State of Ohio Bureau of Workers' Compensation

Unpaid Loss & LAE as of June 30, 2013
(Based on Data Evaluated as of June 30, 2013)

Volume IV – Detailed Analysis Exhibits
Public Employers – State Agencies

August 23, 2013

Deloitte Consulting LLP

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Detailed Analysis Exhibit Descriptions

The following documents the detailed exhibits that display Deloitte Consulting's actuarial analysis of the SIF and other Funds of the BWC. The exhibits are segregated into the following Sections:

- Section 1 – Private Employers in the State Insurance Fund;
- Section 2 – Public Employer Taxing Districts in the State Insurance Fund;
- Section 3 – Public Employer State Agencies in the State Insurance Fund;
- Section 4 – Disabled Workers' Relief Fund;
- Section 5 – Self-Insuring Employers Guaranty Fund;
- Section 6 – Public Work-Relief Employees' Compensation Fund;
- Section 7 – Marine Industry Fund; and
- Section 8 – Coal-Workers Pneumoconiosis Fund.

Please note that the Administrative Cost Fund and Health Partnership Program exhibits are included in the Summary Exhibits.

Section 1-3 (PA, PEC, and PES) Exhibits

Within each Section for PA, PEC, and PES there exists 9 Exhibits that display separate analyses for each type of loss. Each type of loss corresponds to the Exhibits as follows:

- Exhibit 1 – Medical Only
- Exhibit 2 – Medical On Lost Time
- Exhibit 3 – Compensation – Permanent Total Disability
- Exhibit 4 – Compensation – Death
- Exhibit 5 – Compensation – Temporary Total, Temporary Partial, Change of Occupation, Wage Loss, Living Maintenance Wage Loss, Living Maintenance
- Exhibit 6 – Compensation – % Permanent Partial & Permanent Partial
- Exhibit 7 – Compensation – Lump Sum Settlements
- Exhibit 8 – Compensation – Lump Sum Advancements
- Exhibit 9 – Compensation – Additional Awards

Within each Exhibit exists multiple Sheets. These Sheets are described below.

Section, Exhibit, Sheet 1: Summary of Unpaid Loss
This sheet displays the calculation of the undiscounted and discounted unpaid losses.

Section, Exhibit, Sheet 2: Fiscal Year Payment Projections
This sheet displays future annual loss payments for fiscal years ending 2014 and subsequent by accident year associated with claims occurring on June 30, 2013 and prior. The future annual payments are determined by applying an estimated payout pattern, based on Deloitte Consulting's selected paid loss development factors, to the unpaid loss estimates as of June 30, 2013 for each accident year.

Section, Exhibit, Sheet 3: Selection of Ultimate Loss & ALAE
This sheet displays Deloitte Consulting's selected ultimate loss for each accident year based on projected ultimate losses from Sheets 4-12.

Section, Exhibit, Sheets 4-12: Projected Ultimate Losses
These sheets project limited ultimate losses using different actuarial methodologies by accident year:

- Sheet 4 – Paid Loss Development Method;
- Sheet 5 – Incurred Loss Development Method;
- Sheet 6 – Paid Bornhuetter-Ferguson Method;
- Sheet 7 – Incurred Bornhuetter-Ferguson Method;
- Sheet 8 – Cumulative Paid Frequency Severity Method;
- Sheet 9 – Paid Incremental Frequency Severity Accident Year Development Method;
- Sheet 10 – Paid Incremental Trended Frequency Severity Development Method;
- Sheet 11 – Paid Incremental Frequency Severity Calendar Year Development Method; and
- Sheet 12 – Incremental Index Payment Method (Compensation only).

A description of these methodologies can be found under "Actuarial Methodologies" under the "Overview of Actuarial Analysis" section in the Report.

Section, Exhibit, Sheet 13: Selection of Ultimate Claim Counts
This sheet projects ultimate claim counts by accident year.

Section, Exhibit, Sheet 14: Diagnostic Exhibit
This sheet displays ultimate claim counts, ultimate frequency, ultimate severity, and loss rate diagnostics by accident year.

Section, Exhibit, Sheet 15: Actual Versus Expected Loss Payments
This sheet compares actual paid loss with expected paid loss emergence since the prior fiscal year-end.

Section, Exhibit, Sheet 16: Actual Versus Expected Reported Losses
Similar to the previous exhibit, this sheet compares actual incurred loss with expected incurred loss emergence since the prior fiscal year-end.

Section, Exhibit, Sheet 17: Actual Versus Expected Reported Claim Counts
Similar to the previous exhibit, this sheet compares actual reported claim counts with expected claim count emergence since the prior fiscal year-end.

Section, Exhibit, Sheet 18: Discount Factors
This sheet displays the calculation of the discount factor used to determine the discounted unpaid loss in Sheet 1.

Section, Exhibit, Sheet 19: Initial Expected Loss Rate Selection
This sheet displays the selection of the initial expected loss rates used in the Bornhuetter Ferguson methods.

Section, Exhibit, Sheet 20: Interpolated Accident Year Development Factors
The accident year development factors selected on Sheets 23 – 38 are interpolated to the current evaluation age on this sheet.

Section, Exhibit, Sheet 21: Interpolated Accident Year Index Factors
For compensation analyses, the accident year index factors selected on Sheet 38 are interpolated to the current evaluation age on this sheet.

Section, Exhibit, Sheet 22: Estimated Payments
This sheet displays the determination of estimated payments for the remaining portion of the current fiscal year by applying an estimated payout pattern to the unpaid loss estimate as of the evaluation date.

Section, Exhibit, Sheets 23-38: Triangles and Various Diagnostics
These sheets display various diagnostic exhibits and the loss and claim count triangles supporting the projected ultimate losses from the various methodologies.

Section, Exhibit, Sheet 39: Unpaid Loss Estimate for Accident Years 1976 and Prior
This sheet displays Deloitte Consulting's selected unpaid loss estimate for accident years 1976 and prior based on projected unpaid losses using several methodologies determined on Sheets 40 and 41.

Section, Exhibit, Sheet 40: Exponential Curve Fit of Unpaid Loss for Accident Years 1976 and Prior
This sheet calculates estimates of unpaid loss for accident years 1976 and prior using exponential curve fits of calendar year paid losses for all accident years 1976 and prior combined.

Section, Exhibit, Sheets 41 and 42: Incremental Development Method
These sheets calculate an estimate of unpaid loss for accident years 1976 and prior using an incremental development method, which relies on historical incremental development factors selected in Sheet 46.

Section, Exhibit, Sheet 43: Paid Tail Factor Selection
This sheet supports the selected paid tail development factor used to determine ultimate loss estimates for accident years 1977 and subsequent based on various curve fits and BWC's incremental data back to 1954.

Section, Exhibit, Sheet 44: Fitted Paid Loss Development Factors
This sheet fits age-to-age paid loss development factors to Weibull and inverse power curves to assist in the selection of the paid tail development factor found in Sheet 43.

Section, Exhibit, Sheet 45: Incremental Decay Method
This sheet determines paid tail development factors at various ages using incremental development factors selected based on historical development data from June 30, 2002 through June 30, 2013 for accident years back to 1954 found in Sheet 46. These tail factors are used to support the selected paid tail development factors found in Sheet 43.

Section, Exhibit, Sheet 46: Incremental Paid Loss Triangle
This sheet displays the historical incremental paid loss development for accident years 1954 and subsequent as well as the selected incremental development factors used in Sheets 42, 45, and 48.

Section, Exhibit, Sheet 47: Fitted Incurred Loss Development Factors
This sheet fits age-to-age incurred loss development factors to Weibull and inverse power curves to assist in the selection of the incurred tail development factor.

Section, Exhibit, Sheet 48: Fitted Incremental Decay Loss Development Factors
This sheet fits age-to-age incremental development factors to Weibull and inverse power curves to assist in the selection of the paid tail development factor found in Sheet 43.

Section 4 (DWRF) Exhibits

Within the DWRF Section there exists three Exhibits that display separate analyses for each type of loss. Each type of loss corresponds to the Exhibits as follows:

- Exhibit 1 – Private Employers
- Exhibit 2 – Public Employers – Taxing Districts
- Exhibit 3 – Public Employers – State Agencies

Within each Exhibit exists multiple Sheets. These Sheets are described below.

Section 4, Exhibit, Sheet 1: Summary of Unpaid Loss
This sheet displays the calculation of the undiscounted and discounted unpaid losses.

Section 4, Exhibit, Sheet 2: Fiscal Year Payment Projections
This sheet displays future annual loss payments for fiscal years ending 2014 and subsequent by accident year associated with claims occurring on June 30, 2013 and prior. The future annual payments are determined by applying an estimated payout pattern, based on Deloitte Consulting's selected paid loss development factors, to the unpaid loss estimates as of June 30, 2013 for each accident year.

Section 4, Exhibit, Sheet 3: Selection of Ultimate Loss & ALAE
This sheet displays Deloitte Consulting's selected ultimate loss for each accident year based on projected ultimate losses from Sheets 4-11.

Section 4, Exhibit, Sheets 4-9: Projected Ultimate Losses
These sheets project limited ultimate losses using different actuarial methodologies by accident year:

- Sheet 4 – Paid Loss Development Method;
- Sheet 5 – Incurred Loss Development Method;
- Sheet 6 – Paid Bornhuetter-Ferguson Method;
- Sheet 7 – Incurred Bornhuetter-Ferguson Method;
- Sheet 8 – Cumulative Paid Frequency Severity Method;
- Sheet 9 – Paid Incremental Frequency Severity Accident Year Development Method;

A description of these methodologies can be found under "Actuarial Methodologies" under the "Overview of Actuarial Analysis" section in the Report.

Section 4, Exhibit, Sheet 10: Selection of Ultimate Claim Counts
This sheet projects ultimate claim counts by accident year.

Section 4, Exhibit, Sheet 11: Diagnostic Exhibit
This sheet displays ultimate claim counts, ultimate frequency, ultimate severity, and loss rate diagnostics by accident year.

Section 4, Exhibit, Sheet 12: Actual Versus Expected Loss Payments
This sheet compares actual paid loss with expected paid loss emergence since the prior fiscal year-end.

Section 4, Exhibit, Sheet 13: Discount Factors
This sheet displays the calculation of the discount factor used to determine the discounted unpaid loss in Sheet 1.

Section 4, Exhibit, Sheet 14: Initial Expected Loss Rate Selection
This sheet displays the selection of the initial expected loss rates used in the Bornhuetter Ferguson methods.

Section 4, Exhibit, Sheet 15: Interpolated Accident Year Development Factors
The accident year development factors selected on Sheets 17 – 24 are interpolated to the current evaluation age on this sheet.

Section 4, Exhibit, Sheet 16: Estimated Payments
This sheet displays the determination of estimated payments for the remaining portion of the current fiscal year by applying an estimated payout pattern to the unpaid loss estimate as of the evaluation date.

Section 4, Exhibit, Sheets 17-24: Triangles and Various Diagnostics
These sheets display various diagnostic exhibits and the loss and claim count triangles supporting the projected ultimate losses from the various methodologies.

Section 4, Exhibit, Sheet 25: Unpaid Loss Estimate for Accident Years 1976 and Prior
This sheet displays Deloitte Consulting's selected unpaid loss estimate for accident years 1976 and prior based on projected unpaid losses using several methodologies determined on Sheets 26 and 27.

Section 4, Exhibit, Sheet 26: Exponential Curve Fit of Unpaid Loss for Accident Years 1976 and Prior
This sheet calculates estimates of unpaid loss for accident years 1976 and prior using exponential curve fits of calendar year paid losses for all accident years 1976 and prior combined.

Section 4, Exhibit, Sheets 27 and 28: Incremental Development Method
These sheets calculate an estimate of unpaid loss for accident years 1976 and prior using an incremental development method, which relies on historical incremental development factors selected in Sheet 31.

Section 4, Exhibit, Sheet 29: Paid Tail Factor Selection
This sheet supports the selected paid tail development factor used to determine ultimate loss estimates for accident years 1977 and subsequent based on various curve fits and BWC's incremental data back to 1954.

Section 4, Exhibit, Sheet 30: Fitted Paid Loss Development Factors
This sheet fits age-to-age paid loss development factors to Weibull and inverse power curves to assist in the selection of the paid tail development factor found in Sheet 29.

Section 4, Exhibit, Sheet 31: Incremental Decay Method
This sheet determines paid tail development factors at various ages using incremental development factors selected based on historical development data from June 30, 2002 through June 30, 2013 for accident years back to 1954 found in Sheet 32. These tail factors are used to support the selected paid tail development factors found in Sheet 29.

Section 4, Exhibit, Sheet 32: Incremental Paid Loss Triangle
This sheet displays the historical incremental paid loss development for accident years 1954 and subsequent as well as the selected incremental development factors used in Sheets 28 and 31.

Section 4, Exhibit, Sheet 33: Fitted Incremental Decay Loss Development Factors
This sheet fits age-to-age incremental development factors to Weibull and inverse power curves to assist in the selection of the paid tail development factor found in Sheet 29.

Section 5 (SIS and SIEGF) Exhibits

The SIS and SIEGF unpaid loss estimates are determined together in Section 5. The following describes each Exhibit and Sheet within Section 5.

Section 5, Exhibit 1, Sheet 1: Summary of Self-Insured Unpaid Loss
This sheet displays a summary of the SIS and SIEGF unpaid loss estimates, as well as SIEGF unpaid DWRF estimates.

Section 5, Exhibits 2 and 3, Sheet 1: Summary of Unpaid Loss
This sheet displays the calculation of the undiscounted and discounted unpaid losses, respectively for SIS and SIEGF.

Section 5, Exhibits 2 and 3, Sheet 2: Selection of Ultimate Loss
This sheet displays Deloitte Consulting's selected ultimate loss for each accident year based on projected ultimate losses, respectively for SIS and SIEGF.

Section 5, Exhibits 2 and 3, Sheet 3: Paid Loss Development Method
These sheets project ultimate losses using the Paid Loss Development Method, respectively for SIS and SIEGF.

Section 5, Exhibits 2 and 3, Sheet 4: Paid Bornhuetter-Ferguson Method
These sheets project ultimate losses using the Paid Bornhuetter-Ferguson Method, respectively for SIS and SIEGF.

Section 5, Exhibits 2 and 3, Sheet 5: Estimated Payments
This sheet displays the determination of estimated payments for the remaining portion of the current fiscal year by applying an estimated payout pattern to the unpaid loss estimate as of the evaluation date, respectively for SIS and SIEGF.

Section 5, Exhibits 2 and 3, Sheet 6: Calculation of Initial Expected Loss Rates
This sheet displays the selection of the initial expected loss rates used in the Bornhuetter Ferguson method, respectively for SIS and SIEGF.

Section 5, Exhibit 4, Sheets 1 and 2: Estimate of Unpaid SIEGF DWRF
These sheets display the determination of the SIEGF DWRF associated with known defaults.

Section 5, Exhibit 5, Sheet 1: Discount Factors
This sheet displays the calculation of the discount factor used to determine the discounted unpaid loss in Exhibits 2 and 3, Sheet 1.

Section 5, Exhibit 5, Sheet 2: Interpolated Accident Year Development Factors
The accident year development factors selected on Exhibit 6, Sheet 3 are interpolated to the current evaluation age on this sheet.

Section 5, Exhibit 5, Sheet 3: Paid Loss Triangles
This sheet displays the default year paid loss triangle for SIS and SIEGF combined.

Section 6-7 (PWRE and MIF) Exhibits

For both PWRE and MIF there exists 4 Exhibits that display separate analyses for each type of loss. Each type of loss corresponds to the Exhibits as follows:

- Exhibit 1 – Total
- Exhibit 2 – Medical
- Exhibit 3 – Compensation – Permanent Total Disability
- Exhibit 4 – Compensation – Death
- Exhibit 5 – Compensation – Other

Within each Exhibit exists multiple Sheets. These Sheets are described below.

Section, Exhibit, Sheet 1: Summary of Unpaid Loss
This sheet displays the calculation of the undiscounted and discounted unpaid losses.

Section, Exhibit, Sheet 2: Fiscal Year Payment Projections
This sheet displays future annual loss payments for fiscal years ending 2014 and subsequent by accident year associated with claims occurring on June 30, 2013 and prior. The future annual payments are determined by applying an estimated payout pattern, based on Deloitte Consulting's selected paid loss development factors, to the unpaid loss estimates as of June 30, 2013 for each accident year.

Section, Exhibit, Sheet 3: Selection of Ultimate Loss
This sheet displays Deloitte Consulting's selected ultimate loss for each accident year based on projected ultimate losses from Sheets 4-7.

Section, Exhibit, Sheets 4-7: Projected Ultimate Losses
These sheets project limited ultimate losses using different actuarial methodologies by accident year:

- Sheet 4 – Paid Loss Development Method;
- Sheet 5 – Incurred Loss Development Method;
- Sheet 6 – Paid Bornhuetter-Ferguson Method;
- Sheet 7 – Incurred Bornhuetter-Ferguson Method;

A description of these methodologies can be found under "Actuarial Methodologies" under the "Overview of Actuarial Analysis" section in the Report.

Section, Exhibit, Sheet 8: Actual Versus Expected Loss Payments
This sheet compares actual paid loss with expected paid loss emergence since the prior fiscal year-end.

Section, Exhibit, Sheet 9: Actual Versus Expected Reported Losses
Similar to the previous exhibit, this sheet compares actual incurred loss with expected incurred loss emergence since the prior fiscal year-end.

Section, Exhibit, Sheet 10: Discount Factors
This sheet displays the calculation of the discount factor used to determine the discounted unpaid loss in Sheet 1.

Section, Exhibit, Sheet 11: Initial Expected Loss Rate Selection
This sheet displays the selection of the initial expected loss rates used in the Bornhuetter Ferguson methods.

Section, Exhibit, Sheet 12: Interpolated Accident Year Development Factors
The accident year development factors selected on Sheets 14 – 16 are interpolated to the current evaluation age on this sheet.

Section, Exhibit, Sheet 13: Estimated Payments
This sheet displays the determination of estimated payments for the remaining portion of the current fiscal year by applying an estimated payout pattern to the unpaid loss estimate as of the evaluation date.

Section, Exhibit, Sheets 14-16: Triangles and Various Diagnostics
These sheets display paid loss, incurred loss, and case reserve triangles supporting the projected ultimate losses from the various methodologies.

Section, Exhibit, Sheet 17: Unpaid Loss Estimate for Accident Years 1976 and Prior
This sheet displays Deloitte Consulting's selected unpaid loss estimate for accident years 1976 and prior based on projected unpaid losses.

Section, Exhibit, Sheet 18: Exponential Curve Fit of Unpaid Loss for Accident Years 1976 and Prior
This sheet calculates estimates of unpaid loss for accident years 1976 and prior using exponential curve fits of calendar year paid losses for all accident years 1976 and prior combined.

Section 8 (CWPF) Exhibits

The following describes each of the Sheets found in Section 8 for CWPF:

Section 8, Roll Forward: Projected Unpaid Loss
The Roll Forward sheets show the projected CWPF unpaid loss liability as of June 30, 2013 on a nominal and discounted basis.

Section 8, Exhibit 1: Summary of Unpaid Loss
This exhibit displays the estimated unpaid loss liability as of December 31, 2012 on a nominal and discounted basis.

Section 8, Exhibit 2: Summary of claims currently receiving benefits
This exhibit displays the calculation of the indemnity and medical unpaid losses for miner claimants and their dependents and survivors of coal miners that are currently receiving federal benefits. The nominal indemnity unpaid losses are calculated on a claim by claim basis based on the claimant's age, estimated monthly benefit, and mortality assumptions. The discounted indemnity unpaid losses are calculated by applying the discount factor using a 4.0% annual rate to the nominal unpaid losses.

Section 8, Exhibit 3, Sheet 1: Summary of Unpaid Losses for Pending & IBNR Claims, Claim Development Method using Department of Labor Data for Ohio
This sheet displays the calculation of the unpaid losses for pending and IBNR claims for Living Miners and Living Widow claims. Projected pending and IBNR claims are based on the projected ultimate claims filings and the ultimate entitlement ratios from the U.S. DOL claim data for Ohio. The average cost per entitled claim is based on the average cost per entitled claim as calculated in the method using Ohio Employee Survey data in Exhibits 4 and 5.

Section 8, Exhibit 3, Sheet 2: Ohio Data from U.S. Department of Labor Living Miner Filings, Insured Only
This sheet displays the cumulative Living Miner filings by date of last exposure at annual evaluations and the associated development factors. Ultimate claim filings are projected using an assumed cumulative development pattern which is selected based on historical development.

Section 8, Exhibit 3, Sheet 3: Ohio Data from U.S. Department of Labor Living Miner Entitlements, Insured Only
This sheet displays the cumulative Living Miner entitled claims by date of last exposure at annual evaluations.

Section 8, Exhibit 3, Sheet 4: Cumulative Living Miner Entitlement Ratios
This sheet displays the cumulative Living Miner entitled ratios by date of last exposure and annual evaluations. These ratios are calculated as the cumulative Living Miner entitlements from Exhibit 3, Sheet 3 divided by the selected ultimate filings from Exhibit 3, Sheet 2 by date of last exposure. This sheet also shows the incremental, additive, Living Miner entitlement ratios. Ultimate entitlement ratios, the ultimate percentage of entitlements awarded based on the number of claims filed, are projected using the selected incremental entitlement ratios based on historical incremental ratios.

Section 8, Exhibit 3, Sheets 5-7: Ohio Data from U.S. Department of Labor Living Widow Filings and Entitlements Only
These sheets display the calculations described in sheets 2-4 for Living Widow filings and entitled claims.

Section 8, Exhibit 4, Sheets 1A and 1B: Calculation of Liability for Terminated Miners, Method using Ohio Employee Survey Data
These sheets use the Ohio Employee Survey Data to project pending and IBNR claims. Projected pending and IBNR claims are based on the historical employee terminations and assumptions around the percentage of terminated employees who will be entitled to FBL benefits, and a factor to reflect the estimated number of claims

filed by survivors. The average cost per entitled claim is based on a benefits calculation using specific entitlement ages and reflecting the percentage of miners who will live to each entitlement age from their current average age. The benefit calculation details are provided in the exhibit.

Section 8, Exhibit 4, Sheets 2A-2H: Calculation of Current Severity of Terminated Miner Claims
These sheets display the nominal and discounted average medical and indemnity cost per entitled claim based on a benefits calculation using a specific entitlement age and current average age of a terminated miner. An indemnity survivor cost per entitled claim is also contemplated. The assumed entitlement ages are based on the entitled claim history from the U.S. DOL data for Ohio.

Section 8, Exhibit 4, Sheets 3A-3H: Benefit Calculation Detail for Terminated Miner Claims at Specified Entitlement Ages
This sheets display the actuarial present values of indemnity and medical benefits for a miner, a miner plus one dependent and a survivor. The actuarial present value of benefits is calculated for each assumed age of entitlement (i.e. the age benefits would start), and takes into account a benefit escalation factor, medical trend factor, and mortality.

Section 8, Exhibit 4, Sheets 4-4A: Calculation of Weighted Nominal Benefits per Claim for Terminated Miners
These sheets display the weighted, nominal and discounted, indemnity and medical benefits by age group for each targeted age of entitlement. The assumed entitlement ages are based on the entitled claim history from the U.S. DOL data for Ohio. The weights are the percentage of claims by miners that are entitled at the selected entitlement ages for a specific age group. The weights are presented on Exhibit 5, Sheet 5.

Section 8, Exhibit 5, Sheets 1-4: Calculation of Liability for Active Miners, Method using Ohio Employee Survey Data Method
These sheets are identical to Exhibit 4, Sheets 1-4, except they use the Ohio Employee Survey Data to project the active miner liability. Projected active miner claims are based on the current employee data and assumptions around the percentage of terminated employees who will be entitled to FBL benefits, and a factor to reflect the estimated number of claims filed by survivors. The average cost per entitled claim is based on a benefits calculation using specific entitlement ages and reflecting the percentage of miners who will live to each entitlement age from their current average age. The benefit calculation details are provided.

Section 8, Exhibit 5, Sheets 5: Weights for Deferred Annuity Values
This sheet displays the conditional probability a certain age group receiving an entitlement by a specified entitlement age. The selected entitlement ages and probabilities were selected based on Deloitte Consulting's review of the U.S. DOL data for Ohio.

Section 8, Exhibit 6, Sheet 1: Table of Monthly Black Lung Benefit Rates
This sheet displays the historical FBL indemnity benefit rates from the U.S. Department of Labor.

Section 8, Exhibit 6, Sheet 2: Average Annual Medical Costs per Entitled Claim
This sheet displays the historical medical costs per entitled claim.

Section 8, Exhibit 7, Sheets 1-88: Benefit calculation detail for claims currently receiving benefits
These sheets display the calculations of the nominal and discounted, medical and indemnity unpaid losses on a claim by claim basis based on the claimant's age, estimated monthly benefit, and mortality assumptions. The discounted indemnity and medical unpaid losses are calculated by applying the discount factor using a 4.0% annual rate to the nominal unpaid losses.

Section 8, Exhibit 8: Mortality Tables

This exhibit displays the mortality tables used in our review. The mortality rates are based on the Deloitte Consulting study titled "Ohio Bureau of Workers' Compensation, Documentation of 2010 Mortality Study" dated September 10, 2010.

Section 8A

The exhibits for Section 8A are identical to the exhibits for Section 8 but pertain to the unpaid loss liability as of December 31, 2013.

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

MEDICAL ONLY
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2013	SELECTED ULTIMATE LOSS	SELECTED NOMINAL UNPAID LOSS	DISCOUNT FACTOR AT 4.0%	SELECTED DISCOUNTED UNPAID LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		0	0		100.0%		
1977	1,465,551	489	489	0	100.0%	0	0.033
1978	1,553,484	494	494	0	100.0%	0	0.032
1979	1,646,693	474	474	0	100.0%	0	0.029
1980	1,745,494	716	716	0	100.0%	0	0.041
1981	1,826,711	788	788	0	100.0%	0	0.043
1982	2,061,263	940	940	0	100.0%	0	0.046
1983	2,173,213	899	899	0	100.0%	0	0.041
1984	2,314,385	1,101	1,101	0	100.0%	0	0.048
1985	2,444,242	1,219	1,219	0	100.0%	0	0.050
1986	2,644,132	1,219	1,219	0	100.0%	0	0.046
1987	2,911,888	1,400	1,400	0	100.0%	0	0.048
1988	3,191,151	1,736	1,736	0	100.0%	0	0.054
1989	3,341,117	2,243	2,243	0	100.0%	0	0.067
1990	3,644,538	2,104	2,104	0	100.0%	0	0.058
1991	3,852,022	2,713	2,713	0	100.0%	0	0.070
1992	3,944,342	2,980	2,980	0	100.0%	0	0.076
1993	4,020,534	2,576	2,576	0	100.0%	0	0.064
1994	4,272,082	2,336	2,336	0	100.0%	0	0.055
1995	4,432,599	2,100	2,100	0	98.1%	0	0.047
1996	4,487,291	2,084	2,084	0	94.3%	0	0.046
1997	4,623,816	1,941	1,941	0	95.3%	0	0.042
1998	4,816,176	2,326	2,327	0	95.5%	0	0.048
1999	5,047,597	2,755	2,756	0	94.1%	0	0.055
2000	5,318,217	2,706	2,707	1	95.0%	1	0.051
2001	5,597,545	3,290	3,293	3	95.6%	3	0.059
2002	5,822,846	3,556	3,563	7	94.9%	7	0.061
2003	6,004,956	3,875	3,889	13	94.1%	13	0.065
2004	6,183,507	4,017	4,038	21	93.1%	19	0.065
2005	6,388,250	4,444	4,474	30	91.4%	27	0.070
2006	6,653,696	4,023	4,057	34	89.9%	30	0.061
2007	6,915,410	4,322	4,372	50	89.6%	45	0.063
2008	7,073,199	3,899	3,963	65	89.8%	58	0.056
2009	7,109,910	4,364	4,459	95	89.4%	85	0.063
2010	7,245,414	4,202	4,342	139	89.9%	125	0.060
2011	7,353,256	3,820	4,048	228	91.0%	207	0.055
2012	7,554,946	3,204	3,809	605	93.7%	567	0.050
2013	2,614,539	699	1,581	882	96.7%	853	0.060
2014		0	0				
TOTAL		88,056	90,230	2,173	93.9%	2,041	
EXLD PRIOR		88,056	90,230	2,173	93.9%	2,041	

(1) PROVIDED BY THE BWC; 2013 ADJUSTED TO PARTIAL YEAR
(2) SECTION 3, EXHIBIT 1, SHEET 3, COL. 2
(3) SECTION 3, EXHIBIT 1, SHEET 3, COL. 12; 2013 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 3, EXHIBIT 1, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

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

MEDICAL ONLY
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	FISCAL YEAR ENDING 2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1977	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1978	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1979	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1980	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
1982	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
1984	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
1986	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
1988	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
1990	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
1992	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
1994	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
1996	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
1998	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
2000	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2001	3	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2002	7	3	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2003	13	6	4	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2004	21	7	6	4	3	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2005	30	7	8	7	4	3	1	0	0	0	0	0	0	0	0	0	0	0	0	0
2006	34	6	6	7	6	4	3	1	0	0	0	0	0	0	0	0	0	0	0	0
2007	50	14	7	7	8	6	4	3	1	0	0	0	0	0	0	0	0	0	0	0
2008	65	19	13	6	6	7	6	4	3	1	0	0	0	0	0	0	0	0	0	0
2009	95	25	21	14	7	6	8	6	4	3	1	0	0	0	0	0	0	0	0	0
2010	139	45	25	21	13	7	6	7	6	4	3	1	0	0	0	0	0	0	0	0
2011	228	90	45	25	21	13	7	6	7	6	4	3	1	0	0	0	0	0	0	0
2012	605	358	97	48	27	23	15	7	7	8	7	4	3	1	0	0	0	0	0	0
2013	882	2,036	252	69	34	19	16	10	5	5	6	5	3	2	1	0	0	0	0	0
TOTAL	2,173	2,618	487	210	130	89	65	46	34	27	21	13	8	4	1	1	0	0	0	0

(1) SECTION 3, EXHIBIT 1, SHEET 1, COL. 4
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 1, SHEET 23

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

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SELECTION OF ULTIMATE LOSS & ALAE

ACCIDENT YEAR	PAYROLL	PAID LOSS @ 6/30/13	INCURRED LOSS @ 6/30/13	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT PAID	LOSS DEVELOPMENT INCURRED	BORNHUETTER-FERGUSON PAID	BORNHUETTER-FERGUSON INCURRED	CUM. PAID FREQ/SEV AY DEV.	PAID INCR. FREQ/SEV AY DEV.	PAID INCR. FREQ/SEV CY DEV.	PAID INCR. TRENDED FREQ/SEV	SELECTED ULTIMATE LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
PRIOR												-	
1977	1,465,551	489	489	489	489	489	489					489	0.033
1978	1,553,484	494	494	494	494	494	494					494	0.032
1979	1,646,693	474	474	474	474	474	474					474	0.029
1980	1,745,494	716	716	716	716	716	716					716	0.041
1981	1,826,711	788	788	788	788	788	788					788	0.043
1982	2,061,263	940	940	940	940	940	940					940	0.046
1983	2,173,213	899	899	899	899	899	899					899	0.041
1984	2,314,385	1,101	1,101	1,101	1,101	1,101	1,101					1,101	0.048
1985	2,444,242	1,219	1,219	1,219	1,219	1,219	1,219					1,219	0.050
1986	2,644,132	1,219	1,219	1,219	1,219	1,219	1,219					1,219	0.046
1987	2,911,888	1,400	1,400	1,400	1,400	1,400	1,400					1,400	0.048
1988	3,191,151	1,736	1,736	1,736	1,736	1,736	1,736					1,736	0.054
1989	3,341,117	2,243	2,243	2,243	2,243	2,243	2,243					2,243	0.067
1990	3,644,538	2,104	2,104	2,104	2,104	2,104	2,104					2,104	0.058
1991	3,852,022	2,713	2,713	2,713	2,713	2,713	2,713					2,713	0.070
1992	3,944,342	2,980	2,980	2,980	2,980	2,980	2,980					2,980	0.076
1993	4,020,534	2,576	2,576	2,576	2,576	2,576	2,576	2,576	2,576	2,576	2,576	2,576	0.064
1994	4,272,082	2,336	2,336	2,336	2,336	2,336	2,336	2,336	2,336	2,336	2,336	2,336	0.055
1995	4,432,599	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	0.047
1996	4,487,291	2,084	2,084	2,084	2,084	2,084	2,084	2,084	2,084	2,084	2,084	2,084	0.046
1997	4,623,816	1,941	1,941	1,941	1,941	1,941	1,941	1,941	1,941	1,941	1,941	1,941	0.042
1998	4,816,176	2,326	2,326	2,327	2,326	2,327	2,326	2,327	2,326	2,326	2,327	2,327	0.048
1999	5,047,597	2,755	2,757	2,756	2,757	2,756	2,757	2,756	2,761	2,755	2,756	2,756	0.055
2000	5,318,217	2,706	2,714	2,707	2,713	2,707	2,713	2,707	2,711	2,707	2,707	2,707	0.051
2001	5,597,545	3,290	3,297	3,293	3,296	3,293	3,296	3,293	3,294	3,293	3,292	3,293	0.059
2002	5,822,846	3,556	3,570	3,563	3,569	3,564	3,569	3,564	3,559	3,563	3,561	3,563	0.061
2003	6,004,956	3,875	3,878	3,889	3,881	3,889	3,881	3,889	3,884	3,904	3,885	3,889	0.065
2004	6,183,507	4,017	4,017	4,038	4,023	4,039	4,023	4,038	4,018	4,024	4,034	4,038	0.065
2005	6,388,250	4,444	4,450	4,474	4,457	4,472	4,457	4,473	4,456	4,644	4,471	4,474	0.070
2006	6,653,696	4,023	4,028	4,057	4,038	4,059	4,039	4,056	4,032	4,155	4,061	4,057	0.061
2007	6,915,410	4,322	4,334	4,372	4,354	4,371	4,354	4,369	4,335	4,487	4,381	4,372	0.063
2008	7,073,199	3,899	3,902	3,963	3,923	3,968	3,925	3,953	3,919	4,097	3,979	3,963	0.056
2009	7,109,910	4,364	4,391	4,463	4,417	4,455	4,416	4,444	4,422	4,810	4,471	4,459	0.063
2010	7,245,414	4,202	4,231	4,345	4,281	4,338	4,279	4,322	4,255	4,514	4,364	4,342	0.060
2011	7,353,256	3,820	3,887	4,038	3,954	4,057	3,962	3,993	3,979	4,446	4,090	4,048	0.055
2012	7,554,946	3,204	3,492	3,692	3,581	3,809	3,606	3,641	3,715	4,286	3,885	3,809	0.050
2013	5,229,078	699	1,483	2,940	2,927	3,162	3,077	2,888	2,921	3,486	3,222	3,162	0.060
2014	5,307,514					3,344	3,344					3,344	0.063
TOTAL		88,056	89,309	91,469	91,050	95,162	94,575	69,751	69,625	72,534	70,522	95,154	
EXLD PRIOR		88,056	89,309	91,469	91,050	95,162	94,575	69,751	69,625	72,534	70,522	95,154	
EXLD PRIOR & 2014		88,056	89,309	91,469	91,050	91,818	91,231	69,751	69,625	72,534	70,522	91,810	

(1) PROVIDED BY THE BWC
(2) BASED ON DATA FROM THE BWC
(3) BASED ON DATA FROM THE BWC
(4) SECTION 3, EXHIBIT 1, SHEET 4, COL. 4
(5) SECTION 3, EXHIBIT 1, SHEET 5, COL. 4
(6) SECTION 3, EXHIBIT 1, SHEET 6, COL. 8
(7) SECTION 3, EXHIBIT 1, SHEET 7, COL. 8
(8) SECTION 3, EXHIBIT 1, SHEET 8, COL. 8
(9) SECTION 3, EXHIBIT 1, SHEET 9
(10) SECTION 3, EXHIBIT 1, SHEET 11
(11) SECTION 3, EXHIBIT 1, SHEET 10
(12) SELECTED BY DELOITTE CONSULTING
(13) = [(12) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
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PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/13	PAID LOSS	PAID LDF	INDICATED ULTIMATE @ 6/30/13	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	438	489	1.000	489	0.033
1978	426	494	1.000	494	0.032
1979	414	474	1.000	474	0.029
1980	402	716	1.000	716	0.041
1981	390	788	1.000	788	0.043
1982	378	940	1.000	940	0.046
1983	366	899	1.000	899	0.041
1984	354	1,101	1.000	1,101	0.048
1985	342	1,219	1.000	1,219	0.050
1986	330	1,219	1.000	1,219	0.046
1987	318	1,400	1.000	1,400	0.048
1988	306	1,736	1.000	1,736	0.054
1989	294	2,243	1.000	2,243	0.067
1990	282	2,104	1.000	2,104	0.058
1991	270	2,713	1.000	2,713	0.070
1992	258	2,980	1.000	2,980	0.076
1993	246	2,576	1.000	2,576	0.064
1994	234	2,336	1.000	2,336	0.055
1995	222	2,100	1.000	2,100	0.047
1996	210	2,084	1.000	2,084	0.046
1997	198	1,941	1.000	1,941	0.042
1998	186	2,326	1.000	2,327	0.048
1999	174	2,755	1.000	2,756	0.055
2000	162	2,706	1.000	2,707	0.051
2001	150	3,290	1.001	3,293	0.059
2002	138	3,556	1.002	3,563	0.061
2003	126	3,875	1.003	3,889	0.065
2004	114	4,017	1.005	4,038	0.065
2005	102	4,444	1.007	4,474	0.070
2006	90	4,023	1.008	4,057	0.061
2007	78	4,322	1.012	4,372	0.063
2008	66	3,899	1.017	3,963	0.056
2009	54	4,364	1.023	4,463	0.063
2010	42	4,202	1.034	4,345	0.060
2011	30	3,820	1.057	4,038	0.055
2012	18	3,204	1.152	3,692	0.049
2013	6	699	4.206	2,940	0.056
2014	0				
TOTAL		88,056		91,469	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) BASED ON DATA FROM THE BWC
(3) SECTION 3, EXHIBIT 1, SHEET 20, COL. 6
(4) = (2) x (3)
(5) = (4) / PAYROLL x 100

OHIO BUREAU OF WORKERS' COMPENSATION
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INCURRED LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/13	INCURRED LOSS	INCURRED LDF	INDICATED ULTIMATE @ 6/30/13	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	438	489	1.000	489	0.033
1978	426	494	1.000	494	0.032
1979	414	474	1.000	474	0.029
1980	402	716	1.000	716	0.041
1981	390	788	1.000	788	0.043
1982	378	940	1.000	940	0.046
1983	366	899	1.000	899	0.041
1984	354	1,101	1.000	1,101	0.048
1985	342	1,219	1.000	1,219	0.050
1986	330	1,219	1.000	1,219	0.046
1987	318	1,400	1.000	1,400	0.048
1988	306	1,736	1.000	1,736	0.054
1989	294	2,243	1.000	2,243	0.067
1990	282	2,104	1.000	2,104	0.058
1991	270	2,713	1.000	2,713	0.070
1992	258	2,980	1.000	2,980	0.076
1993	246	2,576	1.000	2,576	0.064
1994	234	2,336	1.000	2,336	0.055
1995	222	2,100	1.000	2,100	0.047
1996	210	2,084	1.000	2,084	0.046
1997	198	1,941	1.000	1,941	0.042
1998	186	2,326	1.000	2,326	0.048
1999	174	2,757	1.000	2,757	0.055
2000	162	2,714	1.000	2,713	0.051
2001	150	3,297	1.000	3,296	0.059
2002	138	3,570	1.000	3,569	0.061
2003	126	3,878	1.001	3,881	0.065
2004	114	4,017	1.001	4,023	0.065
2005	102	4,450	1.002	4,457	0.070
2006	90	4,028	1.003	4,038	0.061
2007	78	4,334	1.005	4,354	0.063
2008	66	3,902	1.005	3,923	0.055
2009	54	4,391	1.006	4,417	0.062
2010	42	4,231	1.012	4,281	0.059
2011	30	3,887	1.017	3,954	0.054
2012	18	3,492	1.026	3,581	0.047
2013	6	1,483	1.974	2,927	0.056
2014	0				
TOTAL		89,309		91,050	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) BASED ON DATA FROM THE BWC
(3) SECTION 3, EXHIBIT 1, SHEET 20, COL. 9
(4) = (2) x (3)
(5) = (4) / PAYROLL x 100

OHIO BUREAU OF WORKERS' COMPENSATION
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PAID BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	INITIAL EXPECTED DOLLARS	EXPECTED % OF PAID LOSS	EXPECTED PAID LOSS	ACTUAL PAID LOSS	EXPECTED UNPAID LOSS	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551	0.033	489	100.0%	489	489	0	489	0.033
1978	1,553,484	0.032	494	100.0%	494	494	0	494	0.032
1979	1,646,693	0.029	474	100.0%	474	474	0	474	0.029
1980	1,745,494	0.041	716	100.0%	716	716	0	716	0.041
1981	1,826,711	0.043	788	100.0%	788	788	0	788	0.043
1982	2,061,263	0.046	940	100.0%	940	940	0	940	0.046
1983	2,173,213	0.041	899	100.0%	899	899	0	899	0.041
1984	2,314,385	0.048	1,101	100.0%	1,101	1,101	0	1,101	0.048
1985	2,444,242	0.050	1,219	100.0%	1,219	1,219	0	1,219	0.050
1986	2,644,132	0.046	1,219	100.0%	1,219	1,219	0	1,219	0.046
1987	2,911,888	0.048	1,400	100.0%	1,400	1,400	0	1,400	0.048
1988	3,191,151	0.054	1,736	100.0%	1,736	1,736	0	1,736	0.054
1989	3,341,117	0.067	2,243	100.0%	2,243	2,243	0	2,243	0.067
1990	3,644,538	0.058	2,104	100.0%	2,104	2,104	0	2,104	0.058
1991	3,852,022	0.070	2,713	100.0%	2,713	2,713	0	2,713	0.070
1992	3,944,342	0.076	2,980	100.0%	2,980	2,980	0	2,980	0.076
1993	4,020,534	0.064	2,576	100.0%	2,576	2,576	0	2,576	0.064
1994	4,272,082	0.055	2,336	100.0%	2,336	2,336	0	2,336	0.055
1995	4,432,599	0.047	2,100	100.0%	2,100	2,100	0	2,100	0.047
1996	4,487,291	0.046	2,084	100.0%	2,084	2,084	0	2,084	0.046
1997	4,623,816	0.042	1,942	100.0%	1,941	1,941	0	1,941	0.042
1998	4,816,176	0.048	2,327	100.0%	2,326	2,326	0	2,327	0.048
1999	5,047,597	0.055	2,755	100.0%	2,755	2,755	0	2,756	0.055
2000	5,318,217	0.051	2,706	100.0%	2,705	2,706	1	2,707	0.051
2001	5,597,545	0.061	3,435	99.9%	3,431	3,290	3	3,293	0.059
2002	5,822,846	0.063	3,648	99.8%	3,641	3,556	7	3,564	0.061
2003	6,004,956	0.067	4,030	99.7%	4,016	3,875	14	3,889	0.065
2004	6,183,507	0.068	4,201	99.5%	4,180	4,017	22	4,039	0.065
2005	6,388,250	0.066	4,189	99.3%	4,161	4,444	28	4,472	0.070
2006	6,653,696	0.065	4,324	99.2%	4,288	4,023	36	4,059	0.061
2007	6,915,410	0.062	4,305	98.9%	4,256	4,322	49	4,371	0.063
2008	7,073,199	0.060	4,221	98.4%	4,152	3,899	69	3,968	0.056
2009	7,109,910	0.058	4,111	97.8%	4,020	4,364	91	4,455	0.063
2010	7,245,414	0.057	4,152	96.7%	4,015	4,202	136	4,338	0.060
2011	7,353,256	0.060	4,388	94.6%	4,151	3,820	237	4,057	0.055
2012	7,554,946	0.061	4,577	86.8%	3,972	3,204	605	3,809	0.050
2013	5,229,078	0.062	3,231	23.8%	768	699	2,463	3,162	0.060
2014	5,307,514	0.063	3,344	0.0%			3,344	3,344	0.063
TOTAL			96,498		89,392	88,056	7,106	95,162	

(1) PROVIDED BY THE BWC
(2) SECTION 3, EXHIBIT 1, SHEET 19, COL. 14
(3) = [(1) x (2)] / 100
(4) = 1 / SECTION 3, EXHIBIT 1, SHEET 4, COL. 3
(5) = (3) x (4)
(6) BASED ON DATA FROM THE BWC
(7) = (3) x [1 - (4)]
(8) = (6) + (7)
(9) = [(8) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
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INCURRED BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	INITIAL EXPECTED DOLLARS	EXPECTED % OF REPORTED LOSS	EXPECTED REPORTED LOSS	ACTUAL REPORTED LOSS	EXPECTED UNREPORTED LOSS	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551	0.033	489	100.0%	489	489	0	489	0.033
1978	1,553,484	0.032	494	100.0%	494	494	0	494	0.032
1979	1,646,693	0.029	474	100.0%	474	474	0	474	0.029
1980	1,745,494	0.041	716	100.0%	716	716	0	716	0.041
1981	1,826,711	0.043	788	100.0%	788	788	0	788	0.043
1982	2,061,263	0.046	940	100.0%	940	940	0	940	0.046
1983	2,173,213	0.041	899	100.0%	899	899	0	899	0.041
1984	2,314,385	0.048	1,101	100.0%	1,101	1,101	0	1,101	0.048
1985	2,444,242	0.050	1,219	100.0%	1,219	1,219	0	1,219	0.050
1986	2,644,132	0.046	1,219	100.0%	1,219	1,219	0	1,219	0.046
1987	2,911,888	0.048	1,400	100.0%	1,400	1,400	0	1,400	0.048
1988	3,191,151	0.054	1,736	100.0%	1,736	1,736	0	1,736	0.054
1989	3,341,117	0.067	2,243	100.0%	2,243	2,243	0	2,243	0.067
1990	3,644,538	0.058	2,104	100.0%	2,104	2,104	0	2,104	0.058
1991	3,852,022	0.070	2,713	100.0%	2,713	2,713	0	2,713	0.070
1992	3,944,342	0.076	2,980	100.0%	2,980	2,980	0	2,980	0.076
1993	4,020,534	0.064	2,576	100.0%	2,576	2,576	0	2,576	0.064
1994	4,272,082	0.055	2,336	100.0%	2,336	2,336	0	2,336	0.055
1995	4,432,599	0.047	2,100	100.0%	2,100	2,100	0	2,100	0.047
1996	4,487,291	0.046	2,084	100.0%	2,084	2,084	0	2,084	0.046
1997	4,623,816	0.042	1,942	100.0%	1,942	1,941	(0)	1,941	0.042
1998	4,816,176	0.048	2,327	100.0%	2,327	2,326	(0)	2,326	0.048
1999	5,047,597	0.055	2,755	100.0%	2,755	2,757	(0)	2,757	0.055
2000	5,318,217	0.051	2,706	100.0%	2,707	2,714	(1)	2,713	0.051
2001	5,597,545	0.061	3,435	100.0%	3,436	3,297	(2)	3,296	0.059
2002	5,822,846	0.063	3,648	100.0%	3,648	3,570	(0)	3,569	0.061
2003	6,004,956	0.067	4,030	99.9%	4,027	3,878	3	3,881	0.065
2004	6,183,507	0.068	4,201	99.9%	4,195	4,017	6	4,023	0.065
2005	6,388,250	0.066	4,189	99.8%	4,183	4,450	6	4,457	0.070
2006	6,653,696	0.065	4,324	99.8%	4,313	4,028	11	4,039	0.061
2007	6,915,410	0.062	4,305	99.5%	4,285	4,334	20	4,354	0.063
2008	7,073,199	0.060	4,221	99.5%	4,198	3,902	23	3,925	0.055
2009	7,109,910	0.058	4,111	99.4%	4,086	4,391	25	4,416	0.062
2010	7,245,414	0.057	4,152	98.8%	4,103	4,231	48	4,279	0.059
2011	7,353,256	0.060	4,388	98.3%	4,313	3,887	75	3,962	0.054
2012	7,554,946	0.061	4,577	97.5%	4,464	3,492	114	3,606	0.048
2013	5,229,078	0.062	3,231	50.7%	1,637	1,483	1,594	3,077	0.059
2014	5,307,514	0.063	3,344	0.0%			3,344	3,344	0.063
TOTAL			96,498		91,232	89,309	5,266	94,575	

(1)	PROVIDED BY THE BWC
(2)	SECTION 3, EXHIBIT 1, SHEET 19, COL. 14
(3)	= [(1) x (2)] / 100
(4)	= 1 / SECTION 3, EXHIBIT 1, SHEET 5, COL. 3
(5)	= (3) x (4)
(6)	BASED ON DATA FROM THE BWC
(7)	= (3) x [1 - (4)]
(8)	= (6) + (7)
(9)	= [(8) / (1)] x 100

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

MEDICAL ONLY
(000's)

CUMULATIVE PAID FREQUENCY SEVERITY METHOD

ACCIDENT YEAR	PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	$ WHOLE PAID SEVERITY	PAID SEVERITY LDF	$ WHOLE ULTIMATE SEVERITY	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551		1.000			1.000			
1978	1,553,484		1.000			1.000			
1979	1,646,693		1.000			1.000			
1980	1,745,494		1.000			1.000			
1981	1,826,711		1.000			1.000			
1982	2,061,263		1.000			1.000			
1983	2,173,213		1.000			1.000			
1984	2,314,385		1.000			1.000			
1985	2,444,242		1.000			1.000			
1986	2,644,132		1.000			1.000			
1987	2,911,888		1.000			1.000			
1988	3,191,151		1.000			1.000			
1989	3,341,117		1.000			1.000			
1990	3,644,538		1.000			1.000			
1991	3,852,022		1.000			1.000			
1992	3,944,342		1.000			1.000			
1993	4,020,534	4,104	1.000	4,104	628	1.000	628	2,576	0.064
1994	4,272,082	3,657	1.000	3,657	639	1.000	639	2,336	0.055
1995	4,432,599	3,400	1.000	3,400	618	1.000	618	2,100	0.047
1996	4,487,291	3,141	1.000	3,141	663	1.000	663	2,084	0.046
1997	4,623,816	3,484	1.000	3,484	557	1.000	557	1,941	0.042
1998	4,816,176	3,638	1.000	3,638	639	1.000	640	2,327	0.048
1999	5,047,597	3,337	1.000	3,337	826	1.000	826	2,756	0.055
2000	5,318,217	3,512	1.000	3,512	771	1.000	771	2,707	0.051
2001	5,597,545	3,533	1.000	3,533	931	1.001	932	3,293	0.059
2002	5,822,846	3,387	1.000	3,387	1,050	1.002	1,052	3,564	0.061
2003	6,004,956	3,284	1.000	3,284	1,180	1.003	1,184	3,889	0.065
2004	6,183,507	3,302	1.000	3,302	1,217	1.005	1,223	4,038	0.065
2005	6,388,250	3,363	1.000	3,363	1,321	1.007	1,330	4,473	0.070
2006	6,653,696	3,033	1.000	3,033	1,326	1.008	1,337	4,056	0.061
2007	6,915,410	3,140	1.000	3,141	1,376	1.011	1,391	4,369	0.063
2008	7,073,199	2,892	1.000	2,893	1,348	1.014	1,367	3,953	0.056
2009	7,109,910	2,758	1.000	2,759	1,582	1.018	1,611	4,444	0.063
2010	7,245,414	2,691	1.001	2,693	1,562	1.028	1,605	4,322	0.060
2011	7,353,256	2,771	1.002	2,777	1,379	1.043	1,438	3,993	0.054
2012	7,554,946	2,767	1.012	2,800	1,158	1.123	1,301	3,641	0.048
2013	5,229,078	766	2.713	2,078	913	1.523	1,390	2,888	0.055
2014									
TOTAL		65,960		67,317				69,751	

(1)	PROVIDED BY THE BWC	(6)	SECTION 3, EXHIBIT 1, SHEET 20, COL. 15
(2)	BASED ON DATA FROM THE BWC	(7)	= (5) x (6)
(3)	SECTION 3, EXHIBIT 1, SHEET 20, COL. 12	(8)	= [(4) x (7)] / 1000
(4)	= (2) x (3)	(9)	= [(8) / (1)] x 100
(5)	SECTION 3, EXHIBIT 1, SHEET 4, COL. 2 / (2) x 1000		

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
MEDICAL
MEDICAL ONLY

PAID INCREMENTAL FREQUENCY SEVERITY ACCIDENT YEAR DEVELOPMENT METHOD (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	TAIL	INDICATED ULTIMATE
1977																																						-	-
1978																																						-	-
1979																																						-	-
1980																																						-	-
1981																																						-	-
1982																																						-	-
1983																																						-	-
1984																																						-	-
1985																																						-	-
1986																																						-	-
1987																																						-	-
1988																																						-	-
1989																																						-	-
1990																																						-	-
1991																																						-	-
1992																																						-	-
1993	252	1,269	563	217	115	76	57	24	2	1	1	1	0	0	0	0	0	0	0	0	0																	-	2,576
1994	173	1,263	460	190	81	67	36	26	16	11	5	4	3	0	0	0	0	0	0	0	0																	-	2,336
1995	177	1,176	461	103	63	45	28	17	11	10	4	2	0	0	0	0	1	0	0	0	0																	-	2,100
1996	194	1,219	307	166	70	52	17	20	16	10	5	6	3	0	0	0	0	0	0	0	0																	-	2,084
1997	143	1,108	411	95	58	52	26	17	18	8	4	1	1	0	0	0	0	0	0	0	0																	-	1,941
1998	279	1,420	315	142	82	33	27	15	7	2	2	0	0	0	0	0	0	0	0	0	0																	-	2,326
1999	403	1,508	445	152	72	46	45	20	12	10	14	12	7	5	2	2	2	1	0	0	0																	-	2,761
2000	406	1,632	397	124	61	35	24	9	9	3	2	3	1	3	1	1	1	1	0	0	0																	-	2,711
2001	469	2,109	410	145	73	28	21	10	8	6	5	3	3	2	1	1	1	0	0	0	0																	-	3,294
2002	682	2,215	384	86	79	46	37	11	5	7	2	2	1	1	0	0	0	0	0	0	0																	-	3,559
2003	946	2,346	354	106	47	20	21	14	10	8	5	4	2	1	1	0	1	0	0	0	0																	-	3,884
2004	935	2,476	423	91	42	22	16	10	1	0	0	0	0	0	0	0	0	0	0	0	0																	-	4,018
2005	1,033	2,775	396	141	42	27	13	11	6	4	3	2	1	1	0	0	0	0	0	0	0																	-	4,456
2006	920	2,502	442	74	57	14	9	5	3	2	1	1	1	0	0	0	0	0	0	0	0																	-	4,032
2007	1,085	2,728	362	91	29	18	8	4	3	2	1	1	1	0	0	0	0	0	0	0	0																	-	4,335
2008	962	2,533	304	56	34	11	8	4	3	2	1	1	1	0	0	0	0	0	0	0	0																	-	3,919
2009	1,160	2,785	307	71	41	20	15	8	5	3	2	2	1	1	0	0	0	0	0	0	0																	-	4,422
2010	1,049	2,755	356	42	22	11	8	4	3	2	1	1	1	0	0	0	0	0	0	0	0																	-	4,255
2011	962	2,560	298	71	36	18	14	7	5	3	2	2	1	1	0	0	0	0	0	0	0																	-	3,979
2012	823	2,381	333	79	41	20	15	8	5	3	2	2	1	1	0	0	0	0	0	0	0																	-	3,715
2013	699	1,830	256	61	31	15	12	6	4	3	2	1	1	0	0	0	0	0	0	0	0																	-	2,921
Factors	2.618	0.140	0.237	0.515	0.494	0.762	0.515	0.654	0.672	0.632	0.809	0.564	0.575	0.497	0.829	1.126	0.498	-	-	-																		Tail 1.000	

Example: AY 2008 Age 78 of 8 = 11 x 0.762 and AY 2008 Age 90 of 4 = 8 x 0.515

NOTE: FACTORS ARE FROM SECTION 3, EXHIBIT 1, SHEET 35

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
MEDICAL
MEDICAL ONLY

INCREMENTAL PAID LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	TAIL	INDICATED ULTIMATE
1977																																						-	-
1978																																						-	-
1979																																						-	-
1980																																						-	-
1981																																						-	-
1982																																						-	-
1983																																						-	-
1984																																						-	-
1985																																						-	-
1986																																						-	-
1987																																						-	-
1988																																						-	-
1989																																						-	-
1990																																						-	-
1991																																						-	-
1992																																						-	-
1993	252	1,269	563	217	115	76	57	24	2	1	1	1	0	0	0	0	0	0	0	0	0																	-	2,576
1994	173	1,263	460	190	81	67	36	26	16	11	5	4	3	0	0	0	0	0	0	0	0																	-	2,336
1995	177	1,176	461	103	63	45	28	17	11	10	4	2	0	0	0	0	1	0	0	0	0																	-	2,100
1996	194	1,219	307	166	70	52	17	20	16	10	5	6	3	0	0	0	0	0	0	0	0																	-	2,084
1997	143	1,108	411	95	58	52	26	17	18	8	4	1	1	0	0	0	0	0	0	0	0																	-	1,941
1998	279	1,420	315	142	82	33	27	15	7	2	2	0	0	0	0	0	0	0	0	0	0																	-	2,327
1999	403	1,508	445	152	72	46	45	20	12	10	14	12	7	5	2	0	0	0	0	0	0																	-	2,756
2000	406	1,632	397	124	61	35	24	9	9	3	2	3	1	3	1	0	0	0	0	0	0																	-	2,707
2001	469	2,109	410	145	73	28	21	10	8	6	5	3	3	1	1	0	0	0	0	0	0																	-	3,292
2002	682	2,215	384	86	79	46	37	11	5	7	2	2	3	1	1	0	0	0	0	0	0																	-	3,561
2003	946	2,346	354	106	47	20	21	14	10	8	5	5	3	1	1	0	0	0	0	0	0																	-	3,885
2004	935	2,476	423	91	42	22	16	10	1	0	6	5	3	1	1	0	0	0	0	0	0																	-	4,034
2005	1,033	2,775	396	141	42	27	13	11	6	9	7	5	3	2	1	0	0	0	0	0	0																	-	4,471
2006	920	2,502	442	74	57	14	9	5	12	9	7	5	3	2	1	0	0	0	0	0	0																	-	4,061
2007	1,085	2,728	362	91	29	18	8	16	13	10	7	5	3	2	1	0	0	0	0	0	0																	-	4,381
2008	962	2,533	304	56	34	11	23	16	13	10	7	5	3	2	1	0	0	0	0	0	0																	-	3,979
2009	1,160	2,785	307	71	41	27	23	16	13	10	7	5	3	2	1	0	0	0	0	0	0																	-	4,471
2010	1,049	2,755	356	42	50	28	24	17	14	10	7	6	3	2	1	0	0	0	0	0	0																	-	4,364
2011	962	2,560	298	94	55	30	26	18	15	11	8	6	4	2	1	0	0	0	0	0	0																	-	4,090
2012	823	2,381	392	100	58	32	28	20	16	12	9	7	4	2	1	0	0	0	0	0	0																	-	3,885
2013	699	2,012	294	75	44	24	21	15	12	9	6	5	3	1	1	0	0	0	0	0	0																	-	3,222

NOTE: FUTURE CALENDAR YEAR PAYMENTS FOR EACH AY ARE DETERMINED BY MULTIPLYING AN ESTIMATED INCREMENTAL PAYMENT SEVERITY BY THE NUMBER OF ULTIMATE CLAIMS FROM SECTION 3, EXHIBIT 1, SHEET 13

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
MEDICAL
MEDICAL ONLY

PAID INCREMENTAL FREQUENCY SEVERITY CALENDAR YEAR DEVELOPMENT METHOD (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	TAIL	INDICATED ULTIMATE
1977																																						-	-
1978																																						-	-
1979																																						-	-
1980																																						-	-
1981																																						-	-
1982																																						-	-
1983																																						-	-
1984																																						-	-
1985																																						-	-
1986																																						-	-
1987																																						-	-
1988																																						-	-
1989																																						-	-
1990																																						-	-
1991																																						-	-
1992																																						-	-
1993	252	1,269	563	217	115	76	57	24	2	1	1	1	0	0	0	0	0	0	0	0	0																	-	2,576
1994	173	1,263	460	190	81	67	36	26	16	11	5	4	3	0	0	0	0	0	0	0	0																	-	2,336
1995	177	1,176	461	103	63	45	28	17	11	10	4	2	0	0	0	0	1	0	0	0	0																	-	2,100
1996	194	1,219	307	166	70	52	17	20	16	10	5	6	3	0	0	0	0	0	0	0	0																	-	2,084
1997	143	1,108	411	95	58	52	26	17	18	8	4	1	1	0	0	0	0	0	0	0	0																	-	1,941
1998	279	1,420	315	142	82	33	27	15	7	2	2	0	0	0	0	0	0	0	0	0	0																	-	2,326
1999	403	1,508	445	152	72	46	45	20	12	10	14	12	7	5	2	0	0	0	0	0	0																	-	2,755
2000	406	1,632	397	124	61	35	24	9	9	3	2	3	1	3	1	0	0	0	0	0	0																	-	2,707
2001	469	2,109	410	145	73	28	21	10	8	6	5	3	3	3	1	0	0	0	0	0	0																	-	3,293
2002	682	2,215	384	86	79	46	37	11	5	7	2	2	3	3	1	0	0	0	0	0	0																	-	3,563
2003	946	2,346	354	106	47	20	21	14	10	8	5	7	10	10	2	0	0	0	0	0	0																	-	3,904
2004	935	2,476	423	91	42	22	16	10	1	0	1	1	2	2	0	0	0	0	0	0	0																	-	4,024
2005	1,033	2,775	396	141	42	27	13	11	6	10	26	39	55	55	13	1	0	0	0	0	0																	-	4,644
2006	920	2,502	442	74	57	14	9	5	4	7	17	25	35	35	8	0	0	0	0	0	0																	-	4,155
2007	1,085	2,728	362	91	29	18	8	6	5	8	20	30	42	42	10	0	0	0	0	0	0																	-	4,487
2008	962	2,533	304	56	34	11	10	7	6	9	23	35	49	49	12	1	0	0	0	0	0																	-	4,097
2009	1,160	2,785	307	71	41	23	21	14	12	20	49	74	103	104	25	1	0	0	0	0	0																	-	4,810
2010	1,049	2,755	356	42	26	15	13	9	8	13	32	47	66	66	16	1	0	0	0	0	0																	-	4,514
2011	962	2,560	298	75	46	26	23	16	14	22	56	84	117	117	28	1	0	0	0	0	0																	-	4,446
2012	823	2,381	349	88	54	30	27	19	16	26	65	98	137	137	33	2	0	0	0	0	0																	-	4,286
2013	699	1,916	281	71	44	24	22	15	13	21	53	79	110	110	27	1	0	0	0	0	0																	-	3,486

Projected Annual Inflation Rates

CY	XX + 1	XX + 2	XX + 3	XX + 4	XX + 5	XX + 6	XX + 7	XX + 8	XX + 9	XX + 10	XX + 11	XX + 12	XX + 13	XX + 14	XX + 15	XX + 16	XX + 17	XX + 18	XX + 19	XX + 20	XX + 21	XX + 22	XX + 23	XX + 24	XX + 25	XX + 26	XX + 27	XX + 28	XX + 29	XX + 30	XX + 31	XX + 32	XX + 33	XX + 34	XX + 35	XX + 36
	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%	6.0%	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%	6.0%	6.0%	6.0%	6%	6%	6%	6%	6%	0%

																					Tail
Factors	2.586	0.138	0.237	0.581	0.525	0.861	0.642	0.809	1.539	2.361	1.414	1.317	0.945	0.228	0.044	0.035	0.000	0.000	0.000	0.000	1.000

Example: AY 2008 Age 78 of 10 = 11 x 0.861 x (1.0 + 6.0%) and AY 2008 Age 90 of 7 = 10 x 0.642 x (1.0 + 6.0%)

NOTE: FACTORS ARE FROM SECTION 3, EXHIBIT 1, SHEET 37

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SELECTION OF ULTIMATE CLAIM COUNTS

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	IMPLIED FREQUENCY	ON-LEVEL FREQUENCY	5 YR IMPLIED FREQUENCY TREND	CUMULATIVE FREQUENCY TREND	ON-LEVEL TRENDED FREQUENCY	EXPECTED CLAIM FREQUENCY	EXPECTED ULTIMATE CLAIMS	SELECTED ULTIMATE CLAIMS	SELECTED CLAIM FREQUENCY
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1977	1,465,551	3.943	5,778,966		1.000					0.777					
1978	1,553,484	3.704	5,754,667		1.000					0.777					
1979	1,646,693	3.435	5,656,194		1.000					0.777					
1980	1,745,494	3.194	5,575,918		1.000					0.777					
1981	1,826,711	2.943	5,375,984		1.000					0.777					
1982	2,061,263	2.798	5,767,589		1.000					0.777					
1983	2,173,213	2.679	5,822,965		1.000					0.777					
1984	2,314,385	2.553	5,909,297		1.000					0.777					
1985	2,444,242	2.467	6,030,627		1.000					0.777					
1986	2,644,132	2.407	6,365,645		1.000					0.777					
1987	2,911,888	2.329	6,782,846		1.000					0.777					
1988	3,191,151	2.225	7,101,789		1.000					0.777					
1989	3,341,117	2.177	7,272,541		1.000					0.777					
1990	3,644,538	2.096	7,637,206		1.000					0.777					
1991	3,852,022	2.030	7,818,591		1.000					0.777					
1992	3,944,342	1.930	7,613,696		1.000					0.777					
1993	4,020,534	1.895	7,617,194	4,104	1.000	4,104	10.208%	5.388%		0.777	4.188%	10.208%	4,104	4,104	10.208%
1994	4,272,082	1.851	7,909,310	3,657	1.000	3,657	8.560%	4.624%		0.781	3.612%	8.560%	3,657	3,657	8.560%
1995	4,432,599	1.799	7,972,245	3,400	1.000	3,400	7.670%	4.265%		0.785	3.349%	7.670%	3,400	3,400	7.670%
1996	4,487,291	1.738	7,797,491	3,141	1.000	3,141	7.000%	4.028%		0.789	3.179%	7.000%	3,141	3,141	7.000%
1997	4,623,816	1.661	7,678,681	3,484	1.000	3,484	7.535%	4.537%	-4.7%	0.793	3.598%	7.535%	3,484	3,484	7.535%
1998	4,816,176	1.586	7,638,048	3,638	1.000	3,638	7.554%	4.763%	1.2%	0.797	3.797%	7.554%	3,638	3,638	7.554%
1999	5,047,597	1.535	7,748,434	3,337	1.000	3,337	6.611%	4.307%	1.9%	0.801	3.450%	6.611%	3,337	3,337	6.611%
2000	5,318,217	1.481	7,874,189	3,512	1.000	3,512	6.604%	4.460%	1.5%	0.805	3.591%	6.604%	3,512	3,512	6.604%
2001	5,597,545	1.450	8,115,826	3,533	1.000	3,533	6.312%	4.353%	-1.5%	0.830	3.613%	6.312%	3,533	3,533	6.312%
2002	5,822,846	1.351	7,863,811	3,387	1.000	3,387	5.817%	4.307%	-1.9%	0.856	3.686%	5.817%	3,387	3,387	5.817%
2003	6,004,956	1.320	7,925,439	3,284	1.000	3,284	5.469%	4.144%	-1.1%	0.882	3.656%	5.469%	3,284	3,284	5.469%
2004	6,183,507	1.337	8,269,908	3,302	1.000	3,302	5.340%	3.993%	-2.7%	0.909	3.631%	5.340%	3,302	3,302	5.340%
2005	6,388,250	1.292	8,253,608	3,363	1.000	3,363	5.265%	4.075%	-2.1%	0.938	3.820%	5.265%	3,363	3,363	5.264%
2006	6,653,696	1.281	8,526,674	3,033	1.000	3,033	4.559%	3.557%	-3.9%	0.967	3.438%	4.559%	3,033	3,033	4.558%
2007	6,915,410	1.229	8,496,918	3,140	1.000	3,141	4.541%	3.696%	-3.4%	0.996	3.683%	4.542%	3,141	3,141	4.542%
2008	7,073,199	1.179	8,337,961	2,892	1.000	2,893	4.090%	3.470%	-3.7%	1.027	3.564%	4.090%	2,893	2,893	4.090%
2009	7,109,910	1.143	8,129,364	2,758	1.000	2,759	3.881%	3.394%	-3.8%	1.059	3.595%	3.881%	2,759	2,759	3.880%
2010	7,245,414	1.134	8,216,184	2,691	1.001	2,693	3.717%	3.278%	-2.5%	1.092	3.579%	3.718%	2,694	2,693	3.717%
2011	7,353,256	1.082	7,954,284	2,771	1.002	2,777	3.777%	3.491%	-1.7%	1.030	3.596%	3.780%	2,779	2,777	3.777%
2012	7,554,946	1.030	7,783,294	2,767	1.012	2,800	3.706%	3.597%	1.0%	1.000	3.597%	3.708%	2,801	2,800	3.706%
2013	5,229,078	1.015	5,307,514	766	2.713	2,078	3.974%	3.916%	3.9%	1.000	3.916%	3.679%	1,924	1,981	3.788%
2014	5,307,514	1.000	5,307,514	0						1.000		3.625%	1,924	1,924	3.625%
TOTAL				65,960		67,317							69,092	69,143	

5 Year Average excluding 2013	3.586%
10 Year Average excluding 2013	3.616%
5 Year Average excluding 2012-2013	3.603%
10 Year Average excluding 2011-2013	3.627%
2006-2011 Average excluding 2009	3.572%
(16) 2014 Selected Frequency	3.625%

(1) PROVIDED BY THE BWC
(2) BASED ON CHANGE IN SAWW
(3) = (1) x (2)
(4) BASED ON DATA FROM THE BWC
(5) SECTION 3, EXHIBIT 1, SHEET 20, COL. 12
(6) = (4) x (5)
(7) = (6) / (1) x 100
(8) = (6) / (3) x 100
(9) 5 YEAR FITTED TREND OF (8)
(10) SELECTED BY DELOITTE CONSULTING
(11) = (8) x (10)
(12) SELECTED BASED ON (16) DETRENDED AND (7)
(13) = [(12) x (1)] / 100
(14) = (4) + [1 - 1/(5)] x (13)
(15) = [(14) / (1)] x 100
(16) SELECTED BY DELOITTE CONSULTING BASED ON (11)

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DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	1,465,551			489		0.033
1978	1,553,484			494		0.032
1979	1,646,693			474		0.029
1980	1,745,494			716		0.041
1981	1,826,711			788		0.043
1982	2,061,263			940		0.046
1983	2,173,213			899		0.041
1984	2,314,385			1,101		0.048
1985	2,444,242			1,219		0.050
1986	2,644,132			1,219		0.046
1987	2,911,888			1,400		0.048
1988	3,191,151			1,736		0.054
1989	3,341,117			2,243		0.067
1990	3,644,538			2,104		0.058
1991	3,852,022			2,713		0.070
1992	3,944,342			2,980		0.076
1993	4,020,534	4,104	10.21%	2,576	628	0.064
1994	4,272,082	3,657	8.56%	2,336	639	0.055
1995	4,432,599	3,400	7.67%	2,100	618	0.047
1996	4,487,291	3,141	7.00%	2,084	663	0.046
1997	4,623,816	3,484	7.53%	1,941	557	0.042
1998	4,816,176	3,638	7.55%	2,327	640	0.048
1999	5,047,597	3,337	6.61%	2,756	826	0.055
2000	5,318,217	3,512	6.60%	2,707	771	0.051
2001	5,597,545	3,533	6.31%	3,293	932	0.059
2002	5,822,846	3,387	5.82%	3,563	1,052	0.061
2003	6,004,956	3,284	5.47%	3,889	1,184	0.065
2004	6,183,507	3,302	5.34%	4,038	1,223	0.065
2005	6,388,250	3,363	5.26%	4,474	1,330	0.070
2006	6,653,696	3,033	4.56%	4,057	1,338	0.061
2007	6,915,410	3,141	4.54%	4,372	1,392	0.063
2008	7,073,199	2,893	4.09%	3,963	1,370	0.056
2009	7,109,910	2,759	3.88%	4,459	1,616	0.063
2010	7,245,414	2,693	3.72%	4,342	1,612	0.060
2011	7,353,256	2,777	3.78%	4,048	1,458	0.055
2012	7,554,946	2,800	3.71%	3,809	1,360	0.050
2013	5,229,078	1,981	3.79%	3,162	1,596	0.060
2014	5,307,514	1,924	3.63%	3,344	1,738	0.063
TOTAL		69,143		95,154		

(1) PROVIDED BY THE BWC
(2) SECTION 3, EXHIBIT 1, SHEET 13, COL. 14
(3) = (2) / (1) x 100
(4) SECTION 3, EXHIBIT 1, SHEET 3, COL. 12
(5) = [(4) / (2)] x 1,000
(6) = [(4) / (1)] x 100

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ACTUAL VERSUS EXPECTED LOSS PAYMENTS

ACCIDENT YEAR	PAID LOSS @ 6/30/13	PAID LOSS @ 6/30/12	ULTIMATE LOSS @ 6/30/12	UNPAID LOSS @ 6/30/12	AGE @ 6/30/13	AGE @ 6/30/12	PRIOR LDF @ 6/30/13	PRIOR LDF @ 6/30/12	EXPECTED % PAID	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE	ULTIMATE LOSS @ 6/30/13	ULTIMATE LOSS @ 6/30/12	CHANGE IN ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR		0								0	0	0			
1977	489	489	489	0	438	426	1.000	1.000	100.0%	0	0	0	489	489	0
1978	494	494	494	0	426	414	1.000	1.000	100.0%	0	0	0	494	494	0
1979	474	474	474	0	414	402	1.000	1.000	100.0%	0	0	0	474	474	0
1980	716	716	716	0	402	390	1.000	1.000	100.0%	0	0	0	716	716	0
1981	788	788	788	0	390	378	1.000	1.000	100.0%	0	0	0	788	788	0
1982	940	940	940	0	378	366	1.000	1.000	100.0%	0	0	0	940	940	0
1983	899	899	899	0	366	354	1.000	1.000	100.0%	0	0	0	899	899	0
1984	1,101	1,101	1,101	0	354	342	1.000	1.000	100.0%	0	0	0	1,101	1,101	0
1985	1,219	1,219	1,219	0	342	330	1.000	1.000	100.0%	0	0	0	1,219	1,219	0
1986	1,219	1,219	1,219	0	330	318	1.000	1.000	100.0%	0	0	0	1,219	1,219	0
1987	1,400	1,400	1,400	0	318	306	1.000	1.000	100.0%	0	0	0	1,400	1,400	0
1988	1,736	1,736	1,736	0	306	294	1.000	1.000	100.0%	0	0	0	1,736	1,736	0
1989	2,243	2,243	2,243	0	294	282	1.000	1.000	100.0%	0	0	0	2,243	2,243	0
1990	2,104	2,104	2,104	0	282	270	1.000	1.000	100.0%	0	0	0	2,104	2,104	0
1991	2,713	2,713	2,713	0	270	258	1.000	1.000	100.0%	0	0	0	2,713	2,713	0
1992	2,980	2,980	2,980	0	258	246	1.000	1.000	100.0%	0	0	0	2,980	2,980	0
1993	2,576	2,576	2,576	0	246	234	1.000	1.000	100.0%	0	0	0	2,576	2,576	0
1994	2,336	2,336	2,336	0	234	222	1.000	1.000	100.0%	0	0	0	2,336	2,336	0
1995	2,100	2,100	2,100	0	222	210	1.000	1.000	100.0%	0	0	(0)	2,100	2,100	0
1996	2,084	2,084	2,084	0	210	198	1.000	1.000	99.9%	0	0	0	2,084	2,084	0
1997	1,941	1,941	1,942	0	198	186	1.000	1.000	85.1%	0	0	(0)	1,941	1,942	(0)
1998	2,326	2,326	2,327	0	186	174	1.000	1.000	44.9%	0	0	(0)	2,327	2,327	(0)
1999	2,755	2,753	2,753	0	174	162	1.000	1.000	37.4%	0	2	2	2,756	2,753	2
2000	2,706	2,703	2,705	2	162	150	1.000	1.001	73.1%	1	3	1	2,707	2,705	2
2001	3,290	3,287	3,293	6	150	138	1.001	1.002	61.3%	3	3	(1)	3,293	3,293	1
2002	3,556	3,554	3,566	11	138	126	1.002	1.003	47.6%	5	2	(3)	3,563	3,566	(2)
2003	3,875	3,871	3,890	19	126	114	1.003	1.005	35.9%	7	5	(2)	3,889	3,890	(2)
2004	4,017	4,017	4,045	28	114	102	1.005	1.007	28.4%	8	0	(8)	4,038	4,045	(7)
2005	4,444	4,438	4,478	41	102	90	1.007	1.009	23.1%	9	6	(3)	4,474	4,478	(4)
2006	4,023	4,018	4,068	50	90	78	1.009	1.012	25.8%	13	5	(8)	4,057	4,068	(12)
2007	4,322	4,314	4,389	75	78	66	1.012	1.017	28.6%	22	8	(13)	4,372	4,389	(17)
2008	3,899	3,888	3,983	95	66	54	1.017	1.024	25.5%	24	11	(13)	3,963	3,983	(19)
2009	4,364	4,323	4,472	149	54	42	1.024	1.036	33.5%	50	41	(9)	4,459	4,472	(13)
2010	4,202	4,160	4,408	248	42	30	1.036	1.061	39.9%	99	42	(56)	4,342	4,408	(66)
2011	3,820	3,522	4,139	617	30	18	1.061	1.163	58.9%	364	298	(66)	4,048	4,139	(92)
2012	3,204	823	4,371	3,549	18	6	1.163	4.222	81.6%	2,897	2,381	(516)	3,809	4,371	(563)
2013	699		4,706	4,706	6		4.222		23.7%	1,115	699	(416)	3,162	4,706	(1,545)
2014									0.0%		0	0			
TOTAL	88,056	84,549	94,146	9,597						4,618	3,507	(1,111)	91,810	94,146	(2,336)
EXLD PRIOR	88,056	84,549	94,146	9,597						4,618	3,507	(1,111)	91,810	94,146	(2,336)

(1) BASED ON DATA FROM THE BWC
(2) BASED ON DATA FROM THE BWC
(3) FROM 6/30/12 ANALYSIS
(4) = (3) - (2)
(5) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(6) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(7) PAID LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT CURRENT AGE
(8) PAID LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT PRIOR AGE
(9) BASED ON (7) AND (8)
(10) = (4) x (9)
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 3, EXHIBIT 1, SHEET 3, COL. 12
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

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ACTUAL VERSUS EXPECTED REPORTED LOSSES

ACCIDENT YEAR	INCURRED LOSS @ 6/30/13	INCURRED LOSS @ 6/30/12	ULTIMATE LOSS @ 6/30/12	UNREPORTED LOSS @ 6/30/12	AGE @ 6/30/13	AGE @ 6/30/12	PRIOR LDF @ 6/30/13	PRIOR LDF @ 6/30/12	EXPECTED % REPORTED	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE	ULTIMATE LOSS @ 6/30/13	ULTIMATE LOSS @ 6/30/12	CHANGE IN ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR															
1977	489	489	489	0	438	426	1.000	1.000	100.0%	0	0	0	489	489	0
1978	494	494	494	0	426	414	1.000	1.000	100.0%	0	0	0	494	494	0
1979	474	474	474	0	414	402	1.000	1.000	100.0%	0	0	0	474	474	0
1980	716	716	716	0	402	390	1.000	1.000	100.0%	0	0	0	716	716	0
1981	788	788	788	0	390	378	1.000	1.000	100.0%	0	0	0	788	788	0
1982	940	940	940	0	378	366	1.000	1.000	100.0%	0	0	0	940	940	0
1983	899	899	899	0	366	354	1.000	1.000	100.0%	0	0	0	899	899	0
1984	1,101	1,101	1,101	0	354	342	1.000	1.000	100.0%	0	0	0	1,101	1,101	0
1985	1,219	1,219	1,219	0	342	330	1.000	1.000	100.0%	0	0	0	1,219	1,219	0
1986	1,219	1,219	1,219	0	330	318	1.000	1.000	100.0%	0	0	0	1,219	1,219	0
1987	1,400	1,400	1,400	0	318	306	1.000	1.000	100.0%	0	0	0	1,400	1,400	0
1988	1,736	1,736	1,736	0	306	294	1.000	1.000	100.0%	0	0	0	1,736	1,736	0
1989	2,243	2,243	2,243	0	294	282	1.000	1.000	100.0%	0	0	0	2,243	2,243	0
1990	2,104	2,104	2,104	0	282	270	1.000	1.000	100.0%	0	0	0	2,104	2,104	0
1991	2,713	2,713	2,713	0	270	258	1.000	1.000	100.0%	0	0	0	2,713	2,713	0
1992	2,980	2,980	2,980	0	258	246	1.000	1.000	100.0%	0	0	0	2,980	2,980	0
1993	2,576	2,576	2,576	0	246	234	1.000	1.000	100.0%	0	0	0	2,576	2,576	0
1994	2,336	2,336	2,336	0	234	222	1.000	1.000	100.0%	0	0	0	2,336	2,336	0
1995	2,100	2,100	2,100	0	222	210	1.000	1.000	100.0%	0	0	(0)	2,100	2,100	0
1996	2,084	2,084	2,084	0	210	198	1.000	1.000	100.0%	0	0	0	2,084	2,084	0
1997	1,941	1,941	1,942	0	198	186	1.000	1.000	166.9%	0	0	(0)	1,941	1,942	(0)
1998	2,326	2,326	2,327	0	186	174	1.000	1.000	53.1%	0	0	(0)	2,327	2,327	(0)
1999	2,757	2,760	2,753	(6)	174	162	1.000	1.000	117.8%	(7)	(2)	5	2,756	2,753	2
2000	2,714	2,711	2,705	(6)	162	150	1.000	0.999	56.4%	(3)	2	6	2,707	2,705	2
2001	3,297	3,292	3,293	0	150	138	0.999	0.999	12.3%	0	5	5	3,293	3,293	1
2002	3,570	3,566	3,566	(0)	138	126	0.999	0.999	-89.1%	0	4	4	3,563	3,566	(2)
2003	3,878	3,879	3,890	11	126	114	0.999	1.001	185.2%	21	(1)	(22)	3,889	3,890	(2)
2004	4,017	4,017	4,045	28	114	102	1.001	1.001	-23.4%	(7)	0	7	4,038	4,045	(7)
2005	4,450	4,444	4,478	34	102	90	1.001	1.002	70.4%	24	6	(18)	4,474	4,478	(4)
2006	4,028	4,018	4,068	50	90	78	1.002	1.004	52.9%	26	10	(17)	4,057	4,068	(12)
2007	4,334	4,322	4,389	67	78	66	1.004	1.006	40.0%	27	12	(15)	4,372	4,389	(17)
2008	3,902	3,908	3,983	75	66	54	1.006	1.008	21.8%	16	(7)	(23)	3,963	3,983	(19)
2009	4,391	4,362	4,472	110	54	42	1.008	1.013	38.5%	42	29	(14)	4,459	4,472	(13)
2010	4,231	4,227	4,408	181	42	30	1.013	1.024	44.3%	80	4	(76)	4,342	4,408	(66)
2011	3,887	3,857	4,139	282	30	18	1.024	1.029	19.4%	55	30	(25)	4,048	4,139	(92)
2012	3,492	1,771	4,371	2,600	18	6	1.029	1.916	94.0%	2,445	1,720	(725)	3,809	4,371	(563)
2013	1,483		4,706	4,706	6		1.916		52.2%	2,456	1,483	(973)	3,162	4,706	(1,545)
2014									0.0%		0	0			
TOTAL	89,309	86,013	94,146	8,133						5,175	3,295	(1,880)	91,810	94,146	(2,336)
EXLD PRIOR	89,309	86,013	94,146	8,133						5,175	3,295	(1,880)	91,810	94,146	(2,336)

(1) BASED ON DATA FROM THE BWC
(2) BASED ON DATA FROM THE BWC
(3) FROM 6/30/12 ANALYSIS
(4) = (3) - (2)
(5) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(6) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(7) INCURRED LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT CURRENT AGE
(8) INCURRED LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT PRIOR AGE
(9) BASED ON (7) AND (8)
(10) = (4) x (9)
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 3, EXHIBIT 1, SHEET 3, COL. 12
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

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ACTUAL VERSUS EXPECTED REPORTED CLAIM COUNTS

ACCIDENT YEAR	REPORTED COUNT @ 6/30/13	REPORTED COUNT @ 6/30/12	ULTIMATE COUNT @ 6/30/12	UNREPORTED COUNT @ 6/30/12	AGE @ 6/30/13	AGE @ 6/30/12	PRIOR LDF @ 6/30/13	PRIOR LDF @ 6/30/12	EXPECTED % REPORTED	REPORTED CLAIM EMERGENCE EXPECTED	ACTUAL	DIFFERENCE	ULTIMATE COUNT @ 6/30/13	ULTIMATE COUNT @ 6/30/12	CHANGE IN ULTIMATE COUNT
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR															
1977					438	426									
1978					426	414									
1979					414	402									
1980					402	390									
1981					390	378									
1982					378	366									
1983					366	354									
1984					354	342									
1985					342	330									
1986					330	318									
1987					318	306									
1988					306	294									
1989					294	282									
1990					282	270									
1991					270	258									
1992					258	246									
1993	4,104	4,104	4,104	0	246	234	1.000	1.000	100.0%	0	0	0	4,104	4,104	0
1994	3,657	3,657	3,657	0	234	222	1.000	1.000	100.0%	0	0	0	3,657	3,657	0
1995	3,400	3,400	3,400	0	222	210	1.000	1.000	100.0%	0	0	0	3,400	3,400	0
1996	3,141	3,141	3,141	0	210	198	1.000	1.000	100.0%	0	0	0	3,141	3,141	0
1997	3,484	3,484	3,484	0	198	186	1.000	1.000	100.0%	0	0	0	3,484	3,484	0
1998	3,638	3,638	3,638	0	186	174	1.000	1.000	100.0%	0	0	0	3,638	3,638	0
1999	3,337	3,337	3,337	0	174	162	1.000	1.000	100.0%	0	0	0	3,337	3,337	0
2000	3,512	3,512	3,512	0	162	150	1.000	1.000	100.0%	0	0	0	3,512	3,512	0
2001	3,533	3,533	3,533	0	150	138	1.000	1.000	0.0%	0	0	0	3,533	3,533	0
2002	3,387	3,387	3,387	0	138	126	1.000	1.000	0.0%	0	0	0	3,387	3,387	0
2003	3,284	3,284	3,284	0	126	114	1.000	1.000	0.0%	0	0	0	3,284	3,284	0
2004	3,302	3,302	3,302	0	114	102	1.000	1.000	49.9%	0	0	0	3,302	3,302	0
2005	3,363	3,363	3,363	0	102	90	1.000	1.000	0.0%	0	0	0	3,363	3,363	0
2006	3,033	3,032	3,033	1	90	78	1.000	1.000	33.5%	0	1	1	3,033	3,033	0
2007	3,140	3,140	3,141	1	78	66	1.000	1.000	50.9%	1	0	(1)	3,141	3,141	0
2008	2,892	2,892	2,893	1	66	54	1.000	1.000	25.6%	0	0	0	2,893	2,893	0
2009	2,758	2,758	2,760	2	54	42	1.000	1.001	44.1%	1	0	(1)	2,759	2,760	(1)
2010	2,691	2,689	2,696	7	42	30	1.001	1.002	64.6%	5	2	(3)	2,693	2,696	(3)
2011	2,771	2,735	2,767	32	30	18	1.002	1.012	79.1%	25	36	11	2,777	2,767	10
2012	2,767	971	2,728	1,757	18	6	1.012	2.692	98.1%	1,724	1,796	72	2,800	2,728	72
2013	766		2,801	2,801	6		2.692		37.1%	1,040	766	(274)	1,981	2,801	(820)
2014	0									0			1,924		
TOTAL	65,960	63,359	67,961	4,602						2,796	2,601	(195)	69,143	67,961	(742)
EXLD PRIOR	65,960	63,359	67,961	4,602						2,796	2,601	(195)	69,143	67,961	(742)

(1) BASED ON DATA FROM THE BWC
(2) BASED ON DATA FROM THE BWC
(3) FROM 6/30/12 ANALYSIS
(4) = (3) - (2)
(5) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(6) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(7) CLAIM COUNT DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT CURRENT AGE
(8) CLAIM COUNT DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT PRIOR AGE
(9) BASED ON (7) AND (8)
(10) = (4) x (9)
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 3, EXHIBIT 1, SHEET 13, COL. 14
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

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DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 4.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			23.8%	23.3%	95.6%
6	4.206	23.8%	63.0%	60.6%	96.7%
18	1.152	86.8%	7.8%	7.2%	93.7%
30	1.057	94.6%	2.1%	1.9%	91.0%
42	1.034	96.7%	1.1%	0.9%	89.9%
54	1.023	97.8%	0.6%	0.5%	89.4%
66	1.017	98.4%	0.5%	0.4%	89.8%
78	1.012	98.9%	0.3%	0.2%	89.6%
90	1.008	99.2%	0.2%	0.1%	89.9%
102	1.007	99.3%	0.1%	0.1%	91.4%
114	1.005	99.5%	0.2%	0.1%	93.1%
126	1.003	99.7%	0.1%	0.1%	94.1%
138	1.002	99.8%	0.1%	0.1%	94.9%
150	1.001	99.9%	0.1%	0.0%	95.6%
162	1.000	100.0%	0.0%	0.0%	95.0%
174	1.000	100.0%	0.0%	0.0%	94.1%
186	1.000	100.0%	0.0%	0.0%	95.5%
198	1.000	100.0%	0.0%	0.0%	95.3%
210	1.000	100.0%	0.0%	0.0%	94.3%
222	1.000	100.0%	0.0%	0.0%	98.1%
234	1.000	100.0%	0.0%	0.0%	100.0%
246	1.000	100.0%	0.0%	0.0%	100.0%
258	1.000	100.0%	0.0%	0.0%	100.0%
270	1.000	100.0%	0.0%	0.0%	100.0%
282	1.000	100.0%	0.0%	0.0%	100.0%
294	1.000	100.0%	0.0%	0.0%	100.0%
306	1.000	100.0%	0.0%	0.0%	100.0%
318	1.000	100.0%	0.0%	0.0%	100.0%
330	1.000	100.0%	0.0%	0.0%	100.0%
342	1.000	100.0%	0.0%	0.0%	100.0%
354	1.000	100.0%	0.0%	0.0%	100.0%
366	1.000	100.0%	0.0%	0.0%	100.0%
378	1.000	100.0%	0.0%	0.0%	100.0%
390	1.000	100.0%	0.0%	0.0%	100.0%
402	1.000	100.0%	0.0%	0.0%	100.0%
414	1.000	100.0%	0.0%	0.0%	100.0%
426	1.000	100.0%	0.0%	0.0%	100.0%
438	1.000	100.0%	0.0%	0.0%	100.0%
450	1.000	100.0%	0.0%	0.0%	100.0%
462	1.000	100.0%	0.0%	0.0%	100.0%
474	1.000	100.0%	0.0%	0.0%	100.0%
486	1.000	100.0%	0.0%	0.0%	100.0%
498	1.000	100.0%	0.0%	0.0%	100.0%
510	1.000	100.0%	0.0%	0.0%	100.0%
522	1.000	100.0%	0.0%	0.0%	100.0%
534	1.000	100.0%	0.0%	0.0%	100.0%
546	1.000	100.0%	0.0%	0.0%	100.0%
558	1.000	100.0%	0.0%	0.0%	100.0%
570	1.000	100.0%	0.0%	0.0%	100.0%
582	1.000	100.0%	0.0%	0.0%	100.0%
594	1.000	100.0%	0.0%	0.0%	100.0%
606	1.000	100.0%	0.0%	0.0%	100.0%
618	1.000	100.0%	0.0%	0.0%	100.0%
630	1.000	100.0%	0.0%	0.0%	100.0%
642	1.000	100.0%	0.0%	0.0%	100.0%
654	1.000	100.0%	0.0%	0.0%	100.0%
666	1.000	100.0%	0.0%	0.0%	100.0%
678	1.000	100.0%	0.0%	0.0%	100.0%
690	1.000	100.0%	0.0%	0.0%	100.0%
702	1.000	100.0%	0.0%	0.0%	100.0%
714	1.000	100.0%	0.0%	0.0%	100.0%
726	1.000	100.0%	0.0%	0.0%	100.0%
738	1.000	100.0%	0.0%	0.0%	100.0%
750	1.000	100.0%	0.0%	0.0%	100.0%

(1) AGE OF ACCIDENT YEAR LOSS DEVELOPMENT FACTORS
(2) SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM 6/30/2012 ANALYSIS
(3) = 1 / (2)
(4) = (3) FROM SUCCESSIVE AGE - (3) FROM CURRENT AGE
(5) NET PRESENT VALUE OF (4) ASSUMING MID-YEAR PAYMENT
(6) CUMULATIVE DISCOUNT FACTOR FOR GIVEN AGE BASED ON (4) AND (5)

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CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
2000	5,318,217	1.481	7,874,189	2,707	2,713	0.805	2.027	4,417	4,426	100%	4,417	0.056	0.051	0.051
2001	5,597,545	1.450	8,115,826	3,293	3,296	0.830	1.793	4,902	4,906	100%	4,902	0.060	0.059	0.061
2002	5,822,846	1.351	7,863,811	3,563	3,569	0.856	1.587	4,839	4,847	100%	4,839	0.062	0.061	0.063
2003	6,004,956	1.320	7,925,439	3,889	3,881	0.882	1.404	4,818	4,808	100%	4,818	0.061	0.065	0.067
2004	6,183,507	1.337	8,269,908	4,038	4,023	0.909	1.364	5,007	4,989	100%	5,007	0.061	0.065	0.068
2005	6,388,250	1.292	8,253,608	4,474	4,457	0.938	1.324	5,553	5,532	100%	5,553	0.067	0.070	0.066
2006	6,653,696	1.281	8,526,674	4,057	4,038	0.967	1.285	5,040	5,017	100%	5,040	0.059	0.061	0.065
2007	6,915,410	1.229	8,496,918	4,372	4,354	0.996	1.248	5,437	5,414	100%	5,437	0.064	0.063	0.062
2008	7,073,199	1.179	8,337,961	3,963	3,923	1.027	1.212	4,933	4,882	100%	4,933	0.059	0.056	0.060
2009	7,109,910	1.143	8,129,364	4,463	4,417	1.059	1.176	5,559	5,503	100%	5,559	0.068	0.063	0.058
2010	7,245,414	1.134	8,216,184	4,345	4,281	1.092	1.142	5,417	5,337	100%	5,417	0.066	0.060	0.057
2011	7,353,256	1.082	7,954,284	4,038	3,954	1.030	1.109	4,611	4,516	100%	4,611	0.058	0.055	0.060
2012	7,554,946	1.030	7,783,294	3,692	3,581	1.000	1.071	3,955	3,836	100%	3,955	0.051	0.049	0.061
2013	5,229,078	1.015	5,307,514	2,940	2,927	1.000	1.035	3,043	3,029	100%	3,043	0.057	0.056	0.062
2014		1.000				1.000	1.000	0	0	0%	0			0.063

	3 Year Average excluding 2012-2013	0.064	0.059
	7 Year Average excluding 2012-2013	0.063	0.061
	10 Year Weighted Average excluding 2012-2013	0.062	
	10 Year Weighted Average excluding 2011-2013	0.063	
	5 Year Average excluding 2011-2013	0.063	0.061
	5 Year Average excluding 2013	0.060	0.057
	7 Year Average excluding 2013	0.061	0.058
(14)	2014 Selected Loss Rate:	0.063	

(1)	PROVIDED BY THE BWC
(2)	BASED ON CHANGE IN SAWW
(3)	= (1) x (2)
(4)	SECTION 3, EXHIBIT 1, SHEET 4, COL. 4
(5)	SECTION 3, EXHIBIT 1, SHEET 5, COL. 4
(6)	SELECTED BY DELOITTE CONSULTING
(7)	SELECTED BY DELOITTE CONSULTING
(8)	= (4) x (6) x (7)
(9)	= (5) x (6) x (7)
(10)	SELECTED BY DELOITTE CONSULTING
(11)	= (8) x (10) + (9) x [1.0 - (10)]
(12)	= (11) / (3) x 100
(13)	= [(4) x (10) + (5) x [1.0 - (10)]] / (1) x 100
(14)	SELECTED BY DELOITTE CONSULTING

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INTERPOLATED DEVELOPMENT FACTORS @ 6/30/13

ACCIDENT	AGE	AGE OF SELECTED LDF		PAID LOSS			INCURRED LOSS			REPORTED COUNTS			PAID SEVERITY		
YEAR	@ 6/30/13	LOW	HIGH	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Prior	726	726	738	1.000	1.000	1.000									
1954	714	714	726	1.000	1.000	1.000									
1955	702	702	714	1.000	1.000	1.000									
1956	690	690	702	1.000	1.000	1.000									
1957	678	678	690	1.000	1.000	1.000									
1958	666	666	678	1.000	1.000	1.000									
1959	654	654	666	1.000	1.000	1.000									
1960	642	642	654	1.000	1.000	1.000									
1961	630	630	642	1.000	1.000	1.000									
1962	618	618	630	1.000	1.000	1.000									
1963	606	606	618	1.000	1.000	1.000									
1964	594	594	606	1.000	1.000	1.000									
1965	582	582	594	1.000	1.000	1.000									
1966	570	570	582	1.000	1.000	1.000									
1967	558	558	570	1.000	1.000	1.000									
1968	546	546	558	1.000	1.000	1.000									
1969	534	534	546	1.000	1.000	1.000									
1970	522	522	534	1.000	1.000	1.000									
1971	510	510	522	1.000	1.000	1.000									
1972	498	498	510	1.000	1.000	1.000									
1973	486	486	498	1.000	1.000	1.000									
1974	474	474	486	1.000	1.000	1.000									
1975	462	462	474	1.000	1.000	1.000									
1976	450	450	462	1.000	1.000	1.000									
1977	438	438	450	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1978	426	426	438	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1979	414	414	426	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1980	402	402	414	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	390	390	402	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	378	378	390	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1983	366	366	378	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	354	354	366	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	342	342	354	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	330	330	342	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	318	318	330	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	306	306	318	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	294	294	306	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	282	282	294	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	270	270	282	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	258	258	270	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	246	246	258	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	234	234	246	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	222	222	234	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	210	210	222	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	198	198	210	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1998	186	186	198	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	174	174	186	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2000	162	162	174	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2001	150	150	162	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.001
2002	138	138	150	1.002	1.001	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.001	1.002
2003	126	126	138	1.003	1.002	1.003	1.001	1.000	1.001	1.000	1.000	1.000	1.003	1.002	1.003
2004	114	114	126	1.005	1.003	1.005	1.001	1.001	1.001	1.000	1.000	1.000	1.005	1.003	1.005
2005	102	102	114	1.007	1.005	1.007	1.002	1.001	1.002	1.000	1.000	1.000	1.007	1.005	1.007
2006	90	90	102	1.008	1.007	1.008	1.003	1.002	1.003	1.000	1.000	1.000	1.008	1.007	1.008
2007	78	78	90	1.012	1.008	1.012	1.005	1.003	1.005	1.000	1.000	1.000	1.011	1.008	1.011
2008	66	66	78	1.017	1.012	1.017	1.005	1.005	1.005	1.000	1.000	1.000	1.014	1.011	1.014
2009	54	54	66	1.023	1.017	1.023	1.006	1.005	1.006	1.000	1.000	1.000	1.018	1.014	1.018
2010	42	42	54	1.034	1.023	1.034	1.012	1.006	1.012	1.001	1.000	1.001	1.028	1.018	1.028
2011	30	30	42	1.057	1.034	1.057	1.017	1.012	1.017	1.002	1.001	1.002	1.043	1.028	1.043
2012	18	18	30	1.152	1.057	1.152	1.026	1.017	1.026	1.012	1.002	1.012	1.123	1.043	1.123
2013	6	6	18	4.206	1.152	4.206	1.974	1.026	1.974	2.713	1.012	2.713	1.523	1.123	1.523

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 3, EXHIBIT 1, SHEET 23; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 3, EXHIBIT 1, SHEET 23; SELECTED CUM. BASED ON (3)
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)
(7) FROM SECTION 3, EXHIBIT 1, SHEET 24; SELECTED CUM. BASED ON (2)
(8) FROM SECTION 3, EXHIBIT 1, SHEET 24; SELECTED CUM. BASED ON (3)
(9) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)
(10) FROM SECTION 3, EXHIBIT 1, SHEET 29; SELECTED CUM. BASED ON (2)
(11) FROM SECTION 3, EXHIBIT 1, SHEET 29; SELECTED CUM. BASED ON (3)
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)
(13) FROM SECTION 3, EXHIBIT 1, SHEET 30; SELECTED CUM. BASED ON (2)
(14) FROM SECTION 3, EXHIBIT 1, SHEET 30; SELECTED CUM. BASED ON (3)
(15) INTERPOLATION OF (13) & (14) TO THE AGES LISTED IN (1)

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
MEDICAL
MEDICAL ONLY
PAID LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977	41	266	411	449	466	475	483	486	486	486	487	487	487	488	489	489	489	489	489	489	489	489	489	489	489	489	489	489	489	489	489	489	489	489	489	489	489	489
1978	41	266	411	449	469	478	487	493	493	494	494	494	494	494	494	494	494	494	494	494	494	494	494	494	494	494	494	494	494	494	494	494	494	494	494	494		494
1979	38	250	386	419	438	453	463	468	470	472	473	473	473	473	473	473	473	473	473	474	474	474	474	474	474	474	474	474	474	474	474	474	474	474	474			474
1980	59	389	598	646	670	689	704	709	713	716	716	716	716	716	716	716	716	716	716	716	716	716	716	716	716	716	716	716	716	716	716	716	716	716				716
1981	72	449	656	710	736	752	767	777	782	785	788	788	788	788	788	788	788	788	788	788	788	788	788	788	788	788	788	788	788	788	788	788	788					788
1982	89	543	767	820	862	897	925	937	943	946	946	946	946	946	946	946	946	946	946	946	946	946	940	940	940	940	940	940	940	940	940	940						940
1983	88	528	742	807	843	863	880	894	899	899	899	899	899	899	899	899	899	899	899	899	899	899	899	899	899	899	899	899	899	899	899							899
1984	92	563	823	926	991	1,037	1,073	1,095	1,099	1,100	1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101								1,101
1985	84	574	931	1,024	1,077	1,124	1,177	1,217	1,218	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219									1,219
1986	83	583	959	1,055	1,115	1,158	1,201	1,217	1,218	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219										1,219
1987	101	660	1,030	1,156	1,250	1,335	1,387	1,397	1,398	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400											1,400
1988	105	714	1,206	1,421	1,563	1,656	1,717	1,733	1,734	1,735	1,735	1,735	1,736	1,736	1,736	1,736	1,736	1,736	1,736	1,736	1,736	1,736	1,736	1,736	1,736	1,736												1,736
1989	101	765	1,473	1,804	2,009	2,137	2,223	2,240	2,241	2,242	2,242	2,242	2,242	2,243	2,243	2,243	2,243	2,243	2,243	2,243	2,243	2,243	2,243	2,243	2,243													2,243
1990	94	804	1,506	1,752	1,910	2,001	2,075	2,102	2,104	2,104	2,104	2,104	2,104	2,104	2,104	2,104	2,104	2,104	2,104	2,104	2,104	2,104	2,104	2,104														2,104
1991	179	1,507	2,118	2,360	2,496	2,604	2,684	2,699	2,706	2,713	2,713	2,713	2,713	2,713	2,713	2,713	2,713	2,713	2,713	2,713	2,713	2,713																2,713
1992	209	1,761	2,485	2,706	2,835	2,916	2,951	2,973	2,979	2,980	2,980	2,980	2,980	2,980	2,980	2,980	2,980	2,980	2,980	2,980	2,980																	2,980
1993	252	1,521	2,085	2,301	2,416	2,492	2,548	2,572	2,574	2,575	2,575	2,576	2,576	2,576	2,576	2,576	2,576	2,576	2,576	2,576																		2,576
1994	173	1,436	1,896	2,086	2,167	2,234	2,270	2,296	2,312	2,323	2,328	2,332	2,335	2,335	2,336	2,336	2,336	2,336	2,336	2,336																		2,336
1995	177	1,353	1,814	1,917	1,980	2,024	2,053	2,070	2,081	2,092	2,096	2,098	2,098	2,099	2,099	2,100	2,100	2,100	2,100																			2,100
1996	194	1,413	1,720	1,886	1,956	2,008	2,025	2,045	2,061	2,070	2,075	2,081	2,084	2,084	2,084	2,084	2,084	2,084																				2,084
1997	143	1,251	1,662	1,758	1,815	1,867	1,893	1,911	1,928	1,936	1,940	1,941	1,941	1,941	1,941	1,941	1,941																					1,941
1998	279	1,699	2,014	2,156	2,239	2,272	2,299	2,314	2,321	2,323	2,325	2,326	2,326	2,326	2,326	2,326																						2,326
1999	403	1,911	2,356	2,508	2,580	2,626	2,672	2,692	2,704	2,714	2,728	2,740	2,747	2,753	2,755																							2,755
2000	406	2,038	2,435	2,558	2,619	2,654	2,678	2,686	2,695	2,698	2,700	2,703	2,703	2,706																								2,706
2001	469	2,578	2,988	3,133	3,206	3,234	3,255	3,265	3,273	3,279	3,284	3,287	3,290																									3,290
2002	682	2,897	3,281	3,367	3,446	3,492	3,529	3,540	3,545	3,553	3,554	3,556																										3,556
2003	946	3,292	3,646	3,752	3,798	3,818	3,839	3,853	3,863	3,871	3,875																											3,875
2004	935	3,411	3,835	3,926	3,968	3,990	4,006	4,016	4,017	4,017																												4,017
2005	1,033	3,809	4,204	4,345	4,387	4,414	4,427	4,438	4,444																													4,444
2006	920	3,422	3,864	3,938	3,995	4,009	4,018	4,023																														4,023
2007	1,085	3,813	4,176	4,267	4,296	4,314	4,322																															4,322
2008	962	3,495	3,799	3,854	3,888	3,899																																3,899
2009	1,160	3,945	4,252	4,323	4,364																																	4,364
2010	1,049	3,804	4,160	4,202																																		4,202
2011	962	3,522	3,820																																			3,820
2012	823	3,204																																				3,204
2013	699																																					699
																																						88,056

AGE-TO-AGE DEVELOPMENT FACTORS

	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-438	438-Ult
1977	6.547	1.545	1.093	1.037	1.019	1.018	1.006	1.000	1.000	1.001	1.001	1.000	1.002	1.002	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	1.000	1.000	1.000	
1978	6.547	1.545	1.093	1.044	1.020	1.018	1.012	1.001	1.001	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	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		
1979	6.547	1.545	1.087	1.045	1.033	1.022	1.012	1.004	1.003	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	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	1.000	1.000	1.000			
1980	6.547	1.539	1.080	1.037	1.029	1.021	1.008	1.005	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
1981	6.225	1.464	1.082	1.036	1.022	1.019	1.014	1.006	1.004	1.003	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	1.000	1.000	1.000					
1982	6.131	1.413	1.069	1.051	1.041	1.031	1.013	1.006	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.994	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
1983	5.996	1.406	1.086	1.045	1.024	1.020	1.016	1.005	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	1.000	1.000	1.000							
1984	6.101	1.462	1.124	1.071	1.046	1.035	1.020	1.003	1.002	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	1.000								
1985	6.834	1.620	1.100	1.052	1.043	1.048	1.034	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
1986	6.993	1.644	1.100	1.058	1.038	1.038	1.013	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
1987	6.518	1.561	1.122	1.082	1.068	1.039	1.007	1.001	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	1.000	1.000	1.000	1.000	1.000											
1988	6.829	1.690	1.178	1.100	1.060	1.037	1.009	1.001	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	1.000	1.000	1.000	1.000												
1989	7.560	1.926	1.225	1.114	1.064	1.040	1.008	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
1990	8.531	1.872	1.163	1.090	1.048	1.037	1.013	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	1.000	1.000	1.000														
1991	8.438	1.406	1.114	1.058	1.043	1.031	1.006	1.003	1.003	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	8.416	1.411	1.089	1.047	1.029	1.012	1.008	1.002	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	6.041	1.370	1.104	1.050	1.031	1.023	1.009	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																	
1994	8.293	1.320	1.100	1.039	1.031	1.016	1.012	1.007	1.005	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000																		
1995	7.656	1.341	1.057	1.033	1.022	1.014	1.009	1.005	1.005	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000																			
1996	7.278	1.217	1.096	1.037	1.027	1.008	1.010	1.008	1.005	1.002	1.003	1.001	1.000	1.000	1.000	1.000	1.000																				
1997	8.743	1.329	1.057	1.033	1.029	1.014	1.009	1.009	1.004	1.002	1.000	1.000	1.000	1.000	1.000	1.000																					
1998	6.089	1.186	1.070	1.038	1.015	1.012	1.007	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000																						
1999	4.741	1.233	1.065	1.029	1.018	1.017	1.008	1.004	1.004	1.005	1.004	1.003	1.002	1.001																							
2000	5.018	1.195	1.051	1.024	1.013	1.009	1.003	1.003	1.001	1.001	1.001	1.000	1.001																								
2001	5.496	1.159	1.049	1.023	1.009	1.007	1.003	1.002	1.002	1.001	1.001	1.001																									
2002	4.247	1.132	1.026	1.024	1.013	1.011	1.003	1.001	1.002	1.001	1.001																										
2003	3.479	1.107	1.029	1.012	1.005	1.005	1.004	1.003	1.002	1.001																											
2004	3.647	1.124	1.024	1.011	1.005	1.004	1.003	1.000	1.000																												
2005	3.686	1.104	1.033	1.010	1.006	1.003	1.002	1.001																													
2006	3.721	1.129	1.019	1.014	1.004	1.002	1.001																														
2007	3.514	1.095	1.022	1.007	1.004	1.002																															
2008	3.634	1.087	1.015	1.009	1.003																																
2009	3.402	1.078	1.017	1.009																																	
2010	3.627	1.094	1.010																																		
2011	3.662	1.085																																			
2012	3.894																																				
3 Yr Avg	3.728	1.085	1.014	1.008	1.003	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	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 Avg	3.644	1.088	1.016	1.010	1.004	1.003	1.003	1.002	1.001	1.002	1.001	1.001	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
10 Yr Avg	3.627	1.104	1.024	1.014	1.008	1.007	1.004	1.004	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	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	1.000	1.000	
3 Yr Wtd	3.717	1.085	1.014	1.008	1.003	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	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	3.627	1.088	1.016	1.010	1.004	1.003	1.003	1.002	1.001	1.002	1.001	1.001	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
10 Yr Wtd	3.617	1.102	1.024	1.013	1.007	1.006	1.004	1.003	1.002	1.002	1.001	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	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
Prior FY	3.630	1.096	1.024	1.012	1.006	1.005	1.003	1.002	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	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
PA Sel.	3.725	1.090	1.022	1.011	1.006	1.005	1.003	1.002	1.002	1.001	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	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	
Selected	3.650	1.090	1.022	1.011	1.006	1.005	1.003	1.002	1.002	1.002	1.001	1.001	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Cumulative	4.206	1.152	1.057	1.034	1.023	1.017	1.012	1.008	1.007	1.005	1.003	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	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
PUBLIC EMPLOYERS - STATE AGENCIES
MEDICAL
MEDICAL ONLY
INCURRED LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																										489	489	489	489	489	489	489	489	489	489	489	489	489
1978																									494	494	494	494	494	494	494	494	494	494	494	494		494
1979																								474	474	474	474	474	474	474	474	474	474	474	474			474
1980																							716	716	716	716	716	716	716	716	716	716	716	716				716
1981																						788	788	788	788	788	788	788	788	788	788	788	788					788
1982																					946	946	940	940	940	940	940	940	940	940	940	940						940
1983																				899	899	899	899	899	899	899	899	899	899	899	899							899
1984																			1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101	1,101								1,101
1985																		1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219									1,219
1986																	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219	1,219										1,219
1987																1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400											1,400
1988															1,736	1,736	1,736	1,736	1,736	1,736	1,736	1,736	1,736	1,736	1,736	1,736												1,736
1989														2,243	2,243	2,243	2,243	2,243	2,243	2,243	2,243	2,243	2,243	2,243	2,243													2,243
1990													2,104	2,104	2,104	2,104	2,104	2,104	2,104	2,104	2,104	2,104	2,104	2,104														2,104
1991												2,713	2,713	2,713	2,713	2,713	2,713	2,713	2,713	2,713	2,713	2,713	2,713															2,713
1992											2,980	2,980	2,980	2,980	2,980	2,980	2,980	2,980	2,980	2,980	2,980	2,980																2,980
1993										2,576	2,578	2,577	2,581	2,576	2,576	2,576	2,576	2,576	2,576	2,576	2,576																	2,576
1994									2,331	2,332	2,341	2,341	2,343	2,340	2,336	2,336	2,336	2,336	2,336	2,336																		2,336
1995								2,089	2,101	2,097	2,106	2,101	2,104	2,102	2,101	2,102	2,102	2,100	2,100																			2,100
1996							2,050	2,056	2,072	2,078	2,079	2,085	2,084	2,084	2,084	2,084	2,084	2,084																				2,084
1997						1,920	1,950	1,957	1,958	1,947	1,943	1,942	1,943	1,941	1,941	1,941	1,941																					1,941
1998					2,304	2,310	2,332	2,332	2,329	2,326	2,329	2,326	2,326	2,326	2,326	2,326																						2,326
1999				2,603	2,645	2,671	2,716	2,727	2,729	2,727	2,747	2,758	2,762	2,760	2,757																							2,757
2000			2,548	2,641	2,669	2,695	2,718	2,712	2,722	2,720	2,719	2,716	2,711	2,714																								2,714
2001		2,953	3,107	3,233	3,268	3,267	3,278	3,283	3,288	3,294	3,290	3,292	3,297																									3,297
2002	1,404	3,223	3,374	3,424	3,497	3,520	3,564	3,575	3,578	3,568	3,566	3,570																										3,570
2003	1,756	3,658	3,764	3,829	3,830	3,846	3,859	3,866	3,872	3,879	3,878																											3,878
2004	1,741	3,775	3,947	3,989	4,002	4,004	4,007	4,018	4,017	4,017																												4,017
2005	1,844	4,175	4,312	4,418	4,414	4,444	4,442	4,444	4,450																													4,450
2006	1,571	3,716	3,956	3,995	4,035	4,027	4,018	4,028																														4,028
2007	2,151	4,295	4,286	4,294	4,326	4,322	4,334																															4,334
2008	2,040	3,982	3,870	3,887	3,908	3,902																																3,902
2009	2,561	4,414	4,316	4,362	4,391																																	4,391
2010	2,351	4,131	4,227	4,231																																		4,231
2011	2,005	3,857	3,887																																			3,887
2012	1,771	3,492																																				3,492
2013	1,483																																					1,483
																																						89,309

AGE-TO-AGE DEVELOPMENT FACTORS

	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-438	438-Ult	
1977																										1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1978																									1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
1979																								1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
1980																							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	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
1982																					1.000	0.994	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	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									
1985																		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											
1987																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													
1989														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															
1991												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																	
1993										1.001	1.000	1.001	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000																		
1994									1.000	1.004	1.000	1.001	0.999	0.998	1.000	1.000	1.000	1.000	1.000																			
1995								1.006	0.998	1.005	0.998	1.001	0.999	1.000	1.000	1.000	0.999	1.000																				
1996							1.003	1.008	1.002	1.000	1.003	0.999	1.000	1.000	1.000	1.000	1.000																					
1997						1.016	1.004	1.001	0.994	0.998	0.999	1.000	0.999	1.000	1.000	1.000																						
1998					1.003	1.010	1.000	0.999	0.999	1.001	0.999	1.000	1.000	1.000	1.000																						
1999				1.016	1.010	1.017	1.004	1.001	0.999	1.008	1.004	1.001	0.999	0.999																							
2000			1.036	1.011	1.010	1.009	0.998	1.003	0.999	1.000	0.999	0.998	1.001																									
2001		1.052	1.041	1.011	1.000	1.003	1.002	1.002	1.002	0.999	1.001	1.002																										
2002	2.296	1.047	1.015	1.021	1.006	1.012	1.003	1.001	0.997	0.999	1.001																											
2003	2.083	1.029	1.017	1.000	1.004	1.003	1.002	1.001	1.002	1.000																												
2004	2.169	1.046	1.011	1.003	1.000	1.001	1.003	1.000	1.000																													
2005	2.264	1.033	1.025	0.999	1.007	0.999	1.001	1.001																														
2006	2.366	1.064	1.010	1.010	0.998	0.998	1.002																															
2007	1.997	0.998	1.002	1.007	0.999	1.003																																
2008	1.952	0.972	1.004	1.005	0.998																																	
2009	1.723	0.978	1.011	1.007																																		
2010	1.757	1.023	1.001																																			
2011	1.924	1.008																																				
2012	1.971																																					
3 Yr Avg	1.884	1.003	1.005	1.007	0.998	1.000	1.002	1.001	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	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 Avg	1.865	0.996	1.006	1.006	1.001	1.001	1.002	1.001	1.000	1.001	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	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		
7 Yr Avg	1.956	1.011	1.009	1.005	1.002	1.003	1.001	1.001	1.000	1.001	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	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	1.853	0.995	1.006	1.006	1.001	1.001	1.002	1.001	1.000	1.001	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	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		
10 Yr Wtd	1.996	1.018	1.013	1.007	1.003	1.005	1.002	1.001	0.999	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	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		
11 Yr Wtd	2.015	1.021	1.014	1.008	1.003	1.005	1.002	1.002	0.999	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	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
Prior FY	1.862	1.006	1.010	1.005	1.002	1.002	1.002	1.001	1.000	1.001	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			1.000
PA Sel.	1.900	1.020	1.010	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	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
Selected	1.925	1.008	1.006	1.006	1.001	1.001	1.002	1.001	1.000	1.001	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	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	1.974	1.026	1.017	1.012	1.006	1.005	1.005	1.003	1.002	1.001	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	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
PUBLIC EMPLOYERS - STATE AGENCIES
MEDICAL
MEDICAL ONLY
CASE RESERVES (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																										0	0	0	0	0	0	0	0	0	0	0	0	-
1978																									0	0	0	0	0	0	0	0	0	0	0	0		-
1979																								0	0	0	0	0	0	0	0	0	0	0	0			-
1980																							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					-
1982																					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							-
1984																			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									-
1986																	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											-
1988															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													-
1990													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															-
1992											0	0	0	0	0	0	0	0	0	0	0	0																-
1993										1	2	1	4	0	0	0	0	0	0	0	0																	-
1994									19	9	13	8	8	4	0	0	0	0	0	0																		-
1995								19	20	5	11	3	6	3	2	2	2	0	0																			-
1996							24	11	12	7	3	4	0	0	0	0	0	0																				-
1997						53	56	46	30	11	3	2	1	0	0	0	0																					-
1998					65	38	33	18	8	2	4	0	0	0	0	0																						-
1999				95	64	45	44	35	25	13	19	19	15	7	2																							2
2000			114	83	50	41	41	26	26	22	19	14	8	7																								7
2001		375	119	100	62	33	23	18	15	15	6	5	8																									8
2002	722	326	94	57	51	27	35	34	33	15	12	13																										13
2003	810	366	118	78	31	28	20	13	9	8	3																											3
2004	805	364	112	63	34	14	1	3	0	0																												-
2005	811	366	107	73	28	30	15	7	6																													6
2006	651	294	91	57	40	18	0	5																														5
2007	1,066	482	110	27	29	8	12																															12
2008	1,078	487	71	33	20	3																																3
2009	1,401	469	65	39	27																																	27
2010	1,302	327	67	29																																		29
2011	1,044	335	67																																			67
2012	948	288																																				288
2013	784																																					784
																																						1,253

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
MEDICAL
MEDICAL ONLY

PAID TO INCURRED LOSS RATIOS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																										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%
1978																									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%
1979																								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%
1980																							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%
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%
1982																					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%
1983																				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%
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%
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%
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%
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%
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%
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%													100.0%
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%
1991												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%
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%
1993										100.0%	99.9%	99.9%	99.8%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																	100.0%
1994									99.2%	99.6%	99.4%	99.6%	99.7%	99.8%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																		100.0%
1995								99.1%	99.1%	99.8%	99.5%	99.8%	99.7%	99.8%	99.9%	99.9%	99.9%	100.0%	100.0%																			100.0%
1996							98.8%	99.5%	99.4%	99.7%	99.8%	99.8%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																				100.0%
1997						97.3%	97.1%	97.6%	98.5%	99.5%	99.8%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%																					100.0%
1998					97.2%	98.4%	98.6%	99.2%	99.7%	99.9%	99.8%	100.0%	100.0%	100.0%	100.0%	100.0%																						100.0%
1999				96.3%	97.6%	98.3%	98.4%	98.7%	99.1%	99.5%	99.3%	99.3%	99.5%	99.8%	99.9%																							99.9%
2000			95.5%	96.9%	98.1%	98.5%	98.5%	99.0%	99.0%	99.2%	99.3%	99.5%	99.7%	99.7%																								99.7%
2001		87.3%	96.2%	96.9%	98.1%	99.0%	99.3%	99.5%	99.5%	99.5%	99.8%	99.8%	99.8%																									99.8%
2002	48.6%	89.9%	97.2%	98.3%	98.5%	99.2%	99.0%	99.0%	99.1%	99.6%	99.7%	99.6%																										99.6%
2003	53.9%	90.0%	96.9%	98.0%	99.2%	99.3%	99.5%	99.7%	99.8%	99.8%	99.9%																											99.9%
2004	53.7%	90.4%	97.2%	98.4%	99.2%	99.7%	100.0%	99.9%	100.0%	100.0%																												100.0%
2005	56.0%	91.2%	97.5%	98.3%	99.4%	99.3%	99.7%	99.9%	99.9%																													99.9%
2006	58.6%	92.1%	97.7%	98.6%	99.0%	99.6%	100.0%	99.9%																														99.9%
2007	50.4%	88.8%	97.4%	99.4%	99.3%	99.8%	99.7%																															99.7%
2008	47.2%	87.8%	98.2%	99.2%	99.5%	99.9%																																99.9%
2009	45.3%	89.4%	98.5%	99.1%	99.4%																																	99.4%
2010	44.6%	92.1%	98.4%	99.3%																																		99.3%
2011	48.0%	91.3%	98.3%																																			98.3%
2012	46.5%	91.8%																																				91.8%
2013	47.1%																																					47.1%

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
MEDICAL
MEDICAL ONLY

PAID LOSS / $100 OF PAYROLL

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ON-LEVEL PAYROLL
1977	0.07%	0.46%	0.71%	0.78%	0.81%	0.82%	0.84%	0.84%	0.84%	0.84%	0.84%	0.84%	0.84%	0.84%	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	5,778,966
1978	0.07%	0.46%	0.71%	0.78%	0.81%	0.83%	0.85%	0.86%	0.86%	0.86%	0.86%	0.86%	0.86%	0.86%	0.86%	0.86%	0.86%	0.86%	0.86%	0.86%	0.86%	0.86%	0.86%	0.86%	0.86%	0.86%	0.86%	0.86%	0.86%	0.86%	0.86%	0.01%	0.01%	0.01%	0.01%	0.01%		5,754,667
1979	0.07%	0.44%	0.68%	0.74%	0.78%	0.80%	0.82%	0.83%	0.83%	0.83%	0.84%	0.84%	0.84%	0.84%	0.84%	0.84%	0.84%	0.84%	0.84%	0.84%	0.84%	0.84%	0.84%	0.84%	0.84%	0.84%	0.84%	0.84%	0.84%	0.84%	0.84%	0.01%	0.01%	0.01%	0.01%			5,656,194
1980	0.11%	0.70%	1.07%	1.16%	1.20%	1.24%	1.26%	1.27%	1.28%	1.28%	1.28%	1.28%	1.28%	1.28%	1.28%	1.28%	1.28%	1.28%	1.28%	1.28%	1.28%	1.28%	1.28%	1.28%	1.28%	1.28%	1.28%	1.28%	1.28%	1.28%	1.28%	0.01%	0.01%	0.01%				5,575,918
1981	0.13%	0.83%	1.22%	1.32%	1.37%	1.40%	1.43%	1.45%	1.45%	1.46%	1.47%	1.47%	1.47%	1.47%	1.47%	1.47%	1.47%	1.47%	1.47%	1.47%	1.47%	1.47%	1.47%	1.47%	1.47%	1.47%	1.47%	1.47%	1.47%	1.47%	1.47%	0.01%	0.01%					5,375,984
1982	0.15%	0.94%	1.33%	1.42%	1.49%	1.55%	1.60%	1.62%	1.63%	1.64%	1.64%	1.64%	1.64%	1.64%	1.64%	1.64%	1.64%	1.64%	1.64%	1.64%	1.64%	1.64%	1.63%	1.63%	1.63%	1.63%	1.63%	1.63%	1.63%	1.63%	1.63%	0.02%						5,767,589
1983	0.15%	0.91%	1.28%	1.39%	1.45%	1.48%	1.51%	1.54%	1.54%	1.54%	1.54%	1.54%	1.54%	1.54%	1.54%	1.54%	1.54%	1.54%	1.54%	1.54%	1.54%	1.54%	1.54%	1.54%	1.54%	1.54%	1.54%	1.54%	1.54%	1.54%	1.54%							5,822,965
1984	0.16%	0.95%	1.39%	1.57%	1.68%	1.75%	1.82%	1.85%	1.86%	1.86%	1.86%	1.86%	1.86%	1.86%	1.86%	1.86%	1.86%	1.86%	1.86%	1.86%	1.86%	1.86%	1.86%	1.86%	1.86%	1.86%	1.86%	1.86%	1.86%	1.86%								5,909,297
1985	0.14%	0.95%	1.54%	1.70%	1.79%	1.86%	1.95%	2.02%	2.02%	2.02%	2.02%	2.02%	2.02%	2.02%	2.02%	2.02%	2.02%	2.02%	2.02%	2.02%	2.02%	2.02%	2.02%	2.02%	2.02%	2.02%	2.02%	2.02%	2.02%									6,030,627
1986	0.13%	0.92%	1.51%	1.66%	1.75%	1.82%	1.89%	1.91%	1.91%	1.91%	1.91%	1.91%	1.91%	1.92%	1.92%	1.92%	1.92%	1.92%	1.92%	1.92%	1.92%	1.92%	1.92%	1.92%	1.92%	1.92%	1.92%	1.92%										6,365,645
1987	0.15%	0.97%	1.52%	1.70%	1.84%	1.97%	2.05%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%											6,782,846
1988	0.15%	1.01%	1.70%	2.00%	2.20%	2.33%	2.42%	2.44%	2.44%	2.44%	2.44%	2.44%	2.44%	2.44%	2.44%	2.44%	2.44%	2.44%	2.44%	2.44%	2.44%	2.44%	2.44%	2.44%	2.44%	2.44%												7,101,789
1989	0.14%	1.05%	2.03%	2.48%	2.76%	2.94%	3.06%	3.08%	3.08%	3.08%	3.08%	3.08%	3.08%	3.08%	3.08%	3.08%	3.08%	3.08%	3.08%	3.08%	3.08%	3.08%	3.08%	3.08%	3.08%													7,272,541
1990	0.12%	1.05%	1.97%	2.29%	2.50%	2.62%	2.72%	2.75%	2.75%	2.75%	2.76%	2.76%	2.76%	2.76%	2.76%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%														7,637,206
1991	0.23%	1.93%	2.71%	3.02%	3.19%	3.33%	3.43%	3.45%	3.46%	3.47%	3.47%	3.47%	3.47%	3.47%	3.47%	3.47%	3.47%	3.47%	3.47%	3.47%	3.47%	3.47%	3.47%															7,818,591
1992	0.27%	2.31%	3.26%	3.55%	3.72%	3.83%	3.88%	3.91%	3.91%	3.91%	3.91%	3.91%	3.91%	3.91%	3.91%	3.91%	3.91%	3.91%	3.91%	3.91%	3.91%	3.91%																7,613,696
1993	0.33%	2.00%	2.74%	3.02%	3.17%	3.27%	3.35%	3.38%	3.38%	3.38%	3.38%	3.38%	3.38%	3.38%	3.38%	3.38%	3.38%	3.38%	3.38%	3.38%	3.38%																	7,617,194
1994	0.22%	1.82%	2.40%	2.64%	2.74%	2.82%	2.87%	2.90%	2.92%	2.94%	2.94%	2.95%	2.95%	2.95%	2.95%	2.95%	2.95%	2.95%	2.95%	2.95%																		7,909,310
1995	0.22%	1.70%	2.28%	2.40%	2.48%	2.54%	2.57%	2.60%	2.61%	2.62%	2.63%	2.63%	2.63%	2.63%	2.63%	2.63%	2.63%	2.63%	2.63%																			7,972,245
1996	0.25%	1.81%	2.21%	2.42%	2.51%	2.58%	2.60%	2.62%	2.64%	2.66%	2.66%	2.67%	2.67%	2.67%	2.67%	2.67%	2.67%	2.67%																				7,797,491
1997	0.19%	1.63%	2.17%	2.29%	2.36%	2.43%	2.47%	2.49%	2.51%	2.52%	2.53%	2.53%	2.53%	2.53%	2.53%	2.53%	2.53%																					7,678,681
1998	0.37%	2.22%	2.64%	2.82%	2.93%	2.97%	3.01%	3.03%	3.04%	3.04%	3.04%	3.04%	3.05%	3.05%	3.05%	3.05%																						7,638,048
1999	0.52%	2.47%	3.04%	3.24%	3.33%	3.39%	3.45%	3.47%	3.49%	3.50%	3.52%	3.54%	3.55%	3.55%	3.56%																							7,748,434
2000	0.52%	2.59%	3.09%	3.25%	3.33%	3.37%	3.40%	3.41%	3.42%	3.43%	3.43%	3.43%	3.43%	3.44%																								7,874,189
2001	0.58%	3.18%	3.68%	3.86%	3.95%	3.98%	4.01%	4.02%	4.03%	4.04%	4.05%	4.05%	4.05%																									8,115,826
2002	0.87%	3.68%	4.17%	4.28%	4.38%	4.44%	4.49%	4.50%	4.51%	4.52%	4.52%	4.52%																										7,863,811
2003	1.19%	4.15%	4.60%	4.73%	4.79%	4.82%	4.84%	4.86%	4.87%	4.88%	4.89%																											7,925,439
2004	1.13%	4.13%	4.64%	4.75%	4.80%	4.82%	4.84%	4.86%	4.86%	4.86%																												8,269,908
2005	1.25%	4.61%	5.09%	5.26%	5.31%	5.35%	5.36%	5.38%	5.38%																													8,253,608
2006	1.08%	4.01%	4.53%	4.62%	4.69%	4.70%	4.71%	4.72%																														8,526,674
2007	1.28%	4.49%	4.91%	5.02%	5.06%	5.08%	5.09%																															8,496,918
2008	1.15%	4.19%	4.56%	4.62%	4.66%	4.68%																																8,337,961
2009	1.43%	4.85%	5.23%	5.32%	5.37%																																	8,129,364
2010	1.28%	4.63%	5.06%	5.11%																																		8,216,184
2011	1.21%	4.43%	4.80%																																			7,954,284
2012	1.06%	4.12%																																				7,783,294
2013	1.32%																																					5,307,514

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
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INCURRED LOSS / $100 OF PAYROLL

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ON-LEVEL PAYROLL
1977																										0.85%	0.85%	0.85%	0.85%	0.85%	0.85%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	5,778,966
1978																									0.86%	0.86%	0.86%	0.86%	0.86%	0.86%	0.86%	0.01%	0.01%	0.01%	0.01%	0.01%		5,754,667
1979																								0.84%	0.84%	0.84%	0.84%	0.84%	0.84%	0.84%	0.84%	0.01%	0.01%	0.01%	0.01%			5,656,194
1980																							1.28%	1.28%	1.28%	1.28%	1.28%	1.28%	1.28%	1.28%	1.28%	0.01%	0.01%	0.01%				5,575,918
1981																						1.47%	1.47%	1.47%	1.47%	1.47%	1.47%	1.47%	1.47%	1.47%	1.47%	0.01%	0.01%					5,375,984
1982																					1.64%	1.64%	1.63%	1.63%	1.63%	1.63%	1.63%	1.63%	1.63%	1.63%	1.63%	0.02%						5,767,589
1983																				1.54%	1.54%	1.54%	1.54%	1.54%	1.54%	1.54%	1.54%	1.54%	1.54%	1.54%	1.54%							5,822,965
1984																			1.86%	1.86%	1.86%	1.86%	1.86%	1.86%	1.86%	1.86%	1.86%	1.86%	1.86%	1.86%	1.86%							5,909,297
1985																		2.02%	2.02%	2.02%	2.02%	2.02%	2.02%	2.02%	2.02%	2.02%	2.02%	2.02%	2.02%									6,030,627
1986																	1.92%	1.92%	1.92%	1.92%	1.92%	1.92%	1.92%	1.92%	1.92%	1.92%	1.92%	1.92%										6,365,645
1987																2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%											6,782,846
1988															2.44%	2.44%	2.44%	2.44%	2.44%	2.44%	2.44%	2.44%	2.44%	2.44%	2.44%	2.44%												7,101,789
1989														3.08%	3.08%	3.08%	3.08%	3.08%	3.08%	3.08%	3.08%	3.08%	3.08%	3.08%	3.08%													7,272,541
1990													2.76%	2.76%	2.76%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%														7,637,206
1991												3.47%	3.47%	3.47%	3.47%	3.47%	3.47%	3.47%	3.47%	3.47%	3.47%	3.47%	3.47%															7,818,591
1992											3.91%	3.91%	3.91%	3.91%	3.91%	3.91%	3.91%	3.91%	3.91%	3.91%	3.91%	3.91%																7,613,696
1993										3.38%	3.38%	3.38%	3.39%	3.38%	3.38%	3.38%	3.38%	3.38%	3.38%	3.38%	3.38%																	7,617,194
1994									2.95%	2.95%	2.96%	2.96%	2.96%	2.96%	2.95%	2.95%	2.95%	2.95%	2.95%	2.95%																		7,909,310
1995								2.62%	2.64%	2.63%	2.64%	2.64%	2.64%	2.64%	2.64%	2.64%	2.64%	2.63%	2.63%																			7,972,245
1996							2.63%	2.64%	2.66%	2.66%	2.67%	2.67%	2.67%	2.67%	2.67%	2.67%	2.67%	2.67%																				7,797,491
1997						2.50%	2.54%	2.55%	2.55%	2.54%	2.53%	2.53%	2.53%	2.53%	2.53%	2.53%	2.53%																					7,678,681
1998					3.02%	3.02%	3.05%	3.05%	3.05%	3.05%	3.05%	3.04%	3.05%	3.05%	3.05%	3.05%																						7,638,048
1999				3.36%	3.41%	3.45%	3.50%	3.52%	3.52%	3.52%	3.55%	3.56%	3.56%	3.56%	3.56%																							7,748,434
2000			3.24%	3.35%	3.39%	3.42%	3.45%	3.44%	3.46%	3.45%	3.45%	3.45%	3.44%	3.45%																								7,874,189
2001		3.64%	3.83%	3.98%	4.03%	4.03%	4.04%	4.04%	4.05%	4.06%	4.05%	4.06%	4.06%																									8,115,826
2002	1.78%	4.10%	4.29%	4.35%	4.45%	4.48%	4.53%	4.55%	4.55%	4.54%	4.53%	4.54%																										7,863,811
2003	2.22%	4.62%	4.75%	4.83%	4.83%	4.85%	4.87%	4.88%	4.89%	4.89%	4.89%																											7,925,439
2004	2.10%	4.56%	4.77%	4.82%	4.84%	4.84%	4.85%	4.86%	4.86%	4.86%																												8,269,908
2005	2.23%	5.06%	5.22%	5.35%	5.35%	5.38%	5.38%	5.38%	5.39%																													8,253,608
2006	1.84%	4.36%	4.64%	4.69%	4.73%	4.72%	4.71%	4.72%																														8,526,674
2007	2.53%	5.06%	5.04%	5.05%	5.09%	5.09%	5.10%																															8,496,918
2008	2.45%	4.78%	4.64%	4.66%	4.69%	4.68%																																8,337,961
2009	3.15%	5.43%	5.31%	5.37%	5.40%																																	8,129,364
2010	2.86%	5.03%	5.14%	5.15%																																		8,216,184
2011	2.52%	4.85%	4.89%																																			7,954,284
2012	2.28%	4.49%																																				7,783,294
2013	2.79%																																					5,307,514

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
MEDICAL
MEDICAL ONLY

REPORTED MEDICAL ONLY CLAIM COUNTS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
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1993	823	3,754	4,073	4,095	4,098	4,101	4,103	4,103	4,103	4,103	4,103	4,104	4,104	4,104	4,104	4,104	4,104	4,104	4,104	4,104	4,104																	4,104
1994	672	3,397	3,632	3,652	3,655	3,655	3,655	3,656	3,656	3,656	3,656	3,656	3,656	3,657	3,657	3,657	3,657	3,657	3,657	3,657																		3,657
1995	652	3,190	3,376	3,392	3,397	3,398	3,400	3,400	3,400	3,400	3,400	3,400	3,400	3,400	3,400	3,400	3,400	3,400	3,400																			3,400
1996	672	2,969	3,123	3,136	3,138	3,140	3,140	3,141	3,141	3,141	3,141	3,141	3,141	3,141	3,141	3,141	3,141	3,141																				3,141
1997	455	3,223	3,463	3,477	3,478	3,480	3,482	3,484	3,484	3,484	3,484	3,484	3,484	3,484	3,484	3,484	3,484																					3,484
1998	939	3,519	3,621	3,628	3,634	3,635	3,636	3,637	3,637	3,637	3,637	3,637	3,637	3,638	3,638	3,638																						3,638
1999	1,000	3,233	3,327	3,331	3,333	3,334	3,335	3,336	3,336	3,337	3,337	3,337	3,337	3,337	3,337																							3,337
2000	1,061	3,438	3,505	3,508	3,509	3,510	3,511	3,512	3,512	3,512	3,512	3,512	3,512	3,512																								3,512
2001	1,086	3,446	3,517	3,530	3,530	3,531	3,533	3,533	3,533	3,533	3,533	3,533	3,533																									3,533
2002	1,087	3,331	3,380	3,385	3,386	3,386	3,387	3,387	3,387	3,387	3,387	3,387																										3,387
2003	1,288	3,245	3,277	3,282	3,282	3,282	3,284	3,284	3,284	3,284	3,284																											3,284
2004	1,194	3,246	3,293	3,300	3,300	3,301	3,301	3,302	3,302	3,302																												3,302
2005	1,207	3,310	3,356	3,362	3,363	3,363	3,363	3,363	3,363																													3,363
2006	1,115	2,993	3,027	3,030	3,032	3,032	3,032	3,033																														3,033
2007	1,139	3,110	3,132	3,137	3,139	3,140	3,140																															3,140
2008	1,085	2,860	2,885	2,891	2,892	2,892																																2,892
2009	1,067	2,730	2,754	2,758	2,758																																	2,758
2010	1,003	2,660	2,689	2,691																																		2,691
2011	1,003	2,735	2,771																																			2,771
2012	971	2,767																																				2,767
2013	766																																					766
																																						65,960

AGE-TO-AGE DEVELOPMENT FACTORS

	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	222-234	234-246	246-Ult	258-Ult	270-Ult	282-Ult	294-Ult	306-Ult	318-Ult	330-Ult	342-Ult	354-Ult	366-Ult	378-Ult	390-Ult	402-Ult	414-Ult	426-Ult	438-Ult	
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1993	4.561	1.085	1.005	1.001	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	1.000	1.000	1.000																		
1994	5.055	1.069	1.006	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	1.000	1.000	1.000																			
1995	4.893	1.058	1.005	1.001	1.000	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																				
1996	4.418	1.052	1.004	1.001	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																					
1997	7.084	1.074	1.004	1.000	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																						
1998	3.748	1.029	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																							
1999	3.233	1.029	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																								
2000	3.240	1.019	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																									
2001	3.173	1.021	1.004	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000																										
2002	3.064	1.015	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																											
2003	2.519	1.010	1.002	1.000	1.000	1.001	1.000	1.000	1.000	1.000																												
2004	2.719	1.014	1.002	1.000	1.000	1.000	1.000	1.000	1.000																													
2005	2.742	1.014	1.002	1.000	1.000	1.000	1.000	1.000																														
2006	2.684	1.011	1.001	1.001	1.000	1.000	1.000																															
2007	2.730	1.007	1.002	1.001	1.000	1.000																																
2008	2.636	1.009	1.002	1.000	1.000																																	
2009	2.559	1.009	1.001	1.000																																		
2010	2.652	1.011	1.001																																			
2011	2.727	1.013																																				
2012	2.850																																					
3 Yr Avg	2.743	1.011	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	1.000	1.000	1.000	1.000	1.000																		
5 Yr Avg	2.685	1.010	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	1.000	1.000	1.000	1.000	1.000																		
7 Yr Avg	2.691	1.011	1.002	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	2.742	1.011	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	1.000	1.000	1.000	1.000	1.000																		
5 Yr Wtd	2.681	1.010	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	1.000	1.000	1.000	1.000	1.000																		
7 Yr Wtd	2.689	1.011	1.002	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
Prior FY	2.661	1.009	1.002	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
PA Sel.	2.765	1.011	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	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	1.000	1.000		
Selected	2.681	1.010	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	1.000	1.000	1.000	1.000	1.000																		
Cumulative	2.713	1.012	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	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	1.000	1.000	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
MEDICAL
MEDICAL ONLY

CUMULATIVE PAID LOSS PER REPORTED CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
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1993	306	405	512	562	590	608	621	627	627	628	628	628	628	628	628	628	628	628	628	628	628																	628
1994	258	423	522	571	593	611	621	628	632	635	637	638	639	639	639	639	639	639	639	639																		639
1995	271	424	537	565	583	596	604	609	612	615	616	617	617	617	617	618	618	618	618																			618
1996	289	476	551	601	623	640	645	651	656	659	661	663	663	663	663	663	663	663																				663
1997	315	388	480	506	522	537	544	548	553	556	557	557	557	557	557	557	557																					557
1998	297	483	556	594	616	625	632	636	638	639	639	639	640	639	639	639																						639
1999	403	591	708	753	774	788	801	807	810	813	817	821	823	825	826																							826
2000	383	593	695	729	746	756	763	765	767	768	769	770	770	771																								771
2001	432	748	850	888	908	916	921	924	926	928	929	930	931																									931
2002	627	870	971	995	1,018	1,031	1,042	1,045	1,047	1,049	1,049	1,050																										1,050
2003	735	1,015	1,113	1,143	1,157	1,163	1,169	1,173	1,176	1,179	1,180																											1,180
2004	783	1,051	1,164	1,190	1,202	1,209	1,213	1,216	1,216	1,217																												1,217
2005	856	1,151	1,253	1,292	1,304	1,312	1,316	1,320	1,321																													1,321
2006	825	1,143	1,277	1,300	1,318	1,322	1,325	1,326																														1,326
2007	953	1,226	1,333	1,360	1,369	1,374	1,376																															1,376
2008	886	1,222	1,317	1,333	1,344	1,348																																1,348
2009	1,087	1,445	1,544	1,567	1,582																																	1,582
2010	1,046	1,430	1,547	1,562																																		1,562
2011	959	1,288	1,379																																			1,379
2012	847	1,158																																				1,158
2013	913																																					913

AGE-TO-AGE DEVELOPMENT FACTORS

	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	222-234	234-246	246-Ult	258-Ult	270-Ult	282-Ult	294-Ult	306-Ult	318-Ult	330-Ult	342-Ult	354-Ult	366-Ult	378-Ult	390-Ult	402-Ult	414-Ult	426-Ult	438-Ult	
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1993	1.324	1.263	1.098	1.049	1.031	1.022	1.009	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																		
1994	1.641	1.235	1.094	1.038	1.031	1.016	1.011	1.007	1.005	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000																			
1995	1.565	1.267	1.052	1.031	1.022	1.013	1.009	1.005	1.005	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000																				
1996	1.647	1.157	1.092	1.037	1.026	1.008	1.010	1.008	1.005	1.002	1.003	1.001	1.000	1.000	1.000	1.000	1.000																					
1997	1.234	1.237	1.053	1.032	1.028	1.013	1.009	1.009	1.004	1.002	1.000	1.000	1.000	1.000	1.000	1.000																						
1998	1.625	1.152	1.068	1.037	1.015	1.012	1.006	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000																							
1999	1.466	1.198	1.063	1.028	1.018	1.017	1.007	1.004	1.003	1.005	1.004	1.003	1.002	1.001																								
2000	1.549	1.172	1.050	1.023	1.013	1.009	1.003	1.003	1.001	1.001	1.001	1.000	1.001																									
2001	1.732	1.136	1.045	1.023	1.008	1.006	1.003	1.002	1.002	1.001	1.001	1.001																										
2002	1.386	1.116	1.025	1.023	1.013	1.010	1.003	1.001	1.002	1.001	1.001																											
2003	1.381	1.097	1.027	1.012	1.005	1.005	1.004	1.003	1.002	1.001																												
2004	1.341	1.108	1.022	1.011	1.005	1.004	1.002	1.000	1.000																													
2005	1.344	1.089	1.032	1.009	1.006	1.003	1.002	1.001																														
2006	1.386	1.117	1.018	1.014	1.004	1.002	1.001																															
2007	1.287	1.087	1.020	1.006	1.004	1.002																																
2008	1.378	1.078	1.013	1.008	1.003																																	
2009	1.330	1.068	1.015	1.009																																		
2010	1.368	1.082	1.009																																			
2011	1.343	1.071																																				
2012	1.367																																					
3 Yr Avg	1.359	1.074	1.012	1.008	1.003	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																		
5 Yr Avg	1.357	1.077	1.015	1.009	1.004	1.003	1.002	1.002	1.001	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000																		
7 Yr Avg	1.351	1.084	1.018	1.010	1.006	1.005	1.003	1.002	1.002	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																		
3 Yr Wtd	1.359	1.074	1.012	1.008	1.003	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																		
5 Yr Wtd	1.356	1.077	1.015	1.009	1.004	1.003	1.002	1.002	1.001	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000																		
10 Yr Wtd	1.351	1.089	1.021	1.013	1.007	1.006	1.004	1.003	1.002	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																		TAIL
Prior	1.341	1.085	1.019	1.010	1.005	1.005	1.003	1.002	1.002	1.002	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000																			1.000
PA Sel.	1.341	1.068	1.019	1.009	1.004	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000																		
Selected	1.356	1.077	1.015	1.009	1.004	1.003	1.002	1.002	1.001	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000																		
Cumulative	1.523	1.123	1.043	1.028	1.018	1.014	1.011	1.008	1.007	1.005	1.003	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	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
PUBLIC EMPLOYERS - STATE AGENCIES
MEDICAL
MEDICAL ONLY

CUMULATIVE PAID LOSS / ULTIMATE CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
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1987																																						
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1990																																						
1991																																						
1992																																						
1993	61	371	508	561	589	607	621	627	627	627	628	628	628	628	628	628	628	628	628	628	628																	628
1994	47	393	519	570	592	611	621	628	632	635	637	638	639	639	639	639	639	639	639	639																		639
1995	52	398	534	564	582	595	604	609	612	615	616	617	617	617	617	618	618	618	618																			618
1996	62	450	548	600	623	639	645	651	656	659	661	663	663	663	663	663	663	663																				663
1997	41	359	477	505	521	536	543	548	553	556	557	557	557	557	557	557	557																					557
1998	77	467	554	593	615	625	632	636	638	639	639	639	639	639	639	639																						639
1999	121	573	706	752	773	787	801	807	810	813	817	821	823	825	826																							826
2000	116	580	693	728	746	756	762	765	767	768	769	770	770	771																								771
2001	133	730	846	887	907	915	921	924	926	928	929	930	931																									931
2002	201	855	969	994	1,017	1,031	1,042	1,045	1,047	1,049	1,049	1,050																										1,050
2003	288	1,003	1,110	1,142	1,157	1,163	1,169	1,173	1,176	1,179	1,180																											1,180
2004	283	1,033	1,161	1,189	1,202	1,208	1,213	1,216	1,216	1,217																												1,217
2005	307	1,133	1,250	1,292	1,304	1,312	1,316	1,320	1,321																													1,321
2006	303	1,128	1,274	1,298	1,317	1,322	1,325	1,326																														1,326
2007	345	1,214	1,329	1,358	1,368	1,373	1,376																															1,376
2008	332	1,208	1,313	1,332	1,344	1,348																																1,348
2009	420	1,430	1,541	1,567	1,582																																	1,582
2010	389	1,412	1,545	1,560																																		1,560
2011	346	1,268	1,376																																			1,376
2012	294	1,144																																				1,144
2013	353																																					353

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
MEDICAL
MEDICAL ONLY

INCURRED LOSS PER REPORTED CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
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1991																																						
1992																																						
1993										628	628	628	629	628	628	628	628	628	628	628	628																	628
1994									638	638	640	640	641	640	639	639	639	639	639	639																		639
1995								614	618	617	620	618	619	618	618	618	618	618	618																			618
1996							653	655	660	661	662	664	663	663	663	663	663	663																				663
1997						552	560	562	562	559	558	558	558	557	557	557	557																					557
1998					634	635	641	641	640	640	640	639	640	639	639	639																						639
1999				782	793	801	814	817	818	817	823	827	828	827	826																							826
2000			727	753	761	768	774	772	775	774	774	773	772	773																								773
2001		857	883	916	926	925	928	929	931	932	931	932	933																									933
2002	1,291	968	998	1,011	1,033	1,039	1,052	1,055	1,056	1,053	1,053	1,054																										1,054
2003	1,364	1,127	1,149	1,167	1,167	1,172	1,175	1,177	1,179	1,181	1,181																											1,181
2004	1,458	1,163	1,199	1,209	1,213	1,213	1,214	1,217	1,216	1,217																												1,217
2005	1,528	1,261	1,285	1,314	1,313	1,321	1,321	1,321	1,323																													1,323
2006	1,409	1,242	1,307	1,318	1,331	1,328	1,325	1,328																														1,328
2007	1,889	1,381	1,368	1,369	1,378	1,376	1,380																															1,380
2008	1,880	1,392	1,341	1,345	1,351	1,349																																1,349
2009	2,400	1,617	1,567	1,582	1,592																																	1,592
2010	2,344	1,553	1,572	1,572																																		1,572
2011	1,999	1,410	1,403																																			1,403
2012	1,824	1,262																																				1,262
2013	1,935																																					1,935

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
MEDICAL
MEDICAL ONLY

AVERAGE CASE RESERVE (CASE RESERVE / REPORTED CLAIM COUNT) - WHOLE DOLLARS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
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1990																																						
1991																																						
1992																																						
1993										0	1	0	1	0	0	0	0	0	0	0	0																	-
1994									5	2	4	2	2	1	0	0	0	0	0	0																		-
1995								5	6	1	3	1	2	1	1	1	1	0	0																			-
1996							8	3	4	2	1	1	0	0	0	0	0	0																				-
1997						15	16	13	9	3	1	0	0	0	0	0	0																					-
1998					18	10	9	5	2	1	1	0	0	0	0	0																						-
1999				29	19	13	13	10	8	4	6	6	4	2	1																							1
2000			32	24	14	12	12	7	7	6	6	4	2	2																								2
2001		109	34	28	18	9	6	5	4	4	2	1	2																									2
2002	664	98	28	17	15	8	10	10	10	4	3	4																										4
2003	629	113	36	24	10	8	6	4	3	2	1																											1
2004	674	112	34	19	10	4	0	1	0	0																												-
2005	672	111	32	22	8	9	4	2	2																													2
2006	584	98	30	19	13	6	0	2																														2
2007	936	155	35	9	9	3	4																															4
2008	993	170	25	11	7	1																																1
2009	1,313	172	23	14	10																																	10
2010	1,299	123	25	11																																		11
2011	1,040	123	24																																			24
2012	977	104																																				104
2013	1,023																																					1,023

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
MEDICAL
MEDICAL ONLY

ON-LEVEL FREQUENCY (REPORTED CLAIMS / 100,000 OF PAYROLL TRENDED TO 2014 DOLLARS BASED ON SAWW)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ON-LEVEL PAYROLL
1977																																						5,778,966
1978																																						5,754,667
1979																																						5,656,194
1980																																						5,575,918
1981																																						5,375,984
1982																																						5,767,589
1983																																						5,822,965
1984																																						5,909,297
1985																																						6,030,627
1986																																						6,365,645
1987																																						6,782,846
1988																																						7,101,789
1989																																						7,272,541
1990																																						7,637,206
1991																																						7,818,591
1992																																						7,613,696
1993	1.08%	4.93%	5.35%	5.38%	5.38%	5.38%	5.39%	5.39%	5.39%	5.39%	5.39%	5.39%	5.39%	5.39%	5.39%	5.39%	5.39%	5.39%	5.39%	5.39%	5.39%																	7,617,194
1994	0.85%	4.29%	4.59%	4.62%	4.62%	4.62%	4.62%	4.62%	4.62%	4.62%	4.62%	4.62%	4.62%	4.62%	4.62%	4.62%	4.62%	4.62%	4.62%	4.62%																		7,909,310
1995	0.82%	4.00%	4.23%	4.25%	4.26%	4.26%	4.26%	4.26%	4.26%	4.26%	4.26%	4.26%	4.26%	4.26%	4.26%	4.26%	4.26%	4.26%	4.26%																			7,972,245
1996	0.86%	3.81%	4.01%	4.02%	4.02%	4.03%	4.03%	4.03%	4.03%	4.03%	4.03%	4.03%	4.03%	4.03%	4.03%	4.03%	4.03%	4.03%																				7,797,491
1997	0.59%	4.20%	4.51%	4.53%	4.53%	4.53%	4.53%	4.54%	4.54%	4.54%	4.54%	4.54%	4.54%	4.54%	4.54%	4.54%	4.54%																					7,678,681
1998	1.23%	4.61%	4.74%	4.75%	4.76%	4.76%	4.76%	4.76%	4.76%	4.76%	4.76%	4.76%	4.76%	4.76%	4.76%	4.76%																						7,638,048
1999	1.29%	4.17%	4.29%	4.30%	4.30%	4.30%	4.30%	4.31%	4.31%	4.31%	4.31%	4.31%	4.31%	4.31%	4.31%																							7,748,434
2000	1.35%	4.37%	4.45%	4.46%	4.46%	4.46%	4.46%	4.46%	4.46%	4.46%	4.46%	4.46%	4.46%	4.46%																								7,874,189
2001	1.34%	4.25%	4.33%	4.35%	4.35%	4.35%	4.35%	4.35%	4.35%	4.35%	4.35%	4.35%	4.35%																									8,115,826
2002	1.38%	4.24%	4.30%	4.30%	4.31%	4.31%	4.31%	4.31%	4.31%	4.31%	4.31%	4.31%																										7,863,811
2003	1.63%	4.09%	4.13%	4.14%	4.14%	4.14%	4.14%	4.14%	4.14%	4.14%	4.14%																											7,925,439
2004	1.44%	3.93%	3.98%	3.99%	3.99%	3.99%	3.99%	3.99%	3.99%	3.99%																												8,269,908
2005	1.46%	4.01%	4.07%	4.07%	4.07%	4.07%	4.07%	4.07%	4.07%																													8,253,608
2006	1.31%	3.51%	3.55%	3.55%	3.56%	3.56%	3.56%	3.56%																														8,526,674
2007	1.34%	3.66%	3.69%	3.69%	3.69%	3.70%	3.70%																															8,496,918
2008	1.30%	3.43%	3.46%	3.47%	3.47%	3.47%																																8,337,961
2009	1.31%	3.36%	3.39%	3.39%	3.39%																																	8,129,364
2010	1.22%	3.24%	3.27%	3.28%																																		8,216,184
2011	1.26%	3.44%	3.48%																																			7,954,284
2012	1.25%	3.56%																																				7,783,294
2013	1.44%																																					5,307,514

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
MEDICAL
MEDICAL ONLY

INCREMENTAL PAID LOSS SEVERITY (PAID LOSS / ULTIMATE CLAIM COUNT) - WHOLE DOLLARS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ULTIMATE CLAIMS
1977																																						
1978																																						
1979																																						
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1988																																						
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1990																																						
1991																																						
1992																																						
1993	61	309	137	53	28	18	14	6	1	0	0	0	0	0	0	0	0	0	0	0	0																	4,104
1994	47	345	126	52	22	18	10	7	4	3	1	1	1	0	0	0	0	0	0	0																		3,657
1995	52	346	136	30	18	13	8	5	3	3	1	1	0	0	0	0	0	0	0																			3,400
1996	62	388	98	53	22	17	5	6	5	3	2	2	1	0	0	0	0	0																				3,141
1997	41	318	118	27	17	15	7	5	5	2	1	0	0	0	0	0	0																					3,484
1998	77	390	87	39	23	9	7	4	2	1	1	0	0	0	0	0																						3,638
1999	121	452	133	46	22	14	14	6	3	3	4	4	2	2	1																							3,337
2000	116	465	113	35	17	10	7	2	3	1	0	1	0	1																								3,512
2001	133	597	116	41	21	8	6	3	2	2	1	1	1																									3,533
2002	201	654	113	25	23	14	11	3	1	2	1	1																										3,387
2003	288	714	108	32	14	6	6	4	3	2	1																											3,284
2004	283	750	128	28	13	7	5	3	0	0																												3,302
2005	307	825	118	42	12	8	4	3	2																													3,363
2006	303	825	146	24	19	5	3	2																														3,033
2007	345	869	115	29	9	6	3																															3,141
2008	332	875	105	19	12	4																																2,893
2009	420	1,010	111	26	15																																	2,759
2010	389	1,023	132	16																																		2,693
2011	346	922	107																																			2,777
2012	294	850																																				2,800
2013	353																																					1,981
																																						69,143

ACCIDENT YEAR DECAY FACTORS

	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-Ult	426-Ult	438-Ult
1977																																					
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1993	5.041	0.444	0.384	0.530	0.661	0.748	0.418	0.087	0.318	0.966	0.817	0.537	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																	
1994	7.293	0.364	0.412	0.425	0.837	0.530	0.734	0.603	0.683	0.456	0.908	0.674	0.029	2.468	0.555	0.659	0.000	0.000	0.000																		
1995	6.656	0.392	0.223	0.613	0.708	0.637	0.617	0.647	0.899	0.387	0.607	0.201	0.638	1.441	0.947	1.252	0.218	0.000																			
1996	6.278	0.252	0.540	0.423	0.741	0.328	1.184	0.769	0.612	0.508	1.208	0.456	0.000	0.000	0.000	0.000	0.000																				
1997	7.743	0.371	0.232	0.603	0.901	0.501	0.673	1.013	0.430	0.561	0.153	0.779	0.000	0.000	0.000	0.000																					
1998	5.089	0.222	0.449	0.582	0.405	0.803	0.573	0.458	0.313	0.880	0.149	1.111	1.204	0.053	1.000																						
1999	3.741	0.295	0.342	0.474	0.637	0.983	0.452	0.570	0.870	1.387	0.840	0.631	0.737	0.445																							
2000	4.018	0.243	0.312	0.491	0.581	0.667	0.371	1.026	0.283	0.631	1.857	0.313	2.955																								
2001	4.496	0.194	0.354	0.502	0.384	0.755	0.461	0.786	0.811	0.782	0.711	0.783																									
2002	3.247	0.173	0.224	0.922	0.583	0.800	0.308	0.441	1.437	0.249	1.127																										
2003	2.479	0.151	0.299	0.442	0.429	1.033	0.673	0.699	0.808	0.589																											
2004	2.647	0.171	0.215	0.466	0.508	0.741	0.631	0.083	0.428																												
2005	2.686	0.143	0.355	0.297	0.649	0.480	0.836	0.592																													
2006	2.721	0.177	0.167	0.770	0.253	0.640	0.520																														
2007	2.514	0.133	0.251	0.322	0.599	0.483																															
2008	2.634	0.120	0.183	0.602	0.318																																
2009	2.402	0.110	0.232	0.574																																	
2010	2.627	0.129	0.119																																		
2011	2.662	0.116																																			
2012	2.894																																				
3 Yr Avg	2.728	0.119	0.178	0.499	0.390	0.534	0.662	0.458	0.891	0.540	1.232	0.576	1.632	0.166	0.333	0.417	0.073	0.000	0.000	0.000																	
5 Yr Avg	2.644	0.122	0.190	0.513	0.466	0.675	0.594	0.520	0.754	0.728	0.937	0.723	0.979	0.388	0.500	0.382	0.054	0.000	0.000	0.000																	
10 Yr Avg	2.627	0.142	0.240	0.539	0.494	0.738	0.550	0.644	0.689	0.643	0.838	0.609	0.695	0.629	0.417	0.382	0.054	0.000	0.000	0.000																	
3 Yr Wtd	2.715	0.119	0.174	0.483	0.354	0.522	0.670	0.487	0.986	0.528	1.026	0.608	0.980	0.421	1.000	1.252	0.498	0.000																			
5 Yr Wtd	2.626	0.122	0.187	0.477	0.441	0.669	0.534	0.527	0.755	0.795	0.850	0.621	0.709	0.471	0.829	1.126	0.498	0.000																			
10 Yr Wtd	2.618	0.140	0.237	0.515	0.494	0.762	0.515	0.654	0.672	0.632	0.809	0.564	0.575	0.497	0.829	1.126	0.498	0.000																			
Prior	2.562	0.133	0.235	0.457	0.459	0.741	0.522	0.592	0.794	0.862	0.721	0.550	0.533	0.884	0.824	1.126	0.191	0.000	0.000	0.000																	
Selected	2.618	0.140	0.237	0.515	0.494	0.762	0.515	0.654	0.672	0.632	0.809	0.564	0.575	0.497	0.829	1.126	0.498	0.000	0.000	0.000																	

	TAIL
Selected	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
MEDICAL
MEDICAL ONLY

HISTORICAL INCREMENTAL PAID LOSS PER ULTIMATE CLAIM COUNT TRENDED TO CURRENT YEAR (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ULTIMATE CLAIMS
1977																																						
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1992																																						
1993	114.1	558.6	240.7	89.8	46.2	29.6	21.5	13.1	1.1	0.3	0.3	0.2	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0																	4,104
1994	85.5	605.6	214.2	85.7	35.4	28.7	14.8	15.3	8.7	5.6	2.4	2.1	1.3	0.0	0.1	0.0	0.0	0.0	0.0	0.0																		3,657
1995	91.2	589.1	224.1	48.5	28.8	19.8	12.2	10.3	6.3	5.4	2.0	1.1	0.2	0.1	0.2	0.2	0.2	0.0	0.0																			3,400
1996	105.2	641.3	157.0	82.3	33.8	24.3	7.7	12.2	8.9	5.1	2.5	2.8	1.2	0.0	0.0	0.0	0.0	0.1																				3,141
1997	67.9	510.4	183.9	41.4	24.2	21.2	10.3	9.0	8.6	3.5	1.8	0.3	0.2	0.0	0.0	0.0	0.0																					3,484
1998	123.1	608.1	131.1	57.2	32.3	12.7	9.9	7.1	3.1	0.9	0.8	0.1	0.1	0.1	0.0	0.0																						3,638
1999	188.1	683.4	195.9	65.1	30.0	18.5	17.7	9.8	5.2	4.3	5.6	4.5	2.7	1.9	0.8																							3,337
2000	174.9	682.3	161.0	48.7	23.2	13.1	8.5	3.7	3.6	1.0	0.6	1.0	0.3	0.8																								3,512
2001	194.9	851.0	160.6	55.3	26.9	10.0	7.4	3.9	2.9	2.2	1.6	1.1	0.8																									3,533
2002	287.1	905.1	152.3	33.1	29.7	16.8	13.0	4.5	1.9	2.5	0.6	0.6																										3,387
2003	398.9	960.0	140.5	40.8	17.5	7.3	7.3	5.4	3.5	2.7	1.5																											3,284
2004	380.7	978.4	162.4	33.9	15.4	7.6	5.5	3.6	0.3	0.1																												3,302
2005	400.9	1,045.4	144.7	49.9	14.4	9.1	4.2	3.6	2.0																													3,363
2006	384.1	1,014.6	174.2	28.2	21.1	5.2	3.2	1.7																														3,033
2007	424.9	1,037.2	133.7	32.6	10.2	5.9	2.8																															3,141
2008	396.9	1,014.9	118.3	21.0	12.3	3.8																																2,893
2009	487.2	1,136.2	121.5	27.3	15.2																																	2,759
2010	438.3	1,117.9	140.2	16.2																																		2,693
2011	378.4	978.0	110.6																																			2,777
2012	311.7	875.9																																				2,800
2013	363.4																																					1,981
																																						69,143
3 Yr Avg	351.2	990.6	124.1	21.5	12.6	5.0	3.4	3.0	1.9	1.8	1.2	0.9	1.3	0.9	0.3	0.0	0.1	0.0	0.0	0.0	0.0																	
5 Yr Avg	395.8	1,024.6	124.9	25.1	14.6	6.3	4.6	3.8	2.1	1.7	2.0	1.5	0.8	0.6	0.2	0.0	0.0	0.0	0.0	0.0	0.0																	
10 Yr Avg	396.7	1,015.9	139.8	33.8	18.6	9.7	7.9	5.2	4.0	2.8	1.9	1.4	0.8	0.4	0.1	0.0	0.0	0.0	0.0	0.0	0.0																	
																																						TAIL
Selected	396.7	1,015.9	139.8	33.8	18.6	9.7	7.9	5.2	4.0	2.8	1.9	1.4	0.8	0.4	0.1	0.0	0.0	0.0	0.0	0.0	0.0																	1.000
5 Yr Trend	-4.3%	6.0%	-2.3%	-11.3%	-4.8%	-4.8%	-26.3%	2.3%		6.2%	-10.7%		4.1%																									
15 Yr Trend	10.7%	8.0%	1.1%	-3.4%	-4.5%	-8.6%																																
Selected Trends																																						
Historical	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	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%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Future	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%	6.0%	6.0%	6.0%	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%	0.0%	0.0%	0.0%	0.0%	

HISTORICAL AND ESTIMATE FUTURE INCREMENTAL PAID LOSS PER ULTIMATE CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438
1977																																					
1978																																					
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1993	61.4	309.3	137.3	52.8	27.9	18.5	13.8	5.8	0.5	0.2	0.2	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0																
1994	47.4	345.4	125.8	51.9	22.1	18.5	9.8	7.2	4.3	3.0	1.3	1.2	0.8	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0																
1995	52.0	346.0	135.6	30.2	18.5	13.1	8.3	5.1	3.3	3.0	1.2	0.7	0.1	0.1	0.1	0.1	0.2	0.0	0.0	0.0	0.0																
1996	61.8	388.0	97.8	52.8	22.4	16.6	5.4	6.4	4.9	3.0	1.5	1.9	0.8	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0																
1997	41.1	318.1	118.0	27.4	16.5	14.9	7.5	5.0	5.1	2.2	1.2	0.2	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0																
1998	76.7	390.3	86.7	38.9	22.7	9.2	7.4	4.2	1.9	0.6	0.5	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0																
1999	120.8	451.8	133.4	45.7	21.7	13.8	13.6	6.1	3.5	3.0	4.2	3.5	2.2	1.6	0.7	0.0	0.0	0.0	0.0	0.0	0.0																
2000	115.6	464.6	112.9	35.2	17.3	10.0	6.7	2.5	2.6	0.7	0.5	0.8	0.3	0.8	0.1	0.0	0.0	0.0	0.0	0.0	0.0																
2001	132.8	596.9	116.0	41.1	20.6	7.9	6.0	2.8	2.2	1.8	1.4	1.0	0.8	0.4	0.2	0.0	0.1	0.0	0.0	0.0	0.0																
2002	201.4	653.9	113.3	25.4	23.4	13.6	10.9	3.4	1.5	2.1	0.5	0.6	0.8	0.4	0.2	0.0	0.1	0.0	0.0	0.0	0.0																
2003	288.2	714.3	107.7	32.2	14.2	6.1	6.3	4.2	3.0	2.4	1.4	1.4	0.8	0.4	0.2	0.0	0.1	0.0	0.0	0.0	0.0																
2004	283.3	749.8	128.2	27.6	12.9	6.5	4.8	3.1	0.3	0.1	1.9	1.5	0.9	0.4	0.2	0.0	0.1	0.0	0.0	0.0	0.0																
2005	307.3	825.3	117.6	41.8	12.4	8.0	3.9	3.2	1.9	2.8	2.1	1.5	0.9	0.5	0.2	0.0	0.1	0.0	0.0	0.0	0.0																
2006	303.2	825.0	145.9	24.3	18.7	4.7	3.0	1.6	4.0	2.9	2.2	1.6	1.0	0.5	0.2	0.1	0.1	0.0	0.0	0.0	0.0																
2007	345.5	868.6	115.4	29.0	9.3	5.6	2.7	5.2	4.2	3.1	2.3	1.7	1.0	0.5	0.2	0.1	0.1	0.0	0.0	0.0	0.0																
2008	332.4	875.5	105.1	19.2	11.6	3.7	7.9	5.5	4.5	3.3	2.4	1.8	1.1	0.6	0.2	0.1	0.1	0.0	0.0	0.0	0.0																
2009	420.3	1,009.5	111.2	25.8	14.8	9.7	8.4	5.9	4.8	3.5	2.6	2.0	1.2	0.6	0.3	0.1	0.1	0.0	0.0	0.0	0.0																
2010	389.4	1,023.1	132.2	15.8	18.6	10.3	8.9	6.2	5.1	3.7	2.7	2.1	1.2	0.6	0.3	0.1	0.1	0.1	0.0	0.0	0.0																
2011	346.3	921.9	107.4	33.8	19.7	10.9	9.5	6.6	5.4	3.9	2.9	2.2	1.3	0.7	0.3	0.1	0.1	0.1	0.0	0.0	0.0																
2012	293.8	850.4	139.8	35.9	20.9	11.6	10.0	7.0	5.7	4.2	3.1	2.3	1.4	0.7	0.3	0.1	0.1	0.1	0.0	0.0	0.0																
2013	352.8	1,015.9	148.2	38.0	22.1	12.3	10.6	7.4	6.0	4.4	3.3	2.5	1.5	0.7	0.3	0.1	0.1	0.1	0.0	0.0	0.0																

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
MEDICAL
MEDICAL ONLY

INCREMENTAL PAID LOSS PER ULTIMATE CLAIM COUNT (WHOLE DOLLARS) - CALENDAR YEAR DEVELOPMENT

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ULTIMATE CLAIMS
1977																																						
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1992																																						
1993	61	309	137	53	28	18	14	6	1	0	0	0	0	0	0	0	0	0	0	0	0																	4,104
1994	47	345	126	52	22	18	10	7	4	3	1	1	1	0	0	0	0	0	0	0																		3,657
1995	52	346	136	30	18	13	8	5	3	3	1	1	0	0	0	0	0	0	0																			3,400
1996	62	388	98	53	22	17	5	6	5	3	2	2	1	0	0	0	0	0																				3,141
1997	41	318	118	27	17	15	7	5	5	2	1	0	0	0	0	0	0																					3,484
1998	77	390	87	39	23	9	7	4	2	1	1	0	0	0	0	0																						3,638
1999	121	452	133	46	22	14	14	6	3	3	4	4	2	2	1																							3,337
2000	116	465	113	35	17	10	7	2	3	1	0	1	0	1																								3,512
2001	133	597	116	41	21	8	6	3	2	2	1	1	1																									3,533
2002	201	654	113	25	23	14	11	3	1	2	1	1																										3,387
2003	288	714	108	32	14	6	6	4	3	2	1																											3,284
2004	283	750	128	28	13	7	5	3	0	0																												3,302
2005	307	825	118	42	12	8	4	3	2																													3,363
2006	303	825	146	24	19	5	3	2																														3,033
2007	345	869	115	29	9	6	3																															3,141
2008	332	875	105	19	12	4																																2,893
2009	420	1,010	111	26	15																																	2,759
2010	389	1,023	132	16																																		2,693
2011	346	922	107																																			2,777
2012	294	850																																				2,800
2013	353																																					1,981
																																						69,143

CALENDAR YEAR DECAY FACTORS

	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-Ult	414-Ult	426-Ult	438-Ult
1977																																					
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1994	6.531	0.398	0.419	0.539	0.837	0.749	0.590	0.070	0.037	0.053	0.094	0.056	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																	
1995	6.644	0.364	0.383	0.730	0.998	0.747	0.861	0.842	0.888	0.450	1.054	1.169	0.171	0.660	0.255	0.177	0.000	0.000	0.000																		
1996	5.599	0.349	0.309	0.350	0.586	0.504	0.948	0.518	0.606	0.383	0.458	0.076	0.107	0.000	0.000	0.000	0.000	0.000																			
1997	9.446	0.308	0.447	0.817	1.003	0.365	0.861	0.985	0.595	0.704	1.516	4.507	0.000	0.000	0.000	0.000	0.000																				
1998	4.146	0.302	0.316	0.424	0.656	0.812	0.680	1.202	1.127	2.020	0.352	1.834	0.000	0.000	0.000	0.000																					
1999	3.232	0.192	0.292	0.497	0.424	0.534	0.312	0.316	0.174	0.176	0.019	0.025	0.048	0.003	0.008																						
2000	3.907	0.287	0.404	0.616	0.798	1.350	0.915	1.403	1.190	5.831	7.766	2.638	6.211	0.935																							
2001	3.500	0.189	0.303	0.421	0.487	0.846	0.416	0.927	0.334	0.259	0.616	0.271	1.024																								
2002	2.964	0.177	0.363	0.813	0.338	0.438	0.252	0.645	1.186	0.646	1.842	1.280																									
2003	2.269	0.159	0.236	0.727	0.959	1.787	0.532	0.349	0.718	0.221	0.424																										
2004	2.522	0.144	0.251	0.516	0.475	0.964	0.875	0.968	9.399	12.922																											
2005	2.440	0.155	0.234	0.308	0.527	0.603	0.793	0.079	0.057																												
2006	2.722	0.143	0.286	0.510	0.430	0.814	1.064	1.211																													
2007	2.388	0.168	0.211	0.646	0.508	0.542	0.584																														
2008	2.613	0.132	0.276	0.485	0.483	0.732																															
2009	2.083	0.104	0.173	0.450	0.249																																
2010	2.592	0.109	0.195	0.938																																	
2011	2.954	0.143	0.147																																		
2012	3.137	0.126																																			
2013	2.410																																				
3 Yr Avg	2.834	0.126	0.172	0.624	0.413	0.696	0.814	0.753	3.391	4.596	0.961	1.396	2.427	0.313	0.003	0.000	0.000	0.000	0.000	0.000																	
5 Yr Avg	2.635	0.123	0.200	0.606	0.439	0.731	0.770	0.651	2.339	3.976	2.133	1.210	1.456	0.188	0.052	0.035	0.000	0.000	0.000	0.000																	
10 Yr Avg	2.586	0.138	0.237	0.581	0.525	0.861	0.642	0.809	1.539	2.361	1.414	1.317	0.945	0.228	0.044	0.035	0.000	0.000	0.000	0.000																	
Prior	2.660	0.131	0.228	0.480	0.484	0.942	0.703	0.594	2.565	1.427	2.119	1.855	1.273	0.133	0.051	0.044	0.000	0.000	0.000																		
Selected	2.586	0.138	0.237	0.581	0.525	0.861	0.642	0.809	1.539	2.361	1.414	1.317	0.945	0.228	0.044	0.035	0.000	0.000	0.000	0.000																	

	TAIL
Selected	1.000

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

LOST TIME - TOTAL
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2013	SELECTED ULTIMATE LOSS	SELECTED NOMINAL UNPAID LOSS	DISCOUNT FACTOR AT 4.0%	SELECTED DISCOUNTED UNPAID LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		482	1,882	1,400	74.6%	1,044	
1977	1,465,551	7,373	8,101	728	72.2%	525	0.553
1978	1,553,484	9,958	11,033	1,074	71.6%	769	0.710
1979	1,646,693	9,388	10,493	1,105	71.1%	785	0.637
1980	1,745,494	9,169	10,345	1,176	70.5%	829	0.593
1981	1,826,711	9,262	10,553	1,291	69.9%	902	0.578
1982	2,061,263	12,732	14,659	1,927	69.4%	1,337	0.711
1983	2,173,213	10,854	12,629	1,775	68.7%	1,221	0.581
1984	2,314,385	12,159	14,318	2,159	68.3%	1,474	0.619
1985	2,444,242	11,023	13,136	2,113	67.7%	1,430	0.537
1986	2,644,132	12,615	15,231	2,616	67.2%	1,757	0.576
1987	2,911,888	15,646	19,163	3,517	66.7%	2,347	0.658
1988	3,191,151	19,836	24,664	4,828	66.3%	3,200	0.773
1989	3,341,117	18,368	23,185	4,817	65.7%	3,165	0.694
1990	3,644,538	22,098	28,306	6,209	65.0%	4,037	0.777
1991	3,852,022	15,338	19,962	4,624	64.4%	2,978	0.518
1992	3,944,342	16,055	21,250	5,195	63.8%	3,316	0.539
1993	4,020,534	17,157	23,095	5,938	63.2%	3,751	0.574
1994	4,272,082	17,122	23,465	6,342	62.6%	3,968	0.549
1995	4,432,599	18,253	25,497	7,244	62.0%	4,492	0.575
1996	4,487,291	15,972	22,807	6,835	61.6%	4,212	0.508
1997	4,623,816	17,989	26,304	8,315	61.3%	5,094	0.569
1998	4,816,176	17,658	26,491	8,834	60.9%	5,383	0.550
1999	5,047,597	18,439	28,414	9,976	60.6%	6,043	0.563
2000	5,318,217	21,542	34,192	12,650	60.3%	7,626	0.643
2001	5,597,545	24,706	40,478	15,771	60.0%	9,461	0.723
2002	5,822,846	22,065	37,380	15,315	59.7%	9,137	0.642
2003	6,004,956	22,720	39,814	17,093	59.4%	10,146	0.663
2004	6,183,507	21,329	39,127	17,798	59.2%	10,534	0.633
2005	6,388,250	18,744	36,264	17,520	59.1%	10,347	0.568
2006	6,653,696	17,728	36,584	18,857	58.9%	11,112	0.550
2007	6,915,410	16,066	35,878	19,813	58.9%	11,665	0.519
2008	7,073,199	15,240	36,735	21,494	59.2%	12,719	0.519
2009	7,109,910	16,822	42,089	25,267	59.5%	15,026	0.592
2010	7,245,414	14,231	42,885	28,654	60.1%	17,222	0.592
2011	7,353,256	10,806	40,812	30,007	61.1%	18,340	0.555
2012	7,554,946	6,259	39,526	33,267	63.2%	21,023	0.523
2013	2,614,539	744	14,487	13,743	67.0%	9,213	0.554
2014		0	0				
TOTAL		563,948	951,234	387,286	61.4%	237,632	
EXLD PRIOR		563,466	949,352	385,886	61.3%	236,588	

(1) PROVIDED BY THE BWC; 2013 ADJUSTED TO PARTIAL YEAR
(2) SECTION 3, EXHIBIT 2, SHEET 3, COL. 2
(3) SECTION 3, EXHIBIT 2, SHEET 3, COL. 12; 2013 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 3, EXHIBIT 2, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

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

LOST TIME - TOTAL
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	FISCAL YEAR ENDING 2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	1,400	129	120	112	104	96	115	76	68	61	54	50	48	50	45	28	46	23	26	151
1977	728	58	55	52	50	48	46	43	40	36	32	29	25	22	20	18	16	14	13	110
1978	1,074	83	79	75	71	68	65	63	59	54	49	44	39	34	31	27	24	21	19	167
1979	1,105	83	79	75	71	68	65	62	60	56	52	47	42	37	33	29	26	23	20	177
1980	1,176	86	82	78	74	70	67	64	61	59	55	51	46	41	37	32	29	26	23	195
1981	1,291	91	88	84	79	75	71	68	65	62	60	57	52	47	42	37	33	29	26	222
1982	1,927	134	126	123	116	110	104	99	95	91	87	83	79	72	65	59	52	46	41	345
1983	1,775	115	115	109	106	100	95	90	85	82	78	75	72	68	62	56	51	45	39	332
1984	2,159	146	131	131	123	120	114	108	102	97	93	89	85	81	77	71	64	57	51	421
1985	2,113	132	134	120	120	113	110	104	99	94	89	85	81	78	75	70	65	59	53	433
1986	2,616	167	153	155	139	139	131	127	121	115	109	103	99	94	90	86	82	75	68	563
1987	3,517	225	209	193	195	175	175	165	160	152	144	137	130	124	119	113	109	103	95	794
1988	4,828	302	290	270	248	251	226	225	213	206	196	186	176	167	160	153	146	140	132	1,144
1989	4,817	278	284	272	253	233	236	212	212	200	194	184	175	165	157	150	143	137	132	1,199
1990	6,209	328	340	346	333	309	285	288	259	259	244	237	224	213	202	192	183	175	167	1,625
1991	4,624	245	231	240	244	235	218	201	203	183	182	172	167	158	150	142	135	129	123	1,264
1992	5,195	273	261	246	255	260	250	232	214	217	194	194	183	178	169	160	151	144	137	1,477
1993	5,938	292	297	284	267	277	283	271	252	233	235	211	211	199	193	183	174	165	156	1,755
1994	6,342	309	296	301	288	272	282	287	276	257	236	239	215	214	202	196	186	177	167	1,941
1995	7,244	353	336	322	327	313	295	306	312	300	279	257	260	233	233	220	213	202	192	2,291
1996	6,835	355	315	301	288	293	280	264	274	279	268	249	230	232	209	208	197	191	181	2,221
1997	8,315	432	410	364	347	332	338	323	304	316	322	309	288	265	268	241	240	227	220	2,770
1998	8,834	459	435	413	366	349	335	340	326	307	318	324	311	290	267	270	242	242	228	3,011
1999	9,976	501	492	466	443	393	375	359	365	349	329	341	348	334	311	286	290	260	260	3,475
2000	12,650	646	603	593	561	533	473	451	432	439	420	396	410	419	402	374	344	348	313	4,494
2001	15,771	796	765	713	701	664	631	560	534	511	520	498	469	486	495	476	442	408	412	5,690
2002	15,315	750	735	707	659	648	614	582	517	493	472	480	460	433	449	458	439	409	376	5,636
2003	17,093	836	796	780	750	699	688	651	618	549	523	501	510	488	459	476	486	466	434	6,382
2004	17,798	919	825	786	770	741	691	679	643	611	542	517	495	503	482	454	470	480	460	6,730
2005	17,520	914	858	770	734	719	691	644	634	600	570	506	482	462	470	449	423	439	448	6,709
2006	18,857	978	933	876	786	749	733	705	658	647	612	581	516	492	471	479	459	432	448	7,303
2007	19,813	1,059	973	927	871	782	745	729	701	654	643	609	578	513	489	469	477	456	429	7,709
2008	21,494	1,329	1,078	990	944	886	796	758	742	714	666	654	620	588	522	498	477	485	464	8,283
2009	25,267	1,580	1,465	1,188	1,091	1,040	977	877	835	818	787	734	721	683	648	576	549	526	535	9,640
2010	28,654	2,048	1,663	1,542	1,251	1,149	1,095	1,028	923	880	861	828	772	759	719	683	606	578	553	10,713
2011	30,007	2,479	1,967	1,598	1,482	1,202	1,103	1,052	988	887	845	827	796	742	730	691	656	582	555	10,824
2012	33,267	3,748	2,439	1,935	1,572	1,458	1,182	1,086	1,035	972	873	831	814	783	730	718	680	645	573	11,194
2013	13,743	4,751	2,645	1,721	1,366	1,109	1,029	834	766	731	686	616	587	575	552	515	507	480	455	8,305
TOTAL	387,286	28,409	23,104	20,258	18,448	17,079	16,007	15,018	14,252	13,565	12,919	12,329	11,813	11,323	10,833	10,342	9,911	9,442	9,025	137,696

(1) SECTION 3, EXHIBIT 2, SHEET 1, COL. 4
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 2, SHEET 23

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

LOST TIME - TOTAL
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	FISCAL YEAR ENDING 2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	51	5	4	4	4	3	31	-	-	-	-	-	-	-	-	-	-	-	-	-
1957	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1958	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1959	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1960	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1961	5	1	0	0	0	0	0	0	0	0	0	2	-	-	-	-	-	-	-	-
1962	21	2	2	2	2	1	1	1	1	1	1	1	7	-	-	-	-	-	-	-
1963	46	5	4	4	3	3	3	2	2	2	2	2	1	13	-	-	-	-	-	-
1964	55	6	5	5	4	4	3	3	2	2	2	2	2	2	14	-	-	-	-	-
1965	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1966	115	12	11	10	9	8	7	6	5	5	4	4	3	3	3	3	24	-	-	-
1967	17	2	2	1	1	1	1	1	1	1	1	1	0	0	0	0	0	3	-	-
1968	57	6	5	5	4	4	3	3	3	2	2	2	2	1	1	1	1	1	9	-
1969	25	3	2	2	2	2	2	1	1	1	1	1	1	1	1	0	1	0	0	4
1970	39	4	4	3	3	3	2	2	2	2	1	1	1	1	1	1	1	1	1	6
1971	35	4	3	3	3	2	2	2	2	1	1	1	1	1	1	1	1	1	1	5
1972	131	13	12	11	10	9	8	7	6	6	5	4	4	4	3	3	2	2	2	19
1973	57	5	5	5	4	4	4	3	3	2	2	2	2	2	1	1	1	1	1	8
1974	65	6	6	5	5	5	4	4	3	3	3	2	2	2	2	1	1	1	1	9
1975	162	14	13	13	12	11	11	10	9	8	7	6	5	5	4	4	3	3	3	23
1976	520	43	41	39	37	36	34	31	28	25	22	20	17	16	14	12	11	10	9	77
TOTAL	1,400	129	120	112	104	96	115	76	68	61	54	50	48	50	45	28	46	23	26	151

(1) BASED ON SECTION 3, EXHIBIT 2, SHEET 39, ROW 8
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 2, SHEET 23

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

LOST TIME - TOTAL
(000's)

SELECTION OF ULTIMATE LOSS & ALAE

ACCIDENT YEAR	PAYROLL	PAID LOSS @ 6/30/13	INCURRED LOSS @ 6/30/13	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT PAID	LOSS DEVELOPMENT INCURRED	BORNHUETTER-FERGUSON PAID	BORNHUETTER-FERGUSON INCURRED	CUM. PAID FREQ/SEV AY DEV.	PAID INCR. FREQ/SEV AY DEV.	PAID INCR. FREQ/SEV CY DEV.	PAID INCR. TRENDED FREQ/SEV	SELECTED ULTIMATE LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
PRIOR		482										1,882	
1977	1,465,551	7,373	7,572	8,101	7,967	8,102	7,974					8,101	0.553
1978	1,553,484	9,958	10,060	11,033	10,611	11,035	10,634					11,033	0.710
1979	1,646,693	9,388	9,705	10,493	10,216	10,495	10,231					10,493	0.637
1980	1,745,494	9,169	9,586	10,345	10,078	10,347	10,092					10,345	0.593
1981	1,826,711	9,262	9,656	10,553	10,176	10,555	10,196					10,553	0.578
1982	2,061,263	12,732	13,428	14,659	14,206	14,658	14,230	14,659	14,659	14,659	14,659	14,659	0.711
1983	2,173,213	10,854	11,211	12,629	11,903	12,634	11,947	12,594	12,524	12,523	12,623	12,629	0.581
1984	2,314,385	12,159	12,634	14,318	13,528	14,322	13,581	14,182	14,136	14,169	14,228	14,318	0.619
1985	2,444,242	11,023	11,205	13,136	11,969	13,142	12,046	12,939	12,762	12,806	13,072	13,136	0.537
1986	2,644,132	12,615	14,088	15,231	15,008	15,237	15,023	14,911	14,809	15,068	15,083	15,231	0.576
1987	2,911,888	15,646	16,797	19,163	18,240	19,163	18,313	18,656	18,651	19,237	18,796	19,163	0.658
1988	3,191,151	19,836	25,628	24,664	27,835	24,654	27,579	23,886	25,720	27,558	23,984	24,664	0.773
1989	3,341,117	18,368	20,270	23,185	22,436	23,189	22,510	22,451	22,396	23,350	22,642	23,185	0.694
1990	3,644,538	22,098	24,827	28,306	27,491	28,316	27,574	27,442	27,451	28,514	27,310	28,306	0.777
1991	3,852,022	15,338	16,688	19,962	18,184	19,974	18,335	19,308	18,559	19,470	19,854	19,962	0.518
1992	3,944,342	16,055	18,079	21,250	20,571	21,253	20,655	20,591	20,201	21,823	21,406	21,250	0.539
1993	4,020,534	17,157	19,874	23,095	22,178	23,101	22,275	22,352	22,172	25,378	23,148	23,095	0.574
1994	4,272,082	17,122	19,747	23,465	22,124	23,427	22,253	22,665	21,889	24,991	23,674	23,465	0.549
1995	4,432,599	18,253	23,751	25,497	26,948	25,000	26,568	24,587	26,323	34,512	25,715	25,497	0.575
1996	4,487,291	15,972	18,774	22,807	22,222	23,002	22,414	21,971	21,600	27,051	24,117	22,807	0.508
1997	4,623,816	17,989	22,427	26,304	26,090	26,022	25,995	25,299	24,605	31,768	26,664	26,304	0.569
1998	4,816,176	17,658	21,272	26,491	25,153	26,929	25,562	25,428	24,319	31,844	27,189	26,491	0.550
1999	5,047,597	18,439	23,147	28,414	27,267	29,332	27,835	27,267	26,829	38,170	30,002	28,414	0.563
2000	5,318,217	21,542	26,882	34,192	32,076	34,117	32,386	32,865	30,629	43,409	35,269	34,192	0.643
2001	5,597,545	24,706	31,006	40,478	38,010	39,421	37,965	38,765	36,090	51,765	40,382	40,478	0.723
2002	5,822,846	22,065	28,438	37,380	35,373	37,198	35,680	35,660	32,594	46,842	38,133	37,380	0.642
2003	6,004,956	22,720	29,447	39,914	37,369	38,907	37,413	37,870	34,490	50,870	41,522	39,814	0.663
2004	6,183,507	21,329	29,298	39,082	37,443	39,307	37,908	36,900	34,707	55,305	41,445	39,127	0.633
2005	6,388,250	18,744	27,305	35,993	35,448	36,896	36,007	33,945	31,910	52,387	39,901	36,264	0.568
2006	6,653,696	17,728	26,640	35,846	35,318	37,692	36,345	33,714	33,606	57,617	38,521	36,584	0.550
2007	6,915,410	16,066	23,356	34,475	31,950	37,282	34,043	32,348	29,513	50,168	41,231	35,878	0.519
2008	7,073,199	15,240	22,965	35,376	32,692	37,640	34,675	33,049	31,116	56,929	41,430	36,735	0.519
2009	7,109,910	16,822	26,134	42,819	39,157	41,777	39,804	39,984	37,595	71,279	47,317	42,089	0.592
2010	7,245,414	14,231	23,466	41,115	38,683	43,327	40,971	38,136	34,254	66,809	49,371	42,885	0.592
2011	7,353,256	10,806	19,059	37,618	33,795	41,167	37,633	34,619	33,733	70,404	46,296	40,812	0.555
2012	7,554,946	6,259	15,793	31,814	30,513	39,526	35,773	28,997	27,628	59,512	42,176	39,526	0.523
2013	5,229,078	744	3,759	21,733	21,786	28,973	27,945	19,088	18,567	44,800	32,268	28,973	0.554
2014	5,307,514					30,253	30,253					30,253	0.570
TOTAL		563,948	713,969	940,936	902,015	997,372	958,623	847,126	816,035	1,200,987	959,428	995,973	
EXLD PRIOR		563,466	713,969	940,936	902,015	997,372	958,623	847,126	816,035	1,200,987	959,428	994,091	
EXLD PRIOR & 2014		563,466	713,969	940,936	902,015	967,119	928,371	847,126	816,035	1,200,987	959,428	963,838	

(1) PROVIDED BY THE BWC
(2) BASED ON DATA FROM THE BWC
(3) BASED ON DATA FROM THE BWC
(4) SECTION 3, EXHIBIT 2, SHEET 4, COL. 4
(5) SECTION 3, EXHIBIT 2, SHEET 5, COL. 4
(6) SECTION 3, EXHIBIT 2, SHEET 6, COL. 8
(7) SECTION 3, EXHIBIT 2, SHEET 7, COL. 8
(8) SECTION 3, EXHIBIT 2, SHEET 8, COL. 8
(9) SECTION 3, EXHIBIT 2, SHEET 9
(10) SECTION 3, EXHIBIT 2, SHEET 11
(11) SECTION 3, EXHIBIT 2, SHEET 10
(12) SELECTED BY DELOITTE CONSULTING
(13) = [(12) / (1)] x 100

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

LOST TIME - TOTAL
(000's)

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/13	PAID LOSS	PAID LDF	INDICATED ULTIMATE @ 6/30/13	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	438	7,373	1.099	8,101	0.553
1978	426	9,958	1.108	11,033	0.710
1979	414	9,388	1.118	10,493	0.637
1980	402	9,169	1.128	10,345	0.593
1981	390	9,262	1.139	10,553	0.578
1982	378	12,732	1.151	14,659	0.711
1983	366	10,854	1.164	12,629	0.581
1984	354	12,159	1.178	14,318	0.619
1985	342	11,023	1.192	13,136	0.537
1986	330	12,615	1.207	15,231	0.576
1987	318	15,646	1.225	19,163	0.658
1988	306	19,836	1.243	24,664	0.773
1989	294	18,368	1.262	23,185	0.694
1990	282	22,098	1.281	28,306	0.777
1991	270	15,338	1.301	19,962	0.518
1992	258	16,055	1.324	21,250	0.539
1993	246	17,157	1.346	23,095	0.574
1994	234	17,122	1.370	23,465	0.549
1995	222	18,253	1.397	25,497	0.575
1996	210	15,972	1.428	22,807	0.508
1997	198	17,989	1.462	26,304	0.569
1998	186	17,658	1.500	26,491	0.550
1999	174	18,439	1.541	28,414	0.563
2000	162	21,542	1.587	34,192	0.643
2001	150	24,706	1.638	40,478	0.723
2002	138	22,065	1.694	37,380	0.642
2003	126	22,720	1.757	39,914	0.665
2004	114	21,329	1.832	39,082	0.632
2005	102	18,744	1.920	35,993	0.563
2006	90	17,728	2.022	35,846	0.539
2007	78	16,066	2.146	34,475	0.499
2008	66	15,240	2.321	35,376	0.500
2009	54	16,822	2.545	42,819	0.602
2010	42	14,231	2.889	41,115	0.567
2011	30	10,806	3.481	37,618	0.512
2012	18	6,259	5.083	31,814	0.421
2013	6	744	29.226	21,733	0.416
2014	0				
TOTAL		563,466		940,936	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) BASED ON DATA FROM THE BWC
(3) SECTION 3, EXHIBIT 2, SHEET 20, COL. 6
(4) = (2) x (3)
(5) = (4) / PAYROLL x 100

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

LOST TIME - TOTAL
(000's)

INCURRED LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/13	INCURRED LOSS	INCURRED LDF	INDICATED ULTIMATE @ 6/30/13	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	438	7,572	1.052	7,967	0.544
1978	426	10,060	1.055	10,611	0.683
1979	414	9,705	1.053	10,216	0.620
1980	402	9,586	1.051	10,078	0.577
1981	390	9,656	1.054	10,176	0.557
1982	378	13,428	1.058	14,206	0.689
1983	366	11,211	1.062	11,903	0.548
1984	354	12,634	1.071	13,528	0.584
1985	342	11,205	1.068	11,969	0.490
1986	330	14,088	1.065	15,008	0.568
1987	318	16,797	1.086	18,240	0.626
1988	306	25,628	1.086	27,835	0.872
1989	294	20,270	1.107	22,436	0.672
1990	282	24,827	1.107	27,491	0.754
1991	270	16,688	1.090	18,184	0.472
1992	258	18,079	1.138	20,571	0.522
1993	246	19,874	1.116	22,178	0.552
1994	234	19,747	1.120	22,124	0.518
1995	222	23,751	1.135	26,948	0.608
1996	210	18,774	1.184	22,222	0.495
1997	198	22,427	1.163	26,090	0.564
1998	186	21,272	1.182	25,153	0.522
1999	174	23,147	1.178	27,267	0.540
2000	162	26,882	1.193	32,076	0.603
2001	150	31,006	1.226	38,010	0.679
2002	138	28,438	1.244	35,373	0.607
2003	126	29,447	1.269	37,369	0.622
2004	114	29,298	1.278	37,443	0.606
2005	102	27,305	1.298	35,448	0.555
2006	90	26,640	1.326	35,318	0.531
2007	78	23,356	1.368	31,950	0.462
2008	66	22,965	1.424	32,692	0.462
2009	54	26,134	1.498	39,157	0.551
2010	42	23,466	1.649	38,683	0.534
2011	30	19,059	1.773	33,795	0.460
2012	18	15,793	1.932	30,513	0.404
2013	6	3,759	5.796	21,786	0.417
2014	0				
TOTAL		713,969		902,015	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) BASED ON DATA FROM THE BWC
(3) SECTION 3, EXHIBIT 2, SHEET 20, COL. 9
(4) = (2) x (3)
(5) = (4) / PAYROLL x 100

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

LOST TIME - TOTAL
(000's)

