1%
2003	1,718	6,005	172,290	0.286	0.010	2,420	1,408	670	5.3%
2004	1,668	6,184	171,206	0.270	0.010	2,634	1,579	695	4.8%
2005	1,617	6,388	172,613	0.253	0.009	2,054	1,270	712	3.3%
2006	1,389	6,654	176,600	0.209	0.008	2,249	1,620	725	3.3%
2007	1,474	6,915	174,794	0.213	0.008	2,325	1,577	761	3.3%
2008	1,364	7,201	178,110	0.189	0.008	2,042	1,497	778	3.0%
2009	1,376	7,383	182,253	0.186	0.008	2,554	1,856	779	3.9%
2010	1,315	7,245	175,184	0.182	0.008	2,834	2,154	795	4.8%
2011	1,219	7,353	172,909	0.166	0.007	2,525	2,071	818	4.1%
2012	1,254	7,555	172,317	0.166	0.007	2,069	1,649	843	3.2%
2013	821	5,045	112,822	0.163	0.007	1,328	1,617	860	2.2%
2014	822	5,150	112,906	0.160	0.007	775	943	877	1.2%
Indicated									
All Year				-5.2%	-2.3%		3.6%	3.0%	-7.3%
10 Year				-4.5%	-2.3%		-0.8%	2.3%	-6.3%
8 Year				-3.8%	-1.7%		-4.2%	2.1%	-10.3%
6 Year				-3.1%	-0.7%		-12.0%	2.5%	-21.3%
5 Year				-2.7%	-0.3%		-17.3%	2.5%	-28.4%
4 Year				-1.3%	1.0%		-21.2%	2.3%	#NUM!
Selected				-4.5%	-2.3%		-0.8%	2.3%	0.0%

Column Notes

- (1) Exhibit V.7, Column (9).
- (2) Exhibit PES-G.5, Column (4).
- (3) Exhibit PES-G.5, Column (3) / (SAWW x 52) * 1,000,000.
- (4) Column (1) divided by Column (2).
- (5) Column (1) divided by Column (3).
- (6) Average of Exhibit PES-G.2, Columns (3) and (6).
- (7) Column (6) / Column (1) * 1,000.
- (8) From Exhibit PES-G.10, Column (3).
- (9) Exhibit PES-G.6, Column (4).

Pure Premium
-5.3%
Rates
-3.1%

OHIO BUREAU OF WORKERS' COMPENSATION
 WAGE LOSS-LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)
 (Dollars in Thousands)
 Public Employers-State Agencies

% Unpaid

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS	
1980																			
1981																			
1982																			
1983																			
1984																			
1985																			
1986	100.0%	100.0%	100.0%	96.4%	87.9%	70.5%	50.9%	36.7%	21.8%	12.6%	8.9%	2.9%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	
1987	100.0%	100.0%	98.0%	95.0%	88.2%	69.5%	59.6%	44.6%	29.1%	15.2%	9.0%	5.3%	5.0%	4.2%	3.2%	2.9%	2.4%	1.4%	
1988	100.0%	100.0%	99.2%	95.3%	87.7%	74.5%	54.1%	35.8%	20.1%	11.6%	5.1%	4.0%	3.7%	3.0%	2.9%	2.9%	2.9%	2.9%	
1989	100.0%	100.0%	98.3%	92.5%	84.0%	71.8%	56.0%	39.0%	23.9%	13.2%	8.6%	6.5%	5.4%	4.6%	4.2%	4.1%	3.1%	2.0%	
1990	100.0%	99.8%	97.4%	91.3%	77.1%	54.3%	33.7%	21.5%	16.1%	10.3%	7.0%	5.1%	3.4%	2.8%	2.6%	2.6%	2.6%	2.6%	
1991	100.0%	99.7%	96.6%	86.1%	70.7%	52.4%	36.5%	24.8%	19.7%	15.7%	12.4%	11.2%	9.8%	7.6%	7.3%	6.0%	4.9%	4.3%	
1992	100.0%	99.8%	97.1%	83.9%	67.2%	51.7%	41.5%	29.3%	20.1%	16.1%	12.3%	9.6%	7.9%	6.7%	5.9%	5.2%	4.3%	3.8%	
1993	100.0%	98.1%	89.7%	71.6%	49.3%	32.3%	21.7%	13.6%	9.8%	6.9%	6.2%	5.5%	4.7%	3.5%	2.7%	2.7%	2.7%	2.7%	
1994	99.9%	96.0%	87.8%	69.2%	52.5%	36.6%	25.0%	20.5%	15.2%	11.2%	9.6%	8.0%	6.6%	6.2%	6.0%	3.8%	2.8%	2.1%	
1995	100.0%	97.4%	89.9%	77.0%	61.4%	45.4%	34.8%	30.1%	26.2%	22.5%	17.0%	10.7%	6.8%	4.6%	3.1%	3.1%	2.7%	2.2%	
1996	99.9%	97.0%	90.8%	79.4%	66.8%	58.6%	47.8%	40.8%	35.3%	32.5%	30.2%	29.1%	26.3%	22.1%	15.9%	10.2%	7.3%	5.1%	
1997	99.7%	97.4%	90.4%	75.9%	61.4%	48.8%	36.3%	28.6%	22.4%	18.0%	13.8%	10.7%	7.8%	7.1%	5.5%	4.2%	3.6%	3.4%	
1998	100.0%	98.2%	91.8%	81.7%	71.4%	59.7%	49.6%	41.3%	35.9%	29.1%	23.1%	18.0%	13.4%	10.3%	8.6%	6.5%	3.5%		
1999	99.8%	98.3%	92.5%	80.5%	66.6%	53.6%	43.1%	35.5%	28.4%	25.3%	21.7%	17.2%	12.4%	8.5%	6.4%	5.4%			
2000	99.8%	97.8%	92.7%	79.4%	66.2%	54.6%	46.8%	39.5%	34.6%	29.8%	24.6%	19.6%	15.5%	12.6%	9.7%				
2001	99.9%	98.5%	93.4%	83.2%	72.0%	63.1%	54.2%	45.0%	36.1%	27.2%	22.6%	17.3%	13.1%	9.9%					
2002	99.8%	97.5%	94.2%	84.9%	72.0%	57.7%	45.2%	34.2%	25.3%	20.4%	17.4%	14.3%	11.4%						
2003	99.9%	96.3%	89.3%	78.3%	63.8%	48.8%	38.8%	29.8%	23.5%	19.3%	16.8%	15.6%							
2004	99.9%	97.7%	94.7%	85.2%	70.1%	54.2%	39.9%	30.0%	23.9%	20.2%	17.3%								
2005	99.3%	94.6%	89.8%	85.1%	76.4%	68.2%	55.5%	43.7%	34.4%	25.3%									
2006	99.9%	98.6%	94.5%	88.5%	78.0%	66.3%	51.5%	38.3%	27.9%										
2007	99.8%	96.3%	89.6%	81.5%	71.3%	58.9%	46.5%	36.5%											
2008	99.8%	96.8%	95.1%	87.3%	76.0%	63.1%	50.6%												
2009	99.9%	98.2%	93.8%	85.3%	71.8%	56.3%													
2010	99.8%	97.2%	92.9%	82.7%	65.1%														
2011	100.0%	98.5%	95.5%	82.4%															
2012	99.4%	97.1%	95.3%																
2013	100.0%	98.6%																	
2014	100.0%																		

OHIO BUREAU OF WORKERS' COMPENSATION
 WAGE LOSS-LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)
 (Dollars in Thousands)
 Public Employers-State Agencies

% Unpaid

Injury Year Ending 12/31	<u>222 MTHS</u>	<u>234 MTHS</u>	<u>246 MTHS</u>	<u>258 MTHS</u>	<u>270 MTHS</u>	<u>282 MTHS</u>	<u>294 MTHS</u>	<u>306 MTHS</u>	<u>318 MTHS</u>	<u>330 MTHS</u>	<u>342 MTHS</u>	<u>354 MTHS</u>	<u>366 MTHS</u>	<u>378 MTHS</u>	<u>390 MTHS</u>	<u>402 MTHS</u>	<u>414 MTHS</u>	<u>426 MTHS</u>
1980																		
1981																		
1982																		
1983																		
1984																		
1985																		
1986	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%	0.0%	0.0%	0.0%	0.0%	0.0%
1987	0.4%	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%	0.0%	0.0%	0.0%	0.0%
1988	2.9%	2.7%	2.2%	1.5%	0.3%	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%
1989	0.7%	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%	0.0%	0.0%	0.0%	0.0%
1990	2.6%	2.6%	2.6%	2.6%	2.5%	1.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1991	4.3%	4.3%	3.0%	1.9%	0.9%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1992	3.7%	2.7%	2.1%	0.9%	0.4%	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%
1993	2.7%	2.7%	2.1%	1.3%	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%	0.0%
1994	2.1%	2.1%	2.1%	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%	0.0%	0.0%
1995	1.9%	1.9%	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%	0.0%	0.0%	0.0%
1996	3.0%	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%	0.0%	0.0%	0.0%	0.0%
1997	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1998	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1999	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2001	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2002	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2003	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2004	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2005	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2006	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2007	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2008	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2009	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%	0.0%	0.0%	0.0%	0.0%	0.0%
2010	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%	0.0%	0.0%	0.0%	0.0%	0.0%
2011	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%	0.0%	0.0%	0.0%	0.0%	0.0%
2012	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%	0.0%	0.0%	0.0%	0.0%	0.0%
2013	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%	0.0%	0.0%	0.0%	0.0%	0.0%
2014	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%	0.0%	0.0%	0.0%	0.0%	0.0%

OHIO BUREAU OF WORKERS' COMPENSATION
WAGE LOSS-LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)

(Dollars in Thousands)
Public Employers-State Agencies

Unpaid Loss Payment Projections
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
	Undiscounted	Discounted													
Prior to 1980															
1980															
1981															
1982															
1983															
1984															
1985															
1986															
1987	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1988	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1989	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1990	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1991	2	2	2	0	0	0	0	0	0	0	0	0	0	0	0
1992	9	9	9	0	0	0	0	0	0	0	0	0	0	0	0
1993	19	18	10	6	3	0	0	0	0	0	0	0	0	0	0
1994	29	27	9	9	6	4	0	0	0	0	0	0	0	0	0
1995	37	34	7	9	9	6	4	0	0	0	0	0	0	0	0
1996	41	36	4	8	10	10	6	3	0	0	0	0	0	0	0
1997	45	40	6	4	7	9	9	6	3	0	0	0	0	0	0
1998	55	48	10	7	4	7	9	9	6	4	0	0	0	0	0
1999	85	75	24	11	7	4	9	11	11	7	1	0	0	0	0
2000	120	105	31	25	11	7	4	8	11	11	7	4	0	0	0
2001	225	199	65	42	34	16	9	5	13	16	15	9	0	0	0
2002	279	245	60	61	41	34	15	10	5	12	15	15	9	2	0
2003	379	332	92	62	63	42	34	16	10	6	13	15	15	10	2
2004	454	394	81	92	61	60	41	34	16	10	6	12	15	15	13
2005	533	456	76	81	90	63	65	42	34	16	9	5	13	16	24
2006	634	543	130	78	76	85	57	58	39	32	15	9	5	12	39
2007	855	734	191	137	82	79	89	60	61	41	33	15	9	5	52
2008	1,082	943	276	208	135	86	67	79	49	46	34	28	13	9	51
2009	1,371	1,187	293	265	200	134	83	71	82	52	51	36	30	13	61
2010	1,586	1,367	298	273	257	193	126	80	64	75	47	45	33	27	69
2011	1,804	1,543	314	280	257	241	182	119	75	60	70	44	42	31	89
2012	2,043	1,710	223	306	278	265	238	179	120	75	64	74	47	46	128
2013	1,386	1,125	52	146	200	182	172	155	117	79	49	42	48	31	113
2014	<u>1,401</u>	<u>1,104</u>	<u>23</u>	<u>53</u>	<u>156</u>	<u>205</u>	<u>182</u>	<u>166</u>	<u>157</u>	<u>119</u>	<u>77</u>	<u>49</u>	<u>39</u>	<u>45</u>	<u>131</u>
Total	14,473	12,276	2,287	2,163	1,985	1,731	1,406	1,111	873	659	505	401	318	261	773

Discount Rate = 4.0%
Projected payments for accident year 2014 are for the full accident year.

**OHIO BUREAU OF WORKERS' COMPENSATION
WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)**

(Dollars in Thousands)

Public Employers-State Agencies

Unpaid Loss Payment Projections

Injury Year Ending 12/31	Indexed Method Unpaid	Paid LDF Method Unpaid	Selected Unpaid	Indexed Method Weight	Paid LDF Method Weight	Total Projected
Prior to 1980	0		0	100.0%	0.0%	0
1980	0	0	0	100.0%	0.0%	0
1981	0	0	0	100.0%	0.0%	0
1982	0	0	0	100.0%	0.0%	0
1983	0	0	0	100.0%	0.0%	0
1984	0	0	0	100.0%	0.0%	0
1985	0	0	0	100.0%	0.0%	0
1986	0	0	0	100.0%	0.0%	0
1987	0	0	0	100.0%	0.0%	0
1988	0	0	0	100.0%	0.0%	0
1989	0	0	0	100.0%	0.0%	0
1990	0	0	0	100.0%	0.0%	0
1991	4	0	2	50.0%	50.0%	2
1992	11	9	9	5.7%	94.3%	9
1993	20	16	19	62.7%	37.3%	19
1994	30	25	29	83.5%	16.5%	29
1995	37	46	37	99.3%	0.0%	37
1996	43	35	41	72.5%	27.5%	41
1997	47	40	45	77.9%	22.1%	45
1998	57	58	55	96.4%	0.0%	55
1999	95	83	85	13.6%	86.4%	85
2000	139	86	120	63.6%	36.4%	120
2001	173	228	225	5.6%	94.4%	225
2002	211	319	279	36.8%	63.2%	279
2003	311	416	379	35.7%	64.3%	379
2004	380	557	454	57.9%	42.1%	454
2005	464	493	533	0.0%	108.2%	533
2006	527	692	634	35.1%	64.9%	634
2007	788	890	855	34.6%	65.4%	855
2008	1,003	968	1,082	107.8%	0.0%	1,082
2009	1,296	1,687	1,371	80.8%	19.2%	1,371
2010	1,552	2,412	1,586	96.1%	3.9%	1,586
2011	1,782	2,498	1,804	97.0%	3.0%	1,804
2012	2,144	1,792	2,043	71.2%	28.8%	2,043
2013	1,497	1,119	1,386	70.6%	29.4%	1,386
2014	<u>1,550</u>	<u>0</u>	<u>1,401</u>	90.4%	9.6%	<u>1,401</u>
Total	14,162	14,468	14,473			14,473

Projected payments for accident year 2014 are for the full accident year.

OHIO BUREAU OF WORKERS' COMPENSATION
WAGE LOSS-LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)

(Dollars in Thousands)
Public Employers-State Agencies

Unpaid Loss Payment Projections Based on Indexed Method
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
	Undiscounted	Discounted													
Prior to 1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1982	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1983	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1984	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1985	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1986	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1987	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1988	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1989	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1990	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1991	4	4	4	0	0	0	0	0	0	0	0	0	0	0	0
1992	11	10	6	4	0	0	0	0	0	0	0	0	0	0	0
1993	20	19	9	6	4	0	0	0	0	0	0	0	0	0	0
1994	30	28	9	9	6	4	0	0	0	0	0	0	0	0	0
1995	37	34	7	9	10	7	4	0	0	0	0	0	0	0	0
1996	43	38	4	7	10	10	7	5	0	0	0	0	0	0	0
1997	47	41	7	4	7	9	9	6	4	0	0	0	0	0	0
1998	57	50	10	7	4	7	9	9	6	4	0	0	0	0	0
1999	95	83	27	12	8	5	8	11	11	8	5	0	0	0	0
2000	139	122	35	29	13	9	5	9	12	12	8	6	0	0	0
2001	173	152	44	33	27	12	8	5	8	11	11	8	5	0	0
2002	211	184	45	42	32	26	12	8	5	8	11	11	7	5	0
2003	311	273	80	49	47	35	29	13	9	5	9	12	12	8	6
2004	380	329	68	80	49	47	35	29	13	9	5	9	12	12	14
2005	464	399	86	68	79	49	46	34	28	13	9	5	9	12	25
2006	527	455	119	76	60	70	43	41	30	25	11	8	5	8	32
2007	788	684	203	132	84	66	78	48	45	34	28	12	8	5	45
2008	1,003	875	256	193	125	80	63	74	45	43	32	26	12	8	47
2009	1,296	1,125	274	260	196	127	81	64	75	46	44	33	27	12	56
2010	1,552	1,339	293	267	253	191	124	79	62	73	45	43	32	26	66
2011	1,782	1,525	313	277	252	240	181	117	75	59	69	43	40	30	88
2012	2,144	1,804	252	332	294	268	254	192	124	79	62	73	45	43	125
2013	1,497	1,221	57	169	223	198	180	171	129	83	53	42	49	30	112
2014	1,550	1,221	25	58	172	227	201	183	174	131	85	54	43	50	145
Total	14,162	12,015	2,235	2,125	1,956	1,685	1,378	1,097	857	643	487	383	305	249	762

Discount Rate = 4.0%
Projected payments for accident year 2014 are for the full accident year.

OHIO BUREAU OF WORKERS' COMPENSATION
WAGE LOSS-LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)

(Dollars in Thousands)
Public Employers-State Agencies

Unpaid Loss Payment Projections Based on Paid Loss Development Method
Fiscal Year Ending 6/30

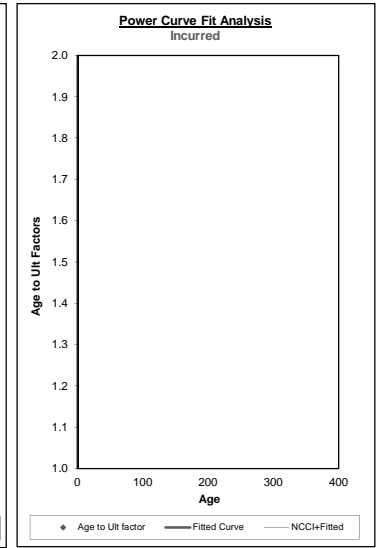
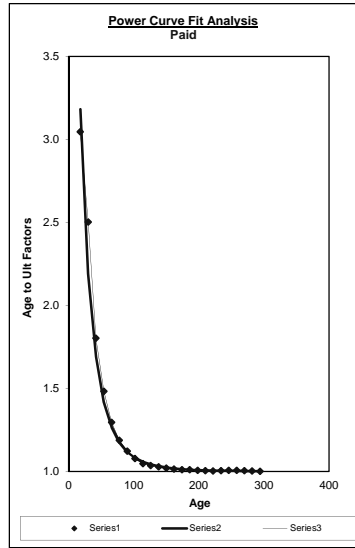
Injury Year Ending 12/31	Unpaid Loss		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
	Undiscounted	Discounted													
1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1982	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1983	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1984	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1985	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1986	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1987	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1988	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1989	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1990	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1991	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1992	9	9	9	0	0	0	0	0	0	0	0	0	0	0	0
1993	16	15	10	6	0	0	0	0	0	0	0	0	0	0	0
1994	25	24	10	9	6	0	0	0	0	0	0	0	0	0	0
1995	46	42	11	13	13	8	0	0	0	0	0	0	0	0	0
1996	35	32	3	8	9	9	6	0	0	0	0	0	0	0	0
1997	40	35	6	3	8	9	9	6	0	0	0	0	0	0	0
1998	58	51	11	7	4	9	11	11	7	0	0	0	0	0	0
1999	83	73	24	11	7	4	9	11	11	7	0	0	0	0	0
2000	86	76	22	18	8	5	3	7	8	8	5	0	0	0	0
2001	228	202	66	42	35	16	10	5	13	16	15	10	0	0	0
2002	319	281	70	73	46	38	18	10	6	15	17	17	10	0	0
2003	416	366	99	69	72	46	38	17	10	6	15	17	17	10	0
2004	557	483	98	109	76	79	51	41	19	11	6	16	19	18	11
2005	493	422	70	75	83	58	60	38	32	15	9	5	12	14	23
2006	692	591	137	79	84	93	65	68	43	36	16	10	5	14	42
2007	890	760	185	139	80	86	95	66	69	44	36	17	10	5	57
2008	968	828	209	157	119	69	73	81	57	59	38	31	14	9	53
2009	1,687	1,447	372	284	214	161	93	99	110	77	80	51	42	19	83
2010	2,412	2,053	410	441	337	254	191	110	118	131	91	95	61	50	122
2011	2,498	2,104	367	362	390	298	224	169	98	104	115	81	84	54	152
2012	1,792	1,477	152	241	238	256	196	147	111	64	68	76	53	55	135
2013	1,119	894	41	91	145	143	154	118	89	67	39	41	46	32	114
2014	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	14,468	12,266	2,381	2,240	1,974	1,641	1,305	1,006	800	658	551	466	373	281	791

Discount Rate = 4.0%
Projected payments for accident year 2014 are for the full accident year.

OHIO BUREAU OF WORKERS' COMPENSATION
WAGE LOSS+LIVING MAINTENANCE/WAGE LOSS & CHANGE OF OCCUPATION (>1986)
Public Employers-State Agencies
Estimation of Cumulative Development Factors
Using the Method of Inverse Power Curve Fit

	<u>Paid</u>	<u>Incurred</u>		
C=	87.17	0.00		
B=	5.61	#DIV/0!		
A=	474732987352	#DIV/0!	R-Square	<u>Paid</u> 0.9768 <u>Incurred</u> #DIV/0!
Cutoff Age=	480	480	F-Statistics	842 #DIV/0!
	$Y = \frac{A}{(X+C)^B} + 1$		F-Degree	20 -2

Months of Maturity	<u>Paid</u>		<u>Incurred</u>		Fitted Value		
	Age-to-age Factor	Excluded (y)	Age-to-age Factor	Excluded (y)	Age	<u>Paid</u>	<u>Incurred</u>
6	15.632	y	----	y	6	5.302	#DIV/0!
18	3.046	y	----	y	18	3.181	#DIV/0!
30	2.502	y	----	y	30	2.190	#DIV/0!
42	1.803	y	----	y	42	1.689	#DIV/0!
54	1.482	y	----	y	54	1.418	#DIV/0!
66	1.294	y	----	y	66	1.265	#DIV/0!
78	1.187	y	----	y	78	1.174	#DIV/0!
90	1.122	y	----	y	90	1.117	#DIV/0!
102	1.078	y	----	y	102	1.081	#DIV/0!
114	1.047	y	----	y	114	1.057	#DIV/0!
126	1.035	y	----	y	126	1.041	#DIV/0!
138	1.028	y	----	y	138	1.031	#DIV/0!
150	1.020	y	----	y	150	1.023	#DIV/0!
162	1.014	y	----	y	162	1.017	#DIV/0!
174	1.011	y	----	y	174	1.013	#DIV/0!
186	1.009	y	----	y	186	1.010	#DIV/0!
198	1.006	y	----	y	198	1.008	#DIV/0!
210	1.004	y	----	y	210	1.006	#DIV/0!
222	1.003	y	----	y	222	1.005	#DIV/0!
234	1.004	y	----	y	234	1.004	#DIV/0!
246	1.006	y	----	y	246	1.003	#DIV/0!
258	1.006	y	----	y	258	1.003	#DIV/0!
270	1.004	y	----	y	270	1.002	#DIV/0!
282	1.003	y	----	y	282	1.002	#DIV/0!
294	1.000	y	----	y	294	1.002	#DIV/0!
306	1.000	y	----	y	306	1.001	#DIV/0!
318	1.000	y	----	y	318	1.001	#DIV/0!
330	1.000	y	1.000	y	330	1.001	#DIV/0!
342	1.000	y	1.000	y	342	1.001	#DIV/0!
354	1.000	y	1.000	y	354	1.001	#DIV/0!
366	1.000	y	1.000	y	366	1.001	#DIV/0!
378	1.000	y	1.000	y	378	1.001	#DIV/0!



OHIO BUREAU OF WORKERS' COMPENSATION
 TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)

(Dollars in Thousands)
 Public Employers-State Agencies

Summary of Unpaid Loss

Injury Year Ending 12/31	(1) Evaluation as of	(2) Selected Ultimate Loss	(3) Paid Loss 6/30/2014	(4) Unpaid Loss 6/30/2014	(5) Adjustment	(6) Adj.Unpaid Loss 6/30/2014	(7) Discount Factor 4.00%	(8) Discounted Unpaid Loss 6/30/2014	(9) Implied Loss Rate Per \$100 Payroll	(10) Implied Loss Frequency Per \$1M Payroll	(11) Implied Loss Severity Per Claim
Prior to 1980	6/30/2014			0	1.000	0	91%	0			
1980	6/30/2014	514	514	0	1.000	0	91%	0	0.03	0.68	434
1981	6/30/2014	583	583	0	1.000	0	90%	0	0.03	0.61	519
1982	6/30/2014	712	711	0	1.000	0	90%	0	0.03	0.62	560
1983	6/30/2014	717	716	1	1.000	1	89%	1	0.03	0.62	533
1984	6/30/2014	603	602	1	1.000	1	88%	1	0.03	0.62	421
1985	6/30/2014	692	691	1	1.000	1	88%	1	0.03	0.63	448
1986	6/30/2014	259	258	1	1.000	1	85%	1	0.01	0.62	158
1987											
1988											
1989											
1990											
1991											
1992											
1993											
1994											
1995											
1996											
1997											
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2005											
2006											
2007											
2008											
2009											
2010											
2011											
2012											
2013											
2014											
		4,080	4,076	4		4		4			

Column Notes

- (2) Exhibit PES-H.2, Column (6).
- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Column (2) - Column (3); 2014 adjusted to reflect 50% of a year's exposure.
- (6) Column (4) x Column (5).
- (7) Based on Exhibit PES-H.12.1 through Exhibit PES-H.12.4 and 4.0% discount rate.
- (8) Column (6) x Column (7).
- (9) Column (2) divided by Exhibit PES-H.5, Column (3) / 10.
- (10) Exhibit V.7, Column (9) / Exhibit PES-H.5, Column (3).
- (11) Column (2) / Exhibit V.7, Column (9) x 1,000.

**OHIO BUREAU OF WORKERS' COMPENSATION
TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)**

(Dollars in Thousands)

Public Employers-State Agencies

Summary of Ultimate Loss Methods

	(1)	(2)	(3)	(4)	(5)	(6)
<u>Injury Year Ending 12/31</u>	<u>Evaluation as of</u>	<u>Months of Development</u>	<u>Paid Development</u>	<u>Born. - Ferg. Payroll Paid</u>	<u>Indexed Loss Method</u>	<u>Selected Ultimate Loss</u>
1980	6/30/2014	414	514	514	514	514
1981	6/30/2014	402	583	583	583	583
1982	6/30/2014	390	712	711	712	712
1983	6/30/2014	378	717	716	717	717
1984	6/30/2014	366	603	602	604	603
1985	6/30/2014	354	692	692	693	692
1986	6/30/2014	342	259	259	260	259
1987						
1988						
1989						
1990						
1991						
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2001						
2002						
2003						
2004						
2005						
2006						
2007						
2008						
2009						
2010						
2011						
2012						
2013						
2014						
			4,080	4,076	4,084	4,080

Column Notes

- (3) Exhibit PES-H.3, Column (5).
- (4) Exhibit PES-H.5, Column (12).
- (5) Exhibit PES-H.7, Column (8).
- (6) Based on Columns (3) through (5).

**OHIO BUREAU OF WORKERS' COMPENSATION
TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)**

(Dollars in Thousands)

Public Employers-State Agencies

Paid and Incurred Loss Development Methods

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<u>Injury Year Ending 12/31</u>	<u>Evaluation as of</u>	<u>Months of Development</u>	<u>Paid Loss</u>	<u>Cumulative Paid LDF</u>	<u>Estimated Ult. Loss Paid Method (3) times (4)</u>	<u>Incurred Loss</u>	<u>Cumulative Incurred LDF</u>	<u>Estimated Ult. Loss Inc. Method (6) times (7)</u>
1980	6/30/2014	414	514	1.000	514			
1981	6/30/2014	402	583	1.001	583			
1982	6/30/2014	390	711	1.001	712			
1983	6/30/2014	378	716	1.001	717			
1984	6/30/2014	366	602	1.001	603			
1985	6/30/2014	354	691	1.001	692			
1986	6/30/2014	342	258	1.002	259			
1987								
1988								
1989								
1990								
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2004								
2005								
2006								
2007								
2008								
2009								
2010								
2011								
2012								
2013								
2014								
			4,076		4,080			

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Exhibit PES-H.4, Page 1 and Exhibit PES-H.4, Page 2, interpolated to appropriate age.

OHIO BUREAU OF WORKERS' COMPENSATION
 TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)
 (Dollars in Thousands)
 Public Employers-State Agencies

Paid Loss Development

Age of Development

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	0	0	3	17	39	78	118	146	181	223	268	332	401	442	458	474	495	501
1981	0	0	3	18	47	103	148	190	234	283	344	391	457	474	507	537	550	559
1982	0	0	3	23	46	72	110	143	181	241	323	412	490	573	621	666	680	684
1983	0	0	4	21	35	65	119	179	249	342	417	460	503	564	602	650	657	660
1984	0	0	3	16	25	40	74	132	234	330	419	487	537	563	575	591	595	597
1985	0	0	2	11	29	73	108	198	301	446	542	576	609	641	658	665	670	674
1986	0	0	7	27	30	38	55	74	102	124	174	195	209	232	239	243	247	252
1987																		
1988																		
1989																		
1990																		
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2014																		

Age to Age Development Factors

Injury Year Ending 12/31	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210
	<u>18</u>	<u>30</u>	<u>42</u>	<u>54</u>	<u>66</u>	<u>78</u>	<u>90</u>	<u>102</u>	<u>114</u>	<u>126</u>	<u>138</u>	<u>150</u>	<u>162</u>	<u>174</u>	<u>186</u>	<u>198</u>	<u>210</u>	<u>222</u>
1980			6.061	2.284	2.005	1.516	1.241	1.237	1.231	1.201	1.238	1.208	1.103	1.036	1.035	1.045	1.011	1.008
1981			6.061	2.648	2.210	1.432	1.284	1.232	1.208	1.213	1.137	1.169	1.038	1.069	1.058	1.024	1.017	1.012
1982			6.877	2.021	1.565	1.519	1.298	1.270	1.330	1.342	1.275	1.189	1.170	1.084	1.071	1.021	1.007	1.006
1983			4.947	1.645	1.881	1.830	1.504	1.392	1.373	1.218	1.103	1.094	1.122	1.068	1.079	1.011	1.004	1.034
1984			5.292	1.581	1.604	1.835	1.785	1.776	1.411	1.267	1.165	1.102	1.047	1.022	1.028	1.006	1.004	1.004
1985			5.477	2.646	2.517	1.476	1.837	1.525	1.478	1.216	1.063	1.058	1.052	1.027	1.010	1.008	1.007	1.004
1986			4.224	1.092	1.273	1.444	1.348	1.375	1.210	1.409	1.119	1.073	1.108	1.030	1.018	1.017	1.017	1.010
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\$ Wtd Avg	----	----	5.358	1.885	1.876	1.557	1.452	1.397	1.341	1.250	1.147	1.124	1.088	1.049	1.045	1.018	1.009	1.012
Strt Average	----	----	5.563	1.988	1.865	1.579	1.471	1.401	1.320	1.267	1.157	1.128	1.092	1.048	1.043	1.019	1.010	1.011
3 Yr \$ Wtd Avg	----	----	4.721	1.549	1.800	1.563	1.707	1.579	1.411	1.261	1.109	1.077	1.059	1.025	1.018	1.009	1.008	1.005
5 Yr \$ Wtd Avg	----	----	5.147	1.679	1.752	1.612	1.558	1.472	1.388	1.264	1.136	1.103	1.096	1.048	1.044	1.012	1.007	1.012
Inv. Power Curve	10.790	6.792	4.496	3.149	2.344	1.854	1.551	1.360	1.239	1.160	1.109	1.075	1.052	1.036	1.026	1.018	1.013	1.010
Selected	10.790	6.792	5.358	1.885	1.876	1.557	1.452	1.397	1.341	1.250	1.147	1.124	1.088	1.049	1.045	1.018	1.009	1.012
Cumulative	#####	1,117.777	164.566	30.716	16.291	8.682	5.577	3.841	2.750	2.051	1.641	1.430	1.273	1.169	1.115	1.067	1.048	1.039

OHIO BUREAU OF WORKERS' COMPENSATION
 TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)
 (Dollars in Thousands)
 Public Employers-State Agencies

Paid Loss Development

Age of Development

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	505	508	510	511	512	513	514	514	514	514	514	514	514	514	514	514	514	514
1981	566	567	568	569	569	570	570	571	583	583	583	583	583	583	583	583	583	583
1982	689	696	698	700	702	704	705	706	707	708	708	709	710	710	711			
1983	683	689	692	703	710	712	714	714	715	716	716	716	716	716				
1984	600	602	602	602	602	602	602	602	602	602	602	602	602	602				
1985	677	679	681	682	685	686	687	687	689	690	691							
1986	254	255	256	257	258	258	258	258	258	258	258							
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Age to Age Development Factors

Injury Year Ending 12/31	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	
1980	1.007	1.004	1.002	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1981	1.003	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.021	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1982	1.011	1.003	1.003	1.003	1.003	1.001	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001				
1983	1.009	1.004	1.017	1.010	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000					
1984	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
1985	1.003	1.002	1.002	1.004	1.002	1.002	1.000	1.002	1.002	1.002	1.002	1.001							
1986	1.005	1.004	1.004	1.004	1.001	1.000	1.000	1.000	1.000	1.000									
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																			<u>Tail</u>
\$ Wtd Avg	1.006	1.003	1.004	1.004	1.002	1.001	1.001	1.004	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	---
Strt Average	1.006	1.003	1.004	1.003	1.002	1.001	1.001	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	---
3 Yr \$ Wtd Avg	1.004	1.002	1.001	1.002	1.001	1.001	1.000	1.001	1.001	1.001	1.000	1.000	1.000	1.000	---	---	---	---	---
5 Yr \$ Wtd Avg	1.007	1.003	1.005	1.004	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	---	---	---	---	---	---	---
Inv. Power Curve	1.007	1.005	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.006	1.003	1.004	1.004	1.002	1.001	1.001	1.004	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	1.027	1.021	1.018	1.014	1.010	1.009	1.007	1.007	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000

**OHIO BUREAU OF WORKERS' COMPENSATION
TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)**

(Dollars in Thousands)
Public Employers-State Agencies

Bornhuetter-Ferguson Method with a Payroll Base Using Paid Loss Development Factors

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Injury Year	Evaluation	Months of	Payroll	Pure	Benefit	Trend	Trended	Smoothed	Age-to-	Percent	Unpaid	Indicated
Ending 12/31	as of	Development	(\$000,000's)	Premium	Level	Factor	Pure	Pure	Ultimate	Unpaid	Loss	Ultimate
					Factor	0.3%	Premium	Premium	Factor	1 - 1 / (9)	(3) * (8) * (10)	Loss
1980	6/30/2014	414	1,745	0.29	1.000	1.11	0.33	0.02	1.000	0.0%	0	514
1981	6/30/2014	402	1,827	0.32	1.000	1.10	0.35	0.02	1.001	0.1%	0	583
1982	6/30/2014	390	2,061	0.35	1.000	1.10	0.38	0.02	1.001	0.1%	0	711
1983	6/30/2014	378	2,173	0.33	1.000	1.10	0.36	0.02	1.001	0.1%	0	716
1984	6/30/2014	366	2,314	0.26	1.000	1.09	0.29	0.03	1.001	0.1%	0	602
1985	6/30/2014	354	2,444	0.28	1.000	1.09	0.31	0.03	1.001	0.1%	0	692
1986	6/30/2014	342	2,644	0.10	1.000	1.09	0.11	0.03	1.002	0.2%	0	259
1987			2,912									
1988			3,191									
1989			3,341									
1990			3,645									
1991			3,852									
1992			3,944									
1993			4,021									
1994			4,272									
1995			4,433									
1996			4,487									
1997			4,624									
1998			4,816									
1999			5,048									
2000			5,318									
2001			5,598									
2002			5,821									
2003			6,005									
2004			6,184									
2005			6,388									
2006			6,654									
2007			6,915									
2008			7,201									
2009			7,383									
2010			7,245									
2011			7,353									
2012			7,555									
2013			5,045									
2014			5,150									
	Total/Average		163,611				0.03				0	4,076
	Selected						Selected Pure Premium	0.03				

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Average of Exhibit PES-H.2, Columns (3) and (5) divided by Column (3).
- (6) Exhibit PES-H.10, Column (7); selected pure premium trend.
- (7) Column (4) / Column (5) x Column (6).
- (8) Selected from Column (7) x Column (5) / Column (6).
- (9) Exhibit PES-H.3, Column (4).
- (12) Exhibit PES-H.3, Column (3) + Column (11).

OHIO BUREAU OF WORKERS' COMPENSATION
 TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)
 (Dollars in Thousands)
 Public Employers-State Agencies

Incremental Paid Loss Development

Age of Development

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	0	0	3	14	22	39	40	28	35	42	45	64	69	41	16	16	22	6
1981	0	0	3	15	29	57	45	42	44	49	60	47	66	17	33	30	13	10
1982	0	0	3	20	23	26	38	33	38	60	82	89	78	83	48	44	14	5
1983	0	0	4	17	14	30	54	60	70	93	75	43	43	61	38	48	7	2
1984	0	0	3	13	9	15	34	58	102	96	88	69	50	25	12	16	4	3
1985	0	0	2	9	18	44	35	90	104	144	96	34	33	32	17	7	5	5
1986	0	0	7	21	3	8	17	19	28	21	51	21	14	23	7	4	4	4
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OHIO BUREAU OF WORKERS' COMPENSATION
 TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)
 (Dollars in Thousands)
 Public Employers-State Agencies

Injury Year Ending 12/31	Incremental Paid Loss Development																	
	Age of Development																	
	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	4	4	2	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0
1981	7	2	1	1	1	1	1	1	1	12	0	0	0	0	0	0	0	0
1982	4	7	2	2	2	2	1	1	1	1	1	1	1	1	0	1		
1983	23	6	3	12	7	2	2	1	1	1	1	0	0	0				
1984	2	2	0	0	0	0	0	0	0	0	0	0	0	0				
1985	3	2	1	1	3	1	1	0	1	1	1	0						
1986	2	1	1	1	1	0	0	0	0	0	0							
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**OHIO BUREAU OF WORKERS' COMPENSATION
TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)**

(Dollars in Thousands)
Public Employers-State Agencies

Indexed Loss Development Method

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<u>Injury Year Ending 12/31</u>	<u>Evaluation as of</u>	<u>Months of Development</u>	<u>Average Benefit</u>	<u>Ultimate Claim Count</u>	<u>Composite Factor (3) times (4) / 1,000</u>	<u>Cumulative Persistence Factor</u>	<u>Estimated Ult. Unpaid Loss (5) times (6)</u>	<u>Ultimate Loss</u>
1980	6/30/2014	414	178	1,184	210	0.002	0	514
1981	6/30/2014	402	191	1,123	215	0.003	1	583
1982	6/30/2014	390	204	1,271	259	0.003	1	712
1983	6/30/2014	378	216	1,346	291	0.004	1	717
1984	6/30/2014	366	226	1,434	325	0.004	1	604
1985	6/30/2014	354	236	1,546	365	0.005	2	693
1986	6/30/2014	342	243	1,639	265	0.006	2	260
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				9,542			8	4,084

Column Notes

- (3) Exhibit PES-H.9, Column (6).
- (4) Exhibit V.7, Column (9).
- (6) Exhibit PES-H.8, Page 1 and Exhibit PES-H.8, Page 2.
- (8) Column (7) + estimated paid to date 6/30/2014.

OHIO BUREAU OF WORKERS' COMPENSATION
 TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)
 (Dollars in Thousands)
 Public Employers-State Agencies

Indexed Incremental Paid Losses (# of weeks per ult lost-time claim)

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	0.000	0.000	0.013	0.067	0.104	0.185	0.191	0.135	0.165	0.199	0.213	0.303	0.328	0.197	0.076	0.075	0.102	0.026
1981	0.000	0.000	0.014	0.069	0.136	0.264	0.208	0.196	0.206	0.228	0.282	0.220	0.307	0.081	0.153	0.138	0.060	0.045
1982	0.000	0.000	0.013	0.075	0.090	0.101	0.145	0.126	0.148	0.231	0.318	0.343	0.300	0.322	0.185	0.171	0.054	0.019
1983	0.000	0.000	0.015	0.058	0.047	0.105	0.185	0.206	0.241	0.319	0.256	0.148	0.148	0.211	0.132	0.164	0.025	0.008
1984	0.000	0.000	0.009	0.040	0.028	0.047	0.104	0.179	0.315	0.297	0.272	0.212	0.153	0.079	0.038	0.050	0.012	0.008
1985	0.000	0.000	0.005	0.025	0.049	0.120	0.095	0.247	0.284	0.395	0.263	0.093	0.091	0.087	0.047	0.018	0.014	0.013
1986	0.000	0.000	0.025	0.079	0.010	0.031	0.064	0.072	0.105	0.081	0.191	0.078	0.054	0.085	0.026	0.017	0.016	0.016
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Strt Average	0.000	0.000	0.013	0.059	0.066	0.122	0.142	0.166	0.209	0.250	0.256	0.200	0.197	0.152	0.094	0.090	0.040	0.019
3 Yr Avg	0.000	0.000	0.013	0.048	0.029	0.066	0.087	0.166	0.235	0.257	0.242	0.128	0.100	0.084	0.037	0.028	0.014	0.012
5 Yr Avg	0.000	0.000	0.013	0.055	0.045	0.081	0.119	0.166	0.219	0.264	0.260	0.175	0.149	0.157	0.085	0.084	0.024	0.013
Selected	0.000	0.000	0.013	0.059	0.066	0.122	0.142	0.166	0.209	0.250	0.256	0.200	0.197	0.152	0.094	0.090	0.040	0.019
Cumulative	2.159	2.159	2.159	2.145	2.086	2.020	1.898	1.757	1.591	1.382	1.132	0.876	0.676	0.479	0.327	0.233	0.143	0.103

OHIO BUREAU OF WORKERS' COMPENSATION
 TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)
 (Dollars in Thousands)
 Public Employers-State Agencies

Indexed Incremental Paid Losses (# of weeks per ult lost-time claim)

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS	
1980	0.018	0.017	0.009	0.004	0.004	0.005	0.003	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1981	0.031	0.008	0.003	0.003	0.003	0.003	0.003	0.003	0.003	0.056	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1982	0.016	0.029	0.009	0.007	0.008	0.007	0.004	0.006	0.003	0.003	0.002	0.003	0.003	0.002	0.002	0.002	0.002	0.000	
1983	0.078	0.020	0.010	0.040	0.024	0.006	0.005	0.002	0.002	0.002	0.002	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1984	0.008	0.007	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1985	0.008	0.006	0.004	0.004	0.008	0.004	0.003	0.000	0.000	0.003	0.003	0.003	0.001	0.000	0.000	0.000	0.000	0.000	
1986	0.009	0.004	0.003	0.003	0.003	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
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Strt Average	0.024	0.013	0.005	0.009	0.007	0.004	0.003	0.002	0.009	0.001	0.001	0.001	0.001	0.000	0.001	0.000	0.000	0.000	----
3 Yr Avg	0.008	0.006	0.002	0.002	0.004	0.002	0.001	0.000	0.001	0.001	0.001	0.000	0.001	0.001	0.001	----	----	----	----
5 Yr Avg	0.024	0.013	0.005	0.011	0.009	0.004	0.003	0.002	0.002	0.002	0.002	0.001	0.001	----	----	----	----	----	----
Selected	0.024	0.013	0.005	0.009	0.007	0.004	0.003	0.002	0.009	0.001	0.001	0.001	0.001	0.000	0.001	0.001	0.001	0.001	0.000
Cumulative	0.083	0.059	0.046	0.041	0.032	0.025	0.021	0.019	0.017	0.008	0.007	0.006	0.005	0.004	0.004	0.003	0.003	0.003	0.002

**OHIO BUREAU OF WORKERS' COMPENSATION
TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)**

(Dollars in Thousands)

Public Employers-State Agencies

<u>Injury Year Ending 12/31</u>	<u>Evaluation as of</u>	<u>Months of Development</u>	<u>Average Benefit</u>			<u>Average TP Benefits (\$)</u>
			<u>SAWW (\$)</u>	<u>Maximum TP Benefits (\$)</u>	<u>Minimum TP Benefits (\$)</u>	
1980	6/30/2014	414	286.60	258.00	0.00	177.72
1981	6/30/2014	402	311.09	275.00	0.00	191.04
1982	6/30/2014	390	327.20	298.00	0.00	204.08
1983	6/30/2014	378	341.69	321.00	0.00	216.26
1984	6/30/2014	366	358.57	335.00	0.00	226.42
1985	6/30/2014	354	371.07	354.00	0.00	236.35
1986	6/30/2014	342	380.29	365.00	0.00	242.82
1987			393.04			
1988			411.39			
1989			420.61			
1990			436.90			
1991			451.06			
1992			474.30			
1993			483.24			
1994			494.51			
1995			509.04			
1996			526.87			
1997			551.30			
1998			577.29			
1999			596.41			
2000			618.35			
2001			635.33			
2002			652.89			
2003			670.26			
2004			694.56			
2005			711.71			
2006			724.55			
2007			760.83			
2008			777.54			
2009			779.07			
2010			795.36			
2011			817.82			
2012			843.14			
2013			860.00			
2014			877.20			

Column Notes

- (3) Ohio Department of Job and Family Services (http://ohiolmi.com/cep/CEP_NAICS.htm).
 (4) Provided by Ohio Bureau of Workers' Compensation.
 (5) Provided by Ohio Bureau of Workers' Compensation.
 (6) Calculated using theoretical Ohio Wage Distribution (Exhibit X.7, Page 4).

**OHIO BUREAU OF WORKERS' COMPENSATION
TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)**

(Dollars in Thousands)
Public Employers-State Agencies

<u>Trend</u>									
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
<u>Injury Year Ending 12/31</u>	<u>Ultimate Claim Counts</u>	<u>Payroll (\$Millions)</u>	<u>Estimated # of Employee</u>	<u>Frequency Per \$1M Payroll</u>	<u>Frequency Per Employee</u>	<u>Initial Ultimate Loss</u>	<u>Initial Ultimate Severity</u>	<u>SAWW</u>	<u>Loss Ratio</u>
1990	1,879	3,645	160,419	0.515	0.012		#N/A	437	#N/A
1991	1,803	3,852	164,229	0.468	0.011		#N/A	451	#N/A
1992	1,957	3,944	159,926	0.496	0.012		#N/A	474	#N/A
1993	1,913	4,021	159,999	0.476	0.012		#N/A	483	#N/A
1994	1,854	4,272	166,135	0.434	0.011		#N/A	495	#N/A
1995	1,824	4,433	167,457	0.411	0.011		#N/A	509	#N/A
1996	1,812	4,487	163,786	0.404	0.011		#N/A	527	#N/A
1997	1,637	4,624	161,291	0.354	0.010		#N/A	551	#N/A
1998	1,588	4,816	160,437	0.330	0.010		#N/A	577	#N/A
1999	1,824	5,048	162,756	0.361	0.011		#N/A	596	#N/A
2000	1,915	5,318	165,397	0.360	0.012		#N/A	618	#N/A
2001	1,712	5,598	169,432	0.306	0.010		#N/A	635	#N/A
2002	1,605	5,821	171,463	0.276	0.009		#N/A	653	#N/A
2003	1,718	6,005	172,290	0.286	0.010		#N/A	670	#N/A
2004	1,668	6,184	171,206	0.270	0.010		#N/A	695	#N/A
2005	1,617	6,388	172,613	0.253	0.009		#N/A	712	#N/A
2006	1,389	6,654	176,600	0.209	0.008		#N/A	725	#N/A
2007	1,474	6,915	174,794	0.213	0.008		#N/A	761	#N/A
2008	1,364	7,201	178,110	0.189	0.008		#N/A	778	#N/A
2009	1,376	7,383	182,253	0.186	0.008		#N/A	779	#N/A
2010	1,315	7,245	175,184	0.182	0.008		#N/A	795	#N/A
2011	1,219	7,353	172,909	0.166	0.007		#N/A	818	#N/A
2012	1,254	7,555	172,317	0.166	0.007		#N/A	843	#N/A
2013	821	5,045	112,822	0.163	0.007		#N/A	860	#N/A
2014	822	5,150	112,906	0.160	0.007		#N/A	877	#N/A
Indicated									
All Year				-5.2%	-2.3%		#N/A	3.0%	#N/A
10 Year				-4.5%	-2.3%		#N/A	2.3%	#N/A
8 Year				-3.8%	-1.7%		#N/A	2.1%	#N/A
6 Year				-3.1%	-0.7%		#N/A	2.5%	#N/A
5 Year				-2.7%	-0.3%		#N/A	2.5%	#N/A
4 Year				-1.3%	1.0%		#N/A	2.3%	#N/A
Selected				-3.1%	-0.7%		3.5%	3.0%	5.0%

Column Notes

- (1) Exhibit V.7, Column (9).
- (2) Exhibit PES-H.5, Column (4).
- (3) Exhibit PES-H.5, Column (3) / (SAWW x 52) * 1,000,000.
- (4) Column (1) divided by Column (2).
- (5) Column (1) divided by Column (3).
- (7) Column (6) / Column (1) * 1,000.
- (8) From Exhibit PES-H.9, Column (3).
- (9) Exhibit PES-H.X, Column (4).