PAID BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	INITIAL EXPECTED DOLLARS	EXPECTED % OF PAID LOSS	EXPECTED PAID LOSS	ACTUAL PAID LOSS	EXPECTED UNPAID LOSS	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551	0.554	8,113	91.0%	7,384	7,373	729	8,102	0.553
1978	1,553,484	0.711	11,052	90.3%	9,976	9,958	1,076	11,035	0.710
1979	1,646,693	0.638	10,510	89.5%	9,403	9,388	1,107	10,495	0.637
1980	1,745,494	0.594	10,363	88.6%	9,185	9,169	1,178	10,347	0.593
1981	1,826,711	0.579	10,571	87.8%	9,279	9,262	1,293	10,555	0.578
1982	2,061,263	0.711	14,648	86.9%	12,723	12,732	1,925	14,658	0.711
1983	2,173,213	0.583	12,664	85.9%	10,884	10,854	1,780	12,634	0.581
1984	2,314,385	0.620	14,341	84.9%	12,179	12,159	2,162	14,322	0.619
1985	2,444,242	0.539	13,170	83.9%	11,052	11,023	2,118	13,142	0.538
1986	2,644,132	0.577	15,264	82.8%	12,642	12,615	2,622	15,237	0.576
1987	2,911,888	0.658	19,163	81.6%	15,646	15,646	3,517	19,163	0.658
1988	3,191,151	0.771	24,609	80.4%	19,792	19,836	4,817	24,654	0.773
1989	3,341,117	0.694	23,203	79.2%	18,382	18,368	4,821	23,189	0.694
1990	3,644,538	0.778	28,352	78.1%	22,134	22,098	6,219	28,316	0.777
1991	3,852,022	0.520	20,016	76.8%	15,379	15,338	4,636	19,974	0.519
1992	3,944,342	0.539	21,261	75.6%	16,063	16,055	5,198	21,253	0.539
1993	4,020,534	0.575	23,117	74.3%	17,173	17,157	5,943	23,101	0.575
1994	4,272,082	0.546	23,326	73.0%	17,021	17,122	6,305	23,427	0.548
1995	4,432,599	0.536	23,747	71.6%	17,000	18,253	6,747	25,000	0.564
1996	4,487,291	0.523	23,459	70.0%	16,428	15,972	7,031	23,002	0.513
1997	4,623,816	0.550	25,411	68.4%	17,378	17,989	8,033	26,022	0.563
1998	4,816,176	0.577	27,805	66.7%	18,533	17,658	9,271	26,929	0.559
1999	5,047,597	0.615	31,027	64.9%	20,134	18,439	10,893	29,332	0.581
2000	5,318,217	0.639	33,990	63.0%	21,415	21,542	12,576	34,117	0.642
2001	5,597,545	0.675	37,766	61.0%	23,051	24,706	14,715	39,421	0.704
2002	5,822,846	0.634	36,937	59.0%	21,804	22,065	15,133	37,198	0.639
2003	6,004,956	0.626	37,576	56.9%	21,390	22,720	16,187	38,907	0.648
2004	6,183,507	0.640	39,578	54.6%	21,600	21,329	17,978	39,307	0.636
2005	6,388,250	0.593	37,878	52.1%	19,726	18,744	18,152	36,896	0.578
2006	6,653,696	0.594	39,499	49.5%	19,534	17,728	19,965	37,692	0.566
2007	6,915,410	0.575	39,731	46.6%	18,515	16,066	21,216	37,282	0.539
2008	7,073,199	0.556	39,354	43.1%	16,954	15,240	22,400	37,640	0.532
2009	7,109,910	0.578	41,102	39.3%	16,147	16,822	24,955	41,777	0.588
2010	7,245,414	0.614	44,498	34.6%	15,402	14,231	29,096	43,327	0.598
2011	7,353,256	0.579	42,597	28.7%	12,236	10,806	30,362	41,167	0.560
2012	7,554,946	0.548	41,415	19.7%	8,148	6,259	33,267	39,526	0.523
2013	5,229,078	0.559	29,230	3.4%	1,000	744	28,230	28,973	0.554
2014	5,307,514	0.570	30,253	0.0%			30,253	30,253	0.570
TOTAL			1,006,599		572,693	563,466	433,906	997,372	

(1)	PROVIDED BY THE BWC	(6)	BASED ON DATA FROM THE BWC
(2)	SECTION 3, EXHIBIT 2, SHEET 19, COL. 14	(7)	= (3) x [1 - (4)]
(3)	= [(1) x (2)] / 100	(8)	= (6) + (7)
(4)	= 1 / SECTION 3, EXHIBIT 2, SHEET 4, COL. 3	(9)	= [(8) / (1)] x 100
(5)	= (3) x (4)		

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

LOST TIME - TOTAL
(000's)

INCURRED BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	INITIAL EXPECTED DOLLARS	EXPECTED % OF REPORTED LOSS	EXPECTED REPORTED LOSS	ACTUAL REPORTED LOSS	EXPECTED UNREPORTED LOSS	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551	0.554	8,113	95.0%	7,710	7,572	403	7,974	0.544
1978	1,553,484	0.711	11,052	94.8%	10,478	10,060	574	10,634	0.685
1979	1,646,693	0.638	10,510	95.0%	9,983	9,705	526	10,231	0.621
1980	1,745,494	0.594	10,363	95.1%	9,857	9,586	506	10,092	0.578
1981	1,826,711	0.579	10,571	94.9%	10,031	9,656	540	10,196	0.558
1982	2,061,263	0.711	14,648	94.5%	13,846	13,428	803	14,230	0.690
1983	2,173,213	0.583	12,664	94.2%	11,927	11,211	737	11,947	0.550
1984	2,314,385	0.620	14,341	93.4%	13,394	12,634	948	13,581	0.587
1985	2,444,242	0.539	13,170	93.6%	12,329	11,205	841	12,046	0.493
1986	2,644,132	0.577	15,264	93.9%	14,329	14,088	935	15,023	0.568
1987	2,911,888	0.658	19,163	92.1%	17,646	16,797	1,517	18,313	0.629
1988	3,191,151	0.771	24,609	92.1%	22,658	25,628	1,951	27,579	0.864
1989	3,341,117	0.694	23,203	90.3%	20,963	20,270	2,240	22,510	0.674
1990	3,644,538	0.778	28,352	90.3%	25,605	24,827	2,747	27,574	0.757
1991	3,852,022	0.520	20,016	91.8%	18,369	16,688	1,646	18,335	0.476
1992	3,944,342	0.539	21,261	87.9%	18,685	18,079	2,576	20,655	0.524
1993	4,020,534	0.575	23,117	89.6%	20,716	19,874	2,401	22,275	0.554
1994	4,272,082	0.546	23,326	89.3%	20,820	19,747	2,506	22,253	0.521
1995	4,432,599	0.536	23,747	88.1%	20,930	23,751	2,818	26,568	0.599
1996	4,487,291	0.523	23,459	84.5%	19,819	18,774	3,640	22,414	0.500
1997	4,623,816	0.550	25,411	86.0%	21,843	22,427	3,568	25,995	0.562
1998	4,816,176	0.577	27,805	84.6%	23,515	21,272	4,290	25,562	0.531
1999	5,047,597	0.615	31,027	84.9%	26,339	23,147	4,688	27,835	0.551
2000	5,318,217	0.639	33,990	83.8%	28,487	26,882	5,503	32,386	0.609
2001	5,597,545	0.675	37,766	81.6%	30,806	31,006	6,960	37,965	0.678
2002	5,822,846	0.634	36,937	80.4%	29,696	28,438	7,241	35,680	0.613
2003	6,004,956	0.626	37,576	78.8%	29,610	29,447	7,967	37,413	0.623
2004	6,183,507	0.640	39,578	78.2%	30,969	29,298	8,610	37,908	0.613
2005	6,388,250	0.593	37,878	77.0%	29,176	27,305	8,702	36,007	0.564
2006	6,653,696	0.594	39,499	75.4%	29,794	26,640	9,705	36,345	0.546
2007	6,915,410	0.575	39,731	73.1%	29,045	23,356	10,686	34,043	0.492
2008	7,073,199	0.556	39,354	70.2%	27,645	22,965	11,710	34,675	0.490
2009	7,109,910	0.578	41,102	66.7%	27,432	26,134	13,670	39,804	0.560
2010	7,245,414	0.614	44,498	60.7%	26,993	23,466	17,505	40,971	0.565
2011	7,353,256	0.579	42,597	56.4%	24,024	19,059	18,574	37,633	0.512
2012	7,554,946	0.548	41,415	51.8%	21,435	15,793	19,980	35,773	0.473
2013	5,229,078	0.559	29,230	17.3%	5,043	3,759	24,187	27,945	0.534
2014	5,307,514	0.570	30,253	0.0%			30,253	30,253	0.570
TOTAL			1,006,599		761,944	713,969	244,654	958,623	

(1)	PROVIDED BY THE BWC	(6)	BASED ON DATA FROM THE BWC
(2)	SECTION 3, EXHIBIT 2, SHEET 19, COL. 14	(7)	= (3) x [1 - (4)]
(3)	= [(1) x (2)] / 100	(8)	= (6) + (7)
(4)	= 1 / SECTION 3, EXHIBIT 2, SHEET 5, COL. 3	(9)	= [(8) / (1)] x 100
(5)	= (3) x (4)		

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

LOST TIME - TOTAL
(000's)

CUMULATIVE PAID FREQUENCY SEVERITY METHOD

ACCIDENT YEAR	PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	$ WHOLE PAID SEVERITY	PAID SEVERITY LDF	$ WHOLE ULTIMATE SEVERITY	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551		1.000			1.151			
1978	1,553,484		1.000			1.151			
1979	1,646,693		1.000			1.151			
1980	1,745,494		1.000			1.151			
1981	1,826,711		1.000			1.151			
1982	2,061,263	1,272	1.000	1,272	10,010	1.151	11,525	14,659	0.711
1983	2,173,213	1,342	1.000	1,342	8,088	1.160	9,384	12,594	0.580
1984	2,314,385	1,433	1.000	1,433	8,485	1.166	9,896	14,182	0.613
1985	2,444,242	1,564	1.000	1,564	7,048	1.174	8,273	12,939	0.529
1986	2,644,132	1,653	1.000	1,653	7,632	1.182	9,021	14,911	0.564
1987	2,911,888	1,704	1.000	1,704	9,182	1.192	10,948	18,656	0.641
1988	3,191,151	1,901	1.000	1,901	10,435	1.204	12,565	23,886	0.749
1989	3,341,117	1,905	1.000	1,905	9,642	1.222	11,785	22,451	0.672
1990	3,644,538	1,872	1.000	1,872	11,804	1.242	14,659	27,442	0.753
1991	3,852,022	1,802	1.000	1,802	8,512	1.259	10,715	19,308	0.501
1992	3,944,342	1,957	1.000	1,957	8,204	1.283	10,522	20,591	0.522
1993	4,020,534	1,909	1.000	1,909	8,988	1.303	11,709	22,352	0.556
1994	4,272,082	1,861	1.000	1,861	9,201	1.324	12,179	22,665	0.531
1995	4,432,599	1,874	1.000	1,874	9,740	1.347	13,120	24,587	0.555
1996	4,487,291	1,931	1.000	1,931	8,271	1.375	11,377	21,971	0.490
1997	4,623,816	1,705	1.000	1,706	10,551	1.406	14,834	25,299	0.547
1998	4,816,176	1,681	1.000	1,682	10,504	1.439	15,120	25,428	0.528
1999	5,047,597	1,866	1.001	1,867	9,881	1.478	14,605	27,267	0.540
2000	5,318,217	1,947	1.001	1,949	11,064	1.524	16,861	32,865	0.618
2001	5,597,545	1,955	1.002	1,958	12,637	1.566	19,794	38,765	0.693
2002	5,822,846	1,834	1.002	1,838	12,031	1.612	19,399	35,660	0.612
2003	6,004,956	1,952	1.004	1,959	11,640	1.660	19,327	37,870	0.631
2004	6,183,507	1,888	1.005	1,897	11,297	1.722	19,452	36,900	0.597
2005	6,388,250	1,799	1.007	1,811	10,419	1.799	18,744	33,945	0.531
2006	6,653,696	1,563	1.011	1,579	11,342	1.882	21,346	33,714	0.507
2007	6,915,410	1,688	1.034	1,745	9,518	1.948	18,536	32,348	0.468
2008	7,073,199	1,532	1.057	1,620	9,948	2.051	20,404	33,049	0.467
2009	7,109,910	1,548	1.085	1,680	10,867	2.191	23,807	39,984	0.562
2010	7,245,414	1,549	1.122	1,737	9,187	2.389	21,949	38,136	0.526
2011	7,353,256	1,299	1.185	1,539	8,318	2.703	22,488	34,619	0.471
2012	7,554,946	934	1.383	1,292	6,702	3.350	22,452	28,997	0.384
2013	5,229,078	213	3.728	794	3,491	6.885	24,037	19,088	0.365
2014									
TOTAL		52,933		54,634				847,126	

(1)	PROVIDED BY THE BWC	(6)	SECTION 3, EXHIBIT 2, SHEET 20, COL. 15
(2)	BASED ON DATA FROM THE BWC	(7)	= (5) x (6)
(3)	SECTION 3, EXHIBIT 2, SHEET 20, COL. 12	(8)	= [(4) x (7)] / 1000
(4)	= (2) x (3)	(9)	= [(8) / (1)] x 100
(5)	SECTION 3, EXHIBIT 2, SHEET 4, COL. 2 / (2) x 1000		

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
MEDICAL
LOST TIME - TOTAL

PAID INCREMENTAL FREQUENCY SEVERITY ACCIDENT YEAR DEVELOPMENT METHOD (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	TAIL	INDICATED ULTIMATE
1977																																						-	-
1978																																						-	-
1979																																						-	-
1980																																						-	-
1981																																						-	-
1982	180	1,294	1,205	758	688	679	627	525	518	583	645	657	552	439	407	295	236	278	167	167	185	186	172	169	190	119	129	190	168	130	96	99						1,927	14,659
1983	135	1,062	1,218	789	686	632	570	530	572	584	558	552	370	328	360	300	322	112	155	192	194	151	87	65	52	31	107	69	30	21	23	24						1,646	12,524
1984	210	1,484	1,359	845	730	676	587	650	804	566	466	328	307	298	216	217	257	366	310	223	244	193	125	155	82	86	114	104	83	74	59	60						1,858	14,136
1985	187	1,389	1,460	988	761	669	706	711	721	519	408	361	323	297	223	268	213	148	105	93	171	66	70	40	25	17	27	29	29	23	19	19						1,677	12,762
1986	164	1,370	1,684	930	801	874	868	637	576	379	423	310	294	272	251	225	185	203	322	281	286	185	140	207	167	297	184	102	80	64	51	52						1,946	14,809
1987	181	1,621	2,301	1,422	1,289	1,164	976	846	624	649	509	417	424	325	342	344	293	335	229	276	130	197	134	137	162	141	178	161	127	102	80	83						2,451	18,651
1988	234	1,903	2,407	1,768	1,615	1,341	1,001	920	621	593	418	499	345	348	401	523	539	490	464	416	482	260	741	281	672	554	609	553	436	348	275	283						3,380	25,720
1989	217	1,943	2,950	1,899	1,269	952	929	785	722	618	596	516	518	441	461	580	549	359	413	353	344	233	228	278	215	197	216	196	155	123	98	100						2,944	22,396
1990	210	2,300	4,037	2,074	1,395	1,021	883	782	709	701	660	790	734	770	605	590	655	739	434	462	364	495	428	254	289	264	290	263	208	166	131	135						3,608	27,451
1991	309	3,396	2,506	1,371	1,136	945	680	491	554	385	370	332	300	437	292	313	311	259	242	218	192	171	129	99	113	103	113	103	81	65	51	53						2,439	18,559
1992	311	3,512	2,572	1,670	1,145	898	653	593	457	623	439	386	457	349	225	308	338	269	272	217	157	208	211	163	185	169	185	168	133	106	84	86						2,655	20,201
1993	539	3,841	2,794	1,728	1,088	781	717	659	595	463	427	495	434	420	318	313	283	326	309	320	308	257	261	201	229	209	229	208	164	131	104	107						2,914	22,172
1994	326	3,540	2,655	1,432	1,099	893	870	636	707	739	617	496	533	493	525	387	306	321	288	256	242	201	205	158	179	164	180	163	129	103	81	84						2,877	21,889
1995	347	3,522	2,360	1,267	1,199	1,023	858	701	763	767	747	637	736	574	457	639	539	530	586	551	519	433	441	339	385	352	387	351	277	221	175	180						3,460	26,323
1996	445	3,703	2,355	1,365	795	820	636	557	769	566	659	524	510	547	602	357	423	338	314	296	279	232	237	182	207	189	208	189	149	119	94	96						2,839	21,600
1997	409	3,888	2,869	1,473	1,176	1,080	953	1,077	759	868	596	684	435	443	452	435	389	365	340	320	301	251	256	197	224	205	225	204	161	128	102	104						3,234	24,605
1998	461	3,924	2,533	1,801	1,492	1,349	1,147	782	706	472	514	486	572	481	570	368	358	336	312	294	277	231	235	181	206	188	206	187	148	118	93	96						3,196	24,319
1999	519	4,295	3,050	1,900	1,556	1,087	1,083	1,021	713	681	503	557	542	439	492	466	454	426	396	373	351	293	298	230	261	239	262	238	188	150	118	122						3,526	26,829
2000	682	5,033	3,433	2,504	2,061	1,379	1,385	767	896	848	850	625	573	506	465	441	429	402	375	352	332	277	282	217	246	225	247	225	177	141	112	115						4,026	30,629
2001	1,143	6,808	3,728	2,703	1,978	1,641	1,281	1,126	964	895	1,019	764	654	603	555	526	512	480	447	420	396	330	336	259	294	269	295	268	211	169	134	137						4,743	36,090
2002	1,091	6,172	3,353	2,124	1,797	1,381	1,416	1,151	1,105	1,171	722	582	560	516	475	450	438	411	383	360	339	283	288	222	252	230	253	229	181	144	114	117						4,284	32,594
2003	1,545	6,783	3,784	2,378	1,765	1,465	1,410	1,096	903	893	699	617	594	547	503	477	464	436	406	381	359	300	305	235	267	244	268	243	192	153	121	124						4,533	34,490
2004	1,281	6,368	3,476	2,275	1,631	1,646	1,734	1,049	980	889	776	686	660	608	559	530	516	484	451	424	399	333	339	261	296	271	297	270	213	170	135	138						4,562	34,707
2005	1,327	6,555	3,380	2,116	1,530	1,286	896	780	874	822	718	634	610	562	517	490	477	447	417	392	369	308	313	241	274	251	275	250	197	157	124	128						4,194	31,910
2006	1,145	5,831	3,345	2,137	1,629	1,366	1,168	1,107	1,017	957	835	738	710	654	602	570	555	521	485	456	430	358	365	281	319	292	320	291	229	183	145	149						4,417	33,606
2007	1,132	6,090	3,151	2,006	1,352	1,286	1,049	843	774	728	636	562	540	498	458	434	423	397	369	347	327	273	278	214	243	222	244	221	175	139	110	113						3,879	29,513
2008	1,183	5,577	3,232	2,110	1,847	1,290	1,165	935	859	808	706	624	600	553	509	482	469	440	410	385	363	303	308	237	270	247	271	246	194	155	122	126						4,090	31,116
2009	1,661	7,017	3,840	2,367	1,938	1,562	1,410	1,132	1,040	979	855	755	726	670	616	584	568	533	496	466	440	367	373	287	326	298	328	297	235	187	148	152						4,941	37,595
2010	1,651	7,033	3,357	2,190	1,692	1,365	1,232	989	909	855	747	660	634	585	538	510	496	466	433	407	384	320	326	251	285	261	286	260	205	164	129	133						4,502	34,254
2011	1,320	5,945	3,540	2,287	1,767	1,425	1,286	1,033	949	893	780	689	663	611	562	532	518	486	453	425	401	334	341	262	298	272	299	271	214	171	135	139						4,434	33,733
2012	1,028	5,231	2,850	1,841	1,423	1,147	1,035	831	764	719	628	554	533	492	452	429	417	391	364	342	323	269	274	211	240	219	241	218	172	137	109	112						3,631	27,628
2013	744	3,504	1,909	1,233	953	768	693	557	512	481	420	371	357	329	303	287	279	262	244	229	216	180	184	141	160	147	161	146	115	92	73	75						2,440	18,567
																																						Tail	
Factors	4.712	0.545	0.646	0.773	0.806	0.903	0.803	0.919	0.941	0.873	0.884	0.962	0.922	0.920	0.948	0.973	0.938	0.931	0.940	0.943	0.834	1.019	0.770	1.135	0.915	1.097	0.908	0.789	0.797	0.792	1.026							1.151	

Example: AY 2008 Age 78 of 1,165 = 1,290 x 0.903 and AY 2008 Age 90 of 935 = 1,165 x 0.803

NOTE: FACTORS ARE FROM SECTION 3, EXHIBIT 2, SHEET 35

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
MEDICAL
LOST TIME - TOTAL
INCREMENTAL PAID LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	TAIL	INDICATED ULTIMATE
1977																																						-	-
1978																																						-	-
1979																																						-	-
1980																																						-	-
1981																																						-	-
1982	180	1,294	1,205	758	688	679	627	525	518	583	645	657	552	439	407	295	236	278	167	167	185	186	172	169	190	119	129	190	168	130	96	99						1,927	14,659
1983	135	1,062	1,218	789	686	632	570	530	572	584	558	552	370	328	360	300	322	112	155	192	194	151	87	65	52	31	107	69	30	21	23	110						1,659	12,623
1984	210	1,484	1,359	845	730	676	587	650	804	566	466	328	307	298	216	217	257	366	310	223	244	193	125	155	82	86	114	104	83	74	74	125						1,870	14,228
1985	187	1,389	1,460	988	761	669	706	711	721	519	408	361	323	297	223	268	213	148	105	93	171	66	70	40	25	17	27	29	29	101	86	144						1,718	13,072
1986	164	1,370	1,684	930	801	874	868	637	576	379	423	310	294	272	251	225	185	203	322	281	286	185	140	207	167	297	184	102	115	113	96	162						1,982	15,083
1987	181	1,621	2,301	1,422	1,289	1,164	976	846	624	649	509	417	424	325	342	344	293	335	229	276	130	197	134	137	162	141	178	149	125	123	105	177						2,470	18,796
1988	234	1,903	2,407	1,768	1,615	1,341	1,001	920	621	593	418	499	345	348	401	523	539	490	464	416	482	260	741	281	672	554	192	176	148	146	124	209						3,152	23,984
1989	217	1,943	2,950	1,899	1,269	952	929	785	722	618	596	516	518	441	461	580	549	359	413	353	344	233	228	278	215	240	204	187	158	155	132	222						2,976	22,642
1990	210	2,300	4,037	2,074	1,395	1,021	883	782	709	701	660	790	734	770	605	590	655	739	434	462	364	495	428	254	271	250	213	195	164	161	137	231						3,589	27,310
1991	309	3,396	2,506	1,371	1,136	945	680	491	554	385	370	332	300	437	292	313	311	259	242	218	192	171	129	251	276	256	217	199	167	165	140	236						2,610	19,854
1992	311	3,512	2,572	1,670	1,145	898	653	593	457	623	439	386	457	349	225	308	338	269	272	217	157	208	343	289	318	294	250	229	193	190	161	271						2,813	21,406
1993	539	3,841	2,794	1,728	1,088	781	717	659	595	463	427	495	434	420	318	313	283	326	309	320	308	324	354	299	329	304	259	237	199	196	167	281						3,042	23,148
1994	326	3,540	2,655	1,432	1,099	893	870	636	707	739	617	496	533	493	525	387	306	321	288	256	394	335	366	308	340	314	267	245	206	203	172	290						3,112	23,674
1995	347	3,522	2,360	1,267	1,199	1,023	858	701	763	767	747	637	736	574	457	639	539	530	586	411	420	358	391	329	363	336	285	261	220	216	184	310						3,380	25,715
1996	445	3,703	2,355	1,365	795	820	636	557	769	566	659	524	510	547	602	357	423	338	516	449	459	391	427	360	396	367	312	286	240	236	201	338						3,170	24,117
1997	409	3,888	2,869	1,473	1,176	1,080	953	1,077	759	868	596	684	435	443	452	435	389	511	483	420	430	366	400	337	371	343	292	267	225	221	188	317						3,505	26,664
1998	461	3,924	2,533	1,801	1,492	1,349	1,147	782	706	472	514	486	572	481	570	368	554	534	505	439	449	383	418	352	388	359	305	280	235	231	196	331						3,574	27,189
1999	519	4,295	3,050	1,900	1,556	1,087	1,083	1,021	713	681	503	557	542	439	492	611	652	628	595	517	528	450	492	414	456	422	359	329	276	272	231	389						3,943	30,002
2000	682	5,033	3,433	2,504	2,061	1,379	1,385	767	896	848	850	625	573	506	659	676	721	695	658	572	585	498	544	458	505	467	397	364	306	301	256	431						4,635	35,269
2001	1,143	6,808	3,728	2,703	1,978	1,641	1,281	1,126	964	895	1,019	764	654	686	702	720	768	740	701	609	623	530	579	488	537	497	423	388	326	321	272	459						5,307	40,382
2002	1,091	6,172	3,353	2,124	1,797	1,381	1,416	1,151	1,105	1,171	722	582	740	683	698	716	764	736	697	606	619	528	576	486	535	495	421	386	324	319	271	456						5,012	38,133
2003	1,545	6,783	3,784	2,378	1,765	1,465	1,410	1,096	903	893	699	853	836	772	789	809	863	832	788	685	700	596	651	549	604	559	475	436	366	360	306	516						5,457	41,522
2004	1,281	6,368	3,476	2,275	1,631	1,646	1,734	1,049	980	889	971	875	858	792	810	830	886	854	808	703	718	612	668	563	620	574	488	447	376	370	314	529						5,447	41,445
2005	1,327	6,555	3,380	2,116	1,530	1,286	896	780	874	1,069	983	886	868	801	819	840	897	864	818	711	727	619	676	570	627	581	494	453	380	374	318	536						5,244	39,901
2006	1,145	5,831	3,345	2,137	1,629	1,366	1,168	1,107	1,014	989	909	819	803	741	758	777	829	799	757	658	672	573	625	527	580	537	457	419	352	346	294	495						5,063	38,521
2007	1,132	6,090	3,151	2,006	1,352	1,286	1,049	1,330	1,187	1,158	1,064	959	940	868	887	910	971	935	886	770	787	671	732	617	679	629	535	490	412	405	344	580						5,419	41,231
2008	1,183	5,577	3,232	2,110	1,847	1,290	1,313	1,309	1,168	1,139	1,047	944	925	854	873	895	956	921	872	758	775	660	721	607	669	619	526	482	405	399	339	571						5,445	41,430
2009	1,661	7,017	3,840	2,367	1,938	1,500	1,442	1,437	1,283	1,251	1,150	1,036	1,016	938	959	983	1,049	1,011	957	832	850	724	791	667	734	679	578	529	445	438	372	627						6,219	47,317
2010	1,651	7,033	3,357	2,190	1,998	1,646	1,583	1,578	1,408	1,374	1,262	1,138	1,115	1,029	1,052	1,079	1,152	1,110	1,051	913	934	795	869	732	806	746	634	581	489	481	408	688						6,489	49,371
2011	1,320	5,945	3,540	2,303	1,890	1,557	1,497	1,493	1,332	1,299	1,194	1,076	1,055	974	996	1,021	1,090	1,050	994	864	883	752	822	692	762	706	600	550	462	455	386	651						6,085	46,296
2012	1,028	5,231	3,162	2,131	1,749	1,441	1,386	1,381	1,233	1,202	1,105	996	976	901	921	945	1,008	971	920	799	817	696	760	641	705	653	555	509	428	421	357	602						5,543	42,176
2013	744	4,219	2,401	1,618	1,328	1,094	1,052	1,049	936	913	839	756	741	684	700	717	766	738	698	607	621	529	577	486	536	496	421	386	325	320	271	457						4,241	32,268

NOTE: FUTURE CALENDAR YEAR PAYMENTS FOR EACH AY ARE DETERMINED BY MULTIPLYING AN ESTIMATED INCREMENTAL PAYMENT SEVERITY BY THE NUMBER OF ULTIMATE CLAIMS FROM SECTION 3, EXHIBIT 2, SHEET 13

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
MEDICAL
LOST TIME - TOTAL

PAID INCREMENTAL FREQUENCY SEVERITY CALENDAR YEAR DEVELOPMENT METHOD (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	TAIL	INDICATED ULTIMATE
1977																																						-	-
1978																																						-	-
1979																																						-	-
1980																																						-	-
1981																																						-	-
1982	180	1,294	1,205	758	688	679	627	525	518	583	645	657	552	439	407	295	236	278	167	167	185	186	172	169	190	119	129	190	168	130	96	99						1,927	14,659
1983	135	1,062	1,218	789	686	632	570	530	572	584	558	552	370	328	360	300	322	112	155	192	194	151	87	65	52	31	107	69	30	21	23	23						1,646	12,523
1984	210	1,484	1,359	845	730	676	587	650	804	566	466	328	307	298	216	217	257	366	310	223	244	193	125	155	82	86	114	104	83	74	74	74						1,862	14,169
1985	187	1,389	1,460	988	761	669	706	711	721	519	408	361	323	297	223	268	213	148	105	93	171	66	70	40	25	17	27	29	29	31	33	35						1,683	12,806
1986	164	1,370	1,684	930	801	874	868	637	576	379	423	310	294	272	251	225	185	203	322	281	286	185	140	207	167	297	184	102	108	114	121	129						1,980	15,068
1987	181	1,621	2,301	1,422	1,289	1,164	976	846	624	649	509	417	424	325	342	344	293	335	229	276	130	197	134	137	162	141	178	188	200	212	224	238						2,528	19,237
1988	234	1,903	2,407	1,768	1,615	1,341	1,001	920	621	593	418	499	345	348	401	523	539	490	464	416	482	260	741	281	672	554	588	623	660	700	742	787						3,622	27,558
1989	217	1,943	2,950	1,899	1,269	952	929	785	722	618	596	516	518	441	461	580	549	359	413	353	344	233	228	278	215	228	242	256	272	288	305	323						3,069	23,350
1990	210	2,300	4,037	2,074	1,395	1,021	883	782	709	701	660	790	734	770	605	590	655	739	434	462	364	495	428	254	270	286	303	321	340	361	382	405						3,748	28,514
1991	309	3,396	2,506	1,371	1,136	945	680	491	554	385	370	332	300	437	292	313	311	259	242	218	192	171	129	137	145	154	163	173	183	194	206	218						2,559	19,470
1992	311	3,512	2,572	1,670	1,145	898	653	593	457	623	439	386	457	349	225	308	338	269	272	217	157	208	220	233	247	262	278	294	312	331	351	372						2,868	21,823
1993	539	3,841	2,794	1,728	1,088	781	717	659	595	463	427	495	434	420	318	313	283	326	309	320	308	326	346	367	389	412	437	463	491	520	551	584						3,336	25,378
1994	326	3,540	2,655	1,432	1,099	893	870	636	707	739	617	496	533	493	525	387	306	321	288	256	272	288	305	324	343	364	385	409	433	459	487	516						3,285	24,991
1995	347	3,522	2,360	1,267	1,199	1,023	858	701	763	767	747	637	736	574	457	639	539	530	586	621	658	698	739	784	831	881	934	990	1,049	1,112	1,179	1,249						4,536	34,512
1996	445	3,703	2,355	1,365	795	820	636	557	769	566	659	524	510	547	602	357	423	338	358	380	402	426	452	479	508	538	571	605	641	680	720	764						3,555	27,051
1997	409	3,888	2,869	1,473	1,176	1,080	953	1,077	759	868	596	684	435	443	452	435	389	413	437	464	491	521	552	585	620	658	697	739	783	830	880	933						4,175	31,768
1998	461	3,924	2,533	1,801	1,492	1,349	1,147	782	706	472	514	486	572	481	570	368	390	413	438	464	492	521	553	586	621	658	698	740	784	831	881	934						4,185	31,844
1999	519	4,295	3,050	1,900	1,556	1,087	1,083	1,021	713	681	503	557	542	439	492	522	553	586	621	658	698	740	784	831	881	934	990	1,049	1,112	1,179	1,250	1,325						5,017	38,170
2000	682	5,033	3,433	2,504	2,061	1,379	1,385	767	896	848	850	625	573	506	523	554	588	623	660	700	742	786	833	883	936	993	1,052	1,115	1,182	1,253	1,328	1,408						5,705	43,409
2001	1,143	6,808	3,728	2,703	1,978	1,641	1,281	1,126	964	895	1,019	764	654	614	635	674	714	757	802	850	901	956	1,013	1,074	1,138	1,206	1,279	1,355	1,437	1,523	1,614	1,711						6,804	51,765
2002	1,091	6,172	3,353	2,124	1,797	1,381	1,416	1,151	1,105	1,171	722	582	583	547	566	600	636	674	714	757	803	851	902	956	1,013	1,074	1,139	1,207	1,280	1,356	1,438	1,524						6,157	46,842
2003	1,545	6,783	3,784	2,378	1,765	1,465	1,410	1,096	903	893	699	651	651	612	633	671	711	753	799	847	897	951	1,008	1,069	1,133	1,201	1,273	1,349	1,430	1,516	1,607	1,703						6,686	50,870
2004	1,281	6,368	3,476	2,275	1,631	1,646	1,734	1,049	980	889	842	784	785	737	762	808	856	908	962	1,020	1,081	1,146	1,215	1,288	1,365	1,447	1,534	1,626	1,723	1,827	1,936	2,053						7,269	55,305
2005	1,327	6,555	3,380	2,116	1,530	1,286	896	780	874	862	816	761	761	715	739	783	831	880	933	989	1,048	1,111	1,178	1,249	1,324	1,403	1,487	1,577	1,671	1,771	1,878	1,990						6,885	52,387
2006	1,145	5,831	3,345	2,137	1,629	1,366	1,168	1,107	1,022	1,008	955	890	890	836	864	916	971	1,030	1,091	1,157	1,226	1,300	1,378	1,460	1,548	1,641	1,739	1,844	1,954	2,072	2,196	2,328						7,573	57,617
2007	1,132	6,090	3,151	2,006	1,352	1,286	1,049	911	841	830	786	732	733	688	711	754	799	847	898	952	1,009	1,070	1,134	1,202	1,274	1,351	1,432	1,518	1,609	1,705	1,807	1,916						6,594	50,168
2008	1,183	5,577	3,232	2,110	1,847	1,290	1,257	1,091	1,007	994	941	877	877	824	852	903	958	1,015	1,076	1,140	1,209	1,281	1,358	1,440	1,526	1,618	1,715	1,818	1,927	2,042	2,165	2,295						7,482	56,929
2009	1,661	7,017	3,840	2,367	1,938	1,639	1,596	1,386	1,279	1,262	1,196	1,114	1,115	1,047	1,083	1,147	1,216	1,289	1,367	1,449	1,536	1,628	1,725	1,829	1,939	2,055	2,178	2,309	2,447	2,594	2,750	2,915						9,368	71,279
2010	1,651	7,033	3,357	2,190	1,805	1,527	1,487	1,291	1,192	1,175	1,113	1,037	1,038	975	1,008	1,069	1,133	1,201	1,273	1,349	1,430	1,516	1,607	1,703	1,805	1,914	2,029	2,150	2,279	2,416	2,561	2,715						8,781	66,809
2011	1,320	5,945	3,540	2,397	1,976	1,671	1,628	1,413	1,304	1,287	1,219	1,136	1,136	1,067	1,104	1,170	1,240	1,315	1,393	1,477	1,566	1,660	1,759	1,865	1,977	2,095	2,221	2,354	2,495	2,645	2,804	2,972						9,253	70,404
2012	1,028	5,231	2,985	2,021	1,666	1,409	1,372	1,191	1,100	1,085	1,028	958	958	900	931	986	1,046	1,108	1,175	1,245	1,320	1,399	1,483	1,572	1,666	1,766	1,872	1,985	2,104	2,230	2,364	2,506						7,822	59,512
2013	744	3,941	2,249	1,523	1,255	1,062	1,034	898	829	817	774	721	722	678	701	743	788	835	885	938	994	1,054	1,117	1,184	1,255	1,331	1,411	1,495	1,585	1,680	1,781	1,888						5,888	44,800

Projected Annual Inflation Rates

CY	XX + 1	XX + 2	XX + 3	XX + 4	XX + 5	XX + 6	XX + 7	XX + 8	XX + 9	XX + 10	XX + 11	XX + 12	XX + 13	XX + 14	XX + 15	XX + 16	XX + 17	XX + 18	XX + 19	XX + 20	XX + 21	XX + 22	XX + 23	XX + 24	XX + 25	XX + 26	XX + 27	XX + 28	XX + 29	XX + 30	XX + 31	XX + 32	XX + 33	XX + 34	XX + 35	XX + 36
	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%	6.0%	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%	6.0%	6.0%	0.0%	0%	0%	0%	0%	0%	0%

																																					Tail
Factors	5.000	0.538	0.639	0.777	0.798	0.919	0.819	0.871	0.931	0.894	0.879	0.944	0.886	0.976	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						1.151

Example: AY 2008 Age 78 of 1,257 = 1,290 x 0.919 x (1.0 + 6.0%) and AY 2008 Age 90 of 1,091 = 1,257 x 0.819 x (1.0 + 6.0%)

NOTE: FACTORS ARE FROM SECTION 3, EXHIBIT 2, SHEET 37

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

LOST TIME - TOTAL
(000's)

SELECTION OF ULTIMATE CLAIM COUNTS

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	IMPLIED FREQUENCY	ON-LEVEL FREQUENCY	5 YR IMPLIED FREQUENCY TREND	CUMULATIVE FREQUENCY TREND	ON-LEVEL TRENDED FREQUENCY	EXPECTED CLAIM FREQUENCY	EXPECTED ULTIMATE CLAIMS	SELECTED ULTIMATE CLAIMS	SELECTED CLAIM FREQUENCY
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1977	1,465,551	3.943	5,778,966		1.000					0.831					
1978	1,553,484	3.704	5,754,667		1.000					0.831					
1979	1,646,693	3.435	5,656,194		1.000					0.831					
1980	1,745,494	3.194	5,575,918		1.000					0.831					
1981	1,826,711	2.943	5,375,984		1.000					0.831					
1982	2,061,263	2.798	5,767,589	1,272	1.000	1,272	6.171%	2.205%		0.831	1.833%	6.171%	1,272	1,272	6.171%
1983	2,173,213	2.679	5,822,965	1,342	1.000	1,342	6.175%	2.305%		0.831	1.915%	6.175%	1,342	1,342	6.175%
1984	2,314,385	2.553	5,909,297	1,433	1.000	1,433	6.192%	2.425%		0.831	2.015%	6.192%	1,433	1,433	6.192%
1985	2,444,242	2.467	6,030,627	1,564	1.000	1,564	6.399%	2.593%		0.831	2.155%	6.399%	1,564	1,564	6.399%
1986	2,644,132	2.407	6,365,645	1,653	1.000	1,653	6.252%	2.597%	4.5%	0.831	2.158%	6.252%	1,653	1,653	6.252%
1987	2,911,888	2.329	6,782,846	1,704	1.000	1,704	5.852%	2.512%	2.4%	0.831	2.088%	5.852%	1,704	1,704	5.852%
1988	3,191,151	2.225	7,101,789	1,901	1.000	1,901	5.957%	2.677%	1.7%	0.831	2.225%	5.957%	1,901	1,901	5.957%
1989	3,341,117	2.177	7,272,541	1,905	1.000	1,905	5.702%	2.619%	0.5%	0.831	2.177%	5.702%	1,905	1,905	5.702%
1990	3,644,538	2.096	7,637,206	1,872	1.000	1,872	5.136%	2.451%	-0.7%	0.831	2.037%	5.136%	1,872	1,872	5.136%
1991	3,852,022	2.030	7,818,591	1,802	1.000	1,802	4.678%	2.305%	-2.6%	0.831	1.915%	4.678%	1,802	1,802	4.678%
1992	3,944,342	1.930	7,613,696	1,957	1.000	1,957	4.962%	2.570%	-2.1%	0.831	2.136%	4.962%	1,957	1,957	4.962%
1993	4,020,534	1.895	7,617,194	1,909	1.000	1,909	4.748%	2.506%	-0.4%	0.831	2.083%	4.748%	1,909	1,909	4.748%
1994	4,272,082	1.851	7,909,310	1,861	1.000	1,861	4.356%	2.353%	0.0%	0.831	1.955%	4.356%	1,861	1,861	4.356%
1995	4,432,599	1.799	7,972,245	1,874	1.000	1,874	4.228%	2.351%	-0.5%	0.831	1.954%	4.228%	1,874	1,874	4.228%
1996	4,487,291	1.738	7,797,491	1,931	1.000	1,931	4.304%	2.477%	-1.4%	0.831	2.058%	4.302%	1,930	1,931	4.303%
1997	4,623,816	1.661	7,678,681	1,705	1.000	1,706	3.689%	2.221%	-1.9%	0.831	1.846%	3.688%	1,705	1,706	3.690%
1998	4,816,176	1.586	7,638,048	1,681	1.000	1,682	3.492%	2.202%	-1.9%	0.831	1.830%	3.492%	1,682	1,682	3.492%
1999	5,047,597	1.535	7,748,434	1,866	1.001	1,867	3.699%	2.410%	-0.7%	0.831	2.003%	3.697%	1,866	1,867	3.699%
2000	5,318,217	1.481	7,874,189	1,947	1.001	1,949	3.665%	2.475%	0.8%	0.848	2.099%	3.665%	1,949	1,949	3.665%
2001	5,597,545	1.450	8,115,826	1,955	1.002	1,958	3.499%	2.413%	2.9%	0.865	2.088%	3.499%	1,958	1,958	3.498%
2002	5,822,846	1.351	7,863,811	1,834	1.002	1,838	3.157%	2.338%	1.2%	0.883	2.064%	3.158%	1,839	1,838	3.157%
2003	6,004,956	1.320	7,925,439	1,952	1.004	1,959	3.263%	2.472%	-0.1%	0.901	2.228%	3.263%	1,960	1,959	3.262%
2004	6,183,507	1.337	8,269,908	1,888	1.005	1,897	3.068%	2.294%	-1.3%	0.919	2.109%	3.067%	1,897	1,897	3.068%
2005	6,388,250	1.292	8,253,608	1,799	1.007	1,811	2.835%	2.194%	-2.1%	0.938	2.059%	2.836%	1,812	1,811	2.835%
2006	6,653,696	1.281	8,526,674	1,563	1.011	1,579	2.374%	1.852%	-5.7%	0.957	1.773%	2.384%	1,586	1,580	2.375%
2007	6,915,410	1.229	8,496,918	1,688	1.034	1,745	2.524%	2.054%	-5.7%	0.977	2.006%	2.519%	1,742	1,745	2.523%
2008	7,073,199	1.179	8,337,961	1,532	1.057	1,620	2.290%	1.943%	-3.9%	0.997	1.936%	2.292%	1,621	1,620	2.290%
2009	7,109,910	1.143	8,129,364	1,548	1.085	1,680	2.362%	2.066%	-0.7%	0.958	1.980%	2.326%	1,654	1,678	2.360%
2010	7,245,414	1.134	8,216,184	1,549	1.122	1,737	2.398%	2.115%	2.7%	0.922	1.949%	2.399%	1,738	1,738	2.399%
2011	7,353,256	1.082	7,954,284	1,299	1.185	1,539	2.094%	1.935%	-0.3%	0.960	1.858%	2.197%	1,616	1,551	2.109%
2012	7,554,946	1.030	7,783,294	934	1.383	1,292	1.710%	1.659%	-3.7%	1.000	1.659%	2.009%	1,518	1,354	1.792%
2013	5,229,078	1.015	5,307,514	213	3.728	794	1.519%	1.496%	-8.5%	1.000	1.496%	1.979%	1,035	970	1.855%
2014	5,307,514	1.000	5,307,514	0						1.000		1.950%	1,035	1,035	1.950%
TOTAL				52,933		54,634							56,192	55,918	

5 Year Average excluding 2013	1.877%
10 Year Average excluding 2013	1.956%
5 Year Average excluding 2010-2013	1.951%
10 Year Average excluding 2009-2013	2.037%
2006-2011 Average excluding 2009	1.905%
(16) 2014 Selected Frequency	1.950%

(1) PROVIDED BY THE BWC
(2) BASED ON CHANGE IN SAWW
(3) = (1) x (2)
(4) BASED ON DATA FROM THE BWC
(5) SECTION 3, EXHIBIT 2, SHEET 20, COL. 12
(6) = (4) x (5)
(7) = (6) / (1) x 100
(8) = (6) / (3) x 100
(9) 5 YEAR FITTED TREND OF (8)
(10) SELECTED BY DELOITTE CONSULTING
(11) = (8) x (10)
(12) SELECTED BASED ON (16) DETRENDED AND (7)
(13) = [(12) x (1)] / 100
(14) = (4) + [1 - 1/(5)] x (13)
(15) = [(14) / (1)] x 100
(16) SELECTED BY DELOITTE CONSULTING BASED ON (11)

OHIO BUREAU OF WORKERS' COMPENSATION
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(000's)

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	1,465,551			8,101		0.553
1978	1,553,484			11,033		0.710
1979	1,646,693			10,493		0.637
1980	1,745,494			10,345		0.593
1981	1,826,711			10,553		0.578
1982	2,061,263	1,272	6.17%	14,659	11,525	0.711
1983	2,173,213	1,342	6.18%	12,629	9,411	0.581
1984	2,314,385	1,433	6.19%	14,318	9,992	0.619
1985	2,444,242	1,564	6.40%	13,136	8,399	0.537
1986	2,644,132	1,653	6.25%	15,231	9,214	0.576
1987	2,911,888	1,704	5.85%	19,163	11,246	0.658
1988	3,191,151	1,901	5.96%	24,664	12,974	0.773
1989	3,341,117	1,905	5.70%	23,185	12,171	0.694
1990	3,644,538	1,872	5.14%	28,306	15,121	0.777
1991	3,852,022	1,802	4.68%	19,962	11,078	0.518
1992	3,944,342	1,957	4.96%	21,250	10,859	0.539
1993	4,020,534	1,909	4.75%	23,095	12,098	0.574
1994	4,272,082	1,861	4.36%	23,465	12,609	0.549
1995	4,432,599	1,874	4.23%	25,497	13,606	0.575
1996	4,487,291	1,931	4.30%	22,807	11,811	0.508
1997	4,623,816	1,706	3.69%	26,304	15,418	0.569
1998	4,816,176	1,682	3.49%	26,491	15,750	0.550
1999	5,047,597	1,867	3.70%	28,414	15,219	0.563
2000	5,318,217	1,949	3.66%	34,192	17,543	0.643
2001	5,597,545	1,958	3.50%	40,478	20,673	0.723
2002	5,822,846	1,838	3.16%	37,380	20,337	0.642
2003	6,004,956	1,959	3.26%	39,814	20,323	0.663
2004	6,183,507	1,897	3.07%	39,127	20,626	0.633
2005	6,388,250	1,811	2.83%	36,264	20,024	0.568
2006	6,653,696	1,580	2.37%	36,584	23,155	0.550
2007	6,915,410	1,745	2.52%	35,878	20,561	0.519
2008	7,073,199	1,620	2.29%	36,735	22,676	0.519
2009	7,109,910	1,678	2.36%	42,089	25,083	0.592
2010	7,245,414	1,738	2.40%	42,885	24,675	0.592
2011	7,353,256	1,551	2.11%	40,812	26,313	0.555
2012	7,554,946	1,354	1.79%	39,526	29,192	0.523
2013	5,229,078	970	1.86%	28,973	29,869	0.554
2014	5,307,514	1,035	1.95%	30,253	29,231	0.570
TOTAL		55,918		994,091		

(1) PROVIDED BY THE BWC
(2) SECTION 3, EXHIBIT 2, SHEET 13, COL. 14
(3) = (2) / (1) x 100
(4) SECTION 3, EXHIBIT 2, SHEET 3, COL. 12
(5) = [(4) / (2)] x 1,000
(6) = [(4) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
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MEDICAL

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(000's)

ACTUAL VERSUS EXPECTED LOSS PAYMENTS

ACCIDENT YEAR	PAID LOSS @ 6/30/13	PAID LOSS @ 6/30/12	ULTIMATE LOSS @ 6/30/12	UNPAID LOSS @ 6/30/12	AGE @ 6/30/13	AGE @ 6/30/12	PRIOR LDF @ 6/30/13	PRIOR LDF @ 6/30/12	EXPECTED % PAID	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE	ULTIMATE LOSS @ 6/30/13	ULTIMATE LOSS @ 6/30/12	CHANGE IN ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR	482	391	1,991	1,600						140	91	(49)	1,882	1,991	(109)
1977	7,373	7,318	8,108	789	438	426	1.099	1.108	7.6%	60	55	(5)	8,101	8,108	(6)
1978	9,958	9,944	11,111	1,168	426	414	1.108	1.117	7.4%	86	15	(71)	11,033	11,111	(79)
1979	9,388	9,350	10,544	1,194	414	402	1.117	1.128	7.2%	86	38	(48)	10,493	10,544	(51)
1980	9,169	9,128	10,396	1,267	402	390	1.128	1.139	7.1%	90	41	(49)	10,345	10,396	(51)
1981	9,262	9,212	10,602	1,390	390	378	1.139	1.151	7.0%	98	50	(48)	10,553	10,602	(50)
1982	12,732	12,634	14,700	2,066	378	366	1.151	1.164	6.7%	139	99	(40)	14,659	14,700	(41)
1983	10,854	10,831	12,753	1,923	366	354	1.164	1.178	6.8%	130	23	(107)	12,629	12,753	(124)
1984	12,159	12,085	14,407	2,322	354	342	1.178	1.192	6.5%	150	74	(76)	14,318	14,407	(89)
1985	11,023	10,994	13,282	2,288	342	330	1.192	1.208	6.4%	147	29	(118)	13,136	13,282	(146)
1986	12,615	12,513	15,340	2,827	330	318	1.208	1.226	6.5%	184	102	(82)	15,231	15,340	(108)
1987	15,646	15,468	19,259	3,790	318	306	1.226	1.245	6.4%	242	178	(64)	19,163	19,259	(96)
1988	19,836	19,282	24,390	5,109	306	294	1.245	1.265	6.0%	309	554	246	24,664	24,390	274
1989	18,368	18,153	23,330	5,177	294	282	1.265	1.285	5.6%	290	215	(75)	23,185	23,330	(145)
1990	22,098	21,843	28,522	6,679	282	270	1.285	1.306	5.2%	349	254	(95)	28,306	28,522	(216)
1991	15,338	15,209	20,197	4,988	270	258	1.306	1.328	5.2%	259	129	(129)	19,962	20,197	(235)
1992	16,055	15,847	21,402	5,555	258	246	1.328	1.351	4.8%	269	208	(62)	21,250	21,402	(152)
1993	17,157	16,849	23,170	6,321	246	234	1.351	1.375	4.9%	307	308	1	23,095	23,170	(75)
1994	17,122	16,866	23,657	6,791	234	222	1.375	1.403	5.0%	337	256	(81)	23,465	23,657	(192)
1995	18,253	17,667	25,305	7,638	222	210	1.403	1.432	4.9%	374	586	211	25,497	25,305	192
1996	15,972	15,634	22,930	7,297	210	198	1.432	1.467	5.1%	375	338	(37)	22,807	22,930	(123)
1997	17,989	17,599	26,485	8,885	198	186	1.467	1.505	5.2%	458	389	(68)	26,304	26,485	(181)
1998	17,658	17,290	26,726	9,436	186	174	1.505	1.546	5.0%	470	368	(102)	26,491	26,726	(235)
1999	18,439	17,947	28,573	10,626	174	162	1.546	1.592	5.1%	538	492	(46)	28,414	28,573	(159)
2000	21,542	21,036	34,597	13,561	162	150	1.592	1.645	5.1%	694	506	(189)	34,192	34,597	(405)
2001	24,706	24,052	40,902	16,850	150	138	1.645	1.701	4.9%	818	654	(163)	40,478	40,902	(424)
2002	22,065	21,483	37,957	16,474	138	126	1.701	1.763	4.8%	799	582	(216)	37,380	37,957	(577)
2003	22,720	22,022	40,498	18,477	126	114	1.763	1.839	5.1%	947	699	(248)	39,814	40,498	(685)
2004	21,329	20,440	39,193	18,752	114	102	1.839	1.929	5.3%	989	889	(100)	39,127	39,193	(66)
2005	18,744	17,870	36,693	18,823	102	90	1.929	2.032	5.1%	967	874	(93)	36,264	36,693	(429)
2006	17,728	16,621	36,934	20,313	90	78	2.032	2.154	5.2%	1,056	1,107	50	36,584	36,934	(349)
2007	16,066	15,017	37,108	22,091	78	66	2.154	2.332	6.2%	1,376	1,049	(327)	35,878	37,108	(1,229)
2008	15,240	13,950	38,188	24,238	66	54	2.332	2.559	6.2%	1,508	1,290	(218)	36,735	38,188	(1,453)
2009	16,822	14,884	42,347	27,462	54	42	2.559	2.891	6.9%	1,888	1,938	50	42,089	42,347	(257)
2010	14,231	12,041	42,901	30,859	42	30	2.891	3.484	8.3%	2,547	2,190	(357)	42,885	42,901	(16)
2011	10,806	7,265	43,140	35,874	30	18	3.484	5.052	11.1%	3,984	3,540	(444)	40,812	43,140	(2,328)
2012	6,259	1,028	45,080	44,053	18	6	5.052	29.047	16.9%	7,461	5,231	(2,229)	39,526	45,080	(5,554)
2013	744		46,171	46,171	6		29.047		3.4%	1,590	744	(846)	28,973	46,171	(17,197)
2014									0.0%		0	0			
TOTAL	563,948	537,766	998,886	461,121						32,510	26,182	(6,328)	965,721	998,886	(33,166)
EXLD PRIOR	563,466	537,375	996,895	459,521						32,370	26,091	(6,279)	963,838	996,895	(33,057)

(1) BASED ON DATA FROM THE BWC
(2) BASED ON DATA FROM THE BWC
(3) FROM 6/30/12 ANALYSIS
(4) = (3) - (2)
(5) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(6) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(7) PAID LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT CURRENT AGE
(8) PAID LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT PRIOR AGE
(9) BASED ON (7) AND (8)
(10) = (4) x (9); PRIOR FROM SECTION 3, EXHIBIT 2, SHEET 15B, COL. 9
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 3, EXHIBIT 2, SHEET 3, COL. 12
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

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

LOST TIME - TOTAL
(000's)

ACTUAL VERSUS EXPECTED LOSS PAYMENTS

ACCIDENT YEAR	PAID LOSS @ 6/30/13	PAID LOSS @ 6/30/12	UNPAID LOSS @ 6/30/12	AGE @ 6/30/13	AGE @ 6/30/12	PRIOR LDF @ 6/30/13	PRIOR LDF @ 6/30/12	EXPECTED % PAID	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
PRIOR	0	0	0	726	714	1.008	1.008	10.0%	0	0	0
1954	0	0	0	714	702	1.008	1.009	10.0%	0	0	0
1955	0	0	0	702	690	1.009	1.010	7.9%	0	0	0
1956	12	10	0	690	678	1.010	1.011	9.0%	0	2	2
1957	0	0	0	678	666	1.011	1.012	9.9%	0	0	0
1958	0	0	0	666	654	1.012	1.014	10.4%	0	0	0
1959	0	0	0	654	642	1.014	1.016	10.7%	0	0	0
1960	0	0	0	642	630	1.016	1.017	10.6%	0	0	0
1961	2	1	5	630	618	1.017	1.020	10.5%	0	0	(0)
1962	7	5	22	618	606	1.020	1.022	10.5%	2	2	(1)
1963	17	14	58	606	594	1.022	1.025	10.5%	6	3	(3)
1964	21	18	64	594	582	1.025	1.027	10.5%	7	3	(3)
1965	0	0	0	582	570	1.027	1.031	10.6%	0	0	0
1966	50	38	131	570	558	1.031	1.035	10.9%	14	12	(2)
1967	7	6	9	558	546	1.035	1.039	10.9%	1	1	0
1968	22	21	57	546	534	1.039	1.044	10.7%	6	1	(5)
1969	10	5	25	534	522	1.044	1.049	10.5%	3	5	3
1970	15	13	26	522	510	1.049	1.055	10.1%	3	2	(0)
1971	13	11	43	510	498	1.055	1.061	9.6%	4	2	(2)
1972	51	41	129	498	486	1.061	1.068	9.1%	12	10	(2)
1973	21	14	81	486	474	1.068	1.075	8.8%	7	7	(1)
1974	21	19	61	474	462	1.075	1.083	8.4%	5	2	(4)
1975	52	40	207	462	450	1.083	1.090	8.1%	17	12	(4)
1976	160	135	681	450	438	1.090	1.099	7.8%	53	25	(28)
TOTAL	482	391	1,600						140	91	(49)

(1) PROVIDED BY THE BWC
(2) PROVIDED BY THE BWC
(3) FROM 6/30/12 ANALYSIS
(4) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(5) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(6) PAID LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT CURRENT AGE
(7) PAID LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT PRIOR AGE
(8) BASED ON (6) AND (7)
(9) = (3) x (8)
(10) = (1) - (2)
(11) = (10) - (9)

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

LOST TIME - TOTAL
(000's)

ACTUAL VERSUS EXPECTED REPORTED LOSSES

ACCIDENT YEAR	INCURRED LOSS @ 6/30/13	INCURRED LOSS @ 6/30/12	ULTIMATE LOSS @ 6/30/12	UNREPORTED LOSS @ 6/30/12	AGE @ 6/30/13	AGE @ 6/30/12	PRIOR LDF @ 6/30/13	PRIOR LDF @ 6/30/12	EXPECTED % REPORTED	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE	ULTIMATE LOSS @ 6/30/13	ULTIMATE LOSS @ 6/30/12	CHANGE IN ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR															
1977	7,572	7,553	8,108	554	438	426	1.050	1.050	0.0%	0	18	18	8,101	8,108	(6)
1978	10,060	10,065	11,111	1,047	426	414	1.050	1.050	0.0%	0	(5)	(5)	11,033	11,111	(79)
1979	9,705	9,740	10,544	804	414	402	1.050	1.049	-0.9%	(7)	(35)	(28)	10,493	10,544	(51)
1980	9,586	9,524	10,396	872	402	390	1.049	1.050	2.4%	21	62	41	10,345	10,396	(51)
1981	9,656	9,704	10,602	899	390	378	1.050	1.056	10.0%	90	(48)	(138)	10,553	10,602	(50)
1982	13,428	13,324	14,700	1,377	378	366	1.056	1.059	3.7%	51	104	53	14,659	14,700	(41)
1983	11,211	11,161	12,753	1,592	366	354	1.059	1.067	12.0%	190	49	(141)	12,629	12,753	(124)
1984	12,634	12,652	14,407	1,755	354	342	1.067	1.065	-2.8%	(50)	(18)	31	14,318	14,407	(89)
1985	11,205	11,258	13,282	2,024	342	330	1.065	1.063	-2.7%	(55)	(53)	2	13,136	13,282	(146)
1986	14,088	13,870	15,340	1,470	330	318	1.063	1.086	25.2%	371	218	(152)	15,231	15,340	(108)
1987	16,797	16,747	19,259	2,512	318	306	1.086	1.079	-8.1%	(204)	50	254	19,163	19,259	(96)
1988	25,628	23,787	24,390	604	306	294	1.079	1.091	11.5%	70	1,841	1,771	24,664	24,390	274
1989	20,270	20,157	23,330	3,173	294	282	1.091	1.093	2.4%	77	113	36	23,185	23,330	(145)
1990	24,827	25,001	28,522	3,521	282	270	1.093	1.075	-22.2%	(780)	(174)	606	28,306	28,522	(216)
1991	16,688	16,940	20,197	3,256	270	258	1.075	1.130	39.5%	1,286	(252)	(1,538)	19,962	20,197	(235)
1992	18,079	17,672	21,402	3,730	258	246	1.130	1.101	-26.1%	(975)	407	1,382	21,250	21,402	(152)
1993	19,874	20,015	23,170	3,155	246	234	1.101	1.109	6.6%	209	(141)	(350)	23,095	23,170	(75)
1994	19,747	19,800	23,657	3,856	234	222	1.109	1.124	11.2%	434	(53)	(487)	23,465	23,657	(192)
1995	23,751	23,062	25,305	2,243	222	210	1.124	1.191	31.2%	701	689	(12)	25,497	25,305	192
1996	18,774	19,061	22,930	3,869	210	198	1.191	1.164	-14.0%	(542)	(287)	255	22,807	22,930	(123)
1997	22,427	22,051	26,485	4,434	198	186	1.164	1.182	8.5%	376	376	(0)	26,304	26,485	(181)
1998	21,272	21,245	26,726	5,481	186	174	1.182	1.175	-3.4%	(185)	27	212	26,491	26,726	(235)
1999	23,147	23,080	28,573	5,493	174	162	1.175	1.183	4.0%	217	67	(150)	28,414	28,573	(159)
2000	26,882	26,151	34,597	8,446	162	150	1.183	1.214	12.2%	1,033	732	(301)	34,192	34,597	(405)
2001	31,006	31,054	40,902	9,847	150	138	1.214	1.229	5.3%	520	(49)	(568)	40,478	40,902	(424)
2002	28,438	28,232	37,957	9,724	138	126	1.229	1.252	7.4%	723	206	(517)	37,380	37,957	(577)
2003	29,447	29,703	40,498	10,796	126	114	1.252	1.262	3.1%	340	(256)	(596)	39,814	40,498	(685)
2004	29,298	29,406	39,193	9,786	114	102	1.262	1.288	7.1%	695	(109)	(804)	39,127	39,193	(66)
2005	27,305	26,880	36,693	9,813	102	90	1.288	1.319	7.4%	729	425	(304)	36,264	36,693	(429)
2006	26,640	25,809	36,934	11,125	90	78	1.319	1.366	9.9%	1,100	831	(268)	36,584	36,934	(349)
2007	23,356	23,009	37,108	14,099	78	66	1.366	1.414	8.4%	1,179	347	(831)	35,878	37,108	(1,229)
2008	22,965	21,651	38,188	16,537	66	54	1.414	1.464	7.7%	1,269	1,314	45	36,735	38,188	(1,453)
2009	26,134	23,810	42,347	18,537	54	42	1.464	1.620	17.2%	3,185	2,324	(861)	42,089	42,347	(257)
2010	23,466	21,714	42,901	21,186	42	30	1.620	1.727	9.1%	1,925	1,751	(174)	42,885	42,901	(16)
2011	19,059	18,877	43,140	24,263	30	18	1.727	1.900	11.1%	2,697	183	(2,514)	40,812	43,140	(2,328)
2012	15,793	5,826	45,080	39,254	18	6	1.900	5.699	42.6%	16,706	9,967	(6,739)	39,526	45,080	(5,554)
2013	3,759		46,171	46,171	6		5.699		17.5%	8,101	3,759	(4,342)	28,973	46,171	(17,197)
2014									0.0%		0	0			
TOTAL	713,969	689,590	996,895	307,305						41,495	24,379	(17,116)	963,838	996,895	(33,057)
EXLD PRIOR	713,969	689,590	996,895	307,305						41,495	24,379	(17,116)	963,838	996,895	(33,057)

(1) BASED ON DATA FROM THE BWC
(2) BASED ON DATA FROM THE BWC
(3) FROM 6/30/12 ANALYSIS
(4) = (3) - (2)
(5) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(6) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(7) INCURRED LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT CURRENT AGE
(8) INCURRED LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT PRIOR AGE
(9) BASED ON (7) AND (8)
(10) = (4) x (9)
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 3, EXHIBIT 2, SHEET 3, COL. 12
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

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

LOST TIME - TOTAL
(000's)

ACTUAL VERSUS EXPECTED REPORTED CLAIM COUNTS

ACCIDENT YEAR	REPORTED COUNT @ 6/30/13	REPORTED COUNT @ 6/30/12	ULTIMATE COUNT @ 6/30/12	UNREPORTED COUNT @ 6/30/12	AGE @ 6/30/13	AGE @ 6/30/12	PRIOR LDF @ 6/30/13	PRIOR LDF @ 6/30/12	EXPECTED % REPORTED	REPORTED CLAIM EMERGENCE EXPECTED	ACTUAL	DIFFERENCE	ULTIMATE COUNT @ 6/30/13	ULTIMATE COUNT @ 6/30/12	CHANGE IN ULTIMATE COUNT
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR															
1977					438	426									
1978					426	414									
1979					414	402									
1980					402	390									
1981					390	378									
1982	1,272	1,272	1,272	0	378	366	1.000	1.000	100.0%	0	0	0	1,272	1,272	0
1983	1,342	1,342	1,342	0	366	354	1.000	1.000	100.0%	0	0	0	1,342	1,342	0
1984	1,433	1,433	1,433	0	354	342	1.000	1.000	100.0%	0	0	0	1,433	1,433	0
1985	1,564	1,564	1,564	0	342	330	1.000	1.000	100.0%	0	0	0	1,564	1,564	0
1986	1,653	1,653	1,653	0	330	318	1.000	1.000	100.0%	0	0	0	1,653	1,653	0
1987	1,704	1,704	1,704	0	318	306	1.000	1.000	100.0%	0	0	0	1,704	1,704	0
1988	1,901	1,901	1,901	0	306	294	1.000	1.000	100.0%	0	0	0	1,901	1,901	0
1989	1,905	1,905	1,905	0	294	282	1.000	1.000	100.0%	0	0	0	1,905	1,905	0
1990	1,872	1,872	1,872	0	282	270	1.000	1.000	100.0%	0	0	0	1,872	1,872	0
1991	1,802	1,802	1,802	0	270	258	1.000	1.000	100.0%	0	0	0	1,802	1,802	0
1992	1,957	1,957	1,957	0	258	246	1.000	1.000	100.0%	0	0	0	1,957	1,957	0
1993	1,909	1,909	1,909	0	246	234	1.000	1.000	100.0%	0	0	0	1,909	1,909	0
1994	1,861	1,861	1,861	0	234	222	1.000	1.000	100.0%	0	0	0	1,861	1,861	0
1995	1,874	1,874	1,874	0	222	210	1.000	1.000	50.1%	0	0	0	1,874	1,874	0
1996	1,931	1,930	1,931	1	210	198	1.000	1.000	33.4%	0	1	1	1,931	1,931	0
1997	1,705	1,705	1,706	1	198	186	1.000	1.000	24.8%	0	0	0	1,706	1,706	0
1998	1,681	1,681	1,682	1	186	174	1.000	1.001	20.3%	0	0	0	1,682	1,682	0
1999	1,866	1,864	1,866	2	174	162	1.001	1.001	45.4%	1	2	1	1,867	1,866	1
2000	1,947	1,946	1,949	3	162	150	1.001	1.002	36.2%	1	1	0	1,949	1,949	0
2001	1,955	1,955	1,959	4	150	138	1.002	1.002	30.1%	1	0	(1)	1,958	1,959	(1)
2002	1,834	1,831	1,837	6	138	126	1.002	1.004	37.5%	2	3	1	1,838	1,837	1
2003	1,952	1,952	1,962	10	126	114	1.004	1.005	34.4%	3	0	(3)	1,959	1,962	(3)
2004	1,888	1,885	1,898	13	114	102	1.005	1.007	25.0%	3	3	0	1,897	1,898	(1)
2005	1,799	1,792	1,812	20	102	90	1.007	1.011	35.8%	7	7	0	1,811	1,812	(1)
2006	1,563	1,526	1,574	48	90	78	1.011	1.032	64.0%	31	37	6	1,580	1,574	6
2007	1,688	1,647	1,737	90	78	66	1.032	1.054	40.6%	37	41	4	1,745	1,737	8
2008	1,532	1,496	1,628	132	66	54	1.054	1.082	32.0%	42	36	(6)	1,620	1,628	(8)
2009	1,548	1,493	1,671	178	54	42	1.082	1.118	27.9%	50	55	5	1,678	1,671	7
2010	1,549	1,466	1,729	263	42	30	1.118	1.182	31.5%	83	83	0	1,738	1,729	9
2011	1,299	1,113	1,587	474	30	18	1.182	1.383	44.5%	211	186	(25)	1,551	1,587	(36)
2012	934	358	1,633	1,275	18	6	1.383	3.822	62.5%	796	576	(220)	1,354	1,633	(279)
2013	213		1,731	1,731	6		3.822		26.2%	453	213	(240)	970	1,731	(761)
2014	0									0			1,035		
TOTAL	52,933	51,689	55,941	4,252						1,721	1,244	(477)	55,918	55,941	(1,058)
EXLD PRIOR	52,933	51,689	55,941	4,252						1,721	1,244	(477)	55,918	55,941	(1,058)

(1) BASED ON DATA FROM THE BWC
(2) BASED ON DATA FROM THE BWC
(3) FROM 6/30/12 ANALYSIS
(4) = (3) - (2)
(5) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(6) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(7) CLAIM COUNT DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT CURRENT AGE
(8) CLAIM COUNT DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT PRIOR AGE
(9) BASED ON (7) AND (8)
(10) = (4) x (9)
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 3, EXHIBIT 2, SHEET 13, COL. 14
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
MEDICAL
LOST TIME - TOTAL
(000's)

DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 4.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			3.4%	3.4%	66.8%
6	29.226	3.4%	16.3%	15.6%	67.0%
18	5.083	19.7%	9.1%	8.4%	63.2%
30	3.481	28.7%	5.9%	5.2%	61.1%
42	2.889	34.6%	4.7%	4.0%	60.1%
54	2.545	39.3%	3.8%	3.1%	59.5%
66	2.321	43.1%	3.5%	2.8%	59.2%
78	2.146	46.6%	2.9%	2.2%	58.9%
90	2.022	49.5%	2.6%	1.9%	58.9%
102	1.920	52.1%	2.5%	1.8%	59.1%
114	1.832	54.6%	2.3%	1.6%	59.2%
126	1.757	56.9%	2.1%	1.4%	59.4%
138	1.694	59.0%	2.0%	1.3%	59.7%
150	1.638	61.0%	2.0%	1.2%	60.0%
162	1.587	63.0%	1.9%	1.1%	60.3%
174	1.541	64.9%	1.8%	1.0%	60.6%
186	1.500	66.7%	1.7%	0.9%	60.9%
198	1.462	68.4%	1.6%	0.8%	61.3%
210	1.428	70.0%	1.6%	0.8%	61.6%
222	1.397	71.6%	1.4%	0.7%	62.0%
234	1.370	73.0%	1.3%	0.6%	62.6%
246	1.346	74.3%	1.3%	0.6%	63.2%
258	1.324	75.6%	1.3%	0.5%	63.8%
270	1.301	76.8%	1.2%	0.5%	64.4%
282	1.281	78.1%	1.2%	0.5%	65.0%
294	1.262	79.2%	1.2%	0.5%	65.7%
306	1.243	80.4%	1.2%	0.4%	66.3%
318	1.225	81.6%	1.2%	0.4%	66.7%
330	1.207	82.8%	1.1%	0.4%	67.2%
342	1.192	83.9%	1.0%	0.3%	67.7%
354	1.178	84.9%	1.0%	0.3%	68.3%
366	1.164	85.9%	0.9%	0.3%	68.7%
378	1.151	86.9%	0.9%	0.3%	69.4%
390	1.139	87.8%	0.9%	0.2%	69.9%
402	1.128	88.6%	0.8%	0.2%	70.5%
414	1.118	89.5%	0.8%	0.2%	71.1%
426	1.108	90.3%	0.8%	0.2%	71.6%
438	1.099	91.0%	0.7%	0.2%	72.2%
450	1.090	91.7%	0.7%	0.2%	72.7%
462	1.082	92.4%	0.6%	0.1%	73.3%
474	1.075	93.0%	0.6%	0.1%	73.8%
486	1.068	93.7%	0.6%	0.1%	74.3%
498	1.061	94.3%	0.6%	0.1%	74.8%
510	1.055	94.8%	0.5%	0.1%	75.1%
522	1.049	95.4%	0.5%	0.1%	75.3%
534	1.043	95.9%	0.4%	0.1%	75.5%
546	1.038	96.3%	0.4%	0.1%	75.7%
558	1.034	96.7%	0.4%	0.1%	75.9%
570	1.030	97.1%	0.3%	0.0%	76.2%
582	1.027	97.4%	0.3%	0.0%	76.5%
594	1.024	97.6%	0.2%	0.0%	77.0%
606	1.021	97.9%	0.2%	0.0%	77.4%
618	1.019	98.1%	0.2%	0.0%	78.0%
630	1.017	98.3%	0.2%	0.0%	78.7%
642	1.015	98.5%	0.2%	0.0%	79.6%
654	1.014	98.6%	0.1%	0.0%	80.5%
666	1.012	98.8%	0.1%	0.0%	81.7%
678	1.011	98.9%	0.1%	0.0%	83.1%
690	1.010	99.0%	0.1%	0.0%	84.8%
702	1.009	99.1%	0.1%	0.0%	86.8%
714	1.008	99.2%	0.1%	0.0%	89.2%
726	1.008	99.3%	0.1%	0.0%	91.7%
738	1.007	99.3%	0.1%	0.0%	94.7%
750	1.006	99.4%	0.6%	0.1%	98.1%

(1) AGE OF ACCIDENT YEAR LOSS DEVELOPMENT FACTORS
(2) SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM 6/30/2012 ANALYSIS
(3) = 1 / (2)
(4) = (3) FROM SUCCESSIVE AGE - (3) FROM CURRENT AGE
(5) NET PRESENT VALUE OF (4) ASSUMING MID-YEAR PAYMENT
(6) CUMULATIVE DISCOUNT FACTOR FOR GIVEN AGE BASED ON (4) AND (5)

OHIO BUREAU OF WORKERS' COMPENSATION
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MEDICAL

LOST TIME - TOTAL
(000's)

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	3,644,538	2.096	7,637,206	28,306	27,491	0.831	2.547	59,925	58,199	100%	59,925	0.785	0.777	0.778
1991	3,852,022	2.030	7,818,591	19,962	18,184	0.831	2.522	41,842	38,115	100%	41,842	0.535	0.518	0.520
1992	3,944,342	1.930	7,613,696	21,250	20,571	0.831	2.497	44,101	42,692	100%	44,101	0.579	0.539	0.539
1993	4,020,534	1.895	7,617,194	23,095	22,178	0.831	2.472	47,455	45,570	100%	47,455	0.623	0.574	0.575
1994	4,272,082	1.851	7,909,310	23,465	22,124	0.831	2.448	47,737	45,009	100%	47,737	0.604	0.549	0.546
1995	4,432,599	1.799	7,972,245	25,497	26,948	0.831	2.424	51,358	54,281	100%	51,358	0.644	0.575	0.536
1996	4,487,291	1.738	7,797,491	22,807	22,222	0.831	2.400	45,485	44,319	100%	45,485	0.583	0.508	0.523
1997	4,623,816	1.661	7,678,681	26,304	26,090	0.831	2.182	47,690	47,303	100%	47,690	0.621	0.569	0.550
1998	4,816,176	1.586	7,638,048	26,491	25,153	0.831	1.983	43,663	41,457	100%	43,663	0.572	0.550	0.577
1999	5,047,597	1.535	7,748,434	28,414	27,267	0.831	1.803	42,575	40,856	100%	42,575	0.549	0.563	0.615
2000	5,318,217	1.481	7,874,189	34,192	32,076	0.848	1.639	47,526	44,584	100%	47,526	0.604	0.643	0.639
2001	5,597,545	1.450	8,115,826	40,478	38,010	0.865	1.490	52,192	49,010	100%	52,192	0.643	0.723	0.675
2002	5,822,846	1.351	7,863,811	37,380	35,373	0.883	1.447	47,748	45,185	100%	47,748	0.607	0.642	0.634
2003	6,004,956	1.320	7,925,439	39,914	37,369	0.901	1.404	50,511	47,291	100%	50,511	0.637	0.665	0.626
2004	6,183,507	1.337	8,269,908	39,082	37,443	0.919	1.364	48,997	46,943	100%	48,997	0.592	0.632	0.640
2005	6,388,250	1.292	8,253,608	35,993	35,448	0.938	1.324	44,704	44,028	100%	44,704	0.542	0.563	0.593
2006	6,653,696	1.281	8,526,674	35,846	35,318	0.957	1.285	44,107	43,457	100%	44,107	0.517	0.539	0.594
2007	6,915,410	1.229	8,496,918	34,475	31,950	0.977	1.248	42,025	38,947	100%	42,025	0.495	0.499	0.575
2008	7,073,199	1.179	8,337,961	35,376	32,692	0.997	1.212	42,722	39,481	100%	42,722	0.512	0.500	0.556
2009	7,109,910	1.143	8,129,364	42,819	39,157	0.958	1.176	48,274	44,145	100%	48,274	0.594	0.602	0.578
2010	7,245,414	1.134	8,216,184	41,115	38,683	0.922	1.142	43,271	40,712	100%	43,271	0.527	0.567	0.614
2011	7,353,256	1.082	7,954,284	37,618	33,795	0.960	1.109	40,039	35,970	100%	40,039	0.503	0.512	0.579
2012	7,554,946	1.030	7,783,294	31,814	30,513	1.000	1.071	34,080	32,687	100%	34,080	0.438	0.421	0.548
2013	5,229,078	1.015	5,307,514	21,733	21,786	1.000	1.035	22,493	22,548	100%	22,493	0.424	0.416	0.559
2014		1.000				1.000	1.000	0	0	0%	0			0.570

	3 Year Average excluding 2012-2013	0.541	0.560
	7 Year Average excluding 2010-2013	0.556	0.571
	10 Year Weighted Average excluding 2010-2013	0.573	
	10 Year Weighted Average excluding 2009-2013	0.569	
	5 Year Average excluding 2011-2013	0.529	0.541
	5 Year Average excluding 2013	0.515	0.521
	7 Year Average excluding 2013	0.512	0.520
(14)	2014 Selected Loss Rate:	0.570	

(1)	PROVIDED BY THE BWC	(8)	= (4) x (6) x (7)
(2)	BASED ON CHANGE IN SAWW	(9)	= (5) x (6) x (7)
(3)	= (1) x (2)	(10)	SELECTED BY DELOITTE CONSULTING
(4)	SECTION 3, EXHIBIT 2, SHEET 4, COL. 4	(11)	= (8) x (10) + (9) x [1.0 - (10)]
(5)	SECTION 3, EXHIBIT 2, SHEET 5, COL. 4	(12)	= (11) / (3) x 100
(6)	SELECTED BY DELOITTE CONSULTING	(13)	= [(4) x (10) + (5) x [1.0 - (10)]] / (1) x 100
(7)	SELECTED BY DELOITTE CONSULTING	(14)	SELECTED BY DELOITTE CONSULTING

OHIO BUREAU OF WORKERS' COMPENSATION
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MEDICAL

LOST TIME - TOTAL

INTERPOLATED DEVELOPMENT FACTORS @ 6/30/13

ACCIDENT YEAR	AGE @ 6/30/13	AGE OF SELECTED LDF		PAID LOSS			INCURRED LOSS			REPORTED COUNTS			PAID SEVERITY		
		LOW	HIGH	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Prior	726	726	738	1.008	1.007	1.008									
1954	714	714	726	1.008	1.008	1.008									
1955	702	702	714	1.009	1.008	1.009									
1956	690	690	702	1.010	1.009	1.010									
1957	678	678	690	1.011	1.010	1.011									
1958	666	666	678	1.012	1.011	1.012									
1959	654	654	666	1.014	1.012	1.014									
1960	642	642	654	1.015	1.014	1.015									
1961	630	630	642	1.017	1.015	1.017									
1962	618	618	630	1.019	1.017	1.019									
1963	606	606	618	1.021	1.019	1.021									
1964	594	594	606	1.024	1.021	1.024									
1965	582	582	594	1.027	1.024	1.027									
1966	570	570	582	1.030	1.027	1.030									
1967	558	558	570	1.034	1.030	1.034									
1968	546	546	558	1.038	1.034	1.038									
1969	534	534	546	1.043	1.038	1.043									
1970	522	522	534	1.049	1.043	1.049									
1971	510	510	522	1.055	1.049	1.055									
1972	498	498	510	1.061	1.055	1.061									
1973	486	486	498	1.068	1.061	1.068									
1974	474	474	486	1.075	1.068	1.075									
1975	462	462	474	1.082	1.075	1.082									
1976	450	450	462	1.090	1.082	1.090									
1977	438	438	450	1.099	1.090	1.099	1.052	1.049	1.052	1.000	1.000	1.000	1.151	1.151	1.151
1978	426	426	438	1.108	1.099	1.108	1.055	1.052	1.055	1.000	1.000	1.000	1.151	1.151	1.151
1979	414	414	426	1.118	1.108	1.118	1.053	1.055	1.053	1.000	1.000	1.000	1.151	1.151	1.151
1980	402	402	414	1.128	1.118	1.128	1.051	1.053	1.051	1.000	1.000	1.000	1.151	1.151	1.151
1981	390	390	402	1.139	1.128	1.139	1.054	1.051	1.054	1.000	1.000	1.000	1.151	1.151	1.151
1982	378	378	390	1.151	1.139	1.151	1.058	1.054	1.058	1.000	1.000	1.000	1.151	1.151	1.151
1983	366	366	378	1.164	1.151	1.164	1.062	1.058	1.062	1.000	1.000	1.000	1.160	1.151	1.160
1984	354	354	366	1.178	1.164	1.178	1.071	1.062	1.071	1.000	1.000	1.000	1.166	1.160	1.166
1985	342	342	354	1.192	1.178	1.192	1.068	1.071	1.068	1.000	1.000	1.000	1.174	1.166	1.174
1986	330	330	342	1.207	1.192	1.207	1.065	1.068	1.065	1.000	1.000	1.000	1.182	1.174	1.182
1987	318	318	330	1.225	1.207	1.225	1.086	1.065	1.086	1.000	1.000	1.000	1.192	1.182	1.192
1988	306	306	318	1.243	1.225	1.243	1.086	1.086	1.086	1.000	1.000	1.000	1.204	1.192	1.204
1989	294	294	306	1.262	1.243	1.262	1.107	1.086	1.107	1.000	1.000	1.000	1.222	1.204	1.222
1990	282	282	294	1.281	1.262	1.281	1.107	1.107	1.107	1.000	1.000	1.000	1.242	1.222	1.242
1991	270	270	282	1.301	1.281	1.301	1.090	1.107	1.090	1.000	1.000	1.000	1.259	1.242	1.259
1992	258	258	270	1.324	1.301	1.324	1.138	1.090	1.138	1.000	1.000	1.000	1.283	1.259	1.283
1993	246	246	258	1.346	1.324	1.346	1.116	1.138	1.116	1.000	1.000	1.000	1.303	1.283	1.303
1994	234	234	246	1.370	1.346	1.370	1.120	1.116	1.120	1.000	1.000	1.000	1.324	1.303	1.324
1995	222	222	234	1.397	1.370	1.397	1.135	1.120	1.135	1.000	1.000	1.000	1.347	1.324	1.347
1996	210	210	222	1.428	1.397	1.428	1.184	1.135	1.184	1.000	1.000	1.000	1.375	1.347	1.375
1997	198	198	210	1.462	1.428	1.462	1.163	1.184	1.163	1.000	1.000	1.000	1.406	1.375	1.406
1998	186	186	198	1.500	1.462	1.500	1.182	1.163	1.182	1.000	1.000	1.000	1.439	1.406	1.439
1999	174	174	186	1.541	1.500	1.541	1.178	1.182	1.178	1.001	1.000	1.001	1.478	1.439	1.478
2000	162	162	174	1.587	1.541	1.587	1.193	1.178	1.193	1.001	1.001	1.001	1.524	1.478	1.524
2001	150	150	162	1.638	1.587	1.638	1.226	1.193	1.226	1.002	1.001	1.002	1.566	1.524	1.566
2002	138	138	150	1.694	1.638	1.694	1.244	1.226	1.244	1.002	1.002	1.002	1.612	1.566	1.612
2003	126	126	138	1.757	1.694	1.757	1.269	1.244	1.269	1.004	1.002	1.004	1.660	1.612	1.660
2004	114	114	126	1.832	1.757	1.832	1.278	1.269	1.278	1.005	1.004	1.005	1.722	1.660	1.722
2005	102	102	114	1.920	1.832	1.920	1.298	1.278	1.298	1.007	1.005	1.007	1.799	1.722	1.799
2006	90	90	102	2.022	1.920	2.022	1.326	1.298	1.326	1.011	1.007	1.011	1.882	1.799	1.882
2007	78	78	90	2.146	2.022	2.146	1.368	1.326	1.368	1.034	1.011	1.034	1.948	1.882	1.948
2008	66	66	78	2.321	2.146	2.321	1.424	1.368	1.424	1.057	1.034	1.057	2.051	1.948	2.051
2009	54	54	66	2.545	2.321	2.545	1.498	1.424	1.498	1.085	1.057	1.085	2.191	2.051	2.191
2010	42	42	54	2.889	2.545	2.889	1.649	1.498	1.649	1.122	1.085	1.122	2.389	2.191	2.389
2011	30	30	42	3.481	2.889	3.481	1.773	1.649	1.773	1.185	1.122	1.185	2.703	2.389	2.703
2012	18	18	30	5.083	3.481	5.083	1.932	1.773	1.932	1.383	1.185	1.383	3.350	2.703	3.350
2013	6	6	18	29.226	5.083	29.226	5.796	1.932	5.796	3.728	1.383	3.728	6.885	3.350	6.885

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 3, EXHIBIT 2, SHEET 23; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 3, EXHIBIT 2, SHEET 23; SELECTED CUM. BASED ON (3)
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)
(7) FROM SECTION 3, EXHIBIT 2, SHEET 24; SELECTED CUM. BASED ON (2)
(8) FROM SECTION 3, EXHIBIT 2, SHEET 24; SELECTED CUM. BASED ON (3)
(9) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)
(10) FROM SECTION 3, EXHIBIT 2, SHEET 29; SELECTED CUM. BASED ON (2)
(11) FROM SECTION 3, EXHIBIT 2, SHEET 29; SELECTED CUM. BASED ON (3)
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)
(13) FROM SECTION 3, EXHIBIT 2, SHEET 30; SELECTED CUM. BASED ON (2)
(14) FROM SECTION 3, EXHIBIT 2, SHEET 30; SELECTED CUM. BASED ON (3)
(15) INTERPOLATION OF (13) & (14) TO THE AGES LISTED IN (1)

OHIO BUREAU OF WORKERS' COMPENSATION
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MEDICAL
LOST TIME - TOTAL
PAID LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977	41	388	829	1,116	1,411	1,739	2,075	2,362	2,652	2,938	3,261	3,586	3,905	4,285	4,664	4,968	5,279	5,576	5,765	5,953	6,053	6,157	6,246	6,313	6,488	6,579	6,663	6,787	6,911	7,040	7,116	7,154	7,237	7,261	7,289	7,318	7,373	7,373
1978	58	550	1,174	1,580	2,002	2,391	2,780	3,235	3,803	4,558	5,325	5,987	6,599	7,087	7,453	7,784	8,015	8,237	8,391	8,567	8,689	8,809	9,019	9,152	9,290	9,479	9,573	9,629	9,672	9,717	9,820	9,873	9,897	9,923	9,944	9,958		9,958
1979	72	677	1,445	1,892	2,302	2,727	3,153	3,555	3,941	4,327	4,704	5,082	5,535	6,068	6,401	6,690	6,907	7,125	7,385	7,613	7,906	8,057	8,279	8,410	8,520	8,591	8,727	8,859	8,964	9,039	9,121	9,166	9,270	9,350	9,388			9,388
1980	72	685	1,480	1,948	2,352	2,777	3,246	3,703	4,095	4,466	4,830	5,248	5,602	6,052	6,354	6,630	6,878	7,116	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				9,169
1981	87	786	1,626	2,176	2,672	3,186	3,698	4,163	4,572	4,956	5,396	5,853	6,206	6,529	6,752	6,998	7,201	7,402	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					9,262
1982	180	1,475	2,680	3,438	4,125	4,805	5,432	5,957	6,474	7,057	7,702	8,359	8,911	9,350	9,757	10,052	10,288	10,566	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						12,732
1983	135	1,197	2,414	3,203	3,890	4,521	5,091	5,621	6,193	6,776	7,334	7,886	8,257	8,585	8,944	9,244	9,566	9,678	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							10,854
1984	210	1,694	3,053	3,897	4,627	5,303	5,891	6,540	7,345	7,910	8,376	8,704	9,012	9,310	9,526	9,743	10,000	10,366	10,676	10,899	11,144	11,336	11,462	11,617	11,699	11,785	11,899	12,003	12,085	12,159								12,159
1985	187	1,577	3,036	4,024	4,785	5,454	6,160	6,870	7,592	8,110	8,518	8,880	9,203	9,500	9,723	9,991	10,204	10,352	10,457	10,549	10,720	10,786	10,855	10,895	10,921	10,938	10,965	10,994	11,023									11,023
1986	164	1,534	3,218	4,148	4,949	5,823	6,691	7,329	7,905	8,283	8,706	9,015	9,309	9,581	9,832	10,057	10,242	10,445	10,767	11,048	11,334	11,519	11,658	11,865	12,032	12,329	12,513	12,615										12,615
1987	181	1,801	4,103	5,525	6,814	7,978	8,954	9,800	10,423	11,073	11,582	11,999	12,422	12,747	13,089	13,434	13,727	14,063	14,292	14,568	14,698	14,894	15,029	15,166	15,328	15,468	15,646											15,646
1988	234	2,137	4,544	6,312	7,927	9,268	10,269	11,190	11,811	12,403	12,821	13,320	13,665	14,013	14,414	14,937	15,475	15,965	16,429	16,845	17,327	17,588	18,329	18,610	19,282	19,836												19,836
1989	217	2,160	5,110	7,009	8,278	9,230	10,159	10,944	11,666	12,284	12,880	13,396	13,914	14,355	14,816	15,396	15,946	16,304	16,717	17,069	17,414	17,647	17,875	18,153	18,368													18,368
1990	210	2,510	6,548	8,622	10,018	11,039	11,922	12,705	13,414	14,115	14,774	15,564	16,299	17,069	17,675	18,265	18,920	19,659	20,093	20,556	20,920	21,415	21,843	22,098														22,098
1991	309	3,705	6,210	7,581	8,717	9,662	10,342	10,833	11,386	11,771	12,141	12,473	12,774	13,211	13,503	13,816	14,127	14,386	14,628	14,846	15,038	15,209	15,338															15,338
1992	311	3,823	6,395	8,065	9,209	10,107	10,760	11,353	11,810	12,433	12,872	13,258	13,715	14,063	14,288	14,596	14,933	15,202	15,474	15,691	15,847	16,055																16,055
1993	539	4,380	7,173	8,901	9,989	10,771	11,488	12,147	12,742	13,205	13,632	14,127	14,560	14,981	15,298	15,611	15,894	16,220	16,530	16,849	17,157																	17,157
1994	326	3,866	6,522	7,954	9,053	9,945	10,816	11,452	12,159	12,899	13,516	14,012	14,545	15,039	15,564	15,951	16,257	16,578	16,866	17,122																		17,122
1995	347	3,869	6,229	7,496	8,695	9,718	10,576	11,277	12,040	12,806	13,553	14,191	14,927	15,501	15,958	16,597	17,137	17,667	18,253																			18,253
1996	445	4,148	6,504	7,868	8,664	9,484	10,120	10,677	11,446	12,012	12,671	13,195	13,705	14,251	14,853	15,211	15,634	15,972																				15,972
1997	409	4,297	7,167	8,640	9,816	10,897	11,850	12,927	13,686	14,554	15,149	15,833	16,269	16,712	17,164	17,599	17,989																					17,989
1998	461	4,385	6,918	8,719	10,211	11,560	12,707	13,489	14,195	14,667	15,181	15,668	16,240	16,721	17,290	17,658																						17,658
1999	519	4,814	7,864	9,765	11,320	12,407	13,491	14,512	15,225	15,906	16,409	16,966	17,508	17,947	18,439																							18,439
2000	682	5,715	9,148	11,652	13,714	15,093	16,477	17,244	18,140	18,988	19,838	20,463	21,036	21,542																								21,542
2001	1,143	7,952	11,680	14,383	16,361	18,003	19,284	20,410	21,374	22,269	23,288	24,052	24,706																									24,706
2002	1,091	7,263	10,616	12,739	14,536	15,918	17,334	18,485	19,589	20,760	21,483	22,065																										22,065
2003	1,545	8,328	12,113	14,491	16,255	17,720	19,130	20,225	21,129	22,022	22,720																											22,720
2004	1,281	7,649	11,125	13,399	15,031	16,677	18,411	19,461	20,440	21,329																												21,329
2005	1,327	7,882	11,262	13,378	14,908	16,194	17,090	17,870	18,744																													18,744
2006	1,145	6,976	10,321	12,457	14,086	15,452	16,621	17,728																														17,728
2007	1,132	7,222	10,373	12,379	13,731	15,017	16,066																															16,066
2008	1,183	6,760	9,993	12,103	13,950	15,240																																15,240
2009	1,661	8,678	12,517	14,884	16,822																																	16,822
2010	1,651	8,684	12,041	14,231																																		14,231
2011	1,320	7,265	10,806																																			10,806
2012	1,028	6,259																																				6,259
2013	744																																					744
																																						563,466

AGE-TO-AGE DEVELOPMENT FACTORS

	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-438	438-Ult
1977	9.459	2.134	1.346	1.265	1.233	1.193	1.139	1.123	1.108	1.110	1.100	1.089	1.097	1.088	1.065	1.063	1.056	1.034	1.033	1.017	1.017	1.015	1.011	1.028	1.014	1.013	1.019	1.018	1.019	1.011	1.005	1.012	1.003	1.004	1.004	1.007	
1978	9.459	2.134	1.346	1.267	1.194	1.163	1.164	1.175	1.198	1.168	1.124	1.102	1.074	1.052	1.044	1.030	1.028	1.019	1.021	1.014	1.014	1.024	1.015	1.015	1.020	1.010	1.006	1.004	1.005	1.011	1.005	1.002	1.003	1.002	1.001		
1979	9.459	2.134	1.310	1.217	1.185	1.156	1.127	1.108	1.098	1.087	1.080	1.089	1.096	1.055	1.045	1.032	1.032	1.036	1.031	1.038	1.019	1.028	1.016	1.013	1.008	1.016	1.015	1.012	1.008	1.009	1.005	1.011	1.009	1.004			
1980	9.459	2.161	1.316	1.208	1.181	1.169	1.141	1.106	1.091	1.081	1.087	1.068	1.080	1.050	1.043	1.037	1.035	1.022	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				
1981	9.022	2.068	1.338	1.228	1.192	1.161	1.126	1.098	1.084	1.089	1.085	1.060	1.052	1.034	1.036	1.029	1.028	1.026	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					
1982	8.181	1.817	1.283	1.200	1.165	1.131	1.097	1.087	1.090	1.091	1.085	1.066	1.049	1.043	1.030	1.023	1.027	1.016	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						
1983	8.874	2.018	1.327	1.214	1.162	1.126	1.104	1.102	1.094	1.082	1.075	1.047	1.040	1.042	1.033	1.035	1.012	1.016	1.020	1.019	1.015	1.008	1.006	1.005	1.003	1.010	1.006	1.003	1.002	1.002							
1984	8.082	1.802	1.277	1.187	1.146	1.111	1.110	1.123	1.077	1.059	1.039	1.035	1.033	1.023	1.023	1.026	1.037	1.030	1.021	1.022	1.017	1.011	1.014	1.007	1.007	1.010	1.009	1.007	1.006								
1985	8.424	1.926	1.325	1.189	1.140	1.129	1.115	1.105	1.068	1.050	1.042	1.036	1.032	1.023	1.028	1.021	1.014	1.010	1.009	1.016	1.006	1.006	1.004	1.002	1.002	1.002	1.003	1.003									
1986	9.355	2.098	1.289	1.193	1.177	1.149	1.095	1.079	1.048	1.051	1.036	1.033	1.029	1.026	1.023	1.018	1.020	1.031	1.026	1.026	1.016	1.012	1.018	1.014	1.025	1.015	1.008										
1987	9.972	2.278	1.347	1.233	1.171	1.122	1.095	1.064	1.062	1.046	1.036	1.035	1.026	1.027	1.026	1.022	1.024	1.016	1.019	1.009	1.013	1.009	1.009	1.011	1.009	1.011											
1988	9.128	2.127	1.389	1.256	1.169	1.108	1.090	1.055	1.050	1.034	1.039	1.026	1.025	1.029	1.036	1.036	1.032	1.029	1.025	1.029	1.015	1.042	1.015	1.036	1.029												
1989	9.946	2.365	1.372	1.181	1.115	1.101	1.077	1.066	1.053	1.049	1.040	1.039	1.032	1.032	1.039	1.036	1.022	1.025	1.021	1.020	1.013	1.013	1.016	1.012													
1990	11.947	2.608	1.317	1.162	1.102	1.080	1.066	1.056	1.052	1.047	1.053	1.047	1.047	1.035	1.033	1.036	1.039	1.022	1.023	1.018	1.024	1.020	1.012														
1991	11.998	1.676	1.221	1.150	1.108	1.070	1.047	1.051	1.034	1.031	1.027	1.024	1.034	1.022	1.023	1.022	1.018	1.017	1.015	1.013	1.011	1.008															
1992	12.288	1.673	1.261	1.142	1.097	1.065	1.055	1.040	1.053	1.035	1.030	1.034	1.025	1.016	1.022	1.023	1.018	1.018	1.014	1.010	1.013																
1993	8.130	1.638	1.241	1.122	1.078	1.067	1.057	1.049	1.036	1.032	1.036	1.031	1.029	1.021	1.020	1.018	1.021	1.019	1.019	1.018																	
1994	11.849	1.687	1.220	1.138	1.099	1.088	1.059	1.062	1.061	1.048	1.037	1.038	1.034	1.035	1.025	1.019	1.020	1.017	1.015																		
1995	11.138	1.610	1.203	1.160	1.118	1.088	1.066	1.068	1.064	1.058	1.047	1.052	1.038	1.029	1.040	1.033	1.031	1.033																			
1996	9.320	1.568	1.210	1.101	1.095	1.067	1.055	1.072	1.049	1.055	1.041	1.039	1.040	1.042	1.024	1.028	1.022																				
1997	10.505	1.668	1.206	1.136	1.110	1.087	1.091	1.059	1.063	1.041	1.045	1.027	1.027	1.027	1.025	1.022																					
1998	9.517	1.578	1.260	1.171	1.132	1.099	1.062	1.052	1.033	1.035	1.032	1.037	1.030	1.034	1.021																						
1999	9.268	1.634	1.242	1.159	1.096	1.087	1.076	1.049	1.045	1.032	1.034	1.032	1.025	1.027																							
2000	8.381	1.601	1.274	1.177	1.101	1.092	1.047	1.052	1.047	1.045	1.031	1.028	1.024																								
2001	6.954	1.469	1.231	1.138	1.100	1.071	1.058	1.047	1.042	1.046	1.033	1.027																									
2002	6.659	1.462	1.200	1.141	1.095	1.089	1.066	1.060	1.060	1.035	1.027																										
2003	5.390	1.454	1.196	1.122	1.090	1.080	1.057	1.045	1.042	1.032																											
2004	5.973	1.454	1.204	1.122	1.110	1.104	1.057	1.050	1.043																												
2005	5.940	1.429	1.188	1.114	1.086	1.055	1.046	1.049																													
2006	6.092	1.480	1.207	1.131	1.097	1.076	1.067																														
2007	6.378	1.436	1.193	1.109	1.094	1.070																															
2008	5.715	1.478	1.211	1.153	1.093																																
2009	5.225	1.442	1.189	1.130																																	
2010	5.260	1.387	1.182																																		
2011	5.503	1.487																																			
2012	6.090																																				
3 Yr Avg	5.617	1.439	1.194	1.131	1.094	1.067	1.056	1.048	1.049	1.037	1.030	1.029	1.026	1.030	1.024	1.027	1.024	1.023	1.016	1.014	1.016	1.014	1.014	1.020	1.021	1.010	1.007	1.004	1.006	1.006	1.006	1.007	1.005	1.003	1.003	1.007	
5 Yr Avg	5.558	1.446	1.197	1.127	1.096	1.077	1.059	1.050	1.047	1.038	1.031	1.030	1.029	1.032	1.027	1.024	1.022	1.021	1.017	1.016	1.015	1.019	1.014	1.015	1.014	1.010	1.008	1.007	1.003	1.007	1.005	1.007	1.005	1.003	1.003	1.007	
10 Yr Avg	5.757	1.451	1.200	1.134	1.096	1.082	1.063	1.054	1.049	1.043	1.036	1.034	1.031	1.029	1.027	1.027	1.025	1.023	1.019	1.018	1.014	1.015	1.012	1.014	1.013	1.013	1.011	1.010	1.006	1.008	1.005	1.007	1.005	1.003	1.003	1.007	
8 Yr Wtd	5.717	1.447	1.196	1.127	1.096	1.079	1.059	1.050	1.047	1.039	1.035	1.034	1.030	1.029	1.025	1.025	1.024	1.023	1.019	1.018	1.015	1.017	1.012	1.014	1.014	1.012	1.010	1.009	1.006	1.008	1.006	1.007	1.005	1.003	1.003	1.007	
12 Yr Wtd	5.863	1.461	1.208	1.137	1.099	1.081	1.061	1.054	1.048	1.040	1.035	1.034	1.032	1.029	1.028	1.027	1.024	1.022	1.019	1.018	1.015	1.017	1.014	1.015	1.014	1.012	1.010	1.010	1.006	1.008	1.006	1.007	1.005	1.003	1.003	1.007	
15 Yr Wtd	6.164	1.482	1.210	1.136	1.100	1.081	1.061	1.053	1.048	1.041	1.036	1.034	1.031	1.029	1.028	1.027	1.024	1.022	1.019	1.019	1.015	1.017	1.014	1.015	1.014	1.012	1.010	1.010	1.006	1.008	1.006	1.007	1.005	1.003	1.003	1.007	TAIL
Prior FY	5.750	1.450	1.205	1.130	1.097	1.083	1.060	1.053	1.049	1.043	1.037	1.034	1.033	1.030	1.027	1.026	1.024	1.021	1.020	1.018	1.017	1.017	1.016	1.016	1.016	1.016	1.015	1.013	1.012	1.012	1.011	1.011	1.010	1.009	1.009	1.008	1.008	1.090
PA Sel.	6.000	1.460	1.207	1.127	1.095	1.074	1.060	1.052	1.046	1.041	1.036	1.033	1.031	1.028	1.026	1.024	1.023	1.021	1.019	1.019	1.017	1.017	1.016	1.016	1.015	1.015	1.014	1.013	1.012	1.012	1.011	1.011	1.010	1.009	1.009	1.008	1.008	
Selected	5.750	1.460	1.205	1.135	1.097	1.082	1.061	1.053	1.048	1.043	1.037	1.034	1.032	1.030	1.027	1.026	1.024	1.022	1.019	1.018	1.017	1.017	1.016	1.015	1.015	1.015	1.014	1.013	1.012	1.012	1.011	1.011	1.010	1.009	1.009	1.008	1.008	
Cumulative	29.226	5.083	3.481	2.889	2.545	2.321	2.146	2.022	1.920	1.832	1.757	1.694	1.638	1.587	1.541	1.500	1.462	1.428	1.397	1.370	1.346	1.324	1.301	1.281	1.262	1.243	1.225	1.207	1.192	1.178	1.164	1.151	1.139	1.128	1.118	1.108	1.099	1.090

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
MEDICAL
LOST TIME - TOTAL
INCURRED LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																										6,955	6,935	7,100	7,173	7,196	7,367	7,486	7,574	7,565	7,580	7,553	7,572	7,572
1978																									9,645	9,913	9,813	9,856	9,869	9,883	10,008	10,125	10,089	10,087	10,065	10,060		10,060
1979																								9,219	9,262	9,502	9,286	9,659	9,652	9,672	9,609	9,605	9,696	9,740	9,705			9,705
1980																							9,037	8,756	9,203	9,792	9,320	9,575	9,520	9,438	9,540	9,462	9,524	9,586				9,586
1981																						8,838	9,405	9,021	8,982	9,272	9,366	9,711	9,678	9,631	9,756	9,704	9,656					9,656
1982																					12,231	12,164	12,681	12,321	12,661	13,090	12,701	13,145	13,311	13,308	13,324	13,428						13,428
1983																				11,418	11,393	11,067	11,527	11,062	11,061	11,082	11,044	11,271	11,217	11,161	11,211							11,211
1984																			12,723	12,988	13,370	12,906	13,163	12,464	12,293	12,611	12,778	12,812	12,652	12,634								12,634
1985																		11,191	11,704	11,543	11,703	11,584	11,814	11,369	11,284	11,328	11,285	11,258	11,205									11,205
1986																	11,726	11,322	12,581	13,173	13,376	13,022	13,479	13,359	13,594	13,710	13,870	14,088										14,088
1987																16,335	16,444	15,550	16,846	16,831	16,691	16,361	16,892	16,797	17,055	16,747	16,797											16,797
1988															18,544	18,996	19,896	18,661	21,266	21,469	21,935	19,532	24,336	24,133	23,787	25,628												25,628
1989														18,705	18,954	19,083	19,204	18,028	19,875	19,949	19,849	20,149	19,980	20,157	20,270													20,270
1990													22,159	23,849	23,426	23,208	23,427	22,367	24,490	25,173	25,337	25,003	25,001	24,827														24,827
1991												16,211	15,683	17,050	16,907	16,640	17,078	15,826	16,773	16,894	17,014	16,940	16,688															16,688
1992											16,997	17,576	17,519	17,962	17,257	17,305	17,507	17,378	17,387	17,444	17,672	18,079																18,079
1993										17,928	17,719	18,136	18,179	18,867	18,663	18,519	18,839	19,050	19,244	20,015	19,874																	19,874
1994									17,472	18,486	18,752	18,927	18,596	19,802	20,218	19,412	19,731	19,704	19,800	19,747																		19,747
1995								15,906	17,144	18,161	18,843	19,155	19,784	21,337	22,083	21,993	22,811	23,062	23,751																			23,751
1996							14,849	14,989	16,264	16,622	16,682	17,432	17,691	18,387	19,259	19,276	19,061	18,774																				18,774
1997						17,814	17,476	18,606	19,698	20,355	20,925	21,623	21,546	21,731	21,609	22,051	22,427																					22,427
1998					19,139	18,631	19,016	19,672	20,487	20,206	20,350	20,519	21,278	21,238	21,245	21,272																						21,272
1999				17,649	20,690	19,266	19,184	20,603	20,878	21,816	22,125	23,191	23,679	23,080	23,147																							23,147
2000			19,626	20,653	24,634	24,085	23,345	23,657	24,798	25,748	25,820	26,102	26,151	26,882																								26,882
2001		18,171	23,831	25,371	27,878	26,903	27,278	29,075	30,558	31,052	31,406	31,054	31,006																									31,006
2002	4,555	17,485	22,232	21,481	24,401	24,369	25,361	27,092	27,609	28,386	28,232	28,438																										28,438
2003	5,869	19,869	22,891	23,630	26,548	25,977	28,834	29,899	29,680	29,703	29,447																											29,447
2004	5,482	17,575	20,932	21,987	25,428	27,967	28,712	29,175	29,406	29,298																												29,298
2005	5,274	17,586	21,117	21,309	24,827	25,947	27,150	26,880	27,305																													27,305
2006	4,832	16,086	18,615	21,029	22,547	25,006	25,809	26,640																														26,640
2007	5,277	16,777	19,095	21,272	21,390	23,009	23,356																															23,356
2008	5,105	17,175	18,397	20,025	21,651	22,965																																22,965
2009	8,310	21,834	22,529	23,810	26,134																																	26,134
2010	8,344	21,318	21,714	23,466																																		23,466
2011	6,136	18,877	19,059																																			19,059
2012	5,826	15,793																																				15,793
2013	3,759																																					3,759
																																						713,969

AGE-TO-AGE DEVELOPMENT FACTORS

	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-438	438-Ult
1977																										0.997	1.024	1.010	1.003	1.024	1.016	1.012	0.999	1.002	0.997	1.002	
1978																									1.028	0.990	1.004	1.001	1.001	1.013	1.012	0.996	1.000	0.998	1.000		
1979																								1.005	1.026	0.977	1.040	0.999	1.002	0.994	1.000	1.010	1.005	0.996			
1980																							0.969	1.051	1.064	0.952	1.027	0.994	0.991	1.011	0.992	1.007	1.006				
1981																						1.064	0.959	0.996	1.032	1.010	1.037	0.997	0.995	1.013	0.995	0.995					
1982																					0.994	1.042	0.972	1.028	1.034	0.970	1.035	1.013	1.000	1.001	1.008						
1983																				0.998	0.971	1.042	0.960	1.000	1.002	0.997	1.021	0.995	0.995	1.004							
1984																			1.021	1.029	0.965	1.020	0.947	0.986	1.026	1.013	1.003	0.987	0.999								
1985																		1.046	0.986	1.014	0.990	1.020	0.962	0.992	1.004	0.996	0.998	0.995									
1986																	0.966	1.111	1.047	1.015	0.974	1.035	0.991	1.018	1.009	1.012	1.016										
1987																1.007	0.946	1.083	0.999	0.992	0.980	1.032	0.994	1.015	0.982	1.003											
1988															1.024	1.047	0.938	1.140	1.010	1.022	0.890	1.246	0.992	0.986	1.077												
1989														1.013	1.007	1.006	0.939	1.102	1.004	0.995	1.015	0.992	1.009	1.006													
1990													1.076	0.982	0.991	1.009	0.955	1.095	1.028	1.007	0.987	1.000	0.993														
1991												0.967	1.087	0.992	0.984	1.026	0.927	1.060	1.007	1.007	0.996	0.985															
1992											1.034	0.997	1.025	0.961	1.003	1.012	0.993	1.000	1.003	1.013	1.023																
1993										0.988	1.024	1.002	1.038	0.989	0.992	1.017	1.011	1.010	1.040	0.993																	
1994									1.058	1.014	1.009	0.983	1.065	1.021	0.960	1.016	0.999	1.005	0.997																		
1995								1.078	1.059	1.038	1.017	1.033	1.079	1.035	0.996	1.037	1.011	1.030																			
1996							1.009	1.085	1.022	1.004	1.045	1.015	1.039	1.047	1.001	0.989	0.985																				
1997						0.981	1.065	1.059	1.033	1.028	1.033	0.996	1.009	0.994	1.020	1.017																					
1998					0.973	1.021	1.034	1.041	0.986	1.007	1.008	1.037	0.998	1.000	1.001																						
1999				1.172	0.931	0.996	1.074	1.013	1.045	1.014	1.048	1.021	0.975	1.003																							
2000			1.052	1.193	0.978	0.969	1.013	1.048	1.038	1.003	1.011	1.002	1.028																								
2001		1.311	1.065	1.099	0.965	1.014	1.066	1.051	1.016	1.011	0.989	0.998																									
2002	3.839	1.271	0.966	1.136	0.999	1.041	1.068	1.019	1.028	0.995	1.007																										
2003	3.386	1.152	1.032	1.123	0.979	1.110	1.037	0.993	1.001	0.991																											
2004	3.206	1.191	1.050	1.156	1.100	1.027	1.016	1.008	0.996																												
2005	3.334	1.201	1.009	1.165	1.045	1.046	0.990	1.016																													
2006	3.329	1.157	1.130	1.072	1.109	1.032	1.032																														
2007	3.180	1.138	1.114	1.006	1.076	1.015																															
2008	3.365	1.071	1.088	1.081	1.061																																
2009	2.627	1.032	1.057	1.098																																	
2010	2.555	1.019	1.081																																		
2011	3.076	1.010																																			
2012	2.711																																				
3 Yr Avg	2.781	1.020	1.075	1.061	1.082	1.031	1.013	1.005	1.008	0.999	1.002	1.007	1.000	0.999	1.008	1.014	0.998	1.015	1.014	1.004	1.002	0.992	0.998	1.002	1.023	1.004	1.005	0.993	0.998	1.006	0.998	1.004	1.004	0.999	0.998	1.002	
5 Yr Avg	2.867	1.054	1.094	1.084	1.078	1.046	1.029	1.017	1.016	1.003	1.013	1.011	1.010	1.016	0.996	1.015	1.000	1.021	1.015	1.003	0.982	1.051	0.996	1.003	1.020	1.004	1.014	0.997	0.996	1.005	1.001	1.004	1.002	0.999	0.998	1.002	
7 Yr Avg	2.977	1.090	1.076	1.100	1.053	1.041	1.032	1.021	1.016	1.007	1.020	1.015	1.027	1.013	0.996	1.016	0.983	1.043	1.013	1.004	0.981	1.044	0.984	1.000	1.019	1.000	1.019	0.997	0.998	1.008	1.004	1.004	1.002	0.999	0.998	1.002	
5 Yr Wtd	2.817	1.050	1.092	1.085	1.078	1.047	1.028	1.017	1.015	1.002	1.011	1.010	1.009	1.015	0.996	1.016	1.000	1.020	1.016	1.003	0.979	1.050	0.996	1.002	1.026	1.005	1.015	0.998	0.996	1.004	1.002	1.003	1.003	0.998	0.998	1.002	
10 Yr Wtd	3.025	1.119	1.057	1.113	1.023	1.029	1.038	1.029	1.020	1.009	1.017	1.008	1.031	1.003	0.996	1.018	0.971	1.061	1.013	1.008	0.978	1.043	0.983	1.005	1.028	0.993	1.020	0.999	0.998	1.007	1.003	1.003	1.003	0.998	0.998	1.002	
11 Yr Wtd	3.082	1.136	1.057	1.117	1.019	1.025	1.036	1.032	1.023	1.007	1.018	1.005	1.036	1.003	0.998	1.017	0.971	1.060	1.013	1.007	0.979	1.044	0.982	1.005	1.028	0.993	1.020	0.999	0.998	1.007	1.003	1.003	1.003	0.998	0.998	1.002	TAIL
Prior FY	3.000	1.100	1.066	1.107	1.036	1.035	1.036	1.024	1.020	1.008	1.019	1.012	1.026	1.007	0.994	1.015	0.977	1.060	1.014	1.007	0.974	1.052	0.983	1.002	1.010	0.994	1.022	0.998	0.998	1.008	1.002	1.006	1.001	1.000	1.000		1.050
PA Sel.	3.525	1.145	1.090	1.080	1.065	1.025	1.025	1.039	1.004	1.018	1.008	1.000	1.020	1.008	1.000	1.005	1.017	1.008	1.010	1.009	1.006	1.007	1.013	1.003	1.009	1.007	1.004	1.005	1.007	1.006	1.006	1.005	1.004	1.002	1.005	1.003	1.049
Selected	3.000	1.090	1.076	1.100	1.053	1.041	1.032	1.021	1.016	1.007	1.020	1.015	1.027	1.013	0.996	1.016	0.983	1.043	1.013	1.004	0.981	1.044	0.984	1.000	1.019	1.000	1.019	0.997	0.998	1.008	1.004	1.004	1.002	0.999	0.998	1.002	1.003
Cumulative	5.796	1.932	1.773	1.649	1.498	1.424	1.368	1.326	1.298	1.278	1.269	1.244	1.226	1.193	1.178	1.182	1.163	1.184	1.135	1.120	1.116	1.138	1.090	1.107	1.107	1.086	1.086	1.065	1.068	1.071	1.062	1.058	1.054	1.051	1.053	1.055	1.052	1.049

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
MEDICAL
LOST TIME - TOTAL

CASE RESERVES (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																										376	272	313	262	156	251	332	337	303	291	235	198	198
1978																									355	433	240	227	197	166	188	252	192	165	121	102		102
1979																								809	742	910	559	800	688	633	488	438	426	390	317			317
1980																							1,118	560	833	1,245	655	760	500	480	499	377	395	416				416
1981																						752	1,112	626	477	638	488	750	623	525	583	491	393					393
1982																					1,146	893	1,238	708	859	1,168	651	904	903	770	690	695						695
1983																				1,393	1,175	697	1,070	540	487	478	333	491	407	331	357							357
1984																			2,046	2,089	2,227	1,570	1,701	847	594	827	879	810	567	474								474
1985																		840	1,247	993	983	798	958	474	363	390	320	264	182									182
1986																	1,484	877	1,814	2,125	2,042	1,504	1,820	1,494	1,562	1,381	1,356	1,473										1,473
1987																2,901	2,717	1,487	2,555	2,263	1,993	1,466	1,863	1,631	1,727	1,278	1,151											1,151
1988															4,130	4,059	4,421	2,696	4,837	4,624	4,608	1,944	6,007	5,523	4,505	5,792												5,792
1989														4,350	4,138	3,687	3,259	1,723	3,158	2,879	2,435	2,502	2,105	2,004	1,903													1,903
1990													5,860	6,780	5,752	4,943	4,507	2,708	4,397	4,618	4,418	3,589	3,158	2,729														2,729
1991												3,738	2,909	3,840	3,405	2,825	2,951	1,440	2,145	2,048	1,976	1,731	1,350															1,350
1992											4,125	4,318	3,805	3,899	2,969	2,709	2,573	2,177	1,913	1,754	1,825	2,024																2,024
1993										4,723	4,087	4,009	3,618	3,887	3,365	2,908	2,945	2,830	2,714	3,166	2,717																	2,717
1994									5,312	5,587	5,236	4,914	4,051	4,763	4,654	3,461	3,474	3,126	2,934	2,625																		2,625
1995								4,629	5,104	5,354	5,290	4,964	4,857	5,835	6,124	5,396	5,674	5,395	5,498																			5,498
1996							4,729	4,312	4,818	4,609	4,011	4,237	3,987	4,136	4,405	4,065	3,428	2,802																				2,802
1997						6,918	5,626	5,679	6,012	5,802	5,775	5,790	5,277	5,019	4,445	4,451	4,438																					4,438
1998					8,928	7,072	6,309	6,183	6,291	5,539	5,169	4,851	5,038	4,517	3,955	3,614																						3,614
1999				7,884	9,369	6,859	5,693	6,091	5,654	5,910	5,716	6,225	6,171	5,133	4,708																							4,708
2000			10,478	9,001	10,920	8,992	6,868	6,413	6,658	6,760	5,982	5,640	5,114	5,341																								5,341
2001		10,220	12,151	10,988	11,517	8,900	7,994	8,665	9,183	8,783	8,118	7,002	6,299																									6,299
2002	3,464	10,222	11,617	8,742	9,865	8,451	8,028	8,607	8,020	7,625	6,750	6,373																										6,373
2003	4,324	11,541	10,779	9,139	10,292	8,257	9,705	9,674	8,552	7,681	6,726																											6,726
2004	4,201	9,926	9,807	8,588	10,397	11,290	10,301	9,715	8,966	7,969																												7,969
2005	3,947	9,703	9,854	7,931	9,919	9,753	10,060	9,010	8,561																													8,561
2006	3,687	9,110	8,294	8,572	8,460	9,553	9,188	8,913																														8,913
2007	4,144	9,555	8,722	8,893	7,660	7,993	7,291																															7,291
2008	3,922	10,414	8,405	7,922	7,701	7,725																																7,725
2009	6,650	13,157	10,012	8,925	9,312																																	9,312
2010	6,693	12,634	9,673	9,235																																		9,235
2011	4,816	11,611	8,254																																			8,254
2012	4,798	9,534																																				9,534
2013	3,015																																					3,015
																																						150,503

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
MEDICAL
LOST TIME - TOTAL
PAID TO INCURRED LOSS RATIOS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																										94.6%	96.1%	95.6%	96.3%	97.8%	96.6%	95.6%	95.6%	96.0%	96.2%	96.9%	97.4%	97.4%
1978																									96.3%	95.6%	97.6%	97.7%	98.0%	98.3%	98.1%	97.5%	98.1%	98.4%	98.8%	99.0%		99.0%
1979																								91.2%	92.0%	90.4%	94.0%	91.7%	92.9%	93.5%	94.9%	95.4%	95.6%	96.0%	96.7%			96.7%
1980																							87.6%	93.6%	91.0%	87.3%	93.0%	92.1%	94.7%	94.9%	94.8%	96.0%	95.8%	95.7%				95.7%
1981																						91.5%	88.2%	93.1%	94.7%	93.1%	94.8%	92.3%	93.6%	94.5%	94.0%	94.9%	95.9%					95.9%
1982																					90.6%	92.7%	90.2%	94.3%	93.2%	91.1%	94.9%	93.1%	93.2%	94.2%	94.8%	94.8%						94.8%
1983																				87.8%	89.7%	93.7%	90.7%	95.1%	95.6%	95.7%	97.0%	95.6%	96.4%	97.0%	96.8%							96.8%
1984																			83.9%	83.9%	83.3%	87.8%	87.1%	93.2%	95.2%	93.4%	93.1%	93.7%	95.5%	96.2%								96.2%
1985																		92.5%	89.3%	91.4%	91.6%	93.1%	91.9%	95.8%	96.8%	96.6%	97.2%	97.7%	98.4%									98.4%
1986																	87.3%	92.3%	85.6%	83.9%	84.7%	88.5%	86.5%	88.8%	88.5%	89.9%	90.2%	89.5%										89.5%
1987																82.2%	83.5%	90.4%	84.8%	86.6%	88.1%	91.0%	89.0%	90.3%	89.9%	92.4%	93.2%											93.2%
1988															77.7%	78.6%	77.8%	85.6%	77.3%	78.5%	79.0%	90.0%	75.3%	77.1%	81.1%	77.4%												77.4%
1989														76.7%	78.2%	80.7%	83.0%	90.4%	84.1%	85.6%	87.7%	87.6%	89.5%	90.1%	90.6%													90.6%
1990													73.6%	71.6%	75.4%	78.7%	80.8%	87.9%	82.0%	81.7%	82.6%	85.6%	87.4%	89.0%														89.0%
1991												76.9%	81.4%	77.5%	79.9%	83.0%	82.7%	90.9%	87.2%	87.9%	88.4%	89.8%	91.9%															91.9%
1992											75.7%	75.4%	78.3%	78.3%	82.8%	84.3%	85.3%	87.5%	89.0%	89.9%	89.7%	88.8%																88.8%
1993										73.7%	76.9%	77.9%	80.1%	79.4%	82.0%	84.3%	84.4%	85.1%	85.9%	84.2%	86.3%																	86.3%
1994									69.6%	69.8%	72.1%	74.0%	78.2%	75.9%	77.0%	82.2%	82.4%	84.1%	85.2%	86.7%																		86.7%
1995								70.9%	70.2%	70.5%	71.9%	74.1%	75.5%	72.7%	72.3%	75.5%	75.1%	76.6%	76.9%																			76.9%
1996							68.2%	71.2%	70.4%	72.3%	76.0%	75.7%	77.5%	77.5%	77.1%	78.9%	82.0%	85.1%																				85.1%
1997						61.2%	67.8%	69.5%	69.5%	71.5%	72.4%	73.2%	75.5%	76.9%	79.4%	79.8%	80.2%																					80.2%
1998					53.4%	62.0%	66.8%	68.6%	69.3%	72.6%	74.6%	76.4%	76.3%	78.7%	81.4%	83.0%																						83.0%
1999				55.3%	54.7%	64.4%	70.3%	70.4%	72.9%	72.9%	74.2%	73.2%	73.9%	77.8%	79.7%																							79.7%
2000			46.6%	56.4%	55.7%	62.7%	70.6%	72.9%	73.2%	73.7%	76.8%	78.4%	80.4%	80.1%																								80.1%
2001		43.8%	49.0%	56.7%	58.7%	66.9%	70.7%	70.2%	69.9%	71.7%	74.2%	77.5%	79.7%																									79.7%
2002	23.9%	41.5%	47.7%	59.3%	59.6%	65.3%	68.3%	68.2%	71.0%	73.1%	76.1%	77.6%																										77.6%
2003	26.3%	41.9%	52.9%	61.3%	61.2%	68.2%	66.3%	67.6%	71.2%	74.1%	77.2%																											77.2%
2004	23.4%	43.5%	53.1%	60.9%	59.1%	59.6%	64.1%	66.7%	69.5%	72.8%																												72.8%
2005	25.2%	44.8%	53.3%	62.8%	60.0%	62.4%	62.9%	66.5%	68.6%																													68.6%
2006	23.7%	43.4%	55.4%	59.2%	62.5%	61.8%	64.4%	66.5%																														66.5%
2007	21.5%	43.0%	54.3%	58.2%	64.2%	65.3%	68.8%																															68.8%
2008	23.2%	39.4%	54.3%	60.4%	64.4%	66.4%																																66.4%
2009	20.0%	39.7%	55.6%	62.5%	64.4%																																	64.4%
2010	19.8%	40.7%	55.5%	60.6%																																		60.6%
2011	21.5%	38.5%	56.7%																																			56.7%
2012	17.6%	39.6%																																				39.6%
2013	19.8%																																					19.8%

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
MEDICAL
LOST TIME - TOTAL

PAID LOSS / $100 OF PAYROLL

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ON-LEVEL PAYROLL
1977	0.07%	0.67%	1.43%	1.93%	2.44%	3.01%	3.59%	4.09%	4.59%	5.08%	5.64%	6.21%	6.76%	7.41%	8.07%	8.60%	9.14%	9.65%	9.98%	10.30%	10.47%	10.65%	10.81%	10.92%	11.23%	11.38%	11.53%	11.74%	11.96%	12.18%	12.31%	0.12%	0.13%	0.13%	0.13%	0.13%	0.13%	5,778,966
1978	0.10%	0.96%	2.04%	2.75%	3.48%	4.15%	4.83%	5.62%	6.61%	7.92%	9.25%	10.40%	11.47%	12.32%	12.95%	13.53%	13.93%	14.31%	14.58%	14.89%	15.10%	15.31%	15.67%	15.90%	16.14%	16.47%	16.64%	16.73%	16.81%	16.89%	17.07%	0.17%	0.17%	0.17%	0.17%	0.17%		5,754,667
1979	0.13%	1.20%	2.55%	3.35%	4.07%	4.82%	5.58%	6.29%	6.97%	7.65%	8.32%	8.99%	9.79%	10.73%	11.32%	11.83%	12.21%	12.60%	13.06%	13.46%	13.98%	14.24%	14.64%	14.87%	15.06%	15.19%	15.43%	15.66%	15.85%	15.98%	16.13%	0.16%	0.16%	0.17%	0.17%			5,656,194
1980	0.13%	1.23%	2.65%	3.49%	4.22%	4.98%	5.82%	6.64%	7.34%	8.01%	8.66%	9.41%	10.05%	10.85%	11.40%	11.89%	12.33%	12.76%	13.04%	13.33%	13.66%	13.91%	14.20%	14.70%	15.01%	15.33%	15.54%	15.81%	16.18%	16.07%	16.21%	0.16%	0.16%	0.16%				5,575,918
1981	0.16%	1.46%	3.02%	4.05%	4.97%	5.93%	6.88%	7.74%	8.51%	9.22%	10.04%	10.89%	11.54%	12.14%	12.56%	13.02%	13.39%	13.77%	14.13%	14.46%	14.76%	15.04%	15.43%	15.62%	15.82%	16.06%	16.51%	16.67%	16.84%	16.94%	17.06%	0.17%	0.17%					5,375,984
1982	0.31%	2.56%	4.65%	5.96%	7.15%	8.33%	9.42%	10.33%	11.23%	12.24%	13.35%	14.49%	15.45%	16.21%	16.92%	17.43%	17.84%	18.32%	18.61%	18.90%	19.22%	19.54%	19.84%	20.13%	20.46%	20.67%	20.89%	21.22%	21.51%	21.74%	21.91%	0.22%						5,767,589
1983	0.23%	2.06%	4.15%	5.50%	6.68%	7.76%	8.74%	9.65%	10.63%	11.64%	12.60%	13.54%	14.18%	14.74%	15.36%	15.88%	16.43%	16.62%	16.89%	17.22%	17.55%	17.81%	17.96%	18.07%	18.16%	18.21%	18.39%	18.51%	18.56%	18.60%	18.64%							5,822,965
1984	0.35%	2.87%	5.17%	6.60%	7.83%	8.97%	9.97%	11.07%	12.43%	13.39%	14.17%	14.73%	15.25%	15.76%	16.12%	16.49%	16.92%	17.54%	18.07%	18.44%	18.86%	19.18%	19.40%	19.66%	19.80%	19.94%	20.14%	20.31%	20.45%	20.58%								5,909,297
1985	0.31%	2.61%	5.03%	6.67%	7.93%	9.04%	10.21%	11.39%	12.59%	13.45%	14.12%	14.72%	15.26%	15.75%	16.12%	16.57%	16.92%	17.17%	17.34%	17.49%	17.78%	17.88%	18.00%	18.07%	18.11%	18.14%	18.18%	18.23%	18.28%									6,030,627
1986	0.26%	2.41%	5.06%	6.52%	7.77%	9.15%	10.51%	11.51%	12.42%	13.01%	13.68%	14.16%	14.62%	15.05%	15.44%	15.80%	16.09%	16.41%	16.91%	17.36%	17.80%	18.09%	18.31%	18.64%	18.90%	19.37%	19.66%	19.82%										6,365,645
1987	0.27%	2.66%	6.05%	8.14%	10.05%	11.76%	13.20%	14.45%	15.37%	16.32%	17.07%	17.69%	18.31%	18.79%	19.30%	19.81%	20.24%	20.73%	21.07%	21.48%	21.67%	21.96%	22.16%	22.36%	22.60%	22.81%	23.07%											6,782,846
1988	0.33%	3.01%	6.40%	8.89%	11.16%	13.05%	14.46%	15.76%	16.63%	17.47%	18.05%	18.76%	19.24%	19.73%	20.30%	21.03%	21.79%	22.48%	23.13%	23.72%	24.40%	24.76%	25.81%	26.20%	27.15%	27.93%												7,101,789
1989	0.30%	2.97%	7.03%	9.64%	11.38%	12.69%	13.97%	15.05%	16.04%	16.89%	17.71%	18.42%	19.13%	19.74%	20.37%	21.17%	21.93%	22.42%	22.99%	23.47%	23.94%	24.27%	24.58%	24.96%	25.26%													7,272,541
1990	0.28%	3.29%	8.57%	11.29%	13.12%	14.45%	15.61%	16.64%	17.56%	18.48%	19.35%	20.38%	21.34%	22.35%	23.14%	23.92%	24.77%	25.74%	26.31%	26.92%	27.39%	28.04%	28.60%	28.93%														7,637,206
1991	0.39%	4.74%	7.94%	9.70%	11.15%	12.36%	13.23%	13.86%	14.56%	15.06%	15.53%	15.95%	16.34%	16.90%	17.27%	17.67%	18.07%	18.40%	18.71%	18.99%	19.23%	19.45%	19.62%															7,818,591
1992	0.41%	5.02%	8.40%	10.59%	12.10%	13.27%	14.13%	14.91%	15.51%	16.33%	16.91%	17.41%	18.01%	18.47%	18.77%	19.17%	19.61%	19.97%	20.32%	20.61%	20.81%	21.09%																7,613,696
1993	0.71%	5.75%	9.42%	11.69%	13.11%	14.14%	15.08%	15.95%	16.73%	17.34%	17.90%	18.55%	19.12%	19.67%	20.08%	20.49%	20.87%	21.29%	21.70%	22.12%	22.52%																	7,617,194
1994	0.41%	4.89%	8.25%	10.06%	11.45%	12.57%	13.67%	14.48%	15.37%	16.31%	17.09%	17.72%	18.39%	19.01%	19.68%	20.17%	20.55%	20.96%	21.32%	21.65%																		7,909,310
1995	0.44%	4.85%	7.81%	9.40%	10.91%	12.19%	13.27%	14.15%	15.10%	16.06%	17.00%	17.80%	18.72%	19.44%	20.02%	20.82%	21.50%	22.16%	22.90%																			7,972,245
1996	0.57%	5.32%	8.34%	10.09%	11.11%	12.16%	12.98%	13.69%	14.68%	15.41%	16.25%	16.92%	17.58%	18.28%	19.05%	19.51%	20.05%	20.48%																				7,797,491
1997	0.53%	5.60%	9.33%	11.25%	12.78%	14.19%	15.43%	16.84%	17.82%	18.95%	19.73%	20.62%	21.19%	21.76%	22.35%	22.92%	23.43%																					7,678,681
1998	0.60%	5.74%	9.06%	11.42%	13.37%	15.13%	16.64%	17.66%	18.58%	19.20%	19.88%	20.51%	21.26%	21.89%	22.64%	23.12%																						7,638,048
1999	0.67%	6.21%	10.15%	12.60%	14.61%	16.01%	17.41%	18.73%	19.65%	20.53%	21.18%	21.90%	22.60%	23.16%	23.80%																							7,748,434
2000	0.87%	7.26%	11.62%	14.80%	17.42%	19.17%	20.93%	21.90%	23.04%	24.11%	25.19%	25.99%	26.72%	27.36%																								7,874,189
2001	1.41%	9.80%	14.39%	17.72%	20.16%	22.18%	23.76%	25.15%	26.34%	27.44%	28.69%	29.64%	30.44%																									8,115,826
2002	1.39%	9.24%	13.50%	16.20%	18.49%	20.24%	22.04%	23.51%	24.91%	26.40%	27.32%	28.06%																										7,863,811
2003	1.95%	10.51%	15.28%	18.28%	20.51%	22.36%	24.14%	25.52%	26.66%	27.79%	28.67%																											7,925,439
2004	1.55%	9.25%	13.45%	16.20%	18.18%	20.17%	22.26%	23.53%	24.72%	25.79%																												8,269,908
2005	1.61%	9.55%	13.65%	16.21%	18.06%	19.62%	20.71%	21.65%	22.71%																													8,253,608
2006	1.34%	8.18%	12.10%	14.61%	16.52%	18.12%	19.49%	20.79%																														8,526,674
2007	1.33%	8.50%	12.21%	14.57%	16.16%	17.67%	18.91%																															8,496,918
2008	1.42%	8.11%	11.98%	14.52%	16.73%	18.28%																																8,337,961
2009	2.04%	10.67%	15.40%	18.31%	20.69%																																	8,129,364
2010	2.01%	10.57%	14.66%	17.32%																																		8,216,184
2011	1.66%	9.13%	13.58%																																			7,954,284
2012	1.32%	8.04%																																				7,783,294
2013	1.40%																																					5,307,514

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
MEDICAL
LOST TIME - TOTAL
INCURRED LOSS / $100 OF PAYROLL

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ON-LEVEL PAYROLL
1977																										12.04%	12.00%	12.29%	12.41%	12.45%	12.75%	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%	5,778,966
1978																									16.76%	17.23%	17.05%	17.13%	17.15%	17.17%	17.39%	0.18%	0.18%	0.18%	0.17%	0.17%		5,754,667
1979																								16.30%	16.37%	16.80%	16.42%	17.08%	17.07%	17.10%	16.99%	0.17%	0.17%	0.17%	0.17%			5,656,194
1980																							16.21%	15.70%	16.51%	17.56%	16.71%	17.17%	17.07%	16.93%	17.11%	0.17%	0.17%	0.17%				5,575,918
1981																						16.44%	17.49%	16.78%	16.71%	17.25%	17.42%	18.06%	18.00%	17.92%	18.15%	0.18%	0.18%					5,375,984
1982																					21.21%	21.09%	21.99%	21.36%	21.95%	22.70%	22.02%	22.79%	23.08%	23.07%	23.10%	0.23%						5,767,589
1983																				19.61%	19.57%	19.01%	19.80%	19.00%	18.99%	19.03%	18.97%	19.36%	19.26%	19.17%	19.25%							5,822,965
1984																			21.53%	21.98%	22.63%	21.84%	22.28%	21.09%	20.80%	21.34%	21.62%	21.68%	21.41%	21.38%								5,909,297
1985																		18.56%	19.41%	19.14%	19.41%	19.21%	19.59%	18.85%	18.71%	18.78%	18.71%	18.67%	18.58%									6,030,627
1986																	18.42%	17.79%	19.76%	20.69%	21.01%	20.46%	21.17%	20.99%	21.36%	21.54%	21.79%	22.13%										6,365,645
1987																24.08%	24.24%	22.93%	24.84%	24.81%	24.61%	24.12%	24.90%	24.76%	25.14%	24.69%	24.76%											6,782,846
1988															26.11%	26.75%	28.02%	26.28%	29.94%	30.23%	30.89%	27.50%	34.27%	33.98%	33.49%	36.09%												7,101,789
1989														25.72%	26.06%	26.24%	26.41%	24.79%	27.33%	27.43%	27.29%	27.71%	27.47%	27.72%	27.87%													7,272,541
1990													29.01%	31.23%	30.67%	30.39%	30.67%	29.29%	32.07%	32.96%	33.18%	32.74%	32.74%	32.51%														7,637,206
1991												20.73%	20.06%	21.81%	21.62%	21.28%	21.84%	20.24%	21.45%	21.61%	21.76%	21.67%	21.34%															7,818,591
1992											22.32%	23.09%	23.01%	23.59%	22.67%	22.73%	22.99%	22.83%	22.84%	22.91%	23.21%	23.74%																7,613,696
1993										23.54%	23.26%	23.81%	23.87%	24.77%	24.50%	24.31%	24.73%	25.01%	25.26%	26.28%	26.09%																	7,617,194
1994									22.09%	23.37%	23.71%	23.93%	23.51%	25.04%	25.56%	24.54%	24.95%	24.91%	25.03%	24.97%																		7,909,310
1995								19.95%	21.50%	22.78%	23.64%	24.03%	24.82%	26.76%	27.70%	27.59%	28.61%	28.93%	29.79%																			7,972,245
1996							19.04%	19.22%	20.86%	21.32%	21.39%	22.36%	22.69%	23.58%	24.70%	24.72%	24.45%	24.08%																				7,797,491
1997						23.20%	22.76%	24.23%	25.65%	26.51%	27.25%	28.16%	28.06%	28.30%	28.14%	28.72%	29.21%																					7,678,681
1998					25.06%	24.39%	24.90%	25.75%	26.82%	26.45%	26.64%	26.86%	27.86%	27.81%	27.81%	27.85%																						7,638,048
1999				22.78%	26.70%	24.86%	24.76%	26.59%	26.95%	28.16%	28.55%	29.93%	30.56%	29.79%	29.87%																							7,748,434
2000			24.92%	26.23%	31.28%	30.59%	29.65%	30.04%	31.49%	32.70%	32.79%	33.15%	33.21%	34.14%																								7,874,189
2001		22.39%	29.36%	31.26%	34.35%	33.15%	33.61%	35.82%	37.65%	38.26%	38.70%	38.26%	38.20%																									8,115,826
2002	5.79%	22.23%	28.27%	27.32%	31.03%	30.99%	32.25%	34.45%	35.11%	36.10%	35.90%	36.16%																										7,863,811
2003	7.41%	25.07%	28.88%	29.81%	33.50%	32.78%	36.38%	37.73%	37.45%	37.48%	37.15%																											7,925,439
2004	6.63%	21.25%	25.31%	26.59%	30.75%	33.82%	34.72%	35.28%	35.56%	35.43%																												8,269,908
2005	6.39%	21.31%	25.58%	25.82%	30.08%	31.44%	32.90%	32.57%	33.08%																													8,253,608
2006	5.67%	18.87%	21.83%	24.66%	26.44%	29.33%	30.27%	31.24%																														8,526,674
2007	6.21%	19.75%	22.47%	25.04%	25.17%	27.08%	27.49%																															8,496,918
2008	6.12%	20.60%	22.06%	24.02%	25.97%	27.54%																																8,337,961
2009	10.22%	26.86%	27.71%	29.29%	32.15%																																	8,129,364
2010	10.16%	25.95%	26.43%	28.56%																																		8,216,184
2011	7.71%	23.73%	23.96%																																			7,954,284
2012	7.49%	20.29%																																				7,783,294
2013	7.08%																																					5,307,514

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
MEDICAL
LOST TIME - TOTAL

REPORTED LOST TIME - TOTAL CLAIM COUNTS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	562	1,219	1,240	1,251	1,257	1,264	1,267	1,268	1,268	1,269	1,269	1,269	1,270	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,272	1,272	1,272	1,272	1,272	1,272	1,272	1,272	1,272	1,272	1,272						1,272
1983	589	1,282	1,311	1,323	1,328	1,335	1,339	1,339	1,339	1,339	1,339	1,339	1,340	1,341	1,341	1,341	1,341	1,342	1,342	1,342	1,342	1,342	1,342	1,342	1,342	1,342	1,342	1,342	1,342	1,342	1,342							1,342
1984	643	1,364	1,395	1,412	1,423	1,425	1,428	1,428	1,429	1,431	1,431	1,432	1,432	1,432	1,432	1,432	1,433	1,433	1,433	1,433	1,433	1,433	1,433	1,433	1,433	1,433	1,433	1,433	1,433	1,433								1,433
1985	695	1,485	1,515	1,535	1,548	1,553	1,554	1,555	1,555	1,557	1,557	1,559	1,560	1,560	1,560	1,561	1,561	1,561	1,561	1,563	1,563	1,564	1,564	1,564	1,564	1,564	1,564	1,564	1,564									1,564
1986	696	1,575	1,614	1,624	1,631	1,640	1,643	1,646	1,647	1,648	1,649	1,651	1,651	1,651	1,653	1,653	1,653	1,653	1,653	1,653	1,653	1,653	1,653	1,653	1,653	1,653	1,653	1,653										1,653
1987	740	1,614	1,646	1,673	1,682	1,688	1,693	1,696	1,697	1,697	1,699	1,700	1,700	1,701	1,702	1,704	1,704	1,704	1,704	1,704	1,704	1,704	1,704	1,704	1,704	1,704	1,704											1,704
1988	850	1,795	1,839	1,859	1,876	1,885	1,889	1,892	1,893	1,895	1,895	1,895	1,897	1,900	1,900	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901	1,901												1,901
1989	826	1,798	1,840	1,866	1,879	1,887	1,894	1,896	1,898	1,901	1,902	1,904	1,904	1,904	1,904	1,904	1,904	1,904	1,904	1,905	1,905	1,905	1,905	1,905	1,905													1,905
1990	812	1,765	1,806	1,825	1,836	1,844	1,848	1,855	1,859	1,860	1,867	1,869	1,872	1,872	1,872	1,872	1,872	1,872	1,872	1,872	1,872	1,872	1,872	1,872														1,872
1991	838	1,712	1,748	1,764	1,774	1,785	1,789	1,793	1,795	1,798	1,799	1,800	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802	1,802															1,802
1992	850	1,844	1,887	1,912	1,922	1,933	1,942	1,947	1,949	1,951	1,953	1,955	1,955	1,957	1,957	1,957	1,957	1,957	1,957	1,957	1,957	1,957																1,957
1993	328	1,215	1,485	1,674	1,750	1,809	1,851	1,882	1,893	1,899	1,905	1,906	1,907	1,907	1,908	1,908	1,908	1,909	1,909	1,909	1,909																	1,909
1994	258	1,165	1,436	1,611	1,699	1,745	1,781	1,812	1,827	1,841	1,848	1,849	1,853	1,858	1,859	1,859	1,860	1,860	1,861	1,861																		1,861
1995	264	1,244	1,505	1,633	1,711	1,768	1,817	1,845	1,855	1,860	1,866	1,869	1,873	1,873	1,874	1,874	1,874	1,874	1,874																			1,874
1996	403	1,387	1,600	1,729	1,793	1,832	1,872	1,900	1,909	1,915	1,920	1,926	1,927	1,927	1,929	1,930	1,930	1,931																				1,931
1997	386	1,191	1,406	1,508	1,570	1,614	1,653	1,670	1,680	1,690	1,701	1,702	1,704	1,705	1,705	1,705	1,705																					1,705
1998	389	1,167	1,379	1,481	1,555	1,595	1,630	1,651	1,657	1,665	1,673	1,678	1,679	1,681	1,681	1,681																						1,681
1999	450	1,371	1,585	1,694	1,744	1,770	1,806	1,836	1,852	1,854	1,857	1,861	1,862	1,864	1,866																							1,866
2000	492	1,467	1,686	1,764	1,807	1,847	1,897	1,925	1,934	1,939	1,943	1,945	1,946	1,947																								1,947
2001	536	1,500	1,700	1,782	1,837	1,881	1,920	1,940	1,950	1,955	1,955	1,955	1,955																									1,955
2002	449	1,395	1,564	1,618	1,673	1,736	1,774	1,818	1,825	1,829	1,831	1,834																										1,834
2003	498	1,410	1,620	1,731	1,809	1,854	1,894	1,947	1,951	1,952	1,952																											1,952
2004	471	1,323	1,584	1,685	1,739	1,786	1,837	1,877	1,885	1,888																												1,888
2005	447	1,277	1,542	1,634	1,686	1,732	1,763	1,792	1,799																													1,799
2006	361	1,113	1,323	1,412	1,467	1,496	1,526	1,563																														1,563
2007	416	1,235	1,468	1,548	1,596	1,647	1,688																															1,688
2008	421	1,187	1,389	1,451	1,496	1,532																																1,532
2009	456	1,223	1,408	1,493	1,548																																	1,548
2010	476	1,267	1,466	1,549																																		1,549
2011	412	1,113	1,299																																			1,299
2012	358	934																																				934
2013	213																																					213
																																						52,933

AGE-TO-AGE DEVELOPMENT FACTORS

	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-Ult	390-Ult	402-Ult	414-Ult	426-Ult	438-Ult	
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	2.169	1.017	1.009	1.005	1.006	1.002	1.001	1.000	1.001	1.000	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
1983	2.177	1.023	1.009	1.004	1.005	1.003	1.000	1.000	1.000	1.000	1.000	1.001	1.001	1.000	1.000	1.000	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	1.000								
1984	2.121	1.023	1.012	1.008	1.001	1.002	1.000	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000	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	1.000									
1985	2.137	1.020	1.013	1.008	1.003	1.001	1.001	1.000	1.001	1.000	1.001	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
1986	2.263	1.025	1.006	1.004	1.006	1.002	1.002	1.001	1.001	1.001	1.001	1.000	1.000	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	1.000											
1987	2.181	1.020	1.016	1.005	1.004	1.003	1.002	1.001	1.000	1.001	1.001	1.000	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
1988	2.112	1.025	1.011	1.009	1.005	1.002	1.002	1.001	1.001	1.000	1.000	1.001	1.002	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
1989	2.177	1.023	1.014	1.007	1.004	1.004	1.001	1.001	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000														
1990	2.174	1.023	1.011	1.006	1.004	1.002	1.004	1.002	1.001	1.004	1.001	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000															
1991	2.043	1.021	1.009	1.006	1.006	1.002	1.002	1.001	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																
1992	2.169	1.023	1.013	1.005	1.006	1.005	1.003	1.001	1.001	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																	
1993	3.704	1.222	1.127	1.045	1.034	1.023	1.017	1.006	1.003	1.003	1.001	1.001	1.000	1.001	1.000	1.000	1.001	1.000	1.000	1.000																		
1994	4.516	1.233	1.122	1.055	1.027	1.021	1.017	1.008	1.008	1.004	1.001	1.002	1.003	1.001	1.000	1.001	1.000	1.001	1.000																			
1995	4.712	1.210	1.085	1.048	1.033	1.028	1.015	1.005	1.003	1.003	1.002	1.002	1.000	1.001	1.000	1.000	1.000	1.000																				
1996	3.442	1.154	1.081	1.037	1.022	1.022	1.015	1.005	1.003	1.003	1.003	1.001	1.000	1.001	1.001	1.000	1.001																					
1997	3.085	1.181	1.073	1.041	1.028	1.024	1.010	1.006	1.006	1.007	1.001	1.001	1.001	1.000	1.000	1.000																						
1998	3.000	1.182	1.074	1.050	1.026	1.022	1.013	1.004	1.005	1.005	1.003	1.001	1.001	1.000	1.000																							
1999	3.047	1.156	1.069	1.030	1.015	1.020	1.017	1.009	1.001	1.002	1.002	1.001	1.001	1.001																								
2000	2.982	1.149	1.046	1.024	1.022	1.027	1.015	1.005	1.003	1.002	1.001	1.001	1.001																									
2001	2.799	1.133	1.048	1.031	1.024	1.021	1.010	1.005	1.003	1.000	1.000	1.000																										
2002	3.107	1.121	1.035	1.034	1.038	1.022	1.025	1.004	1.002	1.001	1.002																											
2003	2.831	1.149	1.069	1.045	1.025	1.022	1.028	1.002	1.001	1.000																												
2004	2.809	1.197	1.064	1.032	1.027	1.029	1.022	1.004	1.002																													
2005	2.857	1.208	1.060	1.032	1.027	1.018	1.016	1.004																														
2006	3.083	1.189	1.067	1.039	1.020	1.020	1.024																															
2007	2.969	1.189	1.054	1.031	1.032	1.025																																
2008	2.819	1.170	1.045	1.031	1.024																																	
2009	2.682	1.151	1.060	1.037																																		
2010	2.662	1.157	1.057																																			
2011	2.701	1.167																																				
2012	2.609																																					
3 Yr Avg	2.657	1.158	1.054	1.033	1.025	1.021	1.021	1.003	1.001	1.000	1.001	1.000	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	1.000	1.000	1.000	1.000	1.000	1.000							
5 Yr Avg	2.695	1.167	1.057	1.034	1.026	1.023	1.023	1.004	1.002	1.001	1.002	1.001	1.001	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	1.000	1.000	1.000	1.000	1.000							
7 Yr Avg	2.789	1.176	1.058	1.035	1.028	1.022	1.020	1.005	1.002	1.002	1.002	1.001	1.001	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	1.000	1.000	1.000	1.000	1.000							
3 Yr Wtd	2.660	1.158	1.054	1.033	1.025	1.021	1.021	1.003	1.001	1.000	1.001	1.000	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	1.000	1.000	1.000	1.000	1.000	1.000							
5 Yr Wtd	2.696	1.167	1.057	1.034	1.026	1.023	1.023	1.004	1.002	1.001	1.002	1.001	1.001	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	1.000	1.000	1.000	1.000	1.000							
7 Yr Wtd	2.783	1.176	1.058	1.035	1.028	1.022	1.020	1.005	1.002	1.002	1.002	1.001	1.001	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	1.000	1.000	1.000	1.000	1.000							TAIL
Prior FY	2.762	1.171	1.057	1.033	1.026	1.022	1.020	1.004	1.002	1.002	1.001	1.001	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	1.000	1.000	1.000	1.000	1.000								1.000
PA Sel.	3.375	1.220	1.075	1.042	1.040	1.040	1.040	1.008	1.003	1.002	1.002	1.001	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Selected	2.696	1.167	1.057	1.034	1.026	1.023	1.023	1.004	1.002	1.001	1.002	1.001	1.001	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Cumulative	3.728	1.383	1.185	1.122	1.085	1.057	1.034	1.011	1.007	1.005	1.004	1.002	1.002	1.001	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	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
PUBLIC EMPLOYERS - STATE AGENCIES
MEDICAL
LOST TIME - TOTAL

CUMULATIVE PAID LOSS PER REPORTED CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	321	1,210	2,161	2,748	3,282	3,801	4,287	4,698	5,106	5,561	6,069	6,587	7,016	7,356	7,676	7,908	8,094	8,313	8,444	8,576	8,722	8,861	8,996	9,129	9,279	9,372	9,473	9,623	9,755	9,857	9,932	10,010						10,010
1983	229	933	1,842	2,421	2,929	3,387	3,802	4,198	4,625	5,061	5,477	5,890	6,162	6,402	6,670	6,893	7,133	7,211	7,327	7,470	7,615	7,727	7,792	7,840	7,879	7,902	7,982	8,033	8,055	8,071	8,088							8,088
1984	326	1,242	2,188	2,760	3,252	3,722	4,125	4,580	5,140	5,528	5,853	6,079	6,293	6,502	6,652	6,804	6,979	7,234	7,450	7,606	7,776	7,911	7,998	8,106	8,164	8,224	8,303	8,376	8,434	8,485								8,485
1985	269	1,062	2,004	2,621	3,091	3,512	3,964	4,418	4,882	5,209	5,471	5,696	5,899	6,090	6,232	6,400	6,537	6,631	6,699	6,749	6,859	6,896	6,941	6,966	6,982	6,994	7,011	7,029	7,048									7,048
1986	236	974	1,994	2,554	3,034	3,550	4,073	4,452	4,799	5,026	5,279	5,460	5,638	5,803	5,948	6,084	6,196	6,319	6,514	6,684	6,856	6,968	7,053	7,178	7,279	7,459	7,570	7,632										7,632
1987	244	1,116	2,493	3,302	4,051	4,726	5,289	5,778	6,142	6,525	6,817	7,058	7,307	7,494	7,691	7,884	8,056	8,253	8,387	8,549	8,626	8,741	8,820	8,900	8,995	9,078	9,182											9,182
1988	275	1,190	2,471	3,395	4,226	4,917	5,436	5,914	6,239	6,545	6,766	7,029	7,203	7,375	7,586	7,857	8,141	8,398	8,642	8,861	9,115	9,252	9,642	9,789	10,143	10,435												10,435
1989	263	1,202	2,777	3,756	4,405	4,891	5,364	5,772	6,146	6,462	6,772	7,036	7,308	7,540	7,782	8,086	8,375	8,563	8,780	8,960	9,141	9,264	9,383	9,529	9,642													9,642
1990	259	1,422	3,626	4,725	5,456	5,986	6,451	6,849	7,216	7,588	7,913	8,328	8,707	9,118	9,442	9,757	10,107	10,502	10,734	10,981	11,175	11,440	11,668	11,804														11,804
1991	368	2,164	3,553	4,298	4,914	5,413	5,781	6,042	6,343	6,547	6,749	6,930	7,089	7,331	7,493	7,667	7,839	7,983	8,118	8,239	8,345	8,440	8,512															8,512
1992	366	2,073	3,389	4,218	4,791	5,229	5,541	5,831	6,060	6,373	6,591	6,782	7,015	7,186	7,301	7,458	7,631	7,768	7,907	8,018	8,098	8,204																8,204
1993	1,642	3,605	4,831	5,317	5,708	5,954	6,206	6,454	6,731	6,954	7,156	7,412	7,635	7,856	8,018	8,182	8,330	8,497	8,659	8,826	8,988																	8,988
1994	1,265	3,319	4,542	4,937	5,328	5,699	6,073	6,320	6,655	7,006	7,314	7,578	7,850	8,094	8,372	8,580	8,740	8,913	9,063	9,201																		9,201
1995	1,316	3,110	4,139	4,590	5,082	5,496	5,821	6,112	6,490	6,885	7,263	7,593	7,970	8,276	8,516	8,857	9,144	9,427	9,740																			9,740
1996	1,105	2,991	4,065	4,551	4,832	5,177	5,406	5,619	5,996	6,273	6,600	6,851	7,112	7,396	7,700	7,881	8,100	8,271																				8,271
1997	1,060	3,608	5,097	5,729	6,252	6,751	7,169	7,741	8,146	8,612	8,906	9,303	9,547	9,802	10,067	10,322	10,551																					10,551
1998	1,184	3,757	5,017	5,887	6,567	7,247	7,796	8,170	8,567	8,809	9,074	9,337	9,672	9,947	10,286	10,504																						10,504
1999	1,154	3,511	4,962	5,764	6,491	7,010	7,470	7,904	8,221	8,579	8,836	9,117	9,403	9,628	9,881																							9,881
2000	1,386	3,896	5,426	6,606	7,589	8,171	8,686	8,958	9,379	9,793	10,210	10,521	10,810	11,064																								11,064
2001	2,133	5,301	6,870	8,071	8,906	9,571	10,044	10,521	10,961	11,391	11,912	12,303	12,637																									12,637
2002	2,429	5,206	6,787	7,873	8,689	9,169	9,771	10,168	10,734	11,351	11,733	12,031																										12,031
2003	3,103	5,907	7,477	8,371	8,986	9,558	10,100	10,388	10,830	11,282	11,640																											11,640
2004	2,719	5,782	7,023	7,952	8,643	9,338	10,023	10,368	10,844	11,297																												11,297
2005	2,969	6,173	7,304	8,188	8,842	9,350	9,694	9,972	10,419																													10,419
2006	3,172	6,268	7,801	8,822	9,602	10,329	10,892	11,342																														11,342
2007	2,722	5,848	7,066	7,997	8,603	9,118	9,518																															9,518
2008	2,810	5,695	7,194	8,341	9,325	9,948																																9,948
2009	3,642	7,095	8,890	9,969	10,867																																	10,867
2010	3,469	6,854	8,214	9,187																																		9,187
2011	3,205	6,528	8,318																																			8,318
2012	2,871	6,702																																				6,702
2013	3,491																																					3,491

AGE-TO-AGE DEVELOPMENT FACTORS

	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-Ult	390-Ult	402-Ult	414-Ult	426-Ult	438-Ult	
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	3.772	1.786	1.272	1.194	1.158	1.128	1.096	1.087	1.089	1.091	1.085	1.065	1.048	1.043	1.030	1.023	1.027	1.016	1.016	1.017	1.016	1.015	1.015	1.016	1.010	1.011	1.016	1.014	1.010	1.008	1.008							
1983	4.077	1.973	1.315	1.210	1.156	1.123	1.104	1.102	1.094	1.082	1.075	1.046	1.039	1.042	1.033	1.035	1.011	1.016	1.020	1.019	1.015	1.008	1.006	1.005	1.003	1.010	1.006	1.003	1.002	1.002								
1984	3.810	1.762	1.261	1.178	1.145	1.108	1.110	1.122	1.076	1.059	1.038	1.035	1.033	1.023	1.023	1.026	1.037	1.030	1.021	1.022	1.017	1.011	1.014	1.007	1.007	1.010	1.009	1.007	1.006									
1985	3.943	1.888	1.308	1.179	1.136	1.129	1.115	1.105	1.067	1.050	1.041	1.036	1.032	1.023	1.027	1.021	1.014	1.010	1.008	1.016	1.005	1.006	1.004	1.002	1.002	1.002	1.003	1.003										
1986	4.134	2.047	1.281	1.188	1.170	1.147	1.093	1.078	1.047	1.050	1.034	1.033	1.029	1.025	1.023	1.018	1.020	1.031	1.026	1.026	1.016	1.012	1.018	1.014	1.025	1.015	1.008											
1987	4.572	2.233	1.325	1.227	1.167	1.119	1.093	1.063	1.062	1.045	1.035	1.035	1.026	1.026	1.025	1.022	1.024	1.016	1.019	1.009	1.013	1.009	1.009	1.011	1.009	1.011												
1988	4.322	2.076	1.374	1.244	1.164	1.106	1.088	1.055	1.049	1.034	1.039	1.025	1.024	1.029	1.036	1.036	1.032	1.029	1.025	1.029	1.015	1.042	1.015	1.036	1.029													
1989	4.569	2.311	1.352	1.173	1.110	1.097	1.076	1.065	1.051	1.048	1.039	1.039	1.032	1.032	1.039	1.036	1.022	1.025	1.021	1.020	1.013	1.013	1.016	1.012														
1990	5.496	2.549	1.303	1.155	1.097	1.078	1.062	1.054	1.052	1.043	1.052	1.046	1.047	1.035	1.033	1.036	1.039	1.022	1.023	1.018	1.024	1.020	1.012															
1991	5.873	1.642	1.210	1.143	1.102	1.068	1.045	1.050	1.032	1.031	1.027	1.023	1.034	1.022	1.023	1.022	1.018	1.017	1.015	1.013	1.011	1.008																
1992	5.664	1.635	1.245	1.136	1.091	1.060	1.052	1.039	1.052	1.034	1.029	1.034	1.024	1.016	1.022	1.023	1.018	1.018	1.014	1.010	1.013																	
1993	2.195	1.340	1.101	1.073	1.043	1.042	1.040	1.043	1.033	1.029	1.036	1.030	1.029	1.021	1.020	1.018	1.020	1.019	1.019	1.018																		
1994	2.624	1.368	1.087	1.079	1.070	1.066	1.041	1.053	1.053	1.044	1.036	1.036	1.031	1.034	1.025	1.019	1.020	1.017	1.015																			
1995	2.364	1.331	1.109	1.107	1.082	1.059	1.050	1.062	1.061	1.055	1.045	1.050	1.038	1.029	1.040	1.033	1.031	1.033																				
1996	2.708	1.359	1.120	1.062	1.071	1.044	1.040	1.067	1.046	1.052	1.038	1.038	1.040	1.041	1.024	1.028	1.021																					
1997	3.405	1.413	1.124	1.091	1.080	1.062	1.080	1.052	1.057	1.034	1.045	1.026	1.027	1.027	1.025	1.022																						
1998	3.172	1.335	1.174	1.115	1.104	1.076	1.048	1.049	1.028	1.030	1.029	1.036	1.028	1.034	1.021																							
1999	3.042	1.413	1.162	1.126	1.080	1.066	1.058	1.040	1.044	1.030	1.032	1.031	1.024	1.026																								
2000	2.811	1.393	1.217	1.149	1.077	1.063	1.031	1.047	1.044	1.043	1.030	1.027	1.024																									
2001	2.485	1.296	1.175	1.103	1.075	1.049	1.047	1.042	1.039	1.046	1.033	1.027																										
2002	2.143	1.304	1.160	1.104	1.055	1.066	1.041	1.056	1.057	1.034	1.025																											
2003	1.904	1.266	1.120	1.073	1.064	1.057	1.028	1.043	1.042	1.032																												
2004	2.126	1.215	1.132	1.087	1.080	1.073	1.034	1.046	1.042																													
2005	2.079	1.183	1.121	1.080	1.057	1.037	1.029	1.045																														
2006	1.976	1.245	1.131	1.088	1.076	1.054	1.041																															
2007	2.149	1.208	1.132	1.076	1.060	1.044																																
2008	2.027	1.263	1.159	1.118	1.067																																	
2009	1.948	1.253	1.121	1.090																																		
2010	1.976	1.198	1.119																																			
2011	2.037	1.274																																				
2012	2.334																																					
3 Yr Avg	2.116	1.242	1.133	1.095	1.067	1.045	1.035	1.044	1.047	1.037	1.030	1.029	1.025	1.029	1.023	1.027	1.024	1.023	1.016	1.014	1.016	1.014	1.014	1.020	1.021	1.010	1.007	1.004	1.006	1.005	1.008							
5 Yr Avg	2.064	1.239	1.132	1.090	1.068	1.053	1.035	1.046	1.045	1.037	1.030	1.030	1.028	1.032	1.027	1.024	1.022	1.021	1.017	1.016	1.015	1.019	1.014	1.015	1.014	1.010	1.008	1.007	1.006	1.005	1.008							
7 Yr Avg	2.064	1.232	1.131	1.087	1.066	1.054	1.036	1.045	1.042	1.035	1.033	1.034	1.030	1.030	1.025	1.024	1.024	1.022	1.019	1.017	1.015	1.016	1.012	1.012	1.012	1.010	1.008	1.007	1.006	1.005	1.008							
3 Yr Wtd	2.104	1.241	1.132	1.095	1.068	1.045	1.035	1.044	1.047	1.037	1.030	1.028	1.025	1.029	1.023	1.027	1.024	1.023	1.016	1.014	1.017	1.014	1.014	1.020	1.021	1.010	1.007	1.004	1.006	1.005	1.008							
5 Yr Wtd	2.055	1.239	1.132	1.091	1.068	1.053	1.035	1.046	1.045	1.037	1.030	1.029	1.028	1.031	1.027	1.024	1.022	1.021	1.018	1.016	1.016	1.019	1.014	1.016	1.015	1.010	1.009	1.007	1.006	1.005	1.008							
10 Yr Wtd	2.049	1.240	1.136	1.096	1.069	1.058	1.042	1.048	1.046	1.039	1.034	1.033	1.029	1.029	1.027	1.027	1.025	1.023	1.019	1.018	1.015	1.015	1.012	1.014	1.013	1.010	1.009	1.007	1.006	1.005	1.008							TAIL
Prior	2.021	1.233	1.132	1.090	1.067	1.057	1.036	1.047	1.045	1.037	1.034	1.031	1.031	1.033	1.027	1.024	1.022	1.019	1.019	1.018	1.016	1.020	1.013	1.015	1.009	1.010	1.009	1.008	1.007	1.008								1.164
PA Sel.	1.758	1.170	1.108	1.076	1.052	1.030	1.026	1.043	1.041	1.038	1.034	1.031	1.029	1.027	1.025	1.023	1.022	1.020	1.019	1.018	1.017	1.017	1.015	1.014	1.014	1.014	1.013	1.012	1.010	1.010	1.009							
Selected	2.055	1.239	1.132	1.091	1.068	1.053	1.035	1.046	1.045	1.037	1.030	1.029	1.028	1.031	1.027	1.024	1.022	1.021	1.018	1.016	1.016	1.019	1.014	1.016	1.015	1.010	1.009	1.007	1.006	1.005	1.008							
Cumulative	6.885	3.350	2.703	2.389	2.191	2.051	1.948	1.882	1.799	1.722	1.660	1.612	1.566	1.524	1.478	1.439	1.406	1.375	1.347	1.324	1.303	1.283	1.259	1.242	1.222	1.204	1.192	1.182	1.174	1.166	1.160	1.151	1.151	1.151	1.151	1.151	1.151	1.151

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
MEDICAL
LOST TIME - TOTAL

CUMULATIVE PAID LOSS / ULTIMATE CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	142	1,159	2,107	2,703	3,243	3,777	4,270	4,683	5,090	5,548	6,055	6,572	7,005	7,351	7,670	7,902	8,088	8,307	8,438	8,569	8,715	8,861	8,996	9,129	9,279	9,372	9,473	9,623	9,755	9,857	9,932	10,010						10,010
1983	100	892	1,799	2,387	2,898	3,369	3,793	4,189	4,614	5,049	5,465	5,876	6,152	6,397	6,665	6,888	7,128	7,211	7,327	7,470	7,615	7,727	7,792	7,840	7,879	7,902	7,982	8,033	8,055	8,071	8,088							8,088
1984	146	1,182	2,130	2,720	3,229	3,701	4,111	4,564	5,126	5,520	5,845	6,074	6,289	6,497	6,647	6,799	6,979	7,234	7,450	7,606	7,776	7,911	7,998	8,106	8,164	8,224	8,303	8,376	8,434	8,485								8,485
1985	120	1,008	1,941	2,573	3,059	3,487	3,938	4,393	4,854	5,186	5,446	5,677	5,884	6,074	6,217	6,388	6,524	6,619	6,686	6,745	6,854	6,896	6,941	6,966	6,982	6,994	7,011	7,029	7,048									7,048
1986	99	928	1,947	2,510	2,994	3,523	4,048	4,433	4,782	5,011	5,267	5,454	5,631	5,796	5,948	6,084	6,196	6,319	6,514	6,684	6,856	6,968	7,053	7,178	7,279	7,459	7,570	7,632										7,632
1987	106	1,057	2,408	3,242	3,999	4,682	5,254	5,751	6,117	6,498	6,797	7,041	7,290	7,481	7,682	7,884	8,056	8,253	8,387	8,549	8,626	8,741	8,820	8,900	8,995	9,078	9,182											9,182
1988	123	1,124	2,390	3,320	4,170	4,875	5,402	5,886	6,213	6,525	6,744	7,007	7,188	7,371	7,582	7,857	8,141	8,398	8,642	8,861	9,115	9,252	9,642	9,789	10,143	10,435												10,435
1989	114	1,134	2,683	3,679	4,345	4,845	5,333	5,745	6,124	6,448	6,761	7,032	7,304	7,536	7,778	8,082	8,370	8,559	8,775	8,960	9,141	9,264	9,383	9,529	9,642													9,642
1990	112	1,341	3,498	4,606	5,351	5,897	6,369	6,787	7,166	7,540	7,892	8,314	8,707	9,118	9,442	9,757	10,107	10,502	10,734	10,981	11,175	11,440	11,668	11,804														11,804
1991	171	2,056	3,446	4,207	4,838	5,362	5,739	6,011	6,319	6,532	6,738	6,922	7,089	7,331	7,493	7,667	7,839	7,983	8,118	8,239	8,345	8,440	8,512															8,512
1992	159	1,953	3,268	4,121	4,706	5,165	5,498	5,801	6,035	6,353	6,577	6,775	7,008	7,186	7,301	7,458	7,631	7,768	7,907	8,018	8,098	8,204																8,204
1993	282	2,294	3,758	4,663	5,233	5,642	6,018	6,363	6,675	6,917	7,141	7,400	7,627	7,847	8,014	8,177	8,326	8,497	8,659	8,826	8,988																	8,988
1994	175	2,078	3,504	4,274	4,864	5,344	5,812	6,154	6,534	6,931	7,263	7,529	7,816	8,081	8,363	8,571	8,736	8,908	9,063	9,201																		9,201
1995	185	2,065	3,324	4,000	4,640	5,186	5,644	6,017	6,425	6,834	7,232	7,572	7,965	8,272	8,516	8,857	9,144	9,427	9,740																			9,740
1996	231	2,148	3,368	4,075	4,487	4,911	5,241	5,529	5,927	6,221	6,562	6,833	7,097	7,380	7,692	7,877	8,096	8,271																				8,271
1997	240	2,519	4,201	5,064	5,754	6,387	6,946	7,578	8,022	8,531	8,880	9,281	9,536	9,796	10,061	10,316	10,544																					10,544
1998	274	2,607	4,113	5,184	6,071	6,873	7,555	8,020	8,439	8,720	9,026	9,315	9,655	9,941	10,280	10,498																						10,498
1999	278	2,579	4,212	5,230	6,063	6,646	7,226	7,773	8,155	8,520	8,789	9,087	9,378	9,613	9,876																							9,876
2000	350	2,932	4,694	5,979	7,036	7,744	8,454	8,848	9,307	9,742	10,179	10,499	10,793	11,053																								11,053
2001	584	4,061	5,965	7,346	8,356	9,194	9,849	10,424	10,916	11,373	11,894	12,284	12,618																									12,618
2002	593	3,951	5,776	6,931	7,909	8,660	9,431	10,057	10,658	11,295	11,688	12,005																										12,005
2003	789	4,251	6,183	7,397	8,298	9,045	9,765	10,324	10,785	11,241	11,598																											11,598
2004	675	4,032	5,864	7,063	7,923	8,791	9,706	10,259	10,775	11,244																												11,244
2005	733	4,352	6,219	7,387	8,232	8,942	9,437	9,868	10,350																													10,350
2006	725	4,415	6,532	7,884	8,915	9,780	10,520	11,220																														11,220
2007	649	4,139	5,945	7,094	7,869	8,605	9,207																															9,207
2008	730	4,173	6,168	7,471	8,611	9,408																																9,408
2009	990	5,171	7,460	8,870	10,025																																	10,025
2010	950	4,997	6,928	8,188																																		8,188
2011	851	4,684	6,967																																			6,967
2012	759	4,623																																				4,623
2013	767																																					767

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
MEDICAL
LOST TIME - TOTAL

INCURRED LOSS PER REPORTED CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982																					9,624	9,563	9,969	9,686	9,954	10,291	9,985	10,334	10,465	10,462	10,475	10,556						10,556
1983																				8,508	8,490	8,246	8,589	8,243	8,242	8,258	8,230	8,399	8,358	8,317	8,354							8,354
1984																			8,878	9,064	9,330	9,006	9,186	8,698	8,578	8,800	8,917	8,941	8,829	8,816								8,816
1985																		7,169	7,498	7,385	7,487	7,406	7,553	7,269	7,215	7,243	7,216	7,198	7,164									7,164
1986																	7,094	6,849	7,611	7,969	8,092	7,878	8,154	8,081	8,224	8,294	8,391	8,523										8,523
1987																9,586	9,650	9,125	9,886	9,877	9,795	9,601	9,913	9,857	10,009	9,828	9,857											9,857
1988															9,760	9,992	10,466	9,816	11,187	11,294	11,539	10,274	12,801	12,695	12,513	13,481												13,481
1989														9,824	9,955	10,022	10,086	9,468	10,439	10,472	10,419	10,577	10,488	10,581	10,641													10,641
1990													11,837	12,740	12,514	12,397	12,514	11,948	13,082	13,447	13,535	13,357	13,355	13,262														13,262
1991												9,006	8,703	9,462	9,383	9,234	9,477	8,782	9,308	9,375	9,442	9,401	9,261															9,261
1992											8,703	8,991	8,961	9,178	8,818	8,842	8,946	8,880	8,884	8,914	9,030	9,238																9,238
1993										9,441	9,301	9,515	9,533	9,894	9,782	9,706	9,874	9,979	10,081	10,485	10,411																	10,411
1994									9,563	10,041	10,147	10,236	10,036	10,658	10,876	10,442	10,608	10,594	10,640	10,611																		10,611
1995								8,621	9,242	9,764	10,098	10,249	10,563	11,392	11,784	11,736	12,172	12,306	12,674																			12,674
1996							7,932	7,889	8,519	8,680	8,689	9,051	9,181	9,542	9,984	9,988	9,876	9,722																				9,722
1997						11,037	10,572	11,141	11,725	12,045	12,301	12,704	12,644	12,745	12,674	12,933	13,153																					13,153
1998					12,308	11,681	11,666	11,915	12,364	12,136	12,164	12,228	12,673	12,634	12,638	12,654																						12,654
1999				10,418	11,863	10,885	10,622	11,222	11,273	11,767	11,914	12,462	12,717	12,382	12,404																							12,404
2000			11,641	11,708	13,633	13,040	12,307	12,289	12,822	13,279	13,289	13,420	13,438	13,807																								13,807
2001		12,114	14,018	14,237	15,176	14,303	14,207	14,987	15,671	15,883	16,064	15,885	15,860																									15,860
2002	10,144	12,534	14,215	13,276	14,585	14,038	14,296	14,902	15,128	15,520	15,419	15,506																										15,506
2003	11,785	14,092	14,130	13,651	14,675	14,012	15,224	15,357	15,213	15,217	15,085																											15,085
2004	11,638	13,285	13,215	13,049	14,622	15,659	15,630	15,544	15,600	15,518																												15,518
2005	11,799	13,771	13,694	13,041	14,725	14,981	15,400	15,000	15,178																													15,178
2006	13,386	14,453	14,070	14,893	15,369	16,715	16,913	17,044																														17,044
2007	12,684	13,585	13,008	13,742	13,403	13,970	13,837																															13,837
2008	12,125	14,469	13,245	13,801	14,473	14,990																																14,990
2009	18,224	17,853	16,001	15,948	16,882																																	16,882
2010	17,530	16,826	14,812	15,149																																		15,149
2011	14,894	16,960	14,672																																			14,672
2012	16,275	16,909																																				16,909
2013	17,646																																					17,646

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
MEDICAL
LOST TIME - TOTAL

AVERAGE CASE RESERVE (CASE RESERVE / REPORTED CLAIM COUNT) - WHOLE DOLLARS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982																					902	702	973	557	675	919	512	711	710	605	542	546						546
1983																				1,038	875	519	797	402	363	356	248	366	303	246	266							266
1984																			1,428	1,457	1,554	1,095	1,187	591	414	577	614	565	395	331								331
1985																		538	799	636	629	510	613	303	232	249	205	169	116									116
1986																	898	530	1,097	1,285	1,235	910	1,101	904	945	836	821	891										891
1987																1,702	1,594	873	1,499	1,328	1,170	861	1,093	957	1,014	750	675											675
1988															2,174	2,135	2,325	1,418	2,544	2,432	2,424	1,023	3,160	2,906	2,370	3,047												3,047
1989														2,285	2,173	1,936	1,712	905	1,659	1,511	1,278	1,313	1,105	1,052	999													999
1990													3,130	3,622	3,073	2,641	2,408	1,447	2,349	2,467	2,360	1,917	1,687	1,458														1,458
1991												2,076	1,614	2,131	1,889	1,567	1,638	799	1,190	1,136	1,097	961	749															749
1992											2,112	2,209	1,946	1,992	1,517	1,384	1,315	1,112	977	896	932	1,034																1,034
1993										2,487	2,145	2,103	1,897	2,038	1,764	1,524	1,544	1,482	1,422	1,658	1,423																	1,423
1994									2,908	3,035	2,834	2,658	2,186	2,564	2,504	1,862	1,868	1,681	1,577	1,410																		1,410
1995								2,509	2,752	2,879	2,835	2,656	2,593	3,116	3,268	2,879	3,028	2,879	2,934																			2,934
1996							2,526	2,269	2,524	2,407	2,089	2,200	2,069	2,146	2,284	2,106	1,776	1,451																				1,451
1997						4,286	3,404	3,400	3,579	3,433	3,395	3,402	3,097	2,943	2,607	2,611	2,603																					2,603
1998					5,742	4,434	3,870	3,745	3,797	3,327	3,090	2,891	3,000	2,687	2,353	2,150																						2,150
1999				4,654	5,372	3,875	3,152	3,318	3,053	3,188	3,078	3,345	3,314	2,754	2,523																							2,523
2000			6,215	5,102	6,043	4,869	3,621	3,332	3,443	3,486	3,079	2,900	2,628	2,743																								2,743
2001		6,813	7,148	6,166	6,269	4,732	4,164	4,466	4,709	4,492	4,152	3,582	3,222																									3,222
2002	7,715	7,328	7,427	5,403	5,897	4,868	4,525	4,734	4,395	4,169	3,686	3,475																										3,475
2003	8,682	8,185	6,653	5,280	5,689	4,454	5,124	4,969	4,383	3,935	3,446																											3,446
2004	8,919	7,503	6,192	5,097	5,979	6,322	5,607	5,176	4,756	4,221																												4,221
2005	8,830	7,598	6,390	4,854	5,883	5,631	5,706	5,028	4,759																													4,759
2006	10,214	8,185	6,269	6,071	5,767	6,386	6,021	5,702																														5,702
2007	9,962	7,737	5,941	5,745	4,799	4,853	4,319																															4,319
2008	9,315	8,774	6,051	5,460	5,148	5,042																																5,042
2009	14,582	10,758	7,111	5,978	6,015																																	6,015
2010	14,061	9,971	6,598	5,962																																		5,962
2011	11,689	10,432	6,354																																			6,354
2012	13,403	10,208																																				10,208
2013	14,155																																					14,155

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
MEDICAL
LOST TIME - TOTAL

ON-LEVEL FREQUENCY (REPORTED CLAIMS / 100,000 OF PAYROLL TRENDED TO 2014 DOLLARS BASED ON SAWW)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ON-LEVEL PAYROLL
1977																																						5,778,966
1978																																						5,754,667
1979																																						5,656,194
1980																																						5,575,918
1981																																						5,375,984
1982	0.97%	2.11%	2.15%	2.17%	2.18%	2.19%	2.20%	2.20%	2.20%	2.20%	2.20%	2.20%	2.20%	2.20%	2.20%	2.20%	2.20%	2.20%	2.20%	2.20%	2.20%	2.21%	2.21%	2.21%	2.21%	2.21%	2.21%	2.21%	2.21%	2.21%	2.21%	2.21%						5,767,589
1983	1.01%	2.20%	2.25%	2.27%	2.28%	2.29%	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%							5,822,965
1984	1.09%	2.31%	2.36%	2.39%	2.41%	2.41%	2.42%	2.42%	2.42%	2.42%	2.42%	2.42%	2.42%	2.42%	2.42%	2.42%	2.42%	2.42%	2.42%	2.42%	2.42%	2.42%	2.42%	2.42%	2.42%	2.42%	2.42%	2.42%	2.42%	2.42%								5,909,297
1985	1.15%	2.46%	2.51%	2.55%	2.57%	2.58%	2.58%	2.58%	2.58%	2.58%	2.58%	2.59%	2.59%	2.59%	2.59%	2.59%	2.59%	2.59%	2.59%	2.59%	2.59%	2.59%	2.59%	2.59%	2.59%	2.59%	2.59%	2.59%	2.59%									6,030,627
1986	1.09%	2.47%	2.54%	2.55%	2.56%	2.58%	2.58%	2.59%	2.59%	2.59%	2.59%	2.59%	2.59%	2.59%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%										6,365,645
1987	1.09%	2.38%	2.43%	2.47%	2.48%	2.49%	2.50%	2.50%	2.50%	2.50%	2.50%	2.51%	2.51%	2.51%	2.51%	2.51%	2.51%	2.51%	2.51%	2.51%	2.51%	2.51%	2.51%	2.51%	2.51%	2.51%	2.51%											6,782,846
1988	1.20%	2.53%	2.59%	2.62%	2.64%	2.65%	2.66%	2.66%	2.67%	2.67%	2.67%	2.67%	2.67%	2.68%	2.68%	2.68%	2.68%	2.68%	2.68%	2.68%	2.68%	2.68%	2.68%	2.68%	2.68%	2.68%												7,101,789
1989	1.14%	2.47%	2.53%	2.57%	2.58%	2.59%	2.60%	2.61%	2.61%	2.61%	2.62%	2.62%	2.62%	2.62%	2.62%	2.62%	2.62%	2.62%	2.62%	2.62%	2.62%	2.62%	2.62%	2.62%	2.62%													7,272,541
1990	1.06%	2.31%	2.36%	2.39%	2.40%	2.41%	2.42%	2.43%	2.43%	2.44%	2.44%	2.45%	2.45%	2.45%	2.45%	2.45%	2.45%	2.45%	2.45%	2.45%	2.45%	2.45%	2.45%	2.45%														7,637,206
1991	1.07%	2.19%	2.24%	2.26%	2.27%	2.28%	2.29%	2.29%	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%															7,818,591
1992	1.12%	2.42%	2.48%	2.51%	2.52%	2.54%	2.55%	2.56%	2.56%	2.56%	2.57%	2.57%	2.57%	2.57%	2.57%	2.57%	2.57%	2.57%	2.57%	2.57%	2.57%	2.57%																7,613,696
1993	0.43%	1.60%	1.95%	2.20%	2.30%	2.37%	2.43%	2.47%	2.49%	2.49%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.51%	2.51%	2.51%	2.51%																	7,617,194
1994	0.33%	1.47%	1.82%	2.04%	2.15%	2.21%	2.25%	2.29%	2.31%	2.33%	2.34%	2.34%	2.34%	2.35%	2.35%	2.35%	2.35%	2.35%	2.35%	2.35%																		7,909,310
1995	0.33%	1.56%	1.89%	2.05%	2.15%	2.22%	2.28%	2.31%	2.33%	2.33%	2.34%	2.34%	2.35%	2.35%	2.35%	2.35%	2.35%	2.35%	2.35%																			7,972,245
1996	0.52%	1.78%	2.05%	2.22%	2.30%	2.35%	2.40%	2.44%	2.45%	2.46%	2.46%	2.47%	2.47%	2.47%	2.47%	2.48%	2.48%	2.48%																				7,797,491
1997	0.50%	1.55%	1.83%	1.96%	2.04%	2.10%	2.15%	2.17%	2.19%	2.20%	2.22%	2.22%	2.22%	2.22%	2.22%	2.22%	2.22%																					7,678,681
1998	0.51%	1.53%	1.81%	1.94%	2.04%	2.09%	2.13%	2.16%	2.17%	2.18%	2.19%	2.20%	2.20%	2.20%	2.20%	2.20%																						7,638,048
1999	0.58%	1.77%	2.05%	2.19%	2.25%	2.28%	2.33%	2.37%	2.39%	2.39%	2.40%	2.40%	2.40%	2.41%	2.41%																							7,748,434
2000	0.62%	1.86%	2.14%	2.24%	2.29%	2.35%	2.41%	2.44%	2.46%	2.46%	2.47%	2.47%	2.47%	2.47%																								7,874,189
2001	0.66%	1.85%	2.09%	2.20%	2.26%	2.32%	2.37%	2.39%	2.40%	2.41%	2.41%	2.41%	2.41%																									8,115,826
2002	0.57%	1.77%	1.99%	2.06%	2.13%	2.21%	2.26%	2.31%	2.32%	2.33%	2.33%	2.33%																										7,863,811
2003	0.63%	1.78%	2.04%	2.18%	2.28%	2.34%	2.39%	2.46%	2.46%	2.46%	2.46%																											7,925,439
2004	0.57%	1.60%	1.92%	2.04%	2.10%	2.16%	2.22%	2.27%	2.28%	2.28%																												8,269,908
2005	0.54%	1.55%	1.87%	1.98%	2.04%	2.10%	2.14%	2.17%	2.18%																													8,253,608
2006	0.42%	1.31%	1.55%	1.66%	1.72%	1.75%	1.79%	1.83%																														8,526,674
2007	0.49%	1.45%	1.73%	1.82%	1.88%	1.94%	1.99%																															8,496,918
2008	0.50%	1.42%	1.67%	1.74%	1.79%	1.84%																																8,337,961
2009	0.56%	1.50%	1.73%	1.84%	1.90%																																	8,129,364
2010	0.58%	1.54%	1.78%	1.89%																																		8,216,184
2011	0.52%	1.40%	1.63%																																			7,954,284
2012	0.46%	1.20%																																				7,783,294
2013	0.40%																																					5,307,514

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
MEDICAL
LOST TIME - TOTAL

INCREMENTAL PAID LOSS SEVERITY (PAID LOSS / ULTIMATE CLAIM COUNT) - WHOLE DOLLARS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ULTIMATE CLAIMS
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	142	1,018	947	596	541	534	493	412	407	458	507	517	434	345	320	232	186	219	131	132	146	146	135	133	150	94	101	150	132	102	75	77						1,272
1983	100	791	907	588	512	471	424	395	426	435	416	411	276	245	268	223	240	83	115	143	144	113	65	48	39	23	80	51	22	15	17							1,342
1984	146	1,036	948	590	509	472	410	453	561	395	325	229	214	208	150	152	180	255	216	156	170	134	88	108	57	60	80	73	58	52								1,433
1985	120	888	933	631	486	428	451	454	461	332	261	231	207	190	142	171	136	94	67	59	109	42	45	25	16	11	17	18	19									1,564
1986	99	829	1,019	563	484	529	525	385	348	229	256	187	178	165	152	136	112	123	195	170	173	112	85	125	101	180	111	62										1,653
1987	106	951	1,351	834	757	683	573	497	366	381	299	245	249	191	201	202	172	197	134	162	76	115	79	80	95	83	104											1,704
1988	123	1,001	1,266	930	850	705	527	484	327	312	220	262	181	183	211	275	283	258	244	219	254	137	390	148	354	292												1,901
1989	114	1,020	1,549	997	666	500	488	412	379	324	313	271	272	231	242	304	288	188	217	185	181	123	120	146	113													1,905
1990	112	1,229	2,157	1,108	745	546	472	418	379	374	352	422	392	412	323	315	350	395	232	247	194	265	229	136														1,872
1991	171	1,885	1,390	761	630	524	377	272	307	214	205	184	167	243	162	174	172	144	135	121	106	95	72															1,802
1992	159	1,794	1,314	853	585	459	334	303	233	318	224	197	233	178	115	157	173	137	139	111	80	106																1,957
1993	282	2,012	1,463	905	570	409	376	345	312	243	223	259	227	220	166	164	148	171	162	167	161																	1,909
1994	175	1,902	1,427	769	590	480	468	342	380	397	332	267	286	265	282	208	165	173	155	138																		1,861
1995	185	1,879	1,259	676	640	546	458	374	407	409	399	340	393	306	244	341	288	283	313																			1,874
1996	231	1,918	1,220	707	412	425	329	289	398	293	341	271	264	283	312	185	219	175																				1,931
1997	240	2,279	1,682	864	689	633	559	632	445	509	349	401	255	260	265	255	228																					1,706
1998	274	2,333	1,506	1,071	887	802	682	465	420	281	306	289	340	286	339	218																						1,682
1999	278	2,300	1,634	1,018	833	582	580	547	382	365	269	298	290	235	264																							1,867
2000	350	2,583	1,761	1,285	1,058	707	710	393	460	435	436	320	294	259																								1,949
2001	584	3,477	1,904	1,381	1,010	838	654	575	493	457	520	390	334																									1,958
2002	593	3,358	1,824	1,155	978	752	770	626	601	637	393	317																										1,838
2003	789	3,463	1,932	1,214	901	748	720	559	461	456	357																											1,959
2004	675	3,357	1,832	1,199	860	868	914	553	516	469																												1,897
2005	733	3,620	1,866	1,168	845	710	495	431	482																													1,811
2006	725	3,690	2,117	1,352	1,031	865	739	700																														1,580
2007	649	3,490	1,806	1,149	775	737	601																															1,745
2008	730	3,443	1,995	1,303	1,140	797																																1,620
2009	990	4,182	2,288	1,411	1,155																																	1,678
2010	950	4,047	1,931	1,260																																		1,738
2011	851	3,833	2,283																																			1,551
2012	759	3,864																																				1,354
2013	767																																					970
																																						55,918

ACCIDENT YEAR DECAY FACTORS

	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-Ult	426-Ult	438-Ult
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	7.181	0.931	0.629	0.907	0.988	0.923	0.837	0.987	1.125	1.107	1.019	0.839	0.796	0.926	0.725	0.801	1.179	0.599	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						
1983	7.874	1.147	0.648	0.870	0.920	0.902	0.931	1.078	1.021	0.956	0.990	0.671	0.886	1.096	0.833	1.074	0.347	1.387	1.243	1.007	0.781	0.575	0.743	0.800	0.592	3.490	0.645	0.431	0.690	1.138							
1984	7.082	0.916	0.622	0.864	0.927	0.868	1.106	1.238	0.703	0.823	0.705	0.936	0.971	0.723	1.007	1.185	1.421	0.848	0.720	1.094	0.788	0.651	1.235	0.530	1.047	1.331	0.909	0.796	0.894								
1985	7.424	1.051	0.677	0.770	0.879	1.055	1.007	1.015	0.719	0.786	0.886	0.894	0.920	0.749	1.203	0.797	0.692	0.713	0.879	1.843	0.384	1.064	0.570	0.639	0.681	1.577	1.058	1.016									
1986	8.355	1.229	0.552	0.861	1.091	0.994	0.734	0.904	0.657	1.116	0.733	0.948	0.926	0.922	0.899	0.820	1.099	1.584	0.873	1.017	0.646	0.756	1.479	0.807	1.782	0.619	0.553										
1987	8.972	1.420	0.618	0.907	0.903	0.838	0.867	0.737	1.042	0.783	0.819	1.016	0.768	1.052	1.007	0.852	1.143	0.682	1.207	0.471	1.510	0.683	1.021	1.179	0.871	1.263											
1988	8.128	1.265	0.734	0.913	0.830	0.747	0.919	0.675	0.954	0.705	1.194	0.691	1.010	1.153	1.303	1.031	0.909	0.949	0.895	1.159	0.540	2.847	0.379	2.392	0.825												
1989	8.946	1.518	0.644	0.668	0.751	0.976	0.844	0.919	0.857	0.965	0.865	1.005	0.850	1.045	1.258	0.948	0.653	1.150	0.854	0.977	0.678	0.975	1.220	0.774													
1990	10.947	1.755	0.514	0.673	0.732	0.865	0.886	0.906	0.988	0.941	1.198	0.930	1.049	0.786	0.975	1.109	1.129	0.587	1.065	0.787	1.361	0.865	0.594														
1991	10.998	0.738	0.547	0.828	0.832	0.719	0.722	1.128	0.696	0.960	0.899	0.904	1.455	0.668	1.073	0.992	0.834	0.936	0.900	0.879	0.890	0.756															
1992	11.288	0.732	0.649	0.686	0.784	0.728	0.908	0.770	1.363	0.705	0.879	1.183	0.763	0.644	1.370	1.097	0.795	1.013	0.796	0.723	1.325																
1993	7.130	0.727	0.618	0.630	0.718	0.918	0.918	0.904	0.778	0.921	1.160	0.877	0.968	0.756	0.984	0.907	1.150	0.948	1.034	0.963																	
1994	10.849	0.750	0.539	0.767	0.812	0.975	0.731	1.111	1.045	0.835	0.804	1.074	0.925	1.065	0.737	0.792	1.048	0.897	0.890																		
1995	10.138	0.670	0.537	0.946	0.853	0.839	0.816	1.089	1.005	0.974	0.853	1.155	0.780	0.796	1.399	0.844	0.983	1.105																			
1996	8.320	0.636	0.579	0.583	1.031	0.776	0.876	1.380	0.737	1.163	0.795	0.973	1.072	1.102	0.594	1.184	0.798																				
1997	9.505	0.738	0.513	0.798	0.919	0.882	1.130	0.704	1.144	0.687	1.148	0.637	1.018	1.020	0.963	0.894																					
1998	8.517	0.645	0.711	0.829	0.904	0.851	0.681	0.904	0.668	1.090	0.946	1.176	0.840	1.186	0.645																						
1999	8.268	0.710	0.623	0.819	0.699	0.997	0.942	0.698	0.956	0.738	1.107	0.973	0.810	1.121																							
2000	7.381	0.682	0.730	0.823	0.669	1.004	0.554	1.169	0.947	1.002	0.735	0.918	0.882																								
2001	5.954	0.548	0.725	0.732	0.830	0.781	0.879	0.857	0.928	1.138	0.750	0.856																									
2002	5.659	0.543	0.633	0.846	0.769	1.025	0.813	0.960	1.060	0.617	0.806																										
2003	4.390	0.558	0.628	0.742	0.830	0.962	0.777	0.824	0.989	0.782																											
2004	4.973	0.546	0.654	0.717	1.009	1.053	0.605	0.934	0.907																												
2005	4.940	0.516	0.626	0.723	0.841	0.697	0.870	1.120																													
2006	5.092	0.574	0.639	0.763	0.839	0.855	0.947																														
2007	5.378	0.517	0.636	0.674	0.951	0.816																															
2008	4.715	0.580	0.653	0.875	0.699																																
2009	4.225	0.547	0.617	0.819																																	
2010	4.260	0.477	0.652																																		
2011	4.503	0.595																																			
2012	5.090																																				
3 Yr Avg	4.617	0.540	0.641	0.789	0.830	0.789	0.807	0.959	0.985	0.846	0.764	0.916	0.844	1.109	0.734	0.974	0.943	0.983	0.907	0.855	1.192	0.865	0.731	1.448	1.159	1.153	0.840	0.748	0.786	0.939	1.026						
5 Yr Avg	4.558	0.543	0.639	0.771	0.868	0.877	0.802	0.939	0.966	0.856	0.869	0.912	0.924	1.045	0.868	0.924	0.955	0.980	0.937	0.866	0.959	1.225	0.939	1.158	1.041	1.656	0.929	0.781	0.786	0.939	1.026						
10 Yr Avg	4.757	0.545	0.646	0.771	0.813	0.904	0.820	0.955	0.934	0.903	0.910	0.982	0.951	0.914	1.000	0.980	0.944	0.985	0.939	0.991	0.890	1.010	0.914	1.031	0.918	1.560	0.929	0.781	0.786	0.939	1.026						
3 Yr Wtd	4.587	0.539	0.639	0.795	0.814	0.794	0.784	0.946	0.989	0.819	0.761	0.910	0.844	1.111	0.720	0.941	0.939	1.005	0.913	0.871	1.222	0.872	0.582	1.500	1.009	0.852	0.732	0.693	0.797	0.792	1.026						
5 Yr Wtd	4.525	0.542	0.639	0.775	0.855	0.883	0.789	0.931	0.970	0.841	0.839	0.891	0.916	1.038	0.838	0.909	0.945	0.995	0.953	0.870	0.889	1.210	0.704	1.293	1.004	1.102	0.908	0.789	0.797	0.792	1.026						
10 Yr Wtd	4.712	0.545	0.646	0.773	0.806	0.903	0.803	0.919	0.941	0.873	0.884	0.962	0.922	0.920	0.948	0.973	0.938	0.931	0.940	0.943	0.834	1.019	0.770	1.135	0.915	1.097	0.908	0.789	0.797	0.792	1.026						
Prior	4.555	0.538	0.634	0.753	0.890	0.923	0.772	0.935	0.981	0.885	0.903	0.914	0.888	1.030	0.908	0.941	0.959	0.807	0.940	0.924	0.905	1.200	0.731	1.279	1.157	1.060	1.050	0.774	0.761	0.740							
																																					TAIL
Selected	4.712	0.545	0.646	0.773	0.806	0.903	0.803	0.919	0.941	0.873	0.884	0.962	0.922	0.920	0.948	0.973	0.938	0.931	0.940	0.943	0.834	1.019	0.770	1.135	0.915	1.097	0.908	0.789	0.797	0.792	1.026						1.151