Pure Premium
0.3%
Rates
2.8%

OHIO BUREAU OF WORKERS' COMPENSATION
 TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)
 (Dollars in Thousands)
 Public Employers-State Agencies

% Unpaid

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	100.0%	100.0%	99.5%	96.7%	92.4%	84.8%	77.0%	71.5%	64.7%	56.6%	47.9%	35.4%	22.0%	13.9%	10.9%	7.8%	3.6%	2.5%
1981	100.0%	100.0%	99.5%	97.0%	92.0%	82.3%	74.6%	67.4%	59.8%	51.4%	41.1%	33.0%	21.7%	18.7%	13.1%	8.0%	5.8%	4.1%
1982	100.0%	100.0%	99.5%	96.8%	93.5%	89.8%	84.6%	80.0%	74.6%	66.2%	54.6%	42.1%	31.1%	19.4%	12.7%	6.5%	4.5%	3.8%
1983	100.0%	100.0%	99.4%	97.1%	95.2%	90.9%	83.4%	75.0%	65.2%	52.3%	41.9%	35.9%	29.9%	21.3%	16.0%	9.3%	8.3%	8.0%
1984	100.0%	100.0%	99.5%	97.4%	95.8%	93.3%	87.8%	78.1%	61.2%	45.2%	30.6%	19.2%	10.9%	6.7%	4.6%	2.0%	1.4%	0.9%
1985	100.0%	100.0%	99.7%	98.4%	95.8%	89.5%	84.5%	71.4%	56.5%	35.6%	21.7%	16.8%	12.0%	7.4%	5.0%	4.0%	3.3%	2.6%
1986	100.0%	100.0%	97.5%	89.4%	88.4%	85.3%	78.7%	71.3%	60.6%	52.3%	32.8%	24.8%	19.3%	10.5%	7.8%	6.1%	4.5%	2.9%
1987																		
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OHIO BUREAU OF WORKERS' COMPENSATION
 TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)
 (Dollars in Thousands)
 Public Employers-State Agencies

% Unpaid

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	1.8%	1.1%	0.7%	0.5%	0.4%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1981	3.0%	2.7%	2.6%	2.5%	2.4%	2.3%	2.2%	2.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
1982	3.2%	2.2%	1.9%	1.6%	1.3%	1.1%	0.9%	0.7%	0.6%	0.5%	0.4%	0.3%	0.2%	0.2%	0.1%			
1983	4.8%	4.0%	3.5%	1.9%	0.9%	0.7%	0.5%	0.4%	0.3%	0.2%	0.1%	0.1%	0.1%	0.1%				
1984	0.5%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%					
1985	2.2%	1.9%	1.7%	1.5%	1.1%	0.9%	0.7%	0.7%	0.6%	0.4%	0.2%	0.1%						
1986	1.9%	1.5%	1.1%	0.8%	0.4%	0.3%	0.3%	0.3%	0.3%	0.3%								
1987																		
1988																		
1989																		
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OHIO BUREAU OF WORKERS' COMPENSATION
 TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)

(Dollars in Thousands)
 Public Employers-State Agencies

Unpaid Loss Payment Projections
 Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
	Undiscounted	Discounted													
Prior to 1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1982	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1983	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
1984	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
1985	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
1986	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
1987															
1988															
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2007															
2008															
2009															
2010															
2011															
2012															
2013															
2014															
Total	4	4	1	1	1	0	0	0	0	0	0	0	0	0	0

Discount Rate = 4.0%
 Projected payments for accident year 2014 are for the full accident year.

**OHIO BUREAU OF WORKERS' COMPENSATION
TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)**

(Dollars in Thousands)

Public Employers-State Agencies

Unpaid Loss Payment Projections

Injury Year Ending 12/31	Indexed Method Unpaid	Paid LDF Method Unpaid	Selected Unpaid	Indexed Method Weight	Paid LDF Method Weight	Total Projected
Prior to 1980	0		0	0.0%	0.0%	0
1980	0	0	0	0.0%	100.0%	0
1981	1	0	0	0.0%	100.0%	0
1982	1	0	0	0.0%	100.0%	0
1983	1	1	1	0.0%	100.0%	1
1984	1	1	1	6.6%	93.4%	1
1985	2	1	1	0.0%	96.5%	1
1986	2	0	1	21.8%	78.2%	1
1987	0	0	0	100.0%	0.0%	0
1988	0	0	0	100.0%	0.0%	0
1989	0	0	0	100.0%	0.0%	0
1990	0	0	0	100.0%	0.0%	0
1991	0	0	0	100.0%	0.0%	0
1992	0	0	0	100.0%	0.0%	0
1993	0	0	0	100.0%	0.0%	0
1994	0	0	0	100.0%	0.0%	0
1995	0	0	0	100.0%	0.0%	0
1996	0	0	0	100.0%	0.0%	0
1997	0	0	0	100.0%	0.0%	0
1998	0	0	0	100.0%	0.0%	0
1999	0	0	0	100.0%	0.0%	0
2000	0	0	0	100.0%	0.0%	0
2001	0	0	0	100.0%	0.0%	0
2002	0	0	0	100.0%	0.0%	0
2003	0	0	0	100.0%	0.0%	0
2004	0	0	0	100.0%	0.0%	0
2005	0	0	0	100.0%	0.0%	0
2006	0	0	0	100.0%	0.0%	0
2007	0	0	0	100.0%	0.0%	0
2008	0	0	0	100.0%	0.0%	0
2009	0	0	0	100.0%	0.0%	0
2010	0	0	0	100.0%	0.0%	0
2011	0	0	0	100.0%	0.0%	0
2012	0	0	0	100.0%	0.0%	0
2013	0	0	0	100.0%	0.0%	0
2014	0	0	0	100.0%	0.0%	0
Total	8	4	4			4

Projected payments for accident year 2014 are for the full accident year.

OHIO BUREAU OF WORKERS' COMPENSATION
 TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)

(Dollars in Thousands)
 Public Employers-State Agencies

Unpaid Loss Payment Projections Based on Indexed Method
 Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
	Undiscounted	Discounted													
Prior to 1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1981	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1982	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
1983	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
1984	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
1985	2	2	0	0	0	0	0	0	0	0	0	0	0	0	0
1986	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0
1987	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1988	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1989	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1990	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1991	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1992	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1993	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1994	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1995	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1996	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1997	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1998	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1999	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2001	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2002	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2003	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2004	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2005	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2006	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2007	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2008	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2009	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2010	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2011	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2012	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2013	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2014	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	8	7	1	1	1	1	1	1	0	0	0	0	0	0	0

Discount Rate = 4.0%
 Projected payments for accident year 2014 are for the full accident year.

OHIO BUREAU OF WORKERS' COMPENSATION
 TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)

(Dollars in Thousands)
 Public Employers-State Agencies

Unpaid Loss Payment Projections Based on Paid Loss Development Method
 Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
	Undiscounted	Discounted													
1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1982	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1983	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
1984	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
1985	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
1986	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1987	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1988	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1989	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1990	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1991	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1992	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1993	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1994	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1995	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1996	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1997	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1998	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1999	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2001	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2002	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2003	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2004	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2005	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2006	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2007	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2008	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2009	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2010	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2011	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2012	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2013	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2014	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	4	3	1	1	1	0	0	0	0	0	0	0	0	0	0

Discount Rate = 4.0%
 Projected payments for accident year 2014 are for the full accident year.

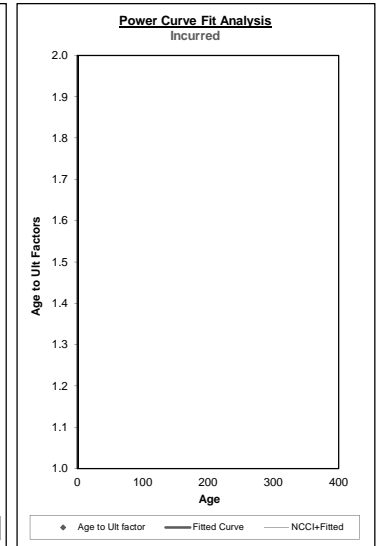
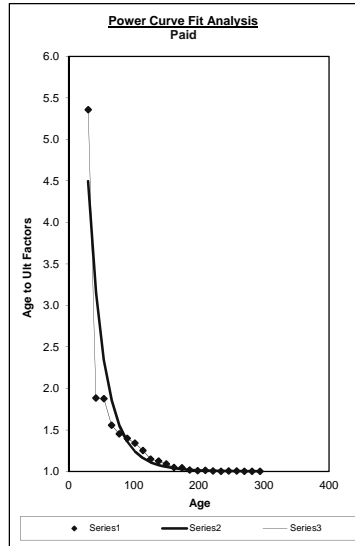
**OHIO BUREAU OF WORKERS' COMPENSATION
 TEMPORARY PARTIAL & CHANGE OF OCCUPATION (<1987)
 Public Employers-State Agencies
 Estimation of Cumulative Development Factors
 Using the Method of Inverse Power Curve Fit**

	<u>Paid</u>	<u>Incurred</u>		
C=	292.52	0.00		
B=	13.32	#DIV/0!		
A=	#####	#DIV/0!		
Cutoff Age=	480	480		

$$Y = \frac{A}{(X+C)^B} + 1$$

R-Square	<u>Paid</u>	<u>Incurred</u>
	0.9835	#DIV/0!
F-Statistics	1,613	#DIV/0!
F- Degree	27	-2

Months of Maturity	<u>Paid</u>		<u>Incurred</u>		Fitted Value		
	Age-to-age Factor	Excluded (y)	Age-to-age Factor	Excluded (y)	Age	<u>Paid</u>	<u>Incurred</u>
6	----	y	----	y	6	10.790	#DIV/0!
18	----	y	----	y	18	6.792	#DIV/0!
30	5.358	y	----	y	30	4.496	#DIV/0!
42	1.885	y	----	y	42	3.149	#DIV/0!
54	1.876	y	----	y	54	2.344	#DIV/0!
66	1.557	y	----	y	66	1.854	#DIV/0!
78	1.452	y	----	y	78	1.551	#DIV/0!
90	1.397	y	----	y	90	1.360	#DIV/0!
102	1.341	y	----	y	102	1.239	#DIV/0!
114	1.250	y	----	y	114	1.160	#DIV/0!
126	1.147	y	----	y	126	1.109	#DIV/0!
138	1.124	y	----	y	138	1.075	#DIV/0!
150	1.088	y	----	y	150	1.052	#DIV/0!
162	1.049	y	----	y	162	1.036	#DIV/0!
174	1.045	y	----	y	174	1.026	#DIV/0!
186	1.018	y	----	y	186	1.018	#DIV/0!
198	1.009	y	----	y	198	1.013	#DIV/0!
210	1.012	y	----	y	210	1.010	#DIV/0!
222	1.006	y	----	y	222	1.007	#DIV/0!
234	1.003	y	----	y	234	1.005	#DIV/0!
246	1.004	y	----	y	246	1.004	#DIV/0!
258	1.004	y	----	y	258	1.003	#DIV/0!
270	1.002	y	----	y	270	1.002	#DIV/0!
282	1.001	y	----	y	282	1.002	#DIV/0!
294	1.001	y	----	y	294	1.001	#DIV/0!
306	1.004	y	----	y	306	1.001	#DIV/0!
318	1.001	y	----	y	318	1.001	#DIV/0!
330	1.001	y	----	y	330	1.001	#DIV/0!
342	1.000	----	----	y	342	1.000	#DIV/0!
354	1.000	----	----	y	354	1.000	#DIV/0!
366	1.000	----	----	y	366	1.000	#DIV/0!
378	1.000	y	----	y	378	1.000	#DIV/0!



**OHIO BUREAU OF WORKERS' COMPENSATION
LUMP SUM SETTLEMENT
(Dollars in Thousands)
Public Employers-State Agencies**

Summary of Unpaid Loss

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Injury Year	Evaluation	Selected	Paid	Unpaid	Adj. Unpaid	Discount	Discounted	Implied Loss	Implied Loss	Implied
Ending 12/31	as of	Ultimate	Loss	Loss	Loss	Factor	Unpaid Loss	Rate Per	Frequency Per	Loss Severity
		Loss	6/30/2014	6/30/2014	Adjustment	4.00%	6/30/2014	\$100 Payroll	\$1M Payroll	Per Claim
Prior to 1980	6/30/2014			0	1,000		0	76%	0	
1980	6/30/2014	1,098	1,042	56	1,000		56	76%	0.06	0.68
1981	6/30/2014	928	866	62	1,000		62	74%	0.05	0.61
1982	6/30/2014	1,334	1,250	84	1,000		84	75%	0.06	0.62
1983	6/30/2014	1,169	1,072	97	1,000		97	73%	0.05	0.62
1984	6/30/2014	1,554	1,429	125	1,000		125	74%	0.07	0.62
1985	6/30/2014	1,840	1,697	143	1,000		143	73%	0.08	0.63
1986	6/30/2014	1,517	1,368	149	1,000		149	68%	0.06	0.62
1987	6/30/2014	2,322	2,144	178	1,000		178	69%	0.08	0.58
1988	6/30/2014	1,786	1,594	192	1,000		192	64%	0.06	0.59
1989	6/30/2014	2,184	1,935	249	1,000		249	68%	0.07	0.57
1990	6/30/2014	2,654	2,367	287	1,000		287	69%	0.07	0.52
1991	6/30/2014	2,886	2,543	343	1,000		343	72%	0.07	0.47
1992	6/30/2014	3,231	2,797	434	1,000		434	69%	0.08	0.50
1993	6/30/2014	3,254	2,773	481	1,000		481	68%	0.08	0.48
1994	6/30/2014	3,385	2,846	538	1,000		538	62%	0.08	0.43
1995	6/30/2014	4,602	3,854	748	1,000		748	70%	0.10	0.41
1996	6/30/2014	3,835	3,019	816	1,000		816	79%	0.09	0.40
1997	6/30/2014	3,662	2,746	916	1,000		916	79%	0.08	0.35
1998	6/30/2014	4,652	3,500	1,152	1,000	1,152	1,152	74%	0.10	0.33
1999	6/30/2014	5,259	3,750	1,509	1,000	1,509	1,509	74%	0.10	0.36
2000	6/30/2014	5,239	3,498	1,740	1,000	1,740	1,740	74%	0.10	0.36
2001	6/30/2014	5,081	3,146	1,935	1,000	1,935	1,935	76%	0.09	0.31
2002	6/30/2014	6,094	3,880	2,214	1,000	2,214	2,214	73%	0.10	0.28
2003	6/30/2014	7,192	4,564	2,627	1,000	2,627	2,627	72%	0.12	0.29
2004	6/30/2014	6,904	3,731	3,172	1,000	3,172	3,172	73%	0.11	0.27
2005	6/30/2014	7,938	4,062	3,876	1,000	3,876	3,876	73%	0.12	0.25
2006	6/30/2014	7,330	2,838	4,491	1,000	4,491	4,491	73%	0.11	0.21
2007	6/30/2014	7,764	2,727	5,037	1,000	5,037	5,037	73%	0.11	0.21
2008	6/30/2014	6,982	1,469	5,513	1,000	5,513	3,968	72%	0.10	0.19
2009	6/30/2014	7,807	1,868	5,939	1,000	5,939	4,267	72%	0.11	0.19
2010	6/30/2014	7,579	1,474	6,106	1,000	6,106	4,377	72%	0.10	0.18
2011	6/30/2014	7,777	926	6,850	1,000	6,850	4,926	72%	0.11	0.17
2012	6/30/2014	7,893	299	7,594	1,000	7,594	5,414	71%	0.10	0.17
2013	6/30/2014	6,209	14	6,196	1,000	6,196	4,208	68%	0.12	0.16
2014	6/30/2014	<u>6,367</u>	<u>0</u>	<u>3,183</u>	1,000	<u>3,183</u>	<u>2,193</u>	69%	0.12	0.16
		157,306	79,089	75,033		75,033	53,948			

Column Notes

- (2) Exhibit PES-I.2, Column (7).
- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Column (2) - Column (3); 2014 adjusted to reflect 50% of a year's exposure.
- (5) No adjustment.
- (6) Column (4) x Column (5).
- (7) Based on Exhibit PES-I.13.1 through Exhibit PES-I.13.4 and 4.0% discount rate.
- (8) Column (6) x Column (7).
- (9) Column (2) divided by Exhibit PES-I.5, Column (3) / 10.
- (10) Exhibit V.7, Column (9) / Exhibit PES-I.5, Column (3).
- (11) Column (2) / Exhibit V.7, Column (9) x 1,000.

OHIO BUREAU OF WORKERS' COMPENSATION

LUMP SUM SETTLEMENT

(Dollars in Thousands)

Public Employers-State Agencies

Summary of Ultimate Loss Methods

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>Injury Year Ending 12/31</u>	<u>Evaluation as of</u>	<u>Months of Development</u>	<u>Paid Development</u>	<u>Born. - Ferg. Payroll Paid</u>	<u>Born. - Ferg. Premium Paid</u>	<u>Indexed Loss Method</u>	<u>Selected Ultimate Loss</u>
1980	6/30/2014	414	1,069	1,069		1,156	1,098
1981	6/30/2014	402	893	901		992	928
1982	6/30/2014	390	1,295	1,296		1,409	1,334
1983	6/30/2014	378	1,118	1,130		1,261	1,169
1984	6/30/2014	366	1,503	1,504		1,654	1,554
1985	6/30/2014	354	1,789	1,780		1,951	1,840
1986	6/30/2014	342	1,445	1,462		1,645	1,517
1987	6/30/2014	330	2,270	2,253		2,442	2,322
1988	6/30/2014	318	1,690	1,718		1,949	1,786
1989	6/30/2014	306	2,100	2,116		2,336	2,184
1990	6/30/2014	294	2,588	2,584		2,790	2,654
1991	6/30/2014	282	2,844	2,830		2,985	2,886
1992	6/30/2014	270	3,166	3,194		3,333	3,231
1993	6/30/2014	258	3,199	3,239		3,324	3,254
1994	6/30/2014	246	3,345	3,407		3,402	3,385
1995	6/30/2014	234	4,715	4,575		4,516	4,602
1996	6/30/2014	222	3,833	3,876		3,796	3,835
1997	6/30/2014	210	3,631	3,771		3,584	3,662
1998	6/30/2014	198	4,847	4,730		4,379	4,652
1999	6/30/2014	186	5,534	5,261		4,981	5,259
2000	6/30/2014	174	5,439	5,280	5,015	4,997	5,239
2001	6/30/2014	162	5,170	5,300	4,863	4,635	5,081
2002	6/30/2014	150	6,850	6,387	5,802	5,421	6,094
2003	6/30/2014	138	8,652	7,412	6,971	6,471	7,192
2004	6/30/2014	126	7,681	6,957	6,851	5,881	6,904
2005	6/30/2014	114	9,586	7,836	8,039	6,578	7,938
2006	6/30/2014	102	7,461	7,109	7,550	5,411	7,330
2007	6/30/2014	90	8,174	7,552	7,976	5,884	7,764
2008	6/30/2014	78	5,282	6,970	6,994	4,888	6,982
2009	6/30/2014	66	8,701	8,069	7,544	5,667	7,807
2010	6/30/2014	54	9,835	8,131	7,028	5,553	7,579
2011	6/30/2014	42	11,213	8,295	7,259	5,466	7,777
2012	6/30/2014	30	11,313	8,418	7,368	5,612	7,893
2013	6/30/2014	18	6,625	5,631	6,788	3,647	6,209
2014	6/30/2014	6	<u>0</u>	<u>5,806</u>	<u>6,928</u>	<u>3,716</u>	<u>6,367</u>
			164,856	157,849	102,975	133,712	157,306

Column Notes

- (3) Exhibit PES-I.3, Column (5).
(4) Exhibit PES-I.5, Column (12).
(5) Exhibit PES-I.6, Column (12).
(6) Exhibit PES-I.8, Column (8).
(7) Based on Columns (3) through (6).

**OHIO BUREAU OF WORKERS' COMPENSATION
LUMP SUM SETTLEMENT**

(Dollars in Thousands)

Public Employers-State Agencies

Paid and Incurred Loss Development Methods

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<u>Injury Year Ending 12/31</u>	<u>Evaluation as of</u>	<u>Months of Development</u>	<u>Paid Loss</u>	<u>Cumulative Paid LDF</u>	<u>Estimated Ult. Loss Paid Method (3) times (4)</u>	<u>Incurred Loss</u>	<u>Cumulative Incurred LDF</u>	<u>Estimated Ult. Loss Inc. Method (6) times (7)</u>
1980	6/30/2014	414	1,042	1.025	1,069			
1981	6/30/2014	402	866	1.031	893			
1982	6/30/2014	390	1,250	1.037	1,295			
1983	6/30/2014	378	1,072	1.043	1,118			
1984	6/30/2014	366	1,429	1.052	1,503			
1985	6/30/2014	354	1,697	1.054	1,789			
1986	6/30/2014	342	1,368	1.056	1,445			
1987	6/30/2014	330	2,144	1.059	2,270			
1988	6/30/2014	318	1,594	1.061	1,690			
1989	6/30/2014	306	1,935	1.085	2,100			
1990	6/30/2014	294	2,367	1.094	2,588			
1991	6/30/2014	282	2,543	1.118	2,844			
1992	6/30/2014	270	2,797	1.132	3,166			
1993	6/30/2014	258	2,773	1.153	3,199			
1994	6/30/2014	246	2,846	1.175	3,345			
1995	6/30/2014	234	3,854	1.223	4,715			
1996	6/30/2014	222	3,019	1.270	3,833			
1997	6/30/2014	210	2,746	1.322	3,631			
1998	6/30/2014	198	3,500	1.385	4,847			
1999	6/30/2014	186	3,750	1.476	5,534			
2000	6/30/2014	174	3,498	1.555	5,439			
2001	6/30/2014	162	3,146	1.643	5,170			
2002	6/30/2014	150	3,880	1.765	6,850			
2003	6/30/2014	138	4,564	1.895	8,652			
2004	6/30/2014	126	3,731	2.059	7,681			
2005	6/30/2014	114	4,062	2.360	9,586			
2006	6/30/2014	102	2,838	2.629	7,461			
2007	6/30/2014	90	2,727	2.997	8,174			
2008	6/30/2014	78	1,469	3.596	5,282			
2009	6/30/2014	66	1,868	4.658	8,701			
2010	6/30/2014	54	1,474	6.673	9,835			
2011	6/30/2014	42	926	12.105	11,213			
2012	6/30/2014	30	299	37.805	11,313			
2013	6/30/2014	18	14	490.760	6,625			
2014	6/30/2014	6	<u>0</u>	7,361.404	<u>0</u>			
			79,089			164,856		

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation.
(4) Exhibit PES-I.4, Page 1 and Exhibit PES-I.4, Page 2, interpolated to appropriate age.

OHIO BUREAU OF WORKERS' COMPENSATION
LUMP SUM SETTLEMENT
(Dollars in Thousands)
Public Employers-State Agencies

Injury Year Ending 12/31	Age of Development																			
	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS		
1980	0	0	3	22	47	69	115	180	198	212	219	239	281	349	386	422	440	560		
1981	0	0	3	21	41	60	87	116	164	216	236	255	281	295	323	357	367	388		
1982	0	0	3	20	49	78	95	110	127	151	165	185	235	312	347	451	747	929		
1983	0	0	2	13	34	68	104	135	172	212	317	358	420	466	539	661	720	784		
1984	0	0	0	28	65	84	108	145	163	254	290	329	377	529	678	709	848	1,036		
1985	0	0	0	45	87	156	208	261	311	400	440	529	644	774	902	1,058	1,293	1,450		
1986	0	0	15	53	87	134	241	313	363	438	496	579	634	856	872	946	1,130	1,217		
1987	0	0	4	15	65	182	263	337	379	442	554	830	920	1,117	1,275	1,517	1,648	1,655		
1988	0	0	0	18	77	121	188	247	344	446	620	665	751	947	1,122	1,199	1,216	1,349		
1989	0	0	0	30	106	160	216	304	332	411	514	779	1,108	1,294	1,334	1,377	1,417	1,521		
1990	0	0	13	63	203	313	424	683	923	1,082	1,118	1,420	1,489	1,556	1,686	1,740	1,763	1,904		
1991	0	0	8	20	77	221	410	627	760	818	1,457	1,609	1,707	1,791	1,853	1,877	2,275	2,349		
1992	0	0	2	172	318	431	877	1,028	1,265	1,625	1,809	1,843	1,892	1,951	2,042	2,308	2,393	2,437		
1993	0	2	30	200	397	692	809	1,041	1,391	1,634	1,970	2,046	2,235	2,377	2,523	2,585	2,672	2,672		
1994	0	0	53	212	530	722	899	1,080	1,176	1,298	1,602	1,756	1,896	2,069	2,213	2,344	2,392	2,437		
1995	0	0	173	530	882	1,134	1,968	2,381	2,475	2,573	2,861	2,941	3,148	3,410	3,600	3,606	3,659	3,729		
1996	0	0	141	305	678	1,446	1,719	1,892	1,988	2,168	2,504	2,562	2,656	2,734	2,766	2,822	2,964	2,980		
1997	0	6	39	296	807	1,055	1,252	1,441	1,679	1,782	2,178	2,393	2,542	2,579	2,630	2,698	2,745	2,746		
1998	0	3	238	627	884	1,067	1,471	1,736	2,075	2,438	2,726	2,942	3,018	3,166	3,249	3,412	3,500			
1999	0	11	261	563	881	1,372	1,747	1,998	2,419	2,665	2,884	3,249	3,397	3,534	3,676	3,750				
2000	0	9	131	522	872	1,216	1,654	2,156	2,467	2,600	3,027	3,128	3,332	3,392	3,498					
2001	0	5	71	179	593	1,130	1,630	1,870	2,349	2,407	2,560	2,724	3,007	3,146						
2002	0	14	118	315	1,110	1,813	2,336	2,687	2,951	3,081	3,427	3,753	3,880							
2003	0	55	155	872	1,618	2,468	3,057	3,217	3,439	3,871	4,403	4,564								
2004	0	35	533	1,066	1,514	2,038	2,323	2,817	3,115	3,505	3,731									
2005	0	42	660	1,300	1,803	2,549	2,873	3,312	3,597	4,062										
2006	0	34	416	992	1,323	1,566	2,063	2,498	2,838											
2007	0	33	288	701	1,096	1,483	1,981	2,727												
2008	0	10	139	275	974	1,326	1,469													
2009	0	20	220	960	1,642	1,868														
2010	0	10	290	780	1,474															
2011	0	32	229	926																
2012	0	18	299																	
2013	0	14																		
2014	0																			

Injury Year Ending 12/31	Age to Age Development Factors																			
	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	
1980			6.303	2.152	1.453	1.670	1.571	1.098	1.073	1.029	1.092	1.176	1.241	1.106	1.094	1.042	1.274	1.065		
1981			6.303	1.955	1.476	1.443	1.341	1.405	1.319	1.093	1.084	1.102	1.048	1.097	1.105	1.026	1.058	1.323		
1982			6.879	2.492	1.575	1.220	1.158	1.156	1.191	1.096	1.121	1.266	1.328	1.112	1.301	1.656	1.244	1.018		
1983			5.203	2.726	2.003	1.526	1.292	1.282	1.227	1.496	1.131	1.171	1.110	1.156	1.226	1.090	1.090	1.132		
1984				2.307	1.291	1.280	1.351	1.122	1.557	1.140	1.135	1.147	1.402	1.282	1.045	1.197	1.221	1.107		
1985				1.913	1.797	1.332	1.254	1.193	1.285	1.099	1.204	1.218	1.202	1.164	1.173	1.223	1.121	1.022		
1986			3.545	1.651	1.538	1.802	1.297	1.160	1.208	1.134	1.165	1.096	1.351	1.019	1.085	1.194	1.077	1.008		
1987			4.015	4.368	2.794	1.449	1.280	1.123	1.168	1.252	1.499	1.108	1.215	1.141	1.190	1.087	1.004	1.028		
1988				4.210	1.568	1.552	1.309	1.393	1.299	1.390	1.071	1.130	1.262	1.185	1.069	1.014	1.109	1.002		
1989				3.593	1.508	1.348	1.404	1.095	1.237	1.251	1.515	1.423	1.167	1.031	1.033	1.029	1.074	1.114		
1990			4.750	3.233	1.543	1.355	1.612	1.351	1.172	1.033	1.271	1.048	1.045	1.083	1.032	1.013	1.080	1.094		
1991			2.438	3.955	2.870	1.851	1.529	1.213	1.077	1.780	1.105	1.061	1.049	1.035	1.013	1.212	1.032	1.012		
1992			114.689	1.850	1.354	2.034	1.173	1.231	1.285	1.113	1.019	1.027	1.031	1.047	1.130	1.037	1.018	1.048		
1993		19.667	6.778	1.986	1.744	1.168	1.287	1.337	1.175	1.206	1.038	1.092	1.064	1.062	1.025	1.033	1.000	1.006		
1994			3.991	2.507	1.362	1.245	1.201	1.089	1.104	1.234	1.096	1.079	1.091	1.070	1.059	1.021	1.019	1.041		
1995			3.061	1.665	1.286	1.736	1.209	1.040	1.112	1.028	1.070	1.083	1.056	1.001	1.015	1.019	1.022			
1996			2.164	2.221	2.132	1.188	1.101	1.051	1.090	1.155	1.023	1.036	1.030	1.012	1.020	1.050	1.005	1.013		
1997			6.538	7.549	2.726	1.307	1.186	1.151	1.165	1.061	1.222	1.099	1.062	1.014	1.020	1.026	1.018	1.000		
1998			79.451	2.631	1.410	1.207	1.378	1.180	1.196	1.175	1.118	1.079	1.026	1.049	1.026	1.050	1.026			
1999			24.853	2.158	1.565	1.557	1.273	1.144	1.211	1.102	1.082	1.126	1.046	1.040	1.020					
2000			15.224	3.971	1.670	1.394	1.360	1.304	1.144	1.054	1.164	1.033	1.065	1.018	1.031					
2001			14.069	2.522	3.315	1.907	1.442	1.147	1.256	1.025	1.063	1.064	1.104	1.046						
2002			8.469	2.670	3.528	1.633	1.288	1.151	1.098	1.044	1.112	1.095	1.034							
2003			2.836	5.639	1.857	1.525	1.239	1.052	1.069	1.126	1.138	1.037								
2004			15.444	2.000	1.421	1.346	1.140	1.212	1.106	1.125	1.065									
2005			15.705	1.968	1.387	1.414	1.127	1.153	1.086	1.129										
2006			12.134	2.383	1.333	1.184	1.318	1.211	1.136											
2007			8.731	2.432	1.565	1.353	1.336	1.377												
2008			13.449	1.985	3.543	1.362	1.107													
2009			11.004	4.364	1.710	1.137														
2010			29.021	2.687	1.890															
2011			7.099	4.041																
2012			16.532																	
2013																				
2014																				
\$ Wtd Avg	----	13.441	2.864	1.814	1.433	1.295	1.200	1.140	1.114	1.146	1.086	1.074	1.074	1.057	1.054	1.065	1.047	1.041		
Strt Average	----	17.660	7.826	2.378	1.587	1.393	1.266	1.178	1.167	1.183	1.130	1.112	1.131	1.084	1.085	1.104	1.080	1.062		
3 Yr \$ Wtd Avg	----	13.556	3.606	2.030	1.260	1.234	1.107	1.127	1.106	1.063	1.064	1.035	1.033	1.032	1.031	1.009	1.024			
5 Yr \$ Wtd Avg	----	12.981	3.123	1.756	1.286	1.195	1.185	1.097	1.095	1.109	1.069	1.053	1.034	1.027	1.023	1.025	1.009	1.025		
Inv. Power Curve #####		13.604	3.761	2.124	1.592	1.360	1.239	1.170	1.126	1.097	1.076	1.062	1.051	1.042	1.036	1.031	1.027	1.023		
Selected	15.000	12.981	3.123	1.814	1.433	1.295	1.200	1.140	1.114	1.146	1.086	1.074	1.074	1.057	1.054	1.065	1.047	1.041		
Cumulative	7,361.404	490.760	37.805	12.105	6.673	4.658	3.596	2.997	2.629	2.360	2.059	1.895	1.765	1.643	1.555	1.476	1.385	1.322		

OHIO BUREAU OF WORKERS' COMPENSATION
 LUMP SUM SETTLEMENT
 (Dollars in Thousands)
 Public Employers-State Agencies

Paid Loss Development

Age of Development

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	596	645	645	765	890	899	936	936	986	986	993	1,002	1,002	1,039	1,042	1,042	1,042	
1981	514	543	710	718	732	735	777	817	857	857	857	860	863	863	866	866		
1982	946	1,049	1,125	1,132	1,169	1,176	1,181	1,196	1,235	1,235	1,235	1,235	1,235	1,235	1,250			
1983	888	916	933	933	934	937	1,055	1,056	1,071	1,071	1,072	1,072	1,072	1,072				
1984	1,147	1,213	1,222	1,238	1,327	1,374	1,410	1,411	1,411	1,418	1,419	1,421	1,429					
1985	1,481	1,515	1,516	1,522	1,563	1,594	1,613	1,617	1,676	1,685	1,697	1,697						
1986	1,227	1,252	1,256	1,324	1,324	1,325	1,336	1,366	1,366	1,368	1,368							
1987	1,702	1,770	1,839	1,977	1,986	2,046	2,067	2,069	2,144	2,144								
1988	1,352	1,416	1,482	1,504	1,506	1,558	1,577	1,592	1,594									
1989	1,694	1,881	1,887	1,891	1,920	1,927	1,935	1,935										
1990	2,083	2,174	2,283	2,288	2,322	2,322	2,367											
1991	2,378	2,384	2,526	2,536	2,541	2,543												
1992	2,553	2,783	2,791	2,792	2,797													
1993	2,689	2,704	2,748	2,773														
1994	2,538	2,545	2,846															
1995	3,810	3,854																
1996	3,019																	
1997																		
1998																		
1999																		
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Age to Age Development Factors

Injury Year Ending 12/31	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426
	<u>234</u>	<u>246</u>	<u>258</u>	<u>270</u>	<u>282</u>	<u>294</u>	<u>306</u>	<u>318</u>	<u>330</u>	<u>342</u>	<u>354</u>	<u>366</u>	<u>378</u>	<u>390</u>	<u>402</u>	<u>414</u>	<u>426</u>	<u>438</u>
1980	1.082	1.000	1.185	1.163	1.011	1.040	1.000	1.053	1.000	1.008	1.009	1.000	1.037	1.003	1.000	1.000		
1981	1.056	1.308	1.012	1.020	1.004	1.058	1.051	1.049	1.000	1.000	1.004	1.003	1.000	1.004	1.000			
1982	1.109	1.073	1.006	1.033	1.006	1.004	1.012	1.033	1.000	1.000	1.000	1.000	1.000	1.012				
1983	1.031	1.019	1.001	1.001	1.004	1.125	1.001	1.014	1.000	1.001	1.000	1.000	1.000					
1984	1.057	1.007	1.014	1.072	1.035	1.026	1.001	1.000	1.005	1.000	1.001	1.006						
1985	1.023	1.001	1.004	1.027	1.020	1.012	1.002	1.036	1.005	1.007	1.000							
1986	1.020	1.003	1.054	1.000	1.001	1.008	1.022	1.000	1.001	1.000								
1987	1.040	1.039	1.075	1.005	1.030	1.010	1.001	1.036	1.000									
1988	1.047	1.047	1.014	1.001	1.035	1.013	1.009	1.001										
1989	1.110	1.003	1.002	1.015	1.003	1.004	1.000											
1990	1.044	1.050	1.002	1.014	1.000	1.019												
1991	1.003	1.059	1.004	1.002	1.001													
1992	1.090	1.003	1.000	1.002														
1993	1.005	1.016	1.009															
1994	1.003	1.118																
1995	1.012																	
1996																		
1997																		
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2011																		
2012																		
2013																		

																				<u>Tail</u>
\$ Wtd Avg	1.038	1.041	1.019	1.019	1.012	1.023	1.008	1.023	1.002	1.002	1.002	1.002	1.009	1.007	1.000	1.000	----	----	----	----
Strt Average	1.046	1.050	1.027	1.027	1.012	1.029	1.010	1.025	1.002	1.002	1.002	1.002	1.009	1.006	1.000	1.000	----	----	----	----
3 Yr \$ Wtd Avg	1.007	1.044	1.004	1.006	1.001	1.013	1.003	1.015	1.002	1.003	1.000	1.002	1.000	1.007	----	----	----	----	----	----
5 Yr \$ Wtd Avg	1.022	1.048	1.004	1.007	1.012	1.011	1.006	1.017	1.002	1.002	1.001	1.002	----	----	----	----	----	----	----	----
Inv. Power Curve	1.020	1.018	1.016	1.014	1.013	1.012	1.011	1.010	1.009	1.008	1.008	1.007	1.006	1.006	1.006	1.005	1.005	1.005	1.005	1.020
Selected	1.038	1.041	1.019	1.019	1.012	1.023	1.008	1.023	1.002	1.002	1.002	1.002	1.009	1.006	1.006	1.005	1.005	1.005	1.005	1.020
Cumulative	1.270	1.223	1.175	1.153	1.132	1.118	1.094	1.085	1.061	1.059	1.056	1.054	1.052	1.043	1.037	1.031	1.025	1.025	1.020	

**OHIO BUREAU OF WORKERS' COMPENSATION
LUMP SUM SETTLEMENT
(Dollars in Thousands)
Public Employers-State Agencies**

Bornhuetter-Ferguson Method with a Payroll Base Using Paid Loss Development Factors

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
Injury Year	Evaluation	Months of	Payroll	Pure	Benefit	Trend	Smoothed	Age-to-	Percent	Unpaid	Indicated	
Ending 12/31	as of	Development	(\$000,000's)	Premium	Level	Factor	Pure	Ultimate	Unpaid	Loss	Ultimate	
					Factor	1.1%	Premium	Factor	1 - 1 / (9)	(3) * (8) * (10)	Loss	
1980	6/30/2014	414	1,745	0.64	1.000	1.43	0.91	0.63	1.025	2.5%	27	1,069
1981	6/30/2014	402	1,827	0.52	1.000	1.42	0.73	0.63	1.031	3.0%	35	901
1982	6/30/2014	390	2,061	0.66	1.000	1.40	0.92	0.64	1.037	3.5%	47	1,296
1983	6/30/2014	378	2,173	0.55	1.000	1.39	0.76	0.65	1.043	4.1%	58	1,130
1984	6/30/2014	366	2,314	0.68	1.000	1.37	0.94	0.65	1.052	4.9%	75	1,504
1985	6/30/2014	354	2,444	0.76	1.000	1.36	1.04	0.66	1.054	5.1%	83	1,780
1986	6/30/2014	342	2,644	0.58	1.000	1.34	0.79	0.67	1.056	5.3%	94	1,462
1987	6/30/2014	330	2,912	0.81	1.000	1.33	1.08	0.67	1.059	5.5%	109	2,253
1988	6/30/2014	318	3,191	0.57	1.000	1.32	0.75	0.68	1.061	5.7%	124	1,718
1989	6/30/2014	306	3,341	0.66	1.000	1.30	0.86	0.69	1.085	7.9%	181	2,116
1990	6/30/2014	294	3,645	0.74	1.000	1.29	0.95	0.70	1.094	8.6%	217	2,584
1991	6/30/2014	282	3,852	0.76	1.000	1.28	0.96	0.70	1.118	10.6%	287	2,830
1992	6/30/2014	270	3,944	0.82	1.000	1.26	1.04	0.86	1.132	11.7%	397	3,194
1993	6/30/2014	258	4,021	0.81	1.000	1.25	1.01	0.87	1.153	13.3%	466	3,239
1994	6/30/2014	246	4,272	0.79	1.000	1.24	0.98	0.88	1.175	14.9%	561	3,407
1995	6/30/2014	234	4,433	1.04	1.000	1.22	1.27	0.89	1.223	18.3%	721	4,575
1996	6/30/2014	222	4,487	0.85	1.000	1.21	1.03	0.90	1.270	21.2%	858	3,876
1997	6/30/2014	210	4,624	0.78	1.000	1.20	0.93	0.91	1.322	24.4%	1,025	3,771
1998	6/30/2014	198	4,816	0.96	1.000	1.18	1.13	0.92	1.385	27.8%	1,231	4,730
1999	6/30/2014	186	5,048	1.04	1.000	1.17	1.22	0.93	1.476	32.2%	1,511	5,261
2000	6/30/2014	174	5,318	0.98	1.000	1.16	1.14	0.94	1.555	35.7%	1,781	5,280
2001	6/30/2014	162	5,598	0.88	1.000	1.15	1.00	0.98	1.643	39.1%	2,153	5,300
2002	6/30/2014	150	5,821	1.05	1.000	1.14	1.20	0.99	1.765	43.4%	2,507	6,387
2003	6/30/2014	138	6,005	1.26	1.000	1.12	1.41	1.00	1.895	47.2%	2,848	7,412
2004	6/30/2014	126	6,184	1.10	1.000	1.11	1.22	1.01	2.059	51.4%	3,226	6,957
2005	6/30/2014	114	6,388	1.27	1.000	1.10	1.39	1.03	2.360	57.6%	3,774	7,836
2006	6/30/2014	102	6,654	0.97	1.000	1.09	1.05	1.04	2.629	62.0%	4,271	7,109
2007	6/30/2014	90	6,915	1.02	1.000	1.08	1.09	1.05	2.997	66.6%	4,825	7,552
2008	6/30/2014	78	7,201	0.71	1.000	1.07	0.75	1.06	3.596	72.2%	5,501	6,970
2009	6/30/2014	66	7,383	0.97	1.000	1.05	1.03	1.07	4.658	78.5%	6,201	8,069
2010	6/30/2014	54	7,245	1.06	1.000	1.04	1.11	1.08	6.673	85.0%	6,657	8,131
2011	6/30/2014	42	7,353	1.13	1.000	1.03	1.17	1.09	12.105	91.7%	7,368	8,295
2012	6/30/2014	30	7,555	1.12	1.000	1.02	1.14	1.10	37.805	97.4%	8,119	8,418
2013	6/30/2014	18	5,045	1.02	1.000	1.01	1.03	1.12	490.760	99.8%	5,617	5,631
2014	6/30/2014	6	<u>5,150</u>	0.36	1.000	1.00	<u>0.36</u>	1.13	7,361.404	100.0%	<u>5,806</u>	<u>5,806</u>
Total/Average			163,611				1.04				78,759	157,849
Selected				Selected Pure Premium (2001-2014)			1.13					
				Selected Pure Premium (1992-2000)			1.09					
Column Notes				Selected Pure Premium (1980-1991)			0.90					

- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Average of Exhibit PES-I.2, Columns (3) and (6) divided by Column (3).
- (6) Exhibit PES-I.11, Column (7); selected pure premium trend.
- (7) Column (4) / Column (5) x Column (6).
- (8) Selected from Column (7) x Column (5) / Column (6).
- (9) Exhibit PES-I.3, Column (4).
- (12) Exhibit PES-I.3, Column (3) + Column (11).

**OHIO BUREAU OF WORKERS' COMPENSATION
LUMP SUM SETTLEMENT
(Dollars in Thousands)
Public Employers-State Agencies**

Bornhuetter-Ferguson Method with a Premium Base Using Paid Loss Development Factors

<u>Injury Year Ending 12/31</u>	<u>(1) Evaluation as of</u>	<u>(2) Months of Development</u>	<u>(3) Premium (\$000's)</u>	<u>(4) Loss Ratio</u>	<u>(5) Benefit Level Factor</u>	<u>(6) Trend Factor 0.0%</u>	<u>(7) Trended Loss Ratio</u>	<u>(8) Smoothed Loss Ratio</u>	<u>(9) Age-to- Ultimate Factor</u>	<u>(10) Percent Unpaid 1 - 1 / (9)</u>	<u>(11) Unpaid Loss (3) * (8) * (10)</u>	<u>(12) Indicated Ultimate Loss</u>
1980	6/30/2014	414										
1981	6/30/2014	402										
1982	6/30/2014	390										
1983	6/30/2014	378										
1984	6/30/2014	366										
1985	6/30/2014	354										
1986	6/30/2014	342										
1987	6/30/2014	330										
1988	6/30/2014	318										
1989	6/30/2014	306										
1990	6/30/2014	294										
1991	6/30/2014	282										
1992	6/30/2014	270										
1993	6/30/2014	258										
1994	6/30/2014	246										
1995	6/30/2014	234										
1996	6/30/2014	222										
1997	6/30/2014	210										
1998	6/30/2014	198										
1999	6/30/2014	186										
2000	6/30/2014	174	38,059	13.7%	1.000	1.00	13.7%	11.2%	1.555	35.7%	1,516	5,015
2001	6/30/2014	162	39,274	12.5%	1.000	1.00	12.5%	11.2%	1.643	39.1%	1,717	4,863
2002	6/30/2014	150	39,683	15.5%	1.000	1.00	15.5%	11.2%	1.765	43.4%	1,921	5,802
2003	6/30/2014	138	45,623	16.6%	1.000	1.00	16.6%	11.2%	1.895	47.2%	2,407	6,971
2004	6/30/2014	126	54,327	12.5%	1.000	1.00	12.5%	11.2%	2.059	51.4%	3,119	6,851
2005	6/30/2014	114	61,809	13.1%	1.000	1.00	13.1%	11.2%	2.360	57.6%	3,977	8,039
2006	6/30/2014	102	68,102	9.5%	1.000	1.00	9.5%	11.2%	2.629	62.0%	4,711	7,550
2007	6/30/2014	90	70,539	10.0%	1.000	1.00	10.0%	11.2%	2.997	66.6%	5,248	7,976
2008	6/30/2014	78	68,546	7.4%	1.000	1.00	7.4%	11.2%	3.596	72.2%	5,525	6,994
2009	6/30/2014	66	64,733	11.1%	1.000	1.00	11.1%	11.2%	4.658	78.5%	5,676	7,544
2010	6/30/2014	54	58,506	13.2%	1.000	1.00	13.2%	11.2%	6.673	85.0%	5,554	7,028
2011	6/30/2014	42	61,817	13.5%	1.000	1.00	13.5%	11.2%	12.105	91.7%	6,332	7,259
2012	6/30/2014	30	65,024	13.0%	1.000	1.00	13.0%	11.2%	37.805	97.4%	7,069	7,368
2013	6/30/2014	18	60,793	8.4%	1.000	1.00	8.4%	11.2%	490.760	99.8%	6,774	6,788
2014	6/30/2014	6	<u>62,055</u>	3.0%	1.000	1.00	<u>3.0%</u>	11.2%	7,361.404	100.0%	<u>6,928</u>	<u>6,928</u>
Total/Average			858,891				11.2%				68,476	102,975
Selected							Selected Loss Ratio	11.2%				

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Average of Exhibit PES-I.2, Columns (3) and (6) divided by Column (3).
- (6) Exhibit PES-I.11, Column (9); selected loss ratio trend.
- (7) Column (4) / Column (5) x Column (6).
- (8) Selected from Column (7) x Column (5) / Column (6).
- (9) Exhibit PES-I.3, Column (4).
- (12) Exhibit PES-I.3, Column (3) + Column (11).

OHIO BUREAU OF WORKERS' COMPENSATION
LUMP SUM SETTLEMENT
(Dollars in Thousands)
Public Employers-State Agencies

Incremental Paid Loss Development

Age of Development

Injury Year Ending 12/31	Age of Development																	
	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	0	0	3	19	25	21	46	66	18	14	6	20	42	68	37	36	18	121
1981	0	0	3	18	20	19	27	30	47	52	20	20	26	14	29	34	9	21
1982	0	0	3	17	30	28	17	15	17	24	15	20	49	77	35	104	296	182
1983	0	0	2	10	22	34	36	30	38	39	105	42	61	46	73	122	59	65
1984	0	0	0	28	37	19	24	38	18	91	36	39	48	152	149	31	140	188
1985	0	0	0	45	42	69	52	53	50	89	40	90	115	130	127	156	236	157
1986	0	0	15	38	34	47	107	72	50	75	59	82	55	222	16	74	184	87
1987	0	0	4	11	50	117	82	74	41	64	112	276	90	198	158	242	131	7
1988	0	0	0	18	59	44	67	58	97	103	174	44	86	196	175	77	17	133
1989	0	0	0	30	77	54	56	87	29	79	103	265	330	185	40	43	40	104
1990	0	0	13	50	140	110	111	259	240	159	36	303	68	67	130	55	23	141
1991	0	0	8	12	58	144	188	217	133	58	639	153	98	84	62	25	398	74
1992	0	0	2	171	146	113	446	152	237	360	183	34	49	59	92	266	85	44
1993	0	2	28	170	197	295	116	232	350	243	336	75	189	142	146	62	86	1
1994	0	0	53	159	319	192	177	181	96	122	304	154	140	173	144	131	49	45
1995	0	0	173	357	352	252	834	412	94	98	288	80	207	262	191	5	53	70
1996	0	0	141	164	373	768	273	173	97	180	336	58	93	79	32	56	142	16
1997	0	6	33	257	511	248	197	189	238	103	396	215	149	37	51	68	47	1
1998	0	3	235	389	257	183	404	265	340	362	288	216	77	148	83	163	88	
1999	0	11	250	302	318	491	375	251	421	246	219	364	148	137	141	75		
2000	0	9	123	391	350	344	438	503	311	133	427	100	204	60	107			
2001	0	5	66	108	414	538	500	240	479	58	152	165	283	140				
2002	0	14	104	197	796	703	522	352	263	130	346	326	128					
2003	0	55	100	717	747	849	589	160	222	432	532	161						
2004	0	35	498	533	448	524	285	494	298	390	226							
2005	0	42	618	640	503	746	324	439	285	465								
2006	0	34	382	576	331	243	498	435	340									
2007	0	33	255	413	396	387	498	747										
2008	0	10	128	136	699	352	143											
2009	0	20	200	740	682	226												
2010	0	10	280	490	694													
2011	0	32	197	697														
2012	0	18	281															
2013	0	14																
2014	0																	

OHIO BUREAU OF WORKERS' COMPENSATION
 LUMP SUM SETTLEMENT
 (Dollars in Thousands)
 Public Employers-State Agencies

Incremental Paid Loss Development

Age of Development

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	36	49	0	120	124	10	36	0	50	0	8	9	0	37	3	0	0	
1981	125	29	167	8	14	3	42	40	40	0	0	3	3	0	4	0		
1982	16	103	77	7	37	7	5	15	39	0	0	0	0	0	0	15		
1983	104	27	17	1	1	4	118	1	15	0	1	0	0	0				
1984	111	66	9	17	89	46	36	1	0	8	1	2	8					
1985	31	34	1	6	41	31	20	3	59	9	12	0						
1986	10	24	4	68	0	1	11	30	0	2	0							
1987	46	69	68	138	9	61	21	2	75	0								
1988	3	64	66	21	2	52	20	15	2									
1989	173	186	6	4	29	7	9	0										
1990	180	91	109	5	33	0	45											
1991	29	6	142	11	4	2												
1992	116	230	8	0	5													
1993	17	15	44	25														
1994	101	8	301															
1995	80	44																
1996	39																	
1997																		
1998																		
1999																		
2000																		
2001																		
2002																		
2003																		
2004																		
2005																		
2006																		
2007																		
2008																		
2009																		
2010																		
2011																		
2012																		
2013																		
2014																		

**OHIO BUREAU OF WORKERS' COMPENSATION
LUMP SUM SETTLEMENT
(Dollars in Thousands)
Public Employers-State Agencies**

Indexed Loss Development Method

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
<u>Injury Year Ending 12/31</u>	<u>Evaluation as of</u>	<u>Months of Development</u>	<u>Average Benefit</u>	<u>Ultimate Claim Count</u>	<u>Composite Factor (3) times (4) / 1,000</u>	<u>Cumulative Persistence Factor</u>	<u>Estimated Ult. Unpaid Loss (5) times (6)</u>	<u>Ultimate Loss</u>
1980	6/30/2014	414	287	1,184	339	0.335	114	1,156
1981	6/30/2014	402	311	1,123	349	0.359	125	992
1982	6/30/2014	390	327	1,271	416	0.384	160	1,409
1983	6/30/2014	378	342	1,346	460	0.410	189	1,261
1984	6/30/2014	366	359	1,434	514	0.438	225	1,654
1985	6/30/2014	354	371	1,546	574	0.443	254	1,951
1986	6/30/2014	342	380	1,639	623	0.445	277	1,645
1987	6/30/2014	330	393	1,689	664	0.450	299	2,442
1988	6/30/2014	318	411	1,893	779	0.457	356	1,949
1989	6/30/2014	306	421	1,903	800	0.500	401	2,336
1990	6/30/2014	294	437	1,879	821	0.516	423	2,790
1991	6/30/2014	282	451	1,803	813	0.543	442	2,985
1992	6/30/2014	270	474	1,957	928	0.577	536	3,333
1993	6/30/2014	258	483	1,913	924	0.595	550	3,324
1994	6/30/2014	246	495	1,854	917	0.606	555	3,402
1995	6/30/2014	234	509	1,824	928	0.713	662	4,516
1996	6/30/2014	222	527	1,812	955	0.814	777	3,796
1997	6/30/2014	210	551	1,637	903	0.929	838	3,584
1998	6/30/2014	198	577	1,588	917	0.960	880	4,379
1999	6/30/2014	186	596	1,824	1,088	1.132	1,231	4,981
2000	6/30/2014	174	618	1,915	1,184	1.265	1,498	4,997
2001	6/30/2014	162	635	1,712	1,088	1.369	1,489	4,635
2002	6/30/2014	150	653	1,605	1,048	1.471	1,541	5,421
2003	6/30/2014	138	670	1,718	1,152	1.655	1,907	6,471
2004	6/30/2014	126	695	1,668	1,158	1.856	2,150	5,881
2005	6/30/2014	114	712	1,617	1,151	2.185	2,516	6,578
2006	6/30/2014	102	725	1,389	1,006	2.557	2,573	5,411
2007	6/30/2014	90	761	1,474	1,121	2.815	3,157	5,884
2008	6/30/2014	78	778	1,364	1,060	3.224	3,419	4,888
2009	6/30/2014	66	779	1,376	1,072	3.544	3,799	5,667
2010	6/30/2014	54	795	1,315	1,046	3.899	4,079	5,553
2011	6/30/2014	42	818	1,219	997	4.552	4,539	5,466
2012	6/30/2014	30	843	1,254	1,058	5.023	5,313	5,612
2013	6/30/2014	18	860	821	706	5.144	3,634	3,647
2014	6/30/2014	6	877	<u>822</u>	721	5.154	<u>3,716</u>	<u>3,716</u>
				54,386			54,622	133,712

Column Notes

- (3) Exhibit PES-I.10, Column (4).
- (4) Exhibit V.7, Column (9).
- (6) Exhibit PES-I.9, Page 1 and Exhibit PES-I.9, Page 2.
- (8) Column (7) + estimated paid to date 6/30/2014.