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
MEDICAL
LOST TIME - TOTAL

HISTORICAL INCREMENTAL PAID LOSS PER ULTIMATE CLAIM COUNT TRENDED TO CURRENT YEAR (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ULTIMATE CLAIMS
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	364.9	2,544.1	2,299.3	1,404.8	1,236.7	1,186.3	1,063.2	1,770.3	1,647.7	1,749.5	1,827.4	1,757.2	1,390.8	1,044.6	912.6	624.1	471.5	524.6	296.4	280.7	293.0	277.7	241.8	224.2	238.3	140.7	143.5	200.4	166.5	121.5	84.8	82.1						1,272
1983	251.2	1,920.4	2,138.4	1,344.7	1,136.2	1,014.9	888.8	1,599.7	1,626.8	1,567.3	1,413.2	1,319.5	834.9	698.0	721.6	567.1	574.9	188.1	246.1	288.6	274.2	202.0	109.6	76.8	58.0	32.4	106.7	65.0	26.4	17.2	18.5							1,342
1984	355.0	2,440.6	2,169.7	1,309.5	1,097.9	988.3	833.2	1,732.0	2,022.7	1,341.8	1,042.2	693.2	612.1	560.8	382.3	363.2	406.1	544.2	435.6	295.7	305.2	227.0	139.5	162.6	81.2	80.2	100.7	86.4	64.8	54.7								1,433
1985	282.0	2,032.5	2,073.3	1,361.8	1,018.6	869.7	890.6	1,637.2	1,568.1	1,063.7	788.8	659.5	556.3	482.9	341.3	387.2	291.0	190.0	127.8	106.0	184.3	66.8	67.1	36.1	21.8	14.0	20.8	20.8	19.9									1,564
1986	227.0	1,841.0	2,197.6	1,177.8	984.7	1,043.2	1,006.7	1,310.5	1,117.7	692.8	729.7	504.3	451.2	394.3	343.0	290.9	225.0	233.4	348.8	287.1	275.6	168.1	119.9	167.4	127.5	214.2	125.1	65.3										1,653
1987	235.5	2,051.2	2,828.0	1,696.1	1,493.4	1,308.6	1,065.2	1,592.9	1,107.2	1,087.9	804.1	621.5	595.7	431.4	428.3	406.8	326.9	352.5	226.8	258.3	114.9	163.7	105.5	101.6	113.0	92.8	110.6											1,704
1988	265.6	2,095.5	2,574.3	1,835.6	1,627.7	1,312.3	951.2	1,464.9	932.4	839.5	558.3	628.8	409.9	390.5	424.6	521.9	507.4	435.1	389.4	329.0	359.7	183.3	492.2	176.0	397.2	309.2												1,901
1989	238.7	2,073.6	3,056.1	1,909.7	1,238.7	902.9	855.6	1,176.0	1,020.0	824.2	750.1	612.3	580.5	465.7	459.3	545.0	487.2	300.2	325.7	262.5	241.9	154.7	142.4	163.9	119.7													1,905
1990	228.2	2,425.1	4,132.6	2,061.4	1,346.3	956.7	803.3	1,125.4	962.3	897.1	796.8	900.1	789.4	781.2	579.1	532.7	557.6	593.8	329.1	330.6	245.4	315.1	257.1	144.0														1,872
1991	338.2	3,610.9	2,586.7	1,374.2	1,105.2	892.8	623.5	691.8	736.4	483.2	437.5	371.1	316.4	434.4	273.6	277.0	259.3	203.9	180.1	152.8	126.8	106.5	76.0															1,802
1992	304.6	3,338.1	2,373.9	1,496.0	995.7	758.3	535.8	726.4	527.8	678.6	451.4	374.4	417.9	301.0	182.9	236.4	244.8	183.6	175.6	131.9	90.0	112.4																1,957
1993	525.0	3,634.0	2,566.1	1,540.9	942.1	656.7	585.5	780.3	665.2	488.1	424.1	464.2	383.9	350.7	250.2	232.3	198.7	215.6	192.9	188.2	170.9																	1,909
1994	316.7	3,335.5	2,429.2	1,271.7	947.5	747.4	707.4	729.5	764.7	754.0	594.0	450.6	456.6	398.5	400.2	278.2	207.9	205.5	173.9	146.0																		1,861
1995	325.0	3,199.5	2,081.5	1,084.9	996.6	825.5	672.7	752.4	773.0	732.7	673.3	542.1	590.9	434.6	326.2	430.5	342.9	317.9	331.3																			1,874
1996	392.4	3,169.8	1,957.3	1,101.0	623.0	623.5	469.7	547.9	713.1	495.6	543.8	407.8	374.5	378.7	393.6	220.5	246.2	185.4																				1,931
1997	396.3	3,657.4	2,620.2	1,306.2	1,012.6	903.0	773.6	1,131.0	751.3	810.6	525.1	568.7	341.5	328.0	315.6	286.7	241.9																						1,706
1998	439.6	3,634.8	2,277.9	1,572.4	1,264.9	1,109.8	916.8	785.2	669.3	421.8	433.9	387.0	429.5	340.3	380.6	231.6																						1,682
1999	433.4	3,479.4	2,399.2	1,451.1	1,153.4	782.5	757.1	871.7	574.2	517.7	360.6	376.6	345.7	264.1	279.3																							1,867
2000	529.3	3,792.6	2,511.1	1,778.7	1,421.4	923.1	900.0	591.4	652.0	582.5	550.7	381.7	330.5	275.0																								1,949
2001	857.6	4,957.6	2,635.6	1,855.4	1,318.2	1,062.0	804.9	815.7	659.2	577.0	619.7	438.4	354.2																									1,958
2002	846.0	4,648.2	2,451.6	1,507.5	1,238.7	924.4	919.9	837.9	758.8	758.9	441.5	335.8																										1,838
2003	1,091.7	4,653.5	2,520.6	1,537.6	1,108.0	892.8	834.2	706.1	549.1	512.3	378.0																											1,959
2004	907.3	4,380.3	2,320.9	1,474.7	1,026.8	1,006.1	1,029.0	658.8	580.3	496.6																												1,897
2005	956.1	4,585.4	2,295.5	1,395.2	979.3	799.2	540.8	483.7	511.3																													1,811
2006	918.1	4,538.6	2,527.9	1,567.6	1,160.5	944.8	784.5	742.5																														1,580
2007	798.0	4,167.1	2,093.5	1,293.6	846.4	781.8	619.3																															1,745
2008	872.0	3,991.2	2,245.5	1,423.5	1,209.6	820.4																																1,620
2009	1,147.4	4,706.6	2,500.3	1,496.6	1,189.4																																	1,678
2010	1,069.2	4,422.1	2,049.1	1,297.7																																		1,738
2011	930.2	4,066.5	2,351.0																																			1,551
2012	805.4	3,979.5																																				1,354
2013	789.6																																					970
																																						55,918
3 Yr Avg	841.7	4,156.0	2,300.1	1,405.9	1,081.8	849.0	648.2	628.4	546.9	589.3	479.7	385.3	343.5	293.1	325.2	246.3	277.0	236.2	232.7	155.4	129.2	178.0	158.5	161.3	210.0	205.4	85.5	57.5	37.1	64.4	51.6	82.1						
5 Yr Avg	948.4	4,233.2	2,247.9	1,415.8	1,077.0	870.5	761.6	685.8	611.7	585.4	470.1	383.9	360.3	317.2	339.1	289.5	247.5	221.6	210.8	189.9	175.0	174.4	214.6	150.6	155.8	142.1	92.8	87.5	69.4	64.4	51.6	82.1						
10 Yr Avg	919.3	4,349.1	2,335.6	1,484.9	1,149.8	893.7	810.7	762.4	641.9	590.5	512.1	435.3	402.5	350.5	338.1	327.1	329.4	299.4	267.4	219.2	211.5	170.0	175.1	139.2	144.6	126.2	101.2	87.5	69.4	64.4	51.6							
																																						TAIL
Selected	919.3	4,349.1	2,335.6	1,484.9	1,149.8	893.7	810.7	762.4	641.9	590.5	512.1	435.3	402.5	350.5	338.1	327.1	329.4	299.4	267.4	219.2	211.5	170.0	175.1	139.2	144.6	126.2	101.2	87.5	69.4	64.4	51.6	82.1						1.151
5 Yr Trend	-0.7%	3.7%	0.5%	3.5%	4.9%	-0.3%	-4.5%	-6.8%	1.7%	8.6%	12.3%	0.5%	3.5%	-5.1%	4.6%	8.0%	12.1%	17.1%	-6.1%	-9.5%	-24.7%	2.7%																
15 Yr Trend	7.9%	4.1%	2.7%	4.1%	4.1%	4.6%	5.6%	4.9%	4.3%	4.1%	4.1%	2.4%	2.9%	2.9%	4.7%	1.8%	1.3%																					
Selected Trends																																						
Historical	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	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%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Future	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%	6.0%	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%	6.0%	6.0%	6.0%	6.0%	6.0%	0.0%	0.0%	0.0%	0.0%	0.0%	

HISTORICAL AND ESTIMATE FUTURE INCREMENTAL PAID LOSS PER ULTIMATE CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	141.7	1,017.6	947.3	596.1	540.5	534.1	493.0	412.5	406.9	458.0	507.1	516.9	433.7	345.2	319.7	231.8	185.6	218.9	131.1	131.6	145.6	146.3	135.0	132.7	149.5	93.6	101.2	149.7	131.9	102.0	75.4	77.4					
1983	100.5	791.2	907.4	587.7	511.5	470.6	424.5	395.1	425.9	434.9	415.7	411.4	275.9	244.5	268.0	223.3	239.9	83.2	115.4	143.4	144.5	112.8	64.9	48.2	38.6	22.9	79.8	51.4	22.2	15.3	17.4	82.1					
1984	146.2	1,035.7	948.3	589.5	509.1	472.0	409.9	453.4	561.3	394.7	325.0	229.1	214.4	208.2	150.5	151.6	179.6	255.2	216.5	155.8	170.4	134.4	87.5	108.1	57.2	59.9	79.8	72.5	57.7	51.6	51.6	87.0					
1985	119.7	888.4	933.4	631.4	486.5	427.8	451.3	454.3	461.3	331.7	260.7	231.1	206.6	190.1	142.4	171.2	136.4	94.4	67.3	59.2	109.1	41.9	44.6	25.4	16.3	11.1	17.5	18.5	18.8	64.4	54.7	92.2					
1986	99.2	828.8	1,019.0	562.5	484.4	528.6	525.4	385.5	348.5	229.0	255.7	187.3	177.6	164.5	151.7	136.4	111.8	122.9	194.8	170.0	172.9	111.8	84.5	125.1	101.0	179.9	111.4	61.6	69.4	68.3	58.0	97.8					
1987	106.0	951.1	1,350.6	834.4	756.7	683.0	572.6	496.7	365.9	381.1	298.6	244.7	248.6	190.8	200.8	202.2	172.2	196.8	134.3	162.0	76.4	115.4	78.8	80.5	94.8	82.6	104.3	87.5	73.6	72.4	61.5	103.6					
1988	123.1	1,000.8	1,266.4	930.1	849.5	705.4	526.7	484.2	326.7	311.8	219.8	262.4	181.3	183.1	211.0	274.9	283.3	257.5	244.3	218.8	253.6	136.9	389.8	147.8	353.6	291.7	101.2	92.8	78.0	76.8	65.2	109.8					
1989	114.0	1,020.1	1,548.5	996.7	665.9	499.9	487.9	412.0	378.8	324.4	313.0	270.8	272.1	231.5	242.0	304.3	288.4	188.3	216.6	185.1	180.7	122.6	119.5	145.8	112.9	126.2	107.3	98.4	82.7	81.4	69.1	116.4					
1990	112.3	1,228.8	2,156.7	1,108.1	745.4	545.6	471.9	417.9	378.8	374.3	352.4	422.0	392.3	411.5	323.4	315.3	349.8	394.9	232.0	247.0	194.4	264.6	228.8	135.9	144.6	133.8	113.8	104.3	87.6	86.2	73.2	123.4					
1991	171.4	1,884.5	1,390.5	760.9	630.3	524.4	377.2	272.3	307.3	213.7	205.1	184.4	166.7	242.6	161.9	173.8	172.4	143.8	134.6	121.1	106.5	94.7	71.7	139.2	153.3	141.8	120.6	110.5	92.9	91.4	77.6	130.8					
1992	159.0	1,794.4	1,314.4	853.2	584.9	458.8	333.9	303.1	233.5	318.1	224.3	197.2	233.4	178.1	114.8	157.2	172.5	137.2	139.1	110.7	80.1	106.1	175.1	147.5	162.4	150.3	127.8	117.2	98.5	96.9	82.3	138.7					
1993	282.2	2,012.1	1,463.4	905.1	570.0	409.2	375.8	345.1	311.8	242.6	223.4	259.2	227.2	220.0	166.4	163.8	148.5	170.8	162.0	167.5	161.3	170.0	185.6	156.4	172.2	159.4	135.5	124.2	104.4	102.7	87.2	147.0					
1994	175.3	1,902.2	1,426.9	769.4	590.5	479.7	467.7	342.0	380.1	397.2	331.7	266.7	286.5	265.1	282.2	207.9	164.6	172.5	154.7	137.7	211.5	180.1	196.7	165.8	182.5	168.9	143.6	131.6	110.6	108.9	92.5	155.8					
1995	185.4	1,879.4	1,259.3	676.1	639.7	545.7	458.1	373.9	407.2	409.1	398.6	340.1	393.0	306.4	243.7	341.0	287.9	282.9	312.6	219.2	224.2	191.0	208.5	175.7	193.5	179.1	152.2	139.5	117.3	115.4	98.0	165.2					
1996	230.5	1,917.8	1,219.7	706.7	411.9	424.6	329.4	288.7	398.2	293.3	341.2	271.2	264.0	283.0	311.8	185.1	219.1	174.9	267.4	232.4	237.6	202.4	221.0	186.2	205.1	189.8	161.4	147.9	124.3	122.3	103.9	175.1					
1997	239.8	2,279.2	1,681.8	863.6	689.5	633.3	558.9	631.5	444.7	508.6	349.2	400.9	255.2	259.8	264.9	255.2	228.2	299.4	283.4	246.3	251.9	214.6	234.3	197.4	217.4	201.2	171.0	156.8	131.8	129.7	110.1	185.6					
1998	273.9	2,333.0	1,505.9	1,070.7	887.2	801.8	682.2	464.7	419.9	280.5	305.9	289.2	340.2	285.7	338.7	218.5	329.4	317.3	300.4	261.1	267.0	227.4	248.4	209.3	230.4	213.3	181.3	166.2	139.7	137.5	116.7	196.7					
1999	278.2	2,300.3	1,633.7	1,017.8	833.2	582.3	580.3	546.9	381.9	364.9	269.5	298.3	290.2	235.1	263.5	327.1	349.1	336.4	318.4	276.8	283.0	241.1	263.3	221.8	244.3	226.1	192.2	176.2	148.1	145.7	123.7	208.5					
2000	349.9	2,582.6	1,761.2	1,285.0	1,057.6	707.5	710.5	393.3	459.7	435.3	436.2	320.5	294.2	259.4	338.1	346.7	370.1	356.5	337.5	293.4	300.0	255.5	279.1	235.1	258.9	239.6	203.7	186.7	156.9	154.4	131.2	221.0					
2001	584.0	3,477.1	1,904.0	1,380.6	1,010.3	838.3	654.5	575.0	492.6	457.0	520.3	390.2	334.2	350.5	358.4	367.5	392.3	377.9	357.8	311.0	318.0	270.9	295.8	249.2	274.5	254.0	215.9	197.9	166.4	163.7	139.0	234.3					
2002	593.4	3,358.0	1,824.2	1,155.4	977.8	751.6	770.4	626.2	601.0	637.1	393.0	316.8	402.5	371.6	379.9	389.6	415.8	400.6	379.3	329.7	337.0	287.1	313.6	264.2	290.9	269.2	228.9	209.8	176.3	173.5	147.4	248.4					
2003	788.7	3,462.6	1,931.8	1,213.8	900.9	747.7	719.6	559.3	461.1	455.9	356.6	435.3	426.7	393.9	402.7	413.0	440.8	424.6	402.0	349.4	357.3	304.4	332.4	280.0	308.4	285.4	242.6	222.4	186.9	183.9	156.2	263.3					
2004	675.1	3,357.1	1,832.2	1,199.1	859.9	867.9	914.2	553.2	516.4	468.5	512.1	461.4	452.3	417.5	426.9	437.7	467.2	450.1	426.1	370.4	378.7	322.6	352.3	296.8	326.9	302.5	257.2	235.7	198.1	195.0	165.6	279.1					
2005	732.7	3,619.7	1,866.4	1,168.4	844.7	710.0	494.9	430.5	482.4	590.5	542.8	489.1	479.4	442.6	452.5	464.0	495.3	477.1	451.7	392.6	401.4	342.0	373.5	314.7	346.5	320.7	272.6	249.9	210.0	206.7	175.5	295.8					
2006	724.7	3,690.3	2,117.1	1,352.2	1,031.1	864.7	739.5	700.5	641.9	626.0	575.3	518.4	508.2	469.1	479.7	491.8	525.0	505.8	478.8	416.2	425.5	362.5	395.9	333.5	367.3	339.9	289.0	264.9	222.6	219.1	186.0	313.5					
2007	648.9	3,489.8	1,805.9	1,149.4	774.5	737.0	601.2	762.4	680.4	663.5	609.9	549.5	538.7	497.3	508.4	521.3	556.5	536.1	507.5	441.2	451.0	384.2	419.6	353.5	389.3	360.3	306.3	280.8	236.0	232.2	197.2	332.4					
2008	730.3	3,442.8	1,995.1	1,302.7	1,140.1	796.5	810.7	808.1	721.2	703.4	646.5	582.5	571.0	527.1	538.9	552.6	589.9	568.3	538.0	467.6	478.1	407.3	444.8	374.8	412.7	381.9	324.7	297.6	250.2	246.2	209.0	352.3					
2009	989.7	4,181.8	2,288.2	1,410.7	1,154.7	893.7	859.3	856.6	764.5	745.6	685.2	617.5	605.3	558.7	571.3	585.8	625.3	602.4	570.3	495.7	506.8	431.7	471.5	397.2	437.4	404.8	344.2	315.5	265.2	260.9	221.6	373.4					
2010	950.0	4,046.8	1,931.5	1,259.9	1,149.8	947.3	910.8	908.0	810.3	790.3	726.4	654.5	641.6	592.2	605.5	620.9	662.8	638.5	604.5	525.4	537.2	457.6	499.8	421.1	463.7	429.1	364.8	334.4	281.1	276.6	234.9	395.8					
2011	851.3	3,833.1	2,282.5	1,484.9	1,218.8	1,004.2	965.5	962.5	859.0	837.7	769.9	693.8	680.1	627.8	641.9	658.2	702.5	676.8	640.7	557.0	569.4	485.1	529.7	446.3	491.5	454.9	386.7	354.5	297.9	293.2	249.0	419.6					
2012	759.1	3,863.6	2,335.6	1,574.0	1,291.9	1,064.4	1,023.4	1,020.3	910.5	888.0	816.1	735.4	720.9	665.4	680.4	697.7	744.7	717.4	679.2	590.4	603.6	514.2	561.5	473.1	521.0	482.2	409.9	375.7	315.8	310.8	263.9	444.8					
2013	766.6	4,349.1	2,475.7	1,668.5	1,369.4	1,128.3	1,084.8	1,081.5	965.1	941.2	865.1	779.5	764.1	705.4	721.2	739.5	789.4	760.5	719.9	625.8	639.8	545.1	595.2	501.5	552.3	511.1	434.5	398.3	334.8	329.4	279.7	471.5					

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
MEDICAL
LOST TIME - TOTAL

INCREMENTAL PAID LOSS PER ULTIMATE CLAIM COUNT (WHOLE DOLLARS) - CALENDAR YEAR DEVELOPMENT

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ULTIMATE CLAIMS
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	142	1,018	947	596	541	534	493	412	407	458	507	517	434	345	320	232	186	219	131	132	146	146	135	133	150	94	101	150	132	102	75	77						1,272
1983	100	791	907	588	512	471	424	395	426	435	416	411	276	245	268	223	240	83	115	143	144	113	65	48	39	23	80	51	22	15	17							1,342
1984	146	1,036	948	590	509	472	410	453	561	395	325	229	214	208	150	152	180	255	216	156	170	134	88	108	57	60	80	73	58	52								1,433
1985	120	888	933	631	486	428	451	454	461	332	261	231	207	190	142	171	136	94	67	59	109	42	45	25	16	11	17	18	19									1,564
1986	99	829	1,019	563	484	529	525	385	348	229	256	187	178	165	152	136	112	123	195	170	173	112	85	125	101	180	111	62										1,653
1987	106	951	1,351	834	757	683	573	497	366	381	299	245	249	191	201	202	172	197	134	162	76	115	79	80	95	83	104											1,704
1988	123	1,001	1,266	930	850	705	527	484	327	312	220	262	181	183	211	275	283	258	244	219	254	137	390	148	354	292												1,901
1989	114	1,020	1,549	997	666	500	488	412	379	324	313	271	272	231	242	304	288	188	217	185	181	123	120	146	113													1,905
1990	112	1,229	2,157	1,108	745	546	472	418	379	374	352	422	392	412	323	315	350	395	232	247	194	265	229	136														1,872
1991	171	1,885	1,390	761	630	524	377	272	307	214	205	184	167	243	162	174	172	144	135	121	106	95	72															1,802
1992	159	1,794	1,314	853	585	459	334	303	233	318	224	197	233	178	115	157	173	137	139	111	80	106																1,957
1993	282	2,012	1,463	905	570	409	376	345	312	243	223	259	227	220	166	164	148	171	162	167	161																	1,909
1994	175	1,902	1,427	769	590	480	468	342	380	397	332	267	286	265	282	208	165	173	155	138																		1,861
1995	185	1,879	1,259	676	640	546	458	374	407	409	399	340	393	306	244	341	288	283	313																			1,874
1996	231	1,918	1,220	707	412	425	329	289	398	293	341	271	264	283	312	185	219	175																				1,931
1997	240	2,279	1,682	864	689	633	559	632	445	509	349	401	255	260	265	255	228																					1,706
1998	274	2,333	1,506	1,071	887	802	682	465	420	281	306	289	340	286	339	218																						1,682
1999	278	2,300	1,634	1,018	833	582	580	547	382	365	269	298	290	235	264																							1,867
2000	350	2,583	1,761	1,285	1,058	707	710	393	460	435	436	320	294	259																								1,949
2001	584	3,477	1,904	1,381	1,010	838	654	575	493	457	520	390	334																									1,958
2002	593	3,358	1,824	1,155	978	752	770	626	601	637	393	317																										1,838
2003	789	3,463	1,932	1,214	901	748	720	559	461	456	357																											1,959
2004	675	3,357	1,832	1,199	860	868	914	553	516	469																												1,897
2005	733	3,620	1,866	1,168	845	710	495	431	482																													1,811
2006	725	3,690	2,117	1,352	1,031	865	739	700																														1,580
2007	649	3,490	1,806	1,149	775	737	601																															1,745
2008	730	3,443	1,995	1,303	1,140	797																																1,620
2009	990	4,182	2,288	1,411	1,155																																	1,678
2010	950	4,047	1,931	1,260																																		1,738
2011	851	3,833	2,283																																			1,551
2012	759	3,864																																				1,354
2013	767																																					970
																																						55,918

CALENDAR YEAR DECAY FACTORS

	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-Ult	414-Ult	426-Ult	438-Ult
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982																																					
1983	10.127	1.197	0.657	0.920	1.044	1.047	0.972	1.030	1.075	1.166	1.243	1.054	1.251	1.307	0.865	0.831	0.913	1.576	1.141	1.015	1.013	1.197	2.046	3.102	2.426	4.427	1.877	2.564	4.595	4.924	4.441						
1984	5.410	0.876	0.620	0.868	0.924	0.899	0.964	0.939	0.775	1.053	1.266	1.204	1.140	1.287	1.483	1.583	0.463	0.452	0.662	0.927	0.662	0.483	0.551	0.357	0.399	1.330	0.645	0.306	0.266	0.338							
1985	8.655	1.068	0.632	0.806	0.970	0.958	1.005	1.235	0.856	0.980	0.879	0.928	1.008	0.792	1.064	1.049	1.870	2.292	2.313	2.880	1.232	2.089	2.424	2.251	3.686	7.203	4.152	3.123	2.747								
1986	8.956	1.126	0.620	0.865	0.883	0.854	0.865	1.197	0.952	1.139	0.904	1.103	1.070	0.865	1.129	1.000	0.844	0.548	0.304	0.642	0.242	0.399	0.301	0.130	0.110	0.097	0.166	0.305									
1987	7.818	1.071	0.417	0.581	0.699	0.769	0.673	0.702	0.626	0.671	0.627	0.726	0.662	0.795	0.679	0.553	0.714	0.990	1.266	1.067	1.463	0.733	1.587	1.255	1.897	1.348	0.590										
1988	7.724	1.350	0.659	0.814	0.804	0.812	0.943	0.756	1.167	0.958	1.113	0.947	1.053	1.097	0.958	0.626	0.695	0.521	0.663	0.349	0.455	0.576	0.206	0.642	0.234	0.358											
1989	8.777	1.241	0.601	0.852	1.059	1.054	0.992	0.793	0.823	0.677	0.838	0.669	0.673	0.912	1.136	0.931	0.893	1.297	1.010	1.370	0.758	3.181	1.236	2.424	2.584												
1990	9.087	1.260	0.462	0.601	0.671	0.894	0.873	0.906	0.856	0.836	0.768	0.645	0.590	0.588	0.941	0.915	0.538	0.548	0.798	0.732	0.631	0.452	0.637	0.831													
1991	7.171	1.144	0.797	0.980	0.866	0.900	1.108	1.391	1.218	1.649	2.057	2.127	2.469	1.333	1.947	2.013	2.290	1.614	1.836	1.606	2.485	2.415	1.896														
1992	11.855	0.775	0.579	0.739	0.897	0.822	0.816	1.014	0.915	0.645	0.822	0.845	1.039	0.909	1.514	1.097	0.833	0.981	0.871	0.962	1.183	0.676															
1993	6.359	0.653	0.583	0.646	0.805	0.816	0.807	0.676	1.020	0.925	0.883	0.900	0.784	0.522	0.945	1.054	0.924	0.814	0.684	0.478	0.658																
1994	11.476	0.769	0.634	0.741	0.693	0.783	0.738	0.912	0.638	0.563	0.782	0.852	0.768	0.628	0.580	0.714	1.037	0.939	1.082	1.171																	
1995	10.262	0.759	0.611	0.873	0.750	0.857	0.747	1.016	0.975	0.811	0.669	0.842	0.674	0.921	0.853	0.483	0.599	0.547	0.441																		
1996	8.153	0.657	0.554	0.905	1.325	1.079	1.135	1.411	1.027	1.359	0.997	1.449	1.161	0.861	1.094	1.555	1.291	1.787																			
1997	7.997	0.535	0.420	0.477	0.616	0.520	0.516	0.631	0.660	0.671	0.777	0.659	1.109	1.200	0.699	0.859	0.767																				
1998	8.320	0.721	0.573	0.644	0.714	0.697	0.926	0.957	1.211	1.245	1.311	0.883	0.764	0.927	0.753	1.044																					
1999	8.386	0.655	0.655	0.872	0.962	1.172	0.801	0.768	0.735	0.838	1.073	1.141	0.984	1.441	0.829																						
2000	6.574	0.633	0.578	0.648	0.551	0.820	0.770	0.971	0.794	0.619	0.684	0.906	0.799	1.016																							
2001	4.422	0.507	0.675	0.766	0.700	0.847	0.601	0.799	0.884	0.954	0.616	0.754	0.776																								
2002	5.860	0.567	0.757	0.874	0.857	0.871	0.746	0.787	0.760	0.817	0.993	1.055																									
2003	4.258	0.527	0.598	0.806	0.834	1.030	0.870	1.075	1.382	0.862	0.888																										
2004	5.129	0.575	0.662	0.751	0.870	0.829	0.612	0.833	0.883	0.761																											
2005	4.582	0.506	0.642	0.736	1.027	1.288	1.118	1.200	0.971																												
2006	4.995	0.506	0.552	0.625	0.689	0.572	0.582	0.689																													
2007	5.687	0.607	0.749	0.897	1.116	1.003	1.165																														
2008	4.779	0.525	0.576	0.595	0.646	0.755																															
2009	3.479	0.477	0.569	0.808	0.690																																
2010	4.402	0.565	0.730	0.916																																	
2011	4.754	0.504	0.552																																		
2012	5.049	0.591																																			
2013	5.040																																				
3 Yr Avg	4.948	0.553	0.617	0.773	0.818	0.777	0.955	0.907	1.079	0.813	0.832	0.905	0.853	1.128	0.760	1.153	0.886	1.091	0.736	0.870	1.442	1.181	1.257	1.299	1.571	0.601	1.636	1.245	2.536	2.631	4.441						
5 Yr Avg	4.545	0.532	0.635	0.768	0.834	0.889	0.869	0.917	0.976	0.803	0.851	0.947	0.886	1.089	0.846	0.931	0.924	1.014	0.983	0.990	1.143	1.460	1.113	1.056	1.702	2.067	1.486	1.574	2.536	2.631	4.441						
10 Yr Avg	4.789	0.538	0.639	0.777	0.798	0.919	0.819	0.871	0.931	0.894	0.879	0.944	0.886	0.976	1.016	1.066	0.987	1.004	0.895	1.126	0.977	1.220	1.209	1.374	1.619	2.461	1.486	1.574	2.536	2.631	4.441						
Prior	4.700	0.535	0.635	0.750	0.830	0.915	0.755	0.940	0.931	0.874	0.878	0.900	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							
Selected	5.000	0.538	0.639	0.777	0.798	0.919	0.819	0.871	0.931	0.894	0.879	0.944	0.886	0.976	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
Selected	1.151

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

LOST TIME - TOTAL
(000's)

UNPAID LOSS ESTIMATE FOR ACCIDENT YEARS 1976 AND PRIOR

10 times 3 Year Average Annual Payments	1,188	(1)
15 times 3 Year Average Annual Payments	1,782	(2)
Incremental Development Method	1,103	(3)
'09 to '12 Exponential Curve Fit	2,175	(4)
'08 to '13 Exponential Curve Fit	1,108	(5)
'07 to '13 Exponential Curve Fit	1,268	(6)
'07 to '10 Exponential Curve Fit	1,375	(7)
Selected Unpaid Loss as of 6/30/2012	1,400	(8)
Actual FY 2013 Payments	91	(9)
Actual FY 2012 Payments	129	(10)
Actual FY 2011 Payments	136	(11)
Actual FY 2010 Payments	126	(12)
Unpaid Loss as of 6/30/2009	1,882	(13)

(1) 10 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2011 THROUGH 2013 OF $119
(2) 15 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2011 THROUGH 2013 OF $119
(3) SECTION 3, EXHIBIT 2, SHEET 41, COL. 6
(4) SECTION 3, EXHIBIT 2, SHEET 40, TOTAL OF COL. 2
(5) SECTION 3, EXHIBIT 2, SHEET 40, TOTAL OF COL. 3
(6) SECTION 3, EXHIBIT 2, SHEET 40, TOTAL OF COL. 4
(7) SECTION 3, EXHIBIT 2, SHEET 40, TOTAL OF COL. 5
(8) SELECTED BY DELOITTE CONSULTING
(9)-(12) SECTION 3, EXHIBIT 2, SHEET 46
(13) = SUM (8) THROUGH (12)

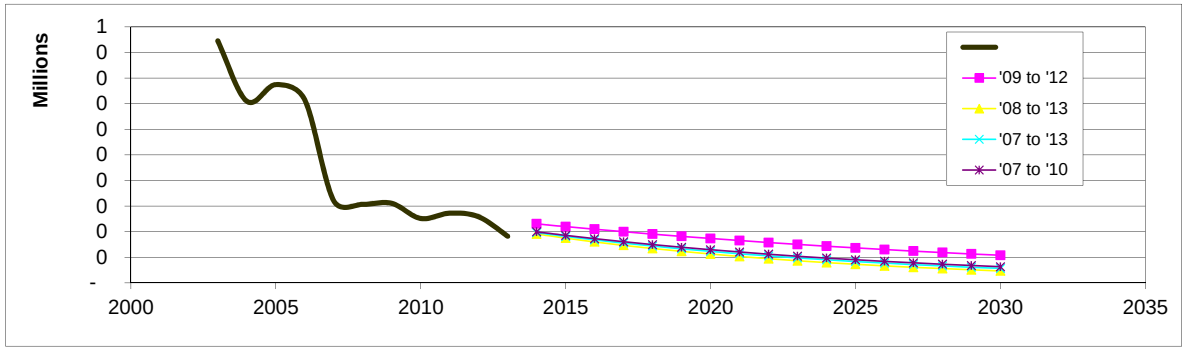
OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
MEDICAL

LOST TIME - TOTAL
(000's)

EXPONENTIAL CURVE FIT OF UNPAID LOSS FOR AY'S 1976 AND PRIOR

FY ENDING	PAID LOSS	INCREMENTAL UNPAID LOSS '09 to '12 CURVE FIT	'08 to '13 CURVE FIT	'07 to '13 CURVE FIT	'07 to '10 CURVE FIT
	(1)	(2)	(3)	(4)	(5)
2003	473				
2004	355				
2005	387				
2006	358				
2007	161				
2008	153				
2009	155				
2010	126				
2011	136				
2012	129				
2013	91				
2014		115	95	98	100
2015		110	87	91	93
2016		105	80	84	86
2017		100	73	78	80
2018		95	67	72	75
2019		91	61	66	70
2020		87	56	62	65
2021		83	51	57	60
2022		79	47	53	56
2023		75	43	49	52
2024		72	40	45	49
2025		68	36	42	45
2026		65	33	39	42
2027		62	30	36	39
2028		59	28	33	36
2029		56	25	31	34
2030		54	23	28	32

FY ENDING	INCREMENTAL UNPAID LOSS '09 to '12 CURVE FIT	'08 to '13 CURVE FIT	'07 to '13 CURVE FIT	'07 to '10 CURVE FIT
	(2)	(3)	(4)	(5)
2031	51	21	26	29
2032	49	20	24	27
2033	47	18	22	25
2034	45	16	21	24
2035	42	15	19	22
2036	40	14	18	20
2037	39	13	16	19
2038	37	12	15	18
2039	35	11	14	16
2040	33	10	13	15
2041	32	9	12	14
2042	30	8	11	13
2043	29	7	10	12
2044	28	7	10	12
2045	26	6	9	11
2046	25	6	8	10
2047	24	5	8	9
2048	23	5	7	9
2049	22	4	6	8
2050	21	4	6	7
2051	20	4	6	7
2052	19	3	5	6
2053	18	3	5	6
2054	17	3	4	6
2055	16	3	4	5
2056	16	2	4	5
2057	15	2	3	5
Total	2,175	1,108	1,268	1,375



(1) SECTION 3, EXHIBIT 2, SHEET 46
(2) - (5) EXPONENTIAL CURVE FIT BASED ON (1)

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

LOST TIME - TOTAL
(000's)

INCREMENTAL DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/13	INCREMENTAL DECAY	CUM. DECAY RELATIVE TO CURRENT YR PAID	ON-LEVELED FY 2013 PAYMENTS	FY 2013 UNPAID LOSS ESTIMATE	IMPLIED CUMULATIVE UNPAID LOSS
	(1)	(2)	(3)	(4)	(5)	(6)
PRIOR	726	17.908	17.91	-	-	-
1954	714	1.092	20.65	-	-	-
1955	702	0.850	18.40	-	-	-
1956	690	0.850	16.49	2	40	40
1957	678	0.872	15.26	-	-	40
1958	666	0.878	14.28	-	-	40
1959	654	0.878	13.43	-	-	40
1960	642	0.893	12.89	-	-	40
1961	630	0.899	12.49	0	4	44
1962	618	0.885	11.94	1	17	60
1963	606	0.886	11.46	3	36	97
1964	594	0.899	11.20	4	43	140
1965	582	0.888	10.84	-	-	140
1966	570	0.876	10.38	9	91	231
1967	558	0.886	10.07	1	13	244
1968	546	0.899	9.95	4	45	288
1969	534	0.905	9.91	2	20	308
1970	522	0.920	10.04	3	31	339
1971	510	0.945	10.43	3	27	367
1972	498	0.959	10.97	9	103	470
1973	486	0.956	11.44	4	45	514
1974	474	0.956	11.90	4	51	566
1975	462	0.956	12.33	10	128	693
1976	450	0.950	12.66	32	410	1,103
TOTAL				94	1,103	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) SECTION 3, EXHIBIT 2, SHEET 43, COL. 9
(3) TOTAL FROM SECTION 3, EXHIBIT 2, SHEET 42
(4) SECTION 3, EXHIBIT 2, SHEET 46; AVERAGE OF LATEST 5 FISCAL YEARS, ONLEVELED TO 2013
(5) = (3) x (4)
(6) = COLUMN (5) ACCUMULATED

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

LOST TIME - TOTAL

CUMULATIVE DECAY FACTOR APPLIED TO PAYMENTS MADE IN CURRENT CALENDER YEAR TO ESTIMATE UNPAID LOSSES AS OF 6/30/2013 FOR EACH ACCIDENT YEAR

PRIOR	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970	1971	1972	1973	1974	1975	1976
17.908	19.557	16.624	14.130	12.326	10.828	9.512	8.499	7.644	6.763	5.992	5.386	4.785	4.193	3.713	3.336	3.018	2.778	2.626	2.518	2.408	2.302	2.202	2.091
	1.092	0.928	0.789	0.688	0.605	0.531	0.475	0.427	0.378	0.335	0.301	0.267	0.234	0.207	0.186	0.169	0.155	0.147	0.141	0.134	0.129	0.123	0.117
		0.850	0.723	0.630	0.554	0.486	0.435	0.391	0.346	0.306	0.275	0.245	0.214	0.190	0.171	0.154	0.142	0.134	0.129	0.123	0.118	0.113	0.107
			0.850	0.741	0.651	0.572	0.511	0.460	0.407	0.360	0.324	0.288	0.252	0.223	0.201	0.182	0.167	0.158	0.151	0.145	0.139	0.132	0.126
				0.872	0.766	0.673	0.601	0.541	0.479	0.424	0.381	0.339	0.297	0.263	0.236	0.214	0.197	0.186	0.178	0.170	0.163	0.156	0.148
					0.878	0.772	0.689	0.620	0.549	0.486	0.437	0.388	0.340	0.301	0.271	0.245	0.225	0.213	0.204	0.195	0.187	0.179	0.170
						0.878	0.785	0.706	0.625	0.553	0.497	0.442	0.387	0.343	0.308	0.279	0.257	0.243	0.233	0.222	0.213	0.203	0.193
							0.893	0.804	0.711	0.630	0.566	0.503	0.441	0.390	0.351	0.317	0.292	0.276	0.265	0.253	0.242	0.231	0.220
								0.899	0.796	0.705	0.634	0.563	0.493	0.437	0.393	0.355	0.327	0.309	0.296	0.283	0.271	0.259	0.246
									0.885	0.784	0.705	0.626	0.549	0.486	0.436	0.395	0.363	0.344	0.329	0.315	0.301	0.288	0.274
										0.886	0.796	0.707	0.620	0.549	0.493	0.446	0.411	0.388	0.372	0.356	0.340	0.326	0.309
											0.899	0.798	0.700	0.620	0.557	0.504	0.464	0.438	0.420	0.402	0.384	0.367	0.349
												0.888	0.779	0.689	0.619	0.560	0.516	0.488	0.468	0.447	0.428	0.409	0.388
													0.876	0.776	0.697	0.631	0.580	0.549	0.526	0.503	0.481	0.460	0.437
														0.886	0.796	0.720	0.662	0.626	0.601	0.574	0.549	0.525	0.499
															0.899	0.813	0.748	0.707	0.678	0.648	0.620	0.593	0.563
																0.905	0.833	0.787	0.755	0.722	0.690	0.660	0.627
																	0.920	0.870	0.834	0.798	0.763	0.729	0.693
																		0.945	0.907	0.867	0.829	0.793	0.753
																			0.959	0.917	0.877	0.838	0.796
																				0.956	0.914	0.874	0.830
																					0.956	0.914	0.868
																						0.956	0.908
																							0.950
17.908	20.650	18.402	16.492	15.259	14.283	13.425	12.888	12.491	11.937	11.463	11.201	10.840	10.375	10.073	9.949	9.905	10.036	10.434	10.965	11.440	11.896	12.331	12.661

Example as to how this triangle was constructed:

A	C	F	J	O
	B	E	I	N
		D	H	M
			G	L
				K

Calculation examples

C = B x A	I = G x E
E = D x B	N = K x I
F = D x C	M = K x H
J = G x F	L = K x G
O = K x J	H = G x D

Explanation:
Each decay factor in the triangle above represents an estimate of future calendar year payments relative to the most recent actual calendar year paid losses for a given accident year. For example, for accident year 1976, the decay factor of 0.950 means that the expected payments from 6/30/13-14 are 0.950 times the actual paid losses from 6/30/12-13. Similarly, the decay factor of 0.908 means that the expected payments from 6/30/14-15 are 0.908 times the actual paid losses from 6/30/12-13, etc. Therefore, a total estimate of future paid losses for a given accident year can be determined by summing the incremental decay factors (shown at the bottom) and multiplying by the most recent actual calendar year paid losses from 6/30/12-13.

THE DIAGONAL (A, B, D, G, K, etc) FROM SECTION 3, EXHIBIT 2, SHEET 41, COLUMN (2)

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

LOST TIME - TOTAL

PAID TAIL FACTOR SELECTION

		AGE TO AGE DEVELOPMENT FACTORS							CUMULATIVE DEVELOPMENT FACTORS					
AGE MONTHS	AGE YEARS	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	PA SELECTED TAIL	SELECTED FOR TAIL	SELECTED INCREM. DECAY	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	PA SELECTED TAIL	SELECTED FOR TAIL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
6	0.5	5.750		1.421	2.172	6.000	5.750		26.600		5.962	11.063	29.625	29.226
18	1.5	1.460	2.398	1.215	1.340	1.460	1.460	0.557	4.626	8.866	4.195	5.094	4.938	5.083
30	2.5	1.205	1.376	1.149	1.192	1.207	1.205	0.651	3.168	3.698	3.453	3.801	3.382	3.481
42	3.5	1.135	1.144	1.114	1.131	1.127	1.135	0.794	2.629	2.687	3.005	3.190	2.802	2.889
54	4.5	1.097	1.097	1.093	1.099	1.095	1.097	0.812	2.317	2.349	2.697	2.820	2.486	2.545
66	5.5	1.082	1.070	1.077	1.079	1.074	1.082	0.927	2.113	2.142	2.468	2.566	2.270	2.321
78	6.5	1.061	1.063	1.066	1.065	1.060	1.061	0.811	1.953	2.002	2.291	2.379	2.114	2.146
90	7.5	1.053	1.050	1.058	1.056	1.052	1.053	0.918	1.840	1.883	2.148	2.233	1.994	2.022
102	8.5	1.048	1.045	1.051	1.048	1.046	1.048	0.954	1.748	1.792	2.031	2.115	1.896	1.920
114	9.5	1.043	1.041	1.045	1.043	1.041	1.043	0.939	1.668	1.715	1.933	2.018	1.812	1.832
126	10.5	1.037	1.037	1.041	1.038	1.036	1.037	0.898	1.599	1.647	1.849	1.935	1.741	1.757
138	11.5	1.034	1.033	1.037	1.034	1.033	1.034	0.953	1.542	1.588	1.777	1.864	1.680	1.694
150	12.5	1.032	1.030	1.033	1.031	1.031	1.032	0.979	1.491	1.537	1.714	1.802	1.627	1.638
162	13.5	1.030	1.029	1.031	1.029	1.028	1.030	0.962	1.445	1.492	1.658	1.748	1.578	1.587
174	14.5	1.027	1.027	1.028	1.026	1.026	1.027	0.933	1.403	1.450	1.609	1.699	1.535	1.541
186	15.5	1.026	1.025	1.026	1.025	1.024	1.026	0.983	1.365	1.411	1.565	1.655	1.497	1.500
198	16.5	1.024	1.024	1.024	1.023	1.023	1.024	0.947	1.331	1.377	1.525	1.615	1.461	1.462
210	17.5	1.022	1.022	1.022	1.021	1.021	1.022	0.949	1.300	1.345	1.489	1.579	1.429	1.428
222	18.5	1.019	1.020	1.021	1.020	1.019	1.019	0.888	1.271	1.316	1.457	1.546	1.399	1.397
234	19.5	1.018	1.018	1.019	1.019	1.019	1.018	0.954	1.247	1.290	1.427	1.516	1.373	1.370
246	20.5	1.017	1.016	1.018	1.018	1.017	1.017	0.958	1.225	1.268	1.400	1.487	1.348	1.346
258	21.5	1.017	1.015	1.017	1.017	1.017	1.017	1.017	1.205	1.247	1.375	1.461	1.325	1.324
270	22.5	1.016	1.015	1.016	1.016	1.016	1.016	0.957	1.185	1.228	1.352	1.437	1.303	1.301
282	23.5	1.015	1.015	1.015	1.015	1.016	1.015	0.941	1.166	1.210	1.330	1.414	1.282	1.281
294	24.5	1.015	1.014	1.014	1.015	1.015	1.015	1.037	1.149	1.192	1.310	1.393	1.262	1.262
306	25.5	1.015	1.014	1.014	1.014	1.015	1.015	1.020	1.132	1.176	1.292	1.372	1.243	1.243
318	26.5	1.014	1.014	1.013	1.013	1.014	1.014	0.960	1.115	1.160	1.274	1.353	1.225	1.225
330	27.5	1.013	1.013	1.012	1.013	1.013	1.013	0.930	1.099	1.145	1.258	1.335	1.207	1.207
342	28.5	1.012	1.011	1.012	1.012	1.012	1.012	0.921	1.085	1.130	1.243	1.318	1.192	1.192
354	29.5	1.012	1.010	1.011	1.012	1.012	1.012	1.012	1.072	1.118	1.229	1.302	1.178	1.178
366	30.5	1.011	1.010	1.010	1.011	1.011	1.011	0.897	1.059	1.106	1.216	1.287	1.164	1.164
378	31.5	1.011	1.009	1.010	1.011	1.011	1.011	0.999	1.048	1.095	1.203	1.272	1.151	1.151
390	32.5	1.010	1.009	1.010	1.011	1.010	1.010	0.943	1.037	1.085	1.191	1.259	1.139	1.139
402	33.5	1.009	1.009	1.009	1.010	1.009	1.009	0.970	1.027	1.076	1.180	1.245	1.128	1.128
414	34.5	1.009	1.008	1.009	1.010	1.009	1.009	0.949	1.017	1.066	1.169	1.233	1.118	1.118
426	35.5	1.008	1.008	1.008	1.010	1.008	1.008	0.949	1.0083	1.058	1.159	1.220	1.108	1.108
438	36.5		1.007	1.008	1.009	1.008	1.008	0.946		1.049	1.150	1.209	1.099	1.099
450	37.5		1.006	1.008	1.009	1.007	1.007	0.950		1.042	1.141	1.197	1.090	1.090
462	38.5		1.005	1.007	1.009	1.007	1.007	0.956		1.036	1.132	1.187	1.082	1.082
474	39.5		1.005	1.007	1.009	1.007	1.007	0.956		1.030	1.124	1.176	1.075	1.075
486	40.5		1.004	1.007	1.008	1.006	1.006	0.956		1.025	1.116	1.166	1.068	1.068
498	41.5		1.003	1.006	1.008	1.006	1.006	0.959		1.021	1.109	1.157	1.061	1.061
510	42.5		1.003	1.006	1.008	1.006	1.006	0.945		1.018	1.101	1.147	1.055	1.055
522	43.5		1.003	1.006	1.008	1.005	1.005	0.920		1.015	1.095	1.138	1.049	1.049
534	44.5		1.002	1.006	1.007	1.005	1.005	0.905		1.012	1.088	1.130	1.043	1.043
546	45.5		1.002	1.006	1.007	1.004	1.004	0.899		1.010	1.082	1.121	1.038	1.038
558	46.5		1.002	1.005	1.007	1.004	1.004	0.886		1.008	1.076	1.113	1.034	1.034
570	47.5		1.001	1.005	1.007	1.003	1.003	0.876		1.006	1.070	1.105	1.030	1.030
582	48.5		1.001	1.005	1.007	1.003	1.003	0.888		1.005	1.065	1.098	1.027	1.027
594	49.5		1.001	1.005	1.007	1.003	1.003	0.899		1.004	1.059	1.090	1.024	1.024
606	50.5		1.001	1.005	1.007	1.002	1.002	0.886		1.003	1.054	1.083	1.021	1.021
618	51.5		1.001	1.004	1.006	1.002	1.002	0.885		1.003	1.049	1.076	1.019	1.019
630	52.5		1.000	1.004	1.006	1.002	1.002	0.899		1.002	1.045	1.069	1.017	1.017
642	53.5		1.000	1.004	1.006	1.002	1.002	0.893		1.002	1.040	1.063	1.015	1.015
654	54.5		1.000	1.004	1.006	1.001	1.001	0.878		1.001	1.036	1.056	1.014	1.014
666	55.5		1.000	1.004	1.006	1.001	1.001	0.878		1.001	1.032	1.050	1.012	1.012
678	56.5		1.000	1.004	1.006	1.001	1.001	0.872		1.001	1.028	1.044	1.011	1.011
690	57.5		1.000	1.004	1.006	1.001	1.001	0.850		1.001	1.024	1.038	1.010	1.010
702	58.5		1.000	1.004	1.006	1.001	1.001	0.850		1.000	1.020	1.032	1.009	1.009
714	59.5		1.000	1.003	1.005	1.001	1.001	1.092		1.000	1.016	1.026	1.008	1.008
726	60.5		1.000	1.003	1.005	1.001	1.001	0.900		1.000	1.013	1.021	1.008	1.008
738	61.5		1.000	1.003	1.005	1.001	1.001	0.900		1.000	1.010	1.015	1.007	1.007
750	62.5		1.000	1.003	1.005	1.001	1.001	0.900		1.000	1.006	1.010	1.006	1.006
TAIL	TAIL		1.000	1.003	1.005	1.005	1.005	8.928		1.000	1.003	1.005	1.005	1.005

60.5 TAIL DECAY 17.908 (16)

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 3, EXHIBIT 2, SHEET 44
(4) SECTION 3, EXHIBIT 2, SHEET 45, COL. 5; TAIL FROM SECTION 3, EXHIBIT 2, SHEET 48
(5) SECTION 3, EXHIBIT 2, SHEET 44
(6) SECTION 3, EXHIBIT 2, SHEET 44
(7) PA SELECTED TAIL
(8) SELECTED BY DELOITTE CONSULTING
(9) = [[(8) - 1.0] x (8) PRIOR AGE] / [(8) PRIOR AGE - 1.0]
(10) COL. 3 MULTIPLICATIVELY ACCUMULATED
(11) COL. 4 MULTIPLICATIVELY ACCUMULATED
(12) COL. 5 MULTIPLICATIVELY ACCUMULATED
(13) COL. 6 MULTIPLICATIVELY ACCUMULATED
(14) COL. 7 MULTIPLICATIVELY ACCUMULATED
(15) COL. 8 MULTIPLICATIVELY ACCUMULATED
(16) 59.5-TO-60.5 TAIL DECAY + (58.5-TO-59.5 DECAY x 59.5-TO-60.5 TAIL DECAY)

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

LOST TIME - TOTAL

FITTED PAID LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**4**
	To:	**32**
Cut-off		**64**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.003**	**0.989**
Inverse Power	**1.005**	**0.996**

							Weibull Curve Fitting					**Inverse Power Curve Fitting**				
							Slope=	0.322				Slope=	-1.125			
		----FROM PAID TRIANGLE----			PA	SELECTED	Intercept=	-0.381				Intercept=	2.175			
PERIOD	AGE	SELECTED	8 YR WTD	12 YR WTD	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	5.750	5.717	5.863	6.000	5.750	1.792	-1.655	0.196	**1.421**	5.962	1.792	1.558	0.159	**2.172**	11.063
2	18	1.460	1.447	1.461	1.460	1.460	2.890	0.144	0.550	**1.215**	4.195	2.890	-0.777	-1.078	**1.340**	5.094
3	30	1.205	1.196	1.208	1.207	1.205	3.401	0.572	0.714	**1.149**	3.453	3.401	-1.585	-1.653	**1.192**	3.801
4	42	1.135	1.127	1.137	1.127	1.135	3.738	0.756	0.822	**1.114**	3.005	3.738	-2.002	-2.032	**1.131**	3.190
5	54	1.097	1.096	1.099	1.095	1.097	3.989	0.888	0.903	**1.093**	2.697	3.989	-2.337	-2.314	**1.099**	2.820
6	66	1.082	1.079	1.081	1.074	1.082	4.190	0.949	0.968	**1.077**	2.468	4.190	-2.505	-2.540	**1.079**	2.566
7	78	1.061	1.059	1.061	1.060	1.061	4.357	1.048	1.022	**1.066**	2.291	4.357	-2.793	-2.728	**1.065**	2.379
8	90	1.053	1.050	1.054	1.052	1.053	4.500	1.095	1.068	**1.058**	2.148	4.500	-2.937	-2.889	**1.056**	2.233
9	102	1.048	1.047	1.048	1.046	1.048	4.625	1.126	1.108	**1.051**	2.031	4.625	-3.037	-3.030	**1.048**	2.115
10	114	1.043	1.039	1.040	1.041	1.043	4.736	1.160	1.144	**1.045**	1.933	4.736	-3.147	-3.155	**1.043**	2.018
11	126	1.037	1.035	1.035	1.036	1.037	4.836	1.204	1.176	**1.041**	1.849	4.836	-3.297	-3.268	**1.038**	1.935
12	138	1.034	1.034	1.034	1.033	1.034	4.927	1.228	1.206	**1.037**	1.777	4.927	-3.381	-3.370	**1.034**	1.864
13	150	1.032	1.030	1.032	1.031	1.032	5.011	1.243	1.232	**1.033**	1.714	5.011	-3.436	-3.464	**1.031**	1.802
14	162	1.030	1.029	1.029	1.028	1.030	5.088	1.263	1.257	**1.031**	1.658	5.088	-3.507	-3.551	**1.029**	1.748
15	174	1.027	1.025	1.028	1.026	1.027	5.159	1.290	1.280	**1.028**	1.609	5.159	-3.606	-3.631	**1.026**	1.699
16	186	1.026	1.025	1.027	1.024	1.026	5.226	1.302	1.302	**1.026**	1.565	5.226	-3.650	-3.706	**1.025**	1.655
17	198	1.024	1.024	1.024	1.023	1.024	5.288	1.323	1.322	**1.024**	1.525	5.288	-3.730	-3.777	**1.023**	1.615
18	210	1.022	1.023	1.022	1.021	1.022	5.347	1.342	1.341	**1.022**	1.489	5.347	-3.805	-3.843	**1.021**	1.579
19	222	1.019	1.019	1.019	1.019	1.019	5.403	1.378	1.359	**1.021**	1.457	5.403	-3.947	-3.905	**1.020**	1.546
20	234	1.018	1.018	1.018	1.019	1.018	5.455	1.394	1.376	**1.019**	1.427	5.455	-4.013	-3.965	**1.019**	1.516
21	246	1.017	1.015	1.015	1.017	1.017	5.505	1.409	1.392	**1.018**	1.400	5.505	-4.075	-4.021	**1.018**	1.487
22	258	1.017	1.017	1.017	1.017	1.017	5.553	1.409	1.407	**1.017**	1.375	5.553	-4.075	-4.075	**1.017**	1.461
23	270	1.016	1.012	1.014	1.016	1.016	5.598	1.423	1.422	**1.016**	1.352	5.598	-4.135	-4.126	**1.016**	1.437
24	282	1.015	1.014	1.015	1.016	1.015	5.642	1.441	1.436	**1.015**	1.330	5.642	-4.211	-4.175	**1.015**	1.414
25	294	1.015	1.014	1.014	1.015	1.015	5.684	1.436	1.449	**1.014**	1.310	5.684	-4.190	-4.222	**1.015**	1.393
26	306	1.015	1.012	1.012	1.015	1.015	5.724	1.435	1.462	**1.014**	1.292	5.724	-4.185	-4.267	**1.014**	1.372
27	318	1.014	1.010	1.010	1.014	1.014	5.762	1.448	1.474	**1.013**	1.274	5.762	-4.241	-4.310	**1.013**	1.353
28	330	1.013	1.009	1.010	1.013	1.013	5.799	1.468	1.486	**1.012**	1.258	5.799	-4.328	-4.352	**1.013**	1.335
29	342	1.012	1.006	1.006	1.012	1.012	5.835	1.489	1.498	**1.012**	1.243	5.835	-4.423	-4.392	**1.012**	1.318
30	354	1.012	1.008	1.008	1.012	1.012	5.869	1.489	1.509	**1.011**	1.229	5.869	-4.423	-4.431	**1.012**	1.302
31	366	1.011	1.006	1.006	1.011	1.011	5.903	1.516	1.520	**1.010**	1.216	5.903	-4.543	-4.468	**1.011**	1.287
32	378	1.011	1.007	1.007	1.011	1.011	5.935	1.518	1.530	**1.010**	1.203	5.935	-4.555	-4.504	**1.011**	1.272
33	390	1.010	1.005	1.005	1.010	1.010	5.966	1.528	1.540	**1.010**	1.191	5.966	-4.598	-4.540	**1.011**	1.259
34	402	1.009	1.003	1.003	1.009	1.009	5.996	1.542	1.550	**1.009**	1.180	5.996	-4.664	-4.574	**1.010**	1.245
35	414	1.009	1.003	1.003		1.009	6.026	1.555	1.559	**1.009**	1.169	6.026	-4.726	-4.607	**1.010**	1.233
36	426	1.008	1.007	1.007		1.008	6.054	1.567	1.569	**1.008**	1.159	6.054	-4.785	-4.639	**1.010**	1.220
37	438						6.082		1.578	**1.008**	1.150	6.082		-4.670	**1.009**	1.209
38	450						6.109		1.586	**1.008**	1.141	6.109		-4.701	**1.009**	1.197
39	462						6.136		1.595	**1.007**	1.132	6.136		-4.730	**1.009**	1.187
40	474						6.161		1.603	**1.007**	1.124	6.161		-4.759	**1.009**	1.176
41	486						6.186		1.611	**1.007**	1.116	6.186		-4.787	**1.008**	1.166
42	498						6.211		1.619	**1.006**	1.109	6.211		-4.815	**1.008**	1.157
43	510						6.234		1.627	**1.006**	1.101	6.234		-4.842	**1.008**	1.147
44	522						6.258		1.634	**1.006**	1.095	6.258		-4.868	**1.008**	1.138
45	534						6.280		1.641	**1.006**	1.088	6.280		-4.893	**1.007**	1.130
46	546						6.303		1.649	**1.006**	1.082	6.303		-4.918	**1.007**	1.121
47	558						6.324		1.656	**1.005**	1.076	6.324		-4.943	**1.007**	1.113
48	570						6.346		1.662	**1.005**	1.070	6.346		-4.967	**1.007**	1.105
49	582						6.366		1.669	**1.005**	1.065	6.366		-4.990	**1.007**	1.098
50	594						6.387		1.676	**1.005**	1.059	6.387		-5.013	**1.007**	1.090
51	606						6.407		1.682	**1.005**	1.054	6.407		-5.036	**1.007**	1.083
52	618						6.426		1.688	**1.004**	1.049	6.426		-5.058	**1.006**	1.076
53	630						6.446		1.695	**1.004**	1.045	6.446		-5.079	**1.006**	1.069
54	642						6.465		1.701	**1.004**	1.040	6.465		-5.101	**1.006**	1.063
55	654						6.483		1.707	**1.004**	1.036	6.483		-5.121	**1.006**	1.056
56	666						6.501		1.713	**1.004**	1.032	6.501		-5.142	**1.006**	1.050
57	678						6.519		1.718	**1.004**	1.028	6.519		-5.162	**1.006**	1.044
58	690						6.537		1.724	**1.004**	1.024	6.537		-5.182	**1.006**	1.038
59	702						6.554		1.729	**1.004**	1.020	6.554		-5.201	**1.006**	1.032
60	714						6.571		1.735	**1.003**	1.016	6.571		-5.220	**1.005**	1.026
61	726						6.588		1.740	**1.003**	1.013	6.588		-5.239	**1.005**	1.021
62	738						6.604		1.746	**1.003**	1.010	6.604		-5.257	**1.005**	1.015
63	750						6.620		1.751	**1.003**	1.006	6.620		-5.276	**1.005**	1.010
64	762						6.636		1.756	**1.003**	1.003	6.636		-5.293	**1.005**	1.005

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

LOST TIME - TOTAL

INCREMENTAL DECAY METHOD

AGE MONTHS	AGE YEARS	PAID SELECTED FOR FIT	INCREM. DECAY FACTORS	IMPLIED ATA FACTOR	DECAY FACTOR CHECK
(1)	(2)	(3)	(4)	(5)	(6)
6	0.5	5.750	4.704		
18	1.5	1.460	1.692	2.398	1.692
30	2.5	1.205	1.195	1.376	1.195
42	3.5	1.135	0.844	1.144	0.844
54	4.5	1.097	0.812	1.097	0.812
66	5.5	1.082	0.795	1.070	0.795
78	6.5	1.061	0.841	1.063	0.841
90	7.5	1.053	0.873	1.050	0.873
102	8.5	1.048	0.891	1.045	0.891
114	9.5	1.043	0.900	1.041	0.900
126	10.5	1.037	0.907	1.037	0.907
138	11.5	1.034	0.921	1.033	0.921
150	12.5	1.032	0.926	1.030	0.926
162	13.5	1.030	0.931	1.029	0.931
174	14.5	1.027	0.939	1.027	0.939
186	15.5	1.026	0.943	1.025	0.943
198	16.5	1.024	0.938	1.024	0.938
210	17.5	1.022	0.938	1.022	0.938
222	18.5	1.019	0.930	1.020	0.930
234	19.5	1.018	0.924	1.018	0.924
246	20.5	1.017	0.918	1.016	0.918
258	21.5	1.017	0.925	1.015	0.925
270	22.5	1.016	0.921	1.015	0.921
282	23.5	1.015	0.935	1.015	0.935
294	24.5	1.015	0.929	1.014	0.929
306	25.5	1.015	0.933	1.014	0.933
318	26.5	1.014	0.908	1.014	0.908
330	27.5	1.013	0.896	1.013	0.896
342	28.5	1.012	0.872	1.011	0.872
354	29.5	1.012	0.875	1.010	0.875
366	30.5	1.011	0.847	1.010	0.847
378	31.5	1.011	0.862	1.009	0.862
390	32.5	1.010	0.862	1.009	0.862
402	33.5	1.009	0.870	1.009	0.870
414	34.5	1.009	0.873	1.008	0.873
426	35.5	1.008	0.895	1.008	0.895
438	36.5		0.870	1.007	0.870
450	37.5		0.869	1.006	0.869
462	38.5		0.858	1.005	0.858
474	39.5		0.860	1.005	0.860
486	40.5		0.865	1.004	0.865
498	41.5		0.883	1.003	0.883
510	42.5		0.877	1.003	0.877
522	43.5		0.886	1.003	0.886
534	44.5		0.863	1.002	0.863
546	45.5		0.838	1.002	0.838
558	46.5		0.822	1.002	0.822
570	47.5		0.816	1.001	0.816
582	48.5		0.803	1.001	0.803
594	49.5		0.799	1.001	0.799
606	50.5		0.800	1.001	0.800
618	51.5		0.800	1.001	0.800
630	52.5		0.800	1.000	0.800
642	53.5		0.800	1.000	0.800
654	54.5		0.800	1.000	0.800
666	55.5		0.800	1.000	0.800
678	56.5		0.800	1.000	0.800
690	57.5		0.800	1.000	0.800
702	58.5		0.800	1.000	0.800
714	59.5		-	1.000	-
726	60.5		-	1.000	-
738	61.5		-	1.000	-
750	62.5			1.000	

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 3, EXHIBIT 2, SHEET 44
(4) GEOMETRIC MEAN FROM SECTION 3, EXHIBIT 2, SHEET 46
(5) 1.0 + [(3) PRIOR AGE - 1.0) x (4) / (3) PRIOR AGE]
(6) [(5) - 1.0] X [(5) PRIOR AGE] / [(5) PRIOR AGE - 1.0]

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
MEDICAL
LOST TIME - TOTAL

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354
1954																														
1955																														
1956																														
1957																														
1958																														
1959																														
1960																														
1961																														
1962																														
1963																														
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1965																														
1966																														
1967																														
1968																														
1969																														
1970																														
1971																														
1972																														
1973																														
1974																														26
1975																													51	40
1976																												152	81	103
1977	41	347	441	287	295	329	335	287	290	286	323	325	319	380	379	305	311	297	190	188	100	104	90	66	175	91	83	124	124	129
1978	58	492	624	406	422	389	389	455	568	755	767	662	612	488	366	330	231	222	154	176	122	120	210	134	138	189	94	56	43	45
1979	72	605	768	448	410	425	426	402	385	387	377	379	453	533	333	289	217	218	259	228	293	151	222	131	110	72	135	132	106	75
1980	72	612	795	468	405	425	469	457	392	371	363	418	354	450	302	275	248	238	156	163	179	142	164	276	175	177	117	151	205	(61)
1981	87	699	840	550	496	514	512	465	410	384	439	457	353	323	223	246	203	201	193	177	162	152	208	101	111	128	244	83	94	51
1982	180	1,294	1,205	758	688	679	627	525	518	583	645	657	552	439	407	295	236	278	167	167	185	186	172	169	190	119	129	190	168	130
1983	135	1,062	1,218	789	686	632	570	530	572	584	558	552	370	328	360	300	322	112	155	192	194	151	87	65	52	31	107	69	30	21
1984	210	1,484	1,359	845	730	676	587	650	804	566	466	328	307	298	216	217	257	366	310	223	244	193	125	155	82	86	114	104	83	74
1985	187	1,389	1,460	988	761	669	706	711	721	519	408	361	323	297	223	268	213	148	105	93	171	66	70	40	25	17	27	29	29	
1986	164	1,370	1,684	930	801	874	868	637	576	379	423	310	294	272	251	225	185	203	322	281	286	185	140	207	167	297	184	102		
1987	181	1,621	2,301	1,422	1,289	1,164	976	846	624	649	509	417	424	325	342	344	293	335	229	276	130	197	134	137	162	141	178			
1988	234	1,903	2,407	1,768	1,615	1,341	1,001	920	621	593	418	499	345	348	401	523	539	490	464	416	482	260	741	281	672	554				
1989	217	1,943	2,950	1,899	1,269	952	929	785	722	618	596	516	518	441	461	580	549	359	413	353	344	233	228	278	215					
1990	210	2,300	4,037	2,074	1,395	1,021	883	782	709	701	660	790	734	770	605	590	655	739	434	462	364	495	428	254						
1991	309	3,396	2,506	1,371	1,136	945	680	491	554	385	370	332	300	437	292	313	311	259	242	218	192	171	129							
1992	311	3,512	2,572	1,670	1,145	898	653	593	457	623	439	386	457	349	225	308	338	269	272	217	157	208								
1993	539	3,841	2,794	1,728	1,088	781	717	659	595	463	427	495	434	420	318	313	283	326	309	320	308									
1994	326	3,540	2,655	1,432	1,099	893	870	636	707	739	617	496	533	493	525	387	306	321	288	256										
1995	347	3,522	2,360	1,267	1,199	1,023	858	701	763	767	747	637	736	574	457	639	539	530	586											
1996	445	3,703	2,355	1,365	795	820	636	557	769	566	659	524	510	547	602	357	423	338												
1997	409	3,888	2,869	1,473	1,176	1,080	953	1,077	759	868	596	684	435	443	452	435	389													
1998	461	3,924	2,533	1,801	1,492	1,349	1,147	782	706	472	514	486	572	481	570	368														
1999	519	4,295	3,050	1,900	1,556	1,087	1,083	1,021	713	681	503	557	542	439	492															
2000	682	5,033	3,433	2,504	2,061	1,379	1,385	767	896	848	850	625	573	506																
2001	1,143	6,808	3,728	2,703	1,978	1,641	1,281	1,126	964	895	1,019	764	654																	
2002	1,091	6,172	3,353	2,124	1,797	1,381	1,416	1,151	1,105	1,171	722	582																		
2003	1,545	6,783	3,784	2,378	1,765	1,465	1,410	1,096	903	893	699																			
2004	1,281	6,368	3,476	2,275	1,631	1,646	1,734	1,049	980	889																				
2005	1,327	6,555	3,380	2,116	1,530	1,286	896	780	874																					
2006	1,145	5,831	3,345	2,137	1,629	1,366	1,168	1,107																						
2007	1,132	6,090	3,151	2,006	1,352	1,286	1,049																							
2008	1,183	5,577	3,232	2,110	1,847	1,290																								
2009	1,661	7,017	3,840	2,367	1,938																									
2010	1,651	7,033	3,357	2,190																										
2011	1,320	5,945	3,540																											
2012	1,028	5,231																												
2013	744																													

AGE-TO-AGE DEVELOPMENT FACTORS

	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366
1954																														
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1972																														
1973																														
1974																														1.029
1975																													0.785	0.904
1976																												0.534	1.265	1.666
1977	8.459	1.268	0.650	1.030	1.114	1.020	0.857	1.007	0.988	1.130	1.007	0.980	1.190	0.998	0.804	1.021	0.954	0.639	0.990	0.530	1.042	0.866	0.738	2.646	0.519	0.914	1.494	0.995	1.045	0.583
1978	8.459	1.268	0.650	1.041	0.921	1.001	1.170	1.247	1.330	1.016	0.863	0.925	0.797	0.750	0.902	0.699	0.960	0.695	1.143	0.692	0.981	1.755	0.637	1.030	1.375	0.495	0.594	0.772	1.050	2.289
1979	8.459	1.268	0.583	0.916	1.037	1.002	0.944	0.958	1.004	0.974	1.005	1.196	1.179	0.624	0.869	0.750	1.005	1.190	0.880	1.283	0.515	1.470	0.591	0.840	0.653	1.880	0.978	0.799	0.707	1.096
1980	8.459	1.298	0.588	0.866	1.049	1.105	0.973	0.859	0.946	0.980	1.150	0.848	1.269	0.672	0.911	0.901	0.961	0.653	1.049	1.098	0.790	1.157	1.685	0.634	1.010	0.660	1.293	1.354	-0.299	-1.338
1981	8.022	1.201	0.654	0.903	1.036	0.995	0.909	0.880	0.937	1.145	1.040	0.772	0.915	0.692	1.101	0.826	0.989	0.962	0.915	0.916	0.937	1.369	0.488	1.091	1.156	1.910	0.341	1.133	0.537	1.316
1982	7.181	0.931	0.629	0.907	0.988	0.923	0.837	0.987	1.125	1.107	1.019	0.839	0.796	0.926	0.725	0.801	1.179	0.599	1.004	1.107	1.005	0.923	0.983	1.127	0.626	1.081	1.480	0.881	0.773	0.740
1983	7.874	1.147	0.648	0.870	0.920	0.902	0.931	1.078	1.021	0.956	0.990	0.671	0.886	1.096	0.833	1.074	0.347	1.387	1.243	1.007	0.781	0.575	0.743	0.800	0.592	3.490	0.645	0.431	0.690	1.138
1984	7.082	0.916	0.622	0.864	0.927	0.868	1.106	1.238	0.703	0.823	0.705	0.936	0.971	0.723	1.007	1.185	1.421	0.848	0.720	1.094	0.788	0.651	1.235	0.530	1.047	1.331	0.909	0.796	0.894	
1985	7.424	1.051	0.677	0.770	0.879	1.055	1.007	1.015	0.719	0.786	0.886	0.894	0.920	0.749	1.203	0.797	0.692	0.713	0.879	1.843	0.384	1.064	0.570	0.639	0.681	1.577	1.058	1.016		
1986	8.355	1.229	0.552	0.861	1.091	0.994	0.734	0.904	0.657	1.116	0.733	0.948	0.926	0.922	0.899	0.820	1.099	1.584	0.873	1.017	0.646	0.756	1.479	0.807	1.782	0.619	0.553			
1987	8.972	1.420	0.618	0.907	0.903	0.838	0.867	0.737	1.042	0.783	0.819	1.016	0.768	1.052	1.007	0.852	1.143	0.682	1.207	0.471	1.510	0.683	1.021	1.179	0.871	1.263				
1988	8.128	1.265	0.734	0.913	0.830	0.747	0.919	0.675	0.954	0.705	1.194	0.691	1.010	1.153	1.303	1.031	0.909	0.949	0.895	1.159	0.540	2.847	0.379	2.392	0.825					
1989	8.946	1.518	0.644	0.668	0.751	0.976	0.844	0.919	0.857	0.965	0.865	1.005	0.850	1.045	1.258	0.948	0.653	1.150	0.854	0.977	0.678	0.975	1.220	0.774						
1990	10.947	1.755	0.514	0.673	0.732	0.865	0.886	0.906	0.988	0.941	1.198	0.930	1.049	0.786	0.975	1.109	1.129	0.587	1.065	0.787	1.361	0.865	0.594							
1991	10.998	0.738	0.547	0.828	0.832	0.719	0.722	1.128	0.696	0.960	0.899	0.904	1.455	0.668	1.073	0.992	0.834	0.936	0.900	0.879	0.890	0.756								
1992	11.288	0.732	0.649	0.686	0.784	0.728	0.908	0.770	1.363	0.705	0.879	1.183	0.763	0.644	1.370	1.097	0.795	1.013	0.796	0.723	1.325									
1993	7.130	0.727	0.618	0.630	0.718	0.918	0.918	0.904	0.778	0.921	1.160	0.877	0.968	0.756	0.984	0.907	1.150	0.948	1.034	0.963										
1994	10.849	0.750	0.539	0.767	0.812	0.975	0.731	1.111	1.045	0.835	0.804	1.074	0.925	1.065	0.737	0.792	1.048	0.897	0.890											
1995	10.138	0.670	0.537	0.946	0.853	0.839	0.816	1.089	1.005	0.974	0.853	1.155	0.780	0.796	1.399	0.844	0.983	1.105												
1996	8.320	0.636	0.579	0.583	1.031	0.776	0.876	1.380	0.737	1.163	0.795	0.973	1.072	1.102	0.594	1.184	0.798													
1997	9.505	0.738	0.513	0.798	0.919	0.882	1.130	0.704	1.144	0.687	1.148	0.637	1.018	1.020	0.963	0.894														
1998	8.517	0.645	0.711	0.829	0.904	0.851	0.681	0.904	0.668	1.090	0.946	1.176	0.840	1.186	0.645															
1999	8.268	0.710	0.623	0.819	0.699	0.997	0.942	0.698	0.956	0.738	1.107	0.973	0.810	1.121																
2000	7.381	0.682	0.730	0.823	0.669	1.004	0.554	1.169	0.947	1.002	0.735	0.918	0.882																	
2001	5.954	0.548	0.725	0.732	0.830	0.781	0.879	0.857	0.928	1.138	0.750	0.856																		
2002	5.659	0.543	0.633	0.846	0.769	1.025	0.813	0.960	1.060	0.617	0.806																			
2003	4.390	0.558	0.628	0.742	0.830	0.962	0.777	0.824	0.989	0.782																				
2004	4.973	0.546	0.654	0.717	1.009	1.053	0.605	0.934	0.907																					
2005	4.940	0.516	0.626	0.723	0.841	0.697	0.870	1.120																						
2006	5.092	0.574	0.639	0.763	0.839	0.855	0.947																							
2007	5.378	0.517	0.636	0.674	0.951	0.816																								
2008	4.715	0.580	0.653	0.875	0.699																									
2009	4.225	0.547	0.617	0.819																										
2010	4.260	0.477	0.652																											
2011	4.503	0.595																												
2012	5.090																													
Latest diag	5.090	0.595	0.652	0.819	0.699	0.816	0.947	1.120	0.907	0.782	0.806	0.856	0.882	1.121	0.645	0.894	0.798	1.105	0.890	0.963	1.325	0.756	0.594	0.774	0.825	1.263	0.553	1.016	0.894	1.138
5 Yr Avg	4.558	0.543	0.639	0.771	0.868	0.877	0.802	0.939	0.966	0.856	0.869	0.912	0.924	1.045	0.868	0.924	0.955	0.980	0.937	0.866	0.959	1.225	0.939	1.158	1.041	1.656	0.929	0.851	0.519	0.591
10 Yr Avg	4.757	0.545	0.646	0.771	0.813	0.904	0.820	0.955	0.934	0.903	0.910	0.982	0.951	0.914	1.000	0.980	0.944	0.985	0.939	0.991	0.890	1.010	0.871	0.997	0.924	1.431	0.935	0.871	0.745	0.942
3 Yr Wtd	4.553	0.537	0.639	0.792	0.817	0.791	0.773	0.942	0.988	0.824	0.761	0.910	0.844	1.111	0.715	0.944	0.937	1.005	0.912	0.870	1.226	0.873	0.582	1.507	0.992	0.854	0.720	0.703	0.800	0.926
5 Yr Wtd	4.502	0.541	0.639	0.773	0.861	0.888	0.782	0.928	0.969	0.845	0.835	0.891	0.917	1.036	0.839	0.911	0.944	0.996	0.953	0.869	0.889	1.224	0.692	1.317	0.989	1.067	0.880	0.849	0.369	1.630
10 Yr Wtd	4.704	0.544	0.647	0.771	0.807	0.905	0.798	0.922	0.941	0.877	0.879	0.963	0.920	0.916	0.952	0.975	0.936	0.929	0.939	0.937	0.842	1.055	0.723	1.083	0.929	1.057	0.843	0.882	0.616	1.366
Selected	4.704	0.544	0.647	0.771	0.807	0.905	0.798	0.922	0.941	0.877	0.879	0.963	0.920	0.916	0.952	0.975	0.936	0.929	0.939	0.937	0.842	1.055	0.723	1.083	0.929	1.057	0.843	0.882	0.616	1.366
Loss $ Weight	12,472	62,432	34,458	22,405	17,528	13,828	12,571	9,955	8,668	8,050	6,926	5,850	5,447	4,688	4,537	4,290	4,333	3,966	3,560	2,891	2,677	2,158	2,254	1,687	1,851	1,622	1,329	1,041	962	606
Center Wtd Avg	4.704	1.051	0.980	0.665	0.757	0.828	0.864	0.884	0.877	0.915	0.914	0.907	0.924	0.945	0.939	0.941	0.947	0.944	0.921	0.935	0.902	0.917	0.913	0.958	0.916	0.970	0.891	0.931	0.839	0.858
Geometric Mean	4.704	1.692	1.195	0.844	0.812	0.795	0.841	0.873	0.891	0.900	0.907	0.921	0.926	0.931	0.939	0.943	0.938	0.938	0.930	0.924	0.918	0.925	0.921	0.935	0.929	0.933	0.908	0.896	0.872	0.875

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
MEDICAL
LOST TIME - TOTAL

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	366	378	390	402	414	426	438	450	462	474	486	498	510	522	534	546	558	570	582	594	606	618	630	642	654	666	678	690	702	714
1954																				0	0	0	0	0	0	0	0	0	0	0
1955																			2	2	2	1	2	0	0	0	0	0	0	
1956																		9	12	1	1	0	1	8	0	9	0	2		
1957																	30	1	1	0	0	0	0	0	0	0	0			
1958																3	0	0	0	0	0	0	0	0	0	0				
1959															0	0	0	0	0	0	0	0	0	0	0					
1960														8	8	5	0	0	0	0	0	0	0	0						
1961													4	6	4	2	3	2	0	1	0	0	0							
1962												11	10	12	8	10	10	4	1	2	2	2								
1963											6	7	7	6	12	8	8	5	5	5	3									
1964										10	10	22	39	5	5	9	6	6	6	3										
1965									39	0	0	0	0	0	0	0	0	0	0											
1966								19	18	24	15	11	6	9	11	13	13	12												
1967							3	3	6	3	3	3	3	3	2	1	1													
1968						14	41	26	15	15	14	9	7	9	5	1														
1969					12	13	17	9	3	2	1	1	1	2	5															
1970				10	9	10	7	11	6	6	7	4	2	2																
1971			13	12	8	6	5	4	5	3	4	4	2																	
1972		33	17	27	15	12	12	13	22	8	11	10																		
1973	17	37	17	10	8	6	4	5	3	7	7																			
1974	27	60	18	11	9	9	6	8	5	2																				
1975	36	32	16	20	15	12	12	16	12																					
1976	171	31	44	52	36	48	51	25																						
1977	76	38	83	24	28	29	55																							
1978	103	52	24	26	21	15																								
1979	82	45	104	80	38																									
1980	82	44	44	41																										
1981	67	40	50																											
1982	96	99																												
1983	23																													
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AGE-TO-AGE DEVELOPMENT FACTORS

	366-378	378-390	390-402	402-414	414-426	426-438	438-450	450-462	462-474	474-486	486-498	498-510	510-522	522-534	534-546	546-558	558-570	570-582	582-594	594-606	606-618	618-630	630-642	642-654	654-666	666-678	678-690	690-702	702-714	714-726
1954																				0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1955																			1.055	0.807	0.519	2.215	0.000	0.000	0.000	0.000	0.000	0.000		
1956																		1.232	0.085	0.662	0.524	1.879	13.236	0.046	24.179	0.000	0.000			
1957																	0.034	0.693	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
1958																0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000					
1959															0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000						
1960														1.003	0.629	0.051	0.000	0.000	0.000	0.000	0.000	0.000	0.000							
1961													1.294	0.717	0.552	1.373	0.544	0.293	1.776	0.273	1.633	1.257								
1962												0.830	1.222	0.685	1.314	0.943	0.384	0.346	1.772	0.805	0.922									
1963											1.283	0.945	0.946	1.897	0.656	0.934	0.604	0.999	1.102	0.655										
1964										0.945	2.224	1.780	0.127	1.107	1.584	0.701	1.029	0.934	0.589											
1965									0.005	1.468	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000												
1966								0.947	1.351	0.647	0.718	0.563	1.514	1.222	1.165	0.945	0.988													
1967							1.055	1.926	0.422	1.107	1.198	0.730	1.004	0.842	0.428	1.392														
1968						2.916	0.635	0.581	1.015	0.920	0.636	0.746	1.344	0.605	0.158															
1969					1.094	1.309	0.513	0.329	0.774	0.504	1.100	1.211	1.594	2.252																
1970				0.931	1.115	0.711	1.530	0.485	1.095	1.089	0.657	0.549	0.916																	
1971			0.942	0.616	0.812	0.838	0.826	1.198	0.629	1.126	1.033	0.537																		
1972		0.531	1.554	0.540	0.820	1.039	1.043	1.713	0.365	1.348	0.942																			
1973	2.172	0.455	0.583	0.790	0.789	0.627	1.196	0.671	2.125	1.004																				
1974	2.228	0.291	0.652	0.803	1.032	0.656	1.339	0.576	0.333																					
1975	0.894	0.495	1.244	0.751	0.826	0.936	1.361	0.772																						
1976	0.184	1.409	1.177	0.682	1.360	1.045	0.495																							
1977	0.509	2.162	0.286	1.178	1.048	1.867																								
1978	0.508	0.463	1.050	0.819	0.698																									
1979	0.554	2.288	0.773	0.470																										
1980	0.539	0.998	0.923																											
1981	0.593	1.261																												
1982	1.026																													
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2012																														
Latest diag	1.026	1.261	0.923	0.470	0.698	1.867	0.495	0.772	0.333	1.004	0.942	0.537	0.916	2.252	0.158	1.392	0.988	0.000	0.589	0.655	0.922	1.257	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
5 Yr Avg	0.644	1.435	0.842	0.780	0.993	1.026	1.087	0.986	0.910	1.014	0.874	0.754	1.274	0.984	0.667	0.795	0.601	0.514	1.048	0.347	0.511	0.251	2.647	0.009	4.836	0.000	0.000	0.000	0.000	
10 Yr Avg	0.921	1.035	0.918	0.758	0.959	1.194	0.999	0.920	0.811	1.016	0.979	0.789	0.996	1.033	0.649	0.634	0.358	0.450	0.638	0.320	0.400	0.669	1.891	0.008	4.836	0.000	0.000	0.000	0.000	
3 Yr Wtd	0.745	1.532	0.851	0.668	1.093	1.298	0.718	0.699	0.542	1.181	0.869	0.631	1.282	0.924	0.794	0.974	1.001	0.962	0.922	0.658	1.001	1.257			24.179	0.000				
5 Yr Wtd	0.652	1.387	0.742	0.680	1.051	1.201	0.787	1.030	0.628	1.103	0.785	0.694	1.321	1.044	0.968	0.888	0.749	0.749	0.956	0.655	1.001	1.257	13.236	0.046	24.179	0.000				
10 Yr Wtd	0.634	1.008	0.796	0.682	1.013	1.303	0.760	0.831	0.575	0.909	1.024	1.043	0.687	1.035	0.868	0.789	0.428	0.918	0.562	0.687	0.737	1.936	2.973	0.046	24.179	0.000				
Selected	0.634	1.008	0.796	0.682	1.013	1.303	0.760	0.831	0.575	0.909	1.024	1.043	0.687	1.035	0.868	0.789	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.000
Loss $ Weight	763	480	417	303	186	162	210	120	95	70	71	72	76	54	62	50	41	30	24	15	8	3	3	8	0	9	0	2	0	0
Center Wtd Avg	0.843	0.909	0.789	0.918	0.859	0.882	0.923	0.896	0.796	0.855	0.829	0.931	0.924	0.880	0.827	0.869	0.818	0.796	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.000
Geometric Mean	0.847	0.862	0.862	0.870	0.873	0.895	0.870	0.869	0.858	0.860	0.865	0.883	0.877	0.886	0.863	0.838	0.822	0.816	0.803	0.799	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.000

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

LOST TIME - TOTAL

FITTED INCURRED LOSS DEVELOPMENT FACTORS

	38-to-Ult:	**38**
Fitting for Periods:	*From:*	**2**
	To:	**34**
Cut-off		**60**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.039**	**0.667**
Inverse Power	**1.059**	**0.521**
Selected Tail	**1.049**	

		----FROM INCURRED TRIANGLE----			PA	SELECTED	Weibull Curve Fitting					Inverse Power Curve Fitting				
							Slope=	0.292				Slope=	-1.116			
							Intercept=	0.006				Intercept=	1.088			
PERIOD	AGE	SELECTED	5 YR WTD	10 YR WTD	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	3.000	2.817	3.025	3.525	3.525	1.792	-1.098	0.529	**1.224**	2.246	1.792	0.926	-0.913	**1.402**	2.512
2	18	1.090	1.050	1.119	1.145	1.145	2.890	0.726	0.849	**1.107**	1.834	2.890	-1.931	-2.139	**1.118**	1.793
3	30	1.076	1.092	1.057	1.090	1.090	3.401	0.914	0.998	**1.071**	1.657	3.401	-2.408	-2.709	**1.067**	1.604
4	42	1.100	1.085	1.113	1.080	1.080	3.738	0.957	1.096	**1.053**	1.547	3.738	-2.526	-3.085	**1.046**	1.504
5	54	1.053	1.078	1.023	1.065	1.065	3.989	1.028	1.170	**1.042**	1.470	3.989	-2.733	-3.366	**1.035**	1.438
6	66	1.041	1.047	1.029	1.025	1.025	4.190	1.312	1.228	**1.034**	1.411	4.190	-3.689	-3.590	**1.028**	1.390
7	78	1.032	1.028	1.038	1.025	1.025	4.357	1.312	1.277	**1.028**	1.365	4.357	-3.689	-3.776	**1.023**	1.353
8	90	1.021	1.017	1.029	1.039	1.039	4.500	1.190	1.319	**1.024**	1.327	4.500	-3.249	-3.936	**1.020**	1.322
9	102	1.016	1.015	1.020	1.004	1.004	4.625	1.700	1.355	**1.021**	1.295	4.625	-5.472	-4.076	**1.017**	1.297
10	114	1.007	1.002	1.009	1.018	1.018	4.736	1.397	1.388	**1.019**	1.269	4.736	-4.025	-4.200	**1.015**	1.275
11	126	1.020	1.011	1.017	1.008	1.008	4.836	1.564	1.417	**1.016**	1.245	4.836	-4.771	-4.312	**1.013**	1.256
12	138	1.015	1.010	1.008	1.000	1.000	4.927	2.118	1.444	**1.015**	1.225	4.927	-8.311	-4.413	**1.012**	1.240
13	150	1.027	1.009	1.031	1.020	1.020	5.011	1.369	1.468	**1.013**	1.208	5.011	-3.912	-4.506	**1.011**	1.225
14	162	1.013	1.015	1.003	1.008	1.008	5.088	1.582	1.490	**1.012**	1.192	5.088	-4.857	-4.592	**1.010**	1.212
15	174	0.996	0.996	0.996	1.000	1.000	5.159		1.511	**1.011**	1.178	5.159		-4.672	**1.009**	1.199
16	186	1.016	1.016	1.018	1.005	1.005	5.226	1.657	1.531	**1.010**	1.165	5.226	-5.237	-4.746	**1.009**	1.188
17	198	0.983	1.000	0.971	1.017	1.017	5.288	1.409	1.549	**1.009**	1.154	5.288	-4.075	-4.816	**1.008**	1.178
18	210	1.043	1.020	1.061	1.008	1.008	5.347	1.586	1.566	**1.008**	1.143	5.347	-4.874	-4.882	**1.008**	1.169
19	222	1.013	1.016	1.013	1.010	1.010	5.403	1.536	1.582	**1.008**	1.134	5.403	-4.634	-4.944	**1.007**	1.160
20	234	1.004	1.003	1.008	1.009	1.009	5.455	1.552	1.598	**1.007**	1.125	5.455	-4.712	-5.003	**1.007**	1.152
21	246	0.981	0.979	0.978	1.006	1.006	5.505	1.620	1.612	**1.007**	1.117	5.505	-5.046	-5.059	**1.006**	1.144
22	258	1.044	1.050	1.043	1.007	1.007	5.553	1.605	1.626	**1.006**	1.109	5.553	-4.970	-5.112	**1.006**	1.137
23	270	0.984	0.996	0.983	1.013	1.013	5.598	1.472	1.639	**1.006**	1.103	5.598	-4.344	-5.162	**1.006**	1.130
24	282	1.000	1.002	1.005	1.003	1.003	5.642	1.762	1.652	**1.005**	1.096	5.642	-5.822	-5.211	**1.005**	1.123
25	294	1.019	1.026	1.028	1.009	1.009	5.684	1.546	1.664	**1.005**	1.090	5.684	-4.682	-5.258	**1.005**	1.117
26	306	1.000	1.005	0.993	1.007	1.007	5.724	1.606	1.676	**1.005**	1.085	5.724	-4.976	-5.302	**1.005**	1.112
27	318	1.019	1.015	1.020	1.004	1.004	5.762	1.705	1.687	**1.005**	1.080	5.762	-5.498	-5.345	**1.005**	1.106
28	330	0.997	0.998	0.999	1.005	1.005	5.799	1.673	1.698	**1.004**	1.075	5.799	-5.322	-5.386	**1.005**	1.101
29	342	0.998	0.996	0.998	1.007	1.007	5.835	1.605	1.708	**1.004**	1.070	5.835	-4.971	-5.426	**1.004**	1.096
30	354	1.008	1.004	1.007	1.006	1.006	5.869	1.629	1.718	**1.004**	1.066	5.869	-5.094	-5.465	**1.004**	1.091
31	366	1.004	1.002	1.003	1.006	1.006	5.903	1.628	1.728	**1.004**	1.062	5.903	-5.090	-5.502	**1.004**	1.086
32	378	1.004	1.003	1.003	1.005	1.005	5.935	1.660	1.738	**1.003**	1.058	5.935	-5.254	-5.538	**1.004**	1.082
33	390	1.002	1.003	1.003	1.004	1.004	5.966	1.701	1.747	**1.003**	1.054	5.966	-5.477	-5.573	**1.004**	1.078
34	402	0.999	0.998	0.998	1.002	1.002	5.996	1.854	1.755	**1.003**	1.051	5.996	-6.386	-5.607	**1.004**	1.074
35	414	0.998	0.998	0.998	1.005	1.005	6.026	1.680	1.764	**1.003**	1.048	6.026	-5.363	-5.640	**1.004**	1.070
36	426	1.002	1.002	1.002	1.003	1.003	6.054	1.740	1.772	**1.003**	1.045	6.054	-5.695	-5.672	**1.003**	1.066
37	438						6.082		1.780	**1.003**	1.042	6.082		-5.703	**1.003**	1.062
38	450						6.109		1.788	**1.003**	1.039	6.109		-5.733	**1.003**	1.059
39	462						6.136		1.796	**1.002**	1.036	6.136		-5.762	**1.003**	1.055
40	474						6.161		1.804	**1.002**	1.034	6.161		-5.791	**1.003**	1.052
41	486						6.186		1.811	**1.002**	1.031	6.186		-5.819	**1.003**	1.049
42	498						6.211		1.818	**1.002**	1.029	6.211		-5.846	**1.003**	1.046
43	510						6.234		1.825	**1.002**	1.027	6.234		-5.872	**1.003**	1.043
44	522						6.258		1.832	**1.002**	1.025	6.258		-5.898	**1.003**	1.040
45	534						6.280		1.838	**1.002**	1.023	6.280		-5.924	**1.003**	1.037
46	546						6.303		1.845	**1.002**	1.021	6.303		-5.949	**1.003**	1.034
47	558						6.324		1.851	**1.002**	1.019	6.324		-5.973	**1.003**	1.031
48	570						6.346		1.857	**1.002**	1.017	6.346		-5.997	**1.002**	1.029
49	582						6.366		1.863	**1.002**	1.016	6.366		-6.020	**1.002**	1.026
50	594						6.387		1.869	**1.002**	1.014	6.387		-6.043	**1.002**	1.024
51	606						6.407		1.875	**1.001**	1.013	6.407		-6.065	**1.002**	1.021
52	618						6.426		1.881	**1.001**	1.011	6.426		-6.087	**1.002**	1.019
53	630						6.446		1.887	**1.001**	1.010	6.446		-6.108	**1.002**	1.017
54	642						6.465		1.892	**1.001**	1.008	6.465		-6.129	**1.002**	1.014
55	654						6.483		1.897	**1.001**	1.007	6.483		-6.150	**1.002**	1.012
56	666						6.501		1.903	**1.001**	1.006	6.501		-6.170	**1.002**	1.010
57	678						6.519		1.908	**1.001**	1.005	6.519		-6.190	**1.002**	1.008
58	690						6.537		1.913	**1.001**	1.003	6.537		-6.210	**1.002**	1.006
59	702						6.554		1.918	**1.001**	1.002	6.554		-6.229	**1.002**	1.004
60	714						6.571		1.923	**1.001**	1.001	6.571		-6.248	**1.002**	1.002

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

LOST TIME - TOTAL

FITTED INCREMENTAL DECAY LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**45**
	To:	**56**
Cut-off		**100**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.000**	**1.000**
Inverse Power	**1.000**	**0.997**
Selected Tail	**1.000**	

					Weibull Curve Fitting					**Inverse Power Curve Fitting**				
					Slope=	1.509				Slope=	-10.865			
		IMPLIED	PA	SELECTED	Intercept=	-7.677				Intercept=	62.244			
PERIOD	AGE	ATA	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6				1.792		-4.973	**144.938**		1.792		42.776		
2	18	2.398	2.431	2.398	2.890	-0.617	-3.315	**28.022**		2.890	0.335	30.840		
3	30	1.376	1.380	1.376	3.401	0.260	-2.544	**13.236**		3.401	-0.977	25.289		
4	42	1.144	1.145	1.144	3.738	0.730	-2.036	**8.172**		3.738	-1.941	21.633		
5	54	1.097	1.091	1.097	3.989	0.888	-1.657	**5.759**		3.989	-2.338	18.903		
6	66	1.070	1.069	1.070	4.190	1.003	-1.354	**4.394**	43617.539	4.190	-2.658	16.722		
7	78	1.063	1.058	1.063	4.357	1.036	-1.102	**3.538**	9925.546	4.357	-2.757	14.907		
8	90	1.050	1.049	1.050	4.500	1.111	-0.886	**2.960**	2805.769	4.500	-2.988	13.353		
9	102	1.045	1.044	1.045	4.625	1.147	-0.697	**2.549**	948.040	4.625	-3.105	11.993		
10	114	1.041	1.040	1.041	4.736	1.172	-0.529	**2.246**	371.902	4.736	-3.189	10.784	**48248.018**	
11	126	1.037	1.036	1.037	4.836	1.201	-0.378	**2.016**	165.556	4.836	-3.286	9.697	**16264.062**	
12	138	1.033	1.032	1.033	4.927	1.238	-0.241	**1.837**	82.111	4.927	-3.415	8.708	**6053.431**	
13	150	1.030	1.029	1.030	5.011	1.259	-0.115	**1.695**	44.694	5.011	-3.492	7.802	**2447.095**	
14	162	1.029	1.028	1.029	5.088	1.272	0.001	**1.581**	26.365	5.088	-3.539	6.966	**1061.020**	
15	174	1.027	1.025	1.027	5.159	1.288	0.109	**1.488**	16.677	5.159	-3.599	6.190	**488.660**	
16	186	1.025	1.023	1.025	5.226	1.313	0.210	**1.411**	11.209	5.226	-3.691	5.465	**237.275**	
17	198	1.024	1.022	1.024	5.288	1.325	0.304	**1.348**	7.943	5.288	-3.739	4.786	**120.784**	
18	210	1.022	1.021	1.022	5.347	1.345	0.393	**1.294**	5.895	5.347	-3.818	4.146	**64.204**	
19	222	1.020	1.019	1.020	5.403	1.366	0.477	**1.250**	4.554	5.403	-3.900	3.543	**35.556**	
20	234	1.018	1.018	1.018	5.455	1.402	0.556	**1.212**	3.644	5.455	-4.045	2.971	**20.504**	
21	246	1.016	1.017	1.016	5.505	1.419	0.632	**1.180**	3.007	5.505	-4.117	2.427	**12.327**	63688.377
22	258	1.015	1.016	1.015	5.553	1.431	0.703	**1.153**	2.549	5.553	-4.170	1.910	**7.751**	5166.425
23	270	1.015	1.016	1.015	5.598	1.432	0.772	**1.130**	2.211	5.598	-4.174	1.416	**5.120**	666.528
24	282	1.015	1.015	1.015	5.642	1.443	0.838	**1.110**	1.957	5.642	-4.219	0.943	**3.568**	130.191
25	294	1.014	1.014	1.014	5.684	1.462	0.901	**1.093**	1.763	5.684	-4.299	0.490	**2.633**	36.484
26	306	1.014	1.014	1.014	5.724	1.456	0.961	**1.079**	1.612	5.724	-4.274	0.056	**2.057**	13.856
27	318	1.014	1.014	1.014	5.762	1.461	1.019	**1.067**	1.494	5.762	-4.296	-0.362	**1.696**	6.735
28	330	1.013	1.013	1.013	5.799	1.476	1.075	**1.056**	1.401	5.799	-4.365	-0.765	**1.466**	3.970
29	342	1.011	1.012	1.011	5.835	1.502	1.129	**1.048**	1.326	5.835	-4.478	-1.153	**1.316**	2.709
30	354	1.010	1.011	1.010	5.869	1.521	1.181	**1.040**	1.266	5.869	-4.568	-1.527	**1.217**	2.059
31	366	1.010	1.011	1.010	5.903	1.529	1.231	**1.034**	1.217	5.903	-4.601	-1.890	**1.151**	1.692
32	378	1.009	1.010	1.009	5.935	1.550	1.280	**1.028**	1.177	5.935	-4.702	-2.240	**1.106**	1.470
33	390	1.009	1.010	1.009	5.966	1.552	1.327	**1.024**	1.145	5.966	-4.713	-2.580	**1.076**	1.328
34	402	1.009	1.009	1.009	5.996	1.559	1.373	**1.020**	1.119	5.996	-4.748	-2.909	**1.055**	1.235
35	414	1.008	1.009	1.008	6.026	1.572	1.417	**1.016**	1.097	6.026	-4.810	-3.229	**1.040**	1.171
36	426	1.008	1.008	1.008	6.054	1.580	1.460	**1.014**	1.079	6.054	-4.845	-3.539	**1.029**	1.126
37	438	1.007	1.008	1.007	6.082	1.597	1.502	**1.011**	1.065	6.082	-4.933	-3.841	**1.021**	1.094
38	450	1.006	1.007	1.006	6.109	1.627	1.543	**1.009**	1.053	6.109	-5.080	-4.135	**1.016**	1.071
39	462	1.005	1.007	1.005	6.136	1.657	1.583	**1.008**	1.043	6.136	-5.239	-4.420	**1.012**	1.054
40	474	1.005	1.007	1.005	6.161	1.686	1.621	**1.006**	1.035	6.161	-5.395	-4.699	**1.009**	1.042
41	486	1.004	1.006	1.004	6.186	1.713	1.659	**1.005**	1.028	6.186	-5.544	-4.971	**1.007**	1.033
42	498	1.003	1.006	1.003	6.211	1.736	1.696	**1.004**	1.023	6.211	-5.672	-5.236	**1.005**	1.025
43	510	1.003	1.006	1.003	6.234	1.760	1.732	**1.004**	1.019	6.234	-5.807	-5.494	**1.004**	1.020
44	522	1.003	1.005	1.003	6.258	1.781	1.767	**1.003**	1.015	6.258	-5.931	-5.747	**1.003**	1.016
45	534	1.002	1.005	1.002	6.280	1.806	1.801	**1.002**	1.012	6.280	-6.081	-5.994	**1.002**	1.013
46	546	1.002	1.004	1.002	6.303	1.835	1.835	**1.002**	1.010	6.303	-6.260	-6.236	**1.002**	1.010
47	558	1.002	1.004	1.002	6.324	1.866	1.868	**1.002**	1.008	6.324	-6.459	-6.472	**1.002**	1.008
48	570	1.001	1.003	1.001	6.346	1.897	1.900	**1.001**	1.006	6.346	-6.663	-6.703	**1.001**	1.007
49	582	1.001	1.003	1.001	6.366	1.929	1.931	**1.001**	1.005	6.366	-6.884	-6.929	**1.001**	1.005
50	594	1.001	1.003	1.001	6.387	1.962	1.962	**1.001**	1.004	6.387	-7.109	-7.151	**1.001**	1.004
51	606	1.001	1.002	1.001	6.407	1.993	1.992	**1.001**	1.003	6.407	-7.333	-7.368	**1.001**	1.004
52	618	1.001	1.002	1.001	6.426	2.023	2.022	**1.001**	1.003	6.426	-7.557	-7.581	**1.001**	1.003
53	630	1.000	1.002	1.000	6.446	2.052	2.051	**1.000**	1.002	6.446	-7.781	-7.790	**1.000**	1.002
54	642	1.000	1.002	1.000	6.465	2.080	2.079	**1.000**	1.002	6.465	-8.004	-7.995	**1.000**	1.002
55	654	1.000	1.001	1.000	6.483	2.108	2.107	**1.000**	1.001	6.483	-8.228	-8.197	**1.000**	1.002
56	666	1.000	1.001	1.000	6.501	2.134	2.135	**1.000**	1.001	6.501	-8.451	-8.394	**1.000**	1.001
57	678	1.000	1.001	1.000	6.519	2.160	2.162	**1.000**	1.001	6.519	-8.675	-8.588	**1.000**	1.001
58	690	1.000	1.001	1.000	6.537	2.186	2.188	**1.000**	1.001	6.537	-8.898	-8.779	**1.000**	1.001
59	702	1.000			6.554		2.214	**1.000**	1.000	6.554		-8.966	**1.000**	1.001
60	714	1.000			6.571		2.240	**1.000**	1.000	6.571		-9.150	**1.000**	1.001

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

LOST TIME - HOSPITALS
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2013	SELECTED ULTIMATE LOSS	SELECTED NOMINAL UNPAID LOSS	DISCOUNT FACTOR AT 4.0%	SELECTED DISCOUNTED UNPAID LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		65	454	389	74.6%	290	
1977	1,465,551	2,397	2,603	207	72.2%	149	0.178
1978	1,553,484	3,227	3,548	321	71.6%	230	0.228
1979	1,646,693	2,768	3,048	281	71.1%	199	0.185
1980	1,745,494	2,835	3,148	313	70.5%	221	0.180
1981	1,826,711	3,146	3,519	373	69.9%	261	0.193
1982	2,061,263	3,895	4,367	473	69.4%	328	0.212
1983	2,173,213	3,569	4,037	468	68.7%	322	0.186
1984	2,314,385	3,824	4,372	548	68.3%	374	0.189
1985	2,444,242	3,385	3,897	512	67.7%	347	0.159
1986	2,644,132	4,061	4,690	629	67.2%	423	0.177
1987	2,911,888	4,808	5,601	793	66.7%	529	0.192
1988	3,191,151	5,396	6,374	977	66.3%	648	0.200
1989	3,341,117	5,681	6,788	1,107	65.7%	727	0.203
1990	3,644,538	7,442	8,972	1,530	65.0%	995	0.246
1991	3,852,022	5,127	6,314	1,187	64.4%	765	0.164
1992	3,944,342	4,797	5,965	1,169	63.8%	746	0.151
1993	4,020,534	5,285	6,580	1,295	63.2%	818	0.164
1994	4,272,082	4,995	6,236	1,241	62.6%	776	0.146
1995	4,432,599	4,962	6,023	1,061	62.0%	658	0.136
1996	4,487,291	5,258	6,877	1,619	61.6%	997	0.153
1997	4,623,816	6,093	7,932	1,839	61.3%	1,126	0.172
1998	4,816,176	5,752	7,678	1,926	60.9%	1,174	0.159
1999	5,047,597	5,841	7,983	2,142	60.6%	1,298	0.158
2000	5,318,217	7,957	11,336	3,379	60.3%	2,037	0.213
2001	5,597,545	8,504	12,227	3,722	60.0%	2,233	0.218
2002	5,822,846	7,686	11,309	3,623	59.7%	2,161	0.194
2003	6,004,956	8,668	13,161	4,493	59.4%	2,667	0.219
2004	6,183,507	8,344	13,146	4,801	59.2%	2,842	0.213
2005	6,388,250	7,349	12,130	4,781	59.1%	2,824	0.190
2006	6,653,696	6,863	12,059	5,196	58.9%	3,062	0.181
2007	6,915,410	6,221	11,702	5,481	58.9%	3,227	0.169
2008	7,073,199	6,322	12,392	6,070	59.2%	3,592	0.175
2009	7,109,910	7,621	14,849	7,228	59.5%	4,299	0.209
2010	7,245,414	6,251	14,586	8,336	60.1%	5,010	0.201
2011	7,353,256	5,290	14,168	8,878	61.1%	5,426	0.193
2012	7,554,946	3,240	13,477	10,237	63.2%	6,469	0.178
2013	2,614,539	394	4,876	4,482	67.0%	3,005	0.186
2014		0	0		100.0%		
TOTAL		195,320	298,424	103,105	61.3%	63,253	
EXLD PRIOR		195,254	297,970	102,716	61.3%	62,963	

(1) PROVIDED BY THE BWC; 2013 ADJUSTED TO PARTIAL YEAR
(2) SECTION 3, EXHIBIT 2A, SHEET 3A, COL. 3
(3) SECTION 3, EXHIBIT 2A, SHEET 3A, COL. 8; 2013 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 3, EXHIBIT 2, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

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

LOST TIME - HOSPITALS
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	FISCAL YEAR ENDING 2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	389	20	21	21	21	21	22	22	22	21	20	18	16	15	13	12	10	9	8	72
1977	207	11	10	9	9	9	10	10	10	10	10	10	9	9	8	7	6	6	5	46
1978	321	16	15	14	14	14	14	15	15	16	16	16	15	14	13	12	10	9	8	73
1979	281	14	13	13	12	11	11	11	12	13	13	13	13	12	11	11	10	9	8	69
1980	313	15	15	14	14	13	12	12	12	13	13	14	14	14	13	12	11	10	9	81
1981	373	18	17	17	16	16	15	14	14	14	15	16	16	16	16	15	14	13	12	100
1982	473	25	21	21	20	19	18	17	17	16	17	17	18	19	19	19	18	17	15	139
1983	468	21	25	21	20	19	18	18	17	16	16	16	16	17	18	18	17	17	15	142
1984	548	30	23	26	22	22	21	20	19	18	18	17	18	18	20	20	20	20	19	176
1985	512	27	27	21	24	20	19	18	18	17	16	16	15	15	16	17	17	17	17	173
1986	629	37	31	31	23	27	23	22	21	21	20	19	18	18	18	19	20	21	21	224
1987	793	46	44	37	36	28	32	27	26	25	24	23	22	21	21	21	22	24	24	293
1988	977	78	54	51	43	40	30	36	30	29	28	27	26	24	24	23	23	25	27	371
1989	1,107	64	78	55	52	44	44	33	38	32	32	30	30	29	27	26	26	26	28	419
1990	1,530	66	88	106	75	71	60	58	44	51	43	42	40	39	37	35	34	33	34	575
1991	1,187	57	47	63	76	54	51	43	43	33	38	32	31	30	29	28	27	26	26	452
1992	1,169	59	53	44	59	72	51	48	40	40	31	35	30	29	28	27	26	25	24	450
1993	1,295	60	62	56	46	62	76	53	51	42	42	32	37	31	31	29	28	28	26	509
1994	1,241	67	56	57	51	43	58	71	49	47	39	39	29	34	28	28	26	25	24	477
1995	1,061	63	63	51	51	45	38	51	64	44	43	37	34	25	28	23	22	20	19	357
1996	1,619	92	78	76	64	67	60	50	66	81	57	54	45	44	34	39	33	32	31	619
1997	1,839	106	99	84	82	68	71	63	52	70	86	59	57	47	47	35	41	35	34	714
1998	1,926	122	104	97	82	80	67	69	61	51	68	84	58	55	46	45	34	40	34	749
1999	2,142	121	127	108	102	86	84	70	72	64	53	72	88	60	58	48	47	36	42	827
2000	3,379	193	178	187	160	151	128	124	105	109	97	81	108	130	92	87	73	72	54	1,262
2001	3,722	210	201	186	195	167	157	132	129	108	112	99	82	110	135	93	89	74	73	1,406
2002	3,623	186	196	188	173	182	155	146	123	120	100	104	92	76	102	125	87	83	69	1,343
2003	4,493	230	217	228	219	202	212	181	170	144	140	118	122	109	91	121	147	103	98	1,662
2004	4,801	280	233	220	232	222	204	214	184	173	146	142	120	124	111	92	122	148	104	1,746
2005	4,781	301	261	217	205	216	208	191	200	171	161	136	133	112	116	103	86	114	138	1,726
2006	5,196	316	308	267	222	210	221	212	195	204	175	164	139	136	114	118	105	88	116	1,913
2007	5,481	313	314	306	265	221	209	219	211	194	203	174	163	138	135	113	117	105	87	2,018
2008	6,070	490	319	320	311	270	225	212	223	214	197	207	177	166	141	137	115	119	107	2,143
2009	7,228	535	540	352	352	343	298	248	234	246	236	217	228	195	183	155	151	127	132	2,478
2010	8,336	721	564	569	370	371	361	313	261	246	259	249	229	240	205	193	163	159	134	2,742
2011	8,878	866	693	541	547	356	356	347	301	250	237	249	239	220	230	197	185	157	153	2,759
2012	10,237	1,483	852	682	533	538	350	351	341	296	246	233	245	235	216	227	194	182	154	2,860
2013	4,482	2,132	1,047	601	482	376	380	247	247	241	209	174	164	173	166	153	160	137	129	2,125
TOTAL	103,105	9,492	7,093	5,957	5,281	4,776	4,365	3,989	3,738	3,501	3,275	3,084	2,936	2,800	2,637	2,484	2,341	2,190	2,059	36,290

(1) SECTION 3, EXHIBIT 2A, SHEET 1, COL. 4
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 2A, SHEET 23

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

LOST TIME - HOSPITALS
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	FISCAL YEAR ENDING 2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	1	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-
1957	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1958	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1959	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1960	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1961	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1962	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1963	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1964	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-
1965	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1966	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1967	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-
1968	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
1969	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1970	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1971	14	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	1
1972	57	3	3	3	3	3	3	3	2	2	2	2	2	1	1	1	1	1	1	3
1973	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
1974	10	0	1	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	1
1975	32	2	2	2	2	2	2	2	2	2	2	2	2	2	2	1	1	1	1	8
1976	265	13	14	13	13	14	14	15	15	14	14	13	11	10	9	8	7	6	6	58
TOTAL	389	20	21	21	21	21	22	22	22	21	20	18	16	15	13	12	10	9	8	72

(1) BASED ON SECTION 3, EXHIBIT 2A, SHEET 3B, COL. 7
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 2A, SHEET 23

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

LOST TIME - HOSPITALS
(000's)

ALLOCATION OF ULTIMATE LOSS

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	PAID LOSS	PAID LDF	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT	INDICATED ULTIMATE LOSS: BORNHUETTER FERGUSON	INITIAL ULTIMATE LOSS	BALANCED ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR			65					454
1977	1,465,551	0.178	2,397	1.085	2,601	2,601	2,601	2,603
1978	1,553,484	0.227	3,227	1.090	3,518	3,519	3,519	3,548
1979	1,646,693	0.185	2,768	1.095	3,031	3,032	3,032	3,048
1980	1,745,494	0.179	2,835	1.101	3,122	3,122	3,122	3,148
1981	1,826,711	0.191	3,146	1.107	3,483	3,484	3,484	3,519
1982	2,061,263	0.210	3,895	1.114	4,339	4,337	4,337	4,367
1983	2,173,213	0.185	3,569	1.121	3,999	4,000	4,000	4,037
1984	2,314,385	0.187	3,824	1.129	4,316	4,317	4,317	4,372
1985	2,444,242	0.158	3,385	1.137	3,849	3,851	3,851	3,897
1986	2,644,132	0.178	4,061	1.147	4,660	4,665	4,665	4,690
1987	2,911,888	0.192	4,808	1.157	5,565	5,567	5,567	5,601
1988	3,191,151	0.199	5,396	1.174	6,334	6,338	6,338	6,374
1989	3,341,117	0.203	5,681	1.187	6,741	6,746	6,746	6,788
1990	3,644,538	0.245	7,442	1.197	8,904	8,911	8,911	8,972
1991	3,852,022	0.161	5,127	1.209	6,197	6,201	6,201	6,314
1992	3,944,342	0.148	4,797	1.223	5,866	5,863	5,863	5,965
1993	4,020,534	0.163	5,285	1.238	6,541	6,540	6,540	6,580
1994	4,272,082	0.147	4,995	1.256	6,273	6,275	6,275	6,236
1995	4,432,599	0.143	4,962	1.274	6,325	6,327	6,327	6,023
1996	4,487,291	0.152	5,258	1.295	6,811	6,817	6,817	6,877
1997	4,623,816	0.175	6,093	1.319	8,036	8,049	8,049	7,932
1998	4,816,176	0.163	5,752	1.347	7,748	7,770	7,770	7,678
1999	5,047,597	0.161	5,841	1.375	8,031	8,060	8,060	7,983
2000	5,318,217	0.214	7,957	1.406	11,190	11,248	11,248	11,336
2001	5,597,545	0.222	8,504	1.441	12,252	12,309	12,309	12,227
2002	5,822,846	0.199	7,686	1.475	11,339	11,413	11,413	11,309
2003	6,004,956	0.221	8,668	1.513	13,118	13,166	13,166	13,161
2004	6,183,507	0.205	8,344	1.560	13,020	12,893	12,893	13,146
2005	6,388,250	0.200	7,349	1.622	11,917	12,240	12,240	12,130
2006	6,653,696	0.200	6,863	1.691	11,602	12,298	12,298	12,059
2007	6,915,410	0.194	6,221	1.765	10,980	12,021	12,021	11,702
2008	7,073,199	0.187	6,322	1.893	11,969	12,576	12,576	12,392
2009	7,109,910	0.195	7,621	2.046	15,589	14,697	14,697	14,849
2010	7,245,414	0.207	6,251	2.276	14,225	14,653	14,653	14,586
2011	7,353,256	0.195	5,290	2.655	14,044	14,234	14,234	14,168
2012	7,554,946	0.185	3,240	3.766	12,201	13,486	13,486	13,477
2013	5,229,078	0.188	394	20.526	8,088	9,760	9,760	9,751
2014	5,307,514	0.192				10,190	10,190	10,190
TOTAL			195,320		297,826	313,578	313,578	313,491
EXLD PRIOR			195,254		297,826	313,578	313,578	313,036

(1) PROVIDED BY THE BWC
(2) SECTION 3, EXHIBIT 2A, SHEET 19, COL. 14
(3) BASED ON DATA FROM THE BWC
(4) SECTION 3, EXHIBIT 2A, SHEET 20, COL. 6
(5) = (3) x (4)
(6) = (3) + [(1) x (2)/100 x [(4) - 1] / (4)]
(7) SELECTED BY DELOITTE CONSULTING
(8) SECTION 3, EXHIBIT 2A, SHEET 3B, COL. 8

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

LOST TIME - HOSPITALS
(000's)

ALLOCATION OF ULTIMATE LOSS SUPPORT

ACCIDENT YEAR	PAID LOSS	INITIAL ULTIMATE LOSS	INITIAL RESERVE	TOTAL INITIAL RESERVE	TOTAL SELECTED RESERVE	RESERVE BALANCE FACTOR	BALANCED RESERVE	BALANCED ULTIMATE LOSS & ALAE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR	65	***3 YEAR SUM***	***760***	***2,737***	1,400		389	454
1977	2,397	2,601	204	720	728	1.011	207	2,603
1978	3,227	3,519	292	975	1,074	1.102	321	3,548
1979	2,768	3,032	265	1,042	1,105	1.061	281	3,048
1980	2,835	3,122	287	1,079	1,176	1.089	313	3,148
1981	3,146	3,484	338	1,169	1,291	1.104	373	3,519
1982	3,895	4,337	443	1,805	1,927	1.067	473	4,367
1983	3,569	4,000	431	1,635	1,775	1.086	468	4,037
1984	3,824	4,317	493	1,942	2,159	1.111	548	4,372
1985	3,385	3,851	466	1,922	2,113	1.099	512	3,897
1986	4,061	4,665	603	2,509	2,616	1.043	629	4,690
1987	4,808	5,567	759	3,365	3,517	1.045	793	5,601
1988	5,396	6,338	941	4,650	4,828	1.038	977	6,374
1989	5,681	6,746	1,065	4,635	4,817	1.039	1,107	6,788
1990	7,442	8,911	1,469	5,964	6,209	1.041	1,530	8,972
1991	5,127	6,201	1,073	4,181	4,624	1.106	1,187	6,314
1992	4,797	5,863	1,066	4,741	5,195	1.096	1,169	5,965
1993	5,285	6,540	1,255	5,755	5,938	1.032	1,295	6,580
1994	4,995	6,275	1,280	6,541	6,342	0.970	1,241	6,236
1995	4,962	6,327	1,365	9,323	7,244	0.777	1,061	6,023
1996	5,258	6,817	1,559	6,582	6,835	1.039	1,619	6,877
1997	6,093	8,049	1,956	8,847	8,315	0.940	1,839	7,932
1998	5,752	7,770	2,018	9,257	8,834	0.954	1,926	7,678
1999	5,841	8,060	2,219	10,332	9,976	0.965	2,142	7,983
2000	7,957	11,248	3,291	12,320	12,650	1.027	3,379	11,336
2001	8,504	12,309	3,805	16,121	15,771	0.978	3,722	12,227
2002	7,686	11,413	3,727	15,754	15,315	0.972	3,623	11,309
2003	8,668	13,166	4,498	17,113	17,093	0.999	4,493	13,161
2004	8,344	12,893	4,548	16,860	17,798	1.056	4,801	13,146
2005	7,349	12,240	4,891	17,922	17,520	0.978	4,781	12,130
2006	6,863	12,298	5,435	19,725	18,857	0.956	5,196	12,059
2007	6,221	12,021	5,801	20,969	19,813	0.945	5,481	11,702
2008	6,322	12,576	6,254	22,146	21,494	0.971	6,070	12,392
2009	7,621	14,697	7,076	24,737	25,267	1.021	7,228	14,849
2010	6,251	14,653	8,403	28,885	28,654	0.992	8,336	14,586
2011	5,290	14,234	8,944	30,230	30,007	0.993	8,878	14,168
2012	3,240	13,486	10,246	33,296	33,267	0.999	10,237	13,477
2013	394	9,760	9,366	28,256	28,230	0.999	9,357	9,751
2014		10,190	10,190	30,253	30,253	1.000	10,190	10,190
TOTAL	195,320	313,578	119,084	436,296	432,025		118,171	313,491
EXLD PRIOR	195,254		118,324	433,558	430,625		117,782	313,036

(1) PROVIDED BY THE BWC
(2) SECTION 3, EXHIBIT 2A, SHEET 3A, COL. 7
(3) = (2) - (1)
(4) SUM OF (3) ACROSS EXHIBITS 2A TO 2F
(5) SECTION 3, EXHIBIT 2, SHEET 3, COL. 12 - SECTION 3, EXHIBIT 2, SHEET 3, COL. 2
(6) = (5) / (4)
(7) = (6) x (3)
(8) = (1) + (7)

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

LOST TIME - HOSPITALS
(000's)

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	1,465,551			2,603		0.178
1978	1,553,484			3,548		0.228
1979	1,646,693			3,048		0.185
1980	1,745,494			3,148		0.180
1981	1,826,711			3,519		0.193
1982	2,061,263	1,272	6.17%	4,367	3,433	0.212
1983	2,173,213	1,342	6.18%	4,037	3,009	0.186
1984	2,314,385	1,433	6.19%	4,372	3,051	0.189
1985	2,444,242	1,564	6.40%	3,897	2,492	0.159
1986	2,644,132	1,653	6.25%	4,690	2,838	0.177
1987	2,911,888	1,704	5.85%	5,601	3,287	0.192
1988	3,191,151	1,901	5.96%	6,374	3,353	0.200
1989	3,341,117	1,905	5.70%	6,788	3,563	0.203
1990	3,644,538	1,872	5.14%	8,972	4,792	0.246
1991	3,852,022	1,802	4.68%	6,314	3,504	0.164
1992	3,944,342	1,957	4.96%	5,965	3,048	0.151
1993	4,020,534	1,909	4.75%	6,580	3,447	0.164
1994	4,272,082	1,861	4.36%	6,236	3,351	0.146
1995	4,432,599	1,874	4.23%	6,023	3,214	0.136
1996	4,487,291	1,931	4.30%	6,877	3,561	0.153
1997	4,623,816	1,706	3.69%	7,932	4,649	0.172
1998	4,816,176	1,682	3.49%	7,678	4,565	0.159
1999	5,047,597	1,867	3.70%	7,983	4,276	0.158
2000	5,318,217	1,949	3.66%	11,336	5,816	0.213
2001	5,597,545	1,958	3.50%	12,227	6,244	0.218
2002	5,822,846	1,838	3.16%	11,309	6,153	0.194
2003	6,004,956	1,959	3.26%	13,161	6,718	0.219
2004	6,183,507	1,897	3.07%	13,146	6,930	0.213
2005	6,388,250	1,811	2.83%	12,130	6,698	0.190
2006	6,653,696	1,580	2.37%	12,059	7,632	0.181
2007	6,915,410	1,745	2.52%	11,702	6,706	0.169
2008	7,073,199	1,620	2.29%	12,392	7,650	0.175
2009	7,109,910	1,678	2.36%	14,849	8,849	0.209
2010	7,245,414	1,738	2.40%	14,586	8,392	0.201
2011	7,353,256	1,551	2.11%	14,168	9,135	0.193
2012	7,554,946	1,354	1.79%	13,477	9,953	0.178
2013	5,229,078	970	1.86%	9,751	10,053	0.186
2014	5,307,514	1,035	1.95%	10,190	9,846	0.192
TOTAL		55,918		313,036		

(1) PROVIDED BY THE BWC
(2) SECTION 3, EXHIBIT 2, SHEET 13, COL. 14
(3) = (2) / (1) x 100
(4) SECTION 3, EXHIBIT 2A, SHEET 3A, COL. 8
(5) = [(4) / (2)] x 1,000
(6) = [(4) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
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MEDICAL

LOST TIME - HOSPITALS
(000's)

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	3,644,538	2.096	7,637,206	8,904		0.831	2.547	18,851	0	100%	18,851	0.247	0.244	0.245
1991	3,852,022	2.030	7,818,591	6,197		0.831	2.522	12,989	0	100%	12,989	0.166	0.161	0.161
1992	3,944,342	1.930	7,613,696	5,866		0.831	2.497	12,174	0	100%	12,174	0.160	0.149	0.148
1993	4,020,534	1.895	7,617,194	6,541		0.831	2.472	13,439	0	100%	13,439	0.176	0.163	0.163
1994	4,272,082	1.851	7,909,310	6,273		0.831	2.448	12,763	0	100%	12,763	0.161	0.147	0.147
1995	4,432,599	1.799	7,972,245	6,325		0.831	2.424	12,739	0	100%	12,739	0.160	0.143	0.143
1996	4,487,291	1.738	7,797,491	6,811		0.831	2.400	13,584	0	100%	13,584	0.174	0.152	0.152
1997	4,623,816	1.661	7,678,681	8,036		0.831	2.182	14,570	0	100%	14,570	0.190	0.174	0.175
1998	4,816,176	1.586	7,638,048	7,748		0.831	1.983	12,771	0	100%	12,771	0.167	0.161	0.163
1999	5,047,597	1.535	7,748,434	8,031		0.831	1.803	12,033	0	100%	12,033	0.155	0.159	0.161
2000	5,318,217	1.481	7,874,189	11,190		0.848	1.639	15,554	0	100%	15,554	0.198	0.210	0.214
2001	5,597,545	1.450	8,115,826	12,252		0.865	1.490	15,797	0	100%	15,797	0.195	0.219	0.222
2002	5,822,846	1.351	7,863,811	11,339		0.883	1.447	14,484	0	100%	14,484	0.184	0.195	0.199
2003	6,004,956	1.320	7,925,439	13,118		0.901	1.404	16,601	0	100%	16,601	0.209	0.218	0.221
2004	6,183,507	1.337	8,269,908	13,020		0.919	1.364	16,324	0	100%	16,324	0.197	0.211	0.205
2005	6,388,250	1.292	8,253,608	11,917		0.938	1.324	14,801	0	100%	14,801	0.179	0.187	0.200
2006	6,653,696	1.281	8,526,674	11,602		0.957	1.285	14,276	0	100%	14,276	0.167	0.174	0.200
2007	6,915,410	1.229	8,496,918	10,980		0.977	1.248	13,384	0	100%	13,384	0.158	0.159	0.194
2008	7,073,199	1.179	8,337,961	11,969		0.997	1.212	14,454	0	100%	14,454	0.173	0.169	0.187
2009	7,109,910	1.143	8,129,364	15,589		0.958	1.176	17,575	0	100%	17,575	0.216	0.219	0.195
2010	7,245,414	1.134	8,216,184	14,225		0.922	1.142	14,972	0	100%	14,972	0.182	0.196	0.207
2011	7,353,256	1.082	7,954,284	14,044		0.960	1.109	14,948	0	100%	14,948	0.188	0.191	0.195
2012	7,554,946	1.030	7,783,294	12,201		1.000	1.071	13,071	0	100%	13,071	0.168	0.162	0.185
2013	5,229,078	1.015	5,307,514	8,088		1.000	1.035	8,371	0	100%	8,371	0.158	0.155	0.188
2014		1.000				1.000	1.000	0	0	0%	0			0.192

	3 Year Average excluding 2012-2013	0.195	0.202
	7 Year Average excluding 2010-2013	0.186	0.191
	10 Year Weighted Average excluding 2010-2013	0.187	
	10 Year Weighted Average excluding 2009-2013	0.181	
	5 Year Average excluding 2011-2013	0.179	0.184
	5 Year Average excluding 2013	0.186	0.187
	7 Year Average excluding 2013	0.179	0.181
(14)	2014 Selected Loss Rate:	0.192	

(1)	PROVIDED BY THE BWC	(8)	= (4) x (6) x (7)
(2)	BASED ON CHANGE IN SAWW	(9)	N/A
(3)	= (1) x (2)	(10)	SELECTED BY DELOITTE CONSULTING
(4)	SECTION 3, EXHIBIT 2A, SHEET 3A, COL. 5	(11)	= (8) x (10) + (9) x [1.0 - (10)]
(5)	N/A	(12)	= (11) / (3) x 100
(6)	SELECTED BY DELOITTE CONSULTING	(13)	= [(4) x (10) + (5) x [1.0 - (10)]] / (1) x 100
(7)	SELECTED BY DELOITTE CONSULTING	(14)	SELECTED BY DELOITTE CONSULTING

OHIO BUREAU OF WORKERS' COMPENSATION
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MEDICAL

LOST TIME - HOSPITALS

INTERPOLATED DEVELOPMENT FACTORS @ 6/30/13

ACCIDENT	AGE	AGE OF SELECTED LDF		PAID LOSS			INCURRED LOSS			REPORTED COUNTS			PAID SEVERITY		
YEAR	@ 6/30/13	LOW	HIGH	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Prior	726	726	738	1.011	1.010	1.011									
1954	714	714	726	1.012	1.011	1.012									
1955	702	702	714	1.013	1.012	1.013									
1956	690	690	702	1.014	1.013	1.014									
1957	678	678	690	1.015	1.014	1.015									
1958	666	666	678	1.016	1.015	1.016									
1959	654	654	666	1.018	1.016	1.018									
1960	642	642	654	1.020	1.018	1.020									
1961	630	630	642	1.022	1.020	1.022									
1962	618	618	630	1.025	1.022	1.025									
1963	606	606	618	1.028	1.025	1.028									
1964	594	594	606	1.032	1.028	1.032									
1965	582	582	594	1.035	1.032	1.035									
1966	570	570	582	1.039	1.035	1.039									
1967	558	558	570	1.044	1.039	1.044									
1968	546	546	558	1.048	1.044	1.048									
1969	534	534	546	1.052	1.048	1.052									
1970	522	522	534	1.056	1.052	1.056									
1971	510	510	522	1.060	1.056	1.060									
1972	498	498	510	1.064	1.060	1.064									
1973	486	486	498	1.068	1.064	1.068									
1974	474	474	486	1.072	1.068	1.072									
1975	462	462	474	1.076	1.072	1.076									
1976	450	450	462	1.080	1.076	1.080									
1977	438	438	450	1.085	1.080	1.085				1.000	1.000	1.000	1.115	1.115	1.115
1978	426	426	438	1.090	1.085	1.090				1.000	1.000	1.000	1.115	1.115	1.115
1979	414	414	426	1.095	1.090	1.095				1.000	1.000	1.000	1.115	1.115	1.115
1980	402	402	414	1.101	1.095	1.101				1.000	1.000	1.000	1.115	1.115	1.115
1981	390	390	402	1.107	1.101	1.107				1.000	1.000	1.000	1.115	1.115	1.115
1982	378	378	390	1.114	1.107	1.114				1.000	1.000	1.000	1.115	1.115	1.115
1983	366	366	378	1.121	1.114	1.121				1.000	1.000	1.000	1.118	1.115	1.118
1984	354	354	366	1.129	1.121	1.129				1.000	1.000	1.000	1.122	1.118	1.122
1985	342	342	354	1.137	1.129	1.137				1.000	1.000	1.000	1.125	1.122	1.125
1986	330	330	342	1.147	1.137	1.147				1.000	1.000	1.000	1.132	1.125	1.132
1987	318	318	330	1.157	1.147	1.157				1.000	1.000	1.000	1.136	1.132	1.136
1988	306	306	318	1.174	1.157	1.174				1.000	1.000	1.000	1.149	1.136	1.149
1989	294	294	306	1.187	1.174	1.187				1.000	1.000	1.000	1.161	1.149	1.161
1990	282	282	294	1.197	1.187	1.197				1.000	1.000	1.000	1.167	1.161	1.167
1991	270	270	282	1.209	1.197	1.209				1.000	1.000	1.000	1.178	1.167	1.178
1992	258	258	270	1.223	1.209	1.223				1.000	1.000	1.000	1.192	1.178	1.192
1993	246	246	258	1.238	1.223	1.238				1.000	1.000	1.000	1.207	1.192	1.207
1994	234	234	246	1.256	1.238	1.256				1.000	1.000	1.000	1.223	1.207	1.223
1995	222	222	234	1.274	1.256	1.274				1.000	1.000	1.000	1.242	1.223	1.242
1996	210	210	222	1.295	1.274	1.295				1.000	1.000	1.000	1.261	1.242	1.261
1997	198	198	210	1.319	1.295	1.319				1.000	1.000	1.000	1.279	1.261	1.279
1998	186	186	198	1.347	1.319	1.347				1.000	1.000	1.000	1.301	1.279	1.301
1999	174	174	186	1.375	1.347	1.375				1.001	1.000	1.001	1.328	1.301	1.328
2000	162	162	174	1.406	1.375	1.406				1.001	1.001	1.001	1.372	1.328	1.372
2001	150	150	162	1.441	1.406	1.441				1.002	1.001	1.002	1.403	1.372	1.403
2002	138	138	150	1.475	1.441	1.475				1.002	1.002	1.002	1.432	1.403	1.432
2003	126	126	138	1.513	1.475	1.513				1.004	1.002	1.004	1.458	1.432	1.458
2004	114	114	126	1.560	1.513	1.560				1.005	1.004	1.005	1.500	1.458	1.500
2005	102	102	114	1.622	1.560	1.622				1.007	1.005	1.007	1.560	1.500	1.560
2006	90	90	102	1.691	1.622	1.691				1.011	1.007	1.011	1.617	1.560	1.617
2007	78	78	90	1.765	1.691	1.765				1.034	1.011	1.034	1.644	1.617	1.644
2008	66	66	78	1.893	1.765	1.893				1.057	1.034	1.057	1.721	1.644	1.721
2009	54	54	66	2.046	1.893	2.046				1.085	1.057	1.085	1.802	1.721	1.802
2010	42	42	54	2.276	2.046	2.276				1.122	1.085	1.122	1.916	1.802	1.916
2011	30	30	42	2.655	2.276	2.655				1.185	1.122	1.185	2.074	1.916	2.074
2012	18	18	30	3.766	2.655	3.766				1.383	1.185	1.383	2.471	2.074	2.471
2013	6	6	18	20.526	3.766	20.526				3.728	1.383	3.728	4.907	2.471	4.907

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 3, EXHIBIT 2A, SHEET 23; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 3, EXHIBIT 2A, SHEET 23; SELECTED CUM. BASED ON (3)
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)
(7) N/A
(8) N/A
(9) N/A
(10) FROM SECTION 3, EXHIBIT 2, SHEET 29; SELECTED CUM. BASED ON (2)
(11) FROM SECTION 3, EXHIBIT 2, SHEET 29; SELECTED CUM. BASED ON (3)
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)
(13) FROM SECTION 3, EXHIBIT 2A, SHEET 30; SELECTED CUM. BASED ON (2)
(14) FROM SECTION 3, EXHIBIT 2A, SHEET 30; SELECTED CUM. BASED ON (3)
(15) INTERPOLATION OF (13) & (14) TO THE AGES LISTED IN (1)

OHIO BUREAU OF WORKERS' COMPENSATION
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PAID LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977	23	185	373	477	575	672	776	847	957	1,045	1,143	1,261	1,332	1,467	1,573	1,669	1,766	1,817	1,872	1,923	1,922	1,933	1,944	1,946	2,041	2,059	2,081	2,127	2,177	2,248	2,286	2,295	2,355	2,357	2,360	2,364	2,397	2,397
1978	33	263	528	676	815	931	1,051	1,163	1,380	1,612	1,844	2,083	2,221	2,394	2,530	2,676	2,737	2,805	2,838	2,901	2,928	2,941	3,028	3,037	3,047	3,115	3,118	3,122	3,125	3,128	3,190	3,214	3,217	3,220	3,225	3,227		3,227
1979	40	323	650	813	948	1,075	1,206	1,305	1,452	1,571	1,685	1,822	1,924	2,115	2,178	2,199	2,202	2,227	2,275	2,330	2,438	2,458	2,510	2,545	2,563	2,569	2,575	2,633	2,669	2,678	2,710	2,720	2,722	2,760	2,768			2,768
1980	41	327	665	836	969	1,095	1,240	1,353	1,503	1,617	1,727	1,878	1,949	2,105	2,138	2,195	2,247	2,282	2,296	2,310	2,355	2,368	2,394	2,524	2,542	2,628	2,669	2,751	2,901	2,794	2,828	2,830	2,832	2,835				2,835
1981	49	376	733	934	1,097	1,250	1,408	1,523	1,679	1,797	1,930	2,116	2,205	2,262	2,297	2,354	2,393	2,457	2,504	2,539	2,560	2,609	2,698	2,714	2,742	2,797	2,971	3,007	3,056	3,075	3,109	3,121	3,146					3,146
1982	102	706	1,219	1,496	1,722	1,924	2,117	2,247	2,445	2,624	2,844	3,051	3,186	3,280	3,369	3,367	3,400	3,493	3,525	3,533	3,552	3,596	3,620	3,655	3,723	3,734	3,759	3,776	3,841	3,855	3,865	3,895						3,895
1983	76	572	1,090	1,378	1,604	1,792	1,967	2,099	2,317	2,492	2,640	2,822	2,897	2,951	3,031	3,120	3,267	3,242	3,257	3,321	3,391	3,440	3,445	3,449	3,467	3,470	3,554	3,558	3,561	3,564	3,569							3,569
1984	118	811	1,390	1,698	1,938	2,139	2,320	2,481	2,829	3,007	3,105	3,141	3,172	3,238	3,279	3,317	3,353	3,434	3,538	3,558	3,582	3,627	3,652	3,719	3,733	3,755	3,788	3,805	3,810	3,824								3,824
1985	106	754	1,376	1,736	1,986	2,186	2,403	2,583	2,822	2,912	2,986	3,028	3,071	3,131	3,153	3,227	3,258	3,270	3,276	3,289	3,362	3,367	3,376	3,380	3,381	3,381	3,383	3,384	3,385									3,385
1986	93	732	1,449	1,788	2,052	2,312	2,589	2,743	2,886	2,937	3,034	3,067	3,137	3,196	3,243	3,269	3,296	3,319	3,455	3,547	3,655	3,715	3,742	3,818	3,850	3,994	4,050	4,061										4,061
1987	102	859	1,839	2,357	2,781	3,100	3,390	3,613	3,719	3,832	3,897	3,982	4,093	4,147	4,215	4,296	4,339	4,444	4,461	4,582	4,592	4,663	4,688	4,709	4,730	4,743	4,808											4,808
1988	132	1,021	2,045	2,690	3,257	3,688	3,923	4,141	4,231	4,326	4,378	4,494	4,549	4,590	4,659	4,694	4,807	4,926	5,031	5,076	5,159	5,213	5,293	5,323	5,369	5,396												5,396
1989	123	1,030	2,286	3,045	3,435	3,652	3,907	4,071	4,183	4,309	4,432	4,535	4,624	4,685	4,776	4,975	5,126	5,171	5,312	5,417	5,535	5,558	5,590	5,662	5,681													5,681
1990	119	1,193	2,962	3,645	4,041	4,255	4,417	4,532	4,702	4,891	5,028	5,279	5,511	5,819	5,959	6,104	6,326	6,646	6,752	6,930	7,037	7,232	7,404	7,442														7,442
1991	174	1,796	2,832	3,256	3,604	3,834	3,932	3,997	4,132	4,185	4,247	4,311	4,339	4,499	4,562	4,669	4,812	4,893	4,969	5,044	5,073	5,106	5,127															5,127
1992	175	1,777	2,708	3,136	3,362	3,500	3,615	3,736	3,811	3,962	4,064	4,129	4,230	4,292	4,337	4,449	4,545	4,601	4,686	4,732	4,755	4,797																4,797
1993	305	1,975	3,003	3,492	3,717	3,824	3,986	4,177	4,318	4,387	4,446	4,568	4,616	4,747	4,814	4,904	4,981	5,068	5,141	5,205	5,285																	5,285
1994	130	1,509	2,472	2,840	3,115	3,330	3,581	3,682	3,905	4,095	4,264	4,355	4,507	4,634	4,777	4,852	4,873	4,918	4,948	4,995																		4,995
1995	165	1,575	2,325	2,563	2,936	3,203	3,415	3,531	3,694	3,867	4,013	4,173	4,367	4,514	4,649	4,780	4,824	4,868	4,962																			4,962
1996	205	1,549	2,224	2,571	2,765	3,004	3,193	3,335	3,653	3,804	4,105	4,298	4,465	4,667	4,889	4,974	5,147	5,258																				5,258
1997	176	1,746	2,920	3,372	3,629	3,946	4,249	4,605	4,795	5,127	5,268	5,499	5,601	5,713	5,846	5,971	6,093																					6,093
1998	192	1,697	2,571	3,148	3,611	4,128	4,509	4,690	4,857	4,934	5,048	5,178	5,325	5,449	5,654	5,752																						5,752
1999	179	1,752	2,812	3,368	3,864	4,154	4,462	4,841	5,062	5,284	5,368	5,478	5,616	5,694	5,841																							5,841
2000	323	2,192	3,388	4,275	5,182	5,660	6,350	6,552	6,865	7,175	7,537	7,702	7,846	7,957																								7,957
2001	545	3,291	4,507	5,459	6,129	6,726	7,082	7,418	7,654	7,875	8,224	8,375	8,504																									8,504
2002	570	3,058	4,227	4,874	5,526	5,894	6,352	6,685	7,070	7,468	7,616	7,686																										7,686
2003	848	3,730	5,225	6,121	6,689	7,090	7,671	7,958	8,185	8,492	8,668																											8,668
2004	663	3,422	4,756	5,474	6,002	6,664	7,472	7,717	8,016	8,344																												8,344
2005	651	3,632	4,956	5,818	6,289	6,722	6,904	7,041	7,349																													7,349
2006	581	3,166	4,576	5,318	5,812	6,152	6,500	6,863																														6,863
2007	564	3,372	4,595	5,230	5,527	5,904	6,221																															6,221
2008	552	3,041	4,488	5,198	5,945	6,322																																6,322
2009	912	4,488	6,117	6,889	7,621																																	7,621
2010	848	4,285	5,529	6,251																																		6,251
2011	673	3,624	5,290																																			5,290
2012	542	3,240																																				3,240
2013	394																																					394
																																						195,254

AGE-TO-AGE DEVELOPMENT FACTORS

	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-438	438-Ult	
1977	7.991	2.011	1.280	1.204	1.170	1.154	1.092	1.131	1.092	1.094	1.103	1.057	1.101	1.072	1.061	1.058	1.029	1.030	1.028	0.999	1.006	1.006	1.001	1.049	1.009	1.011	1.022	1.024	1.032	1.017	1.004	1.026	1.001	1.001	1.001	1.014		
1978	7.991	2.011	1.280	1.206	1.142	1.129	1.107	1.186	1.168	1.144	1.130	1.066	1.078	1.057	1.058	1.023	1.025	1.012	1.022	1.009	1.005	1.030	1.003	1.004	1.022	1.001	1.001	1.001	1.001	1.020	1.008	1.001	1.001	1.001	1.001			
1979	7.991	2.011	1.251	1.166	1.133	1.122	1.083	1.113	1.082	1.072	1.081	1.056	1.100	1.030	1.010	1.001	1.011	1.022	1.024	1.046	1.008	1.021	1.014	1.007	1.002	1.002	1.022	1.014	1.003	1.012	1.004	1.000	1.014	1.003				
1980	7.991	2.035	1.256	1.160	1.130	1.132	1.091	1.111	1.076	1.068	1.087	1.038	1.080	1.016	1.027	1.024	1.016	1.006	1.006	1.020	1.005	1.011	1.054	1.007	1.034	1.015	1.031	1.054	0.963	1.012	1.001	1.001	1.001					
1981	7.630	1.952	1.273	1.175	1.139	1.126	1.082	1.103	1.070	1.074	1.096	1.042	1.026	1.016	1.024	1.017	1.027	1.019	1.014	1.008	1.019	1.034	1.006	1.010	1.020	1.062	1.012	1.016	1.006	1.011	1.004	1.008						
1982	6.935	1.726	1.227	1.151	1.117	1.100	1.061	1.088	1.073	1.084	1.073	1.044	1.029	1.027	0.999	1.010	1.027	1.009	1.002	1.005	1.012	1.007	1.010	1.019	1.003	1.007	1.005	1.017	1.003	1.003	1.008							
1983	7.507	1.906	1.264	1.164	1.117	1.098	1.067	1.104	1.076	1.059	1.069	1.026	1.019	1.027	1.029	1.047	0.993	1.005	1.020	1.021	1.014	1.001	1.001	1.005	1.001	1.024	1.001	1.001	1.001	1.001								
1984	6.853	1.713	1.222	1.142	1.104	1.085	1.069	1.140	1.063	1.033	1.012	1.010	1.021	1.013	1.011	1.011	1.024	1.030	1.005	1.007	1.013	1.007	1.018	1.004	1.006	1.009	1.004	1.001	1.004									
1985	7.136	1.824	1.262	1.144	1.100	1.100	1.075	1.093	1.032	1.025	1.014	1.014	1.019	1.007	1.023	1.009	1.004	1.002	1.004	1.022	1.001	1.003	1.001	1.000	1.000	1.000	1.000	1.000										
1986	7.906	1.979	1.234	1.147	1.127	1.120	1.060	1.052	1.018	1.033	1.011	1.023	1.019	1.015	1.008	1.008	1.007	1.041	1.027	1.030	1.016	1.007	1.020	1.009	1.037	1.014	1.003											
1987	8.415	2.141	1.282	1.180	1.114	1.094	1.066	1.029	1.030	1.017	1.022	1.028	1.013	1.016	1.019	1.010	1.024	1.004	1.027	1.002	1.015	1.005	1.005	1.004	1.003	1.014												
1988	7.718	2.004	1.315	1.211	1.132	1.064	1.056	1.022	1.023	1.012	1.026	1.012	1.009	1.015	1.007	1.024	1.025	1.021	1.009	1.016	1.010	1.015	1.006	1.009	1.005													
1989	8.394	2.219	1.332	1.128	1.063	1.070	1.042	1.028	1.030	1.029	1.023	1.020	1.013	1.019	1.042	1.030	1.009	1.027	1.020	1.022	1.004	1.006	1.013	1.003														
1990	10.047	2.483	1.231	1.109	1.053	1.038	1.026	1.038	1.040	1.028	1.050	1.044	1.056	1.024	1.024	1.036	1.051	1.016	1.026	1.015	1.028	1.024	1.005															
1991	10.298	1.576	1.150	1.107	1.064	1.026	1.016	1.034	1.013	1.015	1.015	1.006	1.037	1.014	1.023	1.031	1.017	1.015	1.015	1.006	1.006	1.004																
1992	10.136	1.523	1.158	1.072	1.041	1.033	1.033	1.020	1.040	1.026	1.016	1.024	1.015	1.010	1.026	1.022	1.012	1.019	1.010	1.005	1.009																	
1993	6.476	1.520	1.163	1.065	1.029	1.042	1.048	1.034	1.016	1.014	1.027	1.010	1.028	1.014	1.019	1.016	1.017	1.014	1.012	1.015																		
1994	11.642	1.639	1.149	1.097	1.069	1.075	1.028	1.060	1.049	1.041	1.021	1.035	1.028	1.031	1.016	1.004	1.009	1.006	1.010																			
1995	9.541	1.476	1.102	1.146	1.091	1.066	1.034	1.046	1.047	1.038	1.040	1.047	1.033	1.030	1.028	1.009	1.009	1.019																				
1996	7.551	1.436	1.156	1.076	1.086	1.063	1.044	1.095	1.041	1.079	1.047	1.039	1.045	1.048	1.017	1.035	1.022																					
1997	9.931	1.672	1.155	1.076	1.087	1.077	1.084	1.041	1.069	1.028	1.044	1.018	1.020	1.023	1.021	1.021																						
1998	8.839	1.515	1.225	1.147	1.143	1.092	1.040	1.036	1.016	1.023	1.026	1.028	1.023	1.038	1.017																							
1999	9.796	1.605	1.198	1.147	1.075	1.074	1.085	1.046	1.044	1.016	1.021	1.025	1.014	1.026																								
2000	6.787	1.545	1.262	1.212	1.092	1.122	1.032	1.048	1.045	1.051	1.022	1.019	1.014																									
2001	6.040	1.369	1.211	1.123	1.097	1.053	1.047	1.032	1.029	1.044	1.018	1.015																										
2002	5.369	1.382	1.153	1.134	1.067	1.078	1.052	1.058	1.056	1.020	1.009																											
2003	4.397	1.401	1.171	1.093	1.060	1.082	1.037	1.029	1.037	1.021																												
2004	5.161	1.390	1.151	1.096	1.110	1.121	1.033	1.039	1.041																													
2005	5.582	1.364	1.174	1.081	1.069	1.027	1.020	1.044																														
2006	5.454	1.445	1.162	1.093	1.058	1.057	1.056																															
2007	5.983	1.363	1.138	1.057	1.068	1.054																																
2008	5.513	1.476	1.158	1.144	1.064																																	
2009	4.923	1.363	1.126	1.106																																		
2010	5.053	1.290	1.131																																			
2011	5.384	1.460																																				
2012	5.978																																					
3 Yr Avg	5.472	1.371	1.138	1.102	1.063	1.046	1.036	1.037	1.045	1.028	1.016	1.020	1.017	1.029	1.019	1.022	1.013	1.013	1.011	1.009	1.014	1.011	1.008	1.006	1.015	1.009	1.003	1.001	1.003	1.005	1.004	1.003	1.005	1.002	1.001	1.014		
5 Yr Avg	5.370	1.390	1.143	1.096	1.074	1.068	1.040	1.040	1.042	1.030	1.019	1.021	1.023	1.033	1.020	1.017	1.014	1.015	1.015	1.013	1.012	1.011	1.010	1.005	1.010	1.012	1.003	1.007	0.995	1.008	1.005	1.007	1.004	1.002	1.001	1.014		
10 Yr Avg	5.343	1.393	1.158	1.114	1.076	1.076	1.049	1.047	1.043	1.036	1.028	1.026	1.026	1.026	1.023	1.023	1.019	1.018	1.016	1.014	1.012	1.008	1.008	1.007	1.011	1.015	1.010	1.014	1.002	1.011	1.005	1.007	1.004	1.002	1.001	1.014		
8 Yr Wtd	5.422	1.388	1.151	1.100	1.074	1.074	1.043	1.041	1.042	1.033	1.026	1.026	1.024	1.028	1.021	1.022	1.019	1.017	1.017	1.014	1.012	1.010	1.008	1.007	1.009	1.017	1.009	1.012	1.001	1.010	1.005	1.006	1.004	1.002	1.001	1.014		
12 Yr Wtd	5.329	1.396	1.165	1.115	1.080	1.074	1.045	1.045	1.041	1.032	1.024	1.025	1.027	1.025	1.022	1.021	1.019	1.017	1.016	1.014	1.013	1.011	1.011	1.007	1.011	1.014	1.009	1.013	1.001	1.010	1.005	1.006	1.004	1.002	1.001	1.014		
15 Yr Wtd	5.554	1.419	1.167	1.113	1.081	1.073	1.044	1.043	1.039	1.031	1.026	1.024	1.024	1.023	1.021	1.021	1.018	1.016	1.015	1.015	1.012	1.012	1.010	1.008	1.011	1.014	1.009	1.013	1.001	1.010	1.005	1.006	1.004	1.002	1.001	1.014		TAIL
Prior FY	5.400	1.380	1.167	1.114	1.082	1.077	1.045	1.044	1.043	1.035	1.028	1.028	1.028	1.028	1.022	1.022	1.019	1.017	1.017	1.014	1.013	1.011	1.012	1.008	1.012	1.014	1.010	1.015	1.008	1.012	1.006	1.007	1.006	1.006	1.005	1.005	1.005	1.084
PA Sel.	5.500	1.340	1.153	1.091	1.067	1.052	1.043	1.035	1.030	1.027	1.025	1.022	1.021	1.019	1.017	1.017	1.016	1.013	1.013	1.012	1.010	1.011	1.009	1.009	1.009	1.009	1.009	1.009	1.008	1.007	1.006	1.006	1.006	1.005	1.005	1.005	1.004	
Selected	5.450	1.419	1.167	1.113	1.081	1.073	1.044	1.043	1.039	1.031	1.026	1.024	1.024	1.023	1.021	1.021	1.018	1.016	1.015	1.015	1.012	1.012	1.010	1.008	1.011	1.014	1.009	1.009	1.008	1.007	1.006	1.006	1.006	1.005	1.005	1.005	1.004	
Cumulative	20.526	3.766	2.655	2.276	2.046	1.893	1.765	1.691	1.622	1.560	1.513	1.475	1.441	1.406	1.375	1.347	1.319	1.295	1.274	1.256	1.238	1.223	1.209	1.197	1.187	1.174	1.157	1.147	1.137	1.129	1.121	1.114	1.107	1.101	1.095	1.090	1.085	1.080

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

LOST TIME - HOSPITALS

PAID TAIL FACTOR SELECTION

		AGE TO AGE DEVELOPMENT FACTORS							CUMULATIVE DEVELOPMENT FACTORS					
AGE MONTHS	AGE YEARS	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	PA SELECTED TAIL	SELECTED FOR TAIL	SELECTED INCREM. DECAY	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	PA SELECTED TAIL	SELECTED FOR TAIL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
6	0.5	5.450		1.409	2.455	5.500	5.450		18.916		4.453	9.635	17.351	20.526
18	1.5	1.419	2.296	1.199	1.358	1.340	1.419	0.513	3.471	6.620	3.160	3.924	3.155	3.766
30	2.5	1.167	1.312	1.134	1.186	1.153	1.167	0.565	2.447	2.883	2.634	2.890	2.354	2.655
42	3.5	1.113	1.108	1.101	1.121	1.091	1.113	0.789	2.097	2.197	2.322	2.437	2.042	2.276
54	4.5	1.081	1.078	1.080	1.088	1.067	1.081	0.796	1.885	1.983	2.110	2.173	1.871	2.046
66	5.5	1.073	1.054	1.066	1.068	1.052	1.073	0.973	1.745	1.840	1.954	1.998	1.754	1.893
78	6.5	1.044	1.057	1.055	1.055	1.043	1.044	0.651	1.627	1.746	1.833	1.871	1.667	1.765
90	7.5	1.043	1.038	1.047	1.046	1.035	1.043	1.009	1.558	1.651	1.737	1.773	1.598	1.691
102	8.5	1.039	1.037	1.041	1.039	1.030	1.039	0.963	1.494	1.591	1.658	1.696	1.544	1.622
114	9.5	1.031	1.036	1.036	1.034	1.027	1.031	0.820	1.438	1.534	1.593	1.632	1.498	1.560
126	10.5	1.026	1.029	1.032	1.030	1.025	1.026	0.862	1.395	1.481	1.537	1.579	1.459	1.513
138	11.5	1.024	1.023	1.029	1.027	1.022	1.024	0.952	1.360	1.440	1.489	1.533	1.423	1.475
150	12.5	1.024	1.022	1.026	1.024	1.021	1.024	1.039	1.328	1.407	1.448	1.493	1.393	1.441
162	13.5	1.023	1.023	1.023	1.022	1.019	1.023	0.962	1.296	1.376	1.411	1.459	1.364	1.406
174	14.5	1.021	1.025	1.021	1.020	1.017	1.021	0.922	1.267	1.345	1.379	1.428	1.338	1.375
186	15.5	1.021	1.022	1.019	1.018	1.017	1.021	1.058	1.241	1.312	1.350	1.400	1.316	1.347
198	16.5	1.018	1.022	1.018	1.017	1.016	1.018	0.863	1.215	1.284	1.324	1.375	1.294	1.319
210	17.5	1.016	1.019	1.016	1.016	1.013	1.016	0.927	1.194	1.256	1.301	1.353	1.274	1.295
222	18.5	1.015	1.016	1.015	1.014	1.013	1.015	0.909	1.175	1.233	1.280	1.332	1.257	1.274
234	19.5	1.015	1.015	1.014	1.013	1.012	1.015	1.032	1.157	1.213	1.261	1.313	1.241	1.256
246	20.5	1.012	1.012	1.013	1.013	1.010	1.012	0.810	1.140	1.196	1.243	1.296	1.226	1.238
258	21.5	1.012	1.010	1.012	1.012	1.011	1.012	1.005	1.127	1.182	1.227	1.279	1.214	1.223
270	22.5	1.010	1.008	1.011	1.011	1.009	1.010	0.861	1.114	1.170	1.213	1.264	1.200	1.209
282	23.5	1.008	1.007	1.011	1.011	1.009	1.008	0.841	1.103	1.161	1.199	1.250	1.189	1.197
294	24.5	1.011	1.006	1.010	1.010	1.009	1.011	1.315	1.093	1.152	1.187	1.237	1.178	1.187
306	25.5	1.014	1.009	1.009	1.010	1.009	1.014	1.303	1.082	1.145	1.175	1.225	1.168	1.174
318	26.5	1.009	1.012	1.009	1.009	1.009	1.009	0.621	1.067	1.135	1.164	1.213	1.158	1.157
330	27.5	1.009	1.008	1.008	1.009	1.009	1.009	1.066	1.057	1.122	1.154	1.202	1.147	1.147
342	28.5	1.008	1.011	1.008	1.008	1.008	1.008	0.833	1.048	1.113	1.144	1.192	1.137	1.137
354	29.5	1.007	1.007	1.007	1.008	1.007	1.007	0.960	1.040	1.101	1.136	1.182	1.129	1.129
366	30.5	1.006	1.006	1.007	1.008	1.006	1.006	0.790	1.033	1.093	1.127	1.173	1.121	1.121
378	31.5	1.006	1.005	1.007	1.007	1.006	1.006	1.125	1.027	1.086	1.120	1.164	1.114	1.114
390	32.5	1.006	1.005	1.006	1.007	1.006	1.006	0.889	1.020	1.081	1.112	1.155	1.107	1.107
402	33.5	1.005	1.005	1.006	1.007	1.005	1.005	0.950	1.015	1.075	1.105	1.147	1.101	1.101
414	34.5	1.005	1.004	1.006	1.007	1.005	1.005	0.905	1.009	1.070	1.099	1.139	1.095	1.095
426	35.5	1.005	1.005	1.005	1.006	1.005	1.005	0.993	1.0047	1.065	1.093	1.132	1.090	1.090
438	36.5		1.005	1.005	1.006	1.004	1.004	0.934		1.060	1.087	1.125	1.085	1.085
450	37.5		1.004	1.005	1.006	1.004	1.004	0.928		1.055	1.082	1.118	1.080	1.080
462	38.5		1.004	1.005	1.006	1.004	1.004	0.952		1.051	1.076	1.112	1.076	1.076
474	39.5		1.003	1.004	1.005	1.004	1.004	0.963		1.047	1.072	1.105	1.072	1.072
486	40.5		1.002	1.004	1.005	1.004	1.004	0.987		1.044	1.067	1.099	1.068	1.068
498	41.5		1.002	1.004	1.005	1.004	1.004	1.020		1.041	1.062	1.094	1.064	1.064
510	42.5		1.002	1.004	1.005	1.004	1.004	1.052		1.039	1.058	1.088	1.060	1.060
522	43.5		1.001	1.004	1.005	1.004	1.004	1.033		1.037	1.054	1.083	1.056	1.056
534	44.5		1.001	1.003	1.005	1.004	1.004	1.027		1.036	1.050	1.077	1.052	1.052
546	45.5		1.001	1.003	1.005	1.004	1.004	1.027		1.035	1.047	1.072	1.048	1.048
558	46.5		1.001	1.003	1.004	1.004	1.004	1.003		1.034	1.043	1.068	1.044	1.044
570	47.5		1.001	1.003	1.004	1.004	1.004	0.955		1.033	1.040	1.063	1.039	1.039
582	48.5		1.000	1.003	1.004	1.004	1.004	0.940		1.033	1.037	1.058	1.035	1.035
594	49.5		1.003	1.003	1.004	1.003	1.003	0.935		1.032	1.034	1.054	1.032	1.032
606	50.5		1.003	1.003	1.004	1.003	1.003	0.895		1.029	1.031	1.049	1.028	1.028
618	51.5		1.002	1.003	1.004	1.003	1.003	0.869		1.026	1.028	1.045	1.025	1.025
630	52.5		1.002	1.003	1.004	1.002	1.002	0.871		1.024	1.025	1.041	1.022	1.022
642	53.5		1.002	1.002	1.004	1.002	1.002	0.859		1.022	1.023	1.037	1.020	1.020
654	54.5		1.002	1.002	1.004	1.002	1.002	0.830		1.020	1.020	1.033	1.018	1.018
666	55.5		1.002	1.002	1.004	1.001	1.001	0.825		1.018	1.018	1.030	1.016	1.016
678	56.5		1.001	1.002	1.003	1.001	1.001	0.817		1.016	1.015	1.026	1.015	1.015
690	57.5		1.001	1.002	1.003	1.001	1.001	0.800		1.015	1.013	1.022	1.014	1.014
702	58.5		1.001	1.002	1.003	1.001	1.001	0.800		1.013	1.011	1.019	1.013	1.013
714	59.5		1.001	1.002	1.003	1.001	1.001	1.557		1.012	1.009	1.016	1.012	1.012
726	60.5		1.001	1.002	1.003	1.001	1.001	0.911		1.011	1.007	1.012	1.011	1.011
738	61.5		1.001	1.002	1.003	1.001	1.001	0.911		1.010	1.005	1.009	1.010	1.010
750	62.5		1.001	1.002	1.003	1.001	1.001	0.911		1.009	1.003	1.006	1.009	1.009
TAIL	TAIL		1.008	1.002	1.003	1.008	1.008	10.116		1.008	1.002	1.003	1.008	1.008

60.5 TAIL DECAY 20.307 (16)

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 3, EXHIBIT 2A, SHEET 44
(4) SECTION 3, EXHIBIT 2A, SHEET 45, COL. 5; TAIL FROM SECTION 3, EXHIBIT 2A, SHEET 48
(5) SECTION 3, EXHIBIT 2A, SHEET 44
(6) SECTION 3, EXHIBIT 2A, SHEET 44
(7) PA SELECTED TAIL
(8) SELECTED BY DELOITTE CONSULTING
(9) = [[(8) - 1.0] x (8) PRIOR AGE] / [(8) PRIOR AGE - 1.0]
(10) COL. 3 MULTIPLICATIVELY ACCUMULATED
(11) COL. 4 MULTIPLICATIVELY ACCUMULATED
(12) COL. 5 MULTIPLICATIVELY ACCUMULATED
(13) COL. 6 MULTIPLICATIVELY ACCUMULATED
(14) COL. 7 MULTIPLICATIVELY ACCUMULATED
(15) COL. 8 MULTIPLICATIVELY ACCUMULATED
(16) 59.5-TO-60.5 TAIL DECAY + (58.5-TO-59.5 DECAY x 59.5-TO-60.5 TAIL DECAY)

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

LOST TIME - HOSPITALS

FITTED PAID LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**4**
	To:	**32**
Cut-off		**64**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.002**	**0.957**
Inverse Power	**1.003**	**0.941**

							Weibull Curve Fitting					**Inverse Power Curve Fitting**				
							Slope=	0.339				Slope=	-1.278			
		----FROM PAID TRIANGLE----			PA	SELECTED	Intercept=	-0.395				Intercept=	2.664			
PERIOD	AGE	SELECTED	8 YR WTD	12 YR WTD	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	5.450	5.422	5.329	5.500	5.450	1.792	-1.596	0.212	**1.409**	4.453	1.792	1.493	0.375	**2.455**	9.635
2	18	1.419	1.388	1.396	1.340	1.391	2.890	0.238	0.584	**1.199**	3.160	2.890	-0.938	-1.028	**1.358**	3.924
3	30	1.167	1.151	1.165	1.153	1.157	3.401	0.691	0.758	**1.134**	2.634	3.401	-1.850	-1.681	**1.186**	2.890
4	42	1.113	1.100	1.115	1.091	1.112	3.738	0.830	0.872	**1.101**	2.322	3.738	-2.188	-2.111	**1.121**	2.437
5	54	1.081	1.074	1.080	1.067	1.077	3.989	0.971	0.957	**1.080**	2.110	3.989	-2.567	-2.432	**1.088**	2.173
6	66	1.073	1.074	1.074	1.052	1.076	4.190	0.974	1.025	**1.066**	1.954	4.190	-2.576	-2.688	**1.068**	1.998
7	78	1.044	1.043	1.045	1.043	1.046	4.357	1.138	1.081	**1.055**	1.833	4.357	-3.077	-2.902	**1.055**	1.871
8	90	1.043	1.041	1.045	1.035	1.044	4.500	1.150	1.130	**1.047**	1.737	4.500	-3.115	-3.084	**1.046**	1.773
9	102	1.039	1.042	1.041	1.030	1.042	4.625	1.166	1.172	**1.041**	1.658	4.625	-3.166	-3.244	**1.039**	1.696
10	114	1.031	1.033	1.032	1.027	1.034	4.736	1.231	1.210	**1.036**	1.593	4.736	-3.392	-3.386	**1.034**	1.632
11	126	1.026	1.026	1.024	1.025	1.026	4.836	1.299	1.244	**1.032**	1.537	4.836	-3.639	-3.514	**1.030**	1.579
12	138	1.024	1.026	1.025	1.022	1.025	4.927	1.313	1.275	**1.029**	1.489	4.927	-3.692	-3.630	**1.027**	1.533
13	150	1.024	1.024	1.027	1.021	1.026	5.011	1.307	1.303	**1.026**	1.448	5.011	-3.668	-3.737	**1.024**	1.493
14	162	1.023	1.028	1.025	1.019	1.027	5.088	1.296	1.329	**1.023**	1.411	5.088	-3.630	-3.835	**1.022**	1.459
15	174	1.021	1.021	1.022	1.017	1.024	5.159	1.326	1.353	**1.021**	1.379	5.159	-3.742	-3.927	**1.020**	1.428
16	186	1.021	1.022	1.021	1.017	1.023	5.226	1.329	1.376	**1.019**	1.350	5.226	-3.755	-4.012	**1.018**	1.400
17	198	1.018	1.019	1.019	1.016	1.020	5.288	1.363	1.397	**1.018**	1.324	5.288	-3.888	-4.092	**1.017**	1.375
18	210	1.016	1.017	1.017	1.013	1.018	5.347	1.398	1.417	**1.016**	1.301	5.347	-4.030	-4.167	**1.016**	1.353
19	222	1.015	1.017	1.016	1.013	1.017	5.403	1.414	1.436	**1.015**	1.280	5.403	-4.096	-4.238	**1.014**	1.332
20	234	1.015	1.014	1.014	1.012	1.014	5.455	1.457	1.454	**1.014**	1.261	5.455	-4.281	-4.305	**1.013**	1.313
21	246	1.012	1.012	1.013	1.010	1.012	5.505	1.484	1.471	**1.013**	1.243	5.505	-4.398	-4.369	**1.013**	1.296
22	258	1.012	1.010	1.011	1.011	1.009	5.553	1.540	1.487	**1.012**	1.227	5.553	-4.657	-4.430	**1.012**	1.279
23	270	1.010	1.008	1.011	1.009	1.009	5.598	1.557	1.502	**1.011**	1.213	5.598	-4.736	-4.488	**1.011**	1.264
24	282	1.008	1.007	1.007	1.009	1.007	5.642	1.604	1.517	**1.011**	1.199	5.642	-4.966	-4.543	**1.011**	1.250
25	294	1.011	1.009	1.011	1.009	1.010	5.684	1.528	1.531	**1.010**	1.187	5.684	-4.598	-4.597	**1.010**	1.237
26	306	1.014	1.017	1.014	1.009	1.014	5.724	1.456	1.545	**1.009**	1.175	5.724	-4.276	-4.648	**1.010**	1.225
27	318	1.009	1.009	1.009	1.009	1.009	5.762	1.553	1.558	**1.009**	1.164	5.762	-4.718	-4.697	**1.009**	1.213
28	330	1.009	1.012	1.013	1.009	1.013	5.799	1.466	1.570	**1.008**	1.154	5.799	-4.318	-4.744	**1.009**	1.202
29	342	1.008	1.001	1.001	1.008	1.008	5.835	1.588	1.582	**1.008**	1.144	5.835	-4.888	-4.790	**1.008**	1.192
30	354	1.007	1.010	1.010	1.007	1.007	5.869	1.598	1.594	**1.007**	1.136	5.869	-4.936	-4.834	**1.008**	1.182
31	366	1.006	1.005	1.005	1.006	1.006	5.903	1.646	1.605	**1.007**	1.127	5.903	-5.179	-4.877	**1.008**	1.173
32	378	1.006	1.006	1.006	1.006	1.006	5.935	1.624	1.616	**1.007**	1.120	5.935	-5.067	-4.918	**1.007**	1.164
33	390	1.006	1.004	1.004	1.006	1.006	5.966	1.648	1.627	**1.006**	1.112	5.966	-5.190	-4.958	**1.007**	1.155
34	402	1.005	1.002	1.002	1.005	1.005	5.996	1.668	1.637	**1.006**	1.105	5.996	-5.298	-4.996	**1.007**	1.147
35	414	1.005	1.001	1.001	1.005	1.005	6.026	1.668	1.647	**1.006**	1.099	6.026	-5.298	-5.034	**1.007**	1.139
36	426	1.005	1.014	1.014	1.005	1.005	6.054	1.668	1.657	**1.005**	1.093	6.054	-5.298	-5.070	**1.006**	1.132
37	438						6.082		1.666	**1.005**	1.087	6.082		-5.106	**1.006**	1.125
38	450						6.109		1.675	**1.005**	1.082	6.109		-5.141	**1.006**	1.118
39	462						6.136		1.684	**1.005**	1.076	6.136		-5.174	**1.006**	1.112
40	474						6.161		1.693	**1.004**	1.072	6.161		-5.207	**1.005**	1.105
41	486						6.186		1.701	**1.004**	1.067	6.186		-5.239	**1.005**	1.099
42	498						6.211		1.710	**1.004**	1.062	6.211		-5.270	**1.005**	1.094
43	510						6.234		1.718	**1.004**	1.058	6.234		-5.300	**1.005**	1.088
44	522						6.258		1.726	**1.004**	1.054	6.258		-5.330	**1.005**	1.083
45	534						6.280		1.733	**1.003**	1.050	6.280		-5.359	**1.005**	1.077
46	546						6.303		1.741	**1.003**	1.047	6.303		-5.388	**1.005**	1.072
47	558						6.324		1.748	**1.003**	1.043	6.324		-5.415	**1.004**	1.068
48	570						6.346		1.755	**1.003**	1.040	6.346		-5.443	**1.004**	1.063
49	582						6.366		1.762	**1.003**	1.037	6.366		-5.469	**1.004**	1.058
50	594						6.387		1.769	**1.003**	1.034	6.387		-5.495	**1.004**	1.054
51	606						6.407		1.776	**1.003**	1.031	6.407		-5.521	**1.004**	1.049
52	618						6.426		1.783	**1.003**	1.028	6.426		-5.546	**1.004**	1.045
53	630						6.446		1.789	**1.003**	1.025	6.446		-5.570	**1.004**	1.041
54	642						6.465		1.796	**1.002**	1.023	6.465		-5.594	**1.004**	1.037
55	654						6.483		1.802	**1.002**	1.020	6.483		-5.618	**1.004**	1.033
56	666						6.501		1.808	**1.002**	1.018	6.501		-5.641	**1.004**	1.030
57	678						6.519		1.814	**1.002**	1.015	6.519		-5.664	**1.003**	1.026
58	690						6.537		1.820	**1.002**	1.013	6.537		-5.687	**1.003**	1.022
59	702						6.554		1.826	**1.002**	1.011	6.554		-5.709	**1.003**	1.019
60	714						6.571		1.832	**1.002**	1.009	6.571		-5.730	**1.003**	1.016
61	726						6.588		1.837	**1.002**	1.007	6.588		-5.752	**1.003**	1.012
62	738						6.604		1.843	**1.002**	1.005	6.604		-5.773	**1.003**	1.009
63	750						6.620		1.848	**1.002**	1.003	6.620		-5.793	**1.003**	1.006
64	762						6.636		1.854	**1.002**	1.002	6.636		-5.813	**1.003**	1.003

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

LOST TIME - HOSPITALS

INCREMENTAL DECAY METHOD

AGE MONTHS (1)	AGE YEARS (2)	PAID SELECTED FOR FIT (3)	INCREM. DECAY FACTORS (4)	IMPLIED ATA FACTOR (5)	DECAY FACTOR CHECK (6)
6	0.5	5.450	4.269		
18	1.5	1.391	1.588	2.296	1.588
30	2.5	1.157	1.109	1.312	1.109
42	3.5	1.112	0.795	1.108	0.795
54	4.5	1.077	0.770	1.078	0.770
66	5.5	1.076	0.760	1.054	0.760
78	6.5	1.046	0.811	1.057	0.811
90	7.5	1.044	0.857	1.038	0.857
102	8.5	1.042	0.876	1.037	0.876
114	9.5	1.034	0.882	1.036	0.882
126	10.5	1.026	0.885	1.029	0.885
138	11.5	1.025	0.912	1.023	0.912
150	12.5	1.026	0.922	1.022	0.922
162	13.5	1.027	0.931	1.023	0.931
174	14.5	1.024	0.951	1.025	0.951
186	15.5	1.023	0.965	1.022	0.965
198	16.5	1.020	0.958	1.022	0.958
210	17.5	1.018	0.943	1.019	0.943
222	18.5	1.017	0.927	1.016	0.927
234	19.5	1.014	0.889	1.015	0.889
246	20.5	1.012	0.863	1.012	0.863
258	21.5	1.009	0.853	1.010	0.853
270	22.5	1.009	0.845	1.008	0.845
282	23.5	1.007	0.856	1.007	0.856
294	24.5	1.010	0.864	1.006	0.864
306	25.5	1.014	0.889	1.009	0.889
318	26.5	1.009	0.873	1.012	0.873
330	27.5	1.013	0.882	1.008	0.882
342	28.5	1.008	0.859	1.011	0.859
354	29.5	1.007	0.919	1.007	0.919
366	30.5	1.006	0.852	1.006	0.852
378	31.5	1.006	0.880	1.005	0.880
390	32.5	1.006	0.868	1.005	0.868
402	33.5	1.005	0.896	1.005	0.896
414	34.5	1.005	0.895	1.004	0.895
426	35.5	1.005	0.987	1.005	0.987
438	36.5		0.905	1.005	0.905
450	37.5		0.919	1.004	0.919
462	38.5		0.898	1.004	0.898
474	39.5		0.840	1.003	0.840
486	40.5		0.796	1.002	0.796
498	41.5		0.842	1.002	0.842
510	42.5		0.820	1.002	0.820
522	43.5		0.811	1.001	0.811
534	44.5		0.807	1.001	0.807
546	45.5		0.803	1.001	0.803
558	46.5		0.800	1.001	0.800
570	47.5		0.800	1.001	0.800
582	48.5		0.800	1.000	0.800
594	49.5		-	1.000	-
606	50.5		-	1.000	-
618	51.5		-	1.000	-
630	52.5		-	1.000	-
642	53.5		-	1.000	-
654	54.5		-	1.000	-
666	55.5		-	1.000	-
678	56.5		-	1.000	-
690	57.5		-	1.000	-
702	58.5		-	1.000	-
714	59.5		-	1.000	-
726	60.5		-	1.000	-
738	61.5		-	1.000	-
750	62.5			1.000	

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 3, EXHIBIT 2A, SHEET 44
(4) GEOMETRIC MEAN FROM SECTION 3, EXHIBIT 2A, SHEET 46
(5) 1.0 + [(3) PRIOR AGE - 1.0) x (4) / (3) PRIOR AGE]
(6) [(5) - 1.0] X [(5) PRIOR AGE] / [(5) PRIOR AGE - 1.0]

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
MEDICAL
LOST TIME - HOSPITALS

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354
1954																														
1955																														
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1971																														
1972																														
1973																														
1974																														1
1975																													6	3
1976																												74	9	25
1977	23	162	188	104	97	98	103	71	111	88	98	118	72	134	106	96	97	51	55	52	(2)	11	11	3	95	18	23	45	51	70
1978	33	230	266	148	139	116	120	113	217	232	232	239	138	173	137	146	61	69	32	64	27	13	87	8	11	67	4	3	3	3
1979	40	283	327	163	135	126	131	100	147	119	114	137	102	192	63	21	3	25	49	55	108	20	52	35	18	5	6	58	37	9
1980	41	286	338	170	133	126	145	113	150	114	110	151	71	157	33	57	52	35	14	14	46	13	26	129	19	86	40	83	150	(107)
1981	49	326	358	200	163	153	158	115	156	118	133	186	88	57	36	56	39	65	47	35	21	49	89	16	28	55	174	36	49	19
1982	102	604	513	276	226	202	193	130	198	179	220	207	136	94	89	(2)	33	93	31	8	19	44	24	36	68	11	25	18	65	13
1983	76	496	518	287	226	188	176	131	218	175	147	182	75	54	81	89	146	(24)	15	64	70	49	5	4	18	3	84	4	3	3
1984	118	693	579	308	240	201	181	161	348	178	98	36	31	66	42	37	36	81	104	19	24	45	26	66	14	23	33	17	5	14
1985	106	649	621	360	251	199	217	180	239	90	74	42	43	60	22	74	30	12	6	14	73	5	9	4	2	0	1	1	1	
1986	93	640	717	339	264	260	277	154	143	51	97	33	70	58	47	26	27	24	135	93	108	59	27	76	33	144	56	12		
1987	102	757	980	518	425	318	290	223	106	113	65	85	111	54	68	82	43	105	17	121	10	71	25	22	21	12	66			
1988	132	888	1,025	644	567	431	235	218	89	96	52	116	55	41	69	35	113	120	105	45	83	54	80	29	46	27				
1989	123	907	1,256	759	390	217	255	164	112	126	124	102	89	61	91	199	151	46	141	105	118	23	32	72	19					
1990	119	1,074	1,769	683	396	215	162	115	170	189	138	251	232	308	140	145	222	320	106	178	107	195	172	38						
1991	174	1,622	1,036	424	348	230	98	65	135	53	62	64	28	160	63	107	143	82	75	76	29	32	22							
1992	175	1,602	930	429	226	138	115	121	76	151	101	65	101	63	44	112	97	55	85	46	23	42								
1993	305	1,670	1,028	489	225	107	161	192	140	69	60	122	48	131	67	89	77	87	73	64	80									
1994	130	1,379	964	367	275	216	250	102	223	190	169	91	152	127	144	75	21	44	30	47										
1995	165	1,410	750	238	373	267	212	116	162	173	146	160	194	146	136	131	44	44	94											
1996	205	1,344	675	347	194	238	189	142	318	151	301	193	167	202	222	85	173	111												
1997	176	1,570	1,174	452	257	317	303	356	190	332	141	232	101	113	133	124	123													
1998	192	1,505	874	577	463	517	381	181	167	78	113	130	147	124	205	98														
1999	179	1,573	1,060	556	495	291	307	380	220	223	83	111	138	78	147															
2000	323	1,869	1,196	887	907	478	690	201	313	310	363	165	143	111																
2001	545	2,746	1,216	952	670	597	355	336	236	222	349	151	129																	
2002	570	2,488	1,169	646	652	368	458	333	385	398	148	70																		
2003	848	2,882	1,495	896	568	401	581	288	227	307	176																			
2004	663	2,759	1,334	718	528	662	808	245	299	328																				
2005	651	2,982	1,324	862	471	434	181	137	308																					
2006	581	2,586	1,409	742	494	339	348	363																						
2007	564	2,809	1,223	635	297	377	317																							
2008	552	2,489	1,447	710	747	378																								
2009	912	3,576	1,629	772	732																									
2010	848	3,437	1,244	722																										
2011	673	2,951	1,666																											
2012	542	2,698																												
2013	394																													

AGE-TO-AGE DEVELOPMENT FACTORS

	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366
1954																														
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1971																														
1972																														
1973																														
1974																														2.817
1975																													0.618	0.285
1976																												0.125	2.744	2.707
1977	6.991	1.156	0.557	0.931	1.006	1.057	0.689	1.554	0.795	1.113	1.202	0.610	1.874	0.790	0.905	1.011	0.520	1.088	0.940	-0.035	-6.054	0.998	0.241	35.953	0.185	1.294	1.991	1.118	1.393	0.543
1978	6.991	1.156	0.557	0.940	0.832	1.037	0.940	1.924	1.070	1.001	1.030	0.576	1.256	0.790	1.069	0.415	1.135	0.472	1.959	0.418	0.508	6.446	0.093	1.343	6.206	0.057	0.830	1.078	0.787	22.989
1979	6.991	1.156	0.499	0.827	0.937	1.038	0.758	1.479	0.808	0.959	1.200	0.744	1.886	0.327	0.342	0.117	9.848	1.961	1.134	1.952	0.187	2.575	0.684	0.509	0.296	1.151	9.423	0.636	0.236	3.701
1980	6.991	1.183	0.504	0.782	0.948	1.145	0.782	1.325	0.761	0.965	1.373	0.468	2.219	0.209	1.740	0.908	0.673	0.405	0.974	3.312	0.284	2.043	4.897	0.143	4.646	0.469	2.043	1.813	-0.716	-0.320
1981	6.630	1.095	0.560	0.816	0.936	1.031	0.731	1.358	0.754	1.127	1.401	0.474	0.648	0.624	1.575	0.693	1.655	0.733	0.738	0.594	2.371	1.812	0.183	1.704	1.978	3.171	0.206	1.362	0.388	1.830
1982	5.935	0.849	0.539	0.819	0.893	0.956	0.672	1.522	0.905	1.228	0.941	0.655	0.690	0.952	-0.024	-15.483	2.844	0.336	0.265	2.287	2.321	0.538	1.495	1.909	0.160	2.258	0.728	3.637	0.204	0.766
1983	6.507	1.046	0.555	0.786	0.831	0.934	0.748	1.663	0.804	0.840	1.236	0.410	0.726	1.484	1.105	1.642	-0.166	-0.606	4.376	1.086	0.695	0.102	0.774	4.725	0.153	30.259	0.048	0.840	0.824	1.890
1984	5.853	0.835	0.532	0.780	0.838	0.899	0.889	2.163	0.510	0.553	0.365	0.867	2.125	0.629	0.901	0.969	2.243	1.280	0.186	1.259	1.844	0.571	2.594	0.207	1.657	1.449	0.511	0.294	2.869	
1985	6.136	0.958	0.579	0.696	0.794	1.093	0.827	1.330	0.378	0.819	0.566	1.030	1.386	0.370	3.346	0.412	0.382	0.538	2.189	5.310	0.068	1.739	0.452	0.395	0.041	22.519	0.797	1.145		
1986	6.906	1.121	0.473	0.778	0.986	1.065	0.558	0.924	0.360	1.901	0.341	2.102	0.837	0.804	0.551	1.038	0.886	5.685	0.683	1.169	0.550	0.451	2.836	0.429	4.411	0.388	0.210			
1987	7.415	1.295	0.529	0.820	0.749	0.913	0.767	0.478	1.057	0.581	1.297	1.303	0.487	1.257	1.209	0.521	2.457	0.165	6.971	0.083	7.110	0.348	0.877	0.978	0.575	5.399				
1988	6.718	1.154	0.629	0.880	0.761	0.546	0.926	0.410	1.072	0.545	2.225	0.473	0.740	1.707	0.504	3.222	1.062	0.875	0.432	1.838	0.652	1.480	0.368	1.571	0.590					
1989	7.394	1.384	0.604	0.514	0.557	1.174	0.641	0.685	1.122	0.983	0.828	0.873	0.682	1.491	2.194	0.758	0.301	3.087	0.748	1.119	0.197	1.396	2.220	0.263						
1990	9.047	1.647	0.386	0.580	0.542	0.753	0.711	1.480	1.108	0.730	1.821	0.925	1.328	0.454	1.040	1.531	1.437	0.331	1.684	0.604	1.815	0.882	0.221							
1991	9.298	0.638	0.409	0.820	0.661	0.428	0.659	2.085	0.391	1.180	1.029	0.429	5.821	0.393	1.698	1.334	0.572	0.924	1.001	0.387	1.109	0.664								
1992	9.136	0.581	0.461	0.526	0.613	0.828	1.053	0.630	1.986	0.672	0.643	1.543	0.623	0.709	2.521	0.864	0.569	1.547	0.541	0.496	1.852									
1993	5.476	0.615	0.476	0.461	0.476	1.504	1.187	0.733	0.490	0.867	2.038	0.394	2.731	0.515	1.327	0.864	1.128	0.839	0.876	1.251										
1994	10.642	0.699	0.381	0.748	0.785	1.159	0.407	2.186	0.852	0.892	0.537	1.671	0.833	1.136	0.521	0.281	2.106	0.679	1.561											
1995	8.541	0.532	0.317	1.571	0.716	0.791	0.550	1.393	1.069	0.842	1.096	1.212	0.753	0.928	0.964	0.338	1.003	2.122												
1996	6.551	0.502	0.514	0.560	1.226	0.794	0.750	2.243	0.473	1.999	0.641	0.867	1.204	1.101	0.383	2.038	0.640													
1997	8.931	0.748	0.385	0.568	1.235	0.956	1.174	0.533	1.749	0.426	1.640	0.437	1.114	1.177	0.937	0.985														
1998	7.839	0.581	0.661	0.802	1.116	0.738	0.475	0.921	0.466	1.460	1.150	1.129	0.841	1.655	0.479															
1999	8.796	0.674	0.525	0.891	0.587	1.058	1.235	0.580	1.010	0.375	1.324	1.248	0.567	1.877																
2000	5.787	0.640	0.742	1.022	0.527	1.443	0.292	1.556	0.988	1.171	0.455	0.870	0.777																	
2001	5.040	0.443	0.783	0.703	0.891	0.595	0.946	0.702	0.940	1.575	0.432	0.858																		
2002	4.369	0.470	0.553	1.010	0.564	1.244	0.727	1.158	1.032	0.373	0.472																			
2003	3.397	0.519	0.599	0.634	0.706	1.449	0.495	0.790	1.350	0.573																				
2004	4.161	0.484	0.538	0.735	1.255	1.219	0.303	1.223	1.096																					
2005	4.582	0.444	0.651	0.546	0.921	0.418	0.758	2.242																						
2006	4.454	0.545	0.527	0.666	0.687	1.026	1.042																							
2007	4.983	0.435	0.520	0.468	1.269	0.841																								
2008	4.513	0.581	0.490	1.052	0.506																									
2009	3.923	0.456	0.474	0.948																										
2010	4.053	0.362	0.580																											
2011	4.384	0.565																												
2012	4.978																													
Latest diag	4.978	0.565	0.580	0.948	0.506	0.841	1.042	2.242	1.096	0.573	0.472	0.858	0.777	1.877	0.479	0.985	0.640	2.122	1.561	1.251	1.852	0.664	0.221	0.263	0.590	5.399	0.210	1.145	2.869	1.890
5 Yr Avg	4.370	0.480	0.518	0.736	0.928	0.991	0.665	1.223	1.081	0.814	0.766	0.908	0.901	1.347	0.657	0.901	1.089	1.222	1.133	0.772	1.125	0.954	1.304	0.727	1.455	12.003	0.459	1.456	0.714	1.573
10 Yr Avg	4.343	0.486	0.572	0.778	0.791	1.003	0.745	1.195	1.017	0.969	0.978	1.023	1.526	0.994	1.206	1.222	1.128	1.625	1.669	1.352	1.589	0.817	1.202	1.232	1.451	6.712	1.679	1.205	0.935	3.721
3 Yr Wtd	4.404	0.456	0.510	0.839	0.711	0.736	0.557	1.246	1.132	0.727	0.448	0.964	0.731	1.539	0.550	1.000	0.837	1.122	0.834	0.712	1.691	0.901	0.490	0.703	1.831	0.788	0.329	0.437	0.413	1.432
5 Yr Wtd	4.297	0.472	0.515	0.736	0.864	1.010	0.575	1.087	1.070	0.768	0.593	0.836	0.901	1.271	0.612	0.869	0.829	1.145	1.111	0.762	0.963	0.880	0.705	0.594	1.786	1.322	0.260	1.630	-0.213	-1.837
10 Yr Wtd	4.269	0.481	0.567	0.775	0.742	0.992	0.639	1.025	1.000	0.836	0.760	0.931	1.029	0.896	0.937	1.055	0.935	0.930	1.018	0.862	0.892	0.728	0.744	0.587	1.378	1.204	0.620	1.102	0.140	7.335
Selected	4.269	0.481	0.567	0.775	0.742	0.992	0.639	1.025	1.000	0.836	0.760	0.931	1.029	0.896	0.937	1.055	0.935	0.930	1.018	0.862	0.892	0.728	0.744	0.587	1.378	1.204	0.620	1.102	0.140	7.335
Loss $ Weight	6,378	29,168	13,941	7,656	6,065	4,325	4,427	2,819	2,664	2,520	1,990	1,424	1,321	1,254	1,300	1,166	1,164	1,013	861	788	655	576	420	363	266	366	489	276	373	53
Center Wtd Avg	4.269	0.994	0.943	0.600	0.699	0.808	0.846	0.882	0.832	0.920	0.904	0.873	0.897	0.968	0.970	0.950	0.973	0.965	0.931	0.900	0.870	0.788	0.832	0.880	0.859	0.925	0.829	0.956	0.808	0.900
Geometric Mean	4.269	1.588	1.109	0.795	0.770	0.760	0.811	0.857	0.876	0.882	0.885	0.912	0.922	0.931	0.951	0.965	0.958	0.943	0.927	0.889	0.863	0.853	0.845	0.856	0.864	0.889	0.873	0.882	0.859	0.919

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
MEDICAL
LOST TIME - HOSPITALS

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	366	378	390	402	414	426	438	450	462	474	486	498	510	522	534	546	558	570	582	594	606	618	630	642	654	666	678	690	702	714
1954																				0	0	0	0	0	0	0	0	0	0	0
1955																			0	0	0	0	0	0	0	0	0	0	0	
1956																		1	1	0	0	0	0	0	0	0	0	0		
1957																	28	0	0	0	0	0	0	0	0	0	0			
1958																0	0	0	0	0	0	0	0	0	0	0				
1959															0	0	0	0	0	0	0	0	0	0	0					
1960														5	1	0	0	0	0	0	0	0	0	0						
1961													0	1	0	0	1	0	0	0	0	0	0							
1962												1	0	0	0	2	1	0	0	0	0	0								
1963											0	0	0	0	0	0	0	0	0	0	0									
1964										0	0	3	36	3	1	0	0	0	0	0										
1965									1	0	0	0	0	0	0	0	0	0	0											
1966								0	0	1	0	3	1	0	0	0	0	0												
1967							0	0	2	0	0	0	0	0	0	0	0													
1968						2	32	7	2	1	0	0	0	0	0	0														
1969					0	0	0	0	0	0	0	0	0	0	1															
1970				0	0	0	0	0	0	1	0	0	0	0																
1971			0	1	0	0	0	1	0	0	1	1	0																	
1972		11	2	1	1	0	0	4	10	0	0	1																		
1973	3	18	2	0	0	0	0	0	0	1	0																			
1974	2	34	2	0	0	0	0	2	0	0																				
1975	1	1	1	0	0	0	0	3	1																					
1976	69	7	17	8	5	17	15	4																						
1977	38	9	59	2	3	3	33																							
1978	62	24	3	3	5	2																								
1979	32	10	1	38	8																									
1980	34	2	2	4																										
1981	35	12	25																											
1982	10	30																												
1983	5																													
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AGE-TO-AGE DEVELOPMENT FACTORS

	366-378	378-390	390-402	402-414	414-426	426-438	438-450	450-462	462-474	474-486	486-498	498-510	510-522	522-534	534-546	546-558	558-570	570-582	582-594	594-606	606-618	618-630	630-642	642-654	654-666	666-678	678-690	690-702	702-714	714-726
1954																				0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1955																			0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
1956																		2.292	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
1957																	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
1958																0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000					
1959															0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000						
1960														0.235	0.123	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000							
1961													8.347	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000								
1962												0.000	0.000	0.000	0.000	0.555	0.269	0.000	0.000	0.000	0.000									
1963											0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000										
1964										0.000	0.000	13.432	0.077	0.301	0.112	0.000	0.000	0.000	0.000											
1965									0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000												
1966								0.000	0.000	0.000	0.000	0.245	0.000	0.000	0.000	0.000	0.000													
1967							0.000	8.250	0.000	0.000	0.000	0.000	0.000	0.940	0.000	0.000														
1968						15.257	0.229	0.273	0.367	0.275	0.000	0.000	0.000	0.000	0.000															
1969					0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																
1970				0.000	1.463	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																	
1971			2.904	0.191	0.000	0.000	0.000	0.849	0.708	3.992	0.815	0.359																		
1972		0.198	0.532	0.671	0.219	0.000	0.000	2.393	0.000	0.000	6.980																			
1973	5.231	0.106	0.184	0.000	0.000	0.000	0.000	2.607	6.912	0.000																				
1974	18.532	0.061	0.220	0.000	0.000	0.000	0.000	0.000	0.000																					
1975	1.385	0.535	0.499	0.473	1.169	1.892	8.983	0.411																						
1976	0.101	2.463	0.483	0.645	3.238	0.891	0.265																							
1977	0.241	6.439	0.037	1.377	1.129	9.552																								
1978	0.394	0.116	1.211	1.353	0.484																									
1979	0.310	0.128	30.174	0.197																										
1980	0.050	1.046	2.003																											
1981	0.333	2.175																												
1982	2.925																													
1983																														
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Latest diag	2.925	2.175	2.003	0.197	0.484	9.552	0.265	0.411	0.000	0.000	6.980	0.359	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
5 Yr Avg	0.802	1.981	6.782	0.809	1.204	2.467	1.850	1.252	1.524	0.798	1.559	0.072	0.000	0.188	0.022	0.000	0.054	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
10 Yr Avg	2.950	1.327	3.825	0.491	0.770	2.759	0.948	1.478	0.799	0.427	0.779	1.404	0.842	0.148	0.023	0.056	0.027	0.229	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
3 Yr Wtd	0.543	1.213	7.722	0.346	1.761	2.335	0.585	0.288	0.071	1.459	1.441	0.359		3.230	0.110															
5 Yr Wtd	0.447	1.593	0.677	0.394	1.754	2.335	0.854	1.212	0.164	0.842	1.260	0.256	0.372	3.230	0.112	1.212	0.269	0.000												
10 Yr Wtd	0.511	0.896	0.662	0.391	1.640	3.456	0.454	0.930	0.247	0.420	4.936	4.624	0.097	0.336	1.063	1.105	0.010	1.478	0.000											
Selected	0.511	0.896	0.662	0.391	1.640	3.456	0.454	0.930	0.900	0.900	0.900	0.900	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.000
Loss $ Weight	288	146	114	59	22	23	80	21	16	4	2	8	37	4	3	2	2	0	1	0	0	0	0	0	0	0	0	0	0	0
Center Wtd Avg	0.814	1.157	0.655	0.949	0.842	0.951	1.150	1.070	0.614	0.913	0.844	0.825	0.818	0.815	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.000	0.000	0.000	0.000	0.800	0.800	0.800	0.800	0.000
Geometric Mean	0.852	0.880	0.868	0.896	0.895	0.987	0.905	0.919	0.898	0.840	0.796	0.842	0.820	0.811	0.807	0.803	0.800	0.800	0.800	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
PUBLIC EMPLOYERS - STATE AGENCIES
MEDICAL

LOST TIME - HOSPITALS

FITTED INCREMENTAL DECAY LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**45**
	To:	**56**
Cut-off		**100**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.008**	**0.900**
Inverse Power	**1.011**	**0.889**
Selected Tail	**1.008**	

					Weibull Curve Fitting					**Inverse Power Curve Fitting**				
					Slope=	0.851				Slope=	-5.073			
		IMPLIED	PA	SELECTED	Intercept=	-3.671				Intercept=	26.574			
PERIOD	AGE	ATA	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6				1.792		-2.147	**9.071**	20661.625	1.792		17.484		
2	18	2.296	2.277	2.277	2.890	-0.548	-1.213	**3.888**	2277.725	2.890	0.244	11.911		
3	30	1.312	1.273	1.273	3.401	0.431	-0.778	**2.716**	585.875	3.401	-1.297	9.319	**11153.875**	
4	42	1.108	1.102	1.102	3.738	0.869	-0.492	**2.186**	215.714	3.738	-2.287	7.613	**2024.400**	
5	54	1.078	1.062	1.062	3.989	1.044	-0.278	**1.883**	98.659	3.989	-2.781	6.338	**566.449**	
6	66	1.054	1.046	1.046	4.190	1.141	-0.108	**1.688**	52.381	4.190	-3.084	5.320	**205.307**	
7	78	1.057	1.040	1.040	4.357	1.184	0.034	**1.551**	31.039	4.357	-3.229	4.472	**88.546**	
8	90	1.038	1.034	1.034	4.500	1.228	0.156	**1.451**	20.013	4.500	-3.379	3.746	**43.360**	
9	102	1.037	1.029	1.029	4.625	1.269	0.263	**1.375**	13.795	4.625	-3.530	3.111	**23.449**	
10	114	1.036	1.026	1.026	4.736	1.304	0.357	**1.315**	10.037	4.736	-3.659	2.547	**13.769**	
11	126	1.029	1.023	1.023	4.836	1.331	0.442	**1.267**	7.633	4.836	-3.762	2.039	**8.685**	70756.000
12	138	1.023	1.022	1.022	4.927	1.344	0.520	**1.229**	6.023	4.927	-3.811	1.578	**5.844**	8146.760
13	150	1.022	1.019	1.019	5.011	1.377	0.591	**1.197**	4.902	5.011	-3.942	1.155	**4.173**	1393.977
14	162	1.023	1.019	1.019	5.088	1.378	0.656	**1.170**	4.096	5.088	-3.948	0.764	**3.148**	334.015
15	174	1.025	1.017	1.017	5.159	1.406	0.717	**1.148**	3.500	5.159	-4.063	0.402	**2.495**	106.115
16	186	1.022	1.015	1.015	5.226	1.432	0.774	**1.129**	3.048	5.226	-4.174	0.064	**2.066**	42.538
17	198	1.022	1.015	1.015	5.288	1.431	0.827	**1.113**	2.699	5.288	-4.169	-0.254	**1.776**	20.593
18	210	1.019	1.014	1.014	5.347	1.448	0.877	**1.099**	2.425	5.347	-4.241	-0.552	**1.576**	11.595
19	222	1.016	1.012	1.012	5.403	1.485	0.924	**1.088**	2.206	5.403	-4.402	-0.834	**1.434**	7.359
20	234	1.015	1.012	1.012	5.455	1.498	0.969	**1.077**	2.028	5.455	-4.462	-1.101	**1.333**	5.131
21	246	1.012	1.011	1.011	5.505	1.508	1.011	**1.068**	1.882	5.505	-4.507	-1.355	**1.258**	3.850
22	258	1.010	1.010	1.010	5.553	1.539	1.052	**1.061**	1.762	5.553	-4.650	-1.596	**1.203**	3.061
23	270	1.008	1.010	1.010	5.598	1.526	1.091	**1.054**	1.661	5.598	-4.590	-1.827	**1.161**	2.545
24	282	1.007	1.009	1.009	5.642	1.560	1.128	**1.048**	1.577	5.642	-4.752	-2.048	**1.129**	2.192
25	294	1.006	1.008	1.008	5.684	1.567	1.163	**1.043**	1.505	5.684	-4.784	-2.259	**1.104**	1.942
26	306	1.009	1.008	1.008	5.724	1.575	1.197	**1.038**	1.443	5.724	-4.821	-2.462	**1.085**	1.758
27	318	1.012	1.008	1.008	5.762	1.572	1.230	**1.034**	1.391	5.762	-4.810	-2.657	**1.070**	1.620
28	330	1.008	1.008	1.008	5.799	1.575	1.261	**1.030**	1.345	5.799	-4.825	-2.845	**1.058**	1.514
29	342	1.011	1.008	1.008	5.835	1.576	1.292	**1.027**	1.306	5.835	-4.828	-3.026	**1.048**	1.431
30	354	1.007	1.007	1.007	5.869	1.615	1.321	**1.024**	1.272	5.869	-5.020	-3.201	**1.041**	1.364
31	366	1.006	1.006	1.006	5.903	1.623	1.349	**1.022**	1.242	5.903	-5.063	-3.370	**1.034**	1.311
32	378	1.005	1.005	1.005	5.935	1.665	1.377	**1.019**	1.215	5.935	-5.283	-3.534	**1.029**	1.267
33	390	1.005	1.006	1.006	5.966	1.640	1.403	**1.017**	1.192	5.966	-5.148	-3.692	**1.025**	1.232
34	402	1.005	1.005	1.005	5.996	1.660	1.429	**1.016**	1.172	5.996	-5.256	-3.846	**1.021**	1.202
35	414	1.004	1.005	1.005	6.026	1.670	1.454	**1.014**	1.154	6.026	-5.305	-3.995	**1.018**	1.176
36	426	1.005	1.004	1.004	6.054	1.690	1.478	**1.013**	1.138	6.054	-5.417	-4.140	**1.016**	1.155
37	438	1.005	1.004	1.004	6.082	1.694	1.502	**1.011**	1.124	6.082	-5.438	-4.281	**1.014**	1.137
38	450	1.004	1.004	1.004	6.109	1.709	1.525	**1.010**	1.111	6.109	-5.517	-4.418	**1.012**	1.122
39	462	1.004	1.004	1.004	6.136	1.718	1.547	**1.009**	1.100	6.136	-5.571	-4.552	**1.011**	1.108
40	474	1.003	1.004	1.004	6.161	1.726	1.569	**1.008**	1.090	6.161	-5.612	-4.682	**1.009**	1.097
41	486	1.002	1.004	1.004	6.186	1.729	1.590	**1.007**	1.081	6.186	-5.629	-4.809	**1.008**	1.087
42	498	1.002	1.004	1.004	6.211	1.726	1.611	**1.007**	1.073	6.211	-5.612	-4.933	**1.007**	1.078
43	510	1.002	1.004	1.004	6.234	1.717	1.631	**1.006**	1.066	6.234	-5.565	-5.053	**1.006**	1.070
44	522	1.001	1.004	1.004	6.258	1.712	1.651	**1.005**	1.059	6.258	-5.536	-5.171	**1.006**	1.063
45	534	1.001	1.004	1.004	6.280	1.708	1.671	**1.005**	1.053	6.280	-5.513	-5.287	**1.005**	1.057
46	546	1.001	1.004	1.004	6.303	1.704	1.690	**1.004**	1.048	6.303	-5.490	-5.399	**1.005**	1.052
47	558	1.001	1.004	1.004	6.324	1.704	1.708	**1.004**	1.044	6.324	-5.491	-5.510	**1.004**	1.047
48	570	1.001	1.004	1.004	6.346	1.713	1.726	**1.004**	1.039	6.346	-5.542	-5.618	**1.004**	1.043
49	582	1.000	1.004	1.004	6.366	1.725	1.744	**1.003**	1.036	6.366	-5.607	-5.723	**1.003**	1.039
50	594	1.000	1.003	1.003	6.387	1.737	1.761	**1.003**	1.032	6.387	-5.678	-5.827	**1.003**	1.036
51	606	1.000	1.003	1.003	6.407	1.757	1.778	**1.003**	1.029	6.407	-5.792	-5.928	**1.003**	1.033
52	618	1.000	1.003	1.003	6.426	1.781	1.795	**1.002**	1.026	6.426	-5.935	-6.028	**1.002**	1.030
53	630	1.000	1.002	1.002	6.446	1.805	1.811	**1.002**	1.024	6.446	-6.076	-6.125	**1.002**	1.028
54	642	1.000	1.002	1.002	6.465	1.830	1.827	**1.002**	1.022	6.465	-6.231	-6.221	**1.002**	1.025
55	654	1.000	1.002	1.002	6.483	1.860	1.843	**1.002**	1.020	6.483	-6.419	-6.315	**1.002**	1.023
56	666	1.000	1.001	1.001	6.501	1.889	1.858	**1.002**	1.018	6.501	-6.614	-6.407	**1.002**	1.021
57	678	1.000	1.001	1.001	6.519	1.920	1.874	**1.001**	1.016	6.519	-6.817	-6.498	**1.002**	1.020
58	690	1.000	1.001	1.001	6.537	1.952	1.889	**1.001**	1.015	6.537	-7.041	-6.587	**1.001**	1.018
59	702	1.000			6.554		1.903	**1.001**	1.013	6.554		-6.674	**1.001**	1.017
60	714	1.000			6.571		1.918	**1.001**	1.012	6.571		-6.760	**1.001**	1.016

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

LOST TIME - PHYSICIANS
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2013	SELECTED ULTIMATE LOSS	SELECTED NOMINAL UNPAID LOSS	DISCOUNT FACTOR AT 4.0%	SELECTED DISCOUNTED UNPAID LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		127	410	284	74.6%	211	
1977	1,465,551	2,037	2,170	133	72.2%	96	0.148
1978	1,553,484	2,849	3,072	223	71.6%	160	0.198
1979	1,646,693	2,845	3,080	234	71.1%	166	0.187
1980	1,745,494	2,589	2,830	241	70.5%	170	0.162
1981	1,826,711	2,672	2,949	277	69.9%	193	0.161
1982	2,061,263	3,727	4,129	402	69.4%	279	0.200
1983	2,173,213	3,297	3,688	391	68.7%	269	0.170
1984	2,314,385	3,787	4,285	498	68.3%	340	0.185
1985	2,444,242	3,373	3,851	478	67.7%	323	0.158
1986	2,644,132	3,682	4,218	535	67.2%	360	0.160
1987	2,911,888	4,547	5,255	707	66.7%	472	0.180
1988	3,191,151	4,949	5,771	822	66.3%	545	0.181
1989	3,341,117	5,414	6,368	955	65.7%	627	0.191
1990	3,644,538	5,632	6,696	1,063	65.0%	691	0.184
1991	3,852,022	4,793	5,818	1,025	64.4%	660	0.151
1992	3,944,342	5,296	6,502	1,207	63.8%	770	0.165
1993	4,020,534	5,279	6,496	1,217	63.2%	769	0.162
1994	4,272,082	5,192	6,413	1,221	62.6%	764	0.150
1995	4,432,599	4,690	5,643	953	62.0%	591	0.127
1996	4,487,291	4,766	6,164	1,398	61.6%	861	0.137
1997	4,623,816	5,352	6,904	1,552	61.3%	951	0.149
1998	4,816,176	4,998	6,599	1,601	60.9%	976	0.137
1999	5,047,597	5,519	7,455	1,936	60.6%	1,173	0.148
2000	5,318,217	6,129	8,619	2,490	60.3%	1,501	0.162
2001	5,597,545	7,022	9,991	2,969	60.0%	1,781	0.178
2002	5,822,846	6,136	8,966	2,830	59.7%	1,688	0.154
2003	6,004,956	6,393	9,722	3,329	59.4%	1,976	0.162
2004	6,183,507	5,619	9,047	3,428	59.2%	2,029	0.146
2005	6,388,250	5,190	8,620	3,430	59.1%	2,026	0.135
2006	6,653,696	4,373	8,120	3,747	58.9%	2,208	0.122
2007	6,915,410	4,410	8,427	4,017	58.9%	2,365	0.122
2008	7,073,199	4,062	8,496	4,434	59.2%	2,624	0.120
2009	7,109,910	4,335	9,656	5,320	59.5%	3,164	0.136
2010	7,245,414	3,929	10,080	6,151	60.1%	3,697	0.139
2011	7,353,256	2,866	9,455	6,589	61.1%	4,027	0.129
2012	7,554,946	1,749	9,261	7,512	63.2%	4,747	0.123
2013	2,614,539	200	3,381	3,181	67.0%	2,132	0.129
2014		0	0		100.0%		
TOTAL		159,828	238,607	78,779	61.4%	48,383	
EXLD PRIOR		159,701	238,197	78,496	61.4%	48,172	

(1) PROVIDED BY THE BWC; 2013 ADJUSTED TO PARTIAL YEAR
(2) SECTION 3, EXHIBIT 2B, SHEET 3A, COL. 3
(3) SECTION 3, EXHIBIT 2B, SHEET 3A, COL. 8; 2013 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 3, EXHIBIT 2, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

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

LOST TIME - PHYSICIANS
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	FISCAL YEAR ENDING 2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	284	22	24	22	21	19	18	13	11	10	9	8	7	6	6	5	5	4	3	27
1977	133	11	10	10	9	8	8	7	6	6	5	5	4	4	3	3	3	2	2	26
1978	223	19	17	16	15	14	13	12	11	10	9	8	7	6	5	5	4	4	3	41
1979	234	18	18	16	15	14	13	12	12	11	10	9	8	7	6	5	5	4	4	45
1980	241	19	17	17	15	15	14	13	12	11	10	9	8	7	6	6	5	5	4	46
1981	277	21	20	18	18	16	16	15	14	13	12	11	10	9	8	7	6	5	5	51
1982	402	26	28	28	25	25	22	21	20	18	17	16	15	13	12	11	9	8	7	79
1983	391	26	24	26	26	23	23	20	19	18	17	16	15	13	12	11	9	8	7	76
1984	498	34	30	28	30	30	27	27	24	23	22	20	19	18	16	15	13	12	10	99
1985	478	33	30	27	25	27	27	24	24	21	20	19	18	17	16	14	13	12	10	98
1986	535	34	34	31	28	26	28	28	25	25	22	21	20	19	18	17	15	14	12	116
1987	707	43	43	42	39	34	32	35	34	31	31	28	26	25	23	22	20	19	17	161
1988	822	48	48	48	48	42	36	35	37	37	33	33	30	28	26	25	23	22	20	201
1989	955	48	50	51	51	50	47	41	39	42	42	37	38	34	32	30	29	27	25	241
1990	1,063	59	52	54	56	55	55	49	43	41	44	44	39	39	35	33	31	29	27	273
1991	1,025	54	52	46	48	50	49	49	45	40	38	41	40	36	36	33	31	30	28	276
1992	1,207	69	60	58	52	54	55	55	54	50	44	42	45	44	40	40	36	34	32	338
1993	1,217	64	66	57	55	49	51	52	52	52	47	42	40	43	42	38	38	34	33	359
1994	1,221	73	62	64	54	52	47	50	50	50	50	45	39	37	40	40	35	35	32	361
1995	953	64	62	51	51	44	42	38	40	41	41	42	36	30	28	30	29	25	24	253
1996	1,398	85	75	73	62	64	55	53	47	49	50	50	50	45	40	38	41	40	36	439
1997	1,552	106	89	78	75	64	66	56	54	48	51	51	51	50	46	40	38	42	41	502
1998	1,601	104	102	86	75	72	61	63	54	52	46	49	49	48	48	44	38	37	40	533
1999	1,936	113	118	116	97	85	82	69	72	61	59	53	55	55	55	54	49	43	42	656
2000	2,490	157	134	140	139	117	103	99	85	87	75	72	64	66	68	67	67	61	53	830
2001	2,969	184	176	151	157	156	131	114	110	93	97	82	79	71	74	74	74	73	67	1,006
2002	2,830	180	166	159	136	142	140	118	103	99	84	87	74	71	63	66	67	67	66	944
2003	3,329	208	196	181	174	148	154	153	129	113	109	93	96	82	79	70	73	74	74	1,120
2004	3,428	234	201	190	176	168	143	149	148	125	109	105	90	93	79	77	68	70	72	1,133
2005	3,430	231	218	188	177	164	157	134	139	138	116	102	98	84	86	74	71	63	66	1,125
2006	3,747	247	235	222	192	181	167	160	136	142	141	119	104	100	85	88	75	73	65	1,221
2007	4,017	290	245	234	221	191	180	166	159	136	141	140	118	104	100	85	88	75	73	1,278
2008	4,434	345	295	250	238	225	194	183	169	162	138	144	143	120	105	101	86	89	76	1,374
2009	5,320	430	380	325	275	263	248	214	202	186	179	152	159	157	132	116	112	95	98	1,598
2010	6,151	547	453	400	343	290	276	261	225	213	196	188	160	167	166	139	122	118	100	1,785
2011	6,589	675	526	435	384	329	279	266	251	216	204	189	181	154	160	159	134	118	113	1,809
2012	7,512	1,023	664	517	428	378	324	274	261	247	213	201	186	178	151	158	156	132	116	1,889
2013	3,181	1,260	722	469	365	302	267	228	193	184	174	150	142	131	126	107	111	110	93	1,414
TOTAL	78,779	7,202	5,746	4,923	4,394	3,986	3,649	3,357	3,112	2,902	2,705	2,521	2,359	2,211	2,075	1,945	1,832	1,712	1,597	23,824

(1) SECTION 3, EXHIBIT 2B, SHEET 1, COL. 4
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 2B, SHEET 23

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

LOST TIME - PHYSICIANS
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	FISCAL YEAR ENDING 2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	60	3	4	4	4	4	3	-	-	-	-	-	-	-	-	-	-	-	-	-
1957	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1958	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1959	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1960	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1961	2	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-
1962	10	1	1	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-
1963	5	0	1	1	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-
1964	5	0	1	1	1	1	1	0	0	0	0	0	0	0	0	-	-	-	-	-
1965	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1966	11	1	2	1	1	1	1	1	1	1	1	1	0	0	1	0	1	-	-	-
1967	6	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-
1968	11	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	-
1969	13	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1970	11	1	2	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	1
1971	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1972	22	2	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	1
1973	7	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	1
1974	10	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	1
1975	17	1	2	2	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	4
1976	90	8	8	7	7	6	6	5	4	4	3	3	3	2	2	2	2	1	1	19
TOTAL	284	22	24	22	21	19	18	13	11	10	9	8	7	6	6	5	5	4	3	27

(1) BASED ON SECTION 3, EXHIBIT 2B, SHEET 3B, COL. 7
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 2B, SHEET 23

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

LOST TIME - PHYSICIANS
(000's)

ALLOCATION OF ULTIMATE LOSS

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	PAID LOSS	PAID LDF	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT	INDICATED ULTIMATE LOSS: BORNHUETTER FERGUSON	INITIAL ULTIMATE LOSS	BALANCED ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR			127					410
1977	1,465,551	0.149	2,037	1.064	2,168	2,168	2,168	2,170
1978	1,553,484	0.197	2,849	1.071	3,050	3,051	3,051	3,072
1979	1,646,693	0.187	2,845	1.077	3,065	3,066	3,066	3,080
1980	1,745,494	0.162	2,589	1.085	2,809	2,810	2,810	2,830
1981	1,826,711	0.161	2,672	1.093	2,921	2,923	2,923	2,949
1982	2,061,263	0.200	3,727	1.101	4,102	4,103	4,103	4,129
1983	2,173,213	0.169	3,297	1.109	3,656	3,657	3,657	3,688
1984	2,314,385	0.184	3,787	1.118	4,233	4,235	4,235	4,285
1985	2,444,242	0.156	3,373	1.128	3,805	3,808	3,808	3,851
1986	2,644,132	0.159	3,682	1.139	4,193	4,196	4,196	4,218
1987	2,911,888	0.180	4,547	1.149	5,223	5,224	5,224	5,255
1988	3,191,151	0.180	4,949	1.159	5,739	5,741	5,741	5,771
1989	3,341,117	0.190	5,414	1.169	6,331	6,332	6,332	6,368
1990	3,644,538	0.183	5,632	1.181	6,652	6,654	6,654	6,696
1991	3,852,022	0.149	4,793	1.193	5,720	5,720	5,720	5,818
1992	3,944,342	0.162	5,296	1.208	6,399	6,397	6,397	6,502
1993	4,020,534	0.160	5,279	1.224	6,461	6,459	6,459	6,496
1994	4,272,082	0.151	5,192	1.243	6,454	6,451	6,451	6,413
1995	4,432,599	0.133	4,690	1.263	5,922	5,917	5,917	5,643
1996	4,487,291	0.136	4,766	1.284	6,120	6,112	6,112	6,164
1997	4,623,816	0.151	5,352	1.311	7,016	7,003	7,003	6,904
1998	4,816,176	0.138	4,998	1.339	6,692	6,675	6,675	6,599
1999	5,047,597	0.148	5,519	1.367	7,544	7,525	7,525	7,455
2000	5,318,217	0.159	6,129	1.401	8,586	8,554	8,554	8,619
2001	5,597,545	0.178	7,022	1.438	10,098	10,056	10,056	9,991
2002	5,822,846	0.154	6,136	1.481	9,089	9,047	9,047	8,966
2003	6,004,956	0.160	6,393	1.530	9,779	9,726	9,726	9,722
2004	6,183,507	0.142	5,619	1.588	8,922	8,867	8,867	9,047
2005	6,388,250	0.138	5,190	1.658	8,606	8,698	8,698	8,620
2006	6,653,696	0.139	4,373	1.740	7,609	8,293	8,293	8,120
2007	6,915,410	0.134	4,410	1.847	8,146	8,662	8,662	8,427
2008	7,073,199	0.130	4,062	1.990	8,084	8,631	8,631	8,496
2009	7,109,910	0.135	4,335	2.189	9,489	9,544	9,544	9,656
2010	7,245,414	0.143	3,929	2.483	9,755	10,130	10,130	10,080
2011	7,353,256	0.135	2,866	3.011	8,629	9,504	9,504	9,455
2012	7,554,946	0.128	1,749	4.505	7,881	9,268	9,268	9,261
2013	5,229,078	0.130	200	27.033	5,413	6,768	6,768	6,762
2014	5,307,514	0.133				7,059	7,059	7,059
TOTAL			159,828		236,364	249,035	249,035	249,048
EXLD PRIOR			159,701		236,364	249,035	249,035	248,637

(1) PROVIDED BY THE BWC
(2) SECTION 3, EXHIBIT 2B, SHEET 19, COL. 14
(3) BASED ON DATA FROM THE BWC
(4) SECTION 3, EXHIBIT 2B, SHEET 20, COL. 6
(5) = (3) x (4)
(6) = (3) + [(1) x (2)/100 x [(4) - 1] / (4)]
(7) SELECTED BY DELOITTE CONSULTING
(8) SECTION 3, EXHIBIT 2B, SHEET 3B, COL. 8

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

LOST TIME - PHYSICIANS
(000's)

ALLOCATION OF ULTIMATE LOSS SUPPORT

ACCIDENT YEAR	PAID LOSS	INITIAL ULTIMATE LOSS	INITIAL RESERVE	TOTAL INITIAL RESERVE	TOTAL SELECTED RESERVE	RESERVE BALANCE FACTOR	BALANCED RESERVE	BALANCED ULTIMATE LOSS & ALAE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR	127	***3 YEAR SUM***	***554***	***2,737***	1,400		284	410
1977	2,037	2,168	131	720	728	1.011	133	2,170
1978	2,849	3,051	202	975	1,074	1.102	223	3,072
1979	2,845	3,066	221	1,042	1,105	1.061	234	3,080
1980	2,589	2,810	221	1,079	1,176	1.089	241	2,830
1981	2,672	2,923	251	1,169	1,291	1.104	277	2,949
1982	3,727	4,103	376	1,805	1,927	1.067	402	4,129
1983	3,297	3,657	360	1,635	1,775	1.086	391	3,688
1984	3,787	4,235	448	1,942	2,159	1.111	498	4,285
1985	3,373	3,808	434	1,922	2,113	1.099	478	3,851
1986	3,682	4,196	513	2,509	2,616	1.043	535	4,218
1987	4,547	5,224	677	3,365	3,517	1.045	707	5,255
1988	4,949	5,741	791	4,650	4,828	1.038	822	5,771
1989	5,414	6,332	919	4,635	4,817	1.039	955	6,368
1990	5,632	6,654	1,021	5,964	6,209	1.041	1,063	6,696
1991	4,793	5,720	927	4,181	4,624	1.106	1,025	5,818
1992	5,296	6,397	1,101	4,741	5,195	1.096	1,207	6,502
1993	5,279	6,459	1,180	5,755	5,938	1.032	1,217	6,496
1994	5,192	6,451	1,259	6,541	6,342	0.970	1,221	6,413
1995	4,690	5,917	1,227	9,323	7,244	0.777	953	5,643
1996	4,766	6,112	1,346	6,582	6,835	1.039	1,398	6,164
1997	5,352	7,003	1,651	8,847	8,315	0.940	1,552	6,904
1998	4,998	6,675	1,677	9,257	8,834	0.954	1,601	6,599
1999	5,519	7,525	2,005	10,332	9,976	0.965	1,936	7,455
2000	6,129	8,554	2,425	12,320	12,650	1.027	2,490	8,619
2001	7,022	10,056	3,035	16,121	15,771	0.978	2,969	9,991
2002	6,136	9,047	2,911	15,754	15,315	0.972	2,830	8,966
2003	6,393	9,726	3,333	17,113	17,093	0.999	3,329	9,722
2004	5,619	8,867	3,248	16,860	17,798	1.056	3,428	9,047
2005	5,190	8,698	3,508	17,922	17,520	0.978	3,430	8,620
2006	4,373	8,293	3,920	19,725	18,857	0.956	3,747	8,120
2007	4,410	8,662	4,252	20,969	19,813	0.945	4,017	8,427
2008	4,062	8,631	4,568	22,146	21,494	0.971	4,434	8,496
2009	4,335	9,544	5,209	24,737	25,267	1.021	5,320	9,656
2010	3,929	10,130	6,201	28,885	28,654	0.992	6,151	10,080
2011	2,866	9,504	6,638	30,230	30,007	0.993	6,589	9,455
2012	1,749	9,268	7,519	33,296	33,267	0.999	7,512	9,261
2013	200	6,768	6,568	28,256	28,230	0.999	6,562	6,762
2014		7,059	7,059	30,253	30,253	1.000	7,059	7,059
TOTAL	159,828	249,035	89,888	436,296	432,025		89,219	249,048
EXLD PRIOR	159,701		89,333	433,558	430,625		88,936	248,637

(1) PROVIDED BY THE BWC
(2) SECTION 3, EXHIBIT 2B, SHEET 3A, COL. 7
(3) = (2) - (1)
(4) SUM OF (3) ACROSS EXHIBITS 2A TO 2F
(5) SECTION 3, EXHIBIT 2, SHEET 3, COL. 12 - SECTION 3, EXHIBIT 2, SHEET 3, COL. 2
(6) = (5) / (4)
(7) = (6) x (3)
(8) = (1) + (7)

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

LOST TIME - PHYSICIANS
(000's)

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	1,465,551			2,170		0.148
1978	1,553,484			3,072		0.198
1979	1,646,693			3,080		0.187
1980	1,745,494			2,830		0.162
1981	1,826,711			2,949		0.161
1982	2,061,263	1,272	6.17%	4,129	3,246	0.200
1983	2,173,213	1,342	6.18%	3,688	2,748	0.170
1984	2,314,385	1,433	6.19%	4,285	2,990	0.185
1985	2,444,242	1,564	6.40%	3,851	2,462	0.158
1986	2,644,132	1,653	6.25%	4,218	2,552	0.160
1987	2,911,888	1,704	5.85%	5,255	3,084	0.180
1988	3,191,151	1,901	5.96%	5,771	3,036	0.181
1989	3,341,117	1,905	5.70%	6,368	3,343	0.191
1990	3,644,538	1,872	5.14%	6,696	3,577	0.184
1991	3,852,022	1,802	4.68%	5,818	3,229	0.151
1992	3,944,342	1,957	4.96%	6,502	3,323	0.165
1993	4,020,534	1,909	4.75%	6,496	3,403	0.162
1994	4,272,082	1,861	4.36%	6,413	3,446	0.150
1995	4,432,599	1,874	4.23%	5,643	3,011	0.127
1996	4,487,291	1,931	4.30%	6,164	3,192	0.137
1997	4,623,816	1,706	3.69%	6,904	4,047	0.149
1998	4,816,176	1,682	3.49%	6,599	3,923	0.137
1999	5,047,597	1,867	3.70%	7,455	3,993	0.148
2000	5,318,217	1,949	3.66%	8,619	4,422	0.162
2001	5,597,545	1,958	3.50%	9,991	5,102	0.178
2002	5,822,846	1,838	3.16%	8,966	4,878	0.154
2003	6,004,956	1,959	3.26%	9,722	4,963	0.162
2004	6,183,507	1,897	3.07%	9,047	4,769	0.146
2005	6,388,250	1,811	2.83%	8,620	4,760	0.135
2006	6,653,696	1,580	2.37%	8,120	5,139	0.122
2007	6,915,410	1,745	2.52%	8,427	4,829	0.122
2008	7,073,199	1,620	2.29%	8,496	5,245	0.120
2009	7,109,910	1,678	2.36%	9,656	5,754	0.136
2010	7,245,414	1,738	2.40%	10,080	5,800	0.139
2011	7,353,256	1,551	2.11%	9,455	6,096	0.129
2012	7,554,946	1,354	1.79%	9,261	6,840	0.123
2013	5,229,078	970	1.86%	6,762	6,971	0.129
2014	5,307,514	1,035	1.95%	7,059	6,821	0.133
TOTAL		55,918		248,637		

(1) PROVIDED BY THE BWC
(2) SECTION 3, EXHIBIT 2, SHEET 13, COL. 14
(3) = (2) / (1) x 100
(4) SECTION 3, EXHIBIT 2B, SHEET 3A, COL. 8
(5) = [(4) / (2)] x 1,000
(6) = [(4) / (1)] x 100

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

LOST TIME - PHYSICIANS
(000's)

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	3,644,538	2.096	7,637,206	6,652		0.831	2.547	14,083	0	100%	14,083	0.184	0.183	0.183
1991	3,852,022	2.030	7,818,591	5,720		0.831	2.522	11,989	0	100%	11,989	0.153	0.148	0.149
1992	3,944,342	1.930	7,613,696	6,399		0.831	2.497	13,280	0	100%	13,280	0.174	0.162	0.162
1993	4,020,534	1.895	7,617,194	6,461		0.831	2.472	13,275	0	100%	13,275	0.174	0.161	0.160
1994	4,272,082	1.851	7,909,310	6,454		0.831	2.448	13,131	0	100%	13,131	0.166	0.151	0.151
1995	4,432,599	1.799	7,972,245	5,922		0.831	2.424	11,928	0	100%	11,928	0.150	0.134	0.133
1996	4,487,291	1.738	7,797,491	6,120		0.831	2.400	12,206	0	100%	12,206	0.157	0.136	0.136
1997	4,623,816	1.661	7,678,681	7,016		0.831	2.182	12,721	0	100%	12,721	0.166	0.152	0.151
1998	4,816,176	1.586	7,638,048	6,692		0.831	1.983	11,030	0	100%	11,030	0.144	0.139	0.138
1999	5,047,597	1.535	7,748,434	7,544		0.831	1.803	11,303	0	100%	11,303	0.146	0.149	0.148
2000	5,318,217	1.481	7,874,189	8,586		0.848	1.639	11,934	0	100%	11,934	0.152	0.161	0.159
2001	5,597,545	1.450	8,115,826	10,098		0.865	1.490	13,020	0	100%	13,020	0.160	0.180	0.178
2002	5,822,846	1.351	7,863,811	9,089		0.883	1.447	11,610	0	100%	11,610	0.148	0.156	0.154
2003	6,004,956	1.320	7,925,439	9,779		0.901	1.404	12,376	0	100%	12,376	0.156	0.163	0.160
2004	6,183,507	1.337	8,269,908	8,922		0.919	1.364	11,185	0	100%	11,185	0.135	0.144	0.142
2005	6,388,250	1.292	8,253,608	8,606		0.938	1.324	10,689	0	100%	10,689	0.130	0.135	0.138
2006	6,653,696	1.281	8,526,674	7,609		0.957	1.285	9,363	0	100%	9,363	0.110	0.114	0.139
2007	6,915,410	1.229	8,496,918	8,146		0.977	1.248	9,929	0	100%	9,929	0.117	0.118	0.134
2008	7,073,199	1.179	8,337,961	8,084		0.997	1.212	9,763	0	100%	9,763	0.117	0.114	0.130
2009	7,109,910	1.143	8,129,364	9,489		0.958	1.176	10,698	0	100%	10,698	0.132	0.133	0.135
2010	7,245,414	1.134	8,216,184	9,755		0.922	1.142	10,267	0	100%	10,267	0.125	0.135	0.143
2011	7,353,256	1.082	7,954,284	8,629		0.960	1.109	9,185	0	100%	9,185	0.115	0.117	0.135
2012	7,554,946	1.030	7,783,294	7,881		1.000	1.071	8,443	0	100%	8,443	0.108	0.104	0.128
2013	5,229,078	1.015	5,307,514	5,413		1.000	1.035	5,603	0	100%	5,603	0.106	0.104	0.130
2014		1.000				1.000	1.000	0	0	0%	0			0.133

	3 Year Average excluding 2012-2013	0.124	0.128
	7 Year Average excluding 2010-2013	0.128	0.132
	10 Year Weighted Average excluding 2010-2013	0.135	
	10 Year Weighted Average excluding 2009-2013	0.137	
	5 Year Average excluding 2011-2013	0.120	0.123
	5 Year Average excluding 2013	0.120	0.121
	7 Year Average excluding 2013	0.118	0.119
(14)	2014 Selected Loss Rate:	0.133	

(1)	PROVIDED BY THE BWC	(8)	= (4) x (6) x (7)
(2)	BASED ON CHANGE IN SAWW	(9)	N/A
(3)	= (1) x (2)	(10)	SELECTED BY DELOITTE CONSULTING
(4)	SECTION 3, EXHIBIT 2B, SHEET 3A, COL. 5	(11)	= (8) x (10) + (9) x [1.0 - (10)]
(5)	N/A	(12)	= (11) / (3) x 100
(6)	SELECTED BY DELOITTE CONSULTING	(13)	= [(4) x (10) + (5) x [1.0 - (10)]] / (1) x 100
(7)	SELECTED BY DELOITTE CONSULTING	(14)	SELECTED BY DELOITTE CONSULTING

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

LOST TIME - PHYSICIANS

INTERPOLATED DEVELOPMENT FACTORS @ 6/30/13

ACCIDENT YEAR	AGE @ 6/30/13	AGE OF SELECTED LDF		PAID LOSS			INCURRED LOSS			REPORTED COUNTS			PAID SEVERITY		
		LOW	HIGH	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Prior	726	726	738	1.009	1.008	1.009									
1954	714	714	726	1.009	1.009	1.009									
1955	702	702	714	1.010	1.009	1.010									
1956	690	690	702	1.010	1.010	1.010									
1957	678	678	690	1.011	1.010	1.011									
1958	666	666	678	1.011	1.011	1.011									
1959	654	654	666	1.012	1.011	1.012									
1960	642	642	654	1.013	1.012	1.013									
1961	630	630	642	1.014	1.013	1.014									
1962	618	618	630	1.016	1.014	1.016									
1963	606	606	618	1.017	1.016	1.017									
1964	594	594	606	1.019	1.017	1.019									
1965	582	582	594	1.021	1.019	1.021									
1966	570	570	582	1.023	1.021	1.023									
1967	558	558	570	1.025	1.023	1.025									
1968	546	546	558	1.027	1.025	1.027									
1969	534	534	546	1.030	1.027	1.030									
1970	522	522	534	1.033	1.030	1.033									
1971	510	510	522	1.036	1.033	1.036									
1972	498	498	510	1.040	1.036	1.040									
1973	486	486	498	1.044	1.040	1.044									
1974	474	474	486	1.048	1.044	1.048									
1975	462	462	474	1.053	1.048	1.053									
1976	450	450	462	1.058	1.053	1.058									
1977	438	438	450	1.064	1.058	1.064				1.000	1.000	1.000	1.105	1.105	1.105
1978	426	426	438	1.071	1.064	1.071				1.000	1.000	1.000	1.105	1.105	1.105
1979	414	414	426	1.077	1.071	1.077				1.000	1.000	1.000	1.105	1.105	1.105
1980	402	402	414	1.085	1.077	1.085				1.000	1.000	1.000	1.105	1.105	1.105
1981	390	390	402	1.093	1.085	1.093				1.000	1.000	1.000	1.105	1.105	1.105
1982	378	378	390	1.101	1.093	1.101				1.000	1.000	1.000	1.105	1.105	1.105
1983	366	366	378	1.109	1.101	1.109				1.000	1.000	1.000	1.111	1.105	1.111
1984	354	354	366	1.118	1.109	1.118				1.000	1.000	1.000	1.118	1.111	1.118
1985	342	342	354	1.128	1.118	1.128				1.000	1.000	1.000	1.126	1.118	1.126
1986	330	330	342	1.139	1.128	1.139				1.000	1.000	1.000	1.132	1.126	1.132
1987	318	318	330	1.149	1.139	1.149				1.000	1.000	1.000	1.142	1.132	1.142
1988	306	306	318	1.159	1.149	1.159				1.000	1.000	1.000	1.150	1.142	1.150
1989	294	294	306	1.169	1.159	1.169				1.000	1.000	1.000	1.158	1.150	1.158
1990	282	282	294	1.181	1.169	1.181				1.000	1.000	1.000	1.168	1.158	1.168
1991	270	270	282	1.193	1.181	1.193				1.000	1.000	1.000	1.178	1.168	1.178
1992	258	258	270	1.208	1.193	1.208				1.000	1.000	1.000	1.189	1.178	1.189
1993	246	246	258	1.224	1.208	1.224				1.000	1.000	1.000	1.204	1.189	1.204
1994	234	234	246	1.243	1.224	1.243				1.000	1.000	1.000	1.220	1.204	1.220
1995	222	222	234	1.263	1.243	1.263				1.000	1.000	1.000	1.237	1.220	1.237
1996	210	210	222	1.284	1.263	1.284				1.000	1.000	1.000	1.254	1.237	1.254
1997	198	198	210	1.311	1.284	1.311				1.000	1.000	1.000	1.275	1.254	1.275
1998	186	186	198	1.339	1.311	1.339				1.000	1.000	1.000	1.295	1.275	1.295
1999	174	174	186	1.367	1.339	1.367				1.001	1.000	1.001	1.320	1.295	1.320
2000	162	162	174	1.401	1.367	1.401				1.001	1.001	1.001	1.353	1.320	1.353
2001	150	150	162	1.438	1.401	1.438				1.002	1.001	1.002	1.386	1.353	1.386
2002	138	138	150	1.481	1.438	1.481				1.002	1.002	1.002	1.426	1.386	1.426
2003	126	126	138	1.530	1.481	1.530				1.004	1.002	1.004	1.468	1.426	1.468
2004	114	114	126	1.588	1.530	1.588				1.005	1.004	1.005	1.522	1.468	1.522
2005	102	102	114	1.658	1.588	1.658				1.007	1.005	1.007	1.587	1.522	1.587
2006	90	90	102	1.740	1.658	1.740				1.011	1.007	1.011	1.661	1.587	1.661
2007	78	78	90	1.847	1.740	1.847				1.034	1.011	1.034	1.727	1.661	1.727
2008	66	66	78	1.990	1.847	1.990				1.057	1.034	1.057	1.824	1.727	1.824
2009	54	54	66	2.189	1.990	2.189				1.085	1.057	1.085	1.958	1.824	1.958
2010	42	42	54	2.483	2.189	2.483				1.122	1.085	1.122	2.137	1.958	2.137
2011	30	30	42	3.011	2.483	3.011				1.185	1.122	1.185	2.453	2.137	2.453
2012	18	18	30	4.505	3.011	4.505				1.383	1.185	1.383	3.099	2.453	3.099
2013	6	6	18	27.033	4.505	27.033				3.728	1.383	3.728	6.712	3.099	6.712

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 3, EXHIBIT 2B, SHEET 23; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 3, EXHIBIT 2B, SHEET 23; SELECTED CUM. BASED ON (3)
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)
(7) N/A
(8) N/A
(9) N/A
(10) FROM SECTION 3, EXHIBIT 2, SHEET 29; SELECTED CUM. BASED ON (2)
(11) FROM SECTION 3, EXHIBIT 2, SHEET 29; SELECTED CUM. BASED ON (3)
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)
(13) FROM SECTION 3, EXHIBIT 2B, SHEET 30; SELECTED CUM. BASED ON (2)
(14) FROM SECTION 3, EXHIBIT 2B, SHEET 30; SELECTED CUM. BASED ON (3)
(15) INTERPOLATION OF (13) & (14) TO THE AGES LISTED IN (1)

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
MEDICAL
LOST TIME - PHYSICIANS
PAID LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977	11	129	247	330	414	514	617	714	796	887	984	1,069	1,171	1,273	1,375	1,462	1,518	1,573	1,625	1,675	1,710	1,746	1,775	1,798	1,828	1,866	1,890	1,921	1,942	1,971	1,986	1,995	2,005	2,011	2,019	2,028	2,037	2,037
1978	16	183	350	468	587	706	825	979	1,140	1,379	1,610	1,782	1,979	2,110	2,209	2,290	2,365	2,432	2,473	2,516	2,546	2,583	2,623	2,651	2,697	2,735	2,756	2,771	2,786	2,801	2,816	2,827	2,833	2,839	2,845	2,849		2,849
1979	19	225	430	560	676	807	937	1,073	1,182	1,304	1,418	1,516	1,662	1,793	1,882	1,955	2,017	2,087	2,165	2,244	2,312	2,356	2,433	2,471	2,509	2,529	2,596	2,627	2,661	2,692	2,711	2,725	2,805	2,829	2,845			2,845
1980	20	227	440	576	691	821	964	1,119	1,230	1,347	1,457	1,565	1,680	1,811	1,914	1,996	2,063	2,124	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				2,589
1981	24	261	486	645	786	943	1,099	1,257	1,373	1,495	1,627	1,750	1,863	1,976	2,048	2,135	2,206	2,268	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					2,672
1982	49	488	811	1,031	1,225	1,433	1,625	1,803	1,949	2,134	2,320	2,484	2,644	2,760	2,883	2,983	3,051	3,134	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						3,727
1983	37	397	723	952	1,146	1,340	1,513	1,693	1,855	2,048	2,223	2,383	2,503	2,597	2,702	2,785	2,861	2,918	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							3,297
1984	57	560	924	1,170	1,376	1,583	1,762	1,983	2,187	2,359	2,501	2,600	2,690	2,776	2,832	2,907	3,017	3,182	3,298	3,405	3,527	3,564	3,602	3,644	3,669	3,692	3,721	3,750	3,768	3,787								3,787
1985	51	522	913	1,200	1,415	1,620	1,835	2,063	2,287	2,452	2,573	2,710	2,823	2,910	2,985	3,061	3,127	3,174	3,205	3,231	3,263	3,289	3,313	3,329	3,341	3,347	3,358	3,365	3,373									3,373
1986	44	509	961	1,230	1,457	1,725	2,005	2,234	2,415	2,541	2,674	2,784	2,879	2,969	3,056	3,119	3,174	3,244	3,303	3,361	3,428	3,468	3,499	3,531	3,573	3,624	3,667	3,682										3,682
1987	49	598	1,215	1,628	1,993	2,377	2,657	2,928	3,125	3,324	3,486	3,616	3,733	3,848	3,941	4,029	4,118	4,192	4,246	4,293	4,337	4,388	4,415	4,444	4,482	4,507	4,547											4,547
1988	63	709	1,354	1,867	2,278	2,657	2,965	3,214	3,414	3,616	3,746	3,897	4,008	4,111	4,232	4,318	4,431	4,523	4,597	4,664	4,727	4,780	4,827	4,869	4,908	4,949												4,949
1989	59	718	1,509	2,072	2,467	2,774	3,038	3,261	3,499	3,703	3,923	4,108	4,280	4,420	4,562	4,700	4,827	4,937	5,049	5,126	5,194	5,252	5,310	5,363	5,414													5,414
1990	57	837	1,766	2,354	2,780	3,095	3,353	3,579	3,774	3,963	4,156	4,339	4,510	4,663	4,806	4,919	5,060	5,193	5,280	5,360	5,436	5,527	5,589	5,632														5,632
1991	84	1,216	1,983	2,464	2,832	3,106	3,344	3,506	3,671	3,801	3,910	4,010	4,092	4,209	4,277	4,357	4,421	4,501	4,568	4,626	4,695	4,748	4,793															4,793
1992	87	1,298	2,156	2,698	3,051	3,386	3,637	3,846	3,994	4,207	4,341	4,464	4,585	4,681	4,750	4,849	4,968	5,057	5,121	5,193	5,235	5,296																5,296
1993	140	1,437	2,325	2,857	3,202	3,446	3,697	3,903	4,077	4,228	4,374	4,499	4,613	4,714	4,818	4,887	4,962	5,062	5,143	5,213	5,279																	5,279
1994	115	1,300	2,083	2,584	2,957	3,277	3,549	3,766	3,984	4,205	4,355	4,471	4,612	4,747	4,865	4,936	4,994	5,058	5,130	5,192																		5,192
1995	115	1,281	2,065	2,468	2,816	3,145	3,361	3,562	3,740	3,891	4,029	4,140	4,272	4,372	4,446	4,520	4,574	4,635	4,690																			4,690
1996	154	1,382	2,173	2,625	2,913	3,197	3,376	3,559	3,757	3,893	4,050	4,170	4,280	4,388	4,505	4,586	4,686	4,766																				4,766
1997	114	1,320	2,165	2,659	3,072	3,377	3,640	3,942	4,137	4,386	4,567	4,740	4,860	4,986	5,127	5,248	5,352																					5,352
1998	140	1,316	2,102	2,652	3,093	3,436	3,708	3,908	4,094	4,231	4,365	4,476	4,640	4,764	4,903	4,998																						4,998
1999	186	1,540	2,470	3,000	3,444	3,787	4,132	4,415	4,612	4,803	4,955	5,124	5,267	5,386	5,519																							5,519
2000	202	1,772	2,742	3,406	3,926	4,300	4,647	4,909	5,158	5,414	5,642	5,819	5,983	6,129																								6,129
2001	338	2,299	3,433	4,154	4,683	5,130	5,499	5,796	6,071	6,332	6,602	6,820	7,022																									7,022
2002	273	2,045	3,019	3,619	4,134	4,518	4,883	5,166	5,439	5,727	5,942	6,136																										6,136
2003	427	2,376	3,407	4,077	4,568	4,970	5,344	5,699	5,966	6,204	6,393																											6,393
2004	356	1,969	2,902	3,541	3,986	4,421	4,816	5,135	5,417	5,619																												5,619
2005	324	2,034	3,040	3,575	3,992	4,362	4,663	4,934	5,190																													5,190
2006	273	1,685	2,458	2,976	3,380	3,749	4,083	4,373																														4,373
2007	298	1,948	2,801	3,377	3,757	4,112	4,410																															4,410
2008	299	1,860	2,708	3,277	3,691	4,062																																4,062
2009	393	2,075	3,129	3,776	4,335																																	4,335
2010	358	2,205	3,211	3,929																																		3,929
2011	348	1,927	2,866																																			2,866
2012	283	1,749																																				1,749
2013	200																																					200
																																						159,701

AGE-TO-AGE DEVELOPMENT FACTORS

	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-438	438-Ult
1977	11.596	1.916	1.337	1.253	1.243	1.199	1.158	1.114	1.114	1.110	1.086	1.096	1.087	1.080	1.064	1.038	1.036	1.033	1.031	1.021	1.021	1.017	1.013	1.016	1.021	1.013	1.016	1.011	1.015	1.007	1.005	1.005	1.003	1.004	1.005	1.005	
1978	11.596	1.916	1.337	1.255	1.203	1.168	1.187	1.164	1.210	1.167	1.107	1.111	1.066	1.047	1.037	1.032	1.028	1.017	1.017	1.012	1.014	1.016	1.011	1.017	1.014	1.008	1.005	1.005	1.006	1.005	1.004	1.002	1.002	1.002	1.001		
1979	11.596	1.916	1.302	1.207	1.192	1.161	1.146	1.101	1.104	1.087	1.069	1.096	1.079	1.049	1.039	1.032	1.035	1.037	1.036	1.030	1.019	1.033	1.015	1.016	1.008	1.027	1.012	1.013	1.011	1.007	1.005	1.029	1.009	1.006			
1980	11.596	1.938	1.308	1.199	1.188	1.175	1.161	1.099	1.096	1.081	1.075	1.073	1.078	1.057	1.043	1.033	1.030	1.020	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				
1981	11.049	1.864	1.328	1.218	1.200	1.165	1.144	1.092	1.089	1.089	1.076	1.064	1.061	1.036	1.042	1.033	1.028	1.028	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					
1982	9.995	1.662	1.271	1.189	1.170	1.133	1.110	1.081	1.095	1.087	1.071	1.064	1.044	1.045	1.035	1.023	1.027	1.017	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						
1983	10.863	1.823	1.317	1.204	1.169	1.130	1.119	1.095	1.104	1.086	1.072	1.050	1.038	1.040	1.031	1.027	1.020	1.017	1.018	1.017	1.016	1.009	1.008	1.005	1.005	1.004	1.013	1.005	1.003	1.003							
1984	9.871	1.651	1.265	1.176	1.151	1.113	1.125	1.103	1.078	1.060	1.040	1.035	1.032	1.020	1.026	1.038	1.054	1.036	1.032	1.036	1.010	1.011	1.012	1.007	1.006	1.008	1.008	1.005	1.005								
1985	10.299	1.750	1.314	1.179	1.145	1.133	1.124	1.109	1.072	1.049	1.053	1.042	1.031	1.026	1.026	1.021	1.015	1.010	1.008	1.010	1.008	1.007	1.005	1.003	1.002	1.003	1.002	1.002									
1986	11.466	1.887	1.281	1.184	1.184	1.163	1.114	1.081	1.052	1.052	1.041	1.034	1.031	1.029	1.021	1.018	1.022	1.018	1.017	1.020	1.012	1.009	1.009	1.012	1.014	1.012	1.004										
1987	12.239	2.031	1.340	1.224	1.193	1.118	1.102	1.067	1.064	1.049	1.037	1.032	1.031	1.024	1.022	1.022	1.018	1.013	1.011	1.010	1.012	1.006	1.007	1.008	1.006	1.009											
1988	11.181	1.911	1.379	1.220	1.166	1.116	1.084	1.062	1.059	1.036	1.040	1.029	1.026	1.029	1.020	1.026	1.021	1.017	1.014	1.014	1.011	1.010	1.009	1.008	1.008												
1989	12.206	2.102	1.374	1.191	1.124	1.095	1.074	1.073	1.058	1.060	1.047	1.042	1.033	1.032	1.030	1.027	1.023	1.023	1.015	1.013	1.011	1.011	1.010	1.009													
1990	14.712	2.110	1.333	1.181	1.113	1.083	1.067	1.055	1.050	1.049	1.044	1.039	1.034	1.031	1.023	1.029	1.026	1.017	1.015	1.014	1.017	1.011	1.008														
1991	14.545	1.631	1.243	1.150	1.097	1.077	1.048	1.047	1.036	1.029	1.025	1.021	1.028	1.016	1.019	1.015	1.018	1.015	1.013	1.015	1.011	1.010															
1992	14.851	1.661	1.251	1.131	1.110	1.074	1.057	1.038	1.053	1.032	1.028	1.027	1.021	1.015	1.021	1.024	1.018	1.013	1.014	1.008	1.012																
1993	10.239	1.618	1.229	1.121	1.076	1.073	1.056	1.044	1.037	1.034	1.029	1.025	1.022	1.022	1.014	1.015	1.020	1.016	1.014	1.013																	
1994	11.285	1.603	1.240	1.145	1.108	1.083	1.061	1.058	1.056	1.036	1.026	1.032	1.029	1.025	1.015	1.012	1.013	1.014	1.012																		
1995	11.093	1.612	1.195	1.141	1.117	1.069	1.060	1.050	1.040	1.036	1.027	1.032	1.024	1.017	1.017	1.012	1.013	1.012																			
1996	8.997	1.573	1.208	1.110	1.097	1.056	1.054	1.056	1.036	1.040	1.030	1.026	1.025	1.027	1.018	1.022	1.017																				
1997	11.600	1.640	1.228	1.155	1.099	1.078	1.083	1.049	1.060	1.041	1.038	1.025	1.026	1.028	1.024	1.020																					
1998	9.401	1.597	1.261	1.166	1.111	1.079	1.054	1.048	1.034	1.032	1.025	1.037	1.027	1.029	1.019																						
1999	8.274	1.605	1.214	1.148	1.100	1.091	1.069	1.045	1.041	1.032	1.034	1.028	1.023	1.025																							
2000	8.775	1.548	1.242	1.153	1.095	1.081	1.057	1.051	1.050	1.042	1.031	1.028	1.024																								
2001	6.806	1.493	1.210	1.127	1.096	1.072	1.054	1.047	1.043	1.043	1.033	1.030																									
2002	7.486	1.476	1.199	1.142	1.093	1.081	1.058	1.053	1.053	1.038	1.033																										
2003	5.564	1.434	1.197	1.120	1.088	1.075	1.066	1.047	1.040	1.031																											
2004	5.535	1.474	1.220	1.126	1.109	1.089	1.066	1.055	1.037																												
2005	6.276	1.495	1.176	1.117	1.093	1.069	1.058	1.052																													
2006	6.169	1.458	1.211	1.135	1.109	1.089	1.071																														
2007	6.533	1.438	1.205	1.112	1.095	1.072																															
2008	6.226	1.456	1.210	1.126	1.101																																
2009	5.280	1.508	1.207	1.148																																	
2010	6.165	1.456	1.223																																		
2011	5.540	1.487																																			
2012	6.177																																				
3 Yr Avg	5.961	1.484	1.213	1.129	1.102	1.077	1.065	1.051	1.043	1.037	1.032	1.029	1.025	1.027	1.020	1.018	1.014	1.014	1.013	1.012	1.013	1.011	1.009	1.009	1.009	1.008	1.005	1.004	1.006	1.005	1.005	1.012	1.005	1.004	1.003	1.005	
5 Yr Avg	5.878	1.469	1.211	1.128	1.101	1.079	1.064	1.051	1.045	1.037	1.031	1.030	1.025	1.025	1.018	1.016	1.016	1.014	1.014	1.013	1.012	1.010	1.008	1.008	1.007	1.007	1.008	1.006	1.006	1.005	1.005	1.009	1.005	1.004	1.003	1.005	
10 Yr Avg	5.946	1.468	1.206	1.131	1.098	1.080	1.064	1.050	1.043	1.037	1.031	1.029	1.025	1.023	1.020	1.020	1.019	1.016	1.013	1.015	1.012	1.010	1.009	1.009	1.008	1.010	1.009	1.008	1.007	1.006	1.005	1.009	1.005	1.004	1.003	1.005	
8 Yr Wtd	6.011	1.472	1.206	1.128	1.097	1.078	1.062	1.050	1.045	1.037	1.032	1.030	1.025	1.024	1.018	1.019	1.019	1.016	1.014	1.013	1.012	1.010	1.008	1.009	1.007	1.008	1.008	1.007	1.007	1.006	1.005	1.009	1.005	1.004	1.003	1.005	
12 Yr Wtd	6.089	1.476	1.209	1.134	1.098	1.078	1.062	1.051	1.044	1.036	1.030	1.029	1.026	1.025	1.020	1.020	1.019	1.017	1.015	1.015	1.012	1.011	1.010	1.010	1.009	1.010	1.009	1.007	1.007	1.006	1.005	1.009	1.005	1.004	1.003	1.005	
15 Yr Wtd	6.403	1.496	1.213	1.134	1.100	1.077	1.062	1.049	1.044	1.038	1.033	1.030	1.027	1.025	1.021	1.021	1.021	1.017	1.016	1.016	1.013	1.013	1.010	1.010	1.009	1.010	1.009	1.007	1.007	1.006	1.005	1.009	1.005	1.004	1.003	1.005	TAIL
Prior FY	6.000	1.469	1.207	1.130	1.098	1.080	1.061	1.050	1.045	1.038	1.030	1.028	1.026	1.025	1.020	1.020	1.019	1.016	1.015	1.015	1.012	1.011	1.010	1.009	1.008	1.010	1.009	1.008	1.008	1.008	1.008	1.008	1.008	1.007	1.007	1.006	1.006	1.064
PA Sel.	5.950	1.460	1.205	1.128	1.092	1.071	1.057	1.046	1.039	1.034	1.029	1.026	1.023	1.021	1.019	1.017	1.016	1.015	1.014	1.013	1.012	1.012	1.011	1.011	1.010	1.010	1.010	1.009	1.009	1.008	1.007	1.007	1.008	1.007	1.006	1.006	1.005
Selected	6.000	1.496	1.213	1.134	1.100	1.077	1.062	1.049	1.044	1.038	1.033	1.030	1.027	1.025	1.021	1.021	1.021	1.017	1.016	1.016	1.013	1.013	1.010	1.010	1.009	1.010	1.009	1.009	1.009	1.008	1.007	1.007	1.008	1.007	1.006	1.006	1.005
Cumulative	27.033	4.505	3.011	2.483	2.189	1.990	1.847	1.740	1.658	1.588	1.530	1.481	1.438	1.401	1.367	1.339	1.311	1.284	1.263	1.243	1.224	1.208	1.193	1.181	1.169	1.159	1.149	1.139	1.128	1.118	1.109	1.101	1.093	1.085	1.077	1.071	1.064	1.058

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

LOST TIME - PHYSICIANS

PAID TAIL FACTOR SELECTION

		AGE TO AGE DEVELOPMENT FACTORS							CUMULATIVE DEVELOPMENT FACTORS					
AGE MONTHS	AGE YEARS	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	PA SELECTED TAIL	SELECTED FOR TAIL	SELECTED INCREM. DECAY	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	PA SELECTED TAIL	SELECTED FOR TAIL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
6	0.5	6.000		1.510	3.106	5.950	6.000		25.404		5.237	14.176	24.461	27.033
18	1.5	1.496	2.435	1.241	1.462	1.460	1.496	0.596	4.234	7.979	3.467	4.564	4.111	4.505
30	2.5	1.213	1.388	1.159	1.228	1.205	1.213	0.641	2.829	3.276	2.793	3.122	2.816	3.011
42	3.5	1.134	1.145	1.118	1.143	1.128	1.134	0.766	2.333	2.360	2.409	2.542	2.337	2.483
54	4.5	1.100	1.095	1.092	1.101	1.092	1.100	0.843	2.057	2.060	2.156	2.223	2.072	2.189
66	5.5	1.077	1.071	1.075	1.077	1.071	1.077	0.852	1.870	1.882	1.974	2.019	1.897	1.990
78	6.5	1.062	1.062	1.062	1.061	1.057	1.062	0.857	1.736	1.757	1.837	1.875	1.770	1.847
90	7.5	1.049	1.051	1.053	1.050	1.046	1.049	0.852	1.635	1.655	1.730	1.767	1.675	1.740
102	8.5	1.044	1.042	1.045	1.042	1.039	1.044	0.943	1.558	1.574	1.643	1.683	1.601	1.658
114	9.5	1.038	1.037	1.039	1.036	1.034	1.038	0.894	1.492	1.511	1.572	1.615	1.540	1.588
126	10.5	1.033	1.032	1.035	1.031	1.029	1.033	0.892	1.438	1.456	1.513	1.559	1.489	1.530
138	11.5	1.030	1.027	1.031	1.028	1.026	1.030	0.951	1.392	1.411	1.462	1.511	1.447	1.481
150	12.5	1.027	1.026	1.027	1.025	1.023	1.027	0.912	1.351	1.374	1.419	1.471	1.410	1.438
162	13.5	1.025	1.022	1.024	1.022	1.021	1.025	0.961	1.316	1.340	1.381	1.435	1.378	1.401
174	14.5	1.021	1.021	1.022	1.020	1.019	1.021	0.854	1.284	1.311	1.348	1.404	1.350	1.367
186	15.5	1.021	1.018	1.020	1.018	1.017	1.021	1.051	1.258	1.283	1.319	1.376	1.325	1.339
198	16.5	1.021	1.018	1.018	1.017	1.016	1.021	0.999	1.232	1.261	1.294	1.352	1.303	1.311
210	17.5	1.017	1.017	1.017	1.016	1.015	1.017	0.829	1.207	1.238	1.271	1.329	1.282	1.284
222	18.5	1.016	1.014	1.015	1.014	1.014	1.016	0.944	1.187	1.218	1.250	1.309	1.263	1.263
234	19.5	1.016	1.012	1.014	1.013	1.013	1.016	1.018	1.168	1.201	1.231	1.290	1.246	1.243
246	20.5	1.013	1.013	1.013	1.012	1.012	1.013	0.820	1.150	1.187	1.214	1.273	1.230	1.224
258	21.5	1.013	1.010	1.012	1.012	1.012	1.013	1.004	1.136	1.172	1.199	1.258	1.215	1.208
270	22.5	1.010	1.009	1.011	1.011	1.011	1.010	0.823	1.121	1.160	1.185	1.243	1.200	1.193
282	23.5	1.010	1.008	1.010	1.010	1.011	1.010	0.976	1.110	1.149	1.172	1.230	1.187	1.181
294	24.5	1.009	1.008	1.009	1.010	1.010	1.009	0.878	1.099	1.140	1.160	1.217	1.174	1.169
306	25.5	1.010	1.007	1.009	1.009	1.010	1.010	1.114	1.090	1.132	1.149	1.205	1.162	1.159
318	26.5	1.009	1.008	1.008	1.009	1.010	1.009	0.905	1.079	1.124	1.139	1.194	1.150	1.149
330	27.5	1.009	1.008	1.008	1.008	1.009	1.009	1.111	1.070	1.115	1.130	1.184	1.139	1.139
342	28.5	1.009	1.008	1.007	1.008	1.009	1.009	0.990	1.060	1.106	1.122	1.174	1.128	1.128
354	29.5	1.008	1.008	1.007	1.008	1.008	1.008	0.887	1.050	1.097	1.114	1.165	1.118	1.118
366	30.5	1.007	1.007	1.006	1.007	1.007	1.007	0.913	1.042	1.088	1.106	1.156	1.109	1.109
378	31.5	1.007	1.006	1.006	1.007	1.007	1.007	0.922	1.034	1.080	1.099	1.148	1.101	1.101
390	32.5	1.008	1.006	1.006	1.007	1.008	1.008	1.137	1.027	1.074	1.093	1.140	1.093	1.093
402	33.5	1.007	1.006	1.005	1.006	1.007	1.007	0.961	1.020	1.068	1.087	1.133	1.085	1.085
414	34.5	1.006	1.006	1.005	1.006	1.006	1.006	0.847	1.012	1.061	1.081	1.126	1.077	1.077
426	35.5	1.006	1.005	1.005	1.006	1.006	1.006	1.026	1.0062	1.054	1.076	1.119	1.071	1.071
438	36.5		1.005	1.004	1.006	1.005	1.005	0.867		1.049	1.071	1.112	1.064	1.064
450	37.5		1.005	1.004	1.005	1.005	1.005	0.934		1.043	1.066	1.106	1.058	1.058
462	38.5		1.004	1.004	1.005	1.005	1.005	0.928		1.038	1.062	1.100	1.053	1.053
474	39.5		1.003	1.004	1.005	1.004	1.004	0.918		1.034	1.057	1.094	1.048	1.048
486	40.5		1.003	1.004	1.005	1.004	1.004	0.913		1.031	1.053	1.089	1.044	1.044
498	41.5		1.003	1.003	1.005	1.003	1.003	0.915		1.028	1.050	1.084	1.040	1.040
510	42.5		1.002	1.003	1.005	1.003	1.003	0.912		1.025	1.046	1.078	1.036	1.036
522	43.5		1.002	1.003	1.004	1.003	1.003	0.914		1.022	1.043	1.074	1.033	1.033
534	44.5		1.002	1.003	1.004	1.003	1.003	0.915		1.020	1.040	1.069	1.030	1.030
546	45.5		1.002	1.003	1.004	1.002	1.002	0.915		1.018	1.037	1.064	1.027	1.027
558	46.5		1.001	1.003	1.004	1.002	1.002	0.915		1.017	1.034	1.060	1.025	1.025
570	47.5		1.001	1.003	1.004	1.002	1.002	0.914		1.016	1.031	1.056	1.023	1.023
582	48.5		1.001	1.002	1.004	1.002	1.002	0.908		1.014	1.028	1.052	1.021	1.021
594	49.5		1.001	1.002	1.004	1.002	1.002	0.905		1.014	1.026	1.048	1.019	1.019
606	50.5		1.001	1.002	1.004	1.001	1.001	0.887		1.013	1.024	1.044	1.017	1.017
618	51.5		1.000	1.002	1.003	1.001	1.001	0.874		1.012	1.021	1.040	1.016	1.016
630	52.5		1.000	1.002	1.003	1.001	1.001	0.872		1.012	1.019	1.036	1.014	1.014
642	53.5		1.000	1.002	1.003	1.001	1.001	0.867		1.012	1.017	1.033	1.013	1.013
654	54.5		1.000	1.002	1.003	1.001	1.001	0.849		1.011	1.015	1.029	1.012	1.012
666	55.5		1.000	1.002	1.003	1.001	1.001	0.842		1.011	1.013	1.026	1.011	1.011
678	56.5		1.000	1.002	1.003	1.001	1.001	0.830		1.011	1.012	1.023	1.011	1.011
690	57.5		1.001	1.002	1.003	1.000	1.000	0.800		1.011	1.010	1.020	1.010	1.010
702	58.5		1.001	1.002	1.003	1.000	1.000	0.800		1.010	1.008	1.017	1.010	1.010
714	59.5		1.001	1.001	1.003	1.001	1.001	1.643		1.009	1.007	1.014	1.009	1.009
726	60.5		1.001	1.001	1.003	1.001	1.001	0.912		1.009	1.005	1.011	1.009	1.009
738	61.5		1.000	1.001	1.003	1.000	1.000	0.912		1.008	1.004	1.008	1.008	1.008
750	62.5		1.000	1.001	1.003	1.000	1.000	0.912		1.008	1.003	1.005	1.008	1.008
TAIL	TAIL		1.007	1.001	1.003	1.007	1.007	16.277		1.007	1.001	1.003	1.007	1.007

60.5 TAIL DECAY 29.694 (16)

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 3, EXHIBIT 2B, SHEET 44
(4) SECTION 3, EXHIBIT 2B, SHEET 45, COL. 5; TAIL FROM SECTION 3, EXHIBIT 2B, SHEET 48
(5) SECTION 3, EXHIBIT 2B, SHEET 44
(6) SECTION 3, EXHIBIT 2B, SHEET 44
(7) PA SELECTED TAIL
(8) SELECTED BY DELOITTE CONSULTING
(9) = [[(8) - 1.0] x (8) PRIOR AGE] / [(8) PRIOR AGE - 1.0]
(10) COL. 3 MULTIPLICATIVELY ACCUMULATED
(11) COL. 4 MULTIPLICATIVELY ACCUMULATED
(12) COL. 5 MULTIPLICATIVELY ACCUMULATED
(13) COL. 6 MULTIPLICATIVELY ACCUMULATED
(14) COL. 7 MULTIPLICATIVELY ACCUMULATED
(15) COL. 8 MULTIPLICATIVELY ACCUMULATED
(16) 59.5-TO-60.5 TAIL DECAY + (58.5-TO-59.5 DECAY x 59.5-TO-60.5 TAIL DECAY)

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

LOST TIME - PHYSICIANS

FITTED PAID LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**4**
	To:	**32**
Cut-off		**64**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.001**	**0.986**
Inverse Power	**1.003**	**0.987**

							Weibull Curve Fitting					**Inverse Power Curve Fitting**				
							Slope=	0.375				Slope=	-1.381			
		----FROM PAID TRIANGLE----			PA	SELECTED	Intercept=	-0.591				Intercept=	3.220			
PERIOD	AGE	SELECTED	8 YR WTD	12 YR WTD	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	6.000	6.011	6.089	5.950	6.000	1.792	-1.702	0.081	**1.510**	5.237	1.792	1.609	0.745	**3.106**	14.176
2	18	1.496	1.472	1.476	1.460	1.470	2.890	0.131	0.494	**1.241**	3.467	2.890	-0.754	-0.772	**1.462**	4.564
3	30	1.213	1.206	1.209	1.205	1.206	3.401	0.570	0.685	**1.159**	2.793	3.401	-1.580	-1.478	**1.228**	3.122
4	42	1.134	1.128	1.134	1.128	1.131	3.738	0.769	0.812	**1.118**	2.409	3.738	-2.035	-1.943	**1.143**	2.542
5	54	1.100	1.097	1.098	1.092	1.098	3.989	0.884	0.906	**1.092**	2.156	3.989	-2.326	-2.290	**1.101**	2.223
6	66	1.077	1.078	1.078	1.072	1.080	4.190	0.957	0.981	**1.075**	1.974	4.190	-2.528	-2.567	**1.077**	2.019
7	78	1.062	1.062	1.062	1.057	1.063	4.357	1.040	1.044	**1.062**	1.837	4.357	-2.767	-2.798	**1.061**	1.875
8	90	1.049	1.050	1.051	1.047	1.050	4.500	1.112	1.098	**1.053**	1.730	4.500	-2.992	-2.995	**1.050**	1.767
9	102	1.044	1.045	1.044	1.039	1.044	4.625	1.154	1.144	**1.045**	1.643	4.625	-3.128	-3.168	**1.042**	1.683
10	114	1.038	1.037	1.036	1.034	1.037	4.736	1.203	1.186	**1.039**	1.572	4.736	-3.294	-3.322	**1.036**	1.615
11	126	1.033	1.032	1.030	1.029	1.031	4.836	1.254	1.224	**1.035**	1.513	4.836	-3.475	-3.460	**1.031**	1.559
12	138	1.030	1.030	1.029	1.026	1.029	4.927	1.273	1.258	**1.031**	1.462	4.927	-3.542	-3.586	**1.028**	1.511
13	150	1.027	1.025	1.026	1.023	1.025	5.011	1.315	1.289	**1.027**	1.419	5.011	-3.700	-3.701	**1.025**	1.471
14	162	1.025	1.024	1.025	1.021	1.024	5.088	1.325	1.318	**1.024**	1.381	5.088	-3.739	-3.807	**1.022**	1.435
15	174	1.021	1.018	1.020	1.019	1.020	5.159	1.368	1.345	**1.022**	1.348	5.159	-3.909	-3.906	**1.020**	1.404
16	186	1.021	1.019	1.020	1.017	1.020	5.226	1.365	1.370	**1.020**	1.319	5.226	-3.897	-3.998	**1.018**	1.376
17	198	1.021	1.019	1.019	1.016	1.019	5.288	1.384	1.393	**1.018**	1.294	5.288	-3.973	-4.085	**1.017**	1.352
18	210	1.017	1.016	1.017	1.015	1.016	5.347	1.426	1.415	**1.017**	1.271	5.347	-4.146	-4.166	**1.016**	1.329
19	222	1.016	1.014	1.015	1.014	1.014	5.403	1.459	1.436	**1.015**	1.250	5.403	-4.287	-4.243	**1.014**	1.309
20	234	1.016	1.013	1.015	1.013	1.015	5.455	1.442	1.456	**1.014**	1.231	5.455	-4.215	-4.315	**1.013**	1.290
21	246	1.013	1.012	1.012	1.012	1.012	5.505	1.487	1.475	**1.013**	1.214	5.505	-4.413	-4.384	**1.012**	1.273
22	258	1.013	1.010	1.011	1.012	1.010	5.553	1.521	1.493	**1.012**	1.199	5.553	-4.566	-4.450	**1.012**	1.258
23	270	1.010	1.008	1.010	1.011	1.009	5.598	1.547	1.510	**1.011**	1.185	5.598	-4.688	-4.513	**1.011**	1.243
24	282	1.010	1.009	1.010	1.011	1.009	5.642	1.562	1.526	**1.010**	1.172	5.642	-4.758	-4.573	**1.010**	1.230
25	294	1.009	1.007	1.009	1.011	1.007	5.684	1.590	1.542	**1.009**	1.160	5.684	-4.896	-4.631	**1.010**	1.217
26	306	1.010	1.008	1.010	1.011	1.009	5.724	1.549	1.557	**1.009**	1.149	5.724	-4.696	-4.686	**1.009**	1.205
27	318	1.009	1.008	1.009	1.010	1.009	5.762	1.559	1.571	**1.008**	1.139	5.762	-4.746	-4.739	**1.009**	1.194
28	330	1.009	1.007	1.007	1.009	1.009	5.799	1.541	1.585	**1.008**	1.130	5.799	-4.658	-4.790	**1.008**	1.184
29	342	1.009	1.007	1.007	1.009	1.009	5.835	1.543	1.598	**1.007**	1.122	5.835	-4.672	-4.839	**1.008**	1.174
30	354	1.008	1.006	1.006	1.008	1.008	5.869	1.570	1.611	**1.007**	1.114	5.869	-4.799	-4.887	**1.008**	1.165
31	366	1.007	1.005	1.005	1.007	1.007	5.903	1.595	1.624	**1.006**	1.106	5.903	-4.921	-4.933	**1.007**	1.156
32	378	1.007	1.009	1.009	1.007	1.007	5.935	1.608	1.636	**1.006**	1.099	5.935	-4.987	-4.978	**1.007**	1.148
33	390	1.008	1.005	1.005	1.007	1.007	5.966	1.590	1.648	**1.006**	1.093	5.966	-4.898	-5.021	**1.007**	1.140
34	402	1.007	1.004	1.004	1.007	1.007	5.996	1.590	1.659	**1.005**	1.087	5.996	-4.897	-5.063	**1.006**	1.133
35	414	1.006	1.003	1.003	1.006	1.006	6.026	1.630	1.670	**1.005**	1.081	6.026	-5.099	-5.103	**1.006**	1.126
36	426	1.006	1.005	1.005	1.006	1.006	6.054	1.626	1.681	**1.005**	1.076	6.054	-5.079	-5.143	**1.006**	1.119
37	438						6.082		1.691	**1.004**	1.071	6.082		-5.181	**1.006**	1.112
38	450						6.109		1.701	**1.004**	1.066	6.109		-5.218	**1.005**	1.106
39	462						6.136		1.711	**1.004**	1.062	6.136		-5.255	**1.005**	1.100
40	474						6.161		1.721	**1.004**	1.057	6.161		-5.290	**1.005**	1.094
41	486						6.186		1.730	**1.004**	1.053	6.186		-5.325	**1.005**	1.089
42	498						6.211		1.739	**1.003**	1.050	6.211		-5.358	**1.005**	1.084
43	510						6.234		1.748	**1.003**	1.046	6.234		-5.391	**1.005**	1.078
44	522						6.258		1.757	**1.003**	1.043	6.258		-5.423	**1.004**	1.074
45	534						6.280		1.766	**1.003**	1.040	6.280		-5.455	**1.004**	1.069
46	546						6.303		1.774	**1.003**	1.037	6.303		-5.486	**1.004**	1.064
47	558						6.324		1.782	**1.003**	1.034	6.324		-5.516	**1.004**	1.060
48	570						6.346		1.790	**1.003**	1.031	6.346		-5.545	**1.004**	1.056
49	582						6.366		1.798	**1.002**	1.028	6.366		-5.574	**1.004**	1.052
50	594						6.387		1.806	**1.002**	1.026	6.387		-5.602	**1.004**	1.048
51	606						6.407		1.813	**1.002**	1.024	6.407		-5.630	**1.004**	1.044
52	618						6.426		1.820	**1.002**	1.021	6.426		-5.657	**1.003**	1.040
53	630						6.446		1.828	**1.002**	1.019	6.446		-5.683	**1.003**	1.036
54	642						6.465		1.835	**1.002**	1.017	6.465		-5.709	**1.003**	1.033
55	654						6.483		1.842	**1.002**	1.015	6.483		-5.735	**1.003**	1.029
56	666						6.501		1.848	**1.002**	1.013	6.501		-5.760	**1.003**	1.026
57	678						6.519		1.855	**1.002**	1.012	6.519		-5.785	**1.003**	1.023
58	690						6.537		1.862	**1.002**	1.010	6.537		-5.809	**1.003**	1.020
59	702						6.554		1.868	**1.002**	1.008	6.554		-5.833	**1.003**	1.017
60	714						6.571		1.875	**1.001**	1.007	6.571		-5.856	**1.003**	1.014
61	726						6.588		1.881	**1.001**	1.005	6.588		-5.879	**1.003**	1.011
62	738						6.604		1.887	**1.001**	1.004	6.604		-5.902	**1.003**	1.008
63	750						6.620		1.893	**1.001**	1.003	6.620		-5.924	**1.003**	1.005
64	762						6.636		1.899	**1.001**	1.001	6.636		-5.946	**1.003**	1.003

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

LOST TIME - PHYSICIANS

INCREMENTAL DECAY METHOD

AGE MONTHS	AGE YEARS	PAID SELECTED FOR FIT	INCREM. DECAY FACTORS	IMPLIED ATA FACTOR	DECAY FACTOR CHECK
(1)	(2)	(3)	(4)	(5)	(6)
6	0.5	6.000	4.904		
18	1.5	1.470	1.723	2.435	1.723
30	2.5	1.206	1.214	1.388	1.214
42	3.5	1.131	0.851	1.145	0.851
54	4.5	1.098	0.819	1.095	0.819
66	5.5	1.080	0.799	1.071	0.799
78	6.5	1.063	0.840	1.062	0.840
90	7.5	1.050	0.866	1.051	0.866
102	8.5	1.044	0.879	1.042	0.879
114	9.5	1.037	0.885	1.037	0.885
126	10.5	1.031	0.891	1.032	0.891
138	11.5	1.029	0.905	1.027	0.905
150	12.5	1.025	0.913	1.026	0.913
162	13.5	1.024	0.916	1.022	0.916
174	14.5	1.020	0.917	1.021	0.917
186	15.5	1.020	0.923	1.018	0.923
198	16.5	1.019	0.913	1.018	0.913
210	17.5	1.016	0.902	1.017	0.902
222	18.5	1.014	0.894	1.014	0.894
234	19.5	1.015	0.888	1.012	0.888
246	20.5	1.012	0.871	1.013	0.871
258	21.5	1.010	0.872	1.010	0.872
270	22.5	1.009	0.880	1.009	0.880
282	23.5	1.009	0.886	1.008	0.886
294	24.5	1.007	0.894	1.008	0.894
306	25.5	1.009	0.917	1.007	0.917
318	26.5	1.009	0.907	1.008	0.907
330	27.5	1.009	0.903	1.008	0.903
342	28.5	1.009	0.898	1.008	0.898
354	29.5	1.008	0.886	1.008	0.886
366	30.5	1.007	0.855	1.007	0.855
378	31.5	1.007	0.869	1.006	0.869
390	32.5	1.007	0.845	1.006	0.845
402	33.5	1.007	0.840	1.006	0.840
414	34.5	1.006	0.848	1.006	0.848
426	35.5	1.006	0.868	1.005	0.868
438	36.5		0.858	1.005	0.858
450	37.5		0.868	1.005	0.868
462	38.5		0.873	1.004	0.873
474	39.5		0.878	1.003	0.878
486	40.5		0.878	1.003	0.878
498	41.5		0.879	1.003	0.879
510	42.5		0.893	1.002	0.893
522	43.5		0.888	1.002	0.888
534	44.5		0.869	1.002	0.869
546	45.5		0.848	1.002	0.848
558	46.5		0.835	1.001	0.835
570	47.5		0.817	1.001	0.817
582	48.5		0.806	1.001	0.806
594	49.5		0.800	1.001	0.800
606	50.5		0.800	1.001	0.800
618	51.5		0.800	1.000	0.800
630	52.5		0.800	1.000	0.800
642	53.5		0.800	1.000	0.800
654	54.5		0.800	1.000	0.800
666	55.5		0.800	1.000	0.800
678	56.5		0.800	1.000	0.800
690	57.5		-	1.000	-
702	58.5		-	1.000	-
714	59.5		-	1.000	-
726	60.5		-	1.000	-
738	61.5		-	1.000	-
750	62.5			1.000	

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 3, EXHIBIT 2B, SHEET 44
(4) GEOMETRIC MEAN FROM SECTION 3, EXHIBIT 2B, SHEET 46
(5) 1.0 + [(3) PRIOR AGE - 1.0) x (4) / (3) PRIOR AGE]
(6) [(5) - 1.0] X [(5) PRIOR AGE] / [(5) PRIOR AGE - 1.0]

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
MEDICAL
LOST TIME - PHYSICIANS

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354
1954																														
1955																														
1956																														
1957																														
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1974																														8
1975																													10	6
1976																												45	36	31
1977	11	118	118	83	83	101	102	98	82	91	97	85	103	102	102	88	55	55	52	50	35	36	29	23	30	38	24	30	22	29
1978	16	167	167	118	119	119	119	155	160	239	231	172	197	131	99	81	74	67	41	43	31	37	40	28	46	38	22	15	15	15
1979	19	205	206	130	116	130	130	136	109	123	113	98	146	132	89	73	62	70	78	79	68	44	77	38	38	20	67	31	34	30
1980	20	208	213	136	115	130	143	155	111	118	109	109	115	130	103	82	66	61	43	59	54	36	49	51	31	26	12	23	24	15
1981	24	237	225	160	140	157	156	158	116	122	132	123	113	114	72	87	71	62	64	48	39	34	45	30	17	23	32	17	19	9
1982	49	439	323	220	194	208	191	178	146	185	186	165	160	115	123	101	68	82	52	53	49	43	65	49	50	29	31	47	32	39
1983	37	360	326	229	194	193	174	180	161	193	175	160	119	94	105	83	76	57	48	54	51	48	29	26	16	15	13	41	16	10
1984	57	503	364	245	206	207	179	221	204	172	142	100	90	85	57	75	110	164	116	107	122	37	38	42	25	23	29	29	18	19
1985	51	471	391	287	215	205	215	227	224	165	121	137	113	87	75	76	66	47	30	27	31	26	24	17	12	6	11	8	8	
1986	44	465	452	270	227	268	281	229	181	126	133	110	95	90	86	63	55	71	59	57	67	40	31	32	42	51	44	15		
1987	49	550	617	413	365	384	280	271	197	199	162	130	117	115	93	88	89	74	55	47	44	50	28	29	38	25	41			
1988	63	645	645	513	411	379	308	249	200	202	130	150	112	103	121	86	113	91	75	66	63	53	47	41	40	41				
1989	59	659	791	564	395	307	264	223	237	204	220	184	173	140	142	138	126	110	112	78	67	58	58	53	51					
1990	57	780	929	588	426	314	258	226	196	188	194	183	171	154	143	113	141	132	87	80	76	91	62	43						
1991	84	1,132	767	481	369	274	238	162	165	130	109	100	82	116	68	80	65	80	67	58	69	53	45							
1992	87	1,211	857	542	353	336	251	209	148	213	134	123	121	96	69	99	119	89	65	72	41	61								
1993	140	1,296	888	533	344	244	250	207	173	151	146	126	114	100	104	70	75	99	81	70	67									
1994	115	1,185	784	500	374	320	271	218	217	222	150	115	141	135	118	71	58	64	72	62										
1995	115	1,166	784	402	348	329	216	201	179	151	139	111	132	101	73	74	54	61	55											
1996	154	1,228	791	452	288	284	179	183	199	135	157	120	110	108	117	81	100	80												
1997	114	1,206	845	494	413	305	263	302	195	249	182	172	120	126	142	121	104													
1998	140	1,176	786	550	441	344	272	200	186	137	134	110	165	124	138	95														
1999	186	1,353	931	530	444	344	344	283	198	191	152	168	143	119	134															
2000	202	1,570	970	664	520	374	347	263	249	256	227	177	164	146																
2001	338	1,961	1,134	721	529	447	369	297	275	261	271	218	201																	
2002	273	1,772	974	600	516	384	365	283	273	288	215	193																		
2003	427	1,949	1,031	670	491	402	374	355	267	238	189																			
2004	356	1,613	934	638	445	435	395	319	281	202																				
2005	324	1,710	1,006	534	417	369	301	271	256																					
2006	273	1,412	772	519	403	369	335	289																						
2007	298	1,649	854	575	380	356	297																							
2008	299	1,561	848	569	414	372																								
2009	393	1,682	1,054	647	560																									
2010	358	1,847	1,006	718																										
2011	348	1,579	939																											
2012	283	1,466																												
2013	200																													

AGE-TO-AGE DEVELOPMENT FACTORS

	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366
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1972																														
1973																														
1974																														1.080
1975																													0.627	1.266
1976																												0.798	0.880	2.302
1977	10.596	1.003	0.704	1.004	1.206	1.016	0.954	0.838	1.110	1.072	0.869	1.213	0.994	0.997	0.863	0.631	0.993	0.947	0.961	0.695	1.045	0.796	0.805	1.268	1.295	0.639	1.244	0.718	1.309	0.512
1978	10.596	1.003	0.704	1.014	0.997	0.998	1.301	1.037	1.494	0.964	0.744	1.146	0.666	0.757	0.817	0.916	0.903	0.616	1.032	0.717	1.201	1.095	0.692	1.643	0.827	0.578	0.669	1.015	1.037	0.938
1979	10.596	1.003	0.631	0.892	1.123	0.998	1.050	0.797	1.128	0.924	0.867	1.480	0.906	0.671	0.823	0.852	1.128	1.110	1.015	0.862	0.646	1.760	0.487	1.019	0.522	3.356	0.456	1.121	0.877	0.643
1980	10.596	1.026	0.637	0.844	1.136	1.101	1.083	0.714	1.063	0.930	0.992	1.058	1.135	0.792	0.799	0.804	0.919	0.707	1.370	0.907	0.673	1.371	1.029	0.612	0.833	0.478	1.826	1.073	0.624	0.770
1981	10.049	0.950	0.709	0.880	1.121	0.992	1.012	0.732	1.053	1.086	0.930	0.915	1.012	0.629	1.208	0.821	0.877	1.036	0.752	0.801	0.886	1.317	0.665	0.551	1.363	1.425	0.518	1.116	0.480	1.079
1982	8.995	0.736	0.681	0.884	1.070	0.920	0.931	0.821	1.265	1.005	0.886	0.973	0.720	1.065	0.819	0.678	1.208	0.636	1.006	0.935	0.874	1.505	0.761	1.007	0.582	1.055	1.547	0.685	1.219	0.751
1983	9.863	0.907	0.701	0.848	0.996	0.899	1.035	0.897	1.198	0.906	0.913	0.746	0.790	1.115	0.791	0.915	0.743	0.853	1.113	0.957	0.940	0.599	0.893	0.625	0.906	0.858	3.278	0.398	0.615	1.104
1984	8.871	0.724	0.673	0.842	1.004	0.865	1.231	0.926	0.840	0.827	0.702	0.902	0.948	0.666	1.313	1.481	1.488	0.705	0.924	1.143	0.300	1.046	1.091	0.586	0.948	1.244	1.006	0.614	1.082	
1985	9.299	0.831	0.732	0.751	0.952	1.051	1.056	0.986	0.735	0.736	1.133	0.820	0.776	0.854	1.021	0.863	0.720	0.642	0.875	1.185	0.832	0.908	0.700	0.698	0.510	1.804	0.731	0.998		
1986	10.466	0.972	0.598	0.839	1.181	1.048	0.815	0.791	0.697	1.052	0.831	0.860	0.950	0.959	0.730	0.872	1.285	0.838	0.969	1.173	0.589	0.789	1.018	1.319	1.215	0.853	0.343			
1987	11.239	1.123	0.669	0.884	1.053	0.730	0.967	0.725	1.014	0.812	0.804	0.900	0.983	0.808	0.944	1.011	0.831	0.739	0.869	0.922	1.152	0.555	1.039	1.294	0.658	1.640				
1988	10.181	1.000	0.795	0.800	0.923	0.814	0.808	0.804	1.008	0.646	1.152	0.744	0.922	1.171	0.717	1.309	0.808	0.818	0.886	0.950	0.841	0.893	0.875	0.965	1.027					
1989	11.206	1.200	0.713	0.701	0.776	0.860	0.847	1.063	0.859	1.081	0.837	0.936	0.810	1.016	0.973	0.913	0.874	1.011	0.696	0.864	0.863	1.003	0.910	0.963						
1990	13.712	1.191	0.633	0.724	0.739	0.821	0.875	0.867	0.961	1.030	0.943	0.934	0.900	0.932	0.788	1.253	0.938	0.656	0.921	0.954	1.193	0.683	0.693							
1991	13.545	0.677	0.627	0.767	0.743	0.869	0.681	1.017	0.792	0.835	0.913	0.827	1.412	0.588	1.165	0.812	1.238	0.832	0.878	1.183	0.764	0.856								
1992	13.851	0.708	0.632	0.651	0.950	0.747	0.834	0.708	1.439	0.631	0.915	0.982	0.794	0.721	1.436	1.195	0.747	0.731	1.108	0.577	1.469									
1993	9.239	0.685	0.600	0.647	0.709	1.026	0.826	0.839	0.874	0.961	0.863	0.905	0.883	1.034	0.670	1.082	1.317	0.819	0.863	0.953										
1994	10.285	0.661	0.639	0.747	0.857	0.847	0.803	0.999	1.019	0.677	0.768	1.227	0.957	0.873	0.603	0.811	1.106	1.124	0.870											
1995	10.093	0.673	0.513	0.865	0.946	0.654	0.931	0.891	0.842	0.920	0.798	1.193	0.764	0.726	1.017	0.728	1.131	0.892												
1996	7.997	0.644	0.571	0.638	0.984	0.631	1.021	1.086	0.682	1.161	0.763	0.917	0.982	1.085	0.693	1.233	0.798													
1997	10.600	0.701	0.584	0.837	0.739	0.863	1.146	0.646	1.277	0.730	0.948	0.698	1.050	1.123	0.855	0.857														
1998	8.401	0.668	0.699	0.802	0.779	0.793	0.733	0.931	0.739	0.975	0.822	1.494	0.753	1.116	0.689															
1999	7.274	0.688	0.569	0.838	0.774	1.002	0.822	0.699	0.964	0.799	1.106	0.848	0.834	1.123																
2000	7.775	0.618	0.685	0.782	0.719	0.928	0.757	0.948	1.027	0.889	0.780	0.925	0.891																	
2001	5.806	0.578	0.636	0.735	0.845	0.824	0.805	0.927	0.949	1.037	0.807	0.922																		
2002	6.486	0.550	0.616	0.859	0.744	0.952	0.774	0.967	1.054	0.746	0.900																			
2003	4.564	0.529	0.649	0.734	0.818	0.930	0.948	0.753	0.890	0.796																				
2004	4.535	0.579	0.683	0.698	0.976	0.909	0.808	0.881	0.719																					
2005	5.276	0.589	0.531	0.781	0.885	0.815	0.901	0.944																						
2006	5.169	0.547	0.672	0.777	0.916	0.906	0.864																							
2007	5.533	0.518	0.674	0.660	0.937	0.836																								
2008	5.226	0.543	0.671	0.727	0.898																									
2009	4.280	0.627	0.613	0.866																										
2010	5.165	0.545	0.713																											
2011	4.540	0.595																												
2012	5.177																													
Latest diag	5.177	0.595	0.713	0.866	0.898	0.836	0.864	0.944	0.719	0.796	0.900	0.922	0.891	1.123	0.689	0.857	0.798	0.892	0.870	0.953	1.469	0.856	0.693	0.963	1.027	1.640	0.343	0.998	1.082	1.104
5 Yr Avg	4.878	0.565	0.669	0.762	0.922	0.879	0.859	0.894	0.928	0.853	0.883	0.977	0.902	1.035	0.771	0.942	1.020	0.880	0.928	0.906	1.026	0.798	0.907	1.048	0.871	1.280	1.381	0.762	0.804	0.869
10 Yr Avg	4.946	0.562	0.646	0.762	0.851	0.890	0.856	0.878	0.914	0.873	0.856	1.011	0.932	0.932	0.889	1.019	0.979	0.846	0.893	0.990	0.894	0.884	0.865	0.862	0.856	1.329	1.162	0.853	0.875	1.044
3 Yr Wtd	4.948	0.587	0.665	0.755	0.916	0.853	0.854	0.851	0.886	0.858	0.826	0.901	0.825	1.121	0.749	0.933	0.967	0.926	0.938	0.885	1.096	0.820	0.820	1.041	0.977	1.160	0.624	0.538	1.033	0.862
5 Yr Wtd	4.841	0.565	0.668	0.764	0.923	0.882	0.857	0.887	0.925	0.855	0.868	0.937	0.888	1.045	0.753	0.937	0.968	0.863	0.923	0.896	0.996	0.789	0.874	1.060	0.937	1.139	1.112	0.655	0.848	0.785
10 Yr Wtd	4.904	0.562	0.644	0.762	0.845	0.889	0.850	0.864	0.916	0.854	0.853	0.979	0.907	0.938	0.845	1.023	0.937	0.833	0.881	0.979	0.816	0.858	0.846	0.866	0.839	1.179	0.898	0.786	0.904	1.031
Selected	4.904	0.562	0.644	0.762	0.845	0.889	0.850	0.864	0.916	0.854	0.853	0.979	0.907	0.938	0.845	1.023	0.937	0.833	0.881	0.979	0.816	0.858	0.846	0.866	0.839	1.179	0.898	0.786	0.904	1.031
Loss $ Weight	3,132	16,469	9,420	6,191	4,675	3,851	3,400	2,861	2,379	2,108	1,816	1,511	1,411	1,172	1,107	943	955	881	726	618	649	517	428	362	320	258	300	255	224	205
Center Wtd Avg	4.904	1.057	0.986	0.675	0.764	0.832	0.869	0.874	0.867	0.888	0.898	0.899	0.904	0.937	0.926	0.915	0.904	0.931	0.889	0.870	0.878	0.875	0.842	0.897	0.910	0.907	0.917	0.956	0.847	0.891
Geometric Mean	4.904	1.723	1.214	0.851	0.819	0.799	0.840	0.866	0.879	0.885	0.891	0.905	0.913	0.916	0.917	0.923	0.913	0.902	0.894	0.888	0.871	0.872	0.880	0.886	0.894	0.917	0.907	0.903	0.898	0.886

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
MEDICAL
LOST TIME - PHYSICIANS

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	366	378	390	402	414	426	438	450	462	474	486	498	510	522	534	546	558	570	582	594	606	618	630	642	654	666	678	690	702	714
1954																				0	0	0	0	0	0	0	0	0	0	0
1955																			0	0	0	0	0	0	0	0	0	0	0	
1956																		7	9	0	0	0	0	8	0	9	0	2		
1957																	0	0	0	0	0	0	0	0	0	0	0			
1958																0	0	0	0	0	0	0	0	0	0	0				
1959															0	0	0	0	0	0	0	0	0	0	0					
1960														0	1	0	0	0	0	0	0	0	0	0						
1961													1	1	0	1	0	0	0	1	0	0	0							
1962												3	3	4	3	4	2	2	1	1	1	1								
1963											1	1	1	1	1	0	1	1	0	0	1									
1964										3	2	15	1	1	0	1	1	1	1	1										
1965									37	0	0	0	0	0	0	0	0	0	0											
1966								3	2	5	4	3	2	2	2	2	1	1												
1967							1	2	2	1	1	1	1	1	1	0	0													
1968						4	4	9	1	0	0	1	2	2	1	1														
1969					3	3	2	1	1	2	1	1	1	1	3															
1970				3	2	3	4	4	2	2	4	1	0	0																
1971			5	2	1	1	0	0	1	0	0	1	0																	
1972		9	4	8	4	3	1	2	5	2	3	2																		
1973	5	8	2	2	1	1	1	0	0	2	1																			
1974	9	13	5	5	3	2	2	2	1	0																				
1975	8	5	3	2	3	3	2	2	2																					
1976	72	11	12	17	12	11	16	8																						
1977	15	9	10	7	7	9	9																							
1978	14	12	6	6	5	4																								
1979	19	14	80	25	16																									
1980	12	9	10	12																										
1981	10	11	6																											
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AGE-TO-AGE DEVELOPMENT FACTORS

	366-378	378-390	390-402	402-414	414-426	426-438	438-450	450-462	462-474	474-486	486-498	498-510	510-522	522-534	534-546	546-558	558-570	570-582	582-594	594-606	606-618	618-630	630-642	642-654	654-666	666-678	678-690	690-702	702-714	714-726
1954																				0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1955																			0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
1956																		1.300	0.000	0.000	0.000	0.000	59.599	0.015	73.542	0.000	0.000			
1957																	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
1958																0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000					
1959															0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000						
1960														2.148	0.469	0.542	0.000	0.000	0.000	0.000	0.000	0.000	0.000							
1961													0.910	0.684	2.365	0.155	1.779	0.302	5.324	0.183	3.100	1.028								
1962												0.769	1.465	0.645	1.439	0.611	0.862	0.559	0.914	1.191	0.881									
1963											0.808	0.868	0.880	1.395	0.593	1.481	0.978	0.379	1.094	2.965										
1964										0.555	7.820	0.103	0.554	0.604	1.510	0.852	1.034	0.845	1.281											
1965									0.005	1.468	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000												
1966								0.789	2.153	0.748	0.713	0.794	0.850	0.845	1.080	0.820	0.580													
1967							1.339	1.414	0.514	0.772	1.408	0.952	0.877	0.865	0.439	0.871														
1968						1.005	2.384	0.065	0.436	1.711	2.309	1.552	1.301	0.606	0.681															
1969					0.941	0.789	0.561	1.100	1.306	0.401	1.057	1.457	1.142	2.681																
1970				0.662	1.441	1.124	1.091	0.566	1.001	1.599	0.409	0.230	0.422																	
1971			0.542	0.491	0.530	0.507	1.305	1.805	0.501	0.997	1.548	0.531																		
1972		0.416	2.092	0.544	0.675	0.441	1.870	2.163	0.341	1.910	0.482																			
1973	1.693	0.280	0.690	0.742	0.456	1.055	0.487	1.663	3.824	0.670																				
1974	1.515	0.394	0.902	0.579	0.811	0.809	1.146	0.666	0.359																					
1975	0.639	0.553	0.817	1.408	0.751	0.801	0.780	1.562																						
1976	0.147	1.087	1.460	0.728	0.884	1.517	0.484																							
1977	0.636	1.060	0.676	1.125	1.228	1.006																								
1978	0.802	0.522	0.968	0.924	0.754																									
1979	0.703	5.869	0.311	0.642																										
1980	0.801	1.029	1.236																											
1981	1.105	0.610																												
1982	0.795																													
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Latest diag	0.795	0.610	1.236	0.642	0.754	1.006	0.484	1.562	0.359	0.670	0.482	0.531	0.422	2.681	0.681	0.871	0.580	0.000	1.281	2.965	0.881	1.028	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
5 Yr Avg	0.841	1.818	0.930	0.965	0.885	1.038	0.953	1.572	1.205	1.115	1.161	0.944	0.919	1.000	0.742	0.805	0.691	0.417	1.723	0.868	0.796	0.206	11.920	0.003	14.708	0.000	0.000	0.000	0.000	
10 Yr Avg	0.884	1.182	0.969	0.785	0.847	0.905	1.145	1.179	1.044	1.083	1.655	0.726	0.840	1.047	0.858	0.533	0.523	0.339	0.861	0.434	0.442	0.129	8.514	0.003	14.708	0.000	0.000	0.000	0.000	
3 Yr Wtd	0.855	2.859	0.445	0.772	0.958	1.229	0.571	1.101	0.559	1.284	0.500	0.614	1.144	1.255	0.785	0.830	0.726	0.603	1.048	1.203	1.044	1.028			73.542	0.000				
5 Yr Wtd	0.811	2.056	0.565	0.786	0.923	1.190	0.647	1.536	0.654	1.180	0.637	0.885	0.993	1.134	0.871	0.932	0.824	0.554	1.251	1.203	1.044	1.028	59.599	0.015	73.542	0.000				
10 Yr Wtd	0.594	1.369	0.628	0.732	0.903	1.068	0.919	0.751	0.279	0.925	1.511	0.432	1.031	0.967	1.026	0.673	0.793	1.051	0.220	1.265	0.961	1.518	59.599	0.015	73.542	0.000				
Selected	0.594	1.369	0.628	0.732	0.903	1.068	0.919	0.751	0.700	1.000	1.000	0.800	1.000	0.900	0.900	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.000
Loss $ Weight	199	115	138	85	56	39	41	31	19	15	17	25	11	12	12	9	6	4	11	2	2	1	0	8	0	9	0	2	0	0
Center Wtd Avg	0.881	0.857	0.801	0.920	0.777	0.855	0.895	0.903	0.864	0.827	0.877	0.923	0.904	0.868	0.893	0.856	0.828	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.000
Geometric Mean	0.855	0.869	0.845	0.840	0.848	0.868	0.858	0.868	0.873	0.878	0.878	0.879	0.893	0.888	0.869	0.848	0.835	0.817	0.806	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.000	0.000	0.000

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

LOST TIME - PHYSICIANS

FITTED INCREMENTAL DECAY LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**37**
	To:	**55**
Cut-off		**100**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.005**	**0.990**
Inverse Power	**1.007**	**0.980**
Selected Tail	**1.007**	

					Weibull Curve Fitting					**Inverse Power Curve Fitting**				
					Slope=	0.747				Slope=	-4.548			
		IMPLIED	PA	SELECTED	Intercept=	-2.905				Intercept=	22.559			
PERIOD	AGE	ATA	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6				1.792		-1.566	**5.306**	741.837	1.792		14.411		
2	18	2.435	2.407	2.407	2.890	-0.622	-0.745	**2.646**	139.799	2.890	0.342	9.415	**12267.238**	
3	30	1.388	1.376	1.376	3.401	0.260	-0.363	**1.996**	52.827	3.401	-0.978	7.092	**1202.787**	
4	42	1.145	1.143	1.143	3.738	0.733	-0.112	**1.692**	26.469	3.738	-1.948	5.561	**261.191**	
5	54	1.095	1.091	1.091	3.989	0.910	0.076	**1.515**	15.644	3.989	-2.396	4.419	**83.975**	
6	66	1.071	1.066	1.066	4.190	1.022	0.226	**1.400**	10.325	4.190	-2.713	3.506	**34.313**	
7	78	1.062	1.055	1.055	4.357	1.081	0.351	**1.319**	7.377	4.357	-2.894	2.746	**16.584**	
8	90	1.051	1.046	1.046	4.500	1.140	0.458	**1.259**	5.594	4.500	-3.081	2.095	**9.129**	17825.850
9	102	1.042	1.039	1.039	4.625	1.191	0.551	**1.214**	4.442	4.625	-3.252	1.526	**5.601**	1952.565
10	114	1.037	1.033	1.033	4.736	1.233	0.634	**1.179**	3.659	4.736	-3.397	1.020	**3.775**	348.603
11	126	1.032	1.029	1.029	4.836	1.268	0.709	**1.151**	3.103	4.836	-3.525	0.565	**2.760**	92.356
12	138	1.027	1.026	1.026	4.927	1.306	0.777	**1.128**	2.697	4.927	-3.666	0.152	**2.164**	33.462
13	150	1.026	1.023	1.023	5.011	1.338	0.839	**1.110**	2.390	5.011	-3.791	-0.228	**1.796**	15.465
14	162	1.022	1.021	1.021	5.088	1.360	0.897	**1.094**	2.154	5.088	-3.876	-0.578	**1.561**	8.608
15	174	1.021	1.018	1.018	5.159	1.390	0.950	**1.081**	1.969	5.159	-3.996	-0.903	**1.406**	5.514
16	186	1.018	1.017	1.017	5.226	1.409	1.000	**1.071**	1.821	5.226	-4.074	-1.206	**1.299**	3.923
17	198	1.018	1.015	1.015	5.288	1.433	1.047	**1.061**	1.701	5.288	-4.176	-1.490	**1.225**	3.019
18	210	1.017	1.015	1.015	5.347	1.442	1.091	**1.054**	1.602	5.347	-4.216	-1.758	**1.172**	2.464
19	222	1.014	1.014	1.014	5.403	1.458	1.132	**1.047**	1.520	5.403	-4.283	-2.010	**1.134**	2.101
20	234	1.012	1.012	1.012	5.455	1.482	1.172	**1.041**	1.452	5.455	-4.388	-2.250	**1.105**	1.853
21	246	1.013	1.012	1.012	5.505	1.486	1.209	**1.036**	1.395	5.505	-4.409	-2.477	**1.084**	1.676
22	258	1.010	1.011	1.011	5.553	1.500	1.245	**1.032**	1.346	5.553	-4.473	-2.694	**1.068**	1.546
23	270	1.009	1.011	1.011	5.598	1.503	1.279	**1.028**	1.304	5.598	-4.485	-2.901	**1.055**	1.449
24	282	1.008	1.011	1.011	5.642	1.518	1.311	**1.025**	1.268	5.642	-4.553	-3.098	**1.045**	1.373
25	294	1.008	1.010	1.010	5.684	1.527	1.342	**1.022**	1.237	5.684	-4.596	-3.288	**1.037**	1.314
26	306	1.007	1.010	1.010	5.724	1.526	1.372	**1.020**	1.210	5.724	-4.591	-3.470	**1.031**	1.266
27	318	1.008	1.010	1.010	5.762	1.536	1.401	**1.018**	1.187	5.762	-4.637	-3.645	**1.026**	1.228
28	330	1.008	1.009	1.009	5.799	1.551	1.429	**1.016**	1.166	5.799	-4.706	-3.813	**1.022**	1.197
29	342	1.008	1.009	1.009	5.835	1.558	1.455	**1.014**	1.148	5.835	-4.741	-3.976	**1.019**	1.171
30	354	1.008	1.009	1.009	5.869	1.562	1.481	**1.012**	1.132	5.869	-4.758	-4.132	**1.016**	1.150
31	366	1.007	1.008	1.008	5.903	1.588	1.506	**1.011**	1.118	5.903	-4.886	-4.284	**1.014**	1.131
32	378	1.006	1.007	1.007	5.935	1.611	1.530	**1.010**	1.106	5.935	-5.003	-4.431	**1.012**	1.116
33	390	1.006	1.006	1.006	5.966	1.624	1.554	**1.009**	1.095	5.966	-5.065	-4.573	**1.010**	1.103
34	402	1.006	1.007	1.007	5.996	1.606	1.576	**1.008**	1.086	5.996	-4.975	-4.711	**1.009**	1.092
35	414	1.006	1.007	1.007	6.026	1.604	1.598	**1.007**	1.077	6.026	-4.966	-4.844	**1.008**	1.082
36	426	1.005	1.006	1.006	6.054	1.643	1.620	**1.006**	1.069	6.054	-5.163	-4.974	**1.007**	1.073
37	438	1.005	1.005	1.005	6.082	1.655	1.640	**1.006**	1.062	6.082	-5.228	-5.101	**1.006**	1.066
38	450	1.005	1.005	1.005	6.109	1.669	1.661	**1.005**	1.056	6.109	-5.301	-5.224	**1.005**	1.060
39	462	1.004	1.005	1.005	6.136	1.684	1.680	**1.005**	1.051	6.136	-5.380	-5.343	**1.005**	1.054
40	474	1.003	1.004	1.004	6.161	1.700	1.699	**1.004**	1.046	6.161	-5.471	-5.460	**1.004**	1.049
41	486	1.003	1.004	1.004	6.186	1.717	1.718	**1.004**	1.042	6.186	-5.566	-5.574	**1.004**	1.044
42	498	1.003	1.003	1.003	6.211	1.734	1.736	**1.003**	1.038	6.211	-5.659	-5.685	**1.003**	1.040
43	510	1.002	1.003	1.003	6.234	1.750	1.754	**1.003**	1.034	6.234	-5.754	-5.793	**1.003**	1.037
44	522	1.002	1.003	1.003	6.258	1.766	1.771	**1.003**	1.031	6.258	-5.847	-5.899	**1.003**	1.034
45	534	1.002	1.003	1.003	6.280	1.782	1.788	**1.003**	1.028	6.280	-5.939	-6.002	**1.002**	1.031
46	546	1.002	1.002	1.002	6.303	1.797	1.805	**1.002**	1.025	6.303	-6.030	-6.103	**1.002**	1.028
47	558	1.001	1.002	1.002	6.324	1.812	1.821	**1.002**	1.023	6.324	-6.121	-6.202	**1.002**	1.026
48	570	1.001	1.002	1.002	6.346	1.827	1.837	**1.002**	1.021	6.346	-6.213	-6.299	**1.002**	1.024
49	582	1.001	1.002	1.002	6.366	1.843	1.853	**1.002**	1.019	6.366	-6.312	-6.393	**1.002**	1.022
50	594	1.001	1.002	1.002	6.387	1.859	1.868	**1.002**	1.017	6.387	-6.414	-6.486	**1.002**	1.020
51	606	1.001	1.001	1.001	6.407	1.877	1.883	**1.001**	1.016	6.407	-6.535	-6.577	**1.001**	1.019
52	618	1.000	1.001	1.001	6.426	1.898	1.898	**1.001**	1.014	6.426	-6.671	-6.666	**1.001**	1.018
53	630	1.000	1.001	1.001	6.446	1.919	1.912	**1.001**	1.013	6.446	-6.810	-6.754	**1.001**	1.016
54	642	1.000	1.001	1.001	6.465	1.939	1.926	**1.001**	1.012	6.465	-6.953	-6.840	**1.001**	1.015
55	654	1.000	1.001	1.001	6.483	1.963	1.940	**1.001**	1.011	6.483	-7.118	-6.924	**1.001**	1.014
56	666	1.000	1.001	1.001	6.501	1.987	1.954	**1.001**	1.010	6.501	-7.291	-7.006	**1.001**	1.013
57	678	1.000	1.001	1.001	6.519	2.012	1.967	**1.001**	1.009	6.519	-7.478	-7.088	**1.001**	1.012
58	690	1.000	1.000	1.000	6.537	2.042	1.980	**1.001**	1.008	6.537	-7.702	-7.167	**1.001**	1.011
59	702	1.000			6.554		1.993	**1.001**	1.007	6.554		-7.246	**1.001**	1.010
60	714	1.000			6.571		2.006	**1.001**	1.007	6.571		-7.323	**1.001**	1.010

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

LOST TIME - PHARMACIES
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2013	SELECTED ULTIMATE LOSS	SELECTED NOMINAL UNPAID LOSS	DISCOUNT FACTOR AT 4.0%	SELECTED DISCOUNTED UNPAID LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		276	645	370	74.6%	276	
1977	1,465,551	1,345	1,513	169	72.2%	122	0.103
1978	1,553,484	1,907	2,205	297	71.6%	213	0.142
1979	1,646,693	1,776	2,080	303	71.1%	215	0.126
1980	1,745,494	1,628	1,953	325	70.5%	229	0.112
1981	1,826,711	1,608	1,979	371	69.9%	260	0.108
1982	2,061,263	2,278	2,854	576	69.4%	400	0.138
1983	2,173,213	1,560	2,016	455	68.7%	313	0.093
1984	2,314,385	1,875	2,503	628	68.3%	429	0.108
1985	2,444,242	1,615	2,219	603	67.7%	408	0.091
1986	2,644,132	2,276	3,181	905	67.2%	608	0.120
1987	2,911,888	2,763	3,994	1,231	66.7%	822	0.137
1988	3,191,151	2,780	4,150	1,370	66.3%	908	0.130
1989	3,341,117	3,376	5,226	1,850	65.7%	1,216	0.156
1990	3,644,538	3,156	5,089	1,934	65.0%	1,258	0.140
1991	3,852,022	2,151	3,709	1,558	64.4%	1,003	0.096
1992	3,944,342	2,228	3,995	1,768	63.8%	1,128	0.101
1993	4,020,534	2,753	5,037	2,284	63.2%	1,443	0.125
1994	4,272,082	2,774	5,171	2,397	62.6%	1,500	0.121
1995	4,432,599	2,730	4,830	2,099	62.0%	1,302	0.109
1996	4,487,291	2,139	4,573	2,433	61.6%	1,499	0.102
1997	4,623,816	3,139	6,712	3,572	61.3%	2,189	0.145
1998	4,816,176	3,021	6,898	3,877	60.9%	2,363	0.143
1999	5,047,597	3,003	7,336	4,332	60.6%	2,625	0.145
2000	5,318,217	2,753	7,517	4,764	60.3%	2,872	0.141
2001	5,597,545	3,675	10,523	6,847	60.0%	4,108	0.188
2002	5,822,846	3,024	9,440	6,416	59.7%	3,828	0.162
2003	6,004,956	2,716	9,519	6,803	59.4%	4,038	0.159
2004	6,183,507	2,022	8,652	6,629	59.2%	3,924	0.140
2005	6,388,250	1,690	8,124	6,434	59.1%	3,800	0.127
2006	6,653,696	1,607	8,429	6,822	58.9%	4,020	0.127
2007	6,915,410	1,308	8,353	7,044	58.9%	4,147	0.121
2008	7,073,199	918	8,349	7,431	59.2%	4,397	0.118
2009	7,109,910	885	9,348	8,463	59.5%	5,033	0.131
2010	7,245,414	575	9,774	9,199	60.1%	5,529	0.135
2011	7,353,256	329	9,416	9,087	61.1%	5,554	0.128
2012	7,554,946	73	9,185	9,112	63.2%	5,758	0.122
2013	2,614,539	4	3,274	3,271	67.0%	2,193	0.125
2014		0	0		100.0%		
TOTAL		75,737	209,768	134,031	61.1%	81,926	
EXLD PRIOR		75,462	209,123	133,661	61.1%	81,650	

(1) PROVIDED BY THE BWC; 2013 ADJUSTED TO PARTIAL YEAR
(2) SECTION 3, EXHIBIT 2C, SHEET 3A, COL. 3
(3) SECTION 3, EXHIBIT 2C, SHEET 3A, COL. 8; 2013 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 3, EXHIBIT 2, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

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

LOST TIME - PHARMACIES
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	FISCAL YEAR ENDING 2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	370	43	51	46	42	37	33	29	26	22	19	17	15	13	11	9	8	5	5	22
1977	169	18	17	15	14	13	11	10	9	8	7	6	5	4	4	3	3	3	2	19
1978	297	31	29	26	24	22	20	19	17	15	13	11	9	8	7	6	5	4	4	32
1979	303	31	28	26	24	22	20	18	17	15	13	11	10	8	7	6	5	5	4	34
1980	325	32	30	27	25	23	21	19	18	16	15	13	11	9	8	7	6	5	4	36
1981	371	36	33	31	28	26	24	22	20	19	17	15	13	11	10	8	7	6	5	41
1982	576	55	50	46	44	39	36	33	30	28	25	23	21	18	16	14	12	10	9	67
1983	455	42	40	37	34	32	28	26	24	22	20	18	17	15	13	11	10	8	7	52
1984	628	54	51	50	45	42	40	35	33	30	28	26	23	21	19	17	15	12	10	76
1985	603	49	48	45	44	40	37	35	31	29	27	24	22	20	19	17	15	13	11	76
1986	905	71	67	65	61	60	54	51	48	43	40	37	34	31	28	26	23	21	18	122
1987	1,231	98	89	84	82	77	75	68	63	60	53	50	46	42	39	35	33	29	26	176
1988	1,370	98	105	95	89	83	77	77	69	64	60	53	50	46	42	39	36	33	30	214
1989	1,850	126	116	126	114	107	106	99	96	88	82	78	70	65	60	55	51	47	43	306
1990	1,934	129	128	117	128	116	109	104	97	95	86	80	75	67	63	58	53	49	44	330
1991	1,558	97	94	94	86	94	85	80	78	74	72	66	61	58	52	49	45	41	38	288
1992	1,768	101	104	101	101	93	101	91	86	84	79	77	70	65	62	55	52	47	44	349
1993	2,284	123	123	127	122	122	113	122	111	104	102	95	93	85	79	75	67	63	58	485
1994	2,397	119	126	125	129	124	124	116	124	113	106	102	95	93	84	78	74	66	61	525
1995	2,099	119	114	117	114	117	112	113	107	114	105	102	92	84	78	71	65	58	51	416
1996	2,433	122	112	107	114	114	118	113	113	104	113	102	96	93	87	85	77	72	68	611
1997	3,572	170	172	158	149	158	158	162	156	155	144	154	140	131	127	119	117	107	100	967
1998	3,877	181	175	178	162	154	163	163	166	159	160	148	158	143	134	130	121	120	110	1,119
1999	4,332	202	192	186	189	172	163	173	174	177	170	170	158	168	152	142	138	128	128	1,316
2000	4,764	218	210	198	193	197	181	171	184	184	189	182	180	165	180	162	152	147	138	1,508
2001	6,847	311	300	289	274	266	270	247	234	248	249	254	244	243	225	241	218	204	198	2,282
2002	6,416	287	282	272	261	248	240	244	223	211	224	224	229	220	219	203	217	197	185	2,189
2003	6,803	291	289	282	273	263	248	242	246	225	213	228	228	234	225	223	205	222	201	2,430
2004	6,629	272	274	272	266	257	246	233	227	231	212	200	214	214	220	212	209	192	209	2,435
2005	6,434	248	254	255	254	248	240	230	217	212	216	198	187	200	200	205	198	195	179	2,466
2006	6,822	258	254	259	261	259	253	245	235	222	216	220	202	191	204	204	210	202	199	2,703
2007	7,044	260	256	252	258	259	257	252	244	233	221	215	219	201	190	203	203	208	201	2,887
2008	7,431	263	265	261	257	262	264	262	256	248	238	225	219	223	204	193	207	206	212	3,142
2009	8,463	285	289	292	287	283	289	291	289	282	273	262	248	241	245	225	213	228	228	3,696
2010	9,199	295	300	305	307	303	298	304	306	304	297	288	276	261	254	258	237	224	240	4,128
2011	9,087	267	283	288	293	295	291	286	292	294	292	286	276	265	250	244	248	228	215	4,194
2012	9,112	211	262	278	283	288	290	286	281	288	289	287	281	272	261	246	240	244	224	4,335
2013	3,271	115	149	185	196	200	203	205	202	199	203	204	203	198	192	184	174	170	172	3,216
TOTAL	134,031	5,728	5,762	5,717	5,626	5,514	5,401	5,277	5,148	5,020	4,887	4,752	4,590	4,428	4,270	4,119	3,966	3,820	3,682	49,291

(1) SECTION 3, EXHIBIT 2C, SHEET 1, COL. 4
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 2C, SHEET 23

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

LOST TIME - PHARMACIES
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
		FISCAL YEAR ENDING																		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1957	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1958	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1959	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1960	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1961	1	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-
1962	4	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-
1963	21	2	4	3	3	3	2	2	2	2	1	1	1	1	-	-	-	-	-	-
1964	24	3	5	4	4	3	3	3	2	2	2	1	2	1	1	-	-	-	-	-
1965	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1966	57	7	11	9	8	7	7	6	5	5	4	4	3	3	3	2	2	-	-	-
1967	5	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-
1968	24	3	4	3	3	3	2	2	2	2	1	1	1	1	1	1	1	1	0	-
1969	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1970	14	2	2	2	2	2	1	1	1	1	1	1	1	1	1	0	0	0	0	0
1971	8	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
1972	31	4	2	2	2	2	2	1	1	1	1	1	1	1	1	1	0	0	0	1
1973	21	2	3	3	3	3	2	2	2	2	1	1	1	1	1	1	1	1	1	2
1974	17	2	2	2	2	2	2	1	1	1	1	1	1	1	1	1	1	0	0	2
1975	49	6	6	6	5	5	4	4	3	3	3	2	2	2	2	1	1	1	1	7
1976	92	10	10	9	8	7	7	6	5	4	3	3	3	2	2	2	1	1	1	10
TOTAL	370	43	51	46	42	37	33	29	26	22	19	17	15	13	11	9	8	5	5	22

(1) BASED ON SECTION 3, EXHIBIT 2C, SHEET 3B, COL. 7
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 2C, SHEET 23

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

LOST TIME - PHARMACIES
(000's)

ALLOCATION OF ULTIMATE LOSS

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	PAID LOSS	PAID LDF	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT	INDICATED ULTIMATE LOSS: BORNHUETTER FERGUSON	INITIAL ULTIMATE LOSS	BALANCED ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR			276					645
1977	1,465,551	0.104	1,345	1.123	1,509	1,511	1,511	1,513
1978	1,553,484	0.142	1,907	1.139	2,173	2,177	2,177	2,205
1979	1,646,693	0.127	1,776	1.159	2,058	2,062	2,062	2,080
1980	1,745,494	0.112	1,628	1.181	1,922	1,927	1,927	1,953
1981	1,826,711	0.108	1,608	1.206	1,939	1,944	1,944	1,979
1982	2,061,263	0.138	2,278	1.234	2,810	2,818	2,818	2,854
1983	2,173,213	0.092	1,560	1.264	1,973	1,980	1,980	2,016
1984	2,314,385	0.107	1,875	1.297	2,433	2,440	2,440	2,503
1985	2,444,242	0.090	1,615	1.334	2,155	2,164	2,164	2,219
1986	2,644,132	0.120	2,276	1.376	3,132	3,144	3,144	3,181
1987	2,911,888	0.137	2,763	1.420	3,924	3,942	3,942	3,994
1988	3,191,151	0.130	2,780	1.469	4,083	4,099	4,099	4,150
1989	3,341,117	0.155	3,376	1.522	5,137	5,156	5,156	5,226
1990	3,644,538	0.139	3,156	1.580	4,985	5,013	5,013	5,089
1991	3,852,022	0.093	2,151	1.645	3,538	3,560	3,560	3,709
1992	3,944,342	0.098	2,228	1.715	3,822	3,841	3,841	3,995
1993	4,020,534	0.124	2,753	1.795	4,942	4,966	4,966	5,037
1994	4,272,082	0.124	2,774	1.880	5,216	5,246	5,246	5,171
1995	4,432,599	0.124	2,730	1.973	5,387	5,432	5,432	4,830
1996	4,487,291	0.101	2,139	2.078	4,445	4,482	4,482	4,573
1997	4,623,816	0.151	3,139	2.194	6,887	6,941	6,941	6,712
1998	4,816,176	0.148	3,021	2.326	7,026	7,083	7,083	6,898
1999	5,047,597	0.149	3,003	2.482	7,456	7,491	7,491	7,336
2000	5,318,217	0.140	2,753	2.670	7,349	7,393	7,393	7,517
2001	5,597,545	0.191	3,675	2.895	10,639	10,675	10,675	10,523
2002	5,822,846	0.166	3,024	3.172	9,590	9,624	9,624	9,440
2003	6,004,956	0.159	2,716	3.507	9,526	9,527	9,527	9,519
2004	6,183,507	0.137	2,022	3.903	7,893	8,302	8,302	8,652
2005	6,388,250	0.133	1,690	4.420	7,471	8,272	8,272	8,124
2006	6,653,696	0.133	1,607	5.116	8,223	8,744	8,744	8,429
2007	6,915,410	0.129	1,308	6.082	7,957	8,763	8,763	8,353
2008	7,073,199	0.125	918	7.481	6,869	8,574	8,574	8,349
2009	7,109,910	0.130	885	9.778	8,651	9,171	9,171	9,348
2010	7,245,414	0.138	575	13.889	7,984	9,848	9,848	9,774
2011	7,353,256	0.130	329	23.254	7,651	9,483	9,483	9,416
2012	7,554,946	0.123	73	51.485	3,756	9,193	9,193	9,185
2013	5,229,078	0.126	4	514.852	2,040	6,555	6,555	6,549
2014	5,307,514	0.128				6,794	6,794	6,794
TOTAL			75,737		194,552	220,335	220,335	219,836
EXLD PRIOR			75,462		194,552	220,335	220,335	219,191

(1) PROVIDED BY THE BWC
(2) SECTION 3, EXHIBIT 2C, SHEET 19, COL. 14
(3) BASED ON DATA FROM THE BWC
(4) SECTION 3, EXHIBIT 2C, SHEET 20, COL. 6
(5) = (3) x (4)
(6) = (3) + [(1) x (2)/100 x [(4) - 1] / (4)]
(7) SELECTED BY DELOITTE CONSULTING
(8) SECTION 3, EXHIBIT 2C, SHEET 3B, COL. 8

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

LOST TIME - PHARMACIES
(000's)

ALLOCATION OF ULTIMATE LOSS SUPPORT

ACCIDENT YEAR	PAID LOSS	INITIAL ULTIMATE LOSS	INITIAL RESERVE	TOTAL INITIAL RESERVE	TOTAL SELECTED RESERVE	RESERVE BALANCE FACTOR	BALANCED RESERVE	BALANCED ULTIMATE LOSS & ALAE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR	276	***3 YEAR SUM***	***723***	***2,737***	1,400		370	645
1977	1,345	1,511	167	720	728	1.011	169	1,513
1978	1,907	2,177	270	975	1,074	1.102	297	2,205
1979	1,776	2,062	286	1,042	1,105	1.061	303	2,080
1980	1,628	1,927	299	1,079	1,176	1.089	325	1,953
1981	1,608	1,944	336	1,169	1,291	1.104	371	1,979
1982	2,278	2,818	540	1,805	1,927	1.067	576	2,854
1983	1,560	1,980	419	1,635	1,775	1.086	455	2,016
1984	1,875	2,440	565	1,942	2,159	1.111	628	2,503
1985	1,615	2,164	549	1,922	2,113	1.099	603	2,219
1986	2,276	3,144	867	2,509	2,616	1.043	905	3,181
1987	2,763	3,942	1,178	3,365	3,517	1.045	1,231	3,994
1988	2,780	4,099	1,319	4,650	4,828	1.038	1,370	4,150
1989	3,376	5,156	1,780	4,635	4,817	1.039	1,850	5,226
1990	3,156	5,013	1,858	5,964	6,209	1.041	1,934	5,089
1991	2,151	3,560	1,408	4,181	4,624	1.106	1,558	3,709
1992	2,228	3,841	1,613	4,741	5,195	1.096	1,768	3,995
1993	2,753	4,966	2,214	5,755	5,938	1.032	2,284	5,037
1994	2,774	5,246	2,472	6,541	6,342	0.970	2,397	5,171
1995	2,730	5,432	2,702	9,323	7,244	0.777	2,099	4,830
1996	2,139	4,482	2,343	6,582	6,835	1.039	2,433	4,573
1997	3,139	6,941	3,801	8,847	8,315	0.940	3,572	6,712
1998	3,021	7,083	4,062	9,257	8,834	0.954	3,877	6,898
1999	3,003	7,491	4,487	10,332	9,976	0.965	4,332	7,336
2000	2,753	7,393	4,640	12,320	12,650	1.027	4,764	7,517
2001	3,675	10,675	6,999	16,121	15,771	0.978	6,847	10,523
2002	3,024	9,624	6,600	15,754	15,315	0.972	6,416	9,440
2003	2,716	9,527	6,811	17,113	17,093	0.999	6,803	9,519
2004	2,022	8,302	6,280	16,860	17,798	1.056	6,629	8,652
2005	1,690	8,272	6,582	17,922	17,520	0.978	6,434	8,124
2006	1,607	8,744	7,136	19,725	18,857	0.956	6,822	8,429
2007	1,308	8,763	7,455	20,969	19,813	0.945	7,044	8,353
2008	918	8,574	7,656	22,146	21,494	0.971	7,431	8,349
2009	885	9,171	8,286	24,737	25,267	1.021	8,463	9,348
2010	575	9,848	9,273	28,885	28,654	0.992	9,199	9,774
2011	329	9,483	9,154	30,230	30,007	0.993	9,087	9,416
2012	73	9,193	9,120	33,296	33,267	0.999	9,112	9,185
2013	4	6,555	6,551	28,256	28,230	0.999	6,545	6,549
2014		6,794	6,794	30,253	30,253	1.000	6,794	6,794
TOTAL	75,737	220,335	145,596	436,296	432,025		144,099	219,836
EXLD PRIOR	75,462		144,873	433,558	430,625		143,729	219,191

(1) PROVIDED BY THE BWC
(2) SECTION 3, EXHIBIT 2C, SHEET 3A, COL. 7
(3) = (2) - (1)
(4) SUM OF (3) ACROSS EXHIBITS 2A TO 2F
(5) SECTION 3, EXHIBIT 2, SHEET 3, COL. 12 - SECTION 3, EXHIBIT 2, SHEET 3, COL. 2
(6) = (5) / (4)
(7) = (6) x (3)
(8) = (1) + (7)

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

LOST TIME - PHARMACIES
(000's)

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	1,465,551			1,513		0.103
1978	1,553,484			2,205		0.142
1979	1,646,693			2,080		0.126
1980	1,745,494			1,953		0.112
1981	1,826,711			1,979		0.108
1982	2,061,263	1,272	6.17%	2,854	2,244	0.138
1983	2,173,213	1,342	6.18%	2,016	1,502	0.093
1984	2,314,385	1,433	6.19%	2,503	1,747	0.108
1985	2,444,242	1,564	6.40%	2,219	1,419	0.091
1986	2,644,132	1,653	6.25%	3,181	1,924	0.120
1987	2,911,888	1,704	5.85%	3,994	2,344	0.137
1988	3,191,151	1,901	5.96%	4,150	2,183	0.130
1989	3,341,117	1,905	5.70%	5,226	2,743	0.156
1990	3,644,538	1,872	5.14%	5,089	2,719	0.140
1991	3,852,022	1,802	4.68%	3,709	2,058	0.096
1992	3,944,342	1,957	4.96%	3,995	2,042	0.101
1993	4,020,534	1,909	4.75%	5,037	2,638	0.125
1994	4,272,082	1,861	4.36%	5,171	2,779	0.121
1995	4,432,599	1,874	4.23%	4,830	2,577	0.109
1996	4,487,291	1,931	4.30%	4,573	2,368	0.102
1997	4,623,816	1,706	3.69%	6,712	3,934	0.145
1998	4,816,176	1,682	3.49%	6,898	4,101	0.143
1999	5,047,597	1,867	3.70%	7,336	3,929	0.145
2000	5,318,217	1,949	3.66%	7,517	3,857	0.141
2001	5,597,545	1,958	3.50%	10,523	5,374	0.188
2002	5,822,846	1,838	3.16%	9,440	5,136	0.162
2003	6,004,956	1,959	3.26%	9,519	4,859	0.159
2004	6,183,507	1,897	3.07%	8,652	4,561	0.140
2005	6,388,250	1,811	2.83%	8,124	4,486	0.127
2006	6,653,696	1,580	2.37%	8,429	5,335	0.127
2007	6,915,410	1,745	2.52%	8,353	4,787	0.121
2008	7,073,199	1,620	2.29%	8,349	5,154	0.118
2009	7,109,910	1,678	2.36%	9,348	5,571	0.131
2010	7,245,414	1,738	2.40%	9,774	5,623	0.135
2011	7,353,256	1,551	2.11%	9,416	6,071	0.128
2012	7,554,946	1,354	1.79%	9,185	6,783	0.122
2013	5,229,078	970	1.86%	6,549	6,752	0.125
2014	5,307,514	1,035	1.95%	6,794	6,564	0.128
TOTAL		55,918		219,191		

(1) PROVIDED BY THE BWC
(2) SECTION 3, EXHIBIT 2, SHEET 13, COL. 14
(3) = (2) / (1) x 100
(4) SECTION 3, EXHIBIT 2C, SHEET 3A, COL. 8
(5) = [(4) / (2)] x 1,000
(6) = [(4) / (1)] x 100

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

LOST TIME - PHARMACIES
(000's)

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	3,644,538	2.096	7,637,206	4,985		0.831	2.547	10,554	0	100%	10,554	0.138	0.137	0.139
1991	3,852,022	2.030	7,818,591	3,538		0.831	2.522	7,415	0	100%	7,415	0.095	0.092	0.093
1992	3,944,342	1.930	7,613,696	3,822		0.831	2.497	7,931	0	100%	7,931	0.104	0.097	0.098
1993	4,020,534	1.895	7,617,194	4,942		0.831	2.472	10,155	0	100%	10,155	0.133	0.123	0.124
1994	4,272,082	1.851	7,909,310	5,216		0.831	2.448	10,611	0	100%	10,611	0.134	0.122	0.124
1995	4,432,599	1.799	7,972,245	5,387		0.831	2.424	10,852	0	100%	10,852	0.136	0.122	0.124
1996	4,487,291	1.738	7,797,491	4,445		0.831	2.400	8,865	0	100%	8,865	0.114	0.099	0.101
1997	4,623,816	1.661	7,678,681	6,887		0.831	2.182	12,486	0	100%	12,486	0.163	0.149	0.151
1998	4,816,176	1.586	7,638,048	7,026		0.831	1.983	11,580	0	100%	11,580	0.152	0.146	0.148
1999	5,047,597	1.535	7,748,434	7,456		0.831	1.803	11,171	0	100%	11,171	0.144	0.148	0.149
2000	5,318,217	1.481	7,874,189	7,349		0.848	1.639	10,214	0	100%	10,214	0.130	0.138	0.140
2001	5,597,545	1.450	8,115,826	10,639		0.865	1.490	13,718	0	100%	13,718	0.169	0.190	0.191
2002	5,822,846	1.351	7,863,811	9,590		0.883	1.447	12,250	0	100%	12,250	0.156	0.165	0.166
2003	6,004,956	1.320	7,925,439	9,526		0.901	1.404	12,055	0	100%	12,055	0.152	0.159	0.159
2004	6,183,507	1.337	8,269,908	7,893		0.919	1.364	9,895	0	100%	9,895	0.120	0.128	0.137
2005	6,388,250	1.292	8,253,608	7,471		0.938	1.324	9,279	0	100%	9,279	0.112	0.117	0.133
2006	6,653,696	1.281	8,526,674	8,223		0.957	1.285	10,118	0	100%	10,118	0.119	0.124	0.133
2007	6,915,410	1.229	8,496,918	7,957		0.977	1.248	9,700	0	100%	9,700	0.114	0.115	0.129
2008	7,073,199	1.179	8,337,961	6,869		0.997	1.212	8,295	0	100%	8,295	0.099	0.097	0.125
2009	7,109,910	1.143	8,129,364	8,651		0.958	1.176	9,753	0	100%	9,753	0.120	0.122	0.130
2010	7,245,414	1.134	8,216,184	7,984		0.922	1.142	8,403	0	100%	8,403	0.102	0.110	0.138
2011	7,353,256	1.082	7,954,284	7,651		0.960	1.109	8,143	0	100%	8,143	0.102	0.104	0.130
2012	7,554,946	1.030	7,783,294	3,756		1.000	1.071	4,024	0	100%	4,024	0.052	0.050	0.123
2013	5,229,078	1.015	5,307,514	2,040		1.000	1.035	2,111	0	100%	2,111	0.040	0.039	0.126
2014		1.000				1.000	1.000	0	0	0%	0			0.128

	3 Year Average excluding 2012-2013	0.108	0.112
	7 Year Average excluding 2010-2013	0.119	0.123
	10 Year Weighted Average excluding 2010-2013	0.129	
	10 Year Weighted Average excluding 2009-2013	0.131	
	5 Year Average excluding 2011-2013	0.111	0.114
	5 Year Average excluding 2013	0.095	0.097
	7 Year Average excluding 2013	0.101	0.103
(14)	2014 Selected Loss Rate:	0.128	

(1)	PROVIDED BY THE BWC	(8)	= (4) x (6) x (7)
(2)	BASED ON CHANGE IN SAWW	(9)	N/A
(3)	= (1) x (2)	(10)	SELECTED BY DELOITTE CONSULTING
(4)	SECTION 3, EXHIBIT 2C, SHEET 3A, COL. 5	(11)	= (8) x (10) + (9) x [1.0 - (10)]
(5)	N/A	(12)	= (11) / (3) x 100
(6)	SELECTED BY DELOITTE CONSULTING	(13)	= [(4) x (10) + (5) x [1.0 - (10)]] / (1) x 100
(7)	SELECTED BY DELOITTE CONSULTING	(14)	SELECTED BY DELOITTE CONSULTING

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

LOST TIME - PHARMACIES

INTERPOLATED DEVELOPMENT FACTORS @ 6/30/13

ACCIDENT	AGE	AGE OF SELECTED LDF		PAID LOSS			INCURRED LOSS			REPORTED COUNTS			PAID SEVERITY		
YEAR	@ 6/30/13	LOW	HIGH	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Prior	726	726	738	1.006	1.006	1.006									
1954	714	714	726	1.007	1.006	1.007									
1955	702	702	714	1.008	1.007	1.008									
1956	690	690	702	1.008	1.008	1.008									
1957	678	678	690	1.009	1.008	1.009									
1958	666	666	678	1.011	1.009	1.011									
1959	654	654	666	1.012	1.011	1.012									
1960	642	642	654	1.013	1.012	1.013									
1961	630	630	642	1.015	1.013	1.015									
1962	618	618	630	1.017	1.015	1.017									
1963	606	606	618	1.020	1.017	1.020									
1964	594	594	606	1.022	1.020	1.022									
1965	582	582	594	1.026	1.022	1.026									
1966	570	570	582	1.029	1.026	1.029									
1967	558	558	570	1.033	1.029	1.033									
1968	546	546	558	1.038	1.033	1.038									
1969	534	534	546	1.043	1.038	1.043									
1970	522	522	534	1.049	1.043	1.049									
1971	510	510	522	1.056	1.049	1.056									
1972	498	498	510	1.064	1.056	1.064									
1973	486	486	498	1.073	1.064	1.073									
1974	474	474	486	1.083	1.073	1.083									
1975	462	462	474	1.095	1.083	1.095									
1976	450	450	462	1.108	1.095	1.108									
1977	438	438	450	1.123	1.108	1.123				1.000	1.000	1.000	1.247	1.247	1.247
1978	426	426	438	1.139	1.123	1.139				1.000	1.000	1.000	1.247	1.247	1.247
1979	414	414	426	1.159	1.139	1.159				1.000	1.000	1.000	1.247	1.247	1.247
1980	402	402	414	1.181	1.159	1.181				1.000	1.000	1.000	1.247	1.247	1.247
1981	390	390	402	1.206	1.181	1.206				1.000	1.000	1.000	1.247	1.247	1.247
1982	378	378	390	1.234	1.206	1.234				1.000	1.000	1.000	1.247	1.247	1.247
1983	366	366	378	1.264	1.234	1.264				1.000	1.000	1.000	1.274	1.247	1.274
1984	354	354	366	1.297	1.264	1.297				1.000	1.000	1.000	1.296	1.274	1.296
1985	342	342	354	1.334	1.297	1.334				1.000	1.000	1.000	1.322	1.296	1.322
1986	330	330	342	1.376	1.334	1.376				1.000	1.000	1.000	1.346	1.322	1.346
1987	318	318	330	1.420	1.376	1.420				1.000	1.000	1.000	1.374	1.346	1.374
1988	306	306	318	1.469	1.420	1.469				1.000	1.000	1.000	1.403	1.374	1.403
1989	294	294	306	1.522	1.469	1.522				1.000	1.000	1.000	1.444	1.403	1.444
1990	282	282	294	1.580	1.522	1.580				1.000	1.000	1.000	1.490	1.444	1.490
1991	270	270	282	1.645	1.580	1.645				1.000	1.000	1.000	1.543	1.490	1.543
1992	258	258	270	1.715	1.645	1.715				1.000	1.000	1.000	1.595	1.543	1.595
1993	246	246	258	1.795	1.715	1.795				1.000	1.000	1.000	1.652	1.595	1.652
1994	234	234	246	1.880	1.795	1.880				1.000	1.000	1.000	1.716	1.652	1.716
1995	222	222	234	1.973	1.880	1.973				1.000	1.000	1.000	1.785	1.716	1.785
1996	210	210	222	2.078	1.973	2.078				1.000	1.000	1.000	1.863	1.785	1.863
1997	198	198	210	2.194	2.078	2.194				1.000	1.000	1.000	1.951	1.863	1.951
1998	186	186	198	2.326	2.194	2.326				1.000	1.000	1.000	2.046	1.951	2.046
1999	174	174	186	2.482	2.326	2.482				1.001	1.000	1.001	2.155	2.046	2.155
2000	162	162	174	2.670	2.482	2.670				1.001	1.001	1.001	2.282	2.155	2.282
2001	150	150	162	2.895	2.670	2.895				1.002	1.001	1.002	2.446	2.282	2.446
2002	138	138	150	3.172	2.895	3.172				1.002	1.002	1.002	2.640	2.446	2.640
2003	126	126	138	3.507	3.172	3.507				1.004	1.002	1.004	2.868	2.640	2.868
2004	114	114	126	3.903	3.507	3.903				1.005	1.004	1.005	3.136	2.868	3.136
2005	102	102	114	4.420	3.903	4.420				1.007	1.005	1.007	3.496	3.136	3.496
2006	90	90	102	5.116	4.420	5.116				1.011	1.007	1.011	3.998	3.496	3.998
2007	78	78	90	6.082	5.116	6.082				1.034	1.011	1.034	4.590	3.998	4.590
2008	66	66	78	7.481	6.082	7.481				1.057	1.034	1.057	5.425	4.590	5.425
2009	54	54	66	9.778	7.481	9.778				1.085	1.057	1.085	6.796	5.425	6.796
2010	42	42	54	13.889	9.778	13.889				1.122	1.085	1.122	9.312	6.796	9.312
2011	30	30	42	23.254	13.889	23.254				1.185	1.122	1.185	14.595	9.312	14.595
2012	18	18	30	51.485	23.254	51.485				1.383	1.185	1.383	26.438	14.595	26.438
2013	6	6	18	514.852	51.485	514.852				3.728	1.383	3.728	87.798	26.438	87.798

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 3, EXHIBIT 2C, SHEET 23; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 3, EXHIBIT 2C, SHEET 23; SELECTED CUM. BASED ON (3)
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)
(7) N/A
(8) N/A
(9) N/A
(10) FROM SECTION 3, EXHIBIT 2, SHEET 29; SELECTED CUM. BASED ON (2)
(11) FROM SECTION 3, EXHIBIT 2, SHEET 29; SELECTED CUM. BASED ON (3)
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)
(13) FROM SECTION 3, EXHIBIT 2C, SHEET 30; SELECTED CUM. BASED ON (2)
(14) FROM SECTION 3, EXHIBIT 2C, SHEET 30; SELECTED CUM. BASED ON (3)
(15) INTERPOLATION OF (13) & (14) TO THE AGES LISTED IN (1)

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
MEDICAL
LOST TIME - PHARMACIES

PAID LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977	1	7	20	35	59	96	140	184	221	263	319	379	449	516	607	666	722	765	803	847	889	931	973	1,012	1,062	1,088	1,117	1,158	1,207	1,237	1,260	1,279	1,293	1,308	1,325	1,338	1,345	1,345
1978	1	9	28	50	84	128	179	249	320	432	565	688	822	908	989	1,062	1,131	1,197	1,261	1,318	1,368	1,427	1,496	1,590	1,668	1,736	1,790	1,824	1,845	1,863	1,879	1,889	1,895	1,902	1,904	1,907		1,907
1979	1	12	35	58	92	140	196	257	306	363	428	498	597	692	778	866	952	1,028	1,114	1,177	1,261	1,328	1,412	1,461	1,501	1,543	1,597	1,636	1,667	1,694	1,720	1,736	1,752	1,765	1,776			1,776
1980	1	12	36	60	93	141	203	273	322	377	440	518	596	675	754	825	891	954	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				1,628
1981	1	14	39	68	108	166	233	304	356	413	489	564	640	719	793	874	950	1,008	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					1,608
1982	2	25	62	101	158	234	316	397	462	549	665	801	918	1,024	1,121	1,231	1,298	1,368	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						2,278
1983	2	21	58	99	155	226	301	382	454	540	633	732	822	906	1,002	1,072	1,129	1,191	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							1,560
1984	3	29	70	114	174	250	327	427	519	603	688	772	864	942	1,005	1,071	1,147	1,238	1,308	1,380	1,467	1,562	1,614	1,650	1,682	1,720	1,760	1,798	1,841	1,875								1,875
1985	3	27	71	123	185	260	353	449	548	644	738	831	913	992	1,068	1,157	1,250	1,321	1,379	1,429	1,481	1,505	1,534	1,550	1,561	1,570	1,583	1,598	1,615									1,615
1986	2	26	78	126	192	290	392	500	611	714	821	924	1,010	1,101	1,197	1,303	1,379	1,468	1,570	1,675	1,753	1,823	1,892	1,975	2,059	2,137	2,209	2,276										2,276
1987	2	31	101	175	281	423	564	720	878	1,037	1,178	1,277	1,386	1,492	1,642	1,759	1,882	2,011	2,143	2,239	2,307	2,374	2,444	2,523	2,610	2,703	2,763											2,763
1988	3	37	110	202	316	454	581	714	843	979	1,096	1,213	1,348	1,517	1,684	1,831	1,965	2,076	2,160	2,249	2,340	2,413	2,513	2,599	2,685	2,780												2,780
1989	3	37	127	226	345	470	588	732	883	1,032	1,181	1,343	1,548	1,714	1,903	2,112	2,328	2,502	2,639	2,777	2,900	3,014	3,129	3,254	3,376													3,376
1990	3	43	155	263	400	528	660	797	930	1,082	1,260	1,473	1,635	1,818	2,028	2,251	2,434	2,593	2,727	2,812	2,896	2,998	3,083	3,156														3,156
1991	4	58	141	224	325	437	554	664	789	930	1,087	1,208	1,332	1,466	1,592	1,696	1,779	1,856	1,917	1,973	2,032	2,100	2,151															2,151
1992	4	72	172	278	382	481	596	713	844	1,018	1,143	1,287	1,440	1,585	1,663	1,732	1,805	1,893	1,986	2,068	2,140	2,228																2,228
1993	8	88	186	309	433	559	686	847	1,029	1,189	1,349	1,546	1,766	1,921	2,032	2,148	2,252	2,358	2,477	2,621	2,753																	2,753
1994	4	88	182	279	394	536	701	894	1,061	1,230	1,440	1,635	1,801	1,940	2,107	2,261	2,405	2,543	2,667	2,774																		2,774
1995	4	53	155	277	419	617	858	1,035	1,229	1,456	1,707	1,900	2,074	2,230	2,339	2,440	2,544	2,649	2,730																			2,730
1996	6	65	149	281	412	581	691	813	982	1,175	1,303	1,435	1,585	1,722	1,852	1,964	2,064	2,139																				2,139
1997	4	137	255	443	702	946	1,213	1,537	1,804	2,003	2,184	2,406	2,587	2,756	2,894	3,027	3,139																					3,139
1998	7	84	246	488	700	941	1,242	1,530	1,773	1,966	2,132	2,315	2,524	2,713	2,890	3,021																						3,021
1999	9	119	326	549	807	1,067	1,355	1,611	1,830	2,023	2,207	2,415	2,627	2,833	3,003																							3,003
2000	10	176	390	752	1,076	1,412	1,621	1,783	1,980	2,134	2,282	2,437	2,597	2,753																								2,753
2001	14	216	524	867	1,262	1,596	1,902	2,232	2,534	2,822	3,120	3,423	3,675																									3,675
2002	25	215	452	742	997	1,270	1,579	1,885	2,194	2,530	2,788	3,024																										3,024
2003	24	234	541	817	1,106	1,430	1,669	1,944	2,229	2,478	2,716																											2,716
2004	27	234	438	663	882	1,102	1,336	1,561	1,805	2,022																												2,022
2005	22	154	347	580	812	1,048	1,272	1,488	1,690																													1,690
2006	15	135	332	595	856	1,103	1,347	1,607																														1,607
2007	11	160	348	575	806	1,063	1,308																															1,308
2008	16	137	306	506	725	918																																918
2009	25	191	380	630	885																																	885
2010	17	178	378	575																																		575
2011	15	155	329																																			329
2012	7	73																																				73
2013	4																																					4
																																						75,462

AGE-TO-AGE DEVELOPMENT FACTORS

	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-438	438-Ult
1977	12.087	3.003	1.746	1.688	1.625	1.458	1.314	1.198	1.193	1.212	1.189	1.184	1.149	1.177	1.096	1.085	1.059	1.050	1.054	1.050	1.047	1.046	1.040	1.049	1.025	1.027	1.036	1.042	1.025	1.018	1.016	1.011	1.011	1.013	1.010	1.005	
1978	12.087	3.003	1.746	1.695	1.520	1.400	1.390	1.288	1.351	1.307	1.217	1.195	1.105	1.090	1.074	1.065	1.058	1.053	1.046	1.038	1.043	1.048	1.063	1.049	1.041	1.031	1.019	1.011	1.010	1.008	1.006	1.003	1.004	1.001	1.002		
1979	12.087	3.003	1.669	1.574	1.520	1.400	1.315	1.189	1.188	1.179	1.164	1.199	1.159	1.124	1.112	1.099	1.080	1.084	1.056	1.072	1.053	1.063	1.035	1.027	1.028	1.035	1.024	1.019	1.016	1.016	1.009	1.009	1.007	1.007			
1980	12.087	3.050	1.680	1.548	1.511	1.436	1.345	1.181	1.171	1.167	1.176	1.152	1.132	1.117	1.095	1.079	1.071	1.052	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				
1981	11.515	2.888	1.736	1.599	1.534	1.404	1.305	1.170	1.160	1.184	1.153	1.135	1.123	1.102	1.103	1.086	1.061	1.060	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					
1982	10.412	2.449	1.641	1.554	1.485	1.352	1.254	1.164	1.188	1.212	1.204	1.146	1.116	1.094	1.099	1.054	1.054	1.051	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						
1983	11.320	2.800	1.717	1.568	1.459	1.331	1.270	1.189	1.191	1.171	1.157	1.123	1.102	1.106	1.071	1.053	1.055	1.064	1.041	1.042	1.035	1.028	1.018	1.012	1.008	1.007	1.007	1.005	1.004	1.004							
1984	10.282	2.423	1.628	1.521	1.437	1.308	1.304	1.215	1.163	1.141	1.122	1.119	1.090	1.067	1.066	1.070	1.079	1.056	1.055	1.064	1.064	1.034	1.022	1.019	1.023	1.023	1.021	1.024	1.019								
1985	10.731	2.640	1.723	1.506	1.406	1.356	1.272	1.221	1.174	1.145	1.126	1.099	1.086	1.076	1.084	1.080	1.057	1.044	1.036	1.036	1.017	1.019	1.011	1.007	1.006	1.008	1.010	1.011									
1986	11.951	2.940	1.627	1.519	1.513	1.351	1.278	1.220	1.170	1.149	1.126	1.093	1.089	1.087	1.089	1.058	1.064	1.069	1.067	1.047	1.040	1.038	1.043	1.043	1.038	1.034	1.030										
1987	12.760	3.253	1.736	1.601	1.506	1.336	1.276	1.220	1.181	1.135	1.085	1.085	1.077	1.101	1.071	1.070	1.069	1.066	1.045	1.031	1.029	1.030	1.032	1.034	1.036	1.022											
1988	11.654	2.992	1.841	1.560	1.437	1.281	1.228	1.182	1.160	1.120	1.107	1.112	1.125	1.110	1.087	1.073	1.056	1.041	1.041	1.040	1.031	1.042	1.034	1.033	1.035												
1989	12.725	3.408	1.786	1.523	1.362	1.252	1.244	1.206	1.170	1.144	1.137	1.152	1.107	1.110	1.110	1.102	1.074	1.055	1.052	1.044	1.039	1.038	1.040	1.037													
1990	15.348	3.577	1.695	1.518	1.322	1.250	1.208	1.166	1.163	1.165	1.169	1.109	1.112	1.116	1.110	1.082	1.065	1.052	1.031	1.030	1.035	1.028	1.024														
1991	13.978	2.425	1.591	1.449	1.348	1.267	1.198	1.189	1.178	1.169	1.111	1.103	1.100	1.086	1.065	1.049	1.043	1.033	1.030	1.029	1.033	1.025															
1992	18.752	2.384	1.619	1.375	1.260	1.239	1.196	1.183	1.207	1.122	1.126	1.119	1.101	1.049	1.042	1.042	1.049	1.049	1.041	1.035	1.041																
1993	11.224	2.115	1.660	1.398	1.292	1.228	1.234	1.215	1.155	1.135	1.145	1.143	1.088	1.058	1.057	1.048	1.047	1.051	1.058	1.050																	
1994	23.254	2.057	1.534	1.410	1.361	1.308	1.276	1.186	1.159	1.171	1.135	1.102	1.077	1.086	1.073	1.064	1.057	1.049	1.040																		
1995	13.881	2.937	1.789	1.511	1.475	1.389	1.207	1.188	1.185	1.172	1.113	1.092	1.075	1.049	1.043	1.042	1.041	1.031																			
1996	11.052	2.298	1.887	1.469	1.407	1.191	1.176	1.207	1.197	1.109	1.101	1.105	1.087	1.076	1.061	1.051	1.036																				
1997	35.588	1.867	1.739	1.584	1.346	1.283	1.267	1.173	1.111	1.090	1.101	1.075	1.065	1.050	1.046	1.037																					
1998	12.082	2.920	1.985	1.434	1.345	1.320	1.232	1.158	1.109	1.085	1.086	1.090	1.075	1.065	1.045																						
1999	12.563	2.734	1.683	1.471	1.321	1.270	1.189	1.136	1.106	1.091	1.095	1.088	1.078	1.060																							
2000	17.033	2.214	1.930	1.431	1.311	1.148	1.100	1.110	1.078	1.069	1.068	1.066	1.060																								
2001	15.180	2.422	1.654	1.455	1.264	1.192	1.173	1.135	1.114	1.106	1.097	1.074																									
2002	8.740	2.106	1.640	1.344	1.273	1.244	1.194	1.164	1.153	1.102	1.085																										
2003	9.916	2.308	1.509	1.355	1.293	1.167	1.165	1.146	1.112	1.096																											
2004	8.817	1.874	1.512	1.331	1.249	1.213	1.168	1.156	1.120																												
2005	6.942	2.250	1.669	1.400	1.291	1.214	1.170	1.136																													
2006	9.059	2.460	1.794	1.439	1.290	1.221	1.194																														
2007	14.665	2.175	1.651	1.402	1.318	1.231																															
2008	8.384	2.226	1.654	1.434	1.266																																
2009	7.653	1.991	1.659	1.405																																	
2010	10.540	2.125	1.520																																		
2011	10.333	2.123																																			
2012	9.756																																				
3 Yr Avg	10.210	2.080	1.611	1.414	1.291	1.222	1.177	1.146	1.129	1.101	1.083	1.076	1.071	1.059	1.051	1.043	1.045	1.043	1.046	1.038	1.037	1.030	1.033	1.035	1.036	1.021	1.020	1.013	1.017	1.013	1.014	1.011	1.007	1.007	1.006	1.005	
5 Yr Avg	9.333	2.128	1.655	1.416	1.283	1.209	1.178	1.148	1.115	1.093	1.086	1.079	1.073	1.060	1.054	1.048	1.046	1.042	1.040	1.038	1.036	1.032	1.035	1.031	1.027	1.019	1.019	1.015	1.016	1.014	1.012	1.010	1.008	1.007	1.006	1.005	
10 Yr Avg	9.607	2.164	1.626	1.400	1.288	1.222	1.185	1.152	1.128	1.109	1.103	1.095	1.081	1.069	1.065	1.059	1.054	1.049	1.044	1.041	1.037	1.032	1.030	1.030	1.027	1.023	1.021	1.018	1.017	1.014	1.012	1.010	1.008	1.007	1.006	1.005	
8 Yr Wtd	9.194	2.126	1.609	1.384	1.280	1.201	1.168	1.143	1.113	1.093	1.092	1.084	1.074	1.061	1.053	1.052	1.052	1.045	1.043	1.038	1.034	1.032	1.030	1.030	1.027	1.022	1.020	1.016	1.017	1.014	1.012	1.009	1.008	1.006	1.005	1.005	
12 Yr Wtd	9.567	2.180	1.648	1.406	1.295	1.220	1.183	1.153	1.126	1.107	1.101	1.092	1.082	1.073	1.066	1.059	1.055	1.049	1.044	1.042	1.037	1.034	1.032	1.032	1.029	1.024	1.021	1.018	1.017	1.014	1.012	1.009	1.008	1.006	1.005	1.005	
15 Yr Wtd	10.071	2.214	1.674	1.420	1.307	1.230	1.189	1.157	1.132	1.113	1.106	1.096	1.084	1.075	1.067	1.060	1.056	1.050	1.047	1.045	1.039	1.037	1.034	1.033	1.029	1.024	1.021	1.018	1.017	1.014	1.012	1.009	1.008	1.006	1.005	1.005	TAIL
Prior FY	10.000	2.180	1.670	1.425	1.294	1.220	1.181	1.155	1.125	1.110	1.100	1.090	1.075	1.065	1.065	1.063	1.059	1.055	1.051	1.048	1.047	1.044	1.043	1.040	1.037	1.034	1.032	1.031	1.028	1.027	1.026	1.024	1.022	1.021	1.019	1.017	1.015	1.123
PA Sel.	9.800	2.300	1.660	1.410	1.290	1.215	1.172	1.141	1.119	1.101	1.088	1.077	1.073	1.068	1.064	1.062	1.057	1.053	1.050	1.047	1.046	1.043	1.041	1.038	1.036	1.034	1.032	1.031	1.028	1.026	1.025	1.023	1.022	1.019	1.017	1.015	1.013
Selected	10.000	2.214	1.674	1.420	1.307	1.230	1.189	1.157	1.132	1.113	1.106	1.096	1.084	1.075	1.067	1.060	1.056	1.053	1.050	1.047	1.046	1.043	1.041	1.038	1.036	1.034	1.032	1.031	1.028	1.026	1.025	1.023	1.022	1.019	1.017	1.015	1.013
Cumulative	514.852	51.485	23.254	13.889	9.778	7.481	6.082	5.116	4.420	3.903	3.507	3.172	2.895	2.670	2.482	2.326	2.194	2.078	1.973	1.880	1.795	1.715	1.645	1.580	1.522	1.469	1.420	1.376	1.334	1.297	1.264	1.234	1.206	1.181	1.159	1.139	1.123	1.108

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

LOST TIME - PHARMACIES

PAID TAIL FACTOR SELECTION

		AGE TO AGE DEVELOPMENT FACTORS							CUMULATIVE DEVELOPMENT FACTORS					
AGE MONTHS	AGE YEARS	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	PA SELECTED TAIL	SELECTED FOR TAIL	SELECTED INCREM. DECAY	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	PA SELECTED TAIL	SELECTED FOR TAIL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
6	0.5	10.000		2.318	5.436	9.800	10.000		458.630		79.797	321.569	453.351	514.852
18	1.5	2.214	3.220	1.641	2.127	2.300	2.214	1.349	45.863	79.464	34.427	59.158	46.260	51.485
30	2.5	1.674	1.943	1.436	1.596	1.660	1.674	1.230	20.715	24.675	20.979	27.816	20.113	23.254
42	3.5	1.420	1.457	1.330	1.392	1.410	1.420	1.044	12.372	12.700	14.607	17.431	12.116	13.889
54	4.5	1.307	1.311	1.264	1.286	1.290	1.307	1.037	8.710	8.715	10.979	12.526	8.593	9.778
66	5.5	1.230	1.223	1.219	1.223	1.215	1.230	0.979	6.664	6.645	8.683	9.739	6.661	7.481
78	6.5	1.189	1.177	1.185	1.181	1.172	1.189	1.010	5.418	5.434	7.125	7.964	5.483	6.082
90	7.5	1.157	1.148	1.159	1.151	1.141	1.157	0.991	4.557	4.617	6.012	6.744	4.676	5.116
102	8.5	1.132	1.126	1.139	1.129	1.119	1.132	0.973	3.937	4.020	5.185	5.858	4.098	4.420
114	9.5	1.113	1.107	1.123	1.113	1.101	1.113	0.966	3.477	3.571	4.551	5.186	3.663	3.903
126	10.5	1.106	1.091	1.109	1.099	1.088	1.106	1.042	3.124	3.227	4.054	4.661	3.328	3.507
138	11.5	1.096	1.086	1.098	1.089	1.077	1.096	1.000	2.825	2.959	3.655	4.239	3.060	3.172
150	12.5	1.084	1.077	1.088	1.080	1.073	1.084	0.966	2.579	2.724	3.330	3.894	2.843	2.895
162	13.5	1.075	1.065	1.080	1.073	1.068	1.075	0.969	2.378	2.529	3.060	3.605	2.648	2.670
174	14.5	1.067	1.056	1.073	1.066	1.064	1.067	0.961	2.211	2.375	2.834	3.361	2.481	2.482
186	15.5	1.060	1.055	1.066	1.061	1.062	1.060	0.954	2.072	2.248	2.643	3.151	2.331	2.326
198	16.5	1.056	1.053	1.061	1.057	1.057	1.056	0.982	1.954	2.130	2.478	2.970	2.196	2.194
210	17.5	1.053	1.049	1.056	1.053	1.053	1.053	1.003	1.851	2.023	2.337	2.810	2.078	2.078
222	18.5	1.050	1.046	1.052	1.049	1.050	1.050	0.984	1.758	1.927	2.213	2.670	1.973	1.973
234	19.5	1.047	1.044	1.048	1.046	1.047	1.047	1.001	1.675	1.842	2.104	2.545	1.880	1.880
246	20.5	1.046	1.042	1.044	1.043	1.046	1.046	1.030	1.599	1.764	2.009	2.433	1.795	1.795
258	21.5	1.043	1.042	1.041	1.041	1.043	1.043	0.971	1.528	1.693	1.924	2.333	1.715	1.715
270	22.5	1.041	1.039	1.038	1.038	1.041	1.041	0.990	1.465	1.625	1.848	2.241	1.645	1.645
282	23.5	1.038	1.037	1.036	1.036	1.038	1.038	0.972	1.407	1.564	1.780	2.158	1.580	1.580
294	24.5	1.036	1.034	1.033	1.035	1.036	1.036	0.980	1.356	1.508	1.719	2.083	1.522	1.522
306	25.5	1.034	1.032	1.031	1.033	1.034	1.034	0.985	1.308	1.458	1.663	2.013	1.469	1.469
318	26.5	1.032	1.030	1.029	1.031	1.032	1.032	0.964	1.265	1.413	1.613	1.949	1.420	1.420
330	27.5	1.031	1.028	1.027	1.030	1.031	1.031	1.013	1.226	1.372	1.568	1.890	1.376	1.376
342	28.5	1.028	1.027	1.026	1.029	1.028	1.028	0.936	1.189	1.334	1.526	1.835	1.334	1.334
354	29.5	1.026	1.024	1.024	1.027	1.026	1.026	0.943	1.156	1.299	1.487	1.784	1.297	1.297
366	30.5	1.025	1.022	1.023	1.026	1.025	1.025	0.975	1.126	1.268	1.452	1.736	1.264	1.264
378	31.5	1.023	1.021	1.022	1.025	1.023	1.023	0.949	1.099	1.241	1.420	1.692	1.234	1.234
390	32.5	1.022	1.020	1.020	1.024	1.022	1.022	0.958	1.074	1.215	1.390	1.650	1.206	1.206
402	33.5	1.019	1.019	1.019	1.023	1.019	1.019	0.908	1.052	1.191	1.362	1.611	1.181	1.181
414	34.5	1.017	1.017	1.018	1.023	1.017	1.017	0.895	1.032	1.169	1.337	1.574	1.159	1.159
426	35.5	1.015	1.015	1.017	1.022	1.015	1.015	0.912	1.0150	1.150	1.313	1.539	1.139	1.139
438	36.5		1.015	1.016	1.021	1.013	1.013	0.905		1.133	1.291	1.506	1.123	1.123
450	37.5		1.013	1.015	1.020	1.012	1.012	0.903		1.117	1.270	1.475	1.108	1.108
462	38.5		1.012	1.015	1.020	1.011	1.011	0.902		1.102	1.251	1.446	1.095	1.095
474	39.5		1.010	1.014	1.019	1.009	1.009	0.899		1.090	1.233	1.418	1.083	1.083
486	40.5		1.009	1.013	1.018	1.008	1.008	0.897		1.079	1.216	1.392	1.073	1.073
498	41.5		1.008	1.013	1.018	1.007	1.007	0.893		1.069	1.200	1.366	1.064	1.064
510	42.5		1.008	1.012	1.017	1.007	1.007	0.891		1.060	1.185	1.342	1.056	1.056
522	43.5		1.007	1.011	1.017	1.006	1.006	0.886		1.052	1.171	1.319	1.049	1.049
534	44.5		1.006	1.011	1.016	1.005	1.005	0.883		1.045	1.158	1.298	1.043	1.043
546	45.5		1.005	1.010	1.016	1.004	1.004	0.882		1.039	1.145	1.277	1.038	1.038
558	46.5		1.004	1.010	1.016	1.004	1.004	0.885		1.033	1.134	1.256	1.033	1.033
570	47.5		1.004	1.009	1.015	1.003	1.003	0.883		1.029	1.122	1.237	1.029	1.029
582	48.5		1.003	1.009	1.015	1.003	1.003	0.883		1.025	1.112	1.219	1.026	1.026
594	49.5		1.002	1.009	1.014	1.003	1.003	0.880		1.022	1.102	1.201	1.022	1.022
606	50.5		1.002	1.008	1.014	1.002	1.002	0.873		1.019	1.093	1.184	1.020	1.020
618	51.5		1.002	1.008	1.014	1.002	1.002	0.866		1.017	1.084	1.168	1.017	1.017
630	52.5		1.001	1.008	1.013	1.002	1.002	0.868		1.016	1.075	1.152	1.015	1.015
642	53.5		1.002	1.007	1.013	1.002	1.002	0.869		1.015	1.067	1.137	1.013	1.013
654	54.5		1.001	1.007	1.013	1.001	1.001	0.869		1.013	1.059	1.122	1.012	1.012
666	55.5		1.001	1.007	1.012	1.001	1.001	0.858		1.011	1.052	1.108	1.011	1.011
678	56.5		1.001	1.006	1.012	1.001	1.001	0.846		1.010	1.045	1.094	1.009	1.009
690	57.5		1.001	1.006	1.012	1.001	1.001	0.822		1.009	1.039	1.081	1.008	1.008
702	58.5		1.001	1.006	1.012	1.001	1.001	0.800		1.008	1.032	1.068	1.008	1.008
714	59.5		1.001	1.006	1.011	1.001	1.001	1.276		1.007	1.026	1.056	1.007	1.007
726	60.5		1.001	1.005	1.011	1.001	1.001	0.888		1.006	1.021	1.044	1.006	1.006
738	61.5		1.001	1.005	1.011	1.001	1.001	0.888		1.006	1.015	1.033	1.006	1.006
750	62.5		1.001	1.005	1.011	1.001	1.001	0.888		1.005	1.010	1.021	1.005	1.005
TAIL	TAIL		1.004	1.005	1.011	1.004	1.004	7.799		1.004	1.005	1.011	1.004	1.004

60.5 TAIL DECAY 15.676 (16)

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 3, EXHIBIT 2C, SHEET 44
(4) SECTION 3, EXHIBIT 2C, SHEET 45, COL. 5; TAIL FROM SECTION 3, EXHIBIT 2C, SHEET 48
(5) SECTION 3, EXHIBIT 2C, SHEET 44
(6) SECTION 3, EXHIBIT 2C, SHEET 44
(7) PA SELECTED TAIL
(8) SELECTED BY DELOITTE CONSULTING
(9) = [[(8) - 1.0] x (8) PRIOR AGE] / [(8) PRIOR AGE - 1.0]
(10) COL. 3 MULTIPLICATIVELY ACCUMULATED
(11) COL. 4 MULTIPLICATIVELY ACCUMULATED
(12) COL. 5 MULTIPLICATIVELY ACCUMULATED
(13) COL. 6 MULTIPLICATIVELY ACCUMULATED
(14) COL. 7 MULTIPLICATIVELY ACCUMULATED
(15) COL. 8 MULTIPLICATIVELY ACCUMULATED
(16) 59.5-TO-60.5 TAIL DECAY + (58.5-TO-59.5 DECAY x 59.5-TO-60.5 TAIL DECAY)

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

LOST TIME - PHARMACIES

FITTED PAID LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**4**
	To:	**32**
Cut-off		**64**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.005**	**0.979**
Inverse Power	**1.011**	**0.996**

		----FROM PAID TRIANGLE----			PA	SELECTED	**Weibull Curve Fitting**					**Inverse Power Curve Fitting**				
							Slope=	0.464				Slope=	-1.247			
							Intercept=	-1.403				Intercept=	3.725			
PERIOD	AGE	SELECTED	8 YR WTD	12 YR WTD	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	10.000	9.194	9.567	9.800	10.000	1.792	-2.250	-0.572	**2.318**	79.797	1.792	2.197	1.490	**5.436**	321.569
2	18	2.214	2.126	2.180	2.300	2.180	2.890	-0.488	-0.062	**1.641**	34.427	2.890	0.166	0.119	**2.127**	59.158
3	30	1.674	1.609	1.648	1.660	1.670	3.401	-0.091	0.175	**1.436**	20.979	3.401	-0.400	-0.518	**1.596**	27.816
4	42	1.420	1.384	1.406	1.410	1.425	3.738	0.190	0.331	**1.330**	14.607	3.738	-0.856	-0.938	**1.392**	17.431
5	54	1.307	1.280	1.295	1.290	1.288	3.989	0.404	0.448	**1.264**	10.979	3.989	-1.245	-1.251	**1.286**	12.526
6	66	1.230	1.201	1.220	1.215	1.220	4.190	0.538	0.541	**1.219**	8.683	4.190	-1.514	-1.501	**1.223**	9.739
7	78	1.189	1.168	1.183	1.172	1.180	4.357	0.631	0.619	**1.185**	7.125	4.357	-1.714	-1.710	**1.181**	7.964
8	90	1.157	1.143	1.153	1.141	1.150	4.500	0.711	0.685	**1.159**	6.012	4.500	-1.897	-1.888	**1.151**	6.744
9	102	1.132	1.113	1.126	1.119	1.125	4.625	0.787	0.743	**1.139**	5.185	4.625	-2.079	-2.044	**1.129**	5.858
10	114	1.113	1.093	1.107	1.101	1.105	4.736	0.856	0.795	**1.123**	4.551	4.736	-2.254	-2.183	**1.113**	5.186
11	126	1.106	1.092	1.101	1.088	1.100	4.836	0.875	0.841	**1.109**	4.054	4.836	-2.303	-2.308	**1.099**	4.661
12	138	1.096	1.084	1.092	1.077	1.090	4.927	0.914	0.883	**1.098**	3.655	4.927	-2.408	-2.421	**1.089**	4.239
13	150	1.084	1.074	1.082	1.073	1.075	5.011	0.979	0.922	**1.088**	3.330	5.011	-2.590	-2.525	**1.080**	3.894
14	162	1.075	1.061	1.073	1.068	1.065	5.088	1.028	0.958	**1.080**	3.060	5.088	-2.733	-2.621	**1.073**	3.605
15	174	1.067	1.053	1.066	1.064	1.064	5.159	1.032	0.991	**1.073**	2.834	5.159	-2.745	-2.711	**1.066**	3.361
16	186	1.060	1.052	1.059	1.062	1.062	5.226	1.046	1.022	**1.066**	2.643	5.226	-2.785	-2.794	**1.061**	3.151
17	198	1.056	1.052	1.055	1.057	1.057	5.288	1.073	1.051	**1.061**	2.478	5.288	-2.870	-2.872	**1.057**	2.970
18	210	1.053	1.045	1.049	1.053	1.053	5.347	1.095	1.078	**1.056**	2.337	5.347	-2.938	-2.945	**1.053**	2.810
19	222	1.050	1.043	1.044	1.050	1.050	5.403	1.116	1.104	**1.052**	2.213	5.403	-3.005	-3.014	**1.049**	2.670
20	234	1.047	1.038	1.042	1.047	1.047	5.455	1.131	1.128	**1.048**	2.104	5.455	-3.052	-3.080	**1.046**	2.545
21	246	1.046	1.034	1.037	1.046	1.046	5.505	1.136	1.152	**1.044**	2.009	5.505	-3.069	-3.143	**1.043**	2.433
22	258	1.043	1.032	1.034	1.043	1.043	5.553	1.159	1.174	**1.041**	1.924	5.553	-3.144	-3.202	**1.041**	2.333
23	270	1.041	1.030	1.032	1.041	1.041	5.598	1.174	1.195	**1.038**	1.848	5.598	-3.196	-3.259	**1.038**	2.241
24	282	1.038	1.030	1.032	1.038	1.038	5.642	1.195	1.215	**1.036**	1.780	5.642	-3.264	-3.313	**1.036**	2.158
25	294	1.036	1.027	1.029	1.036	1.036	5.684	1.211	1.234	**1.033**	1.719	5.684	-3.322	-3.365	**1.035**	2.083
26	306	1.034	1.022	1.024	1.034	1.034	5.724	1.226	1.253	**1.031**	1.663	5.724	-3.373	-3.415	**1.033**	2.013
27	318	1.032	1.020	1.021	1.032	1.032	5.762	1.246	1.271	**1.029**	1.613	5.762	-3.444	-3.463	**1.031**	1.949
28	330	1.031	1.016	1.018	1.031	1.031	5.799	1.251	1.288	**1.027**	1.568	5.799	-3.463	-3.509	**1.030**	1.890
29	342	1.028	1.017	1.017	1.028	1.028	5.835	1.278	1.304	**1.026**	1.526	5.835	-3.560	-3.553	**1.029**	1.835
30	354	1.026	1.014	1.014	1.026	1.026	5.869	1.301	1.320	**1.024**	1.487	5.869	-3.646	-3.597	**1.027**	1.784
31	366	1.025	1.012	1.012	1.025	1.025	5.903	1.314	1.336	**1.023**	1.452	5.903	-3.697	-3.638	**1.026**	1.736
32	378	1.023	1.009	1.009	1.023	1.023	5.935	1.334	1.351	**1.022**	1.420	5.935	-3.774	-3.678	**1.025**	1.692
33	390	1.022	1.008	1.008	1.022	1.022	5.966	1.351	1.365	**1.020**	1.390	5.966	-3.840	-3.717	**1.024**	1.650
34	402	1.019	1.006	1.006	1.019	1.019	5.996	1.380	1.379	**1.019**	1.362	5.996	-3.957	-3.755	**1.023**	1.611
35	414	1.017	1.005	1.005	1.017	1.017	6.026	1.407	1.393	**1.018**	1.337	6.026	-4.069	-3.792	**1.023**	1.574
36	426	1.015	1.005	1.005	1.015	1.017	6.054	1.409	1.406	**1.017**	1.313	6.054	-4.075	-3.827	**1.022**	1.539
37	438						6.082		1.419	**1.016**	1.291	6.082		-3.862	**1.021**	1.506
38	450						6.109		1.432	**1.015**	1.270	6.109		-3.896	**1.020**	1.475
39	462						6.136		1.444	**1.015**	1.251	6.136		-3.929	**1.020**	1.446
40	474						6.161		1.456	**1.014**	1.233	6.161		-3.961	**1.019**	1.418
41	486						6.186		1.467	**1.013**	1.216	6.186		-3.992	**1.018**	1.392
42	498						6.211		1.479	**1.013**	1.200	6.211		-4.022	**1.018**	1.366
43	510						6.234		1.490	**1.012**	1.185	6.234		-4.052	**1.017**	1.342
44	522						6.258		1.501	**1.011**	1.171	6.258		-4.081	**1.017**	1.319
45	534						6.280		1.511	**1.011**	1.158	6.280		-4.109	**1.016**	1.298
46	546						6.303		1.522	**1.010**	1.145	6.303		-4.137	**1.016**	1.277
47	558						6.324		1.532	**1.010**	1.134	6.324		-4.164	**1.016**	1.256
48	570						6.346		1.541	**1.009**	1.122	6.346		-4.191	**1.015**	1.237
49	582						6.366		1.551	**1.009**	1.112	6.366		-4.217	**1.015**	1.219
50	594						6.387		1.561	**1.009**	1.102	6.387		-4.242	**1.014**	1.201
51	606						6.407		1.570	**1.008**	1.093	6.407		-4.267	**1.014**	1.184
52	618						6.426		1.579	**1.008**	1.084	6.426		-4.292	**1.014**	1.168
53	630						6.446		1.588	**1.008**	1.075	6.446		-4.316	**1.013**	1.152
54	642						6.465		1.597	**1.007**	1.067	6.465		-4.339	**1.013**	1.137
55	654						6.483		1.605	**1.007**	1.059	6.483		-4.362	**1.013**	1.122
56	666						6.501		1.614	**1.007**	1.052	6.501		-4.385	**1.012**	1.108
57	678						6.519		1.622	**1.006**	1.045	6.519		-4.407	**1.012**	1.094
58	690						6.537		1.630	**1.006**	1.039	6.537		-4.429	**1.012**	1.081
59	702						6.554		1.638	**1.006**	1.032	6.554		-4.451	**1.012**	1.068
60	714						6.571		1.646	**1.006**	1.026	6.571		-4.472	**1.011**	1.056
61	726						6.588		1.654	**1.005**	1.021	6.588		-4.492	**1.011**	1.044
62	738						6.604		1.661	**1.005**	1.015	6.604		-4.513	**1.011**	1.033
63	750						6.620		1.669	**1.005**	1.010	6.620		-4.533	**1.011**	1.021
64	762						6.636		1.676	**1.005**	1.005	6.636		-4.553	**1.011**	1.011

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

LOST TIME - PHARMACIES

INCREMENTAL DECAY METHOD

AGE MONTHS	AGE YEARS	PAID SELECTED FOR FIT	INCREM. DECAY FACTORS	IMPLIED ATA FACTOR	DECAY FACTOR CHECK
(1)	(2)	(3)	(4)	(5)	(6)
6	0.5	10.000	8.233		
18	1.5	2.180	2.467	3.220	2.467
30	2.5	1.670	1.742	1.943	1.742
42	3.5	1.425	1.140	1.457	1.140
54	4.5	1.288	1.044	1.311	1.044
66	5.5	1.220	0.997	1.223	0.997
78	6.5	1.180	0.981	1.177	0.981
90	7.5	1.150	0.971	1.148	0.971
102	8.5	1.125	0.964	1.126	0.964
114	9.5	1.105	0.959	1.107	0.959
126	10.5	1.100	0.956	1.091	0.956
138	11.5	1.090	0.947	1.086	0.947
150	12.5	1.075	0.936	1.077	0.936
162	13.5	1.065	0.928	1.065	0.928
174	14.5	1.064	0.923	1.056	0.923
186	15.5	1.062	0.917	1.055	0.917
198	16.5	1.057	0.917	1.053	0.917
210	17.5	1.053	0.920	1.049	0.920
222	18.5	1.050	0.924	1.046	0.924
234	19.5	1.047	0.929	1.044	0.929
246	20.5	1.046	0.937	1.042	0.937
258	21.5	1.043	0.940	1.042	0.940
270	22.5	1.041	0.941	1.039	0.941
282	23.5	1.038	0.941	1.037	0.941
294	24.5	1.036	0.934	1.034	0.934
306	25.5	1.034	0.921	1.032	0.921
318	26.5	1.032	0.910	1.030	0.910
330	27.5	1.031	0.900	1.028	0.900
342	28.5	1.028	0.889	1.027	0.889
354	29.5	1.026	0.879	1.024	0.879
366	30.5	1.025	0.877	1.022	0.877
378	31.5	1.023	0.882	1.021	0.882
390	32.5	1.022	0.884	1.020	0.884
402	33.5	1.019	0.882	1.019	0.882
414	34.5	1.017	0.889	1.017	0.889
426	35.5	1.017	0.892	1.015	0.892
438	36.5		0.888	1.015	0.888
450	37.5		0.891	1.013	0.891
462	38.5		0.901	1.012	0.901
474	39.5		0.904	1.010	0.904
486	40.5		0.902	1.009	0.902
498	41.5		0.908	1.008	0.908
510	42.5		0.911	1.008	0.911
522	43.5		0.904	1.007	0.904
534	44.5		0.892	1.006	0.892
546	45.5		0.881	1.005	0.881
558	46.5		0.857	1.004	0.857
570	47.5		0.834	1.004	0.834
582	48.5		0.817	1.003	0.817
594	49.5		0.806	1.002	0.806
606	50.5		0.800	1.002	0.800
618	51.5		0.800	1.002	0.800
630	52.5		0.800	1.001	0.800
642	53.5		-	1.000	-
654	54.5		-	1.000	-
666	55.5		-	1.000	-
678	56.5		-	1.000	-
690	57.5		-	1.000	-
702	58.5		-	1.000	-
714	59.5		-	1.000	-
726	60.5		-	1.000	-
738	61.5		-	1.000	-
750	62.5			1.000	

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 3, EXHIBIT 2C, SHEET 44
(4) GEOMETRIC MEAN FROM SECTION 3, EXHIBIT 2C, SHEET 46
(5) 1.0 + [(3) PRIOR AGE - 1.0) x (4) / (3) PRIOR AGE]
(6) [(5) - 1.0] X [(5) PRIOR AGE] / [(5) PRIOR AGE - 1.0]

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
MEDICAL
LOST TIME - PHARMACIES

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354
1954																														
1955																														
1956																														
1957																														
1958																														
1959																														
1960																														
1961																														
1962																														
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1968																														
1969																														
1970																														
1971																														
1972																														
1973																														
1974																														16
1975																													33	30
1976																												29	29	20
1977	1	6	13	15	24	37	44	44	36	43	56	60	70	67	91	59	56	43	38	44	42	42	43	39	50	26	29	41	49	30
1978	1	9	19	21	35	44	51	70	72	112	133	123	134	86	82	73	69	66	63	58	50	59	69	94	78	69	53	34	21	19
1979	1	11	23	23	33	48	56	62	49	58	65	70	99	95	86	88	86	76	86	62	85	67	84	50	39	42	54	39	32	26
1980	1	11	24	24	33	48	62	70	49	55	63	77	79	79	79	72	66	63	50	57	70	80	64	57	58	47	33	23	21	25
1981	1	12	26	29	41	58	67	71	52	57	76	75	76	79	74	82	76	57	61	75	74	47	59	46	56	44	30	25	18	19
1982	2	23	37	40	56	76	82	80	65	87	116	136	117	106	97	111	67	70	70	93	96	72	67	75	60	53	60	57	52	63
1983	2	19	37	41	56	71	75	81	72	87	93	99	90	84	96	71	57	62	77	52	56	48	39	27	17	12	10	10	8	6
1984	3	26	41	44	60	76	77	99	92	84	85	84	92	78	63	66	76	91	70	72	88	94	52	36	32	38	40	38	43	34
1985	3	25	44	52	62	75	93	96	99	96	94	93	82	79	75	90	93	71	58	50	52	25	28	16	11	10	13	15	17	
1986	2	24	51	49	65	98	102	109	110	104	107	103	86	90	96	106	76	89	102	105	79	70	69	82	85	77	73	67		
1987	2	29	70	74	105	142	142	156	158	159	140	100	108	107	150	117	123	129	132	96	69	67	70	78	87	93	61			
1988	3	34	73	92	113	138	127	133	130	135	117	117	135	169	167	147	134	111	84	89	91	73	101	86	85	95				
1989	3	34	90	100	118	125	118	144	151	150	149	162	204	166	189	210	216	173	138	138	123	113	116	124	122					
1990	3	41	112	108	136	129	132	137	133	152	178	213	161	183	210	222	184	158	134	85	84	101	85	73						
1991	4	54	83	83	100	113	117	110	126	141	157	120	125	133	126	104	83	77	61	57	58	68	52							
1992	4	68	100	106	104	99	115	117	131	175	125	144	153	145	78	69	72	88	94	81	72	88								
1993	8	80	98	123	123	126	128	161	182	159	161	196	221	155	111	116	104	106	119	144	132									
1994	4	85	94	97	115	142	165	193	166	169	211	194	166	139	168	154	144	138	124	108										
1995	4	49	102	122	142	199	240	177	194	227	251	193	174	156	109	101	104	105	82											
1996	6	59	84	132	132	168	111	122	169	193	128	132	150	137	130	112	100	75												
1997	4	133	118	188	259	243	268	324	266	200	180	222	181	169	139	133	112													
1998	7	77	162	242	212	241	301	288	242	193	166	183	209	188	177	131														
1999	9	110	207	223	259	259	288	256	219	193	183	209	211	206	171															
2000	10	166	214	363	324	335	209	162	197	154	148	155	161	155																
2001	14	202	308	343	395	334	306	330	302	288	298	303	252																	
2002	25	190	238	289	255	272	310	306	309	337	258	236																		
2003	24	211	307	276	290	324	239	275	285	249	238																			
2004	27	207	205	225	219	219	234	225	244	217																				
2005	22	132	193	233	232	236	224	216	203																					
2006	15	120	197	263	261	248	243	261																						
2007	11	149	188	227	231	256	246																							
2008	16	121	168	200	220	193																								
2009	25	166	189	250	255																									
2010	17	161	200	197																										
2011	15	140	174																											
2012	7	65																												
2013	4																													

AGE-TO-AGE DEVELOPMENT FACTORS

ACCIDENT YEAR	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366
1954																														
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1972																														
1973																														
1974																														0.858
1975																													0.895	0.879
1976																												1.016	0.692	0.816
1977	11.087	2.183	1.119	1.610	1.532	1.190	1.000	0.829	1.166	1.314	1.078	1.157	0.959	1.362	0.642	0.963	0.758	0.890	1.150	0.968	0.986	1.021	0.908	1.286	0.527	1.115	1.393	1.206	0.612	0.753
1978	11.087	2.183	1.119	1.627	1.267	1.168	1.365	1.026	1.570	1.182	0.924	1.092	0.643	0.948	0.894	0.940	0.964	0.960	0.907	0.864	1.195	1.155	1.377	0.821	0.884	0.778	0.644	0.599	0.915	0.804
1979	11.087	2.183	1.004	1.431	1.427	1.169	1.101	0.789	1.185	1.132	1.077	1.411	0.958	0.908	1.017	0.980	0.892	1.124	0.726	1.354	0.790	1.260	0.589	0.796	1.064	1.293	0.720	0.809	0.833	1.012
1980	11.087	2.235	1.012	1.354	1.444	1.290	1.135	0.707	1.116	1.139	1.232	1.014	1.001	1.005	0.906	0.916	0.960	0.792	1.140	1.227	1.150	0.805	0.887	1.008	0.810	0.712	0.687	0.926	1.199	0.979
1981	10.515	2.068	1.126	1.412	1.425	1.161	1.061	0.725	1.107	1.331	0.986	1.017	1.037	0.932	1.107	0.928	0.760	1.054	1.239	0.980	0.640	1.255	0.775	1.223	0.794	0.665	0.839	0.738	1.052	0.913
1982	9.412	1.603	1.083	1.418	1.360	1.077	0.976	0.812	1.329	1.340	1.169	0.862	0.909	0.909	1.143	0.602	1.059	0.993	1.333	1.028	0.748	0.933	1.127	0.796	0.882	1.140	0.937	0.920	1.214	0.780
1983	10.320	1.975	1.115	1.361	1.266	1.053	1.086	0.887	1.203	1.068	1.074	0.906	0.928	1.145	0.739	0.800	1.101	1.233	0.679	1.074	0.865	0.813	0.676	0.647	0.674	0.863	1.029	0.731	0.818	1.049
1984	9.282	1.577	1.070	1.350	1.276	1.013	1.291	0.924	0.917	1.011	0.985	1.091	0.850	0.809	1.055	1.136	1.204	0.769	1.030	1.219	1.075	0.556	0.690	0.878	1.199	1.050	0.944	1.128	0.799	
1985	9.731	1.809	1.164	1.204	1.210	1.231	1.038	1.034	0.963	0.978	0.997	0.883	0.955	0.959	1.193	1.033	0.763	0.813	0.868	1.030	0.476	1.160	0.573	0.648	0.902	1.311	1.218	1.141		
1986	10.951	2.117	0.950	1.346	1.502	1.035	1.071	1.011	0.942	1.027	0.969	0.835	1.047	1.066	1.106	0.717	1.164	1.149	1.028	0.750	0.894	0.982	1.192	1.028	0.913	0.940	0.923			
1987	11.760	2.445	1.063	1.418	1.348	0.999	1.097	1.018	1.005	0.881	0.713	1.083	0.985	1.410	0.778	1.050	1.052	1.025	0.723	0.721	0.970	1.049	1.116	1.112	1.069	0.651				
1988	10.654	2.178	1.264	1.226	1.218	0.924	1.041	0.979	1.042	0.865	1.002	1.155	1.248	0.990	0.880	0.910	0.825	0.762	1.056	1.023	0.801	1.379	0.858	0.991	1.111					
1989	11.725	2.614	1.112	1.187	1.055	0.949	1.212	1.052	0.991	0.996	1.089	1.260	0.811	1.139	1.112	1.027	0.804	0.794	1.001	0.896	0.919	1.018	1.076	0.979						
1990	14.348	2.757	0.965	1.264	0.943	1.026	1.039	0.968	1.142	1.176	1.196	0.756	1.137	1.147	1.057	0.827	0.862	0.846	0.637	0.988	1.204	0.838	0.856							
1991	12.978	1.535	1.005	1.208	1.124	1.034	0.940	1.144	1.122	1.114	0.768	1.034	1.070	0.944	0.827	0.800	0.924	0.792	0.933	1.023	1.171	0.759								
1992	17.752	1.462	1.066	0.980	0.955	1.157	1.018	1.118	1.336	0.714	1.155	1.066	0.946	0.538	0.885	1.048	1.214	1.065	0.868	0.885	1.225									
1993	10.224	1.224	1.252	1.000	1.027	1.010	1.262	1.130	0.876	1.009	1.219	1.126	0.702	0.713	1.047	0.898	1.019	1.125	1.205	0.921										
1994	22.254	1.105	1.039	1.178	1.240	1.163	1.170	0.862	1.016	1.246	0.923	0.855	0.836	1.207	0.921	0.933	0.958	0.896	0.870											
1995	12.881	2.088	1.196	1.160	1.403	1.208	0.737	1.098	1.167	1.106	0.769	0.903	0.898	0.695	0.933	1.021	1.015	0.778												
1996	10.052	1.427	1.571	0.999	1.275	0.659	1.100	1.383	1.145	0.665	1.028	1.138	0.914	0.949	0.861	0.890	0.753													
1997	34.588	0.892	1.590	1.376	0.939	1.099	1.211	0.823	0.750	0.903	1.228	0.818	0.931	0.821	0.961	0.841														
1998	11.082	2.094	1.498	0.874	1.139	1.249	0.957	0.840	0.798	0.860	1.101	1.142	0.902	0.941	0.739															
1999	11.563	1.884	1.076	1.162	1.002	1.112	0.887	0.857	0.883	0.948	1.137	1.014	0.974	0.829																
2000	16.033	1.290	1.697	0.893	1.035	0.624	0.777	1.213	0.781	0.961	1.046	1.038	0.966																	
2001	14.180	1.522	1.114	1.152	0.845	0.918	1.076	0.917	0.953	1.034	1.019	0.831																		
2002	7.740	1.248	1.219	0.882	1.067	1.136	0.989	1.008	1.091	0.766	0.914																			
2003	8.916	1.455	0.899	1.052	1.117	0.739	1.149	1.036	0.874	0.957																				
2004	7.817	0.986	1.098	0.976	1.001	1.067	0.961	1.084	0.892																					
2005	5.942	1.460	1.205	0.996	1.020	0.948	0.965	0.938																						
2006	8.059	1.641	1.337	0.991	0.950	0.982	1.071																							
2007	13.665	1.261	1.205	1.019	1.109	0.958																								
2008	7.384	1.392	1.187	1.099	0.878																									
2009	6.653	1.140	1.323	1.020																										
2010	9.540	1.243	0.983																											
2011	9.333	1.243																												
2012	8.756																													
Latest diag	8.756	1.243	0.983	1.020	0.878	0.958	1.071	0.938	0.892	0.957	0.914	0.831	0.966	0.829	0.739	0.841	0.753	0.778	0.870	0.921	1.225	0.759	0.856	0.979	1.111	0.651	0.923	1.141	0.799	1.049
5 Yr Avg	8.333	1.256	1.207	1.025	0.991	0.939	1.027	0.997	0.918	0.933	1.044	0.969	0.937	0.847	0.883	0.917	0.992	0.931	0.903	0.942	1.064	1.009	1.020	0.952	1.039	0.963	1.010	0.931	1.016	0.947
10 Yr Avg	8.607	1.307	1.157	1.008	1.002	0.973	1.004	1.010	0.933	0.945	1.038	0.993	0.914	0.878	0.934	0.920	0.942	0.923	0.919	0.946	0.960	0.949	0.894	0.931	0.942	0.940	0.933	0.921	0.903	0.884
3 Yr Wtd	9.312	1.206	1.160	1.043	0.980	0.963	1.000	1.022	0.959	0.909	0.986	0.936	0.946	0.864	0.844	0.910	0.916	0.930	0.988	0.931	1.202	0.891	0.941	1.019	1.032	0.810	0.959	1.066	1.012	0.828
5 Yr Wtd	8.099	1.248	1.206	1.022	0.991	0.924	1.026	0.993	0.932	0.921	1.031	0.947	0.938	0.847	0.875	0.913	0.978	0.933	0.893	0.931	1.036	1.000	1.008	1.005	1.045	0.853	0.956	0.953	1.045	0.890
10 Yr Wtd	8.233	1.288	1.141	1.005	0.997	0.954	1.007	0.973	0.928	0.936	1.019	0.973	0.904	0.879	0.942	0.915	0.919	0.911	0.911	0.925	0.970	0.928	0.938	0.974	0.964	0.881	0.882	0.932	0.895	0.858
Selected	8.233	1.288	1.141	1.005	0.997	0.954	1.007	0.973	0.928	0.936	1.019	0.973	0.904	0.879	0.942	0.915	0.919	0.911	0.911	0.925	0.970	0.928	0.938	0.974	0.964	0.881	0.882	0.932	0.895	0.858
Loss $ Weight	159	1,473	2,058	2,502	2,682	2,677	2,601	2,642	2,435	2,251	2,061	2,022	1,879	1,584	1,418	1,353	1,252	1,160	1,069	952	848	748	679	644	612	511	426	349	289	273
Center Wtd Avg	8.233	1.506	1.211	1.053	1.015	0.987	0.972	0.961	0.972	0.964	0.952	0.946	0.948	0.925	0.910	0.912	0.920	0.916	0.925	0.927	0.933	0.946	0.955	0.939	0.933	0.932	0.914	0.890	0.882	0.881
Geometric Mean	8.233	2.467	1.742	1.140	1.044	0.997	0.981	0.971	0.964	0.959	0.956	0.947	0.936	0.928	0.923	0.917	0.917	0.920	0.924	0.929	0.937	0.940	0.941	0.941	0.934	0.921	0.910	0.900	0.889	0.879

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
MEDICAL
LOST TIME - PHARMACIES

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	366	378	390	402	414	426	438	450	462	474	486	498	510	522	534	546	558	570	582	594	606	618	630	642	654	666	678	690	702	714
1954																				0	0	0	0	0	0	0	0	0	0	0
1955																			2	2	2	1	2	0	0	0	0	0	0	
1956																		0	0	0	0	0	0	0	0	0	0	0		
1957																	2	1	1	0	0	0	0	0	0	0	0			
1958																0	0	0	0	0	0	0	0	0	0	0				
1959															0	0	0	0	0	0	0	0	0	0	0					
1960														3	5	5	0	0	0	0	0	0	0	0						
1961													2	3	3	1	2	1	0	0	0	0	0							
1962												7	7	8	5	5	7	2	0	1	1	0								
1963											5	6	6	6	11	8	7	4	4	5	2									
1964										7	8	5	2	1	4	6	5	6	5	3										
1965									1	0	0	0	0	0	0	0	0	0	0											
1966								16	15	17	12	6	3	8	10	12	11	12												
1967							2	1	2	1	2	2	1	1	1	0	1													
1968						7	6	8	12	13	13	8	5	7	4	0														
1969					9	10	15	7	1	0	0	0	0	0	0															
1970				6	7	7	4	2	3	3	3	3	2	2																
1971			7	7	5	4	3	3	3	2	1	1	1																	
1972		10	10	17	9	8	10	6	5	6	7	5																		
1973	9	11	10	8	6	6	3	4	3	4	5																			
1974	14	12	9	5	5	6	4	4	3	1																				
1975	26	18	12	14	10	10	9	11	8																					
1976	16	13	15	19	18	20	19	13																						
1977	23	20	14	15	17	13	6																							
1978	15	11	5	7	3	3																								
1979	27	15	16	13	11																									
1980	25	24	24	16																										
1981	18	14	15																											
1982	49	42																												
1983	6																													
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AGE-TO-AGE DEVELOPMENT FACTORS

	366-378	378-390	390-402	402-414	414-426	426-438	438-450	450-462	462-474	474-486	486-498	498-510	510-522	522-534	534-546	546-558	558-570	570-582	582-594	594-606	606-618	618-630	630-642	642-654	654-666	666-678	678-690	690-702	702-714	714-726
1954																				0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1955																			1.055	0.807	0.519	2.215	0.000	0.000	0.000	0.000	0.000	0.000		
1956																		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
1957																	0.532	0.693	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
1958																0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000					
1959															0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000						
1960														1.748	0.904	0.012	0.000	0.000	0.000	0.000	0.000	0.000	0.000							
1961													1.283	1.031	0.325	1.499	0.831	0.291	0.570	0.644	0.687	1.920								
1962												0.992	1.128	0.705	0.888	1.351	0.243	0.156	5.444	0.527	0.465									
1963											1.382	0.941	0.966	1.948	0.661	0.898	0.564	1.116	1.102	0.497										
1964										1.126	0.573	0.349	0.836	3.112	1.359	0.967	1.028	0.945	0.514											
1965									0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000												
1966								0.977	1.134	0.671	0.477	0.614	2.234	1.313	1.178	0.963	1.037													
1967							0.762	1.262	0.864	1.392	0.890	0.735	0.928	0.799	0.524	1.102														
1968						0.752	1.418	1.507	1.098	1.034	0.601	0.645	1.312	0.625	0.000															
1969					1.145	1.450	0.506	0.203	0.242	1.122	1.174	0.832	0.747	0.000																
1970				1.132	0.963	0.559	0.495	1.748	0.946	0.959	0.964	0.716	0.999																	
1971			1.016	0.693	0.848	0.802	0.774	0.989	0.644	0.852	0.745	1.200																		
1972		0.979	1.714	0.526	0.970	1.184	0.589	0.896	1.150	1.183	0.727																			
1973	1.205	0.960	0.772	0.780	0.886	0.599	1.302	0.595	1.603	1.332																				
1974	0.876	0.723	0.629	0.953	1.135	0.655	0.930	0.767	0.377																					
1975	0.684	0.675	1.182	0.672	1.001	0.951	1.145	0.770																						
1976	0.767	1.174	1.290	0.947	1.091	0.956	0.691																							
1977	0.876	0.696	1.079	1.164	0.757	0.473																								
1978	0.723	0.499	1.246	0.398	1.060																									
1979	0.577	1.055	0.803	0.885																										
1980	0.983	0.996	0.656																											
1981	0.804	1.072																												
1982	0.843																													
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Latest diag	0.843	1.072	0.656	0.885	1.060	0.473	0.691	0.770	0.377	1.332	0.727	1.200	0.999	0.000	0.000	1.102	1.037	0.000	0.514	0.497	0.465	1.920	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
5 Yr Avg	0.786	0.864	1.015	0.813	1.009	0.727	0.931	0.803	0.944	1.090	0.842	0.825	1.244	0.547	0.612	0.786	0.574	0.501	1.526	0.334	0.230	0.384	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
10 Yr Avg	0.834	0.883	1.039	0.815	0.986	0.838	0.861	0.971	0.806	0.967	0.753	0.702	1.043	1.128	0.584	0.679	0.423	0.320	0.868	0.248	0.186	0.517	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
3 Yr Wtd	0.874	1.033	0.778	0.909	0.936	0.805	0.851	0.729	1.059	1.188	0.790	0.845	1.199	0.628	0.807	0.969	1.034	1.015	0.897	0.508	0.502	1.920								
5 Yr Wtd	0.797	0.885	0.935	0.870	0.968	0.768	0.826	0.790	0.972	1.141	0.696	0.717	1.457	0.955	0.924	0.947	0.755	0.825	0.885	0.508	0.502	1.920								
10 Yr Wtd	0.811	0.882	0.990	0.820	0.973	0.867	0.786	0.898	1.017	0.969	0.697	0.747	1.230	1.208	0.806	0.894	0.745	0.815	0.867	0.591	0.514	2.189	0.000							
Selected	0.811	0.882	0.990	0.820	0.973	0.867	0.786	0.898	1.000	1.000	0.800	0.800	1.000	1.000	0.900	0.900	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.000
Loss $ Weight	219	179	130	121	91	86	78	58	55	48	52	36	28	36	45	36	32	25	11	11	5	1	2	0	0	0	0	0	0	0
Center Wtd Avg	0.878	0.865	0.881	0.904	0.894	0.866	0.901	0.895	0.886	0.905	0.919	0.912	0.888	0.916	0.918	0.888	0.854	0.831	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.000	0.000	0.000	0.000	0.000
Geometric Mean	0.877	0.882	0.884	0.882	0.889	0.892	0.888	0.891	0.901	0.904	0.902	0.908	0.911	0.904	0.892	0.881	0.857	0.834	0.817	0.806	0.800	0.800	0.800	0.000	0.000	0.000	0.000	0.000	0.000	0.000

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

LOST TIME - PHARMACIES

FITTED INCREMENTAL DECAY LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**30**
	To:	**57**
Cut-off		**100**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.004**	**0.993**
Inverse Power	**1.010**	**0.975**
Selected Tail	**1.004**	