OHIO BUREAU OF WORKERS' COMPENSATION
LUMP SUM SETTLEMENT
(Dollars in Thousands)
Public Employers-State Agencies

Indexed Incremental Paid Losses (# of weeks per ult lost-time claim)

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	0.000	0.000	0.010	0.055	0.075	0.063	0.136	0.193	0.052	0.042	0.018	0.060	0.124	0.200	0.109	0.107	0.052	0.355
1981	0.000	0.000	0.009	0.050	0.057	0.056	0.076	0.085	0.135	0.149	0.057	0.057	0.074	0.039	0.082	0.097	0.027	0.061
1982	0.000	0.000	0.007	0.041	0.071	0.068	0.041	0.036	0.041	0.058	0.035	0.048	0.119	0.185	0.084	0.251	0.711	0.439
1983	0.000	0.000	0.005	0.022	0.047	0.074	0.078	0.066	0.083	0.085	0.228	0.090	0.133	0.101	0.158	0.265	0.129	0.140
1984	0.000	0.000	0.000	0.055	0.072	0.037	0.046	0.074	0.034	0.177	0.069	0.076	0.094	0.295	0.290	0.060	0.272	0.365
1985	0.000	0.000	0.000	0.079	0.072	0.121	0.090	0.092	0.088	0.154	0.069	0.157	0.201	0.227	0.222	0.272	0.411	0.273
1986	0.000	0.000	0.024	0.061	0.055	0.075	0.172	0.115	0.080	0.121	0.094	0.132	0.089	0.357	0.026	0.119	0.295	0.140
1987	0.000	0.000	0.006	0.017	0.076	0.176	0.123	0.111	0.062	0.096	0.168	0.416	0.135	0.298	0.238	0.365	0.198	0.011
1988	0.000	0.000	0.000	0.024	0.076	0.056	0.086	0.075	0.125	0.132	0.224	0.057	0.111	0.252	0.225	0.099	0.022	0.171
1989	0.000	0.000	0.000	0.037	0.096	0.067	0.070	0.109	0.036	0.098	0.129	0.331	0.412	0.231	0.050	0.054	0.050	0.130
1990	0.000	0.000	0.016	0.060	0.171	0.134	0.135	0.316	0.292	0.194	0.043	0.369	0.083	0.082	0.158	0.067	0.028	0.172
1991	0.000	0.000	0.010	0.014	0.071	0.177	0.232	0.267	0.164	0.072	0.785	0.188	0.120	0.103	0.076	0.030	0.489	0.091
1992	0.000	0.000	0.002	0.184	0.157	0.121	0.480	0.163	0.255	0.388	0.197	0.036	0.053	0.063	0.099	0.286	0.091	0.047
1993	0.000	0.002	0.030	0.184	0.213	0.319	0.126	0.251	0.379	0.263	0.364	0.082	0.204	0.154	0.158	0.067	0.093	0.001
1994	0.000	0.000	0.058	0.173	0.348	0.210	0.193	0.197	0.105	0.133	0.332	0.168	0.152	0.189	0.157	0.142	0.053	0.049
1995	0.000	0.000	0.186	0.384	0.379	0.272	0.899	0.444	0.102	0.105	0.310	0.086	0.223	0.282	0.205	0.006	0.058	0.076
1996	0.000	0.000	0.148	0.172	0.391	0.804	0.285	0.181	0.101	0.188	0.352	0.061	0.098	0.082	0.034	0.059	0.148	0.016
1997	0.000	0.007	0.037	0.285	0.566	0.275	0.218	0.209	0.264	0.114	0.439	0.238	0.166	0.041	0.056	0.075	0.053	0.001
1998	0.000	0.003	0.257	0.424	0.281	0.199	0.441	0.289	0.371	0.395	0.314	0.236	0.084	0.161	0.091	0.178	0.096	
1999	0.000	0.010	0.230	0.278	0.292	0.451	0.345	0.231	0.388	0.226	0.202	0.335	0.136	0.126	0.130	0.069		
2000	0.000	0.007	0.104	0.330	0.296	0.290	0.370	0.425	0.263	0.112	0.361	0.085	0.173	0.050	0.090			
2001	0.000	0.005	0.061	0.099	0.381	0.494	0.459	0.220	0.441	0.053	0.140	0.152	0.260	0.128				
2002	0.000	0.013	0.099	0.188	0.759	0.671	0.499	0.336	0.251	0.124	0.330	0.311	0.122					
2003	0.000	0.047	0.087	0.622	0.648	0.738	0.512	0.139	0.192	0.375	0.462	0.140						
2004	0.000	0.030	0.430	0.460	0.387	0.452	0.246	0.426	0.257	0.337	0.195							
2005	0.000	0.037	0.537	0.556	0.437	0.648	0.281	0.381	0.247	0.404								
2006	0.000	0.034	0.380	0.572	0.329	0.242	0.494	0.432	0.338									
2007	0.000	0.029	0.228	0.368	0.353	0.345	0.444	0.666										
2008	0.000	0.010	0.121	0.129	0.659	0.332	0.134											
2009	0.000	0.019	0.187	0.691	0.636	0.210												
2010	0.000	0.010	0.268	0.468	0.663													
2011	0.000	0.032	0.198	0.699														
2012	0.000	0.017	0.266															
2013	0.000	0.019																
2014	0.000																	
Strt Average	0.000	0.010	0.121	0.243	0.294	0.273	0.266	0.233	0.191	0.177	0.237	0.163	0.146	0.166	0.130	0.133	0.172	0.141
3 Yr Avg	0.000	0.023	0.244	0.619	0.653	0.296	0.358	0.493	0.281	0.372	0.329	0.201	0.185	0.102	0.104	0.107	0.099	0.031
5 Yr Avg	0.000	0.019	0.208	0.471	0.528	0.355	0.320	0.409	0.257	0.259	0.298	0.204	0.155	0.101	0.080	0.077	0.081	0.029
P(Living)	0.994	0.994	0.993	0.993	0.992	0.991	0.991	0.990	0.989	0.988	0.988	0.987	0.986	0.985	0.984	0.983	0.981	0.980
Selected	0.000	0.010	0.121	0.471	0.653	0.355	0.320	0.409	0.257	0.372	0.329	0.201	0.185	0.102	0.104	0.133	0.172	0.031
Cumulative	5.154	5.154	5.144	5.023	4.552	3.899	3.544	3.224	2.815	2.557	2.185	1.856	1.655	1.471	1.369	1.265	1.132	0.960

OHIO BUREAU OF WORKERS' COMPENSATION
 LUMP SUM SETTLEMENT
 (Dollars in Thousands)
 Public Employers-State Agencies

Indexed Incremental Paid Losses (# of weeks per ult lost-time claim)

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	0.106	0.145	0.000	0.353	0.367	0.029	0.107	0.000	0.147	0.000	0.022	0.027	0.000	0.109	0.009	0.000	0.000	0.000
1981	0.359	0.083	0.479	0.024	0.041	0.007	0.121	0.113	0.114	0.000	0.000	0.009	0.009	0.000	0.010	0.000		
1982	0.039	0.248	0.184	0.016	0.089	0.017	0.012	0.035	0.094	0.000	0.000	0.000	0.000	0.000	0.036			
1983	0.226	0.060	0.037	0.001	0.002	0.008	0.255	0.002	0.033	0.000	0.002	0.000	0.000	0.000				
1984	0.216	0.128	0.017	0.032	0.173	0.090	0.070	0.002	0.000	0.015	0.001	0.004	0.016					
1985	0.055	0.059	0.002	0.010	0.072	0.054	0.034	0.005	0.103	0.016	0.021	0.000						
1986	0.017	0.039	0.007	0.109	0.000	0.002	0.018	0.048	0.000	0.003	0.000							
1987	0.070	0.104	0.103	0.208	0.014	0.091	0.031	0.003	0.114	0.000								
1988	0.004	0.082	0.085	0.027	0.003	0.067	0.025	0.019	0.002									
1989	0.216	0.233	0.008	0.005	0.036	0.008	0.011	0.000										
1990	0.219	0.111	0.133	0.006	0.040	0.000	0.055											
1991	0.036	0.008	0.174	0.013	0.005	0.003												
1992	0.125	0.248	0.009	0.000	0.006													
1993	0.018	0.016	0.047	0.028														
1994	0.110	0.008	0.329															
1995	0.086	0.048																
1996	0.041																	
1997																		
1998																		
1999																		
2000																		
2001																		
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2005																		
2006																		
2007																		
2008																		
2009																		
2010																		
2011																		
2012																		
2013																		
2014																		
Strt Average	0.114	0.101	0.108	0.059	0.065	0.031	0.067	0.023	0.067	0.004	0.007	0.007	0.005	0.027	0.018	0.000	0.000	----
3 Yr Avg	0.079	0.024	0.128	0.014	0.017	0.004	0.030	0.007	0.039	0.006	0.007	0.001	0.005	0.000	0.018	----	----	----
5 Yr Avg	0.076	0.065	0.138	0.010	0.018	0.034	0.028	0.015	0.044	0.007	0.005	0.002	0.005	----	----	----	----	----
P(Living)	0.979	0.978	0.977	0.976	0.974	0.973	0.972	0.971	0.969	0.968	0.967	0.966	0.964	0.963	0.962	0.961	0.959	0.958
Selected	0.114	0.101	0.108	0.010	0.018	0.034	0.028	0.015	0.044	0.007	0.005	0.002	0.005	0.027	0.026	0.025	0.024	0.023
Cumulative	0.929	0.814	0.713	0.606	0.595	0.577	0.543	0.516	0.500	0.457	0.450	0.445	0.443	0.438	0.410	0.384	0.359	0.335

Tail Factor is calculated using a decay rate equal to the P(Living)

**OHIO BUREAU OF WORKERS' COMPENSATION
LUMP SUM SETTLEMENT
(Dollars in Thousands)
Public Employers-State Agencies**

<u>Injury Year Ending 12/31</u>	<u>Average Benefit</u>			
	(1) <u>Evaluation as of</u>	(2) <u>Months of Development</u>	(3) <u>SAWW (\$)</u>	(4) <u>Average Benefits (\$)</u>
1980	6/30/2014	414	286.60	286.60
1981	6/30/2014	402	311.09	311.09
1982	6/30/2014	390	327.20	327.20
1983	6/30/2014	378	341.69	341.69
1984	6/30/2014	366	358.57	358.57
1985	6/30/2014	354	371.07	371.07
1986	6/30/2014	342	380.29	380.29
1987	6/30/2014	330	393.04	393.04
1988	6/30/2014	318	411.39	411.39
1989	6/30/2014	306	420.61	420.61
1990	6/30/2014	294	436.90	436.90
1991	6/30/2014	282	451.06	451.06
1992	6/30/2014	270	474.30	474.30
1993	6/30/2014	258	483.24	483.24
1994	6/30/2014	246	494.51	494.51
1995	6/30/2014	234	509.04	509.04
1996	6/30/2014	222	526.87	526.87
1997	6/30/2014	210	551.30	551.30
1998	6/30/2014	198	577.29	577.29
1999	6/30/2014	186	596.41	596.41
2000	6/30/2014	174	618.35	618.35
2001	6/30/2014	162	635.33	635.33
2002	6/30/2014	150	652.89	652.89
2003	6/30/2014	138	670.26	670.26
2004	6/30/2014	126	694.56	694.56
2005	6/30/2014	114	711.71	711.71
2006	6/30/2014	102	724.55	724.55
2007	6/30/2014	90	760.83	760.83
2008	6/30/2014	78	777.54	777.54
2009	6/30/2014	66	779.07	779.07
2010	6/30/2014	54	795.36	795.36
2011	6/30/2014	42	817.82	817.82
2012	6/30/2014	30	843.14	843.14
2013	6/30/2014	18	860.00	860.00
2014	6/30/2014	6	877.20	877.20

Column Notes

- (3) Ohio Department of Job and Family Services
(http://ohiolmi.com/cep/CEP_NAICS.htm).
- (4) Average Weekly Benefits = SAWW.

**OHIO BUREAU OF WORKERS' COMPENSATION
LUMP SUM SETTLEMENT
(Dollars in Thousands)
Public Employers-State Agencies**

Trend

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
<u>Injury Year Ending 12/31</u>	<u>Ultimate Claim Counts</u>	<u>Payroll (\$Millions)</u>	<u>Estimated # of Employee</u>	<u>Frequency Per \$1M Payroll</u>	<u>Frequency Per Employee</u>	<u>Initial Ultimate Loss</u>	<u>Initial Ultimate Severitv</u>	<u>SAWW</u>	<u>Loss Ratio</u>
1990	1,879	3,645	160,419	0.515	0.012	2,689	1,431	437	
1991	1,803	3,852	164,229	0.468	0.011	2,914	1,617	451	
1992	1,957	3,944	159,926	0.496	0.012	3,250	1,660	474	
1993	1,913	4,021	159,999	0.476	0.012	3,261	1,705	483	
1994	1,854	4,272	166,135	0.434	0.011	3,373	1,819	495	
1995	1,824	4,433	167,457	0.411	0.011	4,615	2,530	509	
1996	1,812	4,487	163,786	0.404	0.011	3,815	2,105	527	
1997	1,637	4,624	161,291	0.354	0.010	3,608	2,203	551	
1998	1,588	4,816	160,437	0.330	0.010	4,613	2,906	577	
1999	1,824	5,048	162,756	0.361	0.011	5,258	2,883	596	
2000	1,915	5,318	165,397	0.360	0.012	5,218	2,725	618	
2001	1,712	5,598	169,432	0.306	0.010	4,903	2,864	635	12.5%
2002	1,605	5,821	171,463	0.276	0.009	6,136	3,823	653	15.5%
2003	1,718	6,005	172,290	0.286	0.010	7,561	4,400	670	16.6%
2004	1,668	6,184	171,206	0.270	0.010	6,781	4,066	695	12.5%
2005	1,617	6,388	172,613	0.253	0.009	8,082	4,997	712	13.1%
2006	1,389	6,654	176,600	0.209	0.008	6,436	4,635	725	9.5%
2007	1,474	6,915	174,794	0.213	0.008	7,029	4,769	761	10.0%
2008	1,364	7,201	178,110	0.189	0.008	5,085	3,728	778	7.4%
2009	1,376	7,383	182,253	0.186	0.008	7,184	5,221	779	11.1%
2010	1,315	7,245	175,184	0.182	0.008	7,694	5,849	795	13.2%
2011	1,219	7,353	172,909	0.166	0.007	8,340	6,840	818	13.5%
2012	1,254	7,555	172,317	0.166	0.007	8,462	6,746	843	13.0%
2013	821	5,045	112,822	0.163	0.007	5,136	6,253	860	8.4%
2014	822	5,150	112,906	0.160	0.007	1,858	2,260	877	3.0%

Indicated									
All Year				-5.2%	-2.3%		5.8%	3.0%	-5.7%
10 Year				-4.5%	-2.3%		-0.8%	2.3%	-6.3%
8 Year				-3.8%	-1.7%		-2.0%	2.1%	-8.3%
6 Year				-3.1%	-0.7%		-10.8%	2.5%	-20.2%
5 Year				-2.7%	-0.3%		-18.1%	2.5%	-29.0%
4 Year				-1.3%	1.0%		-28.8%	2.3%	#NUM!
Selected				-4.5%	-2.3%		5.8%	2.3%	0.0%

Column Notes

- (1) Exhibit V.7, Column (9).
- (2) Exhibit PES-I.5, Column (4).
- (3) Exhibit PES-I.5, Column (3) / (SAWW x 52) * 1,000,000.
- (4) Column (1) divided by Column (2).
- (5) Column (1) divided by Column (3).
- (6) Average of Exhibit PES-I.2, Columns (3) and (6).
- (7) Column (6) / Column (1) * 1,000.
- (8) From Exhibit PES-I.10, Column (3).
- (9) Exhibit PES-I.6, Column (4).

Pure Premium	1.1%
Rates	3.4%

OHIO BUREAU OF WORKERS' COMPENSATION
 LUMP SUM SETTLEMENT
 (Dollars in Thousands)
 Public Employers-State Agencies

% Unpaid

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	100.0%	100.0%	99.7%	98.0%	95.7%	93.7%	89.5%	83.6%	82.0%	80.7%	80.1%	78.2%	74.4%	68.2%	64.9%	61.6%	60.0%	49.0%
1981	100.0%	100.0%	99.6%	97.8%	95.6%	93.5%	90.6%	87.5%	82.4%	76.8%	74.6%	72.5%	69.7%	68.2%	65.2%	61.5%	60.5%	58.2%
1982	100.0%	100.0%	99.8%	98.5%	96.3%	94.2%	92.9%	91.8%	90.5%	88.7%	87.6%	86.1%	82.4%	76.6%	74.0%	66.2%	44.0%	30.3%
1983	100.0%	100.0%	99.8%	98.9%	97.1%	94.2%	91.1%	88.5%	85.3%	81.9%	72.9%	69.4%	64.1%	60.2%	53.9%	43.5%	38.4%	32.9%
1984	100.0%	100.0%	100.0%	98.2%	95.8%	94.6%	93.1%	90.6%	89.5%	83.6%	81.3%	78.8%	75.7%	66.0%	56.4%	54.4%	45.4%	33.3%
1985	100.0%	100.0%	100.0%	97.5%	95.3%	91.5%	88.7%	85.8%	83.1%	78.3%	76.1%	71.2%	65.0%	57.9%	51.0%	42.5%	29.7%	21.2%
1986	100.0%	100.0%	99.0%	96.5%	94.3%	91.2%	84.1%	79.4%	76.1%	71.1%	67.3%	61.9%	58.2%	43.6%	42.5%	37.6%	25.5%	19.8%
1987	100.0%	100.0%	99.8%	99.4%	97.2%	92.2%	88.7%	85.5%	83.7%	80.9%	76.1%	64.2%	60.4%	51.9%	45.1%	34.7%	29.0%	28.7%
1988	100.0%	100.0%	100.0%	99.0%	95.7%	93.2%	89.5%	86.2%	80.8%	75.0%	65.3%	62.8%	58.0%	47.0%	37.2%	32.8%	31.9%	24.5%
1989	100.0%	100.0%	100.0%	98.6%	95.1%	92.7%	90.1%	86.1%	84.8%	81.2%	76.5%	64.3%	49.3%	40.8%	38.9%	36.9%	35.1%	30.4%
1990	100.0%	100.0%	99.5%	97.6%	92.4%	88.2%	84.0%	74.3%	65.2%	59.2%	57.9%	46.5%	43.9%	41.4%	36.5%	34.4%	33.6%	28.3%
1991	100.0%	100.0%	99.7%	99.3%	97.3%	92.3%	85.8%	78.3%	73.7%	71.7%	49.5%	44.2%	40.9%	38.0%	35.8%	35.0%	21.2%	18.6%
1992	100.0%	100.0%	100.0%	94.7%	90.2%	86.7%	72.9%	68.2%	60.8%	49.7%	44.0%	43.0%	41.4%	39.6%	36.8%	28.6%	25.9%	24.6%
1993	100.0%	100.0%	99.1%	93.9%	87.8%	78.7%	75.1%	68.0%	57.3%	49.8%	39.5%	37.1%	31.3%	27.0%	22.5%	20.5%	17.9%	17.9%
1994	100.0%	100.0%	98.4%	93.7%	84.3%	78.7%	73.4%	68.1%	65.3%	61.6%	52.7%	48.1%	44.0%	38.9%	34.6%	30.8%	29.3%	28.0%
1995	100.0%	100.0%	96.2%	88.5%	80.8%	75.4%	57.2%	48.3%	46.2%	44.1%	37.8%	36.1%	31.6%	25.9%	21.8%	21.6%	20.5%	19.0%
1996	100.0%	100.0%	96.3%	92.0%	82.3%	62.3%	55.2%	50.7%	48.2%	43.5%	34.7%	33.2%	30.8%	28.7%	27.9%	26.4%	22.7%	22.3%
1997	100.0%	99.8%	98.9%	91.9%	78.0%	71.2%	65.8%	60.6%	54.1%	51.3%	40.5%	34.7%	30.6%	29.6%	28.2%	26.3%	25.0%	25.0%
1998	100.0%	99.9%	94.9%	86.5%	81.0%	77.1%	68.4%	62.7%	55.4%	47.6%	41.4%	36.8%	35.1%	31.9%	30.2%	26.7%	24.8%	
1999	100.0%	99.8%	95.0%	89.3%	83.2%	73.9%	66.8%	62.0%	54.0%	49.3%	45.2%	38.2%	35.4%	32.8%	30.1%	28.7%		
2000	100.0%	99.8%	97.5%	90.0%	83.4%	76.8%	68.4%	58.8%	52.9%	50.4%	42.2%	40.3%	36.4%	35.3%	33.2%			
2001	100.0%	99.9%	98.6%	96.5%	88.3%	77.8%	67.9%	63.2%	53.8%	52.6%	49.6%	46.4%	40.8%	38.1%				
2002	100.0%	99.8%	98.1%	94.8%	81.8%	70.2%	61.7%	55.9%	51.6%	49.4%	43.8%	38.4%	36.3%					
2003	100.0%	99.2%	97.9%	87.9%	77.5%	65.7%	57.5%	55.3%	52.2%	46.2%	38.8%	36.5%						
2004	100.0%	99.5%	92.3%	84.6%	78.1%	70.5%	66.3%	59.2%	54.9%	49.2%	46.0%							
2005	100.0%	99.5%	91.7%	83.6%	77.3%	67.9%	63.8%	58.3%	54.7%	48.8%								
2006	100.0%	99.5%	94.3%	86.5%	82.0%	78.6%	71.8%	65.9%	61.3%									
2007	100.0%	99.6%	96.3%	91.0%	85.9%	80.9%	74.5%	64.9%										
2008	100.0%	99.9%	98.0%	96.1%	86.0%	81.0%	79.0%											
2009	100.0%	99.7%	97.2%	87.7%	79.0%	76.1%												
2010	100.0%	99.9%	96.2%	89.7%	80.6%													
2011	100.0%	99.6%	97.1%	88.1%														
2012	100.0%	99.8%	96.2%															
2013	100.0%	99.8%																
2014	100.0%																	

OHIO BUREAU OF WORKERS' COMPENSATION
 LUMP SUM SETTLEMENT
 (Dollars in Thousands)
 Public Employers-State Agencies

% Unpaid

Injury Year Ending 12/31	<u>222 MTHS</u>	<u>234 MTHS</u>	<u>246 MTHS</u>	<u>258 MTHS</u>	<u>270 MTHS</u>	<u>282 MTHS</u>	<u>294 MTHS</u>	<u>306 MTHS</u>	<u>318 MTHS</u>	<u>330 MTHS</u>	<u>342 MTHS</u>	<u>354 MTHS</u>	<u>366 MTHS</u>	<u>378 MTHS</u>	<u>390 MTHS</u>	<u>402 MTHS</u>	<u>414 MTHS</u>	<u>426 MTHS</u>
1980	45.7%	41.2%	41.2%	30.3%	19.0%	18.1%	14.8%	14.8%	10.2%	10.2%	9.5%	8.7%	8.7%	5.4%	5.1%	5.1%	5.1%	5.1%
1981	44.7%	41.6%	23.6%	22.7%	21.1%	20.9%	16.3%	12.0%	7.7%	7.7%	7.7%	7.4%	7.1%	7.1%	6.7%	6.7%		
1982	29.1%	21.4%	15.6%	15.1%	12.3%	11.8%	11.4%	10.3%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	6.3%			
1983	24.0%	21.7%	20.2%	20.2%	20.1%	19.8%	9.8%	9.7%	8.4%	8.4%	8.3%	8.3%	8.3%	8.3%				
1984	26.2%	21.9%	21.4%	20.3%	14.6%	11.6%	9.3%	9.2%	9.2%	8.7%	8.7%	8.5%	8.0%					
1985	19.5%	17.6%	17.6%	17.3%	15.0%	13.4%	12.3%	12.1%	8.9%	8.4%	7.8%	7.8%						
1986	19.1%	17.5%	17.2%	12.8%	12.8%	12.7%	12.0%	10.0%	10.0%	9.8%	9.8%							
1987	26.7%	23.7%	20.8%	14.9%	14.5%	11.9%	11.0%	10.9%	7.7%	7.7%								
1988	24.3%	20.7%	17.0%	15.8%	15.7%	12.8%	11.7%	10.9%	10.8%									
1989	22.4%	13.9%	13.6%	13.4%	12.1%	11.8%	11.4%	11.4%										
1990	21.5%	18.1%	14.0%	13.8%	12.5%	12.5%	10.8%											
1991	17.6%	17.4%	12.5%	12.1%	12.0%	11.9%												
1992	21.0%	13.9%	13.6%	13.6%	13.4%													
1993	17.4%	16.9%	15.6%	14.8%														
1994	25.0%	24.8%	15.9%															
1995	17.2%	16.3%																
1996	21.3%																	
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2014																		

OHIO BUREAU OF WORKERS' COMPENSATION
LUMP SUM SETTLEMENT

(Dollars in Thousands)
Public Employers-State Agencies

Unpaid Loss Payment Projections
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
	Undiscounted	Discounted													
Prior to 1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1980	56	42	6	6	5	5	5	5	2	2	2	2	2	2	1
1981	62	46	6	6	5	5	5	5	4	2	2	2	2	2	17
1982	84	63	8	8	7	7	7	6	6	6	2	2	2	2	21
1983	97	71	8	8	8	7	7	7	6	6	6	3	3	3	27
1984	125	93	13	10	10	9	9	8	8	7	7	7	3	3	30
1985	143	104	3	15	12	11	11	10	9	9	9	8	8	8	35
1986	149	102	2	3	14	11	11	10	10	9	9	8	8	7	48
1987	178	123	5	3	4	19	14	14	13	12	12	11	10	10	51
1988	192	123	4	4	3	3	17	14	13	12	12	11	11	10	79
1989	249	170	41	4	5	3	4	19	15	14	14	13	12	12	92
1990	287	198	16	49	5	5	4	5	22	17	16	15	14	14	105
1991	343	246	47	18	53	5	6	4	5	23	18	17	16	15	116
1992	434	300	33	49	19	57	6	6	4	5	26	21	20	19	169
1993	481	327	37	33	48	19	56	6	6	4	5	26	21	20	200
1994	538	336	23	28	33	38	17	50	6	5	3	5	26	23	282
1995	748	523	125	38	43	40	56	22	67	7	7	5	6	32	300
1996	816	645	115	129	61	63	41	78	27	82	6	9	7	7	190
1997	916	722	118	112	126	60	62	41	77	26	80	6	9	7	193
1998	1,152	853	109	132	123	136	49	53	43	68	26	77	7	8	320
1999	1,509	1,117	217	112	149	138	152	50	55	48	72	28	83	8	398
2000	1,740	1,289	174	224	118	155	143	158	53	58	50	75	29	87	415
2001	1,935	1,465	168	173	222	153	156	147	164	71	74	53	93	33	429
2002	2,214	1,618	192	169	185	239	128	164	152	168	57	63	54	81	562
2003	2,627	1,895	254	199	179	202	260	122	178	163	179	54	61	57	722
2004	3,172	2,318	283	262	235	203	217	280	165	194	181	201	75	81	798
2005	3,876	2,847	476	308	285	247	215	234	301	168	208	193	214	76	952
2006	4,491	3,300	326	454	305	283	301	248	250	321	241	226	215	242	1,079
2007	5,037	3,657	365	365	482	321	298	303	253	258	332	236	233	220	1,369
2008	5,513	3,968	425	357	331	474	319	297	322	264	264	339	261	239	1,622
2009	5,939	4,267	490	470	368	383	485	320	297	291	245	254	327	220	1,789
2010	6,106	4,377	498	472	484	359	407	470	305	283	252	218	234	301	1,823
2011	6,850	4,926	692	504	477	494	364	417	476	308	285	250	218	235	2,128
2012	7,594	5,414	553	719	519	490	511	375	432	490	317	293	255	222	2,418
2013	6,196	4,208	151	367	448	405	393	357	292	284	386	258	240	250	2,366
2014	<u>6,367</u>	<u>4,386</u>	<u>12</u>	<u>150</u>	<u>582</u>	<u>807</u>	<u>439</u>	<u>395</u>	<u>505</u>	<u>318</u>	<u>459</u>	<u>407</u>	<u>248</u>	<u>228</u>	<u>1,817</u>
Total	78,217	56,141	5,996	5,960	5,952	5,856	5,171	4,698	4,543	4,006	3,864	3,395	3,025	2,777	22,974

Discount Rate = 4.0%
Projected payments for accident year 2014 are for the full accident year.

OHIO BUREAU OF WORKERS' COMPENSATION

LUMP SUM SETTLEMENT

(Dollars in Thousands)

Public Employers-State Agencies

Unpaid Loss Payment Projections

<u>Injury Year</u> <u>Ending 12/31</u>	<u>Indexed</u> <u>Method</u> <u>Unpaid</u>	<u>Paid LDF</u> <u>Method</u> <u>Unpaid</u>	<u>Selected</u> <u>Unpaid</u>	<u>Indexed</u> <u>Method</u> <u>Weight</u>	<u>Paid LDF</u> <u>Method</u> <u>Weight</u>	<u>Total</u> <u>Projected</u>
1980	114	27	56	33.6%	66.4%	56
1981	125	27	62	36.0%	64.0%	62
1982	160	46	84	33.6%	66.4%	84
1983	189	46	97	36.1%	63.9%	97
1984	225	74	125	33.4%	66.6%	125
1985	254	92	143	31.5%	68.5%	143
1986	277	77	149	36.2%	63.8%	149
1987	299	126	178	30.1%	69.9%	178
1988	356	97	192	36.9%	63.1%	192
1989	401	165	249	35.6%	64.4%	249
1990	423	221	287	32.6%	67.4%	287
1991	442	301	343	30.0%	70.0%	343
1992	536	369	434	38.9%	61.1%	434
1993	550	426	481	44.2%	55.8%	481
1994	555	498	538	69.8%	30.2%	538
1995	662	861	748	56.9%	43.1%	748
1996	777	814	816	0.0%	100.3%	816
1997	838	885	916	0.0%	103.5%	916
1998	879	1,347	1,152	41.7%	58.3%	1,152
1999	1,231	1,784	1,509	49.8%	50.2%	1,509
2000	1,498	1,941	1,740	45.3%	54.7%	1,740
2001	1,489	2,024	1,935	16.6%	83.4%	1,935
2002	1,541	2,970	2,214	52.9%	47.1%	2,214
2003	1,907	4,087	2,627	67.0%	33.0%	2,627
2004	2,150	3,950	3,172	43.2%	56.8%	3,172
2005	2,516	5,524	3,876	54.8%	45.2%	3,876
2006	2,573	4,622	4,491	6.4%	93.6%	4,491
2007	3,157	5,446	5,037	17.9%	82.1%	5,037
2008	3,419	3,814	5,513	0.0%	144.6%	5,513
2009	3,799	6,833	5,939	29.5%	70.5%	5,939
2010	4,079	8,361	6,106	52.7%	47.3%	6,106
2011	4,539	10,287	6,850	59.8%	40.2%	6,850
2012	5,313	11,014	7,594	60.0%	40.0%	7,594
2013	3,634	6,612	6,196	14.0%	86.0%	6,196
2014	<u>3,716</u>	<u>0</u>	<u>6,367</u>	171.3%	0.0%	<u>6,367</u>
Total	54,622	85,767	78,217			78,217

Projected payments for accident year 2014 are for the full accident year.

OHIO BUREAU OF WORKERS' COMPENSATION
LUMP SUM SETTLEMENT

(Dollars in Thousands)
Public Employers-State Agencies

Unpaid Loss Payment Projections Based on Indexed Method
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
	Undiscounted	Discounted													
Prior to 1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1980	114	79	8	8	7	7	7	6	6	6	5	5	5	5	4
1981	125	86	8	8	8	7	7	7	6	6	6	5	5	5	4
1982	160	109	10	10	10	9	9	8	8	8	7	7	6	6	6
1983	189	128	12	12	11	11	10	10	9	9	8	8	8	7	7
1984	225	151	14	13	13	12	12	11	11	10	10	9	9	8	9
1985	254	165	3	16	15	14	14	13	13	12	12	11	10	10	11
1986	277	174	2	3	17	16	16	15	14	14	13	13	12	11	13
1987	299	181	3	2	3	18	17	17	16	15	15	14	13	13	15
1988	356	210	5	4	2	4	21	20	20	19	18	17	16	16	19
1989	401	242	35	5	4	2	4	22	21	20	19	19	18	17	21
1990	423	250	12	36	6	4	2	4	22	22	21	20	19	18	23
1991	442	261	23	12	36	6	4	2	4	22	21	20	20	19	25
1992	536	317	31	26	14	41	6	5	2	4	25	24	23	22	31
1993	550	320	17	31	26	14	40	6	5	2	4	25	24	23	32
1994	555	314	10	17	31	26	14	40	6	4	2	4	25	24	35
1995	662	404	100	10	17	31	26	14	41	6	5	2	4	25	38
1996	777	494	96	103	10	17	32	27	14	42	7	5	2	5	4
1997	838	550	103	91	97	9	16	31	25	14	39	6	4	2	3
1998	879	565	28	105	93	99	10	17	31	26	14	40	6	4	4
1999	1,231	829	187	34	124	110	117	11	20	37	30	16	48	7	4
2000	1,498	1,023	158	204	37	135	120	127	12	21	40	33	18	52	5
2001	1,489	1,014	113	145	187	34	124	110	117	11	20	37	30	16	4
2002	1,541	1,043	106	108	140	181	32	120	106	113	11	19	35	29	5
2003	1,907	1,311	213	117	119	154	199	36	132	116	124	12	21	39	6
2004	2,150	1,496	233	214	118	120	155	200	36	132	117	125	12	21	6
2005	2,516	1,801	379	231	213	117	119	154	198	36	132	116	124	12	6
2006	2,573	1,881	374	331	202	186	102	104	134	173	31	115	102	108	6
2007	3,157	2,299	289	417	369	225	207	114	116	150	193	35	128	113	8
2008	3,419	2,515	434	273	394	349	213	196	108	110	141	183	33	121	8
2009	3,799	2,782	343	438	276	399	353	215	198	109	111	143	185	33	9
2010	4,079	2,975	372	335	428	269	389	344	210	193	106	108	140	180	1,0
2011	4,539	3,365	651	354	319	408	257	371	328	200	184	101	103	133	1,1
2012	5,313	3,920	498	691	376	339	432	272	393	348	213	195	107	110	1,3
2013	3,634	2,601	86	333	461	251	226	289	182	263	232	142	131	72	9
2014	<u>3,716</u>	<u>2,560</u>	<u>7</u>	<u>87</u>	<u>339</u>	<u>471</u>	<u>256</u>	<u>231</u>	<u>295</u>	<u>186</u>	<u>268</u>	<u>237</u>	<u>145</u>	<u>133</u>	<u>1,060</u>
Total	54,622	38,416	4,963	4,824	4,521	4,094	3,569	3,168	2,860	2,459	2,206	1,873	1,592	1,421	17,071

Discount Rate = 4.0%
Projected payments for accident year 2014 are for the full accident year.

OHIO BUREAU OF WORKERS' COMPENSATION
LUMP SUM SETTLEMENT

(Dollars in Thousands)
Public Employers-State Agencies

Unpaid Loss Payment Projections Based on Paid Loss Development Method
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
	Undiscounted	Discounted													
1980	27	24	5	5	5	4	4	4	0	0	0	0	0	0	0
1981	27	24	5	4	4	4	4	3	3	0	0	0	0	0	0
1982	46	40	7	7	6	6	5	5	5	5	0	0	0	0	0
1983	46	39	6	6	6	5	5	5	4	4	4	0	0	0	0
1984	74	63	13	9	8	8	7	7	6	6	6	5	0	0	0
1985	92	76	3	15	10	10	9	9	8	8	7	7	6	0	0
1986	77	61	3	3	12	8	8	7	7	6	6	6	5	5	0
1987	126	98	5	4	4	19	13	12	11	11	10	10	9	9	8
1988	97	73	3	4	3	3	14	10	9	9	8	8	7	7	12
1989	165	131	45	3	5	4	4	18	12	11	11	10	9	9	24
1990	221	173	18	55	4	6	5	5	22	15	14	13	12	12	40
1991	301	239	58	20	61	5	7	5	5	24	16	15	14	14	57
1992	369	290	34	64	22	68	5	7	6	6	27	18	17	16	79
1993	426	333	52	35	65	22	68	5	7	6	6	27	18	17	96
1994	498	387	53	55	36	68	23	72	6	8	6	6	28	19	118
1995	861	680	159	75	77	51	96	33	101	8	11	9	9	40	193
1996	814	644	114	129	61	63	41	78	27	82	6	9	7	7	190
1997	885	698	114	108	122	58	59	39	74	25	78	6	8	7	186
1998	1,347	1,058	166	152	144	163	77	79	52	99	34	104	8	11	258
1999	1,784	1,403	245	189	173	165	186	88	91	60	113	39	118	9	307
2000	1,941	1,510	188	241	186	170	162	183	87	89	59	111	38	116	311
2001	2,024	1,555	179	178	229	177	162	154	174	82	85	56	105	36	406
2002	2,970	2,264	289	237	236	304	235	215	204	230	109	112	74	139	586
2003	4,087	3,079	336	364	299	299	384	296	271	258	291	138	142	93	916
2004	3,950	2,943	321	299	323	266	265	341	263	241	229	258	122	126	896
2005	5,524	4,115	595	401	373	404	331	331	425	328	300	286	322	153	1,275
2006	4,622	3,397	323	463	312	290	314	258	257	331	255	234	222	251	1,111
2007	5,446	3,953	382	354	507	342	318	344	283	282	362	280	256	244	1,493
2008	3,814	2,744	294	247	229	328	221	205	222	183	182	234	181	166	1,122
2009	6,833	4,888	552	484	407	377	540	364	338	366	301	300	386	298	2,121
2010	8,361	5,937	638	624	547	460	426	610	411	382	414	340	339	436	2,734
2011	10,287	7,248	754	727	711	623	524	486	696	469	436	472	388	387	3,614
2012	11,014	7,654	635	761	733	717	629	529	490	702	473	440	476	391	4,037
2013	6,612	4,469	162	372	445	430	420	368	310	287	411	277	258	279	2,593
2014	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	85,767	62,288	6,755	6,693	6,368	5,925	5,573	5,175	4,888	4,622	4,270	3,829	3,589	3,296	24,783

Discount Rate = 4.0%
Projected payments for accident year 2014 are for the full accident year.

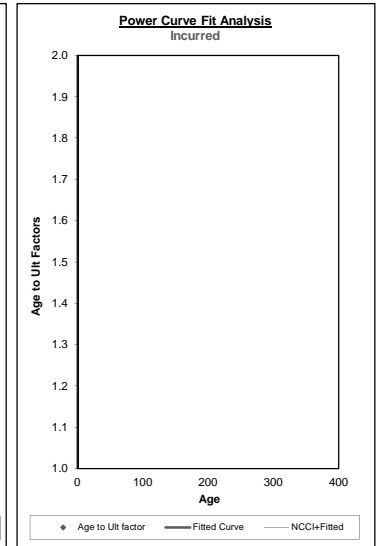
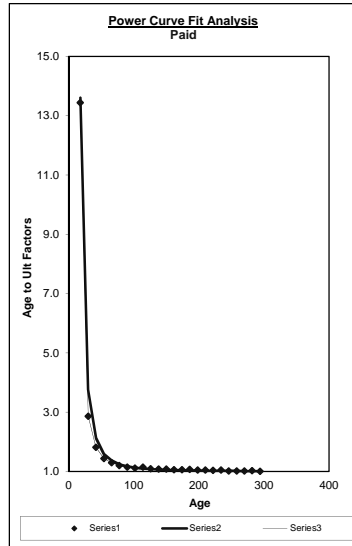
OHIO BUREAU OF WORKERS' COMPENSATION
 LUMP SUM SETTLEMENT
 Public Employers-State Agencies
 Estimation of Cumulative Development Factors
 Using the Method of Inverse Power Curve Fit

C= Paid -5.54 Incurred 0.00
 B= 2.25 #DIV/0!
 A= 3686 #DIV/0!
 Cutoff Age= 480 480

$Y = \frac{A}{(X+C)^B} + 1$

R-Square Paid 0.9065 Incurred #DIV/0!
 F-Statistics 281 #DIV/0!
 F- Degree 29 -2

Months of Maturity	<u>Paid</u>		<u>Incurred</u>		Fitted Value		
	Age-to-age Factor	Excluded (y)	Age-to-age Factor	Excluded (y)	Age	<u>Paid</u>	<u>Incurred</u>
6	15.000	y	----	y	6	21295.444	#DIV/0!
18	13.441	y	----	y	18	13.604	#DIV/0!
30	2.864	y	----	y	30	3.761	#DIV/0!
42	1.814	y	----	y	42	2.124	#DIV/0!
54	1.433	y	----	y	54	1.592	#DIV/0!
66	1.295	y	----	y	66	1.360	#DIV/0!
78	1.200	y	----	y	78	1.239	#DIV/0!
90	1.140	y	----	y	90	1.170	#DIV/0!
102	1.114	y	----	y	102	1.126	#DIV/0!
114	1.146	y	----	y	114	1.097	#DIV/0!
126	1.086	y	----	y	126	1.076	#DIV/0!
138	1.074	y	----	y	138	1.062	#DIV/0!
150	1.074	y	----	y	150	1.051	#DIV/0!
162	1.057	y	----	y	162	1.042	#DIV/0!
174	1.054	y	----	y	174	1.036	#DIV/0!
186	1.065	y	----	y	186	1.031	#DIV/0!
198	1.047	y	----	y	198	1.027	#DIV/0!
210	1.041	y	----	y	210	1.023	#DIV/0!
222	1.038	y	----	y	222	1.020	#DIV/0!
234	1.041	y	----	y	234	1.018	#DIV/0!
246	1.019	y	----	y	246	1.016	#DIV/0!
258	1.019	y	----	y	258	1.014	#DIV/0!
270	1.012	y	----	y	270	1.013	#DIV/0!
282	1.023	y	----	y	282	1.012	#DIV/0!
294	1.008	y	----	y	294	1.011	#DIV/0!
306	1.023	y	----	y	306	1.010	#DIV/0!
318	1.002	y	----	y	318	1.009	#DIV/0!
330	1.002	y	----	y	330	1.008	#DIV/0!
342	1.002	y	----	y	342	1.008	#DIV/0!
354	1.002	y	----	y	354	1.007	#DIV/0!
366	1.009	y	----	y	366	1.006	#DIV/0!
378	1.007	y	----	y	378	1.006	#DIV/0!



OHIO BUREAU OF WORKERS' COMPENSATION
LIVING MAINTENANCE
(Dollars in Thousands)
Public Employers-State Agencies

Summary of Unpaid Loss

Injury Year Ending 12/31	(1) Evaluation as of	(2) Selected Ultimate Loss	(3) Paid Loss 6/30/2014	(4) Case Reserve 6/30/2014	(5) IBNR 6/30/2014	(6) Unpaid Loss 6/30/2014	(7) Adjustment	(8) Adj. Unpaid Loss 6/30/2014	(9) Discount Factor 4.00%	(10) Discounted Unpaid Loss 6/30/2014	(11) Implied Loss Rate Per \$100 Payroll	(12) Implied Loss Frequency Per \$1M Payroll	(13) Implied Loss Severity Per Claim
Prior to 1980	6/30/2014			0	0	0	1,000	0	98%	0			
1980	6/30/2014	205	205	0	0	0	1,000	0	98%	0	0.01	0.68	173
1981	6/30/2014	164	164	0	0	0	1,000	0	98%	0	0.01	0.61	146
1982	6/30/2014	341	341	0	0	0	1,000	0	98%	0	0.02	0.62	268
1983	6/30/2014	169	169	0	0	0	1,000	0	98%	0	0.01	0.62	125
1984	6/30/2014	280	280	0	0	0	1,000	0	98%	0	0.01	0.62	195
1985	6/30/2014	316	316	0	0	0	1,000	0	98%	0	0.01	0.63	204
1986	6/30/2014	407	407	0	0	0	1,000	0	98%	0	0.02	0.62	248
1987	6/30/2014	610	609	0	1	1	1,000	1	98%	1	0.02	0.58	361
1988	6/30/2014	609	603	0	6	6	1,000	6	97%	6	0.02	0.59	322
1989	6/30/2014	604	597	0	7	7	1,000	7	93%	7	0.02	0.57	317
1990	6/30/2014	654	646	1	6	8	1,000	8	90%	7	0.02	0.52	348
1991	6/30/2014	646	637	0	9	9	1,000	9	89%	8	0.02	0.47	358
1992	6/30/2014	784	774	0	11	11	1,000	11	85%	9	0.02	0.50	401
1993	6/30/2014	877	866	0	11	11	1,000	11	85%	9	0.02	0.48	459
1994	6/30/2014	972	953	0	19	19	1,000	19	84%	16	0.02	0.43	525
1995	6/30/2014	816	793	2	22	24	1,000	24	85%	20	0.02	0.41	448
1996	6/30/2014	973	943	0	30	30	1,000	30	85%	25	0.02	0.40	537
1997	6/30/2014	1,056	1,024	2	30	32	1,000	32	84%	27	0.02	0.35	645
1998	6/30/2014	1,469	1,430	0	39	39	1,000	39	84%	33	0.03	0.33	925
1999	6/30/2014	1,638	1,591	5	43	48	1,000	48	83%	39	0.03	0.36	898
2000	6/30/2014	1,602	1,449	0	152	152	1,000	152	83%	127	0.03	0.36	836
2001	6/30/2014	1,932	1,796	0	135	135	1,000	135	80%	109	0.03	0.31	1,128
2002	6/30/2014	1,444	1,299	5	139	145	1,000	145	81%	117	0.02	0.28	900
2003	6/30/2014	1,451	1,289	1	161	162	1,000	162	80%	129	0.02	0.29	844
2004	6/30/2014	1,299	1,115	11	173	184	1,000	184	79%	145	0.02	0.27	779
2005	6/30/2014	1,565	1,362	24	179	203	1,000	203	76%	154	0.02	0.25	968
2006	6/30/2014	1,630	1,399	13	219	231	1,000	231	78%	180	0.02	0.21	1,174
2007	6/30/2014	1,744	1,468	42	234	276	1,000	276	78%	217	0.03	0.21	1,184
2008	6/30/2014	1,759	1,417	52	289	341	1,000	341	80%	274	0.02	0.19	1,289
2009	6/30/2014	1,525	1,097	83	345	428	1,000	428	82%	351	0.02	0.19	1,108
2010	6/30/2014	1,557	1,023	76	458	534	1,000	534	84%	447	0.02	0.18	1,184
2011	6/30/2014	1,463	756	216	492	708	1,000	708	85%	601	0.02	0.17	1,200
2012	6/30/2014	1,145	200	125	819	945	1,000	945	79%	750	0.02	0.17	912
2013	6/30/2014	1,013	21	40	952	993	1,000	993	73%	728	0.02	0.16	1,234
2014	6/30/2014	<u>952</u>	<u>0</u>	<u>0</u>	<u>476</u>	<u>476</u>	1,000	<u>476</u>	68%	<u>324</u>	0.02	0.16	1,158
		35,670	29,038	698	5,459	6,157		6,157		4,861			
										4,761			

Column Notes

- (2) Exhibit PES-J.2, Column (2).
- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Provided by Ohio Bureau of Workers' Compensation.
- (5) Column (6) - Column (4).
- (6) Column (2) - Column (3); 2014 adjusted to reflect 50% of a year's exposure.
- (7) No adjustment.
- (8) Column (6) x Column (7).
- (8) Column (2) - Column (3); 2014 adjusted to reflect 50% of a year's exposure.
- (9) Based on Exhibit PES-J.20.1 through Exhibit PES-J.20.4 and 4.0% discount rate.
- (10) Column (8) x Column (9).
- (11) Column (2) divided by Exhibit PES-J.6, Column (3) / 10.
- (12) Exhibit V.7, Column (9) / Exhibit PES-J.6, Column (3).
- (13) Column (2) / Exhibit V.7, Column (9) x 1,000.

**OHIO BUREAU OF WORKERS' COMPENSATION
LIVING MAINTENANCE
(Dollars in Thousands)
Public Employers-State Agencies**

Summary of Ultimate Loss Methods

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
<u>Injury Year Ending 12/31</u>	<u>Evaluation as of</u>	<u>Months of Development</u>	<u>Paid Development</u>	<u>Incurred Development</u>	<u>Born. - Ferg. Payroll Paid</u>	<u>Born. - Ferg. Payroll Incurred</u>	<u>Born. - Ferg. Premium Paid</u>	<u>Born. - Ferg. Premium Incurred</u>	<u>Case Reserve Method</u>	<u>Persistence Method (Beneficiary)</u>	<u>Indexed Loss Method</u>	<u>Selected Ultimate Loss</u>
1980	6/30/2014	414	205	205	205	205			205	205	205	205
1981	6/30/2014	402	164	164	164	164			164	164	164	164
1982	6/30/2014	390	341	341	341	341			341	341	341	341
1983	6/30/2014	378	169	169	169	169			169	169	169	169
1984	6/30/2014	366	280	280	280	280			280	280	280	280
1985	6/30/2014	354	316	316	316	316			316	316	316	316
1986	6/30/2014	342	407	407	407	407			407	407	407	407
1987	6/30/2014	330	610	610	611	611			609	609	610	610
1988	6/30/2014	318	609	607	611	608			603	603	608	609
1989	6/30/2014	306	605	601	606	602			597	597	602	604
1990	6/30/2014	294	655	653	655	653			651	646	652	654
1991	6/30/2014	282	648	644	648	644			637	637	644	646
1992	6/30/2014	270	790	785	785	782			774	788	783	784
1993	6/30/2014	258	886	881	878	875			866	866	877	877
1994	6/30/2014	246	978	971	979	971			953	980	966	972
1995	6/30/2014	234	819	809	823	811			797	835	810	816
1996	6/30/2014	222	984	973	978	969			943	1,023	967	973
1997	6/30/2014	210	1,076	1,066	1,061	1,055			1,033	1,115	1,051	1,056
1998	6/30/2014	198	1,522	1,508	1,473	1,467			1,430	1,430	1,466	1,469
1999	6/30/2014	186	1,708	1,689	1,689	1,633			1,616	1,859	1,640	1,638
2000	6/30/2014	174	1,583	1,562	1,681	1,648	1,528	1,516	1,449	1,449	1,523	1,602
2001	6/30/2014	162	1,981	1,941	2,037	1,988	1,886	1,796	1,796	1,902	1,872	1,932
2002	6/30/2014	150	1,451	1,425	1,549	1,507	1,400	1,386	1,327	1,522	1,382	1,444
2003	6/30/2014	138	1,458	1,428	1,544	1,503	1,418	1,397	1,294	1,529	1,392	1,451
2004	6/30/2014	126	1,280	1,264	1,377	1,348	1,286	1,271	1,186	1,121	1,234	1,299
2005	6/30/2014	114	1,584	1,591	1,624	1,627	1,573	1,580	1,656	1,559	1,498	1,565
2006	6/30/2014	102	1,670	1,659	1,681	1,671	1,668	1,659	1,556	1,693	1,542	1,630
2007	6/30/2014	90	1,817	1,779	1,778	1,753	1,799	1,770	1,664	3,093	1,657	1,744
2008	6/30/2014	78	1,881	1,814	1,787	1,754	1,829	1,787	1,645	3,460	1,660	1,759
2009	6/30/2014	66	1,606	1,583	1,532	1,529	1,597	1,582	1,521	3,424	1,446	1,525
2010	6/30/2014	54	1,786	1,740	1,536	1,541	1,633	1,624	1,572	4,079	1,502	1,557
2011	6/30/2014	42	1,776	1,875	1,381	1,496	1,622	1,698	2,096	4,115	1,388	1,463
2012	6/30/2014	30	853	971	964	989	1,414	1,380	1,154	2,424	1,056	1,145
2013	6/30/2014	18	462	543	589	589	1,437	1,378	591	1,438	759	1,013
2014	6/30/2014	6	<u>0</u>	<u>0</u>	<u>541</u>	<u>536</u>	<u>1,512</u>	<u>1,497</u>	<u>0</u>	<u>0</u>	<u>803</u>	<u>952</u>
			34,959	34,853	35,223	35,039	23,602	23,394	33,895	46,678	34,268	35,670

Column Notes

- (3) Exhibit PES-J.3, Column (5).
- (4) Exhibit PES-J.3, Column (8).
- (5) Exhibit PES-J.6, Column (12).
- (6) Exhibit PES-J.7, Column (12).
- (7) Exhibit PES-J.8, Column (12).
- (8) Exhibit PES-J.9, Column (12).
- (9) Exhibit PES-J.10, Column (11).
- (10) Exhibit PES-J.11, Column (6).
- (11) Exhibit PES-J.14, Column (8).
- (12) Based on Columns (3) through (10).

**OHIO BUREAU OF WORKERS' COMPENSATION
LIVING MAINTENANCE
(Dollars in Thousands)
Public Employers-State Agencies**

Paid and Incurred Loss Development Methods

<u>Injury Year Ending 12/31</u>	<u>(1) Evaluation as of</u>	<u>(2) Months of Development</u>	<u>(3) Paid Loss</u>	<u>(4) Cumulative Paid LDF</u>	<u>(5) Estimated Ult. Loss Paid Method (3) times (4)</u>	<u>(6) Incurred Loss</u>	<u>(7) Cumulative Incurred LDF</u>	<u>(8) Estimated Ult. Loss Inc. Method (6) times (7)</u>
1980	6/30/2014	414	205	1.000	205	205	1.000	205
1981	6/30/2014	402	164	1.000	164	164	1.000	164
1982	6/30/2014	390	341	1.000	341	341	1.000	341
1983	6/30/2014	378	169	1.000	169	169	1.000	169
1984	6/30/2014	366	280	1.000	280	280	1.000	280
1985	6/30/2014	354	316	1.000	316	316	1.000	316
1986	6/30/2014	342	407	1.000	407	407	1.000	407
1987	6/30/2014	330	609	1.003	610	609	1.003	610
1988	6/30/2014	318	603	1.011	609	603	1.008	607
1989	6/30/2014	306	597	1.014	605	597	1.008	601
1990	6/30/2014	294	646	1.015	655	647	1.009	653
1991	6/30/2014	282	637	1.018	648	637	1.012	644
1992	6/30/2014	270	774	1.021	790	774	1.015	785
1993	6/30/2014	258	866	1.023	886	866	1.017	881
1994	6/30/2014	246	953	1.026	978	953	1.018	971
1995	6/30/2014	234	793	1.034	819	795	1.018	809
1996	6/30/2014	222	943	1.044	984	943	1.032	973
1997	6/30/2014	210	1,024	1.050	1,076	1,026	1.039	1,066
1998	6/30/2014	198	1,430	1.064	1,522	1,430	1.054	1,508
1999	6/30/2014	186	1,591	1.074	1,708	1,596	1.059	1,689
2000	6/30/2014	174	1,449	1.092	1,583	1,449	1.078	1,562
2001	6/30/2014	162	1,796	1.103	1,981	1,796	1.081	1,941
2002	6/30/2014	150	1,299	1.117	1,451	1,304	1.092	1,425
2003	6/30/2014	138	1,289	1.130	1,458	1,290	1.107	1,428
2004	6/30/2014	126	1,115	1.148	1,280	1,126	1.123	1,264
2005	6/30/2014	114	1,362	1.163	1,584	1,386	1.148	1,591
2006	6/30/2014	102	1,399	1.193	1,670	1,412	1.175	1,659
2007	6/30/2014	90	1,468	1.238	1,817	1,510	1.178	1,779
2008	6/30/2014	78	1,417	1.327	1,881	1,470	1.235	1,814
2009	6/30/2014	66	1,097	1.464	1,606	1,180	1.342	1,583
2010	6/30/2014	54	1,023	1.747	1,786	1,099	1.583	1,740
2011	6/30/2014	42	756	2.349	1,776	972	1.930	1,875
2012	6/30/2014	30	200	4.263	853	326	2.983	971
2013	6/30/2014	18	21	22.402	462	61	8.936	543
2014	6/30/2014	6	0	763.565	0	0	89.358	0
			29,038		34,959	29,735		34,853

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Exhibit PES-J.4, Page 1 and Exhibit PES-J.4, Page 2, interpolated to appropriate age.
- (6) Provided by Ohio Bureau of Workers' Compensation.
- (7) Exhibit PES-J.5, Page 1 and Exhibit PES-J.5, Page 2, interpolated to appropriate age.

OHIO BUREAU OF WORKERS' COMPENSATION

LIVING MAINTENANCE
(Dollars in Thousands)
Public Employers-State Agencies

Paid Loss Development

Age of Development

<u>Injury Year</u> <u>Ending 12/31</u>	<u>6 MTHS</u>	<u>18 MTHS</u>	<u>30 MTHS</u>	<u>42 MTHS</u>	<u>54 MTHS</u>	<u>66 MTHS</u>	<u>78 MTHS</u>	<u>90 MTHS</u>	<u>102 MTHS</u>	<u>114 MTHS</u>	<u>126 MTHS</u>	<u>138 MTHS</u>	<u>150 MTHS</u>	<u>162 MTHS</u>	<u>174 MTHS</u>	<u>186 MTHS</u>	<u>198 MTHS</u>	<u>210 MTHS</u>
1980	0	10	47	73	101	130	155	170	175	175	183	199	199	199	199	199	199	199
1981	0	10	49	77	109	131	135	138	139	145	151	151	152	153	153	153	153	154
1982	0	11	55	95	138	159	171	177	194	227	252	259	259	260	260	328	332	332
1983	0	12	58	81	94	108	123	137	157	165	166	166	166	166	166	166	166	166
1984	0	13	65	101	130	143	158	181	201	205	223	230	234	234	234	236	238	246
1985	0	12	67	112	149	188	241	278	289	294	294	301	306	309	309	309	309	313
1986	0	14	56	92	150	242	333	356	377	392	394	402	402	402	402	402	402	403
1987	1	22	125	212	325	419	483	508	524	528	535	540	553	571	571	591	593	601
1988	1	20	117	248	378	444	467	506	526	540	550	559	561	562	562	567	567	567
1989	1	30	155	311	388	417	437	444	451	472	490	498	505	510	512	515	537	550
1990	0	17	194	299	348	372	426	471	495	512	519	525	544	551	564	574	600	619
1991	3	93	336	415	483	536	555	565	590	594	594	603	614	616	621	626	626	626
1992	3	121	310	437	549	572	595	633	649	689	730	732	742	751	751	751	755	761
1993	9	265	463	626	657	688	723	735	772	779	791	793	797	806	815	818	820	838
1994	2	243	551	639	675	737	800	810	827	832	842	858	858	858	869	888	908	928
1995	23	258	458	531	602	642	669	702	724	730	741	744	756	761	768	770	786	786
1996	7	153	393	549	614	675	738	756	761	761	762	770	777	828	893	915	915	931
1997	1	192	481	650	771	835	884	911	952	964	978	1,000	1,001	1,001	1,001	1,006	1,011	1,024
1998	10	364	709	923	1,095	1,184	1,226	1,278	1,293	1,311	1,350	1,374	1,382	1,405	1,413	1,430	1,430	
1999	12	478	965	1,182	1,276	1,315	1,350	1,362	1,387	1,418	1,460	1,496	1,519	1,536	1,554	1,591		
2000	26	496	912	1,122	1,183	1,230	1,244	1,285	1,332	1,363	1,369	1,385	1,421	1,449	1,449			
2001	19	533	892	1,129	1,297	1,438	1,553	1,628	1,672	1,698	1,737	1,766	1,784	1,796				
2002	8	349	625	814	934	1,018	1,062	1,117	1,188	1,246	1,271	1,276	1,299					
2003	9	206	461	656	866	972	1,036	1,124	1,197	1,249	1,266	1,289						
2004	4	110	430	745	865	917	987	1,066	1,098	1,115	1,115							
2005	2	206	497	732	988	1,142	1,257	1,321	1,345	1,362								
2006	2	163	440	711	965	1,177	1,310	1,374	1,399									
2007	1	132	455	771	1,052	1,221	1,338	1,468										
2008	1	123	367	742	1,013	1,261	1,417											
2009	0	79	386	727	926	1,097												
2010	1	150	463	750	1,023													
2011	0	71	394	756														
2012	0	41	200															
2013	0	21																
2014	0																	

Age to Age Development Factors

<u>Injury Year</u> <u>Ending 12/31</u>	<u>6</u>	<u>18</u>	<u>30</u>	<u>42</u>	<u>54</u>	<u>66</u>	<u>78</u>	<u>90</u>	<u>102</u>	<u>114</u>	<u>126</u>	<u>138</u>	<u>150</u>	<u>162</u>	<u>174</u>	<u>186</u>	<u>198</u>	<u>210</u>	
1980	35.358	4.893	1.571	1.381	1.281	1.192	1.095	1.030	1.000	1.045	1.087	1.004	1.000	1.000	1.000	1.000	1.000	1.000	
1981	35.358	4.893	1.571	1.416	1.200	1.035	1.020	1.011	1.037	1.042	1.000	1.008	1.004	1.000	1.000	1.000	1.011	1.044	
1982	35.358	4.893	1.722	1.451	1.149	1.076	1.037	1.096	1.169	1.112	1.029	1.000	1.001	1.002	1.260	1.014	1.000	1.000	
1983	35.358	4.864	1.396	1.163	1.149	1.135	1.116	1.145	1.056	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1984	36.322	5.001	1.553	1.285	1.102	1.105	1.141	1.114	1.018	1.089	1.027	1.021	1.000	1.000	1.005	1.012	1.030	1.022	
1985	36.990	5.606	1.678	1.325	1.263	1.278	1.155	1.041	1.016	1.000	1.025	1.015	1.011	1.000	1.000	1.000	1.012	1.000	
1986	29.149	4.079	1.641	1.636	1.618	1.375	1.068	1.060	1.040	1.004	1.021	1.000	1.000	1.000	1.000	1.000	1.002	1.000	
1987	39.399	5.631	1.699	1.534	1.292	1.151	1.052	1.032	1.008	1.013	1.009	1.024	1.033	1.001	1.036	1.003	1.013	1.013	
1988	33.985	5.822	2.110	1.526	1.174	1.052	1.082	1.041	1.026	1.019	1.015	1.005	1.002	1.000	1.008	1.000	1.000	1.000	
1989	26.480	5.131	2.004	1.249	1.075	1.047	1.017	1.016	1.045	1.038	1.017	1.014	1.010	1.004	1.005	1.043	1.024	1.000	
1990	54.007	11.673	1.543	1.162	1.069	1.144	1.106	1.053	1.033	1.014	1.013	1.036	1.012	1.024	1.019	1.044	1.033	1.005	
1991	30.528	3.625	1.238	1.163	1.109	1.036	1.019	1.043	1.007	1.000	1.016	1.018	1.002	1.008	1.009	1.000	1.000	1.000	
1992	46.345	2.565	1.411	1.255	1.042	1.041	1.063	1.026	1.061	1.059	1.004	1.013	1.012	1.000	1.000	1.006	1.007	1.000	
1993	29.516	1.747	1.353	1.048	1.048	1.050	1.017	1.051	1.008	1.015	1.002	1.005	1.011	1.012	1.003	1.003	1.022	1.024	
1994	98.073	2.268	1.159	1.057	1.093	1.085	1.012	1.021	1.005	1.013	1.019	1.000	1.000	1.012	1.021	1.023	1.022	1.000	
1995	11.119	1.777	1.159	1.132	1.068	1.042	1.048	1.032	1.008	1.015	1.004	1.017	1.006	1.010	1.002	1.021	1.000	1.000	
1996	22.622	2.564	1.397	1.117	1.100	1.093	1.025	1.006	1.000	1.001	1.010	1.009	1.066	1.078	1.025	1.000	1.017	1.013	
1997	198.851	2.498	1.353	1.186	1.083	1.058	1.031	1.045	1.002	1.026	1.022	1.002	1.000	1.000	1.005	1.005	1.013		
1998	35.148	1.947	1.302	1.186	1.081	1.035	1.042	1.012	1.014	1.030	1.018	1.006	1.017	1.006	1.012	1.000			
1999	41.195	2.019	1.225	1.079	1.031	1.027	1.008	1.019	1.022	1.029	1.025	1.015	1.011	1.012	1.023				
2000	19.187	1.839	1.230	1.054	1.040	1.011	1.033	1.036	1.023	1.005	1.012	1.026	1.020	1.000					
2001	27.771	1.672	1.267	1.148	1.109	1.080	1.048	1.027	1.015	1.023	1.017	1.010	1.007						
2002	44.172	1.788	1.303	1.148	1.090	1.043	1.053	1.063	1.049	1.020	1.004	1.019							
2003	24.154	2.233	1.424	1.319	1.123	1.066	1.085	1.065	1.044	1.013	1.019								
2004	25.143	3.910	1.735	1.161	1.060	1.076	1.081	1.030	1.016	1.000									
2005	93.095	2.409	1.471	1.351	1.155	1.101	1.051	1.018	1.013										
2006	69.146	2.691	1.616	1.358	1.220	1.113	1.049	1.018											
2007	195.363	3.432	1.697	1.364	1.161	1.096	1.097												
2008	228.477	2.994	2.022	1.365	1.245	1.124													
2009		4.907	1.884	1.274	1.185														
2010	251.952	3.083	1.619	1.363															
2011		5.573	1.920																
2012		4.936																	
2013																			
	\$ Wid Avg	34.084	2.436	1.446	1.217	1.120	1.077	1.051	1.034	1.023	1.020	1.015	1.012	1.012	1.010	1.017	1.009	1.013	1.006
	Strt Average	62.987	3.787	1.540	1.266	1.147	1.095	1.059	1.043	1.028	1.025	1.017	1.012	1.010	1.008	1.022	1.009	1.011	1.007
	3 Yr \$ Wid Avg	----	4.043	1.797	1.334	1.197	1.111	1.066	1.021	1.024	1.012	1.014	1.017	1.012	1.006	1.015	1.001	1.011	1.005
	5 Yr \$ Wid Avg	6																	

OHIO BUREAU OF WORKERS' COMPENSATION
LIVING MAINTENANCE
(Dollars in Thousands)
Public Employers-State Agencies

Paid Loss Development

Age of Development

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	199	205	205	205	205	205	205	205	205	205	205	205	205	205	205	205	205	205
1981	161	161	161	164	164	164	164	164	164	164	164	164	164	164	164	164	164	164
1982	332	332	332	337	337	337	337	341	341	341	341	341	341	341	341	341	341	341
1983	166	169	169	169	169	169	169	169	169	169	169	169	169	169	169	169	169	169
1984	251	255	255	255	255	255	255	255	255	255	275	280	280	280	280	280	280	280
1985	313	313	316	316	316	316	316	316	316	316	316	316	316	316	316	316	316	316
1986	403	403	403	407	407	407	407	407	407	407	407	407	407	407	407	407	407	407
1987	609	609	609	609	609	609	609	609	609	609	609	609	609	609	609	609	609	609
1988	567	575	594	603	603	603	603	603	603	603	603	603	603	603	603	603	603	603
1989	550	561	576	576	576	583	597	597	597	597	597	597	597	597	597	597	597	597
1990	622	622	630	630	639	646	646	646	646	646	646	646	646	646	646	646	646	646
1991	626	637	637	637	637	637	637	637	637	637	637	637	637	637	637	637	637	637
1992	761	764	770	771	774	774	774	774	774	774	774	774	774	774	774	774	774	774
1993	858	866	866	866	866	866	866	866	866	866	866	866	866	866	866	866	866	866
1994	928	949	953	953	953	953	953	953	953	953	953	953	953	953	953	953	953	953
1995	786	793	793	793	793	793	793	793	793	793	793	793	793	793	793	793	793	793
1996	943	943	943	943	943	943	943	943	943	943	943	943	943	943	943	943	943	943
1997																		
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2014																		

Age to Age Development Factors

Injury Year Ending 12/31	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426
	<u>234</u>	<u>246</u>	<u>258</u>	<u>270</u>	<u>282</u>	<u>294</u>	<u>306</u>	<u>318</u>	<u>330</u>	<u>342</u>	<u>354</u>	<u>366</u>	<u>378</u>	<u>390</u>	<u>402</u>	<u>414</u>	<u>426</u>	<u>438</u>
1980	1.025	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
1981	1.000	1.000	1.016	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
1982	1.000	1.000	1.015	1.000	1.000	1.000	1.000	1.010	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1983	1.013	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
1984	1.014	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.080	1.017	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1985	1.000	1.011	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
1986	1.000	1.001	1.009	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
1987	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
1988	1.014	1.033	1.015	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
1989	1.020	1.027	1.000	1.000	1.012	1.025	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1990	1.000	1.012	1.000	1.000	1.013	1.011	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1991	1.018	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
1992	1.005	1.008	1.001	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003
1993	1.009	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
1994	1.023	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004
1995	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008	1.008
1996																		
1997																		
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2011																		
2012																		
2013																		
2014																		
\$ Wid Avg	1.010	1.008	1.003	1.002	1.003	1.003	1.001	1.000	1.008	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Strt Average	1.009	1.006	1.004	1.001	1.002	1.002	1.001	1.000	1.010	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3 Yr \$ Wid Avg	1.014	1.004	1.000	1.005	1.008	1.008	1.000	1.000	1.000	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
5 Yr \$ Wid Avg	1.013	1.005	1.000	1.003	1.005	1.005	1.000	1.000	1.012	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Inv. Power Curve	1.006	1.005	1.005	1.004	1.004	1.003	1.003	1.003	1.003	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
Selected	1.010	1.008	1.003	1.002	1.003	1.003	1.001	1.003	1.008	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	1.044	1.034	1.026	1.023	1.021	1.018	1.015	1.014	1.011	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Tail

OHIO BUREAU OF WORKERS' COMPENSATION
LIVING MAINTENANCE
(Dollars in Thousands)
Public Employers-State Agencies

Incurred Loss Development

Age of Development

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS	
1980																			
1981																			
1982																			
1983																			
1984																			
1985																			
1986																			
1987																			
1988																			
1989																			
1990																			
1991																			
1992																			
1993																			840
1994																	911	932	
1995																771	787	786	
1996															893	919	919	936	
1997														1,001	1,001	1,009	1,011	1,026	
1998													1,382	1,409	1,417	1,430	1,430		
1999												1,501	1,534	1,544	1,555	1,596			
2000											1,369	1,417	1,422	1,454	1,449				
2001										1,701	1,764	1,783	1,799	1,796					
2002									1,197	1,258	1,280	1,281	1,304						
2003								1,131	1,223	1,250	1,276	1,290							
2004							1,009	1,116	1,111	1,118	1,126								
2005						1,172	1,372	1,343	1,366	1,386									
2006					992	1,350	1,353	1,420	1,412										
2007				871	1,258	1,294	1,407	1,510											
2008			510	1,072	1,117	1,337	1,470												
2009		130	610	843	1,007	1,180													
2010	1	313	621	889	1,099														
2011	0	195	702	972															
2012	0	116	326																
2013	0	61																	
2014	0																		

Age to Age Development Factors

Injury Year Ending 12/31	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	
1980																			
1981																			
1982																			
1983																			
1984																			
1985																			
1986																			
1987																			
1988																			
1989																			
1990																			
1991																			
1992																			
1993																			1.025
1994																	1.023	0.996	
1995																1.021	0.999	1.000	
1996															1.029	1.000	1.019	1.007	
1997														1.000	1.007	1.003	1.015		
1998														1.020	1.006	1.009	1.000		
1999														1.007	1.007	1.026			
2000													1.022	1.007	1.007	1.026			
2001													1.035	1.004	1.023	0.997			
2002												1.037	1.011	1.009	0.998				
2003												1.018	1.001	1.018					
2004								1.081	1.022	1.021	1.011								
2005						1.170	0.979	1.017	1.015										
2006					1.360	1.002	1.049	0.994											
2007				1.444	1.029	1.087	1.074												
2008			2.104	1.041	1.198	1.099													
2009		4.705	1.383	1.194	1.172														
2010	524.996	1.984	1.432	1.235															
2011		3.597	1.384																
2012		2.804																	
2013																			
\$ Wid Avg	1,148.628	2,995	1,546	1,219	1,180	1,087	1,048	1,020	1,024	1,022	1,015	1,013	1,011	1,003	1,018	1,004	1,014	1,007	
Strt Average	524.996	3,272	1,576	1,229	1,190	1,090	1,052	1,022	1,024	1,021	1,015	1,013	1,012	1,002	1,018	1,006	1,014	1,007	
3 Yr \$ Wid Avg	----	2,640	1,399	1,149	1,127	1,062	1,034	1,002	1,015	1,016	1,008	1,010	1,008	1,003	1,015	1,001	1,011	1,001	
Inv. Power Curve	1,148.507	2,591	1,428	1,197	1,113	1,074	1,052	1,039	1,030	1,024	1,019	1,016	1,014	1,012	1,010	1,009	1,008	1,007	
Selected	10,000	2,995	1,546	1,219	1,180	1,087	1,048	1,002	1,024	1,022	1,015	1,013	1,011	1,003	1,018	1,004	1,014	1,007	
Cumulative	89,358	8,936	2,983	1,930	1,583	1,342	1,235	1,178	1,175	1,148	1,123	1,107	1,092	1,081	1,078	1,059	1,054	1,039	

OHIO BUREAU OF WORKERS' COMPENSATION
LIVING MAINTENANCE
(Dollars in Thousands)
Public Employers-State Agencies

Incurred Loss Development

Age of Development

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980														205	205	205	205	205
1981													164	164	164	164	164	
1982											341	341	341	341	341			
1983										169	169	169	169	169				
1984									255	276	280	280	280					
1985								316	316	316	316	316						
1986							407	407	407	407	407							
1987						609	609	609	609	609								
1988					603	603	603	603	603									
1989				576	576	583	597	597										
1990			630	630	639	649	647											
1991		639	637	637	637	637												
1992	761	766	770	775	774													
1993	861	872	866	866														
1994	928	949	953															
1995	786	795																
1996	943																	
1997																		
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2003																		
2004																		
2005																		
2006																		
2007																		
2008																		
2009																		
2010																		
2011																		
2012																		
2013																		
2014																		

Age to Age Development Factors

Injury Year Ending 12/31	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	
	<u>234</u>	<u>246</u>	<u>258</u>	<u>270</u>	<u>282</u>	<u>294</u>	<u>306</u>	<u>318</u>	<u>330</u>	<u>342</u>	<u>354</u>	<u>366</u>	<u>378</u>	<u>390</u>	<u>402</u>	<u>414</u>	<u>426</u>	<u>438</u>	
1980														1.000	1.000	1.000	1.000		
1981													1.000	1.000	1.000	1.000			
1982											1.000	1.000	1.000	1.000					
1983										1.000	1.000	1.000	1.000						
1984									1.083	1.014	1.000	1.000							
1985								1.000	1.000	1.000	1.000	1.000							
1986							1.000	1.000	1.000	1.000	1.000								
1987						1.000	1.000	1.000	1.000	1.000									
1988					1.000	1.000	1.000	1.000											
1989				1.000	1.013	1.024	1.000												
1990			1.000	1.014	1.015	0.998													
1991		0.996	1.000	1.000	1.000														
1992	1.007	1.006	1.006	0.998															
1993	1.013	0.993	1.000																
1994	1.023	1.004																	
1995	1.011																		
1996																			
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\$ Wid Avg	1.014	1.000	1.002	1.003	1.007	1.005	1.000	1.000	1.013	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	---
Strt Average	1.013	1.000	1.002	1.003	1.007	1.005	1.000	1.000	1.021	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	---
3 Yr \$ Wid Avg	1.016	1.001	1.002	1.004	1.009	1.007	1.000	1.000	1.000	1.004	1.000	1.000	1.000	1.000	---	---	---	---	---
Inv. Power Curve	1.006	1.006	1.005	1.005	1.004	1.004	1.004	1.003	1.003	1.003	1.003	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.008
Selected	1.014	1.000	1.002	1.002	1.003	1.003	1.001	1.000	1.005	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	1.032	1.018	1.018	1.017	1.015	1.012	1.009	1.008	1.008	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

**OHIO BUREAU OF WORKERS' COMPENSATION
LIVING MAINTENANCE
(Dollars in Thousands)
Public Employers-State Agencies**

Bornhuetter-Ferguson Method with a Payroll Base Using Paid Loss Development Factors

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
Injury Year	Evaluation	Months of	Payroll	Pure	Benefit	Trend	Smoothed	Age-to-	Percent	Unpaid	Indicated	
Ending 12/31	as of	Development	(\$000,000's)	Premium	Level	Factor	Pure	Ultimate	Unpaid	Loss	Ultimate	
					Factor	-10.7%	Premium	Factor	1 - 1 / (9)	(3) * (8) * (10)	Loss	
1980	6/30/2014	414	1,745	0.12	1.000	0.02	0.00	0.15	1.000	0.0%	0	205
1981	6/30/2014	402	1,827	0.09	1.000	0.02	0.00	0.13	1.000	0.0%	0	164
1982	6/30/2014	390	2,061	0.17	1.000	0.03	0.00	0.12	1.000	0.0%	0	341
1983	6/30/2014	378	2,173	0.08	1.000	0.03	0.00	0.10	1.000	0.0%	0	169
1984	6/30/2014	366	2,314	0.12	1.000	0.03	0.00	0.09	1.000	0.0%	0	280
1985	6/30/2014	354	2,444	0.13	1.000	0.04	0.00	0.32	1.000	0.0%	0	316
1986	6/30/2014	342	2,644	0.15	1.000	0.04	0.01	0.29	1.000	0.0%	0	407
1987	6/30/2014	330	2,912	0.21	1.000	0.05	0.01	0.26	1.003	0.3%	2	611
1988	6/30/2014	318	3,191	0.19	1.000	0.05	0.01	0.23	1.011	1.1%	8	611
1989	6/30/2014	306	3,341	0.18	1.000	0.06	0.01	0.21	1.014	1.3%	9	606
1990	6/30/2014	294	3,645	0.18	1.000	0.07	0.01	0.18	1.015	1.4%	10	655
1991	6/30/2014	282	3,852	0.17	1.000	0.07	0.01	0.16	1.018	1.8%	11	648
1992	6/30/2014	270	3,944	0.20	1.000	0.08	0.02	0.15	1.021	2.0%	12	785
1993	6/30/2014	258	4,021	0.22	1.000	0.09	0.02	0.13	1.023	2.2%	12	878
1994	6/30/2014	246	4,272	0.23	1.000	0.10	0.02	0.23	1.026	2.5%	25	979
1995	6/30/2014	234	4,433	0.18	1.000	0.12	0.02	0.21	1.034	3.3%	30	823
1996	6/30/2014	222	4,487	0.22	1.000	0.13	0.03	0.19	1.044	4.2%	35	978
1997	6/30/2014	210	4,624	0.23	1.000	0.14	0.03	0.17	1.050	4.8%	37	1,061
1998	6/30/2014	198	4,816	0.31	1.000	0.16	0.05	0.15	1.064	6.0%	43	1,473
1999	6/30/2014	186	5,048	0.33	1.000	0.18	0.06	0.13	1.074	6.9%	46	1,636
2000	6/30/2014	174	5,318	0.29	1.000	0.20	0.06	0.52	1.092	8.4%	231	1,681
2001	6/30/2014	162	5,598	0.34	1.000	0.23	0.08	0.46	1.103	9.3%	241	2,037
2002	6/30/2014	150	5,821	0.24	1.000	0.26	0.06	0.41	1.117	10.4%	250	1,549
2003	6/30/2014	138	6,005	0.24	1.000	0.29	0.07	0.37	1.130	11.5%	254	1,544
2004	6/30/2014	126	6,184	0.20	1.000	0.32	0.07	0.33	1.148	12.9%	261	1,377
2005	6/30/2014	114	6,388	0.24	1.000	0.36	0.09	0.29	1.163	14.0%	262	1,624
2006	6/30/2014	102	6,654	0.24	1.000	0.40	0.10	0.26	1.193	16.2%	282	1,681
2007	6/30/2014	90	6,915	0.25	1.000	0.45	0.11	0.23	1.238	19.2%	310	1,778
2008	6/30/2014	78	7,201	0.25	1.000	0.51	0.12	0.21	1.327	24.6%	369	1,787
2009	6/30/2014	66	7,383	0.21	1.000	0.57	0.12	0.19	1.464	31.7%	435	1,532
2010	6/30/2014	54	7,245	0.23	1.000	0.63	0.14	0.17	1.747	42.7%	514	1,536
2011	6/30/2014	42	7,353	0.22	1.000	0.71	0.15	0.15	2.349	57.4%	625	1,381
2012	6/30/2014	30	7,555	0.13	1.000	0.80	0.10	0.13	4.263	76.5%	764	964
2013	6/30/2014	18	5,045	0.12	1.000	0.89	0.11	0.12	22.402	95.5%	568	589
2014	6/30/2014	6	<u>5,150</u>	0.08	1.000	1.00	<u>0.08</u>	0.11	763.565	99.9%	<u>541</u>	<u>541</u>
Total/Average			163,611				0.07				6,186	35,223
Selected					Selected Pure Premium (2000-2014)		0.11					
					Selected Pure Premium (1994-1999)		0.02					
<u>Column Notes</u>					Selected Pure Premium (1984-1993)		0.01					
					Selected Pure Premium (1980-1983)		0.00					

- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Average of Exhibit PES-J.2, Columns (3) and (11) divided by Column (3).
- (6) Exhibit PES-J.17, Column (7); selected pure premium trend.
- (7) Column (4) / Column (5) x Column (6).
- (8) Selected from Column (7) x Column (5) / Column (6).
- (9) Exhibit PES-J.3, Column (4).
- (12) Exhibit PES-J.3, Column (3) + Column (11).

**OHIO BUREAU OF WORKERS' COMPENSATION
LIVING MAINTENANCE
(Dollars in Thousands)
Public Employers-State Agencies**

Bornhuetter-Ferguson Method with a Payroll Base Using Incurred Loss Development Factors

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
Injury Year	Evaluation	Months of	Payroll	Pure	Benefit	Trend	Smoothed	Age-to-	Percent	IBNR	Indicated	
Ending 12/31	as of	Development	(\$000,000's)	Premium	Level	Factor	Pure	Ultimate	Unreported	Loss	Ultimate	
					Factor	-10.7%	Premium	Factor	1 - 1 / (9)	(3) * (8) * (10)	Loss	
1980	6/30/2014	414	1,745	0.12	1.000	0.02	0.00	0.15	1.000	0.0%	0	205
1981	6/30/2014	402	1,827	0.09	1.000	0.02	0.00	0.13	1.000	0.0%	0	164
1982	6/30/2014	390	2,061	0.17	1.000	0.03	0.00	0.12	1.000	0.0%	0	341
1983	6/30/2014	378	2,173	0.08	1.000	0.03	0.00	0.10	1.000	0.0%	0	169
1984	6/30/2014	366	2,314	0.12	1.000	0.03	0.00	0.09	1.000	0.0%	0	280
1985	6/30/2014	354	2,444	0.13	1.000	0.04	0.00	0.32	1.000	0.0%	0	316
1986	6/30/2014	342	2,644	0.15	1.000	0.04	0.01	0.29	1.000	0.0%	0	407
1987	6/30/2014	330	2,912	0.21	1.000	0.05	0.01	0.26	1.003	0.3%	2	611
1988	6/30/2014	318	3,191	0.19	1.000	0.05	0.01	0.23	1.008	0.7%	6	608
1989	6/30/2014	306	3,341	0.18	1.000	0.06	0.01	0.21	1.008	0.7%	5	602
1990	6/30/2014	294	3,645	0.18	1.000	0.07	0.01	0.18	1.009	0.8%	6	653
1991	6/30/2014	282	3,852	0.17	1.000	0.07	0.01	0.16	1.012	1.2%	7	644
1992	6/30/2014	270	3,944	0.20	1.000	0.08	0.02	0.15	1.015	1.5%	8	782
1993	6/30/2014	258	4,021	0.22	1.000	0.09	0.02	0.13	1.017	1.6%	9	875
1994	6/30/2014	246	4,272	0.23	1.000	0.10	0.02	0.23	1.018	1.8%	18	971
1995	6/30/2014	234	4,433	0.18	1.000	0.12	0.02	0.21	1.018	1.8%	16	811
1996	6/30/2014	222	4,487	0.22	1.000	0.13	0.03	0.19	1.032	3.1%	26	969
1997	6/30/2014	210	4,624	0.23	1.000	0.14	0.03	0.17	1.039	3.8%	29	1,055
1998	6/30/2014	198	4,816	0.31	1.000	0.16	0.05	0.15	1.054	5.1%	36	1,467
1999	6/30/2014	186	5,048	0.33	1.000	0.18	0.06	0.13	1.059	5.6%	37	1,633
2000	6/30/2014	174	5,318	0.29	1.000	0.20	0.06	0.52	1.078	7.2%	198	1,648
2001	6/30/2014	162	5,598	0.34	1.000	0.23	0.08	0.46	1.081	7.5%	192	1,988
2002	6/30/2014	150	5,821	0.24	1.000	0.26	0.06	0.41	1.092	8.5%	203	1,507
2003	6/30/2014	138	6,005	0.24	1.000	0.29	0.07	0.37	1.107	9.6%	212	1,503
2004	6/30/2014	126	6,184	0.20	1.000	0.32	0.07	0.33	1.123	10.9%	221	1,348
2005	6/30/2014	114	6,388	0.24	1.000	0.36	0.09	0.29	1.148	12.9%	241	1,627
2006	6/30/2014	102	6,654	0.24	1.000	0.40	0.10	0.26	1.175	14.9%	259	1,671
2007	6/30/2014	90	6,915	0.25	1.000	0.45	0.11	0.23	1.178	15.1%	243	1,753
2008	6/30/2014	78	7,201	0.25	1.000	0.51	0.12	0.21	1.235	19.0%	285	1,754
2009	6/30/2014	66	7,383	0.21	1.000	0.57	0.12	0.19	1.342	25.5%	349	1,529
2010	6/30/2014	54	7,245	0.23	1.000	0.63	0.14	0.17	1.583	36.8%	443	1,541
2011	6/30/2014	42	7,353	0.22	1.000	0.71	0.15	0.15	1.930	48.2%	524	1,496
2012	6/30/2014	30	7,555	0.13	1.000	0.80	0.10	0.13	2.983	66.5%	663	989
2013	6/30/2014	18	5,045	0.12	1.000	0.89	0.11	0.12	8.936	88.8%	528	589
2014	6/30/2014	6	<u>5,150</u>	0.08	1.000	1.00	<u>0.08</u>	0.11	89.358	98.9%	<u>536</u>	<u>536</u>
Total/Average			163,611				0.07				5,304	35,039
Selected					Selected Pure Premium			0.11				

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Average of Exhibit PES-J.2, Columns (3) and (11) divided by Column (3).
- (6) Exhibit PES-J.17, Column (7); selected pure premium trend.
- (7) Column (4) / Column (5) x Column (6).
- (8) Selected from Column (7) x Column (5) / Column (6).
- (9) Exhibit PES-J.3, Column (7).
- (12) Exhibit PES-J.3, Column (6) + Column (11).

**OHIO BUREAU OF WORKERS' COMPENSATION
LIVING MAINTENANCE
(Dollars in Thousands)
Public Employers-State Agencies**

Bornhuetter-Ferguson Method with a Premium Base Using Paid Loss Development Factors

<u>Injury Year Ending 12/31</u>	<u>(1) Evaluation as of</u>	<u>(2) Months of Development</u>	<u>(3) Premium (\$000's)</u>	<u>(4) Loss Ratio</u>	<u>(5) Benefit Level Factor</u>	<u>(6) Trend Factor 0.0%</u>	<u>(7) Trended Loss Ratio</u>	<u>(8) Smoothed Loss Ratio</u>	<u>(9) Age-to- Ultimate Factor</u>	<u>(10) Percent Unpaid 1 - 1 / (9)</u>	<u>(11) Unpaid Loss (3) * (8) * (10)</u>	<u>(12) Indicated Ultimate Loss</u>
1980	6/30/2014	414										
1981	6/30/2014	402										
1982	6/30/2014	390										
1983	6/30/2014	378										
1984	6/30/2014	366										
1985	6/30/2014	354										
1986	6/30/2014	342										
1987	6/30/2014	330										
1988	6/30/2014	318										
1989	6/30/2014	306										
1990	6/30/2014	294										
1991	6/30/2014	282										
1992	6/30/2014	270										
1993	6/30/2014	258										
1994	6/30/2014	246										
1995	6/30/2014	234										
1996	6/30/2014	222										
1997	6/30/2014	210										
1998	6/30/2014	198										
1999	6/30/2014	186										
2000	6/30/2014	174	38,059	4.1%	1.000	1.00	4.1%	2.4%	1.092	8.4%	78	1,528
2001	6/30/2014	162	39,274	4.9%	1.000	1.00	4.9%	2.4%	1.103	9.3%	89	1,886
2002	6/30/2014	150	39,683	3.6%	1.000	1.00	3.6%	2.4%	1.117	10.4%	101	1,400
2003	6/30/2014	138	45,623	3.1%	1.000	1.00	3.1%	2.4%	1.130	11.5%	128	1,418
2004	6/30/2014	126	54,327	2.3%	1.000	1.00	2.3%	2.4%	1.148	12.9%	171	1,286
2005	6/30/2014	114	61,809	2.5%	1.000	1.00	2.5%	2.4%	1.163	14.0%	211	1,573
2006	6/30/2014	102	68,102	2.4%	1.000	1.00	2.4%	2.4%	1.193	16.2%	269	1,668
2007	6/30/2014	90	70,539	2.5%	1.000	1.00	2.5%	2.4%	1.238	19.2%	331	1,799
2008	6/30/2014	78	68,546	2.6%	1.000	1.00	2.6%	2.4%	1.327	24.6%	412	1,829
2009	6/30/2014	66	64,733	2.4%	1.000	1.00	2.4%	2.4%	1.464	31.7%	500	1,597
2010	6/30/2014	54	58,506	2.8%	1.000	1.00	2.8%	2.4%	1.747	42.7%	610	1,633
2011	6/30/2014	42	61,817	2.6%	1.000	1.00	2.6%	2.4%	2.349	57.4%	866	1,622
2012	6/30/2014	30	65,024	1.5%	1.000	1.00	1.5%	2.4%	4.263	76.5%	1,214	1,414
2013	6/30/2014	18	60,793	1.0%	1.000	1.00	1.0%	2.4%	22.402	95.5%	1,417	1,437
2014	6/30/2014	6	<u>62,055</u>	0.6%	1.000	1.00	<u>0.6%</u>	2.4%	763.565	99.9%	<u>1,512</u>	<u>1,512</u>
Total/Average			858,891				2.4%				7,910	23,602
Selected							Selected Loss Ratio	2.4%				

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Average of Exhibit PES-J.2, Columns (3) and (11) divided by Column (3).
- (6) Exhibit PES-J.17, Column (9); selected loss ratio trend.
- (7) Column (4) / Column (5) x Column (6).
- (8) Selected from Column (7) x Column (5) / Column (6).
- (9) Exhibit PES-J.3, Column (4).
- (12) Exhibit PES-J.3, Column (3) + Column (11).

**OHIO BUREAU OF WORKERS' COMPENSATION
LIVING MAINTENANCE
(Dollars in Thousands)
Public Employers-State Agencies**

Bornhuetter-Ferguson Method with a Premium Base Using Incurred Loss Development Factors

<u>Injury Year Ending 12/31</u>	<u>(1) Evaluation as of</u>	<u>(2) Months of Development</u>	<u>(3) Premium (\$000's)</u>	<u>(4) Loss Ratio</u>	<u>(5) Benefit Level Factor</u>	<u>(6) Trend Factor 0.0%</u>	<u>(7) Trended Loss Ratio</u>	<u>(8) Smoothed Loss Ratio</u>	<u>(9) Age-to- Ultimate Factor</u>	<u>(10) Percent Unreported 1 - 1 / (9)</u>	<u>(11) IBNR Loss (3) * (8) * (10)</u>	<u>(12) Indicated Ultimate Loss</u>
1980	6/30/2014	414										
1981	6/30/2014	402										
1982	6/30/2014	390										
1983	6/30/2014	378										
1984	6/30/2014	366										
1985	6/30/2014	354										
1986	6/30/2014	342										
1987	6/30/2014	330										
1988	6/30/2014	318										
1989	6/30/2014	306										
1990	6/30/2014	294										
1991	6/30/2014	282										
1992	6/30/2014	270										
1993	6/30/2014	258										
1994	6/30/2014	246										
1995	6/30/2014	234										
1996	6/30/2014	222										
1997	6/30/2014	210										
1998	6/30/2014	198										
1999	6/30/2014	186										
2000	6/30/2014	174	38,059	4.1%	1.000	1.00	4.1%	2.4%	1.078	7.2%	67	1,516
2001	6/30/2014	162	39,274	4.9%	1.000	1.00	4.9%	2.4%	1.081	7.5%	71	1,868
2002	6/30/2014	150	39,683	3.6%	1.000	1.00	3.6%	2.4%	1.092	8.5%	82	1,386
2003	6/30/2014	138	45,623	3.1%	1.000	1.00	3.1%	2.4%	1.107	9.6%	107	1,397
2004	6/30/2014	126	54,327	2.3%	1.000	1.00	2.3%	2.4%	1.123	10.9%	145	1,271
2005	6/30/2014	114	61,809	2.5%	1.000	1.00	2.5%	2.4%	1.148	12.9%	194	1,580
2006	6/30/2014	102	68,102	2.4%	1.000	1.00	2.4%	2.4%	1.175	14.9%	247	1,659
2007	6/30/2014	90	70,539	2.5%	1.000	1.00	2.5%	2.4%	1.178	15.1%	260	1,770
2008	6/30/2014	78	68,546	2.6%	1.000	1.00	2.6%	2.4%	1.235	19.0%	318	1,787
2009	6/30/2014	66	64,733	2.4%	1.000	1.00	2.4%	2.4%	1.342	25.5%	402	1,582
2010	6/30/2014	54	58,506	2.8%	1.000	1.00	2.8%	2.4%	1.583	36.8%	526	1,624
2011	6/30/2014	42	61,817	2.6%	1.000	1.00	2.6%	2.4%	1.930	48.2%	726	1,698
2012	6/30/2014	30	65,024	1.5%	1.000	1.00	1.5%	2.4%	2.983	66.5%	1,054	1,380
2013	6/30/2014	18	60,793	1.0%	1.000	1.00	1.0%	2.4%	8.936	88.8%	1,317	1,378
2014	6/30/2014	6	<u>62,055</u>	0.6%	1.000	1.00	<u>0.6%</u>	2.4%	89.358	98.9%	<u>1,497</u>	<u>1,497</u>
Total/Average			858,891				2.4%				7,014	23,394
Selected							Selected Loss Ratio	2.4%				

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Average of Exhibit PES-J.2, Columns (3) and (11) divided by Column (3).
- (6) Exhibit PES-J.17, Column (9); selected loss ratio trend.
- (7) Column (4) / Column (5) x Column (6).
- (8) Selected from Column (7) x Column (5) / Column (6).
- (9) Exhibit PES-J.3, Column (7).
- (12) Exhibit PES-J.3, Column (6) + Column (11).

**OHIO BUREAU OF WORKERS' COMPENSATION
LIVING MAINTENANCE
(Dollars in Thousands)
Public Employers-State Agencies**

Case Reserve Development Method

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
<u>Injury Year Ending 12/31</u>	<u>Evaluation as of</u>	<u>Months of Development</u>	<u>Paid Loss</u>	<u>Case Reserves</u>	<u>Paid LDF</u>	<u>% Paid 1 / (5)</u>	<u>Incurred LDF</u>	<u>% Incurred 1 / (7)</u>	<u>Case Reserve Factor</u>	<u>Selected Case Reserve Factor</u>	<u>Estimated Ultimate Loss</u>
1980	6/30/2014	414	205	0	1.000	100%	1.000	100%	0.000	2.448	205
1981	6/30/2014	402	164	0	1.000	100%	1.000	100%	0.000	2.448	164
1982	6/30/2014	390	341	0	1.000	100%	1.000	100%	0.000	2.448	341
1983	6/30/2014	378	169	0	1.000	100%	1.000	100%	0.000	2.448	169
1984	6/30/2014	366	280	0	1.000	100%	1.000	100%	0.000	2.448	280
1985	6/30/2014	354	316	0	1.000	100%	1.000	100%	0.000	2.448	316
1986	6/30/2014	342	407	0	1.000	100%	1.000	100%	0.000	2.448	407
1987	6/30/2014	330	609	0	1.003	100%	1.003	100%	0.000	2.448	609
1988	6/30/2014	318	603	0	1.011	99%	1.008	99%	2.366	2.448	603
1989	6/30/2014	306	597	0	1.014	99%	1.008	99%	1.252	2.448	597
1990	6/30/2014	294	646	1	1.015	99%	1.009	99%	1.410	2.448	651
1991	6/30/2014	282	637	0	1.018	98%	1.012	99%	1.968	2.448	637
1992	6/30/2014	270	774	0	1.021	98%	1.015	99%	2.448	2.448	774
1993	6/30/2014	258	866	0	1.023	98%	1.017	98%	2.771	2.771	866
1994	6/30/2014	246	953	0	1.026	97%	1.018	98%	2.419	2.419	953
1995	6/30/2014	234	793	2	1.034	97%	1.018	98%	1.208	1.208	797
1996	6/30/2014	222	943	0	1.044	96%	1.032	97%	2.876	2.876	943
1997	6/30/2014	210	1,024	2	1.050	95%	1.039	96%	3.684	3.684	1,033
1998	6/30/2014	198	1,430	0	1.064	94%	1.054	95%	5.906	5.906	1,430
1999	6/30/2014	186	1,591	5	1.074	93%	1.059	94%	4.248	4.248	1,616
2000	6/30/2014	174	1,449	0	1.092	92%	1.078	93%	5.987	5.987	1,449
2001	6/30/2014	162	1,796	0	1.103	91%	1.081	93%	3.958	3.958	1,796
2002	6/30/2014	150	1,299	5	1.117	90%	1.092	92%	4.269	4.269	1,327
2003	6/30/2014	138	1,289	1	1.130	88%	1.107	90%	5.048	5.048	1,294
2004	6/30/2014	126	1,115	11	1.148	87%	1.123	89%	5.557	5.557	1,186
2005	6/30/2014	114	1,362	24	1.163	86%	1.148	87%	11.409	11.409	1,656
2006	6/30/2014	102	1,399	13	1.193	84%	1.175	85%	11.284	11.284	1,556
2007	6/30/2014	90	1,468	42	1.238	81%	1.178	85%	3.664	3.664	1,664
2008	6/30/2014	78	1,417	52	1.327	75%	1.235	81%	3.373	3.373	1,645
2009	6/30/2014	66	1,097	83	1.464	68%	1.342	75%	4.093	4.093	1,521
2010	6/30/2014	54	1,023	76	1.747	57%	1.583	63%	6.246	6.246	1,572
2011	6/30/2014	42	756	216	2.349	43%	1.930	52%	5.205	5.205	2,096
2012	6/30/2014	30	200	125	4.263	23%	2.983	34%	6.607	6.607	1,154
2013	6/30/2014	18	21	40	22.402	4%	8.936	11%	13.202	13.202	591
2014	6/30/2014	6	0	0	763.565	0%	89.358	1%	100.069	100.069	0
			29,038	698							33,895

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Provided by Ohio Bureau of Workers' Compensation.
- (5) Exhibit PES-J.3, Column (4).
- (7) Exhibit PES-J.3, Column (7).
- (11) Column (3) + Column (4) + Column (4) x Column (10).