					Weibull Curve Fitting					**Inverse Power Curve Fitting**				
					Slope=	0.998				Slope=	-5.101			
		IMPLIED	PA	SELECTED	Intercept=	-4.590				Intercept=	26.616			
PERIOD	AGE	ATA	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6				1.792		-2.803	**16.996**		1.792		17.476		
2	18	3.220	3.290	3.290	2.890	-1.015	-1.707	**6.027**	35439.236	2.890	0.829	11.873		
3	30	1.943	2.006	2.006	3.401	-0.371	-1.197	**3.836**	5880.169	3.401	0.006	9.267	**10583.534**	
4	42	1.457	1.455	1.455	3.738	0.150	-0.862	**2.902**	1532.760	3.738	-0.787	7.551	**1903.032**	
5	54	1.311	1.304	1.304	3.989	0.376	-0.611	**2.387**	528.140	3.989	-1.191	6.269	**528.828**	
6	66	1.223	1.224	1.224	4.190	0.530	-0.411	**2.063**	221.238	4.190	-1.497	5.245	**190.651**	
7	78	1.177	1.172	1.172	4.357	0.651	-0.244	**1.841**	107.249	4.357	-1.758	4.393	**81.889**	
8	90	1.148	1.141	1.141	4.500	0.736	-0.101	**1.681**	58.251	4.500	-1.956	3.663	**39.984**	
9	102	1.126	1.118	1.118	4.625	0.810	0.023	**1.561**	34.653	4.625	-2.136	3.025	**21.588**	
10	114	1.107	1.101	1.101	4.736	0.872	0.134	**1.468**	22.204	4.736	-2.295	2.457	**12.674**	
11	126	1.091	1.086	1.086	4.836	0.929	0.234	**1.394**	15.130	4.836	-2.449	1.947	**8.007**	35389.747
12	138	1.086	1.076	1.076	4.927	0.975	0.325	**1.334**	10.856	4.927	-2.578	1.483	**5.405**	4420.040
13	150	1.077	1.067	1.067	5.011	1.018	0.408	**1.286**	8.136	5.011	-2.703	1.058	**3.879**	817.708
14	162	1.065	1.064	1.064	5.088	1.032	0.485	**1.245**	6.328	5.088	-2.744	0.665	**2.944**	210.792
15	174	1.056	1.059	1.059	5.159	1.058	0.556	**1.212**	5.081	5.159	-2.822	0.300	**2.350**	71.591
16	186	1.055	1.057	1.057	5.226	1.073	0.623	**1.183**	4.193	5.226	-2.870	-0.040	**1.961**	30.458
17	198	1.053	1.055	1.055	5.288	1.086	0.685	**1.159**	3.543	5.288	-2.909	-0.359	**1.699**	15.532
18	210	1.049	1.050	1.050	5.347	1.111	0.744	**1.139**	3.056	5.347	-2.989	-0.659	**1.517**	9.144
19	222	1.046	1.047	1.047	5.403	1.131	0.799	**1.121**	2.683	5.403	-3.054	-0.942	**1.390**	6.025
20	234	1.044	1.044	1.044	5.455	1.151	0.852	**1.106**	2.393	5.455	-3.119	-1.211	**1.298**	4.336
21	246	1.042	1.042	1.042	5.505	1.165	0.902	**1.093**	2.163	5.505	-3.165	-1.466	**1.231**	3.340
22	258	1.042	1.042	1.042	5.553	1.170	0.949	**1.082**	1.979	5.553	-3.182	-1.709	**1.181**	2.714
23	270	1.039	1.039	1.039	5.598	1.192	0.995	**1.072**	1.830	5.598	-3.255	-1.941	**1.144**	2.298
24	282	1.037	1.037	1.037	5.642	1.208	1.038	**1.063**	1.707	5.642	-3.310	-2.162	**1.115**	2.009
25	294	1.034	1.034	1.034	5.684	1.228	1.080	**1.056**	1.606	5.684	-3.379	-2.375	**1.093**	1.802
26	306	1.032	1.032	1.032	5.724	1.244	1.119	**1.049**	1.521	5.724	-3.439	-2.579	**1.076**	1.649
27	318	1.030	1.030	1.030	5.762	1.259	1.158	**1.043**	1.450	5.762	-3.492	-2.775	**1.062**	1.532
28	330	1.028	1.028	1.028	5.799	1.279	1.195	**1.038**	1.390	5.799	-3.564	-2.964	**1.052**	1.442
29	342	1.027	1.028	1.028	5.835	1.284	1.230	**1.034**	1.339	5.835	-3.584	-3.146	**1.043**	1.372
30	354	1.024	1.025	1.025	5.869	1.310	1.265	**1.030**	1.295	5.869	-3.680	-3.322	**1.036**	1.315
31	366	1.022	1.023	1.023	5.903	1.332	1.298	**1.026**	1.257	5.903	-3.766	-3.492	**1.030**	1.269
32	378	1.021	1.022	1.022	5.935	1.345	1.330	**1.023**	1.225	5.935	-3.817	-3.657	**1.026**	1.232
33	390	1.020	1.020	1.020	5.966	1.365	1.361	**1.021**	1.197	5.966	-3.894	-3.816	**1.022**	1.201
34	402	1.019	1.019	1.019	5.996	1.381	1.392	**1.018**	1.173	5.996	-3.960	-3.971	**1.019**	1.175
35	414	1.017	1.017	1.017	6.026	1.409	1.421	**1.016**	1.152	6.026	-4.074	-4.121	**1.016**	1.153
36	426	1.015	1.015	1.015	6.054	1.439	1.449	**1.014**	1.134	6.054	-4.203	-4.267	**1.014**	1.135
37	438	1.015	1.013	1.013	6.082	1.464	1.477	**1.013**	1.118	6.082	-4.311	-4.408	**1.012**	1.119
38	450	1.013	1.012	1.012	6.109	1.490	1.504	**1.011**	1.104	6.109	-4.426	-4.546	**1.011**	1.106
39	462	1.012	1.011	1.011	6.136	1.515	1.530	**1.010**	1.091	6.136	-4.541	-4.681	**1.009**	1.094
40	474	1.010	1.009	1.009	6.161	1.541	1.556	**1.009**	1.081	6.161	-4.658	-4.811	**1.008**	1.084
41	486	1.009	1.008	1.008	6.186	1.565	1.581	**1.008**	1.071	6.186	-4.776	-4.939	**1.007**	1.075
42	498	1.008	1.007	1.007	6.211	1.590	1.605	**1.007**	1.063	6.211	-4.898	-5.063	**1.006**	1.068
43	510	1.008	1.007	1.007	6.234	1.615	1.629	**1.006**	1.056	6.234	-5.021	-5.185	**1.006**	1.061
44	522	1.007	1.006	1.006	6.258	1.640	1.652	**1.005**	1.049	6.258	-5.148	-5.303	**1.005**	1.055
45	534	1.006	1.005	1.005	6.280	1.664	1.675	**1.005**	1.044	6.280	-5.277	-5.419	**1.004**	1.050
46	546	1.005	1.004	1.004	6.303	1.689	1.697	**1.004**	1.039	6.303	-5.408	-5.533	**1.004**	1.045
47	558	1.004	1.004	1.004	6.324	1.712	1.719	**1.004**	1.034	6.324	-5.535	-5.644	**1.004**	1.041
48	570	1.004	1.003	1.003	6.346	1.734	1.740	**1.003**	1.030	6.346	-5.663	-5.752	**1.003**	1.037
49	582	1.003	1.003	1.003	6.366	1.757	1.761	**1.003**	1.027	6.366	-5.791	-5.858	**1.003**	1.034
50	594	1.002	1.003	1.003	6.387	1.779	1.781	**1.003**	1.024	6.387	-5.921	-5.962	**1.003**	1.031
51	606	1.002	1.002	1.002	6.407	1.802	1.801	**1.002**	1.021	6.407	-6.059	-6.064	**1.002**	1.028
52	618	1.002	1.002	1.002	6.426	1.826	1.821	**1.002**	1.019	6.426	-6.205	-6.164	**1.002**	1.026
53	630	1.001	1.002	1.002	6.446	1.848	1.840	**1.002**	1.016	6.446	-6.348	-6.263	**1.002**	1.024
54	642	1.000	1.002	1.002	6.465	1.870	1.859	**1.002**	1.015	6.465	-6.490	-6.359	**1.002**	1.022
55	654	1.000	1.001	1.001	6.483	1.892	1.877	**1.001**	1.013	6.483	-6.631	-6.453	**1.002**	1.020
56	666	1.000	1.001	1.001	6.501	1.915	1.895	**1.001**	1.011	6.501	-6.785	-6.546	**1.001**	1.019
57	678	1.000	1.001	1.001	6.519	1.939	1.913	**1.001**	1.010	6.519	-6.953	-6.637	**1.001**	1.017
58	690	1.000	1.001	1.001	6.537	1.967	1.931	**1.001**	1.009	6.537	-7.151	-6.727	**1.001**	1.016
59	702	1.000			6.554		1.948	**1.001**	1.008	6.554		-6.815	**1.001**	1.015
60	714	1.000			6.571		1.965	**1.001**	1.007	6.571		-6.901	**1.001**	1.013

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

LOST TIME - CHIROPRACTORS
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2013	SELECTED ULTIMATE LOSS	SELECTED NOMINAL UNPAID LOSS	DISCOUNT FACTOR AT 4.0%	SELECTED DISCOUNTED UNPAID LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		5	31	26	74.6%	19	
1977	1,465,551	809	820	11	72.2%	8	0.056
1978	1,553,484	1,163	1,184	21	71.6%	15	0.076
1979	1,646,693	1,104	1,126	22	71.1%	16	0.068
1980	1,745,494	1,270	1,301	30	70.5%	21	0.075
1981	1,826,711	1,109	1,140	31	69.9%	21	0.062
1982	2,061,263	1,609	1,658	49	69.4%	34	0.080
1983	2,173,213	1,358	1,405	47	68.7%	32	0.065
1984	2,314,385	1,553	1,615	62	68.3%	42	0.070
1985	2,444,242	1,559	1,628	69	67.7%	47	0.067
1986	2,644,132	1,380	1,446	65	67.2%	44	0.055
1987	2,911,888	1,911	2,012	101	66.7%	68	0.069
1988	3,191,151	2,114	2,238	124	66.3%	82	0.070
1989	3,341,117	2,281	2,429	148	65.7%	97	0.073
1990	3,644,538	2,147	2,300	154	65.0%	100	0.063
1991	3,852,022	1,891	2,050	158	64.4%	102	0.053
1992	3,944,342	2,220	2,421	201	63.8%	129	0.061
1993	4,020,534	2,070	2,263	193	63.2%	122	0.056
1994	4,272,082	1,970	2,158	188	62.6%	118	0.051
1995	4,432,599	1,581	1,713	132	62.0%	82	0.039
1996	4,487,291	1,702	1,909	207	61.6%	128	0.043
1997	4,623,816	981	1,099	118	61.3%	72	0.024
1998	4,816,176	1,280	1,449	169	60.9%	103	0.030
1999	5,047,597	1,195	1,371	176	60.6%	107	0.027
2000	5,318,217	1,544	1,806	263	60.3%	158	0.034
2001	5,597,545	1,781	2,093	312	60.0%	187	0.037
2002	5,822,846	1,729	2,062	333	59.7%	199	0.035
2003	6,004,956	1,597	1,952	355	59.4%	211	0.033
2004	6,183,507	1,618	2,040	421	59.2%	249	0.033
2005	6,388,250	1,340	1,773	432	59.1%	255	0.028
2006	6,653,696	1,654	2,140	486	58.9%	286	0.032
2007	6,915,410	1,227	1,763	536	58.9%	316	0.025
2008	7,073,199	1,454	2,070	616	59.2%	365	0.029
2009	7,109,910	1,540	2,317	777	59.5%	462	0.033
2010	7,245,414	1,559	2,512	954	60.1%	573	0.035
2011	7,353,256	887	1,991	1,104	61.1%	675	0.027
2012	7,554,946	516	1,897	1,382	63.2%	873	0.025
2013	2,614,539	81	756	675	67.0%	453	0.029
2014		0	0		100.0%		
TOTAL		54,790	65,939	11,149	61.6%	6,870	
EXLD PRIOR		54,785	65,908	11,123	61.6%	6,851	

(1) PROVIDED BY THE BWC; 2013 ADJUSTED TO PARTIAL YEAR
(2) SECTION 3, EXHIBIT 2D, SHEET 3A, COL. 3
(3) SECTION 3, EXHIBIT 2D, SHEET 3A, COL. 8; 2013 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 3, EXHIBIT 2, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

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

LOST TIME - CHIROPRACTORS
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	FISCAL YEAR ENDING 2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	26	4	4	4	3	3	2	2	2	1	1	1	1	1	1	1	0	0	0	1
1977	11	2	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	1
1978	21	3	2	2	2	2	1	1	1	1	1	1	1	0	0	0	0	0	0	1
1979	22	3	2	2	2	2	2	1	1	1	1	1	1	1	0	0	0	0	0	1
1980	30	4	3	3	3	2	2	2	2	1	1	1	1	1	1	1	0	0	0	2
1981	31	4	3	3	3	2	2	2	2	1	1	1	1	1	1	1	0	0	0	2
1982	49	5	5	5	4	4	3	3	3	2	2	2	2	1	1	1	1	1	1	3
1983	47	5	5	4	4	4	3	3	3	2	2	2	2	1	1	1	1	1	1	3
1984	62	6	6	6	5	5	4	4	3	3	3	2	2	2	2	1	1	1	1	4
1985	69	7	6	6	6	5	5	4	4	3	3	3	2	2	2	2	1	1	1	5
1986	65	7	6	5	5	5	4	4	4	3	3	3	2	2	2	2	1	1	1	5
1987	101	11	9	8	7	7	6	6	6	5	4	4	4	3	3	2	2	2	2	9
1988	124	12	12	10	9	8	7	7	6	6	5	5	4	4	3	3	3	2	2	12
1989	148	13	12	13	11	10	9	8	8	7	7	6	5	5	4	4	3	3	3	15
1990	154	13	13	12	12	11	10	8	8	7	7	7	6	5	5	4	4	3	3	16
1991	158	13	12	12	11	11	10	9	8	7	7	6	6	6	5	4	4	3	3	18
1992	201	15	16	14	14	13	13	12	10	9	8	8	8	7	6	6	5	4	4	25
1993	193	14	13	14	13	13	11	12	10	9	8	7	7	7	6	6	5	5	4	26
1994	188	14	13	12	13	11	12	10	11	9	8	8	7	6	6	6	5	4	4	26
1995	132	11	10	9	9	9	8	8	7	8	7	6	5	5	4	4	4	3	3	16
1996	207	16	14	12	12	12	12	11	11	10	10	9	8	7	6	6	6	5	5	33
1997	118	9	9	7	7	6	6	6	6	6	5	5	4	4	4	3	3	3	3	20
1998	169	12	12	12	10	9	8	8	8	7	7	7	7	6	5	5	4	4	4	31
1999	176	15	11	12	11	9	8	8	8	8	7	7	6	6	6	5	5	4	4	34
2000	263	18	20	16	16	15	13	11	11	11	11	10	10	9	9	8	7	6	6	52
2001	312	21	20	22	17	18	17	14	13	12	12	12	11	11	10	10	9	8	7	65
2002	333	27	21	20	22	17	18	17	14	12	12	12	12	11	11	10	10	9	8	69
2003	355	33	26	20	19	21	16	17	16	14	12	12	11	11	10	10	9	10	8	75
2004	421	39	36	28	22	21	23	18	18	17	15	13	13	12	12	11	11	10	10	90
2005	432	39	37	33	26	20	19	22	17	17	16	14	12	12	11	12	11	11	9	93
2006	486	44	40	37	34	27	21	20	22	17	17	17	14	12	12	12	12	11	11	105
2007	536	53	44	40	37	34	27	21	20	22	17	17	17	14	12	12	12	12	11	115
2008	616	70	54	45	40	38	35	27	21	20	22	17	18	17	14	13	12	12	12	128
2009	777	96	78	59	49	45	42	38	30	23	22	25	19	19	19	16	14	14	13	154
2010	954	135	101	82	62	52	47	44	40	31	24	23	26	20	20	20	17	15	14	176
2011	1,104	184	129	97	78	60	50	45	42	39	30	23	22	25	19	20	19	16	14	183
2012	1,382	291	181	127	95	77	59	49	44	41	38	30	23	22	24	19	19	18	16	193
2013	675	456	205	128	90	67	54	41	35	31	29	27	21	16	16	17	13	14	13	148
TOTAL	11,149	1,723	1,194	943	786	674	592	525	474	429	389	352	320	295	275	255	234	217	200	1,955

(1) SECTION 3, EXHIBIT 2D, SHEET 1, COL. 4
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 2D, SHEET 23

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

LOST TIME - CHIROPRACTORS
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	FISCAL YEAR ENDING 2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1957	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1958	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1959	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1960	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1961	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1962	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1963	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1964	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1965	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1966	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1967	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1968	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1969	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1970	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1971	10	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
1972	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1973	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1974	11	2	2	2	2	1	1	1	1	1	1	1	0	0	0	0	0	0	0	1
1975	5	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1976	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	26	4	4	4	3	3	2	2	2	1	1	1	1	1	1	1	0	0	0	1

(1) BASED ON SECTION 3, EXHIBIT 2D, SHEET 3B, COL. 7
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 2D, SHEET 23

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

LOST TIME - CHIROPRACTORS
(000's)

ALLOCATION OF ULTIMATE LOSS

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	PAID LOSS	PAID LDF	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT	INDICATED ULTIMATE LOSS: BORNHUETTER FERGUSON	INITIAL ULTIMATE LOSS	BALANCED ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR			5					31
1977	1,465,551	0.056	809	1.014	820	820	820	820
1978	1,553,484	0.076	1,163	1.016	1,182	1,182	1,182	1,184
1979	1,646,693	0.068	1,104	1.019	1,125	1,125	1,125	1,126
1980	1,745,494	0.074	1,270	1.022	1,298	1,298	1,298	1,301
1981	1,826,711	0.062	1,109	1.025	1,137	1,137	1,137	1,140
1982	2,061,263	0.080	1,609	1.028	1,655	1,655	1,655	1,658
1983	2,173,213	0.065	1,358	1.032	1,402	1,402	1,402	1,405
1984	2,314,385	0.069	1,553	1.036	1,609	1,609	1,609	1,615
1985	2,444,242	0.066	1,559	1.040	1,622	1,622	1,622	1,628
1986	2,644,132	0.055	1,380	1.045	1,443	1,443	1,443	1,446
1987	2,911,888	0.069	1,911	1.051	2,008	2,008	2,008	2,012
1988	3,191,151	0.070	2,114	1.056	2,233	2,233	2,233	2,238
1989	3,341,117	0.073	2,281	1.062	2,423	2,424	2,424	2,429
1990	3,644,538	0.063	2,147	1.069	2,294	2,294	2,294	2,300
1991	3,852,022	0.053	1,891	1.076	2,034	2,034	2,034	2,050
1992	3,944,342	0.061	2,220	1.083	2,403	2,403	2,403	2,421
1993	4,020,534	0.056	2,070	1.090	2,257	2,257	2,257	2,263
1994	4,272,082	0.050	1,970	1.099	2,165	2,164	2,164	2,158
1995	4,432,599	0.039	1,581	1.108	1,752	1,751	1,751	1,713
1996	4,487,291	0.042	1,702	1.118	1,904	1,902	1,902	1,909
1997	4,623,816	0.024	981	1.129	1,108	1,107	1,107	1,099
1998	4,816,176	0.030	1,280	1.140	1,460	1,457	1,457	1,449
1999	5,047,597	0.027	1,195	1.154	1,379	1,377	1,377	1,371
2000	5,318,217	0.034	1,544	1.168	1,802	1,800	1,800	1,806
2001	5,597,545	0.037	1,781	1.182	2,104	2,100	2,100	2,093
2002	5,822,846	0.035	1,729	1.201	2,076	2,072	2,072	2,062
2003	6,004,956	0.032	1,597	1.225	1,957	1,952	1,952	1,952
2004	6,183,507	0.032	1,618	1.253	2,028	2,018	2,018	2,040
2005	6,388,250	0.031	1,340	1.285	1,723	1,783	1,783	1,773
2006	6,653,696	0.031	1,654	1.324	2,190	2,163	2,163	2,140
2007	6,915,410	0.030	1,227	1.372	1,684	1,794	1,794	1,763
2008	7,073,199	0.029	1,454	1.442	2,096	2,088	2,088	2,070
2009	7,109,910	0.030	1,540	1.542	2,375	2,301	2,301	2,317
2010	7,245,414	0.032	1,559	1.697	2,644	2,520	2,520	2,512
2011	7,353,256	0.030	887	1.984	1,761	1,999	1,999	1,991
2012	7,554,946	0.029	516	2.735	1,411	1,899	1,899	1,897
2013	5,229,078	0.029	81	14.497	1,173	1,513	1,513	1,512
2014	5,307,514	0.030				1,592	1,592	1,592
TOTAL			54,790		65,735	68,296	68,296	68,287
EXLD PRIOR			54,785		65,735	68,296	68,296	68,256

(1) PROVIDED BY THE BWC
(2) SECTION 3, EXHIBIT 2D, SHEET 19, COL. 14
(3) BASED ON DATA FROM THE BWC
(4) SECTION 3, EXHIBIT 2D, SHEET 20, COL. 6
(5) = (3) x (4)
(6) = (3) + [(1) x (2)/100 x [(4) - 1] / (4)]
(7) SELECTED BY DELOITTE CONSULTING
(8) SECTION 3, EXHIBIT 2D, SHEET 3B, COL. 8

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

LOST TIME - CHIROPRACTORS
(000's)

ALLOCATION OF ULTIMATE LOSS SUPPORT

ACCIDENT YEAR	PAID LOSS	INITIAL ULTIMATE LOSS	INITIAL RESERVE	TOTAL INITIAL RESERVE	TOTAL SELECTED RESERVE	RESERVE BALANCE FACTOR	BALANCED RESERVE	BALANCED ULTIMATE LOSS & ALAE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR	5	***3 YEAR SUM***	***51***	***2,737***	1,400		26	31
1977	809	820	11	720	728	1.011	11	820
1978	1,163	1,182	19	975	1,074	1.102	21	1,184
1979	1,104	1,125	21	1,042	1,105	1.061	22	1,126
1980	1,270	1,298	28	1,079	1,176	1.089	30	1,301
1981	1,109	1,137	28	1,169	1,291	1.104	31	1,140
1982	1,609	1,655	46	1,805	1,927	1.067	49	1,658
1983	1,358	1,402	43	1,635	1,775	1.086	47	1,405
1984	1,553	1,609	56	1,942	2,159	1.111	62	1,615
1985	1,559	1,622	63	1,922	2,113	1.099	69	1,628
1986	1,380	1,443	63	2,509	2,616	1.043	65	1,446
1987	1,911	2,008	97	3,365	3,517	1.045	101	2,012
1988	2,114	2,233	119	4,650	4,828	1.038	124	2,238
1989	2,281	2,424	143	4,635	4,817	1.039	148	2,429
1990	2,147	2,294	148	5,964	6,209	1.041	154	2,300
1991	1,891	2,034	143	4,181	4,624	1.106	158	2,050
1992	2,220	2,403	184	4,741	5,195	1.096	201	2,421
1993	2,070	2,257	187	5,755	5,938	1.032	193	2,263
1994	1,970	2,164	194	6,541	6,342	0.970	188	2,158
1995	1,581	1,751	170	9,323	7,244	0.777	132	1,713
1996	1,702	1,902	199	6,582	6,835	1.039	207	1,909
1997	981	1,107	126	8,847	8,315	0.940	118	1,099
1998	1,280	1,457	177	9,257	8,834	0.954	169	1,449
1999	1,195	1,377	182	10,332	9,976	0.965	176	1,371
2000	1,544	1,800	256	12,320	12,650	1.027	263	1,806
2001	1,781	2,100	319	16,121	15,771	0.978	312	2,093
2002	1,729	2,072	343	15,754	15,315	0.972	333	2,062
2003	1,597	1,952	355	17,113	17,093	0.999	355	1,952
2004	1,618	2,018	399	16,860	17,798	1.056	421	2,040
2005	1,340	1,783	442	17,922	17,520	0.978	432	1,773
2006	1,654	2,163	508	19,725	18,857	0.956	486	2,140
2007	1,227	1,794	567	20,969	19,813	0.945	536	1,763
2008	1,454	2,088	635	22,146	21,494	0.971	616	2,070
2009	1,540	2,301	760	24,737	25,267	1.021	777	2,317
2010	1,559	2,520	962	28,885	28,654	0.992	954	2,512
2011	887	1,999	1,112	30,230	30,007	0.993	1,104	1,991
2012	516	1,899	1,383	33,296	33,267	0.999	1,382	1,897
2013	81	1,513	1,432	28,256	28,230	0.999	1,431	1,512
2014		1,592	1,592	30,253	30,253	1.000	1,592	1,592
TOTAL	54,790	68,296	13,563	436,296	432,025		13,497	68,287
EXLD PRIOR	54,785		13,512	433,558	430,625		13,471	68,256

(1) PROVIDED BY THE BWC
(2) SECTION 3, EXHIBIT 2D, SHEET 3A, COL. 7
(3) = (2) - (1)
(4) SUM OF (3) ACROSS EXHIBITS 2A TO 2F
(5) SECTION 3, EXHIBIT 2, SHEET 3, COL. 12 - SECTION 3, EXHIBIT 2, SHEET 3, COL. 2
(6) = (5) / (4)
(7) = (6) x (3)
(8) = (1) + (7)

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

LOST TIME - CHIROPRACTORS
(000's)

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	1,465,551			820		0.056
1978	1,553,484			1,184		0.076
1979	1,646,693			1,126		0.068
1980	1,745,494			1,301		0.075
1981	1,826,711			1,140		0.062
1982	2,061,263	1,272	6.17%	1,658	1,303	0.080
1983	2,173,213	1,342	6.18%	1,405	1,047	0.065
1984	2,314,385	1,433	6.19%	1,615	1,127	0.070
1985	2,444,242	1,564	6.40%	1,628	1,041	0.067
1986	2,644,132	1,653	6.25%	1,446	875	0.055
1987	2,911,888	1,704	5.85%	2,012	1,181	0.069
1988	3,191,151	1,901	5.96%	2,238	1,177	0.070
1989	3,341,117	1,905	5.70%	2,429	1,275	0.073
1990	3,644,538	1,872	5.14%	2,300	1,229	0.063
1991	3,852,022	1,802	4.68%	2,050	1,137	0.053
1992	3,944,342	1,957	4.96%	2,421	1,237	0.061
1993	4,020,534	1,909	4.75%	2,263	1,185	0.056
1994	4,272,082	1,861	4.36%	2,158	1,160	0.051
1995	4,432,599	1,874	4.23%	1,713	914	0.039
1996	4,487,291	1,931	4.30%	1,909	989	0.043
1997	4,623,816	1,706	3.69%	1,099	644	0.024
1998	4,816,176	1,682	3.49%	1,449	861	0.030
1999	5,047,597	1,867	3.70%	1,371	734	0.027
2000	5,318,217	1,949	3.66%	1,806	927	0.034
2001	5,597,545	1,958	3.50%	2,093	1,069	0.037
2002	5,822,846	1,838	3.16%	2,062	1,122	0.035
2003	6,004,956	1,959	3.26%	1,952	996	0.033
2004	6,183,507	1,897	3.07%	2,040	1,075	0.033
2005	6,388,250	1,811	2.83%	1,773	979	0.028
2006	6,653,696	1,580	2.37%	2,140	1,355	0.032
2007	6,915,410	1,745	2.52%	1,763	1,010	0.025
2008	7,073,199	1,620	2.29%	2,070	1,278	0.029
2009	7,109,910	1,678	2.36%	2,317	1,381	0.033
2010	7,245,414	1,738	2.40%	2,512	1,446	0.035
2011	7,353,256	1,551	2.11%	1,991	1,284	0.027
2012	7,554,946	1,354	1.79%	1,897	1,401	0.025
2013	5,229,078	970	1.86%	1,512	1,559	0.029
2014	5,307,514	1,035	1.95%	1,592	1,538	0.030
TOTAL		55,918		68,256		

(1) PROVIDED BY THE BWC
(2) SECTION 3, EXHIBIT 2, SHEET 13, COL. 14
(3) = (2) / (1) x 100
(4) SECTION 3, EXHIBIT 2D, SHEET 3A, COL. 8
(5) = [(4) / (2)] x 1,000
(6) = [(4) / (1)] x 100

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

LOST TIME - CHIROPRACTORS
(000's)

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	3,644,538	2.096	7,637,206	2,294		0.831	2.547	4,857	0	100%	4,857	0.064	0.063	0.063
1991	3,852,022	2.030	7,818,591	2,034		0.831	2.522	4,264	0	100%	4,264	0.055	0.053	0.053
1992	3,944,342	1.930	7,613,696	2,403		0.831	2.497	4,988	0	100%	4,988	0.066	0.061	0.061
1993	4,020,534	1.895	7,617,194	2,257		0.831	2.472	4,638	0	100%	4,638	0.061	0.056	0.056
1994	4,272,082	1.851	7,909,310	2,165		0.831	2.448	4,405	0	100%	4,405	0.056	0.051	0.050
1995	4,432,599	1.799	7,972,245	1,752		0.831	2.424	3,528	0	100%	3,528	0.044	0.040	0.039
1996	4,487,291	1.738	7,797,491	1,904		0.831	2.400	3,796	0	100%	3,796	0.049	0.042	0.042
1997	4,623,816	1.661	7,678,681	1,108		0.831	2.182	2,009	0	100%	2,009	0.026	0.024	0.024
1998	4,816,176	1.586	7,638,048	1,460		0.831	1.983	2,406	0	100%	2,406	0.031	0.030	0.030
1999	5,047,597	1.535	7,748,434	1,379		0.831	1.803	2,067	0	100%	2,067	0.027	0.027	0.027
2000	5,318,217	1.481	7,874,189	1,802		0.848	1.639	2,505	0	100%	2,505	0.032	0.034	0.034
2001	5,597,545	1.450	8,115,826	2,104		0.865	1.490	2,713	0	100%	2,713	0.033	0.038	0.037
2002	5,822,846	1.351	7,863,811	2,076		0.883	1.447	2,651	0	100%	2,651	0.034	0.036	0.035
2003	6,004,956	1.320	7,925,439	1,957		0.901	1.404	2,476	0	100%	2,476	0.031	0.033	0.032
2004	6,183,507	1.337	8,269,908	2,028		0.919	1.364	2,542	0	100%	2,542	0.031	0.033	0.032
2005	6,388,250	1.292	8,253,608	1,723		0.938	1.324	2,140	0	100%	2,140	0.026	0.027	0.031
2006	6,653,696	1.281	8,526,674	2,190		0.957	1.285	2,695	0	100%	2,695	0.032	0.033	0.031
2007	6,915,410	1.229	8,496,918	1,684		0.977	1.248	2,052	0	100%	2,052	0.024	0.024	0.030
2008	7,073,199	1.179	8,337,961	2,096		0.997	1.212	2,531	0	100%	2,531	0.030	0.030	0.029
2009	7,109,910	1.143	8,129,364	2,375		0.958	1.176	2,678	0	100%	2,678	0.033	0.033	0.030
2010	7,245,414	1.134	8,216,184	2,644		0.922	1.142	2,783	0	100%	2,783	0.034	0.036	0.032
2011	7,353,256	1.082	7,954,284	1,761		0.960	1.109	1,874	0	100%	1,874	0.024	0.024	0.030
2012	7,554,946	1.030	7,783,294	1,411		1.000	1.071	1,511	0	100%	1,511	0.019	0.019	0.029
2013	5,229,078	1.015	5,307,514	1,173		1.000	1.035	1,214	0	100%	1,214	0.023	0.022	0.029
2014		1.000				1.000	1.000	0	0	0%	0			0.030

3 Year Average excluding 2012-2013	0.030	0.031
7 Year Average excluding 2010-2013	0.030	0.030
10 Year Weighted Average excluding 2010-2013	0.031	
10 Year Weighted Average excluding 2009-2013	0.030	
5 Year Average excluding 2011-2013	0.031	0.031
5 Year Average excluding 2013	0.028	0.028
7 Year Average excluding 2013	0.028	0.028
(14) 2014 Selected Loss Rate:	0.030	

(1)	PROVIDED BY THE BWC	(8)	= (4) x (6) x (7)
(2)	BASED ON CHANGE IN SAWW	(9)	N/A
(3)	= (1) x (2)	(10)	SELECTED BY DELOITTE CONSULTING
(4)	SECTION 3, EXHIBIT 2D, SHEET 3A, COL. 5	(11)	= (8) x (10) + (9) x [1.0 - (10)]
(5)	N/A	(12)	= (11) / (3) x 100
(6)	SELECTED BY DELOITTE CONSULTING	(13)	= [(4) x (10) + (5) x [1.0 - (10)]] / (1) x 100
(7)	SELECTED BY DELOITTE CONSULTING	(14)	SELECTED BY DELOITTE CONSULTING

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

LOST TIME - CHIROPRACTORS

INTERPOLATED DEVELOPMENT FACTORS @ 6/30/13

ACCIDENT YEAR	AGE @ 6/30/13	AGE OF SELECTED LDF		PAID LOSS			INCURRED LOSS			REPORTED COUNTS			PAID SEVERITY		
		LOW	HIGH	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Prior	726	726	738	1.000	1.000	1.000									
1954	714	714	726	1.000	1.000	1.000									
1955	702	702	714	1.000	1.000	1.000									
1956	690	690	702	1.000	1.000	1.000									
1957	678	678	690	1.000	1.000	1.000									
1958	666	666	678	1.001	1.000	1.001									
1959	654	654	666	1.001	1.001	1.001									
1960	642	642	654	1.001	1.001	1.001									
1961	630	630	642	1.001	1.001	1.001									
1962	618	618	630	1.001	1.001	1.001									
1963	606	606	618	1.001	1.001	1.001									
1964	594	594	606	1.002	1.001	1.002									
1965	582	582	594	1.002	1.002	1.002									
1966	570	570	582	1.002	1.002	1.002									
1967	558	558	570	1.003	1.002	1.003									
1968	546	546	558	1.003	1.003	1.003									
1969	534	534	546	1.004	1.003	1.004									
1970	522	522	534	1.005	1.004	1.005									
1971	510	510	522	1.006	1.005	1.006									
1972	498	498	510	1.007	1.006	1.007									
1973	486	486	498	1.008	1.007	1.008									
1974	474	474	486	1.009	1.008	1.009									
1975	462	462	474	1.010	1.009	1.010									
1976	450	450	462	1.012	1.010	1.012									
1977	438	438	450	1.014	1.012	1.014				1.000	1.000	1.000	1.028	1.028	1.028
1978	426	426	438	1.016	1.014	1.016				1.000	1.000	1.000	1.028	1.028	1.028
1979	414	414	426	1.019	1.016	1.019				1.000	1.000	1.000	1.028	1.028	1.028
1980	402	402	414	1.022	1.019	1.022				1.000	1.000	1.000	1.028	1.028	1.028
1981	390	390	402	1.025	1.022	1.025				1.000	1.000	1.000	1.028	1.028	1.028
1982	378	378	390	1.028	1.025	1.028				1.000	1.000	1.000	1.028	1.028	1.028
1983	366	366	378	1.032	1.028	1.032				1.000	1.000	1.000	1.029	1.028	1.029
1984	354	354	366	1.036	1.032	1.036				1.000	1.000	1.000	1.030	1.029	1.030
1985	342	342	354	1.040	1.036	1.040				1.000	1.000	1.000	1.032	1.030	1.032
1986	330	330	342	1.045	1.040	1.045				1.000	1.000	1.000	1.034	1.032	1.034
1987	318	318	330	1.051	1.045	1.051				1.000	1.000	1.000	1.036	1.034	1.036
1988	306	306	318	1.056	1.051	1.056				1.000	1.000	1.000	1.039	1.036	1.039
1989	294	294	306	1.062	1.056	1.062				1.000	1.000	1.000	1.041	1.039	1.041
1990	282	282	294	1.069	1.062	1.069				1.000	1.000	1.000	1.044	1.041	1.044
1991	270	270	282	1.076	1.069	1.076				1.000	1.000	1.000	1.048	1.044	1.048
1992	258	258	270	1.083	1.076	1.083				1.000	1.000	1.000	1.052	1.048	1.052
1993	246	246	258	1.090	1.083	1.090				1.000	1.000	1.000	1.057	1.052	1.057
1994	234	234	246	1.099	1.090	1.099				1.000	1.000	1.000	1.063	1.057	1.063
1995	222	222	234	1.108	1.099	1.108				1.000	1.000	1.000	1.069	1.063	1.069
1996	210	210	222	1.118	1.108	1.118				1.000	1.000	1.000	1.078	1.069	1.078
1997	198	198	210	1.129	1.118	1.129				1.000	1.000	1.000	1.090	1.078	1.090
1998	186	186	198	1.140	1.129	1.140				1.000	1.000	1.000	1.106	1.090	1.106
1999	174	174	186	1.154	1.140	1.154				1.001	1.000	1.001	1.127	1.106	1.127
2000	162	162	174	1.168	1.154	1.168				1.001	1.001	1.001	1.138	1.127	1.138
2001	150	150	162	1.182	1.168	1.182				1.002	1.001	1.002	1.149	1.138	1.149
2002	138	138	150	1.201	1.182	1.201				1.002	1.002	1.002	1.164	1.149	1.164
2003	126	126	138	1.225	1.201	1.225				1.004	1.002	1.004	1.188	1.164	1.188
2004	114	114	126	1.253	1.225	1.253				1.005	1.004	1.005	1.210	1.188	1.210
2005	102	102	114	1.285	1.253	1.285				1.007	1.005	1.007	1.235	1.210	1.235
2006	90	90	102	1.324	1.285	1.324				1.011	1.007	1.011	1.261	1.235	1.261
2007	78	78	90	1.372	1.324	1.372				1.034	1.011	1.034	1.271	1.261	1.271
2008	66	66	78	1.442	1.372	1.442				1.057	1.034	1.057	1.294	1.271	1.294
2009	54	54	66	1.542	1.442	1.542				1.085	1.057	1.085	1.344	1.294	1.344
2010	42	42	54	1.697	1.542	1.697				1.122	1.085	1.122	1.412	1.344	1.412
2011	30	30	42	1.984	1.697	1.984				1.185	1.122	1.185	1.539	1.412	1.539
2012	18	18	30	2.735	1.984	2.735				1.383	1.185	1.383	1.771	1.539	1.771
2013	6	6	18	14.497	2.735	14.497				3.728	1.383	3.728	2.932	1.771	2.932

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 3, EXHIBIT 2D, SHEET 23; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 3, EXHIBIT 2D, SHEET 23; SELECTED CUM. BASED ON (3)
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)
(7) N/A
(8) N/A
(9) N/A
(10) FROM SECTION 3, EXHIBIT 2, SHEET 29; SELECTED CUM. BASED ON (2)
(11) FROM SECTION 3, EXHIBIT 2, SHEET 29; SELECTED CUM. BASED ON (3)
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)
(13) FROM SECTION 3, EXHIBIT 2D, SHEET 30; SELECTED CUM. BASED ON (2)
(14) FROM SECTION 3, EXHIBIT 2D, SHEET 30; SELECTED CUM. BASED ON (3)
(15) INTERPOLATION OF (13) & (14) TO THE AGES LISTED IN (1)

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
MEDICAL
LOST TIME - CHIROPRACTORS
PAID LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977	3	36	82	123	168	224	271	318	365	411	454	492	551	593	627	655	679	705	730	755	772	787	793	793	794	794	795	798	799	800	800	800	800	800	800	803	809	809
1978	5	51	115	174	239	304	360	434	526	647	749	827	939	994	1,014	1,028	1,049	1,063	1,075	1,085	1,098	1,107	1,116	1,119	1,121	1,123	1,126	1,128	1,128	1,132	1,142	1,143	1,151	1,159	1,162	1,163		1,163
1979	6	63	142	207	270	341	402	468	530	592	642	687	769	810	851	888	934	970	998	1,019	1,037	1,051	1,058	1,061	1,073	1,075	1,078	1,081	1,083	1,090	1,093	1,098	1,104	1,104	1,104			1,104
1980	6	64	146	213	275	347	414	489	552	611	660	709	779	845	924	982	1,038	1,111	1,155	1,176	1,184	1,194	1,210	1,220	1,227	1,230	1,234	1,239	1,243	1,244	1,249	1,256	1,263	1,270				1,270
1981	7	73	160	239	315	402	475	551	617	678	737	789	849	908	947	963	977	991	1,004	1,020	1,045	1,064	1,072	1,078	1,086	1,090	1,093	1,097	1,100	1,102	1,105	1,107	1,109					1,109
1982	15	137	261	371	476	591	680	766	849	943	1,009	1,089	1,180	1,275	1,345	1,422	1,480	1,500	1,510	1,520	1,533	1,546	1,556	1,564	1,573	1,587	1,595	1,600	1,604	1,607	1,608	1,609						1,609
1983	11	111	237	351	456	562	643	730	822	901	992	1,064	1,121	1,195	1,247	1,284	1,310	1,321	1,335	1,344	1,350	1,353	1,355	1,358	1,358	1,358	1,358	1,358	1,358	1,358	1,358							1,358
1984	17	157	297	419	531	645	729	835	949	1,055	1,160	1,241	1,318	1,377	1,423	1,456	1,473	1,489	1,497	1,510	1,514	1,518	1,520	1,522	1,524	1,525	1,535	1,542	1,547	1,553								1,553
1985	15	147	297	440	556	669	769	896	1,026	1,168	1,261	1,338	1,395	1,444	1,479	1,501	1,518	1,530	1,539	1,541	1,546	1,549	1,550	1,552	1,553	1,554	1,556	1,558	1,559									1,559
1986	14	143	316	451	574	721	823	919	1,024	1,102	1,173	1,221	1,253	1,276	1,291	1,307	1,324	1,333	1,343	1,348	1,354	1,362	1,367	1,370	1,373	1,377	1,379	1,380										1,380
1987	15	168	405	610	808	995	1,156	1,322	1,456	1,579	1,676	1,749	1,799	1,816	1,839	1,865	1,875	1,881	1,885	1,891	1,894	1,896	1,897	1,900	1,905	1,910	1,911											1,911
1988	19	199	447	702	899	1,136	1,336	1,522	1,679	1,794	1,855	1,909	1,942	1,963	1,989	2,012	2,023	2,039	2,048	2,059	2,075	2,085	2,087	2,095	2,108	2,114												2,114
1989	18	201	505	767	1,003	1,246	1,477	1,675	1,829	1,930	2,001	2,052	2,080	2,125	2,145	2,162	2,173	2,179	2,192	2,204	2,221	2,244	2,260	2,276	2,281													2,281
1990	17	234	545	859	1,135	1,355	1,550	1,731	1,845	1,910	1,960	1,990	2,033	2,056	2,070	2,077	2,083	2,092	2,102	2,118	2,130	2,133	2,138	2,147														2,147
1991	25	326	648	881	1,092	1,287	1,454	1,570	1,653	1,699	1,727	1,757	1,774	1,789	1,803	1,815	1,825	1,833	1,846	1,860	1,872	1,883	1,891															1,891
1992	27	379	803	1,188	1,482	1,713	1,838	1,915	1,975	2,022	2,059	2,087	2,119	2,132	2,147	2,160	2,173	2,192	2,204	2,212	2,216	2,220																2,220
1993	42	498	912	1,221	1,502	1,715	1,797	1,843	1,881	1,922	1,942	1,967	1,984	2,004	2,019	2,028	2,038	2,046	2,053	2,058	2,070																	2,070
1994	40	418	759	1,028	1,223	1,309	1,388	1,448	1,492	1,542	1,576	1,615	1,649	1,693	1,730	1,790	1,856	1,913	1,957	1,970																		1,970
1995	34	483	832	1,065	1,199	1,278	1,340	1,390	1,431	1,470	1,495	1,525	1,541	1,554	1,559	1,564	1,572	1,575	1,581																			1,581
1996	52	563	896	1,087	1,176	1,238	1,316	1,379	1,429	1,469	1,504	1,544	1,583	1,603	1,620	1,659	1,683	1,702																				1,702
1997	25	326	478	570	648	715	763	808	841	871	892	913	927	942	958	976	981																					981
1998	45	371	548	671	800	910	997	1,047	1,094	1,125	1,179	1,209	1,229	1,240	1,263	1,280																						1,280
1999	57	425	629	808	919	988	1,043	1,083	1,113	1,137	1,153	1,165	1,182	1,187	1,195																							1,195
2000	70	598	884	1,083	1,193	1,251	1,314	1,361	1,394	1,430	1,470	1,513	1,530	1,544																								1,544
2001	101	742	1,098	1,319	1,439	1,510	1,572	1,628	1,672	1,707	1,735	1,763	1,781																									1,781
2002	108	765	1,051	1,225	1,340	1,434	1,509	1,569	1,615	1,657	1,687	1,729																										1,729
2003	122	772	1,042	1,202	1,300	1,409	1,476	1,509	1,538	1,564	1,597																											1,597
2004	105	788	1,053	1,172	1,304	1,403	1,482	1,552	1,589	1,618																												1,618
2005	145	681	907	1,045	1,140	1,221	1,277	1,313	1,340																													1,340
2006	166	874	1,226	1,411	1,517	1,594	1,627	1,654																														1,654
2007	97	633	903	1,035	1,116	1,178	1,227																															1,227
2008	167	785	1,067	1,235	1,353	1,454																																1,454
2009	186	892	1,190	1,417	1,540																																	1,540
2010	287	1,075	1,424	1,559																																		1,559
2011	151	710	887																																			887
2012	111	516																																				516
2013	81																																					81
																																						54,785

AGE-TO-AGE DEVELOPMENT FACTORS

	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-438	438-Ult	
1977	10.691	2.254	1.508	1.369	1.329	1.213	1.174	1.146	1.126	1.105	1.085	1.118	1.077	1.057	1.044	1.036	1.038	1.036	1.034	1.023	1.018	1.008	1.001	1.001	1.001	1.001	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.004	1.007		
1978	10.691	2.254	1.508	1.373	1.274	1.182	1.208	1.210	1.231	1.158	1.104	1.135	1.058	1.021	1.014	1.021	1.013	1.012	1.009	1.012	1.009	1.007	1.003	1.002	1.001	1.003	1.001	1.000	1.004	1.009	1.001	1.007	1.007	1.003	1.001			
1979	10.691	2.254	1.456	1.305	1.265	1.177	1.164	1.132	1.118	1.085	1.070	1.120	1.053	1.051	1.043	1.053	1.038	1.029	1.022	1.017	1.013	1.006	1.004	1.011	1.002	1.003	1.002	1.002	1.006	1.002	1.005	1.005	1.000	1.000				
1980	10.691	2.283	1.464	1.292	1.260	1.192	1.181	1.129	1.108	1.079	1.075	1.098	1.086	1.093	1.062	1.057	1.071	1.039	1.018	1.007	1.008	1.014	1.008	1.006	1.003	1.003	1.004	1.003	1.001	1.004	1.006	1.006	1.006					
1981	10.191	2.182	1.498	1.319	1.274	1.181	1.161	1.119	1.100	1.086	1.071	1.075	1.070	1.043	1.017	1.015	1.014	1.014	1.015	1.025	1.018	1.008	1.006	1.008	1.003	1.003	1.004	1.002	1.002	1.003	1.002	1.002						
1982	9.227	1.905	1.420	1.285	1.240	1.151	1.127	1.109	1.111	1.070	1.079	1.084	1.080	1.055	1.057	1.041	1.014	1.007	1.007	1.008	1.009	1.007	1.005	1.006	1.009	1.006	1.003	1.002	1.002	1.001	1.001							
1983	10.020	2.126	1.482	1.301	1.233	1.144	1.135	1.126	1.096	1.101	1.073	1.054	1.065	1.044	1.030	1.020	1.009	1.010	1.007	1.004	1.002	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
1984	9.113	1.889	1.411	1.267	1.214	1.129	1.146	1.136	1.112	1.099	1.070	1.062	1.045	1.034	1.023	1.011	1.011	1.005	1.009	1.002	1.003	1.002	1.001	1.002	1.001	1.006	1.005	1.004	1.004									
1985	9.505	2.025	1.481	1.266	1.202	1.150	1.164	1.145	1.139	1.080	1.061	1.043	1.035	1.024	1.015	1.011	1.008	1.006	1.001	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000										
1986	10.572	2.214	1.425	1.273	1.256	1.142	1.116	1.114	1.076	1.065	1.041	1.026	1.018	1.012	1.013	1.013	1.007	1.008	1.003	1.005	1.006	1.004	1.002	1.002	1.003	1.002	1.001											
1987	11.279	2.412	1.508	1.325	1.230	1.163	1.143	1.101	1.084	1.062	1.043	1.029	1.009	1.013	1.014	1.006	1.003	1.002	1.003	1.001	1.001	1.000	1.002	1.003	1.003	1.000												
1988	10.312	2.246	1.573	1.280	1.264	1.177	1.139	1.103	1.069	1.034	1.029	1.017	1.010	1.014	1.011	1.006	1.007	1.005	1.005	1.008	1.005	1.001	1.004	1.006	1.003													
1989	11.249	2.509	1.520	1.307	1.242	1.186	1.134	1.092	1.055	1.037	1.026	1.014	1.021	1.010	1.008	1.005	1.003	1.006	1.006	1.008	1.010	1.007	1.007	1.002														
1990	13.541	2.327	1.574	1.322	1.194	1.144	1.117	1.066	1.035	1.026	1.015	1.022	1.011	1.007	1.003	1.003	1.005	1.004	1.008	1.006	1.001	1.003	1.004															
1991	12.804	1.991	1.359	1.239	1.179	1.130	1.080	1.053	1.028	1.016	1.017	1.010	1.009	1.008	1.007	1.005	1.004	1.007	1.007	1.006	1.006	1.004																
1992	14.149	2.118	1.480	1.248	1.156	1.073	1.042	1.031	1.024	1.019	1.013	1.016	1.006	1.007	1.006	1.006	1.009	1.005	1.004	1.002	1.001																	
1993	11.758	1.833	1.338	1.231	1.142	1.047	1.026	1.020	1.022	1.011	1.012	1.009	1.010	1.007	1.005	1.005	1.004	1.003	1.003	1.006																		
1994	10.459	1.816	1.355	1.189	1.070	1.060	1.044	1.030	1.033	1.022	1.025	1.021	1.027	1.022	1.035	1.037	1.031	1.023	1.007																			
1995	14.038	1.723	1.280	1.126	1.066	1.048	1.038	1.029	1.027	1.017	1.020	1.010	1.008	1.003	1.003	1.005	1.002	1.004																				
1996	10.903	1.592	1.213	1.082	1.052	1.063	1.048	1.036	1.028	1.023	1.027	1.025	1.013	1.011	1.024	1.014	1.012																					
1997	12.830	1.469	1.191	1.137	1.105	1.067	1.059	1.041	1.036	1.023	1.024	1.015	1.015	1.018	1.018	1.006																						
1998	8.250	1.479	1.224	1.191	1.138	1.096	1.050	1.045	1.029	1.047	1.026	1.016	1.009	1.018	1.014																							
1999	7.449	1.480	1.284	1.137	1.075	1.055	1.039	1.027	1.022	1.014	1.011	1.014	1.005	1.006																								
2000	8.554	1.478	1.225	1.101	1.049	1.050	1.036	1.024	1.026	1.028	1.029	1.011	1.009																									
2001	7.372	1.480	1.202	1.090	1.050	1.041	1.036	1.027	1.020	1.017	1.016	1.010																										
2002	7.097	1.375	1.165	1.094	1.070	1.053	1.040	1.029	1.026	1.018	1.024																											
2003	6.345	1.350	1.154	1.081	1.084	1.047	1.023	1.019	1.017	1.021																												
2004	7.514	1.337	1.113	1.112	1.076	1.056	1.047	1.024	1.018																													
2005	4.712	1.331	1.152	1.091	1.071	1.046	1.028	1.021																														
2006	5.276	1.403	1.151	1.075	1.051	1.021	1.017																															
2007	6.518	1.426	1.145	1.079	1.056	1.041																																
2008	4.691	1.359	1.157	1.096	1.074																																	
2009	4.791	1.333	1.191	1.087																																		
2010	3.745	1.325	1.094																																			
2011	4.720	1.249																																				
2012	4.649																																					
3 Yr Avg	4.371	1.303	1.148	1.087	1.060	1.036	1.031	1.021	1.021	1.019	1.023	1.012	1.008	1.014	1.019	1.008	1.015	1.010	1.004	1.005	1.003	1.005	1.005	1.004	1.003	1.001	1.002	1.001	1.002	1.001	1.003	1.004	1.004	1.001	1.003	1.007		
5 Yr Avg	4.519	1.339	1.148	1.085	1.066	1.042	1.031	1.024	1.022	1.020	1.021	1.013	1.010	1.011	1.019	1.013	1.011	1.008	1.006	1.006	1.005	1.003	1.004	1.003	1.002	1.002	1.002	1.002	1.002	1.002	1.003	1.004	1.003	1.001	1.003	1.007		
10 Yr Avg	5.296	1.349	1.152	1.091	1.066	1.050	1.037	1.029	1.025	1.023	1.021	1.015	1.011	1.011	1.012	1.009	1.008	1.007	1.005	1.005	1.004	1.003	1.003	1.004	1.003	1.003	1.002	1.002	1.002	1.003	1.002	1.004	1.003	1.001	1.003	1.007		
8 Yr Wtd	4.710	1.345	1.143	1.089	1.066	1.044	1.033	1.026	1.023	1.023	1.022	1.015	1.012	1.011	1.013	1.010	1.009	1.007	1.005	1.005	1.004	1.003	1.003	1.003	1.003	1.003	1.003	1.002	1.002	1.003	1.003	1.004	1.003	1.001	1.002	1.007		
12 Yr Wtd	5.293	1.367	1.163	1.098	1.071	1.050	1.037	1.029	1.025	1.021	1.020	1.015	1.012	1.010	1.012	1.009	1.008	1.007	1.005	1.005	1.005	1.004	1.004	1.004	1.003	1.003	1.002	1.002	1.002	1.003	1.003	1.004	1.003	1.001	1.002	1.007		
15 Yr Wtd	5.546	1.379	1.169	1.100	1.070	1.051	1.037	1.030	1.026	1.022	1.021	1.016	1.012	1.011	1.013	1.010	1.008	1.007	1.006	1.006	1.006	1.004	1.003	1.004	1.003	1.003	1.002	1.002	1.002	1.003	1.003	1.004	1.003	1.001	1.002	1.007		TAIL
Prior FY	5.200	1.369	1.165	1.094	1.069	1.050	1.039	1.029	1.026	1.021	1.020	1.015	1.012	1.012	1.012	1.011	1.008	1.006	1.006	1.006	1.006	1.006	1.006	1.006	1.006	1.005	1.005	1.005	1.005	1.004	1.004	1.004	1.003	1.003	1.003	1.002	1.002	1.014
PA Sel.	7.750	1.585	1.230	1.125	1.089	1.068	1.054	1.044	1.036	1.032	1.029	1.026	1.021	1.017	1.015	1.012	1.010	1.009	1.008	1.008	1.007	1.007	1.006	1.006	1.006	1.005	1.005	1.005	1.004	1.004	1.003	1.003	1.003	1.003	1.002	1.002	1.002	
Selected	5.300	1.379	1.169	1.100	1.070	1.051	1.037	1.030	1.026	1.022	1.021	1.016	1.012	1.011	1.013	1.010	1.010	1.009	1.008	1.008	1.007	1.007	1.006	1.006	1.006	1.005	1.005	1.005	1.004	1.004	1.003	1.003	1.003	1.003	1.002	1.002	1.002	
Cumulative	14.497	2.735	1.984	1.697	1.542	1.442	1.372	1.324	1.285	1.253	1.225	1.201	1.182	1.168	1.154	1.140	1.129	1.118	1.108	1.099	1.090	1.083	1.076	1.069	1.062	1.056	1.051	1.045	1.040	1.036	1.032	1.028	1.025	1.022	1.019	1.016	1.014	1.012

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

LOST TIME - CHIROPRACTORS

PAID TAIL FACTOR SELECTION

		AGE TO AGE DEVELOPMENT FACTORS							CUMULATIVE DEVELOPMENT FACTORS					
AGE MONTHS	AGE YEARS	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	PA SELECTED TAIL	SELECTED FOR TAIL	SELECTED INCREM. DECAY	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	PA SELECTED TAIL	SELECTED FOR TAIL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
6	0.5	5.300		1.372	2.738	7.750	5.300		14.298		2.951	7.202	29.552	14.497
18	1.5	1.379	2.235	1.167	1.333	1.585	1.379	0.467	2.698	4.645	2.150	2.630	3.813	2.735
30	2.5	1.169	1.273	1.107	1.154	1.230	1.169	0.617	1.957	2.078	1.842	1.973	2.406	1.984
42	3.5	1.100	1.105	1.077	1.093	1.125	1.100	0.691	1.673	1.633	1.664	1.710	1.956	1.697
54	4.5	1.070	1.061	1.059	1.064	1.089	1.070	0.764	1.521	1.478	1.546	1.564	1.739	1.542
66	5.5	1.051	1.042	1.047	1.047	1.068	1.051	0.779	1.422	1.393	1.460	1.470	1.596	1.442
78	6.5	1.037	1.036	1.038	1.037	1.054	1.037	0.762	1.353	1.337	1.395	1.404	1.495	1.372
90	7.5	1.030	1.029	1.032	1.030	1.044	1.030	0.843	1.305	1.291	1.344	1.355	1.418	1.324
102	8.5	1.026	1.024	1.027	1.024	1.036	1.026	0.891	1.267	1.255	1.303	1.316	1.359	1.285
114	9.5	1.022	1.021	1.023	1.021	1.032	1.022	0.884	1.235	1.226	1.269	1.284	1.312	1.253
126	10.5	1.021	1.019	1.020	1.018	1.029	1.021	0.949	1.209	1.201	1.241	1.258	1.271	1.225
138	11.5	1.016	1.018	1.017	1.016	1.026	1.016	0.788	1.184	1.178	1.216	1.236	1.235	1.201
150	12.5	1.012	1.013	1.015	1.014	1.021	1.012	0.769	1.165	1.157	1.195	1.217	1.204	1.182
162	13.5	1.011	1.010	1.014	1.012	1.017	1.011	0.957	1.152	1.142	1.177	1.201	1.179	1.168
174	14.5	1.013	1.009	1.012	1.011	1.015	1.013	1.108	1.139	1.131	1.162	1.187	1.160	1.154
186	15.5	1.010	1.010	1.011	1.010	1.012	1.010	0.781	1.124	1.120	1.148	1.174	1.143	1.140
198	16.5	1.010	1.008	1.010	1.009	1.010	1.010	1.031	1.114	1.109	1.135	1.162	1.129	1.129
210	17.5	1.009	1.007	1.009	1.008	1.009	1.009	0.942	1.103	1.100	1.124	1.152	1.118	1.118
222	18.5	1.008	1.006	1.008	1.008	1.008	1.008	0.918	1.093	1.093	1.115	1.142	1.108	1.108
234	19.5	1.008	1.004	1.007	1.007	1.008	1.008	0.926	1.084	1.086	1.106	1.134	1.099	1.099
246	20.5	1.007	1.004	1.007	1.007	1.007	1.007	0.940	1.075	1.082	1.098	1.126	1.090	1.090
258	21.5	1.007	1.006	1.006	1.006	1.007	1.007	0.928	1.068	1.078	1.090	1.119	1.083	1.083
270	22.5	1.006	1.006	1.006	1.006	1.006	1.006	0.984	1.061	1.071	1.084	1.112	1.076	1.076
282	23.5	1.006	1.006	1.005	1.005	1.006	1.006	0.918	1.054	1.065	1.078	1.106	1.069	1.069
294	24.5	1.006	1.005	1.005	1.005	1.006	1.006	0.987	1.048	1.059	1.072	1.100	1.062	1.062
306	25.5	1.005	1.005	1.004	1.005	1.005	1.005	0.946	1.042	1.054	1.067	1.094	1.056	1.056
318	26.5	1.005	1.005	1.004	1.004	1.005	1.005	0.933	1.036	1.049	1.062	1.089	1.051	1.051
330	27.5	1.005	1.004	1.004	1.004	1.005	1.005	0.969	1.031	1.044	1.058	1.084	1.045	1.045
342	28.5	1.004	1.004	1.004	1.004	1.004	1.004	0.897	1.026	1.039	1.054	1.080	1.040	1.040
354	29.5	1.004	1.004	1.003	1.004	1.004	1.004	0.872	1.022	1.035	1.050	1.076	1.036	1.036
366	30.5	1.003	1.003	1.003	1.004	1.003	1.003	0.928	1.018	1.031	1.047	1.072	1.032	1.032
378	31.5	1.003	1.003	1.003	1.003	1.003	1.003	0.943	1.014	1.028	1.044	1.068	1.028	1.028
390	32.5	1.003	1.003	1.003	1.003	1.003	1.003	0.977	1.011	1.024	1.041	1.064	1.025	1.025
402	33.5	1.003	1.003	1.002	1.003	1.003	1.003	0.936	1.008	1.021	1.038	1.061	1.022	1.022
414	34.5	1.002	1.003	1.002	1.003	1.002	1.002	0.843	1.005	1.018	1.036	1.057	1.019	1.019
426	35.5	1.002	1.002	1.002	1.003	1.002	1.002	0.886	1.0022	1.016	1.033	1.054	1.016	1.016
438	36.5		1.002	1.002	1.003	1.002	1.002	0.875		1.013	1.031	1.051	1.014	1.014
450	37.5		1.002	1.002	1.003	1.002	1.002	0.867		1.011	1.029	1.048	1.012	1.012
462	38.5		1.002	1.002	1.003	1.001	1.001	0.867		1.009	1.027	1.046	1.010	1.010
474	39.5		1.002	1.002	1.002	1.001	1.001	0.870		1.008	1.025	1.043	1.009	1.009
486	40.5		1.001	1.002	1.002	1.001	1.001	0.869		1.006	1.023	1.041	1.008	1.008
498	41.5		1.001	1.002	1.002	1.001	1.001	0.876		1.005	1.021	1.038	1.007	1.007
510	42.5		1.001	1.001	1.002	1.001	1.001	0.875		1.004	1.020	1.036	1.006	1.006
522	43.5		1.001	1.001	1.002	1.001	1.001	0.875		1.003	1.018	1.034	1.005	1.005
534	44.5		1.001	1.001	1.002	1.001	1.001	0.868		1.002	1.017	1.031	1.004	1.004
546	45.5		1.000	1.001	1.002	1.001	1.001	0.864		1.002	1.016	1.029	1.003	1.003
558	46.5		1.000	1.001	1.002	1.000	1.000	0.854		1.001	1.014	1.027	1.003	1.003
570	47.5		1.000	1.001	1.002	1.000	1.000	0.851		1.001	1.013	1.025	1.002	1.002
582	48.5		1.000	1.001	1.002	1.000	1.000	0.840		1.001	1.012	1.023	1.002	1.002
594	49.5		1.000	1.001	1.002	1.000	1.000	0.831		1.001	1.011	1.022	1.002	1.002
606	50.5		1.000	1.001	1.002	1.000	1.000	0.826		1.000	1.010	1.020	1.001	1.001
618	51.5		1.000	1.001	1.002	1.000	1.000	0.825		1.000	1.009	1.018	1.001	1.001
630	52.5		1.000	1.001	1.002	1.000	1.000	0.824		1.000	1.008	1.017	1.001	1.001
642	53.5		1.000	1.001	1.002	1.000	1.000	0.811		1.000	1.007	1.015	1.001	1.001
654	54.5		1.000	1.001	1.001	1.000	1.000	0.813		1.000	1.006	1.013	1.001	1.001
666	55.5		1.000	1.001	1.001	1.000	1.000	0.786		1.000	1.006	1.012	1.001	1.001
678	56.5		1.000	1.001	1.001	1.000	1.000	0.760		1.000	1.005	1.010	1.000	1.000
690	57.5		1.000	1.001	1.001	1.000	1.000	0.738		1.000	1.004	1.009	1.000	1.000
702	58.5		1.000	1.001	1.001	1.000	1.000	0.700		1.000	1.004	1.008	1.000	1.000
714	59.5		1.000	1.001	1.001	1.000	1.000	1.600		1.000	1.003	1.006	1.000	1.000
726	60.5		1.000	1.001	1.001	1.000	1.000	0.852		1.000	1.002	1.005	1.000	1.000
738	61.5		1.000	1.001	1.001	1.000	1.000	0.852		1.000	1.002	1.004	1.000	1.000
750	62.5		1.000	1.001	1.001	1.000	1.000	0.852		1.000	1.001	1.002	1.000	1.000
TAIL	TAIL		1.000	1.001	1.001	1.000	1.000	5.747		1.000	1.001	1.001	1.000	1.000

60.5 TAIL DECAY 11.488 (16)

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 3, EXHIBIT 2D, SHEET 44
(4) SECTION 3, EXHIBIT 2D, SHEET 45, COL. 5; TAIL FROM SECTION 3, EXHIBIT 2D, SHEET 48
(5) SECTION 3, EXHIBIT 2D, SHEET 44
(6) SECTION 3, EXHIBIT 2D, SHEET 44
(7) PA SELECTED TAIL
(8) SELECTED BY DELOITTE CONSULTING
(9) = [[(8) - 1.0] x (8) PRIOR AGE] / [(8) PRIOR AGE - 1.0]
(10) COL. 3 MULTIPLICATIVELY ACCUMULATED
(11) COL. 4 MULTIPLICATIVELY ACCUMULATED
(12) COL. 5 MULTIPLICATIVELY ACCUMULATED
(13) COL. 6 MULTIPLICATIVELY ACCUMULATED
(14) COL. 7 MULTIPLICATIVELY ACCUMULATED
(15) COL. 8 MULTIPLICATIVELY ACCUMULATED
(16) 59.5-TO-60.5 TAIL DECAY + (58.5-TO-59.5 DECAY x 59.5-TO-60.5 TAIL DECAY)

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

LOST TIME - CHIROPRACTORS

FITTED PAID LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**4**
	To:	**32**
Cut-off		**64**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.001**	**0.963**
Inverse Power	**1.001**	**0.971**

							Weibull Curve Fitting					**Inverse Power Curve Fitting**				
							Slope=	0.363				Slope=	-1.505			
		----FROM PAID TRIANGLE----			PA	SELECTED	Intercept=	-0.384				Intercept=	3.249			
PERIOD	AGE	SELECTED	8 YR WTD	12 YR WTD	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	5.300	4.710	5.293	7.750	5.100	1.792	-1.522	0.266	**1.372**	2.951	1.792	1.411	0.553	**2.738**	7.202
2	18	1.379	1.345	1.367	1.585	1.352	2.890	0.298	0.664	**1.167**	2.150	2.890	-1.045	-1.100	**1.333**	2.630
3	30	1.169	1.143	1.163	1.230	1.165	3.401	0.669	0.850	**1.107**	1.842	3.401	-1.800	-1.869	**1.154**	1.973
4	42	1.100	1.089	1.098	1.125	1.094	3.738	0.897	0.972	**1.077**	1.664	3.738	-2.364	-2.375	**1.093**	1.710
5	54	1.070	1.066	1.071	1.090	1.066	3.989	1.025	1.063	**1.059**	1.546	3.989	-2.722	-2.753	**1.064**	1.564
6	66	1.051	1.044	1.050	1.067	1.050	4.190	1.110	1.136	**1.047**	1.460	4.190	-2.987	-3.055	**1.047**	1.470
7	78	1.037	1.033	1.037	1.052	1.038	4.357	1.197	1.196	**1.038**	1.395	4.357	-3.272	-3.307	**1.037**	1.404
8	90	1.030	1.026	1.029	1.044	1.030	4.500	1.266	1.248	**1.032**	1.344	4.500	-3.516	-3.522	**1.030**	1.355
9	102	1.026	1.023	1.025	1.036	1.025	4.625	1.308	1.293	**1.027**	1.303	4.625	-3.673	-3.711	**1.024**	1.316
10	114	1.022	1.023	1.021	1.032	1.023	4.736	1.332	1.334	**1.023**	1.269	4.736	-3.767	-3.878	**1.021**	1.284
11	126	1.021	1.022	1.020	1.029	1.022	4.836	1.348	1.370	**1.020**	1.241	4.836	-3.829	-4.029	**1.018**	1.258
12	138	1.016	1.015	1.015	1.026	1.015	4.927	1.440	1.403	**1.017**	1.216	4.927	-4.207	-4.165	**1.016**	1.236
13	150	1.012	1.012	1.012	1.021	1.011	5.011	1.503	1.433	**1.015**	1.195	5.011	-4.485	-4.291	**1.014**	1.217
14	162	1.011	1.011	1.010	1.017	1.011	5.088	1.514	1.461	**1.014**	1.177	5.088	-4.534	-4.407	**1.012**	1.201
15	174	1.013	1.013	1.012	1.015	1.012	5.159	1.489	1.487	**1.012**	1.162	5.159	-4.421	-4.514	**1.011**	1.187
16	186	1.010	1.010	1.009	1.012	1.009	5.226	1.546	1.511	**1.011**	1.148	5.226	-4.683	-4.615	**1.010**	1.174
17	198	1.010	1.009	1.008	1.010	1.008	5.288	1.578	1.534	**1.010**	1.135	5.288	-4.835	-4.709	**1.009**	1.162
18	210	1.009	1.007	1.007	1.009	1.007	5.347	1.608	1.555	**1.009**	1.124	5.347	-4.986	-4.797	**1.008**	1.152
19	222	1.008	1.005	1.005	1.008	1.005	5.403	1.682	1.576	**1.008**	1.115	5.403	-5.370	-4.881	**1.008**	1.142
20	234	1.008	1.005	1.005	1.008	1.005	5.455	1.677	1.595	**1.007**	1.106	5.455	-5.343	-4.960	**1.007**	1.134
21	246	1.007	1.004	1.005	1.007	1.007	5.505	1.598	1.613	**1.007**	1.098	5.505	-4.938	-5.035	**1.007**	1.126
22	258	1.007	1.003	1.004	1.007	1.007	5.553	1.615	1.630	**1.006**	1.090	5.553	-5.020	-5.107	**1.006**	1.119
23	270	1.006	1.003	1.004	1.006	1.006	5.598	1.619	1.647	**1.006**	1.084	5.598	-5.043	-5.175	**1.006**	1.112
24	282	1.006	1.003	1.004	1.006	1.006	5.642	1.637	1.662	**1.005**	1.078	5.642	-5.135	-5.241	**1.005**	1.106
25	294	1.006	1.003	1.003	1.006	1.006	5.684	1.641	1.677	**1.005**	1.072	5.684	-5.155	-5.304	**1.005**	1.100
26	306	1.005	1.003	1.003	1.005	1.005	5.724	1.653	1.692	**1.004**	1.067	5.724	-5.216	-5.364	**1.005**	1.094
27	318	1.005	1.003	1.002	1.005	1.005	5.762	1.667	1.706	**1.004**	1.062	5.762	-5.290	-5.422	**1.004**	1.089
28	330	1.005	1.002	1.002	1.005	1.005	5.799	1.674	1.719	**1.004**	1.058	5.799	-5.327	-5.477	**1.004**	1.084
29	342	1.004	1.002	1.002	1.004	1.004	5.835	1.695	1.732	**1.004**	1.054	5.835	-5.441	-5.531	**1.004**	1.080
30	354	1.004	1.003	1.003	1.004	1.004	5.869	1.720	1.745	**1.003**	1.050	5.869	-5.582	-5.583	**1.004**	1.076
31	366	1.003	1.003	1.003	1.003	1.003	5.903	1.734	1.757	**1.003**	1.047	5.903	-5.660	-5.633	**1.004**	1.072
32	378	1.003	1.004	1.004	1.003	1.003	5.935	1.745	1.769	**1.003**	1.044	5.935	-5.723	-5.682	**1.003**	1.068
33	390	1.003	1.003	1.003	1.003	1.003	5.966	1.750	1.780	**1.003**	1.041	5.966	-5.750	-5.729	**1.003**	1.064
34	402	1.003	1.001	1.001	1.003	1.003	5.996	1.762	1.791	**1.002**	1.038	5.996	-5.819	-5.774	**1.003**	1.061
35	414	1.002	1.002	1.002	1.002	1.002	6.026	1.791	1.802	**1.002**	1.036	6.026	-5.992	-5.819	**1.003**	1.057
36	426	1.002	1.007	1.007	1.002	1.002	6.054	1.813	1.812	**1.002**	1.033	6.054	-6.124	-5.862	**1.003**	1.054
37	438						6.082		1.822	**1.002**	1.031	6.082		-5.903	**1.003**	1.051
38	450						6.109		1.832	**1.002**	1.029	6.109		-5.944	**1.003**	1.048
39	462						6.136		1.841	**1.002**	1.027	6.136		-5.984	**1.003**	1.046
40	474						6.161		1.851	**1.002**	1.025	6.161		-6.022	**1.002**	1.043
41	486						6.186		1.860	**1.002**	1.023	6.186		-6.060	**1.002**	1.041
42	498						6.211		1.869	**1.002**	1.021	6.211		-6.097	**1.002**	1.038
43	510						6.234		1.877	**1.001**	1.020	6.234		-6.132	**1.002**	1.036
44	522						6.258		1.886	**1.001**	1.018	6.258		-6.167	**1.002**	1.034
45	534						6.280		1.894	**1.001**	1.017	6.280		-6.202	**1.002**	1.031
46	546						6.303		1.902	**1.001**	1.016	6.303		-6.235	**1.002**	1.029
47	558						6.324		1.910	**1.001**	1.014	6.324		-6.268	**1.002**	1.027
48	570						6.346		1.918	**1.001**	1.013	6.346		-6.300	**1.002**	1.025
49	582						6.366		1.925	**1.001**	1.012	6.366		-6.331	**1.002**	1.023
50	594						6.387		1.933	**1.001**	1.011	6.387		-6.362	**1.002**	1.022
51	606						6.407		1.940	**1.001**	1.010	6.407		-6.392	**1.002**	1.020
52	618						6.426		1.947	**1.001**	1.009	6.426		-6.422	**1.002**	1.018
53	630						6.446		1.954	**1.001**	1.008	6.446		-6.450	**1.002**	1.017
54	642						6.465		1.961	**1.001**	1.007	6.465		-6.479	**1.002**	1.015
55	654						6.483		1.968	**1.001**	1.006	6.483		-6.507	**1.001**	1.013
56	666						6.501		1.974	**1.001**	1.006	6.501		-6.534	**1.001**	1.012
57	678						6.519		1.981	**1.001**	1.005	6.519		-6.561	**1.001**	1.010
58	690						6.537		1.987	**1.001**	1.004	6.537		-6.587	**1.001**	1.009
59	702						6.554		1.993	**1.001**	1.004	6.554		-6.613	**1.001**	1.008
60	714						6.571		1.999	**1.001**	1.003	6.571		-6.639	**1.001**	1.006
61	726						6.588		2.005	**1.001**	1.002	6.588		-6.664	**1.001**	1.005
62	738						6.604		2.011	**1.001**	1.002	6.604		-6.689	**1.001**	1.004
63	750						6.620		2.017	**1.001**	1.001	6.620		-6.713	**1.001**	1.002
64	762						6.636		2.023	**1.001**	1.001	6.636		-6.737	**1.001**	1.001

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

LOST TIME - CHIROPRACTORS

INCREMENTAL DECAY METHOD

AGE MONTHS	AGE YEARS	PAID SELECTED FOR FIT	INCREM. DECAY FACTORS	IMPLIED ATA FACTOR	DECAY FACTOR CHECK
(1)	(2)	(3)	(4)	(5)	(6)
6	0.5	5.100	4.031		
18	1.5	1.352	1.536	2.235	1.536
30	2.5	1.165	1.048	1.273	1.048
42	3.5	1.094	0.741	1.105	0.741
54	4.5	1.066	0.705	1.061	0.705
66	5.5	1.050	0.682	1.042	0.682
78	6.5	1.038	0.745	1.036	0.745
90	7.5	1.030	0.785	1.029	0.785
102	8.5	1.025	0.817	1.024	0.817
114	9.5	1.023	0.838	1.021	0.838
126	10.5	1.022	0.862	1.019	0.862
138	11.5	1.015	0.865	1.018	0.865
150	12.5	1.011	0.873	1.013	0.873
162	13.5	1.011	0.885	1.010	0.885
174	14.5	1.012	0.888	1.009	0.888
186	15.5	1.009	0.879	1.010	0.879
198	16.5	1.008	0.884	1.008	0.884
210	17.5	1.007	0.871	1.007	0.871
222	18.5	1.005	0.853	1.006	0.853
234	19.5	1.005	0.853	1.004	0.853
246	20.5	1.007	0.846	1.004	0.846
258	21.5	1.007	0.843	1.006	0.843
270	22.5	1.006	0.857	1.006	0.857
282	23.5	1.006	0.862	1.006	0.862
294	24.5	1.006	0.849	1.005	0.849
306	25.5	1.005	0.866	1.005	0.866
318	26.5	1.005	0.869	1.005	0.869
330	27.5	1.005	0.865	1.004	0.865
342	28.5	1.004	0.875	1.004	0.875
354	29.5	1.004	0.889	1.004	0.889
366	30.5	1.003	0.891	1.003	0.891
378	31.5	1.003	0.901	1.003	0.901
390	32.5	1.003	0.909	1.003	0.909
402	33.5	1.003	0.916	1.003	0.916
414	34.5	1.002	0.927	1.003	0.927
426	35.5	1.002	0.932	1.002	0.932
438	36.5		0.928	1.002	0.928
450	37.5		0.924	1.002	0.924
462	38.5		0.917	1.002	0.917
474	39.5		0.897	1.002	0.897
486	40.5		0.872	1.001	0.872
498	41.5		0.850	1.001	0.850
510	42.5		0.809	1.001	0.809
522	43.5		0.769	1.001	0.769
534	44.5		0.739	1.001	0.739
546	45.5		0.718	1.000	0.718
558	46.5		0.700	1.000	0.700
570	47.5		0.700	1.000	0.700
582	48.5		0.700	1.000	0.700
594	49.5		0.700	1.000	0.700
606	50.5		0.700	1.000	0.700
618	51.5		0.700	1.000	0.700
630	52.5		0.700	1.000	0.700
642	53.5		0.700	1.000	0.700
654	54.5		0.700	1.000	0.700
666	55.5		0.700	1.000	0.700
678	56.5		-	1.000	-
690	57.5		-	1.000	-
702	58.5		-	1.000	-
714	59.5		-	1.000	-
726	60.5		-	1.000	-
738	61.5		-	1.000	-
750	62.5			1.000	

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 3, EXHIBIT 2D, SHEET 44
(4) GEOMETRIC MEAN FROM SECTION 3, EXHIBIT 2D, SHEET 46
(5) 1.0 + [(3) PRIOR AGE - 1.0) x (4) / (3) PRIOR AGE]
(6) [(5) - 1.0] X [(5) PRIOR AGE] / [(5) PRIOR AGE - 1.0]

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
MEDICAL
LOST TIME - CHIROPRACTORS

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354
1954																														
1955																														
1956																														
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1971																														
1972																														
1973																														
1974																														2
1975																													0	0
1976																												4	7	22
1977	3	33	45	41	45	55	48	47	47	46	43	38	58	43	34	28	24	26	25	25	18	14	6	1	1	1	1	3	1	0
1978	5	46	64	59	65	65	55	75	91	122	102	78	112	55	20	14	21	14	12	10	13	9	8	3	2	2	4	1	0	4
1979	6	57	79	65	63	72	61	66	62	62	50	45	83	40	41	37	47	35	28	21	18	14	7	4	12	2	3	3	2	7
1980	6	58	82	68	62	71	67	75	63	60	48	49	70	67	79	58	56	74	44	21	9	10	16	9	7	3	4	5	4	2
1981	7	66	86	79	76	87	73	76	66	62	58	52	59	60	39	16	15	14	14	15	25	19	8	6	8	4	3	4	3	3
1982	15	122	124	110	106	114	89	86	83	94	66	80	91	95	71	77	58	20	10	10	12	13	11	7	10	13	9	5	4	3
1983	11	100	125	114	105	106	81	87	92	79	91	72	57	73	53	37	26	11	13	10	6	3	2	3	0	0	0	0	0	0
1984	17	140	140	122	112	114	83	107	113	106	105	81	77	59	46	33	17	16	8	13	4	4	2	2	3	1	9	7	6	6
1985	15	131	150	143	117	113	100	126	130	142	93	77	57	49	35	22	17	12	9	2	4	3	2	1	1	2	2	2	0	
1986	14	129	173	134	123	147	103	96	105	78	71	48	32	23	15	16	17	9	10	4	7	8	5	2	3	4	2	1		
1987	15	153	237	206	198	186	162	166	134	123	98	73	50	17	23	26	10	6	4	6	3	2	1	3	5	5	1			
1988	19	180	248	256	196	237	201	186	157	115	61	54	33	20	27	23	11	15	9	11	17	10	2	8	13	6				
1989	18	183	304	262	236	243	231	198	154	100	72	51	28	44	21	16	11	7	12	12	18	22	16	15	5					
1990	17	217	311	313	276	220	195	181	114	65	50	29	43	23	14	7	5	10	9	16	12	3	5	9						
1991	25	300	323	233	211	195	167	116	83	46	28	30	17	15	14	12	10	8	13	13	12	12	8							
1992	27	352	424	385	294	231	125	77	59	47	38	27	32	13	15	13	12	19	11	8	5	3								
1993	42	456	415	308	282	213	81	46	38	41	21	24	18	20	15	9	9	8	7	5	11									
1994	40	378	341	270	195	86	78	61	44	50	34	39	34	44	37	60	66	57	44	14										
1995	34	448	349	233	134	80	62	50	41	39	26	30	16	13	5	5	8	3	6											
1996	52	511	334	191	89	62	78	63	50	40	34	41	38	20	17	39	24	20												
1997	25	300	153	91	78	68	48	45	33	30	20	21	14	14	17	17	5													
1998	45	326	178	123	128	110	87	50	47	32	53	31	19	11	23	17														
1999	57	368	204	179	111	69	54	41	29	24	16	12	17	6	7															
2000	70	528	286	199	110	58	63	47	33	37	40	42	17	14																
2001	101	641	356	221	119	72	61	57	44	34	29	28	18																	
2002	108	657	287	173	116	94	76	60	46	42	30	41																		
2003	122	650	270	160	97	110	66	33	29	26	32																			
2004	105	683	266	119	132	99	78	70	37	29																				
2005	145	537	226	138	95	81	56	36	27																					
2006	166	708	353	185	105	77	33	27																						
2007	97	536	270	131	82	62	49																							
2008	167	618	282	168	118	100																								
2009	186	706	297	228	123																									
2010	287	788	350	134																										
2011	151	560	177																											
2012	111	405																												
2013	81																													

AGE-TO-AGE DEVELOPMENT FACTORS

ACCIDENT YEAR	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366
1954																														
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1972																														
1973																														
1974																														1.024
1975																													0.000	0.000
1976																												1.723	3.338	0.432
1977	9.691	1.383	0.914	1.095	1.220	0.861	0.990	0.986	0.990	0.933	0.893	1.516	0.731	0.796	0.822	0.858	1.091	0.971	0.981	0.708	0.809	0.425	0.085	1.303	1.049	1.440	2.803	0.344	0.293	0.000
1978	9.691	1.383	0.914	1.106	1.008	0.845	1.350	1.221	1.333	0.839	0.765	1.431	0.490	0.373	0.675	1.552	0.638	0.913	0.776	1.329	0.731	0.879	0.366	0.752	0.725	2.314	0.294	0.175	20.739	2.419
1979	9.691	1.383	0.819	0.973	1.136	0.846	1.089	0.938	1.006	0.804	0.892	1.849	0.490	1.013	0.901	1.269	0.750	0.806	0.758	0.825	0.788	0.478	0.559	3.214	0.139	1.961	0.781	0.881	2.992	0.403
1980	9.691	1.416	0.826	0.920	1.149	0.933	1.123	0.841	0.948	0.809	1.020	1.412	0.958	1.178	0.735	0.973	1.311	0.595	0.474	0.411	1.159	1.635	0.585	0.718	0.471	1.203	1.293	0.808	0.392	2.876
1981	9.191	1.310	0.920	0.960	1.134	0.840	1.050	0.862	0.940	0.945	0.894	1.138	1.004	0.649	0.404	0.930	0.933	1.004	1.126	1.645	0.738	0.450	0.734	1.331	0.451	0.863	1.319	0.618	0.975	1.123
1982	8.227	1.015	0.884	0.964	1.082	0.779	0.966	0.966	1.128	0.705	1.208	1.140	1.038	0.747	1.087	0.758	0.347	0.486	1.064	1.160	1.091	0.811	0.664	1.342	1.409	0.661	0.569	0.699	0.721	0.479
1983	9.020	1.251	0.910	0.925	1.008	0.762	1.074	1.055	0.858	1.157	0.790	0.793	1.280	0.721	0.701	0.697	0.437	1.164	0.742	0.595	0.527	0.718	1.209	0.049	1.000	0.000	0.000	0.000	0.000	0.000
1984	8.113	0.999	0.873	0.918	1.016	0.733	1.277	1.064	0.933	0.991	0.777	0.941	0.771	0.786	0.713	0.501	0.949	0.510	1.640	0.285	1.116	0.567	0.654	1.622	0.367	10.134	0.754	0.822	0.960	
1985	8.505	1.146	0.951	0.819	0.963	0.891	1.260	1.029	1.093	0.656	0.825	0.741	0.862	0.715	0.619	0.780	0.733	0.729	0.236	2.038	0.696	0.556	0.812	0.947	1.177	1.107	1.227	0.242		
1986	9.572	1.341	0.776	0.915	1.195	0.698	0.932	1.093	0.748	0.912	0.666	0.670	0.726	0.638	1.113	1.005	0.560	1.111	0.429	1.477	1.246	0.616	0.485	1.349	1.163	0.563	0.695			
1987	10.279	1.549	0.868	0.964	0.939	0.870	1.024	0.809	0.914	0.795	0.745	0.686	0.334	1.381	1.136	0.394	0.562	0.774	1.234	0.500	0.899	0.347	3.388	1.702	1.045	0.154				
1988	9.312	1.380	1.032	0.768	1.207	0.847	0.925	0.844	0.736	0.533	0.879	0.609	0.612	1.323	0.858	0.497	1.331	0.614	1.159	1.544	0.585	0.232	3.681	1.517	0.485					
1989	10.249	1.656	0.864	0.898	1.031	0.952	0.855	0.781	0.649	0.715	0.712	0.551	1.569	0.473	0.772	0.688	0.586	1.900	0.985	1.457	1.264	0.732	0.933	0.351						
1990	12.541	1.433	1.007	0.882	0.798	0.886	0.927	0.630	0.567	0.779	0.586	1.472	0.537	0.600	0.507	0.771	1.750	0.970	1.746	0.741	0.248	1.831	1.589							
1991	11.804	1.075	0.722	0.905	0.927	0.855	0.695	0.718	0.557	0.599	1.070	0.581	0.895	0.881	0.882	0.811	0.822	1.685	0.988	0.903	0.963	0.695								
1992	13.149	1.203	0.909	0.764	0.787	0.539	0.618	0.771	0.789	0.803	0.722	1.195	0.399	1.146	0.908	0.925	1.537	0.599	0.718	0.562	0.716									
1993	10.758	0.910	0.744	0.913	0.756	0.382	0.569	0.814	1.091	0.504	1.164	0.729	1.158	0.718	0.633	0.993	0.918	0.805	0.805	2.094										
1994	9.459	0.902	0.791	0.722	0.443	0.910	0.773	0.722	1.143	0.685	1.141	0.874	1.292	0.837	1.623	1.095	0.869	0.771	0.312											
1995	13.038	0.779	0.666	0.575	0.594	0.774	0.820	0.803	0.968	0.650	1.179	0.531	0.786	0.389	1.076	1.472	0.430	1.712												
1996	9.903	0.652	0.572	0.467	0.691	1.273	0.803	0.799	0.802	0.848	1.198	0.938	0.521	0.862	2.271	0.600	0.829													
1997	11.830	0.509	0.597	0.855	0.871	0.707	0.935	0.740	0.901	0.683	1.045	0.656	1.019	1.183	1.015	0.317														
1998	7.250	0.545	0.692	1.046	0.860	0.788	0.570	0.939	0.686	1.661	0.582	0.629	0.567	2.064	0.767															
1999	6.449	0.555	0.874	0.621	0.625	0.786	0.749	0.719	0.819	0.657	0.772	1.384	0.333	1.327																
2000	7.554	0.541	0.695	0.553	0.530	1.085	0.740	0.700	1.122	1.091	1.054	0.406	0.813																	
2001	6.372	0.555	0.622	0.539	0.602	0.852	0.925	0.779	0.776	0.834	0.968	0.647																		
2002	6.097	0.436	0.605	0.666	0.811	0.807	0.791	0.763	0.926	0.721	1.357																			
2003	5.345	0.416	0.593	0.607	1.126	0.604	0.503	0.872	0.911	1.224																				
2004	6.514	0.389	0.448	1.108	0.752	0.791	0.893	0.534	0.785																					
2005	3.712	0.420	0.610	0.693	0.853	0.684	0.649	0.761																						
2006	4.276	0.498	0.525	0.570	0.733	0.425	0.833																							
2007	5.518	0.504	0.485	0.622	0.763	0.780																								
2008	3.691	0.456	0.596	0.704	0.848																									
2009	3.791	0.421	0.765	0.540																										
2010	2.745	0.444	0.384																											
2011	3.720	0.316																												
2012	3.649																													
Latest diag	3.649	0.316	0.384	0.540	0.848	0.780	0.833	0.761	0.785	1.224	1.357	0.647	0.813	1.327	0.767	0.317	0.829	1.712	0.312	2.094	0.716	0.695	1.589	0.351	0.485	0.154	0.695	0.242	0.960	0.000
5 Yr Avg	3.519	0.428	0.551	0.626	0.790	0.657	0.734	0.742	0.904	0.905	0.947	0.744	0.651	1.165	1.350	0.896	0.917	1.114	0.914	1.151	0.755	0.767	2.015	1.173	0.847	2.392	0.649	0.476	0.609	0.976
10 Yr Avg	4.296	0.430	0.563	0.660	0.764	0.760	0.759	0.761	0.870	0.905	1.046	0.799	0.778	1.001	1.046	0.817	0.963	1.094	0.861	1.160	0.826	0.710	1.415	1.093	0.771	1.896	0.973	0.631	3.041	0.876
3 Yr Wtd	3.196	0.401	0.570	0.613	0.785	0.621	0.800	0.673	0.875	0.888	1.123	0.633	0.572	1.523	1.297	0.596	0.824	0.821	0.441	1.039	0.624	0.809	1.338	0.865	0.725	0.440	0.805	0.691	0.869	0.800
5 Yr Wtd	3.410	0.429	0.545	0.616	0.789	0.656	0.734	0.718	0.895	0.900	0.919	0.636	0.613	1.090	1.408	0.853	0.907	0.848	0.670	1.044	0.794	0.671	1.255	0.907	0.712	1.208	0.710	0.676	0.766	0.845
10 Yr Wtd	4.031	0.431	0.561	0.637	0.758	0.748	0.747	0.750	0.860	0.886	1.023	0.757	0.763	0.908	1.115	0.799	0.916	0.894	0.705	1.005	0.822	0.681	1.020	0.955	0.647	1.050	0.843	0.787	1.752	0.792
Selected	4.031	0.431	0.561	0.637	0.758	0.748	0.747	0.750	0.860	0.886	1.023	0.757	0.763	0.908	1.115	0.799	0.916	0.894	0.705	1.005	0.822	0.681	1.020	0.955	0.647	1.050	0.843	0.787	0.900	0.900
Loss $ Weight	1,495	6,191	2,777	1,658	1,097	823	623	465	376	334	315	310	224	170	163	197	162	152	127	92	92	71	55	56	55	40	37	31	27	46
Center Wtd Avg	4.031	0.980	0.918	0.536	0.649	0.711	0.764	0.782	0.831	0.847	0.864	0.871	0.900	0.845	0.887	0.921	0.890	0.854	0.867	0.827	0.828	0.891	0.819	0.851	0.899	0.853	0.829	0.902	0.868	0.879
Geometric Mean	4.031	1.536	1.048	0.741	0.705	0.682	0.745	0.785	0.817	0.838	0.862	0.865	0.873	0.885	0.888	0.879	0.884	0.871	0.853	0.853	0.846	0.843	0.857	0.862	0.849	0.866	0.869	0.865	0.875	0.889

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
MEDICAL
LOST TIME - CHIROPRACTORS

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	366	378	390	402	414	426	438	450	462	474	486	498	510	522	534	546	558	570	582	594	606	618	630	642	654	666	678	690	702	714
1954																				0	0	0	0	0	0	0	0	0	0	0
1955																			0	0	0	0	0	0	0	0	0	0	0	
1956																		0	0	0	1	0	1	0	0	0	0	0		
1957																	0	0	0	0	0	0	0	0	0	0	0			
1958																0	0	0	0	0	0	0	0	0	0	0				
1959															0	0	0	0	0	0	0	0	0	0	0					
1960														0	0	0	0	0	0	0	0	0	0	0						
1961													1	1	0	0	0	0	0	0	0	0	0							
1962												0	0	0	0	0	0	0	0	0	0	0								
1963											0	0	0	0	0	0	0	0	0	0	0									
1964										0	0	0	0	0	0	0	0	0	0	0										
1965									0	0	0	0	0	0	0	0	0	0	0											
1966								0	0	0	0	0	0	0	0	0	0	0												
1967							0	0	0	0	0	0	0	0	0	0	0													
1968						1	0	0	1	1	0	0	0	0	0	0														
1969					0	0	0	0	0	0	0	0	0	0	0															
1970				0	0	0	0	0	0	0	0	0	0	0																
1971			1	2	1	1	1	1	1	1	1	1	0																	
1972		2	1	1	1	0	1	0	0	0	0	0																		
1973	0	0	0	0	0	0	0	0	0	0	0																			
1974	2	2	2	1	1	1	1	1	1	0																				
1975	0	8	0	3	2	0	0	0	0																					
1976	10	1	0	0	0	0	0	0																						
1977	0	0	0	0	0	4	6																							
1978	10	2	8	8	3	1																								
1979	3	6	6	0	0																									
1980	5	7	7	7																										
1981	3	2	2																											
1982	1	1																												
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AGE-TO-AGE DEVELOPMENT FACTORS

	366-378	378-390	390-402	402-414	414-426	426-438	438-450	450-462	462-474	474-486	486-498	498-510	510-522	522-534	534-546	546-558	558-570	570-582	582-594	594-606	606-618	618-630	630-642	642-654	654-666	666-678	678-690	690-702	702-714	714-726
1954																				0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1955																			0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
1956																		1.060	0.764	1.588	0.630	1.471	0.360	1.444	0.077	0.000	0.000			
1957																	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
1958																0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000					
1959															0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000						
1960														0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000							
1961													1.126	0.087	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000								
1962												0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000									
1963											0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000										
1964										0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000											
1965									0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000												
1966								0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000													
1967							0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000														
1968						0.478	0.000	0.000	1.740	0.000	0.000	0.000	0.000	0.000	0.000															
1969					0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																
1970				0.000	6.236	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																	
1971			1.699	0.776	1.088	1.104	0.491	1.837	0.647	0.676	1.856	0.070																		
1972		0.691	0.944	0.582	0.488	3.432	0.000	0.000	0.000	0.000	0.000																			
1973	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																				
1974	0.887	1.039	0.547	1.388	1.076	0.429	1.617	0.711	0.000																					
1975	16.331	0.032	11.564	0.637	0.000	0.000	0.000	0.000																						
1976	0.100	0.000	0.000	0.000	0.000	0.000	0.000																							
1977	0.000	0.000	0.000	0.000	0.000	1.640																								
1978	0.167	4.598	1.018	0.420	0.342																									
1979	2.137	0.997	0.024	0.000																										
1980	1.597	1.022	0.946																											
1981	0.626	1.007																												
1982	0.917																													
1983																														
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Latest diag	0.917	1.007	0.946	0.000	0.342	1.640	0.000	0.000	0.000	0.000	0.000	0.070	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
5 Yr Avg	1.089	1.525	0.398	0.211	0.284	0.414	0.323	0.510	0.129	0.135	0.371	0.014	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.072	0.289	0.015	0.000	0.000	0.000	0.000	
10 Yr Avg	2.276	0.939	1.674	0.380	0.923	0.708	0.211	0.255	0.239	0.068	0.186	0.007	0.113	0.009	0.000	0.000	0.000	0.106	0.076	0.159	0.070	0.184	0.051	0.241	0.015	0.000	0.000	0.000	0.000	
3 Yr Wtd	1.179	1.011	0.715	0.412	1.443	1.640	1.617	0.711	0.000	0.676	1.856	0.070													0.077	0.000				
5 Yr Wtd	0.831	1.371	0.715	0.472	0.958	1.287	0.633	1.195	0.415	0.676	1.856	0.070								0.000			0.360	1.444	0.077	0.000				
10 Yr Wtd	0.843	0.902	0.857	0.581	0.981	1.173	0.473	1.652	0.781	0.260	1.856	0.070	1.126	0.068	0.000			1.060	0.842	1.441	0.630	1.471	0.360	1.444	0.077	0.000				
Selected	0.900	0.900	0.900	0.900	1.000	1.000	0.900	0.900	0.900	0.900	0.900	0.900	0.700	0.700	0.700	0.700	0.700	0.700	0.700	0.700	0.700	0.700	0.700	0.700	0.700	0.700	0.700	0.700	0.700	0.000
Loss $ Weight	33	28	26	21	8	8	9	2	3	2	1	1	0	1	0	0	0	0	0	0	1	0	1	0	0	0	0	0	0	0
Center Wtd Avg	0.900	0.900	0.907	0.918	0.923	0.934	0.954	0.933	0.900	0.900	0.898	0.854	0.814	0.792	0.700	0.700	0.700	0.700	0.700	0.700	0.700	0.700	0.700	0.700	0.700	0.700	0.700	0.700	0.000	0.000
Geometric Mean	0.891	0.901	0.909	0.916	0.927	0.932	0.928	0.924	0.917	0.897	0.872	0.850	0.809	0.769	0.739	0.718	0.700	0.700	0.700	0.700	0.700	0.700	0.700	0.700	0.700	0.700	0.000	0.000	0.000	0.000

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

LOST TIME - CHIROPRACTORS

FITTED INCREMENTAL DECAY LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**45**
	To:	**56**
Cut-off		**100**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.000**	**0.997**
Inverse Power	**1.000**	**0.992**
Selected Tail	**1.000**	

					Weibull Curve Fitting					**Inverse Power Curve Fitting**				
					Slope=	1.118				Slope=	-9.310			
		IMPLIED	PA	SELECTED	Intercept=	-5.033				Intercept=	51.204			
PERIOD	AGE	ATA	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6				1.792		-3.030	**21.199**		1.792		34.523		
2	18	2.235	2.657	2.657	2.890	-0.750	-1.802	**6.572**	10158.923	2.890	0.505	24.295		
3	30	1.273	1.469	1.469	3.401	0.133	-1.230	**3.947**	1545.673	3.401	-0.758	19.539		
4	42	1.105	1.154	1.154	3.738	0.700	-0.854	**2.885**	391.641	3.738	-1.871	16.407		
5	54	1.061	1.087	1.087	3.989	0.928	-0.573	**2.320**	135.769	3.989	-2.446	14.067		
6	66	1.042	1.063	1.063	4.190	1.040	-0.349	**1.976**	58.509	4.190	-2.768	12.199		
7	78	1.036	1.050	1.050	4.357	1.111	-0.162	**1.746**	29.616	4.357	-2.989	10.644	**41923.911**	
8	90	1.029	1.041	1.041	4.500	1.172	-0.002	**1.584**	16.964	4.500	-3.187	9.311	**11063.799**	
9	102	1.024	1.036	1.036	4.625	1.213	0.138	**1.465**	10.712	4.625	-3.330	8.146	**3450.884**	
10	114	1.021	1.030	1.030	4.736	1.264	0.262	**1.375**	7.313	4.736	-3.510	7.111	**1225.887**	
11	126	1.019	1.027	1.027	4.836	1.295	0.374	**1.305**	5.320	4.836	-3.624	6.179	**483.434**	
12	138	1.018	1.025	1.025	4.927	1.317	0.476	**1.250**	4.077	4.927	-3.706	5.332	**207.833**	
13	150	1.013	1.022	1.022	5.011	1.345	0.569	**1.206**	3.262	5.011	-3.818	4.556	**96.168**	
14	162	1.010	1.018	1.018	5.088	1.390	0.655	**1.171**	2.705	5.088	-3.996	3.839	**47.486**	
15	174	1.009	1.014	1.014	5.159	1.447	0.735	**1.142**	2.310	5.159	-4.236	3.174	**24.900**	
16	186	1.010	1.013	1.013	5.226	1.472	0.810	**1.118**	2.024	5.226	-4.345	2.553	**13.846**	51768.637
17	198	1.008	1.011	1.011	5.288	1.514	0.880	**1.099**	1.810	5.288	-4.536	1.971	**8.177**	3739.022
18	210	1.007	1.009	1.009	5.347	1.558	0.945	**1.083**	1.647	5.347	-4.742	1.423	**5.150**	457.237
19	222	1.006	1.008	1.008	5.403	1.572	1.008	**1.069**	1.522	5.403	-4.809	0.906	**3.474**	88.781
20	234	1.004	1.007	1.007	5.455	1.591	1.066	**1.058**	1.423	5.455	-4.903	0.416	**2.515**	25.557
21	246	1.004	1.007	1.007	5.505	1.608	1.122	**1.049**	1.345	5.505	-4.985	-0.050	**1.951**	10.160
22	258	1.006	1.006	1.006	5.553	1.621	1.176	**1.041**	1.283	5.553	-5.051	-0.493	**1.611**	5.207
23	270	1.006	1.006	1.006	5.598	1.636	1.227	**1.034**	1.233	5.598	-5.131	-0.917	**1.400**	3.233
24	282	1.006	1.006	1.006	5.642	1.641	1.275	**1.029**	1.192	5.642	-5.155	-1.321	**1.267**	2.309
25	294	1.005	1.005	1.005	5.684	1.659	1.322	**1.024**	1.159	5.684	-5.248	-1.709	**1.181**	1.823
26	306	1.005	1.005	1.005	5.724	1.663	1.366	**1.020**	1.132	5.724	-5.272	-2.082	**1.125**	1.544
27	318	1.005	1.005	1.005	5.762	1.676	1.409	**1.017**	1.109	5.762	-5.339	-2.440	**1.087**	1.372
28	330	1.004	1.004	1.004	5.799	1.690	1.451	**1.014**	1.091	5.799	-5.418	-2.785	**1.062**	1.262
29	342	1.004	1.004	1.004	5.835	1.698	1.491	**1.012**	1.075	5.835	-5.458	-3.117	**1.044**	1.189
30	354	1.004	1.004	1.004	5.869	1.719	1.529	**1.010**	1.063	5.869	-5.574	-3.438	**1.032**	1.139
31	366	1.003	1.003	1.003	5.903	1.743	1.567	**1.008**	1.052	5.903	-5.710	-3.749	**1.024**	1.103
32	378	1.003	1.003	1.003	5.935	1.755	1.603	**1.007**	1.043	5.935	-5.783	-4.049	**1.017**	1.078
33	390	1.003	1.003	1.003	5.966	1.765	1.638	**1.006**	1.036	5.966	-5.841	-4.340	**1.013**	1.059
34	402	1.003	1.003	1.003	5.996	1.770	1.672	**1.005**	1.030	5.996	-5.868	-4.622	**1.010**	1.046
35	414	1.003	1.003	1.003	6.026	1.782	1.704	**1.004**	1.025	6.026	-5.938	-4.896	**1.007**	1.035
36	426	1.002	1.002	1.002	6.054	1.812	1.736	**1.003**	1.021	6.054	-6.118	-5.162	**1.006**	1.028
37	438	1.002	1.002	1.002	6.082	1.833	1.767	**1.003**	1.017	6.082	-6.252	-5.421	**1.004**	1.022
38	450	1.002	1.002	1.002	6.109	1.856	1.798	**1.002**	1.014	6.109	-6.397	-5.672	**1.003**	1.017
39	462	1.002	1.001	1.001	6.136	1.878	1.827	**1.002**	1.012	6.136	-6.541	-5.917	**1.003**	1.014
40	474	1.002	1.001	1.001	6.161	1.900	1.856	**1.002**	1.010	6.161	-6.682	-6.156	**1.002**	1.011
41	486	1.001	1.001	1.001	6.186	1.921	1.884	**1.001**	1.008	6.186	-6.823	-6.389	**1.002**	1.009
42	498	1.001	1.001	1.001	6.211	1.940	1.911	**1.001**	1.007	6.211	-6.957	-6.616	**1.001**	1.007
43	510	1.001	1.001	1.001	6.234	1.959	1.938	**1.001**	1.006	6.234	-7.092	-6.837	**1.001**	1.006
44	522	1.001	1.001	1.001	6.258	1.978	1.964	**1.001**	1.005	6.258	-7.226	-7.054	**1.001**	1.005
45	534	1.001	1.001	1.001	6.280	1.997	1.989	**1.001**	1.004	6.280	-7.368	-7.266	**1.001**	1.004
46	546	1.000	1.001	1.001	6.303	2.017	2.014	**1.001**	1.003	6.303	-7.514	-7.473	**1.001**	1.003
47	558	1.000	1.000	1.000	6.324	2.038	2.038	**1.000**	1.003	6.324	-7.673	-7.675	**1.000**	1.003
48	570	1.000	1.000	1.000	6.346	2.059	2.062	**1.000**	1.002	6.346	-7.834	-7.873	**1.000**	1.002
49	582	1.000	1.000	1.000	6.366	2.081	2.085	**1.000**	1.002	6.366	-8.009	-8.067	**1.000**	1.002
50	594	1.000	1.000	1.000	6.387	2.104	2.108	**1.000**	1.002	6.387	-8.195	-8.257	**1.000**	1.002
51	606	1.000	1.000	1.000	6.407	2.127	2.130	**1.000**	1.001	6.407	-8.386	-8.443	**1.000**	1.001
52	618	1.000	1.000	1.000	6.426	2.149	2.152	**1.000**	1.001	6.426	-8.579	-8.626	**1.000**	1.001
53	630	1.000	1.000	1.000	6.446	2.172	2.174	**1.000**	1.001	6.446	-8.773	-8.805	**1.000**	1.001
54	642	1.000	1.000	1.000	6.465	2.195	2.195	**1.000**	1.001	6.465	-8.983	-8.980	**1.000**	1.001
55	654	1.000	1.000	1.000	6.483	2.218	2.216	**1.000**	1.001	6.483	-9.191	-9.153	**1.000**	1.001
56	666	1.000	1.000	1.000	6.501	2.244	2.236	**1.000**	1.000	6.501	-9.431	-9.322	**1.000**	1.001
57	678	1.000	1.000	1.000	6.519	2.273	2.256	**1.000**	1.000	6.519	-9.706	-9.488	**1.000**	1.001
58	690	1.000	1.000	1.000	6.537	2.304	2.276	**1.000**	1.000	6.537	-10.010	-9.652	**1.000**	1.000
59	702	1.000			6.554		2.295	**1.000**	1.000	6.554		-9.812	**1.000**	1.000
60	714	1.000			6.571		2.314	**1.000**	1.000	6.571		-9.970	**1.000**	1.000

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

LOST TIME - REHABILITATIONS
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2013	SELECTED ULTIMATE LOSS	SELECTED NOMINAL UNPAID LOSS	DISCOUNT FACTOR AT 4.0%	SELECTED DISCOUNTED UNPAID LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		3	48	45	74.6%	33	
1977	1,465,551	257	275	18	72.2%	13	0.019
1978	1,553,484	402	439	36	71.6%	26	0.028
1979	1,646,693	390	428	38	71.1%	27	0.026
1980	1,745,494	408	455	47	70.5%	33	0.026
1981	1,826,711	383	433	50	69.9%	35	0.024
1982	2,061,263	630	718	88	69.4%	61	0.035
1983	2,173,213	542	629	87	68.7%	60	0.029
1984	2,314,385	675	798	123	68.3%	84	0.034
1985	2,444,242	618	739	121	67.7%	82	0.030
1986	2,644,132	736	883	147	67.2%	99	0.033
1987	2,911,888	977	1,186	210	66.7%	140	0.041
1988	3,191,151	3,701	4,528	827	66.3%	548	0.142
1989	3,341,117	1,012	1,256	244	65.7%	160	0.038
1990	3,644,538	2,828	3,547	719	65.0%	467	0.097
1991	3,852,022	966	1,243	276	64.4%	178	0.032
1992	3,944,342	1,008	1,309	300	63.8%	192	0.033
1993	4,020,534	1,232	1,597	365	63.2%	230	0.040
1994	4,272,082	1,362	1,761	399	62.6%	250	0.041
1995	4,432,599	1,307	1,630	323	62.0%	200	0.037
1996	4,487,291	1,638	2,203	565	61.6%	348	0.049
1997	4,623,816	1,958	2,603	645	61.3%	395	0.056
1998	4,816,176	2,267	3,066	800	60.9%	487	0.064
1999	5,047,597	2,600	3,580	980	60.6%	594	0.071
2000	5,318,217	2,816	4,014	1,198	60.3%	722	0.075
2001	5,597,545	3,459	4,949	1,491	60.0%	894	0.088
2002	5,822,846	3,076	4,472	1,396	59.7%	833	0.077
2003	6,004,956	3,018	4,510	1,493	59.4%	886	0.075
2004	6,183,507	3,057	4,669	1,612	59.2%	954	0.076
2005	6,388,250	2,886	4,464	1,578	59.1%	932	0.070
2006	6,653,696	2,655	4,356	1,701	58.9%	1,003	0.065
2007	6,915,410	2,664	4,470	1,805	58.9%	1,063	0.065
2008	7,073,199	2,301	4,259	1,958	59.2%	1,159	0.060
2009	7,109,910	2,034	4,383	2,349	59.5%	1,397	0.062
2010	7,245,414	1,730	4,501	2,771	60.1%	1,665	0.062
2011	7,353,256	1,275	4,365	3,089	61.1%	1,888	0.059
2012	7,554,946	616	4,318	3,701	63.2%	2,339	0.057
2013	2,614,539	58	1,689	1,631	67.0%	1,094	0.065
2014		0	0		100.0%		
TOTAL		59,544	94,770	35,226	61.2%	21,571	
EXLD PRIOR		59,541	94,722	35,181	61.2%	21,538	

(1) PROVIDED BY THE BWC; 2013 ADJUSTED TO PARTIAL YEAR
(2) SECTION 3, EXHIBIT 2E, SHEET 3A, COL. 3
(3) SECTION 3, EXHIBIT 2E, SHEET 3A, COL. 8; 2013 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 3, EXHIBIT 2, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

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

LOST TIME - REHABILITATIONS
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	FISCAL YEAR ENDING 2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	45	5	5	4	4	3	3	2	2	2	1	1	1	1	1	1	1	1	0	4
1977	18	2	2	2	2	1	1	1	1	1	1	1	0	0	0	0	0	0	0	2
1978	36	4	4	3	3	3	3	2	2	2	1	1	1	1	1	1	1	1	1	4
1979	38	4	4	3	3	3	3	2	2	2	2	1	1	1	1	1	1	1	1	4
1980	47	5	5	4	4	3	3	3	3	2	2	2	1	1	1	1	1	1	1	5
1981	50	5	5	4	4	4	3	3	3	3	2	2	2	1	1	1	1	1	1	5
1982	88	7	8	7	7	7	6	5	5	4	4	4	3	3	2	2	1	1	1	10
1983	87	8	7	7	7	6	6	5	5	4	4	4	3	3	2	2	2	1	1	10
1984	123	11	11	9	9	8	8	8	7	6	6	5	5	4	4	3	3	2	2	14
1985	121	7	10	10	8	8	8	7	7	6	6	5	5	4	4	3	3	2	2	14
1986	147	9	8	11	11	9	9	9	9	8	7	6	6	5	5	5	4	3	3	19
1987	210	12	12	11	15	15	12	12	12	11	11	9	9	8	7	7	6	5	4	29
1988	827	42	48	45	43	56	54	44	45	44	42	40	34	31	29	26	25	22	20	130
1989	244	11	11	13	12	12	16	15	12	13	13	12	12	10	9	8	8	7	7	42
1990	719	33	32	32	38	35	34	45	44	35	36	35	34	33	28	25	23	21	20	133
1991	276	11	12	11	12	14	13	12	17	16	13	13	13	13	12	10	10	9	8	57
1992	300	11	11	12	12	12	14	13	13	17	17	14	14	14	13	13	11	10	9	69
1993	365	13	13	13	14	14	14	17	15	15	20	20	16	16	16	15	15	13	12	92
1994	399	15	15	14	14	15	15	16	18	17	16	22	21	17	17	17	16	15	13	106
1995	323	14	13	13	12	12	13	13	13	15	14	14	18	17	13	13	13	12	11	79
1996	565	21	20	19	19	18	19	20	19	20	23	21	21	28	27	22	23	22	21	181
1997	645	24	23	22	21	21	20	20	22	21	22	25	23	22	30	29	24	24	24	226
1998	800	29	29	27	26	25	24	24	24	26	25	26	29	27	26	36	34	28	29	302
1999	980	39	35	34	32	31	29	29	28	28	30	29	30	34	32	31	42	40	33	391
2000	1,198	53	45	40	39	37	36	34	34	33	34	36	35	35	41	38	37	50	48	494
2001	1,491	62	63	54	48	47	45	43	40	40	39	39	42	41	42	48	45	43	58	652
2002	1,396	55	57	58	49	43	42	40	39	36	36	35	36	38	37	38	43	40	39	630
2003	1,493	62	56	57	58	49	44	43	41	40	37	37	36	37	40	38	39	45	42	693
2004	1,612	73	64	58	60	61	51	45	45	43	41	39	38	38	38	41	39	40	46	749
2005	1,578	74	68	60	54	56	57	48	42	42	40	38	36	36	35	36	38	37	37	742
2006	1,701	91	75	69	61	55	57	58	49	43	43	41	39	37	37	36	36	39	37	797
2007	1,805	113	90	75	69	61	55	57	58	48	43	42	40	39	37	36	36	36	39	830
2008	1,958	120	115	92	76	70	62	56	58	59	49	44	43	41	40	37	37	36	37	884
2009	2,349	189	133	127	101	84	77	68	62	63	65	54	48	48	45	44	41	41	40	1,015
2010	2,771	296	199	140	134	106	89	82	72	65	67	68	57	51	50	48	46	43	43	1,110
2011	3,089	421	284	191	134	128	102	85	78	69	62	64	65	55	49	48	46	44	42	1,107
2012	3,701	654	415	279	188	132	126	101	84	77	68	61	63	64	54	48	47	45	43	1,129
2013	1,631	708	461	293	197	133	93	89	71	59	54	48	43	45	45	38	34	33	32	827
TOTAL	35,226	3,314	2,464	1,925	1,600	1,399	1,266	1,177	1,098	1,036	996	960	925	899	871	846	829	816	806	13,589

(1) SECTION 3, EXHIBIT 2E, SHEET 1, COL. 4
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 2E, SHEET 23

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

LOST TIME - REHABILITATIONS
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	FISCAL YEAR ENDING 2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1957	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1958	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1959	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1960	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1961	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1962	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1963	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1964	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1965	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1966	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1967	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1968	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1969	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1970	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1971	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1972	11	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	-	0
1973	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1974	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1975	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1976	33	4	4	3	3	3	2	2	2	1	1	1	1	1	1	1	1	1	0	4
TOTAL	45	5	5	4	4	3	3	2	2	2	1	1	1	1	1	1	1	1	0	4

(1) BASED ON SECTION 3, EXHIBIT 2E, SHEET 3B, COL. 7
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 2E, SHEET 23

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

LOST TIME - REHABILITATIONS
(000's)

ALLOCATION OF ULTIMATE LOSS

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	PAID LOSS	PAID LDF	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT	INDICATED ULTIMATE LOSS: BORNHUETTER FERGUSON	INITIAL ULTIMATE LOSS	BALANCED ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR			3					48
1977	1,465,551	0.019	257	1.071	275	275	275	275
1978	1,553,484	0.028	402	1.081	435	435	435	439
1979	1,646,693	0.026	390	1.092	426	426	426	428
1980	1,745,494	0.026	408	1.105	451	451	451	455
1981	1,826,711	0.024	383	1.118	428	428	428	433
1982	2,061,263	0.035	630	1.131	712	712	712	718
1983	2,173,213	0.029	542	1.147	622	622	622	629
1984	2,314,385	0.034	675	1.164	785	786	786	798
1985	2,444,242	0.030	618	1.177	727	728	728	739
1986	2,644,132	0.033	736	1.191	876	877	877	883
1987	2,911,888	0.041	977	1.205	1,177	1,177	1,177	1,186
1988	3,191,151	0.139	3,701	1.218	4,509	4,497	4,497	4,528
1989	3,341,117	0.037	1,012	1.231	1,246	1,246	1,246	1,256
1990	3,644,538	0.096	2,828	1.245	3,521	3,519	3,519	3,547
1991	3,852,022	0.032	966	1.258	1,216	1,216	1,216	1,243
1992	3,944,342	0.033	1,008	1.271	1,282	1,282	1,282	1,309
1993	4,020,534	0.040	1,232	1.286	1,584	1,586	1,586	1,597
1994	4,272,082	0.042	1,362	1.301	1,772	1,773	1,773	1,761
1995	4,432,599	0.039	1,307	1.317	1,721	1,722	1,722	1,630
1996	4,487,291	0.049	1,638	1.333	2,183	2,182	2,182	2,203
1997	4,623,816	0.057	1,958	1.350	2,643	2,645	2,645	2,603
1998	4,816,176	0.065	2,267	1.368	3,101	3,105	3,105	3,066
1999	5,047,597	0.072	2,600	1.388	3,610	3,615	3,615	3,580
2000	5,318,217	0.075	2,816	1.413	3,981	3,983	3,983	4,014
2001	5,597,545	0.089	3,459	1.439	4,977	4,982	4,982	4,949
2002	5,822,846	0.078	3,076	1.465	4,505	4,512	4,512	4,472
2003	6,004,956	0.075	3,018	1.494	4,509	4,512	4,512	4,510
2004	6,183,507	0.071	3,057	1.528	4,671	4,584	4,584	4,669
2005	6,388,250	0.070	2,886	1.569	4,528	4,501	4,501	4,464
2006	6,653,696	0.070	2,655	1.622	4,305	4,434	4,434	4,356
2007	6,915,410	0.068	2,664	1.692	4,509	4,575	4,575	4,470
2008	7,073,199	0.065	2,301	1.773	4,081	4,318	4,318	4,259
2009	7,109,910	0.068	2,034	1.908	3,881	4,333	4,333	4,383
2010	7,245,414	0.072	1,730	2.146	3,712	4,523	4,523	4,501
2011	7,353,256	0.068	1,275	2.642	3,370	4,388	4,388	4,365
2012	7,554,946	0.064	616	4.184	2,578	4,321	4,321	4,318
2013	5,229,078	0.066	58	30.546	1,767	3,381	3,381	3,378
2014	5,307,514	0.067				3,556	3,556	3,556
TOTAL			59,544		90,677	100,209	100,209	100,015
EXLD PRIOR			59,541		90,677	100,209	100,209	99,967

(1) PROVIDED BY THE BWC
(2) SECTION 3, EXHIBIT 2E, SHEET 19, COL. 14
(3) BASED ON DATA FROM THE BWC
(4) SECTION 3, EXHIBIT 2E, SHEET 20, COL. 6
(5) = (3) x (4)
(6) = (3) + [(1) x (2)/100 x [(4) - 1] / (4)]
(7) SELECTED BY DELOITTE CONSULTING
(8) SECTION 3, EXHIBIT 2E, SHEET 3B, COL. 8

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

LOST TIME - REHABILITATIONS
(000's)

ALLOCATION OF ULTIMATE LOSS SUPPORT

ACCIDENT YEAR	PAID LOSS	INITIAL ULTIMATE LOSS	INITIAL RESERVE	TOTAL INITIAL RESERVE	TOTAL SELECTED RESERVE	RESERVE BALANCE FACTOR	BALANCED RESERVE	BALANCED ULTIMATE LOSS & ALAE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR	3	***3 YEAR SUM***	***87***	***2,737***	1,400		45	48
1977	257	275	18	720	728	1.011	18	275
1978	402	435	33	975	1,074	1.102	36	439
1979	390	426	36	1,042	1,105	1.061	38	428
1980	408	451	43	1,079	1,176	1.089	47	455
1981	383	428	45	1,169	1,291	1.104	50	433
1982	630	712	83	1,805	1,927	1.067	88	718
1983	542	622	80	1,635	1,775	1.086	87	629
1984	675	786	111	1,942	2,159	1.111	123	798
1985	618	728	110	1,922	2,113	1.099	121	739
1986	736	877	141	2,509	2,616	1.043	147	883
1987	977	1,177	201	3,365	3,517	1.045	210	1,186
1988	3,701	4,497	796	4,650	4,828	1.038	827	4,528
1989	1,012	1,246	235	4,635	4,817	1.039	244	1,256
1990	2,828	3,519	690	5,964	6,209	1.041	719	3,547
1991	966	1,216	250	4,181	4,624	1.106	276	1,243
1992	1,008	1,282	274	4,741	5,195	1.096	300	1,309
1993	1,232	1,586	353	5,755	5,938	1.032	365	1,597
1994	1,362	1,773	411	6,541	6,342	0.970	399	1,761
1995	1,307	1,722	416	9,323	7,244	0.777	323	1,630
1996	1,638	2,182	544	6,582	6,835	1.039	565	2,203
1997	1,958	2,645	687	8,847	8,315	0.940	645	2,603
1998	2,267	3,105	838	9,257	8,834	0.954	800	3,066
1999	2,600	3,615	1,015	10,332	9,976	0.965	980	3,580
2000	2,816	3,983	1,167	12,320	12,650	1.027	1,198	4,014
2001	3,459	4,982	1,524	16,121	15,771	0.978	1,491	4,949
2002	3,076	4,512	1,436	15,754	15,315	0.972	1,396	4,472
2003	3,018	4,512	1,495	17,113	17,093	0.999	1,493	4,510
2004	3,057	4,584	1,528	16,860	17,798	1.056	1,612	4,669
2005	2,886	4,501	1,615	17,922	17,520	0.978	1,578	4,464
2006	2,655	4,434	1,780	19,725	18,857	0.956	1,701	4,356
2007	2,664	4,575	1,911	20,969	19,813	0.945	1,805	4,470
2008	2,301	4,318	2,017	22,146	21,494	0.971	1,958	4,259
2009	2,034	4,333	2,299	24,737	25,267	1.021	2,349	4,383
2010	1,730	4,523	2,793	28,885	28,654	0.992	2,771	4,501
2011	1,275	4,388	3,112	30,230	30,007	0.993	3,089	4,365
2012	616	4,321	3,705	33,296	33,267	0.999	3,701	4,318
2013	58	3,381	3,323	28,256	28,230	0.999	3,320	3,378
2014		3,556	3,556	30,253	30,253	1.000	3,556	3,556
TOTAL	59,544	100,209	40,755	436,296	432,025		40,471	100,015
EXLD PRIOR	59,541		40,668	433,558	430,625		40,426	99,967

(1) PROVIDED BY THE BWC
(2) SECTION 3, EXHIBIT 2E, SHEET 3A, COL. 7
(3) = (2) - (1)
(4) SUM OF (3) ACROSS EXHIBITS 2A TO 2F
(5) SECTION 3, EXHIBIT 2, SHEET 3, COL. 12 - SECTION 3, EXHIBIT 2, SHEET 3, COL. 2
(6) = (5) / (4)
(7) = (6) x (3)
(8) = (1) + (7)

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

LOST TIME - REHABILITATIONS
(000's)

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	1,465,551			275		0.019
1978	1,553,484			439		0.028
1979	1,646,693			428		0.026
1980	1,745,494			455		0.026
1981	1,826,711			433		0.024
1982	2,061,263	1,272	6.17%	718	564	0.035
1983	2,173,213	1,342	6.18%	629	469	0.029
1984	2,314,385	1,433	6.19%	798	557	0.034
1985	2,444,242	1,564	6.40%	739	472	0.030
1986	2,644,132	1,653	6.25%	883	534	0.033
1987	2,911,888	1,704	5.85%	1,186	696	0.041
1988	3,191,151	1,901	5.96%	4,528	2,382	0.142
1989	3,341,117	1,905	5.70%	1,256	659	0.038
1990	3,644,538	1,872	5.14%	3,547	1,895	0.097
1991	3,852,022	1,802	4.68%	1,243	690	0.032
1992	3,944,342	1,957	4.96%	1,309	669	0.033
1993	4,020,534	1,909	4.75%	1,597	836	0.040
1994	4,272,082	1,861	4.36%	1,761	946	0.041
1995	4,432,599	1,874	4.23%	1,630	870	0.037
1996	4,487,291	1,931	4.30%	2,203	1,141	0.049
1997	4,623,816	1,706	3.69%	2,603	1,526	0.056
1998	4,816,176	1,682	3.49%	3,066	1,823	0.064
1999	5,047,597	1,867	3.70%	3,580	1,917	0.071
2000	5,318,217	1,949	3.66%	4,014	2,060	0.075
2001	5,597,545	1,958	3.50%	4,949	2,528	0.088
2002	5,822,846	1,838	3.16%	4,472	2,433	0.077
2003	6,004,956	1,959	3.26%	4,510	2,302	0.075
2004	6,183,507	1,897	3.07%	4,669	2,461	0.076
2005	6,388,250	1,811	2.83%	4,464	2,465	0.070
2006	6,653,696	1,580	2.37%	4,356	2,757	0.065
2007	6,915,410	1,745	2.52%	4,470	2,561	0.065
2008	7,073,199	1,620	2.29%	4,259	2,629	0.060
2009	7,109,910	1,678	2.36%	4,383	2,612	0.062
2010	7,245,414	1,738	2.40%	4,501	2,590	0.062
2011	7,353,256	1,551	2.11%	4,365	2,814	0.059
2012	7,554,946	1,354	1.79%	4,318	3,189	0.057
2013	5,229,078	970	1.86%	3,378	3,483	0.065
2014	5,307,514	1,035	1.95%	3,556	3,436	0.067
TOTAL		55,918		99,967		

(1) PROVIDED BY THE BWC
(2) SECTION 3, EXHIBIT 2, SHEET 13, COL. 14
(3) = (2) / (1) x 100
(4) SECTION 3, EXHIBIT 2E, SHEET 3A, COL. 8
(5) = [(4) / (2)] x 1,000
(6) = [(4) / (1)] x 100

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

LOST TIME - REHABILITATIONS
(000's)

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	3,644,538	2.096	7,637,206	3,521		0.831	2.547	7,454	0	100%	7,454	0.098	0.097	0.096
1991	3,852,022	2.030	7,818,591	1,216		0.831	2.522	2,548	0	100%	2,548	0.033	0.032	0.032
1992	3,944,342	1.930	7,613,696	1,282		0.831	2.497	2,661	0	100%	2,661	0.035	0.033	0.033
1993	4,020,534	1.895	7,617,194	1,584		0.831	2.472	3,256	0	100%	3,256	0.043	0.039	0.040
1994	4,272,082	1.851	7,909,310	1,772		0.831	2.448	3,604	0	100%	3,604	0.046	0.041	0.042
1995	4,432,599	1.799	7,972,245	1,721		0.831	2.424	3,467	0	100%	3,467	0.043	0.039	0.039
1996	4,487,291	1.738	7,797,491	2,183		0.831	2.400	4,354	0	100%	4,354	0.056	0.049	0.049
1997	4,623,816	1.661	7,678,681	2,643		0.831	2.182	4,793	0	100%	4,793	0.062	0.057	0.057
1998	4,816,176	1.586	7,638,048	3,101		0.831	1.983	5,111	0	100%	5,111	0.067	0.064	0.065
1999	5,047,597	1.535	7,748,434	3,610		0.831	1.803	5,409	0	100%	5,409	0.070	0.072	0.072
2000	5,318,217	1.481	7,874,189	3,981		0.848	1.639	5,533	0	100%	5,533	0.070	0.075	0.075
2001	5,597,545	1.450	8,115,826	4,977		0.865	1.490	6,417	0	100%	6,417	0.079	0.089	0.089
2002	5,822,846	1.351	7,863,811	4,505		0.883	1.447	5,755	0	100%	5,755	0.073	0.077	0.078
2003	6,004,956	1.320	7,925,439	4,509		0.901	1.404	5,706	0	100%	5,706	0.072	0.075	0.075
2004	6,183,507	1.337	8,269,908	4,671		0.919	1.364	5,856	0	100%	5,856	0.071	0.076	0.071
2005	6,388,250	1.292	8,253,608	4,528		0.938	1.324	5,624	0	100%	5,624	0.068	0.071	0.070
2006	6,653,696	1.281	8,526,674	4,305		0.957	1.285	5,297	0	100%	5,297	0.062	0.065	0.070
2007	6,915,410	1.229	8,496,918	4,509		0.977	1.248	5,497	0	100%	5,497	0.065	0.065	0.068
2008	7,073,199	1.179	8,337,961	4,081		0.997	1.212	4,928	0	100%	4,928	0.059	0.058	0.065
2009	7,109,910	1.143	8,129,364	3,881		0.958	1.176	4,376	0	100%	4,376	0.054	0.055	0.068
2010	7,245,414	1.134	8,216,184	3,712		0.922	1.142	3,907	0	100%	3,907	0.048	0.051	0.072
2011	7,353,256	1.082	7,954,284	3,370		0.960	1.109	3,587	0	100%	3,587	0.045	0.046	0.068
2012	7,554,946	1.030	7,783,294	2,578		1.000	1.071	2,761	0	100%	2,761	0.035	0.034	0.064
2013	5,229,078	1.015	5,307,514	1,767		1.000	1.035	1,829	0	100%	1,829	0.034	0.034	0.066
2014		1.000				1.000	1.000	0	0	0%	0			0.067

	3 Year Average excluding 2012-2013	0.049	0.051
	7 Year Average excluding 2010-2013	0.064	0.066
	10 Year Weighted Average excluding 2010-2013	0.067	
	10 Year Weighted Average excluding 2009-2013	0.069	
	5 Year Average excluding 2011-2013	0.057	0.059
	5 Year Average excluding 2013	0.048	0.049
	7 Year Average excluding 2013	0.053	0.053
(14)	2014 Selected Loss Rate:	0.067	

(1)	PROVIDED BY THE BWC	(8)	= (4) x (6) x (7)
(2)	BASED ON CHANGE IN SAWW	(9)	N/A
(3)	= (1) x (2)	(10)	SELECTED BY DELOITTE CONSULTING
(4)	SECTION 3, EXHIBIT 2E, SHEET 3A, COL. 5	(11)	= (8) x (10) + (9) x [1.0 - (10)]
(5)	N/A	(12)	= (11) / (3) x 100
(6)	SELECTED BY DELOITTE CONSULTING	(13)	= [(4) x (10) + (5) x [1.0 - (10)]] / (1) x 100
(7)	SELECTED BY DELOITTE CONSULTING	(14)	SELECTED BY DELOITTE CONSULTING

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

LOST TIME - REHABILITATIONS

INTERPOLATED DEVELOPMENT FACTORS @ 6/30/13

ACCIDENT	AGE	AGE OF SELECTED LDF		PAID LOSS			INCURRED LOSS			REPORTED COUNTS			PAID SEVERITY		
YEAR	@ 6/30/13	LOW	HIGH	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Prior	726	726	738	1.004	1.003	1.004									
1954	714	714	726	1.004	1.004	1.004									
1955	702	702	714	1.004	1.004	1.004									
1956	690	690	702	1.005	1.004	1.005									
1957	678	678	690	1.006	1.005	1.006									
1958	666	666	678	1.006	1.006	1.006									
1959	654	654	666	1.007	1.006	1.007									
1960	642	642	654	1.008	1.007	1.008									
1961	630	630	642	1.009	1.008	1.009									
1962	618	618	630	1.011	1.009	1.011									
1963	606	606	618	1.012	1.011	1.012									
1964	594	594	606	1.013	1.012	1.013									
1965	582	582	594	1.015	1.013	1.015									
1966	570	570	582	1.017	1.015	1.017									
1967	558	558	570	1.019	1.017	1.019									
1968	546	546	558	1.021	1.019	1.021									
1969	534	534	546	1.024	1.021	1.024									
1970	522	522	534	1.027	1.024	1.027									
1971	510	510	522	1.031	1.027	1.031									
1972	498	498	510	1.036	1.031	1.036									
1973	486	486	498	1.042	1.036	1.042									
1974	474	474	486	1.048	1.042	1.048									
1975	462	462	474	1.054	1.048	1.054									
1976	450	450	462	1.062	1.054	1.062									
1977	438	438	450	1.071	1.062	1.071				1.000	1.000	1.000	1.132	1.132	1.132
1978	426	426	438	1.081	1.071	1.081				1.000	1.000	1.000	1.132	1.132	1.132
1979	414	414	426	1.092	1.081	1.092				1.000	1.000	1.000	1.132	1.132	1.132
1980	402	402	414	1.105	1.092	1.105				1.000	1.000	1.000	1.132	1.132	1.132
1981	390	390	402	1.118	1.105	1.118				1.000	1.000	1.000	1.132	1.132	1.132
1982	378	378	390	1.131	1.118	1.131				1.000	1.000	1.000	1.132	1.132	1.132
1983	366	366	378	1.147	1.131	1.147				1.000	1.000	1.000	1.135	1.132	1.135
1984	354	354	366	1.164	1.147	1.164				1.000	1.000	1.000	1.138	1.135	1.138
1985	342	342	354	1.177	1.164	1.177				1.000	1.000	1.000	1.140	1.138	1.140
1986	330	330	342	1.191	1.177	1.191				1.000	1.000	1.000	1.147	1.140	1.147
1987	318	318	330	1.205	1.191	1.205				1.000	1.000	1.000	1.160	1.147	1.160
1988	306	306	318	1.218	1.205	1.218				1.000	1.000	1.000	1.164	1.160	1.164
1989	294	294	306	1.231	1.218	1.231				1.000	1.000	1.000	1.222	1.164	1.222
1990	282	282	294	1.245	1.231	1.245				1.000	1.000	1.000	1.319	1.222	1.319
1991	270	270	282	1.258	1.245	1.258				1.000	1.000	1.000	1.352	1.319	1.352
1992	258	258	270	1.271	1.258	1.271				1.000	1.000	1.000	1.456	1.352	1.456
1993	246	246	258	1.286	1.271	1.286				1.000	1.000	1.000	1.491	1.456	1.491
1994	234	234	246	1.301	1.286	1.301				1.000	1.000	1.000	1.520	1.491	1.520
1995	222	222	234	1.317	1.301	1.317				1.000	1.000	1.000	1.554	1.520	1.554
1996	210	210	222	1.333	1.317	1.333				1.000	1.000	1.000	1.573	1.554	1.573
1997	198	198	210	1.350	1.333	1.350				1.000	1.000	1.000	1.594	1.573	1.594
1998	186	186	198	1.368	1.350	1.368				1.000	1.000	1.000	1.617	1.594	1.617
1999	174	174	186	1.388	1.368	1.388				1.001	1.000	1.001	1.644	1.617	1.644
2000	162	162	174	1.413	1.388	1.413				1.001	1.001	1.001	1.677	1.644	1.677
2001	150	150	162	1.439	1.413	1.439				1.002	1.001	1.002	1.706	1.677	1.706
2002	138	138	150	1.465	1.439	1.465				1.002	1.002	1.002	1.728	1.706	1.728
2003	126	126	138	1.494	1.465	1.494				1.004	1.002	1.004	1.753	1.728	1.753
2004	114	114	126	1.528	1.494	1.528				1.005	1.004	1.005	1.785	1.753	1.785
2005	102	102	114	1.569	1.528	1.569				1.007	1.005	1.007	1.825	1.785	1.825
2006	90	90	102	1.622	1.569	1.622				1.011	1.007	1.011	1.867	1.825	1.867
2007	78	78	90	1.692	1.622	1.692				1.034	1.011	1.034	1.897	1.867	1.897
2008	66	66	78	1.773	1.692	1.773				1.057	1.034	1.057	1.944	1.897	1.944
2009	54	54	66	1.908	1.773	1.908				1.085	1.057	1.085	2.047	1.944	2.047
2010	42	42	54	2.146	1.908	2.146				1.122	1.085	1.122	2.273	2.047	2.273
2011	30	30	42	2.642	2.146	2.642				1.185	1.122	1.185	2.720	2.273	2.720
2012	18	18	30	4.184	2.642	4.184				1.383	1.185	1.383	3.638	2.720	3.638
2013	6	6	18	30.546	4.184	30.546				3.728	1.383	3.728	9.091	3.638	9.091

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 3, EXHIBIT 2E, SHEET 23; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 3, EXHIBIT 2E, SHEET 23; SELECTED CUM. BASED ON (3)
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)
(7) N/A
(8) N/A
(9) N/A
(10) FROM SECTION 3, EXHIBIT 2, SHEET 29; SELECTED CUM. BASED ON (2)
(11) FROM SECTION 3, EXHIBIT 2, SHEET 29; SELECTED CUM. BASED ON (3)
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)
(13) FROM SECTION 3, EXHIBIT 2E, SHEET 30; SELECTED CUM. BASED ON (2)
(14) FROM SECTION 3, EXHIBIT 2E, SHEET 30; SELECTED CUM. BASED ON (3)
(15) INTERPOLATION OF (13) & (14) TO THE AGES LISTED IN (1)

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
MEDICAL
LOST TIME - REHABILITATIONS
PAID LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977	2	24	65	96	112	133	154	168	175	182	187	196	205	215	230	231	233	235	237	242	244	244	246	247	247	249	250	255	257	257	257	257	257	257	257	257	257	257
1978	3	34	92	137	159	183	208	231	244	263	275	293	311	323	338	348	351	351	352	352	352	353	353	353	354	368	378	381	385	388	389	392	394	396	399	402		402
1979	4	42	113	162	184	211	238	258	267	276	283	293	306	330	342	348	348	350	355	360	370	371	373	375	375	377	381	383	383	385	386	386	387	388	390			390
1980	4	42	116	168	189	216	246	268	277	286	292	303	316	319	324	326	332	337	338	350	352	353	357	366	381	389	391	394	399	402	406	406	407	408				408
1981	5	48	126	187	213	246	278	301	310	320	327	333	341	351	351	353	354	356	361	364	366	368	372	374	374	376	378	378	383	383	383	383	383					383
1982	9	91	202	286	322	365	405	431	443	458	472	498	519	538	556	563	571	578	581	584	593	603	606	607	608	619	622	626	628	628	630	630						630
1983	7	74	187	274	310	350	386	412	425	444	450	457	461	466	469	475	484	488	488	500	508	510	521	527	527	529	529	541	542	542	542							542
1984	11	104	230	323	362	405	442	474	499	510	539	554	557	566	572	576	590	603	615	625	630	637	639	643	649	649	651	663	674	675								675
1985	10	97	232	341	381	424	469	503	514	528	545	550	558	563	575	579	587	591	593	593	600	607	614	615	615	615	615	617	618									618
1986	9	94	251	353	395	451	518	550	573	584	594	603	609	616	622	631	638	644	654	666	685	688	694	706	709	727	733	736										736
1987	9	111	325	481	549	620	668	688	704	728	756	784	818	849	854	884	910	931	949	951	955	959	966	969	976	976	977											977
1988	12	132	355	550	626	715	824	874	889	902	930	949	958	966	980	1,210	1,377	1,529	1,720	1,923	2,145	2,212	2,720	2,834	3,320	3,701												3,701
1989	11	133	407	542	615	657	690	708	735	762	790	802	823	851	866	880	922	944	949	965	977	989	991	998	1,012													1,012
1990	11	155	516	826	954	1,070	1,186	1,296	1,387	1,483	1,576	1,689	1,813	1,905	2,003	2,103	2,203	2,312	2,400	2,482	2,561	2,653	2,741	2,828														2,828
1991	16	231	472	583	626	690	731	758	796	806	813	830	878	889	909	919	926	936	942	955	962	965	966															966
1992	14	232	435	522	583	617	650	700	728	758	795	820	866	897	913	924	956	971	980	985	999	1,008																1,008
1993	32	314	537	661	735	791	848	883	934	972	1,011	1,036	1,069	1,080	1,101	1,126	1,142	1,166	1,190	1,223	1,232																	1,232
1994	27	326	525	614	708	821	898	954	996	1,097	1,135	1,181	1,211	1,243	1,291	1,310	1,321	1,331	1,343	1,362																		1,362
1995	26	324	517	680	800	893	937	1,009	1,068	1,098	1,147	1,166	1,204	1,217	1,246	1,273	1,289	1,289	1,307																			1,307
1996	24	421	774	966	1,040	1,099	1,166	1,213	1,244	1,289	1,313	1,345	1,383	1,449	1,550	1,576	1,596	1,638																				1,638
1997	45	620	1,066	1,221	1,377	1,513	1,580	1,626	1,695	1,747	1,799	1,834	1,851	1,867	1,883	1,918	1,958																					1,958
1998	73	800	1,232	1,504	1,742	1,861	1,958	2,017	2,078	2,106	2,149	2,175	2,201	2,229	2,247	2,267																						2,267
1999	77	891	1,468	1,863	2,089	2,202	2,284	2,334	2,374	2,418	2,480	2,530	2,552	2,575	2,600																							2,600
2000	71	903	1,649	2,031	2,191	2,304	2,365	2,444	2,531	2,584	2,628	2,695	2,752	2,816																								2,816
2001	136	1,362	2,060	2,475	2,719	2,897	3,052	3,145	3,238	3,318	3,379	3,423	3,459																									3,459
2002	105	1,137	1,797	2,175	2,414	2,586	2,699	2,822	2,902	2,993	3,047	3,076																										3,076
2003	119	1,121	1,776	2,136	2,425	2,617	2,729	2,842	2,914	2,969	3,018																											3,018
2004	118	1,150	1,830	2,303	2,516	2,659	2,796	2,905	2,981	3,057																												3,057
2005	178	1,297	1,896	2,220	2,494	2,626	2,730	2,827	2,886																													2,886
2006	104	991	1,550	1,913	2,191	2,425	2,563	2,655																														2,655
2007	158	1,070	1,635	2,018	2,341	2,548	2,664																															2,664
2008	147	882	1,331	1,771	2,091	2,301																																2,301
2009	133	915	1,420	1,814	2,034																																	2,034
2010	117	855	1,368	1,730																																		1,730
2011	126	753	1,275																																			1,275
2012	71	616																																				616
2013	58																																					58
																																						59,541

AGE-TO-AGE DEVELOPMENT FACTORS

	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-438	438-Ult	
1977	11.170	2.709	1.487	1.161	1.186	1.161	1.091	1.039	1.042	1.029	1.046	1.048	1.046	1.069	1.007	1.007	1.008	1.010	1.020	1.009	1.001	1.005	1.005	1.002	1.008	1.004	1.020	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1978	11.170	2.709	1.487	1.162	1.155	1.136	1.107	1.056	1.079	1.048	1.063	1.061	1.039	1.047	1.029	1.008	1.000	1.002	1.001	1.001	1.001	1.000	1.000	1.003	1.039	1.029	1.006	1.010	1.009	1.001	1.009	1.005	1.003	1.008	1.009			
1979	11.170	2.709	1.437	1.133	1.147	1.129	1.083	1.034	1.037	1.022	1.035	1.045	1.079	1.037	1.017	1.000	1.005	1.014	1.016	1.028	1.003	1.005	1.006	1.000	1.004	1.011	1.004	1.001	1.007	1.003	1.000	1.000	1.005	1.004				
1980	11.170	2.750	1.444	1.127	1.143	1.139	1.091	1.034	1.034	1.021	1.038	1.042	1.007	1.018	1.006	1.019	1.014	1.003	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					
1981	10.645	2.611	1.480	1.139	1.153	1.133	1.082	1.031	1.031	1.023	1.018	1.024	1.027	1.001	1.007	1.001	1.006	1.015	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						
1982	9.634	2.235	1.413	1.126	1.134	1.110	1.063	1.028	1.033	1.031	1.055	1.044	1.035	1.034	1.013	1.014	1.013	1.005	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							
1983	10.466	2.536	1.466	1.132	1.129	1.104	1.067	1.032	1.043	1.014	1.016	1.008	1.013	1.005	1.014	1.019	1.007	1.001	1.024	1.016	1.004	1.022	1.011	1.000	1.003	1.000	1.025	1.001	1.000	1.000								
1984	9.515	2.213	1.405	1.119	1.119	1.093	1.072	1.053	1.022	1.057	1.029	1.005	1.016	1.011	1.007	1.026	1.021	1.020	1.016	1.009	1.010	1.004	1.005	1.010	1.000	1.002	1.018	1.017	1.001									
1985	9.926	2.399	1.468	1.117	1.111	1.106	1.074	1.021	1.027	1.032	1.009	1.015	1.008	1.022	1.007	1.013	1.008	1.002	1.000	1.013	1.011	1.012	1.002	1.000	1.000	1.000	1.003	1.002										
1986	11.045	2.655	1.409	1.119	1.140	1.150	1.061	1.043	1.019	1.017	1.015	1.011	1.011	1.010	1.015	1.012	1.009	1.016	1.019	1.028	1.005	1.008	1.017	1.005	1.025	1.008	1.004											
1987	11.787	2.924	1.483	1.141	1.128	1.079	1.030	1.023	1.034	1.039	1.037	1.043	1.038	1.007	1.035	1.029	1.022	1.019	1.003	1.004	1.004	1.008	1.002	1.007	1.001	1.000												
1988	10.772	2.699	1.549	1.139	1.142	1.152	1.061	1.017	1.015	1.031	1.021	1.009	1.008	1.015	1.235	1.137	1.111	1.125	1.118	1.115	1.031	1.230	1.042	1.172	1.115													
1989	11.755	3.056	1.332	1.135	1.067	1.051	1.026	1.039	1.036	1.036	1.016	1.027	1.034	1.017	1.016	1.048	1.023	1.006	1.016	1.012	1.013	1.002	1.006	1.014														
1990	14.161	3.325	1.601	1.155	1.121	1.108	1.093	1.070	1.069	1.063	1.071	1.073	1.051	1.051	1.050	1.047	1.049	1.038	1.034	1.032	1.036	1.033	1.032															
1991	14.317	2.046	1.236	1.073	1.102	1.059	1.038	1.049	1.012	1.009	1.021	1.057	1.013	1.023	1.011	1.007	1.011	1.007	1.014	1.007	1.004	1.001																
1992	16.850	1.872	1.199	1.116	1.060	1.053	1.077	1.039	1.042	1.049	1.031	1.056	1.036	1.019	1.012	1.034	1.016	1.009	1.005	1.014	1.010																	
1993	9.731	1.708	1.231	1.111	1.076	1.072	1.042	1.058	1.041	1.039	1.025	1.032	1.010	1.019	1.024	1.014	1.021	1.021	1.027	1.008																		
1994	11.982	1.610	1.171	1.152	1.161	1.093	1.063	1.043	1.102	1.035	1.041	1.025	1.027	1.039	1.015	1.008	1.008	1.009	1.014																			
1995	12.568	1.593	1.315	1.178	1.115	1.050	1.077	1.058	1.029	1.044	1.017	1.033	1.010	1.024	1.022	1.012	1.000	1.014																				
1996	17.767	1.840	1.248	1.077	1.057	1.061	1.040	1.026	1.036	1.018	1.024	1.029	1.048	1.070	1.017	1.013	1.026																					
1997	13.862	1.720	1.145	1.128	1.098	1.045	1.029	1.042	1.031	1.029	1.020	1.009	1.009	1.009	1.018	1.021																						
1998	11.001	1.541	1.220	1.158	1.069	1.052	1.030	1.030	1.013	1.021	1.012	1.012	1.012	1.008	1.009																							
1999	11.554	1.647	1.269	1.122	1.054	1.037	1.022	1.017	1.019	1.026	1.020	1.009	1.009	1.010																								
2000	12.747	1.825	1.232	1.079	1.052	1.027	1.033	1.036	1.021	1.017	1.026	1.021	1.023																									
2001	9.987	1.512	1.201	1.099	1.065	1.053	1.030	1.030	1.025	1.019	1.013	1.011																										
2002	10.799	1.580	1.210	1.110	1.071	1.043	1.046	1.028	1.031	1.018	1.010																											
2003	9.455	1.584	1.203	1.135	1.079	1.043	1.042	1.025	1.019	1.016																												
2004	9.731	1.592	1.259	1.092	1.057	1.052	1.039	1.026	1.025																													
2005	7.277	1.462	1.171	1.124	1.053	1.040	1.036	1.021																														
2006	9.482	1.565	1.235	1.145	1.107	1.057	1.036																															
2007	6.791	1.528	1.235	1.160	1.088	1.046																																
2008	5.996	1.510	1.330	1.181	1.100																																	
2009	6.876	1.551	1.278	1.121																																		
2010	7.323	1.600	1.265																																			
2011	5.976	1.694																																				
2012	8.715																																					
3 Yr Avg	7.338	1.615	1.291	1.154	1.099	1.047	1.037	1.024	1.025	1.018	1.016	1.013	1.015	1.009	1.015	1.015	1.012	1.015	1.015	1.010	1.017	1.012	1.027	1.064	1.047	1.003	1.008	1.007	1.000	1.001	1.000	1.001	1.004	1.004	1.005	1.000		
5 Yr Avg	6.977	1.577	1.268	1.146	1.081	1.047	1.040	1.026	1.024	1.019	1.016	1.012	1.020	1.024	1.016	1.014	1.014	1.012	1.019	1.015	1.019	1.055	1.020	1.039	1.028	1.002	1.011	1.007	1.002	1.003	1.002	1.001	1.003	1.004	1.005	1.000		
10 Yr Avg	7.762	1.566	1.239	1.125	1.073	1.045	1.034	1.028	1.025	1.024	1.021	1.024	1.020	1.027	1.019	1.034	1.029	1.026	1.025	1.024	1.013	1.032	1.012	1.025	1.019	1.007	1.009	1.007	1.003	1.002	1.002	1.001	1.003	1.004	1.005	1.000		
8 Yr Wtd	7.137	1.555	1.242	1.132	1.077	1.045	1.036	1.027	1.023	1.020	1.017	1.016	1.018	1.022	1.016	1.021	1.022	1.034	1.036	1.036	1.020	1.064	1.023	1.066	1.053	1.003	1.009	1.007	1.003	1.002	1.002	1.002	1.003	1.004	1.006	1.000		
12 Yr Wtd	8.033	1.575	1.236	1.125	1.073	1.046	1.036	1.029	1.028	1.024	1.019	1.025	1.022	1.025	1.035	1.033	1.030	1.030	1.032	1.032	1.019	1.056	1.021	1.057	1.048	1.005	1.009	1.007	1.003	1.002	1.002	1.002	1.003	1.004	1.006	1.000		
15 Yr Wtd	8.507	1.584	1.231	1.125	1.076	1.048	1.038	1.031	1.030	1.026	1.022	1.025	1.022	1.023	1.032	1.031	1.028	1.028	1.030	1.030	1.017	1.052	1.020	1.056	1.048	1.005	1.009	1.007	1.003	1.002	1.002	1.002	1.003	1.004	1.006	1.000		TAIL
Prior FY	7.000	1.550	1.250	1.140	1.075	1.047	1.039	1.035	1.028	1.023	1.021	1.020	1.018	1.017	1.016	1.015	1.014	1.012	1.012	1.013	1.013	1.010	1.010	1.010	1.009	1.012	1.013	1.013	1.012	1.016	1.011	1.013	1.013	1.013	1.012	1.011	1.010	1.100
PA Sel.	9.400	1.750	1.260	1.130	1.081	1.057	1.044	1.034	1.027	1.023	1.020	1.018	1.018	1.018	1.015	1.013	1.013	1.012	1.012	1.012	1.011	1.011	1.010	1.011	1.010	1.011	1.012	1.012	1.011	1.015	1.015	1.011	1.012	1.011	1.010	1.010	1.008	
Selected	7.300	1.584	1.231	1.125	1.076	1.048	1.044	1.034	1.027	1.023	1.020	1.018	1.018	1.018	1.015	1.013	1.013	1.012	1.012	1.012	1.011	1.011	1.010	1.011	1.010	1.011	1.012	1.012	1.011	1.015	1.015	1.011	1.012	1.011	1.010	1.010	1.008	
Cumulative	30.546	4.184	2.642	2.146	1.908	1.773	1.692	1.622	1.569	1.528	1.494	1.465	1.439	1.413	1.388	1.368	1.350	1.333	1.317	1.301	1.286	1.271	1.258	1.245	1.231	1.218	1.205	1.191	1.177	1.164	1.147	1.131	1.118	1.105	1.092	1.081	1.071	1.062

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

LOST TIME - REHABILITATIONS

PAID TAIL FACTOR SELECTION

		AGE TO AGE DEVELOPMENT FACTORS							CUMULATIVE DEVELOPMENT FACTORS					
AGE MONTHS	AGE YEARS	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	PA SELECTED TAIL	SELECTED FOR TAIL	SELECTED INCREM. DECAY	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	PA SELECTED TAIL	SELECTED FOR TAIL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
6	0.5	7.300		1.233	1.438	9.400	7.300		28.531		3.223	4.007	45.276	30.546
18	1.5	1.584	2.672	1.123	1.155	1.750	1.584	0.676	3.908	8.291	2.613	2.787	4.817	4.184
30	2.5	1.231	1.460	1.087	1.095	1.260	1.231	0.628	2.468	3.103	2.327	2.414	2.752	2.642
42	3.5	1.125	1.153	1.068	1.069	1.130	1.125	0.663	2.004	2.126	2.141	2.204	2.184	2.146
54	4.5	1.076	1.082	1.056	1.055	1.081	1.076	0.686	1.782	1.843	2.005	2.061	1.933	1.908
66	5.5	1.048	1.048	1.047	1.045	1.057	1.048	0.677	1.656	1.703	1.899	1.954	1.788	1.773
78	6.5	1.044	1.032	1.041	1.039	1.044	1.044	0.956	1.581	1.625	1.813	1.869	1.692	1.692
90	7.5	1.034	1.027	1.036	1.034	1.034	1.034	0.801	1.515	1.574	1.741	1.800	1.622	1.622
102	8.5	1.027	1.026	1.032	1.030	1.027	1.027	0.824	1.465	1.533	1.681	1.741	1.569	1.569
114	9.5	1.023	1.022	1.029	1.027	1.023	1.023	0.871	1.427	1.494	1.628	1.690	1.528	1.528
126	10.5	1.020	1.019	1.026	1.025	1.020	1.020	0.910	1.396	1.463	1.582	1.646	1.494	1.494
138	11.5	1.018	1.017	1.024	1.023	1.018	1.018	0.911	1.368	1.435	1.541	1.607	1.465	1.465
150	12.5	1.018	1.016	1.022	1.021	1.018	1.018	1.018	1.344	1.411	1.505	1.571	1.439	1.439
162	13.5	1.018	1.016	1.021	1.019	1.018	1.018	1.018	1.320	1.389	1.472	1.539	1.413	1.413
174	14.5	1.015	1.016	1.019	1.018	1.015	1.015	0.844	1.297	1.367	1.443	1.510	1.388	1.388
186	15.5	1.013	1.014	1.018	1.017	1.013	1.013	0.898	1.278	1.345	1.416	1.483	1.368	1.368
198	16.5	1.013	1.012	1.017	1.016	1.013	1.013	0.992	1.261	1.327	1.391	1.458	1.350	1.350
210	17.5	1.012	1.013	1.016	1.015	1.012	1.012	0.940	1.245	1.311	1.368	1.435	1.333	1.333
222	18.5	1.012	1.012	1.015	1.014	1.012	1.012	1.031	1.230	1.294	1.347	1.414	1.317	1.317
234	19.5	1.012	1.013	1.014	1.014	1.012	1.012	0.997	1.215	1.279	1.328	1.394	1.301	1.301
246	20.5	1.011	1.013	1.013	1.013	1.011	1.011	0.959	1.201	1.264	1.310	1.375	1.286	1.286
258	21.5	1.011	1.013	1.012	1.012	1.011	1.011	0.952	1.187	1.248	1.293	1.358	1.271	1.271
270	22.5	1.010	1.011	1.012	1.012	1.010	1.010	0.977	1.175	1.232	1.277	1.341	1.258	1.258
282	23.5	1.011	1.012	1.011	1.011	1.011	1.011	1.085	1.163	1.218	1.263	1.325	1.245	1.245
294	24.5	1.010	1.011	1.011	1.011	1.010	1.010	0.947	1.150	1.204	1.249	1.310	1.231	1.231
306	25.5	1.011	1.009	1.010	1.011	1.011	1.011	1.098	1.138	1.191	1.236	1.296	1.218	1.218
318	26.5	1.012	1.009	1.010	1.010	1.012	1.012	1.027	1.125	1.180	1.223	1.282	1.205	1.205
330	27.5	1.012	1.009	1.009	1.010	1.012	1.012	1.041	1.112	1.169	1.212	1.269	1.191	1.191
342	28.5	1.011	1.008	1.009	1.010	1.011	1.011	0.963	1.099	1.159	1.200	1.257	1.177	1.177
354	29.5	1.015	1.008	1.008	1.009	1.015	1.015	1.314	1.087	1.150	1.190	1.245	1.164	1.164
366	30.5	1.015	1.011	1.008	1.009	1.015	1.015	1.012	1.071	1.141	1.180	1.234	1.147	1.147
378	31.5	1.011	1.011	1.008	1.009	1.011	1.011	0.784	1.056	1.129	1.171	1.223	1.131	1.131
390	32.5	1.012	1.010	1.007	1.008	1.012	1.012	1.078	1.044	1.116	1.162	1.212	1.118	1.118
402	33.5	1.011	1.011	1.007	1.008	1.011	1.011	0.953	1.032	1.105	1.153	1.202	1.105	1.105
414	34.5	1.010	1.010	1.007	1.008	1.010	1.010	0.911	1.020	1.094	1.145	1.192	1.092	1.092
426	35.5	1.010	1.009	1.007	1.008	1.010	1.010	0.991	1.0100	1.082	1.137	1.183	1.081	1.081
438	36.5		1.009	1.006	1.008	1.008	1.008	0.815		1.072	1.129	1.174	1.071	1.071
450	37.5		1.008	1.006	1.007	1.007	1.007	0.899		1.063	1.122	1.165	1.062	1.062
462	38.5		1.007	1.006	1.007	1.006	1.006	0.907		1.054	1.115	1.157	1.054	1.054
474	39.5		1.006	1.006	1.007	1.006	1.006	0.905		1.047	1.109	1.148	1.048	1.048
486	40.5		1.005	1.006	1.007	1.005	1.005	0.915		1.041	1.102	1.140	1.042	1.042
498	41.5		1.004	1.005	1.007	1.005	1.005	0.877		1.036	1.096	1.133	1.036	1.036
510	42.5		1.003	1.005	1.007	1.004	1.004	0.868		1.032	1.090	1.125	1.031	1.031
522	43.5		1.003	1.005	1.006	1.003	1.003	0.838		1.028	1.084	1.118	1.027	1.027
534	44.5		1.002	1.005	1.006	1.003	1.003	0.837		1.026	1.079	1.111	1.024	1.024
546	45.5		1.002	1.005	1.006	1.002	1.002	0.828		1.024	1.074	1.104	1.021	1.021
558	46.5		1.002	1.005	1.006	1.002	1.002	0.849		1.022	1.069	1.097	1.019	1.019
570	47.5		1.002	1.004	1.006	1.002	1.002	0.865		1.019	1.064	1.091	1.017	1.017
582	48.5		1.002	1.004	1.006	1.002	1.002	0.899		1.017	1.059	1.084	1.015	1.015
594	49.5		1.002	1.004	1.006	1.001	1.001	0.920		1.015	1.054	1.078	1.013	1.013
606	50.5		1.001	1.004	1.006	1.001	1.001	0.934		1.014	1.050	1.072	1.012	1.012
618	51.5		1.001	1.004	1.005	1.001	1.001	0.957		1.012	1.046	1.066	1.011	1.011
630	52.5		1.001	1.004	1.005	1.001	1.001	0.950		1.011	1.041	1.060	1.009	1.009
642	53.5		1.001	1.004	1.005	1.001	1.001	0.929		1.010	1.037	1.055	1.008	1.008
654	54.5		1.001	1.004	1.005	1.001	1.001	0.814		1.008	1.033	1.049	1.007	1.007
666	55.5		1.001	1.004	1.005	1.001	1.001	0.874		1.008	1.030	1.044	1.006	1.006
678	56.5		1.001	1.003	1.005	1.001	1.001	0.888		1.007	1.026	1.038	1.006	1.006
690	57.5		1.001	1.003	1.005	1.001	1.001	0.888		1.006	1.022	1.033	1.005	1.005
702	58.5		1.001	1.003	1.005	1.000	1.000	-		1.005	1.019	1.028	1.004	1.004
714	59.5		1.001	1.003	1.005	1.000	1.000	-		1.005	1.016	1.023	1.004	1.004
726	60.5		1.000	1.003	1.005	1.000	1.000	0.888		1.004	1.012	1.018	1.004	1.004
738	61.5		1.000	1.003	1.005	1.000	1.000	0.888		1.004	1.009	1.014	1.003	1.003
750	62.5		1.000	1.003	1.005	1.000	1.000	0.888		1.003	1.006	1.009	1.003	1.003
TAIL	TAIL		1.003	1.003	1.004	1.003	1.003	7.883		1.003	1.003	1.004	1.003	1.003

60.5 TAIL DECAY 15.793 (16)

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 3, EXHIBIT 2E, SHEET 44
(4) SECTION 3, EXHIBIT 2E, SHEET 45, COL. 5; TAIL FROM SECTION 3, EXHIBIT 2E, SHEET 48
(5) SECTION 3, EXHIBIT 2E, SHEET 44
(6) SECTION 3, EXHIBIT 2E, SHEET 44
(7) PA SELECTED TAIL
(8) SELECTED BY DELOITTE CONSULTING
(9) = [[(8) - 1.0] x (8) PRIOR AGE] / [(8) PRIOR AGE - 1.0]
(10) COL. 3 MULTIPLICATIVELY ACCUMULATED
(11) COL. 4 MULTIPLICATIVELY ACCUMULATED
(12) COL. 5 MULTIPLICATIVELY ACCUMULATED
(13) COL. 6 MULTIPLICATIVELY ACCUMULATED
(14) COL. 7 MULTIPLICATIVELY ACCUMULATED
(15) COL. 8 MULTIPLICATIVELY ACCUMULATED
(16) 59.5-TO-60.5 TAIL DECAY + (58.5-TO-59.5 DECAY x 59.5-TO-60.5 TAIL DECAY)

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

LOST TIME - REHABILITATIONS

FITTED PAID LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**4**
	To:	**32**
Cut-off		**64**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.003**	**0.824**
Inverse Power	**1.004**	**0.861**

							Weibull Curve Fitting					**Inverse Power Curve Fitting**				
							Slope=	0.259				Slope=	-0.946			
		----FROM PAID TRIANGLE----			PA	SELECTED	Intercept=	0.046				Intercept=	0.869			
PERIOD	AGE	SELECTED	8 YR WTD	12 YR WTD	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	7.300	7.137	8.033	9.400	7.300	1.792	-1.915	0.510	**1.233**	3.223	1.792	1.841	-0.827	**1.438**	4.007
2	18	1.584	1.555	1.575	1.750	1.572	2.890	0.011	0.794	**1.123**	2.613	2.890	-0.559	-1.866	**1.155**	2.787
3	30	1.231	1.242	1.236	1.260	1.235	3.401	0.505	0.926	**1.087**	2.327	3.401	-1.446	-2.350	**1.095**	2.414
4	42	1.125	1.132	1.125	1.130	1.126	3.738	0.786	1.013	**1.068**	2.141	3.738	-2.075	-2.668	**1.069**	2.204
5	54	1.076	1.077	1.073	1.081	1.073	3.989	0.988	1.078	**1.056**	2.005	3.989	-2.615	-2.906	**1.055**	2.061
6	66	1.048	1.045	1.046	1.057	1.046	4.190	1.140	1.130	**1.047**	1.899	4.190	-3.083	-3.096	**1.045**	1.954
7	78	1.044	1.036	1.036	1.044	1.037	4.357	1.207	1.174	**1.041**	1.813	4.357	-3.309	-3.254	**1.039**	1.869
8	90	1.034	1.027	1.029	1.034	1.034	4.500	1.232	1.211	**1.036**	1.741	4.500	-3.396	-3.389	**1.034**	1.800
9	102	1.027	1.023	1.028	1.027	1.027	4.625	1.295	1.243	**1.032**	1.681	4.625	-3.623	-3.508	**1.030**	1.741
10	114	1.023	1.020	1.024	1.023	1.023	4.736	1.338	1.272	**1.029**	1.628	4.736	-3.788	-3.613	**1.027**	1.690
11	126	1.020	1.017	1.019	1.020	1.020	4.836	1.367	1.298	**1.026**	1.582	4.836	-3.904	-3.708	**1.025**	1.646
12	138	1.018	1.016	1.025	1.018	1.018	4.927	1.395	1.321	**1.024**	1.541	4.927	-4.017	-3.794	**1.023**	1.607
13	150	1.018	1.018	1.022	1.018	1.018	5.011	1.395	1.343	**1.022**	1.505	5.011	-4.017	-3.873	**1.021**	1.571
14	162	1.018	1.022	1.025	1.018	1.018	5.088	1.395	1.363	**1.021**	1.472	5.088	-4.017	-3.946	**1.019**	1.539
15	174	1.015	1.016	1.035	1.015	1.015	5.159	1.440	1.381	**1.019**	1.443	5.159	-4.205	-4.013	**1.018**	1.510
16	186	1.013	1.021	1.033	1.013	1.013	5.226	1.468	1.398	**1.018**	1.416	5.226	-4.327	-4.077	**1.017**	1.483
17	198	1.013	1.022	1.030	1.013	1.013	5.288	1.473	1.415	**1.017**	1.391	5.288	-4.348	-4.136	**1.016**	1.458
18	210	1.012	1.034	1.030	1.012	1.012	5.347	1.489	1.430	**1.016**	1.368	5.347	-4.423	-4.191	**1.015**	1.435
19	222	1.012	1.036	1.032	1.012	1.012	5.403	1.485	1.444	**1.015**	1.347	5.403	-4.404	-4.244	**1.014**	1.414
20	234	1.012	1.036	1.032	1.012	1.012	5.455	1.489	1.458	**1.014**	1.328	5.455	-4.419	-4.294	**1.014**	1.394
21	246	1.011	1.020	1.019	1.011	1.011	5.505	1.501	1.471	**1.013**	1.310	5.505	-4.473	-4.341	**1.013**	1.375
22	258	1.011	1.064	1.056	1.011	1.011	5.553	1.514	1.483	**1.012**	1.293	5.553	-4.534	-4.386	**1.012**	1.358
23	270	1.010	1.023	1.021	1.010	1.010	5.598	1.521	1.495	**1.012**	1.277	5.598	-4.568	-4.429	**1.012**	1.341
24	282	1.011	1.066	1.057	1.011	1.011	5.642	1.506	1.506	**1.011**	1.263	5.642	-4.497	-4.470	**1.011**	1.325
25	294	1.010	1.053	1.048	1.010	1.010	5.684	1.520	1.517	**1.011**	1.249	5.684	-4.562	-4.510	**1.011**	1.310
26	306	1.011	1.003	1.005	1.011	1.011	5.724	1.502	1.527	**1.010**	1.236	5.724	-4.479	-4.548	**1.011**	1.296
27	318	1.012	1.009	1.009	1.012	1.012	5.762	1.499	1.537	**1.010**	1.223	5.762	-4.464	-4.584	**1.010**	1.282
28	330	1.012	1.007	1.007	1.012	1.012	5.799	1.492	1.547	**1.009**	1.212	5.799	-4.435	-4.619	**1.010**	1.269
29	342	1.011	1.003	1.003	1.011	1.011	5.835	1.503	1.556	**1.009**	1.200	5.835	-4.485	-4.653	**1.010**	1.257
30	354	1.015	1.002	1.002	1.015	1.015	5.869	1.444	1.565	**1.008**	1.190	5.869	-4.223	-4.686	**1.009**	1.245
31	366	1.015	1.002	1.002	1.015	1.015	5.903	1.445	1.574	**1.008**	1.180	5.903	-4.226	-4.717	**1.009**	1.234
32	378	1.011	1.002	1.002	1.011	1.011	5.935	1.503	1.582	**1.008**	1.171	5.935	-4.484	-4.748	**1.009**	1.223
33	390	1.012	1.003	1.003	1.012	1.012	5.966	1.489	1.590	**1.007**	1.162	5.966	-4.421	-4.777	**1.008**	1.212
34	402	1.011	1.004	1.004	1.011	1.011	5.996	1.506	1.598	**1.007**	1.153	5.996	-4.497	-4.806	**1.008**	1.202
35	414	1.010	1.006	1.006	1.010	1.010	6.026	1.527	1.606	**1.007**	1.145	6.026	-4.595	-4.834	**1.008**	1.192
36	426	1.010	1.000	1.000	0.000	1.010	6.054	1.529	1.613	**1.007**	1.137	6.054	-4.605	-4.861	**1.008**	1.183
37	438						6.082		1.620	**1.006**	1.129	6.082		-4.887	**1.008**	1.174
38	450						6.109		1.627	**1.006**	1.122	6.109		-4.913	**1.007**	1.165
39	462						6.136		1.634	**1.006**	1.115	6.136		-4.938	**1.007**	1.157
40	474						6.161		1.641	**1.006**	1.109	6.161		-4.962	**1.007**	1.148
41	486						6.186		1.647	**1.006**	1.102	6.186		-4.985	**1.007**	1.140
42	498						6.211		1.653	**1.005**	1.096	6.211		-5.009	**1.007**	1.133
43	510						6.234		1.660	**1.005**	1.090	6.234		-5.031	**1.007**	1.125
44	522						6.258		1.666	**1.005**	1.084	6.258		-5.053	**1.006**	1.118
45	534						6.280		1.671	**1.005**	1.079	6.280		-5.075	**1.006**	1.111
46	546						6.303		1.677	**1.005**	1.074	6.303		-5.096	**1.006**	1.104
47	558						6.324		1.683	**1.005**	1.069	6.324		-5.116	**1.006**	1.097
48	570						6.346		1.688	**1.004**	1.064	6.346		-5.136	**1.006**	1.091
49	582						6.366		1.694	**1.004**	1.059	6.366		-5.156	**1.006**	1.084
50	594						6.387		1.699	**1.004**	1.054	6.387		-5.175	**1.006**	1.078
51	606						6.407		1.704	**1.004**	1.050	6.407		-5.194	**1.006**	1.072
52	618						6.426		1.709	**1.004**	1.046	6.426		-5.213	**1.005**	1.066
53	630						6.446		1.714	**1.004**	1.041	6.446		-5.231	**1.005**	1.060
54	642						6.465		1.719	**1.004**	1.037	6.465		-5.249	**1.005**	1.055
55	654						6.483		1.724	**1.004**	1.033	6.483		-5.266	**1.005**	1.049
56	666						6.501		1.729	**1.004**	1.030	6.501		-5.284	**1.005**	1.044
57	678						6.519		1.733	**1.003**	1.026	6.519		-5.301	**1.005**	1.038
58	690						6.537		1.738	**1.003**	1.022	6.537		-5.317	**1.005**	1.033
59	702						6.554		1.742	**1.003**	1.019	6.554		-5.334	**1.005**	1.028
60	714						6.571		1.747	**1.003**	1.016	6.571		-5.350	**1.005**	1.023
61	726						6.588		1.751	**1.003**	1.012	6.588		-5.365	**1.005**	1.018
62	738						6.604		1.755	**1.003**	1.009	6.604		-5.381	**1.005**	1.014
63	750						6.620		1.759	**1.003**	1.006	6.620		-5.396	**1.005**	1.009
64	762						6.636		1.763	**1.003**	1.003	6.636		-5.411	**1.004**	1.004

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

LOST TIME - REHABILITATIONS

INCREMENTAL DECAY METHOD

AGE MONTHS	AGE YEARS	PAID SELECTED FOR FIT	INCREM. DECAY FACTORS	IMPLIED ATA FACTOR	DECAY FACTOR CHECK
(1)	(2)	(3)	(4)	(5)	(6)
6	0.5	7.300	6.594		
18	1.5	1.572	1.937	2.672	1.937
30	2.5	1.235	1.263	1.460	1.263
42	3.5	1.126	0.805	1.153	0.805
54	4.5	1.073	0.739	1.082	0.739
66	5.5	1.046	0.704	1.048	0.704
78	6.5	1.037	0.736	1.032	0.736
90	7.5	1.034	0.768	1.027	0.768
102	8.5	1.027	0.797	1.026	0.797
114	9.5	1.023	0.831	1.022	0.831
126	10.5	1.020	0.853	1.019	0.853
138	11.5	1.018	0.873	1.017	0.873
150	12.5	1.018	0.889	1.016	0.889
162	13.5	1.018	0.913	1.016	0.913
174	14.5	1.015	0.921	1.016	0.921
186	15.5	1.013	0.941	1.014	0.941
198	16.5	1.013	0.942	1.012	0.942
210	17.5	1.012	0.989	1.013	0.989
222	18.5	1.012	0.985	1.012	0.985
234	19.5	1.012	1.040	1.013	1.040
246	20.5	1.011	1.075	1.013	1.075
258	21.5	1.011	1.123	1.013	1.123
270	22.5	1.010	1.075	1.011	1.075
282	23.5	1.011	1.132	1.012	1.132
294	24.5	1.010	1.013	1.011	1.013
306	25.5	1.011	0.886	1.009	0.886
318	26.5	1.012	0.826	1.009	0.826
330	27.5	1.012	0.757	1.009	0.757
342	28.5	1.011	0.674	1.008	0.674
354	29.5	1.015	0.691	1.008	0.691
366	30.5	1.015	0.756	1.011	0.756
378	31.5	1.011	0.795	1.011	0.795
390	32.5	1.012	0.892	1.010	0.892
402	33.5	1.011	0.902	1.011	0.902
414	34.5	1.010	0.944	1.010	0.944
426	35.5	1.010	0.937	1.009	0.937
438	36.5		0.912	1.009	0.912
450	37.5		0.872	1.008	0.872
462	38.5		0.899	1.007	0.899
474	39.5		0.858	1.006	0.858
486	40.5		0.838	1.005	0.838
498	41.5		0.819	1.004	0.819
510	42.5		0.808	1.003	0.808
522	43.5		0.800	1.003	0.800
534	44.5		0.800	1.002	0.800
546	45.5		0.800	1.002	0.800
558	46.5		-	1.000	-
570	47.5		-	1.000	-
582	48.5		-	1.000	-
594	49.5		-	1.000	-
606	50.5		-	1.000	-
618	51.5		-	1.000	-
630	52.5		-	1.000	-
642	53.5		-	1.000	-
654	54.5		-	1.000	-
666	55.5		-	1.000	-
678	56.5		-	1.000	-
690	57.5		-	1.000	-
702	58.5		-	1.000	-
714	59.5		-	1.000	-
726	60.5		-	1.000	-
738	61.5		-	1.000	-
750	62.5			1.000	

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 3, EXHIBIT 2E, SHEET 44
(4) GEOMETRIC MEAN FROM SECTION 3, EXHIBIT 2E, SHEET 46
(5) 1.0 + [(3) PRIOR AGE - 1.0) x (4) / (3) PRIOR AGE]
(6) [(5) - 1.0] X [(5) PRIOR AGE] / [(5) PRIOR AGE - 1.0]

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
MEDICAL
LOST TIME - REHABILITATIONS

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354
1954																														
1955																														
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1972																														
1973																														
1974																														0
1975																													2	0
1976																												1	0	3
1977	2	22	41	32	16	21	21	14	7	7	5	9	9	10	15	2	2	2	2	5	2	0	1	1	0	2	1	5	1	0
1978	3	31	58	45	22	25	25	22	13	19	13	17	18	12	15	10	3	0	1	0	0	0	0	0	1	14	11	2	4	4
1979	4	38	71	49	22	27	27	20	9	10	6	10	13	24	12	6	0	2	5	6	10	1	2	2	0	1	4	2	0	2
1980	4	38	74	52	21	27	30	22	9	9	6	11	13	2	6	2	6	5	1	13	1	1	4	9	15	8	2	3	5	3
1981	5	44	78	61	26	33	33	23	9	10	7	6	8	9	0	2	0	2	5	3	2	2	5	2	0	1	2	0	4	0
1982	9	81	112	84	36	43	40	26	12	15	14	26	22	18	18	7	8	7	3	3	9	11	3	1	1	11	3	3	2	0
1983	7	67	113	87	36	40	36	26	13	18	6	7	3	6	2	6	9	3	1	12	8	2	11	6	0	1	0	13	1	0
1984	11	93	126	93	38	43	38	32	25	11	29	15	3	9	6	4	15	12	12	10	5	7	3	3	7	0	2	12	11	1
1985	10	87	136	109	40	42	45	34	11	14	17	5	8	5	12	4	8	5	1	0	7	7	7	1	0	0	0	2	1	
1986	9	86	156	103	42	55	68	31	23	11	10	9	7	7	6	9	8	5	10	12	19	3	6	12	3	18	6	3		
1987	9	102	214	157	68	70	49	20	16	24	28	28	34	31	6	30	26	20	18	3	4	4	7	2	7	1	0			
1988	12	119	224	195	76	89	109	50	15	13	28	20	9	8	14	230	166	153	191	203	222	67	508	113	486	381				
1989	11	122	274	135	73	41	34	18	27	26	28	12	21	28	15	14	42	21	6	15	12	13	2	6	14					
1990	11	144	361	310	128	116	116	110	91	96	93	112	124	92	98	101	100	108	88	83	79	93	88	87						
1991	16	214	241	112	43	64	41	28	37	10	8	17	47	12	20	10	7	10	6	13	7	4	1							
1992	14	219	203	87	61	35	33	50	27	30	37	25	46	31	17	11	31	16	9	5	14	10								
1993	32	282	223	124	74	56	57	35	51	38	38	25	33	11	20	26	16	23	24	33	9									
1994	27	299	199	90	93	114	76	57	41	101	39	46	29	32	48	19	10	11	12	18										
1995	26	299	192	163	121	92	44	72	58	31	48	19	38	12	29	27	16	1	18											
1996	24	397	353	192	74	60	67	46	32	45	24	32	39	66	101	26	20	42												
1997	45	575	446	155	156	135	68	46	69	53	51	35	17	16	16	35	40													
1998	73	727	432	272	238	119	97	59	62	27	44	25	26	28	19	19														
1999	77	814	576	395	226	113	82	50	39	44	62	50	22	23	25															
2000	71	832	745	382	160	113	62	78	88	53	44	67	57	64																
2001	136	1,226	698	415	244	178	155	92	93	80	62	43	36																	
2002	105	1,032	660	378	239	172	112	123	80	91	54	29																		
2003	119	1,003	654	360	289	192	112	114	71	55	49																			
2004	118	1,031	680	473	213	143	138	108	76	75																				
2005	178	1,119	599	324	274	132	104	97	59																					
2006	104	886	559	364	278	234	138	92																						
2007	158	912	565	384	323	207	116																							
2008	147	735	449	440	320	210																								
2009	133	782	505	394	220																									
2010	117	738	513	362																										
2011	126	627	523																											
2012	71	545																												
2013	58																													

AGE-TO-AGE DEVELOPMENT FACTORS

	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366
1954																														
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1972																														
1973																														
1974																														0.000
1975																													0.144	0.000
1976																												0.151	33.490	0.000
1977	10.170	1.877	0.772	0.491	1.344	1.028	0.656	0.472	1.096	0.732	1.615	1.085	1.022	1.557	0.104	1.095	1.106	1.229	2.064	0.442	0.115	5.510	0.897	0.404	4.366	0.532	4.578	0.276	0.070	0.000
1978	10.170	1.877	0.772	0.496	1.111	1.009	0.896	0.584	1.475	0.659	1.384	1.024	0.685	1.247	0.649	0.284	0.026	7.620	0.448	1.759	0.714	0.406	1.336	5.832	13.714	0.787	0.224	1.631	0.903	0.058
1979	10.170	1.877	0.693	0.436	1.251	1.010	0.723	0.449	1.113	0.631	1.612	1.323	1.825	0.505	0.479	0.028	9.890	3.013	1.192	1.717	0.107	1.610	1.234	0.000	0.000	2.897	0.393	0.266	5.765	0.398
1980	10.170	1.922	0.698	0.412	1.266	1.114	0.745	0.402	1.049	0.635	1.844	1.162	0.174	2.537	0.329	3.254	0.755	0.244	11.385	0.087	1.048	3.439	2.320	1.629	0.550	0.184	1.972	1.643	0.592	1.342
1981	9.645	1.778	0.777	0.430	1.250	1.003	0.696	0.412	1.040	0.742	0.835	1.301	1.188	0.037	7.170	0.121	6.756	2.728	0.531	0.612	1.059	2.388	0.339	0.274	3.466	1.642	0.089	20.720	0.000	0.000
1982	8.634	1.378	0.747	0.432	1.192	0.931	0.641	0.462	1.248	0.945	1.861	0.838	0.831	1.004	0.412	1.029	0.954	0.417	0.831	3.471	1.211	0.236	0.357	0.901	14.122	0.274	1.074	0.717	0.041	13.459
1983	9.466	1.698	0.769	0.415	1.110	0.909	0.713	0.505	1.409	0.340	1.140	0.488	1.660	0.410	2.685	1.428	0.377	0.213	16.086	0.666	0.290	4.914	0.510	0.017	14.111	0.000	0.000	0.048	0.000	0.000
1984	8.515	1.356	0.738	0.411	1.119	0.875	0.847	0.787	0.434	2.686	0.531	0.162	3.532	0.675	0.682	3.626	0.826	0.997	0.802	0.561	1.202	0.426	1.179	2.022	0.015	15.419	7.786	0.930	0.066	
1985	8.926	1.555	0.803	0.367	1.061	1.063	0.765	0.308	1.320	1.191	0.296	1.715	0.538	2.691	0.345	1.802	0.615	0.264	0.000	0.000	0.892	1.052	0.164	0.000	0.000	0.000	0.000	0.693		
1986	10.045	1.820	0.656	0.410	1.317	1.221	0.464	0.747	0.458	0.909	0.893	0.746	1.021	0.900	1.512	0.844	0.714	1.837	1.228	1.507	0.180	1.703	2.109	0.267	5.602	0.337	0.492			
1987	10.787	2.102	0.734	0.432	1.039	0.692	0.413	0.775	1.533	1.190	0.972	1.231	0.903	0.186	5.252	0.868	0.777	0.883	0.150	1.424	1.028	1.856	0.330	2.901	0.099	0.698				
1988	9.772	1.873	0.872	0.391	1.166	1.223	0.460	0.296	0.881	2.142	0.706	0.440	0.929	1.746	16.355	0.722	0.918	1.250	1.067	1.091	0.304	7.529	0.223	4.289	0.784					
1989	10.755	2.247	0.493	0.544	0.563	0.815	0.526	1.540	0.971	1.044	0.443	1.752	1.312	0.524	0.946	3.017	0.503	0.276	2.592	0.790	1.078	0.155	3.087	2.292						
1990	13.161	2.502	0.859	0.413	0.904	1.001	0.953	0.825	1.052	0.972	1.206	1.104	0.746	1.058	1.030	0.990	1.087	0.810	0.940	0.952	1.179	0.947	0.996							
1991	13.317	1.125	0.462	0.383	1.488	0.642	0.678	1.347	0.263	0.771	2.292	2.719	0.245	1.738	0.484	0.698	1.451	0.621	2.104	0.513	0.545	0.381								
1992	15.850	0.928	0.427	0.699	0.573	0.947	1.523	0.544	1.118	1.221	0.661	1.876	0.667	0.547	0.649	2.870	0.498	0.556	0.528	3.073	0.689									
1993	8.731	0.789	0.558	0.593	0.758	1.026	0.616	1.452	0.740	1.012	0.663	1.314	0.332	1.820	1.285	0.615	1.476	1.038	1.340	0.286										
1994	10.982	0.666	0.451	1.039	1.222	0.670	0.746	0.722	2.461	0.383	1.187	0.634	1.110	1.496	0.396	0.535	1.042	1.132	1.504											
1995	11.568	0.645	0.846	0.742	0.762	0.482	1.631	0.806	0.529	1.568	0.401	1.958	0.323	2.354	0.942	0.577	0.040	27.630												
1996	16.767	0.890	0.543	0.385	0.808	1.121	0.691	0.682	1.433	0.524	1.331	1.225	1.714	1.525	0.257	0.763	2.106													
1997	12.862	0.776	0.346	1.011	0.865	0.499	0.676	1.510	0.765	0.976	0.682	0.486	0.950	0.999	2.151	1.138														
1998	10.001	0.595	0.628	0.876	0.502	0.808	0.612	1.042	0.443	1.600	0.582	1.042	1.040	0.684	1.032															
1999	10.554	0.708	0.686	0.573	0.499	0.730	0.606	0.785	1.131	1.395	0.801	0.447	1.056	1.061																
2000	11.747	0.896	0.513	0.418	0.707	0.545	1.273	1.119	0.602	0.831	1.537	0.844	1.126																	
2001	8.987	0.569	0.595	0.589	0.728	0.870	0.596	1.005	0.865	0.768	0.700	0.838																		
2002	9.799	0.639	0.572	0.633	0.721	0.652	1.098	0.650	1.131	0.592	0.540																			
2003	8.455	0.653	0.551	0.801	0.665	0.583	1.018	0.625	0.778	0.879																				
2004	8.731	0.659	0.696	0.449	0.674	0.961	0.788	0.705	0.984																					
2005	6.277	0.536	0.540	0.847	0.481	0.788	0.936	0.608																						
2006	8.482	0.631	0.650	0.765	0.842	0.588	0.667																							
2007	5.791	0.619	0.680	0.842	0.639	0.563																								
2008	4.996	0.612	0.979	0.727	0.657																									
2009	5.876	0.645	0.781	0.558																										
2010	6.323	0.695	0.705																											
2011	4.976	0.834																												
2012	7.715																													
Latest diag	7.715	0.834	0.705	0.558	0.657	0.563	0.667	0.608	0.984	0.879	0.540	0.838	1.126	1.061	1.032	1.138	2.106	27.630	1.504	0.286	0.689	0.381	0.996	2.292	0.784	0.698	0.492	0.693	0.066	0.000
5 Yr Avg	5.977	0.681	0.759	0.748	0.659	0.696	0.901	0.719	0.872	0.893	0.832	0.731	1.177	1.324	0.956	0.726	1.032	6.195	1.283	1.123	0.759	2.174	1.349	1.950	1.300	3.291	1.870	4.621	0.140	3.040
10 Yr Avg	6.762	0.652	0.675	0.663	0.661	0.709	0.827	0.873	0.866	0.952	0.842	1.066	0.856	1.328	0.917	1.193	0.990	3.603	1.145	1.020	0.739	1.920	0.929	1.459	3.875	2.224	1.661	2.707	4.107	1.526
3 Yr Wtd	6.096	0.717	0.815	0.709	0.707	0.625	0.784	0.647	0.972	0.725	0.877	0.719	1.090	0.891	0.590	0.854	1.158	1.552	1.228	0.600	1.067	0.834	0.346	4.161	0.805	0.350	2.197	0.485	0.058	13.459
5 Yr Wtd	5.774	0.673	0.750	0.743	0.658	0.669	0.886	0.710	0.868	0.834	0.810	0.719	1.224	1.303	0.594	0.761	0.990	1.142	1.084	0.816	0.559	3.359	0.362	3.779	0.795	0.400	3.078	0.653	0.160	1.133
10 Yr Wtd	6.594	0.644	0.662	0.654	0.660	0.695	0.806	0.821	0.831	0.819	0.799	0.936	0.832	1.214	0.752	0.898	0.932	1.035	1.054	1.005	0.556	3.025	0.366	3.426	0.816	0.532	1.476	0.711	0.428	0.613
Selected	6.594	0.644	0.662	0.654	0.660	0.695	0.806	0.821	0.831	0.819	0.799	0.936	0.832	1.214	0.752	0.898	0.932	1.035	1.054	1.005	0.556	3.025	0.366	3.426	0.816	0.532	1.476	0.711	0.428	0.613
Loss $ Weight	1,210	8,379	5,707	3,893	2,560	1,694	1,115	860	669	555	476	372	344	295	393	288	448	404	381	384	378	209	636	234	534	424	30	45	31	13
Center Wtd Avg	6.594	1.121	0.983	0.656	0.674	0.694	0.729	0.775	0.815	0.834	0.838	0.895	0.888	0.914	0.914	0.956	0.936	0.988	0.919	1.166	0.937	1.229	1.162	1.143	0.937	1.215	0.706	0.596	0.804	0.604
Geometric Mean	6.594	1.937	1.263	0.805	0.739	0.704	0.736	0.768	0.797	0.831	0.853	0.873	0.889	0.913	0.921	0.941	0.942	0.989	0.985	1.040	1.075	1.123	1.075	1.132	1.013	0.886	0.826	0.757	0.674	0.691

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
MEDICAL
LOST TIME - REHABILITATIONS

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	366	378	390	402	414	426	438	450	462	474	486	498	510	522	534	546	558	570	582	594	606	618	630	642	654	666	678	690	702	714
1954																				0	0	0	0	0	0	0	0	0	0	0
1955																			0	0	0	0	0	0	0	0	0	0	0	
1956																		0	0	0	0	0	0	0	0	0	0	0		
1957																	0	0	0	0	0	0	0	0	0	0	0			
1958																0	0	0	0	0	0	0	0	0	0	0				
1959															0	0	0	0	0	0	0	0	0	0	0					
1960														0	0	0	0	0	0	0	0	0	0	0						
1961													0	0	0	0	0	0	0	0	0	0	0							
1962												0	0	0	0	0	0	0	0	0	0	0								
1963											0	0	0	0	0	0	0	0	0	0	0									
1964										0	0	0	0	0	0	2	0	0	0	0										
1965									0	0	0	0	0	0	0	0	0	0	0											
1966								0	0	0	0	0	0	0	0	0	0	0												
1967							0	0	0	0	0	0	0	0	0	0	0													
1968						0	0	1	0	0	0	0	0	0	0	0														
1969					0	0	0	0	0	0	0	0	0	0	0															
1970				0	0	0	0	0	0	0	0	0	0	0																
1971			0	0	0	0	0	0	0	0	0	0	0																	
1972		0	0	0	0	0	0	0	1	0	0	2																		
1973	0	0	0	0	0	0	0	0	0	0	0																			
1974	1	0	0	0	0	0	0	0	0	0																				
1975	0	0	0	0	0	0	0	0	0																					
1976	0	0	0	7	0	1	0	0																						
1977	0	0	0	0	0	0	0																							
1978	0	4	2	1	3	4																								
1979	1	0	0	2	1																									
1980	4	0	1	2																										
1981	0	0	0																											
1982	1	0																												
1983	0																													
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AGE-TO-AGE DEVELOPMENT FACTORS

	366-378	378-390	390-402	402-414	414-426	426-438	438-450	450-462	462-474	474-486	486-498	498-510	510-522	522-534	534-546	546-558	558-570	570-582	582-594	594-606	606-618	618-630	630-642	642-654	654-666	666-678	678-690	690-702	702-714	714-726
1954																				0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1955																			0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
1956																		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
1957																	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
1958																0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000					
1959															0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000						
1960														0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000							
1961													0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000								
1962												0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000									
1963											0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000										
1964										0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000											
1965									0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000												
1966								0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000													
1967							0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000														
1968						0.000	0.000	0.078	0.000	0.000	0.000	0.000	0.000	0.000	0.000															
1969					0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																
1970				0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																	
1971			0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																		
1972		2.667	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																			
1973	3.139	0.533	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																				
1974	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																					
1975	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																						
1976	0.000	0.000	0.000	0.000	0.000	0.000	0.000																							
1977	0.000	0.000	0.000	0.000	0.000	0.000																								
1978	17.214	0.574	0.663	2.377	1.130																									
1979	0.000	0.000	19.175	0.765																										
1980	0.043	4.330	2.480																											
1981	0.000	0.000																												
1982	0.128																													
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Latest diag	0.128	0.000	2.480	0.765	1.130	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
5 Yr Avg	3.477	0.981	4.463	0.628	0.226	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
10 Yr Avg	2.052	0.810	2.232	0.314	0.113	0.000	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	0.000	0.000	0.000	0.000	0.000	
3 Yr Wtd	0.065	4.880	1.728	1.460	1.300	0.000			0.000																					
5 Yr Wtd	0.603	0.769	4.240	0.443	1.300	0.000			0.000							0.000														
10 Yr Wtd	0.548	0.789	3.429	0.462	1.149	0.000		0.909	0.000							0.000														
Selected	0.548	0.789	3.429	0.462	1.149	0.900	0.900	0.900	0.900	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.000
Loss $ Weight	8	4	3	12	5	4	0	1	1	0	0	2	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Center Wtd Avg	0.679	0.803	0.934	1.032	1.074	0.719	1.009	0.900	0.900	0.857	0.839	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Geometric Mean	0.756	0.795	0.892	0.902	0.944	0.937	0.912	0.872	0.899	0.858	0.838	0.819	0.808	0.800	0.800	0.800	0.000	0.000	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
PUBLIC EMPLOYERS - STATE AGENCIES
MEDICAL

LOST TIME - REHABILITATIONS

FITTED INCREMENTAL DECAY LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**34**
	To:	**45**
Cut-off		**100**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.003**	**0.991**
Inverse Power	**1.008**	**0.984**
Selected Tail	**1.003**	

					Weibull Curve Fitting					**Inverse Power Curve Fitting**				
					Slope=	0.921				Slope=	-4.752			
		IMPLIED	PA	SELECTED	Intercept=	-4.030				Intercept=	24.080			
PERIOD	AGE	ATA	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6				1.792		-2.379	**11.306**	35935.734	1.792		15.565		
2	18	2.672	2.890	2.890	2.890	-0.856	-1.367	**4.446**	3178.421	2.890	0.637	10.345	**31095.167**	
3	30	1.460	1.570	1.570	3.401	0.013	-0.897	**2.985**	714.932	3.401	-0.561	7.917	**2745.501**	
4	42	1.153	1.167	1.167	3.738	0.665	-0.587	**2.344**	239.490	3.738	-1.791	6.318	**555.714**	
5	54	1.082	1.086	1.086	3.989	0.932	-0.355	**1.984**	102.169	3.989	-2.457	5.124	**169.043**	
6	66	1.048	1.053	1.053	4.190	1.093	-0.170	**1.755**	51.489	4.190	-2.932	4.171	**65.757**	
7	78	1.032	1.039	1.039	4.357	1.185	-0.016	**1.597**	29.338	4.357	-3.233	3.377	**30.277**	
8	90	1.027	1.032	1.032	4.500	1.241	0.116	**1.483**	18.369	4.500	-3.427	2.697	**15.832**	
9	102	1.026	1.026	1.026	4.625	1.300	0.231	**1.396**	12.390	4.625	-3.644	2.102	**9.183**	32948.716
10	114	1.022	1.022	1.022	4.736	1.350	0.333	**1.329**	8.875	4.736	-3.835	1.573	**5.823**	3588.115
11	126	1.019	1.019	1.019	4.836	1.384	0.426	**1.276**	6.676	4.836	-3.971	1.098	**3.998**	616.150
12	138	1.017	1.017	1.017	4.927	1.408	0.509	**1.234**	5.231	4.927	-4.070	0.666	**2.946**	154.120
13	150	1.016	1.015	1.015	5.011	1.431	0.586	**1.199**	4.241	5.011	-4.168	0.269	**2.309**	52.321
14	162	1.016	1.016	1.016	5.088	1.427	0.657	**1.170**	3.538	5.088	-4.152	-0.096	**1.908**	22.658
15	174	1.016	1.016	1.016	5.159	1.426	0.723	**1.146**	3.024	5.159	-4.148	-0.436	**1.647**	11.874
16	186	1.014	1.013	1.013	5.226	1.468	0.784	**1.126**	2.638	5.226	-4.329	-0.753	**1.471**	7.211
17	198	1.012	1.012	1.012	5.288	1.494	0.842	**1.109**	2.343	5.288	-4.444	-1.050	**1.350**	4.902
18	210	1.013	1.011	1.011	5.347	1.499	0.896	**1.094**	2.113	5.347	-4.467	-1.330	**1.265**	3.631
19	222	1.012	1.011	1.011	5.403	1.515	0.947	**1.082**	1.931	5.403	-4.541	-1.594	**1.203**	2.871
20	234	1.013	1.011	1.011	5.455	1.509	0.996	**1.072**	1.784	5.455	-4.511	-1.844	**1.158**	2.387
21	246	1.013	1.011	1.011	5.505	1.510	1.042	**1.062**	1.665	5.505	-4.516	-2.081	**1.125**	2.061
22	258	1.013	1.010	1.010	5.553	1.519	1.086	**1.055**	1.568	5.553	-4.558	-2.308	**1.099**	1.832
23	270	1.011	1.010	1.010	5.598	1.527	1.128	**1.048**	1.486	5.598	-4.595	-2.524	**1.080**	1.666
24	282	1.012	1.010	1.010	5.642	1.530	1.168	**1.042**	1.419	5.642	-4.609	-2.730	**1.065**	1.543
25	294	1.011	1.011	1.011	5.684	1.513	1.206	**1.037**	1.362	5.684	-4.529	-2.928	**1.053**	1.448
26	306	1.009	1.010	1.010	5.724	1.524	1.243	**1.032**	1.314	5.724	-4.580	-3.119	**1.044**	1.375
27	318	1.009	1.011	1.011	5.762	1.504	1.278	**1.028**	1.272	5.762	-4.490	-3.301	**1.037**	1.316
28	330	1.009	1.011	1.011	5.799	1.501	1.313	**1.025**	1.237	5.799	-4.474	-3.477	**1.031**	1.270
29	342	1.008	1.012	1.012	5.835	1.495	1.345	**1.022**	1.207	5.835	-4.448	-3.647	**1.026**	1.232
30	354	1.008	1.011	1.011	5.869	1.504	1.377	**1.019**	1.181	5.869	-4.490	-3.811	**1.022**	1.200
31	366	1.011	1.014	1.014	5.903	1.447	1.408	**1.017**	1.159	5.903	-4.237	-3.969	**1.019**	1.174
32	378	1.011	1.014	1.014	5.935	1.451	1.438	**1.015**	1.139	5.935	-4.252	-4.123	**1.016**	1.153
33	390	1.010	1.011	1.011	5.966	1.512	1.466	**1.013**	1.123	5.966	-4.525	-4.271	**1.014**	1.134
34	402	1.011	1.011	1.011	5.996	1.502	1.494	**1.012**	1.108	5.996	-4.482	-4.415	**1.012**	1.119
35	414	1.010	1.010	1.010	6.026	1.522	1.521	**1.010**	1.095	6.026	-4.571	-4.555	**1.011**	1.105
36	426	1.009	1.009	1.009	6.054	1.551	1.548	**1.009**	1.084	6.054	-4.706	-4.691	**1.009**	1.094
37	438	1.009	1.008	1.008	6.082	1.574	1.573	**1.008**	1.074	6.082	-4.819	-4.823	**1.008**	1.084
38	450	1.008	1.007	1.007	6.109	1.598	1.598	**1.007**	1.065	6.109	-4.934	-4.951	**1.007**	1.075
39	462	1.007	1.006	1.006	6.136	1.618	1.623	**1.006**	1.058	6.136	-5.039	-5.076	**1.006**	1.068
40	474	1.006	1.006	1.006	6.161	1.639	1.646	**1.006**	1.051	6.161	-5.145	-5.198	**1.006**	1.061
41	486	1.005	1.005	1.005	6.186	1.657	1.669	**1.005**	1.045	6.186	-5.240	-5.317	**1.005**	1.055
42	498	1.004	1.005	1.005	6.211	1.683	1.692	**1.004**	1.040	6.211	-5.377	-5.433	**1.004**	1.050
43	510	1.003	1.004	1.004	6.234	1.710	1.714	**1.004**	1.035	6.234	-5.523	-5.546	**1.004**	1.045
44	522	1.003	1.003	1.003	6.258	1.742	1.735	**1.003**	1.031	6.258	-5.704	-5.656	**1.003**	1.041
45	534	1.002	1.003	1.003	6.280	1.773	1.756	**1.003**	1.028	6.280	-5.885	-5.764	**1.003**	1.038
46	546	1.002	1.002	1.002	6.303	1.805	1.776	**1.003**	1.025	6.303	-6.077	-5.870	**1.003**	1.034
47	558	1.000	1.002	1.002	6.324	1.832	1.796	**1.002**	1.022	6.324	-6.242	-5.973	**1.003**	1.032
48	570	1.000	1.002	1.002	6.346	1.855	1.816	**1.002**	1.019	6.346	-6.389	-6.074	**1.002**	1.029
49	582	1.000	1.002	1.002	6.366	1.872	1.835	**1.002**	1.017	6.366	-6.497	-6.173	**1.002**	1.027
50	594	1.000	1.001	1.001	6.387	1.885	1.854	**1.002**	1.015	6.387	-6.582	-6.270	**1.002**	1.024
51	606	1.000	1.001	1.001	6.407	1.895	1.873	**1.001**	1.014	6.407	-6.652	-6.366	**1.002**	1.022
52	618	1.000	1.001	1.001	6.426	1.902	1.891	**1.001**	1.012	6.426	-6.697	-6.459	**1.002**	1.021
53	630	1.000	1.001	1.001	6.446	1.910	1.908	**1.001**	1.011	6.446	-6.750	-6.550	**1.001**	1.019
54	642	1.000	1.001	1.001	6.465	1.921	1.926	**1.001**	1.010	6.465	-6.824	-6.640	**1.001**	1.018
55	654	1.000	1.001	1.001	6.483	1.951	1.943	**1.001**	1.008	6.483	-7.031	-6.728	**1.001**	1.016
56	666	1.000	1.000	1.000	6.501		1.959	**1.001**	1.008	6.501		-6.814	**1.001**	1.015
57	678	1.000	1.000	1.000	6.519		1.976	**1.001**	1.007	6.519		-6.899	**1.001**	1.014
58	690	1.000	1.000	1.000	6.537		1.992	**1.001**	1.006	6.537		-6.982	**1.001**	1.013
59	702	1.000			6.554		2.008	**1.001**	1.005	6.554		-7.064	**1.001**	1.012
60	714	1.000			6.571		2.024	**1.001**	1.005	6.571		-7.145	**1.001**	1.011