**OHIO BUREAU OF WORKERS' COMPENSATION
LIVING MAINTENANCE
(Dollars in Thousands)
Public Employers-State Agencies**

Persistency Per Beneficiary Method

<u>Injury Year Ending 12/31</u>	<u>(1) Evaluation as of</u>	<u>(2) Months of Development</u>	<u>(3) Incremental Paid Loss</u>	<u>(4) Cumulative Persistency Factor</u>	<u>(5) Estimated Ult. Unpaid Loss (3) times (4)</u>	<u>(6) Ultimate Loss</u>
1980	6/30/2014	414	0	1.430	0	205
1981	6/30/2014	402	0	1.602	0	164
1982	6/30/2014	390	0	1.805	0	341
1983	6/30/2014	378	0	2.049	0	169
1984	6/30/2014	366	0	2.344	0	280
1985	6/30/2014	354	0	2.706	0	316
1986	6/30/2014	342	0	3.157	0	407
1987	6/30/2014	330	0	3.728	0	609
1988	6/30/2014	318	0	4.239	0	603
1989	6/30/2014	306	0	4.698	0	597
1990	6/30/2014	294	0	5.110	0	646
1991	6/30/2014	282	0	5.478	0	637
1992	6/30/2014	270	3	5.809	15	788
1993	6/30/2014	258	0	6.106	0	866
1994	6/30/2014	246	4	6.372	27	980
1995	6/30/2014	234	6	6.610	42	835
1996	6/30/2014	222	12	6.824	80	1,023
1997	6/30/2014	210	13	7.016	91	1,115
1998	6/30/2014	198	0	7.188	0	1,430
1999	6/30/2014	186	36	7.342	268	1,859
2000	6/30/2014	174	0	8.067	0	1,449
2001	6/30/2014	162	12	8.767	105	1,902
2002	6/30/2014	150	24	9.444	223	1,522
2003	6/30/2014	138	24	10.099	240	1,529
2004	6/30/2014	126	1	10.732	6	1,121
2005	6/30/2014	114	17	11.344	197	1,559
2006	6/30/2014	102	25	11.936	294	1,693
2007	6/30/2014	90	130	12.509	1,625	3,093
2008	6/30/2014	78	156	13.063	2,043	3,460
2009	6/30/2014	66	171	13.598	2,327	3,424
2010	6/30/2014	54	272	11.221	3,056	4,079
2011	6/30/2014	42	362	9.273	3,359	4,115
2012	6/30/2014	30	160	13.933	2,224	2,424
2013	6/30/2014	18	21	68.738	1,418	1,438
2014	6/30/2014	6	<u>0</u>	4,188.658	<u>0</u>	<u>0</u>
			1,449		17,640	46,678

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Exhibit PES-J.12, Page 1 and Exhibit PES-J.12, Page 2.
- (6) Column (5) + estimated paid to date 6/30/2014.

OHIO BUREAU OF WORKERS' COMPENSATION
LIVING MAINTENANCE
(Dollars in Thousands)
Public Employers-State Agencies

Number of Beneficiaries as % of Ultimate Number of Lost-Time Claims

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	0.00%	0.08%	0.34%	0.24%	0.25%	0.26%	0.23%	0.13%	0.05%	0.00%	0.07%	0.14%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%
1981	0.00%	0.09%	0.35%	0.25%	0.28%	0.19%	0.04%	0.02%	0.01%	0.05%	0.05%	0.00%	0.01%	0.01%	0.00%	0.00%	0.00%	0.02%
1982	0.00%	0.08%	0.32%	0.29%	0.32%	0.15%	0.09%	0.05%	0.12%	0.24%	0.19%	0.05%	0.00%	0.00%	0.00%	0.50%	0.03%	0.00%
1983	0.00%	0.08%	0.30%	0.15%	0.09%	0.09%	0.10%	0.09%	0.13%	0.06%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1984	0.00%	0.07%	0.31%	0.21%	0.17%	0.08%	0.09%	0.13%	0.12%	0.02%	0.11%	0.04%	0.03%	0.00%	0.00%	0.01%	0.02%	0.04%
1985	0.00%	0.06%	0.29%	0.24%	0.19%	0.20%	0.27%	0.19%	0.06%	0.02%	0.00%	0.04%	0.02%	0.02%	0.00%	0.00%	0.00%	0.02%
1986	0.00%	0.06%	0.20%	0.17%	0.28%	0.44%	0.43%	0.11%	0.10%	0.07%	0.01%	0.04%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1987	0.00%	0.10%	0.46%	0.39%	0.51%	0.43%	0.28%	0.11%	0.07%	0.02%	0.03%	0.02%	0.06%	0.08%	0.00%	0.09%	0.01%	0.04%
1988	0.00%	0.08%	0.38%	0.51%	0.51%	0.25%	0.09%	0.15%	0.08%	0.05%	0.04%	0.03%	0.01%	0.00%	0.00%	0.02%	0.00%	0.00%
1989	0.00%	0.11%	0.47%	0.58%	0.29%	0.11%	0.07%	0.03%	0.03%	0.08%	0.07%	0.03%	0.03%	0.02%	0.01%	0.01%	0.08%	0.05%
1990	0.00%	0.06%	0.65%	0.38%	0.18%	0.09%	0.19%	0.16%	0.09%	0.06%	0.03%	0.02%	0.07%	0.02%	0.05%	0.04%	0.09%	0.07%
1991	0.01%	0.33%	0.90%	0.29%	0.25%	0.19%	0.07%	0.04%	0.09%	0.01%	0.00%	0.03%	0.04%	0.00%	0.02%	0.02%	0.00%	0.00%
1992	0.01%	0.38%	0.61%	0.41%	0.36%	0.08%	0.08%	0.12%	0.05%	0.13%	0.13%	0.01%	0.03%	0.03%	0.00%	0.00%	0.01%	0.02%
1993	0.03%	0.83%	0.64%	0.53%	0.10%	0.10%	0.11%	0.04%	0.12%	0.02%	0.04%	0.01%	0.01%	0.03%	0.03%	0.01%	0.01%	0.06%
1994	0.01%	0.78%	1.00%	0.28%	0.12%	0.20%	0.20%	0.03%	0.06%	0.01%	0.03%	0.05%	0.00%	0.00%	0.03%	0.06%	0.06%	0.07%
1995	0.07%	0.75%	0.64%	0.23%	0.23%	0.13%	0.09%	0.10%	0.07%	0.02%	0.04%	0.01%	0.04%	0.01%	0.02%	0.01%	0.05%	0.00%
1996	0.02%	0.46%	0.75%	0.49%	0.20%	0.19%	0.20%	0.06%	0.01%	0.00%	0.00%	0.02%	0.02%	0.16%	0.20%	0.07%	0.00%	0.05%
1997	0.00%	0.64%	0.96%	0.56%	0.40%	0.21%	0.16%	0.09%	0.13%	0.01%	0.08%	0.07%	0.01%	0.00%	0.00%	0.02%	0.02%	0.04%
1998	0.03%	1.16%	1.13%	0.70%	0.56%	0.29%	0.14%	0.17%	0.05%	0.06%	0.13%	0.08%	0.03%	0.08%	0.03%	0.06%	0.00%	
1999	0.03%	1.28%	1.34%	0.60%	0.26%	0.11%	0.10%	0.03%	0.07%	0.08%	0.11%	0.10%	0.06%	0.05%	0.05%	0.10%		
2000	0.07%	1.19%	1.05%	0.53%	0.15%	0.12%	0.04%	0.10%	0.12%	0.08%	0.02%	0.04%	0.09%	0.07%	0.00%			
2001	0.05%	1.40%	0.98%	0.65%	0.46%	0.38%	0.31%	0.20%	0.12%	0.07%	0.11%	0.08%	0.05%	0.03%				
2002	0.02%	0.97%	0.78%	0.54%	0.34%	0.24%	0.12%	0.16%	0.20%	0.17%	0.07%	0.01%	0.07%					
2003	0.02%	0.51%	0.66%	0.51%	0.54%	0.27%	0.17%	0.23%	0.19%	0.14%	0.04%	0.06%						
2004	0.01%	0.27%	0.83%	0.82%	0.31%	0.13%	0.18%	0.21%	0.08%	0.04%	0.00%							
2005	0.01%	0.53%	0.76%	0.61%	0.67%	0.40%	0.30%	0.17%	0.06%	0.05%								
2006	0.01%	0.47%	0.81%	0.80%	0.75%	0.63%	0.39%	0.19%	0.07%									
2007	0.00%	0.35%	0.86%	0.84%	0.75%	0.45%	0.31%	0.35%										
2008	0.00%	0.34%	0.69%	1.05%	0.76%	0.70%	0.44%											
2009	0.00%	0.22%	0.85%	0.94%	0.55%	0.47%												
2010	0.00%	0.42%	0.89%	0.81%	0.77%													
2011	0.00%	0.21%	0.97%	1.08%														
2012	0.00%	0.11%	0.45%															
2013	0.00%	0.09%																
2014	0.00%																	

Calendar Year Persistency

Injury Year Ending 12/31	6 18	18 30	30 42	42 54	54 66	66 78	78 90	90 102	102 114	114 126	126 138	138 150	150 162	162 174	174 186	186 198	198 210	210 222
1981	33.500	3.906	0.700	1.022	0.908	1.174	3.253	1.941		1.582	2.691							
1982	36.788	4.290	0.768	0.969	0.612	0.272	0.269	0.287	0.365	0.223		0.208					0.467	
1983	36.592	4.267	0.974	2.099	1.755	0.967	0.492	1.343	1.851	3.242	9.231							
1984	35.969	4.049	0.491	0.407	0.539	1.230	1.051	0.989	0.475	0.268								
1985	44.110	5.043	0.737	0.716	0.408	0.431	0.482	0.624	0.363	4.490		0.751						1.655
1986	26.997	4.540	1.174	1.112	0.734	0.615	0.447	0.554	0.233		5.599	0.569						
1987	25.038	2.079	0.371	0.711	0.872	1.018	0.378	0.907	0.977	0.370	1.347						0.399	
1988	42.178	6.076	1.040	1.007	0.845	1.117	1.265	0.493	0.231	0.566	0.553	1.742	7.968	0.277		0.474		
1989	17.770	3.465	1.081	0.867	0.880	0.825	2.015	2.790	2.005	0.520	0.492	0.328	0.182		2.359			
1990	97.213	7.873	0.903	0.756	0.616	0.847	0.147	0.160	0.845	1.126	1.225	1.112	0.275	0.301	0.202	2.120	0.526	
1991	5.307	1.954	0.427	0.601	0.349	1.004	2.318	2.336	0.659	1.742	38.179	1.955	0.586	9.780	2.247	4.693		
1992	38.967	2.332	0.479	0.602	0.535	0.939	0.506	0.745	0.271	0.005	0.261	4.544	0.160	0.582				
1993	13.210	0.741	0.646	0.686	0.771	0.741	1.089	1.351	1.056	6.282	0.232	4.832	2.342			1.734	2.173	
1994	103.524	0.825	0.531	0.345	0.882	0.551	0.196	3.855	0.379	2.646	0.183	0.246	166.268		0.225	0.139	0.887	1.002
1995	10.477	1.326	0.442	0.499	0.898	1.551	0.365	0.542	0.204	1.890	1.479	0.017		2.438	2.444	10.754	1.283	
1996	35.585	1.405	0.313	0.464	0.652	0.528	1.263	1.314		3.328	1.627	0.656	0.152	0.030	0.732			
1997	141.741	1.172	0.506	0.355	0.475	0.923	0.352	0.150		0.518	0.298	0.304	28.678			3.009	0.846	
1998	18.685	0.824	0.498	0.571	0.375	0.553	0.677	0.788	0.116	1.381	0.553	0.071			0.606	0.290		
1999	36.426	0.883	0.525	0.944	1.139	1.261	1.754	1.611	0.835	1.522	0.682	0.260	1.230	0.585	1.087			
2000	19.659	1.129	0.569	0.486	0.701	0.814	0.866	0.686	0.715	1.492	6.443	1.547	0.498	0.709				
2001	22.692	0.750	0.542	0.238	0.263	0.092	0.333	0.579	0.631	0.226	0.383	1.126	1.477					
2002	62.294	1.007	0.828	0.849	1.125	1.315	1.642	0.769	0.345	0.639	1.148	3.682	0.488					
2003	43.925	1.529	0.817	0.676	0.439	0.452	0.953	0.878	0.885	0.514	0.312	1.093						
2004	45.348	2.415	0.612	0.665	0.889	1.247	1.260	0.916	1.669	0.969	43.028							
2005	47.284	1.556	1.078	0.508	0.200	0.453	0.687	0.487	0.711	0.032								
2006	76.190	1.592	0.747	0.834	0.532	0.477	0.428	0.326	0.620									
2007	263.395	2.325	0.932	0.890	0.838	0.871	0.610	0.210										
2008	232.922	2.504	1.229	0.710	0.592	0.448	0.788											
2009		3.168	1.245	0.809	1.270	0.931												
2010	128.035	1.994	1.058	0.674	0.611													
2011		4.194	0.840	0.711														
2012		8.459	2.409															
2013		5.201																
2014																		
Strt Average	60.063	2.875	0.797	0.735	0.724	0.813	0.898	1.021	0.740	1.402	5.602	1.369	16.216	1.853	1.150	2.617	1.249	1.168
3 Yr Avg	208.117	5.951	1.436	0.731	0.824	0.750	0.609	0.341	1.000	0.505	14.829	1.967	0.821	0.482	0.574	3.925	1.726	1.168
5 Yr Avg	149.565	4.603	1.356	0.759	0.769	0.636	0.754	0.564	0.846	0.476	10.263	1.542	6.474	0.893	0.878	2.730	1.575	----
Selected	60.063	4.603	1.356	0.759	0.769	0.967	0.967	0.967	0.967	0.967	0.967	0.967	0.967	0.967	0.967	0.897	0.897	0.897
Cumulative	4,188.658	68.738	13.933	9.273	11.221	13.598	13.063	12.509	11.93									

OHIO BUREAU OF WORKERS' COMPENSATION
LIVING MAINTENANCE
(Dollars in Thousands)
Public Employers-State Agencies

Number of Beneficiaries as % of Ultimate Number of Lost-Time Claims

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	0.00%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1981	0.06%	0.00%	0.00%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1982	0.00%	0.00%	0.00%	0.04%	0.00%	0.00%	0.00%	0.00%	0.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1983	0.00%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1984	0.03%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.12%	0.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1985	0.00%	0.00%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1986	0.00%	0.00%	0.00%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1987	0.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1988	0.00%	0.03%	0.07%	0.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1989	0.00%	0.04%	0.06%	0.00%	0.00%	0.03%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1990	0.01%	0.00%	0.03%	0.03%	0.00%	0.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1991	0.00%	0.04%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1992	0.00%	0.01%	0.02%	0.00%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1993	0.07%	0.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1994	0.00%	0.07%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1995	0.00%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1996	0.04%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1997																		
1998																		
1999																		
2000																		
2001																		
2002																		
2003																		
2004																		
2005																		
2006																		
2007																		
2008																		
2009																		
2010																		
2011																		
2012																		
2013																		
2014																		

Calendar-Year Persistency

Injury Year Ending 12/31	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426
1981	0.751																	
1982																		
1983																		
1984	0.457																	
1985																		
1986																		
1987																		
1988																		
1989		1.785	0.606															
1990	3.671				0.836	2.039												
1991		0.689																
1992																		
1993	0.191	0.752	14.983															
1994	47.248	0.003																
1995		0.660																
1996	0.559																	
1997																		
1998																		
1999																		
2000																		
2001																		
2002																		
2003																		
2004																		
2005																		
2006																		
2007																		
2008																		
2009																		
2010																		
2011																		
2012																		
2013																		
2014																		
Strt Average	8.813	0.778	7.795	---	0.836	2.039	---	---	---	---	---	---	---	---	---	---	---	---
3 Yr Avg	16.000	0.472	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
5 Yr Avg	10.425	0.778	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
Selected	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.897	0.852	0.809	0.769	0.730	0.694	0.659	0.626	0.595
Cumulative	6.824	6.610	6.372	6.106	5.809	5.478	5.110	4.698	4.239	3.728	3.157	2.706	2.344	2.049	1.805	1.602	1.430	1.284
	<u>438</u>	<u>450</u>	<u>462</u>	<u>474</u>	<u>486</u>	<u>498</u>	<u>510</u>	<u>522</u>	<u>534</u>	<u>546</u>	<u>558</u>	<u>570</u>	<u>582</u>	<u>594</u>	<u>606</u>	<u>618</u>	<u>630</u>	<u>642</u>
	0.565	0.537	0.510	0.485	0.460	0.437	0.415	0.395	0.375	0.356	0.338	0.321	0.305	0.290	0.276	0.262	0.249	0.236
	<u>654</u>	<u>666</u>	<u>678</u>	<u>690</u>	<u>702</u>	<u>714</u>	<u>726</u>	<u>738</u>	<u>750</u>	<u>762</u>	<u>774</u>	<u>786</u>	<u>798</u>	<u>810</u>	<u>822</u>	<u>834</u>	<u>846</u>	<u>858</u>
	0.224	0.213	0.203	0.192	0.183	0.174	0.165	0.157	0.149	0.141	0.134	0.128	0.121	0.115	0.109	0.104	0.099	0.094
	<u>870</u>	<u>882</u>	<u>894</u>	<u>906</u>	<u>918</u>	<u>930</u>	<u>942</u>	<u>954</u>	<u>966</u>	<u>978</u>	<u>990</u>	<u>1002</u>	<u>1014</u>	<u>1026</u>	<u>1038</u>	<u>1050</u>	<u>1062</u>	<u>1074</u>
	0.089	0.085	0.080	0.076	0.073	0.069	0.066	0.062	0.060	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

OHIO BUREAU OF WORKERS' COMPENSATION
LIVING MAINTENANCE
(Dollars in Thousands)
Public Employers-State Agencies

Incremental Paid Loss Development

Age of Development

Injury Year Ending 12/31	Age of Development																	
	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	0	9	37	27	28	28	25	15	5	0	8	16	1	0	0	0	0	0
1981	0	10	39	28	32	22	5	3	2	5	6	0	1	1	0	0	0	2
1982	0	11	44	40	43	21	12	6	17	33	25	7	0	0	1	68	4	0
1983	0	12	46	23	13	14	15	14	20	9	1	0	0	0	0	0	0	0
1984	0	13	52	36	29	13	15	22	21	4	18	6	5	0	0	1	3	7
1985	0	12	55	45	37	39	52	37	11	5	0	7	4	3	0	0	0	4
1986	0	13	42	36	58	93	91	23	22	15	1	8	0	0	0	0	0	1
1987	1	22	102	87	113	95	63	25	16	4	7	5	13	18	0	20	2	8
1988	1	20	97	130	130	66	23	38	21	14	10	9	3	1	0	4	0	0
1989	1	29	125	156	77	29	20	8	7	20	18	8	7	5	2	3	22	13
1990	0	16	177	105	49	24	54	45	25	16	7	7	19	7	13	11	25	20
1991	3	90	243	80	68	53	19	10	25	4	0	9	11	1	5	5	0	0
1992	3	118	189	127	112	23	23	37	17	39	41	3	9	9	0	0	4	6
1993	9	256	198	163	30	32	34	12	37	7	12	2	4	9	10	2	3	18
1994	2	241	308	88	36	63	63	10	17	5	11	16	0	0	11	18	20	20
1995	23	235	200	73	70	41	27	32	23	6	11	3	12	4	8	2	16	0
1996	7	147	240	156	65	61	63	18	4	0	1	8	7	51	65	22	0	16
1997	1	191	288	170	121	64	49	28	41	2	25	21	2	0	0	5	5	13
1998	10	354	345	214	172	89	41	52	15	18	39	24	8	24	8	17	0	
1999	12	466	487	217	94	39	35	11	26	31	42	37	23	16	19	36		
2000	26	470	416	210	61	47	14	41	47	30	6	16	36	29	0			
2001	19	514	359	238	167	141	115	75	45	25	39	29	18	12				
2002	8	342	275	189	120	84	44	56	70	59	25	5	24					
2003	9	198	254	195	209	106	64	88	73	53	16	24						
2004	4	106	320	316	120	52	70	79	32	17	1							
2005	2	204	291	234	256	154	115	64	24	17								
2006	2	161	276	271	254	212	133	64	25									
2007	1	132	322	317	281	169	117	130										
2008	1	122	244	375	271	248	156											
2009	0	79	307	341	199													
2010	1	150	313	287	272													
2011	0	71	323	362														
2012	0	41	160															
2013	0	21																
2014	0																	

OHIO BUREAU OF WORKERS' COMPENSATION
LIVING MAINTENANCE
(Dollars in Thousands)
Public Employers-State Agencies

Incremental Paid Loss Development

Age of Development

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1981	7	0	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1982	0	0	0	5	0	0	0	0	3	0	0	0	0	0	0	0	0	0
1983	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1984	5	3	0	0	0	0	0	0	0	20	5	0	0	0	0	0	0	0
1985	0	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1986	0	0	0	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1987	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1988	0	8	19	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1989	0	11	15	0	0	7	14	0	0	0	0	0	0	0	0	0	0	0
1990	3	0	8	0	8	7	0	0	0	0	0	0	0	0	0	0	0	0
1991	0	11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1992	0	4	6	1	3	0	0	0	0	0	0	0	0	0	0	0	0	0
1993	20	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1994	0	21	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1995	0	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1996	12	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1997	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1998	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1999	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2001	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2002	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2003	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2004	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2005	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2006	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2007	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2008	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2009	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2010	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2011	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2012	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2013	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2014	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

**OHIO BUREAU OF WORKERS' COMPENSATION
LIVING MAINTENANCE
(Dollars in Thousands)
Public Employers-State Agencies**

Indexed Loss Development Method

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Injury Year Ending 12/31	Evaluation as of	Months of Development	Average Benefit	Ultimate Claim Count	Composite Factor (3) times (4) / 1,000	Cumulative Persistence Factor	Estimated Ult. Unpaid Loss (5) times (6)	Ultimate Loss
1980	6/30/2014	414	179	1,184	212	0.000	0	205
1981	6/30/2014	402	193	1,123	217	0.000	0	164
1982	6/30/2014	390	206	1,271	262	0.000	0	341
1983	6/30/2014	378	218	1,346	294	0.000	0	169
1984	6/30/2014	366	228	1,434	328	0.000	0	280
1985	6/30/2014	354	239	1,546	369	0.000	0	316
1986	6/30/2014	342	245	1,639	402	0.000	0	407
1987	6/30/2014	330	253	1,689	427	0.002	1	610
1988	6/30/2014	318	262	1,893	496	0.010	5	608
1989	6/30/2014	306	270	1,903	514	0.010	5	602
1990	6/30/2014	294	282	1,879	529	0.011	6	652
1991	6/30/2014	282	289	1,803	522	0.014	7	644
1992	6/30/2014	270	302	1,957	591	0.016	9	783
1993	6/30/2014	258	310	1,913	594	0.017	10	877
1994	6/30/2014	246	321	1,854	595	0.022	13	966
1995	6/30/2014	234	329	1,824	601	0.029	17	810
1996	6/30/2014	222	341	1,812	618	0.039	24	967
1997	6/30/2014	210	353	1,637	578	0.047	27	1,051
1998	6/30/2014	198	368	1,588	585	0.060	35	1,466
1999	6/30/2014	186	383	1,824	698	0.071	49	1,640
2000	6/30/2014	174	397	1,915	761	0.097	74	1,523
2001	6/30/2014	162	412	1,712	705	0.108	76	1,872
2002	6/30/2014	150	421	1,605	676	0.122	83	1,382
2003	6/30/2014	138	432	1,718	743	0.138	102	1,392
2004	6/30/2014	126	446	1,668	745	0.160	119	1,234
2005	6/30/2014	114	457	1,617	740	0.184	136	1,498
2006	6/30/2014	102	470	1,389	652	0.219	143	1,542
2007	6/30/2014	90	490	1,474	723	0.261	188	1,657
2008	6/30/2014	78	503	1,364	686	0.354	243	1,660
2009	6/30/2014	66	508	1,376	699	0.500	349	1,446
2010	6/30/2014	54	516	1,315	679	0.706	479	1,502
2011	6/30/2014	42	527	1,219	642	0.983	632	1,388
2012	6/30/2014	30	544	1,254	682	1.255	856	1,056
2013	6/30/2014	18	558	821	458	1.611	738	759
2014	6/30/2014	6	568	<u>822</u>	467	1.720	<u>803</u>	<u>803</u>
				54,386			5,230	34,268

Column Notes

- (3) Exhibit PES-J.16, Column (4).
- (4) Exhibit V.7, Column (9).
- (6) Exhibit PES-J.15, Page 1 and Exhibit PES-J.15, Page 2.
- (8) Column (7) + estimated paid to date 6/30/2014.

OHIO BUREAU OF WORKERS' COMPENSATION
LIVING MAINTENANCE
(Dollars in Thousands)
Public Employers-State Agencies

Indexed Incremental Paid Losses (# of weeks per ult lost-time claim)

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	0.001	0.044	0.175	0.126	0.132	0.134	0.118	0.069	0.024	0.000	0.037	0.075	0.004	0.000	0.000	0.000	0.000	0.000
1981	0.001	0.045	0.180	0.129	0.148	0.100	0.021	0.012	0.007	0.024	0.028	0.000	0.006	0.003	0.000	0.000	0.000	0.008
1982	0.001	0.042	0.168	0.152	0.164	0.079	0.046	0.024	0.065	0.125	0.097	0.028	0.000	0.001	0.002	0.258	0.017	0.000
1983	0.001	0.039	0.157	0.078	0.045	0.048	0.050	0.048	0.068	0.030	0.003	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1984	0.001	0.039	0.159	0.110	0.088	0.040	0.046	0.068	0.063	0.011	0.056	0.019	0.015	0.000	0.000	0.004	0.009	0.022
1985	0.001	0.032	0.149	0.123	0.099	0.106	0.142	0.101	0.031	0.012	0.000	0.020	0.012	0.009	0.000	0.000	0.000	0.010
1986	0.001	0.033	0.105	0.089	0.145	0.231	0.226	0.056	0.054	0.037	0.004	0.021	0.000	0.000	0.000	0.000	0.000	0.002
1987	0.001	0.050	0.240	0.204	0.265	0.222	0.148	0.059	0.038	0.010	0.015	0.011	0.030	0.042	0.001	0.048	0.004	0.018
1988	0.001	0.039	0.196	0.263	0.263	0.133	0.047	0.077	0.041	0.027	0.021	0.017	0.005	0.002	0.000	0.009	0.000	0.000
1989	0.002	0.057	0.243	0.303	0.151	0.057	0.038	0.015	0.014	0.040	0.035	0.016	0.014	0.010	0.004	0.005	0.043	0.025
1990	0.001	0.031	0.335	0.199	0.092	0.045	0.101	0.085	0.047	0.031	0.013	0.012	0.035	0.012	0.025	0.020	0.047	0.037
1991	0.006	0.172	0.466	0.153	0.130	0.101	0.037	0.020	0.047	0.008	0.000	0.018	0.021	0.003	0.009	0.010	0.000	0.000
1992	0.004	0.200	0.319	0.215	0.189	0.039	0.040	0.063	0.028	0.067	0.069	0.005	0.016	0.016	0.000	0.000	0.007	0.009
1993	0.015	0.431	0.333	0.275	0.051	0.053	0.058	0.021	0.063	0.011	0.020	0.003	0.007	0.015	0.016	0.004	0.004	0.030
1994	0.004	0.404	0.518	0.147	0.061	0.105	0.105	0.016	0.029	0.008	0.018	0.027	0.000	0.000	0.018	0.031	0.034	0.034
1995	0.039	0.390	0.333	0.122	0.117	0.068	0.045	0.054	0.037	0.009	0.018	0.005	0.021	0.007	0.013	0.003	0.027	0.000
1996	0.011	0.237	0.388	0.252	0.104	0.099	0.102	0.030	0.007	0.000	0.002	0.013	0.011	0.083	0.105	0.036	0.000	0.025
1997	0.002	0.331	0.499	0.294	0.209	0.110	0.084	0.048	0.070	0.003	0.043	0.037	0.003	0.000	0.000	0.008	0.008	0.023
1998	0.018	0.605	0.590	0.366	0.294	0.153	0.071	0.089	0.026	0.031	0.067	0.041	0.014	0.040	0.014	0.029	0.000	
1999	0.017	0.668	0.697	0.311	0.134	0.056	0.051	0.016	0.037	0.044	0.060	0.052	0.033	0.023	0.027	0.052		
2000	0.034	0.618	0.547	0.275	0.080	0.062	0.018	0.054	0.061	0.040	0.008	0.021	0.047	0.038	0.000			
2001	0.027	0.729	0.508	0.337	0.237	0.200	0.163	0.106	0.063	0.036	0.055	0.042	0.025	0.017				
2002	0.012	0.505	0.407	0.280	0.178	0.124	0.065	0.082	0.104	0.087	0.036	0.007	0.035					
2003	0.011	0.266	0.342	0.263	0.282	0.143	0.086	0.119	0.098	0.071	0.022	0.032						
2004	0.006	0.142	0.430	0.424	0.161	0.069	0.094	0.107	0.042	0.023	0.001							
2005	0.003	0.276	0.393	0.317	0.347	0.208	0.155	0.087	0.032	0.023								
2006	0.004	0.247	0.424	0.415	0.390	0.326	0.204	0.099	0.038									
2007	0.001	0.182	0.446	0.438	0.389	0.234	0.162	0.180										
2008	0.001	0.178	0.357	0.547	0.395	0.362	0.228											
2009	0.000	0.113	0.440	0.488	0.285	0.245												
2010	0.001	0.221	0.461	0.423	0.401													
2011	0.000	0.110	0.503	0.564														
2012	0.000	0.059	0.234															
2013	0.000	0.045																
2014	0.000																	
Strt Average	0.007	0.223	0.356	0.271	0.194	0.132	0.095	0.065	0.046	0.031	0.029	0.022	0.015	0.015	0.011	0.026	0.011	0.014
3 Yr Avg	0.000	0.071	0.399	0.492	0.360	0.280	0.198	0.122	0.037	0.039	0.020	0.027	0.036	0.026	0.013	0.030	0.003	0.016
5 Yr Avg	0.000	0.110	0.399	0.492	0.372	0.275	0.169	0.118	0.063	0.048	0.025	0.031	0.031	0.024	0.029	0.026	0.014	0.022
Selected	0.007	0.110	0.356	0.271	0.277	0.206	0.146	0.093	0.042	0.035	0.024	0.022	0.015	0.015	0.011	0.026	0.011	0.014
Cumulative	1.727	1.720	1.611	1.255	0.983	0.706	0.500	0.354	0.261	0.219	0.184	0.160	0.138	0.122	0.108	0.097	0.071	0.060

OHIO BUREAU OF WORKERS' COMPENSATION
LIVING MAINTENANCE
(Dollars in Thousands)
Public Employers-State Agencies

Indexed Incremental Paid Losses (# of weeks per ult lost-time claim)

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	0.000	0.024	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1981	0.031	0.000	0.000	0.012	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1982	0.000	0.000	0.000	0.019	0.000	0.000	0.000	0.013	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1983	0.000	0.008	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1984	0.017	0.011	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.062	0.015	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1985	0.000	0.000	0.009	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1986	0.000	0.000	0.001	0.009	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1987	0.018	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1988	0.000	0.016	0.039	0.018	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1989	0.000	0.022	0.029	0.000	0.000	0.013	0.028	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1990	0.006	0.000	0.015	0.000	0.016	0.014	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1991	0.000	0.021	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1992	0.000	0.007	0.010	0.001	0.004	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1993	0.034	0.013	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1994	0.000	0.036	0.007	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1995	0.000	0.011	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1996	0.019	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1997	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1998	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2002	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2003	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2004	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2005	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2006	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2007	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2008	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2009	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2010	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2011	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2012	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2013	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2014	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Strt Average	0.007	0.010	0.007	0.004	0.002	0.002	0.003	0.001	0.000	0.008	0.002	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3 Yr Avg	0.006	0.020	0.006	0.000	0.007	0.009	0.009	0.000	0.000	0.000	0.005	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5 Yr Avg	0.011	0.017	0.006	0.000	0.004	0.005	0.006	0.000	0.000	0.012	0.003	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Selected	0.007	0.010	0.007	0.004	0.002	0.002	0.003	0.001	0.000	0.008	0.002	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cumulative	0.047	0.039	0.029	0.022	0.017	0.016	0.014	0.011	0.010	0.010	0.002	0.000	0.000	0.000	0.000	0.000	0.000	0.000

OHIO BUREAU OF WORKERS' COMPENSATION
LIVING MAINTENANCE
(Dollars in Thousands)
Public Employers-State Agencies

<u>Injury Year</u> <u>Ending 12/31</u>	<u>Average Benefit</u>			
	(1)	(2)	(3)	(4)
	<u>Evaluation</u> <u>as of</u>	<u>Months of</u> <u>Development</u>	<u>SAWW (\$)</u>	<u>Average</u> <u>Benefits (\$)</u>
1980	6/30/2014	414	286.60	179.23
1981	6/30/2014	402	311.09	192.82
1982	6/30/2014	390	327.20	205.84
1983	6/30/2014	378	341.69	218.25
1984	6/30/2014	366	358.57	228.47
1985	6/30/2014	354	371.07	238.62
1986	6/30/2014	342	380.29	245.19
1987	6/30/2014	330	393.04	253.05
1988	6/30/2014	318	411.39	262.32
1989	6/30/2014	306	420.61	270.10
1990	6/30/2014	294	436.90	281.59
1991	6/30/2014	282	451.06	289.37
1992	6/30/2014	270	474.30	302.17
1993	6/30/2014	258	483.24	310.45
1994	6/30/2014	246	494.51	320.90
1995	6/30/2014	234	509.04	329.47
1996	6/30/2014	222	526.87	341.21
1997	6/30/2014	210	551.30	353.06
1998	6/30/2014	198	577.29	368.33
1999	6/30/2014	186	596.41	382.94
2000	6/30/2014	174	618.35	397.36
2001	6/30/2014	162	635.33	411.94
2002	6/30/2014	150	652.89	421.34
2003	6/30/2014	138	670.26	432.35
2004	6/30/2014	126	694.56	446.46
2005	6/30/2014	114	711.71	457.38
2006	6/30/2014	102	724.55	469.58
2007	6/30/2014	90	760.83	490.47
2008	6/30/2014	78	777.54	502.68
2009	6/30/2014	66	779.07	507.60
2010	6/30/2014	54	795.36	516.07
2011	6/30/2014	42	817.82	526.72
2012	6/30/2014	30	843.14	543.54
2013	6/30/2014	18	860.00	558.01
2014	6/30/2014	6	877.20	567.60

Column Notes

- (3) Ohio Department of Job and Family Services
(http://ohiolmi.com/cep/CEP_NAICS.htm).
- (4) Average Weekly Benefits = TT Average Benefit.

**OHIO BUREAU OF WORKERS' COMPENSATION
LIVING MAINTENANCE
(Dollars in Thousands)**

Trend

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
<u>Injury Year Ending 12/31</u>	<u>Ultimate Claim Counts</u>	<u>Payroll (\$Millions)</u>	<u>Estimated # of Employee</u>	<u>Frequency Per \$1M Pavroll</u>	<u>Frequency Per Employee</u>	<u>Initial Ultimate Loss</u>	<u>Initial Ultimate Severity</u>	<u>SAWW</u>	<u>Loss Ratio</u>
1990	1,879	3,645	160,419	0.515	0.012	654	348	437	
1991	1,803	3,852	164,229	0.468	0.011	646	358	451	
1992	1,957	3,944	159,926	0.496	0.012	786	402	474	
1993	1,913	4,021	159,999	0.476	0.012	881	461	483	
1994	1,854	4,272	166,135	0.434	0.011	972	524	495	
1995	1,824	4,433	167,457	0.411	0.011	815	447	509	
1996	1,812	4,487	163,786	0.404	0.011	976	539	527	
1997	1,637	4,624	161,291	0.354	0.010	1,063	650	551	
1998	1,588	4,816	160,437	0.330	0.010	1,494	941	577	
1999	1,824	5,048	162,756	0.361	0.011	1,674	918	596	
2000	1,915	5,318	165,397	0.360	0.012	1,553	811	618	
2001	1,712	5,598	169,432	0.306	0.010	1,927	1,125	635	4.9%
2002	1,605	5,821	171,463	0.276	0.009	1,416	883	653	3.6%
2003	1,718	6,005	172,290	0.286	0.010	1,425	829	670	3.1%
2004	1,668	6,184	171,206	0.270	0.010	1,257	754	695	2.3%
2005	1,617	6,388	172,613	0.253	0.009	1,541	953	712	2.5%
2006	1,389	6,654	176,600	0.209	0.008	1,606	1,156	725	2.4%
2007	1,474	6,915	174,794	0.213	0.008	1,737	1,178	761	2.5%
2008	1,364	7,201	178,110	0.189	0.008	1,770	1,298	778	2.6%
2009	1,376	7,383	182,253	0.186	0.008	1,526	1,109	779	2.4%
2010	1,315	7,245	175,184	0.182	0.008	1,644	1,250	795	2.8%
2011	1,219	7,353	172,909	0.166	0.007	1,582	1,297	818	2.6%
2012	1,254	7,555	172,317	0.166	0.007	955	761	843	1.5%
2013	821	5,045	112,822	0.163	0.007	610	743	860	1.0%
2014	822	5,150	112,906	0.160	0.007	401	488	877	0.6%

Indicated									
All Year				-5.2%	-2.3%		3.9%	3.0%	-9.6%
10 Year				-4.5%	-2.3%		-6.6%	2.3%	-11.7%
8 Year				-3.8%	-1.7%		-11.3%	2.1%	-16.9%
6 Year				-3.1%	-0.7%		-16.2%	2.5%	-25.1%
5 Year				-2.7%	-0.3%		-21.6%	2.5%	#NUM!
4 Year				-1.3%	1.0%		-25.6%	2.3%	#NUM!
Selected				-4.5%	-2.3%		-6.6%	2.3%	0.0%

Column Notes

- (1) Exhibit V.7, Column (9).
- (2) Exhibit PES-J.6, Column (4).
- (3) Exhibit PES-J.6, Column (3) / (SAWW x 52) * 1,000,000.
- (4) Column (1) divided by Column (2).
- (5) Column (1) divided by Column (3).
- (6) Average of Exhibit PES-J.2, Columns (3) and (11).
- (7) Column (6) / Column (1) * 1,000.
- (8) From Exhibit PES-J.16, Column (3).
- (9) Exhibit PES-J.8, Column (4).

Pure Premium	-10.7%
Rates	-8.7%

OHIO BUREAU OF WORKERS' COMPENSATION
LIVING MAINTENANCE
(Dollars in Thousands)
Public Employers-State Agencies

Ratio of Paid to Reported Loss

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS	
1980																			
1981																			
1982																			
1983																			
1984																			
1985																			
1986																			
1987																			
1988																			
1989																			
1990																			
1991																			
1992																			
1993																			0.997
1994																	0.996	0.996	
1995																	0.999	0.999	1.000
1996																1.000	0.996	0.996	0.994
1997															1.000	0.998	1.000	0.998	
1998															1.000	0.997	0.998	1.000	1.000
1999															0.997	1.000	0.997	1.000	
2000													1.000	0.997	0.999	0.997	1.000		
2001													0.998	0.985	0.991	0.992	1.000		
2002										0.992	0.991	0.993	0.995	0.996					
2003										0.994	0.979	1.000	0.992	0.999					
2004										0.978	0.956	0.988	0.997	0.990					
2005										0.974	0.916	0.983	0.985	0.983					
2006										0.972	0.872	0.968	0.968	0.991					
2007										0.886	0.837	0.944	0.951	0.972					
2008										0.720	0.692	0.907	0.943	0.965					
2009										0.606	0.633	0.862	0.919	0.929					
2010										1.000	0.480	0.746	0.844	0.931					
2011											0.362	0.561	0.778						
2012											0.349	0.615							
2013											0.339								
2014																			

OHIO BUREAU OF WORKERS' COMPENSATION
LIVING MAINTENANCE
(Dollars in Thousands)
Public Employers-State Agencies

Ratio of Paid to Reported Loss

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS	
1980														1.000	1.000	1.000	1.000	1.000	1.000
1981													1.000	1.000	1.000	1.000	1.000	1.000	1.000
1982											1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1983										1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1984									1.000	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1985								1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1986							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
1987						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
1988					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
1989				1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1990			1.000	1.000	1.000	0.999	0.996	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1991		0.996	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
1992	1.000	0.998	1.000	1.000	0.995	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
1993	0.997	0.993	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
1994	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
1995	1.000	0.998	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
1996	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
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2013																			
2014																			

OHIO BUREAU OF WORKERS' COMPENSATION
LIVING MAINTENANCE
(Dollars in Thousands)
Public Employers-State Agencies

% Unpaid

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS	
1980	99.9%	95.3%	77.1%	64.1%	50.4%	36.5%	24.2%	17.0%	14.5%	14.5%	10.7%	2.9%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%
1981	99.8%	93.9%	70.1%	53.0%	33.4%	20.1%	17.3%	15.7%	14.8%	11.6%	7.9%	7.9%	7.2%	6.8%	6.8%	6.8%	6.8%	6.8%	5.7%
1982	99.9%	96.7%	83.8%	72.1%	59.5%	53.4%	49.9%	48.0%	43.1%	33.5%	26.0%	23.9%	23.9%	23.8%	23.6%	3.8%	2.5%	2.5%	2.5%
1983	99.8%	92.9%	65.6%	52.0%	44.2%	35.9%	27.3%	18.9%	7.1%	1.9%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%
1984	99.9%	95.3%	76.7%	63.8%	53.5%	48.7%	43.4%	35.4%	28.0%	26.6%	20.1%	17.9%	16.1%	16.1%	16.1%	15.7%	14.7%	12.2%	12.2%
1985	99.9%	96.2%	78.8%	64.4%	52.8%	40.4%	23.9%	12.1%	8.4%	7.0%	7.0%	4.7%	3.3%	2.2%	2.2%	2.2%	2.2%	2.2%	1.1%
1986	99.9%	96.6%	86.3%	77.5%	63.1%	40.4%	18.0%	12.5%	7.2%	3.5%	3.2%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	0.9%
1987	99.9%	96.4%	79.6%	65.3%	46.8%	31.2%	20.9%	16.7%	14.1%	13.4%	12.3%	11.5%	9.4%	6.5%	6.4%	3.1%	2.8%	1.5%	1.5%
1988	99.9%	96.7%	80.7%	59.3%	37.9%	27.1%	23.3%	17.0%	13.6%	11.4%	9.7%	8.3%	7.9%	7.7%	7.7%	7.0%	7.0%	7.0%	7.0%
1989	99.8%	95.0%	74.3%	48.6%	35.8%	30.9%	27.7%	26.4%	25.3%	21.9%	18.9%	17.5%	16.4%	15.6%	15.2%	14.8%	11.1%	9.0%	9.0%
1990	100.0%	97.5%	70.3%	54.2%	46.8%	43.1%	34.9%	28.0%	24.2%	21.7%	20.6%	19.6%	16.8%	15.8%	13.8%	12.1%	8.3%	5.2%	5.2%
1991	99.5%	85.7%	48.1%	35.7%	25.2%	17.1%	14.1%	12.5%	8.7%	8.1%	8.1%	6.6%	4.9%	4.7%	3.9%	3.1%	3.1%	3.1%	3.1%
1992	99.7%	84.6%	60.5%	44.3%	30.0%	27.1%	24.1%	19.3%	17.2%	12.2%	7.0%	6.6%	5.4%	4.3%	4.3%	4.3%	3.7%	3.0%	3.0%
1993	99.0%	69.8%	47.2%	28.6%	25.2%	21.5%	17.6%	16.2%	11.9%	11.2%	9.8%	9.6%	9.2%	8.2%	7.1%	6.8%	6.5%	4.5%	4.5%
1994	99.7%	75.0%	43.3%	34.3%	30.6%	24.2%	17.7%	16.7%	14.9%	14.5%	13.4%	11.7%	11.7%	11.7%	10.6%	8.7%	6.7%	4.6%	4.6%
1995	97.2%	68.4%	43.9%	34.9%	26.3%	21.3%	18.0%	14.1%	11.3%	10.6%	9.3%	8.9%	7.3%	6.8%	5.9%	5.6%	3.7%	3.7%	3.7%
1996	99.3%	84.2%	59.5%	43.5%	36.9%	30.6%	24.1%	22.2%	21.8%	21.7%	20.9%	20.1%	14.9%	8.2%	5.9%	5.9%	4.3%	4.3%	4.3%
1997	99.9%	81.8%	54.5%	38.4%	27.0%	20.9%	16.3%	13.7%	9.9%	9.7%	7.3%	5.3%	5.2%	5.2%	4.7%	4.2%	4.2%	3.0%	3.0%
1998	99.3%	75.2%	51.7%	37.2%	25.5%	19.4%	16.6%	13.0%	12.0%	10.8%	8.1%	6.5%	6.0%	4.3%	3.8%	2.6%	2.6%	2.6%	2.6%
1999	99.3%	70.8%	41.1%	27.8%	22.1%	19.7%	17.6%	16.9%	15.3%	13.4%	10.9%	8.7%	7.3%	6.3%	5.1%	2.9%			
2000	98.4%	69.0%	43.1%	30.0%	26.2%	23.2%	22.3%	19.7%	16.8%	14.9%	14.5%	13.5%	11.3%	9.5%	9.5%				
2001	99.0%	72.4%	53.8%	41.5%	32.9%	25.5%	19.6%	15.7%	13.4%	12.1%	10.1%	8.6%	7.6%	7.0%					
2002	99.5%	75.8%	56.7%	43.6%	35.3%	29.5%	26.5%	22.6%	17.7%	13.7%	12.0%	11.7%	10.0%						
2003	99.4%	85.8%	68.2%	54.8%	40.4%	33.0%	28.6%	22.5%	17.5%	13.9%	12.8%	11.1%							
2004	99.7%	91.5%	66.9%	42.6%	33.4%	29.4%	24.0%	17.9%	15.5%	14.2%	14.1%								
2005	99.9%	86.8%	68.2%	53.3%	36.9%	27.1%	19.7%	15.6%	14.1%	13.0%									
2006	99.9%	90.0%	73.0%	56.4%	40.8%	27.8%	19.6%	15.7%	14.2%										
2007	100.0%	92.4%	73.9%	55.8%	39.7%	30.0%	23.3%	15.8%											
2008	100.0%	93.0%	79.1%	57.8%	42.4%	28.3%	19.4%												
2009	100.0%	94.8%	74.7%	52.3%	39.3%	28.1%													
2010	100.0%	90.3%	70.2%	51.8%	34.3%														
2011	100.0%	95.2%	73.1%	48.3%															
2012	100.0%	96.5%	82.5%																
2013	100.0%	98.0%																	
2014	100.0%																		

% IBNR

Injury Year Ending 12/31	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	
	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	
1980																			
1981																			
1982																			
1983																			
1984																			
1985																			
1986																			
1987																			
1988																			
1989																			
1990																			
1991																			
1992																			
1993																			4.2%
1994																			4.2%
1995																	6.3%		4.2%
1996																5.5%	3.6%		3.7%
1997														5.2%	8.2%	5.5%	5.5%	4.2%	2.8%
1998														5.2%	5.2%	4.5%	4.2%		
1999													6.0%	4.1%	3.6%	2.6%	2.6%		
2000												8.4%	6.4%	5.7%	5.1%	2.6%			
2001											14.5%	11.5%	11.2%	9.2%	9.5%				
2002										12.0%	8.7%	7.7%	6.9%	7.0%					
2003									22.0%	15.8%	13.9%	12.1%	11.1%						
2004							22.3%	14.1%	14.5%	13.9%	13.3%								
2005						25.1%	12.4%	14.2%	12.8%	11.5%									
2006					39.1%	17.2%	17.0%	12.9%	13.4%										
2007				50.1%	27.9%	25.8%	19.4%	13.4%											
2008			71.0%	39.0%	36.5%	24.0%	16.4%												
2009		91.5%	60.0%	44.7%	34.0%	22.6%													
2010	100.0%	79.9%	60.1%	42.9%	29.4%														
2011	100.0%	86.7%	52.0%	33.6%															
2012	100.0%	89.9%	71.6%																
2013	100.0%	94.0%																	
2014	100.0%																		

OHIO BUREAU OF WORKERS' COMPENSATION
LIVING MAINTENANCE
(Dollars in Thousands)
Public Employers-State Agencies

% Unpaid

Injury Year Ending 12/31	<u>222 MTHS</u>	<u>234 MTHS</u>	<u>246 MTHS</u>	<u>258 MTHS</u>	<u>270 MTHS</u>	<u>282 MTHS</u>	<u>294 MTHS</u>	<u>306 MTHS</u>	<u>318 MTHS</u>	<u>330 MTHS</u>	<u>342 MTHS</u>	<u>354 MTHS</u>	<u>366 MTHS</u>	<u>378 MTHS</u>	<u>390 MTHS</u>	<u>402 MTHS</u>	<u>414 MTHS</u>	<u>426 MTHS</u>
1980	2.5%	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%	0.0%	0.0%	0.0%	0.0%
1981	1.5%	1.5%	1.5%	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%	0.0%	0.0%
1982	2.5%	2.5%	2.5%	1.0%	1.0%	1.0%	1.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1983	1.3%	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%	0.0%	0.0%	0.0%	0.0%
1984	10.2%	8.9%	8.9%	8.9%	8.9%	8.9%	8.9%	8.9%	8.9%	1.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1985	1.1%	1.1%	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%	0.0%	0.0%	0.0%
1986	0.9%	0.9%	0.9%	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%	0.0%	0.0%
1987	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
1988	7.0%	5.6%	2.5%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%
1989	9.0%	7.2%	4.7%	4.7%	4.7%	3.6%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%
1990	4.8%	4.8%	3.6%	3.6%	2.3%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%
1991	3.1%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%
1992	3.0%	2.5%	1.8%	1.7%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%
1993	2.2%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%
1994	4.6%	2.4%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%
1995	3.7%	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%
1996	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%
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2012																		
2013																		
2014																		

% IBNR

Injury Year Ending 12/31	<u>222</u>	<u>234</u>	<u>246</u>	<u>258</u>	<u>270</u>	<u>282</u>	<u>294</u>	<u>306</u>	<u>318</u>	<u>330</u>	<u>342</u>	<u>354</u>	<u>366</u>	<u>378</u>	<u>390</u>	<u>402</u>	<u>414</u>	<u>414</u>	
1980																			0.0%
1981																			0.0%
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2010																			0.0%
2011																			0.0%
2012																			0.0%
2013																			0.0%
2014																			0.0%

OHIO BUREAU OF WORKERS' COMPENSATION

LIVING MAINTENANCE

(Dollars in Thousands)

Public Employers-State Agencies

Unpaid Loss Payment Projections
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
	Undiscounted	Discounted													
Prior to 1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1982	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1983	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1984	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1985	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1986	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1987	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
1988	6	6	5	1	0	0	0	0	0	0	0	0	0	0	0
1989	7	7	1	4	1	0	0	0	0	0	0	0	0	0	0
1990	8	7	1	1	4	1	0	0	0	0	0	0	0	0	0
1991	9	8	2	1	1	3	1	0	0	0	0	0	0	0	0
1992	11	9	2	1	1	1	1	1	1	1	1	0	0	0	0
1993	11	9	1	1	2	1	1	3	1	0	0	0	0	0	0
1994	19	16	2	1	2	2	1	2	6	2	0	0	0	0	0
1995	24	20	5	2	1	2	2	1	2	6	2	0	0	0	0
1996	30	25	7	5	2	1	2	2	1	2	6	2	0	0	0
1997	32	27	4	6	5	2	1	2	2	1	2	5	2	0	0
1998	39	33	7	4	6	5	2	1	2	2	1	2	5	2	1
1999	48	39	6	8	4	7	5	2	1	2	2	1	2	6	2
2000	152	127	28	16	22	11	17	13	6	3	5	6	2	5	19
2001	135	109	14	19	13	15	9	12	9	6	5	5	5	3	21
2002	145	117	15	13	22	12	17	8	13	10	4	3	4	5	20
2003	162	129	15	15	13	22	12	17	8	13	10	4	3	4	25
2004	184	145	19	16	16	13	22	12	17	8	14	10	4	3	29
2005	203	154	17	18	16	16	15	17	13	13	10	11	9	7	43
2006	231	180	31	16	19	16	16	13	22	12	17	8	14	10	36
2007	276	217	43	32	16	20	16	16	13	23	12	17	8	14	47
2008	341	274	75	42	31	16	19	15	15	13	22	12	17	8	58
2009	428	351	95	73	41	30	15	18	15	15	12	21	12	16	65
2010	534	447	138	88	68	38	28	14	17	14	14	11	20	11	75
2011	708	601	181	136	87	67	37	27	14	17	14	14	11	19	84
2012	945	750	173	133	100	72	60	42	36	28	29	26	26	24	198
2013	993	728	92	111	85	65	55	51	44	41	38	37	36	35	303
2014	952	649	14	62	85	65	50	48	46	45	43	42	41	39	371
Total	6,633	5,186	996	826	661	499	404	338	306	277	262	238	218	209	

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

OHIO BUREAU OF WORKERS' COMPENSATION

LIVING MAINTENANCE

(Dollars in Thousands)

Public Employers-State Agencies

Unpaid Loss Payment Projections

Injury Year Ending 12/31	Indexed Method Unpaid	Paid LDF Method Unpaid	Selected Unpaid	Indexed Method Weight	Paid LDF Method Weight	Total Projected
Prior to 1980	1		0	0.0%	0.0%	0
1980	1	0	0	0.0%	100.0%	0
1981	2	0	0	0.0%	100.0%	0
1982	2	0	0	0.0%	100.0%	0
1983	2	0	0	0.0%	100.0%	0
1984	2	0	0	0.0%	100.0%	0
1985	3	0	0	0.0%	100.0%	0
1986	3	0	0	0.0%	100.0%	0
1987	4	2	1	0.0%	90.2%	1
1988	4	6	6	6.7%	93.3%	6
1989	5	8	7	29.3%	70.7%	7
1990	5	9	8	38.9%	61.1%	8
1991	5	11	9	38.9%	61.1%	9
1992	15	16	11	72.7%	0.0%	11
1993	6	20	11	64.0%	36.0%	11
1994	27	25	19	0.0%	76.6%	19
1995	42	27	24	0.0%	88.5%	24
1996	80	42	30	0.0%	71.5%	30
1997	91	52	32	0.0%	61.7%	32
1998	7	91	39	62.2%	37.8%	39
1999	268	117	48	0.0%	40.6%	48
2000	8	133	152	0.0%	114.4%	152
2001	105	185	135	62.2%	37.8%	135
2002	223	151	145	0.0%	95.5%	145
2003	240	168	162	0.0%	96.2%	162
2004	11	165	184	0.0%	111.3%	184
2005	197	222	203	74.8%	25.2%	203
2006	294	271	231	0.0%	85.5%	231
2007	1,625	349	276	0.0%	79.1%	276
2008	2,043	463	341	0.0%	73.6%	341
2009	2,327	509	428	0.0%	84.1%	428
2010	3,056	764	534	0.0%	70.0%	534
2011	3,359	1,020	708	0.0%	69.4%	708
2012	2,224	653	945	18.5%	81.5%	945
2013	1,418	441	993	56.4%	43.6%	993
2014	<u>4,189</u>	<u>0</u>	<u>952</u>	22.7%	77.3%	<u>952</u>
Total	21,895	5,921	6,633			6,633

Projected payments for accident year 2014 are for the full accident year.

OHIO BUREAU OF WORKERS' COMPENSATION

LIVING MAINTENANCE

(Dollars in Thousands)

Public Employers-State Agencies

Unpaid Loss Payment Projections Based on Indexed Method
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
	Undiscounted	Discounted													
Prior to 1980	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
1980	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
1981	2	1	1	0	0	0	0	0	0	0	0	0	0	0	0
1982	2	2	1	0	0	0	0	0	0	0	0	0	0	0	0
1983	2	2	1	1	0	0	0	0	0	0	0	0	0	0	0
1984	2	2	1	1	0	0	0	0	0	0	0	0	0	0	0
1985	3	2	1	1	0	0	0	0	0	0	0	0	0	0	0
1986	3	3	1	1	1	0	0	0	0	0	0	0	0	0	0
1987	4	3	1	1	1	0	0	0	0	0	0	0	0	0	0
1988	4	4	1	1	1	1	0	0	0	0	0	0	0	0	0
1989	5	4	1	1	1	1	0	0	0	0	0	0	0	0	0
1990	5	4	1	1	1	1	1	0	0	0	0	0	0	0	0
1991	5	5	1	1	1	1	1	0	0	0	0	0	0	0	0
1992	15	12	2	2	2	2	1	1	1	1	1	1	1	0	0
1993	6	5	1	1	1	1	1	1	0	0	0	0	0	0	0
1994	27	22	4	3	3	3	2	2	2	2	1	1	1	1	1
1995	42	35	6	5	5	4	4	3	3	3	2	2	2	1	3
1996	80	66	11	9	8	8	7	6	5	5	4	4	3	3	6
1997	91	74	12	10	9	8	8	7	6	5	5	4	4	3	9
1998	7	6	1	1	1	1	1	1	0	0	0	0	0	0	1
1999	268	214	33	29	26	24	21	19	17	15	14	12	11	10	37
2000	8	6	1	1	1	1	1	1	1	0	0	0	0	0	1
2001	105	83	12	11	10	9	8	7	7	6	5	5	4	4	18
2002	223	174	23	22	21	19	17	15	14	12	11	10	9	8	41
2003	240	185	23	22	21	21	19	17	15	13	12	11	10	9	48
2004	11	8	1	1	1	1	1	1	1	1	1	0	0	0	2
2005	197	149	17	16	16	15	15	14	13	11	10	9	8	7	45
2006	294	220	24	23	22	22	21	20	19	17	16	14	13	11	72
2007	1,625	1,200	126	121	117	114	110	106	103	99	89	80	72	64	424
2008	2,043	1,492	151	146	141	137	132	128	124	120	116	104	93	83	569
2009	2,327	1,680	166	160	155	150	145	140	135	131	126	122	110	98	690
2010	3,056	2,181	209	202	196	189	183	177	171	165	160	155	150	134	964
2011	3,359	2,386	275	211	204	198	191	185	179	173	167	161	156	151	1,108
2012	2,224	1,583	216	164	126	122	118	114	110	107	103	100	96	93	753
2013	1,418	999	95	129	98	75	73	70	68	66	63	61	59	57	503
2014	4,189	2,855	60	276	375	285	219	211	204	198	191	185	179	173	1,633
Total	21,895	15,672	1,477	1,577	1,566	1,410	1,299	1,249	1,200	1,152	1,100	1,043	981	913	6,928

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

OHIO BUREAU OF WORKERS' COMPENSATION

LIVING MAINTENANCE

(Dollars in Thousands)

Public Employers-State Agencies

Unpaid Loss Payment Projections Based on Paid Loss Development Method
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
	Undiscounted	Discounted													
1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1982	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1983	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1984	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1985	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1986	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1987	2	2	2	0	0	0	0	0	0	0	0	0	0	0	0
1988	6	6	5	2	0	0	0	0	0	0	0	0	0	0	0
1989	8	8	2	5	2	0	0	0	0	0	0	0	0	0	0
1990	9	9	1	2	5	2	0	0	0	0	0	0	0	0	0
1991	11	10	2	1	2	5	2	0	0	0	0	0	0	0	0
1992	16	14	2	3	1	2	6	2	0	0	0	0	0	0	0
1993	20	17	2	2	3	1	2	7	2	0	0	0	0	0	0
1994	25	21	3	2	3	3	1	3	8	2	0	0	0	0	0
1995	27	23	6	3	2	2	3	1	2	7	2	0	0	0	0
1996	42	35	9	7	3	2	3	3	1	3	8	2	0	0	0
1997	52	43	6	10	8	3	2	3	4	1	3	9	3	0	0
1998	91	77	18	9	14	11	5	3	4	5	1	4	12	4	0
1999	117	97	15	20	10	16	12	5	3	5	6	2	5	14	4
2000	133	111	25	14	19	9	15	12	5	3	4	5	1	4	17
2001	185	151	18	31	17	24	12	19	14	6	4	6	6	2	27
2002	151	122	16	13	23	13	17	8	14	11	4	3	4	5	21
2003	168	134	16	16	13	23	13	17	9	14	11	4	3	4	26
2004	165	130	17	14	14	12	20	11	15	7	12	9	4	2	26
2005	222	172	18	21	17	17	14	25	14	19	9	15	12	5	35
2006	271	210	37	19	23	18	18	15	26	14	20	10	16	12	42
2007	349	274	55	40	20	25	20	20	17	28	16	22	11	17	59
2008	463	372	102	56	41	21	26	21	21	17	29	16	22	11	79
2009	509	417	113	87	48	35	18	22	18	18	15	25	14	19	77
2010	764	639	197	126	97	54	39	20	24	20	20	16	28	15	107
2011	1,020	867	261	196	125	96	53	39	20	24	19	20	16	28	122
2012	653	561	163	125	94	60	46	26	19	10	12	9	9	8	72
2013	441	378	88	88	68	51	33	25	14	10	5	6	5	5	43
2014	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	5,921	4,900	1,198	913	672	506	380	306	253	224	200	184	171	156	759

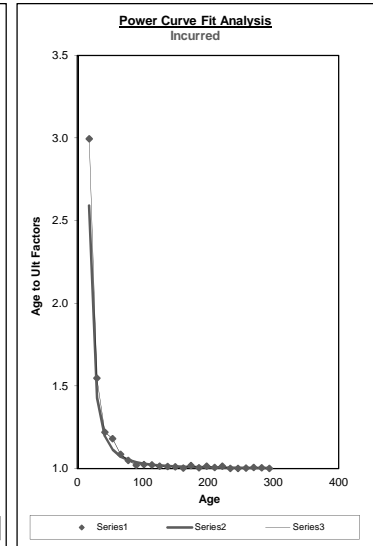
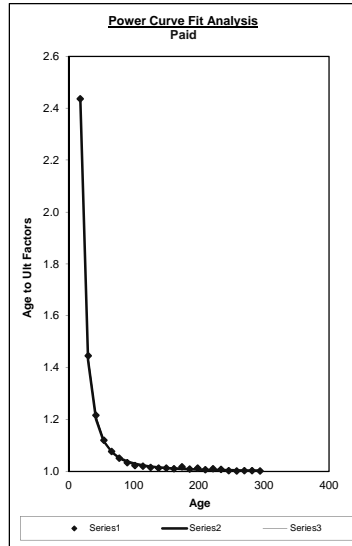
Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

OHIO BUREAU OF WORKERS' COMPENSATION
LIVING MAINTENANCE
Public Employers-State Agencies
Estimation of Cumulative Development Factors
Using the Method of Inverse Power Curve Fit

	<u>Paid</u>	<u>Incurred</u>		
C=	-2.68	-5.58		
B=	2.08	1.94		
A=	417	212		
Cutoff Age=	480	480		
	$Y = \frac{A}{(X+C)^B} + 1$			
			R-Square	<u>Paid</u> 0.9339 <u>Incurred</u> 1.0355
			F-Statistics	339 -670
			F- Degree	24 23

Months of Maturity	<u>Paid</u>		<u>Incurred</u>		Fitted Value		
	Age-to-age Factor	<u>Excluded</u> (y)	Age-to-age Factor	<u>Excluded</u> (y)	Age	<u>Paid</u>	<u>Incurred</u>
6	34.084	y	1148.628		6	35.376	1148.507
18	2.436		2.995		18	2.425	2.591
30	1.446		1.546		30	1.428	1.428
42	1.217		1.219		42	1.200	1.197
54	1.120		1.180		54	1.115	1.113
66	1.077		1.087		66	1.074	1.074
78	1.051		1.048		78	1.052	1.052
90	1.034		1.020		90	1.038	1.039
102	1.023		1.024		102	1.029	1.030
114	1.020		1.022		114	1.023	1.024
126	1.015		1.015		126	1.019	1.019
138	1.012		1.013		138	1.015	1.016
150	1.012		1.011		150	1.013	1.014
162	1.010		1.003		162	1.011	1.012
174	1.017		1.018		174	1.009	1.010
186	1.009		1.004		186	1.008	1.009
198	1.013		1.014		198	1.007	1.008
210	1.006		1.007		210	1.006	1.007
222	1.010		1.014		222	1.006	1.006
234	1.008		1.000	y	234	1.005	1.006
246	1.003		1.002		246	1.005	1.005
258	1.002		1.003		258	1.004	1.005
270	1.003		1.007		270	1.004	1.004
282	1.003		1.005		282	1.003	1.004
294	1.001		1.000	y	294	1.003	1.004
306	1.000	y	1.000	y	306	1.003	1.003
318	1.008		1.013		318	1.003	1.003
330	1.003		1.003		330	1.002	1.003
342	1.000	y	1.000	y	342	1.002	1.003
354	1.000	y	1.000	y	354	1.002	1.002
366	1.000	y	1.000	y	366	1.002	1.002
378	1.000	y	1.000	y	378	1.002	1.002



OHIO BUREAU OF WORKERS' COMPENSATION
LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)

(Dollars in Thousands)
Public Employers-State Agencies

Summary of Unpaid Loss

(1) Injury Year Ending 12/31	(2) Evaluation as of	(3) Selected Ultimate Loss	(4) Paid Loss 6/30/2014	(5) Unpaid Loss 6/30/2014	(6) Adjustment	(7) Adj.Unpaid Loss 6/30/2014	(8) Discount Factor 4.00%	(9) Discounted Unpaid Loss 6/30/2014	(10) Implied Loss Rate Per \$100 Payroll	(11) Implied Loss Frequency Per \$1M Payroll	(12) Implied Loss Severity Per Claim
Prior to 1980	6/30/2014			0	1.000	0	72%	0			
1980	6/30/2014	385	366	19	1.000	19	72%	14	0.02	0.05	4,821
1981	6/30/2014	411	392	19	1.000	19	73%	14	0.02	0.04	6,428
1982	6/30/2014	515	491	24	1.000	24	73%	17	0.02	0.03	7,517
1983	6/30/2014	563	534	29	1.000	29	73%	21	0.03	0.03	7,938
1984	6/30/2014	529	501	28	1.000	28	71%	20	0.02	0.03	8,670
1985	6/30/2014	379	354	25	1.000	25	71%	18	0.02	0.02	7,561
1986	6/30/2014	366	330	36	1.000	36	70%	25	0.01	0.03	5,267
1987	6/30/2014	335	304	32	1.000	32	71%	22	0.01	0.02	7,124
1988	6/30/2014	372	329	44	1.000	44	73%	32	0.01	0.02	7,042
1989	6/30/2014	685	629	55	1.000	55	78%	44	0.02	0.02	12,698
1990	6/30/2014	541	478	63	1.000	63	74%	47	0.01	0.02	9,130
1991	6/30/2014	235	186	49	1.000	49	70%	34	0.01	0.01	6,201
1992	6/30/2014	306	244	62	1.000	62	72%	45	0.01	0.01	8,005
1993	6/30/2014	466	386	80	1.000	80	76%	61	0.01	0.01	11,392
1994	6/30/2014	403	316	86	1.000	86	73%	63	0.01	0.01	9,962
1995	6/30/2014	760	632	128	1.000	128	66%	85	0.02	0.01	18,225
1996	6/30/2014	337	226	110	1.000	110	73%	81	0.01	0.01	8,889
1997	6/30/2014	497	343	153	1.000	153	77%	117	0.01	0.01	10,666
1998	6/30/2014	336	189	147	1.000	147	72%	106	0.01	0.01	7,571
1999	6/30/2014	405	235	170	1.000	170	75%	128	0.01	0.01	13,433
2000	6/30/2014	575	322	253	1.000	253	81%	205	0.01	0.01	13,143
2001	6/30/2014	1,232	637	596	1.000	596	79%	474	0.02	0.01	23,031
2002	6/30/2014	1,049	462	586	1.000	586	78%	458	0.02	0.01	22,051
2003	6/30/2014	967	344	622	1.000	622	77%	482	0.02	0.01	20,370
2004	6/30/2014	1,117	467	649	1.000	649	73%	473	0.02	0.01	22,701
2005	6/30/2014	1,010	373	637	1.000	637	72%	461	0.02	0.01	24,218
2006	6/30/2014	1,066	379	687	1.000	687	72%	492	0.02	0.01	27,632
2007	6/30/2014	851	90	761	1.000	761	69%	527	0.01	0.01	22,145
2008	6/30/2014	979	128	851	1.000	851	72%	614	0.01	0.01	25,110
2009	6/30/2014	1,147	186	961	1.000	961	69%	664	0.02	0.01	25,944
2010	6/30/2014	1,384	307	1,077	1.000	1,077	69%	745	0.02	0.01	29,877
2011	6/30/2014	1,455	386	1,069	1.000	1,069	67%	720	0.02	0.01	33,308
2012	6/30/2014	1,130	10	1,120	1.000	1,120	66%	737	0.01	0.01	25,689
2013	6/30/2014	763	0	763	1.000	763	64%	488	0.02	0.01	26,231
2014	6/30/2014	<u>785</u>	<u>0</u>	<u>393</u>	1.000	<u>393</u>	62%	<u>244</u>	0.02	0.01	26,723
		24,333	11,556	12,384		12,384		8,779			

Column Notes

- (2) Exhibit PES-K.2, Column (7).
- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Column (2) - Column (3); 2014 adjusted to reflect 50% of a year's exposure.
- (6) Column (4) x Column (5).
- (7) Based on Exhibit PES-K.13.1 through Exhibit PES-K.13.4 and 4.0% discount rate.
- (8) Column (6) x Column (7).
- (9) Column (2) divided by Exhibit PES-K.5, Column (3) / 10.
- (10) Exhibit V.16, Column (9) / Exhibit PES-K.5, Column (3).
- (11) Column (2) / Exhibit V.16, Column (9) x 1,000.

**OHIO BUREAU OF WORKERS' COMPENSATION
LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)**

(Dollars in Thousands)

Public Employers-State Agencies

Summary of Ultimate Loss Methods

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>Injury Year Ending 12/31</u>	<u>Evaluation as of</u>	<u>Months of Development</u>	<u>Paid Development</u>	<u>Born. - Ferg. Payroll Paid</u>	<u>Born. - Ferg. Premium Paid</u>	<u>Indexed Loss Method</u>	<u>Selected Ultimate Loss</u>
1980	6/30/2014	414	369	370		415	385
1981	6/30/2014	402	397	398		438	411
1982	6/30/2014	390	499	499		547	515
1983	6/30/2014	378	545	544		600	563
1984	6/30/2014	366	511	512		565	529
1985	6/30/2014	354	362	362		412	379
1986	6/30/2014	342	340	341		418	366
1987	6/30/2014	330	316	320		369	335
1988	6/30/2014	318	351	356		410	372
1989	6/30/2014	306	675	659		720	685
1990	6/30/2014	294	520	515		588	541
1991	6/30/2014	282	207	233		266	235
1992	6/30/2014	270	280	302		337	306
1993	6/30/2014	258	452	451		495	466
1994	6/30/2014	246	380	392		436	403
1995	6/30/2014	234	787	722		772	760
1996	6/30/2014	222	299	334		377	337
1997	6/30/2014	210	474	464		552	497
1998	6/30/2014	198	273	323		412	336
1999	6/30/2014	186	386	407		423	405
2000	6/30/2014	174	576	518	697	630	575
2001	6/30/2014	162	1,224	1,420	1,058	1,053	1,232
2002	6/30/2014	150	966	1,313	925	867	1,049
2003	6/30/2014	138	820	1,281	936	799	967
2004	6/30/2014	126	1,289	1,485	1,241	994	1,117
2005	6/30/2014	114	1,176	1,455	1,316	862	1,010
2006	6/30/2014	102	1,478	1,557	1,511	902	1,066
2007	6/30/2014	90	440	1,347	1,343	685	851
2008	6/30/2014	78	829	1,465	1,423	817	979
2009	6/30/2014	66	1,626	1,564	1,467	1,008	1,147
2010	6/30/2014	54	5,187	1,686	1,537	1,283	1,384
2011	6/30/2014	42	8,705	1,751	1,706	1,356	1,455
2012	6/30/2014	30	291	1,371	1,413	1,049	1,130
2013	6/30/2014	18	0	887	1,334	721	763
2014	6/30/2014	6	<u>0</u>	<u>877</u>	<u>1,374</u>	<u>755</u>	<u>785</u>
			33,029	28,481	19,281	23,331	24,333

Column Notes

- (3) Exhibit PES-K.3, Column (5).
- (4) Exhibit PES-K.5, Column (12).
- (5) Exhibit PES-K.6, Column (12).
- (6) Exhibit PES-K.8, Column (8).
- (7) Based on Columns (3) through (6).

**OHIO BUREAU OF WORKERS' COMPENSATION
LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)**

(Dollars in Thousands)

Public Employers-State Agencies

Paid and Incurred Loss Development Methods

<u>Injury Year Ending 12/31</u>	<u>(1) Evaluation as of</u>	<u>(2) Months of Development</u>	<u>(3) Paid Loss</u>	<u>(4) Cumulative Paid LDF</u>	<u>(5) Estimated Ult. Loss Paid Method (3) times (4)</u>	<u>(6) Incurred Loss</u>	<u>(7) Cumulative Incurred LDF</u>	<u>(8) Estimated Ult. Loss Inc. Method (6) times (7)</u>
1980	6/30/2014	414	366	1.010	369			
1981	6/30/2014	402	392	1.013	397			
1982	6/30/2014	390	491	1.016	499			
1983	6/30/2014	378	534	1.020	545			
1984	6/30/2014	366	501	1.020	511			
1985	6/30/2014	354	354	1.024	362			
1986	6/30/2014	342	330	1.030	340			
1987	6/30/2014	330	304	1.042	316			
1988	6/30/2014	318	329	1.067	351			
1989	6/30/2014	306	629	1.073	675			
1990	6/30/2014	294	478	1.088	520			
1991	6/30/2014	282	186	1.113	207			
1992	6/30/2014	270	244	1.146	280			
1993	6/30/2014	258	386	1.171	452			
1994	6/30/2014	246	316	1.201	380			
1995	6/30/2014	234	632	1.245	787			
1996	6/30/2014	222	226	1.322	299			
1997	6/30/2014	210	343	1.382	474			
1998	6/30/2014	198	189	1.444	273			
1999	6/30/2014	186	235	1.641	386			
2000	6/30/2014	174	322	1.791	576			
2001	6/30/2014	162	637	1.922	1,224			
2002	6/30/2014	150	462	2.090	966			
2003	6/30/2014	138	344	2.381	820			
2004	6/30/2014	126	467	2.757	1,289			
2005	6/30/2014	114	373	3.153	1,176			
2006	6/30/2014	102	379	3.903	1,478			
2007	6/30/2014	90	90	4.878	440			
2008	6/30/2014	78	128	6.478	829			
2009	6/30/2014	66	186	8.744	1,626			
2010	6/30/2014	54	307	16.916	5,187			
2011	6/30/2014	42	386	22.541	8,705			
2012	6/30/2014	30	10	29.089	291			
2013	6/30/2014	18	0	54.712	0			
2014	6/30/2014	6	0	106.499	0			
			11,556		33,029			

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation.
(4) Exhibit PES-K.4, Page 1 and Exhibit PES-K.4, Page 2, interpolated to appropriate age.

OHIO BUREAU OF WORKERS' COMPENSATION
LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)
(Dollars in Thousands)
Public Employers-State Agencies

Paid Loss Development

Age of Development

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	0	0	13	14	17	26	42	68	103	137	162	177	197	220	234	234	240	259
1981	0	0	13	15	18	27	44	70	107	141	164	180	194	214	233	251	269	280
1982	0	0	15	17	20	31	50	78	117	169	216	238	253	263	270	306	361	369
1983	0	0	16	18	22	33	52	83	134	163	186	211	237	255	266	326	347	355
1984	0	0	17	19	23	31	49	79	110	146	179	213	258	274	291	353	383	393
1985	0	0	18	20	21	33	74	116	136	160	192	218	260	265	273	278	283	283
1986	0	0	20	23	32	43	61	89	101	111	125	147	173	186	194	216	228	239
1987	0	0	23	25	25	27	36	52	72	109	141	162	171	177	180	210	219	235
1988	0	0	0	0	0	0	27	78	137	161	185	211	214	238	253	261	269	269
1989	0	0	50	63	89	102	113	121	145	181	197	284	340	403	432	471	492	499
1990	0	0	117	117	122	122	160	182	191	191	231	239	255	300	319	342	350	396
1991	0	0	0	0	5	20	28	39	47	55	71	87	95	103	128	136	136	156
1992	0	0	5	5	10	34	53	61	77	104	139	147	175	175	183	183	193	203
1993	0	0	0	0	16	24	24	39	39	47	71	112	114	130	185	221	231	252
1994	0	0	0	0	0	2	11	33	41	49	57	73	73	81	81	99	194	239
1995	0	0	0	21	40	56	72	75	83	150	166	174	237	255	275	275	606	614
1996	0	0	0	3	3	22	22	42	58	66	66	66	186	186	206	216	216	216
1997	0	0	0	0	20	60	92	110	118	149	217	228	236	246	291	325	343	343
1998	0	0	0	16	56	56	64	88	96	120	128	138	149	169	169	179	189	
1999	0	0	6	6	6	57	89	97	185	185	195	215	225	225	225	235		
2000	0	0	8	17	17	41	70	87	93	133	148	158	200	301	322			
2001	0	0	8	32	48	128	270	290	330	376	402	546	637	637				
2002	0	15	38	77	85	177	187	187	337	388	398	462	462					
2003	0	8	8	17	25	52	72	93	124	289	309	344						
2004	0	0	0	8	38	166	176	306	346	427	467							
2005	0	68	196	208	216	236	296	343	373	373								
2006	0	8	9	9	120	213	243	359	379									
2007	0	10	10	10	10	30	50	90										
2008	0	0	0	0	0	117	128											
2009	0	0	10	10	10	186												
2010	0	116	147	297	307													
2011	0	378	378	386														
2012	0	0	10															
2013	0	0																
2014	0																	

Age to Age Development Factors

Injury Year Ending 12/31	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210
	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222
1980			1.109	1.218	1.508	1.632	1.608	1.527	1.332	1.181	1.093	1.111	1.119	1.062	1.000	1.026	1.077	1.056
1981			1.109	1.218	1.508	1.632	1.608	1.528	1.315	1.164	1.099	1.078	1.100	1.087	1.080	1.070	1.041	1.000
1982			1.109	1.218	1.508	1.632	1.564	1.496	1.450	1.275	1.102	1.064	1.041	1.024	1.135	1.180	1.023	1.040
1983			1.109	1.218	1.508	1.575	1.618	1.608	1.212	1.144	1.135	1.121	1.080	1.042	1.223	1.065	1.023	1.069
1984			1.109	1.218	1.350	1.583	1.606	1.385	1.334	1.223	1.187	1.215	1.062	1.061	1.212	1.087	1.025	1.015
1985			1.109	1.059	1.550	2.227	1.571	1.177	1.173	1.199	1.137	1.191	1.018	1.030	1.018	1.018	1.000	1.083
1986			1.167	1.403	1.334	1.404	1.472	1.138	1.099	1.120	1.174	1.177	1.079	1.043	1.114	1.054	1.048	1.065
1987			1.092	1.000	1.096	1.345	1.421	1.386	1.519	1.287	1.149	1.059	1.037	1.017	1.165	1.042	1.073	1.034
1988							2.911	1.769	1.175	1.149	1.139	1.014	1.112	1.065	1.032	1.031	1.000	1.060
1989			1.271	1.397	1.155	1.101	1.073	1.200	1.249	1.088	1.441	1.197	1.185	1.072	1.090	1.044	1.015	1.057
1990			1.000	1.042	1.000	1.315	1.137	1.048	1.000	1.211	1.035	1.067	1.173	1.066	1.070	1.023	1.131	1.088
1991					4.000	1.400	1.381	1.207	1.171	1.295	1.226	1.092	1.084	1.243	1.063	1.000	1.147	1.064
1992			1.000	2.020	3.376	1.543	1.152	1.264	1.361	1.331	1.058	1.193	1.000	1.046	1.000	1.055	1.052	1.012
1993					1.497	1.000	1.612	1.000	1.206	1.513	1.582	1.014	1.141	1.424	1.195	1.045	1.091	1.079
1994						4.640	3.012	1.260	1.201	1.162	1.279	1.000	1.109	1.000	1.221	1.956	1.231	1.043
1995				1.875	1.404	1.290	1.049	1.106	1.805	1.106	1.048	1.358	1.076	1.079	1.000	2.206	1.013	1.000
1996				1.000	8.800	1.000	1.909	1.382	1.138	1.000	1.000	2.816	1.000	1.108	1.049	1.000	1.000	1.048
1997					3.004	1.538	1.192	1.073	1.259	1.460	1.048	1.035	1.042	1.185	1.117	1.055	1.000	
1998					3.500	1.000	1.143	1.383	1.090	1.249	1.066	1.078	1.074	1.134	1.000	1.059	1.056	
1999			1.000	1.000	9.508	1.561	1.090	1.910	1.000	1.054	1.102	1.046	1.000	1.000	1.044			
2000			1.990	1.000	2.438	1.711	1.252	1.062	1.432	1.117	1.070	1.261	1.508	1.068				
2001			4.169	1.507	2.689	2.108	1.074	1.138	1.140	1.070	1.359	1.165	1.000					
2002		2.533	2.039	1.103	2.069	1.059	1.000	1.801	1.149	1.027	1.161	1.000						
2003		1.000	2.063	1.508	2.106	1.382	1.282	1.334	2.334	1.069	1.115							
2004				4.750	4.377	1.060	1.737	1.131	1.234	1.094								
2005		2.891	1.061	1.038	1.093	1.254	1.159	1.087	1.000									
2006		1.134	1.000	13.208	1.779	1.141	1.475	1.056										
2007		1.000	1.000	1.000	3.038	1.652	1.797											
2008						1.094												
2009				1.000	1.000	18.593												
2010		1.264	2.019	1.034														
2011		1.000	1.021															
2012																		
2013																		
\$ Wid Avg	----	1.881	1.290	1.333	1.935	1.350	1.328	1.250	1.238	1.144	1.158	1.139	1.087	1.073	1.091	1.137	1.045	1.046
Strt Average	----	1.546	1.388	1.941	3.122	1.537	1.505	1.302	1.290	1.176	1.159	1.189	1.096	1.082	1.094	1.158	1.055	1.048
3 Yr \$ Wid Avg	----	1.082	1.295	1.033	16.661	1.169	1.344	1.089	1.292	1.064	1.220	1.113	1.096	1.029	1.079	1.039	1.007	1.019
5 Yr \$ Wid Avg	----	1.102	1.289	1.371	2.199	1.171	1.421	1.210	1.227	1.070	1.189	1.100	1.091	1.076	1.055	1.415	1.046	1.028
Inv. Power Curve	1.947	1.781	1.646	1.534	1.442	1.366	1.304	1.253	1.210	1.175	1.146	1.121	1.101	1.085	1.071	1.059	1.050	1.042
Selected	1.947	1.881	1.290	1.333	1.935	1.350	1.328	1.250	1.238	1.144	1.158	1.139	1.087	1.073	1.091	1.137	1.045	1.046
Cumulative	106.499	54.712	29.089	22.541	16.916	8.744	6.478	4.878	3.903	3.153	2.757	2.381	2.090	1.922	1.791	1.641	1.444	1.382

**OHIO BUREAU OF WORKERS' COMPENSATION
LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)**

(Dollars in Thousands)
Public Employers-State Agencies

Bornhuetter-Ferguson Method with a Payroll Base Using Paid Loss Development Factors

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
Injury Year	Evaluation	Months of	Payroll	Pure	Benefit	Trend	Smoothed	Age-to-	Percent	Unpaid	Indicated	
Ending 12/31	as of	Development	(\$000,000's)	Premium	Level	Factor	Pure	Ultimate	Unpaid	Loss	Ultimate	
					Factor	-4.0%	Premium	Factor	1 - 1 / (9)	(3) * (8) * (10)	Loss	
1980	6/30/2014	414	1,745	0.22	1.000	0.25	0.06	0.26	1.010	1.0%	5	370
1981	6/30/2014	402	1,827	0.23	1.000	0.26	0.06	0.25	1.013	1.3%	6	398
1982	6/30/2014	390	2,061	0.25	1.000	0.27	0.07	0.24	1.016	1.6%	8	499
1983	6/30/2014	378	2,173	0.26	1.000	0.28	0.07	0.23	1.020	2.0%	10	544
1984	6/30/2014	366	2,314	0.23	1.000	0.30	0.07	0.22	1.020	2.0%	10	512
1985	6/30/2014	354	2,444	0.16	1.000	0.31	0.05	0.15	1.024	2.3%	9	362
1986	6/30/2014	342	2,644	0.14	1.000	0.32	0.05	0.15	1.030	2.9%	11	341
1987	6/30/2014	330	2,912	0.12	1.000	0.33	0.04	0.14	1.042	4.0%	16	320
1988	6/30/2014	318	3,191	0.12	1.000	0.35	0.04	0.14	1.067	6.3%	27	356
1989	6/30/2014	306	3,341	0.21	1.000	0.36	0.08	0.13	1.073	6.8%	30	659
1990	6/30/2014	294	3,645	0.15	1.000	0.38	0.06	0.13	1.088	8.1%	37	515
1991	6/30/2014	282	3,852	0.06	1.000	0.39	0.02	0.12	1.113	10.2%	47	233
1992	6/30/2014	270	3,944	0.08	1.000	0.41	0.03	0.12	1.146	12.8%	58	302
1993	6/30/2014	258	4,021	0.12	1.000	0.43	0.05	0.11	1.171	14.6%	65	451
1994	6/30/2014	246	4,272	0.10	1.000	0.44	0.04	0.11	1.201	16.7%	76	392
1995	6/30/2014	234	4,433	0.18	1.000	0.46	0.08	0.10	1.245	19.7%	89	722
1996	6/30/2014	222	4,487	0.08	1.000	0.48	0.04	0.10	1.322	24.3%	107	334
1997	6/30/2014	210	4,624	0.11	1.000	0.50	0.06	0.09	1.382	27.6%	121	464
1998	6/30/2014	198	4,816	0.07	1.000	0.52	0.04	0.09	1.444	30.7%	134	323
1999	6/30/2014	186	5,048	0.08	1.000	0.54	0.04	0.09	1.641	39.1%	172	407
2000	6/30/2014	174	5,318	0.11	1.000	0.57	0.06	0.08	1.791	44.2%	196	518
2001	6/30/2014	162	5,598	0.20	1.000	0.59	0.12	0.29	1.922	48.0%	784	1,420
2002	6/30/2014	150	5,821	0.16	1.000	0.61	0.10	0.28	2.090	52.2%	850	1,313
2003	6/30/2014	138	6,005	0.13	1.000	0.64	0.09	0.27	2.381	58.0%	937	1,281
2004	6/30/2014	126	6,184	0.18	1.000	0.67	0.12	0.26	2.757	63.7%	1,018	1,485
2005	6/30/2014	114	6,388	0.16	1.000	0.69	0.11	0.25	3.153	68.3%	1,082	1,455
2006	6/30/2014	102	6,654	0.18	1.000	0.72	0.13	0.24	3.903	74.4%	1,178	1,557
2007	6/30/2014	90	6,915	0.08	1.000	0.75	0.06	0.23	4.878	79.5%	1,257	1,347
2008	6/30/2014	78	7,201	0.11	1.000	0.78	0.09	0.22	6.478	84.6%	1,337	1,465
2009	6/30/2014	66	7,383	0.18	1.000	0.82	0.15	0.21	8.744	88.6%	1,378	1,564
2010	6/30/2014	54	7,245	0.45	1.000	0.85	0.38	0.20	16.916	94.1%	1,379	1,686
2011	6/30/2014	42	7,353	0.68	1.000	0.89	0.61	0.19	22.541	95.6%	1,365	1,751
2012	6/30/2014	30	7,555	0.09	1.000	0.92	0.08	0.19	29.089	96.6%	1,361	1,371
2013	6/30/2014	18	5,045	0.07	1.000	0.96	0.07	0.18	54.712	98.2%	887	887
2014	6/30/2014	6	<u>5,150</u>	0.07	1.000	1.00	<u>0.07</u>	0.17	106.499	99.1%	<u>877</u>	<u>877</u>
Total/Average			163,611				0.11				16,925	28,481
Selected				Selected Pure Premium (2001-2014)			0.17					
				Selected Pure Premium (1985-2000)			0.05					
Column Notes				Selected Pure Premium (1980-1984)			0.07					

- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Average of Exhibit PES-K.2, Columns (3) and (6) divided by Column (3).
- (6) Exhibit PES-K.11, Column (7); selected pure premium trend.
- (7) Column (4) / Column (5) x Column (6).
- (8) Selected from Column (7) x Column (5) / Column (6).
- (9) Exhibit PES-K.3, Column (4).
- (12) Exhibit PES-K.3, Column (3) + Column (11).

**OHIO BUREAU OF WORKERS' COMPENSATION
LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)
(Dollars in Thousands)
Public Employers-State Agencies**

Bornhuetter-Ferguson Method with a Premium Base Using Paid Loss Development Factors

<u>Injury Year</u> <u>Ending 12/31</u>	<u>(1)</u> <u>Evaluation</u> <u>as of</u>	<u>(2)</u> <u>Months of</u> <u>Development</u>	<u>(3)</u> <u>Premium</u> <u>(\$000's)</u>	<u>(4)</u> <u>Loss</u> <u>Ratio</u>	<u>(5)</u> <u>Benefit</u> <u>Level</u> <u>Factor</u>	<u>(6)</u> <u>Trend</u> <u>Factor</u> <u>0.0%</u>	<u>(7)</u> <u>Trended</u> <u>Loss</u> <u>Ratio</u>	<u>(8)</u> <u>Smoothed</u> <u>Loss</u> <u>Ratio</u>	<u>(9)</u> <u>Age-to-</u> <u>Ultimate</u> <u>Factor</u>	<u>(10)</u> <u>Percent</u> <u>Unpaid</u> <u>1 - 1 / (9)</u>	<u>(11)</u> <u>Unpaid</u> <u>Loss</u> <u>(3) * (8) * (10)</u>	<u>(12)</u> <u>Indicated</u> <u>Ultimate</u> <u>Loss</u>
1980	6/30/2014	414										
1981	6/30/2014	402										
1982	6/30/2014	390										
1983	6/30/2014	378										
1984	6/30/2014	366										
1985	6/30/2014	354										
1986	6/30/2014	342										
1987	6/30/2014	330										
1988	6/30/2014	318										
1989	6/30/2014	306										
1990	6/30/2014	294										
1991	6/30/2014	282										
1992	6/30/2014	270										
1993	6/30/2014	258										
1994	6/30/2014	246										
1995	6/30/2014	234										
1996	6/30/2014	222										
1997	6/30/2014	210										
1998	6/30/2014	198										
1999	6/30/2014	186										
2000	6/30/2014	174	38,059	1.6%	1.000	1.00	1.6%	2.2%	1.791	44.2%	376	697
2001	6/30/2014	162	39,274	2.9%	1.000	1.00	2.9%	2.2%	1.922	48.0%	421	1,058
2002	6/30/2014	150	39,683	2.3%	1.000	1.00	2.3%	2.2%	2.090	52.2%	463	925
2003	6/30/2014	138	45,623	1.8%	1.000	1.00	1.8%	2.2%	2.381	58.0%	591	936
2004	6/30/2014	126	54,327	2.1%	1.000	1.00	2.1%	2.2%	2.757	63.7%	774	1,241
2005	6/30/2014	114	61,809	1.6%	1.000	1.00	1.6%	2.2%	3.153	68.3%	943	1,316
2006	6/30/2014	102	68,102	1.7%	1.000	1.00	1.7%	2.2%	3.903	74.4%	1,132	1,511
2007	6/30/2014	90	70,539	0.8%	1.000	1.00	0.8%	2.2%	4.878	79.5%	1,253	1,343
2008	6/30/2014	78	68,546	1.2%	1.000	1.00	1.2%	2.2%	6.478	84.6%	1,295	1,423
2009	6/30/2014	66	64,733	2.0%	1.000	1.00	2.0%	2.2%	8.744	88.6%	1,281	1,467
2010	6/30/2014	54	58,506	5.5%	1.000	1.00	5.5%	2.2%	16.916	94.1%	1,230	1,537
2011	6/30/2014	42	61,817	8.1%	1.000	1.00	8.1%	2.2%	22.541	95.6%	1,320	1,706
2012	6/30/2014	30	65,024	1.0%	1.000	1.00	1.0%	2.2%	29.089	96.6%	1,403	1,413
2013	6/30/2014	18	60,793	0.6%	1.000	1.00	0.6%	2.2%	54.712	98.2%	1,334	1,334
2014	6/30/2014	6	<u>62,055</u>	0.6%	1.000	1.00	<u>0.6%</u>	2.2%	106.499	99.1%	<u>1,374</u>	<u>1,374</u>
Total/Average			858,891				2.2%				15,190	19,281
Selected							Selected Loss Ratio	2.2%				

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Average of Exhibit PES-K.2, Columns (3) and (6) divided by Column (3).
- (6) Exhibit PES-K.11, Column (9); selected loss ratio trend.
- (7) Column (4) / Column (5) x Column (6).
- (8) Selected from Column (7) x Column (5) / Column (6).
- (9) Exhibit PES-K.3, Column (4).
- (12) Exhibit PES-K.3, Column (3) + Column (11).

OHIO BUREAU OF WORKERS' COMPENSATION
 LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)
 (Dollars in Thousands)
 Public Employers-State Agencies

Incremental Paid Loss Development

Age of Development

Injury Year Ending 12/31	Age of Development																	
	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	0	0	13	1	3	9	16	26	36	34	25	15	20	23	14	0	6	19
1981	0	0	13	1	3	9	17	26	37	34	23	16	14	20	19	19	18	11
1982	0	0	15	2	4	10	19	28	39	53	47	22	15	10	6	36	55	8
1983	0	0	16	2	4	11	19	32	51	28	23	25	19	11	59	21	8	
1984	0	0	17	2	4	8	18	30	30	37	33	46	16	17	62	31	9	
1985	0	0	18	2	1	12	41	42	20	24	32	26	42	5	8	5	5	0
1986	0	0	20	3	9	11	17	29	12	10	13	22	26	14	8	22	12	11
1987	0	0	23	2	0	2	9	15	20	37	31	21	10	6	3	30	9	16
1988	0	0	0	0	0	0	27	51	60	24	24	26	3	24	16	8	8	0
1989	0	0	50	14	25	14	10	8	24	36	16	87	56	63	29	39	21	8
1990	0	0	117	0	5	0	38	22	9	0	40	8	16	44	20	22	8	46
1991	0	0	0	0	5	15	8	11	8	8	16	16	8	8	25	8	0	20
1992	0	0	5	0	5	24	19	8	16	28	34	8	28	0	8	0	10	10
1993	0	0	0	0	16	8	0	15	0	8	24	41	2	16	55	36	10	21
1994	0	0	0	0	0	2	9	22	8	8	8	16	0	8	0	18	95	45
1995	0	0	0	21	19	16	16	4	8	67	16	8	62	18	20	0	331	8
1996	0	0	0	3	0	20	0	20	16	8	0	0	120	0	20	10	0	0
1997	0	0	0	0	20	40	32	18	8	31	68	10	8	10	46	34	18	0
1998	0	0	0	16	40	0	8	24	8	24	8	10	10	20	0	10	10	
1999	0	0	6	0	0	51	32	8	88	0	10	20	10	0	0	10		
2000	0	0	8	8	0	24	29	18	5	40	15	10	41	102	20			
2001	0	0	8	24	16	80	142	20	40	46	26	144	90	0				
2002	0	15	23	39	8	91	11	0	150	50	11	64	0					
2003	0	8	0	9	8	28	20	20	31	165	20	36						
2004	0	0	0	8	30	128	10	130	40	81	40							
2005	0	68	128	12	8	20	60	47	30	0								
2006	0	8	1	0	111	93	30	116	20									
2007	0	10	0	0	0	20	20	40										
2008	0	0	0	0	0	117	11											
2009	0	0	10	0	0	176												
2010	0	116	31	150	10													
2011	0	378	0	8														
2012	0	0	10															
2013	0	0																
2014	0																	

OHIO BUREAU OF WORKERS' COMPENSATION
 LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)
 (Dollars in Thousands)
 Public Employers-State Agencies

Incremental Paid Loss Development

Age of Development

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	15	13	0	0	0	8	17	8	0	0	0	17	0	0	0	30	0	
1981	0	8	38	11	8	10	3	0	7	18	0	0	4	0	5	0		
1982	15	11	20	8	8	23	0	0	0	37	0	0	0	0	0			
1983	25	6	24	20	7	0	40	14	6	10	24	0	4	0				
1984	6	8	13	19	35	8	13	7	0	0	0	0	0	0				
1985	23	31	6	0	0	0	10	0	0	0	0	0	0					
1986	15	23	13	4	0	10	0	0	5	13	8							
1987	8	8	0	39	0	3	0	11	0	0								
1988	16	19	0	0	10	1	8	5	0									
1989	29	2	10	10	12	48	10	10										
1990	35	16	0	10	0	22	0											
1991	10	10	10	0	0	0												
1992	3	11	8	0	20													
1993	20	84	30	0														
1994	10	56	10															
1995	0	18																
1996	10																	
1997																		
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2013																		
2014																		

**OHIO BUREAU OF WORKERS' COMPENSATION
LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)**

(Dollars in Thousands)
Public Employers-State Agencies

Indexed Loss Development Method

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Injury Year Ending 12/31	Evaluation as of	Months of Development	Average Benefit	Ultimate Claim Count	Composite Factor (3) times (4) / 1,000	Cumulative Persistency Factor	Estimated Ult. Unpaid Loss (5) times (6)	Ultimate Loss
1980	6/30/2014	414	161	80	13	3.841	49	415
1981	6/30/2014	402	173	64	11	4.118	46	438
1982	6/30/2014	390	185	68	13	4.410	56	547
1983	6/30/2014	378	196	71	14	4.717	66	600
1984	6/30/2014	366	205	61	13	5.040	63	565
1985	6/30/2014	354	215	50	11	5.381	58	412
1986	6/30/2014	342	220	70	15	5.739	88	418
1987	6/30/2014	330	228	47	11	6.116	65	369
1988	6/30/2014	318	236	53	12	6.513	81	410
1989	6/30/2014	306	243	54	13	6.931	91	720
1990	6/30/2014	294	253	59	15	7.371	111	588
1991	6/30/2014	282	260	38	10	8.080	80	266
1992	6/30/2014	270	272	38	10	8.917	93	337
1993	6/30/2014	258	279	41	11	9.552	109	495
1994	6/30/2014	246	289	40	12	10.262	120	436
1995	6/30/2014	234	296	42	12	11.279	139	772
1996	6/30/2014	222	307	38	12	12.986	151	377
1997	6/30/2014	210	318	47	15	14.108	209	552
1998	6/30/2014	198	331	44	15	15.196	223	412
1999	6/30/2014	186	344	30	10	18.029	187	423
2000	6/30/2014	174	357	44	16	19.721	308	630
2001	6/30/2014	162	370	54	20	21.030	417	1,053
2002	6/30/2014	150	379	48	18	22.464	405	867
2003	6/30/2014	138	389	47	18	24.636	455	799
2004	6/30/2014	126	401	49	20	26.664	527	994
2005	6/30/2014	114	411	42	17	28.494	489	862
2006	6/30/2014	102	422	39	16	32.129	523	902
2007	6/30/2014	90	441	38	17	35.130	595	685
2008	6/30/2014	78	452	39	18	39.109	689	817
2009	6/30/2014	66	456	44	20	40.735	822	1,008
2010	6/30/2014	54	464	46	21	45.426	976	1,283
2011	6/30/2014	42	474	44	21	46.879	970	1,356
2012	6/30/2014	30	489	44	21	48.349	1,039	1,049
2013	6/30/2014	18	502	29	15	49.433	721	721
2014	6/30/2014	6	510	29	15	50.315	755	755
				1,671			11,775	23,331

Column Notes

- (3) Exhibit PES-K.10, Column (9).
- (4) Exhibit V.16, Column (9).
- (6) Exhibit PES-K.9, Page 1 and Exhibit PES-K.9, Page 2.
- (8) Column (7) + estimated paid to date 6/30/2014.