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

LOST TIME - HEALTH-OTHER
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2013	SELECTED ULTIMATE LOSS	SELECTED NOMINAL UNPAID LOSS	DISCOUNT FACTOR AT 4.0%	SELECTED DISCOUNTED UNPAID LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		6	293	287	74.6%	214	
1977	1,465,551	529	719	190	72.2%	137	0.049
1978	1,553,484	410	586	176	71.6%	126	0.038
1979	1,646,693	505	731	227	71.1%	161	0.044
1980	1,745,494	438	658	220	70.5%	155	0.038
1981	1,826,711	345	534	189	69.9%	132	0.029
1982	2,061,263	595	934	339	69.4%	235	0.045
1983	2,173,213	527	854	326	68.7%	224	0.039
1984	2,314,385	445	745	300	68.3%	205	0.032
1985	2,444,242	473	803	330	67.7%	223	0.033
1986	2,644,132	479	814	335	67.2%	225	0.031
1987	2,911,888	640	1,114	474	66.7%	316	0.038
1988	3,191,151	895	1,604	709	66.3%	470	0.050
1989	3,341,117	605	1,118	513	65.7%	337	0.033
1990	3,644,538	893	1,702	810	65.0%	527	0.047
1991	3,852,022	408	828	420	64.4%	270	0.021
1992	3,944,342	507	1,057	551	63.8%	351	0.027
1993	4,020,534	538	1,122	585	63.2%	369	0.028
1994	4,272,082	829	1,726	897	62.6%	561	0.040
1995	4,432,599	2,982	5,658	2,676	62.0%	1,659	0.128
1996	4,487,291	468	1,081	613	61.6%	378	0.024
1997	4,623,816	465	1,054	589	61.3%	361	0.023
1998	4,816,176	340	802	462	60.9%	281	0.017
1999	5,047,597	280	690	409	60.6%	248	0.014
2000	5,318,217	343	898	556	60.3%	335	0.017
2001	5,597,545	265	695	430	60.0%	258	0.012
2002	5,822,846	415	1,131	716	59.7%	427	0.019
2003	6,004,956	329	950	621	59.4%	368	0.016
2004	6,183,507	669	1,573	904	59.2%	535	0.025
2005	6,388,250	288	1,153	864	59.1%	510	0.018
2006	6,653,696	576	1,480	904	58.9%	533	0.022
2007	6,915,410	236	1,165	929	58.9%	547	0.017
2008	7,073,199	183	1,168	986	59.2%	583	0.017
2009	7,109,910	406	1,537	1,131	59.5%	672	0.022
2010	7,245,414	188	1,432	1,244	60.1%	747	0.020
2011	7,353,256	158	1,418	1,260	61.1%	770	0.019
2012	7,554,946	65	1,388	1,323	63.2%	836	0.018
2013	2,614,539	7	510	504	67.0%	338	0.020
2014		0	0		100.0%		
TOTAL		18,729	43,725	24,996	62.5%	15,629	
EXLD PRIOR		18,723	43,432	24,709	62.4%	15,414	

(1) PROVIDED BY THE BWC; 2013 ADJUSTED TO PARTIAL YEAR
(2) SECTION 3, EXHIBIT 2F, SHEET 3A, COL. 3
(3) SECTION 3, EXHIBIT 2F, SHEET 3A, COL. 8; 2013 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 3, EXHIBIT 2, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

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

LOST TIME - HEALTH-OTHER
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	FISCAL YEAR ENDING 2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	287	33	24	23	21	20	18	15	13	11	10	8	7	6	5	4	4	3	3	11
1977	190	14	15	15	16	16	15	14	13	11	9	8	6	6	5	4	4	3	3	16
1978	176	11	12	13	13	14	14	13	13	11	10	8	7	6	5	4	4	3	3	16
1979	227	13	13	14	15	16	16	16	16	15	13	12	10	8	7	6	5	4	4	24
1980	220	11	12	12	13	14	15	15	15	15	14	12	11	9	8	6	5	5	4	25
1981	189	9	9	10	10	11	12	12	13	13	12	12	10	9	8	6	5	4	4	23
1982	339	15	15	16	17	17	19	20	21	21	21	21	20	18	15	13	11	9	8	48
1983	326	13	15	14	15	16	16	17	18	19	20	20	19	18	16	14	12	10	8	50
1984	300	11	11	13	12	13	14	14	15	16	17	18	18	17	16	15	13	11	9	52
1985	330	8	12	12	14	13	14	15	15	16	17	18	19	19	18	17	15	13	11	66
1986	335	10	8	11	11	13	13	14	15	15	16	17	18	19	19	19	17	16	13	78
1987	474	16	14	11	16	16	18	18	19	20	20	22	24	25	26	26	25	24	21	126
1988	709	24	23	20	16	22	22	26	25	26	28	28	31	33	35	36	36	36	34	217
1989	513	17	16	16	14	10	16	16	18	18	19	20	21	23	24	26	27	27	26	176
1990	810	27	27	25	25	21	17	24	24	28	27	29	31	31	34	36	38	40	39	298
1991	420	13	13	13	12	12	10	8	12	12	14	14	15	16	16	17	19	20	21	173
1992	551	18	17	17	17	16	15	13	10	15	15	18	17	18	20	20	22	23	25	246
1993	585	16	19	18	17	17	16	16	14	11	16	16	18	18	19	20	21	23	24	283
1994	897	22	25	29	27	26	26	25	24	21	16	24	24	28	27	28	30	30	33	446
1995	2,676	80	73	81	91	86	82	83	81	78	68	55	75	73	82	79	81	84	83	1,171
1996	613	18	15	14	16	18	17	17	17	16	15	13	10	15	15	18	17	18	20	337
1997	589	16	17	14	13	15	17	16	15	15	15	14	12	9	14	14	16	16	17	341
1998	462	11	12	13	11	10	11	13	12	12	12	11	11	9	7	11	10	12	12	278
1999	409	11	10	11	11	9	8	10	11	10	10	10	10	9	8	6	9	9	11	252
2000	556	7	15	13	14	15	13	11	13	15	14	14	14	13	13	11	8	12	12	347
2001	430	8	5	11	10	11	11	9	9	10	11	11	10	10	10	9	8	6	9	279
2002	716	15	13	9	19	16	18	18	16	14	16	19	17	17	17	16	15	13	10	460
2003	621	12	13	11	8	16	13	15	16	13	12	14	16	15	14	14	13	13	11	402
2004	904	22	18	18	15	11	22	19	21	22	19	17	20	23	21	20	20	19	19	577
2005	864	20	20	16	17	14	10	21	18	20	21	18	16	18	21	20	19	19	18	556
2006	904	23	21	21	17	17	15	10	21	18	20	21	18	16	19	22	20	19	19	586
2007	929	29	23	21	20	17	17	15	10	21	18	20	21	18	16	19	21	20	19	602
2008	986	41	30	23	21	21	17	18	15	10	21	18	20	21	18	16	19	22	20	632
2009	1,131	45	45	33	25	23	23	19	19	16	12	24	20	22	24	20	18	21	24	719
2010	1,244	54	47	47	35	27	25	24	20	20	17	12	25	21	24	25	21	19	22	782
2011	1,260	67	52	46	46	33	26	24	23	19	20	17	12	24	20	23	24	20	18	772
2012	1,323	87	66	51	45	45	33	25	23	23	19	19	16	11	24	20	22	24	20	776
2013	504	81	61	46	36	32	32	23	18	16	16	13	14	11	8	17	14	16	17	561
TOTAL	24,996	948	854	799	770	738	715	702	690	686	673	664	682	683	696	697	691	687	675	12,805

(1) SECTION 3, EXHIBIT 2F, SHEET 1, COL. 4
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 2F, SHEET 23

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

LOST TIME - HEALTH-OTHER
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	FISCAL YEAR ENDING 2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1957	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1958	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1959	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1960	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1961	2	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-
1962	13	2	1	1	1	1	1	1	1	0	0	0	0	-	-	-	-	-	-	-
1963	2	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-
1964	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1965	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1966	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1967	8	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	-	-
1968	6	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	-
1969	75	10	2	2	2	2	1	1	1	1	1	1	1	1	1	0	0	0	0	0
1970	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1971	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1972	63	8	5	5	4	4	3	3	2	2	2	2	1	1	1	1	1	1	1	1
1973	6	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0
1974	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1975	29	3	3	3	3	3	3	3	2	2	2	1	1	1	1	1	1	1	1	3
1976	82	7	8	8	8	7	7	6	5	4	4	3	3	2	2	2	1	1	1	6
TOTAL	287	33	24	23	21	20	18	15	13	11	10	8	7	6	5	4	4	3	3	11

(1) BASED ON SECTION 3, EXHIBIT 2F, SHEET 3B, COL. 7
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 2F, SHEET 23

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

LOST TIME - HEALTH-OTHER
(000's)

ALLOCATION OF ULTIMATE LOSS

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	PAID LOSS	PAID LDF	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT	INDICATED ULTIMATE LOSS: BORNHUETTER FERGUSON	INITIAL ULTIMATE LOSS	BALANCED ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR			6					293
1977	1,465,551	0.049	529	1.355	716	717	717	719
1978	1,553,484	0.037	410	1.389	569	569	569	586
1979	1,646,693	0.044	505	1.423	718	719	719	731
1980	1,745,494	0.037	438	1.459	639	640	640	658
1981	1,826,711	0.028	345	1.495	516	516	516	534
1982	2,061,263	0.044	595	1.533	911	912	912	934
1983	2,173,213	0.038	527	1.567	826	828	828	854
1984	2,314,385	0.031	445	1.602	713	715	715	745
1985	2,444,242	0.032	473	1.627	770	773	773	803
1986	2,644,132	0.030	479	1.661	796	800	800	814
1987	2,911,888	0.038	640	1.697	1,086	1,093	1,093	1,114
1988	3,191,151	0.050	895	1.741	1,559	1,578	1,578	1,604
1989	3,341,117	0.034	605	1.787	1,082	1,099	1,099	1,118
1990	3,644,538	0.047	893	1.836	1,639	1,670	1,670	1,702
1991	3,852,022	0.021	408	1.889	772	788	788	828
1992	3,944,342	0.026	507	1.952	989	1,009	1,009	1,057
1993	4,020,534	0.028	538	2.012	1,082	1,104	1,104	1,122
1994	4,272,082	0.042	829	2.068	1,715	1,754	1,754	1,726
1995	4,432,599	0.146	2,982	2.131	6,355	6,426	6,426	5,658
1996	4,487,291	0.024	468	2.205	1,032	1,059	1,059	1,081
1997	4,623,816	0.024	465	2.281	1,061	1,092	1,092	1,054
1998	4,816,176	0.017	340	2.354	800	824	824	802
1999	5,047,597	0.014	280	2.444	685	704	704	690
2000	5,318,217	0.017	343	2.490	853	884	884	898
2001	5,597,545	0.013	265	2.559	679	705	705	695
2002	5,822,846	0.020	415	2.647	1,099	1,152	1,152	1,131
2003	6,004,956	0.016	329	2.737	902	951	951	950
2004	6,183,507	0.021	669	2.852	1,907	1,525	1,525	1,573
2005	6,388,250	0.021	288	2.986	861	1,172	1,172	1,153
2006	6,653,696	0.021	576	3.149	1,814	1,522	1,522	1,480
2007	6,915,410	0.020	236	3.390	800	1,219	1,219	1,165
2008	7,073,199	0.020	183	3.783	690	1,198	1,198	1,168
2009	7,109,910	0.020	406	4.301	1,748	1,513	1,513	1,537
2010	7,245,414	0.022	188	5.074	955	1,442	1,442	1,432
2011	7,353,256	0.020	158	6.636	1,047	1,427	1,427	1,418
2012	7,554,946	0.019	65	11.251	736	1,389	1,389	1,388
2013	5,229,078	0.020	7	97.883	646	1,022	1,022	1,021
2014	5,307,514	0.020				1,062	1,062	1,062
TOTAL			18,729		41,765	45,572	45,572	45,297
EXLD PRIOR			18,723		41,765	45,572	45,572	45,004

(1) PROVIDED BY THE BWC
(2) SECTION 3, EXHIBIT 2F, SHEET 19, COL. 14
(3) BASED ON DATA FROM THE BWC
(4) SECTION 3, EXHIBIT 2F, SHEET 20, COL. 6
(5) = (3) x (4)
(6) = (3) + [(1) x (2)/100 x [(4) - 1] / (4)]
(7) SELECTED BY DELOITTE CONSULTING
(8) SECTION 3, EXHIBIT 2F, SHEET 3B, COL. 8

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

LOST TIME - HEALTH-OTHER
(000's)

ALLOCATION OF ULTIMATE LOSS SUPPORT

ACCIDENT YEAR	PAID LOSS	INITIAL ULTIMATE LOSS	INITIAL RESERVE	TOTAL INITIAL RESERVE	TOTAL SELECTED RESERVE	RESERVE BALANCE FACTOR	BALANCED RESERVE	BALANCED ULTIMATE LOSS & ALAE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR	6	***3 YEAR SUM***	***562***	***2,737***	1,400		287	293
1977	529	717	188	720	728	1.011	190	719
1978	410	569	160	975	1,074	1.102	176	586
1979	505	719	214	1,042	1,105	1.061	227	731
1980	438	640	202	1,079	1,176	1.089	220	658
1981	345	516	171	1,169	1,291	1.104	189	534
1982	595	912	318	1,805	1,927	1.067	339	934
1983	527	828	300	1,635	1,775	1.086	326	854
1984	445	715	270	1,942	2,159	1.111	300	745
1985	473	773	300	1,922	2,113	1.099	330	803
1986	479	800	321	2,509	2,616	1.043	335	814
1987	640	1,093	454	3,365	3,517	1.045	474	1,114
1988	895	1,578	683	4,650	4,828	1.038	709	1,604
1989	605	1,099	494	4,635	4,817	1.039	513	1,118
1990	893	1,670	778	5,964	6,209	1.041	810	1,702
1991	408	788	379	4,181	4,624	1.106	420	828
1992	507	1,009	503	4,741	5,195	1.096	551	1,057
1993	538	1,104	567	5,755	5,938	1.032	585	1,122
1994	829	1,754	925	6,541	6,342	0.970	897	1,726
1995	2,982	6,426	3,444	9,323	7,244	0.777	2,676	5,658
1996	468	1,059	591	6,582	6,835	1.039	613	1,081
1997	465	1,092	627	8,847	8,315	0.940	589	1,054
1998	340	824	484	9,257	8,834	0.954	462	802
1999	280	704	424	10,332	9,976	0.965	409	690
2000	343	884	541	12,320	12,650	1.027	556	898
2001	265	705	439	16,121	15,771	0.978	430	695
2002	415	1,152	737	15,754	15,315	0.972	716	1,131
2003	329	951	621	17,113	17,093	0.999	621	950
2004	669	1,525	857	16,860	17,798	1.056	904	1,573
2005	288	1,172	884	17,922	17,520	0.978	864	1,153
2006	576	1,522	946	19,725	18,857	0.956	904	1,480
2007	236	1,219	983	20,969	19,813	0.945	929	1,165
2008	183	1,198	1,016	22,146	21,494	0.971	986	1,168
2009	406	1,513	1,107	24,737	25,267	1.021	1,131	1,537
2010	188	1,442	1,254	28,885	28,654	0.992	1,244	1,432
2011	158	1,427	1,269	30,230	30,007	0.993	1,260	1,418
2012	65	1,389	1,324	33,296	33,267	0.999	1,323	1,388
2013	7	1,022	1,015	28,256	28,230	0.999	1,014	1,021
2014		1,062	1,062	30,253	30,253	1.000	1,062	1,062
TOTAL	18,729	45,572	27,410	436,296	432,025		26,568	45,297
EXLD PRIOR	18,723		26,848	433,558	430,625		26,281	45,004

(1) PROVIDED BY THE BWC
(2) SECTION 3, EXHIBIT 2F, SHEET 3A, COL. 7
(3) = (2) - (1)
(4) SUM OF (3) ACROSS EXHIBITS 2A TO 2F
(5) SECTION 3, EXHIBIT 2, SHEET 3, COL. 12 - SECTION 3, EXHIBIT 2, SHEET 3, COL. 2
(6) = (5) / (4)
(7) = (6) x (3)
(8) = (1) + (7)

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

LOST TIME - HEALTH-OTHER
(000's)

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	1,465,551			719		0.049
1978	1,553,484			586		0.038
1979	1,646,693			731		0.044
1980	1,745,494			658		0.038
1981	1,826,711			534		0.029
1982	2,061,263	1,272	6.17%	934	734	0.045
1983	2,173,213	1,342	6.18%	854	636	0.039
1984	2,314,385	1,433	6.19%	745	520	0.032
1985	2,444,242	1,564	6.40%	803	514	0.033
1986	2,644,132	1,653	6.25%	814	492	0.031
1987	2,911,888	1,704	5.85%	1,114	654	0.038
1988	3,191,151	1,901	5.96%	1,604	844	0.050
1989	3,341,117	1,905	5.70%	1,118	587	0.033
1990	3,644,538	1,872	5.14%	1,702	909	0.047
1991	3,852,022	1,802	4.68%	828	459	0.021
1992	3,944,342	1,957	4.96%	1,057	540	0.027
1993	4,020,534	1,909	4.75%	1,122	588	0.028
1994	4,272,082	1,861	4.36%	1,726	927	0.040
1995	4,432,599	1,874	4.23%	5,658	3,019	0.128
1996	4,487,291	1,931	4.30%	1,081	560	0.024
1997	4,623,816	1,706	3.69%	1,054	618	0.023
1998	4,816,176	1,682	3.49%	802	477	0.017
1999	5,047,597	1,867	3.70%	690	369	0.014
2000	5,318,217	1,949	3.66%	898	461	0.017
2001	5,597,545	1,958	3.50%	695	355	0.012
2002	5,822,846	1,838	3.16%	1,131	615	0.019
2003	6,004,956	1,959	3.26%	950	485	0.016
2004	6,183,507	1,897	3.07%	1,573	829	0.025
2005	6,388,250	1,811	2.83%	1,153	636	0.018
2006	6,653,696	1,580	2.37%	1,480	937	0.022
2007	6,915,410	1,745	2.52%	1,165	667	0.017
2008	7,073,199	1,620	2.29%	1,168	721	0.017
2009	7,109,910	1,678	2.36%	1,537	916	0.022
2010	7,245,414	1,738	2.40%	1,432	824	0.020
2011	7,353,256	1,551	2.11%	1,418	914	0.019
2012	7,554,946	1,354	1.79%	1,388	1,025	0.018
2013	5,229,078	970	1.86%	1,021	1,052	0.020
2014	5,307,514	1,035	1.95%	1,062	1,026	0.020
TOTAL		55,918		45,004		

(1) PROVIDED BY THE BWC
(2) SECTION 3, EXHIBIT 2, SHEET 13, COL. 14
(3) = (2) / (1) x 100
(4) SECTION 3, EXHIBIT 2F, SHEET 3A, COL. 8
(5) = [(4) / (2)] x 1,000
(6) = [(4) / (1)] x 100

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

LOST TIME - HEALTH-OTHER
(000's)

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	3,644,538	2.096	7,637,206	1,639		0.831	2.547	3,469	0	100%	3,469	0.045	0.045	0.047
1991	3,852,022	2.030	7,818,591	772		0.831	2.522	1,617	0	100%	1,617	0.021	0.020	0.021
1992	3,944,342	1.930	7,613,696	989		0.831	2.497	2,052	0	100%	2,052	0.027	0.025	0.026
1993	4,020,534	1.895	7,617,194	1,082		0.831	2.472	2,222	0	100%	2,222	0.029	0.027	0.028
1994	4,272,082	1.851	7,909,310	1,715		0.831	2.448	3,488	0	100%	3,488	0.044	0.040	0.042
1995	4,432,599	1.799	7,972,245	6,355		0.831	2.424	12,802	0	100%	12,802	0.161	0.143	0.146
1996	4,487,291	1.738	7,797,491	1,032		0.831	2.400	2,058	0	100%	2,058	0.026	0.023	0.024
1997	4,623,816	1.661	7,678,681	1,061		0.831	2.182	1,924	0	100%	1,924	0.025	0.023	0.024
1998	4,816,176	1.586	7,638,048	800		0.831	1.983	1,319	0	100%	1,319	0.017	0.017	0.017
1999	5,047,597	1.535	7,748,434	685		0.831	1.803	1,027	0	100%	1,027	0.013	0.014	0.014
2000	5,318,217	1.481	7,874,189	853		0.848	1.639	1,186	0	100%	1,186	0.015	0.016	0.017
2001	5,597,545	1.450	8,115,826	679		0.865	1.490	876	0	100%	876	0.011	0.012	0.013
2002	5,822,846	1.351	7,863,811	1,099		0.883	1.447	1,404	0	100%	1,404	0.018	0.019	0.020
2003	6,004,956	1.320	7,925,439	902		0.901	1.404	1,141	0	100%	1,141	0.014	0.015	0.016
2004	6,183,507	1.337	8,269,908	1,907		0.919	1.364	2,390	0	100%	2,390	0.029	0.031	0.021
2005	6,388,250	1.292	8,253,608	861		0.938	1.324	1,070	0	100%	1,070	0.013	0.013	0.021
2006	6,653,696	1.281	8,526,674	1,814		0.957	1.285	2,231	0	100%	2,231	0.026	0.027	0.021
2007	6,915,410	1.229	8,496,918	800		0.977	1.248	975	0	100%	975	0.011	0.012	0.020
2008	7,073,199	1.179	8,337,961	690		0.997	1.212	834	0	100%	834	0.010	0.010	0.020
2009	7,109,910	1.143	8,129,364	1,748		0.958	1.176	1,971	0	100%	1,971	0.024	0.025	0.020
2010	7,245,414	1.134	8,216,184	955		0.922	1.142	1,005	0	100%	1,005	0.012	0.013	0.022
2011	7,353,256	1.082	7,954,284	1,047		0.960	1.109	1,114	0	100%	1,114	0.014	0.014	0.020
2012	7,554,946	1.030	7,783,294	736		1.000	1.071	789	0	100%	789	0.010	0.010	0.019
2013	5,229,078	1.015	5,307,514	646		1.000	1.035	669	0	100%	669	0.013	0.012	0.020
2014		1.000				1.000	1.000	0	0	0%	0			0.020

	3 Year Average excluding 2012-2013	0.017	0.017
	7 Year Average excluding 2010-2013	0.018	0.019
	10 Year Weighted Average excluding 2010-2013	0.017	
	10 Year Weighted Average excluding 2009-2013	0.016	
	5 Year Average excluding 2011-2013	0.017	0.017
	5 Year Average excluding 2013	0.014	0.014
	7 Year Average excluding 2013	0.015	0.016
(14)	2014 Selected Loss Rate:	0.020	

(1)	PROVIDED BY THE BWC	(8)	= (4) x (6) x (7)
(2)	BASED ON CHANGE IN SAWW	(9)	N/A
(3)	= (1) x (2)	(10)	SELECTED BY DELOITTE CONSULTING
(4)	SECTION 3, EXHIBIT 2F, SHEET 3A, COL. 5	(11)	= (8) x (10) + (9) x [1.0 - (10)]
(5)	N/A	(12)	= (11) / (3) x 100
(6)	SELECTED BY DELOITTE CONSULTING	(13)	= [(4) x (10) + (5) x [1.0 - (10)]] / (1) x 100
(7)	SELECTED BY DELOITTE CONSULTING	(14)	SELECTED BY DELOITTE CONSULTING

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

LOST TIME - HEALTH-OTHER

INTERPOLATED DEVELOPMENT FACTORS @ 6/30/13

ACCIDENT	AGE	AGE OF SELECTED LDF		PAID LOSS			INCURRED LOSS			REPORTED COUNTS			PAID SEVERITY		
YEAR	@ 6/30/13	LOW	HIGH	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Prior	726	726	738	1.010	1.008	1.010									
1954	714	714	726	1.011	1.010	1.011									
1955	702	702	714	1.012	1.011	1.012									
1956	690	690	702	1.014	1.012	1.014									
1957	678	678	690	1.016	1.014	1.016									
1958	666	666	678	1.019	1.016	1.019									
1959	654	654	666	1.022	1.019	1.022									
1960	642	642	654	1.026	1.022	1.026									
1961	630	630	642	1.031	1.026	1.031									
1962	618	618	630	1.037	1.031	1.037									
1963	606	606	618	1.044	1.037	1.044									
1964	594	594	606	1.052	1.044	1.052									
1965	582	582	594	1.061	1.052	1.061									
1966	570	570	582	1.072	1.061	1.072									
1967	558	558	570	1.085	1.072	1.085									
1968	546	546	558	1.101	1.085	1.101									
1969	534	534	546	1.119	1.101	1.119									
1970	522	522	534	1.139	1.119	1.139									
1971	510	510	522	1.164	1.139	1.164									
1972	498	498	510	1.191	1.164	1.191									
1973	486	486	498	1.221	1.191	1.221									
1974	474	474	486	1.253	1.221	1.253									
1975	462	462	474	1.287	1.253	1.287									
1976	450	450	462	1.321	1.287	1.321									
1977	438	438	450	1.355	1.321	1.355				1.000	1.000	1.000	1.529	1.529	1.529
1978	426	426	438	1.389	1.355	1.389				1.000	1.000	1.000	1.529	1.529	1.529
1979	414	414	426	1.423	1.389	1.423				1.000	1.000	1.000	1.529	1.529	1.529
1980	402	402	414	1.459	1.423	1.459				1.000	1.000	1.000	1.529	1.529	1.529
1981	390	390	402	1.495	1.459	1.495				1.000	1.000	1.000	1.529	1.529	1.529
1982	378	378	390	1.533	1.495	1.533				1.000	1.000	1.000	1.529	1.529	1.529
1983	366	366	378	1.567	1.533	1.567				1.000	1.000	1.000	1.544	1.529	1.544
1984	354	354	366	1.602	1.567	1.602				1.000	1.000	1.000	1.554	1.544	1.554
1985	342	342	354	1.627	1.602	1.627				1.000	1.000	1.000	1.570	1.554	1.570
1986	330	330	342	1.661	1.627	1.661				1.000	1.000	1.000	1.584	1.570	1.584
1987	318	318	330	1.697	1.661	1.697				1.000	1.000	1.000	1.633	1.584	1.633
1988	306	306	318	1.741	1.697	1.741				1.000	1.000	1.000	1.645	1.633	1.645
1989	294	294	306	1.787	1.741	1.787				1.000	1.000	1.000	1.656	1.645	1.656
1990	282	282	294	1.836	1.787	1.836				1.000	1.000	1.000	1.664	1.656	1.664
1991	270	270	282	1.889	1.836	1.889				1.000	1.000	1.000	1.676	1.664	1.676
1992	258	258	270	1.952	1.889	1.952				1.000	1.000	1.000	1.691	1.676	1.691
1993	246	246	258	2.012	1.952	2.012				1.000	1.000	1.000	1.705	1.691	1.705
1994	234	234	246	2.068	2.012	2.068				1.000	1.000	1.000	1.730	1.705	1.730
1995	222	222	234	2.131	2.068	2.131				1.000	1.000	1.000	1.754	1.730	1.754
1996	210	210	222	2.205	2.131	2.205				1.000	1.000	1.000	1.869	1.754	1.869
1997	198	198	210	2.281	2.205	2.281				1.000	1.000	1.000	2.008	1.869	2.008
1998	186	186	198	2.354	2.281	2.354				1.000	1.000	1.000	2.167	2.008	2.167
1999	174	174	186	2.444	2.354	2.444				1.001	1.000	1.001	2.356	2.167	2.356
2000	162	162	174	2.490	2.444	2.490				1.001	1.001	1.001	2.463	2.356	2.463
2001	150	150	162	2.559	2.490	2.559				1.002	1.001	1.002	2.523	2.463	2.523
2002	138	138	150	2.647	2.559	2.647				1.002	1.002	1.002	2.620	2.523	2.620
2003	126	126	138	2.737	2.647	2.737				1.004	1.002	1.004	2.732	2.620	2.732
2004	114	114	126	2.852	2.737	2.852				1.005	1.004	1.005	2.877	2.732	2.877
2005	102	102	114	2.986	2.852	2.986				1.007	1.005	1.007	3.060	2.877	3.060
2006	90	90	102	3.149	2.986	3.149				1.011	1.007	1.011	3.252	3.060	3.252
2007	78	78	90	3.390	3.149	3.390				1.034	1.011	1.034	3.630	3.252	3.630
2008	66	66	78	3.783	3.390	3.783				1.057	1.034	1.057	4.133	3.630	4.133
2009	54	54	66	4.301	3.783	4.301				1.085	1.057	1.085	5.024	4.133	5.024
2010	42	42	54	5.074	4.301	5.074				1.122	1.085	1.122	6.094	5.024	6.094
2011	30	30	42	6.636	5.074	6.636				1.185	1.122	1.185	7.766	6.094	7.766
2012	18	18	30	11.251	6.636	11.251				1.383	1.185	1.383	12.702	7.766	12.702
2013	6	6	18	97.883	11.251	97.883				3.728	1.383	3.728	33.364	12.702	33.364

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 3, EXHIBIT 2F, SHEET 23; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 3, EXHIBIT 2F, SHEET 23; SELECTED CUM. BASED ON (3)
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)
(7) N/A
(8) N/A
(9) N/A
(10) FROM SECTION 3, EXHIBIT 2, SHEET 29; SELECTED CUM. BASED ON (2)
(11) FROM SECTION 3, EXHIBIT 2, SHEET 29; SELECTED CUM. BASED ON (3)
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)
(13) FROM SECTION 3, EXHIBIT 2F, SHEET 30; SELECTED CUM. BASED ON (2)
(14) FROM SECTION 3, EXHIBIT 2F, SHEET 30; SELECTED CUM. BASED ON (3)
(15) INTERPOLATION OF (13) & (14) TO THE AGES LISTED IN (1)

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
MEDICAL
LOST TIME - HEALTH-OTHER
PAID LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977	1	7	43	54	83	100	117	130	138	149	173	189	197	221	252	285	362	482	499	512	516	517	517	517	517	523	528	528	528	528	528	528	528	528	528	529		529
1978	1	10	60	76	118	138	158	179	194	224	281	314	328	359	372	379	382	388	392	395	397	397	403	403	403	404	404	404	404	404	406	407	407	407	409	410		410
1979	1	13	74	91	132	154	176	194	204	220	248	267	277	328	370	435	454	464	478	483	488	493	493	496	498	499	499	500	500	500	500	501	501	503	505			505
1980	1	13	77	94	135	157	180	202	212	227	254	274	282	297	300	305	307	309	313	313	314	315	319	339	385	391	417	432	432	433	436	437	437	438				438
1981	1	15	82	103	153	179	205	227	237	253	285	300	308	312	316	319	322	323	325	325	327	327	329	330	332	333	336	337	339	340	342	344	345					345
1982	3	28	124	153	222	257	288	313	326	350	393	437	463	474	483	485	488	492	492	492	492	495	498	499	501	502	504	564	577	588	592	595						595
1983	2	23	120	150	219	252	280	305	320	351	396	427	453	470	493	506	514	517	518	519	521	522	522	522	522	522	523	523	525	527	527							527
1984	3	32	141	173	246	281	310	341	362	378	384	396	411	413	414	416	420	421	421	423	424	430	433	439	442	442	444	445	445	445								445
1985	3	30	147	184	260	295	330	377	395	407	416	423	442	460	463	465	464	465	466	466	469	469	469	469	470	470	471	472	473									473
1986	3	29	164	199	279	325	364	382	396	405	409	416	420	423	424	429	431	437	442	451	458	462	464	466	468	471	475	479										479
1987	3	34	219	273	401	465	517	528	540	572	588	590	594	596	598	600	603	605	607	611	612	615	618	621	625	630	640											640
1988	4	40	233	301	552	619	640	725	755	787	816	857	859	866	869	870	872	872	873	875	881	885	887	890	891	895												895
1989	4	41	277	356	412	431	459	497	537	549	553	556	559	561	564	567	570	571	576	581	587	591	594	601	605													605
1990	3	48	603	675	708	736	756	769	774	786	793	795	798	808	808	810	813	824	834	855	860	872	888	893														893
1991	5	78	135	173	239	308	327	338	345	350	356	357	358	359	360	361	364	367	387	388	405	407	408															408
1992	4	64	122	243	350	408	424	444	459	466	470	472	475	477	478	481	487	489	497	502	503	507																507
1993	11	68	210	360	400	435	475	493	503	508	509	511	512	514	515	518	519	521	526	530	538																	538
1994	11	226	500	608	656	671	700	707	723	730	745	755	766	782	793	800	808	815	822	829																		829
1995	3	153	335	444	525	581	666	750	878	1,024	1,162	1,286	1,469	1,615	1,720	2,020	2,335	2,650	2,982																			2,982
1996	5	169	288	339	357	366	378	379	381	382	397	403	408	422	436	451	457	468																				468
1997	46	150	282	375	388	400	403	409	414	419	439	442	443	448	454	459	465																					465
1998	4	117	218	256	266	283	292	297	300	304	308	315	320	326	334	340																						340
1999	11	87	159	177	197	209	215	227	234	241	247	255	265	272	280																							280
2000	6	74	96	105	146	167	180	195	211	251	279	297	328	343																								343
2001	9	41	58	109	129	142	177	192	206	216	227	248	265																									265
2002	10	43	69	106	125	216	312	358	370	385	402	415																										415
2003	6	95	121	137	167	204	241	273	297	315	329																											329
2004	12	87	145	246	341	428	510	591	632	669																												669
2005	7	83	115	141	182	215	246	268	288																													288
2006	6	125	179	243	331	429	501	576																														576
2007	5	39	91	144	183	212	236																															236
2008	2	55	92	116	145	183																																183
2009	12	116	281	358	406																																	406
2010	25	87	131	188																																		188
2011	8	96	158																																			158
2012	14	65																																				65
2013	7																																					7
																																						18,723

AGE-TO-AGE DEVELOPMENT FACTORS

	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-438	438-Ult	
1977	10.968	5.793	1.256	1.550	1.206	1.166	1.115	1.058	1.083	1.160	1.093	1.039	1.123	1.140	1.131	1.269	1.333	1.035	1.025	1.009	1.001	1.000	1.000	1.000	1.012	1.009	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001		
1978	10.968	5.793	1.256	1.556	1.172	1.139	1.136	1.083	1.157	1.253	1.117	1.046	1.095	1.037	1.018	1.009	1.016	1.010	1.007	1.005	1.001	1.015	1.000	1.001	1.001	1.000	1.000	1.000	1.001	1.005	1.001	1.001	1.001	1.004	1.002			
1979	10.968	5.793	1.230	1.448	1.167	1.136	1.107	1.052	1.076	1.127	1.076	1.040	1.182	1.130	1.175	1.045	1.022	1.030	1.010	1.010	1.010	1.000	1.005	1.004	1.003	1.000	1.001	1.000	1.001	1.000	1.001	1.001	1.004	1.003				
1980	10.968	5.906	1.233	1.428	1.164	1.148	1.119	1.051	1.070	1.118	1.082	1.029	1.053	1.010	1.016	1.007	1.005	1.012	1.001	1.003	1.005	1.011	1.063	1.135	1.017	1.065	1.036	1.001	1.002	1.006	1.003	1.001	1.001					
1981	10.454	5.518	1.255	1.481	1.175	1.141	1.107	1.047	1.065	1.129	1.051	1.029	1.012	1.011	1.011	1.008	1.003	1.005	1.000	1.005	1.002	1.004	1.005	1.005	1.003	1.009	1.005	1.005	1.003	1.006	1.004	1.004						
1982	9.462	4.462	1.232	1.448	1.159	1.121	1.085	1.043	1.072	1.123	1.112	1.059	1.024	1.020	1.003	1.005	1.009	1.000	1.000	1.000	1.006	1.006	1.001	1.004	1.003	1.002	1.120	1.022	1.020	1.007	1.004							
1983	10.278	5.306	1.250	1.456	1.150	1.112	1.089	1.049	1.097	1.129	1.079	1.060	1.038	1.049	1.027	1.016	1.004	1.002	1.001	1.006	1.001	1.001	1.000	1.000	1.000	1.001	1.001	1.003	1.003	1.001								
1984	9.346	4.401	1.229	1.421	1.143	1.103	1.098	1.064	1.042	1.016	1.031	1.039	1.003	1.005	1.004	1.009	1.003	1.000	1.004	1.001	1.014	1.009	1.013	1.006	1.002	1.003	1.003	1.001	1.000									
1985	9.749	4.921	1.257	1.412	1.134	1.118	1.141	1.048	1.030	1.022	1.017	1.046	1.040	1.007	1.004	0.999	1.001	1.001	1.000	1.006	1.000	1.000	1.001	1.001	1.001	1.002	1.002	1.002										
1986	10.846	5.642	1.216	1.401	1.163	1.121	1.050	1.037	1.021	1.011	1.016	1.011	1.008	1.001	1.011	1.006	1.012	1.012	1.022	1.015	1.009	1.004	1.005	1.003	1.008	1.009	1.008											
1987	11.573	6.395	1.248	1.472	1.157	1.113	1.021	1.023	1.059	1.027	1.003	1.007	1.004	1.004	1.003	1.005	1.003	1.004	1.007	1.002	1.003	1.006	1.005	1.006	1.008	1.015												
1988	10.578	5.765	1.289	1.836	1.121	1.033	1.133	1.042	1.042	1.037	1.051	1.001	1.009	1.004	1.001	1.002	1.000	1.001	1.002	1.008	1.004	1.003	1.002	1.002	1.005													
1989	11.542	6.766	1.285	1.157	1.047	1.063	1.085	1.079	1.022	1.007	1.006	1.004	1.004	1.006	1.004	1.005	1.003	1.008	1.008	1.011	1.006	1.006	1.012	1.007														
1990	13.900	12.641	1.119	1.049	1.039	1.028	1.017	1.007	1.016	1.008	1.002	1.004	1.012	1.000	1.003	1.003	1.014	1.013	1.024	1.006	1.014	1.018	1.005															
1991	15.477	1.723	1.286	1.379	1.291	1.061	1.032	1.022	1.014	1.017	1.003	1.004	1.001	1.002	1.002	1.010	1.007	1.054	1.003	1.043	1.006	1.003																
1992	16.398	1.922	1.989	1.440	1.167	1.039	1.046	1.035	1.015	1.008	1.005	1.007	1.003	1.003	1.006	1.012	1.004	1.017	1.009	1.004	1.006																	
1993	6.209	3.102	1.717	1.111	1.087	1.091	1.038	1.022	1.009	1.003	1.004	1.001	1.004	1.002	1.005	1.004	1.004	1.009	1.007	1.015																		
1994	21.356	2.218	1.215	1.079	1.023	1.044	1.009	1.022	1.011	1.020	1.014	1.014	1.021	1.013	1.009	1.010	1.009	1.008	1.009																			
1995	55.059	2.189	1.327	1.183	1.106	1.147	1.126	1.172	1.166	1.134	1.107	1.142	1.100	1.065	1.174	1.155	1.135	1.125																				
1996	32.335	1.700	1.179	1.054	1.024	1.032	1.004	1.004	1.005	1.037	1.016	1.013	1.033	1.035	1.032	1.015	1.023																					
1997	3.281	1.886	1.331	1.034	1.030	1.009	1.013	1.013	1.011	1.049	1.005	1.004	1.012	1.013	1.010	1.013																						
1998	28.433	1.873	1.172	1.040	1.065	1.032	1.014	1.011	1.014	1.014	1.021	1.018	1.018	1.023	1.018																							
1999	8.061	1.829	1.113	1.117	1.058	1.031	1.055	1.032	1.027	1.026	1.031	1.041	1.025	1.031																								
2000	12.481	1.292	1.095	1.395	1.140	1.083	1.083	1.082	1.186	1.112	1.064	1.105	1.045																									
2001	4.328	1.421	1.873	1.183	1.104	1.246	1.082	1.076	1.048	1.052	1.091	1.070																										
2002	4.180	1.601	1.537	1.184	1.731	1.442	1.148	1.032	1.042	1.044	1.032																											
2003	16.285	1.277	1.132	1.216	1.220	1.185	1.131	1.088	1.060	1.046																												
2004	6.992	1.657	1.702	1.383	1.257	1.190	1.160	1.070	1.057																													
2005	11.762	1.387	1.225	1.288	1.183	1.142	1.088	1.077																														
2006	19.536	1.439	1.355	1.361	1.297	1.167	1.150																															
2007	8.062	2.346	1.591	1.271	1.155	1.115																																
2008	29.309	1.668	1.257	1.250	1.262																																	
2009	9.861	2.420	1.273	1.135																																		
2010	3.504	1.501	1.440																																			
2011	12.042	1.638																																				
2012	4.797																																					
3 Yr Avg	6.781	1.853	1.323	1.219	1.238	1.141	1.133	1.078	1.053	1.047	1.062	1.072	1.029	1.023	1.020	1.061	1.056	1.047	1.009	1.021	1.009	1.009	1.007	1.005	1.007	1.009	1.004	1.002	1.007	1.005	1.004	1.002	1.002	1.002	1.001	1.001		
5 Yr Avg	11.903	1.915	1.383	1.261	1.231	1.160	1.135	1.068	1.079	1.056	1.048	1.048	1.027	1.034	1.049	1.039	1.035	1.043	1.011	1.016	1.007	1.007	1.006	1.004	1.005	1.006	1.027	1.007	1.006	1.004	1.003	1.001	1.001	1.002	1.001	1.001		
10 Yr Avg	12.215	1.693	1.438	1.267	1.241	1.163	1.093	1.048	1.062	1.053	1.039	1.041	1.026	1.019	1.026	1.023	1.020	1.025	1.009	1.011	1.006	1.006	1.005	1.017	1.005	1.011	1.018	1.004	1.004	1.004	1.002	1.001	1.001	1.002	1.001	1.001		
8 Yr Wtd	8.505	1.731	1.362	1.260	1.267	1.194	1.125	1.058	1.050	1.046	1.057	1.066	1.047	1.032	1.067	1.059	1.056	1.055	1.009	1.011	1.006	1.007	1.005	1.004	1.004	1.012	1.023	1.005	1.004	1.003	1.002	1.001	1.002	1.002	1.001	1.001		
12 Yr Wtd	8.012	1.631	1.347	1.225	1.188	1.129	1.095	1.062	1.057	1.052	1.039	1.044	1.033	1.022	1.044	1.043	1.041	1.044	1.009	1.009	1.006	1.006	1.008	1.011	1.005	1.010	1.018	1.004	1.004	1.003	1.002	1.001	1.002	1.002	1.001	1.001		
15 Yr Wtd	8.819	1.696	1.308	1.180	1.137	1.116	1.076	1.055	1.047	1.042	1.034	1.034	1.028	1.019	1.038	1.038	1.036	1.038	1.007	1.009	1.006	1.006	1.007	1.010	1.005	1.010	1.018	1.004	1.004	1.003	1.002	1.001	1.002	1.002	1.001	1.001		TAIL
Prior FY	8.700	1.750	1.355	1.270	1.220	1.170	1.100	1.070	1.060	1.050	1.045	1.040	1.035	1.035	1.035	1.034	1.038	1.037	1.031	1.032	1.027	1.033	1.032	1.033	1.034	1.033	1.023	1.016	1.020	1.022	1.026	1.026	1.025	1.024	1.024	1.024	1.309	
PA Sel.	8.350	1.750	1.380	1.245	1.195	1.155	1.137	1.125	1.100	1.081	1.071	1.056	1.052	1.041	1.040	1.032	1.035	1.035	1.030	1.028	1.031	1.033	1.029	1.027	1.026	1.026	1.022	1.021	1.016	1.022	1.023	1.025	1.025	1.025	1.025	1.025	1.026	
Selected	8.700	1.696	1.308	1.180	1.137	1.116	1.076	1.055	1.047	1.042	1.034	1.034	1.028	1.019	1.038	1.032	1.035	1.035	1.030	1.028	1.031	1.033	1.029	1.027	1.026	1.026	1.022	1.021	1.016	1.022	1.023	1.025	1.025	1.025	1.025	1.025	1.026	
Cumulative	97.883	11.251	6.636	5.074	4.301	3.783	3.390	3.149	2.986	2.852	2.737	2.647	2.559	2.490	2.444	2.354	2.281	2.205	2.131	2.068	2.012	1.952	1.889	1.836	1.787	1.741	1.697	1.661	1.627	1.602	1.567	1.533	1.495	1.459	1.423	1.389	1.355	1.321

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

LOST TIME - HEALTH-OTHER

PAID TAIL FACTOR SELECTION

		AGE TO AGE DEVELOPMENT FACTORS							CUMULATIVE DEVELOPMENT FACTORS					
AGE MONTHS	AGE YEARS	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	PA SELECTED TAIL	SELECTED FOR TAIL	SELECTED INCREM. DECAY	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	PA SELECTED TAIL	SELECTED FOR TAIL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
6	0.5	8.700		1.618	2.297	8.350	8.700		72.252		16.083	27.526	159.762	97.883
18	1.5	1.696	3.060	1.323	1.431	1.750	1.696	0.786	8.305	35.298	9.938	11.982	19.133	11.251
30	2.5	1.308	1.696	1.228	1.258	1.380	1.308	0.750	4.898	11.534	7.510	8.375	10.933	6.636
42	3.5	1.180	1.277	1.178	1.184	1.245	1.180	0.764	3.745	6.802	6.114	6.659	7.923	5.074
54	4.5	1.137	1.207	1.145	1.143	1.195	1.137	0.899	3.175	5.328	5.192	5.624	6.364	4.301
66	5.5	1.116	1.165	1.123	1.117	1.155	1.116	0.962	2.792	4.413	4.533	4.921	5.325	3.783
78	6.5	1.076	1.130	1.106	1.099	1.137	1.076	0.734	2.502	3.789	4.037	4.406	4.611	3.390
90	7.5	1.055	1.081	1.093	1.086	1.125	1.055	0.772	2.325	3.352	3.651	4.010	4.055	3.149
102	8.5	1.047	1.060	1.082	1.075	1.100	1.047	0.909	2.204	3.100	3.340	3.694	3.604	2.986
114	9.5	1.042	1.053	1.074	1.067	1.081	1.042	0.928	2.105	2.924	3.086	3.435	3.277	2.852
126	10.5	1.034	1.046	1.067	1.061	1.071	1.034	0.845	2.020	2.778	2.873	3.218	3.030	2.737
138	11.5	1.034	1.045	1.061	1.056	1.056	1.034	1.050	1.954	2.655	2.693	3.032	2.830	2.647
150	12.5	1.028	1.041	1.056	1.051	1.052	1.028	0.831	1.889	2.542	2.539	2.872	2.681	2.559
162	13.5	1.019	1.037	1.051	1.047	1.041	1.019	0.705	1.838	2.442	2.405	2.732	2.547	2.490
174	14.5	1.038	1.038	1.047	1.044	1.040	1.038	2.059	1.804	2.355	2.288	2.609	2.447	2.444
186	15.5	1.032	1.038	1.044	1.041	1.032	1.032	0.858	1.737	2.268	2.185	2.498	2.354	2.354
198	16.5	1.035	1.035	1.041	1.039	1.035	1.035	1.127	1.684	2.186	2.094	2.399	2.281	2.281
210	17.5	1.035	1.038	1.038	1.037	1.035	1.035	1.037	1.628	2.112	2.012	2.310	2.205	2.205
222	18.5	1.030	1.037	1.036	1.035	1.030	1.030	0.908	1.573	2.034	1.938	2.228	2.131	2.131
234	19.5	1.028	1.031	1.033	1.033	1.028	1.028	0.954	1.527	1.961	1.872	2.154	2.068	2.068
246	20.5	1.031	1.027	1.031	1.031	1.031	1.031	1.114	1.485	1.902	1.811	2.085	2.012	2.012
258	21.5	1.033	1.026	1.029	1.030	1.033	1.033	1.123	1.441	1.851	1.756	2.022	1.952	1.952
270	22.5	1.029	1.030	1.028	1.028	1.029	1.029	0.901	1.394	1.803	1.706	1.964	1.889	1.889
282	23.5	1.027	1.028	1.026	1.027	1.027	1.027	0.972	1.355	1.751	1.660	1.910	1.836	1.836
294	24.5	1.026	1.031	1.025	1.026	1.026	1.026	0.981	1.319	1.703	1.618	1.859	1.787	1.787
306	25.5	1.026	1.034	1.024	1.025	1.026	1.026	1.016	1.285	1.653	1.578	1.812	1.741	1.741
318	26.5	1.022	1.033	1.022	1.024	1.022	1.022	0.867	1.253	1.599	1.542	1.768	1.697	1.697
330	27.5	1.021	1.020	1.021	1.023	1.021	1.021	0.970	1.226	1.548	1.508	1.726	1.661	1.661
342	28.5	1.016	1.018	1.020	1.022	1.016	1.016	0.770	1.201	1.517	1.477	1.687	1.627	1.627
354	29.5	1.022	1.018	1.019	1.022	1.022	1.022	1.435	1.183	1.490	1.447	1.650	1.602	1.602
366	30.5	1.023	1.017	1.018	1.021	1.023	1.023	1.041	1.157	1.464	1.420	1.615	1.567	1.567
378	31.5	1.025	1.018	1.018	1.020	1.025	1.025	1.134	1.131	1.440	1.394	1.582	1.533	1.533
390	32.5	1.025	1.022	1.017	1.020	1.025	1.025	1.025	1.104	1.414	1.370	1.550	1.495	1.495
402	33.5	1.025	1.023	1.016	1.019	1.025	1.025	1.025	1.077	1.384	1.348	1.521	1.459	1.459
414	34.5	1.025	1.023	1.015	1.018	1.025	1.025	1.025	1.051	1.353	1.326	1.492	1.423	1.423
426	35.5	1.025	1.025	1.015	1.018	1.025	1.025	1.025	1.0250	1.322	1.306	1.465	1.389	1.389
438	36.5		1.024	1.014	1.017	1.026	1.026	1.057		1.291	1.287	1.439	1.355	1.355
450	37.5		1.024	1.014	1.017	1.026	1.026	1.052		1.260	1.269	1.415	1.321	1.321
462	38.5		1.023	1.013	1.017	1.027	1.027	1.038		1.231	1.252	1.391	1.287	1.287
474	39.5		1.022	1.013	1.016	1.026	1.026	1.017		1.203	1.236	1.368	1.253	1.253
486	40.5		1.021	1.012	1.016	1.025	1.025	0.979		1.177	1.221	1.346	1.221	1.221
498	41.5		1.019	1.012	1.015	1.023	1.023	0.945		1.153	1.206	1.326	1.191	1.191
510	42.5		1.017	1.011	1.015	1.021	1.021	0.930		1.132	1.192	1.306	1.164	1.164
522	43.5		1.015	1.011	1.015	1.019	1.019	0.903		1.112	1.179	1.286	1.139	1.139
534	44.5		1.013	1.010	1.014	1.016	1.016	0.887		1.096	1.166	1.268	1.119	1.119
546	45.5		1.012	1.010	1.014	1.014	1.014	0.881		1.081	1.154	1.250	1.101	1.101
558	46.5		1.010	1.010	1.014	1.012	1.012	0.874		1.069	1.143	1.233	1.085	1.085
570	47.5		1.008	1.009	1.013	1.010	1.010	0.857		1.058	1.132	1.216	1.072	1.072
582	48.5		1.007	1.009	1.013	1.009	1.009	0.863		1.050	1.121	1.200	1.061	1.061
594	49.5		1.005	1.009	1.013	1.008	1.008	0.872		1.043	1.111	1.184	1.052	1.052
606	50.5		1.004	1.008	1.013	1.007	1.007	0.864		1.038	1.102	1.169	1.044	1.044
618	51.5		1.003	1.008	1.012	1.006	1.006	0.868		1.033	1.093	1.155	1.037	1.037
630	52.5		1.004	1.008	1.012	1.005	1.005	0.873		1.030	1.084	1.141	1.031	1.031
642	53.5		1.004	1.008	1.012	1.004	1.004	0.852		1.025	1.075	1.127	1.026	1.026
654	54.5		1.003	1.007	1.012	1.003	1.003	0.823		1.022	1.067	1.114	1.022	1.022
666	55.5		1.003	1.007	1.011	1.003	1.003	0.795		1.018	1.059	1.101	1.019	1.019
678	56.5		1.002	1.007	1.011	1.002	1.002	0.761		1.016	1.052	1.088	1.016	1.016
690	57.5		1.002	1.007	1.011	1.001	1.001	0.720		1.013	1.044	1.076	1.014	1.014
702	58.5		1.001	1.007	1.011	1.001	1.001	0.700		1.012	1.037	1.064	1.012	1.012
714	59.5		1.001	1.006	1.011	1.002	1.002	1.601		1.010	1.030	1.053	1.011	1.011
726	60.5		1.001	1.006	1.011	1.001	1.001	0.860		1.009	1.024	1.042	1.010	1.010
738	61.5		1.001	1.006	1.010	1.001	1.001	0.859		1.008	1.018	1.031	1.008	1.008
750	62.5		1.001	1.006	1.010	1.001	1.001	0.858		1.007	1.012	1.020	1.007	1.007
TAIL	TAIL		1.006	1.006	1.010	1.006	1.006	5.770		1.006	1.006	1.010	1.006	1.006

60.5 TAIL DECAY 11.801 (16)

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 3, EXHIBIT 2F, SHEET 44
(4) SECTION 3, EXHIBIT 2F, SHEET 45, COL. 5; TAIL FROM SECTION 3, EXHIBIT 2F, SHEET 48
(5) SECTION 3, EXHIBIT 2F, SHEET 44
(6) SECTION 3, EXHIBIT 2F, SHEET 44
(7) PA SELECTED TAIL
(8) SELECTED BY DELOITTE CONSULTING
(9) = [[(8) - 1.0] x (8) PRIOR AGE] / [(8) PRIOR AGE - 1.0]
(10) COL. 3 MULTIPLICATIVELY ACCUMULATED
(11) COL. 4 MULTIPLICATIVELY ACCUMULATED
(12) COL. 5 MULTIPLICATIVELY ACCUMULATED
(13) COL. 6 MULTIPLICATIVELY ACCUMULATED
(14) COL. 7 MULTIPLICATIVELY ACCUMULATED
(15) COL. 8 MULTIPLICATIVELY ACCUMULATED
(16) 59.5-TO-60.5 TAIL DECAY + (58.5-TO-59.5 DECAY x 59.5-TO-60.5 TAIL DECAY)

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

LOST TIME - HEALTH-OTHER

FITTED PAID LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**4**
	To:	**32**
Cut-off		**64**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.006**	**0.831**
Inverse Power	**1.010**	**0.874**

							Weibull Curve Fitting					**Inverse Power Curve Fitting**				
							Slope=	0.347				Slope=	-1.004			
		----FROM PAID TRIANGLE----			PA	SELECTED	Intercept=	-0.661				Intercept=	2.059			
PERIOD	AGE	SELECTED	8 YR WTD	12 YR WTD	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	8.700	8.505	8.012	8.350	8.700	1.792	-2.103	-0.039	**1.618**	16.083	1.792	2.041	0.260	**2.297**	27.526
2	18	1.696	1.731	1.631	1.750	1.750	2.890	-0.166	0.343	**1.323**	9.938	2.890	-0.288	-0.843	**1.431**	11.982
3	30	1.308	1.362	1.347	1.380	1.355	3.401	0.292	0.521	**1.228**	7.510	3.401	-1.036	-1.355	**1.258**	8.375
4	42	1.180	1.260	1.225	1.245	1.270	3.738	0.437	0.637	**1.178**	6.114	3.738	-1.309	-1.693	**1.184**	6.659
5	54	1.137	1.267	1.188	1.195	1.220	3.989	0.538	0.725	**1.145**	5.192	3.989	-1.514	-1.946	**1.143**	5.624
6	66	1.116	1.194	1.129	1.155	1.170	4.190	0.657	0.794	**1.123**	4.533	4.190	-1.772	-2.147	**1.117**	4.921
7	78	1.076	1.125	1.095	1.137	1.100	4.357	0.875	0.852	**1.106**	4.037	4.357	-2.303	-2.315	**1.099**	4.406
8	90	1.055	1.058	1.062	1.125	1.070	4.500	1.003	0.902	**1.093**	3.651	4.500	-2.659	-2.458	**1.086**	4.010
9	102	1.047	1.050	1.057	1.100	1.060	4.625	1.055	0.946	**1.082**	3.340	4.625	-2.813	-2.584	**1.075**	3.694
10	114	1.042	1.046	1.052	1.082	1.050	4.736	1.113	0.984	**1.074**	3.086	4.736	-2.996	-2.696	**1.067**	3.435
11	126	1.034	1.057	1.039	1.069	1.045	4.836	1.146	1.019	**1.067**	2.873	4.836	-3.101	-2.796	**1.061**	3.218
12	138	1.034	1.066	1.044	1.055	1.040	4.927	1.181	1.051	**1.061**	2.693	4.927	-3.219	-2.888	**1.056**	3.032
13	150	1.028	1.047	1.033	1.051	1.035	5.011	1.220	1.080	**1.056**	2.539	5.011	-3.352	-2.971	**1.051**	2.872
14	162	1.019	1.032	1.022	1.041	1.035	5.088	1.220	1.106	**1.051**	2.405	5.088	-3.352	-3.048	**1.047**	2.732
15	174	1.038	1.067	1.044	1.039	1.035	5.159	1.220	1.131	**1.047**	2.288	5.159	-3.352	-3.120	**1.044**	2.609
16	186	1.032	1.059	1.043	1.034	1.034	5.226	1.230	1.154	**1.044**	2.185	5.226	-3.388	-3.187	**1.041**	2.498
17	198	1.035	1.056	1.041	1.037	1.037	5.288	1.203	1.176	**1.041**	2.094	5.288	-3.294	-3.250	**1.039**	2.399
18	210	1.035	1.055	1.044	1.039	1.039	5.347	1.192	1.197	**1.038**	2.012	5.347	-3.256	-3.309	**1.037**	2.310
19	222	1.030	1.009	1.009	1.033	1.033	5.403	1.236	1.216	**1.036**	1.938	5.403	-3.410	-3.365	**1.035**	2.228
20	234	1.028	1.011	1.009	1.031	1.031	5.455	1.256	1.234	**1.033**	1.872	5.455	-3.482	-3.418	**1.033**	2.154
21	246	1.031	1.006	1.006	1.030	1.030	5.505	1.267	1.251	**1.031**	1.811	5.505	-3.521	-3.468	**1.031**	2.085
22	258	1.033	1.007	1.006	1.032	1.032	5.553	1.243	1.268	**1.029**	1.756	5.553	-3.433	-3.516	**1.030**	2.022
23	270	1.029	1.005	1.008	1.030	1.030	5.598	1.263	1.284	**1.028**	1.706	5.598	-3.507	-3.561	**1.028**	1.964
24	282	1.027	1.004	1.011	1.033	1.033	5.642	1.234	1.299	**1.026**	1.660	5.642	-3.404	-3.605	**1.027**	1.910
25	294	1.026	1.004	1.005	1.034	1.034	5.684	1.226	1.313	**1.025**	1.618	5.684	-3.373	-3.647	**1.026**	1.859
26	306	1.026	1.012	1.010	1.035	1.035	5.724	1.220	1.327	**1.024**	1.578	5.724	-3.352	-3.687	**1.025**	1.812
27	318	1.022	1.023	1.018	1.025	1.025	5.762	1.312	1.341	**1.022**	1.542	5.762	-3.689	-3.726	**1.024**	1.768
28	330	1.021	1.005	1.004	1.024	1.024	5.799	1.327	1.354	**1.021**	1.508	5.799	-3.747	-3.763	**1.023**	1.726
29	342	1.016	1.004	1.004	1.023	1.023	5.835	1.334	1.366	**1.020**	1.477	5.835	-3.772	-3.799	**1.022**	1.687
30	354	1.022	1.003	1.003	1.023	1.023	5.869	1.334	1.378	**1.019**	1.447	5.869	-3.772	-3.833	**1.022**	1.650
31	366	1.023	1.002	1.002	1.024	1.024	5.903	1.322	1.390	**1.018**	1.420	5.903	-3.728	-3.867	**1.021**	1.615
32	378	1.025	1.001	1.001	1.025	1.025	5.935	1.312	1.401	**1.018**	1.394	5.935	-3.689	-3.899	**1.020**	1.582
33	390	1.025	1.002	1.002	1.025	1.025	5.966	1.312	1.412	**1.017**	1.370	5.966	-3.689	-3.930	**1.020**	1.550
34	402	1.025	1.002	1.002	1.025	1.025	5.996	1.312	1.422	**1.016**	1.348	5.996	-3.689	-3.961	**1.019**	1.521
35	414	1.025	1.001	1.001	1.025	1.025	6.026	1.312	1.432	**1.015**	1.326	6.026	-3.689	-3.990	**1.018**	1.492
36	426	1.025	1.001	1.001	1.025	1.025	6.054	1.312	1.442	**1.015**	1.306	6.054	-3.689	-4.019	**1.018**	1.465
37	438						6.082		1.452	**1.014**	1.287	6.082		-4.047	**1.017**	1.439
38	450						6.109		1.461	**1.014**	1.269	6.109		-4.074	**1.017**	1.415
39	462						6.136		1.470	**1.013**	1.252	6.136		-4.101	**1.017**	1.391
40	474						6.161		1.479	**1.013**	1.236	6.161		-4.126	**1.016**	1.368
41	486						6.186		1.488	**1.012**	1.221	6.186		-4.151	**1.016**	1.346
42	498						6.211		1.496	**1.012**	1.206	6.211		-4.176	**1.015**	1.326
43	510						6.234		1.505	**1.011**	1.192	6.234		-4.200	**1.015**	1.306
44	522						6.258		1.513	**1.011**	1.179	6.258		-4.223	**1.015**	1.286
45	534						6.280		1.521	**1.010**	1.166	6.280		-4.246	**1.014**	1.268
46	546						6.303		1.528	**1.010**	1.154	6.303		-4.268	**1.014**	1.250
47	558						6.324		1.536	**1.010**	1.143	6.324		-4.290	**1.014**	1.233
48	570						6.346		1.543	**1.009**	1.132	6.346		-4.311	**1.013**	1.216
49	582						6.366		1.551	**1.009**	1.121	6.366		-4.332	**1.013**	1.200
50	594						6.387		1.558	**1.009**	1.111	6.387		-4.353	**1.013**	1.184
51	606						6.407		1.565	**1.008**	1.102	6.407		-4.373	**1.013**	1.169
52	618						6.426		1.571	**1.008**	1.093	6.426		-4.393	**1.012**	1.155
53	630						6.446		1.578	**1.008**	1.084	6.446		-4.412	**1.012**	1.141
54	642						6.465		1.585	**1.008**	1.075	6.465		-4.431	**1.012**	1.127
55	654						6.483		1.591	**1.007**	1.067	6.483		-4.449	**1.012**	1.114
56	666						6.501		1.597	**1.007**	1.059	6.501		-4.468	**1.011**	1.101
57	678						6.519		1.604	**1.007**	1.052	6.519		-4.486	**1.011**	1.088
58	690						6.537		1.610	**1.007**	1.044	6.537		-4.503	**1.011**	1.076
59	702						6.554		1.616	**1.007**	1.037	6.554		-4.521	**1.011**	1.064
60	714						6.571		1.622	**1.006**	1.030	6.571		-4.538	**1.011**	1.053
61	726						6.588		1.627	**1.006**	1.024	6.588		-4.554	**1.011**	1.042
62	738						6.604		1.633	**1.006**	1.018	6.604		-4.571	**1.010**	1.031
63	750						6.620		1.639	**1.006**	1.012	6.620		-4.587	**1.010**	1.020
64	762						6.636		1.644	**1.006**	1.006	6.636		-4.603	**1.010**	1.010

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

LOST TIME - HEALTH-OTHER

INCREMENTAL DECAY METHOD

AGE MONTHS	AGE YEARS	PAID SELECTED FOR FIT	INCREM. DECAY FACTORS	IMPLIED ATA FACTOR	DECAY FACTOR CHECK
(1)	(2)	(3)	(4)	(5)	(6)
6	0.5	8.700	7.779		
18	1.5	1.750	2.328	3.060	2.328
30	2.5	1.355	1.623	1.696	1.623
42	3.5	1.270	1.056	1.277	1.056
54	4.5	1.220	0.975	1.207	0.975
66	5.5	1.170	0.914	1.165	0.914
78	6.5	1.100	0.897	1.130	0.897
90	7.5	1.070	0.896	1.081	0.896
102	8.5	1.060	0.916	1.060	0.916
114	9.5	1.050	0.928	1.053	0.928
126	10.5	1.045	0.974	1.046	0.974
138	11.5	1.040	1.036	1.045	1.036
150	12.5	1.035	1.065	1.041	1.065
162	13.5	1.035	1.092	1.037	1.092
174	14.5	1.035	1.131	1.038	1.131
186	15.5	1.034	1.111	1.038	1.111
198	16.5	1.037	1.079	1.035	1.079
210	17.5	1.039	1.059	1.038	1.059
222	18.5	1.033	1.008	1.037	1.008
234	19.5	1.031	0.975	1.031	0.975
246	20.5	1.030	0.921	1.027	0.921
258	21.5	1.032	0.916	1.026	0.916
270	22.5	1.030	0.954	1.030	0.954
282	23.5	1.033	0.965	1.028	0.965
294	24.5	1.034	0.949	1.031	0.949
306	25.5	1.035	1.012	1.034	1.012
318	26.5	1.025	0.985	1.033	0.985
330	27.5	1.024	0.816	1.020	0.816
342	28.5	1.023	0.797	1.018	0.797
354	29.5	1.023	0.788	1.018	0.788
366	30.5	1.024	0.745	1.017	0.745
378	31.5	1.025	0.774	1.018	0.774
390	32.5	1.025	0.898	1.022	0.898
402	33.5	1.025	0.928	1.023	0.928
414	34.5	1.025	0.962	1.023	0.962
426	35.5	1.025	1.006	1.025	1.006
438	36.5		1.000	1.024	1.000
450	37.5		0.998	1.024	0.998
462	38.5		0.992	1.023	0.992
474	39.5		0.979	1.022	0.979
486	40.5		0.960	1.021	0.960
498	41.5		0.940	1.019	0.940
510	42.5		0.920	1.017	0.920
522	43.5		0.906	1.015	0.906
534	44.5		0.895	1.013	0.895
546	45.5		0.872	1.012	0.872
558	46.5		0.852	1.010	0.852
570	47.5		0.833	1.008	0.833
582	48.5		0.815	1.007	0.815
594	49.5		0.800	1.005	0.800
606	50.5		0.800	1.004	0.800
618	51.5		0.800	1.003	0.800
630	52.5		-	1.000	-
642	53.5		-	1.000	-
654	54.5		-	1.000	-
666	55.5		-	1.000	-
678	56.5		-	1.000	-
690	57.5		-	1.000	-
702	58.5		-	1.000	-
714	59.5		-	1.000	-
726	60.5		-	1.000	-
738	61.5		-	1.000	-
750	62.5			1.000	

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 3, EXHIBIT 2F, SHEET 44
(4) GEOMETRIC MEAN FROM SECTION 3, EXHIBIT 2F, SHEET 46
(5) 1.0 + [(3) PRIOR AGE - 1.0) x (4) / (3) PRIOR AGE]
(6) [(5) - 1.0] X [(5) PRIOR AGE] / [(5) PRIOR AGE - 1.0]

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
MEDICAL
LOST TIME - HEALTH-OTHER
INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354
1954																														
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1972																														
1973																														
1974																														0
1975																													0	0
1976																												0	0	0
1977	1	7	35	11	29	17	17	13	8	11	24	16	7	24	31	33	77	121	17	13	5	0	0	0	0	6	5	0	0	0
1978	1	9	50	15	42	20	19	21	15	30	57	33	14	31	13	7	3	6	4	3	2	0	6	0	0	0	0	0	0	1
1979	1	12	61	17	41	22	21	19	10	16	28	19	11	50	43	65	20	10	14	5	5	5	0	3	2	1	0	0	0	0
1980	1	12	64	18	40	22	23	21	10	15	27	21	8	15	3	5	2	2	4	0	1	2	3	20	46	7	25	15	1	1
1981	1	13	67	21	50	27	25	22	11	15	32	15	9	4	3	4	3	1	2	0	2	1	1	2	2	1	3	2	2	1
1982	3	25	97	29	69	35	31	25	14	23	43	44	26	11	9	2	3	5	0	0	0	3	3	0	2	1	1	60	13	11
1983	2	20	98	30	69	33	28	25	15	31	45	31	25	17	23	13	8	2	1	1	3	1	0	0	0	0	0	0	2	2
1984	3	29	109	32	73	35	29	30	22	15	6	12	15	1	2	2	4	1	0	2	1	6	4	6	3	1	1	1	0	0
1985	3	27	117	38	76	35	35	47	18	12	9	7	20	18	3	2	(0)	1	1	0	3	0	0	0	0	0	1	1	1	
1986	3	26	135	35	80	46	39	18	14	8	5	7	4	3	0	5	3	5	5	10	7	4	2	2	1	4	4	4		
1987	3	31	184	54	129	63	52	11	12	32	16	2	4	2	2	2	3	2	2	4	1	2	3	3	4	5	10			
1988	4	37	193	67	251	67	21	85	30	32	29	42	1	7	3	1	1	0	1	1	7	3	3	2	2	4				
1989	4	37	236	79	56	19	27	39	39	12	4	4	2	2	4	2	3	2	5	5	6	4	3	7	4					
1990	3	44	556	72	33	27	20	13	5	12	7	2	3	10	0	2	2	11	11	20	5	12	16	4						
1991	5	73	57	39	66	70	19	10	8	5	6	1	1	0	1	1	4	3	20	1	17	2	1							
1992	4	60	59	121	107	58	16	19	16	7	4	2	3	1	1	3	6	2	8	5	2	3								
1993	11	57	142	151	40	35	40	18	11	5	1	2	0	2	1	3	2	2	5	4	8									
1994	11	215	275	108	48	15	29	6	16	8	14	11	10	16	10	7	8	7	6	7										
1995	3	150	182	109	81	55	85	84	129	146	137	124	182	146	106	300	314	316	332											
1996	5	164	119	51	18	9	12	1	2	2	14	6	5	13	15	14	7	11												
1997	46	104	132	93	13	11	4	5	5	5	21	2	2	5	6	5	6													
1998	4	112	102	38	10	17	9	4	3	4	4	7	6	6	8	6														
1999	11	76	72	18	21	11	6	12	7	6	6	8	11	7	9															
2000	6	68	22	9	41	20	14	15	16	39	28	18	31	15																
2001	9	31	17	51	20	13	35	15	14	10	11	21	17																	
2002	10	33	26	37	19	91	96	46	12	16	17	13																		
2003	6	89	26	16	30	37	38	32	24	18	14																			
2004	12	75	57	102	94	88	81	82	41	36																				
2005	7	76	32	26	41	33	31	22	21																					
2006	6	118	55	64	88	98	72	75																						
2007	5	34	52	54	39	28	24																							
2008	2	53	37	24	29	38																								
2009	12	104	165	77	48																									
2010	25	62	44	57																										
2011	8	88	61																											
2012	14	52																												
2013	7																													

AGE-TO-AGE DEVELOPMENT FACTORS

	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366
1954																														
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1972																														
1973																														
1974																														0.000
1975																													0.000	0.000
1976																												0.000	0.616	15.242
1977	9.968	5.274	0.310	2.697	0.581	0.969	0.813	0.561	1.520	2.079	0.674	0.462	3.258	1.279	1.062	2.324	1.574	0.141	0.746	0.363	0.062	0.000	0.000	5.474	59.677	0.763	0.036	0.000	0.000	0.000
1978	9.968	5.274	0.310	2.725	0.480	0.951	1.109	0.694	2.047	1.869	0.578	0.436	2.182	0.422	0.508	0.504	1.811	0.639	0.662	0.709	0.207	15.339	0.029	1.949	0.889	0.176	0.000	0.000	0.000	3.297
1979	9.968	5.274	0.278	2.398	0.541	0.952	0.895	0.534	1.545	1.791	0.673	0.564	4.768	0.846	1.519	0.302	0.507	1.408	0.333	1.082	0.999	0.029	17.506	0.885	0.642	0.016	18.433	0.432	1.932	0.151
1980	9.968	5.398	0.280	2.267	0.547	1.050	0.923	0.478	1.456	1.802	0.770	0.384	1.889	0.206	1.545	0.465	0.686	2.436	0.052	4.579	1.732	2.202	5.917	2.276	0.143	3.860	0.594	0.037	1.818	2.500
1981	9.454	4.995	0.312	2.364	0.540	0.945	0.862	0.490	1.443	2.105	0.449	0.587	0.445	0.904	1.053	0.733	0.409	1.597	0.086	11.863	0.327	2.386	1.130	1.113	0.498	3.522	0.523	1.038	0.633	1.921
1982	8.462	3.871	0.300	2.374	0.515	0.877	0.793	0.549	1.732	1.836	1.027	0.587	0.434	0.826	0.165	1.690	1.768	0.020	0.578	0.000	0.000	0.927	0.161	4.720	0.603	0.902	49.787	0.207	0.900	0.388
1983	9.278	4.770	0.308	2.279	0.480	0.857	0.882	0.600	2.082	1.458	0.693	0.811	0.668	1.354	0.573	0.612	0.284	0.510	0.619	3.967	0.210	0.572	0.039	0.000	0.000	4.923	1.001	3.733	0.834	0.340
1984	8.346	3.808	0.296	2.261	0.484	0.825	1.049	0.713	0.707	0.400	1.920	1.311	0.084	1.476	0.809	2.474	0.315	0.140	10.905	0.305	10.493	0.639	1.461	0.502	0.262	1.993	0.812	0.312	0.011	
1985	8.749	4.369	0.322	2.017	0.459	1.002	1.332	0.391	0.645	0.768	0.778	2.784	0.911	0.177	0.531	-0.198	-2.092	0.995	0.135	32.021	0.032	1.077	3.759	1.048	0.661	3.753	0.865	1.319		
1986	9.846	5.113	0.263	2.255	0.569	0.862	0.461	0.784	0.582	0.557	1.420	0.670	0.775	0.140	10.054	0.553	2.039	0.952	1.868	0.709	0.581	0.497	1.119	0.575	2.921	1.097	0.934			
1987	10.573	5.906	0.294	2.375	0.490	0.833	0.209	1.129	2.582	0.485	0.112	2.228	0.580	1.101	0.726	1.673	0.567	1.405	1.792	0.241	2.057	1.622	0.837	1.387	1.262	1.921				
1988	9.578	5.262	0.350	3.728	0.267	0.308	4.120	0.355	1.047	0.917	1.438	0.028	6.284	0.453	0.322	1.372	0.289	2.195	1.531	4.682	0.465	0.905	0.751	0.727	2.596					
1989	10.542	6.313	0.335	0.707	0.345	1.410	1.427	1.012	0.307	0.330	0.898	0.699	0.822	1.735	0.622	1.385	0.591	2.549	0.985	1.390	0.572	0.928	2.210	0.540						
1990	12.900	12.543	0.129	0.458	0.832	0.746	0.639	0.400	2.303	0.549	0.255	1.900	3.065	0.040	5.457	1.089	4.692	0.969	1.916	0.259	2.289	1.328	0.278							
1991	14.477	0.773	0.682	1.702	1.060	0.271	0.555	0.721	0.628	1.275	0.175	1.325	0.248	2.492	0.967	4.376	0.725	7.536	0.060	14.032	0.136	0.592								
1992	15.398	0.982	2.061	0.884	0.546	0.269	1.239	0.795	0.440	0.554	0.577	1.523	0.406	0.889	2.377	2.065	0.351	4.054	0.560	0.377	1.847									
1993	5.209	2.506	1.059	0.266	0.866	1.144	0.457	0.596	0.418	0.304	1.384	0.221	5.327	0.467	2.553	0.690	1.001	2.474	0.855	2.050										
1994	20.356	1.277	0.392	0.447	0.313	1.950	0.214	2.523	0.479	1.891	0.751	0.967	1.559	0.643	0.712	1.050	0.931	0.889	1.149											
1995	54.059	1.211	0.602	0.742	0.683	1.536	0.983	1.539	1.131	0.943	0.905	1.467	0.801	0.723	2.840	1.047	1.004	1.052												
1996	31.335	0.722	0.434	0.354	0.474	1.351	0.122	1.067	1.225	7.695	0.436	0.850	2.544	1.089	0.960	0.478	1.579													
1997	2.281	1.274	0.705	0.138	0.891	0.329	1.433	1.008	0.835	4.520	0.108	0.761	3.029	1.172	0.776	1.272														
1998	27.433	0.905	0.369	0.270	1.701	0.519	0.466	0.800	1.261	0.985	1.592	0.843	1.045	1.310	0.807															
1999	7.061	0.946	0.249	1.156	0.554	0.556	1.852	0.615	0.874	0.986	1.203	1.397	0.632	1.282																
2000	11.481	0.318	0.421	4.543	0.492	0.675	1.089	1.064	2.469	0.712	0.639	1.731	0.474																	
2001	3.328	0.547	2.946	0.392	0.674	2.615	0.417	0.993	0.681	1.142	1.831	0.844																		
2002	3.180	0.789	1.431	0.525	4.715	1.046	0.483	0.249	1.351	1.089	0.759																			
2003	15.285	0.295	0.608	1.856	1.237	1.026	0.841	0.759	0.747	0.799																				
2004	5.992	0.766	1.771	0.929	0.927	0.927	1.004	0.505	0.879																					
2005	10.762	0.423	0.807	1.565	0.821	0.917	0.710	0.943																						
2006	18.536	0.463	1.162	1.379	1.122	0.728	1.046																							
2007	7.062	1.537	1.030	0.731	0.724	0.857																								
2008	28.309	0.691	0.642	1.225	1.311																									
2009	8.861	1.581	0.465	0.630																										
2010	2.504	0.701	1.318																											
2011	11.042	0.695																												
2012	3.797																													
Latest diag	3.797	0.695	1.318	0.630	1.311	0.857	1.046	0.943	0.879	0.799	0.759	0.844	0.474	1.282	0.807	1.272	1.579	1.052	1.149	2.050	1.847	0.592	0.278	0.540	2.596	1.921	0.934	1.319	0.011	0.340
5 Yr Avg	10.903	1.041	0.923	1.106	0.981	0.891	0.817	0.690	1.225	0.946	1.205	1.115	1.545	1.115	1.219	0.907	0.973	3.201	0.908	3.622	1.062	1.075	1.039	0.855	1.541	2.737	10.680	1.322	0.839	1.060
10 Yr Avg	11.215	0.794	1.218	1.378	1.258	0.987	0.934	0.800	1.145	2.076	0.961	1.061	1.606	1.011	1.807	1.482	1.173	2.407	1.085	5.607	1.868	0.909	1.174	1.289	0.959	2.216	7.298	0.708	0.674	2.384
3 Yr Wtd	4.353	1.059	0.643	0.756	1.057	0.790	0.971	0.635	0.908	0.981	0.914	1.280	0.577	1.259	0.880	1.025	1.014	1.057	0.826	2.713	0.741	1.154	0.630	0.768	1.874	1.639	0.896	1.314	0.869	0.499
5 Yr Wtd	5.986	1.049	0.781	1.005	0.982	0.863	0.809	0.571	1.110	0.863	0.983	1.206	0.846	0.804	2.302	1.023	1.003	1.128	0.752	1.097	0.662	1.163	0.690	0.747	1.377	1.698	8.148	0.271	0.877	0.624
10 Yr Wtd	7.779	0.757	0.990	0.982	1.088	0.924	0.799	0.622	1.111	1.058	0.828	1.338	0.842	0.755	2.265	1.044	1.014	1.130	0.902	1.082	0.725	0.978	0.747	1.494	0.388	2.284	2.022	0.232	0.914	0.949
Selected	7.779	0.757	0.990	0.982	1.088	0.924	0.799	0.622	1.111	1.058	0.828	1.338	0.842	0.755	2.265	1.044	1.014	1.130	0.902	1.082	0.725	0.978	0.747	1.494	0.388	2.284	2.022	0.232	0.914	0.949
Loss $ Weight	97	752	555	506	450	459	405	307	145	282	268	211	268	212	156	343	353	355	395	58	56	37	36	27	64	24	46	84	19	16
Center Wtd Avg	7.779	1.337	1.213	0.929	0.962	0.905	0.900	0.875	0.850	0.952	1.013	0.957	1.115	1.159	1.093	1.149	1.141	1.021	1.001	0.995	0.898	0.966	0.768	0.974	1.220	0.951	0.887	1.060	0.849	0.476
Geometric Mean	7.779	2.328	1.623	1.056	0.975	0.914	0.897	0.896	0.916	0.928	0.974	1.036	1.065	1.092	1.131	1.111	1.079	1.059	1.008	0.975	0.921	0.916	0.954	0.965	0.949	1.012	0.985	0.816	0.797	0.788

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
MEDICAL
LOST TIME - HEALTH-OTHER

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	366	378	390	402	414	426	438	450	462	474	486	498	510	522	534	546	558	570	582	594	606	618	630	642	654	666	678	690	702	714
1954																				0	0	0	0	0	0	0	0	0	0	0
1955																			0	0	0	0	0	0	0	0	0	0	0	
1956																		1	1	1	0	0	0	0	0	0	0	0		
1957																	0	0	0	0	0	0	0	0	0	0	0			
1958																3	0	0	0	0	0	0	0	0	0	0				
1959															0	0	0	0	0	0	0	0	0	0	0					
1960														0	1	0	0	0	0	0	0	0	0	0						
1961													0	0	0	0	0	0	0	0	0	0	0							
1962												0	0	0	0	0	0	0	0	0	0	0								
1963											0	0	0	0	0	0	0	0	0	0	0									
1964										0	0	0	0	0	0	0	0	0	0	0										
1965									0	0	0	0	0	0	0	0	0	0	0											
1966								0	0	0	0	0	0	0	0	0	0	0												
1967							0	0	0	0	0	0	0	0	0	0	0													
1968						0	0	1	0	0	0	0	0	0	0	0														
1969					0	0	0	0	0	0	0	0	0	1	1															
1970				0	0	0	0	6	0	0	0	0	0	0																
1971			0	0	0	0	0	0	0	0	0	0	0																	
1972		1	0	0	0	0	0	0	0	0	0	1																		
1973	0	0	2	0	0	0	0	0	0	0	0																			
1974	0	0	0	0	0	0	0	0	0	0																				
1975	0	0	0	0	0	0	0	0	0																					
1976	4	0	1	1	0	0	0	0																						
1977	0	0	0	0	0	0	0																							
1978	2	0	0	0	2	1																								
1979	0	1	0	2	1																									
1980	3	1	0	0																										
1981	2	1	1																											
1982	4	2																												
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AGE-TO-AGE DEVELOPMENT FACTORS

	366-378	378-390	390-402	402-414	414-426	426-438	438-450	450-462	462-474	474-486	486-498	498-510	510-522	522-534	534-546	546-558	558-570	570-582	582-594	594-606	606-618	618-630	630-642	642-654	654-666	666-678	678-690	690-702	702-714	714-726
1954																				0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1955																			0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
1956																		0.431	1.198	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
1957																	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
1958																0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000					
1959															0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000						
1960														8.743	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000							
1961													0.000	3.263	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000								
1962												0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000									
1963											0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000										
1964										0.000	0.441	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000											
1965									0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000												
1966								0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000													
1967							0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000														
1968						0.000	0.000	0.000	0.000	1.367	0.000	0.000	0.000	0.000	0.000															
1969					0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	1.719																
1970				0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																	
1971			0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																		
1972		0.456	0.000	0.000	0.000	0.000	5.111	1.096	0.512	0.424	8.451																			
1973	0.000	5.141	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																				
1974	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																					
1975	0.137	0.000	0.000	0.000	0.000	0.000	0.000	0.810																						
1976	0.110	2.441	0.923	0.058	3.852	0.460	0.891																							
1977	0.000	0.000	0.000	0.000	0.000	0.000																								
1978	0.210	0.853	1.071	4.707	0.383																									
1979	11.733	0.664	5.066	0.630																										
1980	0.503	0.177	2.011																											
1981	0.740	0.931																												
1982	0.554																													
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Latest diag	0.554	0.931	2.011	0.630	0.383	0.000	0.891	0.810	0.000	0.000	8.451	0.000	0.000	1.719	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
5 Yr Avg	2.748	0.525	1.814	1.079	0.847	0.092	1.200	0.381	0.102	0.085	1.690	0.000	0.000	0.344	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
10 Yr Avg	1.399	1.066	0.907	0.539	0.424	0.046	0.600	0.191	0.051	0.179	0.889	0.000	0.000	1.373	0.000	0.000	0.000	0.043	0.120	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
3 Yr Wtd	0.581	0.598	2.959	1.290	0.457	2.300	3.698	0.810	0.919	0.237	8.451			1.340						0.420										
5 Yr Wtd	0.570	0.608	1.929	0.951	0.457	1.538	4.257	0.965	0.919	0.186	2.270			1.340						0.420										
10 Yr Wtd	0.493	1.088	0.843	0.951	0.513	1.746	44.647	0.082	1.676	0.561	2.134	0.000		2.252	0.000	0.094		0.431	1.447	0.072										
Selected	0.493	1.088	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.900	0.900	0.900	0.900	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.000
Loss $ Weight	15	7	6	4	3	1	1	7	1	1	0	1	0	1	3	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0
Center Wtd Avg	0.849	0.836	0.799	1.031	1.000	1.000	1.000	1.000	1.000	0.992	0.968	0.934	0.907	0.900	0.894	0.894	0.878	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.000	0.000	0.000	0.000	0.000	0.000
Geometric Mean	0.745	0.774	0.898	0.928	0.962	1.006	1.000	0.998	0.992	0.979	0.960	0.940	0.920	0.906	0.895	0.872	0.852	0.833	0.815	0.800	0.800	0.800	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

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

LOST TIME - HEALTH-OTHER

FITTED INCREMENTAL DECAY LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**46**
	To:	**58**
Cut-off		**100**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.003**	**0.989**
Inverse Power	**1.006**	**0.975**
Selected Tail	**1.006**	

					Weibull Curve Fitting					**Inverse Power Curve Fitting**				
					Slope=	1.713				Slope=	-9.056			
		IMPLIED	PA	SELECTED	Intercept=	-9.351				Intercept=	52.930			
PERIOD	AGE	ATA	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6				1.792		-6.282	**535.465**		1.792		36.704		
2	18	3.060	2.974	2.974	2.890	-0.892	-4.401	**82.014**		2.890	0.680	26.755		
3	30	1.696	1.674	1.674	3.401	-0.095	-3.526	**34.489**		3.401	-0.394	22.129		
4	42	1.277	1.291	1.291	3.738	0.399	-2.950	**19.605**		3.738	-1.235	19.082		
5	54	1.207	1.196	1.196	3.989	0.593	-2.519	**12.927**		3.989	-1.631	16.806		
6	66	1.165	1.157	1.157	4.190	0.691	-2.176	**9.318**		4.190	-1.850	14.988		
7	78	1.130	1.132	1.132	4.357	0.766	-1.890	**7.129**		4.357	-2.026	13.476		
8	90	1.081	1.120	1.120	4.500	0.804	-1.645	**5.695**		4.500	-2.121	12.180		
9	102	1.060	1.111	1.111	4.625	0.834	-1.430	**4.699**		4.625	-2.198	11.046	**62704.815**	
10	114	1.053	1.091	1.091	4.736	0.909	-1.240	**3.979**		4.736	-2.396	10.039	**22901.346**	
11	126	1.046	1.076	1.076	4.836	0.975	-1.068	**3.439**	98657.411	4.836	-2.577	9.133	**9252.506**	
12	138	1.045	1.065	1.065	4.927	1.027	-0.912	**3.024**	28688.031	4.927	-2.730	8.309	**4060.001**	
13	150	1.041	1.053	1.053	5.011	1.093	-0.770	**2.698**	9487.094	5.011	-2.930	7.554	**1908.560**	
14	162	1.037	1.050	1.050	5.088	1.114	-0.638	**2.436**	3516.895	5.088	-2.998	6.857	**951.144**	
15	174	1.038	1.040	1.040	5.159	1.180	-0.516	**2.224**	1443.520	5.159	-3.217	6.209	**498.440**	
16	186	1.038	1.038	1.038	5.226	1.193	-0.401	**2.049**	649.069	5.226	-3.259	5.606	**272.921**	
17	198	1.035	1.033	1.033	5.288	1.233	-0.294	**1.904**	316.750	5.288	-3.399	5.039	**155.365**	
18	210	1.038	1.037	1.037	5.347	1.207	-0.193	**1.781**	166.392	5.347	-3.307	4.506	**91.600**	
19	222	1.037	1.038	1.038	5.403	1.198	-0.098	**1.678**	93.407	5.403	-3.275	4.003	**55.774**	
20	234	1.031	1.033	1.033	5.455	1.239	-0.008	**1.590**	55.672	5.455	-3.419	3.526	**35.003**	
21	246	1.027	1.031	1.031	5.505	1.256	0.077	**1.514**	35.024	5.505	-3.480	3.074	**22.619**	
22	258	1.026	1.030	1.030	5.553	1.265	0.159	**1.448**	23.137	5.553	-3.512	2.642	**15.045**	
23	270	1.030	1.032	1.032	5.598	1.243	0.237	**1.392**	15.973	5.598	-3.434	2.231	**10.305**	
24	282	1.028	1.030	1.030	5.642	1.263	0.311	**1.343**	11.476	5.642	-3.506	1.837	**7.276**	42330.701
25	294	1.031	1.033	1.033	5.684	1.237	0.383	**1.300**	8.546	5.684	-3.413	1.459	**5.303**	5817.913
26	306	1.034	1.034	1.034	5.724	1.231	0.451	**1.263**	6.574	5.724	-3.390	1.097	**3.995**	1097.084
27	318	1.033	1.034	1.034	5.762	1.228	0.517	**1.230**	5.206	5.762	-3.380	0.749	**3.114**	274.595
28	330	1.020	1.025	1.025	5.799	1.316	0.581	**1.201**	4.233	5.799	-3.704	0.413	**2.512**	88.175
29	342	1.018	1.023	1.023	5.835	1.331	0.642	**1.176**	3.525	5.835	-3.760	0.090	**2.094**	35.106
30	354	1.018	1.023	1.023	5.869	1.335	0.701	**1.154**	2.997	5.869	-3.778	-0.223	**1.800**	16.766
31	366	1.017	1.023	1.023	5.903	1.335	0.758	**1.134**	2.598	5.903	-3.778	-0.524	**1.592**	9.312
32	378	1.018	1.024	1.024	5.935	1.323	0.813	**1.117**	2.290	5.935	-3.731	-0.817	**1.442**	5.849
33	390	1.022	1.025	1.025	5.966	1.312	0.867	**1.102**	2.050	5.966	-3.689	-1.100	**1.333**	4.057
34	402	1.023	1.025	1.025	5.996	1.310	0.919	**1.089**	1.860	5.996	-3.682	-1.374	**1.253**	3.043
35	414	1.023	1.025	1.025	6.026	1.310	0.969	**1.077**	1.708	6.026	-3.681	-1.640	**1.194**	2.429
36	426	1.025	1.026	1.026	6.054	1.306	1.018	**1.067**	1.586	6.054	-3.666	-1.899	**1.150**	2.034
37	438	1.024	1.026	1.026	6.082	1.304	1.065	**1.058**	1.486	6.082	-3.658	-2.151	**1.116**	1.769
38	450	1.024	1.026	1.026	6.109	1.297	1.112	**1.050**	1.405	6.109	-3.633	-2.396	**1.091**	1.585
39	462	1.023	1.027	1.027	6.136	1.294	1.157	**1.043**	1.337	6.136	-3.621	-2.634	**1.072**	1.453
40	474	1.022	1.026	1.026	6.161	1.297	1.201	**1.037**	1.282	6.161	-3.631	-2.866	**1.057**	1.355
41	486	1.021	1.025	1.025	6.186	1.309	1.244	**1.032**	1.236	6.186	-3.678	-3.093	**1.045**	1.282
42	498	1.019	1.023	1.023	6.211	1.330	1.285	**1.028**	1.197	6.211	-3.760	-3.313	**1.036**	1.227
43	510	1.017	1.021	1.021	6.234	1.355	1.326	**1.024**	1.165	6.234	-3.855	-3.529	**1.029**	1.184
44	522	1.015	1.019	1.019	6.258	1.385	1.366	**1.020**	1.138	6.258	-3.977	-3.740	**1.024**	1.150
45	534	1.013	1.016	1.016	6.280	1.419	1.405	**1.017**	1.115	6.280	-4.116	-3.945	**1.019**	1.123
46	546	1.012	1.014	1.014	6.303	1.452	1.443	**1.015**	1.096	6.303	-4.258	-4.147	**1.016**	1.102
47	558	1.010	1.012	1.012	6.324	1.486	1.480	**1.013**	1.080	6.324	-4.407	-4.344	**1.013**	1.085
48	570	1.008	1.010	1.010	6.346	1.523	1.517	**1.011**	1.067	6.346	-4.573	-4.536	**1.011**	1.071
49	582	1.007	1.009	1.009	6.366	1.556	1.552	**1.009**	1.056	6.366	-4.731	-4.725	**1.009**	1.059
50	594	1.005	1.008	1.008	6.387	1.586	1.587	**1.008**	1.046	6.387	-4.877	-4.910	**1.007**	1.050
51	606	1.004	1.007	1.007	6.407	1.617	1.621	**1.006**	1.039	6.407	-5.031	-5.091	**1.006**	1.042
52	618	1.003	1.006	1.006	6.426	1.646	1.655	**1.005**	1.032	6.426	-5.179	-5.269	**1.005**	1.036
53	630	1.000	1.005	1.005	6.446	1.672	1.688	**1.004**	1.026	6.446	-5.320	-5.443	**1.004**	1.031
54	642	1.000	1.004	1.004	6.465	1.703	1.720	**1.004**	1.022	6.465	-5.485	-5.614	**1.004**	1.026
55	654	1.000	1.003	1.003	6.483	1.738	1.752	**1.003**	1.018	6.483	-5.684	-5.781	**1.003**	1.023
56	666	1.000	1.003	1.003	6.501	1.778	1.783	**1.003**	1.015	6.501	-5.917	-5.946	**1.003**	1.019
57	678	1.000	1.002	1.002	6.519	1.824	1.814	**1.002**	1.012	6.519	-6.193	-6.108	**1.002**	1.017
58	690	1.000	1.001	1.001	6.537	1.876	1.844	**1.002**	1.010	6.537	-6.523	-6.267	**1.002**	1.014
59	702	1.000			6.554		1.873	**1.001**	1.008	6.554		-6.423	**1.002**	1.013
60	714	1.000			6.571		1.902	**1.001**	1.007	6.571		-6.576	**1.001**	1.011

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

PERMANENT TOTAL DISABILITY
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2013	SELECTED ULTIMATE LOSS	SELECTED NOMINAL UNPAID LOSS	DISCOUNT FACTOR AT 4.0%	SELECTED DISCOUNTED UNPAID LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		1,760	6,060	4,300	74.6%	3,207	
1977	1,465,551	5,602	6,601	999	72.8%	727	0.450
1978	1,553,484	7,654	9,175	1,521	72.4%	1,101	0.591
1979	1,646,693	5,360	6,545	1,184	72.0%	853	0.397
1980	1,745,494	6,029	7,509	1,480	71.6%	1,060	0.430
1981	1,826,711	6,248	7,951	1,703	71.2%	1,212	0.435
1982	2,061,263	6,722	8,755	2,034	70.7%	1,439	0.425
1983	2,173,213	7,739	10,337	2,598	70.3%	1,827	0.476
1984	2,314,385	5,807	7,972	2,165	69.9%	1,512	0.344
1985	2,444,242	5,313	7,515	2,203	69.4%	1,530	0.307
1986	2,644,132	7,869	11,463	3,593	68.8%	2,473	0.434
1987	2,911,888	5,873	8,844	2,971	68.3%	2,029	0.304
1988	3,191,151	7,244	11,310	4,065	67.8%	2,756	0.354
1989	3,341,117	6,122	9,958	3,835	67.4%	2,584	0.298
1990	3,644,538	6,350	10,818	4,468	67.0%	2,995	0.297
1991	3,852,022	4,462	8,021	3,559	66.8%	2,377	0.208
1992	3,944,342	3,819	7,278	3,458	66.4%	2,298	0.185
1993	4,020,534	3,104	6,302	3,198	66.1%	2,113	0.157
1994	4,272,082	3,980	8,673	4,693	65.7%	3,082	0.203
1995	4,432,599	5,136	12,116	6,981	65.3%	4,556	0.273
1996	4,487,291	2,993	7,727	4,734	64.9%	3,070	0.172
1997	4,623,816	4,568	13,028	8,461	64.4%	5,448	0.282
1998	4,816,176	2,723	8,636	5,913	63.8%	3,771	0.179
1999	5,047,597	2,669	9,560	6,891	63.2%	4,353	0.189
2000	5,318,217	2,453	10,016	7,563	62.4%	4,721	0.188
2001	5,597,545	4,391	20,532	16,141	61.7%	9,958	0.367
2002	5,822,846	2,310	12,895	10,585	60.9%	6,443	0.221
2003	6,004,956	2,303	14,847	12,544	60.0%	7,521	0.247
2004	6,183,507	1,836	14,644	12,808	59.1%	7,566	0.237
2005	6,388,250	1,084	12,524	11,440	58.1%	6,651	0.196
2006	6,653,696	518	11,467	10,948	57.0%	6,235	0.172
2007	6,915,410	224	11,940	11,715	55.8%	6,535	0.173
2008	7,073,199	76	12,620	12,544	54.5%	6,838	0.178
2009	7,109,910	110	13,031	12,921	53.0%	6,846	0.183
2010	7,245,414	50	13,323	13,273	51.2%	6,798	0.184
2011	7,353,256	0	13,004	13,004	49.3%	6,415	0.177
2012	7,554,946	0	13,154	13,154	47.5%	6,243	0.174
2013	2,614,539	0	4,641	4,641	45.6%	2,118	0.178
2014		0	0				
TOTAL		140,502	390,790	250,288	59.6%	149,260	
EXLD PRIOR		138,742	384,730	245,988	59.4%	146,052	

(1) PROVIDED BY THE BWC; 2013 ADJUSTED TO PARTIAL YEAR
(2) SECTION 3, EXHIBIT 3, SHEET 3, COL. 2
(3) SECTION 3, EXHIBIT 3, SHEET 3, COL. 12; 2013 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 3, EXHIBIT 3, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

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

PERMANENT TOTAL DISABILITY
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	FISCAL YEAR ENDING 2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	4,300	415	380	371	315	286	274	239	208	195	200	162	167	121	109	87	92	74	91	514
1977	999	88	82	76	71	66	61	56	52	47	43	39	35	31	27	24	21	18	16	148
1978	1,521	132	123	114	106	98	91	84	78	72	66	60	54	48	42	37	33	29	25	228
1979	1,184	99	94	88	81	76	70	65	60	56	51	47	43	38	34	30	27	23	21	181
1980	1,480	121	114	108	101	93	87	81	75	69	64	59	54	49	44	39	35	31	27	231
1981	1,703	136	129	121	115	106	99	92	85	79	73	68	62	57	52	47	42	37	32	273
1982	2,034	158	149	141	133	126	117	109	101	94	87	81	74	69	63	57	51	46	40	336
1983	2,598	197	187	176	167	157	149	138	128	119	111	103	95	88	81	74	67	61	54	445
1984	2,165	161	152	144	136	129	121	115	107	99	92	85	79	73	68	62	57	52	47	385
1985	2,203	162	152	143	136	128	121	114	108	101	93	87	81	75	69	64	59	54	49	407
1986	3,593	234	247	232	219	207	195	185	174	165	153	142	132	123	114	106	98	90	82	695
1987	2,971	198	181	190	179	169	160	151	143	134	128	118	110	102	95	88	81	75	69	600
1988	4,065	266	253	231	243	228	216	205	193	183	172	163	151	141	131	121	112	104	96	855
1989	3,835	256	235	223	203	214	201	190	180	170	161	151	144	133	124	115	107	99	92	838
1990	4,468	301	278	255	242	221	233	219	206	196	184	175	164	156	145	134	125	116	108	1,010
1991	3,559	246	223	206	189	180	164	173	162	153	145	137	130	122	116	107	100	93	86	828
1992	3,458	229	223	203	187	171	163	149	157	147	139	132	124	118	110	105	97	90	84	830
1993	3,198	203	198	193	175	162	148	141	129	136	127	120	114	107	102	96	91	84	78	791
1994	4,693	292	280	273	266	242	223	204	194	177	187	175	166	157	148	140	132	125	116	1,196
1995	6,981	425	408	391	381	372	337	311	285	272	247	261	245	231	219	207	196	184	175	1,834
1996	4,734	282	271	260	249	243	237	215	199	182	173	158	166	156	147	140	132	125	117	1,281
1997	8,461	479	475	457	438	420	410	400	363	335	307	292	266	280	263	249	236	222	211	2,358
1998	5,913	305	318	315	303	291	279	272	265	241	222	203	194	176	186	174	165	156	147	1,702
1999	6,891	345	338	351	349	335	322	308	301	293	266	246	225	214	195	206	193	182	173	2,047
2000	7,563	343	362	354	368	365	351	337	323	315	307	279	257	236	224	205	215	202	191	2,326
2001	16,141	709	700	738	722	751	746	716	688	659	643	627	569	525	481	458	417	440	413	5,137
2002	10,585	422	446	441	465	454	473	470	451	433	415	405	395	358	331	303	288	263	277	3,494
2003	12,544	453	482	510	504	531	519	540	536	515	495	474	463	451	409	378	346	329	300	4,308
2004	12,808	451	446	475	502	496	523	511	532	528	507	487	467	456	444	403	372	341	324	4,539
2005	11,440	371	390	385	411	434	429	452	442	460	457	439	421	404	394	384	348	322	295	4,204
2006	10,948	273	346	364	360	383	405	400	422	412	429	426	409	393	377	368	358	325	300	4,198
2007	11,715	276	286	361	380	376	400	423	418	441	431	449	445	428	411	393	384	374	340	4,699
2008	12,544	248	290	300	379	399	394	420	444	439	463	452	471	467	449	431	413	403	393	5,288
2009	12,921	159	252	295	305	386	406	401	428	452	446	471	460	479	475	457	438	420	410	5,780
2010	13,273	77	163	258	301	311	394	415	410	437	461	456	481	470	489	486	466	448	429	6,322
2011	13,004	22	76	159	252	295	305	385	406	401	427	451	446	470	460	478	475	456	438	6,603
2012	13,154	7	22	77	161	255	298	308	390	410	405	432	456	451	475	465	484	480	461	7,119
2013	4,641	1	5	15	54	114	180	210	217	275	289	286	305	322	318	335	328	341	339	5,348
TOTAL	250,288	9,546	9,755	9,996	10,149	10,272	10,302	10,206	10,060	9,891	9,669	9,396	9,120	8,774	8,421	8,052	7,682	7,315	6,946	89,379

(1) SECTION 3, EXHIBIT 3, SHEET 1, COL. 4
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 3, SHEET 23

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

PERMANENT TOTAL DISABILITY
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
		FISCAL YEAR ENDING																		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	30	2	2	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	25	2	2	2	2	1	16	-	-	-	-	-	-	-	-	-	-	-	-	-
1957	12	1	1	1	1	1	1	7	-	-	-	-	-	-	-	-	-	-	-	-
1958	1	0	0	0	0	0	0	0	1	-	-	-	-	-	-	-	-	-	-	-
1959	20	2	2	1	1	1	1	1	1	10	-	-	-	-	-	-	-	-	-	-
1960	87	8	7	6	6	5	4	4	4	3	39	-	-	-	-	-	-	-	-	-
1961	52	5	5	4	3	3	3	2	2	2	2	21	-	-	-	-	-	-	-	-
1962	128	13	11	10	9	8	7	6	5	5	4	4	47	-	-	-	-	-	-	-
1963	48	5	4	4	3	3	3	2	2	2	2	1	1	16	-	-	-	-	-	-
1964	61	7	6	5	4	4	3	3	3	2	2	2	2	1	18	-	-	-	-	-
1965	31	3	3	3	2	2	2	2	1	1	1	1	1	1	1	8	-	-	-	-
1966	106	11	10	9	8	7	6	5	5	4	3	3	3	3	2	2	25	-	-	-
1967	75	8	7	6	6	5	4	4	3	3	3	2	2	2	2	1	1	16	-	-
1968	230	25	22	20	18	15	14	12	10	9	8	7	6	5	5	4	4	3	43	-
1969	93	10	9	8	7	6	6	5	4	4	3	3	2	2	2	2	2	1	1	15
1970	255	26	24	22	20	18	16	14	12	11	9	8	7	6	5	5	4	4	3	41
1971	332	34	31	28	26	23	21	18	16	14	12	11	9	8	7	6	5	5	5	52
1972	311	31	28	26	24	22	19	17	15	14	12	10	9	8	7	6	5	5	4	48
1973	335	32	30	28	25	23	21	19	17	15	13	12	10	9	8	7	6	5	4	51
1974	489	46	43	40	37	34	31	28	25	22	20	17	15	13	12	10	9	8	7	73
1975	486	45	41	38	36	33	30	28	25	23	20	18	16	14	12	11	9	8	7	72
1976	1,093	98	91	85	79	73	67	62	57	52	46	41	37	32	28	25	22	19	17	162
TOTAL	4,300	415	380	371	315	286	274	239	208	195	200	162	167	121	109	87	92	74	91	514

(1) BASED ON SECTION 3, EXHIBIT 3, SHEET 39, ROW 8
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 3, SHEET 23

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

PERMANENT TOTAL DISABILITY
(000's)

SELECTION OF ULTIMATE LOSS & ALAE

ACCIDENT YEAR	PAYROLL	PAID LOSS @ 6/30/13	INCURRED LOSS @ 6/30/13	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT PAID	LOSS DEVELOPMENT INCURRED	BORNHUETTER-FERGUSON PAID	BORNHUETTER-FERGUSON INCURRED	CUM. PAID FREQ/SEV AY DEV.	PAID INCR. FREQ/SEV AY DEV.	INCR. INDEX PAYMENT METHOD	PAID INCR. TRENDED FREQ/SEV	SELECTED ULTIMATE LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
PRIOR		1,760										6,060	
1977	1,465,551	5,602	6,039	6,601	6,219	6,602	6,231					6,601	0.450
1978	1,553,484	7,654	8,314	9,175	8,593	9,177	8,612					9,175	0.591
1979	1,646,693	5,360	5,837	6,545	6,056	6,546	6,074					6,545	0.397
1980	1,745,494	6,029	6,864	7,509	7,151	7,511	7,165					7,509	0.430
1981	1,826,711	6,248	7,279	7,951	7,621	7,953	7,636					7,951	0.435
1982	2,061,263	6,722	7,596	8,755	7,993	8,760	8,032	8,755	8,755	8,755		8,755	0.425
1983	2,173,213	7,739	8,991	10,337	9,508	10,338	9,553	10,305	10,339	10,269		10,337	0.476
1984	2,314,385	5,807	6,838	7,972	7,274	7,977	7,317	7,954	7,878	7,961		7,972	0.344
1985	2,444,242	5,313	6,098	7,515	6,545	7,521	6,613	7,504	7,339	7,457		7,515	0.307
1986	2,644,132	7,869	10,374	11,463	11,246	11,460	11,262	11,476	11,686	11,260		11,463	0.434
1987	2,911,888	5,873	8,098	8,844	8,867	8,842	8,864	8,803	9,035	8,626		8,844	0.304
1988	3,191,151	7,244	10,547	11,310	11,675	11,306	11,639	11,339	11,605	10,813		11,310	0.354
1989	3,341,117	6,122	9,116	9,958	10,222	9,948	10,191	10,050	10,413	9,859		9,958	0.298
1990	3,644,538	6,350	9,511	10,818	10,815	10,820	10,816	10,968	11,001	10,806		10,818	0.297
1991	3,852,022	4,462	7,338	8,021	8,469	8,015	8,407	8,211	8,794	7,633		8,021	0.208
1992	3,944,342	3,819	6,014	7,278	7,080	7,250	7,101	7,472	7,487	7,180		7,278	0.185
1993	4,020,534	3,104	5,989	6,302	7,192	6,274	7,034	6,450	6,785	6,997		6,302	0.157
1994	4,272,082	3,980	7,719	8,673	9,500	9,672	9,691	8,746	10,043	8,449		8,673	0.203
1995	4,432,599	5,136	9,359	12,116	11,808	11,134	11,518	12,074	12,019	10,731		12,116	0.273
1996	4,487,291	2,993	6,498	7,727	8,403	9,201	8,795	7,615	8,891	7,192		7,727	0.172
1997	4,623,816	4,568	10,309	13,028	13,797	11,075	12,842	12,961	13,851	11,657		13,028	0.282
1998	4,816,176	2,723	6,282	8,636	8,786	9,704	9,187	8,631	8,768	9,309		8,636	0.179
1999	5,047,597	2,669	6,619	9,560	9,674	10,365	9,991	9,429	9,688	7,637		9,560	0.189
2000	5,318,217	2,453	7,332	10,016	11,413	10,836	11,302	9,745	11,551	10,633		10,016	0.188
2001	5,597,545	4,391	12,266	20,890	20,333	13,731	16,958	20,374	23,769	17,039		20,532	0.367
2002	5,822,846	2,310	7,842	13,022	14,039	11,745	12,905	12,773	16,532	12,439		12,895	0.221
2003	6,004,956	2,303	9,087	15,707	17,895	12,267	14,834	14,814	21,031	12,751		14,847	0.247
2004	6,183,507	1,836	8,314	15,908	18,502	12,749	15,107	15,162	18,428	13,021		14,644	0.237
2005	6,388,250	1,084	5,553	12,628	14,211	12,438	13,120	11,101	15,394	11,710		12,524	0.196
2006	6,653,696	518	2,727	8,302	8,373	12,823	11,577	7,151	8,643	8,989		11,467	0.172
2007	6,915,410	224	1,983	5,644	7,702	13,051	11,902	4,613	9,121	8,880		11,940	0.173
2008	7,073,199	76	1,126	3,727	5,903	13,088	11,875	3,066	7,169	9,402		12,620	0.178
2009	7,109,910	110	408	13,444	3,477	13,031	11,907	9,107	8,265	9,132		13,031	0.183
2010	7,245,414	50	1,017	21,475	15,864	13,323	13,468	15,171	23,050	10,301		13,323	0.184
2011	7,353,256	0	0	0	0	13,004	12,634			10,004		13,004	0.177
2012	7,554,946	0	0	0	0	13,154	12,949			9,964		13,154	0.174
2013	5,229,078	0	0	0	0	9,282	9,257			7,137		9,282	0.178
2014	5,307,514					9,607	9,607					9,607	0.181
TOTAL		140,502	235,282	346,857	342,206	391,578	393,973	291,819	337,329	313,994		405,038	
EXLD PRIOR		138,742	235,282	346,857	342,206	391,578	393,973	291,819	337,329	313,994		398,977	
EXLD PRIOR & 2014		138,742	235,282	346,857	342,206	381,972	384,367	291,819	337,329	313,994		389,371	

(1) PROVIDED BY THE BWC
(2) BASED ON DATA FROM THE BWC
(3) BASED ON DATA FROM THE BWC
(4) SECTION 3, EXHIBIT 3, SHEET 4, COL. 4
(5) SECTION 3, EXHIBIT 3, SHEET 5, COL. 4
(6) SECTION 3, EXHIBIT 3, SHEET 6, COL. 8
(7) SECTION 3, EXHIBIT 3, SHEET 7, COL. 8
(8) SECTION 3, EXHIBIT 3, SHEET 8, COL. 8
(9) SECTION 3, EXHIBIT 3, SHEET 9
(10) SECTION 3, EXHIBIT 3, SHEET 12, COL. 10
(11) N/A
(12) SELECTED BY DELOITTE CONSULTING
(13) = [(12) / (1)] x 100

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

PERMANENT TOTAL DISABILITY
(000's)

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/13	PAID LOSS	PAID LDF	INDICATED ULTIMATE @ 6/30/13	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	438	5,602	1.178	6,601	0.450
1978	426	7,654	1.199	9,175	0.591
1979	414	5,360	1.221	6,545	0.397
1980	402	6,029	1.246	7,509	0.430
1981	390	6,248	1.273	7,951	0.435
1982	378	6,722	1.303	8,755	0.425
1983	366	7,739	1.336	10,337	0.476
1984	354	5,807	1.373	7,972	0.344
1985	342	5,313	1.415	7,515	0.307
1986	330	7,869	1.457	11,463	0.434
1987	318	5,873	1.506	8,844	0.304
1988	306	7,244	1.561	11,310	0.354
1989	294	6,122	1.626	9,958	0.298
1990	282	6,350	1.704	10,818	0.297
1991	270	4,462	1.798	8,021	0.208
1992	258	3,819	1.905	7,278	0.185
1993	246	3,104	2.030	6,302	0.157
1994	234	3,980	2.179	8,673	0.203
1995	222	5,136	2.359	12,116	0.273
1996	210	2,993	2.582	7,727	0.172
1997	198	4,568	2.852	13,028	0.282
1998	186	2,723	3.172	8,636	0.179
1999	174	2,669	3.582	9,560	0.189
2000	162	2,453	4.083	10,016	0.188
2001	150	4,391	4.757	20,890	0.373
2002	138	2,310	5.637	13,022	0.224
2003	126	2,303	6.821	15,707	0.262
2004	114	1,836	8.663	15,908	0.257
2005	102	1,084	11.652	12,628	0.198
2006	90	518	16.021	8,302	0.125
2007	78	224	25.153	5,644	0.082
2008	66	76	49.048	3,727	0.053
2009	54	110	122.621	13,444	0.189
2010	42	50	429.174	21,475	0.296
2011	30	0	1,502.107	0	-
2012	18	0	6,759.483	0	-
2013	6	0	202,784.487	0	-
2014	0				
TOTAL		138,742		346,857	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) BASED ON DATA FROM THE BWC
(3) SECTION 3, EXHIBIT 3, SHEET 20, COL. 6
(4) = (2) x (3)
(5) = (4) / PAYROLL x 100

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

PERMANENT TOTAL DISABILITY
(000's)

INCURRED LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/13	INCURRED LOSS	INCURRED LDF	INDICATED ULTIMATE @ 6/30/13	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	438	6,039	1.030	6,219	0.424
1978	426	8,314	1.033	8,593	0.553
1979	414	5,837	1.038	6,056	0.368
1980	402	6,864	1.042	7,151	0.410
1981	390	7,279	1.047	7,621	0.417
1982	378	7,596	1.052	7,993	0.388
1983	366	8,991	1.057	9,508	0.437
1984	354	6,838	1.064	7,274	0.314
1985	342	6,098	1.073	6,545	0.268
1986	330	10,374	1.084	11,246	0.425
1987	318	8,098	1.095	8,867	0.305
1988	306	10,547	1.107	11,675	0.366
1989	294	9,116	1.121	10,222	0.306
1990	282	9,511	1.137	10,815	0.297
1991	270	7,338	1.154	8,469	0.220
1992	258	6,014	1.177	7,080	0.180
1993	246	5,989	1.201	7,192	0.179
1994	234	7,719	1.231	9,500	0.222
1995	222	9,359	1.262	11,808	0.266
1996	210	6,498	1.293	8,403	0.187
1997	198	10,309	1.338	13,797	0.298
1998	186	6,282	1.399	8,786	0.182
1999	174	6,619	1.462	9,674	0.192
2000	162	7,332	1.557	11,413	0.215
2001	150	12,266	1.658	20,333	0.363
2002	138	7,842	1.790	14,039	0.241
2003	126	9,087	1.969	17,895	0.298
2004	114	8,314	2.225	18,502	0.299
2005	102	5,553	2.559	14,211	0.222
2006	90	2,727	3.071	8,373	0.126
2007	78	1,983	3.885	7,702	0.111
2008	66	1,126	5.245	5,903	0.083
2009	54	408	8.522	3,477	0.049
2010	42	1,017	15.596	15,864	0.219
2011	30	0	34.311	0	-
2012	18	0	63.475	0	-
2013	6	0	380.851	0	-
2014	0				
TOTAL		235,282		342,206	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) BASED ON DATA FROM THE BWC
(3) SECTION 3, EXHIBIT 3, SHEET 20, COL. 9
(4) = (2) x (3)
(5) = (4) / PAYROLL x 100

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

PERMANENT TOTAL DISABILITY
(000's)

PAID BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	INITIAL EXPECTED DOLLARS	EXPECTED % OF PAID LOSS	EXPECTED PAID LOSS	ACTUAL PAID LOSS	EXPECTED UNPAID LOSS	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551	0.451	6,611	84.9%	5,610	5,602	1,001	6,602	0.451
1978	1,553,484	0.591	9,187	83.4%	7,664	7,654	1,523	9,177	0.591
1979	1,646,693	0.398	6,552	81.9%	5,367	5,360	1,186	6,546	0.398
1980	1,745,494	0.431	7,520	80.3%	6,037	6,029	1,482	7,511	0.430
1981	1,826,711	0.436	7,958	78.6%	6,254	6,248	1,704	7,953	0.435
1982	2,061,263	0.426	8,774	76.8%	6,736	6,722	2,038	8,760	0.425
1983	2,173,213	0.476	10,344	74.9%	7,744	7,739	2,600	10,338	0.476
1984	2,314,385	0.345	7,989	72.8%	5,820	5,807	2,170	7,977	0.345
1985	2,444,242	0.308	7,534	70.7%	5,326	5,313	2,208	7,521	0.308
1986	2,644,132	0.433	11,453	68.7%	7,863	7,869	3,590	11,460	0.433
1987	2,911,888	0.303	8,837	66.4%	5,869	5,873	2,969	8,842	0.304
1988	3,191,151	0.354	11,299	64.1%	7,237	7,244	4,061	11,306	0.354
1989	3,341,117	0.297	9,932	61.5%	6,107	6,122	3,826	9,948	0.298
1990	3,644,538	0.297	10,823	58.7%	6,353	6,350	4,470	10,820	0.297
1991	3,852,022	0.208	8,006	55.6%	4,454	4,462	3,553	8,015	0.208
1992	3,944,342	0.183	7,220	52.5%	3,789	3,819	3,431	7,250	0.184
1993	4,020,534	0.155	6,247	49.3%	3,077	3,104	3,170	6,274	0.156
1994	4,272,082	0.246	10,519	45.9%	4,827	3,980	5,692	9,672	0.226
1995	4,432,599	0.235	10,411	42.4%	4,413	5,136	5,998	11,134	0.251
1996	4,487,291	0.226	10,132	38.7%	3,925	2,993	6,207	9,201	0.205
1997	4,623,816	0.217	10,021	35.1%	3,513	4,568	6,507	11,075	0.240
1998	4,816,176	0.212	10,195	31.5%	3,214	2,723	6,981	9,704	0.201
1999	5,047,597	0.212	10,677	27.9%	2,980	2,669	7,696	10,365	0.205
2000	5,318,217	0.209	11,102	24.5%	2,719	2,453	8,383	10,836	0.204
2001	5,597,545	0.211	11,826	21.0%	2,486	4,391	9,340	13,731	0.245
2002	5,822,846	0.197	11,470	17.7%	2,035	2,310	9,435	11,745	0.202
2003	6,004,956	0.194	11,676	14.7%	1,712	2,303	9,965	12,267	0.204
2004	6,183,507	0.200	12,336	11.5%	1,424	1,836	10,912	12,749	0.206
2005	6,388,250	0.194	12,421	8.6%	1,066	1,084	11,355	12,438	0.195
2006	6,653,696	0.197	13,124	6.2%	819	518	12,305	12,823	0.193
2007	6,915,410	0.193	13,357	4.0%	531	224	12,826	13,051	0.189
2008	7,073,199	0.188	13,282	2.0%	271	76	13,012	13,088	0.185
2009	7,109,910	0.183	13,028	0.8%	106	110	12,921	13,031	0.183
2010	7,245,414	0.184	13,304	0.2%	31	50	13,273	13,323	0.184
2011	7,353,256	0.177	13,013	0.1%	9		13,004	13,004	0.177
2012	7,554,946	0.174	13,156	0.0%	2		13,154	13,154	0.174
2013	5,229,078	0.178	9,282	0.0%	0		9,282	9,282	0.178
2014	5,307,514	0.181	9,607	0.0%			9,607	9,607	0.181
TOTAL			390,226		137,389	138,742	252,837	391,578	

(1) PROVIDED BY THE BWC
(2) SECTION 3, EXHIBIT 3, SHEET 19, COL. 14
(3) = [(1) x (2)] / 100
(4) = 1 / SECTION 3, EXHIBIT 3, SHEET 4, COL. 3
(5) = (3) x (4)
(6) BASED ON DATA FROM THE BWC
(7) = (3) x [1 - (4)]
(8) = (6) + (7)
(9) = [(8) / (1)] x 100

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

PERMANENT TOTAL DISABILITY
(000's)

INCURRED BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	INITIAL EXPECTED DOLLARS	EXPECTED % OF REPORTED LOSS	EXPECTED REPORTED LOSS	ACTUAL REPORTED LOSS	EXPECTED UNREPORTED LOSS	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551	0.451	6,611	97.1%	6,419	6,039	192	6,231	0.425
1978	1,553,484	0.591	9,187	96.8%	8,889	8,314	298	8,612	0.554
1979	1,646,693	0.398	6,552	96.4%	6,315	5,837	237	6,074	0.369
1980	1,745,494	0.431	7,520	96.0%	7,218	6,864	301	7,165	0.411
1981	1,826,711	0.436	7,958	95.5%	7,601	7,279	357	7,636	0.418
1982	2,061,263	0.426	8,774	95.0%	8,339	7,596	435	8,032	0.390
1983	2,173,213	0.476	10,344	94.6%	9,782	8,991	562	9,553	0.440
1984	2,314,385	0.345	7,989	94.0%	7,510	6,838	479	7,317	0.316
1985	2,444,242	0.308	7,534	93.2%	7,019	6,098	515	6,613	0.271
1986	2,644,132	0.433	11,453	92.2%	10,564	10,374	889	11,262	0.426
1987	2,911,888	0.303	8,837	91.3%	8,071	8,098	766	8,864	0.304
1988	3,191,151	0.354	11,299	90.3%	10,207	10,547	1,092	11,639	0.365
1989	3,341,117	0.297	9,932	89.2%	8,857	9,116	1,075	10,191	0.305
1990	3,644,538	0.297	10,823	87.9%	9,518	9,511	1,305	10,816	0.297
1991	3,852,022	0.208	8,006	86.6%	6,937	7,338	1,069	8,407	0.218
1992	3,944,342	0.183	7,220	84.9%	6,133	6,014	1,087	7,101	0.180
1993	4,020,534	0.155	6,247	83.3%	5,203	5,989	1,045	7,034	0.175
1994	4,272,082	0.246	10,519	81.2%	8,547	7,719	1,973	9,691	0.227
1995	4,432,599	0.235	10,411	79.3%	8,252	9,359	2,159	11,518	0.260
1996	4,487,291	0.226	10,132	77.3%	7,836	6,498	2,297	8,795	0.196
1997	4,623,816	0.217	10,021	74.7%	7,487	10,309	2,533	12,842	0.278
1998	4,816,176	0.212	10,195	71.5%	7,290	6,282	2,906	9,187	0.191
1999	5,047,597	0.212	10,677	68.4%	7,305	6,619	3,372	9,991	0.198
2000	5,318,217	0.209	11,102	64.2%	7,133	7,332	3,969	11,302	0.213
2001	5,597,545	0.211	11,826	60.3%	7,134	12,266	4,692	16,958	0.303
2002	5,822,846	0.197	11,470	55.9%	6,407	7,842	5,063	12,905	0.222
2003	6,004,956	0.194	11,676	50.8%	5,929	9,087	5,747	14,834	0.247
2004	6,183,507	0.200	12,336	44.9%	5,544	8,314	6,793	15,107	0.244
2005	6,388,250	0.194	12,421	39.1%	4,853	5,553	7,567	13,120	0.205
2006	6,653,696	0.197	13,124	32.6%	4,273	2,727	8,850	11,577	0.174
2007	6,915,410	0.193	13,357	25.7%	3,438	1,983	9,919	11,902	0.172
2008	7,073,199	0.188	13,282	19.1%	2,533	1,126	10,750	11,875	0.168
2009	7,109,910	0.183	13,028	11.7%	1,529	408	11,499	11,907	0.167
2010	7,245,414	0.184	13,304	6.4%	853	1,017	12,451	13,468	0.186
2011	7,353,256	0.177	13,013	2.9%	379		12,634	12,634	0.172
2012	7,554,946	0.174	13,156	1.6%	207		12,949	12,949	0.171
2013	5,229,078	0.178	9,282	0.3%	24		9,257	9,257	0.177
2014	5,307,514	0.181	9,607	0.0%			9,607	9,607	0.181
TOTAL			390,226		231,534	235,282	158,691	393,973	

(1) PROVIDED BY THE BWC
(2) SECTION 3, EXHIBIT 3, SHEET 19, COL. 14
(3) = [(1) x (2)] / 100
(4) = 1 / SECTION 3, EXHIBIT 3, SHEET 5, COL. 3
(5) = (3) x (4)
(6) BASED ON DATA FROM THE BWC
(7) = (3) x [1 - (4)]
(8) = (6) + (7)
(9) = [(8) / (1)] x 100

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

PERMANENT TOTAL DISABILITY
(000's)

CUMULATIVE PAID FREQUENCY SEVERITY METHOD

ACCIDENT YEAR	PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	$ WHOLE PAID SEVERITY	PAID SEVERITY LDF	$ WHOLE ULTIMATE SEVERITY	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551		1.006			1.286			
1978	1,553,484		1.007			1.286			
1979	1,646,693		1.008			1.286			
1980	1,745,494		1.009			1.286			
1981	1,826,711		1.011			1.286			
1982	2,061,263	65	1.013	66	103,412	1.286	132,944	8,755	0.425
1983	2,173,213	68	1.016	69	113,802	1.311	149,217	10,305	0.474
1984	2,314,385	58	1.017	59	100,120	1.346	134,784	7,954	0.344
1985	2,444,242	48	1.021	49	110,686	1.384	153,139	7,504	0.307
1986	2,644,132	64	1.025	66	122,955	1.423	174,966	11,476	0.434
1987	2,911,888	46	1.028	47	127,684	1.457	186,065	8,803	0.302
1988	3,191,151	49	1.034	51	147,845	1.514	223,846	11,339	0.355
1989	3,341,117	53	1.042	55	115,516	1.575	181,945	10,050	0.301
1990	3,644,538	56	1.053	59	113,394	1.641	186,037	10,968	0.301
1991	3,852,022	33	1.064	35	135,219	1.730	233,884	8,211	0.213
1992	3,944,342	33	1.079	36	115,737	1.814	209,904	7,472	0.189
1993	4,020,534	37	1.095	41	83,893	1.898	159,208	6,450	0.160
1994	4,272,082	34	1.119	38	117,057	1.964	229,905	8,746	0.205
1995	4,432,599	36	1.143	41	142,655	2.056	293,325	12,074	0.272
1996	4,487,291	25	1.173	29	119,725	2.169	259,664	7,615	0.170
1997	4,623,816	36	1.212	44	126,881	2.342	297,096	12,961	0.280
1998	4,816,176	31	1.257	39	87,835	2.522	221,555	8,631	0.179
1999	5,047,597	19	1.302	25	140,449	2.713	381,033	9,429	0.187
2000	5,318,217	29	1.365	40	84,575	2.910	246,156	9,745	0.183
2001	5,597,545	38	1.448	55	115,556	3.204	370,286	20,374	0.364
2002	5,822,846	27	1.560	42	85,557	3.544	303,199	12,773	0.219
2003	6,004,956	24	1.683	40	95,945	3.821	366,653	14,814	0.247
2004	6,183,507	22	1.891	42	83,468	4.365	364,359	15,162	0.245
2005	6,388,250	17	2.144	36	63,755	4.777	304,543	11,101	0.174
2006	6,653,696	8	2.563	21	64,776	5.384	348,778	7,151	0.107
2007	6,915,410	5	3.271	16	44,876	6.285	282,033	4,613	0.067
2008	7,073,199	4	4.599	18	18,996	8.774	166,676	3,066	0.043
2009	7,109,910	1	7.498	7	109,637	11.078	1,214,573	9,107	0.128
2010	7,245,414	2	13.684	27	25,020	22.156	554,340	15,171	0.209
2011	7,353,256		33.525			88.625			
2012	7,554,946		77.109			443.125			
2013	5,229,078		616.868			4,431.249			
2014									
TOTAL		968		1,193				291,819	

(1) PROVIDED BY THE BWC
(2) BASED ON DATA FROM THE BWC
(3) SECTION 3, EXHIBIT 3, SHEET 20, COL. 12
(4) = (2) x (3)
(5) SECTION 3, EXHIBIT 3, SHEET 4, COL. 2 / (2) x 1000
(6) SECTION 3, EXHIBIT 3, SHEET 20, COL. 15
(7) = (5) x (6)
(8) = [(4) x (7)] / 1000
(9) = [(8) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
PERMANENT TOTAL DISABILITY

PAID INCREMENTAL FREQUENCY SEVERITY ACCIDENT YEAR DEVELOPMENT METHOD (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	TAIL	INDICATED ULTIMATE
1977																																						-	-
1978																																						-	-
1979																																						-	-
1980																																						-	-
1981																																						-	-
1982	0	0	0	0	27	56	103	146	220	277	311	326	319	331	379	432	366	364	333	300	294	284	270	248	213	191	171	165	159	156	149	131						2,034	8,755
1983	0	0	0	8	41	53	93	162	240	296	307	317	451	377	399	466	369	380	352	340	323	312	305	286	283	292	277	276	265	244	225	199						2,401	10,339
1984	0	0	2	1	4	22	72	127	191	239	216	373	270	317	392	333	344	313	280	272	274	273	245	236	242	180	157	150	145	137	128	113						1,830	7,878
1985	0	0	3	17	33	68	171	187	195	229	331	373	289	276	265	313	227	206	223	221	217	204	210	209	208	192	169	153	123	116	109	96						1,705	7,339
1986	0	0	0	10	52	136	252	208	257	280	321	382	423	434	379	394	357	364	413	401	378	361	348	443	337	309	299	332	306	289	270	238						2,714	11,686
1987	0	0	0	7	18	44	53	180	206	407	347	294	327	301	293	327	342	307	315	308	303	274	254	234	232	254	246	246	227	214	200	177						2,099	9,035
1988	0	0	0	0	47	99	127	216	270	299	368	366	457	416	385	399	406	410	419	399	394	372	377	347	334	337	313	313	288	272	254	224						2,696	11,605
1989	0	0	3	21	43	80	168	206	248	266	261	381	310	348	334	343	378	345	366	334	337	344	344	333	330	315	293	292	270	254	238	210						2,419	10,413
1990	0	0	20	20	53	96	253	205	299	268	342	325	339	383	347	422	382	484	416	366	340	340	317	334	314	300	279	278	257	242	226	200						2,555	11,001
1991	0	0	1	14	23	113	139	205	172	232	225	247	256	274	288	279	255	277	297	284	289	277	317	315	296	282	263	262	242	228	213	188						2,042	8,794
1992	0	1	0	0	103	150	133	180	224	228	217	228	258	257	247	227	215	255	216	218	229	236	234	233	219	209	194	194	179	169	158	139						1,739	7,487
1993	0	0	0	10	127	81	131	130	121	142	242	200	196	223	182	206	207	201	241	228	237	230	228	227	213	203	189	189	174	164	153	135						1,576	6,785
1994	0	0	0	68	104	139	138	213	259	205	225	228	233	319	251	291	290	310	329	379	377	366	363	361	339	324	301	300	277	261	244	216						2,333	10,043
1995	0	0	22	68	165	227	206	298	235	328	343	364	375	417	451	424	419	409	386	377	375	365	361	359	338	322	300	299	276	260	243	215						2,792	12,019
1996	0	0	0	0	1	67	83	164	175	225	192	262	248	238	315	368	329	327	330	323	321	312	309	308	289	276	257	256	236	223	208	184						2,065	8,891
1997	0	0	0	39	47	205	323	284	275	367	465	377	391	403	455	474	463	477	482	471	468	455	451	449	422	402	374	374	345	325	304	268						3,217	13,851
1998	0	0	1	56	121	107	91	178	169	245	260	269	290	337	306	294	284	293	296	289	288	279	277	276	259	247	230	229	212	200	186	165						2,036	8,768
1999	0	0	17	19	34	130	270	219	232	228	250	313	334	311	311	325	315	324	328	320	319	310	307	305	287	274	255	254	234	221	207	182						2,250	9,688
2000	0	0	15	39	55	163	207	272	257	272	248	240	293	391	393	411	398	410	414	405	403	391	388	386	363	346	322	321	296	279	261	230						2,683	11,551
2001	0	0	4	100	143	257	351	383	468	623	696	636	731	795	801	837	810	834	843	824	820	796	790	785	738	704	655	654	603	569	531	469						5,521	23,769
2002	0	0	57	87	91	149	186	175	241	428	410	487	520	566	570	596	576	594	600	586	583	567	562	559	525	501	466	465	429	405	378	334						3,840	16,532
2003	0	0	0	15	98	175	238	325	350	505	597	621	662	721	726	758	734	756	764	747	743	722	716	712	669	638	594	592	546	515	482	425						4,885	21,031
2004	0	0	10	27	116	163	189	388	467	477	509	529	565	615	619	647	626	645	651	637	633	615	610	607	570	544	506	505	466	439	411	363						4,280	18,428
2005	0	0	0	17	43	104	197	409	315	400	427	444	474	516	519	543	525	541	547	534	532	517	512	509	479	457	425	424	391	369	345	304						3,575	15,394
2006	0	0	0	6	29	115	201	167	174	222	237	246	262	286	288	301	291	300	303	296	294	286	284	282	265	253	235	235	217	204	191	169						2,008	8,643
2007	0	0	0	0	14	63	148	180	188	239	255	265	283	308	310	324	314	323	326	319	317	308	306	304	286	273	254	253	234	220	206	182						2,118	9,121
2008	0	0	0	0	0	76	116	141	147	187	200	208	222	241	243	254	246	253	256	250	249	242	240	238	224	214	199	198	183	173	161	142						1,665	7,169
2009	0	0	39	35	35	86	131	160	167	212	227	235	251	273	275	288	278	287	290	283	282	274	272	270	254	242	225	225	207	196	183	161						1,920	8,265
2010	0	0	0	50	99	242	370	450	470	597	638	663	707	770	775	810	784	807	816	797	793	771	764	760	714	681	634	633	583	550	514	454						5,354	23,050
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						-	-
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						-	-
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						-	-
Factors	30.000	5.000	2.682	1.973	2.454	1.526	1.217	1.044	1.271	1.068	1.039	1.067	1.088	1.007	1.045	0.968	1.030	1.011	0.977	0.995	0.972	0.991	0.995	0.940	0.953	0.931	0.998	0.922	0.943	0.935	0.883							Tail 1.303	

Example: AY 2008 Age 78 of 116 = 76 x 1.526 and AY 2008 Age 90 of 141 = 116 x 1.217

NOTE: FACTORS ARE FROM SECTION 3, EXHIBIT 3, SHEET 35

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

PERMANENT TOTAL DISABILITY
(000's)

INCREMENTAL INDEX PAYMENT METHOD

ACCIDENT YEAR	PAYROLL	PAID LOSS @ 6/30/13	INCREMENTAL PAID LOSS & ALAE PER AVG. WEEKLY BENEFIT & ULTIMATE CLAIMS: AS OF 6/30/13	FUTURE DEVELOP.	IMPLIED ULTIMATE	AVERAGE WEEKLY BENEFIT	SELECTED ULTIMATE CLAIMS	IMPLIED ULTIMATE LOSS	TAIL OF 1.303 DEVELOP.	IMPLIED ULTIMATE INCLD TAIL	IMPLIED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1977	1,465,551	5,602									
1978	1,553,484	7,654									
1979	1,646,693	5,360									
1980	1,745,494	6,029									
1981	1,826,711	6,248									
1982	2,061,263	6,722	550.188	-	550.188	185.11	66	6,722	2,034	8,755	0.425
1983	2,173,213	7,739	571.423	10.751	582.174	196.27	69	7,884	2,385	10,269	0.473
1984	2,314,385	5,807	479.035	25.154	504.189	205.46	59	6,112	1,849	7,961	0.344
1985	2,444,242	5,313	505.298	39.189	544.487	214.58	49	5,725	1,732	7,457	0.305
1986	2,644,132	7,869	540.772	53.273	594.046	220.48	66	8,644	2,615	11,260	0.426
1987	2,911,888	5,873	549.161	70.013	619.174	227.56	47	6,622	2,003	8,626	0.296
1988	3,191,151	7,244	602.126	87.861	689.988	235.91	51	8,302	2,512	10,813	0.339
1989	3,341,117	6,122	458.276	108.318	566.594	242.90	55	7,569	2,290	9,859	0.295
1990	3,644,538	6,350	425.040	130.249	555.289	253.22	59	8,296	2,510	10,806	0.296
1991	3,852,022	4,462	489.920	153.495	643.416	260.23	35	5,860	1,773	7,633	0.198
1992	3,944,342	3,819	401.573	178.044	579.617	271.74	35	5,513	1,668	7,180	0.182
1993	4,020,534	3,104	277.960	203.062	481.022	279.18	40	5,372	1,625	6,997	0.174
1994	4,272,082	3,980	362.970	228.588	591.557	288.55	38	6,486	1,962	8,449	0.198
1995	4,432,599	5,136	422.826	255.497	678.324	296.24	41	8,239	2,493	10,731	0.242
1996	4,487,291	2,993	336.412	284.170	620.582	306.80	29	5,521	1,670	7,192	0.160
1997	4,623,816	4,568	326.967	313.653	640.620	317.50	44	8,949	2,708	11,657	0.252
1998	4,816,176	2,723	210.770	342.423	553.193	331.25	39	7,147	2,162	9,309	0.193
1999	5,047,597	2,669	309.960	371.046	681.006	344.37	25	5,863	1,774	7,637	0.151
2000	5,318,217	2,453	171.593	399.544	571.138	357.34	40	8,164	2,470	10,633	0.200
2001	5,597,545	4,391	216.324	428.100	644.424	369.07	55	13,081	3,957	17,039	0.304
2002	5,822,846	2,310	145.220	455.134	600.354	378.74	42	9,550	2,889	12,439	0.214
2003	6,004,956	2,303	148.010	481.229	629.239	388.94	40	9,789	2,962	12,751	0.212
2004	6,183,507	1,836	114.332	508.093	622.425	401.53	40	9,997	3,024	13,021	0.211
2005	6,388,250	1,084	73.253	534.379	607.632	410.99	36	8,990	2,720	11,710	0.183
2006	6,653,696	518	45.077	555.219	600.296	425.78	27	6,901	2,088	8,989	0.135
2007	6,915,410	224	19.561	574.790	594.351	441.18	26	6,818	2,063	8,880	0.128
2008	7,073,199	76	6.278	590.050	596.328	448.29	27	7,218	2,184	9,402	0.133
2009	7,109,910	110	9.531	599.922	609.453	460.14	25	7,011	2,121	9,132	0.128
2010	7,245,414	50	3.845	603.900	607.746	464.74	28	7,908	2,393	10,301	0.142
2011	7,353,256		-	606.047	606.047	469.39	27	7,681	2,324	10,004	0.136
2012	7,554,946		-	606.812	606.812	484.88	26	7,650	2,314	9,964	0.132
2013	5,229,078		-	606.812	606.812	501.66	18	5,479	1,658	7,137	0.136
2014							19				
TOTAL		138,742					1,323	241,064	72,930	313,994	

(1) PROVIDED BY THE BWC
(2) BASED ON DATA FROM THE BWC
(3) = (2) / [(6) x (7)] x 1000
(4) SECTION 3, EXHIBIT 3, SHEET 21, COL. 6
(5) = (3) + (4)
(6) BASED ON HISTORICAL BENEFIT LEVELS
(7) SECTION 3, EXHIBIT 3, SHEET 13, COL. 14
(8) = (5) x (6) x (7) / 1,000
(9) = [TAIL - 1.0] x (8)
(10) = (8) + (9)
(11) = [(10) / (1)] x 100

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

PERMANENT TOTAL DISABILITY
(000's)

SELECTION OF ULTIMATE CLAIM COUNTS

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	IMPLIED FREQUENCY	ON-LEVEL FREQUENCY	5 YR IMPLIED FREQUENCY TREND	CUMULATIVE FREQUENCY TREND	ON-LEVEL TRENDED FREQUENCY	EXPECTED CLAIM FREQUENCY	EXPECTED ULTIMATE CLAIMS	SELECTED ULTIMATE CLAIMS	SELECTED CLAIM FREQUENCY
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1977	1,465,551	3.943	5,778,966		1.006					0.464					
1978	1,553,484	3.704	5,754,667		1.007					0.464					
1979	1,646,693	3.435	5,656,194		1.008					0.464					
1980	1,745,494	3.194	5,575,918		1.009					0.464					
1981	1,826,711	2.943	5,375,984		1.011					0.464					
1982	2,061,263	2.798	5,767,589	65	1.013	66	0.320%	0.114%		0.464	0.053%	0.320%	66	66	0.320%
1983	2,173,213	2.679	5,822,965	68	1.016	69	0.318%	0.119%		0.483	0.057%	0.318%	69	69	0.318%
1984	2,314,385	2.553	5,909,297	58	1.017	59	0.255%	0.100%		0.503	0.050%	0.255%	59	59	0.255%
1985	2,444,242	2.467	6,030,627	48	1.021	49	0.200%	0.081%		0.524	0.043%	0.201%	49	49	0.200%
1986	2,644,132	2.407	6,365,645	64	1.025	66	0.248%	0.103%	-5.7%	0.546	0.056%	0.248%	66	66	0.250%
1987	2,911,888	2.329	6,782,846	46	1.028	47	0.162%	0.070%	-9.8%	0.569	0.040%	0.163%	47	47	0.161%
1988	3,191,151	2.225	7,101,789	49	1.034	51	0.159%	0.071%	-7.9%	0.593	0.042%	0.159%	51	51	0.160%
1989	3,341,117	2.177	7,272,541	53	1.042	55	0.165%	0.076%	-4.9%	0.617	0.047%	0.162%	54	55	0.165%
1990	3,644,538	2.096	7,637,206	56	1.053	59	0.162%	0.077%	-4.8%	0.643	0.050%	0.162%	59	59	0.162%
1991	3,852,022	2.030	7,818,591	33	1.064	35	0.091%	0.045%	-7.7%	0.670	0.030%	0.091%	35	35	0.091%
1992	3,944,342	1.930	7,613,696	33	1.079	36	0.090%	0.047%	-12.8%	0.698	0.033%	0.085%	33	35	0.089%
1993	4,020,534	1.895	7,617,194	37	1.095	41	0.101%	0.053%	-11.4%	0.727	0.039%	0.098%	39	40	0.099%
1994	4,272,082	1.851	7,909,310	34	1.119	38	0.089%	0.048%	-7.5%	0.757	0.036%	0.089%	38	38	0.089%
1995	4,432,599	1.799	7,972,245	36	1.143	41	0.093%	0.052%	3.1%	0.789	0.041%	0.093%	41	41	0.092%
1996	4,487,291	1.738	7,797,491	25	1.173	29	0.065%	0.038%	-4.5%	0.822	0.031%	0.066%	29	29	0.065%
1997	4,623,816	1.661	7,678,681	36	1.212	44	0.094%	0.057%	-1.1%	0.834	0.047%	0.095%	44	44	0.095%
1998	4,816,176	1.586	7,638,048	31	1.257	39	0.081%	0.051%	2.2%	0.847	0.043%	0.082%	39	39	0.081%
1999	5,047,597	1.535	7,748,434	19	1.302	25	0.049%	0.032%	-6.4%	0.860	0.027%	0.050%	25	25	0.050%
2000	5,318,217	1.481	7,874,189	29	1.365	40	0.074%	0.050%	0.0%	0.873	0.044%	0.075%	40	40	0.075%
2001	5,597,545	1.450	8,115,826	38	1.448	55	0.098%	0.068%	3.5%	0.886	0.060%	0.100%	56	55	0.098%
2002	5,822,846	1.351	7,863,811	27	1.560	42	0.072%	0.054%	8.9%	0.900	0.048%	0.071%	41	42	0.072%
2003	6,004,956	1.320	7,925,439	24	1.683	40	0.067%	0.051%	10.5%	0.913	0.047%	0.066%	40	40	0.067%
2004	6,183,507	1.337	8,269,908	22	1.891	42	0.067%	0.050%	-2.8%	0.927	0.047%	0.063%	39	40	0.065%
2005	6,388,250	1.292	8,253,608	17	2.144	36	0.057%	0.044%	-8.8%	0.941	0.042%	0.056%	36	36	0.056%
2006	6,653,696	1.281	8,526,674	8	2.563	21	0.031%	0.024%	-16.0%	0.956	0.023%	0.046%	31	27	0.041%
2007	6,915,410	1.229	8,496,918	5	3.271	16	0.024%	0.019%	-23.6%	0.970	0.019%	0.044%	30	26	0.038%
2008	7,073,199	1.179	8,337,961	4	4.599	18	0.026%	0.022%	-22.0%	0.985	0.022%	0.041%	29	27	0.038%
2009	7,109,910	1.143	8,129,364	1	7.498	7	0.011%	0.009%	-27.5%	1.000	0.009%	0.039%	28	25	0.035%
2010	7,245,414	1.134	8,216,184	2	13.684	27	0.038%	0.033%	-0.8%	1.000	0.033%	0.039%	28	28	0.039%
2011	7,353,256	1.082	7,954,284	0	33.525	0	0.000%	0.000%		1.000	0.000%	0.037%	27	27	0.037%
2012	7,554,946	1.030	7,783,294	0	77.109	0	0.000%	0.000%		1.000	0.000%	0.036%	27	26	0.034%
2013	5,229,078	1.015	5,307,514	0	616.868	0	0.000%	0.000%		1.000	0.000%	0.035%	18	18	0.034%
2014	5,307,514	1.000	5,307,514	0						1.000		0.035%	19	19	0.035%
TOTAL				968		1,193							1,335	1,323	

5 Year Average excluding 2013	0.013%
10 Year Average excluding 2013	0.024%
10 Year Average excluding 2010-2013	0.036%
10 Year Average excluding 2009-2013	0.038%
2006-2011 Average excluding 2009	0.019%
(16) 2014 Selected Frequency	0.035%

(1) PROVIDED BY THE BWC
(2) BASED ON CHANGE IN SAWW
(3) = (1) x (2)
(4) BASED ON DATA FROM THE BWC
(5) SECTION 3, EXHIBIT 3, SHEET 20, COL. 12
(6) = (4) x (5)
(7) = (6) / (1) x 100
(8) = (6) / (3) x 100
(9) 5 YEAR FITTED TREND OF (8)
(10) SELECTED BY DELOITTE CONSULTING
(11) = (8) x (10)
(12) SELECTED BASED ON (16) DETRENDED AND (7)
(13) = [(12) x (1)] / 100
(14) = (4) + [1 - 1/(5)] x (13)
(15) = [(14) / (1)] x 100
(16) SELECTED BY DELOITTE CONSULTING BASED ON (11)

OHIO BUREAU OF WORKERS' COMPENSATION
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PERMANENT TOTAL DISABILITY
(000's)

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	1,465,551			6,601		0.450
1978	1,553,484			9,175		0.591
1979	1,646,693			6,545		0.397
1980	1,745,494			7,509		0.430
1981	1,826,711			7,951		0.435
1982	2,061,263	66	0.32%	8,755	132,657	0.425
1983	2,173,213	69	0.32%	10,337	149,808	0.476
1984	2,314,385	59	0.25%	7,972	135,114	0.344
1985	2,444,242	49	0.20%	7,515	153,377	0.307
1986	2,644,132	66	0.25%	11,463	173,676	0.434
1987	2,911,888	47	0.16%	8,844	188,177	0.304
1988	3,191,151	51	0.16%	11,310	221,762	0.354
1989	3,341,117	55	0.16%	9,958	181,049	0.298
1990	3,644,538	59	0.16%	10,818	183,358	0.297
1991	3,852,022	35	0.09%	8,021	229,182	0.208
1992	3,944,342	35	0.09%	7,278	207,929	0.185
1993	4,020,534	40	0.10%	6,302	157,545	0.157
1994	4,272,082	38	0.09%	8,673	228,227	0.203
1995	4,432,599	41	0.09%	12,116	295,517	0.273
1996	4,487,291	29	0.06%	7,727	266,442	0.172
1997	4,623,816	44	0.10%	13,028	296,097	0.282
1998	4,816,176	39	0.08%	8,636	221,444	0.179
1999	5,047,597	25	0.05%	9,560	382,381	0.189
2000	5,318,217	40	0.08%	10,016	250,388	0.188
2001	5,597,545	55	0.10%	20,532	373,307	0.367
2002	5,822,846	42	0.07%	12,895	307,018	0.221
2003	6,004,956	40	0.07%	14,847	371,178	0.247
2004	6,183,507	40	0.06%	14,644	366,104	0.237
2005	6,388,250	36	0.06%	12,524	347,886	0.196
2006	6,653,696	27	0.04%	11,467	424,690	0.172
2007	6,915,410	26	0.04%	11,940	459,222	0.173
2008	7,073,199	27	0.04%	12,620	467,392	0.178
2009	7,109,910	25	0.04%	13,031	521,240	0.183
2010	7,245,414	28	0.04%	13,323	475,825	0.184
2011	7,353,256	27	0.04%	13,004	481,638	0.177
2012	7,554,946	26	0.03%	13,154	505,926	0.174
2013	5,229,078	18	0.03%	9,282	515,650	0.178
2014	5,307,514	19	0.04%	9,607	517,143	0.181
TOTAL		1,323		398,977		

(1) PROVIDED BY THE BWC
(2) SECTION 3, EXHIBIT 3, SHEET 13, COL. 14
(3) = (2) / (1) x 100
(4) SECTION 3, EXHIBIT 3, SHEET 3, COL. 12
(5) = [(4) / (2)] x 1,000
(6) = [(4) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
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PERMANENT TOTAL DISABILITY
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ACTUAL VERSUS EXPECTED LOSS PAYMENTS

ACCIDENT YEAR	PAID LOSS @ 6/30/13	PAID LOSS @ 6/30/12	ULTIMATE LOSS @ 6/30/12	UNPAID LOSS @ 6/30/12	AGE @ 6/30/13	AGE @ 6/30/12	PRIOR LDF @ 6/30/13	PRIOR LDF @ 6/30/12	EXPECTED % PAID	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE	ULTIMATE LOSS @ 6/30/13	ULTIMATE LOSS @ 6/30/12	CHANGE IN ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR	1,760	1,376	5,976	4,600						440	384	(56)	6,060	5,976	84
1977	5,602	5,525	6,634	1,109	438	426	1.180	1.201	8.6%	96	77	(19)	6,601	6,634	(33)
1978	7,654	7,534	9,216	1,683	426	414	1.201	1.223	8.4%	142	120	(21)	9,175	9,216	(41)
1979	5,360	5,267	6,576	1,309	414	402	1.223	1.249	8.3%	109	94	(15)	6,545	6,576	(31)
1980	6,029	5,911	7,544	1,633	402	390	1.249	1.276	8.0%	131	118	(13)	7,509	7,544	(35)
1981	6,248	6,104	7,977	1,873	390	378	1.276	1.307	7.8%	146	144	(2)	7,951	7,977	(26)
1982	6,722	6,590	8,834	2,244	378	366	1.307	1.340	7.6%	170	131	(38)	8,755	8,834	(79)
1983	7,739	7,513	10,353	2,839	366	354	1.340	1.378	7.4%	210	225	15	10,337	10,353	(16)
1984	5,807	5,670	8,053	2,383	354	342	1.378	1.420	7.3%	175	137	(38)	7,972	8,053	(81)
1985	5,313	5,190	7,597	2,407	342	330	1.420	1.464	6.6%	159	123	(36)	7,515	7,597	(81)
1986	7,869	7,537	11,390	3,853	330	318	1.464	1.511	6.3%	243	332	88	11,463	11,390	72
1987	5,873	5,627	8,805	3,178	318	306	1.511	1.565	6.3%	199	246	47	8,844	8,805	40
1988	7,244	6,908	11,246	4,338	306	294	1.565	1.628	6.4%	279	337	57	11,310	11,246	64
1989	6,122	5,792	9,882	4,090	294	282	1.628	1.706	6.8%	278	330	52	9,958	9,882	75
1990	6,350	6,016	10,819	4,803	282	270	1.706	1.798	6.8%	325	334	9	10,818	10,819	(1)
1991	4,462	4,146	7,888	3,743	270	258	1.798	1.903	6.4%	241	317	76	8,021	7,888	133
1992	3,819	3,583	7,261	3,678	258	246	1.903	2.027	6.3%	233	236	3	7,278	7,261	16
1993	3,104	2,867	6,233	3,366	246	234	2.027	2.174	6.2%	208	237	28	6,302	6,233	69
1994	3,980	3,601	8,456	4,855	234	222	2.174	2.348	5.9%	289	379	90	8,673	8,456	217
1995	5,136	4,750	12,245	7,496	222	210	2.348	2.578	6.2%	465	386	(80)	12,116	12,245	(129)
1996	2,993	2,666	7,575	4,909	210	198	2.578	2.841	5.5%	272	327	55	7,727	7,575	152
1997	4,568	4,105	12,922	8,817	198	186	2.841	3.148	5.0%	443	463	19	13,028	12,922	106
1998	2,723	2,429	8,639	6,210	186	174	3.148	3.556	5.1%	315	294	(21)	8,636	8,639	(3)
1999	2,669	2,357	9,581	7,224	174	162	3.556	4.065	4.7%	337	311	(26)	9,560	9,581	(21)
2000	2,453	2,062	9,748	7,686	162	150	4.065	4.727	4.4%	336	391	54	10,016	9,748	267
2001	4,391	3,661	19,726	16,065	150	138	4.727	5.578	3.9%	632	731	99	20,532	19,726	806
2002	2,310	1,823	12,079	10,256	138	126	5.578	6.696	3.5%	361	487	126	12,895	12,079	816
2003	2,303	1,705	13,482	11,777	126	114	6.696	8.437	3.5%	412	597	186	14,847	13,482	1,365
2004	1,836	1,360	13,953	12,593	114	102	8.437	11.348	3.3%	420	477	57	14,644	13,953	691
2005	1,084	769	12,343	11,574	102	90	11.348	15.489	2.5%	292	315	23	12,524	12,343	181
2006	518	351	12,406	12,055	90	78	15.489	24.318	2.4%	295	167	(128)	11,467	12,406	(940)
2007	224	76	12,791	12,714	78	66	24.318	43.773	1.9%	238	148	(90)	11,940	12,791	(851)
2008	76		13,321	13,321	66	54	43.773	109.433	1.4%	184	76	(108)	12,620	13,321	(702)
2009	110	75	13,227	13,152	54	42	109.433	383.014	0.7%	86	35	(51)	13,031	13,227	(196)
2010	50		13,456	13,456	42	30	383.014	1,340.549	0.2%	25	50	25	13,323	13,456	(133)
2011	0		13,601	13,601	30	18	1,340.549	6,032.470	0.1%	8	0	(8)	13,004	13,601	(597)
2012	0		14,194	14,194	18	6	6,032.470	180,974.097	0.0%	2	0	(2)	13,154	14,194	(1,040)
2013	0				6		180,974.097		0.0%		0	0			
2014									0.0%		0	0			
TOTAL	140,502	130,946	386,032	255,087						9,196	9,556	360	386,149	386,032	117
EXLD PRIOR	138,742	129,570	380,056	250,487						8,756	9,172	416	380,089	380,056	33

(1) BASED ON DATA FROM THE BWC
(2) BASED ON DATA FROM THE BWC
(3) FROM 6/30/12 ANALYSIS
(4) = (3) - (2)
(5) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(6) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(7) PAID LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT CURRENT AGE
(8) PAID LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT PRIOR AGE
(9) BASED ON (7) AND (8)
(10) = (4) x (9); PRIOR FROM SECTION 3, EXHIBIT 3, SHEET 15B, COL. 9
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 3, EXHIBIT 3, SHEET 3, COL. 12
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

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

PERMANENT TOTAL DISABILITY
(000's)

ACTUAL VERSUS EXPECTED LOSS PAYMENTS

ACCIDENT YEAR	PAID LOSS @ 6/30/13	PAID LOSS @ 6/30/12	UNPAID LOSS @ 6/30/12	AGE @ 6/30/13	AGE @ 6/30/12	PRIOR LDF @ 6/30/13	PRIOR LDF @ 6/30/12	EXPECTED % PAID	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
PRIOR	5	4	27	726	714	1.013	1.014	8.8%	2	1	(1)
1954	0	0	0	714	702	1.014	1.016	8.9%	0	0	0
1955	0	0	0	702	690	1.016	1.017	8.0%	0	0	0
1956	8	6	35	690	678	1.017	1.019	8.5%	3	2	(1)
1957	3	3	0	678	666	1.019	1.021	8.9%	0	0	0
1958	0	0	0	666	654	1.021	1.023	9.2%	0	0	0
1959	8	6	28	654	642	1.023	1.025	9.5%	3	2	(1)
1960	31	24	94	642	630	1.025	1.028	9.8%	9	7	(2)
1961	19	15	49	630	618	1.028	1.031	10.1%	5	4	(1)
1962	52	40	159	618	606	1.031	1.035	10.4%	16	12	(4)
1963	20	16	48	606	594	1.035	1.040	10.6%	5	4	(1)
1964	26	22	46	594	582	1.040	1.045	10.8%	5	4	(1)
1965	13	11	23	582	570	1.045	1.050	11.0%	3	2	(0)
1966	48	37	127	570	558	1.050	1.057	11.0%	14	11	(3)
1967	34	28	85	558	546	1.057	1.064	11.0%	9	6	(3)
1968	104	81	258	546	534	1.064	1.073	10.8%	28	24	(4)
1969	40	32	89	534	522	1.073	1.082	10.6%	9	8	(1)
1970	115	89	286	522	510	1.082	1.093	10.3%	29	27	(3)
1971	147	114	379	510	498	1.093	1.104	10.0%	38	33	(5)
1972	133	102	344	498	486	1.104	1.116	9.7%	33	31	(2)
1973	136	112	332	486	474	1.116	1.130	9.5%	31	24	(7)
1974	198	155	533	474	462	1.130	1.145	9.2%	49	43	(6)
1975	197	149	545	462	450	1.145	1.162	9.0%	49	48	(1)
1976	422	332	1,116	450	438	1.162	1.180	8.8%	98	90	(8)
TOTAL	1,760	1,376	4,600						440	384	(56)

(1) PROVIDED BY THE BWC
(2) PROVIDED BY THE BWC
(3) FROM 6/30/12 ANALYSIS
(4) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(5) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(6) PAID LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT CURRENT AGE
(7) PAID LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT PRIOR AGE
(8) BASED ON (6) AND (7)
(9) = (3) x (8)
(10) = (1) - (2)
(11) = (10) - (9)

OHIO BUREAU OF WORKERS' COMPENSATION
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ACTUAL VERSUS EXPECTED REPORTED LOSSES

ACCIDENT YEAR	INCURRED LOSS @ 6/30/13	INCURRED LOSS @ 6/30/12	ULTIMATE LOSS @ 6/30/12	UNREPORTED LOSS @ 6/30/12	AGE @ 6/30/13	AGE @ 6/30/12	PRIOR LDF @ 6/30/13	PRIOR LDF @ 6/30/12	EXPECTED % REPORTED	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE	ULTIMATE LOSS @ 6/30/13	ULTIMATE LOSS @ 6/30/12	CHANGE IN ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR															
1977	6,039	6,033	6,634	602	438	426	1.032	1.032	0.0%	0	6	6	6,601	6,634	(33)
1978	8,314	8,281	9,216	935	426	414	1.032	1.036	11.1%	104	33	(71)	9,175	9,216	(41)
1979	5,837	5,862	6,576	714	414	402	1.036	1.040	10.0%	71	(25)	(96)	6,545	6,576	(31)
1980	6,864	6,776	7,544	768	402	390	1.040	1.045	11.0%	85	88	3	7,509	7,544	(35)
1981	7,279	7,199	7,977	778	390	378	1.045	1.051	9.9%	77	81	4	7,951	7,977	(26)
1982	7,596	7,624	8,834	1,211	378	366	1.051	1.056	8.9%	108	(27)	(136)	8,755	8,834	(79)
1983	8,991	9,082	10,353	1,271	366	354	1.056	1.061	8.2%	104	(91)	(195)	10,337	10,353	(16)
1984	6,838	6,793	8,053	1,260	354	342	1.061	1.071	12.7%	160	45	(116)	7,972	8,053	(81)
1985	6,098	6,267	7,597	1,330	342	330	1.071	1.081	12.3%	163	(169)	(333)	7,515	7,597	(81)
1986	10,374	10,040	11,390	1,351	330	318	1.081	1.092	10.8%	146	334	188	11,463	11,390	72
1987	8,098	8,015	8,805	790	318	306	1.092	1.104	10.6%	83	83	(0)	8,844	8,805	40
1988	10,547	10,427	11,246	819	306	294	1.104	1.119	11.0%	90	120	30	11,310	11,246	64
1989	9,116	8,829	9,882	1,054	294	282	1.119	1.134	10.4%	110	287	177	9,958	9,882	75
1990	9,511	9,228	10,819	1,591	282	270	1.134	1.151	9.9%	158	283	125	10,818	10,819	(1)
1991	7,338	7,005	7,888	884	270	258	1.151	1.180	13.9%	123	333	211	8,021	7,888	133
1992	6,014	5,604	7,261	1,658	258	246	1.180	1.210	11.9%	198	411	213	7,278	7,261	16
1993	5,989	5,636	6,233	598	246	234	1.210	1.240	10.4%	62	354	291	6,302	6,233	69
1994	7,719	7,183	8,456	1,272	234	222	1.240	1.271	9.2%	117	535	418	8,673	8,456	217
1995	9,359	9,481	12,245	2,765	222	210	1.271	1.309	9.7%	269	(121)	(390)	12,116	12,245	(129)
1996	6,498	6,296	7,575	1,280	210	198	1.309	1.355	9.9%	126	202	76	7,727	7,575	152
1997	10,309	10,110	12,922	2,812	198	186	1.355	1.416	10.8%	304	199	(106)	13,028	12,922	106
1998	6,282	6,246	8,639	2,393	186	174	1.416	1.479	9.4%	225	36	(189)	8,636	8,639	(3)
1999	6,619	6,441	9,581	3,140	174	162	1.479	1.576	11.3%	355	179	(176)	9,560	9,581	(21)
2000	7,332	5,881	9,748	3,868	162	150	1.576	1.678	9.6%	371	1,452	1,081	10,016	9,748	267
2001	12,266	11,417	19,726	8,309	150	138	1.678	1.812	9.8%	818	848	30	20,532	19,726	806
2002	7,842	6,933	12,079	5,145	138	126	1.812	1.984	9.7%	497	908	412	12,895	12,079	816
2003	9,087	7,817	13,482	5,665	126	114	1.984	2.222	9.8%	556	1,269	713	14,847	13,482	1,365
2004	8,314	7,403	13,953	6,549	114	102	2.222	2.556	9.6%	631	911	279	14,644	13,953	691
2005	5,553	4,849	12,343	7,494	102	90	2.556	3.067	9.7%	725	704	(21)	12,524	12,343	181
2006	2,727	2,423	12,406	9,983	90	78	3.067	3.895	9.3%	931	304	(627)	11,467	12,406	(940)
2007	1,983	1,390	12,791	11,400	78	66	3.895	5.258	8.2%	937	592	(345)	11,940	12,791	(851)
2008	1,126		13,321	13,321	66	54	5.258	8.571	8.3%	1,108	1,126	17	12,620	13,321	(702)
2009	408	408	13,227	12,819	54	42	8.571	15.771	5.7%	729	0	(729)	13,031	13,227	(196)
2010	1,017		13,456	13,456	42	30	15.771	34.696	3.6%	479	1,017	538	13,323	13,456	(133)
2011	0		13,601	13,601	30	18	34.696	64.188	1.3%	183	0	(183)	13,004	13,601	(597)
2012	0		14,194	14,194	18	6	64.188	385.125	1.3%	185	0	(185)	13,154	14,194	(1,040)
2013	0				6		385.125		0.3%		0	0			
2014									0.0%		0	0			
TOTAL	235,282	222,976	380,056	157,080						11,389	12,306	916	380,089	380,056	33
EXLD PRIOR	235,282	222,976	380,056	157,080						11,389	12,306	916	380,089	380,056	33

(1) BASED ON DATA FROM THE BWC
(2) BASED ON DATA FROM THE BWC
(3) FROM 6/30/12 ANALYSIS
(4) = (3) - (2)
(5) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(6) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(7) INCURRED LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT CURRENT AGE
(8) INCURRED LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT PRIOR AGE
(9) BASED ON (7) AND (8)
(10) = (4) x (9)
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 3, EXHIBIT 3, SHEET 3, COL. 12
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
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PERMANENT TOTAL DISABILITY
(000's)

ACTUAL VERSUS EXPECTED REPORTED CLAIM COUNTS

ACCIDENT YEAR	REPORTED COUNT @ 6/30/13	REPORTED COUNT @ 6/30/12	ULTIMATE COUNT @ 6/30/12	UNREPORTED COUNT @ 6/30/12	AGE @ 6/30/13	AGE @ 6/30/12	PRIOR LDF @ 6/30/13	PRIOR LDF @ 6/30/12	EXPECTED % REPORTED	REPORTED CLAIM EMERGENCE EXPECTED	ACTUAL	DIFFERENCE	ULTIMATE COUNT @ 6/30/13	ULTIMATE COUNT @ 6/30/12	CHANGE IN ULTIMATE COUNT
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR															
1977					438	426									
1978					426	414									
1979					414	402									
1980					402	390									
1981					390	378									
1982	65	65	66	1	378	366	1.017	1.017	0.0%	0	0	0	66	66	0
1983	68	68	69	1	366	354	1.017	1.020	14.8%	0	0	0	69	69	0
1984	58	58	59	1	354	342	1.020	1.024	14.8%	0	0	0	59	59	0
1985	48	48	49	1	342	330	1.024	1.028	14.2%	0	0	0	49	49	0
1986	64	62	64	2	330	318	1.028	1.032	12.4%	0	2	2	66	64	2
1987	46	46	48	2	318	306	1.032	1.038	14.7%	0	0	0	47	48	(1)
1988	49	49	51	2	306	294	1.038	1.045	15.5%	0	0	0	51	51	0
1989	53	52	55	3	294	282	1.045	1.055	16.5%	0	1	1	55	55	0
1990	56	55	59	4	282	270	1.055	1.065	15.3%	1	1	0	59	59	0
1991	33	32	35	3	270	258	1.065	1.079	16.4%	0	1	1	35	35	0
1992	33	31	34	3	258	246	1.079	1.094	14.9%	0	2	2	35	34	1
1993	37	36	40	4	246	234	1.094	1.118	18.6%	1	1	0	40	40	0
1994	34	32	37	5	234	222	1.118	1.144	16.0%	1	2	1	38	37	1
1995	36	36	42	6	222	210	1.144	1.173	14.5%	1	0	(1)	41	42	(1)
1996	25	25	30	5	210	198	1.173	1.212	16.0%	1	0	(1)	29	30	(1)
1997	36	36	45	9	198	186	1.212	1.261	15.3%	1	0	(1)	44	45	(1)
1998	31	31	41	10	186	174	1.261	1.311	12.8%	1	0	(1)	39	41	(2)
1999	19	19	26	7	174	162	1.311	1.377	13.3%	1	0	(1)	25	26	(1)
2000	29	25	37	12	162	150	1.377	1.463	13.5%	2	4	2	40	37	3
2001	38	35	55	20	150	138	1.463	1.577	13.5%	3	3	0	55	55	0
2002	27	23	36	13	138	126	1.577	1.710	11.8%	2	4	2	42	36	6
2003	24	20	35	15	126	114	1.710	1.915	13.1%	2	4	2	40	35	5
2004	22	19	37	18	114	102	1.915	2.183	11.8%	2	3	1	40	37	3
2005	17	14	34	20	102	90	2.183	2.609	12.1%	2	3	1	36	34	2
2006	8	6	29	23	90	78	2.609	3.326	11.8%	3	2	(1)	27	29	(2)
2007	5	3	28	25	78	66	3.326	4.673	11.0%	3	2	(1)	26	28	(2)
2008	4	0	31	31	66	54	4.673	7.641	9.6%	3	4	1	27	31	(4)
2009	1	1	29	28	54	42	7.641	13.753	6.3%	2	0	(2)	25	29	(4)
2010	2	0	30	30	42	30	13.753	34.382	4.5%	1	2	1	28	30	(2)
2011	0	0	30	30	30	18	34.382	89.394	1.8%	1	0	(1)	27	30	(3)
2012	0	0	30	30	18	6	89.394	715.153	1.0%	0	0	0	26	30	(4)
2013	0		30	30	6		715.153		0.1%	0	0	0	18	30	(12)
2014	0									0			19		
TOTAL	968	927	1,321	394						34	41	7	1,323	1,321	(17)
EXLD PRIOR	968	927	1,321	394						34	41	7	1,323	1,321	(17)

(1) BASED ON DATA FROM THE BWC
(2) BASED ON DATA FROM THE BWC
(3) FROM 6/30/12 ANALYSIS
(4) = (3) - (2)
(5) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(6) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(7) CLAIM COUNT DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT CURRENT AGE
(8) CLAIM COUNT DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT PRIOR AGE
(9) BASED ON (7) AND (8)
(10) = (4) x (9)
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 3, EXHIBIT 3, SHEET 13, COL. 14
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
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DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 4.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			0.0%	0.0%	44.8%
6	202784.487	0.0%	0.0%	0.0%	45.6%
18	6759.483	0.0%	0.1%	0.0%	47.5%
30	1502.107	0.1%	0.2%	0.1%	49.3%
42	429.174	0.2%	0.6%	0.5%	51.2%
54	122.621	0.8%	1.2%	1.0%	53.0%
66	49.048	2.0%	1.9%	1.5%	54.5%
78	25.153	4.0%	2.3%	1.7%	55.8%
90	16.021	6.2%	2.3%	1.7%	57.0%
102	11.652	8.6%	3.0%	2.1%	58.1%
114	8.663	11.5%	3.1%	2.1%	59.1%
126	6.821	14.7%	3.1%	2.0%	60.0%
138	5.637	17.7%	3.3%	2.0%	60.9%
150	4.757	21.0%	3.5%	2.1%	61.7%
162	4.083	24.5%	3.4%	2.0%	62.4%
174	3.582	27.9%	3.6%	2.0%	63.2%
186	3.172	31.5%	3.5%	1.9%	63.8%
198	2.852	35.1%	3.7%	1.9%	64.4%
210	2.582	38.7%	3.6%	1.8%	64.9%
222	2.359	42.4%	3.5%	1.7%	65.3%
234	2.179	45.9%	3.4%	1.5%	65.7%
246	2.030	49.3%	3.2%	1.4%	66.1%
258	1.905	52.5%	3.1%	1.3%	66.4%
270	1.798	55.6%	3.1%	1.2%	66.8%
282	1.704	58.7%	2.8%	1.1%	67.0%
294	1.626	61.5%	2.6%	1.0%	67.4%
306	1.561	64.1%	2.4%	0.8%	67.8%
318	1.506	66.4%	2.2%	0.8%	68.3%
330	1.457	68.7%	2.0%	0.7%	68.8%
342	1.415	70.7%	2.2%	0.7%	69.4%
354	1.373	72.8%	2.0%	0.6%	69.9%
366	1.336	74.9%	1.9%	0.6%	70.3%
378	1.303	76.8%	1.8%	0.5%	70.7%
390	1.273	78.6%	1.7%	0.5%	71.2%
402	1.246	80.3%	1.6%	0.4%	71.6%
414	1.221	81.9%	1.5%	0.4%	72.0%
426	1.199	83.4%	1.4%	0.4%	72.4%
438	1.178	84.9%	1.3%	0.3%	72.8%
450	1.160	86.2%	1.2%	0.3%	73.1%
462	1.144	87.4%	1.2%	0.2%	73.5%
474	1.129	88.6%	1.1%	0.2%	73.8%
486	1.115	89.7%	1.0%	0.2%	74.2%
498	1.103	90.7%	0.9%	0.2%	74.5%
510	1.092	91.6%	0.9%	0.2%	74.8%
522	1.082	92.4%	0.8%	0.1%	75.0%
534	1.073	93.2%	0.7%	0.1%	75.3%
546	1.065	93.9%	0.7%	0.1%	75.5%
558	1.057	94.6%	0.6%	0.1%	75.7%
570	1.051	95.2%	0.5%	0.1%	75.9%
582	1.045	95.7%	0.5%	0.1%	76.1%
594	1.040	96.2%	0.4%	0.1%	76.4%
606	1.036	96.6%	0.4%	0.0%	76.8%
618	1.032	96.9%	0.3%	0.0%	77.3%
630	1.028	97.2%	0.3%	0.0%	77.9%
642	1.026	97.5%	0.2%	0.0%	78.7%
654	1.023	97.8%	0.2%	0.0%	79.7%
666	1.021	98.0%	0.2%	0.0%	81.0%
678	1.019	98.1%	0.2%	0.0%	82.5%
690	1.017	98.3%	0.1%	0.0%	84.2%
702	1.016	98.4%	0.1%	0.0%	86.3%
714	1.015	98.6%	0.1%	0.0%	88.8%
726	1.013	98.7%	0.1%	0.0%	91.5%
738	1.012	98.8%	0.1%	0.0%	94.6%
750	1.011	98.9%	1.1%	0.1%	98.1%

(1) AGE OF ACCIDENT YEAR LOSS DEVELOPMENT FACTORS
(2) SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM 6/30/2012 ANALYSIS
(3) = 1 / (2)
(4) = (3) FROM SUCCESSIVE AGE - (3) FROM CURRENT AGE
(5) NET PRESENT VALUE OF (4) ASSUMING MID-YEAR PAYMENT
(6) CUMULATIVE DISCOUNT FACTOR FOR GIVEN AGE BASED ON (4) AND (5)

OHIO BUREAU OF WORKERS' COMPENSATION
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(000's)

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	3,644,538	2.096	7,637,206	10,818	10,815	0.643	2.068	14,385	14,381	100%	14,385	0.188	0.297	0.297
1991	3,852,022	2.030	7,818,591	8,021	8,469	0.670	2.024	10,877	11,484	100%	10,877	0.139	0.208	0.208
1992	3,944,342	1.930	7,613,696	7,278	7,080	0.698	1.956	9,931	9,662	100%	9,931	0.130	0.185	0.183
1993	4,020,534	1.895	7,617,194	6,302	7,192	0.727	1.883	8,627	9,845	100%	8,627	0.113	0.157	0.155
1994	4,272,082	1.851	7,909,310	8,673	9,500	0.757	1.797	11,803	12,929	100%	11,803	0.149	0.203	0.246
1995	4,432,599	1.799	7,972,245	12,116	11,808	0.789	1.757	16,793	16,365	100%	16,793	0.211	0.273	0.235
1996	4,487,291	1.738	7,797,491	7,727	8,403	0.822	1.695	10,763	11,704	100%	10,763	0.138	0.172	0.226
1997	4,623,816	1.661	7,678,681	13,028	13,797	0.834	1.663	18,070	19,135	100%	18,070	0.235	0.282	0.217
1998	4,816,176	1.586	7,638,048	8,636	8,786	0.847	1.601	11,711	11,914	100%	11,711	0.153	0.179	0.212
1999	5,047,597	1.535	7,748,434	9,560	9,674	0.860	1.528	12,557	12,708	100%	12,557	0.162	0.189	0.212
2000	5,318,217	1.481	7,874,189	10,016	11,413	0.873	1.471	12,857	14,652	100%	12,857	0.163	0.188	0.209
2001	5,597,545	1.450	8,115,826	20,890	20,333	0.886	1.402	25,948	25,256	100%	25,948	0.320	0.373	0.211
2002	5,822,846	1.351	7,863,811	13,022	14,039	0.900	1.379	16,160	17,422	100%	16,160	0.206	0.224	0.197
2003	6,004,956	1.320	7,925,439	15,707	17,895	0.913	1.345	19,297	21,985	100%	19,297	0.243	0.262	0.194
2004	6,183,507	1.337	8,269,908	15,908	18,502	0.927	1.309	19,302	22,449	100%	19,302	0.233	0.257	0.200
2005	6,388,250	1.292	8,253,608	12,628	14,211	0.941	1.278	15,189	17,093	100%	15,189	0.184	0.198	0.194
2006	6,653,696	1.281	8,526,674	8,302	8,373	0.956	1.231	9,763	9,847	100%	9,763	0.115	0.125	0.197
2007	6,915,410	1.229	8,496,918	5,644	7,702	0.970	1.187	6,498	8,868	100%	6,498	0.076	0.082	0.193
2008	7,073,199	1.179	8,337,961	3,727	5,903	0.985	1.154	4,234	6,707	100%	4,234	0.051	0.053	0.188
2009	7,109,910	1.143	8,129,364	13,444	3,477	1.000	1.129	15,184	3,927	100%	15,184	0.187	0.189	0.183
2010	7,245,414	1.134	8,216,184	21,475	15,864	1.000	1.118	24,005	17,733	100%	24,005	0.292	0.296	0.184
2011	7,353,256	1.082	7,954,284	0	0	1.000	1.106	0	0	100%	0	0.000	0.000	0.177
2012	7,554,946	1.030	7,783,294	0	0	1.000	1.071	0	0	100%	0	0.000	0.000	0.174
2013	5,229,078	1.015	5,307,514	0	0	1.000	1.035	0	0	100%	0	0.000	0.000	0.178
2014		1.000				1.000	1.000	0	0	0%	0			0.181

	5 Year Average excluding 2012-2013	0.121	0.124
	7 Year Average excluding 2010-2013	0.156	0.166
	10 Year Weighted Average excluding 2010-2013	0.177	
	15 Year Weighted Average excluding 2011-2013	0.183	
	5 Year Average excluding 2011-2013	0.144	0.149
	5 Year Average excluding 2013	0.106	0.108
	7 Year Average excluding 2013	0.103	0.106
(14)	2014 Selected Loss Rate:	0.181	

(1)	PROVIDED BY THE BWC	(8)	= (4) x (6) x (7)
(2)	BASED ON CHANGE IN SAWW	(9)	= (5) x (6) x (7)
(3)	= (1) x (2)	(10)	SELECTED BY DELOITTE CONSULTING
(4)	SECTION 3, EXHIBIT 3, SHEET 4, COL. 4	(11)	= (8) x (10) + (9) x [1.0 - (10)]
(5)	SECTION 3, EXHIBIT 3, SHEET 5, COL. 4	(12)	= (11) / (3) x 100
(6)	SELECTED BY DELOITTE CONSULTING	(13)	= [(4) x (10) + (5) x [1.0 - (10)]] / (1) x 100
(7)	SELECTED BY DELOITTE CONSULTING	(14)	SELECTED BY DELOITTE CONSULTING

OHIO BUREAU OF WORKERS' COMPENSATION
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PERMANENT TOTAL DISABILITY

INTERPOLATED DEVELOPMENT FACTORS @ 6/30/13

ACCIDENT	AGE	AGE OF SELECTED LDF		PAID LOSS			INCURRED LOSS			REPORTED COUNTS			PAID SEVERITY		
YEAR	@ 6/30/13	LOW	HIGH	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Prior	726	726	738	1.013	1.012	1.013									
1954	714	714	726	1.015	1.013	1.015									
1955	702	702	714	1.016	1.015	1.016									
1956	690	690	702	1.017	1.016	1.017									
1957	678	678	690	1.019	1.017	1.019									
1958	666	666	678	1.021	1.019	1.021									
1959	654	654	666	1.023	1.021	1.023									
1960	642	642	654	1.026	1.023	1.026									
1961	630	630	642	1.028	1.026	1.028									
1962	618	618	630	1.032	1.028	1.032									
1963	606	606	618	1.036	1.032	1.036									
1964	594	594	606	1.040	1.036	1.040									
1965	582	582	594	1.045	1.040	1.045									
1966	570	570	582	1.051	1.045	1.051									
1967	558	558	570	1.057	1.051	1.057									
1968	546	546	558	1.065	1.057	1.065									
1969	534	534	546	1.073	1.065	1.073									
1970	522	522	534	1.082	1.073	1.082									
1971	510	510	522	1.092	1.082	1.092									
1972	498	498	510	1.103	1.092	1.103									
1973	486	486	498	1.115	1.103	1.115									
1974	474	474	486	1.129	1.115	1.129									
1975	462	462	474	1.144	1.129	1.144									
1976	450	450	462	1.160	1.144	1.160									
1977	438	438	450	1.178	1.160	1.178	1.030	1.027	1.030	1.006	1.005	1.006	1.286	1.286	1.286
1978	426	426	438	1.199	1.178	1.199	1.033	1.030	1.033	1.007	1.006	1.007	1.286	1.286	1.286
1979	414	414	426	1.221	1.199	1.221	1.038	1.033	1.038	1.008	1.007	1.008	1.286	1.286	1.286
1980	402	402	414	1.246	1.221	1.246	1.042	1.038	1.042	1.009	1.008	1.009	1.286	1.286	1.286
1981	390	390	402	1.273	1.246	1.273	1.047	1.042	1.047	1.011	1.009	1.011	1.286	1.286	1.286
1982	378	378	390	1.303	1.273	1.303	1.052	1.047	1.052	1.013	1.011	1.013	1.286	1.286	1.286
1983	366	366	378	1.336	1.303	1.336	1.057	1.052	1.057	1.016	1.013	1.016	1.311	1.286	1.311
1984	354	354	366	1.373	1.336	1.373	1.064	1.057	1.064	1.017	1.016	1.017	1.346	1.311	1.346
1985	342	342	354	1.415	1.373	1.415	1.073	1.064	1.073	1.021	1.017	1.021	1.384	1.346	1.384
1986	330	330	342	1.457	1.415	1.457	1.084	1.073	1.084	1.025	1.021	1.025	1.423	1.384	1.423
1987	318	318	330	1.506	1.457	1.506	1.095	1.084	1.095	1.028	1.025	1.028	1.457	1.423	1.457
1988	306	306	318	1.561	1.506	1.561	1.107	1.095	1.107	1.034	1.028	1.034	1.514	1.457	1.514
1989	294	294	306	1.626	1.561	1.626	1.121	1.107	1.121	1.042	1.034	1.042	1.575	1.514	1.575
1990	282	282	294	1.704	1.626	1.704	1.137	1.121	1.137	1.053	1.042	1.053	1.641	1.575	1.641
1991	270	270	282	1.798	1.704	1.798	1.154	1.137	1.154	1.064	1.053	1.064	1.730	1.641	1.730
1992	258	258	270	1.905	1.798	1.905	1.177	1.154	1.177	1.079	1.064	1.079	1.814	1.730	1.814
1993	246	246	258	2.030	1.905	2.030	1.201	1.177	1.201	1.095	1.079	1.095	1.898	1.814	1.898
1994	234	234	246	2.179	2.030	2.179	1.231	1.201	1.231	1.119	1.095	1.119	1.964	1.898	1.964
1995	222	222	234	2.359	2.179	2.359	1.262	1.231	1.262	1.143	1.119	1.143	2.056	1.964	2.056
1996	210	210	222	2.582	2.359	2.582	1.293	1.262	1.293	1.173	1.143	1.173	2.169	2.056	2.169
1997	198	198	210	2.852	2.582	2.852	1.338	1.293	1.338	1.212	1.173	1.212	2.342	2.169	2.342
1998	186	186	198	3.172	2.852	3.172	1.399	1.338	1.399	1.257	1.212	1.257	2.522	2.342	2.522
1999	174	174	186	3.582	3.172	3.582	1.462	1.399	1.462	1.302	1.257	1.302	2.713	2.522	2.713
2000	162	162	174	4.083	3.582	4.083	1.557	1.462	1.557	1.365	1.302	1.365	2.910	2.713	2.910
2001	150	150	162	4.757	4.083	4.757	1.658	1.557	1.658	1.448	1.365	1.448	3.204	2.910	3.204
2002	138	138	150	5.637	4.757	5.637	1.790	1.658	1.790	1.560	1.448	1.560	3.544	3.204	3.544
2003	126	126	138	6.821	5.637	6.821	1.969	1.790	1.969	1.683	1.560	1.683	3.821	3.544	3.821
2004	114	114	126	8.663	6.821	8.663	2.225	1.969	2.225	1.891	1.683	1.891	4.365	3.821	4.365
2005	102	102	114	11.652	8.663	11.652	2.559	2.225	2.559	2.144	1.891	2.144	4.777	4.365	4.777
2006	90	90	102	16.021	11.652	16.021	3.071	2.559	3.071	2.563	2.144	2.563	5.384	4.777	5.384
2007	78	78	90	25.153	16.021	25.153	3.885	3.071	3.885	3.271	2.563	3.271	6.285	5.384	6.285
2008	66	66	78	49.048	25.153	49.048	5.245	3.885	5.245	4.599	3.271	4.599	8.774	6.285	8.774
2009	54	54	66	122.621	49.048	122.621	8.522	5.245	8.522	7.498	4.599	7.498	11.078	8.774	11.078
2010	42	42	54	429.174	122.621	429.174	15.596	8.522	15.596	13.684	7.498	13.684	22.156	11.078	22.156
2011	30	30	42	1,502.107	429.174	1,502.107	34.311	15.596	34.311	33.525	13.684	33.525	88.625	22.156	88.625
2012	18	18	30	6,759.483	1,502.107	6,759.483	63.475	34.311	63.475	77.109	33.525	77.109	443.125	88.625	443.125
2013	6	6	18	202,784.487	6,759.483	202,784.487	380.851	63.475	380.851	616.868	77.109	616.868	4,431.249	443.125	4,431.249

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 3, EXHIBIT 3, SHEET 23; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 3, EXHIBIT 3, SHEET 23; SELECTED CUM. BASED ON (3)
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)
(7) FROM SECTION 3, EXHIBIT 3, SHEET 24; SELECTED CUM. BASED ON (2)
(8) FROM SECTION 3, EXHIBIT 3, SHEET 24; SELECTED CUM. BASED ON (3)
(9) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)
(10) FROM SECTION 3, EXHIBIT 3, SHEET 29; SELECTED CUM. BASED ON (2)
(11) FROM SECTION 3, EXHIBIT 3, SHEET 29; SELECTED CUM. BASED ON (3)
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)
(13) FROM SECTION 3, EXHIBIT 3, SHEET 30; SELECTED CUM. BASED ON (2)
(14) FROM SECTION 3, EXHIBIT 3, SHEET 30; SELECTED CUM. BASED ON (3)
(15) INTERPOLATION OF (13) & (14) TO THE AGES LISTED IN (1)

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

PERMANENT TOTAL DISABILITY

INTERPOLATED INDEX FACTORS @ 6/30/13

ACCIDENT YEAR	AGE @ 6/30/13	AGE OF SELECTED LDF LOW	AGE OF SELECTED LDF HIGH	SELECTED INDEXED INCREMENTAL PAID LOSS LOW	SELECTED INDEXED INCREMENTAL PAID LOSS HIGH	SELECTED INDEXED INCREMENTAL PAID LOSS INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)
1977	438	438	450	-	-	-
1978	426	426	438	-	-	-
1979	414	414	426	-	-	-
1980	402	402	414	-	-	-
1981	390	390	402	-	-	-
1982	378	378	390	-	-	-
1983	366	366	378	10.751	-	10.751
1984	354	354	366	25.154	10.751	25.154
1985	342	342	354	39.189	25.154	39.189
1986	330	330	342	53.273	39.189	53.273
1987	318	318	330	70.013	53.273	70.013
1988	306	306	318	87.861	70.013	87.861
1989	294	294	306	108.318	87.861	108.318
1990	282	282	294	130.249	108.318	130.249
1991	270	270	282	153.495	130.249	153.495
1992	258	258	270	178.044	153.495	178.044
1993	246	246	258	203.062	178.044	203.062
1994	234	234	246	228.588	203.062	228.588
1995	222	222	234	255.497	228.588	255.497
1996	210	210	222	284.170	255.497	284.170
1997	198	198	210	313.653	284.170	313.653
1998	186	186	198	342.423	313.653	342.423
1999	174	174	186	371.046	342.423	371.046
2000	162	162	174	399.544	371.046	399.544
2001	150	150	162	428.100	399.544	428.100
2002	138	138	150	455.134	428.100	455.134
2003	126	126	138	481.229	455.134	481.229
2004	114	114	126	508.093	481.229	508.093
2005	102	102	114	534.379	508.093	534.379
2006	90	90	102	555.219	534.379	555.219
2007	78	78	90	574.790	555.219	574.790
2008	66	66	78	590.050	574.790	590.050
2009	54	54	66	599.922	590.050	599.922
2010	42	42	54	603.900	599.922	603.900
2011	30	30	42	606.047	603.900	606.047
2012	18	18	30	606.812	606.047	606.812
2013	6	6	18	606.812	606.812	606.812

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 3, EXHIBIT 3, SHEET 38; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 3, EXHIBIT 3, SHEET 38; SELECTED CUM. BASED ON (3)
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
PERMANENT TOTAL DISABILITY
PAID LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977	0	0	2	14	99	331	445	582	723	879	1,054	1,238	1,467	1,719	1,965	2,244	2,503	2,734	2,988	3,239	3,481	3,695	3,903	4,123	4,295	4,437	4,571	4,698	4,841	4,956	5,068	5,172	5,273	5,365	5,447	5,525	5,602	5,602
1978	0	0	4	41	169	277	422	592	795	1,030	1,325	1,651	1,982	2,355	2,745	3,079	3,400	3,718	4,066	4,375	4,693	4,976	5,236	5,481	5,734	5,952	6,176	6,399	6,605	6,802	6,973	7,127	7,275	7,409	7,534	7,654		7,654
1979	0	0	0	95	134	177	256	387	546	736	956	1,193	1,443	1,692	1,954	2,232	2,521	2,779	3,039	3,291	3,531	3,743	3,922	4,090	4,237	4,369	4,500	4,625	4,750	4,867	4,974	5,079	5,174	5,267	5,360			5,360
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	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				6,029
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	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					6,248
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	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						6,722
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	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							7,739
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	3,496	3,767	4,042	4,315	4,560	4,796	5,038	5,218	5,375	5,525	5,670	5,807								5,807
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	3,405	3,626	3,843	4,047	4,258	4,467	4,675	4,867	5,036	5,190	5,313									5,313
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	4,662	5,063	5,441	5,802	6,150	6,593	6,930	7,239	7,537	7,869										7,869
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	3,769	4,077	4,380	4,654	4,908	5,142	5,373	5,627	5,873											5,873
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	4,684	5,083	5,477	5,850	6,227	6,574	6,908	7,244												7,244
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	4,101	4,436	4,772	5,116	5,459	5,792	6,122													6,122
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	4,653	5,018	5,359	5,699	6,016	6,350														6,350
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	3,295	3,579	3,868	4,146	4,462															4,462
1992	0	1	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	3,136	3,354	3,583	3,819																3,819
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	2,640	2,867	3,104																	3,104
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	3,601	3,980																		3,980
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	5,136																			5,136
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																				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																					4,568
1998	0	0	1	57	178	285	376	554	723	968	1,227	1,497	1,786	2,124	2,429	2,723																						2,723
1999	0	0	17	36	69	199	469	689	920	1,149	1,399	1,711	2,046	2,357	2,669																							2,669
2000	0	0	15	54	109	273	479	751	1,008	1,280	1,529	1,769	2,062	2,453																								2,453
2001	0	0	4	104	248	504	855	1,238	1,706	2,329	3,025	3,661	4,391																									4,391
2002	0	0	57	143	234	383	569	744	985	1,413	1,823	2,310																										2,310
2003	0	0	0	15	112	287	525	850	1,200	1,705	2,303																											2,303
2004	0	0	10	37	153	315	504	893	1,360	1,836																												1,836
2005	0	0	0	17	59	163	360	769	1,084																													1,084
2006	0	0	0	6	35	150	351	518																														518
2007	0	0	0	0	14	76	224																															224
2008	0	0	0	0	0	76																																76
2009	0	0	39	75	110																																	110
2010	0	0	0	50																																		50
2011	0	0	0																																			-
2012	0	0																																				-
2013	0																																					-
																																						138,742