OHIO BUREAU OF WORKERS' COMPENSATION
 LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)
 (Dollars in Thousands)
 Public Employers-State Agencies

Indexed Incremental Paid Losses (# of weeks per ult lost-time claim)

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	0.000	0.000	0.983	0.107	0.238	0.674	1.265	1.986	2.767	2.666	1.929	1.167	1.535	1.822	1.055	0.000	0.466	1.443
1981	0.000	0.000	1.182	0.128	0.286	0.812	1.523	2.390	3.339	3.047	2.079	1.468	1.271	1.759	1.686	1.686	1.578	0.995
1982	0.000	0.000	1.185	0.129	0.286	0.813	1.526	2.223	3.054	4.148	3.674	1.730	1.197	0.818	0.490	2.864	4.335	0.641
1983	0.000	0.000	1.155	0.125	0.279	0.793	1.352	2.288	3.642	2.045	1.685	1.803	1.829	1.361	0.766	4.266	1.515	0.575
1984	0.000	0.000	1.362	0.148	0.329	0.644	1.449	2.384	2.432	2.925	2.604	2.669	3.643	1.276	1.332	4.923	2.442	0.749
1985	0.000	0.000	1.694	0.184	0.110	1.094	3.783	3.922	1.906	2.200	2.962	2.446	3.882	0.445	0.744	0.465	0.471	0.000
1986	0.000	0.000	1.288	0.215	0.605	0.704	1.137	1.864	0.804	0.652	0.874	1.416	1.696	0.891	0.522	1.439	0.763	0.718
1987	0.000	0.000	2.116	0.195	0.000	0.223	0.874	1.436	1.868	3.485	2.930	1.962	0.889	0.596	0.280	2.783	0.829	1.495
1988	0.000	0.000	0.000	0.000	0.000	0.000	2.136	4.080	4.780	1.925	1.925	2.065	0.241	1.925	1.243	0.642	0.642	0.000
1989	0.000	0.000	3.811	1.034	1.922	1.048	0.790	0.626	1.845	2.762	1.222	6.637	4.276	4.807	2.217	2.970	1.565	0.573
1990	0.000	0.000	7.802	0.000	0.326	0.000	2.561	1.460	0.586	0.000	2.687	0.533	1.066	2.942	1.312	1.493	0.533	3.057
1991	0.000	0.000	0.000	0.000	0.507	1.521	0.811	1.081	0.811	0.811	1.637	1.622	0.811	0.811	2.534	0.811	0.000	2.027
1992	0.000	0.000	0.481	0.000	0.490	2.308	1.782	0.769	1.538	2.662	3.316	0.769	2.725	0.000	0.769	0.000	0.962	0.962
1993	0.000	0.000	0.000	0.000	1.408	0.701	0.000	1.290	0.000	0.701	2.102	3.612	0.140	1.401	4.816	3.153	0.876	1.839
1994	0.000	0.000	0.000	0.000	0.000	0.200	0.729	1.869	0.729	0.709	0.686	1.372	0.000	0.686	0.000	1.544	8.147	3.859
1995	0.000	0.000	0.000	1.710	1.497	1.295	1.307	0.284	0.647	5.426	1.295	0.647	5.050	1.457	1.619	0.000	26.812	0.634
1996	0.000	0.000	0.000	0.215	0.000	1.678	0.000	1.721	1.381	0.688	0.000	0.000	10.320	0.000	1.721	0.860	0.000	0.000
1997	0.000	0.000	0.000	0.000	1.352	2.709	2.185	1.202	0.541	2.067	4.629	0.707	0.541	0.676	3.079	2.308	1.217	0.000
1998	0.000	0.000	0.000	1.089	2.722	0.000	0.544	1.666	0.544	1.633	0.544	0.681	0.701	1.361	0.000	0.681	0.681	
1999	0.000	0.000	0.577	0.000	0.000	4.913	3.080	0.770	8.502	0.000	0.962	1.925	0.962	0.000	0.000	0.962		
2000	0.000	0.000	0.537	0.531	0.000	1.536	1.851	1.124	0.344	2.560	0.991	0.667	2.649	6.495	1.307			
2001	0.000	0.000	0.382	1.211	0.807	4.053	7.154	1.009	2.018	2.321	1.325	7.285	4.551	0.000				
2002	0.000	0.833	1.277	2.192	0.444	5.071	0.583	0.000	8.326	2.795	0.583	3.552	0.000					
2003	0.000	0.434	0.000	0.461	0.454	1.490	1.084	1.106	1.680	8.951	1.084	1.924						
2004	0.000	0.000	0.000	0.405	1.519	6.497	0.506	6.580	2.025	4.109	2.025							
2005	0.000	3.949	7.469	0.702	0.466	1.166	3.497	2.751	1.749	0.000								
2006	0.000	0.491	0.066	0.000	6.799	5.733	1.842	7.096	1.228									
2007	0.000	0.590	0.000	0.000	0.000	1.202	1.168	2.360										
2008	0.000	0.000	0.000	0.000	0.000	6.635	0.624											
2009	0.000	0.000	0.496	0.000	0.000	8.720												
2010	0.000	5.409	1.427	6.967	0.465													
2011	0.000	18.279	0.000	0.387														
2012	0.000	0.000	0.465															
2013	0.000																	
2014	0.000																	
Strt Average	0.000	0.882	1.083	0.567	0.752	2.141	1.626	2.048	2.188	2.357	1.830	2.027	2.173	1.433	1.309	1.692	2.833	1.087
3 Yr Avg	0.000	6.093	0.631	2.451	0.155	5.519	1.212	4.069	1.667	4.353	1.231	4.254	2.400	2.165	0.436	1.317	0.633	0.211
5 Yr Avg	0.000	4.738	0.478	1.471	1.453	4.691	1.528	3.979	3.002	3.635	1.201	3.071	1.773	1.707	1.221	0.962	7.371	1.266
Selected	0.000	0.882	1.083	1.471	1.453	4.691	1.626	3.979	3.002	3.635	1.830	2.027	2.173	1.433	1.309	1.692	2.833	1.087
Cumulative	50.315	50.315	49.433	48.349	46.879	45.426	40.735	39.109	35.130	32.129	28.494	26.664	24.636	22.464	21.030	19.721	18.029	15.196

OHIO BUREAU OF WORKERS' COMPENSATION
 LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)
 (Dollars in Thousands)
 Public Employers-State Agencies

Indexed Incremental Paid Losses (# of weeks per ult lost-time claim)

Injury Year Ending 12/31	<u>222 MTHS</u>	<u>234 MTHS</u>	<u>246 MTHS</u>	<u>258 MTHS</u>	<u>270 MTHS</u>	<u>282 MTHS</u>	<u>294 MTHS</u>	<u>306 MTHS</u>	<u>318 MTHS</u>	<u>330 MTHS</u>	<u>342 MTHS</u>	<u>354 MTHS</u>	<u>366 MTHS</u>	<u>378 MTHS</u>	<u>390 MTHS</u>	<u>402 MTHS</u>	<u>414 MTHS</u>	<u>426 MTHS</u>
1980	1.130	0.998	0.000	0.000	0.000	0.622	1.286	0.622	0.000	0.000	0.000	1.301	0.000	0.000	0.000	2.362	0.000	0.000
1981	0.000	0.750	3.450	1.022	0.751	0.902	0.293	0.000	0.623	1.596	0.000	0.000	0.361	0.000	0.408	0.000		
1982	1.166	0.863	1.596	0.631	0.631	1.814	0.000	0.000	0.000	2.907	0.000	0.000	0.000	0.000	0.000			
1983	1.761	0.446	1.710	1.451	0.479	0.000	2.874	1.029	0.431	0.719	1.697	0.000	0.302	0.000				
1984	0.478	0.662	1.037	1.515	2.751	0.638	1.008	0.583	0.000	0.000	0.000	0.000	0.000	0.000				
1985	2.185	2.904	0.586	0.000	0.000	0.000	0.930	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
1986	1.009	1.501	0.848	0.250	0.000	0.652	0.000	0.000	0.320	0.820	0.521							
1987	0.747	0.775	0.000	3.643	0.000	0.234	0.000	1.000	0.000	0.000								
1988	1.301	1.508	0.000	0.000	0.802	0.106	0.635	0.401	0.000									
1989	2.190	0.133	0.764	0.765	0.916	3.627	0.777	0.764										
1990	2.333	1.043	0.000	0.666	0.000	1.442	0.000											
1991	1.014	1.014	1.014	0.000	0.000	0.000												
1992	0.240	1.010	0.769	0.000	1.923													
1993	1.751	7.373	2.622	0.000														
1994	0.890	4.836	0.858															
1995	0.000	1.495																
1996	0.895																	
1997																		
1998																		
1999																		
2000																		
2001																		
2002																		
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2010																		
2011																		
2012																		
2013																		
2014																		
Strt Average	1.123	1.707	1.017	0.710	0.635	0.836	0.710	0.440	0.153	0.755	0.317	0.217	0.133	0.000	0.136	1.181	0.000	----
3 Yr Avg	0.595	4.568	1.416	0.000	0.641	1.690	0.471	0.721	0.107	0.273	0.174	0.000	0.101	0.000	0.136	----	----	----
5 Yr Avg	0.755	3.145	1.052	0.286	0.728	1.082	0.282	0.433	0.064	0.308	0.444	0.000	0.133	----	----	----	----	----
Selected	1.123	1.707	1.017	0.710	0.635	0.836	0.710	0.440	0.418	0.397	0.377	0.358	0.340	0.323	0.307	0.292	0.277	0.266
Cumulative	14.108	12.986	11.279	10.262	9.552	8.917	8.080	7.371	6.931	6.513	6.116	5.739	5.381	5.040	4.717	4.410	4.118	3.841

**OHIO BUREAU OF WORKERS' COMPENSATION
LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)**

(Dollars in Thousands)

Public Employers-State Agencies

Average Benefit

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Injury Year Ending 12/31	Evaluation as of	Months of Development	SAWW (\$)	Minimum PTD Benefits (\$)	Maximum PTD-1 Benefits (\$)	Maximum PTD-2 Benefits (\$)	Average PTD-1 Benefits (\$)	Average PTD-2 Benefits (\$)	Average PTD Benefits (\$)
1980	6/30/2014	414	286.60	129.00	258.00	172.00	187.05	152.52	161.15
1981	6/30/2014	402	311.09	137.50	275.00	183.33	202.20	163.72	173.34
1982	6/30/2014	390	327.20	149.00	298.00	198.67	214.14	175.43	185.11
1983	6/30/2014	378	341.69	160.50	321.00	214.00	224.96	186.71	196.27
1984	6/30/2014	366	358.57	167.50	335.00	223.33	235.87	195.33	205.46
1985	6/30/2014	354	371.07	177.00	354.00	236.00	244.81	204.50	214.58
1986	6/30/2014	342	380.29	182.50	365.00	243.33	251.08	210.28	220.48
1987	6/30/2014	330	393.04	188.00	376.00	250.67	259.40	216.94	227.56
1988	6/30/2014	318	411.39	192.50	385.00	256.67	270.69	224.32	235.91
1989	6/30/2014	306	420.61	200.00	400.00	266.67	277.39	231.40	242.90
1990	6/30/2014	294	436.90	209.50	419.00	279.33	288.42	241.48	253.22
1991	6/30/2014	282	451.06	214.00	428.00	285.33	297.38	247.85	260.23
1992	6/30/2014	270	474.30	221.50	443.00	295.33	311.98	258.33	271.74
1993	6/30/2014	258	483.24	230.00	460.00	306.67	318.73	266.00	279.18
1994	6/30/2014	246	494.51	241.00	482.00	321.33	327.01	275.73	288.55
1995	6/30/2014	234	509.04	246.50	493.00	328.67	336.40	282.86	296.24
1996	6/30/2014	222	526.87	255.50	511.00	340.67	348.23	292.99	306.80
1997	6/30/2014	210	551.30	260.50	521.00	347.33	363.27	302.25	317.50
1998	6/30/2014	198	577.29	270.50	541.00	360.67	379.93	315.02	331.25
1999	6/30/2014	186	596.41	283.50	567.00	378.00	393.31	328.06	344.37
2000	6/30/2014	174	618.35	294.50	589.00	392.67	407.88	340.50	357.34
2001	6/30/2014	162	635.33	309.00	618.00	412.00	420.04	353.86	370.41
2002	6/30/2014	150	652.89	314.00	628.00	418.67	431.15	361.45	378.87
2003	6/30/2014	138	670.26	322.00	644.00	429.33	442.57	370.84	388.77
2004	6/30/2014	126	694.56	331.00	662.00	441.33	458.19	382.59	401.49
2005	6/30/2014	114	711.71	339.00	678.00	452.00	469.47	391.93	411.31
2006	6/30/2014	102	724.55	352.00	704.00	469.33	478.98	403.31	422.23
2007	6/30/2014	90	760.83	365.00	730.00	486.67	502.30	420.63	441.05
2008	6/30/2014	78	777.54	375.50	751.00	500.67	513.69	431.42	451.99
2009	6/30/2014	66	779.07	383.50	767.00	511.33	515.62	436.70	456.43
2010	6/30/2014	54	795.36	387.50	775.00	516.67	525.94	443.40	464.04
2011	6/30/2014	42	817.82	391.50	783.00	522.00	539.79	451.61	473.65
2012	6/30/2014	30	843.14	404.50	809.00	539.33	556.64	466.14	488.77
2013	6/30/2014	18	860.00	419.00	838.00	558.67	568.68	479.44	501.75
2014	6/30/2014	6	877.20	424.50	849.00	566.00	579.66	487.26	510.36

Column Notes

- (3) Ohio Department of Job and Family Services (http://ohiolmi.com/cep/CEP_NAICS.htm).
- (4) Provided by Ohio Bureau of Workers' Compensation.
- (5) Ohio Bureau of Workers' Compensation (Claimant not receiving Social Security Disability).
- (6) Ohio Bureau of Workers' Compensation (Claimant receiving Social Security Disability).
- (7) Calculated using theoretical Ohio Wage Distribution (Exhibit X.7, Page 1).
- (8) Calculated using theoretical Ohio Wage Distribution (Exhibit X.7, Page 1).
- (9) Assumes 25% of claimants are not receiving Social Security Disability.

**OHIO BUREAU OF WORKERS' COMPENSATION
LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)**

(Dollars in Thousands)
Public Employers-State Agencies

Injury Year Ending 12/31	<u>Trend</u>								
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Ultimate Claim Counts	Payroll (\$Millions)	Estimated # of Employee	Frequency Per \$1M Payroll	Frequency Per Employee	Initial Ultimate Loss	Initial Ultimate Severity	SAWW	Loss Ratio
1990	59	3,645	160,419	0.016	0.000	554	9,351	437	
1991	38	3,852	164,229	0.010	0.000	236	6,230	451	
1992	38	3,944	159,926	0.010	0.000	308	8,057	474	
1993	41	4,021	159,999	0.010	0.000	473	11,573	483	
1994	40	4,272	166,135	0.009	0.000	408	10,089	495	
1995	42	4,433	167,457	0.009	0.000	779	18,687	509	
1996	38	4,487	163,786	0.008	0.000	338	8,929	527	
1997	47	4,624	161,291	0.010	0.000	513	11,018	551	
1998	44	4,816	160,437	0.009	0.000	342	7,717	577	
1999	30	5,048	162,756	0.006	0.000	404	13,406	596	
2000	44	5,318	165,397	0.008	0.000	603	13,791	618	
2001	54	5,598	169,432	0.010	0.000	1,139	21,277	635	2.9%
2002	48	5,821	171,463	0.008	0.000	916	19,273	653	2.3%
2003	47	6,005	172,290	0.008	0.000	810	17,057	670	1.8%
2004	49	6,184	171,206	0.008	0.000	1,141	23,199	695	2.1%
2005	42	6,388	172,613	0.007	0.000	1,019	24,434	712	1.6%
2006	39	6,654	176,600	0.006	0.000	1,190	30,855	725	1.7%
2007	38	6,915	174,794	0.006	0.000	563	14,644	761	0.8%
2008	39	7,201	178,110	0.005	0.000	823	21,106	778	1.2%
2009	44	7,383	182,253	0.006	0.000	1,317	29,787	779	2.0%
2010	46	7,245	175,184	0.006	0.000	3,235	69,850	795	5.5%
2011	44	7,353	172,909	0.006	0.000	5,031	115,167	818	8.1%
2012	44	7,555	172,317	0.006	0.000	670	15,237	843	1.0%
2013	29	5,045	112,822	0.006	0.000	361	12,402	860	0.6%
2014	29	5,150	112,906	0.006	0.000	377	12,839	877	0.6%

Indicated									
All Year				-3.2%	-0.3%		5.7%	3.0%	-5.1%
10 Year				-0.4%	1.9%		-3.6%	2.3%	-5.0%
8 Year				0.4%	2.5%		-5.9%	2.1%	-8.1%
6 Year				-1.6%	0.8%		-27.8%	2.5%	#NUM!
5 Year				-2.5%	-0.1%		#NUM!	2.5%	#NUM!
4 Year				-1.3%	1.0%		#NUM!	2.3%	#NUM!
Selected				-0.4%	1.9%		-3.6%	2.3%	0.0%

Column Notes

- (1) Exhibit V.16, Column (9).
- (2) Exhibit PES-K.5, Column (4).
- (3) Exhibit PES-K.5, Column (3) / (SAWW x 52) * 1,000,000.
- (4) Column (1) divided by Column (2).
- (5) Column (1) divided by Column (3).
- (6) Average of Exhibit PES-K.2, Columns (3) and (6).
- (7) Column (6) / Column (1) * 1,000.
- (8) From Exhibit PES-K.10, Column (3).
- (9) Exhibit PES-K.6, Column (4).

Pure Premium	-4.0%
Rates	-1.8%

OHIO BUREAU OF WORKERS' COMPENSATION
 LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)
 (Dollars in Thousands)
 Public Employers-State Agencies

% Unpaid

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	100.0%	100.0%	96.7%	96.4%	95.6%	93.3%	89.1%	82.4%	73.2%	64.3%	57.8%	53.9%	48.8%	42.7%	39.2%	39.2%	37.6%	32.8%
1981	100.0%	100.0%	96.8%	96.5%	95.7%	93.5%	89.4%	83.0%	74.0%	65.7%	60.1%	56.2%	52.7%	48.0%	43.5%	38.9%	34.7%	32.0%
1982	100.0%	100.0%	97.1%	96.8%	96.1%	94.1%	90.3%	84.8%	77.3%	71.1%	67.0%	62.5%	58.0%	54.6%	52.7%	42.2%	38.4%	37.0%
1983	100.0%	100.0%	97.1%	96.8%	96.1%	94.2%	90.8%	85.2%	76.2%	71.1%	67.0%	62.5%	58.0%	54.6%	52.7%	42.2%	38.4%	37.0%
1984	100.0%	100.0%	96.8%	96.4%	95.6%	94.1%	90.7%	85.0%	79.3%	72.3%	66.2%	59.8%	51.2%	48.2%	45.0%	33.4%	27.6%	25.8%
1985	100.0%	100.0%	95.2%	94.7%	94.4%	91.3%	80.5%	69.4%	64.0%	57.7%	49.3%	42.4%	31.4%	30.1%	28.0%	26.7%	25.3%	25.3%
1986	100.0%	100.0%	94.6%	93.7%	91.2%	88.2%	83.5%	75.7%	72.3%	69.6%	65.9%	60.0%	52.9%	49.2%	47.0%	40.9%	37.7%	34.7%
1987	100.0%	100.0%	93.2%	92.6%	92.6%	91.9%	89.1%	84.5%	78.6%	67.4%	58.1%	51.8%	49.0%	47.1%	46.2%	37.3%	34.6%	29.8%
1988	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	92.8%	79.2%	63.2%	56.7%	50.3%	43.4%	42.5%	36.1%	31.9%	29.8%	27.6%	27.6%
1989	100.0%	100.0%	92.7%	90.7%	87.1%	85.1%	83.5%	82.3%	78.8%	73.5%	71.2%	58.5%	50.3%	41.1%	36.9%	31.2%	28.2%	27.1%
1990	100.0%	100.0%	78.4%	78.4%	77.5%	77.5%	70.4%	66.3%	64.7%	64.7%	57.2%	55.7%	52.8%	44.6%	41.0%	36.8%	35.4%	26.9%
1991	100.0%	100.0%	100.0%	100.0%	97.9%	91.5%	88.1%	83.6%	80.2%	76.7%	69.9%	63.1%	59.7%	56.3%	45.6%	42.2%	42.2%	33.7%
1992	100.0%	100.0%	98.4%	98.4%	96.7%	88.9%	82.8%	80.2%	75.0%	65.9%	54.7%	52.1%	42.8%	42.8%	40.2%	40.2%	37.0%	33.7%
1993	100.0%	100.0%	100.0%	100.0%	96.5%	94.8%	94.8%	91.7%	91.7%	90.0%	84.8%	75.9%	75.6%	72.2%	60.4%	52.6%	50.5%	46.0%
1994	100.0%	100.0%	100.0%	100.0%	100.0%	99.4%	97.3%	91.9%	89.8%	87.7%	85.7%	81.8%	81.8%	79.8%	79.8%	75.3%	51.7%	40.5%
1995	100.0%	100.0%	100.0%	97.2%	94.8%	92.7%	90.6%	90.1%	89.0%	80.2%	78.1%	77.1%	68.9%	66.5%	63.9%	63.9%	20.3%	19.2%
1996	100.0%	100.0%	100.0%	99.3%	99.3%	93.5%	93.5%	87.5%	82.8%	80.4%	80.4%	80.4%	44.8%	44.8%	38.8%	35.9%	35.9%	35.9%
1997	100.0%	100.0%	100.0%	100.0%	96.0%	87.9%	81.4%	77.8%	76.2%	70.1%	56.3%	54.2%	52.6%	50.6%	41.4%	34.5%	30.9%	30.9%
1998	100.0%	100.0%	100.0%	95.2%	83.3%	83.3%	80.9%	73.7%	71.3%	64.1%	61.7%	58.8%	55.7%	49.7%	49.7%	46.8%	43.8%	
1999	100.0%	100.0%	98.5%	98.5%	98.5%	85.9%	78.0%	76.1%	54.3%	54.3%	51.8%	46.9%	44.4%	44.4%	44.4%	41.9%		
2000	100.0%	100.0%	98.5%	97.1%	97.1%	92.9%	87.9%	84.8%	83.9%	76.9%	74.2%	72.4%	65.2%	47.6%	44.0%			
2001	100.0%	100.0%	99.4%	97.4%	96.1%	89.6%	78.1%	76.5%	73.2%	69.5%	67.4%	55.7%	48.3%	48.3%				
2002	100.0%	98.6%	96.4%	92.6%	91.8%	83.1%	82.1%	82.1%	67.8%	63.0%	62.0%	55.9%	55.9%					
2003	100.0%	99.2%	99.2%	98.3%	97.4%	94.6%	92.5%	90.4%	87.2%	70.1%	68.0%	64.4%						
2004	100.0%	100.0%	100.0%	99.3%	96.6%	85.1%	84.2%	72.6%	69.0%	61.7%	58.1%							
2005	100.0%	93.3%	80.6%	79.4%	78.6%	76.6%	70.7%	66.0%	63.1%	63.1%								
2006	100.0%	99.2%	99.1%	99.1%	88.8%	80.0%	77.2%	66.3%	64.5%									
2007	100.0%	98.8%	98.8%	98.8%	98.8%	96.4%	94.1%	89.4%										
2008	100.0%	100.0%	100.0%	100.0%	100.0%	88.1%	86.9%											
2009	100.0%	100.0%	99.1%	99.1%	99.1%	83.8%												
2010	100.0%	91.6%	89.4%	78.6%	77.8%													
2011	100.0%	74.0%	74.0%	73.5%														
2012	100.0%	100.0%	99.1%															
2013	100.0%	100.0%																
2014	100.0%																	

OHIO BUREAU OF WORKERS' COMPENSATION
 LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)
 (Dollars in Thousands)
 Public Employers-State Agencies

% Unpaid

Injury Year Ending 12/31	<u>222 MTHS</u>	<u>234 MTHS</u>	<u>246 MTHS</u>	<u>258 MTHS</u>	<u>270 MTHS</u>	<u>282 MTHS</u>	<u>294 MTHS</u>	<u>306 MTHS</u>	<u>318 MTHS</u>	<u>330 MTHS</u>	<u>342 MTHS</u>	<u>354 MTHS</u>	<u>366 MTHS</u>	<u>378 MTHS</u>	<u>390 MTHS</u>	<u>402 MTHS</u>	<u>414 MTHS</u>	<u>426 MTHS</u>
1980	29.0%	25.7%	25.7%	25.7%	25.7%	23.6%	19.3%	17.2%	17.2%	17.2%	17.2%	12.9%	12.9%	12.9%	12.9%	5.0%	5.0%	
1981	32.0%	29.9%	20.6%	17.9%	15.9%	13.4%	12.6%	12.6%	11.0%	6.7%	6.7%	6.7%	5.7%	5.7%	4.6%	4.6%		
1982	25.4%	23.3%	19.4%	17.8%	16.3%	11.8%	11.8%	11.8%	11.8%	4.6%	4.6%	4.6%	4.6%	4.6%	4.6%			
1983	32.6%	31.5%	27.3%	23.7%	22.5%	22.5%	15.4%	12.9%	11.8%	10.0%	5.9%	5.9%	5.1%	5.1%				
1984	24.7%	23.1%	20.6%	17.1%	10.5%	9.0%	6.6%	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%					
1985	19.1%	10.9%	9.2%	9.2%	9.2%	9.2%	6.6%	6.6%	6.6%	6.6%	6.6%	6.6%						
1986	30.5%	24.2%	20.7%	19.6%	19.6%	16.9%	16.9%	16.9%	15.6%	12.1%	10.0%							
1987	27.5%	25.0%	25.0%	13.3%	13.3%	12.6%	12.6%	9.4%	9.4%	9.4%								
1988	23.3%	18.2%	18.2%	18.2%	15.5%	15.2%	13.1%	11.7%	11.7%									
1989	22.9%	22.7%	21.2%	19.7%	18.0%	11.1%	9.6%	8.1%										
1990	20.4%	17.5%	17.5%	15.7%	15.7%	11.7%	11.7%											
1991	29.5%	25.2%	21.0%	21.0%	21.0%	21.0%												
1992	32.9%	29.4%	26.8%	26.8%	20.3%													
1993	41.7%	23.6%	17.2%	17.2%														
1994	38.0%	23.9%	21.5%															
1995	19.2%	16.8%																
1996	32.8%																	
1997																		
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OHIO BUREAU OF WORKERS' COMPENSATION
LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)

(Dollars in Thousands)
Public Employers-State Agencies

Unpaid Loss Payment Projections
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
	Undiscounted	Discounted													
Prior to 1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1980	19	14	2	2	1	1	1	1	1	1	1	1	1	1	6
1981	19	14	2	2	1	1	1	1	1	1	1	1	1	1	6
1982	24	17	2	2	2	2	2	1	1	1	1	1	1	1	7
1983	29	21	3	3	2	2	2	2	2	1	1	1	1	1	8
1984	28	20	1	3	2	2	2	2	2	1	1	1	1	1	9
1985	25	18	2	1	2	2	2	2	1	1	1	1	1	1	8
1986	36	25	3	3	2	2	2	2	2	2	2	2	1	1	13
1987	32	22	4	3	2	1	2	2	2	1	1	1	1	1	10
1988	44	32	7	4	3	2	1	2	2	2	2	2	1	1	13
1989	55	44	4	13	7	4	3	1	3	3	2	2	2	2	11
1990	63	47	7	4	10	6	4	3	1	3	3	2	2	2	17
1991	49	34	6	3	3	4	3	2	2	2	2	2	2	2	18
1992	62	45	8	7	4	3	5	3	3	2	2	2	2	2	20
1993	80	61	8	11	9	6	3	9	5	3	2	1	2	2	19
1994	86	63	8	7	10	8	5	3	7	4	3	2	2	2	25
1995	128	85	12	8	7	9	8	5	5	4	4	4	4	4	53
1996	110	81	17	10	7	6	9	7	4	3	6	4	3	2	31
1997	153	117	16	23	14	10	9	12	10	6	3	10	5	4	31
1998	147	106	12	12	18	11	8	7	9	8	5	4	6	4	43
1999	170	128	31	12	12	18	11	8	7	9	8	5	3	6	41
2000	253	205	29	48	18	19	27	17	12	11	15	12	7	3	36
2001	596	474	47	63	103	38	41	58	37	26	23	32	26	16	85
2002	586	458	47	43	57	94	35	37	52	33	24	21	29	23	91
2003	622	482	63	45	41	55	89	33	35	50	32	22	20	28	109
2004	649	473	54	56	39	36	47	77	29	31	45	28	19	17	171
2005	637	461	42	50	52	36	33	44	72	27	29	41	26	18	168
2006	687	492	68	40	48	50	34	31	41	68	26	27	39	24	190
2007	761	527	65	79	40	44	47	31	28	37	61	24	24	37	244
2008	851	614	51	52	61	46	58	59	42	38	51	84	31	33	245
2009	961	664	40	81	66	79	45	53	55	38	34	45	75	28	322
2010	1,077	745	106	39	90	70	84	44	50	53	36	33	42	70	359
2011	1,069	720	31	102	38	87	67	81	43	48	51	34	31	41	414
2012	1,120	737	34	34	109	38	92	69	84	42	47	50	33	30	457
2013	763	488	17	23	22	72	25	61	46	56	28	31	34	22	324
2014	<u>785</u>	<u>489</u>	<u>14</u>	<u>17</u>	<u>23</u>	<u>23</u>	<u>73</u>	<u>25</u>	<u>62</u>	<u>47</u>	<u>57</u>	<u>29</u>	<u>32</u>	<u>34</u>	<u>351</u>
Total	12,777	9,023	861	903	926	888	881	797	760	665	609	560	510	465	3,953

Discount Rate = 4.0%
Projected payments for accident year 2014 are for the full accident year.

**OHIO BUREAU OF WORKERS' COMPENSATION
LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)**

(Dollars in Thousands)

Public Employers-State Agencies

Unpaid Loss Payment Projections

Injury Year Ending 12/31	Indexed Method Unpaid	Paid LDF Method Unpaid	Selected Unpaid	Indexed Method Weight	Paid LDF Method Weight	Total Projected
Prior to 1980	4		0	0.0%	0.0%	0
1980	49	4	19	34.0%	66.0%	19
1981	46	5	19	34.0%	66.0%	19
1982	56	8	24	33.4%	66.6%	24
1983	66	11	29	32.9%	67.1%	29
1984	63	10	28	33.4%	66.6%	28
1985	58	8	25	33.5%	66.5%	25
1986	88	10	36	34.0%	66.0%	36
1987	65	13	32	35.8%	64.2%	32
1988	81	22	44	36.3%	63.7%	44
1989	91	46	55	21.3%	78.7%	55
1990	111	42	63	30.9%	69.1%	63
1991	80	21	49	48.2%	51.8%	49
1992	93	36	62	46.5%	53.5%	62
1993	109	66	80	32.7%	67.3%	80
1994	120	63	86	40.9%	59.1%	86
1995	139	155	128	91.7%	0.0%	128
1996	151	73	110	48.1%	51.9%	110
1997	209	131	153	28.8%	71.2%	153
1998	223	84	147	45.4%	54.6%	147
1999	187	151	170	52.3%	47.7%	170
2000	308	254	253	0.0%	99.4%	253
2001	417	587	596	0.0%	101.5%	596
2002	405	504	586	0.0%	116.4%	586
2003	455	476	622	0.0%	130.8%	622
2004	527	821	649	58.3%	41.7%	649
2005	489	803	637	52.9%	47.1%	637
2006	523	1,099	687	71.6%	28.4%	687
2007	595	350	761	127.8%	0.0%	761
2008	689	701	851	0.0%	121.5%	851
2009	822	1,440	961	77.5%	22.5%	961
2010	976	4,880	1,077	97.4%	2.6%	1,077
2011	970	8,319	1,069	98.7%	1.3%	1,069
2012	1,039	281	1,120	107.7%	0.0%	1,120
2013	721	0	763	105.8%	0.0%	763
2014	<u>755</u>	<u>0</u>	<u>785</u>	104.1%	0.0%	<u>785</u>
Total	11,778	21,473	12,777			12,777

Projected payments for accident year 2014 are for the full accident year.

OHIO BUREAU OF WORKERS' COMPENSATION
LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)

(Dollars in Thousands)
Public Employers-State Agencies

Unpaid Loss Payment Projections Based on Indexed Method
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
	Undiscounted	Discounted													
Prior to 1980	4	3	0	0	0	0	0	0	0	0	0	0	0	0	0
1980	49	34	3	3	3	3	3	3	3	2	2	2	2	2	18
1981	46	31	3	3	3	3	3	2	2	2	2	2	2	2	17
1982	56	38	4	4	3	3	3	3	3	3	2	2	2	2	21
1983	66	45	4	4	4	4	4	3	3	3	3	3	3	2	26
1984	63	43	4	4	4	3	3	3	3	3	3	3	2	2	25
1985	58	39	4	3	3	3	3	3	3	3	2	2	2	2	24
1986	88	58	5	5	5	5	4	4	4	4	4	4	3	3	37
1987	65	43	4	4	4	3	3	3	3	3	3	3	2	2	28
1988	81	53	5	5	4	4	4	4	4	3	3	3	3	3	36
1989	91	59	5	5	5	5	4	4	4	4	4	3	3	3	40
1990	111	72	7	6	6	6	5	5	5	5	4	4	4	4	50
1991	80	52	7	4	4	4	4	4	3	3	3	3	3	3	35
1992	93	61	9	7	5	4	4	4	4	4	3	3	3	3	40
1993	109	72	7	10	8	5	5	5	4	4	4	4	4	3	47
1994	120	79	8	7	10	8	5	5	5	4	4	4	4	4	51
1995	139	93	13	9	8	10	9	5	5	5	5	4	4	4	58
1996	151	103	20	12	8	7	10	8	5	5	5	4	4	4	59
1997	209	142	17	25	15	11	9	12	10	7	6	6	6	5	80
1998	223	152	16	16	25	15	10	9	12	10	6	6	6	6	84
1999	187	132	29	11	12	18	11	7	7	9	7	5	4	4	64
2000	308	217	26	44	17	18	27	16	11	10	13	11	7	7	102
2001	417	290	26	34	56	22	22	34	20	14	13	17	14	9	137
2002	405	279	26	24	30	51	20	20	31	18	13	11	15	13	133
2003	455	314	40	26	24	31	52	20	21	31	19	13	12	15	149
2004	527	362	40	43	28	26	33	56	21	22	34	20	14	13	176
2005	489	333	31	35	37	25	22	29	49	19	19	29	17	12	164
2006	523	362	59	30	33	35	23	21	28	46	18	18	28	17	167
2007	595	412	51	62	31	34	37	24	22	29	48	18	19	29	191
2008	689	481	70	53	64	32	36	38	25	23	30	50	19	20	229
2009	822	562	33	80	61	73	37	41	44	29	26	34	57	22	285
2010	976	674	101	35	86	65	78	39	44	47	31	28	36	61	327
2011	970	654	30	97	34	82	62	75	38	42	45	30	27	35	373
2012	1,039	684	32	31	101	35	86	65	78	39	44	47	31	28	424
2013	721	462	16	21	21	68	24	58	44	53	27	30	32	21	307
2014	755	470	13	16	22	22	70	24	60	45	55	27	30	33	337
Total	11,778	7,960	769	780	784	744	736	659	627	553	509	454	426	397	4,341

Discount Rate = 4.0%
Projected payments for accident year 2014 are for the full accident year.

OHIO BUREAU OF WORKERS' COMPENSATION
LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)

(Dollars in Thousands)
Public Employers-State Agencies

Unpaid Loss Payment Projections Based on Paid Loss Development Method
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
	Undiscounted	Discounted													
1980	4	3	1	1	1	1	0	0	0	0	0	0	0	0	0
1981	5	4	1	1	1	1	1	0	0	0	0	0	0	0	0
1982	8	7	2	1	1	1	1	1	1	1	0	0	0	0	0
1983	11	9	2	2	2	1	1	1	1	1	1	0	0	0	0
1984	10	8	0	2	2	1	1	1	1	1	1	1	0	0	0
1985	8	7	1	0	1	1	1	1	1	1	1	1	0	0	0
1986	10	8	2	1	0	1	1	1	1	1	1	1	0	0	0
1987	13	11	3	2	1	0	1	1	1	1	1	1	1	0	0
1988	22	20	8	4	2	1	0	1	1	1	1	1	1	1	1
1989	46	39	3	16	7	4	2	0	2	2	2	2	1	1	3
1990	42	36	7	3	12	5	3	2	0	2	2	1	1	1	3
1991	21	18	4	3	1	5	2	1	1	0	1	1	1	0	2
1992	36	30	7	6	4	1	7	3	2	1	0	1	1	1	3
1993	66	55	8	12	9	6	2	11	5	3	2	0	2	1	6
1994	63	53	8	7	10	8	5	2	9	4	2	1	0	1	6
1995	155	128	23	16	15	21	16	10	4	18	8	5	3	0	15
1996	73	60	14	9	6	6	8	6	4	1	7	3	2	1	6
1997	131	107	16	22	14	10	9	12	10	6	2	11	5	3	11
1998	84	68	8	9	13	8	6	5	7	6	3	1	6	3	8
1999	151	124	32	12	13	18	11	8	7	10	8	5	2	9	15
2000	254	206	29	48	18	19	27	17	12	11	15	12	7	3	36
2001	587	467	47	62	102	38	40	57	36	26	23	32	25	16	83
2002	504	394	40	37	49	80	30	32	45	29	20	18	25	20	78
2003	476	368	48	34	31	42	68	25	27	38	24	17	15	21	83
2004	821	629	74	75	54	49	66	107	40	43	60	38	27	24	164
2005	803	605	54	67	69	49	45	60	98	36	39	55	35	25	172
2006	1,099	819	90	67	85	86	62	57	75	123	46	49	69	44	247
2007	350	256	23	27	20	25	26	18	17	22	37	14	15	21	87
2008	701	506	42	42	51	38	47	48	35	32	42	69	26	27	202
2009	1,440	1,018	65	82	83	99	74	93	95	68	62	83	135	50	449
2010	4,880	3,403	287	208	263	266	316	236	297	303	217	198	265	432	1,594
2011	8,319	5,617	128	481	348	441	446	531	397	498	509	363	333	444	3,400
2012	281	183	3	4	16	12	15	15	18	13	17	17	12	11	128
2013	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2014	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	21,473	15,266	1,081	1,363	1,302	1,344	1,341	1,365	1,248	1,300	1,151	999	1,014	1,161	6,802

Discount Rate = 4.0%
Projected payments for accident year 2014 are for the full accident year.

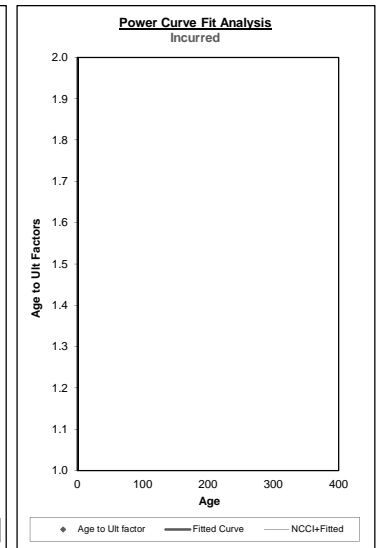
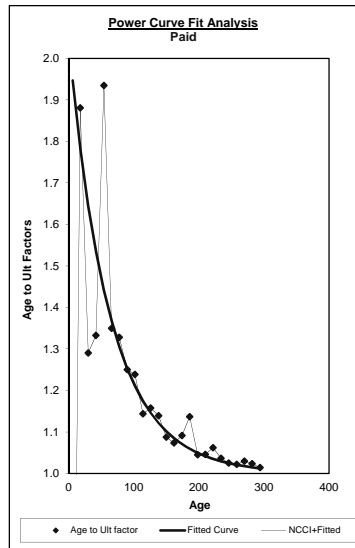
OHIO BUREAU OF WORKERS' COMPENSATION
 LUMP SUM ADVANCEMENTS - EXPOSURE (PTD COUNTS)
 Public Employers-State Agencies
 Estimation of Cumulative Development Factors
 Using the Method of Inverse Power Curve Fit

	<u>Paid</u>	<u>Incurred</u>		
C=	2129.34	0.00		
B=	34.24	#DIV/0!		
A=	#####	#DIV/0!		
Cutoff Age=	480	480		

	<u>Paid</u>	<u>Incurred</u>
R-Square	0.9872	#DIV/0!
F-Statistics	1,307	#DIV/0!
F- Degree	17	-2

$$Y = \frac{A}{(X+C)^B} + 1$$

Months of Maturity	<u>Paid</u>		<u>Incurred</u>		Fitted Value		
	Age-to-age Factor	Excluded (y)	Age-to-age Factor	Excluded (y)	Age	<u>Paid</u>	<u>Incurred</u>
6	----	y	----	y	6	1.947	#DIV/0!
18	1.881			y	18	1.781	#DIV/0!
30	1.290	y		y	30	1.646	#DIV/0!
42	1.333			y	42	1.534	#DIV/0!
54	1.935	y		y	54	1.442	#DIV/0!
66	1.350			y	66	1.366	#DIV/0!
78	1.328			y	78	1.304	#DIV/0!
90	1.250			y	90	1.253	#DIV/0!
102	1.238			y	102	1.210	#DIV/0!
114	1.144	y		y	114	1.175	#DIV/0!
126	1.158			y	126	1.146	#DIV/0!
138	1.139			y	138	1.121	#DIV/0!
150	1.087			y	150	1.101	#DIV/0!
162	1.073			y	162	1.085	#DIV/0!
174	1.091			y	174	1.071	#DIV/0!
186	1.137	y		y	186	1.059	#DIV/0!
198	1.045			y	198	1.050	#DIV/0!
210	1.046			y	210	1.042	#DIV/0!
222	1.062	y		y	222	1.035	#DIV/0!
234	1.037			y	234	1.029	#DIV/0!
246	1.025			y	246	1.025	#DIV/0!
258	1.022			y	258	1.021	#DIV/0!
270	1.030	y		y	270	1.017	#DIV/0!
282	1.023	y		y	282	1.015	#DIV/0!
294	1.014			y	294	1.012	#DIV/0!
306	1.005	y		y	306	1.010	#DIV/0!
318	1.025	y		y	318	1.009	#DIV/0!
330	1.011	y		y	330	1.008	#DIV/0!
342	1.006			y	342	1.006	#DIV/0!
354	1.004			y	354	1.005	#DIV/0!
366	1.000	y		y	366	1.005	#DIV/0!
378	1.004	y		y	378	1.004	#DIV/0!



OHIO BUREAU OF WORKERS' COMPENSATION
 ADDITIONAL AWARDS

(Dollars in Thousands)
 Public Employers-State Agencies

Summary of Unpaid Loss

(1) Injury Year Ending 12/31	(2) Evaluation as of	(3) Selected Ultimate Loss	(4) Paid Loss 6/30/2014	(5) Unpaid Loss 6/30/2014	(6) Adjustment	(7) Adj.Unpaid Loss 6/30/2014	(8) Discount Factor 4.00%	(9) Discounted Unpaid Loss 6/30/2014	(10) Implied Loss Rate Per \$100 Payroll	(11) Implied Loss Frequency Per \$1M Payroll	(12) Implied Loss Severity Per Claim
Prior to 1980	6/30/2014			0	1.000	0	87%	0			
1980	6/30/2014	69	67	2	1.000	2	87%	2	0.00	0.68	58
1981	6/30/2014	3	0	3	1.000	3	87%	3	0.00	0.61	3
1982	6/30/2014	68	63	5	1.000	5	86%	4	0.00	0.62	54
1983	6/30/2014	109	103	7	1.000	7	86%	6	0.01	0.62	81
1984	6/30/2014	9	0	9	1.000	9	86%	8	0.00	0.62	7
1985	6/30/2014	6	0	6	1.000	6	85%	5	0.00	0.63	4
1986	6/30/2014	8	0	8	1.000	8	84%	7	0.00	0.62	5
1987	6/30/2014	9	0	9	1.000	9	82%	8	0.00	0.58	5
1988	6/30/2014	12	0	12	1.000	12	81%	10	0.00	0.59	6
1989	6/30/2014	13	0	13	1.000	13	79%	10	0.00	0.57	7
1990	6/30/2014	14	0	14	1.000	14	77%	11	0.00	0.52	8
1991	6/30/2014	20	4	16	1.000	16	75%	12	0.00	0.47	11
1992	6/30/2014	17	0	17	1.000	17	73%	13	0.00	0.50	9
1993	6/30/2014	19	1	18	1.000	18	72%	13	0.00	0.48	10
1994	6/30/2014	18	0	18	1.000	18	70%	13	0.00	0.43	10
1995	6/30/2014	52	20	31	1.000	31	68%	22	0.00	0.41	28
1996	6/30/2014	50	9	41	1.000	41	67%	27	0.00	0.40	27
1997	6/30/2014	40	0	40	1.000	40	65%	26	0.00	0.35	24
1998	6/30/2014	44	3	42	1.000	42	63%	26	0.00	0.33	28
1999	6/30/2014	51	0	51	1.000	51	62%	31	0.00	0.36	28
2000	6/30/2014	127	71	56	1.000	56	60%	34	0.00	0.36	66
2001	6/30/2014	27	0	27	1.000	27	59%	16	0.00	0.31	16
2002	6/30/2014	26	0	26	1.000	26	58%	15	0.00	0.28	16
2003	6/30/2014	30	0	30	1.000	30	57%	17	0.00	0.29	17
2004	6/30/2014	30	0	30	1.000	30	55%	17	0.00	0.27	18
2005	6/30/2014	31	0	31	1.000	31	54%	16	0.00	0.25	19
2006	6/30/2014	27	0	27	1.000	27	52%	14	0.00	0.21	20
2007	6/30/2014	31	0	31	1.000	31	52%	16	0.00	0.21	21
2008	6/30/2014	61	0	61	1.000	61	52%	31	0.00	0.19	45
2009	6/30/2014	62	0	62	1.000	62	50%	31	0.00	0.19	45
2010	6/30/2014	144	83	61	1.000	61	48%	30	0.00	0.18	110
2011	6/30/2014	60	0	60	1.000	60	48%	28	0.00	0.17	49
2012	6/30/2014	64	0	64	1.000	64	47%	30	0.00	0.17	51
2013	6/30/2014	44	0	44	1.000	44	46%	20	0.00	0.16	54
2014	6/30/2014	<u>45</u>	<u>0</u>	<u>22</u>	1.000	<u>22</u>	44%	<u>10</u>	0.00	0.16	55
		1,441	422	997		997		582			

Column Notes

- (2) Exhibit PES-L.2, Column (7).
- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Column (2) - Column (3); 2014 adjusted to reflect 50% of a year's exposure.
- (6) Column (4) x Column (5).
- (7) Based on Exhibit PES-L.13.1 through Exhibit PES-L.13.4 and 4.0% discount rate.
- (8) Column (6) x Column (7).
- (9) Column (2) divided by Exhibit PES-L.5, Column (3) / 10.
- (10) Exhibit V.7, Column (9) / Exhibit PES-L.5, Column (3).
- (11) Column (2) / Exhibit V.7, Column (9) x 1,000.

OHIO BUREAU OF WORKERS' COMPENSATION

ADDITIONAL AWARDS

(Dollars in Thousands)

Public Employers-State Agencies

Summary of Ultimate Loss Methods

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<u>Injury Year Ending 12/31</u>	<u>Evaluation as of</u>	<u>Months of Development</u>	<u>Paid Development</u>	<u>Born. - Ferg. Payroll Paid</u>	<u>Born. - Ferg. Premium Paid</u>	<u>Indexed Loss Method</u>	<u>Selected Ultimate Loss</u>
1980	6/30/2014	414	78	69		69	69
1981	6/30/2014	402	0	3		3	3
1982	6/30/2014	390	79	67		68	68
1983	6/30/2014	378	132	108		109	109
1984	6/30/2014	366	0	6		9	9
1985	6/30/2014	354	0	7		13	6
1986	6/30/2014	342	0	8		16	8
1987	6/30/2014	330	0	10		19	9
1988	6/30/2014	318	0	12		24	12
1989	6/30/2014	306	0	14		26	13
1990	6/30/2014	294	0	16		28	14
1991	6/30/2014	282	6	21		33	20
1992	6/30/2014	270	0	19		35	17
1993	6/30/2014	258	1	22		36	19
1994	6/30/2014	246	0	24		37	18
1995	6/30/2014	234	44	47		59	52
1996	6/30/2014	222	20	37		50	50
1997	6/30/2014	210	0	30		40	40
1998	6/30/2014	198	6	36		44	44
1999	6/30/2014	186	0	36		51	51
2000	6/30/2014	174	208	111	109	127	127
2001	6/30/2014	162	0	44	41	53	27
2002	6/30/2014	150	0	47	43	52	26
2003	6/30/2014	138	0	51	51	59	30
2004	6/30/2014	126	0	55	63	61	30
2005	6/30/2014	114	0	58	73	61	31
2006	6/30/2014	102	0	63	83	54	27
2007	6/30/2014	90	0	69	90	62	31
2008	6/30/2014	78	0	76	92	61	61
2009	6/30/2014	66	0	80	89	62	62
2010	6/30/2014	54	1,395	165	167	144	144
2011	6/30/2014	42	0	86	90	60	60
2012	6/30/2014	30	0	91	97	64	64
2013	6/30/2014	18	0	62	92	44	44
2014	6/30/2014	6	<u>0</u>	<u>64</u>	<u>94</u>	<u>45</u>	<u>45</u>
			1,970	1,714	1,273	1,779	1,441

Column Notes

- (3) Exhibit PES-L.3, Column (5).
- (4) Exhibit PES-L.5, Column (12).
- (5) Exhibit PES-L.6, Column (12).
- (6) Exhibit PES-L.8, Column (8).
- (7) Based on Columns (3) through (6).

OHIO BUREAU OF WORKERS' COMPENSATION

ADDITIONAL AWARDS

(Dollars in Thousands)

Public Employers-State Agencies

Paid and Incurred Loss Development Methods

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
				Cumulative	Estimated Ult.		Cumulative	Estimated Ult.
<u>Injury Year</u>	<u>Evaluation</u>	<u>Months of</u>	<u>Paid</u>	<u>Paid</u>	<u>Loss</u>	<u>Incurred</u>	<u>Incurred</u>	<u>Loss</u>
<u>Ending 12/31</u>	<u>as of</u>	<u>Development</u>	<u>Loss</u>	<u>LDF</u>	<u>Paid Method</u>	<u>Loss</u>	<u>LDF</u>	<u>Inc. Method</u>
					<u>(3) times (4)</u>			<u>(6) times (7)</u>
1980	6/30/2014	414	67	1.170	78			
1981	6/30/2014	402	0	1.204	0			
1982	6/30/2014	390	63	1.243	79			
1983	6/30/2014	378	103	1.287	132			
1984	6/30/2014	366	0	1.333	0			
1985	6/30/2014	354	0	1.382	0			
1986	6/30/2014	342	0	1.435	0			
1987	6/30/2014	330	0	1.491	0			
1988	6/30/2014	318	0	1.553	0			
1989	6/30/2014	306	0	1.620	0			
1990	6/30/2014	294	0	1.705	0			
1991	6/30/2014	282	4	1.771	6			
1992	6/30/2014	270	0	1.845	0			
1993	6/30/2014	258	1	1.948	1			
1994	6/30/2014	246	0	2.061	0			
1995	6/30/2014	234	20	2.187	44			
1996	6/30/2014	222	9	2.311	20			
1997	6/30/2014	210	0	2.442	0			
1998	6/30/2014	198	3	2.588	6			
1999	6/30/2014	186	0	2.749	0			
2000	6/30/2014	174	71	2.932	208			
2001	6/30/2014	162	0	3.272	0			
2002	6/30/2014	150	0	3.435	0			
2003	6/30/2014	138	0	3.773	0			
2004	6/30/2014	126	0	4.140	0			
2005	6/30/2014	114	0	4.505	0			
2006	6/30/2014	102	0	4.920	0			
2007	6/30/2014	90	0	6.057	0			
2008	6/30/2014	78	0	8.702	0			
2009	6/30/2014	66	0	10.152	0			
2010	6/30/2014	54	83	16.802	1,395			
2011	6/30/2014	42	0	23.872	0			
2012	6/30/2014	30	0	44.918	0			
2013	6/30/2014	18	0	190.074	0			
2014	6/30/2014	6	0	1,900.739	0			
			422			1,970		

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Exhibit PES-L.4, Page 1 and Exhibit PES-L.4, Page 2, interpolated to appropriate age.