AGE-TO-AGE DEVELOPMENT FACTORS

	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-438	438-Ult	
1977			5.860	6.897	3.348	1.343	1.308	1.242	1.215	1.199	1.175	1.185	1.172	1.143	1.142	1.116	1.092	1.093	1.084	1.075	1.061	1.056	1.056	1.042	1.033	1.030	1.028	1.031	1.024	1.023	1.021	1.020	1.017	1.015	1.014	1.014		
1978			11.429	4.137	1.638	1.523	1.406	1.341	1.296	1.286	1.247	1.200	1.188	1.165	1.122	1.104	1.094	1.094	1.076	1.073	1.060	1.052	1.047	1.046	1.038	1.038	1.036	1.032	1.030	1.025	1.022	1.021	1.018	1.017	1.016			
1979				1.412	1.327	1.444	1.513	1.410	1.347	1.299	1.248	1.209	1.173	1.155	1.142	1.129	1.103	1.093	1.083	1.073	1.060	1.048	1.043	1.036	1.031	1.030	1.028	1.027	1.025	1.022	1.021	1.019	1.018	1.018				
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	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					
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	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						
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	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							
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	1.079	1.069	1.063	1.058	1.051	1.048	1.047	1.043	1.041	1.038	1.034	1.030								
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	1.078	1.073	1.068	1.057	1.052	1.051	1.036	1.030	1.028	1.026	1.024									
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	1.065	1.060	1.053	1.052	1.049	1.047	1.041	1.035	1.030	1.024										
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	1.086	1.075	1.066	1.060	1.072	1.051	1.045	1.041	1.044											
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	1.082	1.074	1.063	1.055	1.048	1.045	1.047	1.044												
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	1.085	1.078	1.068	1.064	1.056	1.051	1.049													
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	1.081	1.076	1.072	1.067	1.061	1.057														
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	1.079	1.068	1.063	1.056	1.056															
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	1.086	1.081	1.072	1.076																
1992		1.000	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	1.070	1.068	1.066																	
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	1.091	1.101	1.086	1.083																		
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	1.105																			
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																					
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																						
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																							
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																								
2000			3.514	2.021	2.494	1.758	1.568	1.342	1.270	1.194	1.157	1.166	1.189																									
2001			24.530	2.376	2.037	1.696	1.448	1.378	1.365	1.299	1.210	1.200																										
2002			2.525	1.634	1.637	1.485	1.308	1.323	1.434	1.290	1.267																											
2003				7.721	2.565	1.828	1.618	1.412	1.421	1.350																												
2004			3.557	4.104	2.064	1.599	1.771	1.523	1.351																													
2005				3.572	2.763	2.209	2.134	1.410																														
2006				6.200	4.301	2.335	1.476																															
2007					5.543	2.937																																
2008																																						
2009			1.888	1.470																																		
2010																																						
2011																																						
2012																																						
3 Yr Avg		1.464	2.657	3.748	4.202	2.493	1.793	1.448	1.402	1.313	1.212	1.187	1.177	1.140	1.146	1.120	1.107	1.094	1.087	1.077	1.067	1.066	1.057	1.051	1.047	1.040	1.034	1.029	1.028	1.027	1.022	1.021	1.019	1.017	1.015	1.014		
5 Yr Avg		1.464	7.203	4.614	3.447	2.181	1.661	1.409	1.368	1.270	1.216	1.184	1.169	1.152	1.136	1.115	1.102	1.091	1.085	1.075	1.068	1.064	1.058	1.050	1.043	1.039	1.034	1.030	1.028	1.025	1.022	1.020	1.018	1.017	1.015	1.014		
7 Yr Avg		1.464	14.281	3.868	2.987	2.012	1.618	1.389	1.347	1.274	1.222	1.185	1.168	1.141	1.128	1.109	1.106	1.093	1.085	1.075	1.067	1.061	1.056	1.050	1.043	1.037	1.034	1.029	1.028	1.025	1.022	1.020	1.018	1.017	1.015	1.014		
5 Yr Wtd			3.298	2.248	2.998	1.980	1.634	1.410	1.368	1.279	1.216	1.185	1.167	1.149	1.133	1.114	1.101	1.090	1.085	1.074	1.068	1.063	1.059	1.050	1.044	1.039	1.035	1.030	1.028	1.025	1.022	1.021	1.018	1.017	1.015	1.014		
10 Yr Wtd			4.020	2.385	2.350	1.788	1.549	1.383	1.343	1.268	1.209	1.179	1.165	1.140	1.129	1.112	1.105	1.094	1.083	1.073	1.065	1.060	1.055	1.047	1.042	1.037	1.034	1.030	1.028	1.025	1.022	1.021	1.018	1.017	1.015	1.014		
15 Yr Wtd			4.376	2.476	2.240	1.738	1.531	1.364	1.325	1.266	1.216	1.187	1.169	1.139	1.130	1.112	1.102	1.091	1.081	1.073	1.064	1.057	1.053	1.046	1.041	1.036	1.034	1.030	1.028	1.025	1.022	1.021	1.018	1.017	1.015	1.014		TAIL
Prior FY	30.000	4.500	3.500	3.500	2.500	1.800	1.570	1.365	1.345	1.260	1.200	1.180	1.163	1.143	1.130	1.108	1.102	1.098	1.080	1.073	1.065	1.058	1.054	1.048	1.040	1.035	1.032	1.031	1.031	1.028	1.026	1.024	1.022	1.021	1.019	1.017	1.016	1.162
PA Sel.	30.000	4.000	3.080	2.220	1.910	1.650	1.450	1.352	1.283	1.239	1.202	1.172	1.154	1.133	1.118	1.105	1.095	1.085	1.076	1.070	1.063	1.057	1.052	1.048	1.044	1.040	1.036	1.033	1.030	1.028	1.025	1.024	1.022	1.020	1.019	1.017	1.016	
Selected	30.000	4.500	3.500	3.500	2.500	1.950	1.570	1.375	1.345	1.270	1.210	1.185	1.165	1.140	1.129	1.112	1.105	1.094	1.083	1.073	1.065	1.060	1.055	1.047	1.042	1.037	1.034	1.030	1.030	1.028	1.025	1.024	1.022	1.020	1.019	1.017	1.016	
Cumulative	202784.5	6759.48	1502.11	429.174	122.621	49.048	25.153	16.021	11.652	8.663	6.821	5.637	4.757	4.083	3.582	3.172	2.852	2.582	2.359	2.179	2.030	1.905	1.798	1.704	1.626	1.561	1.506	1.457	1.415	1.373	1.336	1.303	1.273	1.246	1.221	1.199	1.178	1.160

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
PERMANENT TOTAL DISABILITY
INCURRED LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																										5,630	5,603	5,610	5,758	5,834	5,918	5,883	5,979	5,967	6,020	6,033	6,039	6,039
1978																									7,484	7,278	7,674	7,894	8,121	8,156	8,190	8,146	8,181	8,270	8,281	8,314		8,314
1979																								5,346	5,334	5,220	5,414	5,563	5,645	5,683	5,736	5,824	5,836	5,862	5,837			5,837
1980																							5,964	5,987	6,066	6,161	6,381	6,527	6,674	6,715	6,702	6,803	6,776	6,864				6,864
1981																						5,738	6,071	6,465	6,340	6,333	6,717	6,868	7,040	7,102	7,181	7,199	7,279					7,279
1982																					6,861	6,896	6,818	7,027	7,136	7,015	7,183	7,345	7,467	7,623	7,624	7,596						7,596
1983																				6,861	7,513	7,413	7,744	8,034	8,174	8,242	8,629	8,969	9,144	9,082	8,991							8,991
1984																			5,922	5,555	6,188	6,320	6,535	6,733	6,633	6,574	6,602	6,800	6,793	6,838								6,838
1985																		4,989	5,410	5,095	5,496	5,640	5,909	6,122	6,160	6,165	6,347	6,267	6,098									6,098
1986																	6,980	7,454	8,048	7,681	8,635	8,593	8,979	9,408	9,747	9,975	10,040	10,374										10,374
1987																5,786	6,285	6,190	6,819	6,566	7,042	6,919	7,200	7,380	7,754	8,015	8,098											8,098
1988															7,249	7,679	7,946	8,330	9,310	8,449	9,497	9,452	9,850	10,381	10,427	10,547												10,547
1989														5,068	6,259	6,455	6,749	7,140	7,632	6,931	7,671	8,315	8,948	8,829	9,116													9,116
1990													5,638	5,783	6,418	7,146	7,777	8,291	8,995	8,276	8,436	9,215	9,228	9,511														9,511
1991												3,663	4,274	4,249	5,193	5,402	5,317	5,646	6,160	6,321	6,947	7,005	7,338															7,338
1992											3,301	3,530	4,017	3,884	4,552	4,360	4,546	4,827	5,059	5,463	5,604	6,014																6,014
1993										2,005	3,454	3,264	3,529	3,753	4,177	4,431	4,585	4,804	5,666	5,636	5,989																	5,989
1994									2,896	2,777	3,459	3,694	4,112	4,301	5,123	5,246	5,933	6,887	7,183	7,719																		7,719
1995								2,908	3,807	4,052	5,275	5,629	6,513	6,825	8,027	8,517	9,336	9,481	9,359																			9,359
1996							678	1,272	2,242	2,476	2,906	3,365	3,835	4,005	5,085	6,280	6,296	6,498																				6,498
1997						1,908	3,527	3,278	4,330	4,637	6,346	6,476	7,330	7,839	9,266	10,110	10,309																					10,309
1998					1,045	1,164	1,281	2,181	2,890	3,116	4,193	4,500	5,083	6,226	6,246	6,282																						6,282
1999				282	402	1,047	2,688	2,907	3,861	3,439	4,388	5,509	6,352	6,441	6,619																							6,619
2000			211	635	651	1,341	2,498	2,778	4,001	4,025	4,497	5,334	5,881	7,332																								7,332
2001		0	295	905	1,467	2,715	3,971	4,643	6,397	8,765	10,880	11,417	12,266																									12,266
2002	0	0	506	1,096	1,167	1,566	2,374	2,607	3,722	6,395	6,933	7,842																										7,842
2003	0	0	0	661	1,032	1,857	3,049	4,239	6,328	7,817	9,087																											9,087
2004	0	0	491	500	1,485	2,441	3,071	5,608	7,403	8,314																												8,314
2005	0	0	0	298	681	1,447	3,007	4,849	5,553																													5,553
2006	0	0	0	422	465	2,066	2,423	2,727																														2,727
2007	0	0	0	0	379	1,390	1,983																															1,983
2008	0	0	0	0	0	1,126																																1,126
2009	0	0	404	408	408																																	408
2010	0	0	0	1,017																																		1,017
2011	0	0	0																																			-
2012	0	0																																				-
2013	0																																					-
																																						235,282

AGE-TO-AGE DEVELOPMENT FACTORS

	6-Ult	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-438	438-Ult	
1977																										0.995	1.001	1.026	1.013	1.014	0.994	1.016	0.998	1.009	1.002	1.001		
1978																									0.973	1.054	1.029	1.029	1.004	1.004	0.995	1.004	1.011	1.001	1.004			
1979																								0.998	0.979	1.037	1.027	1.015	1.007	1.009	1.015	1.002	1.004	0.996				
1980																							1.004	1.013	1.016	1.036	1.023	1.023	1.006	0.998	1.015	0.996	1.013					
1981																						1.058	1.065	0.981	0.999	1.061	1.023	1.025	1.009	1.011	1.002	1.011						
1982																					1.005	0.989	1.031	1.015	0.983	1.024	1.023	1.017	1.021	1.000	0.996							
1983																				1.095	0.987	1.045	1.037	1.017	1.008	1.047	1.039	1.019	0.993	0.990								
1984																			0.938	1.114	1.021	1.034	1.030	0.985	0.991	1.004	1.030	0.999	1.007									
1985																		1.084	0.942	1.079	1.026	1.048	1.036	1.006	1.001	1.030	0.987	0.973										
1986																	1.068	1.080	0.954	1.124	0.995	1.045	1.048	1.036	1.023	1.006	1.033											
1987																1.086	0.985	1.102	0.963	1.073	0.983	1.041	1.025	1.051	1.034	1.010												
1988															1.059	1.035	1.048	1.118	0.907	1.124	0.995	1.042	1.054	1.004	1.012														
1989														1.235	1.031	1.045	1.058	1.069	0.908	1.107	1.084	1.076	0.987	1.033															
1990													1.026	1.110	1.113	1.088	1.066	1.085	0.920	1.019	1.092	1.001	1.031																
1991												1.167	0.994	1.222	1.040	0.984	1.062	1.091	1.026	1.099	1.008	1.048																	
1992											1.069	1.138	0.967	1.172	0.958	1.043	1.062	1.048	1.080	1.026	1.073																		
1993										1.723	0.945	1.081	1.064	1.113	1.061	1.035	1.048	1.179	0.995	1.063																			
1994									0.959	1.246	1.068	1.113	1.046	1.191	1.024	1.131	1.161	1.043	1.075																				
1995								1.309	1.065	1.302	1.067	1.157	1.048	1.176	1.061	1.096	1.016	0.987																					
1996							1.877	1.763	1.104	1.174	1.158	1.139	1.045	1.270	1.235	1.003	1.032																						
1997						1.849	0.929	1.321	1.071	1.368	1.020	1.132	1.070	1.182	1.091	1.020																							
1998					1.114	1.100	1.703	1.325	1.078	1.346	1.073	1.129	1.225	1.003	1.006																								
1999				1.426	2.606	2.568	1.082	1.328	0.891	1.276	1.255	1.153	1.014	1.028																									
2000			3.005	1.024	2.061	1.863	1.112	1.440	1.006	1.117	1.186	1.102	1.247																										
2001			3.069	1.620	1.851	1.463	1.169	1.378	1.370	1.241	1.049	1.074																											
2002			2.165	1.064	1.342	1.516	1.098	1.428	1.718	1.084	1.131																												
2003				1.563	1.799	1.642	1.390	1.493	1.235	1.162																													
2004			1.019	2.968	1.644	1.258	1.826	1.320	1.123																														
2005				2.284	2.125	2.078	1.613	1.145																															
2006				1.102	4.443	1.173	1.125																																
2007					3.669	1.426																																	
2008																																							
2009			1.010	1.000																																			
2010																																							
2011																																							
2012																																							
3 Yr Avg			1.398	1.462	3.413	1.559	1.522	1.319	1.359	1.163	1.122	1.110	1.162	1.071	1.111	1.039	1.069	1.070	1.050	1.063	1.058	1.042	1.024	1.029	1.023	1.015	1.017	0.997	1.007	1.000	1.005	1.010	1.009	1.002	1.003	1.001		
5 Yr Avg			2.054	1.783	2.736	1.515	1.411	1.353	1.291	1.176	1.139	1.118	1.120	1.132	1.083	1.057	1.064	1.070	1.019	1.063	1.051	1.042	1.029	1.026	1.012	1.020	1.023	1.007	1.007	1.002	1.005	1.006	1.007	1.002	1.003	1.001		
7 Yr Avg			2.054	1.657	2.411	1.508	1.334	1.362	1.203	1.228	1.125	1.127	1.099	1.138	1.062	1.044	1.064	1.072	0.987	1.073	1.033	1.043	1.030	1.019	1.007	1.026	1.023	1.010	1.007	1.004	1.003	1.006	1.007	1.002	1.003	1.001		
3 Yr Wtd			3.528	1.929	5.430	1.512	1.551	1.312	1.291	1.171	1.102	1.100	1.155	1.079	1.101	1.041	1.060	1.049	1.051	1.064	1.059	1.040	1.025	1.027	1.022	1.014	1.020	1.000	1.006	1.000	1.004	1.003	1.010	1.002	1.003	1.001		
5 Yr Wtd			4.573	1.713	2.814	1.471	1.439	1.340	1.268	1.176	1.120	1.111	1.118	1.125	1.080	1.054	1.059	1.056	1.011	1.062	1.048	1.041	1.029	1.026	1.014	1.019	1.025	1.008	1.006	1.001	1.004	1.006	1.007	1.002	1.003	1.001		
10 Yr Wtd			3.129	1.570	2.199	1.546	1.284	1.360	1.179	1.220	1.090	1.118	1.077	1.139	1.064	1.048	1.051	1.075	0.969	1.084	1.025	1.037	1.034	1.016	1.006	1.030	1.023	1.014	1.007	1.003	1.002	1.006	1.007	1.002	1.003	1.001		TAIL
Prior FY	6.000	1.850	2.200	1.840	1.630	1.350	1.270	1.200	1.150	1.120	1.095	1.080	1.065	1.065	1.045	1.045	1.035	1.030	1.025	1.025	1.025	1.025	1.015	1.014	1.013	1.011	1.010	1.010	1.009	1.005	1.005	1.005	1.005	1.004	1.004			1.032
PA Sel.	6.000	1.850	2.200	1.830	1.625	1.350	1.265	1.200	1.150	1.130	1.100	1.080	1.065	1.065	1.045	1.045	1.035	1.025	1.025	1.025	1.020	1.020	1.015	1.014	1.013	1.011	1.010	1.010	1.009	1.006	1.005	1.005	1.005	1.004	1.004	1.003	1.003	1.027
Selected	6.000	1.850	2.200	1.830	1.625	1.350	1.265	1.200	1.150	1.130	1.100	1.080	1.065	1.065	1.045	1.045	1.035	1.025	1.025	1.025	1.020	1.020	1.015	1.014	1.013	1.011	1.010	1.010	1.009	1.006	1.005	1.005	1.005	1.004	1.004	1.003	1.003	
Cumulative	380.851	63.475	34.311	15.596	8.522	5.245	3.885	3.071	2.559	2.225	1.969	1.790	1.658	1.557	1.462	1.399	1.338	1.293	1.262	1.231	1.201	1.177	1.154	1.137	1.121	1.107	1.095	1.084	1.073	1.064	1.057	1.052	1.047	1.042	1.038	1.033	1.030	1.027

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
PERMANENT TOTAL DISABILITY
CASE RESERVES (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																										1,193	1,032	913	916	878	850	711	706	602	573	508	437	437
1978																									1,749	1,327	1,498	1,495	1,516	1,354	1,218	1,018	905	861	748	660		660
1979																								1,256	1,097	851	914	937	894	816	762	746	662	595	476			476
1980																							1,568	1,401	1,319	1,214	1,269	1,261	1,266	1,166	1,021	1,005	865	835				835
1981																						1,549	1,671	1,826	1,489	1,288	1,471	1,430	1,417	1,303	1,226	1,095	1,031					1,031
1982																					2,278	2,029	1,680	1,642	1,537	1,225	1,222	1,219	1,182	1,181	1,033	875						875
1983																				2,211	2,541	2,129	2,154	2,158	2,014	1,791	1,901	1,965	1,875	1,568	1,252							1,252
1984																			2,426	1,787	2,147	2,005	1,975	1,938	1,595	1,357	1,227	1,276	1,123	1,031								1,031
1985																		1,806	2,004	1,469	1,652	1,593	1,651	1,655	1,486	1,298	1,311	1,078	785									785
1986																	3,095	3,206	3,385	2,618	3,193	2,791	2,830	2,815	2,817	2,736	2,502	2,504										2,504
1987																2,981	3,139	2,736	3,050	2,489	2,663	2,266	2,293	2,239	2,381	2,388	2,224											2,224
1988															4,200	4,230	4,091	4,065	4,626	3,366	4,019	3,602	3,623	3,807	3,519	3,302												3,302
1989														2,732	3,590	3,443	3,359	3,405	3,531	2,496	2,898	3,199	3,489	3,037	2,994													2,994
1990													3,420	3,181	3,469	3,775	4,023	4,054	4,342	3,257	3,077	3,516	3,213	3,161														3,161
1991												2,293	2,648	2,349	3,005	2,935	2,596	2,648	2,865	2,741	3,079	2,859	2,876															2,876
1992											2,066	2,067	2,296	1,906	2,328	1,909	1,881	1,907	1,923	2,109	2,021	2,195																2,195
1993										1,262	2,470	2,080	2,149	2,150	2,392	2,440	2,388	2,406	3,027	2,768	2,885																	2,885
1994									1,975	1,652	2,108	2,116	2,301	2,171	2,741	2,574	2,971	3,615	3,582	3,739																		3,739
1995								1,922	2,586	2,504	3,384	3,373	3,882	3,777	4,528	4,595	4,995	4,731	4,224																			4,224
1996							526	957	1,752	1,761	1,999	2,196	2,418	2,351	3,116	3,943	3,629	3,505																				3,505
1997						1,617	2,913	2,380	3,157	3,097	4,341	4,094	4,557	4,663	5,635	6,005	5,741																					5,741
1998					868	880	905	1,627	2,167	2,148	2,966	3,004	3,297	4,103	3,817	3,559																						3,559
1999				246	332	848	2,219	2,219	2,941	2,290	2,989	3,798	4,306	4,083	3,951																							3,951
2000			196	581	541	1,069	2,019	2,027	2,993	2,744	2,968	3,565	3,819	4,880																								4,880
2001		0	291	801	1,219	2,211	3,116	3,405	4,691	6,437	7,855	7,757	7,875																									7,875
2002	0	0	450	953	932	1,182	1,804	1,863	2,737	4,982	5,110	5,532																										5,532
2003	0	0	0	646	920	1,569	2,524	3,389	5,128	6,112	6,784																											6,784
2004	0	0	481	463	1,332	2,126	2,567	4,716	6,044	6,478																												6,478
2005	0	0	0	282	622	1,284	2,646	4,080	4,469																													4,469
2006	0	0	0	416	430	1,915	2,072	2,208																														2,208
2007	0	0	0	0	365	1,314	1,758																															1,758
2008	0	0	0	0	0	1,050																																1,050
2009	0	0	364	333	298																																	298
2010	0	0	0	967																																		967
2011	0	0	0																																			-
2012	0	0																																				-
2013	0																																					-
																																						96,540

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
PERMANENT TOTAL DISABILITY
PAID TO INCURRED LOSS RATIOS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																										78.8%	81.6%	83.7%	84.1%	84.9%	85.6%	87.9%	88.2%	89.9%	90.5%	91.6%	92.8%	92.8%
1978																									76.6%	81.8%	80.5%	81.1%	81.3%	83.4%	85.1%	87.5%	88.9%	89.6%	91.0%	92.1%		92.1%
1979																								76.5%	79.4%	83.7%	83.1%	83.1%	84.2%	85.6%	86.7%	87.2%	88.7%	89.8%	91.8%			91.8%
1980																							73.7%	76.6%	78.3%	80.3%	80.1%	80.7%	81.0%	82.6%	84.8%	85.2%	87.2%	87.8%				87.8%
1981																						73.0%	72.5%	71.7%	76.5%	79.7%	78.1%	79.2%	79.9%	81.7%	82.9%	84.8%	85.8%					85.8%
1982																					66.8%	70.6%	75.4%	76.6%	78.5%	82.5%	83.0%	83.4%	84.2%	84.5%	86.4%	88.5%						88.5%
1983																				67.8%	66.2%	71.3%	72.2%	73.1%	75.4%	78.3%	78.0%	78.1%	79.5%	82.7%	86.1%							86.1%
1984																			59.0%	67.8%	65.3%	68.3%	69.8%	71.2%	76.0%	79.4%	81.4%	81.2%	83.5%	84.9%								84.9%
1985																		63.8%	62.9%	71.2%	69.9%	71.8%	72.1%	73.0%	75.9%	78.9%	79.3%	82.8%	87.1%									87.1%
1986																	55.7%	57.0%	57.9%	65.9%	63.0%	67.5%	68.5%	70.1%	71.1%	72.6%	75.1%	75.9%										75.9%
1987																48.5%	50.1%	55.8%	55.3%	62.1%	62.2%	67.3%	68.2%	69.7%	69.3%	70.2%	72.5%											72.5%
1988															42.1%	44.9%	48.5%	51.2%	50.3%	60.2%	57.7%	61.9%	63.2%	63.3%	66.3%	68.7%												68.7%
1989														46.1%	42.6%	46.7%	50.2%	52.3%	53.7%	64.0%	62.2%	61.5%	61.0%	65.6%	67.2%													67.2%
1990													39.4%	45.0%	45.9%	47.2%	48.3%	51.1%	51.7%	60.6%	63.5%	61.8%	65.2%	66.8%														66.8%
1991												37.4%	38.0%	44.7%	42.1%	45.7%	51.2%	53.1%	53.5%	56.6%	55.7%	59.2%	60.8%															60.8%
1992											37.4%	41.4%	42.8%	50.9%	48.9%	56.2%	58.6%	60.5%	62.0%	61.4%	63.9%	63.5%																63.5%
1993										37.0%	28.5%	36.3%	39.1%	42.7%	42.7%	44.9%	47.9%	49.9%	46.6%	50.9%	51.8%																	51.8%
1994									31.8%	40.5%	39.0%	42.7%	44.0%	49.5%	46.5%	50.9%	49.9%	47.5%	50.1%	51.6%																		51.6%
1995								33.9%	32.1%	38.2%	35.9%	40.1%	40.4%	44.6%	43.6%	46.0%	46.5%	50.1%	54.9%																			54.9%
1996							22.3%	24.8%	21.9%	28.9%	31.2%	34.7%	37.0%	41.3%	38.7%	37.2%	42.4%	46.1%																				46.1%
1997						15.3%	17.4%	27.4%	27.1%	33.2%	31.6%	36.8%	37.8%	40.5%	39.2%	40.6%	44.3%																					44.3%
1998					17.0%	24.5%	29.4%	25.4%	25.0%	31.1%	29.3%	33.3%	35.1%	34.1%	38.9%	43.3%																						43.3%
1999				12.7%	17.3%	19.0%	17.5%	23.7%	23.8%	33.4%	31.9%	31.1%	32.2%	36.6%	40.3%																							40.3%
2000			7.3%	8.5%	16.8%	20.3%	19.2%	27.0%	25.2%	31.8%	34.0%	33.2%	35.1%	33.4%																								33.4%
2001			1.4%	11.5%	16.9%	18.6%	21.5%	26.7%	26.7%	26.6%	27.8%	32.1%	35.8%																									35.8%
2002			11.2%	13.1%	20.1%	24.5%	24.0%	28.6%	26.5%	22.1%	26.3%	29.5%																										29.5%
2003				2.2%	10.9%	15.5%	17.2%	20.0%	19.0%	21.8%	25.3%																											25.3%
2004			2.1%	7.4%	10.3%	12.9%	16.4%	15.9%	18.4%	22.1%																												22.1%
2005				5.5%	8.7%	11.3%	12.0%	15.9%	19.5%																													19.5%
2006				1.3%	7.5%	7.3%	14.5%	19.0%																														19.0%
2007					3.6%	5.5%	11.3%																															11.3%
2008						6.8%																																6.8%
2009			9.8%	18.3%	26.9%																																	26.9%
2010				4.9%																																		4.9%
2011																																						
2012																																						
2013																																						

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
PERMANENT TOTAL DISABILITY
PAID LOSS / $100 OF PAYROLL

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ON-LEVEL PAYROLL
1977	0.00%	0.00%	0.00%	0.02%	0.17%	0.57%	0.77%	1.01%	1.25%	1.52%	1.82%	2.14%	2.54%	2.98%	3.40%	3.88%	4.33%	4.73%	5.17%	5.60%	6.02%	6.39%	6.75%	7.13%	7.43%	7.68%	7.91%	8.13%	8.38%	8.58%	8.77%	0.09%	0.09%	0.09%	0.09%	0.10%	0.10%	5,778,966
1978	0.00%	0.00%	0.01%	0.07%	0.29%	0.48%	0.73%	1.03%	1.38%	1.79%	2.30%	2.87%	3.44%	4.09%	4.77%	5.35%	5.91%	6.46%	7.07%	7.60%	8.15%	8.65%	9.10%	9.52%	9.96%	10.34%	10.73%	11.12%	11.48%	11.82%	12.12%	0.12%	0.13%	0.13%	0.13%	0.13%		5,754,667
1979	0.00%	0.00%	0.00%	0.17%	0.24%	0.31%	0.45%	0.68%	0.97%	1.30%	1.69%	2.11%	2.55%	2.99%	3.45%	3.95%	4.46%	4.91%	5.37%	5.82%	6.24%	6.62%	6.93%	7.23%	7.49%	7.72%	7.96%	8.18%	8.40%	8.60%	8.79%	0.09%	0.09%	0.09%	0.09%			5,656,194
1980	0.00%	0.00%	0.04%	0.05%	0.07%	0.11%	0.19%	0.35%	0.62%	1.02%	1.52%	2.07%	2.58%	3.17%	3.72%	4.45%	5.01%	5.59%	6.14%	6.63%	7.10%	7.51%	7.88%	8.22%	8.51%	8.87%	9.17%	9.44%	9.70%	9.95%	10.19%	0.10%	0.11%	0.11%				5,575,918
1981	0.00%	0.01%	0.02%	0.07%	0.17%	0.32%	0.49%	0.73%	1.08%	1.52%	2.03%	2.57%	3.12%	3.64%	4.17%	4.75%	5.34%	5.85%	6.33%	6.83%	7.37%	7.79%	8.19%	8.63%	9.02%	9.38%	9.76%	10.12%	10.46%	10.79%	11.08%	0.11%	0.12%					5,375,984
1982	0.00%	0.00%	0.00%	0.00%	0.05%	0.14%	0.32%	0.57%	0.95%	1.43%	1.97%	2.54%	3.09%	3.67%	4.32%	5.07%	5.71%	6.34%	6.92%	7.44%	7.95%	8.44%	8.91%	9.34%	9.71%	10.04%	10.33%	10.62%	10.90%	11.17%	11.43%	0.12%						5,767,589
1983	0.00%	0.00%	0.00%	0.01%	0.08%	0.17%	0.33%	0.61%	1.02%	1.53%	2.06%	2.60%	3.38%	4.02%	4.71%	5.51%	6.14%	6.80%	7.40%	7.99%	8.54%	9.08%	9.60%	10.09%	10.58%	11.08%	11.55%	12.03%	12.48%	12.90%	13.29%							5,822,965
1984	0.00%	0.00%	0.00%	0.00%	0.01%	0.05%	0.17%	0.39%	0.71%	1.11%	1.48%	2.11%	2.57%	3.10%	3.77%	4.33%	4.91%	5.44%	5.92%	6.38%	6.84%	7.30%	7.72%	8.12%	8.53%	8.83%	9.10%	9.35%	9.60%	9.83%								5,909,297
1985	0.00%	0.00%	0.01%	0.03%	0.09%	0.20%	0.48%	0.79%	1.12%	1.50%	2.05%	2.67%	3.14%	3.60%	4.04%	4.56%	4.94%	5.28%	5.65%	6.01%	6.37%	6.71%	7.06%	7.41%	7.75%	8.07%	8.35%	8.61%	8.81%									6,030,627
1986	0.00%	0.00%	0.00%	0.02%	0.10%	0.31%	0.71%	1.03%	1.44%	1.88%	2.38%	2.98%	3.65%	4.33%	4.92%	5.54%	6.10%	6.67%	7.32%	7.95%	8.55%	9.11%	9.66%	10.36%	10.89%	11.37%	11.84%	12.36%										6,365,645
1987	0.00%	0.00%	0.00%	0.01%	0.04%	0.10%	0.18%	0.45%	0.75%	1.35%	1.86%	2.30%	2.78%	3.22%	3.65%	4.14%	4.64%	5.09%	5.56%	6.01%	6.46%	6.86%	7.24%	7.58%	7.92%	8.30%	8.66%											6,782,846
1988	0.00%	0.00%	0.00%	0.00%	0.07%	0.21%	0.38%	0.69%	1.07%	1.49%	2.01%	2.52%	3.17%	3.75%	4.29%	4.86%	5.43%	6.01%	6.60%	7.16%	7.71%	8.24%	8.77%	9.26%	9.73%	10.20%												7,101,789
1989	0.00%	0.00%	0.00%	0.03%	0.09%	0.20%	0.43%	0.72%	1.06%	1.42%	1.78%	2.31%	2.73%	3.21%	3.67%	4.14%	4.66%	5.14%	5.64%	6.10%	6.56%	7.03%	7.51%	7.96%	8.42%													7,272,541
1990	0.00%	0.00%	0.03%	0.05%	0.12%	0.25%	0.58%	0.85%	1.24%	1.59%	2.04%	2.46%	2.91%	3.41%	3.86%	4.41%	4.91%	5.55%	6.09%	6.57%	7.02%	7.46%	7.88%	8.31%														7,637,206
1991	0.00%	0.00%	0.00%	0.02%	0.05%	0.19%	0.37%	0.63%	0.85%	1.15%	1.44%	1.75%	2.08%	2.43%	2.80%	3.15%	3.48%	3.83%	4.21%	4.58%	4.95%	5.30%	5.71%															7,818,591
1992	0.00%	0.00%	0.00%	0.00%	0.14%	0.33%	0.51%	0.74%	1.04%	1.34%	1.62%	1.92%	2.26%	2.60%	2.92%	3.22%	3.50%	3.84%	4.12%	4.41%	4.71%	5.02%																7,613,696
1993	0.00%	0.00%	0.00%	0.01%	0.18%	0.29%	0.46%	0.63%	0.79%	0.97%	1.29%	1.55%	1.81%	2.10%	2.34%	2.61%	2.88%	3.15%	3.47%	3.76%	4.08%																	7,617,194
1994	0.00%	0.00%	0.00%	0.09%	0.22%	0.39%	0.57%	0.84%	1.16%	1.42%	1.71%	2.00%	2.29%	2.69%	3.01%	3.38%	3.74%	4.14%	4.55%	5.03%																		7,909,310
1995	0.00%	0.00%	0.03%	0.11%	0.32%	0.60%	0.86%	1.24%	1.53%	1.94%	2.37%	2.83%	3.30%	3.82%	4.39%	4.92%	5.45%	5.96%	6.44%																			7,972,245
1996	0.00%	0.00%	0.00%	0.00%	0.00%	0.09%	0.19%	0.40%	0.63%	0.92%	1.16%	1.50%	1.82%	2.12%	2.53%	3.00%	3.42%	3.84%																				7,797,491
1997	0.00%	0.00%	0.00%	0.05%	0.11%	0.38%	0.80%	1.17%	1.53%	2.01%	2.61%	3.10%	3.61%	4.14%	4.73%	5.35%	5.95%																					7,678,681
1998	0.00%	0.00%	0.00%	0.07%	0.23%	0.37%	0.49%	0.73%	0.95%	1.27%	1.61%	1.96%	2.34%	2.78%	3.18%	3.56%																						7,638,048
1999	0.00%	0.00%	0.02%	0.05%	0.09%	0.26%	0.61%	0.89%	1.19%	1.48%	1.81%	2.21%	2.64%	3.04%	3.44%																							7,748,434
2000	0.00%	0.00%	0.02%	0.07%	0.14%	0.35%	0.61%	0.95%	1.28%	1.63%	1.94%	2.25%	2.62%	3.11%																								7,874,189
2001	0.00%	0.00%	0.01%	0.13%	0.30%	0.62%	1.05%	1.53%	2.10%	2.87%	3.73%	4.51%	5.41%																									8,115,826
2002	0.00%	0.00%	0.07%	0.18%	0.30%	0.49%	0.72%	0.95%	1.25%	1.80%	2.32%	2.94%																										7,863,811
2003	0.00%	0.00%	0.00%	0.02%	0.14%	0.36%	0.66%	1.07%	1.51%	2.15%	2.91%																											7,925,439
2004	0.00%	0.00%	0.01%	0.05%	0.18%	0.38%	0.61%	1.08%	1.64%	2.22%																												8,269,908
2005	0.00%	0.00%	0.00%	0.02%	0.07%	0.20%	0.44%	0.93%	1.31%																													8,253,608
2006	0.00%	0.00%	0.00%	0.01%	0.04%	0.18%	0.41%	0.61%																														8,526,674
2007	0.00%	0.00%	0.00%	0.00%	0.02%	0.09%	0.26%																															8,496,918
2008	0.00%	0.00%	0.00%	0.00%	0.00%	0.09%																																8,337,961
2009	0.00%	0.00%	0.05%	0.09%	0.13%																																	8,129,364
2010	0.00%	0.00%	0.00%	0.06%																																		8,216,184
2011	0.00%	0.00%	0.00%																																			7,954,284
2012	0.00%	0.00%																																				7,783,294
2013	0.00%																																					5,307,514

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
PERMANENT TOTAL DISABILITY
INCURRED LOSS / $100 OF PAYROLL

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ON-LEVEL PAYROLL
1977																										9.74%	9.69%	9.71%	9.96%	10.10%	10.24%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	5,778,966
1978																									13.00%	12.65%	13.34%	13.72%	14.11%	14.17%	14.23%	0.14%	0.14%	0.14%	0.14%	0.14%		5,754,667
1979																								9.45%	9.43%	9.23%	9.57%	9.83%	9.98%	10.05%	10.14%	0.10%	0.10%	0.10%	0.10%			5,656,194
1980																							10.70%	10.74%	10.88%	11.05%	11.44%	11.71%	11.97%	12.04%	12.02%	0.12%	0.12%	0.12%				5,575,918
1981																						10.67%	11.29%	12.03%	11.79%	11.78%	12.49%	12.78%	13.10%	13.21%	13.36%	0.13%	0.14%					5,375,984
1982																					11.90%	11.96%	11.82%	12.18%	12.37%	12.16%	12.45%	12.74%	12.95%	13.22%	13.22%	0.13%						5,767,589
1983																				11.78%	12.90%	12.73%	13.30%	13.80%	14.04%	14.15%	14.82%	15.40%	15.70%	15.60%	15.44%							5,822,965
1984																			10.02%	9.40%	10.47%	10.69%	11.06%	11.39%	11.22%	11.13%	11.17%	11.51%	11.50%	11.57%								5,909,297
1985																		8.27%	8.97%	8.45%	9.11%	9.35%	9.80%	10.15%	10.22%	10.22%	10.52%	10.39%	10.11%									6,030,627
1986																	10.96%	11.71%	12.64%	12.07%	13.56%	13.50%	14.11%	14.78%	15.31%	15.67%	15.77%	16.30%										6,365,645
1987																8.53%	9.27%	9.13%	10.05%	9.68%	10.38%	10.20%	10.62%	10.88%	11.43%	11.82%	11.94%											6,782,846
1988															10.21%	10.81%	11.19%	11.73%	13.11%	11.90%	13.37%	13.31%	13.87%	14.62%	14.68%	14.85%												7,101,789
1989														6.97%	8.61%	8.88%	9.28%	9.82%	10.49%	9.53%	10.55%	11.43%	12.30%	12.14%	12.53%													7,272,541
1990													7.38%	7.57%	8.40%	9.36%	10.18%	10.86%	11.78%	10.84%	11.05%	12.07%	12.08%	12.45%														7,637,206
1991												4.68%	5.47%	5.43%	6.64%	6.91%	6.80%	7.22%	7.88%	8.08%	8.89%	8.96%	9.39%															7,818,591
1992											4.34%	4.64%	5.28%	5.10%	5.98%	5.73%	5.97%	6.34%	6.64%	7.18%	7.36%	7.90%																7,613,696
1993										2.63%	4.53%	4.29%	4.63%	4.93%	5.48%	5.82%	6.02%	6.31%	7.44%	7.40%	7.86%																	7,617,194
1994									3.66%	3.51%	4.37%	4.67%	5.20%	5.44%	6.48%	6.63%	7.50%	8.71%	9.08%	9.76%																		7,909,310
1995								3.65%	4.77%	5.08%	6.62%	7.06%	8.17%	8.56%	10.07%	10.68%	11.71%	11.89%	11.74%																			7,972,245
1996							0.87%	1.63%	2.88%	3.18%	3.73%	4.32%	4.92%	5.14%	6.52%	8.05%	8.07%	8.33%																				7,797,491
1997						2.48%	4.59%	4.27%	5.64%	6.04%	8.26%	8.43%	9.55%	10.21%	12.07%	13.17%	13.42%																					7,678,681
1998					1.37%	1.52%	1.68%	2.86%	3.78%	4.08%	5.49%	5.89%	6.65%	8.15%	8.18%	8.22%																						7,638,048
1999				0.36%	0.52%	1.35%	3.47%	3.75%	4.98%	4.44%	5.66%	7.11%	8.20%	8.31%	8.54%																							7,748,434
2000			0.27%	0.81%	0.83%	1.70%	3.17%	3.53%	5.08%	5.11%	5.71%	6.77%	7.47%	9.31%																								7,874,189
2001		0.00%	0.36%	1.12%	1.81%	3.35%	4.89%	5.72%	7.88%	10.80%	13.41%	14.07%	15.11%																									8,115,826
2002	0.00%	0.00%	0.64%	1.39%	1.48%	1.99%	3.02%	3.32%	4.73%	8.13%	8.82%	9.97%																										7,863,811
2003	0.00%	0.00%	0.00%	0.83%	1.30%	2.34%	3.85%	5.35%	7.98%	9.86%	11.47%																											7,925,439
2004	0.00%	0.00%	0.59%	0.61%	1.80%	2.95%	3.71%	6.78%	8.95%	10.05%																												8,269,908
2005	0.00%	0.00%	0.00%	0.36%	0.83%	1.75%	3.64%	5.88%	6.73%																													8,253,608
2006	0.00%	0.00%	0.00%	0.49%	0.55%	2.42%	2.84%	3.20%																														8,526,674
2007	0.00%	0.00%	0.00%	0.00%	0.45%	1.64%	2.33%																															8,496,918
2008	0.00%	0.00%	0.00%	0.00%	0.00%	1.35%																																8,337,961
2009	0.00%	0.00%	0.50%	0.50%	0.50%																																	8,129,364
2010	0.00%	0.00%	0.00%	1.24%																																		8,216,184
2011	0.00%	0.00%	0.00%																																			7,954,284
2012	0.00%	0.00%																																				7,783,294
2013	0.00%																																					5,307,514

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
PERMANENT TOTAL DISABILITY

REPORTED PERMANENT TOTAL DISABILITY CLAIM COUNTS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982				3	7	12	21	29	36	41	44	47	51	54	55	58	58	59	60	61	63	64	65	65	65	65	65	65	65	65	65	65						65
1983			5	5	8	12	20	28	36	39	41	48	53	58	62	62	64	64	64	64	65	65	65	66	67	67	67	68	68	68	68							68
1984			1	1	2	5	17	22	27	30	36	38	44	45	48	49	52	52	54	56	57	57	58	58	58	58	58	58	58	58								58
1985			2	2	6	19	21	25	28	36	37	38	39	41	41	41	41	43	44	45	45	47	47	47	47	48	48	48	48									48
1986			2	5	12	18	23	26	29	36	39	46	47	50	51	53	55	57	58	60	61	61	62	62	62	62	62	64										64
1987				1	5	8	12	20	27	30	31	33	33	33	36	38	40	41	43	43	44	44	45	45	46	46	46											46
1988			1	1	6	11	16	22	26	31	35	37	39	43	45	46	46	48	48	48	48	49	49	49	49	49												49
1989			1	4	7	10	17	23	27	29	35	38	41	44	45	45	47	47	47	48	51	52	52	52	53													53
1990		1	3	3	7	12	18	20	25	29	34	37	41	43	46	49	51	51	51	52	54	54	55	56														56
1991				2	6	11	13	15	15	18	21	22	25	26	27	27	28	29	30	31	32	32	33															33
1992			2	5	7	9	13	14	15	19	20	22	23	25	25	28	28	28	29	30	31	33																33
1993				1	7	8	12	15	15	18	25	25	27	29	29	31	32	32	35	36	37																	37
1994				2	3	7	8	12	15	16	18	21	21	23	23	25	28	31	32	34																		34
1995			1	4	9	11	13	16	18	23	26	28	31	33	35	35	36	36	36																			36
1996					1	5	5	9	11	15	16	18	19	19	22	25	25	25																				25
1997				1	4	10	16	17	19	21	27	28	29	30	34	36	36																					36
1998			1	3	7	8	10	15	17	21	22	25	26	30	31	31																						31
1999			1	1	2	5	12	13	15	15	16	18	19	19	19																							19
2000			1	3	3	7	13	15	17	18	19	22	25	29																								29
2001			2	4	7	12	16	19	22	29	33	35	38																									38
2002			2	4	4	6	9	11	15	21	23	27																										27
2003				2	3	7	9	12	15	20	24																											24
2004			1	1	4	7	9	15	19	22																												22
2005				1	3	5	10	14	17																													17
2006				1	1	4	6	8																														8
2007					1	3	5																															5
2008						4																																4
2009			1	1	1																																	1
2010				2																																		2
2011																																						
2012																																						
2013																																						
																																						968

AGE-TO-AGE DEVELOPMENT FACTORS

	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-Ult	390-Ult	402-Ult	414-Ult	426-Ult	438-Ult	
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982				2.333	1.714	1.750	1.381	1.241	1.139	1.073	1.068	1.085	1.059	1.019	1.055	1.000	1.017	1.017	1.017	1.033	1.016	1.016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
1983			1.000	1.600	1.500	1.667	1.400	1.286	1.083	1.051	1.171	1.104	1.094	1.069	1.000	1.032	1.000	1.000	1.000	1.016	1.000	1.000	1.015	1.015	1.000	1.000	1.015	1.000	1.000	1.000								
1984			1.000	2.000	2.500	3.400	1.294	1.227	1.111	1.200	1.056	1.158	1.023	1.067	1.021	1.061	1.000	1.038	1.037	1.018	1.000	1.018	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
1985			1.000	3.000	3.167	1.105	1.190	1.120	1.286	1.028	1.027	1.026	1.051	1.000	1.000	1.000	1.049	1.023	1.023	1.000	1.044	1.000	1.000	1.000	1.021	1.000	1.000	1.000										
1986			2.500	2.400	1.500	1.278	1.130	1.115	1.241	1.083	1.179	1.022	1.064	1.020	1.039	1.038	1.036	1.018	1.034	1.017	1.000	1.016	1.000	1.000	1.000	1.000	1.032											
1987				5.000	1.600	1.500	1.667	1.350	1.111	1.033	1.065	1.000	1.000	1.091	1.056	1.053	1.025	1.049	1.000	1.023	1.000	1.023	1.000	1.022	1.000	1.000												
1988			1.000	6.000	1.833	1.455	1.375	1.182	1.192	1.129	1.057	1.054	1.103	1.047	1.022	1.000	1.043	1.000	1.000	1.000	1.021	1.000	1.000	1.000	1.000													
1989			4.000	1.750	1.429	1.700	1.353	1.174	1.074	1.207	1.086	1.079	1.073	1.023	1.000	1.044	1.000	1.000	1.021	1.063	1.020	1.000	1.000	1.019														
1990		3.000	1.000	2.333	1.714	1.500	1.111	1.250	1.160	1.172	1.088	1.108	1.049	1.070	1.065	1.041	1.000	1.000	1.020	1.038	1.000	1.019	1.018															
1991				3.000	1.833	1.182	1.154	1.000	1.200	1.167	1.048	1.136	1.040	1.038	1.000	1.037	1.036	1.034	1.033	1.032	1.000	1.031																
1992			2.500	1.400	1.286	1.444	1.077	1.071	1.267	1.053	1.100	1.045	1.087	1.000	1.120	1.000	1.000	1.036	1.034	1.033	1.065																	
1993				7.000	1.143	1.500	1.250	1.000	1.200	1.389	1.000	1.080	1.074	1.000	1.069	1.032	1.000	1.094	1.029	1.028																		
1994				1.500	2.333	1.143	1.500	1.250	1.067	1.125	1.167	1.000	1.095	1.000	1.087	1.120	1.107	1.032	1.063																			
1995			4.000	2.250	1.222	1.182	1.231	1.125	1.278	1.130	1.077	1.107	1.065	1.061	1.000	1.029	1.000	1.000																				
1996					5.000	1.000	1.800	1.222	1.364	1.067	1.125	1.056	1.000	1.158	1.136	1.000	1.000																					
1997				4.000	2.500	1.600	1.063	1.118	1.105	1.286	1.037	1.036	1.034	1.133	1.059	1.000																						
1998			3.000	2.333	1.143	1.250	1.500	1.133	1.235	1.048	1.136	1.040	1.154	1.033	1.000																							
1999			1.000	2.000	2.500	2.400	1.083	1.154	1.000	1.067	1.125	1.056	1.000	1.000																								
2000			3.000	1.000	2.333	1.857	1.154	1.133	1.059	1.056	1.158	1.136	1.160																									
2001			2.000	1.750	1.714	1.333	1.188	1.158	1.318	1.138	1.061	1.086																										
2002			2.000	1.000	1.500	1.500	1.222	1.364	1.400	1.095	1.174																											
2003				1.500	2.333	1.286	1.333	1.250	1.333	1.200																												
2004			1.000	4.000	1.750	1.286	1.667	1.267	1.158																													
2005				3.000	1.667	2.000	1.400	1.214																														
2006				1.000	4.000	1.500	1.333																															
2007					3.000	1.667																																
2008																																						
2009			1.000	1.000																																		
2010																																						
2011																																						
2012																																						
3 Yr Avg		3.000	1.333	1.667	2.889	1.722	1.467	1.244	1.297	1.144	1.131	1.093	1.105	1.056	1.065	1.010	1.036	1.042	1.042	1.031	1.022	1.017	1.006	1.014	1.000	1.000	1.011	1.000	1.000	1.000	1.000							
5 Yr Avg		3.000	1.800	2.100	2.550	1.548	1.391	1.250	1.254	1.111	1.131	1.071	1.070	1.077	1.056	1.036	1.021	1.039	1.036	1.039	1.021	1.014	1.004	1.008	1.004	1.000	1.009	1.000	1.000	1.000	1.000							
7 Yr Avg		3.000	1.857	1.893	2.281	1.510	1.328	1.220	1.215	1.127	1.117	1.074	1.073	1.055	1.067	1.031	1.020	1.028	1.029	1.031	1.015	1.013	1.003	1.008	1.003	1.000	1.009	1.000	1.000	1.000	1.000							
3 Yr Wtd						1.750	1.480	1.244	1.286	1.143	1.120	1.093	1.114	1.063	1.057	1.010	1.034	1.040	1.042	1.031	1.017	1.014	1.006	1.014	1.000	1.000	1.012	1.000	1.000	1.000	1.000							
5 Yr Wtd						1.500	1.395	1.239	1.250	1.117	1.124	1.070	1.076	1.076	1.048	1.033	1.020	1.038	1.034	1.041	1.019	1.013	1.004	1.008	1.004	1.000	1.010	1.000	1.000	1.000	1.000							
7 Yr Wtd						1.455	1.306	1.212	1.217	1.131	1.109	1.075	1.076	1.055	1.060	1.029	1.018	1.024	1.026	1.031	1.012	1.012	1.003	1.008	1.003	1.000	1.010	1.000	1.000	1.000	1.000							TAIL
Prior FY	8.000	2.600	2.500	1.800	1.635	1.405	1.275	1.195	1.140	1.120	1.084	1.078	1.063	1.050	1.040	1.040	1.034	1.025	1.023	1.022	1.014	1.013	1.010	1.009	1.007	1.006	1.004	1.004	1.004	1.003								1.017
PA Sel.	8.000	2.300	2.450	1.825	1.630	1.406	1.276	1.195	1.134	1.124	1.079	1.078	1.061	1.048	1.036	1.037	1.033	1.026	1.022	1.022	1.015	1.014	1.010	1.010	1.008	1.005	1.004	1.004	1.003	1.002	1.002	1.002	1.002	1.001	1.001	1.001	1.001	
Selected	8.000	2.300	2.450	1.825	1.630	1.406	1.276	1.195	1.134	1.124	1.079	1.078	1.061	1.048	1.036	1.037	1.033	1.026	1.022	1.022	1.015	1.014	1.010	1.010	1.008	1.005	1.004	1.004	1.003	1.002	1.002	1.002	1.002	1.001	1.001	1.001	1.001	
Cumulative	616.868	77.109	33.525	13.684	7.498	4.599	3.271	2.563	2.144	1.891	1.683	1.560	1.448	1.365	1.302	1.257	1.212	1.173	1.143	1.119	1.095	1.079	1.064	1.053	1.042	1.034	1.028	1.025	1.021	1.017	1.016	1.013	1.011	1.009	1.008	1.007	1.006	1.005

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
PERMANENT TOTAL DISABILITY

CUMULATIVE PAID LOSS PER REPORTED CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982				0	3,830	6,862	8,829	11,414	15,299	20,179	25,875	31,165	34,973	39,166	45,348	50,449	56,760	61,968	66,493	70,325	72,755	76,056	79,033	82,848	86,130	89,067	91,704	94,247	96,697	99,102	101,391	103,412						103,412
1983			0	1,528	6,108	8,457	9,724	12,744	16,568	22,874	29,248	31,579	37,112	40,409	44,240	51,760	55,901	61,845	67,345	72,652	76,497	81,300	85,997	89,029	91,928	96,281	100,416	103,004	106,904	110,491	113,802							113,802
1984			2,083	2,612	3,347	5,706	5,923	10,367	15,504	21,931	24,272	32,807	34,474	40,743	46,360	52,207	55,811	61,838	64,736	67,275	70,906	75,703	78,616	82,687	86,866	89,964	92,670	95,253	97,758	100,120								100,120
1985			1,561	10,219	8,912	6,376	13,920	19,153	24,067	25,087	33,348	42,294	48,615	52,972	59,435	67,068	72,597	74,010	77,387	80,577	85,405	86,116	90,588	95,038	99,466	101,395	104,918	108,116	110,686									110,686
1986			0	2,014	5,142	10,973	19,524	25,269	31,526	33,167	38,856	41,255	49,377	55,100	61,460	66,566	70,628	74,538	80,381	84,386	89,199	95,115	99,190	106,337	111,770	116,754	121,570	122,955										122,955
1987				7,092	5,054	8,692	10,177	15,101	18,829	30,529	40,752	47,202	57,096	66,202	68,834	73,811	78,666	84,233	87,646	94,818	99,541	105,766	109,062	114,257	116,809	122,325	127,684											127,684
1988			0	0	7,752	13,240	17,045	22,224	29,188	34,133	40,754	48,441	57,665	61,965	67,766	74,974	83,798	88,854	97,589	105,895	114,110	119,380	127,079	134,157	140,974	147,845												147,845
1989			2,638	5,849	9,518	14,659	18,518	22,648	28,466	35,670	37,025	44,141	48,481	53,078	59,312	66,942	72,128	79,478	87,266	92,406	93,569	98,378	104,986	111,387	115,516													115,516
1990		0	6,510	13,019	13,089	15,631	24,492	32,279	37,797	41,832	45,746	50,810	54,116	60,502	64,107	68,792	73,593	83,078	91,232	96,508	99,237	105,536	109,378	113,394														113,394
1991				7,178	6,225	13,658	22,275	32,940	44,426	49,890	53,486	62,273	65,026	73,047	81,017	91,350	97,182	103,369	109,838	115,465	120,882	129,551	135,219															135,219
1992			348	139	14,768	28,109	29,719	40,437	52,691	53,607	61,764	66,491	74,814	79,099	88,965	87,531	95,197	104,300	108,141	111,805	115,577	115,737																115,737
1993				10,515	19,651	27,299	29,088	31,930	40,029	41,234	39,349	47,342	51,102	55,270	61,543	64,213	68,671	74,947	75,419	79,651	83,893																	83,893
1994				34,018	57,456	44,422	56,059	55,124	61,366	70,329	75,037	75,171	86,251	92,614	103,532	106,888	105,780	105,541	112,536	117,057																		117,057
1995			21,798	22,400	28,289	43,756	52,906	61,615	67,802	67,326	72,759	80,565	84,858	92,338	99,952	112,059	120,585	131,935	142,655																			142,655
1996				1,054	13,599	30,250	34,987	44,543	47,680	56,725	64,958	74,574	87,074	89,516	93,479	106,651	119,725																					119,725
1997				38,926	21,563	29,097	38,380	52,837	61,751	73,341	74,259	85,061	95,614	105,873	106,799	114,027	126,881																					126,881
1998			920	18,979	25,396	35,592	37,611	36,944	42,537	46,087	55,792	59,861	68,704	70,784	78,364	87,835																						87,835
1999			17,092	35,838	34,690	39,842	39,119	52,970	61,362	76,590	87,419	95,074	107,661	124,055	140,449																							140,449
2000			15,393	18,028	36,435	38,938	36,855	50,099	59,321	71,134	80,453	80,413	82,485	84,575																								84,575
2001			2,124	26,046	35,359	42,006	53,428	65,151	77,523	80,304	91,664	104,588	115,556																									115,556
2002			28,378	35,827	58,552	63,906	63,251	67,675	65,670	67,283	79,253	85,557																										85,557
2003				7,254	37,342	41,042	58,341	70,802	80,007	85,271	95,945																											95,945
2004			10,466	37,233	38,200	45,045	56,015	59,507	71,557	83,468																												83,468
2005				16,532	19,686	32,630	36,032	54,921	63,755																													63,755
2006				5,640	34,967	37,595	58,529	64,776																														64,776
2007					13,785	25,470	44,876																															44,876
2008						18,996																																18,996
2009			39,487	74,562	109,637																																	109,637
2010				25,020																																		25,020
2011																																						
2012																																						
2013																																						

AGE-TO-AGE DEVELOPMENT FACTORS

	6-Ult	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-Ult	390-Ult	402-Ult	414-Ult	426-Ult	438-Ult	
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982					1.792	1.287	1.293	1.340	1.319	1.282	1.204	1.122	1.120	1.158	1.112	1.125	1.092	1.073	1.058	1.035	1.045	1.039	1.048	1.040	1.034	1.030	1.028	1.026	1.025	1.023	1.020							
1983				3.999	1.385	1.150	1.311	1.300	1.381	1.279	1.080	1.175	1.089	1.095	1.170	1.080	1.106	1.089	1.079	1.053	1.063	1.058	1.035	1.033	1.047	1.043	1.026	1.038	1.034	1.030								
1984			1.254	1.281	1.705	1.038	1.750	1.496	1.415	1.107	1.352	1.051	1.182	1.138	1.126	1.069	1.108	1.047	1.039	1.054	1.068	1.038	1.052	1.051	1.036	1.030	1.028	1.026	1.024									
1985			6.546	0.872	0.715	2.183	1.376	1.257	1.042	1.329	1.268	1.149	1.090	1.122	1.128	1.082	1.019	1.046	1.041	1.060	1.008	1.052	1.049	1.047	1.019	1.035	1.030	1.024										
1986				2.554	2.134	1.779	1.294	1.248	1.052	1.172	1.062	1.197	1.116	1.115	1.083	1.061	1.055	1.078	1.050	1.057	1.066	1.043	1.072	1.051	1.045	1.041	1.011											
1987				0.713	1.720	1.171	1.484	1.247	1.621	1.335	1.158	1.210	1.159	1.040	1.072	1.066	1.071	1.041	1.082	1.050	1.063	1.031	1.048	1.022	1.047	1.044												
1988					1.708	1.287	1.304	1.313	1.169	1.194	1.189	1.190	1.075	1.094	1.106	1.118	1.060	1.098	1.085	1.078	1.046	1.064	1.056	1.051	1.049													
1989			2.217	1.627	1.540	1.263	1.223	1.257	1.253	1.038	1.192	1.098	1.095	1.117	1.129	1.077	1.102	1.098	1.059	1.013	1.051	1.067	1.061	1.037														
1990			2.000	1.005	1.194	1.567	1.318	1.171	1.107	1.094	1.111	1.065	1.118	1.060	1.073	1.070	1.129	1.098	1.058	1.028	1.063	1.036	1.037															
1991				0.867	2.194	1.631	1.479	1.349	1.123	1.072	1.164	1.044	1.123	1.109	1.128	1.064	1.064	1.063	1.051	1.047	1.072	1.044																
1992			0.400	105.982	1.903	1.057	1.361	1.303	1.017	1.152	1.077	1.125	1.057	1.125	0.984	1.088	1.096	1.037	1.034	1.034	1.001																	
1993				1.869	1.389	1.066	1.098	1.254	1.030	0.954	1.203	1.079	1.082	1.114	1.043	1.069	1.091	1.006	1.056	1.053																		
1994				1.689	0.773	1.262	0.983	1.113	1.146	1.067	1.002	1.147	1.074	1.118	1.032	0.990	0.998	1.066	1.040																			
1995			1.028	1.263	1.547	1.209	1.165	1.100	0.993	1.081	1.107	1.053	1.088	1.082	1.121	1.076	1.094	1.081																				
1996					12.902	2.224	1.157	1.273	1.070	1.190	1.145	1.148	1.168	1.028	1.044	1.141	1.123																					
1997				0.554	1.349	1.319	1.377	1.169	1.188	1.013	1.145	1.124	1.107	1.009	1.068	1.113																						
1998			20.619	1.338	1.401	1.057	0.982	1.151	1.083	1.211	1.073	1.148	1.030	1.107	1.121																							
1999			2.097	0.968	1.149	0.982	1.354	1.158	1.248	1.141	1.088	1.132	1.152	1.132																								
2000			1.171	2.021	1.069	0.947	1.359	1.184	1.199	1.131	1.000	1.026	1.025																									
2001			12.265	1.358	1.188	1.272	1.219	1.190	1.036	1.141	1.141	1.105																										
2002			1.262	1.634	1.091	0.990	1.070	0.970	1.025	1.178	1.080																											
2003				5.148	1.099	1.421	1.214	1.130	1.066	1.125																												
2004			3.557	1.026	1.179	1.244	1.062	1.202	1.166																													
2005				1.191	1.658	1.104	1.524	1.161																														
2006				6.200	1.075	1.557	1.107																															
2007					1.848	1.762																																
2008																																						
2009			1.888	1.470																																		
2010																																						
2011																																						
2012																																						
3 Yr Avg			2.236	2.954	1.527	1.474	1.231	1.164	1.086	1.148	1.073	1.088	1.069	1.083	1.078	1.110	1.071	1.051	1.043	1.045	1.046	1.049	1.051	1.037	1.047	1.040	1.023	1.029	1.028	1.027	1.020							
5 Yr Avg			4.029	3.007	1.372	1.418	1.195	1.131	1.098	1.143	1.076	1.107	1.097	1.072	1.077	1.078	1.080	1.051	1.048	1.035	1.047	1.049	1.055	1.042	1.039	1.039	1.025	1.028	1.028	1.027	1.020							
7 Yr Avg			6.123	2.575	1.305	1.336	1.222	1.142	1.118	1.134	1.096	1.105	1.092	1.084	1.059	1.077	1.085	1.064	1.055	1.043	1.052	1.048	1.053	1.042	1.040	1.037	1.025	1.028	1.028	1.027	1.020							
3 Yr Wtd						1.457	1.190	1.162	1.086	1.146	1.076	1.091	1.079	1.083	1.075	1.108	1.073	1.058	1.042	1.044	1.045	1.048	1.051	1.038	1.047	1.040	1.022	1.029	1.028	1.027	1.020							
5 Yr Wtd						1.396	1.167	1.127	1.094	1.142	1.078	1.106	1.101	1.073	1.076	1.077	1.080	1.055	1.047	1.035	1.046	1.049	1.054	1.042	1.040	1.039	1.024	1.029	1.028	1.027	1.020							
10 Yr Wtd						1.204	1.205	1.150	1.105	1.123	1.092	1.108	1.093	1.088	1.072	1.080	1.081	1.067	1.055	1.047	1.049	1.048	1.051	1.041	1.040	1.038	1.024	1.029	1.028	1.027	1.020							TAIL
Prior	10.000	5.000	4.000	2.000	1.263	1.236	1.191	1.130	1.107	1.156	1.091	1.113	1.113	1.066	1.064	1.070	1.067	1.055	1.051	1.041	1.059	1.049	1.057	1.044	1.039	1.036	1.028	1.030	1.029	1.023								1.318
PA Sel.	3.750	1.537	1.260	1.215	1.151	1.170	1.146	1.131	1.123	1.104	1.106	1.092	1.086	1.079	1.077	1.069	1.063	1.059	1.056	1.050	1.048	1.045	1.041	1.038	1.036	1.033	1.032	1.028	1.026	1.025	1.023							
Selected	10.000	5.000	4.000	2.000	1.263	1.396	1.167	1.127	1.094	1.142	1.078	1.106	1.101	1.073	1.076	1.077	1.080	1.055	1.047	1.035	1.046	1.049	1.054	1.042	1.040	1.039	1.024	1.029	1.028	1.027	1.020							
Cumulative	4431.249	443.125	88.625	22.156	11.078	8.774	6.285	5.384	4.777	4.365	3.821	3.544	3.204	2.910	2.713	2.522	2.342	2.169	2.056	1.964	1.898	1.814	1.730	1.641	1.575	1.514	1.457	1.423	1.384	1.346	1.311	1.286	1.286	1.286	1.286	1.286	1.286	1.286

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
PERMANENT TOTAL DISABILITY

CUMULATIVE PAID LOSS / ULTIMATE CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	0	0	0	0	406	1,248	2,809	5,015	8,345	12,536	17,250	22,193	27,024	32,045	37,790	44,334	49,880	55,395	60,448	64,997	69,448	73,752	77,835	81,593	84,825	87,717	90,315	92,819	95,232	97,601	99,855	101,845						101,845
1983	0	0	0	111	708	1,471	2,819	5,171	8,644	12,929	17,379	21,968	28,506	33,967	39,752	46,509	51,850	57,363	62,465	67,387	72,062	76,587	81,012	85,158	89,263	93,490	97,505	101,511	105,355	108,890	112,153							112,153
1984	0	0	35	44	113	484	1,707	3,866	7,095	11,151	14,810	21,130	25,709	31,075	37,716	43,359	49,190	54,501	59,250	63,854	68,502	73,136	77,284	81,285	85,394	88,439	91,099	93,639	96,102	98,423								98,423
1985	0	0	64	417	1,091	2,472	5,966	9,772	13,753	18,431	25,181	32,799	38,693	44,324	49,732	56,118	60,745	64,948	69,491	73,999	78,433	82,601	86,890	91,159	95,406	99,325	102,777	105,909	108,427									108,427
1986	0	0	0	153	935	2,993	6,804	9,955	13,852	18,091	22,960	28,754	35,162	41,743	47,492	53,455	58,857	64,373	70,638	76,714	82,442	87,909	93,179	99,892	104,996	109,678	114,202	119,230										119,230
1987	0	0	0	151	538	1,480	2,598	6,426	10,817	19,487	26,879	33,142	40,088	46,482	52,724	59,677	66,950	73,480	80,187	86,749	93,188	99,015	104,421	109,395	114,324	119,723	124,967											124,967
1988	0	0	0	0	912	2,856	5,347	9,587	14,880	20,748	27,968	35,144	44,097	52,245	59,793	67,624	75,583	83,627	91,849	99,665	107,398	114,698	122,095	128,896	135,445	142,048												142,048
1989	0	0	48	425	1,211	2,665	5,724	9,471	13,974	18,808	23,561	30,497	36,141	42,462	48,528	54,771	61,636	67,918	74,573	80,645	86,764	93,012	99,259	105,311	111,315													111,315
1990	0	0	331	662	1,553	3,179	7,472	10,942	16,016	20,561	26,362	31,864	37,606	44,095	49,982	57,132	63,614	71,813	78,861	85,058	90,827	96,592	101,962	107,629														107,629
1991	0	0	19	410	1,067	4,293	8,274	14,117	19,040	25,658	32,092	39,143	46,447	54,263	62,499	70,470	77,745	85,649	94,147	102,269	110,521	118,446	127,492															127,492
1992	0	20	20	20	2,954	7,228	11,039	16,175	22,582	29,101	35,294	41,794	49,164	56,499	63,547	70,025	76,158	83,440	89,602	95,833	102,368	109,123																109,123
1993	0	6	6	263	3,439	5,460	8,726	11,974	15,011	18,555	24,593	29,589	34,494	40,071	44,619	49,765	54,937	59,958	65,992	71,686	77,601																	77,601
1994	0	0	0	1,790	4,536	8,183	11,802	17,408	24,223	29,612	35,544	41,542	47,665	56,056	62,664	70,321	77,943	86,099	94,767	104,735																		104,735
1995	0	0	532	2,185	6,210	11,739	16,775	24,045	29,767	37,768	46,140	55,020	64,161	74,321	85,325	95,660	105,879	115,846	125,258																			125,258
1996	0	0	0	0	36	2,345	5,216	10,858	16,896	24,662	31,296	40,319	48,859	57,049	67,909	80,585	91,941	103,211																				103,211
1997	0	0	0	885	1,960	6,613	13,957	20,414	26,665	35,004	45,568	54,130	63,018	72,186	82,527	93,295	103,812																					103,812
1998	0	0	24	1,460	4,558	7,301	9,644	14,209	18,542	24,816	31,472	38,373	45,803	54,449	62,290	69,817																						69,817
1999	0	0	684	1,434	2,775	7,968	18,777	27,544	36,817	45,954	55,948	68,454	81,822	94,282	106,741																							106,741
2000	0	0	385	1,352	2,733	6,814	11,978	18,787	25,211	32,010	38,215	44,227	51,553	61,317																								61,317
2001	0	0	77	1,894	4,500	9,165	15,543	22,507	31,009	42,342	54,998	66,556	79,839																									79,839
2002	0	0	1,351	3,412	5,576	9,129	13,554	17,724	23,454	33,642	43,400	55,001																										55,001
2003	0	0	0	363	2,801	7,182	13,127	21,241	30,002	42,635	57,567																											57,567
2004	0	0	262	931	3,820	7,883	12,603	22,315	33,990	45,908																												45,908
2005	0	0	0	459	1,640	4,532	10,009	21,358	30,106																													30,106
2006	0	0	0	209	1,295	5,570	13,006	19,193																														19,193
2007	0	0	0	0	530	2,939	8,630																															8,630
2008	0	0	0	0	0	2,814																																2,814
2009	0	0	1,579	2,982	4,385																																	4,385
2010	0	0	0	1,787																																		1,787
2011	0	0	0																																			-
2012	0	0																																				-
2013	0																																					-

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
PERMANENT TOTAL DISABILITY

INCURRED LOSS PER REPORTED CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982																					108,908	107,755	104,885	108,110	109,781	107,920	110,505	113,000	114,875	117,275	117,285	116,867						116,867
1983																				107,204	115,591	114,048	119,138	121,721	121,994	123,016	128,793	131,901	134,471	133,553	132,220							132,220
1984																			109,661	99,191	108,566	110,875	112,672	116,093	114,362	113,352	113,831	117,248	117,119	117,894								117,894
1985																		116,017	122,944	113,219	122,124	120,001	125,721	130,251	131,074	128,439	132,233	130,567	127,036									127,036
1986																	126,905	130,775	138,752	128,016	141,550	140,869	144,830	151,746	157,202	160,886	161,928	162,088										162,088
1987																152,250	157,132	150,967	158,579	152,698	160,054	157,256	160,010	164,002	168,560	174,232	176,041											176,041
1988															161,098	166,938	172,739	173,541	193,959	176,017	197,846	192,895	201,026	211,857	212,788	215,240												215,240
1989														115,174	139,082	143,447	143,586	151,922	162,388	144,406	150,402	159,903	172,085	169,783	171,998													171,998
1990													137,524	134,489	139,519	145,828	152,480	162,566	176,369	159,148	156,221	170,654	167,789	169,844														169,844
1991												166,482	170,946	163,409	192,325	200,069	189,899	194,674	205,336	203,897	217,106	218,894	222,359															222,359
1992											165,056	160,440	174,656	155,358	182,097	155,724	162,373	172,402	174,451	182,112	180,764	182,249																182,249
1993										111,365	138,163	130,560	130,697	129,413	144,029	142,938	143,291	150,129	161,891	156,546	161,871																	161,871
1994									193,058	173,552	192,169	175,919	195,819	187,013	222,724	209,857	211,884	222,156	224,478	227,016																		227,016
1995								181,736	211,482	176,193	202,900	201,028	210,081	206,806	229,336	243,349	259,334	263,354	259,986																			259,986
1996							135,519	141,333	203,847	165,087	181,650	186,965	201,819	210,808	231,131	251,188	251,823	259,918																				259,918
1997						190,768	220,455	192,841	227,899	220,824	235,025	231,271	252,748	261,305	272,541	280,830	286,349																					286,349
1998					149,351	145,553	128,108	145,414	170,004	148,388	190,592	180,015	195,496	207,546	201,483	202,642																						202,642
1999				281,745	200,890	209,370	224,017	223,645	257,400	229,235	274,261	306,064	334,290	338,975	348,383																							348,383
2000			211,425	211,805	216,875	191,586	192,153	185,231	235,351	223,594	236,665	242,462	235,226	252,844																								252,844
2001			147,516	226,343	209,548	226,263	248,187	244,347	290,755	302,256	329,704	326,212	322,784																									322,784
2002			253,204	274,050	291,659	260,982	263,740	236,995	248,133	304,510	301,445	290,429																										290,429
2003				330,252	344,045	265,255	338,797	353,234	421,870	390,866	378,612																											378,612
2004			491,126	500,369	371,291	348,778	341,196	373,888	389,653	377,911																												377,911
2005				298,151	227,013	289,422	300,652	346,377	326,652																													326,652
2006				421,920	464,897	516,441	403,797	340,823																														340,823
2007					378,906	463,425	396,533																															396,533
2008						281,378																																281,378
2009			403,929	407,976	407,976																																	407,976
2010				508,606																																		508,606
2011																																						
2012																																						
2013																																						

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
PERMANENT TOTAL DISABILITY

AVERAGE CASE RESERVE (CASE RESERVE / REPORTED CLAIM COUNT) - WHOLE DOLLARS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982																					36,154	31,699	25,852	25,262	23,651	18,853	18,801	18,753	18,178	18,173	15,894	13,455						13,455
1983																				34,552	39,094	32,748	33,141	32,692	30,066	26,734	28,377	28,896	27,567	23,061	18,418							18,418
1984																			44,925	31,917	37,661	35,173	34,056	33,406	27,496	23,388	21,161	21,994	19,361	17,774								17,774
1985																		42,007	45,556	32,642	36,719	33,885	35,133	35,213	31,608	27,044	27,315	22,452	16,350									16,350
1986																	56,277	56,237	58,371	43,631	52,351	45,754	45,639	45,409	45,433	44,132	40,358	39,132										39,132
1987																78,440	78,465	66,734	70,933	57,880	60,513	51,489	50,948	49,745	51,751	51,907	48,357											48,357
1988															93,332	91,964	88,941	84,687	96,369	70,123	83,736	73,515	73,947	77,700	71,815	67,395												67,395
1989														62,096	79,770	76,505	71,458	72,443	75,122	51,999	56,833	61,525	67,100	58,396	56,482													56,482
1990													83,408	73,986	75,412	77,036	78,887	79,488	85,137	62,640	56,983	65,118	58,411	56,450														56,450
1991												104,209	105,920	90,363	111,308	108,719	92,717	91,305	95,498	88,432	96,224	89,344	87,140															87,140
1992											103,293	93,949	99,841	76,259	93,132	68,193	67,176	68,102	66,311	70,307	65,187	66,512																66,512
1993										70,131	98,814	83,219	79,594	74,143	82,486	78,724	74,620	75,182	86,472	76,895	77,978																	77,978
1994									131,692	103,223	117,131	100,748	109,568	94,398	119,192	102,969	106,104	116,615	111,942	109,960																		109,960
1995								120,121	143,680	108,868	130,140	120,463	125,223	114,468	129,383	131,290	138,749	131,418	117,330																			117,330
1996							105,269	106,346	159,303	117,407	124,925	122,006	127,245	123,733	141,615	157,710	145,172	140,193																				140,193
1997						161,671	182,074	140,004	166,148	147,483	160,766	146,209	157,134	155,431	165,742	166,803	159,468																					159,468
1998					123,954	109,961	90,496	108,470	127,467	102,301	134,800	120,154	126,791	136,762	123,119	114,807																						114,807
1999				245,906	166,201	169,527	184,898	170,675	196,038	152,645	186,842	210,989	226,629	214,921	207,934																							207,934
2000			196,032	193,777	180,441	152,648	155,298	135,132	176,030	152,460	156,212	162,048	152,741	168,269																								168,269
2001			145,393	200,298	174,189	184,257	194,759	179,196	213,232	221,952	238,041	221,625	207,227																									207,227
2002			224,826	238,223	233,107	197,075	200,489	169,320	182,463	237,227	222,192	204,872																										204,872
2003				322,998	306,703	224,212	280,456	282,432	341,863	305,596	282,667																											282,667
2004			480,660	463,137	333,091	303,733	285,180	314,381	318,097	294,442																												294,442
2005				281,618	207,327	256,792	264,621	291,457	262,898																													262,898
2006				416,280	429,929	478,846	345,269	276,047																														276,047
2007					365,120	437,955	351,657																															351,657
2008						262,382																																262,382
2009			364,442	333,414	298,339																																	298,339
2010				483,586																																		483,586
2011																																						
2012																																						
2013																																						

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
PERMANENT TOTAL DISABILITY

ON-LEVEL FREQUENCY (REPORTED CLAIMS / 100,000 OF PAYROLL TRENDED TO 2014 DOLLARS BASED ON SAWW)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ON-LEVEL PAYROLL
1977																																						5,778,966
1978																																						5,754,667
1979																																						5,656,194
1980																																						5,575,918
1981																																						5,375,984
1982				0.01%	0.01%	0.02%	0.04%	0.05%	0.06%	0.07%	0.08%	0.08%	0.09%	0.09%	0.10%	0.10%	0.10%	0.10%	0.10%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%						5,767,589
1983			0.01%	0.01%	0.01%	0.02%	0.03%	0.05%	0.06%	0.07%	0.07%	0.08%	0.09%	0.10%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%							5,822,965
1984			0.00%	0.00%	0.00%	0.01%	0.03%	0.04%	0.05%	0.05%	0.06%	0.06%	0.07%	0.08%	0.08%	0.08%	0.09%	0.09%	0.09%	0.09%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%								5,909,297
1985			0.00%	0.00%	0.01%	0.03%	0.03%	0.04%	0.05%	0.06%	0.06%	0.06%	0.06%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%									6,030,627
1986			0.00%	0.01%	0.02%	0.03%	0.04%	0.04%	0.05%	0.06%	0.06%	0.07%	0.07%	0.08%	0.08%	0.08%	0.09%	0.09%	0.09%	0.09%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%										6,365,645
1987				0.00%	0.01%	0.01%	0.02%	0.03%	0.04%	0.04%	0.05%	0.05%	0.05%	0.05%	0.05%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.07%	0.07%	0.07%	0.07%	0.07%											6,782,846
1988			0.00%	0.00%	0.01%	0.02%	0.02%	0.03%	0.04%	0.04%	0.05%	0.05%	0.05%	0.06%	0.06%	0.06%	0.06%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%												7,101,789
1989			0.00%	0.01%	0.01%	0.01%	0.02%	0.03%	0.04%	0.04%	0.05%	0.05%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%													7,272,541
1990		0.00%	0.00%	0.00%	0.01%	0.02%	0.02%	0.03%	0.03%	0.04%	0.04%	0.05%	0.05%	0.06%	0.06%	0.06%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%														7,637,206
1991				0.00%	0.01%	0.01%	0.02%	0.02%	0.02%	0.02%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%															7,818,591
1992			0.00%	0.01%	0.01%	0.01%	0.02%	0.02%	0.02%	0.02%	0.03%	0.03%	0.03%	0.03%	0.03%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%																7,613,696
1993				0.00%	0.01%	0.01%	0.02%	0.02%	0.02%	0.02%	0.03%	0.03%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.05%	0.05%	0.05%																	7,617,194
1994				0.00%	0.00%	0.01%	0.01%	0.02%	0.02%	0.02%	0.02%	0.03%	0.03%	0.03%	0.03%	0.03%	0.04%	0.04%	0.04%	0.04%																		7,909,310
1995			0.00%	0.01%	0.01%	0.01%	0.02%	0.02%	0.02%	0.03%	0.03%	0.04%	0.04%	0.04%	0.04%	0.04%	0.05%	0.05%	0.05%																			7,972,245
1996					0.00%	0.01%	0.01%	0.01%	0.01%	0.02%	0.02%	0.02%	0.02%	0.02%	0.03%	0.03%	0.03%	0.03%																				7,797,491
1997				0.00%	0.01%	0.01%	0.02%	0.02%	0.02%	0.03%	0.04%	0.04%	0.04%	0.04%	0.04%	0.05%	0.05%																					7,678,681
1998			0.00%	0.00%	0.01%	0.01%	0.01%	0.02%	0.02%	0.03%	0.03%	0.03%	0.03%	0.04%	0.04%	0.04%																						7,638,048
1999			0.00%	0.00%	0.00%	0.01%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%																							7,748,434
2000			0.00%	0.00%	0.00%	0.01%	0.02%	0.02%	0.02%	0.02%	0.02%	0.03%	0.03%	0.04%																								7,874,189
2001			0.00%	0.00%	0.01%	0.01%	0.02%	0.02%	0.03%	0.04%	0.04%	0.04%	0.05%																									8,115,826
2002			0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.02%	0.03%	0.03%	0.03%																										7,863,811
2003				0.00%	0.00%	0.01%	0.01%	0.02%	0.02%	0.03%	0.03%																											7,925,439
2004			0.00%	0.00%	0.00%	0.01%	0.01%	0.02%	0.02%	0.03%																												8,269,908
2005				0.00%	0.00%	0.01%	0.01%	0.02%	0.02%																													8,253,608
2006				0.00%	0.00%	0.00%	0.01%	0.01%																														8,526,674
2007					0.00%	0.00%	0.01%																															8,496,918
2008						0.00%																																8,337,961
2009			0.00%	0.00%	0.00%																																	8,129,364
2010				0.00%																																		8,216,184
2011																																						7,954,284
2012																																						7,783,294
2013																																						5,307,514

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
PERMANENT TOTAL DISABILITY

INCREMENTAL PAID LOSS SEVERITY (PAID LOSS / ULTIMATE CLAIM COUNT) - WHOLE DOLLARS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ULTIMATE CLAIMS
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	0	0	0	0	406	842	1,561	2,206	3,330	4,191	4,714	4,943	4,831	5,020	5,745	6,544	5,547	5,515	5,053	4,549	4,450	4,304	4,084	3,757	3,232	2,893	2,597	2,504	2,413	2,369	2,255	1,990						66
1983	0	0	0	111	597	763	1,348	2,353	3,473	4,285	4,450	4,589	6,538	5,461	5,785	6,757	5,341	5,513	5,101	4,922	4,675	4,525	4,425	4,146	4,105	4,227	4,015	4,006	3,843	3,535	3,263							69
1984	0	0	35	9	69	370	1,223	2,159	3,229	4,056	3,659	6,320	4,580	5,366	6,641	5,642	5,831	5,312	4,748	4,604	4,648	4,634	4,148	4,001	4,109	3,045	2,660	2,540	2,463	2,321								59
1985	0	0	64	353	674	1,381	3,493	3,806	3,981	4,679	6,750	7,618	5,894	5,630	5,408	6,387	4,626	4,203	4,543	4,509	4,434	4,168	4,289	4,268	4,247	3,920	3,452	3,132	2,518									49
1986	0	0	0	153	782	2,058	3,811	3,151	3,898	4,239	4,869	5,793	6,409	6,580	5,749	5,963	5,402	5,516	6,265	6,076	5,727	5,468	5,270	6,713	5,103	4,682	4,525	5,027										66
1987	0	0	0	151	387	942	1,119	3,828	4,391	8,670	7,393	6,262	6,947	6,394	6,242	6,952	7,273	6,530	6,707	6,562	6,439	5,828	5,406	4,974	4,929	5,399	5,245											47
1988	0	0	0	0	912	1,944	2,492	4,239	5,293	5,868	7,220	7,176	8,953	8,148	7,548	7,830	7,959	8,045	8,221	7,817	7,732	7,300	7,397	6,801	6,549	6,602												51
1989	0	0	48	377	786	1,454	3,058	3,747	4,503	4,834	4,753	6,936	5,643	6,322	6,066	6,243	6,866	6,281	6,655	6,073	6,119	6,248	6,247	6,052	6,004													55
1990	0	0	331	331	891	1,626	4,293	3,470	5,074	4,546	5,801	5,502	5,742	6,489	5,887	7,150	6,482	8,199	7,048	6,197	5,769	5,765	5,370	5,666														59
1991	0	0	19	391	657	3,226	3,981	5,843	4,923	6,618	6,434	7,051	7,304	7,816	8,236	7,971	7,275	7,904	8,498	8,122	8,252	7,925	9,046															35
1992	0	20	0	0	2,934	4,274	3,811	5,136	6,407	6,519	6,192	6,501	7,369	7,335	7,047	6,478	6,133	7,282	6,162	6,231	6,535	6,755																35
1993	0	6	0	257	3,176	2,021	3,266	3,248	3,037	3,544	6,038	4,995	4,906	5,576	4,548	5,147	5,172	5,021	6,034	5,694	5,915																	40
1994	0	0	0	1,790	2,746	3,647	3,619	5,606	6,816	5,389	5,932	5,998	6,123	8,391	6,608	7,657	7,623	8,156	8,668	9,968																		38
1995	0	0	532	1,654	4,024	5,530	5,036	7,270	5,722	8,001	8,372	8,880	9,141	10,160	11,004	10,335	10,219	9,967	9,412																			41
1996	0	0	0	0	36	2,308	2,871	5,642	6,038	7,766	6,635	9,022	8,540	8,190	10,860	12,676	11,356	11,270																				29
1997	0	0	0	885	1,076	4,653	7,343	6,458	6,251	8,339	10,565	8,562	8,888	9,168	10,340	10,768	10,517																					44
1998	0	0	24	1,436	3,098	2,743	2,343	4,565	4,333	6,274	6,656	6,900	7,430	8,647	7,840	7,528																						39
1999	0	0	684	750	1,342	5,193	10,809	8,767	9,273	9,136	9,994	12,505	13,368	12,459	12,459																							25
2000	0	0	385	967	1,380	4,082	5,164	6,809	6,424	6,799	6,205	6,012	7,326	9,764																								40
2001	0	0	77	1,817	2,606	4,665	6,378	6,964	8,502	11,333	12,656	11,558	13,283																									55
2002	0	0	1,351	2,061	2,164	3,553	4,424	4,171	5,729	10,188	9,759	11,600																										42
2003	0	0	0	363	2,438	4,382	5,944	8,114	8,762	12,633	14,932																											40
2004	0	0	262	669	2,889	4,063	4,721	9,712	11,674	11,918																												40
2005	0	0	0	459	1,181	2,891	5,477	11,349	8,748																													36
2006	0	0	0	209	1,086	4,275	7,437	6,187																														27
2007	0	0	0	0	530	2,409	5,691																															26
2008	0	0	0	0	0	2,814																																27
2009	0	0	1,579	1,403	1,403																																	25
2010	0	0	0	1,787																																		28
2011	0	0	0																																			27
2012	0	0																																				26
2013	0																																					18
																																						1,323

ACCIDENT YEAR DECAY FACTORS

	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-Ult	426-Ult	438-Ult
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	0.000	0.000	0.000	0.000	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	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						
1983	0.000	0.000	0.000	5.398	1.276	1.767	1.746	1.476	1.234	1.039	1.031	1.425	0.835	1.059	1.168	0.790	1.032	0.925	0.965	0.950	0.968	0.978	0.937	0.990	1.030	0.950	0.998	0.959	0.920	0.923							
1984	0.000	0.000	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	0.970	1.010	0.997	0.895	0.965	1.027	0.741	0.874	0.955	0.970	0.942								
1985	0.000	0.000	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	0.992	0.983	0.940	1.029	0.995	0.995	0.923	0.881	0.907	0.804									
1986	0.000	0.000	0.000	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	0.970	0.943	0.955	0.964	1.274	0.760	0.917	0.966	1.111										
1987	0.000	0.000	0.000	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	0.978	0.981	0.905	0.928	0.920	0.991	1.095	0.971											
1988	0.000	0.000	0.000	0.000	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	0.951	0.989	0.944	1.013	0.919	0.963	1.008												
1989	0.000	0.000	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	0.913	1.008	1.021	1.000	0.969	0.992													
1990	0.000	0.000	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	0.879	0.931	0.999	0.932	1.055														
1991	0.000	0.000	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	0.956	1.016	0.960	1.141															
1992	0.000	0.000	0.000	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	1.011	1.049	1.034																
1993	0.000	0.000	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	0.944	1.039																	
1994	0.000	0.000	0.000	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	1.150																		
1995	0.000	0.000	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	0.000	0.000	0.000	0.000	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																				
1997	0.000	0.000	0.000	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																					
1998	0.000	0.000	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																						
1999	0.000	0.000	1.097	1.789	3.871	2.081	0.811	1.058	0.985	1.094	1.251	1.069	0.932	1.000																							
2000	0.000	0.000	2.514	1.427	2.957	1.265	1.319	0.943	1.058	0.913	0.969	1.219	1.333																								
2001	0.000	0.000	23.530	1.434	1.790	1.367	1.092	1.221	1.333	1.117	0.913	1.149																									
2002	0.000	0.000	1.525	1.050	1.642	1.245	0.943	1.374	1.778	0.958	1.189																										
2003	0.000	0.000	0.000	6.721	1.797	1.357	1.365	1.080	1.442	1.182																											
2004	0.000	0.000	2.557	4.318	1.406	1.162	2.057	1.202	1.021																												
2005	0.000	0.000	0.000	2.572	2.448	1.894	2.072	0.771																													
2006	0.000	0.000	0.000	5.200	3.935	1.740	0.832																														
2007	0.000	0.000	0.000	0.000	4.543	2.363																															
2008	0.000	0.000	0.000	0.000	0.000																																
2009	0.000	0.000	0.888	1.000																																	
2010	0.000	0.000	0.000																																		
2011	0.000	0.000																																			
2012	0.000																																				
3 Yr Avg	0.000	0.000	0.296	0.333	2.826	1.999	1.654	1.018	1.414	1.086	1.024	1.146	1.143	1.012	1.056	0.954	1.013	1.070	1.035	1.035	0.998	1.024	0.981	0.982	1.007	0.939	0.991	0.911	0.948	0.937	0.883						
5 Yr Avg	0.000	0.000	0.178	1.754	2.466	1.703	1.454	1.129	1.326	1.053	1.072	1.110	1.084	1.089	1.053	0.972	1.039	1.026	0.988	1.008	0.992	1.003	1.027	0.940	0.937	0.928	0.987	0.924	0.948	0.937	0.883						
10 Yr Avg	0.000	0.000	2.850	2.372	2.439	1.533	1.332	1.064	1.308	1.059	1.043	1.066	1.110	0.997	1.053	0.974	1.037	1.023	0.974	0.995	0.972	0.983	0.995	0.947	0.944	0.923	0.987	0.924	0.948	0.937	0.883						
3 Yr Wtd			2.020	1.378	5.876	1.943	1.545	1.000	1.328	1.093	1.019	1.130	1.098	1.012	1.067	0.950	1.007	1.042	1.049	1.033	0.995	1.036	0.974	0.981	1.006	0.944	1.006	0.912	0.943	0.935	0.883						
5 Yr Wtd			2.152	2.028	2.893	1.624	1.412	1.077	1.287	1.069	1.073	1.105	1.059	1.080	1.050	0.964	1.029	1.012	0.995	1.008	0.988	1.012	1.017	0.931	0.948	0.935	0.998	0.922	0.943	0.935	0.883						
10 Yr Wtd			2.682	1.973	2.454	1.526	1.217	1.044	1.271	1.068	1.039	1.067	1.088	1.007	1.045	0.968	1.030	1.011	0.977	0.995	0.972	0.991	0.995	0.940	0.953	0.931	0.998	0.922	0.943	0.935	0.883						
Prior	30.000	5.000	2.233	2.124	2.023	1.472	1.316	1.067	1.273	1.075	1.019	1.053	1.070	1.002	1.052	0.974	1.036	1.025	0.954	0.987	0.964	0.967	0.988	0.930	0.939	0.920	0.957	0.963	0.944	0.952							
																																					TAIL
Selected	30.000	5.000	2.682	1.973	2.454	1.526	1.217	1.044	1.271	1.068	1.039	1.067	1.088	1.007	1.045	0.968	1.030	1.011	0.977	0.995	0.972	0.991	0.995	0.940	0.953	0.931	0.998	0.922	0.943	0.935	0.883						1.303

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
PERMANENT TOTAL DISABILITY

INDEX METHOD - INCREMENTAL PAID LOSS PER AVERAGE WEEKLY BENEFIT AND ULTIMATE LOSS TIME CLAIMS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	0.000	0.000	0.000	0.000	2.194	4.546	8.435	11.917	17.988	22.639	25.467	26.704	26.099	27.120	31.038	35.351	29.963	29.792	27.297	24.574	24.042	23.251	22.061	20.298	17.460	15.627	14.031	13.529	13.036	12.795	12.179	10.751						
1983	0.000	0.000	0.000	0.564	3.044	3.886	6.867	11.988	17.694	21.830	22.674	23.381	33.313	27.823	29.473	34.429	27.211	28.091	25.992	25.079	23.819	23.054	22.545	21.125	20.916	21.537	20.457	20.410	19.582	18.012	16.626							
1984	0.000	0.000	0.172	0.044	0.337	1.801	5.953	10.508	15.718	19.743	17.807	30.760	22.289	26.117	32.323	27.462	28.380	25.853	23.110	22.410	22.623	22.555	20.187	19.475	19.997	14.819	12.948	12.361	11.987	11.297								
1985	0.000	0.000	0.297	1.647	3.142	6.437	16.279	17.738	18.552	21.804	31.455	35.504	27.467	26.238	25.202	29.765	21.560	19.586	21.173	21.011	20.663	19.424	19.989	19.892	19.792	18.267	16.086	14.596	11.733									
1986	0.000	0.000	0.000	0.692	3.549	9.332	17.286	14.292	17.679	19.225	22.084	26.276	29.068	29.845	26.077	27.044	24.503	25.019	28.415	27.558	25.977	24.799	23.901	30.449	23.147	21.235	20.522	22.801										
1987	0.000	0.000	0.000	0.663	1.699	4.139	4.917	16.820	19.294	38.100	32.486	27.520	30.527	28.098	27.429	30.552	31.963	28.695	29.473	28.836	28.296	25.609	23.756	21.857	21.659	23.725	23.047											
1988	0.000	0.000	0.000	0.000	3.866	8.239	10.562	17.970	22.438	24.873	30.606	30.416	37.952	34.539	31.996	33.192	33.737	34.102	34.849	33.134	32.777	30.946	31.356	28.828	27.761	27.987												
1989	0.000	0.000	0.197	1.554	3.236	5.986	12.591	15.428	18.540	19.900	19.568	28.556	23.233	26.025	24.974	25.700	28.265	25.859	27.398	25.001	25.190	25.722	25.719	24.915	24.718													
1990	0.000	0.000	1.307	1.307	3.519	6.422	16.953	13.704	20.036	17.952	22.908	21.726	22.676	25.626	23.249	28.237	25.599	32.377	27.835	24.473	22.783	22.765	21.208	22.377														
1991	0.000	0.000	0.074	1.502	2.524	12.395	15.298	22.455	18.917	25.430	24.725	27.096	28.068	30.036	31.647	30.632	27.956	30.372	32.655	31.211	31.711	30.454	34.760															
1992	0.000	0.073	0.000	0.000	10.796	15.729	14.023	18.901	23.577	23.992	22.788	23.923	27.120	26.995	25.934	23.841	22.568	26.799	22.676	22.930	24.049	24.859																
1993	0.000	0.021	0.000	0.920	11.377	7.238	11.700	11.632	10.879	12.696	21.627	17.893	17.571	19.974	16.291	18.435	18.524	17.984	21.614	20.397	21.186																	
1994	0.000	0.000	0.000	6.205	9.515	12.639	12.541	19.427	23.621	18.676	20.557	20.786	21.220	29.081	22.901	26.535	26.417	28.265	30.039	34.544																		
1995	0.000	0.000	1.795	5.582	13.585	18.666	16.998	24.540	19.316	27.009	28.260	29.976	30.857	34.296	37.146	34.888	34.495	33.644	31.773																			
1996	0.000	0.000	0.000	0.000	0.118	7.524	9.358	18.391	19.680	25.313	21.625	29.408	27.835	26.695	35.398	41.317	37.014	36.735																				
1997	0.000	0.000	0.000	2.786	3.388	14.655	23.129	20.339	19.687	26.264	33.274	26.966	27.995	28.876	32.568	33.915	33.125																					
1998	0.000	0.000	0.071	4.336	9.354	8.280	7.073	13.782	13.080	18.941	20.094	20.831	22.431	26.103	23.669	22.725																						
1999	0.000	0.000	1.985	2.177	3.896	15.081	31.387	25.459	26.928	26.531	29.022	36.314	38.820	36.180	36.180																							
2000	0.000	0.000	1.077	2.707	3.863	11.422	14.451	19.056	17.977	19.026	17.364	16.825	20.502	27.324																								
2001	0.000	0.000	0.209	4.923	7.061	12.639	17.281	18.869	23.037	30.706	34.293	31.315	35.990																									
2002	0.000	0.000	3.568	5.441	5.714	9.381	11.682	11.012	15.127	26.900	25.766	30.629																										
2003	0.000	0.000	0.000	0.933	6.268	11.266	15.284	20.862	22.527	32.480	38.391																											
2004	0.000	0.000	0.652	1.667	7.195	10.119	11.756	24.187	29.075	29.682																												
2005	0.000	0.000	0.000	1.117	2.874	7.035	13.326	27.614	21.286																													
2006	0.000	0.000	0.000	0.491	2.551	10.039	17.466	14.530																														
2007	0.000	0.000	0.000	0.000	1.202	5.459	12.900																															
2008	0.000	0.000	0.000	0.000	0.000	6.278																																
2009	0.000	0.000	3.433	3.049	3.049																																	
2010	0.000	0.000	0.000	3.845																																		
2011	0.000	0.000	0.000																																			
2012	0.000	0.000																																				
2013	0.000																																					
3 Yr Avg	0.000	0.000	1.144	2.298	1.417	7.259	14.564	22.110	24.296	29.687	32.817	26.256	31.771	29.869	30.806	32.653	34.878	32.881	27.809	25.957	25.649	26.026	27.229	25.373	24.713	24.316	19.885	16.586	14.434	14.035	14.403	10.751						
5 Yr Avg	0.000	0.000	0.687	1.477	1.935	7.786	14.146	19.641	22.210	27.759	28.967	27.183	29.148	29.035	32.992	31.876	29.915	28.685	27.752	26.711	24.984	26.949	27.360	25.685	23.415	21.207	18.612	16.739	14.085	14.035	14.403	10.751						
10 Yr Avg	0.000	0.000	0.765	2.147	3.978	9.872	15.260	19.571	20.841	26.285	26.865	26.094	27.034	28.556	28.498	28.623	28.770	29.483	28.673	26.909	25.526	25.019	24.548	23.246	21.931	20.457	17.849	16.739	14.085	14.035	14.403	10.751						
Selected	0.000	0.000	0.765	2.147	3.978	9.872	15.260	19.571	20.841	26.285	26.865	26.094	27.034	28.556	28.498	28.623	28.770	29.483	28.673	26.909	25.526	25.019	24.548	23.246	21.931	20.457	17.849	16.739	14.085	14.035	14.403	10.751						
Cumulative	606.812	606.812	606.812	606.047	603.900	599.922	590.050	574.790	555.219	534.379	508.093	481.229	455.134	428.100	399.544	371.046	342.423	313.653	284.170	255.497	228.588	203.062	178.044	153.495	130.249	108.318	87.861	70.013	53.273	39.189	25.154	10.751	0.000	0.000	0.000	0.000	0.000	0.000

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

PERMANENT TOTAL DISABILITY
(000's)

UNPAID LOSS ESTIMATE FOR ACCIDENT YEARS 1976 AND PRIOR

10 times 3 Year Average Annual Payments	4,132	(1)
15 times 3 Year Average Annual Payments	6,198	(2)
Incremental Development Method	4,255	(3)
'07 to '13 Exponential Curve Fit	3,302	(4)
'05 to '13 Exponential Curve Fit	3,456	(5)
'03 to '13 Exponential Curve Fit	3,813	(6)
'03 to '12 Exponential Curve Fit	3,826	(7)
Selected Unpaid Loss as of 6/30/2012	4,300	(8)
Actual FY 2013 Payments	384	(9)
Actual FY 2012 Payments	405	(10)
Actual FY 2011 Payments	450	(11)
Actual FY 2010 Payments	521	(12)
Unpaid Loss as of 6/30/2009	6,060	(13)

(1) 10 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2011 THROUGH 2013 OF $413
(2) 15 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2011 THROUGH 2013 OF $413
(3) SECTION 3, EXHIBIT 3, SHEET 41, COL. 6
(4) SECTION 3, EXHIBIT 3, SHEET 40, TOTAL OF COL. 2
(5) SECTION 3, EXHIBIT 3, SHEET 40, TOTAL OF COL. 3
(6) SECTION 3, EXHIBIT 3, SHEET 40, TOTAL OF COL. 4
(7) SECTION 3, EXHIBIT 3, SHEET 40, TOTAL OF COL. 5
(8) SELECTED BY DELOITTE CONSULTING
(9)-(12) SECTION 3, EXHIBIT 3, SHEET 46
(13) = SUM (8) THROUGH (12)

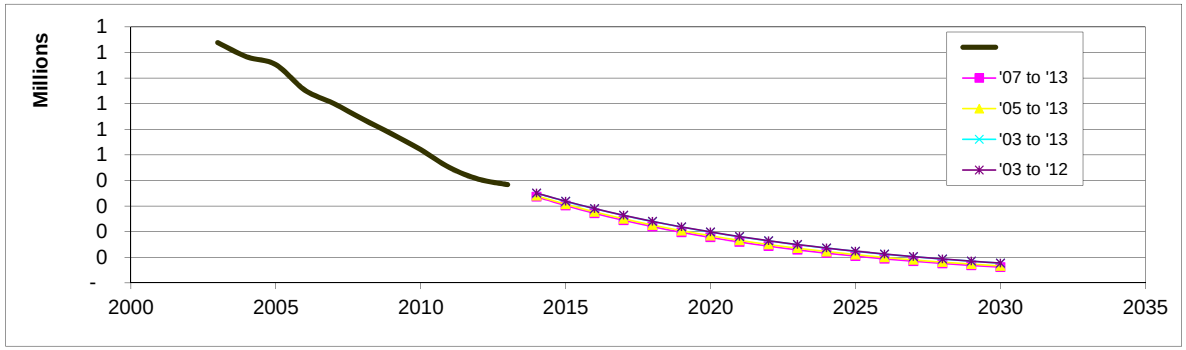
OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION

PERMANENT TOTAL DISABILITY
(000's)

EXPONENTIAL CURVE FIT OF UNPAID LOSS FOR AY'S 1976 AND PRIOR

FY ENDING	PAID LOSS	INCREMENTAL UNPAID LOSS '07 to '13 CURVE FIT	'05 to '13 CURVE FIT	'03 to '13 CURVE FIT	'03 to '12 CURVE FIT
	(1)	(2)	(3)	(4)	(5)
2003	939				
2004	883				
2005	853				
2006	753				
2007	701				
2008	640				
2009	582				
2010	521				
2011	450				
2012	405				
2013	384				
2014		336	340	350	351
2015		302	307	319	319
2016		272	277	290	290
2017		244	250	264	264
2018		220	226	240	240
2019		198	204	218	219
2020		178	184	198	199
2021		160	166	180	181
2022		144	150	164	165
2023		129	135	149	150
2024		116	122	136	136
2025		104	110	123	124
2026		94	100	112	113
2027		84	90	102	103
2028		76	81	93	93
2029		68	73	84	85
2030		61	66	77	77

FY ENDING	INCREMENTAL UNPAID LOSS '07 to '13 CURVE FIT	'05 to '13 CURVE FIT	'03 to '13 CURVE FIT	'03 to '12 CURVE FIT
	(2)	(3)	(4)	(5)
2031	55	60	70	70
2032	50	54	64	64
2033	45	49	58	58
2034	40	44	53	53
2035	36	40	48	48
2036	32	36	44	44
2037	29	32	40	40
2038	26	29	36	36
2039	24	26	33	33
2040	21	24	30	30
2041	19	21	27	27
2042	17	19	25	25
2043	15	17	22	23
2044	14	16	20	21
2045	12	14	19	19
2046	11	13	17	17
2047	10	12	15	15
2048	9	10	14	14
2049	8	9	13	13
2050	7	9	12	12
2051	7	8	10	11
2052	6	7	10	10
2053	5	6	9	9
2054	5	6	8	8
2055	4	5	7	7
2056	4	5	7	7
2057	3	4	6	6
Total	3,302	3,456	3,813	3,826



(1) SECTION 3, EXHIBIT 3, SHEET 46
(2) - (5) EXPONENTIAL CURVE FIT BASED ON (1)

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

PERMANENT TOTAL DISABILITY
(000's)

INCREMENTAL DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/13	INCREMENTAL DECAY	CUM. DECAY RELATIVE TO CURRENT YR PAID	ON-LEVELED FY 2013 PAYMENTS	FY 2013 UNPAID LOSS ESTIMATE	IMPLIED CUMULATIVE UNPAID LOSS
	(1)	(2)	(3)	(4)	(5)	(6)
PRIOR	726	22.722	22.72	1	30	30
1954	714	0.970	23.02	-	-	30
1955	702	0.870	20.89	-	-	30
1956	690	0.870	19.05	1	25	54
1957	678	0.870	17.44	1	12	66
1958	666	0.871	16.06	0	1	67
1959	654	0.873	14.90	1	20	87
1960	642	0.874	13.91	6	86	173
1961	630	0.875	13.04	4	51	225
1962	618	0.877	12.31	10	127	351
1963	606	0.879	11.69	4	48	399
1964	594	0.880	11.17	5	61	460
1965	582	0.885	10.77	3	31	491
1966	570	0.893	10.51	10	104	595
1967	558	0.901	10.37	7	74	669
1968	546	0.908	10.32	22	227	897
1969	534	0.914	10.35	9	92	989
1970	522	0.920	10.45	24	253	1,241
1971	510	0.924	10.58	31	328	1,570
1972	498	0.926	10.72	29	307	1,877
1973	486	0.928	10.87	30	331	2,208
1974	474	0.929	11.03	44	484	2,692
1975	462	0.929	11.17	43	481	3,173
1976	450	0.928	11.30	96	1,081	4,255
TOTAL				383	4,255	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) SECTION 3, EXHIBIT 3, SHEET 43, COL. 9
(3) TOTAL FROM SECTION 3, EXHIBIT 3, SHEET 42
(4) SECTION 3, EXHIBIT 3, SHEET 46; AVERAGE OF LATEST 5 FISCAL YEARS, ONLEVELED TO 2013
(5) = (3) x (4)
(6) = COLUMN (5) ACCUMULATED

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

PERMANENT TOTAL DISABILITY

CUMULATIVE DECAY FACTOR APPLIED TO PAYMENTS MADE IN CURRENT CALENDER YEAR TO ESTIMATE UNPAID LOSSES AS OF 6/30/2013 FOR EACH ACCIDENT YEAR

PRIOR	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970	1971	1972	1973	1974	1975	1976
22.722	22.047	19.181	16.687	14.519	12.646	11.044	9.657	8.450	7.407	6.508	5.728	5.069	4.525	4.075	3.701	3.384	3.114	2.877	2.664	2.471	2.296	2.132	1.979
	0.970	0.844	0.734	0.639	0.557	0.486	0.425	0.372	0.326	0.286	0.252	0.223	0.199	0.179	0.163	0.149	0.137	0.127	0.117	0.109	0.101	0.094	0.087
		0.870	0.757	0.659	0.574	0.501	0.438	0.383	0.336	0.295	0.260	0.230	0.205	0.185	0.168	0.153	0.141	0.131	0.121	0.112	0.104	0.097	0.090
			0.870	0.757	0.659	0.576	0.503	0.441	0.386	0.339	0.299	0.264	0.236	0.212	0.193	0.176	0.162	0.150	0.139	0.129	0.120	0.111	0.103
				0.870	0.758	0.662	0.579	0.506	0.444	0.390	0.343	0.304	0.271	0.244	0.222	0.203	0.187	0.172	0.160	0.148	0.138	0.128	0.119
					0.871	0.761	0.665	0.582	0.510	0.448	0.395	0.349	0.312	0.281	0.255	0.233	0.214	0.198	0.184	0.170	0.158	0.147	0.136
						0.873	0.764	0.668	0.586	0.515	0.453	0.401	0.358	0.322	0.293	0.268	0.246	0.228	0.211	0.195	0.182	0.169	0.156
							0.874	0.765	0.671	0.589	0.519	0.459	0.410	0.369	0.335	0.306	0.282	0.261	0.241	0.224	0.208	0.193	0.179
								0.875	0.767	0.674	0.593	0.525	0.469	0.422	0.383	0.350	0.322	0.298	0.276	0.256	0.238	0.221	0.205
									0.877	0.770	0.678	0.600	0.535	0.482	0.438	0.400	0.369	0.340	0.315	0.292	0.272	0.252	0.234
										0.879	0.773	0.684	0.611	0.550	0.500	0.457	0.420	0.388	0.360	0.334	0.310	0.288	0.267
											0.880	0.779	0.695	0.626	0.569	0.520	0.478	0.442	0.409	0.380	0.353	0.328	0.304
												0.885	0.790	0.711	0.646	0.591	0.544	0.502	0.465	0.431	0.401	0.372	0.345
													0.893	0.804	0.730	0.668	0.614	0.568	0.526	0.488	0.453	0.421	0.390
														0.901	0.818	0.748	0.688	0.636	0.589	0.546	0.507	0.471	0.437
															0.908	0.830	0.764	0.706	0.654	0.606	0.563	0.523	0.486
																0.914	0.841	0.777	0.720	0.668	0.620	0.576	0.535
																	0.920	0.850	0.787	0.730	0.678	0.630	0.585
																		0.924	0.856	0.794	0.737	0.685	0.636
																			0.926	0.859	0.798	0.741	0.688
																				0.928	0.862	0.800	0.743
																					0.929	0.863	0.801
																						0.929	0.862
																							0.928
22.722	23.017	20.895	19.048	17.443	16.064	14.903	13.905	13.043	12.310	11.694	11.173	10.772	10.508	10.365	10.320	10.351	10.446	10.575	10.719	10.870	11.028	11.171	11.295

Example as to how this triangle was constructed:

A	C	F	J	O
	B	E	I	N
		D	H	M
			G	L
				K

Calculation examples

C = B x A	I = G x E
E = D x B	N = K x I
F = D x C	M = K x H
J = G x F	L = K x G
O = K x J	H = G x D

Explanation:
Each decay factor in the triangle above represents an estimate of future calendar year payments relative to the most recent actual calendar year paid losses for a given accident year. For example, for accident year 1976, the decay factor of 0.928 means that the expected payments from 6/30/13-14 are 0.928 times the actual paid losses from 6/30/12-13. Similarly, the decay factor of 0.862 means that the expected payments from 6/30/14-15 are 0.862 times the actual paid losses from 6/30/12-13, etc. Therefore, a total estimate of future paid losses for a given accident year can be determined by summing the incremental decay factors (shown at the bottom) and multiplying by the most recent actual calendar year paid losses from 6/30/12-13.

THE DIAGONAL (A, B, D, G, K, etc) FROM SECTION 3, EXHIBIT 3, SHEET 41, COLUMN (2)

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

PERMANENT TOTAL DISABILITY

PAID TAIL FACTOR SELECTION

		AGE TO AGE DEVELOPMENT FACTORS							CUMULATIVE DEVELOPMENT FACTORS					
AGE MONTHS	AGE YEARS	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	PA SELECTED TAIL	SELECTED FOR TAIL	SELECTED INCREM. DECAY	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	PA SELECTED TAIL	SELECTED FOR TAIL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
6	0.5	30.000		5.674	503.420	30.000	30.000		172,093.015		3,327.200		51,062.055	202,784.487
18	1.5	4.500	2.823	2.876	36.552	4.000	4.500	3.621	5,736.434	1,692.012	586.358	1,539,015.162	1,702.069	6,759.483
30	2.5	3.500	2.393	2.172	11.376	3.080	3.500	3.214	1,274.763	599.364	203.906	42,105.308	425.517	1,502.107
42	3.5	3.500	2.354	1.837	5.611	2.220	3.500	3.500	364.218	250.432	93.899	3,701.143	138.155	429.174
54	4.5	2.500	2.144	1.639	3.516	1.910	2.500	2.100	104.062	106.364	51.118	659.656	62.232	122.621
66	5.5	1.950	1.848	1.508	2.551	1.650	1.950	1.583	41.625	49.614	31.189	187.634	32.582	49.048
78	6.5	1.570	1.610	1.415	2.037	1.450	1.570	1.170	21.346	26.850	20.684	73.559	19.747	25.153
90	7.5	1.375	1.437	1.345	1.734	1.352	1.375	1.033	13.596	16.681	14.621	36.117	13.618	16.021
102	8.5	1.345	1.316	1.292	1.543	1.283	1.345	1.265	9.888	11.611	10.869	20.826	10.073	11.652
114	9.5	1.270	1.285	1.249	1.415	1.239	1.270	1.053	7.352	8.822	8.416	13.497	7.851	8.663
126	10.5	1.210	1.227	1.215	1.326	1.202	1.210	0.988	5.789	6.865	6.738	9.537	6.337	6.821
138	11.5	1.185	1.182	1.187	1.262	1.172	1.185	1.066	4.784	5.594	5.547	7.191	5.272	5.637
150	12.5	1.165	1.165	1.163	1.214	1.154	1.165	1.057	4.037	4.734	4.675	5.698	4.498	4.757
162	13.5	1.140	1.147	1.143	1.178	1.133	1.140	0.988	3.465	4.065	4.019	4.692	3.898	4.083
174	14.5	1.129	1.126	1.127	1.150	1.118	1.129	1.055	3.040	3.545	3.515	3.983	3.440	3.582
186	15.5	1.112	1.117	1.112	1.128	1.105	1.112	0.977	2.692	3.148	3.120	3.464	3.077	3.172
198	16.5	1.105	1.102	1.100	1.110	1.095	1.105	1.041	2.421	2.819	2.805	3.072	2.785	2.852
210	17.5	1.094	1.094	1.089	1.095	1.085	1.094	0.993	2.191	2.559	2.550	2.768	2.543	2.582
222	18.5	1.083	1.085	1.080	1.083	1.076	1.083	0.960	2.002	2.339	2.341	2.528	2.345	2.359
234	19.5	1.073	1.075	1.072	1.073	1.070	1.073	0.960	1.849	2.154	2.168	2.333	2.179	2.179
246	20.5	1.065	1.067	1.064	1.065	1.063	1.065	0.958	1.723	2.004	2.023	2.174	2.036	2.030
258	21.5	1.060	1.059	1.058	1.058	1.057	1.060	0.976	1.617	1.879	1.901	2.041	1.915	1.905
270	22.5	1.055	1.055	1.052	1.052	1.052	1.055	0.975	1.526	1.774	1.796	1.929	1.812	1.798
282	23.5	1.047	1.050	1.047	1.047	1.048	1.047	0.907	1.446	1.682	1.707	1.834	1.723	1.704
294	24.5	1.042	1.043	1.043	1.042	1.044	1.042	0.923	1.380	1.601	1.629	1.752	1.644	1.626
306	25.5	1.037	1.038	1.039	1.038	1.040	1.037	0.916	1.325	1.535	1.562	1.681	1.575	1.561
318	26.5	1.034	1.034	1.036	1.035	1.036	1.034	0.951	1.278	1.478	1.503	1.619	1.514	1.506
330	27.5	1.030	1.031	1.032	1.032	1.033	1.030	0.911	1.236	1.430	1.452	1.564	1.462	1.457
342	28.5	1.030	1.027	1.029	1.029	1.030	1.030	1.053	1.200	1.388	1.406	1.515	1.415	1.415
354	29.5	1.028	1.028	1.027	1.027	1.028	1.028	0.939	1.165	1.350	1.366	1.472	1.373	1.373
366	30.5	1.025	1.025	1.025	1.025	1.025	1.025	0.945	1.134	1.314	1.330	1.433	1.336	1.336
378	31.5	1.024	1.023	1.022	1.023	1.024	1.024	0.948	1.105	1.282	1.299	1.398	1.303	1.303
390	32.5	1.022	1.021	1.021	1.021	1.022	1.022	0.942	1.080	1.253	1.270	1.367	1.273	1.273
402	33.5	1.020	1.020	1.019	1.020	1.020	1.020	0.948	1.057	1.226	1.245	1.338	1.246	1.246
414	34.5	1.019	1.018	1.017	1.019	1.019	1.019	0.939	1.036	1.203	1.222	1.312	1.221	1.221
426	35.5	1.017	1.017	1.016	1.017	1.017	1.017	0.950	1.0173	1.181	1.201	1.288	1.199	1.199
438	36.5		1.016	1.015	1.016	1.016	1.016	0.928		1.162	1.182	1.266	1.178	1.178
450	37.5		1.014	1.013	1.015	1.014	1.014	0.928		1.144	1.165	1.246	1.160	1.160
462	38.5		1.013	1.012	1.014	1.013	1.013	0.929		1.128	1.150	1.228	1.144	1.144
474	39.5		1.011	1.011	1.013	1.012	1.012	0.929		1.114	1.136	1.210	1.129	1.129
486	40.5		1.010	1.010	1.013	1.011	1.011	0.928		1.101	1.123	1.194	1.115	1.115
498	41.5		1.009	1.010	1.012	1.010	1.010	0.926		1.090	1.112	1.180	1.103	1.103
510	42.5		1.008	1.009	1.011	1.009	1.009	0.924		1.080	1.101	1.166	1.092	1.092
522	43.5		1.007	1.008	1.011	1.008	1.008	0.920		1.071	1.092	1.153	1.082	1.082
534	44.5		1.007	1.008	1.010	1.008	1.008	0.914		1.063	1.083	1.141	1.073	1.073
546	45.5		1.006	1.007	1.010	1.007	1.007	0.908		1.056	1.075	1.129	1.065	1.065
558	46.5		1.005	1.006	1.009	1.006	1.006	0.901		1.050	1.067	1.119	1.057	1.057
570	47.5		1.004	1.006	1.009	1.005	1.005	0.893		1.045	1.060	1.109	1.051	1.051
582	48.5		1.004	1.005	1.008	1.005	1.005	0.885		1.040	1.054	1.099	1.045	1.045
594	49.5		1.003	1.005	1.008	1.004	1.004	0.880		1.036	1.048	1.090	1.040	1.040
606	50.5		1.003	1.005	1.007	1.004	1.004	0.879		1.033	1.043	1.082	1.036	1.036
618	51.5		1.003	1.004	1.007	1.003	1.003	0.877		1.030	1.038	1.074	1.032	1.032
630	52.5		1.002	1.004	1.007	1.003	1.003	0.875		1.027	1.034	1.066	1.028	1.028
642	53.5		1.002	1.004	1.006	1.002	1.002	0.874		1.025	1.030	1.059	1.026	1.026
654	54.5		1.001	1.003	1.006	1.002	1.002	0.873		1.023	1.026	1.053	1.023	1.023
666	55.5		1.001	1.003	1.006	1.002	1.002	0.871		1.022	1.022	1.046	1.021	1.021
678	56.5		1.001	1.003	1.006	1.002	1.002	0.870		1.021	1.019	1.040	1.019	1.019
690	57.5		1.002	1.003	1.005	1.001	1.001	0.870		1.020	1.016	1.034	1.017	1.017
702	58.5		1.002	1.003	1.005	1.001	1.001	0.870		1.018	1.013	1.029	1.016	1.016
714	59.5		1.002	1.002	1.005	1.001	1.001	0.970		1.016	1.010	1.023	1.015	1.015
726	60.5		1.001	1.002	1.005	1.001	1.001	0.885		1.015	1.008	1.018	1.013	1.013
738	61.5		1.001	1.002	1.005	1.001	1.001	0.885		1.013	1.006	1.013	1.012	1.012
750	62.5		1.001	1.002	1.004	1.001	1.001	0.885		1.012	1.004	1.009	1.011	1.011
TAIL	TAIL		1.011	1.002	1.004	1.011	1.011	12.966		1.011	1.002	1.004	1.011	1.011

60.5 TAIL DECAY 22.722 (16)

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 3, EXHIBIT 3, SHEET 44
(4) SECTION 3, EXHIBIT 3, SHEET 45, COL. 5; TAIL FROM SECTION 3, EXHIBIT 3, SHEET 48
(5) SECTION 3, EXHIBIT 3, SHEET 44
(6) SECTION 3, EXHIBIT 3, SHEET 44
(7) PA SELECTED TAIL
(8) SELECTED BY DELOITTE CONSULTING
(9) = [[(8) - 1.0] x (8) PRIOR AGE] / [(8) PRIOR AGE - 1.0]
(10) COL. 3 MULTIPLICATIVELY ACCUMULATED
(11) COL. 4 MULTIPLICATIVELY ACCUMULATED
(12) COL. 5 MULTIPLICATIVELY ACCUMULATED
(13) COL. 6 MULTIPLICATIVELY ACCUMULATED
(14) COL. 7 MULTIPLICATIVELY ACCUMULATED
(15) COL. 8 MULTIPLICATIVELY ACCUMULATED
(16) 59.5-TO-60.5 TAIL DECAY + (58.5-TO-59.5 DECAY x 59.5-TO-60.5 TAIL DECAY)

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

PERMANENT TOTAL DISABILITY

FITTED PAID LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**20**
	To:	**32**
Cut-off		**64**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.002**	**0.987**
Inverse Power	**1.004**	**0.990**

							Weibull Curve Fitting					**Inverse Power Curve Fitting**				
							Slope=	0.719				Slope=	-2.411			
		----FROM PAID TRIANGLE----			PA	SELECTED	Intercept=	-2.930				Intercept=	10.539			
PERIOD	AGE	SELECTED	5 YR WTD	10 YR WTD	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	30.000			30.000	30.000	1.792	-3.384	-1.641	**5.674**	3327.200	1.792	3.367	6.219	**503.420**	
2	18	4.500			4.000	4.500	2.890	-1.381	-0.850	**2.876**	586.358	2.890	1.253	3.571	**36.552**	
3	30	3.500	3.298	4.020	3.100	3.500	3.401	-1.089	-0.483	**2.172**	203.906	3.401	0.916	2.340	**11.376**	42105.308
4	42	3.500	2.248	2.385	2.220	3.500	3.738	-1.089	-0.241	**1.837**	93.899	3.738	0.916	1.528	**5.611**	3701.143
5	54	2.500	2.998	2.350	1.900	2.500	3.989	-0.672	-0.060	**1.639**	51.118	3.989	0.405	0.923	**3.516**	659.656
6	66	1.950	1.980	1.788	1.640	1.900	4.190	-0.291	0.085	**1.508**	31.189	4.190	-0.105	0.439	**2.551**	187.634
7	78	1.570	1.634	1.549	1.450	1.570	4.357	0.013	0.205	**1.415**	20.684	4.357	-0.562	0.036	**2.037**	73.559
8	90	1.375	1.410	1.383	1.355	1.375	4.500	0.262	0.308	**1.345**	14.621	4.500	-0.981	-0.309	**1.734**	36.117
9	102	1.345	1.368	1.343	1.284	1.345	4.625	0.308	0.398	**1.292**	10.869	4.625	-1.064	-0.611	**1.543**	20.826
10	114	1.270	1.279	1.268	1.239	1.265	4.736	0.447	0.478	**1.249**	8.416	4.736	-1.328	-0.879	**1.415**	13.497
11	126	1.210	1.216	1.209	1.202	1.205	4.836	0.572	0.550	**1.215**	6.738	4.836	-1.585	-1.120	**1.326**	9.537
12	138	1.185	1.185	1.179	1.172	1.185	4.927	0.619	0.615	**1.187**	5.547	4.927	-1.687	-1.339	**1.262**	7.191
13	150	1.165	1.167	1.165	1.154	1.165	5.011	0.670	0.675	**1.163**	4.675	5.011	-1.802	-1.540	**1.214**	5.698
14	162	1.140	1.149	1.140	1.133	1.140	5.088	0.741	0.731	**1.143**	4.019	5.088	-1.967	-1.726	**1.178**	4.692
15	174	1.129	1.133	1.129	1.118	1.129	5.159	0.773	0.782	**1.127**	3.515	5.159	-2.044	-1.898	**1.150**	3.983
16	186	1.112	1.114	1.112	1.105	1.112	5.226	0.831	0.830	**1.112**	3.120	5.226	-2.189	-2.059	**1.128**	3.464
17	198	1.105	1.101	1.105	1.095	1.104	5.288	0.858	0.875	**1.100**	2.805	5.288	-2.259	-2.210	**1.110**	3.072
18	210	1.094	1.090	1.094	1.085	1.094	5.347	0.897	0.917	**1.089**	2.550	5.347	-2.362	-2.352	**1.095**	2.768
19	222	1.083	1.085	1.083	1.076	1.082	5.403	0.947	0.957	**1.080**	2.341	5.403	-2.499	-2.485	**1.083**	2.528
20	234	1.073	1.074	1.073	1.070	1.073	5.455	0.990	0.995	**1.072**	2.168	5.455	-2.622	-2.612	**1.073**	2.333
21	246	1.065	1.068	1.065	1.063	1.065	5.505	1.029	1.031	**1.064**	2.023	5.505	-2.737	-2.733	**1.065**	2.174
22	258	1.060	1.063	1.060	1.057	1.060	5.553	1.057	1.065	**1.058**	1.901	5.553	-2.818	-2.848	**1.058**	2.041
23	270	1.055	1.059	1.055	1.052	1.055	5.598	1.082	1.098	**1.052**	1.796	5.598	-2.898	-2.957	**1.052**	1.929
24	282	1.047	1.050	1.047	1.048	1.047	5.642	1.132	1.129	**1.047**	1.707	5.642	-3.056	-3.062	**1.047**	1.834
25	294	1.042	1.044	1.042	1.044	1.042	5.684	1.170	1.159	**1.043**	1.629	5.684	-3.182	-3.163	**1.042**	1.752
26	306	1.037	1.039	1.037	1.040	1.037	5.724	1.207	1.188	**1.039**	1.562	5.724	-3.309	-3.259	**1.038**	1.681
27	318	1.034	1.035	1.034	1.036	1.033	5.762	1.233	1.216	**1.036**	1.503	5.762	-3.400	-3.352	**1.035**	1.619
28	330	1.030	1.030	1.030	1.033	1.030	5.799	1.264	1.242	**1.032**	1.452	5.799	-3.509	-3.441	**1.032**	1.564
29	342	1.030	1.028	1.028	1.030	1.030	5.835	1.259	1.268	**1.029**	1.406	5.835	-3.492	-3.527	**1.029**	1.515
30	354	1.028	1.025	1.025	1.028	1.028	5.869	1.284	1.293	**1.027**	1.366	5.869	-3.585	-3.610	**1.027**	1.472
31	366	1.025	1.022	1.022	1.025	1.025	5.903	1.307	1.317	**1.025**	1.330	5.903	-3.669	-3.691	**1.025**	1.433
32	378	1.024	1.021	1.021	1.024	1.024	5.935	1.327	1.340	**1.022**	1.299	5.935	-3.748	-3.769	**1.023**	1.398
33	390	1.022	1.018	1.018	1.022	1.022	5.966	1.349	1.363	**1.021**	1.270	5.966	-3.830	-3.844	**1.021**	1.367
34	402	1.020	1.017	1.017	1.020	1.020	5.996	1.367	1.384	**1.019**	1.245	5.996	-3.906	-3.917	**1.020**	1.338
35	414	1.019	1.015	1.015	1.019	1.019	6.026	1.388	1.406	**1.017**	1.222	6.026	-3.988	-3.988	**1.019**	1.312
36	426	1.017	1.014	1.014	1.017	1.017	6.054	1.405	1.426	**1.016**	1.201	6.054	-4.058	-4.057	**1.017**	1.288
37	438						6.082		1.446	**1.015**	1.182	6.082		-4.124	**1.016**	1.266
38	450						6.109		1.466	**1.013**	1.165	6.109		-4.189	**1.015**	1.246
39	462						6.136		1.485	**1.012**	1.150	6.136		-4.252	**1.014**	1.228
40	474						6.161		1.503	**1.011**	1.136	6.161		-4.314	**1.013**	1.210
41	486						6.186		1.521	**1.010**	1.123	6.186		-4.374	**1.013**	1.194
42	498						6.211		1.538	**1.010**	1.112	6.211		-4.433	**1.012**	1.180
43	510						6.234		1.556	**1.009**	1.101	6.234		-4.491	**1.011**	1.166
44	522						6.258		1.572	**1.008**	1.092	6.258		-4.547	**1.011**	1.153
45	534						6.280		1.589	**1.008**	1.083	6.280		-4.601	**1.010**	1.141
46	546						6.303		1.605	**1.007**	1.075	6.303		-4.655	**1.010**	1.129
47	558						6.324		1.620	**1.006**	1.067	6.324		-4.707	**1.009**	1.119
48	570						6.346		1.636	**1.006**	1.060	6.346		-4.759	**1.009**	1.109
49	582						6.366		1.651	**1.005**	1.054	6.366		-4.809	**1.008**	1.099
50	594						6.387		1.665	**1.005**	1.048	6.387		-4.858	**1.008**	1.090
51	606						6.407		1.680	**1.005**	1.043	6.407		-4.906	**1.007**	1.082
52	618						6.426		1.694	**1.004**	1.038	6.426		-4.954	**1.007**	1.074
53	630						6.446		1.708	**1.004**	1.034	6.446		-5.000	**1.007**	1.066
54	642						6.465		1.721	**1.004**	1.030	6.465		-5.045	**1.006**	1.059
55	654						6.483		1.735	**1.003**	1.026	6.483		-5.090	**1.006**	1.053
56	666						6.501		1.748	**1.003**	1.022	6.501		-5.134	**1.006**	1.046
57	678						6.519		1.760	**1.003**	1.019	6.519		-5.177	**1.006**	1.040
58	690						6.537		1.773	**1.003**	1.016	6.537		-5.219	**1.005**	1.034
59	702						6.554		1.785	**1.003**	1.013	6.554		-5.261	**1.005**	1.029
60	714						6.571		1.798	**1.002**	1.010	6.571		-5.302	**1.005**	1.023
61	726						6.588		1.810	**1.002**	1.008	6.588		-5.342	**1.005**	1.018
62	738						6.604		1.821	**1.002**	1.006	6.604		-5.381	**1.005**	1.013
63	750						6.620		1.833	**1.002**	1.004	6.620		-5.420	**1.004**	1.009
64	762						6.636		1.845	**1.002**	1.002	6.636		-5.459	**1.004**	1.004

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

PERMANENT TOTAL DISABILITY

INCREMENTAL DECAY METHOD

AGE MONTHS (1)	AGE YEARS (2)	PAID SELECTED FOR FIT (3)	INCREM. DECAY FACTORS (4)	IMPLIED ATA FACTOR (5)	DECAY FACTOR CHECK (6)
6	0.5	30.000	1.000		
18	1.5	4.500	1.886	2.823	1.886
30	2.5	3.500	1.791	2.393	1.791
42	3.5	3.500	1.896	2.354	1.896
54	4.5	2.500	1.601	2.144	1.601
66	5.5	1.900	1.413	1.848	1.413
78	6.5	1.570	1.287	1.610	1.287
90	7.5	1.375	1.203	1.437	1.203
102	8.5	1.345	1.159	1.316	1.159
114	9.5	1.265	1.112	1.285	1.112
126	10.5	1.205	1.084	1.227	1.084
138	11.5	1.185	1.068	1.182	1.068
150	12.5	1.165	1.055	1.165	1.055
162	13.5	1.140	1.037	1.147	1.037
174	14.5	1.129	1.027	1.126	1.027
186	15.5	1.112	1.017	1.117	1.017
198	16.5	1.104	1.008	1.102	1.008
210	17.5	1.094	0.999	1.094	0.999
222	18.5	1.082	0.993	1.085	0.993
234	19.5	1.073	0.987	1.075	0.987
246	20.5	1.065	0.982	1.067	0.982
258	21.5	1.060	0.976	1.059	0.976
270	22.5	1.055	0.972	1.055	0.972
282	23.5	1.047	0.966	1.050	0.966
294	24.5	1.042	0.962	1.043	0.962
306	25.5	1.037	0.959	1.038	0.959
318	26.5	1.033	0.955	1.034	0.955
330	27.5	1.030	0.949	1.031	0.949
342	28.5	1.030	0.946	1.027	0.946
354	29.5	1.028	0.939	1.028	0.939
366	30.5	1.025	0.935	1.025	0.935
378	31.5	1.024	0.932	1.023	0.932
390	32.5	1.022	0.932	1.021	0.932
402	33.5	1.020	0.927	1.020	0.927
414	34.5	1.019	0.925	1.018	0.925
426	35.5	1.017	0.922	1.017	0.922
438	36.5		0.919	1.016	0.919
450	37.5		0.914	1.014	0.914
462	38.5		0.914	1.013	0.914
474	39.5		0.913	1.011	0.913
486	40.5		0.912	1.010	0.912
498	41.5		0.907	1.009	0.907
510	42.5		0.904	1.008	0.904
522	43.5		0.902	1.007	0.902
534	44.5		0.896	1.007	0.896
546	45.5		0.888	1.006	0.888
558	46.5		0.885	1.005	0.885
570	47.5		0.882	1.004	0.882
582	48.5		0.879	1.004	0.879
594	49.5		0.872	1.003	0.872
606	50.5		0.868	1.003	0.868
618	51.5		0.853	1.003	0.853
630	52.5		0.836	1.002	0.836
642	53.5		0.807	1.002	0.807
654	54.5		0.799	1.001	0.799
666	55.5		0.803	1.001	0.803
678	56.5		0.815	1.001	0.815
690	57.5		-	1.000	-
702	58.5		-	1.000	-
714	59.5		-	1.000	-
726	60.5		-	1.000	-
738	61.5		-	1.000	-
750	62.5			1.000	

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 3, EXHIBIT 3, SHEET 44
(4) GEOMETRIC MEAN FROM SECTION 3, EXHIBIT 3, SHEET 46
(5) 1.0 + [(3) PRIOR AGE - 1.0) x (4) / (3) PRIOR AGE]
(6) [(5) - 1.0] X [(5) PRIOR AGE] / [(5) PRIOR AGE - 1.0]

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
PERMANENT TOTAL DISABILITY
INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354
1954																														
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1970																														
1971																														
1972																														
1973																														
1974																														108
1975																													111	107
1976																												199	186	205
1977	0	0	2	12	85	232	114	137	141	155	175	184	229	252	246	278	259	231	254	251	242	213	208	220	173	142	134	127	143	115
1978	0	0	4	37	128	108	145	171	202	235	295	327	331	373	390	334	321	318	348	309	318	283	260	245	254	217	224	223	206	197
1979	0	0	0	95	39	44	79	131	159	190	220	237	249	250	262	278	288	258	260	252	240	212	179	169	147	132	131	125	125	116
1980	0	0	23	6	11	20	43	92	152	221	281	304	284	328	307	409	312	321	309	275	261	231	205	190	162	200	165	154	143	140
1981	0	5	7	25	51	84	92	130	185	235	275	292	292	281	283	316	317	274	256	267	293	226	211	238	213	193	201	192	185	176
1982	0	0	0	0	27	56	103	146	220	277	311	326	319	331	379	432	366	364	333	300	294	284	270	248	213	191	171	165	159	156
1983	0	0	0	8	41	53	93	162	240	296	307	317	451	377	399	466	369	380	352	340	323	312	305	286	283	292	277	276	265	244
1984	0	0	2	1	4	22	72	127	191	239	216	373	270	317	392	333	344	313	280	272	274	273	245	236	242	180	157	150	145	137
1985	0	0	3	17	33	68	171	187	195	229	331	373	289	276	265	313	227	206	223	221	217	204	210	209	208	192	169	153	123	
1986	0	0	0	10	52	136	252	208	257	280	321	382	423	434	379	394	357	364	413	401	378	361	348	443	337	309	299	332		
1987	0	0	0	7	18	44	53	180	206	407	347	294	327	301	293	327	342	307	315	308	303	274	254	234	232	254	246			
1988	0	0	0	0	47	99	127	216	270	299	368	366	457	416	385	399	406	410	419	399	394	372	377	347	334	337				
1989	0	0	3	21	43	80	168	206	248	266	261	381	310	348	334	343	378	345	366	334	337	344	344	333	330					
1990	0	0	20	20	53	96	253	205	299	268	342	325	339	383	347	422	382	484	416	366	340	340	317	334						
1991	0	0	1	14	23	113	139	205	172	232	225	247	256	274	288	279	255	277	297	284	289	277	317							
1992	0	1	0	0	103	150	133	180	224	228	217	228	258	257	247	227	215	255	216	218	229	236								
1993	0	0	0	10	127	81	131	130	121	142	242	200	196	223	182	206	207	201	241	228	237									
1994	0	0	0	68	104	139	138	213	259	205	225	228	233	319	251	291	290	310	329	379										
1995	0	0	22	68	165	227	206	298	235	328	343	364	375	417	451	424	419	409	386											
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													
1998	0	0	1	56	121	107	91	178	169	245	260	269	290	337	306	294														
1999	0	0	17	19	34	130	270	219	232	228	250	313	334	311	311															
2000	0	0	15	39	55	163	207	272	257	272	248	240	293	391																
2001	0	0	4	100	143	257	351	383	468	623	696	636	731																	
2002	0	0	57	87	91	149	186	175	241	428	410	487																		
2003	0	0	0	15	98	175	238	325	350	505	597																			
2004	0	0	10	27	116	163	189	388	467	477																				
2005	0	0	0	17	43	104	197	409	315																					
2006	0	0	0	6	29	115	201	167																						
2007	0	0	0	0	14	63	148																							
2008	0	0	0	0	0	76																								
2009	0	0	39	35	35																									
2010	0	0	0	50																										
2011	0	0	0																											
2012	0	0																												
2013	0																													

AGE-TO-AGE DEVELOPMENT FACTORS

	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366
1954																														
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1972																														
1973																														
1974																														0.945
1975																													0.961	0.874
1976																												0.935	1.100	0.872
1977	0.000	0.000	4.860	7.110	2.746	0.489	1.205	1.030	1.101	1.126	1.055	1.242	1.102	0.975	1.131	0.932	0.891	1.098	0.991	0.965	0.880	0.977	1.055	0.786	0.820	0.945	0.948	1.130	0.801	0.972
1978	0.000	0.000	10.429	3.438	0.841	1.343	1.181	1.182	1.165	1.251	1.109	1.012	1.129	1.044	0.856	0.962	0.992	1.093	0.889	1.027	0.892	0.918	0.941	1.036	0.857	1.032	0.993	0.924	0.957	0.867
1979	0.000	0.000	0.000	0.412	1.120	1.801	1.670	1.209	1.194	1.162	1.074	1.053	1.001	1.048	1.062	1.037	0.896	1.004	0.971	0.954	0.880	0.846	0.942	0.870	0.902	0.992	0.951	1.001	0.931	0.920
1980	0.000	0.000	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	0.891	0.950	0.886	0.888	0.924	0.852	1.236	0.823	0.936	0.928	0.981	0.937
1981	0.000	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	1.042	1.099	0.770	0.935	1.127	0.896	0.906	1.041	0.957	0.962	0.951	0.887
1982	0.000	0.000	0.000	0.000	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	0.900	0.978	0.967	0.949	0.920	0.860	0.895	0.898	0.964	0.964	0.982	0.952
1983	0.000	0.000	0.000	5.398	1.276	1.767	1.746	1.476	1.234	1.039	1.031	1.425	0.835	1.059	1.168	0.790	1.032	0.925	0.965	0.950	0.968	0.978	0.937	0.990	1.030	0.950	0.998	0.959	0.920	0.923
1984	0.000	0.000	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	0.970	1.010	0.997	0.895	0.965	1.027	0.741	0.874	0.955	0.970	0.942	
1985	0.000	0.000	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	0.992	0.983	0.940	1.029	0.995	0.995	0.923	0.881	0.907	0.804		
1986	0.000	0.000	0.000	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	0.970	0.943	0.955	0.964	1.274	0.760	0.917	0.966	1.111			
1987	0.000	0.000	0.000	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	0.978	0.981	0.905	0.928	0.920	0.991	1.095	0.971				
1988	0.000	0.000	0.000	0.000	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	0.951	0.989	0.944	1.013	0.919	0.963	1.008					
1989	0.000	0.000	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	0.913	1.008	1.021	1.000	0.969	0.992						
1990	0.000	0.000	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	0.879	0.931	0.999	0.932	1.055							
1991	0.000	0.000	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	0.956	1.016	0.960	1.141								
1992	0.000	0.000	0.000	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	1.011	1.049	1.034									
1993	0.000	0.000	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	0.944	1.039										
1994	0.000	0.000	0.000	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	1.150											
1995	0.000	0.000	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	0.000	0.000	0.000	0.000	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													
1997	0.000	0.000	0.000	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														
1998	0.000	0.000	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															
1999	0.000	0.000	1.097	1.789	3.871	2.081	0.811	1.058	0.985	1.094	1.251	1.069	0.932	1.000																
2000	0.000	0.000	2.514	1.427	2.957	1.265	1.319	0.943	1.058	0.913	0.969	1.219	1.333																	
2001	0.000	0.000	23.530	1.434	1.790	1.367	1.092	1.221	1.333	1.117	0.913	1.149																		
2002	0.000	0.000	1.525	1.050	1.642	1.245	0.943	1.374	1.778	0.958	1.189																			
2003	0.000	0.000	0.000	6.721	1.797	1.357	1.365	1.080	1.442	1.182																				
2004	0.000	0.000	2.557	4.318	1.406	1.162	2.057	1.202	1.021																					
2005	0.000	0.000	0.000	2.572	2.448	1.894	2.072	0.771																						
2006	0.000	0.000	0.000	5.200	3.935	1.740	0.832																							
2007	0.000	0.000	0.000	0.000	4.543	2.363																								
2008	0.000	0.000	0.000	0.000	0.000																									
2009	0.000	0.000	0.888	1.000																										
2010	0.000	0.000	0.000																											
2011	0.000	0.000																												
2012	0.000																													
Latest diag	0.000	0.000	0.000	1.000	0.000	2.363	0.832	0.771	1.021	1.182	1.189	1.149	1.333	1.000	0.960	0.977	0.992	0.944	1.150	1.039	1.034	1.141	1.055	0.992	1.008	0.971	1.111	0.804	0.942	0.923
5 Yr Avg	0.000	0.000	0.178	1.754	2.466	1.703	1.454	1.129	1.326	1.053	1.072	1.110	1.084	1.089	1.053	0.972	1.039	1.026	0.988	1.008	0.992	1.003	1.027	0.940	0.937	0.928	0.987	0.932	0.955	0.924
10 Yr Avg	0.000	0.000	2.850	2.372	2.439	1.533	1.332	1.064	1.308	1.059	1.043	1.066	1.110	0.997	1.053	0.974	1.037	1.023	0.974	0.995	0.972	0.983	1.008	0.933	0.965	0.943	0.972	0.958	0.953	0.915
3 Yr Wtd			2.155	1.393	5.892	1.935	1.643	1.010	1.333	1.094	1.007	1.142	1.133	1.019	1.055	0.957	1.007	1.041	1.049	1.033	0.995	1.017	0.977	0.981	0.997	0.946	1.017	0.921	0.943	0.920
5 Yr Wtd			2.298	2.109	2.588	1.569	1.449	1.096	1.293	1.070	1.044	1.111	1.080	1.077	1.040	0.969	1.029	1.013	0.983	1.001	0.988	1.001	1.031	0.920	0.940	0.936	1.003	0.937	0.951	0.923
10 Yr Wtd			3.020	1.925	2.243	1.457	1.243	1.054	1.289	1.076	1.013	1.075	1.103	0.998	1.047	0.974	1.032	1.011	0.969	0.989	0.971	0.982	1.010	0.924	0.961	0.945	0.984	0.953	0.954	0.911
Selected	1.000	1.000	3.020	1.925	2.243	1.457	1.243	1.054	1.289	1.076	1.013	1.075	1.103	0.998	1.047	0.974	1.032	1.011	0.969	0.989	0.971	0.982	1.010	0.924	0.961	0.945	0.984	0.953	0.954	0.911
Loss $ Weight	0	0	107	335	623	1,395	2,077	2,801	2,949	3,698	3,687	3,375	3,348	3,169	3,154	3,327	3,343	3,324	3,400	3,138	2,998	2,994	2,986	2,908	2,555	2,279	2,041	1,898	1,682	1,594
Center Wtd Avg	1.000	3.020	2.221	1.788	1.539	1.329	1.297	1.188	1.121	1.096	1.104	1.053	1.047	1.040	1.031	1.012	1.006	0.995	0.995	0.985	0.984	0.976	0.970	0.966	0.965	0.952	0.960	0.951	0.947	0.935
Geometric Mean	1.000	1.886	1.791	1.896	1.601	1.413	1.287	1.203	1.159	1.112	1.084	1.068	1.055	1.037	1.027	1.017	1.008	0.999	0.993	0.987	0.982	0.976	0.972	0.966	0.962	0.959	0.955	0.949	0.946	0.939

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
PERMANENT TOTAL DISABILITY

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	366	378	390	402	414	426	438	450	462	474	486	498	510	522	534	546	558	570	582	594	606	618	630	642	654	666	678	690	702	714
1954																				0	0	0	0	0	0	0	0	0	0	0
1955																			2	2	2	1	1	0	0	0	0	0	0	
1956																		5	3	3	3	3	2	2	2	2	2	2		
1957																	5	5	5	5	5	5	4	3	1	0	0			
1958																3	3	1	1	1	1	1	0	0	0	0				
1959															10	8	6	4	4	3	2	2	2	2	2					
1960														20	17	15	13	13	13	13	9	8	7	7						
1961													12	11	11	10	10	10	9	7	4	4	4							
1962												18	16	16	16	16	16	15	13	13	13	12								
1963											24	21	20	14	13	11	7	7	5	4	4									
1964										15	14	14	14	14	13	11	11	7	4	4										
1965									19	17	15	14	10	7	7	5	3	2	2											
1966								26	24	25	20	19	18	14	13	12	12	11												
1967							22	20	17	15	15	13	11	11	9	8	6													
1968						47	45	53	43	39	34	32	31	25	25	24														
1969					36	34	31	25	21	16	15	13	11	8	8															
1970				44	42	43	40	37	34	32	32	30	27	27																
1971			55	80	57	50	47	42	41	41	38	35	33																	
1972		74	54	52	47	45	43	40	37	33	31	31																		
1973	80	68	66	62	59	57	51	48	35	30	24																			
1974	103	100	93	94	86	67	57	51	47	43																				
1975	94	84	75	64	59	53	49	47	48																					
1976	179	160	153	149	125	111	95	90																						
1977	112	104	101	92	82	78	77																							
1978	171	155	148	133	125	120																								
1979	107	105	95	93	94																									
1980	131	118	113	118																										
1981	156	149	144																											
1982	149	131																												
1983	225																													
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AGE-TO-AGE DEVELOPMENT FACTORS

	366-378	378-390	390-402	402-414	414-426	426-438	438-450	450-462	462-474	474-486	486-498	498-510	510-522	522-534	534-546	546-558	558-570	570-582	582-594	594-606	606-618	618-630	630-642	642-654	654-666	666-678	678-690	690-702	702-714	714-726
1954																				0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1955																			1.000	0.920	0.864	0.566	0.000	0.000	0.000	0.000	0.000	0.000		
1956																		0.657	0.893	0.943	1.000	0.726	0.931	1.000	1.000	1.000	1.000			
1957																	0.887	1.038	0.963	1.000	1.009	0.745	0.754	0.257	0.000	0.000				
1958																0.776	0.500	0.445	1.000	1.000	1.000	0.192	0.000	0.000	0.000					
1959															0.826	0.790	0.670	1.000	0.731	0.614	1.000	1.000	1.000	1.000						
1960														0.858	0.880	0.875	0.999	1.000	0.948	0.746	0.826	0.875	1.000							
1961													0.885	1.033	0.900	1.000	1.000	0.885	0.760	0.635	0.878	1.000								
1962												0.872	1.038	0.963	1.000	1.000	0.921	0.921	1.000	0.978	0.949									
1963											0.870	0.937	0.712	0.944	0.848	0.622	0.954	0.758	0.831	1.000										
1964										0.915	1.033	0.963	1.000	0.939	0.877	0.937	0.664	0.596	0.964											
1965									0.889	0.911	0.902	0.695	0.702	1.000	0.806	0.539	0.737	1.000												
1966								0.933	1.026	0.831	0.932	0.944	0.796	0.899	0.949	0.998	0.908													
1967							0.912	0.820	0.906	0.957	0.867	0.908	0.936	0.835	0.925	0.762														
1968						0.976	1.165	0.807	0.910	0.872	0.957	0.944	0.817	0.993	0.950															
1969					0.940	0.917	0.785	0.845	0.754	0.969	0.823	0.879	0.768	0.978																
1970				0.962	1.025	0.910	0.939	0.909	0.943	0.995	0.948	0.895	0.991																	
1971			1.469	0.704	0.888	0.943	0.877	0.991	1.000	0.921	0.924	0.933																		
1972		0.740	0.952	0.903	0.954	0.955	0.935	0.938	0.883	0.945	1.000																			
1973	0.850	0.967	0.943	0.941	0.963	0.896	0.940	0.731	0.850	0.823																				
1974	0.972	0.931	1.015	0.914	0.775	0.858	0.891	0.918	0.923																					
1975	0.895	0.899	0.848	0.919	0.910	0.908	0.971	1.015																						
1976	0.894	0.960	0.973	0.838	0.891	0.856	0.946																							
1977	0.933	0.974	0.905	0.896	0.948	0.988																								
1978	0.905	0.961	0.899	0.933	0.967																									
1979	0.976	0.912	0.975	1.007																										
1980	0.898	0.953	1.049																											
1981	0.952	0.971																												
1982	0.883																													
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Latest diag	0.883	0.971	1.049	1.007	0.967	0.988	0.946	1.015	0.923	0.823	1.000	0.933	0.991	0.978	0.950	0.762	0.908	1.000	0.964	1.000	0.949	1.000	1.000	1.000	0.000	0.000	1.000	0.000	0.000	
5 Yr Avg	0.923	0.954	0.960	0.919	0.898	0.901	0.937	0.918	0.920	0.931	0.930	0.912	0.861	0.941	0.902	0.772	0.837	0.832	0.901	0.794	0.931	0.762	0.737	0.451	0.200	0.250	0.333	0.000	0.000	
10 Yr Avg	0.916	0.927	1.003	0.902	0.926	0.921	0.936	0.891	0.908	0.914	0.926	0.897	0.865	0.944	0.896	0.830	0.824	0.830	0.909	0.784	0.836	0.638	0.527	0.376	0.200	0.250	0.333	0.000	0.000	
3 Yr Wtd	0.912	0.949	0.967	0.944	0.934	0.910	0.936	0.888	0.889	0.901	0.955	0.909	0.877	0.952	0.945	0.826	0.788	0.720	0.956	0.886	0.894	0.928	0.988	0.559	0.727	1.000	1.000			
5 Yr Wtd	0.920	0.956	0.958	0.911	0.902	0.898	0.937	0.916	0.922	0.928	0.942	0.919	0.869	0.945	0.918	0.805	0.856	0.833	0.914	0.821	0.903	0.859	0.921	0.686	0.727	1.000	1.000			
10 Yr Wtd	0.915	0.936	0.983	0.896	0.919	0.915	0.942	0.892	0.914	0.910	0.932	0.907	0.869	0.941	0.907	0.864	0.873	0.870	0.908	0.851	0.922	0.825	0.873	0.686	0.727	1.000	1.000			
Selected	0.915	0.936	0.983	0.896	0.919	0.915	0.942	0.892	0.914	0.910	0.932	0.907	0.869	0.941	0.907	0.864	0.873	0.870	0.908	0.851	0.922	0.825	0.873	0.686	0.727	0.870	0.870	0.870	0.870	0.000
Loss $ Weight	1,426	1,173	1,044	938	775	659	535	453	346	290	238	222	190	147	132	121	87	75	60	54	43	36	19	13	4	2	2	2	0	0
Center Wtd Avg	0.938	0.927	0.930	0.933	0.933	0.912	0.917	0.916	0.918	0.909	0.909	0.911	0.911	0.898	0.892	0.896	0.884	0.872	0.882	0.877	0.879	0.853	0.849	0.807	0.795	0.738	0.807	0.870	0.870	0.000
Geometric Mean	0.935	0.932	0.932	0.927	0.925	0.922	0.919	0.914	0.914	0.913	0.912	0.907	0.904	0.902	0.896	0.888	0.885	0.882	0.879	0.872	0.868	0.853	0.836	0.807	0.799	0.803	0.815	0.000	0.000	0.000

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

PERMANENT TOTAL DISABILITY

FITTED INCURRED LOSS DEVELOPMENT FACTORS

	38-to-Ult:	**38**
Fitting for Periods:	*From:*	**15**
	To:	**34**
Cut-off		**60**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.027**	**0.982**
Inverse Power	**1.042**	**0.972**
Selected Tail	**1.027**	

							Weibull Curve Fitting					Inverse Power Curve Fitting				
		----FROM INCURRED TRIANGLE----			PA	SELECTED	Slope=	0.672				Slope=	-2.881			
							Intercept=	-2.336				Intercept=	11.918			
PERIOD	AGE	SELECTED	3 YR WTD	5 YR WTD	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	6.000			6.000	6.000	1.792	-1.702	-1.131	**3.626**	94.636	1.792	1.609	6.755	**859.569**	
2	18	1.850			1.850	1.850	2.890	-0.251	-0.393	**2.037**	26.097	2.890	-0.163	3.590	**37.228**	43867.562
3	30	2.200	3.528	4.573	2.200	2.200	3.401	-0.501	-0.049	**1.629**	12.813	3.401	0.182	2.118	**9.314**	1178.351
4	42	1.830	1.929	1.713	1.830	1.830	3.738	-0.235	0.177	**1.435**	7.867	3.738	-0.186	1.149	**4.153**	126.509
5	54	1.625	5.430	2.814	1.625	1.625	3.989	-0.046	0.346	**1.322**	5.483	3.989	-0.470	0.424	**2.529**	30.459
6	66	1.350	1.512	1.471	1.350	1.350	4.190	0.300	0.481	**1.248**	4.148	4.190	-1.050	-0.154	**1.857**	12.045
7	78	1.265	1.551	1.439	1.260	1.260	4.357	0.456	0.593	**1.196**	3.325	4.357	-1.347	-0.635	**1.530**	6.485
8	90	1.200	1.312	1.340	1.200	1.200	4.500	0.583	0.689	**1.158**	2.781	4.500	-1.609	-1.047	**1.351**	4.239
9	102	1.150	1.291	1.268	1.150	1.150	4.625	0.711	0.774	**1.129**	2.402	4.625	-1.897	-1.408	**1.245**	3.138
10	114	1.130	1.171	1.176	1.130	1.130	4.736	0.771	0.848	**1.107**	2.127	4.736	-2.040	-1.729	**1.178**	2.521
11	126	1.100	1.102	1.120	1.100	1.100	4.836	0.875	0.916	**1.090**	1.921	4.836	-2.303	-2.017	**1.133**	2.141
12	138	1.080	1.100	1.111	1.080	1.080	4.927	0.957	0.977	**1.076**	1.763	4.927	-2.526	-2.279	**1.102**	1.890
13	150	1.065	1.155	1.118	1.065	1.065	5.011	1.028	1.033	**1.064**	1.639	5.011	-2.733	-2.519	**1.081**	1.714
14	162	1.065	1.079	1.125	1.065	1.065	5.088	1.028	1.085	**1.055**	1.541	5.088	-2.733	-2.741	**1.065**	1.586
15	174	1.045	1.101	1.080	1.045	1.045	5.159	1.146	1.133	**1.047**	1.461	5.159	-3.101	-2.947	**1.053**	1.490
16	186	1.045	1.041	1.054	1.045	1.045	5.226	1.146	1.177	**1.041**	1.395	5.226	-3.101	-3.139	**1.043**	1.416
17	198	1.035	1.060	1.059	1.035	1.035	5.288	1.220	1.219	**1.035**	1.341	5.288	-3.352	-3.319	**1.036**	1.357
18	210	1.025	1.049	1.056	1.025	1.025	5.347	1.312	1.259	**1.030**	1.295	5.347	-3.689	-3.489	**1.031**	1.310
19	222	1.025	1.051	1.011	1.025	1.025	5.403	1.312	1.296	**1.027**	1.257	5.403	-3.689	-3.649	**1.026**	1.271
20	234	1.025	1.064	1.062	1.025	1.025	5.455	1.312	1.332	**1.023**	1.225	5.455	-3.689	-3.801	**1.022**	1.239
21	246	1.020	1.059	1.048	1.020	1.020	5.505	1.369	1.365	**1.020**	1.197	5.505	-3.912	-3.945	**1.019**	1.212
22	258	1.020	1.040	1.041	1.020	1.020	5.553	1.369	1.397	**1.018**	1.173	5.553	-3.912	-4.082	**1.017**	1.189
23	270	1.015	1.025	1.029	1.015	1.015	5.598	1.439	1.428	**1.016**	1.152	5.598	-4.200	-4.213	**1.015**	1.169
24	282	1.014	1.027	1.026	1.014	1.014	5.642	1.455	1.457	**1.014**	1.135	5.642	-4.269	-4.338	**1.013**	1.152
25	294	1.013	1.022	1.014	1.013	1.013	5.684	1.471	1.485	**1.012**	1.119	5.684	-4.343	-4.458	**1.012**	1.137
26	306	1.011	1.014	1.019	1.011	1.011	5.724	1.509	1.512	**1.011**	1.106	5.724	-4.510	-4.574	**1.010**	1.124
27	318	1.010	1.020	1.025	1.010	1.010	5.762	1.529	1.538	**1.010**	1.094	5.762	-4.605	-4.684	**1.009**	1.113
28	330	1.010	1.000	1.008	1.010	1.010	5.799	1.529	1.563	**1.009**	1.083	5.799	-4.605	-4.791	**1.008**	1.102
29	342	1.009	1.006	1.006	1.009	1.009	5.835	1.552	1.587	**1.008**	1.074	5.835	-4.711	-4.894	**1.007**	1.093
30	354	1.006	1.000	1.001	1.006	1.006	5.869	1.634	1.610	**1.007**	1.066	5.869	-5.116	-4.993	**1.007**	1.085
31	366	1.005	1.004	1.004	1.005	1.005	5.903	1.668	1.633	**1.006**	1.059	5.903	-5.298	-5.089	**1.006**	1.078
32	378	1.005	1.003	1.006	1.005	1.005	5.935	1.668	1.654	**1.005**	1.053	5.935	-5.298	-5.182	**1.006**	1.071
33	390	1.005	1.010	1.007	1.005	1.005	5.966	1.668	1.675	**1.005**	1.047	5.966	-5.298	-5.272	**1.005**	1.065
34	402	1.004	1.002	1.002	1.004	1.004	5.996	1.709	1.696	**1.004**	1.042	5.996	-5.521	-5.360	**1.005**	1.060
35	414	1.004	1.003	1.003	1.004	1.004	6.026	1.709	1.715	**1.004**	1.037	6.026	-5.521	-5.444	**1.004**	1.055
36	426	1.003	1.001	1.001	1.004	1.004	6.054	1.709	1.735	**1.003**	1.033	6.054	-5.521	-5.527	**1.004**	1.050
37	438						6.082		1.753	**1.003**	1.030	6.082		-5.607	**1.004**	1.046
38	450						6.109		1.771	**1.003**	1.027	6.109		-5.685	**1.003**	1.042
39	462						6.136		1.789	**1.003**	1.024	6.136		-5.761	**1.003**	1.039
40	474						6.161		1.806	**1.002**	1.021	6.161		-5.834	**1.003**	1.036
41	486						6.186		1.823	**1.002**	1.019	6.186		-5.906	**1.003**	1.032
42	498						6.211		1.840	**1.002**	1.017	6.211		-5.977	**1.003**	1.030
43	510						6.234		1.856	**1.002**	1.015	6.234		-6.045	**1.002**	1.027
44	522						6.258		1.871	**1.002**	1.013	6.258		-6.112	**1.002**	1.025
45	534						6.280		1.886	**1.001**	1.012	6.280		-6.178	**1.002**	1.022
46	546						6.303		1.901	**1.001**	1.010	6.303		-6.242	**1.002**	1.020
47	558						6.324		1.916	**1.001**	1.009	6.324		-6.305	**1.002**	1.018
48	570						6.346		1.930	**1.001**	1.008	6.346		-6.366	**1.002**	1.016
49	582						6.366		1.944	**1.001**	1.007	6.366		-6.426	**1.002**	1.015
50	594						6.387		1.958	**1.001**	1.006	6.387		-6.485	**1.002**	1.013
51	606						6.407		1.972	**1.001**	1.005	6.407		-6.542	**1.001**	1.012
52	618						6.426		1.985	**1.001**	1.004	6.426		-6.599	**1.001**	1.010
53	630						6.446		1.998	**1.001**	1.004	6.446		-6.654	**1.001**	1.009
54	642						6.465		2.010	**1.001**	1.003	6.465		-6.709	**1.001**	1.007
55	654						6.483		2.023	**1.001**	1.003	6.483		-6.762	**1.001**	1.006
56	666						6.501		2.035	**1.000**	1.002	6.501		-6.814	**1.001**	1.005
57	678						6.519		2.047	**1.000**	1.002	6.519		-6.866	**1.001**	1.004
58	690						6.537		2.059	**1.000**	1.001	6.537		-6.916	**1.001**	1.003
59	702						6.554		2.070	**1.000**	1.001	6.554		-6.966	**1.001**	1.002
60	714						6.571		2.082	**1.000**	1.000	6.571		-7.015	**1.001**	1.001

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

PERMANENT TOTAL DISABILITY

FITTED INCREMENTAL DECAY LOSS DEVELOPMENT FACTORS

Fitting for Periods:	*64-to-Ult:*	**64**
	From:	**33**
	To:	**56**
Cut-off		**100**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.011**	**0.986**
Inverse Power	**1.020**	**0.968**
Selected Tail	**1.011**	

					Weibull Curve Fitting					Inverse Power Curve Fitting				
					Slope=	0.909				Slope=	-4.505			
		IMPLIED	PA	SELECTED	Intercept=	-4.104				Intercept=	23.262			
PERIOD	AGE	ATA	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6				1.792		-2.475	**12.386**		1.792		15.191		
2	18	2.823	6.141	6.141	2.890	-1.727	-1.476	**4.894**	14605.920	2.890	1.637	10.242	**28070.811**	
3	30	2.393	3.397	3.397	3.401	-1.054	-1.012	**3.280**	2984.363	3.401	0.874	7.941	**2812.358**	
4	42	2.354	2.174	2.174	3.738	-0.485	-0.706	**2.566**	909.874	3.738	0.161	6.426	**618.559**	
5	54	2.144	1.795	1.795	3.989	-0.206	-0.477	**2.163**	354.584	3.989	-0.229	5.294	**200.083**	
6	66	1.848	1.625	1.625	4.190	-0.045	-0.295	**1.904**	163.948	4.190	-0.470	4.390	**81.624**	
7	78	1.610	1.479	1.479	4.357	0.120	-0.143	**1.725**	86.100	4.357	-0.736	3.637	**38.989**	
8	90	1.437	1.361	1.361	4.500	0.283	-0.013	**1.594**	49.918	4.500	-1.018	2.993	**20.939**	
9	102	1.316	1.293	1.293	4.625	0.395	0.101	**1.494**	31.321	4.625	-1.228	2.429	**12.346**	
10	114	1.285	1.240	1.240	4.736	0.496	0.202	**1.416**	20.962	4.736	-1.427	1.928	**7.875**	60121.537
11	126	1.227	1.205	1.205	4.836	0.573	0.293	**1.354**	14.799	4.836	-1.587	1.477	**5.380**	7634.584
12	138	1.182	1.175	1.175	4.927	0.643	0.376	**1.304**	10.927	4.927	-1.742	1.067	**3.907**	1419.069
13	150	1.165	1.151	1.151	5.011	0.709	0.452	**1.262**	8.380	5.011	-1.890	0.692	**2.997**	363.174
14	162	1.147	1.136	1.136	5.088	0.753	0.522	**1.228**	6.638	5.088	-1.997	0.345	**2.412**	121.177
15	174	1.126	1.118	1.118	5.159	0.810	0.587	**1.199**	5.407	5.159	-2.136	0.023	**2.023**	50.240
16	186	1.117	1.105	1.105	5.226	0.855	0.647	**1.174**	4.512	5.226	-2.250	-0.277	**1.758**	24.830
17	198	1.102	1.094	1.094	5.288	0.897	0.704	**1.153**	3.844	5.288	-2.362	-0.559	**1.572**	14.125
18	210	1.094	1.085	1.085	5.347	0.933	0.758	**1.134**	3.335	5.347	-2.460	-0.824	**1.439**	8.987
19	222	1.085	1.076	1.076	5.403	0.973	0.808	**1.119**	2.940	5.403	-2.573	-1.074	**1.342**	6.246
20	234	1.075	1.069	1.069	5.455	1.007	0.856	**1.105**	2.628	5.455	-2.671	-1.311	**1.269**	4.656
21	246	1.067	1.064	1.064	5.505	1.036	0.902	**1.093**	2.379	5.505	-2.757	-1.537	**1.215**	3.668
22	258	1.059	1.057	1.057	5.553	1.070	0.945	**1.083**	2.176	5.553	-2.860	-1.751	**1.174**	3.019
23	270	1.055	1.052	1.052	5.598	1.101	0.986	**1.074**	2.010	5.598	-2.958	-1.956	**1.141**	2.572
24	282	1.050	1.047	1.047	5.642	1.130	1.026	**1.066**	1.872	5.642	-3.049	-2.152	**1.116**	2.253
25	294	1.043	1.044	1.044	5.684	1.155	1.064	**1.058**	1.757	5.684	-3.130	-2.340	**1.096**	2.019
26	306	1.038	1.040	1.040	5.724	1.182	1.100	**1.052**	1.660	5.724	-3.222	-2.520	**1.080**	1.841
27	318	1.034	1.036	1.036	5.762	1.208	1.135	**1.047**	1.578	5.762	-3.313	-2.693	**1.068**	1.704
28	330	1.031	1.033	1.033	5.799	1.238	1.169	**1.042**	1.507	5.799	-3.418	-2.860	**1.057**	1.596
29	342	1.027	1.030	1.030	5.835	1.261	1.201	**1.037**	1.447	5.835	-3.499	-3.021	**1.049**	1.510
30	354	1.028	1.028	1.028	5.869	1.284	1.232	**1.033**	1.395	5.869	-3.585	-3.176	**1.042**	1.440
31	366	1.025	1.025	1.025	5.903	1.309	1.263	**1.030**	1.350	5.903	-3.676	-3.326	**1.036**	1.382
32	378	1.023	1.023	1.023	5.935	1.331	1.292	**1.027**	1.310	5.935	-3.760	-3.472	**1.031**	1.334
33	390	1.021	1.022	1.022	5.966	1.351	1.320	**1.024**	1.276	5.966	-3.839	-3.612	**1.027**	1.294
34	402	1.020	1.020	1.020	5.996	1.372	1.348	**1.022**	1.246	5.996	-3.922	-3.749	**1.024**	1.260
35	414	1.018	1.018	1.018	6.026	1.390	1.375	**1.020**	1.219	6.026	-3.998	-3.881	**1.021**	1.231
36	426	1.017	1.017	1.017	6.054	1.410	1.401	**1.018**	1.196	6.054	-4.080	-4.010	**1.018**	1.206
37	438	1.016	1.016	1.016	6.082	1.427	1.426	**1.016**	1.175	6.082	-4.149	-4.135	**1.016**	1.184
38	450	1.014	1.014	1.014	6.109	1.448	1.451	**1.014**	1.157	6.109	-4.240	-4.257	**1.014**	1.166
39	462	1.013	1.013	1.013	6.136	1.468	1.475	**1.013**	1.141	6.136	-4.328	-4.376	**1.013**	1.150
40	474	1.011	1.012	1.012	6.161	1.488	1.498	**1.012**	1.126	6.161	-4.415	-4.491	**1.011**	1.135
41	486	1.010	1.011	1.011	6.186	1.507	1.521	**1.010**	1.113	6.186	-4.502	-4.604	**1.010**	1.123
42	498	1.009	1.010	1.010	6.211	1.526	1.543	**1.009**	1.102	6.211	-4.590	-4.714	**1.009**	1.112
43	510	1.008	1.009	1.009	6.234	1.545	1.564	**1.008**	1.092	6.234	-4.679	-4.821	**1.008**	1.102
44	522	1.007	1.008	1.008	6.258	1.564	1.586	**1.008**	1.083	6.258	-4.771	-4.926	**1.007**	1.093
45	534	1.007	1.008	1.008	6.280	1.584	1.606	**1.007**	1.074	6.280	-4.869	-5.028	**1.007**	1.085
46	546	1.006	1.007	1.007	6.303	1.605	1.626	**1.006**	1.067	6.303	-4.973	-5.128	**1.006**	1.078
47	558	1.005	1.006	1.006	6.324	1.627	1.646	**1.006**	1.060	6.324	-5.085	-5.226	**1.005**	1.072
48	570	1.004	1.005	1.005	6.346	1.651	1.666	**1.005**	1.054	6.346	-5.204	-5.322	**1.005**	1.066
49	582	1.004	1.005	1.005	6.366	1.675	1.684	**1.005**	1.049	6.366	-5.332	-5.416	**1.004**	1.061
50	594	1.003	1.004	1.004	6.387	1.699	1.703	**1.004**	1.044	6.387	-5.465	-5.508	**1.004**	1.056
51	606	1.003	1.004	1.004	6.407	1.723	1.721	**1.004**	1.040	6.407	-5.598	-5.598	**1.004**	1.052
52	618	1.003	1.003	1.003	6.426	1.747	1.739	**1.003**	1.036	6.426	-5.734	-5.686	**1.003**	1.048
53	630	1.002	1.003	1.003	6.446	1.770	1.756	**1.003**	1.033	6.446	-5.871	-5.773	**1.003**	1.044
54	642	1.002	1.002	1.002	6.465	1.793	1.774	**1.003**	1.030	6.465	-6.008	-5.858	**1.003**	1.041
55	654	1.001	1.002	1.002	6.483	1.816	1.790	**1.003**	1.027	6.483	-6.145	-5.941	**1.003**	1.038
56	666	1.001	1.002	1.002	6.501	1.839	1.807	**1.002**	1.024	6.501	-6.286	-6.023	**1.002**	1.035
57	678	1.001	1.002	1.002	6.519	1.861	1.823	**1.002**	1.022	6.519	-6.427	-6.103	**1.002**	1.033
58	690	1.000	1.001	1.001	6.537	1.882	1.839	**1.002**	1.020	6.537	-6.568	-6.182	**1.002**	1.030
59	702	1.000			6.554		1.855	**1.002**	1.018	6.554		-6.260	**1.002**	1.028
60	714	1.000			6.571		1.870	**1.002**	1.016	6.571		-6.337	**1.002**	1.026

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

DEATH
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2013	SELECTED ULTIMATE LOSS	SELECTED NOMINAL UNPAID LOSS	DISCOUNT FACTOR AT 4.0%	SELECTED DISCOUNTED UNPAID LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		340	1,490	1,150	70.7%	813	
1977	1,465,551	1,210	1,495	285	66.9%	191	0.102
1978	1,553,484	1,851	2,325	473	66.5%	315	0.150
1979	1,646,693	1,837	2,349	511	66.1%	338	0.143
1980	1,745,494	1,312	1,709	396	65.7%	260	0.098
1981	1,826,711	871	1,155	284	65.2%	185	0.063
1982	2,061,263	1,422	1,924	502	64.7%	325	0.093
1983	2,173,213	2,776	3,839	1,062	64.2%	683	0.177
1984	2,314,385	2,246	3,177	931	63.8%	594	0.137
1985	2,444,242	1,157	1,677	520	63.4%	329	0.069
1986	2,644,132	1,754	2,611	856	63.0%	539	0.099
1987	2,911,888	562	861	299	62.6%	187	0.030
1988	3,191,151	726	1,146	420	62.2%	261	0.036
1989	3,341,117	2,167	3,531	1,363	61.7%	842	0.106
1990	3,644,538	1,284	2,164	880	61.3%	540	0.059
1991	3,852,022	1,029	1,798	770	60.9%	469	0.047
1992	3,944,342	1,586	2,882	1,296	60.5%	784	0.073
1993	4,020,534	2,227	4,221	1,994	60.1%	1,198	0.105
1994	4,272,082	1,910	3,789	1,879	59.7%	1,121	0.089
1995	4,432,599	514	1,070	556	59.3%	330	0.024
1996	4,487,291	122	268	146	58.8%	86	0.006
1997	4,623,816	1,113	2,586	1,474	58.4%	861	0.056
1998	4,816,176	1,459	3,607	2,148	58.0%	1,245	0.075
1999	5,047,597	403	1,065	662	57.5%	380	0.021
2000	5,318,217	137	389	251	57.0%	143	0.007
2001	5,597,545	757	2,314	1,557	56.4%	879	0.041
2002	5,822,846	9	29	20	55.9%	11	0.001
2003	6,004,956	1,485	5,197	3,712	55.4%	2,056	0.087
2004	6,183,507	758	2,979	2,221	54.9%	1,219	0.048
2005	6,388,250	597	2,679	2,083	54.4%	1,132	0.042
2006	6,653,696	396	2,255	1,859	53.8%	1,000	0.034
2007	6,915,410	329	2,316	1,987	53.3%	1,058	0.033
2008	7,073,199	0	1,464	1,464	52.7%	772	0.021
2009	7,109,910	99	2,115	2,017	52.2%	1,053	0.030
2010	7,245,414	170	2,696	2,526	51.7%	1,307	0.037
2011	7,353,256	0	2,524	2,524	51.4%	1,298	0.034
2012	7,554,946	0	2,962	2,962	50.8%	1,504	0.039
2013	2,614,539	0	1,044	1,044	49.7%	519	0.040
2014		0	0				
TOTAL		36,616	83,701	47,084	57.0%	26,827	
EXLD PRIOR		36,276	82,211	45,934	56.6%	26,014	

(1) PROVIDED BY THE BWC; 2013 ADJUSTED TO PARTIAL YEAR
(2) SECTION 3, EXHIBIT 4, SHEET 3, COL. 2
(3) SECTION 3, EXHIBIT 4, SHEET 3, COL. 12; 2013 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 3, EXHIBIT 4, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

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FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	FISCAL YEAR ENDING 2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	1,150	82	77	73	69	65	62	58	55	100	43	40	37	48	30	28	26	23	29	205
1977	285	18	17	16	15	14	14	13	13	12	12	11	11	10	9	9	8	7	7	68
1978	473	30	28	26	25	24	22	22	21	20	19	18	17	16	15	14	14	13	12	117
1979	511	33	30	28	27	25	24	23	22	21	20	20	19	18	17	16	15	14	13	130
1980	396	24	24	22	21	19	18	17	17	16	15	15	14	14	13	12	11	11	10	104
1981	284	17	16	16	15	14	13	12	12	11	11	10	10	10	9	9	8	8	7	77
1982	502	28	28	27	27	25	23	22	21	19	19	18	17	17	16	15	14	14	13	140
1983	1,062	60	57	55	55	54	49	46	43	41	39	37	36	35	33	32	30	29	27	305
1984	931	52	50	47	45	45	45	40	38	36	34	32	31	30	29	28	26	25	24	274
1985	520	29	27	26	25	24	24	24	21	20	19	18	17	16	16	15	15	14	13	157
1986	856	47	45	42	41	39	37	37	37	33	31	29	28	26	25	24	24	23	22	266
1987	299	16	15	15	14	14	13	12	12	12	11	10	10	9	9	8	8	8	7	95
1988	420	22	22	21	20	19	18	17	16	16	16	15	14	13	12	12	11	11	10	136
1989	1,363	69	69	67	63	60	57	56	52	51	50	50	45	42	40	38	36	34	33	451
1990	880	44	42	42	41	39	37	35	34	32	31	31	30	28	26	24	23	22	21	297
1991	770	39	37	35	35	34	32	31	29	28	27	26	26	25	23	22	20	19	18	264
1992	1,296	62	62	59	57	56	55	52	49	47	45	43	41	41	40	37	35	33	31	452
1993	1,994	96	91	91	87	83	82	80	76	72	69	66	62	60	60	59	54	51	48	707
1994	1,879	89	86	82	81	78	74	74	72	68	65	62	60	56	54	54	53	48	46	678
1995	556	26	25	24	23	23	22	21	21	20	19	18	17	17	16	15	15	15	14	204
1996	146	7	6	6	6	6	6	5	5	5	5	5	5	4	4	4	4	4	4	54
1997	1,474	65	64	62	61	59	56	56	53	51	50	49	46	44	42	41	38	37	37	563
1998	2,148	93	91	89	87	85	82	78	77	74	71	70	68	65	62	59	57	53	52	836
1999	662	27	27	27	26	26	25	24	23	23	22	21	21	20	19	18	17	17	16	262
2000	251	10	10	10	10	10	9	9	9	8	8	8	8	8	7	7	7	6	6	102
2001	1,557	61	58	59	60	58	57	56	55	52	50	50	47	45	45	44	42	40	38	640
2002	20	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	9
2003	3,712	138	133	134	129	131	132	128	126	123	121	116	111	110	105	100	100	97	92	1,586
2004	2,221	80	80	77	77	75	76	76	74	73	71	70	67	64	63	60	58	57	56	967
2005	2,083	73	73	72	70	70	67	68	69	67	66	64	63	60	58	57	55	52	52	926
2006	1,859	63	63	63	62	60	60	58	59	59	58	57	55	54	52	50	49	47	45	843
2007	1,987	65	65	65	65	64	62	62	60	61	61	60	59	57	56	54	51	51	49	919
2008	1,464	47	46	46	47	46	46	44	44	43	44	44	43	42	41	40	38	37	36	690
2009	2,017	65	62	61	62	62	62	61	59	59	57	58	58	57	56	54	53	51	49	969
2010	2,526	80	79	76	74	75	75	75	74	72	72	69	70	71	69	68	66	65	62	1,235
2011	2,524	88	77	76	73	72	72	73	72	71	69	69	67	68	68	67	65	64	62	1,250
2012	2,962	80	101	88	87	83	82	83	83	82	81	79	79	76	78	78	76	75	73	1,499
2013	1,044	38	56	70	61	60	58	57	57	57	57	56	54	55	53	54	54	53	52	1,088
TOTAL	47,084	1,964	1,940	1,898	1,841	1,795	1,749	1,706	1,662	1,659	1,559	1,514	1,464	1,431	1,371	1,325	1,277	1,226	1,183	19,565

(1) SECTION 3, EXHIBIT 4, SHEET 1, COL. 4
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 4, SHEET 23

OHIO BUREAU OF WORKERS' COMPENSATION
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FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
		FISCAL YEAR ENDING																		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1957	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1958	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1959	114	10	9	8	8	7	6	6	5	53	-	-	-	-	-	-	-	-	-	-
1960	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1961	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1962	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1963	46	4	4	3	3	3	3	2	2	2	2	2	1	15	-	-	-	-	-	-
1964	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1965	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1966	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1967	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1968	39	3	3	3	3	2	2	2	2	2	2	1	1	1	1	1	1	1	8	-
1969	169	13	12	11	11	10	10	9	8	8	7	6	6	5	5	4	4	4	3	33
1970	145	11	10	10	9	9	8	8	7	7	6	6	5	5	4	4	3	3	3	29
1971	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1972	39	3	3	2	2	2	2	2	2	2	2	2	1	1	1	1	1	1	1	8
1973	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1974	260	17	16	15	15	14	14	13	12	12	11	10	10	9	8	8	7	6	6	57
1975	17	1	1	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	4
1976	322	20	19	18	17	17	16	16	15	14	13	13	12	11	10	10	9	8	8	75
TOTAL	1,150	82	77	73	69	65	62	58	55	100	43	40	37	48	30	28	26	23	29	205

(1) BASED ON SECTION 3, EXHIBIT 4, SHEET 39, ROW 8
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 4, SHEET 23

OHIO BUREAU OF WORKERS' COMPENSATION
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SELECTION OF ULTIMATE LOSS & ALAE

ACCIDENT YEAR	PAYROLL	PAID LOSS @ 6/30/13	INCURRED LOSS @ 6/30/13	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT PAID	LOSS DEVELOPMENT INCURRED	BORNHUETTER-FERGUSON PAID	BORNHUETTER-FERGUSON INCURRED	CUM. PAID FREQ/SEV AY DEV.	PAID INCR. FREQ/SEV AY DEV.	INCR. INDEX PAYMENT METHOD	PAID INCR. TRENDED FREQ/SEV	SELECTED ULTIMATE LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
PRIOR		340										1,490	
1977	1,465,551	1,210	1,344	1,495	1,416	1,495	1,420					1,495	0.102
1978	1,553,484	1,851	2,011	2,325	2,129	2,325	2,140					2,325	0.150
1979	1,646,693	1,837	2,190	2,349	2,332	2,349	2,333					2,349	0.143
1980	1,745,494	1,312	1,553	1,709	1,664	1,709	1,667					1,709	0.098
1981	1,826,711	871	998	1,155	1,076	1,155	1,082					1,155	0.063
1982	2,061,263	1,422	1,651	1,924	1,794	1,925	1,804	1,924	1,924	1,924		1,924	0.093
1983	2,173,213	2,776	3,372	3,839	3,693	3,840	3,706	3,828	3,822	3,829		3,839	0.177
1984	2,314,385	2,246	2,490	3,177	2,752	3,180	2,793	3,154	3,087	3,150		3,177	0.137
1985	2,444,242	1,157	1,370	1,677	1,529	1,678	1,544	1,656	1,608	1,679		1,677	0.069
1986	2,644,132	1,754	2,094	2,611	2,360	2,612	2,389	2,568	2,520	2,494		2,611	0.099
1987	2,911,888	562	619	861	704	862	724	841	808	867		861	0.030
1988	3,191,151	726	946	1,146	1,093	1,146	1,101	1,110	1,108	1,050		1,146	0.036
1989	3,341,117	2,167	3,076	3,531	3,608	3,531	3,597	3,390	3,469	3,358		3,531	0.106
1990	3,644,538	1,284	1,558	2,164	1,854	2,169	1,906	2,060	1,869	2,053		2,164	0.059
1991	3,852,022	1,029	1,595	1,798	1,928	1,798	1,905	1,696	1,811	1,642		1,798	0.047
1992	3,944,342	1,586	1,849	2,882	2,268	2,891	2,385	2,701	2,360	2,748		2,882	0.073
1993	4,020,534	2,227	3,925	4,221	4,885	4,218	4,754	3,928	4,218	4,243		4,221	0.105
1994	4,272,082	1,910	3,125	3,789	3,968	3,788	3,929	3,503	3,623	3,604		3,789	0.089
1995	4,432,599	514	514	1,070	665	1,435	918	981	695	1,164		1,070	0.024
1996	4,487,291	122	122	268	161	1,099	558	243	165	431		268	0.006
1997	4,623,816	1,113	1,856	2,586	2,525	2,166	2,346	2,304	2,212	2,700		2,586	0.056
1998	4,816,176	1,459	2,162	3,607	3,030	2,606	2,714	3,165	2,589	4,326		3,607	0.075
1999	5,047,597	403	867	1,065	1,252	1,658	1,488	921	952	923		1,065	0.021
2000	5,318,217	137	137	389	204	1,513	834	332	186	605		389	0.007
2001	5,597,545	757	1,327	2,314	2,032	2,264	2,104	1,931	2,125	2,399		2,314	0.041
2002	5,822,846	9	9	29	14	1,636	861		12			29	0.001
2003	6,004,956	1,485	2,479	5,416	4,086	3,229	3,424	4,361	4,637	4,647		5,197	0.087
2004	6,183,507	758	1,722	3,068	2,967	2,620	2,760	2,421	2,721	2,724		2,979	0.048
2005	6,388,250	597	1,692	2,717	3,045	2,591	2,827	2,108	2,084	2,612		2,679	0.042
2006	6,653,696	396	2,357	2,061	4,434	2,546	3,604	1,556	1,558	3,126		2,255	0.034
2007	6,915,410	329	1,160	1,993	2,280	2,639	2,519	1,488	1,536	1,844		2,316	0.033
2008	7,073,199	0	0	0	0	2,440	1,452					1,464	0.021
2009	7,109,910	99	585	907	1,256	2,633	2,104	691	558	926		2,115	0.030
2010	7,245,414	170	1,141	2,133	2,669	2,837	2,800	1,778	1,440	1,905		2,696	0.037
2011	7,353,256	0	0	0	0	2,805	1,871			875		2,524	0.034
2012	7,554,946	0	0	0	0	2,962	2,106			934		2,962	0.039
2013	5,229,078	0	0	0	0	2,089	1,929			987		2,089	0.040
2014	5,307,514					2,123	2,123					2,123	0.040
TOTAL		36,616	53,893	72,274	71,671	88,562	82,519	56,640	55,698	65,771		86,868	
EXLD PRIOR		36,276	53,893	72,274	71,671	88,562	82,519	56,640	55,698	65,771		85,378	
EXLD PRIOR & 2014		36,276	53,893	72,274	71,671	86,439	80,396	56,640	55,698	65,771		83,255	

(1) PROVIDED BY THE BWC
(2) BASED ON DATA FROM THE BWC
(3) BASED ON DATA FROM THE BWC
(4) SECTION 3, EXHIBIT 4, SHEET 4, COL. 4
(5) SECTION 3, EXHIBIT 4, SHEET 5, COL. 4
(6) SECTION 3, EXHIBIT 4, SHEET 6, COL. 8
(7) SECTION 3, EXHIBIT 4, SHEET 7, COL. 8
(8) SECTION 3, EXHIBIT 4, SHEET 8, COL. 8
(9) SECTION 3, EXHIBIT 4, SHEET 9
(10) SECTION 3, EXHIBIT 4, SHEET 12, COL. 10
(11) N/A
(12) SELECTED BY DELOITTE CONSULTING
(13) = [(12) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
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PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/13	PAID LOSS	PAID LDF	INDICATED ULTIMATE @ 6/30/13	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	438	1,210	1.236	1,495	0.102
1978	426	1,851	1.256	2,325	0.150
1979	414	1,837	1.278	2,349	0.143
1980	402	1,312	1.302	1,709	0.098
1981	390	871	1.327	1,155	0.063
1982	378	1,422	1.353	1,924	0.093
1983	366	2,776	1.383	3,839	0.177
1984	354	2,246	1.414	3,177	0.137
1985	342	1,157	1.449	1,677	0.069
1986	330	1,754	1.488	2,611	0.099
1987	318	562	1.531	861	0.030
1988	306	726	1.578	1,146	0.036
1989	294	2,167	1.629	3,531	0.106
1990	282	1,284	1.685	2,164	0.059
1991	270	1,029	1.748	1,798	0.047
1992	258	1,586	1.817	2,882	0.073
1993	246	2,227	1.895	4,221	0.105
1994	234	1,910	1.984	3,789	0.089
1995	222	514	2.083	1,070	0.024
1996	210	122	2.196	268	0.006
1997	198	1,113	2.324	2,586	0.056
1998	186	1,459	2.473	3,607	0.075
1999	174	403	2.640	1,065	0.021
2000	162	137	2.829	389	0.007
2001	150	757	3.055	2,314	0.041
2002	138	9	3.319	29	0.001
2003	126	1,485	3.646	5,416	0.090
2004	114	758	4.048	3,068	0.050
2005	102	597	4.553	2,717	0.043
2006	90	396	5.200	2,061	0.031
2007	78	329	6.054	1,993	0.029
2008	66	0	7.264	0	-
2009	54	99	9.189	907	0.013
2010	42	170	12.543	2,133	0.029
2011	30	0	21.575	0	-
2012	18	0	50.485	0	-
2013	6	0	671.448	0	-
2014	0				
TOTAL		36,276		72,274	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) BASED ON DATA FROM THE BWC
(3) SECTION 3, EXHIBIT 4, SHEET 20, COL. 6
(4) = (2) x (3)
(5) = (4) / PAYROLL x 100

OHIO BUREAU OF WORKERS' COMPENSATION
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(000's)

INCURRED LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/13	INCURRED LOSS	INCURRED LDF	INDICATED ULTIMATE @ 6/30/13	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	438	1,344	1.054	1,416	0.097
1978	426	2,011	1.059	2,129	0.137
1979	414	2,190	1.065	2,332	0.142
1980	402	1,553	1.071	1,664	0.095
1981	390	998	1.079	1,076	0.059
1982	378	1,651	1.086	1,794	0.087
1983	366	3,372	1.095	3,693	0.170
1984	354	2,490	1.105	2,752	0.119
1985	342	1,370	1.116	1,529	0.063
1986	330	2,094	1.127	2,360	0.089
1987	318	619	1.138	704	0.024
1988	306	946	1.156	1,093	0.034
1989	294	3,076	1.173	3,608	0.108
1990	282	1,558	1.190	1,854	0.051
1991	270	1,595	1.208	1,928	0.050
1992	258	1,849	1.226	2,268	0.057
1993	246	3,925	1.245	4,885	0.122
1994	234	3,125	1.270	3,968	0.093
1995	222	514	1.295	665	0.015
1996	210	122	1.321	161	0.004
1997	198	1,856	1.361	2,525	0.055
1998	186	2,162	1.401	3,030	0.063
1999	174	867	1.444	1,252	0.025
2000	162	137	1.487	204	0.004
2001	150	1,327	1.531	2,032	0.036
2002	138	9	1.577	14	0.000
2003	126	2,479	1.648	4,086	0.068
2004	114	1,722	1.723	2,967	0.048
2005	102	1,692	1.800	3,045	0.048
2006	90	2,357	1.881	4,434	0.067
2007	78	1,160	1.966	2,280	0.033
2008	66	0	2.054	0	-
2009	54	585	2.147	1,256	0.018
2010	42	1,141	2.340	2,669	0.037
2011	30	0	2.749	0	-
2012	18	0	3.299	0	-
2013	6	0	12.866	0	-
2014	0				
TOTAL		53,893		71,671	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) BASED ON DATA FROM THE BWC
(3) SECTION 3, EXHIBIT 4, SHEET 20, COL. 9
(4) = (2) x (3)
(5) = (4) / PAYROLL x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
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PAID BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	INITIAL EXPECTED DOLLARS	EXPECTED % OF PAID LOSS	EXPECTED PAID LOSS	ACTUAL PAID LOSS	EXPECTED UNPAID LOSS	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551	0.102	1,495	80.9%	1,210	1,210	285	1,495	0.102
1978	1,553,484	0.150	2,327	79.6%	1,853	1,851	474	2,325	0.150
1979	1,646,693	0.143	2,349	78.2%	1,838	1,837	511	2,349	0.143
1980	1,745,494	0.098	1,708	76.8%	1,312	1,312	396	1,709	0.098
1981	1,826,711	0.063	1,155	75.4%	871	871	284	1,155	0.063
1982	2,061,263	0.093	1,926	73.9%	1,423	1,422	503	1,925	0.093
1983	2,173,213	0.177	3,843	72.3%	2,780	2,776	1,064	3,840	0.177
1984	2,314,385	0.138	3,189	70.7%	2,255	2,246	934	3,180	0.137
1985	2,444,242	0.069	1,682	69.0%	1,160	1,157	522	1,678	0.069
1986	2,644,132	0.099	2,616	67.2%	1,758	1,754	858	2,612	0.099
1987	2,911,888	0.030	863	65.3%	564	562	300	862	0.030
1988	3,191,151	0.036	1,147	63.4%	727	726	420	1,146	0.036
1989	3,341,117	0.106	3,532	61.4%	2,168	2,167	1,364	3,531	0.106
1990	3,644,538	0.060	2,177	59.3%	1,292	1,284	885	2,169	0.060
1991	3,852,022	0.047	1,797	57.2%	1,028	1,029	769	1,798	0.047
1992	3,944,342	0.074	2,901	55.0%	1,597	1,586	1,305	2,891	0.073
1993	4,020,534	0.105	4,215	52.8%	2,224	2,227	1,991	4,218	0.105
1994	4,272,082	0.089	3,787	50.4%	1,909	1,910	1,878	3,788	0.089
1995	4,432,599	0.040	1,773	48.0%	851	514	922	1,435	0.032
1996	4,487,291	0.040	1,795	45.5%	817	122	978	1,099	0.025
1997	4,623,816	0.040	1,850	43.0%	796	1,113	1,054	2,166	0.047
1998	4,816,176	0.040	1,926	40.4%	779	1,459	1,147	2,606	0.054
1999	5,047,597	0.040	2,019	37.9%	765	403	1,254	1,658	0.033
2000	5,318,217	0.040	2,127	35.3%	752	137	1,375	1,513	0.028
2001	5,597,545	0.040	2,239	32.7%	733	757	1,506	2,264	0.040
2002	5,822,846	0.040	2,329	30.1%	702	9	1,627	1,636	0.028
2003	6,004,956	0.040	2,402	27.4%	659	1,485	1,743	3,229	0.054
2004	6,183,507	0.040	2,473	24.7%	611	758	1,862	2,620	0.042
2005	6,388,250	0.040	2,555	22.0%	561	597	1,994	2,591	0.041
2006	6,653,696	0.040	2,661	19.2%	512	396	2,150	2,546	0.038
2007	6,915,410	0.040	2,766	16.5%	457	329	2,309	2,639	0.038
2008	7,073,199	0.040	2,829	13.8%	389		2,440	2,440	0.034
2009	7,109,910	0.040	2,844	10.9%	309	99	2,534	2,633	0.037
2010	7,245,414	0.040	2,898	8.0%	231	170	2,667	2,837	0.039
2011	7,353,256	0.040	2,941	4.6%	136		2,805	2,805	0.038
2012	7,554,946	0.040	3,022	2.0%	60		2,962	2,962	0.039
2013	5,229,078	0.040	2,092	0.1%	3		2,089	2,089	0.040
2014	5,307,514	0.040	2,123	0.0%			2,123	2,123	0.040
TOTAL			90,377		38,091	36,276	52,286	88,562	

(1) PROVIDED BY THE BWC
(2) SECTION 3, EXHIBIT 4, SHEET 19, COL. 14
(3) = [(1) x (2)] / 100
(4) = 1 / SECTION 3, EXHIBIT 4, SHEET 4, COL. 3
(5) = (3) x (4)
(6) BASED ON DATA FROM THE BWC
(7) = (3) x [1 - (4)]
(8) = (6) + (7)
(9) = [(8) / (1)] x 100

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

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(000's)

INCURRED BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	INITIAL EXPECTED DOLLARS	EXPECTED % OF REPORTED LOSS	EXPECTED REPORTED LOSS	ACTUAL REPORTED LOSS	EXPECTED UNREPORTED LOSS	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551	0.102	1,495	94.9%	1,419	1,344	76	1,420	0.097
1978	1,553,484	0.150	2,327	94.4%	2,198	2,011	130	2,140	0.138
1979	1,646,693	0.143	2,349	93.9%	2,206	2,190	143	2,333	0.142
1980	1,745,494	0.098	1,708	93.3%	1,594	1,553	114	1,667	0.095
1981	1,826,711	0.063	1,155	92.7%	1,071	998	84	1,082	0.059
1982	2,061,263	0.093	1,926	92.0%	1,773	1,651	153	1,804	0.088
1983	2,173,213	0.177	3,843	91.3%	3,509	3,372	334	3,706	0.171
1984	2,314,385	0.138	3,189	90.5%	2,886	2,490	303	2,793	0.121
1985	2,444,242	0.069	1,682	89.6%	1,507	1,370	175	1,544	0.063
1986	2,644,132	0.099	2,616	88.7%	2,321	2,094	295	2,389	0.090
1987	2,911,888	0.030	863	87.8%	758	619	105	724	0.025
1988	3,191,151	0.036	1,147	86.5%	993	946	154	1,101	0.034
1989	3,341,117	0.106	3,532	85.3%	3,011	3,076	521	3,597	0.108
1990	3,644,538	0.060	2,177	84.0%	1,829	1,558	348	1,906	0.052
1991	3,852,022	0.047	1,797	82.8%	1,487	1,595	310	1,905	0.049
1992	3,944,342	0.074	2,901	81.5%	2,366	1,849	536	2,385	0.060
1993	4,020,534	0.105	4,215	80.3%	3,386	3,925	829	4,754	0.118
1994	4,272,082	0.089	3,787	78.8%	2,982	3,125	804	3,929	0.092
1995	4,432,599	0.040	1,773	77.2%	1,369	514	404	918	0.021
1996	4,487,291	0.040	1,795	75.7%	1,359	122	436	558	0.012
1997	4,623,816	0.040	1,850	73.5%	1,359	1,856	490	2,346	0.051
1998	4,816,176	0.040	1,926	71.4%	1,375	2,162	552	2,714	0.056
1999	5,047,597	0.040	2,019	69.3%	1,399	867	620	1,488	0.029
2000	5,318,217	0.040	2,127	67.3%	1,431	137	697	834	0.016
2001	5,597,545	0.040	2,239	65.3%	1,462	1,327	777	2,104	0.038
2002	5,822,846	0.040	2,329	63.4%	1,477	9	853	861	0.015
2003	6,004,956	0.040	2,402	60.7%	1,457	2,479	945	3,424	0.057
2004	6,183,507	0.040	2,473	58.1%	1,436	1,722	1,037	2,760	0.045
2005	6,388,250	0.040	2,555	55.6%	1,420	1,692	1,136	2,827	0.044
2006	6,653,696	0.040	2,661	53.2%	1,415	2,357	1,247	3,604	0.054
2007	6,915,410	0.040	2,766	50.9%	1,407	1,160	1,359	2,519	0.036
2008	7,073,199	0.040	2,829	48.7%	1,377	0	1,452	1,452	0.021
2009	7,109,910	0.040	2,844	46.6%	1,325	585	1,519	2,104	0.030
2010	7,245,414	0.040	2,898	42.7%	1,239	1,141	1,660	2,800	0.039
2011	7,353,256	0.040	2,941	36.4%	1,070		1,871	1,871	0.025
2012	7,554,946	0.040	3,022	30.3%	916		2,106	2,106	0.028
2013	5,229,078	0.040	2,092	7.8%	163		1,929	1,929	0.037
2014	5,307,514	0.040	2,123	0.0%			2,123	2,123	0.040
TOTAL			90,377		61,750	53,893	28,626	82,519	

(1) PROVIDED BY THE BWC
(2) SECTION 3, EXHIBIT 4, SHEET 19, COL. 14
(3) = [(1) x (2)] / 100
(4) = 1 / SECTION 3, EXHIBIT 4, SHEET 5, COL. 3
(5) = (3) x (4)
(6) BASED ON DATA FROM THE BWC
(7) = (3) x [1 - (4)]
(8) = (6) + (7)
(9) = [(8) / (1)] x 100

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

DEATH
(000's)

CUMULATIVE PAID FREQUENCY SEVERITY METHOD

ACCIDENT YEAR	PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	$ WHOLE PAID SEVERITY	PAID SEVERITY LDF	$ WHOLE ULTIMATE SEVERITY	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551		1.000			1.353			
1978	1,553,484		1.000			1.353			
1979	1,646,693		1.000			1.353			
1980	1,745,494		1.000			1.353			
1981	1,826,711		1.000			1.353			
1982	2,061,263	4	1.000	4	355,542	1.353	481,111	1,924	0.093
1983	2,173,213	8	1.000	8	347,025	1.379	478,461	3,828	0.176
1984	2,314,385	6	1.000	6	374,317	1.404	525,699	3,154	0.136
1985	2,444,242	4	1.000	4	289,220	1.431	413,936	1,656	0.068
1986	2,644,132	3	1.000	3	584,742	1.464	855,895	2,568	0.097
1987	2,911,888	2	1.000	2	280,969	1.496	420,383	841	0.029
1988	3,191,151	1	1.000	1	726,003	1.529	1,110,181	1,110	0.035
1989	3,341,117	5	1.000	5	433,492	1.564	678,005	3,390	0.101
1990	3,644,538	3	1.000	3	428,086	1.604	686,827	2,060	0.057
1991	3,852,022	2	1.000	2	514,285	1.649	848,186	1,696	0.044
1992	3,944,342	4	1.000	4	396,485	1.703	675,172	2,701	0.068
1993	4,020,534	7	1.000	7	318,125	1.764	561,122	3,928	0.098
1994	4,272,082	5	1.000	5	381,916	1.835	700,631	3,503	0.082
1995	4,432,599	2	1.000	2	256,753	1.910	490,439	981	0.022
1996	4,487,291	1	1.000	1	121,840	1.994	242,904	243	0.005
1997	4,623,816	4	1.000	4	278,145	2.071	576,107	2,304	0.050
1998	4,816,176	7	1.000	7	208,387	2.169	452,094	3,165	0.066
1999	5,047,597	1	1.000	1	403,353	2.282	920,613	921	0.018
2000	5,318,217	1	1.000	1	137,489	2.413	331,815	332	0.006
2001	5,597,545	3	1.000	3	252,447	2.550	643,701	1,931	0.034
2002	5,822,846		1.000			2.729			
2003	6,004,956	5	1.000	5	297,089	2.936	872,233	4,361	0.073
2004	6,183,507	3	1.000	3	252,641	3.194	806,936	2,421	0.039
2005	6,388,250	3	1.000	3	198,933	3.531	702,517	2,108	0.033
2006	6,653,696	4	1.000	4	99,082	3.927	389,089	1,556	0.023
2007	6,915,410	2	1.000	2	164,650	4.520	744,220	1,488	0.022
2008	7,073,199		1.000			5.517			
2009	7,109,910	1	1.000	1	98,742	7.000	691,220	691	0.010
2010	7,245,414	2	1.080	2	85,028	9.678	822,911	1,778	0.025
2011	7,353,256		1.297			14.581			
2012	7,554,946		1.595			30.134			
2013	5,229,078		5.901			98.579			
2014									
TOTAL		93		93				56,640	