OHIO BUREAU OF WORKERS' COMPENSATION
 ADDITIONAL AWARDS
 (Dollars in Thousands)
 Public Employers-State Agencies

Paid Loss Development

Age of Development

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	0	0	0	0	0	0	0	0	4	7	8	11	17	20	22	25	28	30
1981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1982	0	0	0	0	0	0	1	4	13	13	13	14	17	19	21	24	26	28
1983	0	0	0	0	0	0	0	23	26	29	33	36	39	43	46	49	53	56
1984	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1985	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1986	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1987	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1988	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1989	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1990	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1991	0	0	0	2	3	3	3	4	4	4	4	4	4	4	4	4	4	4
1992	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1993	0	0	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
1994	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1995	0	0	0	0	14	18	20	20	20	20	20	20	20	20	20	20	20	20
1996	0	0	0	8	8	8	9	9	9	9	9	9	9	9	9	9	9	9
1997	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1998	0	0	0	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
1999	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2000	0	0	0	6	6	24	30	33	39	43	50	56	59	59	71			
2001	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
2002	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
2003	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
2004	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
2005	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
2006	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
2007	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
2008	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
2009	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
2010	0	0	43	63	83													
2011	0	0	0	0														
2012	0	0	0															
2013	0	0																
2014	0																	

Age to Age Development Factors

Injury Year Ending 12/31	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	
	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	
1980																			
1981									1.732	1.255	1.291	1.571	1.159	1.137	1.121	1.108	1.097	1.089	
1982							3.649	3.649	1.000	1.000	1.124	1.154	1.139	1.122	1.108	1.098	1.089	1.082	
1983							1.148	1.129	1.114	1.102	1.093	1.085	1.075	1.073	1.068	1.064	1.060		
1984																			
1985																			
1986																			
1987																			
1988																			
1989													1.000	1.000	1.000	1.000	1.000	1.000	
1990																			
1991			5.451	1.239	1.000	1.000	1.222	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1992																			
1993			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	
1994																			
1995			1.000	72.089	1.283	1.114	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1996				1.000	1.000	1.032	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1997																			
1998				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			
1999																			
2000				1.000	4.213	1.254	1.099	1.162	1.120	1.144	1.124	1.055	1.000	1.206					
2001																			
2002																			
2003																			
2004																			
2005																			
2006																			
2007																			
2008																			
2009																			
2010				1.472	1.320														
2011																			
2012																			
2013																			
\$ Wtd Avg	----	----	1.882	1.421	1.655	1.167	1.437	1.231	1.092	1.088	1.097	1.098	1.050	1.116	1.067	1.062	1.060	1.056	
Strt Average	----	----	2.231	11.235	1.583	1.067	1.424	1.370	1.109	1.057	1.071	1.057	1.038	1.054	1.034	1.030	1.031	1.029	
3 Yr \$ Wtd Avg	----	----	1.472	1.320	----	----	----	----	----	----	----	1.055	1.000	1.198	1.000	1.000	1.000	1.000	
5 Yr \$ Wtd Avg	----	----	1.472	1.320	----	----	----	----	----	1.144	1.124	1.052	1.000	1.173	1.000	1.000	1.000	1.000	
Inv. Power Curve	----	4.232	1.886	1.498	1.342	1.259	1.208	1.173	1.147	1.129	1.114	1.102	1.092	1.084	1.077	1.071	1.066	1.062	
Selected	10.000	4.232	1.882	1.421	1.655	1.167	1.437	1.231	1.092	1.088	1.097	1.098	1.050	1.116	1.067	1.062	1.060	1.056	
Cumulative	1,900.74	190.074	44.918	23.872	16.802	10.152	8.702	6.057	4.920	4.505	4.140	3.773	3.435	3.272	2.932	2.749	2.588	2.442	

OHIO BUREAU OF WORKERS' COMPENSATION
 ADDITIONAL AWARDS
 (Dollars in Thousands)
 Public Employers-State Agencies

Paid Loss Development

Age of Development

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	33	36	38	41	44	45	45	49	51	53	55	57	59	61	63	65	67	
1981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1982	31	33	35	38	40	42	45	47	49	52	54	56	59	61	63			
1983	59	63	66	69	73	76	79	83	86	89	93	96	99	103				
1984	0	0	0	0	0	0	0	0	0	0	0	0	0					
1985	0	0	0	0	0	0	0	0	0	0	0	0	0					
1986	0	0	0	0	0	0	0	0	0	0	0	0	0					
1987	0	0	0	0	0	0	0	0	0	0	0	0	0					
1988	0	0	0	0	0	0	0	0	0	0	0	0	0					
1989	0	0	0	0	0	0	0	0	0	0	0	0	0					
1990	0	0	0	0	0	0	0	0	0	0	0	0	0					
1991	4	4	4	4	4	4	4											
1992	0	0	0	0	0	0	0											
1993	1	1	1	1														
1994	0	0	0															
1995	20	20																
1996	9																	
1997																		
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2011																		
2012																		
2013																		
2014																		

Age to Age Development Factors

Injury Year Ending 12/31	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	
	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	
1980	1.081	1.075	1.070	1.065	1.021	1.014	1.072	1.041	1.040	1.038	1.037	1.036	1.034	1.033	1.032	1.032			
1981																			
1982	1.076	1.070	1.066	1.062	1.060	1.055	1.052	1.049	1.047	1.045	1.043	1.041	1.040	1.038					
1983	1.056	1.053	1.051	1.050	1.046	1.044	1.042	1.040	1.039	1.037	1.036	1.035	1.034						
1984																			
1985																			
1986																			
1987																			
1988																			
1989	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
1990																			
1991	1.000	1.000	1.000	1.000	1.000														
1992																			
1993	1.000	1.000	1.000																
1994																			
1995	1.000																		
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2011																			
2012																			
2013																			
																			<u>Tail</u>
\$ Wtd Avg	1.057	1.062	1.058	1.056	1.042	1.039	1.053	1.043	1.041	1.040	1.038	1.037	1.035	1.036	1.032	1.032	1.032	----	----
Strt Average	1.031	1.033	1.031	1.035	1.026	1.028	1.041	1.044	1.042	1.040	1.039	1.037	1.036	1.036	1.032	1.032	1.032	----	----
3 Yr \$ Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	----	----	----	1.036	1.037	1.036	1.036	----	----	----	----	----
5 Yr \$ Wtd Avg	1.000	1.000	1.000	1.000	1.000	1.000	1.000	----	1.039	1.040	1.039	1.037	----	----	----	----	----	----	----
Inv. Power Curve	1.058	1.055	1.052	1.049	1.046	1.044	1.042	1.040	1.039	1.037	1.035	1.034	1.033	1.032	1.031	1.030	1.029	1.137	
Selected	1.057	1.062	1.058	1.056	1.042	1.039	1.053	1.043	1.041	1.040	1.038	1.037	1.035	1.036	1.032	1.030	1.029	1.137	
Cumulative	2.311	2.187	2.061	1.948	1.845	1.771	1.705	1.620	1.553	1.491	1.435	1.382	1.333	1.287	1.243	1.204	1.170	1.137	

**OHIO BUREAU OF WORKERS' COMPENSATION
ADDITIONAL AWARDS
(Dollars in Thousands)
Public Employers-State Agencies**

Bornhuetter-Ferguson Method with a Payroll Base Using Paid Loss Development Factors

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Injury Year	Evaluation	Months of	Payroll	Pure	Benefit	Trend	Smoothed	Age-to-	Percent	Unpaid	Indicated
Ending 12/31	as of	Development	(\$000,000's)	Premium	Level	Factor	Pure	Ultimate	Unpaid	Loss	Ultimate
					Factor	0.6%	Premium	Factor	1 - 1 / (9)	(3) * (8) * (10)	Loss
1980	6/30/2014	414	1,745	0.04	1.000	1.24	0.01	1.170	14.5%	3	69
1981	6/30/2014	402	1,827	0.00	1.000	1.24	0.00	1.204	17.0%	3	3
1982	6/30/2014	390	2,061	0.04	1.000	1.23	0.04	1.243	19.5%	4	67
1983	6/30/2014	378	2,173	0.06	1.000	1.22	0.07	1.287	22.3%	5	108
1984	6/30/2014	366	2,314	0.00	1.000	1.21	0.00	1.333	25.0%	6	6
1985	6/30/2014	354	2,444	0.00	1.000	1.20	0.00	1.382	27.6%	7	7
1986	6/30/2014	342	2,644	0.00	1.000	1.20	0.00	1.435	30.3%	8	8
1987	6/30/2014	330	2,912	0.00	1.000	1.19	0.00	1.491	32.9%	10	10
1988	6/30/2014	318	3,191	0.00	1.000	1.18	0.00	1.553	35.6%	12	12
1989	6/30/2014	306	3,341	0.00	1.000	1.17	0.00	1.620	38.3%	14	14
1990	6/30/2014	294	3,645	0.00	1.000	1.17	0.00	1.705	41.3%	16	16
1991	6/30/2014	282	3,852	0.01	1.000	1.16	0.01	1.771	43.5%	18	21
1992	6/30/2014	270	3,944	0.00	1.000	1.15	0.01	1.845	45.8%	19	19
1993	6/30/2014	258	4,021	0.00	1.000	1.14	0.01	1.948	48.7%	21	22
1994	6/30/2014	246	4,272	0.00	1.000	1.14	0.00	2.061	51.5%	24	24
1995	6/30/2014	234	4,433	0.01	1.000	1.13	0.01	2.187	54.3%	26	47
1996	6/30/2014	222	4,487	0.01	1.000	1.12	0.01	2.311	56.7%	28	37
1997	6/30/2014	210	4,624	0.00	1.000	1.12	0.00	2.442	59.0%	30	30
1998	6/30/2014	198	4,816	0.01	1.000	1.11	0.01	2.588	61.4%	33	36
1999	6/30/2014	186	5,048	0.01	1.000	1.10	0.01	2.749	63.6%	36	36
2000	6/30/2014	174	5,318	0.03	1.000	1.09	0.03	2.932	65.9%	40	111
2001	6/30/2014	162	5,598	0.00	1.000	1.09	0.01	3.272	69.4%	44	44
2002	6/30/2014	150	5,821	0.00	1.000	1.08	0.00	3.435	70.9%	47	47
2003	6/30/2014	138	6,005	0.00	1.000	1.07	0.01	3.773	73.5%	51	51
2004	6/30/2014	126	6,184	0.00	1.000	1.07	0.01	4.140	75.8%	55	55
2005	6/30/2014	114	6,388	0.00	1.000	1.06	0.01	4.505	77.8%	58	58
2006	6/30/2014	102	6,654	0.00	1.000	1.05	0.00	4.920	79.7%	63	63
2007	6/30/2014	90	6,915	0.00	1.000	1.05	0.00	6.057	83.5%	69	69
2008	6/30/2014	78	7,201	0.00	1.000	1.04	0.00	8.702	88.5%	76	76
2009	6/30/2014	66	7,383	0.00	1.000	1.03	0.00	10.152	90.1%	80	80
2010	6/30/2014	54	7,245	0.11	1.000	1.03	0.11	16.802	94.0%	82	165
2011	6/30/2014	42	7,353	0.00	1.000	1.02	0.00	23.872	95.8%	86	86
2012	6/30/2014	30	7,555	0.00	1.000	1.01	0.00	44.918	97.8%	91	91
2013	6/30/2014	18	5,045	0.00	1.000	1.01	0.00	190.074	99.5%	62	62
2014	6/30/2014	6	<u>5,150</u>	0.00	1.000	1.00	<u>0.00</u>	1,900.739	99.9%	<u>64</u>	<u>64</u>
Total/Average			163,611				0.01			1,291	1,714
Selected					Selected Pure Premium			0.01			

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Average of Exhibit PES-L.2, Columns (3) and (6) divided by Column (3).
- (6) Exhibit PES-L.11, Column (7); selected pure premium trend.
- (7) Column (4) / Column (5) x Column (6).
- (8) Selected from Column (7) x Column (5) / Column (6).
- (9) Exhibit PES-L.3, Column (4).
- (12) Exhibit PES-L.3, Column (3) + Column (11).

**OHIO BUREAU OF WORKERS' COMPENSATION
ADDITIONAL AWARDS
(Dollars in Thousands)
Public Employers-State Agencies**

Bornhuetter-Ferguson Method with a Premium Base Using Paid Loss Development Factors

<u>Injury Year Ending 12/31</u>	<u>(1) Evaluation as of</u>	<u>(2) Months of Development</u>	<u>(3) Premium (\$000's)</u>	<u>(4) Loss Ratio</u>	<u>(5) Benefit Level Factor</u>	<u>(6) Trend Factor 0.0%</u>	<u>(7) Trended Loss Ratio</u>	<u>(8) Smoothed Loss Ratio</u>	<u>(9) Age-to- Ultimate Factor</u>	<u>(10) Percent Unpaid 1 - 1 / (9)</u>	<u>(11) Unpaid Loss (3) * (8) * (10)</u>	<u>(12) Indicated Ultimate Loss</u>
1980	6/30/2014	414										
1981	6/30/2014	402										
1982	6/30/2014	390										
1983	6/30/2014	378										
1984	6/30/2014	366										
1985	6/30/2014	354										
1986	6/30/2014	342										
1987	6/30/2014	330										
1988	6/30/2014	318										
1989	6/30/2014	306										
1990	6/30/2014	294										
1991	6/30/2014	282										
1992	6/30/2014	270										
1993	6/30/2014	258										
1994	6/30/2014	246										
1995	6/30/2014	234										
1996	6/30/2014	222										
1997	6/30/2014	210										
1998	6/30/2014	198										
1999	6/30/2014	186										
2000	6/30/2014	174	38,059	0.4%	1.000	1.00	0.4%	0.2%	2.932	65.9%	38	109
2001	6/30/2014	162	39,274	0.1%	1.000	1.00	0.1%	0.2%	3.272	69.4%	41	41
2002	6/30/2014	150	39,683	0.1%	1.000	1.00	0.1%	0.2%	3.435	70.9%	43	43
2003	6/30/2014	138	45,623	0.1%	1.000	1.00	0.1%	0.2%	3.773	73.5%	51	51
2004	6/30/2014	126	54,327	0.1%	1.000	1.00	0.1%	0.2%	4.140	75.8%	63	63
2005	6/30/2014	114	61,809	0.0%	1.000	1.00	0.0%	0.2%	4.505	77.8%	73	73
2006	6/30/2014	102	68,102	0.0%	1.000	1.00	0.0%	0.2%	4.920	79.7%	83	83
2007	6/30/2014	90	70,539	0.0%	1.000	1.00	0.0%	0.2%	6.057	83.5%	90	90
2008	6/30/2014	78	68,546	0.0%	1.000	1.00	0.0%	0.2%	8.702	88.5%	92	92
2009	6/30/2014	66	64,733	0.0%	1.000	1.00	0.0%	0.2%	10.152	90.1%	89	89
2010	6/30/2014	54	58,506	1.3%	1.000	1.00	1.3%	0.2%	16.802	94.0%	84	167
2011	6/30/2014	42	61,817	0.0%	1.000	1.00	0.0%	0.2%	23.872	95.8%	90	90
2012	6/30/2014	30	65,024	0.0%	1.000	1.00	0.0%	0.2%	44.918	97.8%	97	97
2013	6/30/2014	18	60,793	0.0%	1.000	1.00	0.0%	0.2%	190.074	99.5%	92	92
2014	6/30/2014	6	<u>62,055</u>	0.0%	1.000	1.00	<u>0.0%</u>	0.2%	1,900.739	99.9%	<u>94</u>	<u>94</u>
Total/Average			858,891				0.2%				1,119	1,273
Selected							Selected Loss Ratio	0.2%				

Column Notes

- (3) Provided by Ohio Bureau of Workers' Compensation.
- (4) Average of Exhibit PES-L.2, Columns (3) and (6) divided by Column (3).
- (6) Exhibit PES-L.11, Column (9); selected loss ratio trend.
- (7) Column (4) / Column (5) x Column (6).
- (8) Selected from Column (7) x Column (5) / Column (6).
- (9) Exhibit PES-L.3, Column (4).
- (12) Exhibit PES-L.3, Column (3) + Column (11).

OHIO BUREAU OF WORKERS' COMPENSATION
 ADDITIONAL AWARDS
 (Dollars in Thousands)
 Public Employers-State Agencies

Incremental Paid Loss Development

Age of Development

Injury Year Ending 12/31	Age of Development																	
	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	0	0	0	0	0	0	0	0	4	3	2	2	6	3	3	3	3	3
1981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1982	0	0	0	0	0	0	0	1	3	9	0	0	2	2	2	2	2	2
1983	0	0	0	0	0	0	0	0	23	3	3	3	3	3	3	3	3	3
1984	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1985	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1986	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1987	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1988	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1989	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1990	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1991	0	0	0	2	1	0	0	1	0	0	0	0	0	0	0	0	0	0
1992	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1993	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1994	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1995	0	0	0	0	0	14	4	2	0	0	0	0	0	0	0	0	0	0
1996	0	0	0	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1997	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1998	0	0	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1999	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2000	0	0	0	6	0	18	6	3	5	5	6	6	3	0	12			
2001	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
2002	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
2003	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
2004	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
2005	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
2006	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
2007	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
2008	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
2009	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
2010	0	0	43	20	20													
2011	0	0	0	0														
2012	0	0	0															
2013	0	0																
2014	0																	

OHIO BUREAU OF WORKERS' COMPENSATION
 ADDITIONAL AWARDS
 (Dollars in Thousands)
 Public Employers-State Agencies

Incremental Paid Loss Development

Age of Development

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	3	3	3	3	3	1	1	3	2	2	2	2	2	2	2	2	2	2
1981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1982	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1983	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
1984	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1985	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1986	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1987	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1988	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1989	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1990	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1991	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1992	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1993	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1994	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1995	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1996	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1997	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1998	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1999	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2001	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2002	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2003	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2004	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2005	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2006	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2007	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2008	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2009	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2010	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2011	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2012	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2013	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2014	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

**OHIO BUREAU OF WORKERS' COMPENSATION
 ADDITIONAL AWARDS
 (Dollars in Thousands)
 Public Employers-State Agencies**

Indexed Loss Development Method

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<u>Injury Year Ending 12/31</u>	<u>Evaluation as of</u>	<u>Months of Development</u>	<u>Average Benefit</u>	<u>Ultimate Claim Count</u>	<u>Composite Factor (3) times (4) / 1,000</u>	<u>Cumulative Persistence Factor</u>	<u>Estimated Ult. Unpaid Loss (5) times (6)</u>	<u>Ultimate Loss</u>
1980	6/30/2014	414	287	1,184	339	0.007	2	69
1981	6/30/2014	402	311	1,123	349	0.009	3	3
1982	6/30/2014	390	327	1,271	416	0.012	5	68
1983	6/30/2014	378	342	1,346	460	0.015	7	109
1984	6/30/2014	366	359	1,434	514	0.018	9	9
1985	6/30/2014	354	371	1,546	574	0.022	13	13
1986	6/30/2014	342	380	1,639	623	0.025	16	16
1987	6/30/2014	330	393	1,689	664	0.028	19	19
1988	6/30/2014	318	411	1,893	779	0.030	24	24
1989	6/30/2014	306	421	1,903	800	0.032	26	26
1990	6/30/2014	294	437	1,879	821	0.035	28	28
1991	6/30/2014	282	451	1,803	813	0.036	29	33
1992	6/30/2014	270	474	1,957	928	0.037	35	35
1993	6/30/2014	258	483	1,913	924	0.039	36	36
1994	6/30/2014	246	495	1,854	917	0.040	37	37
1995	6/30/2014	234	509	1,824	928	0.042	39	59
1996	6/30/2014	222	527	1,812	955	0.043	41	50
1997	6/30/2014	210	551	1,637	903	0.044	40	40
1998	6/30/2014	198	577	1,588	917	0.045	42	44
1999	6/30/2014	186	596	1,824	1,088	0.047	51	51
2000	6/30/2014	174	618	1,915	1,184	0.048	56	127
2001	6/30/2014	162	635	1,712	1,088	0.049	53	53
2002	6/30/2014	150	653	1,605	1,048	0.050	52	52
2003	6/30/2014	138	670	1,718	1,152	0.051	59	59
2004	6/30/2014	126	695	1,668	1,158	0.052	61	61
2005	6/30/2014	114	712	1,617	1,151	0.053	61	61
2006	6/30/2014	102	725	1,389	1,006	0.054	54	54
2007	6/30/2014	90	761	1,474	1,121	0.056	62	62
2008	6/30/2014	78	778	1,364	1,060	0.058	61	61
2009	6/30/2014	66	779	1,376	1,072	0.058	62	62
2010	6/30/2014	54	795	1,315	1,046	0.059	61	144
2011	6/30/2014	42	818	1,219	997	0.060	60	60
2012	6/30/2014	30	843	1,254	1,058	0.061	64	64
2013	6/30/2014	18	860	821	706	0.062	44	44
2014	6/30/2014	6	877	<u>822</u>	721	0.062	<u>45</u>	<u>45</u>
				54,386			1,357	1,779

Column Notes

- (3) Exhibit PES-L.10, Column (4).
- (4) Exhibit V.7, Column (9).
- (6) Exhibit PES-L.9, Page 1 and Exhibit PES-L.9, Page 2.
- (8) Column (7) + estimated paid to date 6/30/2014.

OHIO BUREAU OF WORKERS' COMPENSATION
 ADDITIONAL AWARDS
 (Dollars in Thousands)
 Public Employers-State Agencies

Indexed Incremental Paid Losses (# of weeks per ult lost-time claim)

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.011	0.008	0.005	0.007	0.018	0.008	0.008	0.008	0.008	0.008
1981	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1982	0.000	0.000	0.000	0.000	0.000	0.000	0.002	0.006	0.023	0.000	0.000	0.004	0.005	0.006	0.006	0.006	0.006	0.006
1983	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.049	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007
1984	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1985	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1986	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1987	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1988	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1989	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1990	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1991	0.000	0.000	0.001	0.002	0.001	0.000	0.000	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1992	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1993	0.000	0.000	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1994	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1995	0.000	0.000	0.000	0.000	0.015	0.004	0.002	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1996	0.000	0.000	0.000	0.009	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1997	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1998	0.000	0.000	0.000	0.003	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2000	0.000	0.000	0.000	0.005	0.000	0.016	0.005	0.003	0.005	0.004	0.005	0.005	0.003	0.000	0.010			
2001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
2002	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
2003	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
2004	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
2005	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
2006	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
2007	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
2008	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
2009	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
2010	0.000	0.000	0.041	0.019	0.019													
2011	0.000	0.000	0.000	0.000														
2012	0.000	0.000	0.000															
2013	0.000	0.000																
2014	0.000																	
Strt Average	0.000	0.000	0.001	0.001	0.001	0.001	0.000	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001
3 Yr Avg	0.000	0.000	0.014	0.006	0.006	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.000	0.003	0.000	0.000	0.000
5 Yr Avg	0.000	0.000	0.008	0.004	0.004	0.000	0.000	0.000	0.000	0.000	0.001	0.001	0.001	0.000	0.002	0.000	0.000	0.000
Selected	0.000	0.000	0.001	0.001	0.001	0.001	0.000	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001
Cumulative	0.062	0.062	0.062	0.061	0.060	0.059	0.058	0.058	0.056	0.054	0.053	0.052	0.051	0.050	0.049	0.048	0.047	0.045

OHIO BUREAU OF WORKERS' COMPENSATION
 ADDITIONAL AWARDS
 (Dollars in Thousands)
 Public Employers-State Agencies

Indexed Incremental Paid Losses (# of weeks per ult lost-time claim)

Injury Year Ending 12/31	222 MTHS	234 MTHS	246 MTHS	258 MTHS	270 MTHS	282 MTHS	294 MTHS	306 MTHS	318 MTHS	330 MTHS	342 MTHS	354 MTHS	366 MTHS	378 MTHS	390 MTHS	402 MTHS	414 MTHS	426 MTHS
1980	0.008	0.008	0.008	0.008	0.008	0.003	0.002	0.010	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006
1981	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1982	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006
1983	0.007	0.007	0.007	0.007	0.008	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007
1984	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1985	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1986	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1987	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1988	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1989	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1990	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1991	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1992	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1993	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1994	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1995	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1996	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1997	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1998	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2002	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2003	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2004	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2005	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2006	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2007	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2008	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2009	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2010	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2011	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2012	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2013	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2014	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Strt Average	0.001	0.001	0.001	0.001	0.002	0.001	0.001	0.002	0.002	0.002	0.003	0.003	0.004	0.005	0.004	0.003	0.006	----
3 Yr Avg	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.002	0.004	0.004	0.004	----	----	----
5 Yr Avg	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.003	0.003	0.004	----	----	----	----	----
Selected	0.001	0.001	0.001	0.001	0.002	0.001	0.001	0.002	0.002	0.002	0.003	0.003	0.004	0.004	0.003	0.002	0.002	0.002
Cumulative	0.044	0.043	0.042	0.040	0.039	0.037	0.036	0.035	0.032	0.030	0.028	0.025	0.022	0.018	0.015	0.012	0.009	0.007

OHIO BUREAU OF WORKERS' COMPENSATION
ADDITIONAL AWARDS
(Dollars in Thousands)
Public Employers-State Agencies

<u>Injury Year</u> <u>Ending 12/31</u>	<u>Average Benefit</u>			
	(1)	(2)	(3)	(4)
	<u>Evaluation</u> <u>as of</u>	<u>Months of</u> <u>Development</u>	<u>SAWW (\$)</u>	<u>Average</u> <u>Benefits (\$)</u>
1980	6/30/2014	414	286.60	286.60
1981	6/30/2014	402	311.09	311.09
1982	6/30/2014	390	327.20	327.20
1983	6/30/2014	378	341.69	341.69
1984	6/30/2014	366	358.57	358.57
1985	6/30/2014	354	371.07	371.07
1986	6/30/2014	342	380.29	380.29
1987	6/30/2014	330	393.04	393.04
1988	6/30/2014	318	411.39	411.39
1989	6/30/2014	306	420.61	420.61
1990	6/30/2014	294	436.90	436.90
1991	6/30/2014	282	451.06	451.06
1992	6/30/2014	270	474.30	474.30
1993	6/30/2014	258	483.24	483.24
1994	6/30/2014	246	494.51	494.51
1995	6/30/2014	234	509.04	509.04
1996	6/30/2014	222	526.87	526.87
1997	6/30/2014	210	551.30	551.30
1998	6/30/2014	198	577.29	577.29
1999	6/30/2014	186	596.41	596.41
2000	6/30/2014	174	618.35	618.35
2001	6/30/2014	162	635.33	635.33
2002	6/30/2014	150	652.89	652.89
2003	6/30/2014	138	670.26	670.26
2004	6/30/2014	126	694.56	694.56
2005	6/30/2014	114	711.71	711.71
2006	6/30/2014	102	724.55	724.55
2007	6/30/2014	90	760.83	760.83
2008	6/30/2014	78	777.54	777.54
2009	6/30/2014	66	779.07	779.07
2010	6/30/2014	54	795.36	795.36
2011	6/30/2014	42	817.82	817.82
2012	6/30/2014	30	843.14	843.14
2013	6/30/2014	18	860.00	860.00
2014	6/30/2014	6	877.20	877.20

Column Notes

- (3) Ohio Department of Job and Family Services
(http://ohiolmi.com/cep/CEP_NAICS.htm).
- (4) Average Weekly Benefits = SAWW.

**OHIO BUREAU OF WORKERS' COMPENSATION
ADDITIONAL AWARDS
(Dollars in Thousands)
Public Employers-State Agencies**

Trend

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
<u>Injury Year Ending 12/31</u>	<u>Ultimate Claim Counts</u>	<u>Payroll (\$Millions)</u>	<u>Estimated # of Employee</u>	<u>Frequency Per \$1M Payroll</u>	<u>Frequency Per Employee</u>	<u>Initial Ultimate Loss</u>	<u>Initial Ultimate Severity</u>	<u>SAWW</u>	<u>Loss Ratio</u>
1990	1,879	3,645	160,419	0.515	0.012	14	8	437	
1991	1,803	3,852	164,229	0.468	0.011	20	11	451	
1992	1,957	3,944	159,926	0.496	0.012	17	9	474	
1993	1,913	4,021	159,999	0.476	0.012	19	10	483	
1994	1,854	4,272	166,135	0.434	0.011	18	10	495	
1995	1,824	4,433	167,457	0.411	0.011	52	28	509	
1996	1,812	4,487	163,786	0.404	0.011	35	19	527	
1997	1,637	4,624	161,291	0.354	0.010	20	12	551	
1998	1,588	4,816	160,437	0.330	0.010	25	16	577	
1999	1,824	5,048	162,756	0.361	0.011	25	14	596	
2000	1,915	5,318	165,397	0.360	0.012	167	87	618	
2001	1,712	5,598	169,432	0.306	0.010	27	16	635	0.1%
2002	1,605	5,821	171,463	0.276	0.009	26	16	653	0.1%
2003	1,718	6,005	172,290	0.286	0.010	30	17	670	0.1%
2004	1,668	6,184	171,206	0.270	0.010	30	18	695	0.1%
2005	1,617	6,388	172,613	0.253	0.009	31	19	712	0.0%
2006	1,389	6,654	176,600	0.209	0.008	27	20	725	0.0%
2007	1,474	6,915	174,794	0.213	0.008	31	21	761	0.0%
2008	1,364	7,201	178,110	0.189	0.008	31	22	778	0.0%
2009	1,376	7,383	182,253	0.186	0.008	31	23	779	0.0%
2010	1,315	7,245	175,184	0.182	0.008	770	585	795	1.3%
2011	1,219	7,353	172,909	0.166	0.007	30	24	818	0.0%
2012	1,254	7,555	172,317	0.166	0.007	32	26	843	0.0%
2013	821	5,045	112,822	0.163	0.007	22	27	860	0.0%
2014	822	5,150	112,906	0.160	0.007	22	27	877	0.0%

Indicated									
All Year				-5.2%	-2.3%		6.2%	3.0%	-0.3%
10 Year				-4.5%	-2.3%		6.3%	2.3%	0.4%
8 Year				-3.8%	-1.7%		-0.1%	2.1%	-6.5%
6 Year				-3.1%	-0.7%		-21.0%	2.5%	-29.4%
5 Year				-2.7%	-0.3%		#NUM!	2.5%	#NUM!
4 Year				-1.3%	1.0%		3.8%	2.3%	-11.1%
Selected				-5.2%	-2.3%		6.2%	3.0%	0.0%

Column Notes

- (1) Exhibit V.7, Column (9).
- (2) Exhibit PES-L.5, Column (4).
- (3) Exhibit PES-L.5, Column (3) / (SAWW x 52) * 1,000,000.
- (4) Column (1) divided by Column (2).
- (5) Column (1) divided by Column (3).
- (6) Average of Exhibit PES-L.2, Columns (3) and (6).
- (7) Column (6) / Column (1) * 1,000.
- (8) From Exhibit PES-L.10, Column (3).
- (9) Exhibit PES-L.6, Column (4).

Pure Premium	
	0.6%
Rates	
	3.7%

OHIO BUREAU OF WORKERS' COMPENSATION
 ADDITIONAL AWARDS
 (Dollars in Thousands)
 Public Employers-State Agencies

% Unpaid

Injury Year Ending 12/31	6 MTHS	18 MTHS	30 MTHS	42 MTHS	54 MTHS	66 MTHS	78 MTHS	90 MTHS	102 MTHS	114 MTHS	126 MTHS	138 MTHS	150 MTHS	162 MTHS	174 MTHS	186 MTHS	198 MTHS	210 MTHS
1980	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	94.5%	90.4%	88.0%	84.4%	75.6%	71.7%	67.8%	63.9%	60.0%	56.2%
1981	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1982	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	98.6%	94.8%	81.1%	81.1%	81.1%	78.7%	75.4%	72.0%	68.6%	65.2%	61.8%	58.4%
1983	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	79.3%	76.3%	73.2%	70.2%	67.1%	64.1%	61.0%	58.1%	55.0%	52.0%	48.9%
1984	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1985	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1986	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1987	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1988	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1989	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	98.1%	98.1%	98.1%	98.1%	98.1%	98.1%
1990	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1991	100.0%	100.0%	97.8%	88.0%	85.2%	85.2%	85.2%	81.9%	81.9%	81.9%	81.9%	81.9%	81.9%	81.9%	81.9%	81.9%	81.9%	81.9%
1992	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1993	100.0%	100.0%	97.3%	97.3%	97.3%	97.3%	97.3%	97.3%	97.3%	97.3%	97.3%	97.3%	97.3%	97.3%	97.3%	97.3%	97.3%	97.3%
1994	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1995	100.0%	100.0%	99.6%	99.6%	72.5%	64.8%	60.8%	60.8%	60.8%	60.8%	60.8%	60.8%	60.8%	60.8%	60.8%	60.8%	60.8%	60.8%
1996	100.0%	100.0%	100.0%	83.1%	83.1%	83.1%	82.6%	82.6%	82.6%	82.6%	82.6%	82.6%	82.6%	82.6%	82.6%	82.6%	82.6%	82.6%
1997	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1998	100.0%	100.0%	100.0%	94.3%	94.3%	94.3%	94.3%	94.3%	94.3%	94.3%	94.3%	94.3%	94.3%	94.3%	94.3%	94.3%	94.3%	94.3%
1999	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2000	100.0%	100.0%	100.0%	95.5%	95.5%	81.0%	76.2%	73.8%	69.6%	66.0%	61.0%	56.2%	53.8%	53.8%	44.3%			
2001	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%			
2002	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%			
2003	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%			
2004	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%			
2005	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%			
2006	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%			
2007	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%			
2008	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%			
2009	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%			
2010	100.0%	100.0%	70.4%	56.4%	42.5%													
2011	100.0%	100.0%	100.0%	100.0%														
2012	100.0%	100.0%	100.0%															
2013	100.0%	100.0%																
2014	100.0%																	

OHIO BUREAU OF WORKERS' COMPENSATION
 ADDITIONAL AWARDS
 (Dollars in Thousands)
 Public Employers-State Agencies

% Unpaid

Injury Year Ending 12/31	<u>222 MTHS</u>	<u>234 MTHS</u>	<u>246 MTHS</u>	<u>258 MTHS</u>	<u>270 MTHS</u>	<u>282 MTHS</u>	<u>294 MTHS</u>	<u>306 MTHS</u>	<u>318 MTHS</u>	<u>330 MTHS</u>	<u>342 MTHS</u>	<u>354 MTHS</u>	<u>366 MTHS</u>	<u>378 MTHS</u>	<u>390 MTHS</u>	<u>402 MTHS</u>	<u>414 MTHS</u>	<u>426 MTHS</u>
1980	52.3%	48.4%	44.5%	40.6%	36.8%	35.4%	34.5%	29.8%	26.9%	24.0%	21.1%	18.2%	15.2%	12.3%	9.4%	6.5%	3.6%	
1981	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1982	55.0%	51.6%	48.2%	44.7%	41.3%	37.8%	34.4%	31.0%	27.6%	24.1%	20.7%	17.3%	13.9%	10.5%	7.1%			
1983	45.9%	42.8%	39.8%	36.7%	33.6%	30.5%	27.5%	24.4%	21.4%	18.3%	15.3%	12.2%	9.2%	6.1%				
1984	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%				
1985	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%				
1986	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%				
1987	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%				
1988	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%				
1989	98.1%	98.1%	98.1%	98.1%	98.1%	98.1%	98.1%	98.1%	98.1%									
1990	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%									
1991	81.9%	81.9%	81.9%	81.9%	81.9%	81.9%												
1992	100.0%	100.0%	100.0%	100.0%	100.0%													
1993	97.3%	97.3%	97.3%	97.3%														
1994	100.0%	100.0%	100.0%															
1995	60.8%	60.8%																
1996	82.6%																	
1997																		
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2007																		
2008																		
2009																		
2010																		
2011																		
2012																		
2013																		
2014																		

OHIO BUREAU OF WORKERS' COMPENSATION

ADDITIONAL AWARDS

(Dollars in Thousands)

Public Employers-State Agencies

Unpaid Loss Payment Projections
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
	Undiscounted	Discounted													
Prior to 1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1980	2	2	1	0	0	0	0	0	0	0	0	0	0	0	0
1981	3	3	1	1	0	0	0	0	0	0	0	0	0	0	0
1982	5	4	1	1	1	1	0	0	0	0	0	0	0	0	0
1983	7	6	1	1	1	1	1	0	0	0	0	0	0	0	0
1984	9	8	2	2	1	1	1	1	1	0	0	0	0	0	0
1985	6	5	1	1	1	1	1	1	0	0	0	0	0	0	0
1986	8	7	1	1	1	1	1	1	0	0	0	0	0	0	0
1987	9	8	1	1	1	1	1	1	1	1	0	0	0	0	1
1988	12	10	1	1	1	1	1	1	1	1	1	0	0	0	1
1989	13	10	1	1	1	1	1	2	2	1	1	1	0	0	1
1990	14	11	1	1	1	1	1	2	2	1	1	1	1	1	2
1991	16	12	1	1	1	1	1	1	2	2	1	1	1	1	3
1992	17	13	1	1	1	1	1	1	1	2	2	1	1	1	3
1993	18	13	1	1	1	1	1	1	1	1	2	2	1	1	4
1994	18	13	1	1	1	1	1	1	1	1	1	2	2	1	5
1995	31	22	1	1	1	1	1	2	2	2	2	2	2	2	12
1996	41	27	1	1	1	2	1	1	2	2	2	3	3	4	18
1997	40	26	1	1	1	1	1	1	1	2	2	2	2	3	20
1998	42	26	1	1	1	1	1	1	1	2	2	2	2	2	23
1999	51	31	1	1	1	1	2	2	2	1	1	2	2	3	30
2000	56	34	1	1	1	1	2	2	2	2	2	2	3	2	36
2001	27	16	1	1	1	1	1	1	1	1	1	1	1	1	18
2002	26	15	0	1	1	1	1	1	1	1	1	1	1	1	18
2003	30	17	1	1	1	1	1	1	1	1	1	1	1	1	21
2004	30	17	1	1	1	1	1	1	1	1	1	1	1	1	22
2005	31	16	0	1	1	1	1	1	1	1	1	1	1	1	22
2006	27	14	0	0	0	1	0	1	1	1	1	1	1	1	20
2007	31	16	1	0	0	1	1	1	1	1	1	1	1	1	23
2008	61	31	2	2	1	1	1	2	1	2	1	1	1	1	46
2009	62	31	0	2	2	1	1	1	2	1	2	1	1	1	47
2010	61	30	1	0	2	2	1	1	1	2	1	2	1	1	48
2011	60	28	1	1	0	2	2	1	1	1	1	1	1	1	46
2012	64	30	1	1	1	0	2	2	1	1	1	2	1	2	50
2013	44	20	1	1	1	0	0	1	1	1	0	1	1	1	35
2014	45	20	0	1	1	1	0	0	2	1	1	1	1	1	36
Total	1,019	592	32	33	33	33	33	34	34	34	34	35	36	36	613

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

OHIO BUREAU OF WORKERS' COMPENSATION

ADDITIONAL AWARDS

(Dollars in Thousands)

Public Employers-State Agencies

Unpaid Loss Payment Projections

<u>Injury Year</u> <u>Ending 12/31</u>	<u>Indexed</u> <u>Method</u> <u>Unpaid</u>	<u>Paid LDF</u> <u>Method</u> <u>Unpaid</u>	<u>Selected</u> <u>Unpaid</u>	<u>Indexed</u> <u>Method</u> <u>Weight</u>	<u>Paid LDF</u> <u>Method</u> <u>Weight</u>	<u>Total</u> <u>Projected</u>
Prior to 1980	0		0	0.0%	0.0%	0
1980	2	11	2	100.0%	0.0%	2
1981	3	0	3	100.0%	0.0%	3
1982	5	15	5	100.0%	0.0%	5
1983	7	30	7	100.0%	0.0%	7
1984	9	0	9	100.0%	0.0%	9
1985	13	0	6	50.0%	50.0%	6
1986	16	0	8	50.0%	50.0%	8
1987	19	0	9	50.0%	50.0%	9
1988	24	0	12	50.0%	50.0%	12
1989	26	0	13	50.0%	50.0%	13
1990	28	0	14	50.0%	50.0%	14
1991	29	3	16	50.0%	50.0%	16
1992	35	0	17	50.0%	50.0%	17
1993	36	0	18	50.0%	50.0%	18
1994	37	0	18	50.0%	50.0%	18
1995	39	24	31	50.0%	50.0%	31
1996	41	11	41	100.0%	0.0%	41
1997	40	0	40	100.0%	0.0%	40
1998	42	4	42	100.0%	0.0%	42
1999	51	0	51	100.0%	0.0%	51
2000	56	137	56	100.0%	0.0%	56
2001	53	0	27	50.0%	50.0%	27
2002	52	0	26	50.0%	50.0%	26
2003	59	0	30	50.0%	50.0%	30
2004	61	0	30	50.0%	50.0%	30
2005	61	0	31	50.0%	50.0%	31
2006	54	0	27	50.0%	50.0%	27
2007	62	0	31	50.0%	50.0%	31
2008	61	0	61	100.0%	0.0%	61
2009	62	0	62	100.0%	0.0%	62
2010	61	1,312	61	100.0%	0.0%	61
2011	60	0	60	100.0%	0.0%	60
2012	64	0	64	100.0%	0.0%	64
2013	44	0	44	100.0%	0.0%	44
2014	<u>45</u>	<u>0</u>	<u>45</u>	100.0%	0.0%	<u>45</u>
Total	1,357	1,548	1,019			1,019

Projected payments for accident year 2014 are for the full accident year.

OHIO BUREAU OF WORKERS' COMPENSATION

ADDITIONAL AWARDS

(Dollars in Thousands)

Public Employers-State Agencies

Unpaid Loss Payment Projections Based on Indexed Method
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
	Undiscounted	Discounted													
Prior to 1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1980	2	2	1	0	0	0	0	0	0	0	0	0	0	0	0
1981	3	3	1	1	0	0	0	0	0	0	0	0	0	0	0
1982	5	4	1	1	1	1	0	0	0	0	0	0	0	0	0
1983	7	6	1	1	1	1	1	0	0	0	0	0	0	0	0
1984	9	8	2	2	1	1	1	1	1	0	0	0	0	0	0
1985	13	11	2	2	2	1	1	1	1	1	0	0	0	0	1
1986	16	13	2	2	2	2	1	1	1	1	1	0	0	0	1
1987	19	15	2	2	2	2	2	2	1	1	1	1	1	0	1
1988	24	19	2	2	2	3	3	2	2	1	1	1	1	1	2
1989	26	20	2	2	2	3	3	3	2	2	2	1	1	1	3
1990	28	22	2	2	2	2	3	3	3	2	2	2	1	1	4
1991	29	22	1	2	2	2	2	3	3	3	2	2	2	1	5
1992	35	25	1	1	2	2	2	2	3	3	3	3	2	2	7
1993	36	26	1	1	1	2	2	2	2	3	3	3	3	2	8
1994	37	26	1	1	1	1	2	2	2	2	3	3	3	3	11
1995	39	26	1	1	2	1	1	2	2	2	2	3	3	3	14
1996	41	27	1	1	1	2	1	1	2	2	2	3	3	4	18
1997	40	26	1	1	1	1	1	1	1	2	2	2	2	3	20
1998	42	26	1	1	1	1	1	1	1	1	2	2	2	2	23
1999	51	31	1	1	1	1	2	2	2	1	1	2	2	3	30
2000	56	34	1	1	1	1	2	2	2	2	2	2	3	2	36
2001	53	32	2	1	1	1	1	1	2	2	2	1	1	2	35
2002	52	30	1	2	1	1	1	1	1	1	2	2	1	1	36
2003	59	34	2	1	2	1	1	1	1	1	2	2	2	2	41
2004	61	34	1	2	1	2	1	1	1	1	2	2	2	2	43
2005	61	33	1	1	2	1	2	1	1	1	1	1	2	2	45
2006	54	28	1	1	1	1	1	1	1	1	1	1	1	1	41
2007	62	32	2	1	1	1	2	1	2	1	1	1	1	1	47
2008	61	31	2	2	1	1	1	2	1	2	1	1	1	1	46
2009	62	31	0	2	2	1	1	1	2	1	2	1	1	1	47
2010	61	30	1	0	2	2	1	1	1	2	1	2	1	1	48
2011	60	28	1	1	0	2	2	1	1	1	1	1	1	1	46
2012	64	30	1	1	1	0	2	2	1	1	1	2	1	2	50
2013	44	20	1	1	1	0	0	1	1	1	0	1	1	1	35
2014	45	20	0	1	1	1	0	0	2	1	1	1	1	1	36
Total	1,357	807	44	46	47	48	49	49	50	49	49	49	49	49	780

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

OHIO BUREAU OF WORKERS' COMPENSATION

ADDITIONAL AWARDS

(Dollars in Thousands)

Public Employers-State Agencies

Unpaid Loss Payment Projections Based on Paid Loss Development Method
Fiscal Year Ending 6/30

Injury Year Ending 12/31	Unpaid Loss		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027 and Subsequent
	Undiscounted	Discounted													
1980	11	10	2	2	2	2	2	2	0	0	0	0	0	0	0
1981	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1982	15	13	2	2	2	2	2	2	2	2	0	0	0	0	0
1983	30	25	4	3	3	3	3	3	3	3	3	0	0	0	0
1984	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1985	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1986	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1987	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1988	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1989	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1990	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1991	3	2	0	0	0	0	0	0	0	0	0	0	0	0	1
1992	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1993	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1994	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1995	24	17	1	1	1	1	1	1	1	1	1	1	1	1	10
1996	11	8	0	1	1	1	1	0	1	1	1	1	1	1	5
1997	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1998	4	3	0	0	0	0	0	0	0	0	0	0	0	0	2
1999	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2000	137	86	5	5	5	5	5	6	6	6	5	5	6	6	74
2001	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2002	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2003	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2004	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2005	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2006	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2007	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2008	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2009	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2010	1,312	718	54	23	70	53	26	27	33	36	20	49	32	32	856
2011	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2012	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2013	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2014	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	1,548	881	69	37	84	67	40	42	46	49	30	56	40	39	948

Discount Rate = 4.0%

Projected payments for accident year 2014 are for the full accident year.

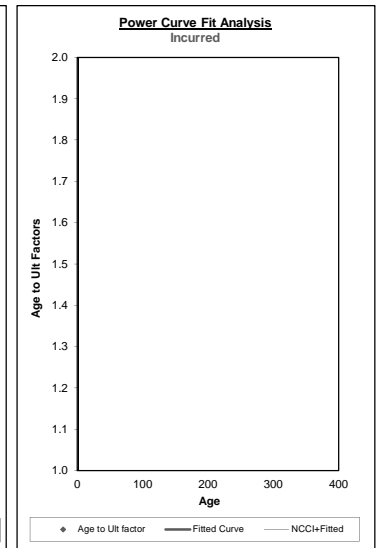
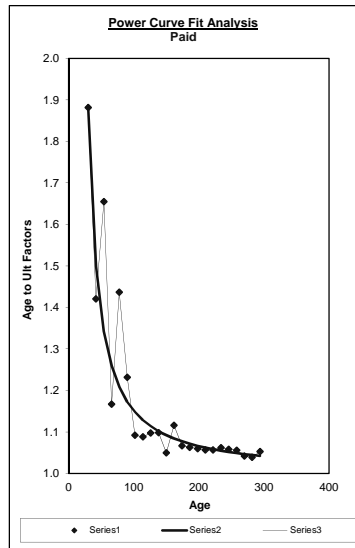
OHIO BUREAU OF WORKERS' COMPENSATION
 ADDITIONAL AWARDS
 Public Employers-State Agencies
 Estimation of Cumulative Development Factors
 Using the Method of Inverse Power Curve Fit

C= Paid -12.71 Incurred 0.00
 B= 1.09 #DIV/0!
 A= 20 #DIV/0!
 Cutoff Age= 480 480

$$Y = \frac{A}{(X+C)^B} + 1$$

R-Square Paid 0.8987 Incurred #DIV/0!
 F-Statistics 240 #DIV/0!
 F- Degree 27 -2

Months of Maturity	<u>Paid</u>		<u>Incurred</u>		Fitted Value		
	Age-to-age Factor	Excluded (y)	Age-to-age Factor	Excluded (y)	Age	<u>Paid</u>	<u>Incurred</u>
6	----	y	----	y	6	#NUM!	#DIV/0!
18	----	y	----	y	18	4.232	#DIV/0!
30	1.882	----	----	y	30	1.886	#DIV/0!
42	1.421	----	----	y	42	1.498	#DIV/0!
54	1.655	----	----	y	54	1.342	#DIV/0!
66	1.167	----	----	y	66	1.259	#DIV/0!
78	1.437	----	----	y	78	1.208	#DIV/0!
90	1.231	----	----	y	90	1.173	#DIV/0!
102	1.092	----	----	y	102	1.147	#DIV/0!
114	1.088	----	----	y	114	1.129	#DIV/0!
126	1.097	----	----	y	126	1.114	#DIV/0!
138	1.098	----	----	y	138	1.102	#DIV/0!
150	1.050	----	----	y	150	1.092	#DIV/0!
162	1.116	----	----	y	162	1.084	#DIV/0!
174	1.067	----	----	y	174	1.077	#DIV/0!
186	1.062	----	----	y	186	1.071	#DIV/0!
198	1.060	----	----	y	198	1.066	#DIV/0!
210	1.056	----	----	y	210	1.062	#DIV/0!
222	1.057	----	----	y	222	1.058	#DIV/0!
234	1.062	----	----	y	234	1.055	#DIV/0!
246	1.058	----	----	y	246	1.052	#DIV/0!
258	1.056	----	----	y	258	1.049	#DIV/0!
270	1.042	----	----	y	270	1.046	#DIV/0!
282	1.039	----	----	y	282	1.044	#DIV/0!
294	1.053	----	----	y	294	1.042	#DIV/0!
306	1.043	----	----	y	306	1.040	#DIV/0!
318	1.041	----	----	y	318	1.039	#DIV/0!
330	1.040	----	----	y	330	1.037	#DIV/0!
342	1.038	----	----	y	342	1.035	#DIV/0!
354	1.037	----	----	y	354	1.034	#DIV/0!
366	1.035	----	----	y	366	1.033	#DIV/0!
378	1.036	y	----	y	378	1.032	#DIV/0!





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