(1) PROVIDED BY THE BWC
(2) BASED ON DATA FROM THE BWC
(3) SECTION 3, EXHIBIT 4, SHEET 20, COL. 12
(4) = (2) x (3)
(5) SECTION 3, EXHIBIT 4, SHEET 4, COL. 2 / (2) x 1000
(6) SECTION 3, EXHIBIT 4, SHEET 20, COL. 15
(7) = (5) x (6)
(8) = [(4) x (7)] / 1000
(9) = [(8) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
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PAID INCREMENTAL FREQUENCY SEVERITY ACCIDENT YEAR DEVELOPMENT METHOD (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	TAIL	INDICATED ULTIMATE
1977																																						-	-
1978																																						-	-
1979																																						-	-
1980																																						-	-
1981																																						-	-
1982	1	18	38	60	99	48	54	54	54	59	70	41	42	45	63	57	43	43	43	43	44	43	43	45	43	43	39	32	36	28	25	25						502	1,924
1983	2	44	127	98	126	147	122	119	92	85	85	106	89	109	82	65	90	96	94	115	93	95	98	89	80	80	80	80	80	62	49	49						998	3,822
1984	1	39	140	81	78	77	77	84	103	139	94	92	90	84	87	117	105	98	84	142	63	50	46	46	46	46	46	37	34	21	18	18						806	3,087
1985	2	36	52	44	42	55	59	30	56	46	46	46	42	56	58	55	57	52	56	56	50	44	21	16	16	16	16	16	16	12	10	10						420	1,608
1986	2	34	39	45	108	142	86	86	124	93	93	87	81	85	51	62	105	49	48	48	36	35	35	35	35	36	35	35	36	27	22	22						658	2,520
1987	0	0	4	13	53	54	23	24	23	25	61	19	20	19	19	19	19	19	20	19	19	19	19	19	12	9	9	9	9	7	5	5						211	808
1988	0	0	36	64	57	49	52	49	50	47	20	20	20	20	21	20	20	21	19	20	20	20	20	20	20	20	20	18	18	14	11	11						289	1,108
1989	1	22	58	92	110	52	52	199	108	100	83	83	87	85	84	173	96	93	93	93	93	93	74	72	72	70	69	63	65	48	40	40						905	3,469
1990	2	38	93	72	117	80	76	70	68	48	83	48	48	48	74	53	47	38	38	36	39	36	16	16	15	15	14	13	13	10	8	8						488	1,869
1991	2	45	60	45	45	65	53	44	43	43	43	43	43	55	46	45	45	45	45	45	45	45	45	43	41	40	39	36	37	27	23	23						473	1,811
1992	0	42	136	112	115	102	114	116	101	78	88	81	68	89	77	68	47	45	37	23	23	23	20	19	18	18	17	16	17	12	10	10						616	2,360
1993	3	100	101	98	90	98	98	98	125	117	115	140	119	115	111	112	113	126	119	115	115	111	98	95	90	88	86	79	81	60	50	50						1,101	4,218
1994	10	101	101	94	101	101	101	101	101	101	101	103	99	99	99	98	98	100	100	99	88	85	75	73	69	67	66	61	62	46	38	38						946	3,623
1995	0	35	76	40	39	39	39	39	39	27	23	21	21	21	21	21	11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						181	695
1996	11	24	26	28	26	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						43	165
1997	11	86	90	82	73	74	74	74	76	63	54	54	54	54	68	71	54	51	50	48	43	41	36	35	33	33	32	29	30	22	19	19						577	2,212
1998	0	53	149	102	200	130	146	138	63	52	76	78	78	78	66	52	42	40	39	38	34	33	29	28	26	26	25	23	24	18	15	15						676	2,589
1999	0	18	30	30	29	30	31	29	29	29	29	29	29	29	29	31	25	24	23	22	20	19	17	17	16	15	15	14	14	10	9	9						248	952
2000	0	0	69	31	31	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						49	186
2001	0	42	61	60	103	62	61	61	61	61	61	61	61	66	67	70	57	54	53	51	45	44	39	38	35	35	34	31	32	24	20	20						555	2,125
2002	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						3	12
2003	0	114	149	144	144	191	180	144	146	144	131	133	127	136	138	144	118	112	109	105	94	91	80	78	73	72	70	65	66	49	41	41						1,210	4,637
2004	7	64	83	83	83	83	110	82	82	82	79	80	77	82	84	87	71	68	66	64	57	55	48	47	44	43	42	39	40	30	25	25						710	2,721
2005	0	13	147	90	94	67	62	62	62	58	56	57	54	58	59	62	50	48	46	45	40	39	34	33	31	31	30	28	28	21	18	18						544	2,084
2006	0	34	30	30	120	67	67	49	46	43	42	43	41	44	44	46	38	36	35	34	30	29	26	25	23	23	22	21	21	16	13	13						407	1,558
2007	0	51	56	56	56	56	56	49	46	43	42	43	41	44	45	46	38	36	35	34	30	29	26	25	24	23	23	21	21	16	13	13						401	1,536
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						-	-
2009	0	27	24	24	24	19	19	17	16	15	14	15	14	15	15	16	13	12	12	12	10	10	9	9	8	8	8	7	7	5	5	5						146	558
2010	10	54	54	52	63	50	50	44	42	39	38	39	37	40	40	42	34	33	32	31	27	26	23	23	21	21	20	19	19	14	12	12						376	1,440
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						-	-
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						-	-
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						-	-
Factors	21.062	1.868	0.807	1.214	0.795	1.004	0.882	0.946	0.936	0.973	1.012	0.953	1.076	1.015	1.042	0.820	0.950	0.968	0.971	0.891	0.965	0.880	0.973	0.943	0.981	0.974	0.924	1.024	0.744	0.834	1.000							Tail 1.353	

Example: AY 2008 Age 78 of 0 = 0 x 1.004 and AY 2008 Age 90 of 0 = 0 x 0.882

NOTE: FACTORS ARE FROM SECTION 3, EXHIBIT 4, SHEET 35

OHIO BUREAU OF WORKERS' COMPENSATION
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INCREMENTAL INDEX PAYMENT METHOD

ACCIDENT YEAR	PAYROLL	PAID LOSS @ 6/30/13	INCREMENTAL PAID LOSS & ALAE PER AVG. WEEKLY BENEFIT & ULTIMATE CLAIMS: AS OF 6/30/13	FUTURE DEVELOP.	IMPLIED ULTIMATE	AVERAGE WEEKLY BENEFIT	SELECTED ULTIMATE CLAIMS	IMPLIED ULTIMATE LOSS	TAIL OF 1.353 DEVELOP.	IMPLIED ULTIMATE INCLD TAIL	IMPLIED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1977	1,465,551	1,210									
1978	1,553,484	1,851									
1979	1,646,693	1,837									
1980	1,745,494	1,312									
1981	1,826,711	871									
1982	2,061,263	1,422	1,639.727	-	1,639.727	216.83	4	1,422	502	1,924	0.093
1983	2,173,213	2,776	1,513.741	29.138	1,542.879	229.25	8	2,830	999	3,829	0.176
1984	2,314,385	2,246	1,559.136	56.932	1,616.068	240.08	6	2,328	822	3,150	0.136
1985	2,444,242	1,157	1,155.215	84.018	1,239.233	250.36	4	1,241	438	1,679	0.069
1986	2,644,132	1,754	2,274.021	115.200	2,389.221	257.14	3	1,843	651	2,494	0.094
1987	2,911,888	562	1,058.464	148.663	1,207.127	265.45	2	641	226	867	0.030
1988	3,191,151	726	2,634.074	181.887	2,815.961	275.62	1	776	274	1,050	0.033
1989	3,341,117	2,167	1,529.234	221.548	1,750.782	283.47	5	2,481	876	3,358	0.101
1990	3,644,538	1,284	1,449.519	263.214	1,712.733	295.33	3	1,517	536	2,053	0.056
1991	3,852,022	1,029	1,693.121	304.506	1,997.627	303.75	2	1,214	429	1,642	0.043
1992	3,944,342	1,586	1,248.652	350.029	1,598.682	317.53	4	2,031	717	2,748	0.070
1993	4,020,534	2,227	976.473	398.318	1,374.791	325.79	7	3,135	1,107	4,243	0.106
1994	4,272,082	1,910	1,136.081	448.446	1,584.527	336.17	5	2,663	941	3,604	0.084
1995	4,432,599	514	743.607	501.794	1,245.401	345.28	2	860	304	1,164	0.026
1996	4,487,291	122	340.764	550.959	891.724	357.55	1	319	113	431	0.010
1997	4,623,816	1,113	750.324	595.295	1,345.619	370.70	4	1,995	705	2,700	0.058
1998	4,816,176	1,459	538.509	641.787	1,180.296	386.97	7	3,197	1,129	4,326	0.090
1999	5,047,597	403	1,003.615	693.214	1,696.829	401.90	1	682	241	923	0.018
2000	5,318,217	137	329.727	743.383	1,073.109	416.98	1	447	158	605	0.011
2001	5,597,545	757	587.263	787.209	1,374.472	429.87	3	1,773	626	2,399	0.043
2002	5,822,846	9		825.361	825.361	441.62			0		
2003	6,004,956	1,485	654.957	859.261	1,514.218	453.60	5	3,434	1,213	4,647	0.077
2004	6,183,507	758	539.231	892.835	1,432.066	468.52	3	2,013	711	2,724	0.044
2005	6,388,250	597	414.858	927.172	1,342.030	479.52	3	1,931	682	2,612	0.041
2006	6,653,696	396	199.505	963.218	1,162.724	496.64	4	2,310	816	3,126	0.047
2007	6,915,410	329	319.989	1,004.298	1,324.287	514.55	2	1,363	481	1,844	0.027
2008	7,073,199			1,050.942	1,050.942	522.13			0		
2009	7,109,910	99	184.144	1,092.676	1,276.820	536.22	1	685	242	926	0.013
2010	7,245,414	170	156.999	1,142.637	1,299.636	541.58	2	1,408	497	1,905	0.026
2011	7,353,256		-	1,181.961	1,181.961	547.00	1	647	228	875	0.012
2012	7,554,946		-	1,220.995	1,220.995	565.05	1	690	244	934	0.012
2013	5,229,078		-	1,248.235	1,248.235	584.60	1	730	258	987	0.019
2014											
TOTAL		36,276					96	48,605	17,166	65,771	

(1) PROVIDED BY THE BWC
(2) BASED ON DATA FROM THE BWC
(3) = (2) / [(6) x (7)] x 1000
(4) SECTION 3, EXHIBIT 4, SHEET 21, COL. 6
(5) = (3) + (4)
(6) BASED ON HISTORICAL BENEFIT LEVELS
(7) SECTION 3, EXHIBIT 4, SHEET 13, COL. 14
(8) = (5) x (6) x (7) / 1,000
(9) = [TAIL - 1.0] x (8)
(10) = (8) + (9)
(11) = [(10) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
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SELECTION OF ULTIMATE CLAIM COUNTS

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	IMPLIED FREQUENCY	ON-LEVEL FREQUENCY	5 YR IMPLIED FREQUENCY TREND	CUMULATIVE FREQUENCY TREND	ON-LEVEL TRENDED FREQUENCY	EXPECTED CLAIM FREQUENCY	EXPECTED ULTIMATE CLAIMS	SELECTED ULTIMATE CLAIMS	SELECTED CLAIM FREQUENCY
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1977	1,465,551	3.943	5,778,966		1.000					1.000					
1978	1,553,484	3.704	5,754,667		1.000					1.000					
1979	1,646,693	3.435	5,656,194		1.000					1.000					
1980	1,745,494	3.194	5,575,918		1.000					1.000					
1981	1,826,711	2.943	5,375,984		1.000					1.000					
1982	2,061,263	2.798	5,767,589	4	1.000	4	0.019%	0.007%		1.000	0.007%	0.019%	4	4	0.019%
1983	2,173,213	2.679	5,822,965	8	1.000	8	0.037%	0.014%		1.000	0.014%	0.037%	8	8	0.037%
1984	2,314,385	2.553	5,909,297	6	1.000	6	0.026%	0.010%		1.000	0.010%	0.026%	6	6	0.026%
1985	2,444,242	2.467	6,030,627	4	1.000	4	0.016%	0.007%		1.000	0.007%	0.016%	4	4	0.016%
1986	2,644,132	2.407	6,365,645	3	1.000	3	0.011%	0.005%	-13.9%	1.000	0.005%	0.011%	3	3	0.011%
1987	2,911,888	2.329	6,782,846	2	1.000	2	0.007%	0.003%		1.000	0.003%	0.007%	2	2	0.007%
1988	3,191,151	2.225	7,101,789	1	1.000	1	0.003%	0.001%		1.000	0.001%	0.003%	1	1	0.003%
1989	3,341,117	2.177	7,272,541	5	1.000	5	0.015%	0.007%	-10.7%	1.000	0.007%	0.015%	5	5	0.015%
1990	3,644,538	2.096	7,637,206	3	1.000	3	0.008%	0.004%	4.9%	1.000	0.004%	0.008%	3	3	0.008%
1991	3,852,022	2.030	7,818,591	2	1.000	2	0.005%	0.003%	7.7%	1.000	0.003%	0.005%	2	2	0.005%
1992	3,944,342	1.930	7,613,696	4	1.000	4	0.010%	0.005%	17.9%	1.000	0.005%	0.010%	4	4	0.010%
1993	4,020,534	1.895	7,617,194	7	1.000	7	0.017%	0.009%	9.1%	1.000	0.009%	0.017%	7	7	0.017%
1994	4,272,082	1.851	7,909,310	5	1.000	5	0.012%	0.006%	25.0%	1.000	0.006%	0.012%	5	5	0.012%
1995	4,432,599	1.799	7,972,245	2	1.000	2	0.005%	0.003%	1.5%	1.000	0.003%	0.005%	2	2	0.005%
1996	4,487,291	1.738	7,797,491	1	1.000	1	0.002%	0.001%		1.000	0.001%	0.002%	1	1	0.002%
1997	4,623,816	1.661	7,678,681	4	1.000	4	0.009%	0.005%	-23.9%	1.000	0.005%	0.009%	4	4	0.009%
1998	4,816,176	1.586	7,638,048	7	1.000	7	0.015%	0.009%	15.9%	1.000	0.009%	0.015%	7	7	0.015%
1999	5,047,597	1.535	7,748,434	1	1.000	1	0.002%	0.001%	6.6%	1.000	0.001%	0.002%	1	1	0.002%
2000	5,318,217	1.481	7,874,189	1	1.000	1	0.002%	0.001%	-13.2%	1.000	0.001%	0.002%	1	1	0.002%
2001	5,597,545	1.450	8,115,826	3	1.000	3	0.005%	0.004%	-23.4%	1.000	0.004%	0.005%	3	3	0.005%
2002	5,822,846	1.351	7,863,811	0	1.000	0	0.000%	0.000%		1.000	0.000%	0.000%	0	0	0.000%
2003	6,004,956	1.320	7,925,439	5	1.000	5	0.008%	0.006%		1.000	0.006%	0.008%	5	5	0.008%
2004	6,183,507	1.337	8,269,908	3	1.000	3	0.005%	0.004%		1.000	0.004%	0.005%	3	3	0.005%
2005	6,388,250	1.292	8,253,608	3	1.000	3	0.005%	0.004%		1.000	0.004%	0.005%	3	3	0.005%
2006	6,653,696	1.281	8,526,674	4	1.000	4	0.006%	0.005%		1.000	0.005%	0.006%	4	4	0.006%
2007	6,915,410	1.229	8,496,918	2	1.000	2	0.003%	0.002%	-15.8%	1.000	0.002%	0.003%	2	2	0.003%
2008	7,073,199	1.179	8,337,961	0	1.000	0	0.000%	0.000%		1.000	0.000%	0.000%	0	0	0.000%
2009	7,109,910	1.143	8,129,364	1	1.000	1	0.001%	0.001%		1.000	0.001%	0.003%	2	1	0.001%
2010	7,245,414	1.134	8,216,184	2	1.080	2	0.003%	0.003%		1.000	0.003%	0.003%	2	2	0.003%
2011	7,353,256	1.082	7,954,284	0	1.297	0	0.000%	0.000%		1.000	0.000%	0.003%	2	1	0.001%
2012	7,554,946	1.030	7,783,294	0	1.595	0	0.000%	0.000%		1.000	0.000%	0.003%	2	1	0.001%
2013	5,229,078	1.015	5,307,514	0	5.901	0	0.000%	0.000%		1.000	0.000%	0.003%	2	1	0.002%
2014	5,307,514	1.000	5,307,514	0						1.000			0	0	0.000%
TOTAL				93		93							100	96	

5 Year Average excluding 2013	0.001%
10 Year Average excluding 2013	0.002%
5 Year Average excluding 2012-2013	0.001%
10 Year Average excluding 2011-2013	0.003%
2006-2011 Average excluding 2009	0.002%

(16) 2014 Selected Frequency

(1) PROVIDED BY THE BWC
(2) BASED ON CHANGE IN SAWW
(3) = (1) x (2)
(4) BASED ON DATA FROM THE BWC
(5) SECTION 3, EXHIBIT 4, SHEET 20, COL. 12
(6) = (4) x (5)
(7) = (6) / (1) x 100
(8) = (6) / (3) x 100
(9) 5 YEAR FITTED TREND OF (8)
(10) SELECTED BY DELOITTE CONSULTING
(11) = (8) x (10)
(12) SELECTED BY DETRENDED AND (7)
(13) = [(12) x (1)] / 100
(14) = (4) + [1 - 1/(5)] x (13)
(15) = [(14) / (1)] x 100
(16) SELECTED BY DELOITTE CONSULTING BASED ON (11)

OHIO BUREAU OF WORKERS' COMPENSATION
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DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	1,465,551			1,495		0.102
1978	1,553,484			2,325		0.150
1979	1,646,693			2,349		0.143
1980	1,745,494			1,709		0.098
1981	1,826,711			1,155		0.063
1982	2,061,263	4	0.02%	1,924	481,111	0.093
1983	2,173,213	8	0.04%	3,839	479,816	0.177
1984	2,314,385	6	0.03%	3,177	529,453	0.137
1985	2,444,242	4	0.02%	1,677	419,210	0.069
1986	2,644,132	3	0.01%	2,611	870,199	0.099
1987	2,911,888	2	0.01%	861	430,277	0.030
1988	3,191,151	1	0.00%	1,146	1,145,986	0.036
1989	3,341,117	5	0.01%	3,531	706,129	0.106
1990	3,644,538	3	0.01%	2,164	721,408	0.059
1991	3,852,022	2	0.01%	1,798	899,205	0.047
1992	3,944,342	4	0.01%	2,882	720,493	0.073
1993	4,020,534	7	0.02%	4,221	602,935	0.105
1994	4,272,082	5	0.01%	3,789	757,720	0.089
1995	4,432,599	2	0.00%	1,070	534,855	0.024
1996	4,487,291	1	0.00%	268	267,584	0.006
1997	4,623,816	4	0.01%	2,586	646,533	0.056
1998	4,816,176	7	0.01%	3,607	515,267	0.075
1999	5,047,597	1	0.00%	1,065	1,064,893	0.021
2000	5,318,217	1	0.00%	389	388,940	0.007
2001	5,597,545	3	0.01%	2,314	771,306	0.041
2002	5,822,846		0.00%	29		0.001
2003	6,004,956	5	0.01%	5,197	1,039,401	0.087
2004	6,183,507	3	0.00%	2,979	992,869	0.048
2005	6,388,250	3	0.00%	2,679	893,125	0.042
2006	6,653,696	4	0.01%	2,255	563,713	0.034
2007	6,915,410	2	0.00%	2,316	1,157,991	0.033
2008	7,073,199		0.00%	1,464		0.021
2009	7,109,910	1	0.00%	2,115	2,115,465	0.030
2010	7,245,414	2	0.00%	2,696	1,348,176	0.037
2011	7,353,256	1	0.00%	2,524	2,524,474	0.034
2012	7,554,946	1	0.00%	2,962	2,962,119	0.039
2013	5,229,078	1	0.00%	2,089	2,088,516	0.040
2014	5,307,514		0.00%	2,123		0.040
TOTAL		96		85,378		

(1) PROVIDED BY THE BWC
(2) SECTION 3, EXHIBIT 4, SHEET 13, COL. 14
(3) = (2) / (1) x 100
(4) SECTION 3, EXHIBIT 4, SHEET 3, COL. 12
(5) = [(4) / (2)] x 1,000
(6) = [(4) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
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ACTUAL VERSUS EXPECTED LOSS PAYMENTS

ACCIDENT YEAR	PAID LOSS @ 6/30/13	PAID LOSS @ 6/30/12	ULTIMATE LOSS @ 6/30/12	UNPAID LOSS @ 6/30/12	AGE @ 6/30/13	AGE @ 6/30/12	PRIOR LDF @ 6/30/13	PRIOR LDF @ 6/30/12	EXPECTED % PAID	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE	ULTIMATE LOSS @ 6/30/13	ULTIMATE LOSS @ 6/30/12	CHANGE IN ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR	340	264	1,464	1,200						94	75	(19)	1,490	1,464	25
1977	1,210	1,191	1,496	305	438	426	1.235	1.256	6.6%	20	19	(1)	1,495	1,496	(0)
1978	1,851	1,825	2,334	509	426	414	1.256	1.279	6.5%	33	27	(6)	2,325	2,334	(9)
1979	1,837	1,807	2,356	549	414	402	1.279	1.304	6.4%	35	31	(5)	2,349	2,356	(7)
1980	1,312	1,287	1,712	425	402	390	1.304	1.330	6.1%	26	26	(0)	1,709	1,712	(3)
1981	871	854	1,159	305	390	378	1.330	1.357	5.6%	17	17	(0)	1,155	1,159	(3)
1982	1,422	1,397	1,937	540	378	366	1.357	1.386	5.7%	31	25	(5)	1,924	1,937	(12)
1983	2,776	2,728	3,867	1,139	366	354	1.386	1.418	5.4%	61	49	(13)	3,839	3,867	(28)
1984	2,246	2,225	3,231	1,007	354	342	1.418	1.452	5.4%	55	21	(33)	3,177	3,231	(54)
1985	1,157	1,141	1,702	561	342	330	1.452	1.491	5.5%	31	16	(15)	1,677	1,702	(25)
1986	1,754	1,719	2,639	920	330	318	1.491	1.535	5.5%	51	35	(15)	2,611	2,639	(29)
1987	562	553	875	323	318	306	1.535	1.584	5.4%	18	9	(8)	861	875	(15)
1988	726	706	1,155	449	306	294	1.584	1.636	5.1%	23	20	(3)	1,146	1,155	(9)
1989	2,167	2,096	3,546	1,450	294	282	1.636	1.692	5.0%	72	72	(0)	3,531	3,546	(15)
1990	1,284	1,268	2,227	958	282	270	1.692	1.755	5.0%	48	16	(32)	2,164	2,227	(62)
1991	1,029	984	1,796	812	270	258	1.755	1.825	4.8%	39	45	6	1,798	1,796	3
1992	1,586	1,563	2,975	1,412	258	246	1.825	1.903	4.8%	67	23	(44)	2,882	2,975	(93)
1993	2,227	2,112	4,206	2,095	246	234	1.903	1.992	4.7%	99	115	16	4,221	4,206	14
1994	1,910	1,811	3,790	1,980	234	222	1.992	2.093	4.6%	92	99	7	3,789	3,790	(2)
1995	514	514	1,133	620	222	210	2.093	2.207	4.5%	28	0	(28)	1,070	1,133	(64)
1996	122	122	284	163	210	198	2.207	2.335	4.3%	7	0	(7)	268	284	(17)
1997	1,113	1,059	2,630	1,571	198	186	2.335	2.484	4.3%	68	54	(14)	2,586	2,630	(44)
1998	1,459	1,407	3,733	2,326	186	174	2.484	2.653	4.1%	96	52	(44)	3,607	3,733	(126)
1999	403	374	1,064	691	174	162	2.653	2.847	4.0%	27	29	2	1,065	1,064	0
2000	137	137	423	285	162	150	2.847	3.075	3.9%	11	0	(11)	389	423	(34)
2001	757	696	2,327	1,631	150	138	3.075	3.342	3.7%	61	61	1	2,314	2,327	(13)
2002	9	9	242	233	138	126	3.342	3.673	3.7%	9	0	(9)	29	242	(213)
2003	1,485	1,354	5,141	3,787	126	114	3.673	4.077	3.6%	135	131	(4)	5,197	5,141	56
2004	758	676	3,101	2,425	114	102	4.077	4.589	3.5%	85	82	(3)	2,979	3,101	(122)
2005	597	535	2,931	2,396	102	90	4.589	5.241	3.3%	80	62	(19)	2,679	2,931	(251)
2006	396	347	2,626	2,279	90	78	5.241	6.111	3.2%	74	49	(25)	2,255	2,626	(372)
2007	329	274	2,759	2,485	78	66	6.111	7.333	3.2%	78	56	(23)	2,316	2,759	(443)
2008	0		2,209	2,209	66	54	7.333	9.284	3.2%	71	0	(71)	1,464	2,209	(745)
2009	99	75	2,869	2,794	54	42	9.284	12.673	3.1%	87	24	(64)	2,115	2,869	(754)
2010	170	118	3,476	3,358	42	30	12.673	21.861	3.5%	117	52	(65)	2,696	3,476	(779)
2011	0		3,605	3,605	30	18	21.861	51.154	2.7%	96	0	(96)	2,524	3,605	(1,080)
2012	0		3,745	3,745	18	6	51.154	680.349	1.8%	68	0	(68)	2,962	3,745	(783)
2013	0		3,795	3,795	6		680.349		0.1%	6	0	(6)	2,089	3,795	(1,707)
2014									0.0%		0	0			
TOTAL	36,616	35,226	92,559	57,333						2,114	1,390	(723)	84,745	92,559	(7,814)
EXLD PRIOR	36,276	34,961	91,094	56,133						2,020	1,315	(705)	83,255	91,094	(7,839)

(1) BASED ON DATA FROM THE BWC
(2) BASED ON DATA FROM THE BWC
(3) FROM 6/30/12 ANALYSIS
(4) = (3) - (2)
(5) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(6) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(7) PAID LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT CURRENT AGE
(8) PAID LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT PRIOR AGE
(9) BASED ON (7) AND (8)
(10) = (4) x (9); PRIOR FROM SECTION 3, EXHIBIT 4, SHEET 15B, COL. 9
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 3, EXHIBIT 4, SHEET 3, COL. 12
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
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ACTUAL VERSUS EXPECTED LOSS PAYMENTS

ACCIDENT YEAR	PAID LOSS @ 6/30/13	PAID LOSS @ 6/30/12	UNPAID LOSS @ 6/30/12	AGE @ 6/30/13	AGE @ 6/30/12	PRIOR LDF @ 6/30/13	PRIOR LDF @ 6/30/12	EXPECTED % PAID	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
PRIOR	0	0	0	726	714	1.019	1.021	11.0%	0	0	0
1954	0	0	0	714	702	1.021	1.024	10.9%	0	0	0
1955	0	0	0	702	690	1.024	1.027	10.2%	0	0	0
1956	0	0	0	690	678	1.027	1.030	10.7%	0	0	0
1957	0	0	0	678	666	1.030	1.034	11.1%	0	0	0
1958	0	0	0	666	654	1.034	1.038	11.2%	0	0	0
1959	44	33	132	654	642	1.038	1.043	11.2%	15	11	(4)
1960	0	0	0	642	630	1.043	1.049	11.0%	0	0	0
1961	0	0	0	630	618	1.049	1.055	10.7%	0	0	0
1962	0	0	0	618	606	1.055	1.062	10.3%	0	0	0
1963	18	14	57	606	594	1.062	1.069	9.9%	6	5	(1)
1964	0	0	0	594	582	1.069	1.077	9.6%	0	0	0
1965	0	0	0	582	570	1.077	1.085	9.4%	0	0	0
1966	0	0	0	570	558	1.085	1.095	9.2%	0	0	0
1967	0	0	0	558	546	1.095	1.105	8.9%	0	0	0
1968	13	10	44	546	534	1.105	1.116	8.6%	4	3	(0)
1969	53	40	182	534	522	1.116	1.128	8.3%	15	13	(2)
1970	44	33	155	522	510	1.128	1.140	7.9%	12	11	(1)
1971	0	0	0	510	498	1.140	1.154	7.5%	0	0	0
1972	9	9	0	498	486	1.154	1.168	7.3%	0	0	0
1973	0	0	0	486	474	1.168	1.183	7.0%	0	0	0
1974	71	57	266	474	462	1.183	1.199	6.9%	18	14	(4)
1975	0	0	0	462	450	1.199	1.216	6.7%	0	0	0
1976	88	69	363	450	438	1.216	1.235	6.7%	24	18	(6)
TOTAL	340	264	1,200						94	75	(19)

(1) PROVIDED BY THE BWC
(2) PROVIDED BY THE BWC
(3) FROM 6/30/12 ANALYSIS
(4) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(5) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(6) PAID LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT CURRENT AGE
(7) PAID LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT PRIOR AGE
(8) BASED ON (6) AND (7)
(9) = (3) x (8)
(10) = (1) - (2)
(11) = (10) - (9)

OHIO BUREAU OF WORKERS' COMPENSATION
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ACTUAL VERSUS EXPECTED REPORTED LOSSES

ACCIDENT YEAR	INCURRED LOSS @ 6/30/13	INCURRED LOSS @ 6/30/12	ULTIMATE LOSS @ 6/30/12	UNREPORTED LOSS @ 6/30/12	AGE @ 6/30/13	AGE @ 6/30/12	PRIOR LDF @ 6/30/13	PRIOR LDF @ 6/30/12	EXPECTED % REPORTED	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE	ULTIMATE LOSS @ 6/30/13	ULTIMATE LOSS @ 6/30/12	CHANGE IN ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR															
1977	1,344	1,331	1,496	164	438	426	1.054	1.059	8.7%	14	12	(2)	1,495	1,496	(0)
1978	2,011	2,067	2,334	266	426	414	1.059	1.065	8.6%	23	(57)	(79)	2,325	2,334	(9)
1979	2,190	2,170	2,356	186	414	402	1.065	1.071	8.5%	16	20	4	2,349	2,356	(7)
1980	1,553	1,537	1,712	175	402	390	1.071	1.079	8.5%	15	16	2	1,709	1,712	(3)
1981	998	987	1,159	171	390	378	1.079	1.086	8.4%	14	11	(4)	1,155	1,159	(3)
1982	1,651	1,636	1,937	301	378	366	1.086	1.095	8.4%	25	15	(10)	1,924	1,937	(12)
1983	3,372	3,339	3,867	528	366	354	1.095	1.105	8.6%	45	33	(12)	3,839	3,867	(28)
1984	2,490	2,614	3,231	617	354	342	1.105	1.116	8.6%	53	(123)	(177)	3,177	3,231	(54)
1985	1,370	1,359	1,702	343	342	330	1.116	1.127	7.9%	27	11	(16)	1,677	1,702	(25)
1986	2,094	2,069	2,639	570	330	318	1.127	1.138	7.2%	41	24	(17)	2,611	2,639	(29)
1987	619	612	875	263	318	306	1.138	1.156	9.6%	25	6	(19)	861	875	(15)
1988	946	934	1,155	221	306	294	1.156	1.173	8.7%	19	12	(7)	1,146	1,155	(9)
1989	3,076	3,028	3,546	518	294	282	1.173	1.190	7.9%	41	48	7	3,531	3,546	(15)
1990	1,558	1,545	2,227	681	282	270	1.190	1.208	7.2%	49	12	(37)	2,164	2,227	(62)
1991	1,595	1,566	1,796	229	270	258	1.208	1.226	6.6%	15	29	14	1,798	1,796	3
1992	1,849	1,835	2,975	1,140	258	246	1.226	1.245	6.1%	70	14	(56)	2,882	2,975	(93)
1993	3,925	3,766	4,206	440	246	234	1.245	1.270	7.4%	33	158	126	4,221	4,206	14
1994	3,125	3,055	3,790	735	234	222	1.270	1.295	6.8%	50	70	20	3,789	3,790	(2)
1995	514	514	1,133	620	222	210	1.295	1.321	6.2%	39	0	(39)	1,070	1,133	(64)
1996	122	122	284	163	210	198	1.321	1.361	8.3%	14	0	(14)	268	284	(17)
1997	1,856	1,819	2,630	811	198	186	1.361	1.401	7.5%	61	37	(24)	2,586	2,630	(44)
1998	2,162	2,126	3,733	1,607	186	174	1.401	1.456	8.6%	137	35	(102)	3,607	3,733	(126)
1999	867	845	1,064	219	174	162	1.456	1.513	7.6%	17	22	5	1,065	1,064	0
2000	137	137	423	285	162	150	1.513	1.572	6.8%	19	0	(19)	389	423	(34)
2001	1,327	1,307	2,327	1,020	150	138	1.572	1.633	6.2%	63	20	(43)	2,314	2,327	(13)
2002	9	9	242	233	138	126	1.633	1.715	7.0%	16	0	(16)	29	242	(213)
2003	2,479	2,444	5,141	2,697	126	114	1.715	1.801	6.2%	168	35	(133)	5,197	5,141	56
2004	1,722	1,583	3,101	1,518	114	102	1.801	1.891	5.6%	85	139	54	2,979	3,101	(122)
2005	1,692	1,640	2,931	1,290	102	90	1.891	1.985	5.1%	65	51	(14)	2,679	2,931	(251)
2006	2,357	2,738	2,626	(112)	90	78	1.985	2.084	4.6%	(5)	(381)	(376)	2,255	2,626	(372)
2007	1,160	1,117	2,759	1,641	78	66	2.084	2.189	4.2%	69	42	(27)	2,316	2,759	(443)
2008	0		2,209	2,209	66	54	2.189	2.298	3.9%	85	0	(85)	1,464	2,209	(745)
2009	585	563	2,869	2,306	54	42	2.298	2.505	6.0%	138	22	(116)	2,115	2,869	(754)
2010	1,141	1,093	3,476	2,383	42	30	2.505	2.943	9.0%	215	48	(167)	2,696	3,476	(779)
2011	0		3,605	3,605	30	18	2.943	3.532	7.9%	285	0	(285)	2,524	3,605	(1,080)
2012	0		3,745	3,745	18	6	3.532	13.422	22.5%	844	0	(844)	2,962	3,745	(783)
2013	0		3,795	3,795	6		13.422		7.5%	283	0	(283)	2,089	3,795	(1,707)
2014									0.0%		0	0			
TOTAL	53,893	53,508	91,094	37,586						3,174	385	(2,789)	83,255	91,094	(7,839)
EXLD PRIOR	53,893	53,508	91,094	37,586						3,174	385	(2,789)	83,255	91,094	(7,839)

(1) BASED ON DATA FROM THE BWC
(2) BASED ON DATA FROM THE BWC
(3) FROM 6/30/12 ANALYSIS
(4) = (3) - (2)
(5) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(6) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(7) INCURRED LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT CURRENT AGE
(8) INCURRED LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT PRIOR AGE
(9) BASED ON (7) AND (8)
(10) = (4) x (9)
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 3, EXHIBIT 4, SHEET 3, COL. 12
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
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ACTUAL VERSUS EXPECTED REPORTED CLAIM COUNTS

ACCIDENT YEAR	REPORTED COUNT @ 6/30/13	REPORTED COUNT @ 6/30/12	ULTIMATE COUNT @ 6/30/12	UNREPORTED COUNT @ 6/30/12	AGE @ 6/30/13	AGE @ 6/30/12	PRIOR LDF @ 6/30/13	PRIOR LDF @ 6/30/12	EXPECTED % REPORTED	REPORTED CLAIM EMERGENCE EXPECTED	ACTUAL	DIFFERENCE	ULTIMATE COUNT @ 6/30/13	ULTIMATE COUNT @ 6/30/12	CHANGE IN ULTIMATE COUNT
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR															
1977					438	426									
1978					426	414									
1979					414	402									
1980					402	390									
1981					390	378									
1982	4	4	4	0	378	366	1.000	1.000	100.0%	0	0	0	4	4	0
1983	8	8	8	0	366	354	1.000	1.000	100.0%	0	0	0	8	8	0
1984	6	6	6	0	354	342	1.000	1.000	100.0%	0	0	0	6	6	0
1985	4	4	4	0	342	330	1.000	1.000	100.0%	0	0	0	4	4	0
1986	3	3	3	0	330	318	1.000	1.000	100.0%	0	0	0	3	3	0
1987	2	2	2	0	318	306	1.000	1.000	100.0%	0	0	0	2	2	0
1988	1	1	1	0	306	294	1.000	1.000	100.0%	0	0	0	1	1	0
1989	5	5	5	0	294	282	1.000	1.000	100.0%	0	0	0	5	5	0
1990	3	3	3	0	282	270	1.000	1.000	100.0%	0	0	0	3	3	0
1991	2	2	2	0	270	258	1.000	1.000	100.0%	0	0	0	2	2	0
1992	4	4	4	0	258	246	1.000	1.000	100.0%	0	0	0	4	4	0
1993	7	7	7	0	246	234	1.000	1.000	100.0%	0	0	0	7	7	0
1994	5	5	5	0	234	222	1.000	1.000	100.0%	0	0	0	5	5	0
1995	2	2	2	0	222	210	1.000	1.000	100.0%	0	0	0	2	2	0
1996	1	1	1	0	210	198	1.000	1.000	100.0%	0	0	0	1	1	0
1997	4	4	4	0	198	186	1.000	1.000	100.0%	0	0	0	4	4	0
1998	7	7	7	0	186	174	1.000	1.000	100.0%	0	0	0	7	7	0
1999	1	1	1	0	174	162	1.000	1.000	100.0%	0	0	0	1	1	0
2000	1	1	1	0	162	150	1.000	1.000	100.0%	0	0	0	1	1	0
2001	3	3	3	0	150	138	1.000	1.000	100.0%	0	0	0	3	3	0
2002	0	0	4	4	138	126	1.000	1.000	100.0%	4	0	(4)	0	4	(4)
2003	5	5	5	0	126	114	1.000	1.000	100.0%	0	0	0	5	5	0
2004	3	3	3	0	114	102	1.000	1.000	100.0%	0	0	0	3	3	0
2005	3	3	3	0	102	90	1.000	1.000	100.0%	0	0	0	3	3	0
2006	4	4	4	0	90	78	1.000	1.000	100.0%	0	0	0	4	4	0
2007	2	2	2	0	78	66	1.000	1.000	100.0%	0	0	0	2	2	0
2008	0	0	4	4	66	54	1.000	1.000	100.0%	4	0	(4)	0	4	(4)
2009	1	1	1	0	54	42	1.000	1.084	100.0%	0	0	0	1	1	0
2010	2	2	3	1	42	30	1.084	1.307	67.1%	1	0	(1)	2	3	(1)
2011	0	0	4	4	30	18	1.307	1.594	37.0%	1	0	(1)	1	4	(3)
2012	0	0	4	4	18	6	1.594	5.684	54.8%	2	0	(2)	1	4	(3)
2013	0		4	4	6		5.684		17.6%	1	0	(1)	1	4	(3)
2014	0									0			0		
TOTAL	93	93	114	21						13	0	(13)	96	114	(18)
EXLD PRIOR	93	93	114	21						13		(13)	96	114	(18)

(1) BASED ON DATA FROM THE BWC
(2) BASED ON DATA FROM THE BWC
(3) FROM 6/30/12 ANALYSIS
(4) = (3) - (2)
(5) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(6) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(7) CLAIM COUNT DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT CURRENT AGE
(8) CLAIM COUNT DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT PRIOR AGE
(9) BASED ON (7) AND (8)
(10) = (4) x (9)
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 3, EXHIBIT 4, SHEET 13, COL. 14
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
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DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 4.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			0.1%	0.1%	48.8%
6	671.448	0.1%	1.8%	1.8%	49.7%
18	50.485	2.0%	2.7%	2.5%	50.8%
30	21.575	4.6%	3.3%	3.0%	51.4%
42	12.543	8.0%	2.9%	2.5%	51.7%
54	9.189	10.9%	2.9%	2.4%	52.2%
66	7.264	13.8%	2.8%	2.2%	52.7%
78	6.054	16.5%	2.7%	2.1%	53.3%
90	5.200	19.2%	2.7%	2.0%	53.8%
102	4.553	22.0%	2.7%	1.9%	54.4%
114	4.048	24.7%	2.7%	1.8%	54.9%
126	3.646	27.4%	2.7%	1.8%	55.4%
138	3.319	30.1%	2.6%	1.6%	55.9%
150	3.055	32.7%	2.6%	1.6%	56.4%
162	2.829	35.3%	2.5%	1.5%	57.0%
174	2.640	37.9%	2.6%	1.4%	57.5%
186	2.473	40.4%	2.6%	1.4%	58.0%
198	2.324	43.0%	2.5%	1.3%	58.4%
210	2.196	45.5%	2.5%	1.2%	58.8%
222	2.083	48.0%	2.4%	1.1%	59.3%
234	1.984	50.4%	2.4%	1.1%	59.7%
246	1.895	52.8%	2.3%	1.0%	60.1%
258	1.817	55.0%	2.2%	0.9%	60.5%
270	1.748	57.2%	2.1%	0.9%	60.9%
282	1.685	59.3%	2.0%	0.8%	61.3%
294	1.629	61.4%	2.0%	0.7%	61.7%
306	1.578	63.4%	1.9%	0.7%	62.2%
318	1.531	65.3%	1.9%	0.7%	62.6%
330	1.488	67.2%	1.8%	0.6%	63.0%
342	1.449	69.0%	1.7%	0.5%	63.4%
354	1.414	70.7%	1.6%	0.5%	63.8%
366	1.383	72.3%	1.6%	0.5%	64.2%
378	1.353	73.9%	1.5%	0.4%	64.7%
390	1.327	75.4%	1.4%	0.4%	65.2%
402	1.302	76.8%	1.4%	0.4%	65.7%
414	1.278	78.2%	1.4%	0.4%	66.1%
426	1.256	79.6%	1.3%	0.3%	66.5%
438	1.236	80.9%	1.2%	0.3%	66.9%
450	1.218	82.1%	1.1%	0.3%	67.5%
462	1.201	83.2%	1.1%	0.2%	68.0%
474	1.186	84.3%	1.0%	0.2%	68.6%
486	1.172	85.3%	1.0%	0.2%	69.2%
498	1.159	86.3%	0.9%	0.2%	69.9%
510	1.147	87.2%	0.9%	0.2%	70.5%
522	1.135	88.1%	0.9%	0.2%	71.2%
534	1.124	89.0%	0.8%	0.1%	71.8%
546	1.113	89.8%	0.8%	0.1%	72.5%
558	1.104	90.6%	0.7%	0.1%	73.1%
570	1.095	91.4%	0.7%	0.1%	73.8%
582	1.086	92.1%	0.7%	0.1%	74.5%
594	1.078	92.7%	0.6%	0.1%	75.3%
606	1.071	93.3%	0.6%	0.1%	76.1%
618	1.065	93.9%	0.5%	0.1%	77.0%
630	1.059	94.5%	0.5%	0.1%	77.9%
642	1.053	95.0%	0.5%	0.1%	78.9%
654	1.048	95.4%	0.4%	0.0%	80.1%
666	1.043	95.8%	0.4%	0.0%	81.4%
678	1.039	96.2%	0.3%	0.0%	82.9%
690	1.036	96.6%	0.3%	0.0%	84.7%
702	1.032	96.9%	0.3%	0.0%	86.7%
714	1.029	97.1%	0.3%	0.0%	89.0%
726	1.027	97.4%	0.2%	0.0%	91.6%
738	1.024	97.6%	0.2%	0.0%	94.6%
750	1.022	97.9%	2.1%	0.2%	98.1%

(1) AGE OF ACCIDENT YEAR LOSS DEVELOPMENT FACTORS
(2) SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM 6/30/2012 ANALYSIS
(3) = 1 / (2)
(4) = (3) FROM SUCCESSIVE AGE - (3) FROM CURRENT AGE
(5) NET PRESENT VALUE OF (4) ASSUMING MID-YEAR PAYMENT
(6) CUMULATIVE DISCOUNT FACTOR FOR GIVEN AGE BASED ON (4) AND (5)

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CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	3,644,538	2.096	7,637,206	2,164	1,854	1.000	2.068	4,475	3,834	100%	4,475	0.059	0.059	0.060
1991	3,852,022	2.030	7,818,591	1,798	1,928	1.000	2.024	3,640	3,901	100%	3,640	0.047	0.047	0.047
1992	3,944,342	1.930	7,613,696	2,882	2,268	1.000	1.956	5,636	4,435	100%	5,636	0.074	0.073	0.074
1993	4,020,534	1.895	7,617,194	4,221	4,885	1.000	1.883	7,948	9,200	100%	7,948	0.104	0.105	0.105
1994	4,272,082	1.851	7,909,310	3,789	3,968	1.000	1.797	6,809	7,132	100%	6,809	0.086	0.089	0.089
1995	4,432,599	1.799	7,972,245	1,070	665	1.000	1.757	1,880	1,169	100%	1,880	0.024	0.024	0.040
1996	4,487,291	1.738	7,797,491	268	161	1.000	1.695	454	273	100%	454	0.006	0.006	0.040
1997	4,623,816	1.661	7,678,681	2,586	2,525	1.000	1.663	4,300	4,198	100%	4,300	0.056	0.056	0.040
1998	4,816,176	1.586	7,638,048	3,607	3,030	1.000	1.601	5,776	4,851	100%	5,776	0.076	0.075	0.040
1999	5,047,597	1.535	7,748,434	1,065	1,252	1.000	1.528	1,627	1,913	100%	1,627	0.021	0.021	0.040
2000	5,318,217	1.481	7,874,189	389	204	1.000	1.471	572	301	100%	572	0.007	0.007	0.040
2001	5,597,545	1.450	8,115,826	2,314	2,032	1.000	1.402	3,244	2,849	100%	3,244	0.040	0.041	0.040
2002	5,822,846	1.351	7,863,811	29	14	1.000	1.379	40	19	100%	40	0.001	0.001	0.040
2003	6,004,956	1.320	7,925,439	5,416	4,086	1.000	1.345	7,285	5,497	100%	7,285	0.092	0.090	0.040
2004	6,183,507	1.337	8,269,908	3,068	2,967	1.000	1.309	4,015	3,882	100%	4,015	0.049	0.050	0.040
2005	6,388,250	1.292	8,253,608	2,717	3,045	1.000	1.278	3,472	3,891	100%	3,472	0.042	0.043	0.040
2006	6,653,696	1.281	8,526,674	2,061	4,434	1.000	1.231	2,536	5,456	100%	2,536	0.030	0.031	0.040
2007	6,915,410	1.229	8,496,918	1,993	2,280	1.000	1.187	2,366	2,705	100%	2,366	0.028	0.029	0.040
2008	7,073,199	1.179	8,337,961	0	0	1.000	1.154	0	0	100%	0	0.000	0.000	0.040
2009	7,109,910	1.143	8,129,364	907	1,256	1.000	1.129	1,025	1,418	100%	1,025	0.013	0.013	0.040
2010	7,245,414	1.134	8,216,184	2,133	2,669	1.000	1.118	2,384	2,983	100%	2,384	0.029	0.029	0.040
2011	7,353,256	1.082	7,954,284	0	0	1.000	1.106	0	0	100%	0	0.000	0.000	0.040
2012	7,554,946	1.030	7,783,294	0	0	1.000	1.071	0	0	100%	0	0.000	0.000	0.040
2013	5,229,078	1.015	5,307,514	0	0	1.000	1.035	0	0	100%	0	0.000	0.000	0.040
2014		1.000				1.000	1.000	0	0	0%	0			0.040

	5 Year Average excluding 2012-2013	0.014	0.014
	7 Year Average excluding 2012-2013	0.020	0.021
	10 Year Weighted Average excluding 2012-2013	0.028	
	20 Year Weighted Average excluding 2011-2013	0.041	
	5 Year Average excluding 2011-2013	0.020	0.020
	5 Year Average excluding 2013	0.008	0.008
	7 Year Average excluding 2013	0.014	0.015
(14)	2014 Selected Loss Rate:	0.040	

(1)	PROVIDED BY THE BWC	(8)	= (4) x (6) x (7)
(2)	BASED ON CHANGE IN SAWW	(9)	= (5) x (6) x (7)
(3)	= (1) x (2)	(10)	SELECTED BY DELOITTE CONSULTING
(4)	SECTION 3, EXHIBIT 4, SHEET 4, COL. 4	(11)	= (8) x (10) + (9) x [1.0 - (10)]
(5)	SECTION 3, EXHIBIT 4, SHEET 5, COL. 4	(12)	= (11) / (3) x 100
(6)	SELECTED BY DELOITTE CONSULTING	(13)	= [(4) x (10) + (5) x [1.0 - (10)]] / (1) x 100
(7)	SELECTED BY DELOITTE CONSULTING	(14)	SELECTED BY DELOITTE CONSULTING

OHIO BUREAU OF WORKERS' COMPENSATION
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INTERPOLATED DEVELOPMENT FACTORS @ 6/30/13

ACCIDENT YEAR	AGE @ 6/30/13	AGE OF SELECTED LDF		PAID LOSS			INCURRED LOSS			REPORTED COUNTS			PAID SEVERITY		
		LOW	HIGH	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Prior	726	726	738	1.027	1.024	1.027									
1954	714	714	726	1.029	1.027	1.029									
1955	702	702	714	1.032	1.029	1.032									
1956	690	690	702	1.036	1.032	1.036									
1957	678	678	690	1.039	1.036	1.039									
1958	666	666	678	1.043	1.039	1.043									
1959	654	654	666	1.048	1.043	1.048									
1960	642	642	654	1.053	1.048	1.053									
1961	630	630	642	1.059	1.053	1.059									
1962	618	618	630	1.065	1.059	1.065									
1963	606	606	618	1.071	1.065	1.071									
1964	594	594	606	1.078	1.071	1.078									
1965	582	582	594	1.086	1.078	1.086									
1966	570	570	582	1.095	1.086	1.095									
1967	558	558	570	1.104	1.095	1.104									
1968	546	546	558	1.113	1.104	1.113									
1969	534	534	546	1.124	1.113	1.124									
1970	522	522	534	1.135	1.124	1.135									
1971	510	510	522	1.147	1.135	1.147									
1972	498	498	510	1.159	1.147	1.159									
1973	486	486	498	1.172	1.159	1.172									
1974	474	474	486	1.186	1.172	1.186									
1975	462	462	474	1.201	1.186	1.201									
1976	450	450	462	1.218	1.201	1.218									
1977	438	438	450	1.236	1.218	1.236	1.054	1.049	1.054	1.000	1.000	1.000	1.353	1.353	1.353
1978	426	426	438	1.256	1.236	1.256	1.059	1.054	1.059	1.000	1.000	1.000	1.353	1.353	1.353
1979	414	414	426	1.278	1.256	1.278	1.065	1.059	1.065	1.000	1.000	1.000	1.353	1.353	1.353
1980	402	402	414	1.302	1.278	1.302	1.071	1.065	1.071	1.000	1.000	1.000	1.353	1.353	1.353
1981	390	390	402	1.327	1.302	1.327	1.079	1.071	1.079	1.000	1.000	1.000	1.353	1.353	1.353
1982	378	378	390	1.353	1.327	1.353	1.086	1.079	1.086	1.000	1.000	1.000	1.353	1.353	1.353
1983	366	366	378	1.383	1.353	1.383	1.095	1.086	1.095	1.000	1.000	1.000	1.379	1.353	1.379
1984	354	354	366	1.414	1.383	1.414	1.105	1.095	1.105	1.000	1.000	1.000	1.404	1.379	1.404
1985	342	342	354	1.449	1.414	1.449	1.116	1.105	1.116	1.000	1.000	1.000	1.431	1.404	1.431
1986	330	330	342	1.488	1.449	1.488	1.127	1.116	1.127	1.000	1.000	1.000	1.464	1.431	1.464
1987	318	318	330	1.531	1.488	1.531	1.138	1.127	1.138	1.000	1.000	1.000	1.496	1.464	1.496
1988	306	306	318	1.578	1.531	1.578	1.156	1.138	1.156	1.000	1.000	1.000	1.529	1.496	1.529
1989	294	294	306	1.629	1.578	1.629	1.173	1.156	1.173	1.000	1.000	1.000	1.564	1.529	1.564
1990	282	282	294	1.685	1.629	1.685	1.190	1.173	1.190	1.000	1.000	1.000	1.604	1.564	1.604
1991	270	270	282	1.748	1.685	1.748	1.208	1.190	1.208	1.000	1.000	1.000	1.649	1.604	1.649
1992	258	258	270	1.817	1.748	1.817	1.226	1.208	1.226	1.000	1.000	1.000	1.703	1.649	1.703
1993	246	246	258	1.895	1.817	1.895	1.245	1.226	1.245	1.000	1.000	1.000	1.764	1.703	1.764
1994	234	234	246	1.984	1.895	1.984	1.270	1.245	1.270	1.000	1.000	1.000	1.835	1.764	1.835
1995	222	222	234	2.083	1.984	2.083	1.295	1.270	1.295	1.000	1.000	1.000	1.910	1.835	1.910
1996	210	210	222	2.196	2.083	2.196	1.321	1.295	1.321	1.000	1.000	1.000	1.994	1.910	1.994
1997	198	198	210	2.324	2.196	2.324	1.361	1.321	1.361	1.000	1.000	1.000	2.071	1.994	2.071
1998	186	186	198	2.473	2.324	2.473	1.401	1.361	1.401	1.000	1.000	1.000	2.169	2.071	2.169
1999	174	174	186	2.640	2.473	2.640	1.444	1.401	1.444	1.000	1.000	1.000	2.282	2.169	2.282
2000	162	162	174	2.829	2.640	2.829	1.487	1.444	1.487	1.000	1.000	1.000	2.413	2.282	2.413
2001	150	150	162	3.055	2.829	3.055	1.531	1.487	1.531	1.000	1.000	1.000	2.550	2.413	2.550
2002	138	138	150	3.319	3.055	3.319	1.577	1.531	1.577	1.000	1.000	1.000	2.729	2.550	2.729
2003	126	126	138	3.646	3.319	3.646	1.648	1.577	1.648	1.000	1.000	1.000	2.936	2.729	2.936
2004	114	114	126	4.048	3.646	4.048	1.723	1.648	1.723	1.000	1.000	1.000	3.194	2.936	3.194
2005	102	102	114	4.553	4.048	4.553	1.800	1.723	1.800	1.000	1.000	1.000	3.531	3.194	3.531
2006	90	90	102	5.200	4.553	5.200	1.881	1.800	1.881	1.000	1.000	1.000	3.927	3.531	3.927
2007	78	78	90	6.054	5.200	6.054	1.966	1.881	1.966	1.000	1.000	1.000	4.520	3.927	4.520
2008	66	66	78	7.264	6.054	7.264	2.054	1.966	2.054	1.000	1.000	1.000	5.517	4.520	5.517
2009	54	54	66	9.189	7.264	9.189	2.147	2.054	2.147	1.000	1.000	1.000	7.000	5.517	7.000
2010	42	42	54	12.543	9.189	12.543	2.340	2.147	2.340	1.080	1.000	1.080	9.678	7.000	9.678
2011	30	30	42	21.575	12.543	21.575	2.749	2.340	2.749	1.297	1.080	1.297	14.581	9.678	14.581
2012	18	18	30	50.485	21.575	50.485	3.299	2.749	3.299	1.595	1.297	1.595	30.134	14.581	30.134
2013	6	6	18	671.448	50.485	671.448	12.866	3.299	12.866	5.901	1.595	5.901	98.579	30.134	98.579

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 3, EXHIBIT 4, SHEET 23; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 3, EXHIBIT 4, SHEET 23; SELECTED CUM. BASED ON (3)
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)
(7) FROM SECTION 3, EXHIBIT 4, SHEET 24; SELECTED CUM. BASED ON (2)
(8) FROM SECTION 3, EXHIBIT 4, SHEET 24; SELECTED CUM. BASED ON (3)
(9) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)
(10) FROM SECTION 3, EXHIBIT 4, SHEET 29; SELECTED CUM. BASED ON (2)
(11) FROM SECTION 3, EXHIBIT 4, SHEET 29; SELECTED CUM. BASED ON (3)
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)
(13) FROM SECTION 3, EXHIBIT 4, SHEET 30; SELECTED CUM. BASED ON (2)
(14) FROM SECTION 3, EXHIBIT 4, SHEET 30; SELECTED CUM. BASED ON (3)
(15) INTERPOLATION OF (13) & (14) TO THE AGES LISTED IN (1)

OHIO BUREAU OF WORKERS' COMPENSATION
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INTERPOLATED INDEX FACTORS @ 6/30/13

ACCIDENT YEAR	AGE @ 6/30/13	AGE OF SELECTED LDF LOW	AGE OF SELECTED LDF HIGH	SELECTED INDEXED INCREMENTAL PAID LOSS LOW	SELECTED INDEXED INCREMENTAL PAID LOSS HIGH	SELECTED INDEXED INCREMENTAL PAID LOSS INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)
1977	438	438	450	-	-	-
1978	426	426	438	-	-	-
1979	414	414	426	-	-	-
1980	402	402	414	-	-	-
1981	390	390	402	-	-	-
1982	378	378	390	-	-	-
1983	366	366	378	29.138	-	29.138
1984	354	354	366	56.932	29.138	56.932
1985	342	342	354	84.018	56.932	84.018
1986	330	330	342	115.200	84.018	115.200
1987	318	318	330	148.663	115.200	148.663
1988	306	306	318	181.887	148.663	181.887
1989	294	294	306	221.548	181.887	221.548
1990	282	282	294	263.214	221.548	263.214
1991	270	270	282	304.506	263.214	304.506
1992	258	258	270	350.029	304.506	350.029
1993	246	246	258	398.318	350.029	398.318
1994	234	234	246	448.446	398.318	448.446
1995	222	222	234	501.794	448.446	501.794
1996	210	210	222	550.959	501.794	550.959
1997	198	198	210	595.295	550.959	595.295
1998	186	186	198	641.787	595.295	641.787
1999	174	174	186	693.214	641.787	693.214
2000	162	162	174	743.383	693.214	743.383
2001	150	150	162	787.209	743.383	787.209
2002	138	138	150	825.361	787.209	825.361
2003	126	126	138	859.261	825.361	859.261
2004	114	114	126	892.835	859.261	892.835
2005	102	102	114	927.172	892.835	927.172
2006	90	90	102	963.218	927.172	963.218
2007	78	78	90	1,004.298	963.218	1,004.298
2008	66	66	78	1,050.942	1,004.298	1,050.942
2009	54	54	66	1,092.676	1,050.942	1,092.676
2010	42	42	54	1,142.637	1,092.676	1,142.637
2011	30	30	42	1,181.961	1,142.637	1,181.961
2012	18	18	30	1,220.995	1,181.961	1,220.995
2013	6	6	18	1,248.235	1,220.995	1,248.235

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 3, EXHIBIT 4, SHEET 38; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 3, EXHIBIT 4, SHEET 38; SELECTED CUM. BASED ON (3)
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)

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PAID LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977	0	12	58	93	184	347	372	398	424	449	474	505	542	578	614	649	697	742	776	802	827	853	880	906	932	959	994	1,021	1,049	1,074	1,093	1,113	1,132	1,152	1,171	1,191	1,210	1,210
1978	0	13	69	139	195	237	277	316	355	435	529	580	632	686	748	808	869	923	983	1,029	1,080	1,129	1,192	1,247	1,302	1,358	1,428	1,486	1,543	1,599	1,650	1,695	1,740	1,786	1,825	1,851		1,851
1979	0	9	33	70	107	163	237	280	328	377	427	477	524	568	619	708	770	833	956	1,024	1,101	1,168	1,236	1,303	1,373	1,439	1,500	1,554	1,609	1,666	1,707	1,746	1,776	1,807	1,837			1,837
1980	1	27	102	153	209	266	319	373	419	454	485	521	571	617	663	704	751	795	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				1,312
1981	0	0	74	104	144	181	213	243	274	304	333	361	375	396	410	569	595	620	633	644	676	685	699	720	737	754	771	787	804	821	837	854	871					871
1982	1	19	57	117	216	265	318	372	426	485	555	597	638	684	746	803	847	889	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						1,422
1983	2	45	172	270	396	543	665	784	876	961	1,046	1,152	1,241	1,349	1,432	1,497	1,586	1,683	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							2,776
1984	1	40	181	261	339	416	493	577	680	819	913	1,005	1,094	1,178	1,265	1,382	1,487	1,585	1,669	1,811	1,874	1,924	1,970	2,016	2,062	2,108	2,154	2,191	2,225	2,246								2,246
1985	2	38	90	134	175	231	290	320	376	421	467	513	556	612	670	725	782	833	890	946	996	1,040	1,062	1,078	1,094	1,109	1,125	1,141	1,157									1,157
1986	2	36	75	120	228	370	456	542	667	760	853	940	1,021	1,106	1,157	1,218	1,324	1,373	1,421	1,470	1,506	1,541	1,577	1,612	1,647	1,683	1,719	1,754										1,754
1987	0	0	4	17	70	124	147	170	193	218	279	298	318	337	356	376	395	414	434	454	473	492	512	531	543	553	562											562
1988	0	0	36	101	157	207	259	308	359	405	425	445	465	485	506	526	546	567	586	606	626	646	666	686	706	726												726
1989	1	23	80	173	283	335	387	586	694	795	878	962	1,049	1,134	1,218	1,391	1,487	1,579	1,672	1,764	1,857	1,950	2,024	2,096	2,167													2,167
1990	2	40	133	205	323	402	478	549	617	665	748	796	844	892	966	1,019	1,066	1,104	1,141	1,177	1,217	1,253	1,268	1,284														1,284
1991	2	47	107	151	196	261	314	358	401	444	486	529	572	626	672	717	761	806	851	895	940	984	1,029															1,029
1992	0	42	179	291	406	508	623	738	839	917	1,005	1,086	1,155	1,243	1,320	1,389	1,436	1,481	1,518	1,541	1,563	1,586																1,586
1993	3	103	204	302	392	490	588	685	810	927	1,042	1,182	1,301	1,416	1,528	1,639	1,752	1,878	1,997	2,112	2,227																	2,227
1994	10	111	211	305	406	508	609	711	812	914	1,015	1,117	1,216	1,315	1,414	1,512	1,611	1,711	1,811	1,910																		1,910
1995	0	35	111	151	190	229	268	307	346	373	396	417	438	460	481	502	514	514	514																			514
1996	11	35	61	88	114	122	122	122	122	122	122	122	122	122	122	122	122	122																				122
1997	11	97	187	269	342	416	491	565	641	704	758	812	866	919	988	1,059	1,113																					1,113
1998	0	53	203	305	504	634	781	918	981	1,033	1,108	1,186	1,264	1,341	1,407	1,459																						1,459
1999	0	18	48	78	107	137	167	197	226	256	285	315	344	374	403																							403
2000	0	0	69	100	130	137	137	137	137	137	137	137	137	137																								137
2001	0	42	104	164	266	329	390	451	512	574	635	696	757																									757
2002	9	9	9	9	9	9	9	9	9	9	9	9																										9
2003	0	114	263	407	551	741	921	1,065	1,211	1,354	1,485																											1,485
2004	7	70	153	236	320	403	513	595	676	758																												758
2005	0	13	161	251	345	411	473	535	597																													597
2006	0	34	64	93	213	280	347	396																														396
2007	0	51	107	162	218	274	329																															329
2008	0	0	0	0	0	0																																-
2009	0	27	51	75	99																																	99
2010	10	64	118	170																																		170
2011	0	0	0																																			-
2012	0	0																																				-
2013	0																																					-
																																						36,276

AGE-TO-AGE DEVELOPMENT FACTORS

	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-438	438-Ult	
1977	33.500	4.795	1.588	1.990	1.886	1.072	1.069	1.064	1.059	1.056	1.066	1.073	1.067	1.062	1.057	1.073	1.065	1.046	1.034	1.030	1.032	1.031	1.030	1.029	1.028	1.037	1.027	1.027	1.024	1.018	1.018	1.017	1.017	1.017	1.017	1.016		
1978	33.500	5.271	2.013	1.411	1.213	1.167	1.144	1.122	1.225	1.216	1.097	1.090	1.084	1.090	1.080	1.076	1.062	1.065	1.047	1.049	1.046	1.055	1.046	1.044	1.043	1.052	1.041	1.038	1.037	1.032	1.027	1.027	1.026	1.022	1.015			
1979	22.447	3.489	2.118	1.536	1.526	1.455	1.182	1.170	1.151	1.131	1.117	1.100	1.084	1.089	1.143	1.089	1.081	1.147	1.071	1.076	1.061	1.058	1.054	1.053	1.049	1.042	1.036	1.035	1.036	1.025	1.023	1.017	1.017	1.017				
1980	30.360	3.786	1.505	1.365	1.268	1.202	1.168	1.125	1.083	1.069	1.075	1.095	1.081	1.074	1.063	1.066	1.058	1.054	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					
1981			1.408	1.382	1.257	1.174	1.144	1.127	1.109	1.094	1.086	1.040	1.054	1.036	1.388	1.045	1.042	1.020	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						
1982	25.434	3.077	2.050	1.852	1.224	1.202	1.170	1.144	1.140	1.144	1.075	1.070	1.071	1.092	1.076	1.054	1.051	1.048	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							
1983	28.995	3.799	1.571	1.466	1.370	1.224	1.179	1.117	1.097	1.089	1.101	1.077	1.088	1.061	1.045	1.060	1.061	1.056	1.064	1.049	1.048	1.047	1.041	1.035	1.034	1.033	1.032	1.031	1.023	1.018								
1984	36.565	4.497	1.446	1.298	1.228	1.185	1.170	1.178	1.204	1.115	1.100	1.090	1.076	1.074	1.092	1.076	1.066	1.053	1.085	1.035	1.027	1.024	1.023	1.023	1.022	1.022	1.017	1.016	1.010									
1985	18.653	2.361	1.490	1.311	1.314	1.257	1.103	1.174	1.122	1.108	1.099	1.082	1.101	1.094	1.082	1.079	1.066	1.068	1.063	1.053	1.045	1.021	1.015	1.015	1.014	1.014	1.014	1.014										
1986	17.396	2.081	1.602	1.899	1.622	1.233	1.188	1.229	1.139	1.123	1.102	1.086	1.083	1.046	1.053	1.087	1.037	1.035	1.034	1.025	1.024	1.023	1.022	1.022	1.022	1.021	1.021											
1987			4.159	4.050	1.772	1.186	1.160	1.135	1.128	1.278	1.069	1.067	1.061	1.057	1.054	1.051	1.049	1.048	1.044	1.043	1.041	1.039	1.038	1.023	1.017	1.017												
1988			2.757	1.566	1.314	1.250	1.191	1.164	1.130	1.049	1.047	1.045	1.043	1.043	1.040	1.038	1.038	1.034	1.034	1.033	1.032	1.031	1.030	1.029	1.028												
1989	22.632	3.541	2.147	1.637	1.185	1.156	1.513	1.184	1.144	1.105	1.095	1.091	1.081	1.074	1.142	1.069	1.062	1.059	1.055	1.052	1.050	1.038	1.035	1.034														
1990	18.479	3.300	1.542	1.572	1.247	1.189	1.147	1.124	1.078	1.125	1.064	1.060	1.057	1.082	1.055	1.046	1.035	1.034	1.031	1.033	1.030	1.013	1.012															
1991	21.127	2.264	1.418	1.295	1.333	1.205	1.140	1.121	1.106	1.096	1.087	1.080	1.096	1.074	1.066	1.062	1.058	1.055	1.052	1.050	1.047	1.045																
1992		4.217	1.626	1.397	1.252	1.225	1.186	1.136	1.093	1.096	1.081	1.063	1.077	1.062	1.052	1.034	1.032	1.025	1.015	1.015	1.014																	
1993	31.408	1.979	1.479	1.299	1.249	1.200	1.166	1.182	1.145	1.124	1.134	1.101	1.089	1.078	1.073	1.069	1.072	1.063	1.057	1.055																		
1994	10.668	1.906	1.443	1.332	1.250	1.200	1.167	1.143	1.125	1.111	1.101	1.088	1.081	1.075	1.070	1.065	1.062	1.058	1.055																			
1995		3.195	1.360	1.260	1.206	1.171	1.146	1.127	1.079	1.060	1.054	1.051	1.048	1.046	1.044	1.023	1.000	1.000																				
1996	3.154	1.738	1.458	1.292	1.067	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	8.673	1.933	1.440	1.271	1.216	1.178	1.152	1.135	1.098	1.077	1.071	1.066	1.062	1.074	1.072	1.051																						
1998		3.793	1.503	1.655	1.258	1.231	1.176	1.068	1.053	1.073	1.070	1.065	1.061	1.049	1.037																							
1999		2.617	1.611	1.373	1.280	1.224	1.176	1.150	1.130	1.115	1.103	1.094	1.086	1.079																								
2000			1.443	1.307	1.054	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																									
2001		2.441	1.578	1.628	1.234	1.186	1.157	1.136	1.119	1.107	1.096	1.088																										
2002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																											
2003		2.310	1.545	1.353	1.347	1.242	1.156	1.137	1.119	1.097																												
2004	10.531	2.183	1.542	1.351	1.260	1.274	1.159	1.137	1.121																													
2005		12.052	1.559	1.375	1.194	1.151	1.131	1.115																														
2006		1.870	1.465	2.281	1.315	1.240	1.141																															
2007		2.091	1.522	1.343	1.255	1.203																																
2008																																						
2009		1.869	1.471	1.318																																		
2010	6.483	1.840	1.441																																			
2011																																						
2012																																						
3 Yr Avg	6.005	1.933	1.478	1.647	1.255	1.198	1.144	1.130	1.080	1.068	1.032	1.061	1.049	1.067	1.036	1.025	1.021	1.041	1.042	1.040	1.030	1.032	1.026	1.029	1.022	1.017	1.017	1.020	1.018	1.019	1.020	1.019	1.021	1.019	1.016	1.016		
5 Yr Avg	5.968	3.944	1.492	1.534	1.274	1.222	1.117	1.105	1.072	1.064	1.054	1.063	1.042	1.050	1.045	1.041	1.033	1.040	1.042	1.041	1.035	1.033	1.028	1.025	1.021	1.021	1.022	1.022	1.019	1.020	1.022	1.020	1.020	1.019	1.016	1.016		
7 Yr Avg	10.274	3.459	1.507	1.432	1.229	1.185	1.106	1.096	1.077	1.067	1.049	1.052	1.048	1.057	1.050	1.043	1.037	1.042	1.043	1.040	1.034	1.030	1.025	1.026	1.025	1.023	1.023	1.024	1.024	1.022	1.021	1.020	1.020	1.019	1.016	1.016		
3 Yr Wtd	6.483	1.849	1.450	1.335	1.285	1.191	1.144	1.132	1.119	1.099	1.078	1.079	1.061	1.062	1.049	1.039	1.044	1.053	1.044	1.040	1.028	1.032	1.027	1.031	1.023	1.018	1.018	1.022	1.018	1.018	1.019	1.019	1.021	1.019	1.015	1.016		
5 Yr Wtd	9.237	1.936	1.475	1.504	1.249	1.225	1.148	1.132	1.112	1.095	1.077	1.071	1.059	1.057	1.055	1.057	1.050	1.047	1.043	1.042	1.035	1.033	1.027	1.026	1.021	1.024	1.023	1.023	1.019	1.020	1.022	1.021	1.020	1.019	1.015	1.016		
10 Yr Wtd	22.588	2.417	1.523	1.436	1.261	1.213	1.151	1.113	1.094	1.087	1.088	1.075	1.073	1.068	1.068	1.054	1.050	1.045	1.045	1.039	1.035	1.032	1.029	1.029	1.029	1.030	1.027	1.026	1.024	1.022	1.022	1.021	1.020	1.019	1.015	1.016		TAIL
Prior FY	13.300	2.340	1.725	1.365	1.266	1.200	1.166	1.142	1.125	1.110	1.099	1.087	1.080	1.073	1.068	1.064	1.058	1.054	1.051	1.047	1.043	1.039	1.038	1.034	1.033	1.032	1.029	1.027	1.025	1.023	1.022	1.020	1.020	1.020	1.018	1.017	1.016	1.216
PA Sel.	13.300	2.340	1.720	1.365	1.265	1.200	1.164	1.142	1.125	1.110	1.098	1.086	1.080	1.071	1.068	1.064	1.058	1.054	1.050	1.047	1.043	1.039	1.038	1.035	1.032	1.031	1.029	1.027	1.025	1.023	1.022	1.020	1.019	1.019	1.018	1.016	1.015	
Selected	13.300	2.340	1.720	1.365	1.265	1.200	1.164	1.142	1.125	1.110	1.098	1.086	1.080	1.071	1.068	1.064	1.058	1.054	1.050	1.047	1.043	1.039	1.038	1.035	1.032	1.031	1.029	1.027	1.025	1.023	1.022	1.020	1.019	1.019	1.018	1.016	1.015	
Cumulative	671.448	50.485	21.575	12.543	9.189	7.264	6.054	5.200	4.553	4.048	3.646	3.319	3.055	2.829	2.640	2.473	2.324	2.196	2.083	1.984	1.895	1.817	1.748	1.685	1.629	1.578	1.531	1.488	1.449	1.414	1.383	1.353	1.327	1.302	1.278	1.256	1.236	1.218

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

INCURRED LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																										1,175	1,258	1,258	1,423	1,276	1,276	1,308	1,330	1,351	1,325	1,331	1,344	1,344
1978																									1,722	1,878	2,040	2,133	2,042	2,042	2,188	2,115	2,159	2,100	2,067	2,011		2,011
1979																								1,672	2,071	2,281	2,316	2,162	2,162	2,357	2,219	2,174	2,160	2,170	2,190			2,190
1980																							1,271	1,388	1,489	1,558	1,491	1,491	1,652	1,517	1,550	1,528	1,537	1,553				1,553
1981																						818	854	907	908	935	935	962	982	1,000	978	987	998					998
1982																					1,338	1,551	1,789	1,909	1,676	1,676	1,789	1,607	1,713	1,622	1,636	1,651						1,651
1983																				2,789	3,018	3,132	3,428	3,378	3,214	3,358	3,435	3,545	3,414	3,339	3,372							3,372
1984																			2,346	2,267	2,341	2,820	2,523	2,523	2,605	2,651	2,710	2,593	2,614	2,490								2,490
1985																		1,265	1,667	1,722	3,024	1,754	1,460	1,306	1,326	1,352	1,349	1,359	1,370									1,370
1986																	1,728	1,980	2,256	3,447	1,935	1,955	2,001	2,045	2,092	2,065	2,069	2,094										2,094
1987																555	609	629	728	663	671	696	714	735	607	612	619											619
1988															735	786	807	1,086	850	850	887	912	940	925	934	946												946
1989														1,994	1,998	2,955	3,477	2,920	2,931	3,194	2,773	3,287	2,983	3,028	3,076													3,076
1990													1,476	1,594	2,305	4,125	1,909	1,676	1,460	1,538	1,573	1,533	1,545	1,558														1,558
1991												1,024	1,131	1,248	1,250	1,351	1,351	1,441	1,494	1,566	1,557	1,566	1,595															1,595
1992											1,768	1,959	2,021	2,350	2,188	2,188	2,302	2,087	1,847	1,836	1,835	1,849																1,849
1993										2,375	2,279	3,299	5,044	3,173	3,090	3,352	3,489	3,773	3,808	3,766	3,925																	3,925
1994									2,011	2,261	2,661	4,177	2,565	2,588	2,775	2,873	3,030	3,008	3,055	3,125																		3,125
1995								774	679	634	919	683	683	720	743	769	514	514	514																			514
1996							122	122	122	122	122	122	122	122	122	122	122	122																				122
1997						1,201	1,354	1,425	1,568	1,572	1,498	1,612	1,664	1,755	1,783	1,819	1,856																					1,856
1998					2,082	2,431	2,743	3,009	1,769	1,734	2,306	2,021	2,109	2,105	2,126	2,162																						2,162
1999				354	407	582	597	661	661	729	770	827	842	845	867																							867
2000			305	390	390	137	137	137	137	137	137	137	137	137																								137
2001		1,077	1,024	1,102	1,633	1,282	1,282	1,427	1,246	1,296	1,297	1,307	1,327																									1,327
2002	9	9	9	9	9	9	9	9	9	9	9	9																										9
2003	0	3,110	5,794	2,728	2,758	3,108	2,355	2,253	2,282	2,444	2,479																											2,479
2004	295	1,361	1,256	1,256	1,411	1,454	1,548	1,570	1,583	1,722																												1,722
2005	0	451	1,611	1,772	1,906	1,538	1,532	1,640	1,692																													1,692
2006	0	1,041	1,732	1,796	2,702	2,757	2,738	2,357																														2,357
2007	0	907	985	1,090	1,118	1,117	1,160																															1,160
2008	0	0	0	0	0	0																																-
2009	0	498	542	563	585																																	585
2010	1,029	1,093	1,093	1,141																																		1,141
2011	0	0	0																																			-
2012	0	0																																				-
2013	0																																					-
																																						53,893

AGE-TO-AGE DEVELOPMENT FACTORS

	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-438	438-Ult	
1977																										1.071	0.999	1.131	0.897	1.000	1.025	1.017	1.015	0.981	1.005	1.009		
1978																									1.090	1.086	1.046	0.957	1.000	1.072	0.967	1.021	0.972	0.985	0.973			
1979																								1.239	1.101	1.015	0.934	1.000	1.090	0.941	0.980	0.993	1.004	1.009				
1980																							1.092	1.073	1.046	0.957	1.000	1.108	0.919	1.021	0.986	1.006	1.011					
1981																						1.044	1.062	1.001	1.030	1.000	1.029	1.021	1.019	0.978	1.010	1.011						
1982																					1.159	1.154	1.067	0.878	1.000	1.068	0.898	1.066	0.947	1.009	1.009							
1983																				1.082	1.038	1.095	0.985	0.951	1.045	1.023	1.032	0.963	0.978	1.010								
1984																			0.966	1.033	1.204	0.895	1.000	1.033	1.018	1.022	0.957	1.008	0.953									
1985																		1.318	1.033	1.756	0.580	0.833	0.894	1.016	1.019	0.998	1.007	1.008										
1986																	1.146	1.139	1.528	0.561	1.010	1.023	1.022	1.023	0.987	1.002	1.012											
1987																1.097	1.033	1.157	0.911	1.012	1.038	1.025	1.030	0.825	1.009	1.010												
1988															1.069	1.027	1.345	0.783	1.000	1.044	1.028	1.030	0.984	1.010	1.013													
1989														1.002	1.479	1.177	0.840	1.004	1.090	0.868	1.185	0.907	1.015	1.016														
1990													1.080	1.445	1.790	0.463	0.878	0.871	1.054	1.023	0.975	1.008	1.008															
1991												1.104	1.104	1.001	1.081	1.000	1.067	1.037	1.048	0.995	1.006	1.019																
1992											1.108	1.032	1.163	0.931	1.000	1.052	0.907	0.885	0.994	0.999	1.008																	
1993										0.960	1.448	1.529	0.629	0.974	1.085	1.041	1.081	1.009	0.989	1.042																		
1994									1.125	1.177	1.570	0.614	1.009	1.072	1.035	1.055	0.993	1.016	1.023																			
1995								0.877	0.934	1.449	0.742	1.000	1.055	1.031	1.036	0.667	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																					
1997						1.127	1.052	1.100	1.002	0.953	1.076	1.032	1.054	1.016	1.020	1.020																						
1998					1.168	1.129	1.097	0.588	0.980	1.330	0.876	1.044	0.998	1.010	1.017																							
1999				1.150	1.428	1.025	1.108	1.000	1.103	1.055	1.074	1.018	1.004	1.026																								
2000			1.278	1.000	0.352	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																									
2001		0.951	1.076	1.482	0.785	1.000	1.113	0.873	1.040	1.001	1.008	1.015																										
2002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																											
2003		1.863	0.471	1.011	1.127	0.758	0.957	1.013	1.071	1.014																												
2004	4.613	0.923	1.000	1.124	1.031	1.064	1.014	1.009	1.088																													
2005		3.571	1.100	1.075	0.807	0.995	1.071	1.031																														
2006		1.664	1.037	1.504	1.020	0.993	0.861																															
2007		1.086	1.106	1.025	1.000	1.038																																
2008																																						
2009		1.089	1.039	1.039																																		
2010	1.062	1.000	1.044																																			
2011																																						
2012																																						
3 Yr Avg	2.225	1.058	1.063	1.190	0.942	1.009	0.982	1.017	1.053	1.005	1.003	1.011	1.001	1.018	1.012	0.896	0.998	1.008	1.002	1.012	0.996	0.978	1.002	0.950	1.003	1.003	0.992	0.993	0.959	0.999	1.002	1.019	0.996	0.992	0.989	1.009		
5 Yr Avg	2.225	1.682	1.065	1.154	0.997	0.970	0.981	0.985	1.040	1.014	0.992	1.022	1.011	1.017	1.022	0.957	0.996	0.989	1.022	0.985	1.040	0.998	1.012	0.978	1.009	1.011	0.981	1.013	0.963	0.992	0.990	1.010	1.001	0.992	0.989	1.009		
7 Yr Avg	2.225	1.599	0.971	1.111	0.967	0.978	1.002	0.989	1.040	1.051	1.005	1.016	1.017	1.019	1.028	0.976	0.989	0.975	1.028	0.998	1.036	0.978	0.993	0.982	1.013	1.018	0.991	1.025	0.986	1.004	0.996	1.010	1.001	0.992	0.989	1.009		
3 Yr Wtd	1.062	1.028	1.042	1.030	1.014	1.003	0.957	1.017	1.078	1.010	1.007	1.015	1.000	1.015	1.018	0.919	0.994	1.011	1.002	1.021	0.997	0.959	1.008	0.985	0.998	1.002	0.986	0.987	0.963	1.004	1.001	1.001	0.994	0.993	0.985	1.009		
5 Yr Wtd	1.546	1.049	1.055	1.209	0.962	0.936	0.957	0.987	1.067	1.017	0.952	1.030	1.018	1.017	1.026	1.008	1.005	0.990	1.014	0.980	1.060	0.973	1.013	1.000	1.008	1.014	0.986	1.003	0.961	0.992	0.987	1.009	0.998	0.993	0.985	1.009		
10 Yr Wtd	6.392	1.537	0.816	1.169	0.972	0.978	1.014	0.903	1.034	1.115	1.183	1.023	0.922	1.045	1.182	0.927	0.980	0.991	1.080	0.984	0.994	0.988	1.004	0.988	1.030	1.021	0.990	1.015	0.978	1.005	0.991	1.009	0.998	0.993	0.985	1.009		TAIL
Prior FY	3.800	1.200	1.175	1.090	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.039	1.039	1.039	1.039	1.030	1.030	1.020	1.020	1.020	1.015	1.015	1.015	1.015	1.015	1.015	1.010	1.010	1.010	1.009	1.008	1.007	1.007	1.006	1.006	1.005		1.054
PA Sel.	3.900	1.200	1.175	1.090	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.030	1.030	1.030	1.030	1.030	1.030	1.020	1.020	1.020	1.015	1.015	1.015	1.015	1.015	1.015	1.010	1.010	1.010	1.009	1.008	1.007	1.007	1.006	1.006	1.005	1.005	1.049
Selected	3.900	1.200	1.175	1.090	1.045	1.045	1.045	1.045	1.045	1.045	1.045	1.030	1.030	1.030	1.030	1.030	1.030	1.020	1.020	1.020	1.015	1.015	1.015	1.015	1.015	1.015	1.010	1.010	1.010	1.009	1.008	1.007	1.007	1.006	1.006	1.005	1.005	
Cumulative	12.866	3.299	2.749	2.340	2.147	2.054	1.966	1.881	1.800	1.723	1.648	1.577	1.531	1.487	1.444	1.401	1.361	1.321	1.295	1.270	1.245	1.226	1.208	1.190	1.173	1.156	1.138	1.127	1.116	1.105	1.095	1.086	1.079	1.071	1.065	1.059	1.054	1.049

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

CASE RESERVES (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																										216	264	236	373	202	183	195	198	199	153	141	134	134
1978																									420	520	612	646	499	443	538	420	419	314	243	159		159
1979																								369	699	842	816	608	554	691	512	428	383	363	352			352
1980																							291	374	440	472	370	335	467	307	314	267	250	241				241
1981																						133	155	187	170	181	164	174	178	179	140	133	127					127
1982																					318	488	683	758	482	439	514	299	370	250	239	229						229
1983																				898	1,034	1,053	1,252	1,112	868	932	930	960	748	611	596							596
1984																			677	456	467	895	553	507	543	543	556	402	389	245								245
1985																		431	777	776	2,028	713	398	228	233	242	223	218	213									213
1986																	404	607	834	1,977	429	414	424	433	445	382	350	339										339
1987																179	214	214	293	210	198	204	202	204	63	60	57											57
1988															229	260	261	519	264	244	261	266	274	239	228	220												220
1989														860	780	1,564	1,990	1,340	1,259	1,430	916	1,338	959	932	909													909
1990													632	702	1,339	3,106	843	572	318	361	357	281	277	273														273
1991												495	559	622	577	634	589	635	644	671	618	582	567															567
1992											763	873	866	1,107	868	799	866	606	329	296	272	263																263
1993										1,448	1,237	2,117	3,743	1,757	1,562	1,713	1,737	1,895	1,811	1,655	1,698																	1,698
1994									1,199	1,348	1,646	3,060	1,349	1,273	1,360	1,361	1,419	1,297	1,245	1,215																		1,215
1995								468	333	261	523	265	244	260	262	267	0	0	0																			-
1996							0	0	0	0	0	0	0	0	0	0	0	0																				-
1997						785	864	860	927	868	740	800	799	835	795	760	743																					743
1998					1,578	1,796	1,962	2,090	789	701	1,198	835	846	764	720	703																						703
1999				276	301	445	429	464	435	473	484	512	497	471	464																							464
2000			236	290	260	0	0	0	0	0	0	0	0	0																								-
2001		1,035	921	938	1,366	953	892	976	734	722	662	611	570																									570
2002	0	0	0	0	0	0	0	0	0	0	0	0																										-
2003	0	2,996	5,531	2,321	2,207	2,366	1,434	1,189	1,071	1,090	994																											994
2004	288	1,290	1,102	1,019	1,092	1,052	1,035	975	907	964																												964
2005	0	438	1,450	1,522	1,562	1,127	1,058	1,105	1,095																													1,095
2006	0	1,007	1,668	1,703	2,489	2,476	2,391	1,961																														1,961
2007	0	856	879	928	900	844	830																															830
2008	0	0	0	0	0	0																																-
2009	0	470	491	488	486																																	486
2010	1,019	1,028	975	971																																		971
2011	0	0	0																																			-
2012	0	0																																				-
2013	0																																					-
																																						17,616

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

PAID TO INCURRED LOSS RATIOS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																										81.6%	79.0%	81.2%	73.7%	84.1%	85.7%	85.1%	85.1%	85.3%	88.4%	89.4%	90.1%	90.1%
1978																									75.6%	72.3%	70.0%	69.7%	75.6%	78.3%	75.4%	80.2%	80.6%	85.0%	88.3%	92.1%		92.1%
1979																								77.9%	66.3%	63.1%	64.8%	71.9%	74.4%	70.7%	76.9%	80.3%	82.2%	83.3%	83.9%			83.9%
1980																							77.1%	73.1%	70.5%	69.7%	75.2%	77.5%	71.7%	79.8%	79.7%	82.6%	83.8%	84.5%				84.5%
1981																						83.7%	81.8%	79.4%	81.2%	80.7%	82.4%	81.9%	81.9%	82.1%	85.6%	86.5%	87.3%					87.3%
1982																					76.2%	68.5%	61.8%	60.3%	71.2%	73.8%	71.3%	81.4%	78.4%	84.6%	85.4%	86.1%						86.1%
1983																				67.8%	65.7%	66.4%	63.5%	67.1%	73.0%	72.2%	72.9%	72.9%	78.1%	81.7%	82.3%							82.3%
1984																			71.2%	79.9%	80.1%	68.2%	78.1%	79.9%	79.1%	79.5%	79.5%	84.5%	85.1%	90.2%								90.2%
1985																		65.9%	53.4%	54.9%	32.9%	59.3%	72.7%	82.5%	82.4%	82.1%	83.4%	84.0%	84.5%									84.5%
1986																	76.6%	69.4%	63.0%	42.6%	77.8%	78.8%	78.8%	78.8%	78.7%	81.5%	83.1%	83.8%										83.8%
1987																67.7%	64.9%	65.9%	59.7%	68.4%	70.5%	70.7%	71.7%	72.2%	89.6%	90.3%	90.8%											90.8%
1988															68.8%	66.9%	67.6%	52.2%	68.9%	71.3%	70.5%	70.8%	70.8%	74.2%	75.6%	76.7%												76.7%
1989														56.9%	61.0%	47.1%	42.8%	54.1%	57.1%	55.2%	67.0%	59.3%	67.9%	69.2%	70.5%													70.5%
1990													57.2%	56.0%	41.9%	24.7%	55.9%	65.9%	78.2%	76.5%	77.3%	81.7%	82.1%	82.4%														82.4%
1991												51.7%	50.5%	50.2%	53.8%	53.1%	56.4%	55.9%	56.9%	57.2%	60.3%	62.8%	64.5%															64.5%
1992											56.8%	55.4%	57.1%	52.9%	60.3%	63.5%	62.4%	71.0%	82.2%	83.9%	85.2%	85.8%																85.8%
1993										39.0%	45.7%	35.8%	25.8%	44.6%	49.4%	48.9%	50.2%	49.8%	52.4%	56.1%	56.7%																	56.7%
1994									40.4%	40.4%	38.1%	26.8%	47.4%	50.8%	51.0%	52.6%	53.2%	56.9%	59.3%	61.1%																		61.1%
1995								39.6%	50.9%	58.9%	43.1%	61.1%	64.2%	63.8%	64.8%	65.2%	100.0%	100.0%	100.0%																			100.0%
1996							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%
1997						34.7%	36.2%	39.6%	40.9%	44.8%	50.6%	50.4%	52.0%	52.4%	55.4%	58.2%	60.0%																					60.0%
1998					24.2%	26.1%	28.5%	30.5%	55.4%	59.6%	48.1%	58.7%	59.9%	63.7%	66.2%	67.5%																						67.5%
1999				22.0%	26.2%	23.5%	28.1%	29.8%	34.2%	35.1%	37.1%	38.1%	40.9%	44.2%	46.5%																							46.5%
2000			22.7%	25.6%	33.4%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																								100.0%
2001		3.9%	10.1%	14.9%	16.3%	25.6%	30.4%	31.6%	41.1%	44.3%	49.0%	53.3%	57.1%																									57.1%
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%
2003		3.7%	4.5%	14.9%	20.0%	23.9%	39.1%	47.2%	53.1%	55.4%	59.9%																											59.9%
2004	2.3%	5.2%	12.2%	18.8%	22.6%	27.7%	33.2%	37.9%	42.7%	44.0%																												44.0%
2005		3.0%	10.0%	14.1%	18.1%	26.7%	30.9%	32.6%	35.3%																													35.3%
2006		3.3%	3.7%	5.2%	7.9%	10.2%	12.7%	16.8%																														16.8%
2007		5.6%	10.8%	14.9%	19.5%	24.5%	28.4%																															28.4%
2008																																						
2009		5.5%	9.4%	13.3%	16.9%																																	16.9%
2010	1.0%	5.9%	10.8%	14.9%																																		14.9%
2011																																						
2012																																						
2013																																						

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

PAID LOSS / $100 OF PAYROLL

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ON-LEVEL PAYROLL
1977	0.00%	0.02%	0.10%	0.16%	0.32%	0.60%	0.64%	0.69%	0.73%	0.78%	0.82%	0.87%	0.94%	1.00%	1.06%	1.12%	1.21%	1.28%	1.34%	1.39%	1.43%	1.48%	1.52%	1.57%	1.61%	1.66%	1.72%	1.77%	1.82%	1.86%	1.89%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	5,778,966
1978	0.00%	0.02%	0.12%	0.24%	0.34%	0.41%	0.48%	0.55%	0.62%	0.76%	0.92%	1.01%	1.10%	1.19%	1.30%	1.40%	1.51%	1.60%	1.71%	1.79%	1.88%	1.96%	2.07%	2.17%	2.26%	2.36%	2.48%	2.58%	2.68%	2.78%	2.87%	0.03%	0.03%	0.03%	0.03%	0.03%		5,754,667
1979	0.00%	0.02%	0.06%	0.12%	0.19%	0.29%	0.42%	0.50%	0.58%	0.67%	0.75%	0.84%	0.93%	1.00%	1.09%	1.25%	1.36%	1.47%	1.69%	1.81%	1.95%	2.07%	2.18%	2.30%	2.43%	2.54%	2.65%	2.75%	2.84%	2.95%	3.02%	0.03%	0.03%	0.03%	0.03%			5,656,194
1980	0.00%	0.05%	0.18%	0.28%	0.38%	0.48%	0.57%	0.67%	0.75%	0.81%	0.87%	0.94%	1.02%	1.11%	1.19%	1.26%	1.35%	1.43%	1.50%	1.57%	1.63%	1.69%	1.76%	1.82%	1.88%	1.95%	2.01%	2.07%	2.12%	2.17%	2.22%	0.02%	0.02%	0.02%				5,575,918
1981	0.00%	0.00%	0.14%	0.19%	0.27%	0.34%	0.40%	0.45%	0.51%	0.57%	0.62%	0.67%	0.70%	0.74%	0.76%	1.06%	1.11%	1.15%	1.18%	1.20%	1.26%	1.27%	1.30%	1.34%	1.37%	1.40%	1.43%	1.46%	1.50%	1.53%	1.56%	0.02%	0.02%					5,375,984
1982	0.00%	0.03%	0.10%	0.20%	0.37%	0.46%	0.55%	0.65%	0.74%	0.84%	0.96%	1.03%	1.11%	1.19%	1.29%	1.39%	1.47%	1.54%	1.62%	1.69%	1.77%	1.84%	1.92%	2.00%	2.07%	2.14%	2.21%	2.27%	2.33%	2.38%	2.42%	0.02%						5,767,589
1983	0.00%	0.08%	0.30%	0.46%	0.68%	0.93%	1.14%	1.35%	1.50%	1.65%	1.80%	1.98%	2.13%	2.32%	2.46%	2.57%	2.72%	2.89%	3.05%	3.25%	3.41%	3.57%	3.74%	3.89%	4.03%	4.17%	4.30%	4.44%	4.58%	4.68%	4.77%							5,822,965
1984	0.00%	0.07%	0.31%	0.44%	0.57%	0.70%	0.84%	0.98%	1.15%	1.39%	1.54%	1.70%	1.85%	1.99%	2.14%	2.34%	2.52%	2.68%	2.82%	3.06%	3.17%	3.26%	3.33%	3.41%	3.49%	3.57%	3.64%	3.71%	3.76%	3.80%								5,909,297
1985	0.00%	0.06%	0.15%	0.22%	0.29%	0.38%	0.48%	0.53%	0.62%	0.70%	0.77%	0.85%	0.92%	1.01%	1.11%	1.20%	1.30%	1.38%	1.48%	1.57%	1.65%	1.73%	1.76%	1.79%	1.81%	1.84%	1.87%	1.89%	1.92%									6,030,627
1986	0.00%	0.06%	0.12%	0.19%	0.36%	0.58%	0.72%	0.85%	1.05%	1.19%	1.34%	1.48%	1.60%	1.74%	1.82%	1.91%	2.08%	2.16%	2.23%	2.31%	2.37%	2.42%	2.48%	2.53%	2.59%	2.64%	2.70%	2.76%										6,365,645
1987	0.00%	0.00%	0.01%	0.03%	0.10%	0.18%	0.22%	0.25%	0.28%	0.32%	0.41%	0.44%	0.47%	0.50%	0.53%	0.55%	0.58%	0.61%	0.64%	0.67%	0.70%	0.73%	0.75%	0.78%	0.80%	0.81%	0.83%											6,782,846
1988	0.00%	0.00%	0.05%	0.14%	0.22%	0.29%	0.36%	0.43%	0.50%	0.57%	0.60%	0.63%	0.65%	0.68%	0.71%	0.74%	0.77%	0.80%	0.82%	0.85%	0.88%	0.91%	0.94%	0.97%	0.99%	1.02%												7,101,789
1989	0.00%	0.03%	0.11%	0.24%	0.39%	0.46%	0.53%	0.81%	0.95%	1.09%	1.21%	1.32%	1.44%	1.56%	1.67%	1.91%	2.04%	2.17%	2.30%	2.43%	2.55%	2.68%	2.78%	2.88%	2.98%													7,272,541
1990	0.00%	0.05%	0.17%	0.27%	0.42%	0.53%	0.63%	0.72%	0.81%	0.87%	0.98%	1.04%	1.11%	1.17%	1.26%	1.33%	1.40%	1.45%	1.49%	1.54%	1.59%	1.64%	1.66%	1.68%														7,637,206
1991	0.00%	0.06%	0.14%	0.19%	0.25%	0.33%	0.40%	0.46%	0.51%	0.57%	0.62%	0.68%	0.73%	0.80%	0.86%	0.92%	0.97%	1.03%	1.09%	1.14%	1.20%	1.26%	1.32%															7,818,591
1992	0.00%	0.06%	0.23%	0.38%	0.53%	0.67%	0.82%	0.97%	1.10%	1.20%	1.32%	1.43%	1.52%	1.63%	1.73%	1.82%	1.89%	1.95%	1.99%	2.02%	2.05%	2.08%																7,613,696
1993	0.00%	0.14%	0.27%	0.40%	0.52%	0.64%	0.77%	0.90%	1.06%	1.22%	1.37%	1.55%	1.71%	1.86%	2.01%	2.15%	2.30%	2.47%	2.62%	2.77%	2.92%																	7,617,194
1994	0.01%	0.14%	0.27%	0.39%	0.51%	0.64%	0.77%	0.90%	1.03%	1.16%	1.28%	1.41%	1.54%	1.66%	1.79%	1.91%	2.04%	2.16%	2.29%	2.41%																		7,909,310
1995	0.00%	0.04%	0.14%	0.19%	0.24%	0.29%	0.34%	0.38%	0.43%	0.47%	0.50%	0.52%	0.55%	0.58%	0.60%	0.63%	0.64%	0.64%	0.64%																			7,972,245
1996	0.01%	0.04%	0.08%	0.11%	0.15%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%																				7,797,491
1997	0.01%	0.13%	0.24%	0.35%	0.45%	0.54%	0.64%	0.74%	0.83%	0.92%	0.99%	1.06%	1.13%	1.20%	1.29%	1.38%	1.45%																					7,678,681
1998	0.00%	0.07%	0.27%	0.40%	0.66%	0.83%	1.02%	1.20%	1.28%	1.35%	1.45%	1.55%	1.65%	1.76%	1.84%	1.91%																						7,638,048
1999	0.00%	0.02%	0.06%	0.10%	0.14%	0.18%	0.22%	0.25%	0.29%	0.33%	0.37%	0.41%	0.44%	0.48%	0.52%																							7,748,434
2000	0.00%	0.00%	0.09%	0.13%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%																								7,874,189
2001	0.00%	0.05%	0.13%	0.20%	0.33%	0.41%	0.48%	0.56%	0.63%	0.71%	0.78%	0.86%	0.93%																									8,115,826
2002	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%																										7,863,811
2003	0.00%	0.14%	0.33%	0.51%	0.69%	0.94%	1.16%	1.34%	1.53%	1.71%	1.87%																											7,925,439
2004	0.01%	0.08%	0.19%	0.29%	0.39%	0.49%	0.62%	0.72%	0.82%	0.92%																												8,269,908
2005	0.00%	0.02%	0.19%	0.30%	0.42%	0.50%	0.57%	0.65%	0.72%																													8,253,608
2006	0.00%	0.04%	0.07%	0.11%	0.25%	0.33%	0.41%	0.46%																														8,526,674
2007	0.00%	0.06%	0.13%	0.19%	0.26%	0.32%	0.39%																															8,496,918
2008	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																																8,337,961
2009	0.00%	0.03%	0.06%	0.09%	0.12%																																	8,129,364
2010	0.01%	0.08%	0.14%	0.21%																																		8,216,184
2011	0.00%	0.00%	0.00%																																			7,954,284
2012	0.00%	0.00%																																				7,783,294
2013	0.00%																																					5,307,514

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

INCURRED LOSS / $100 OF PAYROLL

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ON-LEVEL PAYROLL
1977																										2.03%	2.18%	2.18%	2.46%	2.21%	2.21%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	5,778,966
1978																									2.99%	3.26%	3.54%	3.71%	3.55%	3.55%	3.80%	0.04%	0.04%	0.04%	0.04%	0.03%		5,754,667
1979																								2.96%	3.66%	4.03%	4.09%	3.82%	3.82%	4.17%	3.92%	0.04%	0.04%	0.04%	0.04%			5,656,194
1980																							2.28%	2.49%	2.67%	2.79%	2.67%	2.67%	2.96%	2.72%	2.78%	0.03%	0.03%	0.03%				5,575,918
1981																						1.52%	1.59%	1.69%	1.69%	1.74%	1.74%	1.79%	1.83%	1.86%	1.82%	0.02%	0.02%					5,375,984
1982																					2.32%	2.69%	3.10%	3.31%	2.91%	2.91%	3.10%	2.79%	2.97%	2.81%	2.84%	0.03%						5,767,589
1983																				4.79%	5.18%	5.38%	5.89%	5.80%	5.52%	5.77%	5.90%	6.09%	5.86%	5.73%	5.79%							5,822,965
1984																			3.97%	3.84%	3.96%	4.77%	4.27%	4.27%	4.41%	4.49%	4.59%	4.39%	4.42%	4.21%								5,909,297
1985																		2.10%	2.76%	2.85%	5.01%	2.91%	2.42%	2.17%	2.20%	2.24%	2.24%	2.25%	2.27%									6,030,627
1986																	2.71%	3.11%	3.54%	5.41%	3.04%	3.07%	3.14%	3.21%	3.29%	3.24%	3.25%	3.29%										6,365,645
1987																0.82%	0.90%	0.93%	1.07%	0.98%	0.99%	1.03%	1.05%	1.08%	0.89%	0.90%	0.91%											6,782,846
1988															1.03%	1.11%	1.14%	1.53%	1.20%	1.20%	1.25%	1.28%	1.32%	1.30%	1.32%	1.33%												7,101,789
1989														2.74%	2.75%	4.06%	4.78%	4.01%	4.03%	4.39%	3.81%	4.52%	4.10%	4.16%	4.23%													7,272,541
1990													1.93%	2.09%	3.02%	5.40%	2.50%	2.19%	1.91%	2.01%	2.06%	2.01%	2.02%	2.04%														7,637,206
1991												1.31%	1.45%	1.60%	1.60%	1.73%	1.73%	1.84%	1.91%	2.00%	1.99%	2.00%	2.04%															7,818,591
1992											2.32%	2.57%	2.65%	3.09%	2.87%	2.87%	3.02%	2.74%	2.43%	2.41%	2.41%	2.43%																7,613,696
1993										3.12%	2.99%	4.33%	6.62%	4.17%	4.06%	4.40%	4.58%	4.95%	5.00%	4.94%	5.15%																	7,617,194
1994									2.54%	2.86%	3.36%	5.28%	3.24%	3.27%	3.51%	3.63%	3.83%	3.80%	3.86%	3.95%																		7,909,310
1995								0.97%	0.85%	0.80%	1.15%	0.86%	0.86%	0.90%	0.93%	0.97%	0.64%	0.64%	0.64%																			7,972,245
1996							0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%																				7,797,491
1997						1.56%	1.76%	1.86%	2.04%	2.05%	1.95%	2.10%	2.17%	2.28%	2.32%	2.37%	2.42%																					7,678,681
1998					2.73%	3.18%	3.59%	3.94%	2.32%	2.27%	3.02%	2.65%	2.76%	2.76%	2.78%	2.83%																						7,638,048
1999				0.46%	0.53%	0.75%	0.77%	0.85%	0.85%	0.94%	0.99%	1.07%	1.09%	1.09%	1.12%																							7,748,434
2000			0.39%	0.50%	0.50%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%	0.17%																								7,874,189
2001		1.33%	1.26%	1.36%	2.01%	1.58%	1.58%	1.76%	1.54%	1.60%	1.60%	1.61%	1.64%																									8,115,826
2002	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%																										7,863,811
2003	0.00%	3.92%	7.31%	3.44%	3.48%	3.92%	2.97%	2.84%	2.88%	3.08%	3.13%																											7,925,439
2004	0.36%	1.65%	1.52%	1.52%	1.71%	1.76%	1.87%	1.90%	1.91%	2.08%																												8,269,908
2005	0.00%	0.55%	1.95%	2.15%	2.31%	1.86%	1.86%	1.99%	2.05%																													8,253,608
2006	0.00%	1.22%	2.03%	2.11%	3.17%	3.23%	3.21%	2.76%																														8,526,674
2007	0.00%	1.07%	1.16%	1.28%	1.32%	1.32%	1.36%																															8,496,918
2008	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																																8,337,961
2009	0.00%	0.61%	0.67%	0.69%	0.72%																																	8,129,364
2010	1.25%	1.33%	1.33%	1.39%																																		8,216,184
2011	0.00%	0.00%	0.00%																																			7,954,284
2012	0.00%	0.00%																																				7,783,294
2013	0.00%																																					5,307,514

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

REPORTED DEATH CLAIM COUNTS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	1	3	3	3	3	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4						4
1983	2	5	5	5	5	5	5	5	5	5	5	5	5	5	5	7	7	8	8	8	8	8	8	8	8	8	8	8	8	8	8							8
1984	3	3	3	3	3	3	3	4	4	4	4	4	4	5	5	5	5	5	5	5	5	6	6	6	6	6	6	6	6	6								6
1985	1	2	2	2	3	3	3	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4									4
1986	1	2	2	2	2	2	2	2	2	2	2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3										3
1987		1	1	1	1	1	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2											2
1988	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1												1
1989	2	3	3	3	3	4	4	4	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5													5
1990	2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3														3
1991	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2															2
1992	2	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4																4
1993	1	5	5	5	5	5	5	5	6	7	7	7	7	7	7	7	7	7	7	7	7																	7
1994	2	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5																		5
1995		1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2																			2
1996	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1																				1
1997	2	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4																					4
1998	1	3	5	5	6	6	7	7	7	7	7	7	7	7	7	7																						7
1999		1	1	1	1	1	1	1	1	1	1	1	1	1	1																							1
2000			1	1	1	1	1	1	1	1	1	1	1	1																								1
2001	1	3	3	3	3	3	3	3	3	3	3	3	3																									3
2002																																						
2003		5	5	5	5	5	5	5	5	5	5																											5
2004	1	3	3	3	3	3	3	3	3	3																												3
2005		1	3	3	3	3	3	3	3																													3
2006		2	3	3	4	4	4	4																														4
2007		2	2	2	2	2	2																															2
2008																																						
2009		1	1	1	1																																	1
2010	2	2	2	2																																		2
2011																																						
2012																																						
2013																																						
																																						93

AGE-TO-AGE DEVELOPMENT FACTORS

	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-Ult	390-Ult	402-Ult	414-Ult	426-Ult	438-Ult	
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	3.000	1.000	1.000	1.000	1.333	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
1983	2.500	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	1.400	1.000	1.143	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	1.333	1.000	1.000	1.000	1.000	1.000	1.250	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.200	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
1985	2.000	1.000	1.000	1.500	1.000	1.000	1.333	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	1.000	1.000										
1986	2.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.500	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											
1987		1.000	1.000	1.000	1.000	1.000	2.000	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	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
1989	1.500	1.000	1.000	1.000	1.333	1.000	1.000	1.250	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														
1990	1.500	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	1.000	1.000	1.000															
1991	2.000	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	1.000	1.000	1.000																
1992	2.000	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	1.000	1.000																	
1993	5.000	1.000	1.000	1.000	1.000	1.000	1.000	1.200	1.167	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																		
1994	2.500	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		2.000	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																					
1997	2.000	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																						
1998	3.000	1.667	1.000	1.200	1.000	1.167	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																							
1999		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																								
2000			1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																									
2001	3.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																										
2002																																						
2003		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																												
2004	3.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																													
2005		3.000	1.000	1.000	1.000	1.000	1.000	1.000																														
2006		1.500	1.000	1.333	1.000	1.000	1.000																															
2007		1.000	1.000	1.000	1.000	1.000																																
2008																																						
2009		1.000	1.000	1.000																																		
2010	1.000	1.000	1.000																																			
2011																																						
2012																																						
3 Yr Avg	2.333	1.000	1.000	1.111	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
5 Yr Avg	2.400	1.500	1.000	1.067	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
7 Yr Avg	2.214	1.357	1.000	1.048	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
3 Yr Wtd		1.000	1.000	1.167	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
5 Yr Wtd		1.375	1.000	1.083	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
7 Yr Wtd		1.188	1.000	1.050	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							TAIL
Prior FY	3.565	1.220	1.206	1.084	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	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
PA Sel.	3.700	1.230	1.200	1.080	1.030	1.033	1.015	1.019	1.014	1.017	1.009	1.006	1.009	1.006	1.010	1.011	1.007	1.007	1.006	1.005	1.002	1.003	1.005	1.001	1.002	1.006	1.002	1.005	1.003	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	
Selected	3.700	1.230	1.200	1.080	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	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	5.901	1.595	1.297	1.080	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	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
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
DEATH

CUMULATIVE PAID LOSS PER REPORTED CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	728	6,169	18,983	38,907	72,064	66,158	79,546	93,055	106,433	121,303	138,790	149,133	159,596	170,881	186,545	200,793	211,645	222,347	233,049	243,751	254,809	265,541	276,391	287,659	298,449	309,156	318,840	326,768	335,818	342,906	349,224	355,542						355,542
1983	781	9,058	34,406	54,056	79,268	108,596	132,927	156,726	175,126	192,187	209,248	230,464	248,170	269,890	286,304	213,791	226,623	210,324	222,084	236,396	248,038	259,898	272,101	283,244	293,236	303,229	313,222	323,214	333,207	340,962	347,025							347,025
1984	366	13,386	60,194	87,061	112,978	138,750	164,484	144,356	170,034	204,665	228,230	251,140	273,618	235,621	253,060	276,406	297,429	317,089	333,823	362,150	374,789	320,697	328,355	336,013	343,671	351,329	358,987	365,112	370,777	374,317								374,317
1985	2,040	19,022	44,915	66,915	58,498	76,873	96,638	79,936	93,876	105,368	116,746	128,343	138,897	152,970	167,396	181,149	195,449	208,352	222,475	236,414	249,014	260,112	265,480	269,437	273,393	277,350	281,306	285,263	289,220									289,220
1986	2,071	18,009	37,485	60,068	114,077	184,980	228,166	271,170	333,319	379,792	426,448	313,435	340,342	368,525	385,563	406,102	441,236	457,725	473,784	489,938	501,948	513,770	525,592	537,381	549,136	561,164	572,953	584,742										584,742
1987		0	4,145	17,239	69,818	123,698	146,696	85,113	96,612	108,995	139,262	148,899	158,804	168,468	178,131	187,794	197,457	207,120	217,155	226,818	236,481	246,143	255,806	265,469	271,653	276,311	280,969											280,969
1988	0	0	36,485	100,583	157,498	206,918	258,658	308,078	358,518	405,078	425,043	445,063	465,083	485,103	505,783	525,803	545,823	566,613	585,863	605,883	625,903	645,923	665,943	685,963	705,983	726,003												726,003
1989	502	7,574	26,822	57,600	94,302	83,798	96,869	146,565	138,862	158,909	175,608	192,307	209,784	226,803	243,627	278,135	297,358	315,869	334,380	352,891	371,402	389,913	404,790	419,141	433,492													433,492
1990	1,091	13,439	44,347	68,385	107,523	134,118	159,422	182,867	205,565	221,687	249,361	265,350	281,339	297,459	321,964	339,711	355,426	367,961	380,496	392,452	405,566	417,542	422,814	428,086														428,086
1991	2,229	23,542	53,298	75,554	97,810	130,412	157,122	179,057	200,713	221,981	243,249	264,517	285,785	313,125	336,237	358,493	380,749	403,005	425,261	447,517	469,773	492,029	514,285															514,285
1992	0	10,596	44,681	72,648	101,505	127,049	155,665	184,564	209,708	229,139	251,230	271,538	288,628	310,779	330,094	347,200	358,989	370,336	379,524	385,178	390,831	396,485																396,485
1993	3,285	20,634	40,840	60,405	78,465	97,977	117,542	137,057	134,970	132,436	148,872	168,853	185,886	202,357	218,219	234,166	250,250	268,284	285,284	301,652	318,125																	318,125
1994	5,199	22,184	42,289	61,026	81,268	101,566	121,863	142,161	162,459	182,757	202,955	223,493	243,271	263,049	282,827	302,487	322,187	342,160	362,138	381,916																		381,916
1995		34,641	55,340	75,265	94,810	114,356	133,901	153,447	172,992	186,698	197,966	208,580	219,195	229,809	240,423	251,037	256,753	256,753	256,753																			256,753
1996	11,057	34,872	60,601	88,386	114,185	121,840	121,840	121,840	121,840	121,840	121,840	121,840	121,840	121,840	121,840	121,840	121,840	121,840																				121,840
1997	5,579	24,192	46,755	67,344	85,602	104,121	122,639	141,254	160,265	175,969	189,443	202,916	216,390	229,864	246,883	264,671	278,145																					278,145
1998	0	17,810	40,529	60,918	84,027	105,720	111,514	131,164	140,112	147,517	158,324	169,413	180,503	191,593	200,982	208,387																						208,387
1999		18,468	48,330	77,881	106,960	136,863	167,481	196,965	226,449	255,933	285,417	314,901	344,385	373,869	403,353																							403,353
2000			69,165	99,793	130,421	137,489	137,489	137,489	137,489	137,489	137,489	137,489	137,489	137,489																								137,489
2001	0	14,160	34,565	54,559	88,803	109,607	130,013	150,418	170,824	191,230	211,635	232,041	252,447																									252,447
2002																																						
2003		22,807	52,684	81,394	110,103	148,273	184,219	212,928	242,107	270,816	297,089																											297,089
2004	6,670	23,413	51,118	78,823	106,527	134,232	171,040	198,240	225,440	252,641																												252,641
2005		13,333	53,565	83,534	114,856	137,110	157,772	178,389	198,933																													198,933
2006		17,047	21,252	31,139	53,263	70,057	86,852	99,082																														99,082
2007		25,515	53,342	81,169	108,996	136,823	164,650																															164,650
2008																																						
2009		27,239	50,906	74,907	98,742																																	98,742
2010	4,946	32,064	59,013	85,028																																		85,028
2011																																						
2012																																						
2013																																						

AGE-TO-AGE DEVELOPMENT FACTORS

	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-Ult	390-Ult	402-Ult	414-Ult	426-Ult	438-Ult	
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	8.478	3.077	2.050	1.852	0.918	1.202	1.170	1.144	1.140	1.144	1.075	1.070	1.071	1.092	1.076	1.054	1.051	1.048	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							
1983	11.598	3.799	1.571	1.466	1.370	1.224	1.179	1.117	1.097	1.089	1.101	1.077	1.088	1.061	0.747	1.060	0.928	1.056	1.064	1.049	1.048	1.047	1.041	1.035	1.034	1.033	1.032	1.031	1.023	1.018								
1984	36.565	4.497	1.446	1.298	1.228	1.185	0.878	1.178	1.204	1.115	1.100	1.090	0.861	1.074	1.092	1.076	1.066	1.053	1.085	1.035	0.856	1.024	1.023	1.023	1.022	1.022	1.017	1.016	1.010									
1985	9.327	2.361	1.490	0.874	1.314	1.257	0.827	1.174	1.122	1.108	1.099	1.082	1.101	1.094	1.082	1.079	1.066	1.068	1.063	1.053	1.045	1.021	1.015	1.015	1.014	1.014	1.014	1.014										
1986	8.698	2.081	1.602	1.899	1.622	1.233	1.188	1.229	1.139	1.123	0.735	1.086	1.083	1.046	1.053	1.087	1.037	1.035	1.034	1.025	1.024	1.023	1.022	1.022	1.022	1.021	1.021											
1987			4.159	4.050	1.772	1.186	0.580	1.135	1.128	1.278	1.069	1.067	1.061	1.057	1.054	1.051	1.049	1.048	1.044	1.043	1.041	1.039	1.038	1.023	1.017	1.017												
1988			2.757	1.566	1.314	1.250	1.191	1.164	1.130	1.049	1.047	1.045	1.043	1.043	1.040	1.038	1.038	1.034	1.034	1.033	1.032	1.031	1.030	1.029	1.028													
1989	15.088	3.541	2.147	1.637	0.889	1.156	1.513	0.947	1.144	1.105	1.095	1.091	1.081	1.074	1.142	1.069	1.062	1.059	1.055	1.052	1.050	1.038	1.035	1.034														
1990	12.319	3.300	1.542	1.572	1.247	1.189	1.147	1.124	1.078	1.125	1.064	1.060	1.057	1.082	1.055	1.046	1.035	1.034	1.031	1.033	1.030	1.013	1.012															
1991	10.564	2.264	1.418	1.295	1.333	1.205	1.140	1.121	1.106	1.096	1.087	1.080	1.096	1.074	1.066	1.062	1.058	1.055	1.052	1.050	1.047	1.045																
1992		4.217	1.626	1.397	1.252	1.225	1.186	1.136	1.093	1.096	1.081	1.063	1.077	1.062	1.052	1.034	1.032	1.025	1.015	1.015	1.014																	
1993	6.282	1.979	1.479	1.299	1.249	1.200	1.166	0.985	0.981	1.124	1.134	1.101	1.089	1.078	1.073	1.069	1.072	1.063	1.057	1.055																		
1994	4.267	1.906	1.443	1.332	1.250	1.200	1.167	1.143	1.125	1.111	1.101	1.088	1.081	1.075	1.070	1.065	1.062	1.058	1.055																			
1995		1.598	1.360	1.260	1.206	1.171	1.146	1.127	1.079	1.060	1.054	1.051	1.048	1.046	1.044	1.023	1.000	1.000																				
1996	3.154	1.738	1.458	1.292	1.067	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	4.336	1.933	1.440	1.271	1.216	1.178	1.152	1.135	1.098	1.077	1.071	1.066	1.062	1.074	1.072	1.051																						
1998		2.276	1.503	1.379	1.258	1.055	1.176	1.068	1.053	1.073	1.070	1.065	1.061	1.049	1.037																							
1999		2.617	1.611	1.373	1.280	1.224	1.176	1.150	1.130	1.115	1.103	1.094	1.086	1.079																								
2000			1.443	1.307	1.054	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																									
2001		2.441	1.578	1.628	1.234	1.186	1.157	1.136	1.119	1.107	1.096	1.088																										
2002																																						
2003		2.310	1.545	1.353	1.347	1.242	1.156	1.137	1.119	1.097																												
2004	3.510	2.183	1.542	1.351	1.260	1.274	1.159	1.137	1.121																													
2005		4.017	1.559	1.375	1.194	1.151	1.131	1.115																														
2006		1.247	1.465	1.710	1.315	1.240	1.141																															
2007		2.091	1.522	1.343	1.255	1.203																																
2008																																						
2009		1.869	1.471	1.318																																		
2010	6.483	1.840	1.441																																			
2011																																						
2012																																						
3 Yr Avg	4.777	1.933	1.478	1.457	1.255	1.198	1.144	1.130	1.120	1.068	1.067	1.061	1.049	1.067	1.036	1.025	1.021	1.041	1.042	1.040	1.030	1.032	1.026	1.029	1.022	1.017	1.017	1.020	1.018	1.018	1.018							
5 Yr Avg	4.350	2.213	1.492	1.420	1.274	1.222	1.149	1.105	1.098	1.078	1.068	1.063	1.042	1.050	1.045	1.041	1.033	1.040	1.042	1.041	1.035	1.033	1.028	1.025	1.021	1.021	1.022	1.022	1.018	1.018	1.018							
7 Yr Avg	5.514	2.222	1.507	1.440	1.237	1.185	1.131	1.106	1.091	1.067	1.056	1.052	1.048	1.057	1.050	1.043	1.037	1.042	1.043	1.040	1.034	1.030	1.025	1.026	1.025	1.023	1.022	1.022	1.018	1.018	1.018							
3 Yr Wtd		1.925	1.477	1.394	1.241	1.190	1.144	1.130	1.120	1.078	1.079	1.073	1.061	1.070	1.044	1.030	1.029	1.043	1.041	1.039	1.032	1.033	1.027	1.030	1.024	1.018	1.018	1.020	1.018	1.018	1.018							
5 Yr Wtd		2.067	1.494	1.380	1.269	1.220	1.150	1.111	1.106	1.087	1.076	1.070	1.054	1.058	1.051	1.047	1.038	1.042	1.041	1.040	1.035	1.033	1.027	1.026	1.023	1.022	1.022	1.022	1.018	1.018	1.018							
10 Yr Wtd			1.515	1.385	1.233	1.175	1.127	1.107	1.093	1.082	1.077	1.068	1.068	1.067	1.064	1.048	1.043	1.041	1.042	1.038	1.018	1.031	1.028	1.027	1.025	1.023	1.022	1.022	1.018	1.018	1.018							TAIL
Prior	3.275	2.067	1.519	1.387	1.269	1.218	1.124	1.119	1.094	1.082	1.076	1.057	1.060	1.055	1.058	1.042	1.046	1.046	1.041	1.036	1.039	1.028	1.028	1.024	1.022	1.024	1.022	1.024	1.022	1.018								1.386
PA Sel.	3.256	1.940	1.438	1.260	1.231	1.159	1.145	1.116	1.106	1.092	1.084	1.077	1.068	1.062	1.054	1.049	1.047	1.042	1.042	1.042	1.040	1.035	1.030	1.032	1.029	1.024	1.025	1.022	1.022	1.022	1.021							
Selected	3.271	2.067	1.507	1.383	1.269	1.221	1.151	1.112	1.106	1.088	1.076	1.070	1.057	1.057	1.052	1.047	1.039	1.044	1.041	1.040	1.036	1.033	1.028	1.026	1.023	1.022	1.022	1.023	1.019	1.019	1.019							
Cumulative	98.579	30.134	14.581	9.678	7.000	5.517	4.520	3.927	3.531	3.194	2.936	2.729	2.550	2.413	2.282	2.169	2.071	1.994	1.910	1.835	1.764	1.703	1.649	1.604	1.564	1.529	1.496	1.464	1.431	1.404	1.379	1.353	1.353	1.353	1.353	1.353	1.353	1.353

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

CUMULATIVE PAID LOSS / ULTIMATE CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	182	4,627	14,237	29,181	54,048	66,158	79,546	93,055	106,433	121,303	138,790	149,133	159,596	170,881	186,545	200,793	211,645	222,347	233,049	243,751	254,809	265,541	276,391	287,659	298,449	309,156	318,840	326,768	335,818	342,906	349,224	355,542						355,542
1983	195	5,661	21,504	33,785	49,542	67,873	83,079	97,954	109,454	120,117	130,780	144,040	155,106	168,681	178,940	187,067	198,295	210,324	222,084	236,396	248,038	259,898	272,101	283,244	293,236	303,229	313,222	323,214	333,207	340,962	347,025							347,025
1984	183	6,693	30,097	43,531	56,489	69,375	82,242	96,237	113,356	136,443	152,154	167,427	182,412	196,351	210,884	230,338	247,858	264,241	278,186	301,791	312,324	320,697	328,355	336,013	343,671	351,329	358,987	365,112	370,777	374,317								374,317
1985	510	9,511	22,458	33,458	43,874	57,655	72,479	79,936	93,876	105,368	116,746	128,343	138,897	152,970	167,396	181,149	195,449	208,352	222,475	236,414	249,014	260,112	265,480	269,437	273,393	277,350	281,306	285,263	289,220									289,220
1986	690	12,006	24,990	40,045	76,051	123,320	152,111	180,780	222,213	253,195	284,299	313,435	340,342	368,525	385,563	406,102	441,236	457,725	473,784	489,938	501,948	513,770	525,592	537,381	549,136	561,164	572,953	584,742										584,742
1987	0	0	2,073	8,620	34,909	61,849	73,348	85,113	96,612	108,995	139,262	148,899	158,804	168,468	178,131	187,794	197,457	207,120	217,155	226,818	236,481	246,143	255,806	265,469	271,653	276,311	280,969											280,969
1988	0	0	36,485	100,583	157,498	206,918	258,658	308,078	358,518	405,078	425,043	445,063	465,083	485,103	505,783	525,803	545,823	566,613	585,863	605,883	625,903	645,923	665,943	685,963	705,983	726,003												726,003
1989	201	4,544	16,093	34,560	56,581	67,038	77,495	117,252	138,862	158,909	175,608	192,307	209,784	226,803	243,627	278,135	297,358	315,869	334,380	352,891	371,402	389,913	404,790	419,141	433,492													433,492
1990	727	13,439	44,347	68,385	107,523	134,118	159,422	182,867	205,565	221,687	249,361	265,350	281,339	297,459	321,964	339,711	355,426	367,961	380,496	392,452	405,566	417,542	422,814	428,086														428,086
1991	1,114	23,542	53,298	75,554	97,810	130,412	157,122	179,057	200,713	221,981	243,249	264,517	285,785	313,125	336,237	358,493	380,749	403,005	425,261	447,517	469,773	492,029	514,285															514,285
1992	0	10,596	44,681	72,648	101,505	127,049	155,665	184,564	209,708	229,139	251,230	271,538	288,628	310,779	330,094	347,200	358,989	370,336	379,524	385,178	390,831	396,485																396,485
1993	469	14,739	29,171	43,146	56,046	69,983	83,958	97,898	115,688	132,436	148,872	168,853	185,886	202,357	218,219	234,166	250,250	268,284	285,284	301,652	318,125																	318,125
1994	2,080	22,184	42,289	61,026	81,268	101,566	121,863	142,161	162,459	182,757	202,955	223,493	243,271	263,049	282,827	302,487	322,187	342,160	362,138	381,916																		381,916
1995	0	17,320	55,340	75,265	94,810	114,356	133,901	153,447	172,992	186,698	197,966	208,580	219,195	229,809	240,423	251,037	256,753	256,753	256,753																			256,753
1996	11,057	34,872	60,601	88,386	114,185	121,840	121,840	121,840	121,840	121,840	121,840	121,840	121,840	121,840	121,840	121,840	121,840	121,840																				121,840
1997	2,789	24,192	46,755	67,344	85,602	104,121	122,639	141,254	160,265	175,969	189,443	202,916	216,390	229,864	246,883	264,671	278,145																					278,145
1998	0	7,633	28,949	43,513	72,023	90,617	111,514	131,164	140,112	147,517	158,324	169,413	180,503	191,593	200,982	208,387																						208,387
1999	0	18,468	48,330	77,881	106,960	136,863	167,481	196,965	226,449	255,933	285,417	314,901	344,385	373,869	403,353																							403,353
2000	0	0	69,165	99,793	130,421	137,489	137,489	137,489	137,489	137,489	137,489	137,489	137,489	137,489																								137,489
2001	0	14,160	34,565	54,559	88,803	109,607	130,013	150,418	170,824	191,230	211,635	232,041	252,447																									252,447
2002																																						
2003	0	22,807	52,684	81,394	110,103	148,273	184,219	212,928	242,107	270,816	297,089																											297,089
2004	2,223	23,413	51,118	78,823	106,527	134,232	171,040	198,240	225,440	252,641																												252,641
2005	0	4,444	53,565	83,534	114,856	137,110	157,772	178,389	198,933																													198,933
2006	0	8,523	15,939	23,354	53,263	70,057	86,852	99,082																														99,082
2007	0	25,515	53,342	81,169	108,996	136,823	164,650																															164,650
2008																																						
2009	0	27,239	50,906	74,907	98,742																																	98,742
2010	4,946	32,064	59,013	85,028																																		85,028
2011	0	0	0																																			-
2012	0	0																																				-
2013	0																																					-

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

INCURRED LOSS PER REPORTED CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982																					334,375	387,628	447,218	477,215	419,015	419,016	447,314	401,627	428,324	405,458	408,955	412,741						412,741
1983																				348,678	377,306	391,468	428,554	422,284	401,742	419,756	429,429	443,172	426,715	417,376	421,536							421,536
1984																			469,149	453,318	468,187	469,919	420,513	420,513	434,208	441,854	451,723	432,094	435,639	415,076								415,076
1985																		316,186	416,714	430,431	755,947	438,434	365,039	326,503	331,600	337,916	337,155	339,666	342,405									342,405
1986																	576,024	659,958	751,845	#######	645,105	651,728	666,857	681,598	697,360	688,413	689,786	697,900										697,900
1987																277,482	304,375	314,323	363,782	331,569	335,511	348,197	356,861	367,693	303,273	306,140	309,275											309,275
1988															734,858	785,678	807,238	#######	849,973	849,973	887,318	912,344	940,063	924,664	933,904	946,224												946,224
1989														398,751	399,694	590,960	695,396	583,964	586,114	638,872	554,683	657,456	596,509	605,601	615,201													615,201
1990													492,130	531,470	768,174	#######	636,386	558,637	486,532	512,712	524,449	511,125	515,079	519,236														519,236
1991												512,129	565,445	624,067	624,923	675,427	675,427	720,367	747,118	782,856	778,575	783,069	797,621															797,621
1992											441,963	489,712	505,173	587,456	546,994	546,993	575,467	521,743	461,717	459,107	458,781	462,260																462,260
1993										339,260	325,530	471,250	720,597	453,307	441,428	478,911	498,411	539,020	544,026	538,025	560,644																	560,644
1994									402,199	452,280	532,186	835,479	513,000	517,627	554,920	574,598	606,048	601,578	611,049	625,004																		625,004
1995								387,221	339,720	317,131	459,648	341,258	341,258	360,037	371,264	384,736	256,753	256,753	256,753																			256,753
1996							121,840	121,840	121,840	121,840	121,840	121,840	121,840	121,840	121,840	121,840	121,840	121,840																				121,840
1997						300,353	338,602	356,322	391,969	392,888	374,488	402,997	416,084	438,637	445,716	454,683	463,885																					463,885
1998					346,959	405,098	391,861	429,803	252,780	247,659	329,445	288,680	301,338	300,710	303,776	308,807																						308,807
1999				354,214	407,485	581,877	596,700	661,338	661,338	729,378	769,636	826,902	841,644	845,045	867,158																							867,158
2000			305,354	390,170	390,170	137,489	137,489	137,489	137,489	137,489	137,489	137,489	137,489	137,489																								137,489
2001		359,067	341,434	367,245	544,194	427,365	427,365	475,681	415,333	431,930	432,312	435,591	442,339																									442,339
2002																																						
2003		622,093	#######	545,587	551,553	621,519	470,956	450,687	456,357	488,743	495,808																											495,808
2004	295,006	453,573	418,592	418,592	470,450	484,809	515,895	523,270	527,774	574,060																												574,060
2005		451,073	536,863	590,807	635,381	512,819	510,501	546,825	563,869																													563,869
2006		520,442	577,179	598,675	675,427	689,126	684,497	589,283																														589,283
2007		453,628	492,646	545,096	558,948	558,677	579,842																															579,842
2008																																						
2009		497,507	541,965	563,050	585,051																																	585,051
2010	514,338	546,296	546,301	570,303																																		570,303
2011																																						
2012																																						
2013																																						

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

AVERAGE CASE RESERVE (CASE RESERVE / REPORTED CLAIM COUNT) - WHOLE DOLLARS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982																					79,567	122,087	170,827	189,556	120,566	109,859	128,475	74,859	92,505	62,552	59,731	57,199						57,199
1983																				112,282	129,268	131,569	156,453	139,041	108,506	116,527	116,207	119,958	93,508	76,414	74,511							74,511
1984																			135,326	91,168	93,398	149,222	92,157	84,499	90,537	90,525	92,736	66,982	64,862	40,758								40,758
1985																		107,834	194,239	194,017	506,934	178,322	99,559	57,066	58,207	60,566	55,848	54,403	53,185									53,185
1986																	134,788	202,233	278,061	659,033	143,157	137,958	141,264	144,217	148,224	127,248	116,833	113,158										113,158
1987																89,688	106,918	107,203	146,628	104,752	99,030	102,054	101,055	102,223	31,620	29,829	28,306											28,306
1988															229,075	259,875	261,415	518,980	264,110	244,090	261,415	266,420	274,120	238,700	227,920	220,221												220,221
1989														171,948	156,066	312,826	398,038	268,095	251,734	285,981	183,281	267,543	191,719	186,460	181,709													181,709
1990													210,791	234,011	446,210	#######	280,960	190,676	106,037	120,260	118,884	93,583	92,265	91,149														91,149
1991												247,612	279,660	310,942	288,686	316,934	294,678	317,362	321,857	335,338	308,802	291,040	283,336															283,336
1992											190,733	218,174	216,545	276,677	216,900	199,794	216,477	151,407	82,193	73,929	67,950	65,775																65,775
1993										206,824	176,658	302,397	534,711	250,950	223,209	244,744	248,161	270,737	258,742	236,373	242,519																	242,519
1994									239,739	269,523	329,231	611,986	269,729	254,578	272,093	272,111	283,861	259,418	248,910	243,088																		243,088
1995								233,774	166,728	130,433	261,682	132,678	122,064	130,228	130,841	133,699	0	0	0																			-
1996							0	0	0	0	0	0	0	0	0	0	0	0																				-
1997						196,232	215,963	215,068	231,704	216,920	185,045	200,081	199,694	208,773	198,833	190,011	185,739																					185,739
1998					262,933	299,378	280,347	298,639	112,668	100,142	171,122	119,267	120,834	109,117	102,794	100,420																						100,420
1999				276,333	300,525	445,014	429,219	464,373	434,889	473,445	484,219	512,001	497,259	471,177	463,806																							463,806
2000			236,189	290,377	259,749	0	0	0	0	0	0	0	0	0																								-
2001		344,907	306,868	312,686	455,391	317,758	297,352	325,262	244,509	240,701	220,676	203,550	189,892																									189,892
2002																																						
2003		599,286	#######	464,193	441,450	473,245	286,737	237,759	214,250	217,927	198,719																											198,719
2004	288,336	430,160	367,474	339,769	363,922	350,577	344,855	325,030	302,334	321,419																												321,419
2005		437,740	483,299	507,273	520,525	375,709	352,728	368,437	364,937																													364,937
2006		503,396	555,927	567,536	622,164	619,069	597,646	490,201																														490,201
2007		428,113	439,303	463,927	449,952	421,853	415,191																															415,191
2008																																						
2009		470,268	491,059	488,142	486,310																																	486,310
2010	509,392	514,232	487,288	485,276																																		485,276
2011																																						
2012																																						
2013																																						

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

ON-LEVEL FREQUENCY (REPORTED CLAIMS / 100,000 OF PAYROLL TRENDED TO 2014 DOLLARS BASED ON SAWW)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ON-LEVEL PAYROLL
1977																																						5,778,966
1978																																						5,754,667
1979																																						5,656,194
1980																																						5,575,918
1981																																						5,375,984
1982	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%						5,767,589
1983	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%							5,822,965
1984	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%								5,909,297
1985	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%									6,030,627
1986	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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%										6,365,645
1987		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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%											6,782,846
1988	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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%												7,101,789
1989	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%													7,272,541
1990	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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%														7,637,206
1991	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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%															7,818,591
1992	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%																7,613,696
1993	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%																	7,617,194
1994	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%																		7,909,310
1995		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%	0.00%																			7,972,245
1996	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%	0.00%																				7,797,491
1997	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%																					7,678,681
1998	0.00%	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%																						7,638,048
1999		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%																							7,748,434
2000			0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																								7,874,189
2001	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%																									8,115,826
2002																																						7,863,811
2003		0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%																											7,925,439
2004	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																												8,269,908
2005		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																													8,253,608
2006		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																														8,526,674
2007		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																															8,496,918
2008																																						8,337,961
2009		0.00%	0.00%	0.00%	0.00%																																	8,129,364
2010	0.00%	0.00%	0.00%	0.00%																																		8,216,184
2011																																						7,954,284
2012																																						7,783,294
2013																																						5,307,514

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

INCREMENTAL PAID LOSS SEVERITY (PAID LOSS / ULTIMATE CLAIM COUNT) - WHOLE DOLLARS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ULTIMATE CLAIMS
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	182	4,445	9,610	14,944	24,867	12,110	13,387	13,510	13,378	14,869	17,487	10,343	10,463	11,285	15,663	14,248	10,852	10,702	10,702	10,702	11,057	10,733	10,850	11,267	10,790	10,707	9,683	7,929	9,050	7,088	6,318	6,318						4
1983	195	5,466	15,843	12,281	15,757	18,330	15,207	14,875	11,500	10,663	10,663	13,260	11,066	13,575	10,259	8,128	11,228	12,029	11,760	14,313	11,641	11,861	12,203	11,142	9,993	9,993	9,993	9,993	9,993	7,755	6,063							8
1984	183	6,510	23,404	13,433	12,959	12,886	12,867	13,995	17,118	23,087	15,711	15,273	14,985	13,938	14,533	19,455	17,519	16,383	13,945	23,606	10,533	8,373	7,658	7,658	7,658	7,658	7,658	6,125	5,665	3,541								6
1985	510	9,001	12,947	11,000	10,416	13,781	14,824	7,458	13,940	11,492	11,378	11,597	10,554	14,073	14,426	13,753	14,300	12,903	14,123	13,940	12,599	11,098	5,369	3,957	3,957	3,957	3,957	3,957	3,957									4
1986	690	11,316	12,984	15,055	36,006	47,269	28,790	28,670	41,432	30,982	31,104	29,136	26,907	28,183	17,039	20,539	35,134	16,489	16,059	16,154	12,010	11,822	11,822	11,789	11,755	12,028	11,789	11,789										3
1987	0	0	2,073	6,547	26,289	26,940	11,499	11,765	11,499	12,383	30,267	9,637	9,906	9,663	9,663	9,663	9,663	9,663	10,035	9,663	9,663	9,663	9,663	9,663	6,184	4,658	4,658											2
1988	0	0	36,485	64,098	56,915	49,420	51,740	49,420	50,440	46,560	19,965	20,020	20,020	20,020	20,681	20,020	20,020	20,790	19,250	20,020	20,020	20,020	20,020	20,020	20,020	20,020												1
1989	201	4,344	11,549	18,467	22,021	10,457	10,457	39,756	21,610	20,047	16,699	16,699	17,477	17,019	16,825	34,507	19,223	18,511	18,511	18,511	18,511	18,511	14,877	14,351	14,351													5
1990	727	12,712	30,908	24,038	39,138	26,595	25,304	23,445	22,698	16,122	27,673	15,989	15,989	16,120	24,505	17,747	15,715	12,535	12,535	11,956	13,114	11,976	5,272	5,272														3
1991	1,114	22,428	29,756	22,256	22,256	32,602	26,710	21,936	21,656	21,268	21,268	21,268	21,268	27,340	23,112	22,256	22,256	22,256	22,256	22,256	22,256	22,256	22,256															2
1992	0	10,596	34,085	27,967	28,857	25,544	28,616	28,898	25,144	19,431	22,091	20,307	17,090	22,151	19,315	17,106	11,790	11,347	9,188	5,653	5,653	5,653																4
1993	469	14,270	14,432	13,975	12,900	13,937	13,975	13,940	17,790	16,747	16,436	19,981	17,033	16,471	15,862	15,948	16,083	18,034	17,000	16,368	16,474																	7
1994	2,080	20,104	20,105	18,737	20,242	20,298	20,298	20,298	20,298	20,298	20,198	20,538	19,778	19,778	19,778	19,661	19,700	19,973	19,978	19,778																		5
1995	0	17,320	38,020	19,925	19,546	19,546	19,546	19,546	19,546	13,706	11,268	10,614	10,614	10,614	10,614	10,614	5,715	0	0																			2
1996	11,057	23,815	25,729	27,784	25,800	7,655	0	0	0	0	0	0	0	0	0	0	0	0																				1
1997	2,789	21,403	22,563	20,589	18,258	18,518	18,518	18,615	19,010	15,704	13,474	13,474	13,474	13,474	17,019	17,789	13,474																					4
1998	0	7,633	21,316	14,564	28,510	18,594	20,897	19,650	8,948	7,405	10,806	11,090	11,090	11,090	9,389	7,405																						7
1999	0	18,468	29,862	29,551	29,079	29,902	30,618	29,484	29,484	29,484	29,484	29,484	29,484	29,484	29,484																							1
2000	0	0	69,165	30,628	30,628	7,068	0	0	0	0	0	0	0	0																								1
2001	0	14,160	20,406	19,994	34,244	20,804	20,406	20,406	20,406	20,406	20,406	20,406	20,406																									3
2002																																						-
2003	0	22,807	29,878	28,709	28,709	38,171	35,945	28,709	29,179	28,709	26,272																											5
2004	2,223	21,189	27,705	27,705	27,705	27,705	36,807	27,200	27,200	27,200																												3
2005	0	4,444	49,120	29,969	31,322	22,254	20,662	20,616	20,544																													3
2006	0	8,523	7,415	7,415	29,909	16,794	16,794	12,231																														4
2007	0	25,515	27,827	27,827	27,827	27,827	27,827																															2
2008																																						-
2009	0	27,239	23,667	24,001	23,834																																	1
2010	4,946	27,119	26,949	26,015																																		2
2011	0	0	0																																			1
2012	0	0																																				1
2013	0																																					1
																																						96

ACCIDENT YEAR DECAY FACTORS

	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-Ult	426-Ult	438-Ult
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	24.434	2.162	1.555	1.664	0.487	1.105	1.009	0.990	1.111	1.176	0.591	1.012	1.079	1.388	0.910	0.762	0.986	1.000	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						
1983	27.995	2.898	0.775	1.283	1.163	0.830	0.978	0.773	0.927	1.000	1.244	0.835	1.227	0.756	0.792	1.381	1.071	0.978	1.217	0.813	1.019	1.029	0.913	0.897	1.000	1.000	1.000	1.000	0.776	0.782							
1984	35.565	3.595	0.574	0.965	0.994	0.999	1.088	1.223	1.349	0.680	0.972	0.981	0.930	1.043	1.339	0.901	0.935	0.851	1.693	0.446	0.795	0.915	1.000	1.000	1.000	1.000	0.800	0.925	0.625								
1985	17.653	1.438	0.850	0.947	1.323	1.076	0.503	1.869	0.824	0.990	1.019	0.910	1.333	1.025	0.953	1.040	0.902	1.095	0.987	0.904	0.881	0.484	0.737	1.000	1.000	1.000	1.000	1.000									
1986	16.396	1.147	1.160	2.392	1.313	0.609	0.996	1.445	0.748	1.004	0.937	0.923	1.047	0.605	1.205	1.711	0.469	0.974	1.006	0.743	0.984	1.000	0.997	0.997	1.023	0.980	1.000										
1987	0.000	0.000	3.159	4.015	1.025	0.427	1.023	0.977	1.077	2.444	0.318	1.028	0.976	1.000	1.000	1.000	1.000	1.038	0.963	1.000	1.000	1.000	1.000	0.640	0.753	1.000											
1988	0.000	0.000	1.757	0.888	0.868	1.047	0.955	1.021	0.923	0.429	1.003	1.000	1.000	1.033	0.968	1.000	1.038	0.926	1.040	1.000	1.000	1.000	1.000	1.000	1.000												
1989	21.632	2.659	1.599	1.192	0.475	1.000	3.802	0.544	0.928	0.833	1.000	1.047	0.974	0.989	2.051	0.557	0.963	1.000	1.000	1.000	1.000	0.804	0.965	1.000													
1990	17.479	2.431	0.778	1.628	0.680	0.951	0.927	0.968	0.710	1.716	0.578	1.000	1.008	1.520	0.724	0.885	0.798	1.000	0.954	1.097	0.913	0.440	1.000														
1991	20.127	1.327	0.748	1.000	1.465	0.819	0.821	0.987	0.982	1.000	1.000	1.000	1.286	0.845	0.963	1.000	1.000	1.000	1.000	1.000	1.000	1.000															
1992	0.000	3.217	0.821	1.032	0.885	1.120	1.010	0.870	0.773	1.137	0.919	0.842	1.296	0.872	0.886	0.689	0.962	0.810	0.615	1.000	1.000																
1993	30.408	1.011	0.968	0.923	1.080	1.003	0.997	1.276	0.941	0.981	1.216	0.852	0.967	0.963	1.005	1.008	1.121	0.943	0.963	1.006																	
1994	9.668	1.000	0.932	1.080	1.003	1.000	1.000	1.000	1.000	0.995	1.017	0.963	1.000	1.000	0.994	1.002	1.014	1.000	0.990																		
1995	0.000	2.195	0.524	0.981	1.000	1.000	1.000	1.000	0.701	0.822	0.942	1.000	1.000	1.000	1.000	0.538	0.000	0.000																			
1996	2.154	1.080	1.080	0.929	0.297	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	7.673	1.054	0.913	0.887	1.014	1.000	1.005	1.021	0.826	0.858	1.000	1.000	1.000	1.263	1.045	0.757																					
1998	0.000	2.793	0.683	1.958	0.652	1.124	0.940	0.455	0.827	1.459	1.026	1.000	1.000	0.847	0.789																						
1999	0.000	1.617	0.990	0.984	1.028	1.024	0.963	1.000	1.000	1.000	1.000	1.000	1.000	1.000																							
2000	0.000	0.000	0.443	1.000	0.231	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																								
2001	0.000	1.441	0.980	1.713	0.608	0.981	1.000	1.000	1.000	1.000	1.000	1.000																									
2002																																					
2003	0.000	1.310	0.961	1.000	1.330	0.942	0.799	1.016	0.984	0.915																											
2004	9.531	1.307	1.000	1.000	1.000	1.329	0.739	1.000	1.000																												
2005	0.000	11.052	0.610	1.045	0.710	0.928	0.998	0.996																													
2006	0.000	0.870	1.000	4.033	0.562	1.000	0.728																														
2007	0.000	1.091	1.000	1.000	1.000	1.000																															
2008																																					
2009	0.000	0.869	1.014	0.993																																	
2010	5.483	0.994	0.965																																		
2011	0.000	0.000																																			
2012	0.000																																				
3 Yr Avg	1.828	0.621	0.993	2.009	0.757	0.976	0.822	1.004	0.995	0.638	0.667	0.667	0.667	1.037	0.611	0.432	0.338	0.648	0.856	1.002	0.971	0.748	0.988	0.880	0.925	0.993	0.933	0.975	0.728	0.837	1.000						
5 Yr Avg	1.097	0.765	0.918	1.614	0.920	1.040	0.853	0.803	0.797	0.875	0.805	0.800	0.600	0.822	0.766	0.661	0.620	0.751	0.904	1.021	0.983	0.849	0.992	0.927	0.955	0.996	0.924	1.017	0.728	0.837	1.000						
10 Yr Avg	1.501	1.893	0.896	1.473	0.813	0.933	0.717	0.749	0.734	0.803	0.812	0.766	0.855	0.931	0.946	0.744	0.790	0.869	0.952	0.920	0.959	0.868	0.961	0.936	0.967	0.981	0.924	1.017	0.728	0.837	1.000						
3 Yr Wtd	5.483	0.931	0.992	1.377	0.751	0.976	0.809	1.005	0.994	0.950	1.000	1.000	1.000	1.034	0.954	0.676	0.786	0.973	0.905	1.002	0.972	0.804	0.987	0.921	0.967	0.988	0.934	0.977	0.744	0.834	1.000						
5 Yr Wtd	16.150	0.971	0.854	1.203	0.913	1.040	0.836	1.004	0.996	1.011	1.004	1.000	1.000	1.029	0.977	0.859	0.926	0.955	0.939	1.017	0.986	0.875	0.991	0.941	0.975	0.994	0.924	1.024	0.744	0.834	1.000						
10 Yr Wtd	21.062	1.868	0.807	1.214	0.795	1.004	0.882	0.946	0.936	0.973	1.012	0.953	1.076	1.015	1.042	0.820	0.950	0.968	0.971	0.891	0.965	0.880	0.973	0.943	0.981	0.974	0.924	1.024	0.744	0.834	1.000						
Prior	21.483	0.969	0.826	1.257	0.913	1.050	0.852	1.006	0.994	1.059	1.004	1.000	1.000	1.034	1.012	0.841	0.948	0.962	0.940	1.015	0.986	0.856	0.968	0.934	0.968	0.972	0.895	1.028	0.779	0.891							
																																					TAIL
Selected	21.062	1.868	0.807	1.214	0.795	1.004	0.882	0.946	0.936	0.973	1.012	0.953	1.076	1.015	1.042	0.820	0.950	0.968	0.971	0.891	0.965	0.880	0.973	0.943	0.981	0.974	0.924	1.024	0.744	0.834	1.000						1.353

OHIO BUREAU OF WORKERS' COMPENSATION
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INDEX METHOD - INCREMENTAL PAID LOSS PER AVERAGE WEEKLY BENEFIT AND ULTIMATE LOSS TIME CLAIMS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	0.839	20.500	44.320	68.918	114.686	55.851	61.742	62.305	61.698	68.577	80.650	47.701	48.256	52.046	72.238	65.710	50.049	49.358	49.358	49.358	50.994	49.498	50.040	51.965	49.765	49.379	44.659	36.566	41.738	32.687	29.138	29.138						
1983	0.852	23.843	69.107	53.572	68.734	79.957	66.332	64.884	50.163	46.513	46.513	57.842	48.271	59.214	44.748	35.453	48.975	52.472	51.296	62.433	50.780	51.736	53.230	48.603	43.589	43.589	43.589	43.589	43.589	33.826	26.449							
1984	0.762	27.116	97.485	55.954	53.976	53.673	53.595	58.294	71.303	96.165	65.439	63.617	62.419	58.057	60.534	81.034	72.973	68.240	58.085	98.324	43.873	34.875	31.898	31.898	31.898	31.898	31.898	25.512	23.596	14.748								
1985	2.037	35.953	51.712	43.936	41.604	55.046	59.211	29.787	55.679	45.902	45.446	46.320	42.156	56.211	57.622	54.933	57.119	51.536	56.410	55.678	50.325	44.328	21.444	15.803	15.803	15.803	15.803	15.803	15.803									
1986	2.684	44.007	50.492	58.549	140.025	183.826	111.964	111.494	161.128	120.487	120.960	113.309	104.639	109.602	66.262	79.874	136.632	64.125	62.453	62.820	46.707	45.975	45.975	45.846	45.716	46.776	45.846	45.846										
1987	0.000	0.000	7.808	24.664	99.036	101.489	43.319	44.321	43.319	46.650	114.021	36.303	37.316	36.403	36.403	36.403	36.403	36.403	37.802	36.402	36.402	36.402	36.402	36.402	23.297	17.547	17.547											
1988	0.000	0.000	132.373	232.559	206.498	179.305	187.722	179.305	183.006	168.928	72.437	72.636	72.636	72.636	75.034	72.636	72.636	75.430	69.843	72.636	72.636	72.636	72.636	72.636	72.636	72.636												
1989	0.708	15.323	40.741	65.145	77.683	36.890	36.890	140.249	76.234	70.721	58.909	58.909	61.653	60.038	59.352	121.732	67.813	65.302	65.302	65.302	65.302	65.302	52.481	50.626	50.626													
1990	2.463	43.042	104.655	81.395	132.523	90.053	85.680	79.386	76.857	54.590	93.703	54.140	54.140	54.582	82.975	60.092	53.211	42.444	42.444	40.485	44.403	40.552	17.852	17.852														
1991	3.669	73.836	97.962	73.271	73.271	107.332	87.933	72.216	71.295	70.018	70.018	70.018	70.018	90.009	76.089	73.271	73.271	73.271	73.271	73.271	73.271	73.271	73.271															
1992	0.000	33.371	107.343	88.077	90.881	80.445	90.121	91.010	79.186	61.195	69.573	63.954	53.822	69.760	60.829	53.871	37.129	35.734	28.937	17.804	17.804	17.804																
1993	1.440	43.800	44.299	42.896	39.596	42.778	42.896	42.787	54.606	51.405	50.451	61.331	52.282	50.557	48.687	48.951	49.367	55.355	52.180	50.241	50.565																	
1994	6.186	59.804	59.806	55.735	60.214	60.380	60.380	60.380	60.380	60.380	60.082	61.095	58.833	58.833	58.833	58.484	58.600	59.414	59.429	58.833																		
1995	0.000	50.163	110.114	57.706	56.608	56.608	56.608	56.608	56.608	39.695	32.634	30.741	30.741	30.741	30.741	30.741	16.553	0.000	0.000																			
1996	30.924	66.607	71.959	77.708	72.157	21.409	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	7.525	57.736	60.866	55.541	49.253	49.955	49.955	50.215	51.283	42.364	36.347	36.347	36.347	36.347	45.909	47.986	36.347																					
1998	0.000	19.725	55.085	37.636	73.674	48.051	54.001	50.779	23.124	19.135	27.926	28.658	28.658	28.658	24.263	19.135																						
1999	0.000	45.952	74.302	73.529	72.354	74.403	76.183	73.362	73.362	73.362	73.362	73.362	73.362	73.362	73.362																							
2000	0.000	0.000	165.872	73.452	73.452	16.950	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																								
2001	0.000	32.940	47.469	46.511	79.662	48.395	47.469	47.469	47.469	47.469	47.469	47.469	47.469																									
2002		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	50.279	65.868	63.292	63.292	84.150	79.245	63.292	64.328	63.292	57.920																											
2004	4.745	45.226	59.133	59.133	59.133	59.133	78.560	58.056	58.056	58.056																												
2005	0.000	9.268	102.437	62.499	65.320	46.408	43.090	42.994	42.843																													
2006	0.000	17.162	14.931	14.931	60.223	33.816	33.816	24.627																														
2007	0.000	49.588	54.080	54.080	54.080	54.080	54.080																															
2008		0.000	0.000	0.000	0.000	0.000																																
2009	0.000	50.798	44.137	44.760	44.449																																	
2010	9.132	50.073	49.759	48.035																																		
2011	0.000	0.000	0.000																																			
2012	0.000	0.000																																				
2013	0.000																																					
3 Yr Avg	0.000	16.691	31.299	30.932	32.843	29.299	43.662	41.892	55.075	40.449	35.130	15.823	40.277	34.007	47.845	22.374	17.633	19.805	37.203	42.293	47.213	43.876	47.868	47.038	48.853	45.653	26.399	29.054	27.663	27.087	27.794	29.138						
5 Yr Avg	1.826	20.174	29.595	32.361	44.814	38.687	57.758	37.794	42.539	33.763	35.750	29.898	37.167	27.673	34.855	31.269	32.173	30.101	42.763	48.127	50.269	53.913	50.528	44.672	41.616	36.932	30.936	33.463	31.182	27.087	27.794	29.138						
10 Yr Avg	1.388	27.239	39.035	39.324	49.961	41.734	46.644	41.079	36.046	34.337	33.574	33.900	38.151	43.827	50.169	51.426	46.493	44.335	49.166	53.347	50.129	48.288	45.523	41.292	41.666	39.661	33.224	33.463	31.182	27.087	27.794	29.138						
Selected	1.388	27.239	39.035	39.324	49.961	41.734	46.644	41.079	36.046	34.337	33.574	33.900	38.151	43.827	50.169	51.426	46.493	44.335	49.166	53.347	50.129	48.288	45.523	41.292	41.666	39.661	33.224	33.463	31.182	27.087	27.794	29.138						
Cumulative	1249.623	1248.235	1220.995	1181.961	1142.637	1092.676	1050.942	1004.298	963.218	927.172	892.835	859.261	825.361	787.209	743.383	693.214	641.787	595.295	550.959	501.794	448.446	398.318	350.029	304.506	263.214	221.548	181.887	148.663	115.200	84.018	56.932	29.138	0.000	0.000	0.000	0.000	0.000	0.000

OHIO BUREAU OF WORKERS' COMPENSATION
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UNPAID LOSS ESTIMATE FOR ACCIDENT YEARS 1976 AND PRIOR

10 times 3 Year Average Annual Payments	821	(1)
15 times 3 Year Average Annual Payments	1,231	(2)
Incremental Development Method	1,155	(3)
'09 to '13 Exponential Curve Fit	1,048	(4)
'07 to '13 Exponential Curve Fit	1,405	(5)
'05 to '13 Exponential Curve Fit	1,096	(6)
'03 to '13 Exponential Curve Fit	952	(7)
Selected Unpaid Loss as of 6/30/2012	1,150	(8)
Actual FY 2013 Payments	75	(9)
Actual FY 2012 Payments	83	(10)
Actual FY 2011 Payments	87	(11)
Actual FY 2010 Payments	94	(12)
Unpaid Loss as of 6/30/2009	1,490	(13)

(1) 10 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2011 THROUGH 2013 OF $82
(2) 15 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2011 THROUGH 2013 OF $82
(3) SECTION 3, EXHIBIT 4, SHEET 41, COL. 6
(4) SECTION 3, EXHIBIT 4, SHEET 40, TOTAL OF COL. 2
(5) SECTION 3, EXHIBIT 4, SHEET 40, TOTAL OF COL. 3
(6) SECTION 3, EXHIBIT 4, SHEET 40, TOTAL OF COL. 4
(7) SECTION 3, EXHIBIT 4, SHEET 40, TOTAL OF COL. 5
(8) SELECTED BY DELOITTE CONSULTING
(9)-(12) SECTION 3, EXHIBIT 4, SHEET 46
(13) = SUM (8) THROUGH (12)

OHIO BUREAU OF WORKERS' COMPENSATION
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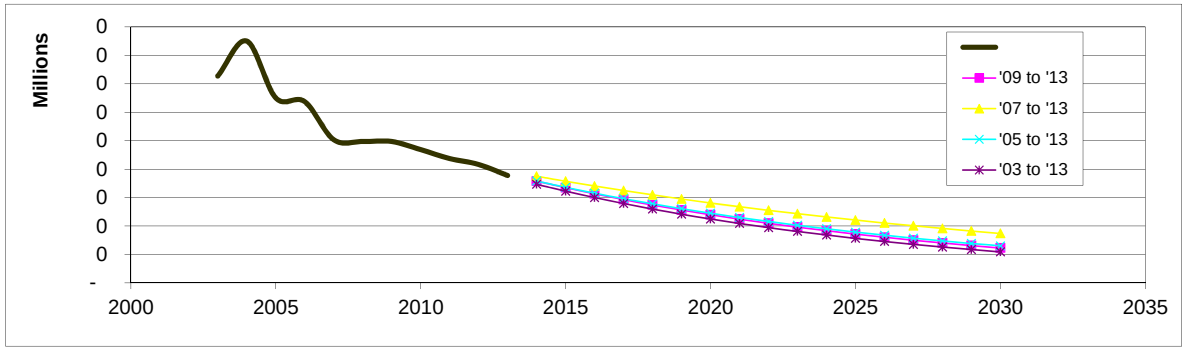
DEATH
(000's)

EXPONENTIAL CURVE FIT OF UNPAID LOSS FOR AY'S 1976 AND PRIOR

FY ENDING	PAID LOSS	INCREMENTAL UNPAID LOSS '09 to '13 CURVE FIT	'07 to '13 CURVE FIT	'05 to '13 CURVE FIT	'03 to '13 CURVE FIT
	(1)	(2)	(3)	(4)	(5)
2003	145				
2004	170				
2005	130				
2006	127				
2007	101				
2008	99				
2009	99				
2010	94				
2011	87				
2012	83				
2013	75				
2014		72	75	72	69
2015		67	71	67	64
2016		63	68	63	60
2017		59	65	59	56
2018		55	62	56	52
2019		51	59	52	48
2020		48	56	49	45
2021		45	54	46	42
2022		42	51	43	39
2023		39	49	41	36
2024		37	46	38	34
2025		34	44	36	31
2026		32	42	34	29
2027		30	40	31	27
2028		28	38	30	25
2029		26	36	28	23
2030		25	35	26	22

FY ENDING	INCREMENTAL UNPAID LOSS '09 to '13 CURVE FIT	'07 to '13 CURVE FIT	'05 to '13 CURVE FIT	'03 to '13 CURVE FIT
	(2)	(3)	(4)	(5)
2031	23	33	24	20
2032	21	32	23	19
2033	20	30	22	18
2034	19	29	20	16
2035	18	27	19	15
2036	16	26	18	14
2037	15	25	17	13
2038	14	24	16	12
2039	13	23	15	11
2040	13	21	14	11
2041	12	20	13	10
2042	11	20	12	9
2043	10	19	11	9
2044	10	18	11	8
2045	9	17	10	7
2046	8	16	9	7
2047	8	15	9	6
2048	7	15	8	6
2049	7	14	8	6
2050	6	13	7	5
2051	6	13	7	5
2052	6	12	6	4
2053	5	12	6	4
2054	5	11	6	4
2055	5	10	5	4
2056	4	10	5	3
2057	4	9	5	3
Total	1,048	1,405	1,096	952



(1) SECTION 3, EXHIBIT 4, SHEET 46
(2) - (5) EXPONENTIAL CURVE FIT BASED ON (1)

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

INCREMENTAL DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/13	INCREMENTAL DECAY	CUM. DECAY RELATIVE TO CURRENT YR PAID	ON-LEVELED FY 2013 PAYMENTS	FY 2013 UNPAID LOSS ESTIMATE	IMPLIED CUMULATIVE UNPAID LOSS
	(1)	(2)	(3)	(4)	(5)	(6)
PRIOR	726	20.073	20.07	-	-	-
1954	714	0.938	19.76	-	-	-
1955	702	0.900	18.68	-	-	-
1956	690	0.900	17.71	-	-	-
1957	678	0.901	16.87	-	-	-
1958	666	0.905	16.16	-	-	-
1959	654	0.909	15.61	7	114	114
1960	642	0.916	15.22	-	-	114
1961	630	0.925	14.99	-	-	114
1962	618	0.932	14.90	-	-	114
1963	606	0.936	14.88	3	46	160
1964	594	0.939	14.92	-	-	160
1965	582	0.940	14.97	-	-	160
1966	570	0.941	15.02	-	-	160
1967	558	0.945	15.14	-	-	160
1968	546	0.952	15.36	3	39	200
1969	534	0.958	15.68	11	169	369
1970	522	0.964	16.07	9	146	515
1971	510	0.968	16.52	-	-	515
1972	498	0.962	16.85	2	39	554
1973	486	0.955	17.06	-	-	554
1974	474	0.949	17.14	15	261	815
1975	462	0.945	17.13	1	17	832
1976	450	0.941	17.05	19	323	1,155
TOTAL				70	1,155	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) SECTION 3, EXHIBIT 4, SHEET 43, COL. 9
(3) TOTAL FROM SECTION 3, EXHIBIT 4, SHEET 42
(4) SECTION 3, EXHIBIT 4, SHEET 46; AVERAGE OF LATEST 5 FISCAL YEARS, ONLEVELED TO 2013
(5) = (3) x (4)
(6) = COLUMN (5) ACCUMULATED

OHIO BUREAU OF WORKERS' COMPENSATION
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CUMULATIVE DECAY FACTOR APPLIED TO PAYMENTS MADE IN CURRENT CALENDER YEAR TO ESTIMATE UNPAID LOSSES AS OF 6/30/2013 FOR EACH ACCIDENT YEAR

PRIOR	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970	1971	1972	1973	1974	1975	1976
20.073	18.821	16.939	15.245	13.741	12.431	11.306	10.358	9.576	8.921	8.351	7.845	7.375	6.938	6.557	6.241	5.979	5.761	5.575	5.364	5.124	4.863	4.593	4.321
	0.938	0.844	0.760	0.685	0.619	0.563	0.516	0.477	0.444	0.416	0.391	0.367	0.346	0.327	0.311	0.298	0.287	0.278	0.267	0.255	0.242	0.229	0.215
		0.900	0.810	0.730	0.660	0.601	0.550	0.509	0.474	0.444	0.417	0.392	0.369	0.348	0.332	0.318	0.306	0.296	0.285	0.272	0.258	0.244	0.230
			0.900	0.811	0.734	0.667	0.611	0.565	0.527	0.493	0.463	0.435	0.410	0.387	0.368	0.353	0.340	0.329	0.317	0.303	0.287	0.271	0.255
				0.901	0.815	0.742	0.679	0.628	0.585	0.548	0.515	0.484	0.455	0.430	0.409	0.392	0.378	0.366	0.352	0.336	0.319	0.301	0.283
					0.905	0.823	0.754	0.697	0.649	0.608	0.571	0.537	0.505	0.477	0.454	0.435	0.419	0.406	0.390	0.373	0.354	0.334	0.314
						0.909	0.833	0.770	0.718	0.672	0.631	0.593	0.558	0.527	0.502	0.481	0.463	0.448	0.431	0.412	0.391	0.370	0.348
							0.916	0.847	0.789	0.739	0.694	0.652	0.614	0.580	0.552	0.529	0.510	0.493	0.474	0.453	0.430	0.406	0.382
								0.925	0.861	0.806	0.757	0.712	0.670	0.633	0.603	0.577	0.556	0.538	0.518	0.495	0.470	0.443	0.417
									0.932	0.872	0.819	0.770	0.725	0.685	0.652	0.624	0.602	0.582	0.560	0.535	0.508	0.480	0.451
										0.936	0.879	0.827	0.778	0.735	0.700	0.670	0.646	0.625	0.601	0.574	0.545	0.515	0.484
											0.939	0.883	0.831	0.785	0.747	0.716	0.690	0.668	0.642	0.614	0.582	0.550	0.517
												0.940	0.884	0.836	0.796	0.762	0.734	0.711	0.684	0.653	0.620	0.585	0.551
													0.941	0.889	0.846	0.811	0.781	0.756	0.727	0.695	0.659	0.623	0.586
														0.945	0.900	0.862	0.830	0.803	0.773	0.739	0.701	0.662	0.623
															0.952	0.912	0.879	0.850	0.818	0.781	0.742	0.700	0.659
																0.958	0.923	0.893	0.859	0.821	0.779	0.736	0.692
																	0.964	0.932	0.897	0.857	0.813	0.768	0.723
																		0.968	0.931	0.889	0.844	0.797	0.750
																			0.962	0.919	0.872	0.824	0.775
																				0.955	0.907	0.856	0.806
																					0.949	0.896	0.843
																						0.945	0.888
																							0.941
20.073	19.759	18.683	17.715	16.868	16.165	15.611	15.218	14.994	14.900	14.884	14.922	14.967	15.022	15.142	15.364	15.678	16.069	16.516	16.854	17.057	17.137	17.130	17.055

Example as to how this triangle was constructed:

A	C	F	J	O
	B	E	I	N
		D	H	M
			G	L
				K

Calculation examples

C = B x A	I = G x E
E = D x B	N = K x I
F = D x C	M = K x H
J = G x F	L = K x G
O = K x J	H = G x D

Explanation:
Each decay factor in the triangle above represents an estimate of future calendar year payments relative to the most recent actual calendar year paid losses for a given accident year. For example, for accident year 1976, the decay factor of 0.941 means that the expected payments from 6/30/13-14 are 0.941 times the actual paid losses from 6/30/12-13. Similarly, the decay factor of 0.888 means that the expected payments from 6/30/14-15 are 0.888 times the actual paid losses from 6/30/12-13, etc. Therefore, a total estimate of future paid losses for a given accident year can be determined by summing the incremental decay factors (shown at the bottom) and multiplying by the most recent actual calendar year paid losses from 6/30/12-13.

THE DIAGONAL (A, B, D, G, K, etc) FROM SECTION 3, EXHIBIT 4, SHEET 41, COLUMN (2)

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

DEATH

PAID TAIL FACTOR SELECTION

		AGE TO AGE DEVELOPMENT FACTORS							CUMULATIVE DEVELOPMENT FACTORS					
AGE MONTHS	AGE YEARS	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	PA SELECTED TAIL	SELECTED FOR TAIL	SELECTED INCREM. DECAY	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	PA SELECTED TAIL	SELECTED FOR TAIL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
6	0.5	13.300		2.327	19.717	13.300	13.300		543.282		76.015	6,317.817	671.448	671.448
18	1.5	2.340	4.177	1.642	4.093	2.340	2.340	1.449	40.848	113.450	32.671	320.428	50.485	50.485
30	2.5	1.720	2.210	1.436	2.339	1.720	1.720	1.257	17.457	27.162	19.897	78.295	21.575	21.575
42	3.5	1.365	1.475	1.329	1.771	1.365	1.365	0.872	10.149	12.288	13.859	33.475	12.543	12.543
54	4.5	1.265	1.274	1.263	1.511	1.265	1.265	0.991	7.435	8.329	10.427	18.898	9.189	9.189
66	5.5	1.200	1.203	1.217	1.368	1.200	1.200	0.955	5.878	6.536	8.257	12.507	7.264	7.264
78	6.5	1.164	1.157	1.183	1.280	1.164	1.164	0.985	4.898	5.434	6.785	9.144	6.054	6.054
90	7.5	1.142	1.132	1.158	1.221	1.142	1.142	1.007	4.207	4.696	5.733	7.146	5.200	5.200
102	8.5	1.125	1.117	1.137	1.180	1.125	1.125	1.003	3.684	4.147	4.952	5.851	4.553	4.553
114	9.5	1.110	1.107	1.121	1.150	1.110	1.110	0.995	3.275	3.712	4.354	4.958	4.048	4.048
126	10.5	1.098	1.098	1.107	1.127	1.098	1.098	0.989	2.950	3.353	3.884	4.310	3.646	3.646
138	11.5	1.086	1.089	1.096	1.110	1.086	1.086	0.966	2.686	3.055	3.508	3.823	3.319	3.319
150	12.5	1.080	1.079	1.086	1.096	1.080	1.080	1.006	2.472	2.806	3.200	3.445	3.055	3.055
162	13.5	1.071	1.073	1.078	1.084	1.071	1.071	0.965	2.289	2.600	2.946	3.144	2.829	2.829
174	14.5	1.068	1.065	1.071	1.075	1.068	1.068	1.015	2.136	2.423	2.732	2.899	2.640	2.640
186	15.5	1.064	1.060	1.065	1.067	1.064	1.064	1.005	2.001	2.275	2.551	2.697	2.473	2.473
198	16.5	1.058	1.057	1.059	1.061	1.058	1.058	0.974	1.881	2.145	2.396	2.526	2.324	2.324
210	17.5	1.054	1.052	1.054	1.055	1.054	1.054	0.983	1.777	2.030	2.262	2.382	2.196	2.196
222	18.5	1.050	1.048	1.050	1.050	1.050	1.050	0.971	1.686	1.931	2.145	2.257	2.083	2.083
234	19.5	1.047	1.044	1.046	1.046	1.047	1.047	0.983	1.605	1.843	2.042	2.149	1.984	1.984
246	20.5	1.043	1.042	1.043	1.043	1.043	1.043	0.961	1.534	1.765	1.952	2.054	1.895	1.895
258	21.5	1.039	1.038	1.040	1.039	1.039	1.039	0.955	1.470	1.695	1.872	1.970	1.817	1.817
270	22.5	1.038	1.036	1.037	1.037	1.038	1.038	0.992	1.415	1.632	1.800	1.895	1.748	1.748
282	23.5	1.035	1.034	1.034	1.034	1.035	1.035	0.955	1.364	1.576	1.736	1.829	1.685	1.685
294	24.5	1.032	1.032	1.032	1.032	1.032	1.032	0.957	1.318	1.524	1.678	1.768	1.629	1.629
306	25.5	1.031	1.030	1.030	1.030	1.031	1.031	0.993	1.277	1.477	1.625	1.714	1.578	1.578
318	26.5	1.029	1.028	1.028	1.028	1.029	1.029	0.974	1.239	1.435	1.578	1.664	1.531	1.531
330	27.5	1.027	1.027	1.026	1.026	1.027	1.027	0.946	1.204	1.395	1.535	1.619	1.488	1.488
342	28.5	1.025	1.024	1.025	1.025	1.025	1.025	0.951	1.173	1.359	1.495	1.578	1.449	1.449
354	29.5	1.023	1.022	1.023	1.023	1.023	1.023	0.952	1.144	1.327	1.459	1.539	1.414	1.414
366	30.5	1.022	1.021	1.022	1.022	1.022	1.022	0.969	1.119	1.298	1.426	1.504	1.383	1.383
378	31.5	1.020	1.020	1.021	1.021	1.020	1.020	0.939	1.095	1.272	1.395	1.471	1.353	1.353
390	32.5	1.019	1.018	1.019	1.020	1.019	1.019	0.968	1.073	1.247	1.367	1.441	1.327	1.327
402	33.5	1.019	1.017	1.018	1.019	1.019	1.019	0.992	1.053	1.225	1.341	1.413	1.302	1.302
414	34.5	1.018	1.017	1.017	1.018	1.018	1.018	0.988	1.034	1.204	1.317	1.386	1.278	1.278
426	35.5	1.016	1.016	1.016	1.017	1.016	1.016	0.907	1.0160	1.184	1.294	1.362	1.256	1.256
438	36.5		1.015	1.016	1.017	1.015	1.015	0.942		1.165	1.273	1.339	1.236	1.236
450	37.5		1.013	1.015	1.016	1.014	1.014	0.941		1.148	1.254	1.317	1.218	1.218
462	38.5		1.012	1.014	1.015	1.013	1.013	0.945		1.133	1.236	1.296	1.201	1.201
474	39.5		1.011	1.013	1.015	1.012	1.012	0.949		1.120	1.219	1.277	1.186	1.186
486	40.5		1.010	1.013	1.014	1.011	1.011	0.955		1.108	1.203	1.259	1.172	1.172
498	41.5		1.009	1.012	1.013	1.011	1.011	0.962		1.098	1.188	1.241	1.159	1.159
510	42.5		1.008	1.011	1.013	1.010	1.010	0.968		1.088	1.174	1.225	1.147	1.147
522	43.5		1.007	1.011	1.012	1.010	1.010	0.964		1.080	1.160	1.209	1.135	1.135
534	44.5		1.006	1.010	1.012	1.009	1.009	0.958		1.072	1.148	1.194	1.124	1.124
546	45.5		1.005	1.010	1.012	1.009	1.009	0.952		1.066	1.136	1.180	1.113	1.113
558	46.5		1.004	1.009	1.011	1.008	1.008	0.945		1.061	1.125	1.167	1.104	1.104
570	47.5		1.003	1.009	1.011	1.008	1.008	0.941		1.057	1.115	1.154	1.095	1.095
582	48.5		1.002	1.009	1.010	1.007	1.007	0.940		1.054	1.105	1.142	1.086	1.086
594	49.5		1.002	1.008	1.010	1.007	1.007	0.939		1.051	1.096	1.130	1.078	1.078
606	50.5		1.002	1.008	1.010	1.006	1.006	0.936		1.049	1.087	1.119	1.071	1.071
618	51.5		1.001	1.007	1.009	1.006	1.006	0.932		1.048	1.078	1.108	1.065	1.065
630	52.5		1.001	1.007	1.009	1.005	1.005	0.925		1.046	1.070	1.098	1.059	1.059
642	53.5		1.001	1.007	1.009	1.005	1.005	0.916		1.045	1.063	1.088	1.053	1.053
654	54.5		1.001	1.007	1.009	1.004	1.004	0.909		1.044	1.056	1.078	1.048	1.048
666	55.5		1.004	1.006	1.008	1.004	1.004	0.905		1.044	1.049	1.069	1.043	1.043
678	56.5		1.004	1.006	1.008	1.004	1.004	0.901		1.040	1.042	1.060	1.039	1.039
690	57.5		1.003	1.006	1.008	1.003	1.003	0.900		1.036	1.036	1.052	1.036	1.036
702	58.5		1.003	1.005	1.008	1.003	1.003	0.900		1.033	1.030	1.044	1.032	1.032
714	59.5		1.003	1.005	1.007	1.003	1.003	0.938		1.030	1.025	1.036	1.029	1.029
726	60.5		1.002	1.005	1.007	1.002	1.002	0.912		1.027	1.019	1.028	1.027	1.027
738	61.5		1.002	1.005	1.007	1.002	1.002	0.912		1.024	1.014	1.021	1.024	1.024
750	62.5		1.002	1.005	1.007	1.002	1.002	0.912		1.022	1.009	1.014	1.022	1.022
TAIL	TAIL		1.020	1.004	1.007	1.020	1.020	9.929		1.020	1.004	1.007	1.020	1.020

60.5 TAIL DECAY 20.073 (16)

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 3, EXHIBIT 4, SHEET 44
(4) SECTION 3, EXHIBIT 4, SHEET 45, COL. 5; TAIL FROM SECTION 3, EXHIBIT 4, SHEET 48
(5) SECTION 3, EXHIBIT 4, SHEET 44
(6) SECTION 3, EXHIBIT 4, SHEET 44
(7) PA SELECTED TAIL
(8) SELECTED BY DELOITTE CONSULTING
(9) = [[(8) - 1.0] x (8) PRIOR AGE] / [(8) PRIOR AGE - 1.0]
(10) COL. 3 MULTIPLICATIVELY ACCUMULATED
(11) COL. 4 MULTIPLICATIVELY ACCUMULATED
(12) COL. 5 MULTIPLICATIVELY ACCUMULATED
(13) COL. 6 MULTIPLICATIVELY ACCUMULATED
(14) COL. 7 MULTIPLICATIVELY ACCUMULATED
(15) COL. 8 MULTIPLICATIVELY ACCUMULATED
(16) 59.5-TO-60.5 TAIL DECAY + (58.5-TO-59.5 DECAY x 59.5-TO-60.5 TAIL DECAY)

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

DEATH

FITTED PAID LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**17**
	To:	**32**
Cut-off		**64**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.004**	**0.998**
Inverse Power	**1.007**	**0.995**

							Weibull Curve Fitting					**Inverse Power Curve Fitting**				
							Slope=	0.468				Slope=	-1.639			
		----FROM PAID TRIANGLE----			PA	SELECTED	Intercept=	-1.415				Intercept=	5.866			
PERIOD	AGE	SELECTED	3 YR WTD	5 YR WTD	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	13.300	6.483	9.237	13.300	13.300	1.792	-2.549	-0.577	**2.327**	76.015	1.792	2.510	2.929	**19.717**	6317.817
2	18	2.340	1.849	1.936	2.340	2.340	2.890	-0.584	-0.063	**1.642**	32.671	2.890	0.293	1.129	**4.093**	320.428
3	30	1.720	1.450	1.475	1.720	1.720	3.401	-0.138	0.176	**1.436**	19.897	3.401	-0.329	0.292	**2.339**	78.295
4	42	1.365	1.335	1.504	1.365	1.365	3.738	0.277	0.333	**1.329**	13.859	3.738	-1.008	-0.260	**1.771**	33.475
5	54	1.265	1.285	1.249	1.265	1.265	3.989	0.447	0.451	**1.263**	10.427	3.989	-1.328	-0.671	**1.511**	18.898
6	66	1.200	1.191	1.225	1.200	1.200	4.190	0.583	0.545	**1.217**	8.257	4.190	-1.609	-1.000	**1.368**	12.507
7	78	1.164	1.144	1.148	1.164	1.164	4.357	0.672	0.623	**1.183**	6.785	4.357	-1.807	-1.274	**1.280**	9.144
8	90	1.142	1.132	1.132	1.142	1.142	4.500	0.735	0.690	**1.158**	5.733	4.500	-1.952	-1.509	**1.221**	7.146
9	102	1.125	1.119	1.112	1.125	1.125	4.625	0.788	0.748	**1.137**	4.952	4.625	-2.081	-1.714	**1.180**	5.851
10	114	1.110	1.099	1.095	1.110	1.110	4.736	0.837	0.800	**1.121**	4.354	4.736	-2.204	-1.896	**1.150**	4.958
11	126	1.098	1.078	1.077	1.098	1.098	4.836	0.881	0.847	**1.107**	3.884	4.836	-2.320	-2.060	**1.127**	4.310
12	138	1.086	1.079	1.071	1.086	1.086	4.927	0.929	0.890	**1.096**	3.508	4.927	-2.448	-2.209	**1.110**	3.823
13	150	1.080	1.061	1.059	1.080	1.080	5.011	0.956	0.929	**1.086**	3.200	5.011	-2.525	-2.346	**1.096**	3.445
14	162	1.071	1.062	1.057	1.071	1.071	5.088	0.996	0.965	**1.078**	2.946	5.088	-2.638	-2.472	**1.084**	3.144
15	174	1.068	1.049	1.055	1.068	1.068	5.159	1.014	0.998	**1.071**	2.732	5.159	-2.692	-2.589	**1.075**	2.899
16	186	1.064	1.039	1.057	1.064	1.064	5.226	1.035	1.029	**1.065**	2.551	5.226	-2.753	-2.698	**1.067**	2.697
17	198	1.058	1.044	1.050	1.058	1.059	5.288	1.063	1.059	**1.059**	2.396	5.288	-2.837	-2.801	**1.061**	2.526
18	210	1.054	1.053	1.047	1.054	1.054	5.347	1.087	1.086	**1.054**	2.262	5.347	-2.914	-2.897	**1.055**	2.382
19	222	1.050	1.044	1.043	1.050	1.050	5.403	1.113	1.112	**1.050**	2.145	5.403	-2.996	-2.988	**1.050**	2.257
20	234	1.047	1.040	1.042	1.047	1.047	5.455	1.134	1.137	**1.046**	2.042	5.455	-3.062	-3.074	**1.046**	2.149
21	246	1.043	1.028	1.035	1.043	1.043	5.505	1.160	1.160	**1.043**	1.952	5.505	-3.147	-3.156	**1.043**	2.054
22	258	1.039	1.032	1.033	1.039	1.039	5.553	1.186	1.182	**1.040**	1.872	5.553	-3.236	-3.234	**1.039**	1.970
23	270	1.038	1.027	1.027	1.038	1.038	5.598	1.200	1.204	**1.037**	1.800	5.598	-3.282	-3.309	**1.037**	1.895
24	282	1.035	1.031	1.026	1.035	1.035	5.642	1.224	1.224	**1.034**	1.736	5.642	-3.366	-3.380	**1.034**	1.829
25	294	1.032	1.023	1.021	1.032	1.032	5.684	1.246	1.244	**1.032**	1.678	5.684	-3.443	-3.449	**1.032**	1.768
26	306	1.031	1.018	1.024	1.031	1.031	5.724	1.256	1.262	**1.030**	1.625	5.724	-3.482	-3.514	**1.030**	1.714
27	318	1.029	1.018	1.023	1.029	1.029	5.762	1.272	1.280	**1.028**	1.578	5.762	-3.539	-3.577	**1.028**	1.664
28	330	1.027	1.022	1.023	1.027	1.027	5.799	1.294	1.298	**1.026**	1.535	5.799	-3.623	-3.638	**1.026**	1.619
29	342	1.025	1.018	1.019	1.025	1.025	5.835	1.315	1.314	**1.025**	1.495	5.835	-3.699	-3.696	**1.025**	1.578
30	354	1.023	1.018	1.020	1.023	1.023	5.869	1.334	1.330	**1.023**	1.459	5.869	-3.772	-3.753	**1.023**	1.539
31	366	1.022	1.019	1.022	1.022	1.022	5.903	1.348	1.346	**1.022**	1.426	5.903	-3.827	-3.808	**1.022**	1.504
32	378	1.020	1.019	1.021	1.020	1.020	5.935	1.369	1.361	**1.021**	1.395	5.935	-3.911	-3.860	**1.021**	1.471
33	390	1.019	1.021	1.020	1.019	1.019	5.966	1.382	1.376	**1.019**	1.367	5.966	-3.963	-3.912	**1.020**	1.441
34	402	1.019	1.019	1.019	1.019	1.019	5.996	1.388	1.390	**1.018**	1.341	5.996	-3.990	-3.961	**1.019**	1.413
35	414	1.018	1.015	1.015	1.018	1.018	6.026	1.396	1.404	**1.017**	1.317	6.026	-4.020	-4.010	**1.018**	1.386
36	426	1.016	1.016	1.016	1.016	1.016	6.054	1.423	1.417	**1.016**	1.294	6.054	-4.135	-4.056	**1.017**	1.362
37	438						6.082		1.430	**1.016**	1.273	6.082		-4.102	**1.017**	1.339
38	450						6.109		1.443	**1.015**	1.254	6.109		-4.146	**1.016**	1.317
39	462						6.136		1.455	**1.014**	1.236	6.136		-4.189	**1.015**	1.296
40	474						6.161		1.467	**1.013**	1.219	6.161		-4.231	**1.015**	1.277
41	486						6.186		1.479	**1.013**	1.203	6.186		-4.272	**1.014**	1.259
42	498						6.211		1.490	**1.012**	1.188	6.211		-4.312	**1.013**	1.241
43	510						6.234		1.501	**1.011**	1.174	6.234		-4.351	**1.013**	1.225
44	522						6.258		1.512	**1.011**	1.160	6.258		-4.389	**1.012**	1.209
45	534						6.280		1.523	**1.010**	1.148	6.280		-4.427	**1.012**	1.194
46	546						6.303		1.533	**1.010**	1.136	6.303		-4.463	**1.012**	1.180
47	558						6.324		1.543	**1.009**	1.125	6.324		-4.499	**1.011**	1.167
48	570						6.346		1.553	**1.009**	1.115	6.346		-4.534	**1.011**	1.154
49	582						6.366		1.563	**1.009**	1.105	6.366		-4.568	**1.010**	1.142
50	594						6.387		1.572	**1.008**	1.096	6.387		-4.601	**1.010**	1.130
51	606						6.407		1.582	**1.008**	1.087	6.407		-4.634	**1.010**	1.119
52	618						6.426		1.591	**1.007**	1.078	6.426		-4.666	**1.009**	1.108
53	630						6.446		1.600	**1.007**	1.070	6.446		-4.698	**1.009**	1.098
54	642						6.465		1.609	**1.007**	1.063	6.465		-4.728	**1.009**	1.088
55	654						6.483		1.617	**1.007**	1.056	6.483		-4.759	**1.009**	1.078
56	666						6.501		1.626	**1.006**	1.049	6.501		-4.789	**1.008**	1.069
57	678						6.519		1.634	**1.006**	1.042	6.519		-4.818	**1.008**	1.060
58	690						6.537		1.643	**1.006**	1.036	6.537		-4.847	**1.008**	1.052
59	702						6.554		1.651	**1.005**	1.030	6.554		-4.875	**1.008**	1.044
60	714						6.571		1.659	**1.005**	1.025	6.571		-4.903	**1.007**	1.036
61	726						6.588		1.666	**1.005**	1.019	6.588		-4.930	**1.007**	1.028
62	738						6.604		1.674	**1.005**	1.014	6.604		-4.957	**1.007**	1.021
63	750						6.620		1.682	**1.005**	1.009	6.620		-4.983	**1.007**	1.014
64	762						6.636		1.689	**1.004**	1.004	6.636		-5.009	**1.007**	1.007

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

DEATH

INCREMENTAL DECAY METHOD

AGE MONTHS	AGE YEARS	PAID SELECTED FOR FIT	INCREM. DECAY FACTORS	IMPLIED ATA FACTOR	DECAY FACTOR CHECK
(1)	(2)	(3)	(4)	(5)	(6)
6	0.5	13.300	21.588		
18	1.5	2.340	3.435	4.177	3.435
30	2.5	1.720	2.114	2.210	2.114
42	3.5	1.365	1.136	1.475	1.136
54	4.5	1.265	1.026	1.274	1.026
66	5.5	1.200	0.968	1.203	0.968
78	6.5	1.164	0.942	1.157	0.942
90	7.5	1.142	0.939	1.132	0.939
102	8.5	1.125	0.944	1.117	0.944
114	9.5	1.110	0.964	1.107	0.964
126	10.5	1.098	0.983	1.098	0.983
138	11.5	1.086	0.990	1.089	0.990
150	12.5	1.080	0.994	1.079	0.994
162	13.5	1.071	0.987	1.073	0.987
174	14.5	1.068	0.975	1.065	0.975
186	15.5	1.064	0.951	1.060	0.951
198	16.5	1.059	0.945	1.057	0.945
210	17.5	1.054	0.934	1.052	0.934
222	18.5	1.050	0.927	1.048	0.927
234	19.5	1.047	0.920	1.044	0.920
246	20.5	1.043	0.928	1.042	0.928
258	21.5	1.039	0.931	1.038	0.931
270	22.5	1.038	0.939	1.036	0.939
282	23.5	1.035	0.948	1.034	0.948
294	24.5	1.032	0.957	1.032	0.957
306	25.5	1.031	0.955	1.030	0.955
318	26.5	1.029	0.948	1.028	0.948
330	27.5	1.027	0.941	1.027	0.941
342	28.5	1.025	0.931	1.024	0.931
354	29.5	1.023	0.924	1.022	0.924
366	30.5	1.022	0.920	1.021	0.920
378	31.5	1.020	0.922	1.020	0.922
390	32.5	1.019	0.923	1.018	0.923
402	33.5	1.019	0.928	1.017	0.928
414	34.5	1.018	0.925	1.017	0.925
426	35.5	1.016	0.926	1.016	0.926
438	36.5		0.922	1.015	0.922
450	37.5		0.920	1.013	0.920
462	38.5		0.908	1.012	0.908
474	39.5		0.917	1.011	0.917
486	40.5		0.917	1.010	0.917
498	41.5		0.913	1.009	0.913
510	42.5		0.899	1.008	0.899
522	43.5		0.882	1.007	0.882
534	44.5		0.853	1.006	0.853
546	45.5		0.828	1.005	0.828
558	46.5		0.810	1.004	0.810
570	47.5		0.800	1.003	0.800
582	48.5		0.800	1.002	0.800
594	49.5		0.800	1.002	0.800
606	50.5		0.800	1.002	0.800
618	51.5		0.800	1.001	0.800
630	52.5		0.800	1.001	0.800
642	53.5		0.800	1.001	0.800
654	54.5		0.800	1.001	0.800
666	55.5		-	1.000	-
678	56.5		-	1.000	-
690	57.5		-	1.000	-
702	58.5		-	1.000	-
714	59.5		-	1.000	-
726	60.5		-	1.000	-
738	61.5		-	1.000	-
750	62.5			1.000	

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 3, EXHIBIT 4, SHEET 44
(4) GEOMETRIC MEAN FROM SECTION 3, EXHIBIT 4, SHEET 46
(5) 1.0 + [(3) PRIOR AGE - 1.0) x (4) / (3) PRIOR AGE]
(6) [(5) - 1.0] X [(5) PRIOR AGE] / [(5) PRIOR AGE - 1.0]

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

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354
1954																														
1955																														
1956																														
1957																														
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1969																														
1970																														
1971																														
1972																														
1973																														
1974																														28
1975																													10	15
1976																												23	23	24
1977	0	12	46	34	92	163	25	26	26	25	25	31	37	36	36	35	48	45	34	26	24	26	27	26	27	26	35	27	28	25
1978	0	13	56	70	57	42	40	40	39	80	94	51	52	53	62	60	61	54	60	46	50	50	63	55	55	56	70	58	56	56
1979	0	9	23	37	37	56	74	43	48	49	49	50	48	44	51	89	63	62	123	68	77	67	68	67	70	67	61	54	54	57
1980	1	26	75	51	56	56	54	54	46	35	31	36	50	46	46	42	46	44	43	35	35	36	35	35	35	36	35	35	29	26
1981	0	0	74	30	40	37	31	31	31	30	29	28	14	20	14	159	26	25	13	11	32	9	14	21	17	17	17	17	17	17
1982	1	18	38	60	99	48	54	54	54	59	70	41	42	45	63	57	43	43	43	43	44	43	43	45	43	43	39	32	36	28
1983	2	44	127	98	126	147	122	119	92	85	85	106	89	109	82	65	90	96	94	115	93	95	98	89	80	80	80	80	80	62
1984	1	39	140	81	78	77	77	84	103	139	94	92	90	84	87	117	105	98	84	142	63	50	46	46	46	46	46	37	34	21
1985	2	36	52	44	42	55	59	30	56	46	46	46	42	56	58	55	57	52	56	56	50	44	21	16	16	16	16	16	16	
1986	2	34	39	45	108	142	86	86	124	93	93	87	81	85	51	62	105	49	48	48	36	35	35	35	35	36	35	35		
1987	0	0	4	13	53	54	23	24	23	25	61	19	20	19	19	19	19	19	20	19	19	19	19	19	12	9	9			
1988	0	0	36	64	57	49	52	49	50	47	20	20	20	20	21	20	20	21	19	20	20	20	20	20	20	20				
1989	1	22	58	92	110	52	52	199	108	100	83	83	87	85	84	173	96	93	93	93	93	93	74	72	72					
1990	2	38	93	72	117	80	76	70	68	48	83	48	48	48	74	53	47	38	38	36	39	36	16	16						
1991	2	45	60	45	45	65	53	44	43	43	43	43	43	55	46	45	45	45	45	45	45	45	45							
1992	0	42	136	112	115	102	114	116	101	78	88	81	68	89	77	68	47	45	37	23	23	23								
1993	3	100	101	98	90	98	98	98	125	117	115	140	119	115	111	112	113	126	119	115	115									
1994	10	101	101	94	101	101	101	101	101	101	101	103	99	99	99	98	98	100	100	99										
1995	0	35	76	40	39	39	39	39	39	27	23	21	21	21	21	21	11	0	0											
1996	11	24	26	28	26	8	0	0	0	0	0	0	0	0	0	0	0	0												
1997	11	86	90	82	73	74	74	74	76	63	54	54	54	54	68	71	54													
1998	0	53	149	102	200	130	146	138	63	52	76	78	78	78	66	52														
1999	0	18	30	30	29	30	31	29	29	29	29	29	29	29	29															
2000	0	0	69	31	31	7	0	0	0	0	0	0	0	0																
2001	0	42	61	60	103	62	61	61	61	61	61	61	61																	
2002	9	0	0	0	0	0	0	0	0	0	0	0																		
2003	0	114	149	144	144	191	180	144	146	144	131																			
2004	7	64	83	83	83	83	110	82	82	82																				
2005	0	13	147	90	94	67	62	62	62																					
2006	0	34	30	30	120	67	67	49																						
2007	0	51	56	56	56	56	56																							
2008	0	0	0	0	0	0																								
2009	0	27	24	24	24																									
2010	10	54	54	52																										
2011	0	0	0																											
2012	0	0																												
2013	0																													

AGE-TO-AGE DEVELOPMENT FACTORS

	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366
1954																														
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1971																														
1972																														
1973																														
1974																														1.700
1975																													1.517	0.440
1976																												1.000	1.038	0.963
1977	32.500	3.911	0.743	2.675	1.781	0.154	1.019	1.001	0.981	1.000	1.239	1.190	0.986	0.980	0.976	1.366	0.952	0.747	0.780	0.923	1.080	1.007	0.992	1.008	0.996	1.332	0.773	1.025	0.890	0.782
1978	32.500	4.403	1.251	0.816	0.733	0.952	1.002	0.974	2.067	1.172	0.546	1.016	1.027	1.162	0.968	1.021	0.883	1.111	0.763	1.096	0.988	1.260	0.882	1.000	1.007	1.261	0.832	0.967	1.000	0.902
1979	21.447	2.605	1.567	1.017	1.507	1.318	0.581	1.106	1.039	0.997	1.012	0.954	0.922	1.153	1.752	0.709	0.992	1.967	0.553	1.140	0.868	1.005	0.993	1.038	0.959	0.910	0.894	1.000	1.056	0.712
1980	29.360	2.881	0.686	1.087	1.003	0.955	0.999	0.868	0.749	0.895	1.171	1.360	0.929	0.996	0.909	1.111	0.947	0.983	0.812	1.002	1.025	0.987	0.985	1.002	1.038	0.963	1.000	0.834	0.875	1.000
1981	0.000	0.000	0.408	1.317	0.929	0.850	0.972	1.010	0.970	0.952	0.999	0.502	1.429	0.700	11.122	0.163	0.971	0.500	0.869	2.931	0.291	1.500	1.513	0.819	0.963	1.000	1.000	1.000	1.000	1.000
1982	24.434	2.162	1.555	1.664	0.487	1.105	1.009	0.990	1.111	1.176	0.591	1.012	1.079	1.388	0.910	0.762	0.986	1.000	1.000	1.033	0.971	1.011	1.038	0.958	0.992	0.904	0.819	1.141	0.783	0.891
1983	27.995	2.898	0.775	1.283	1.163	0.830	0.978	0.773	0.927	1.000	1.244	0.835	1.227	0.756	0.792	1.381	1.071	0.978	1.217	0.813	1.019	1.029	0.913	0.897	1.000	1.000	1.000	1.000	0.776	0.782
1984	35.565	3.595	0.574	0.965	0.994	0.999	1.088	1.223	1.349	0.680	0.972	0.981	0.930	1.043	1.339	0.901	0.935	0.851	1.693	0.446	0.795	0.915	1.000	1.000	1.000	1.000	0.800	0.925	0.625	
1985	17.653	1.438	0.850	0.947	1.323	1.076	0.503	1.869	0.824	0.990	1.019	0.910	1.333	1.025	0.953	1.040	0.902	1.095	0.987	0.904	0.881	0.484	0.737	1.000	1.000	1.000	1.000	1.000		
1986	16.396	1.147	1.160	2.392	1.313	0.609	0.996	1.445	0.748	1.004	0.937	0.923	1.047	0.605	1.205	1.711	0.469	0.974	1.006	0.743	0.984	1.000	0.997	0.997	1.023	0.980	1.000			
1987	0.000	0.000	3.159	4.015	1.025	0.427	1.023	0.977	1.077	2.444	0.318	1.028	0.976	1.000	1.000	1.000	1.000	1.038	0.963	1.000	1.000	1.000	1.000	0.640	0.753	1.000				
1988	0.000	0.000	1.757	0.888	0.868	1.047	0.955	1.021	0.923	0.429	1.003	1.000	1.000	1.033	0.968	1.000	1.038	0.926	1.040	1.000	1.000	1.000	1.000	1.000	1.000					
1989	21.632	2.659	1.599	1.192	0.475	1.000	3.802	0.544	0.928	0.833	1.000	1.047	0.974	0.989	2.051	0.557	0.963	1.000	1.000	1.000	1.000	0.804	0.965	1.000						
1990	17.479	2.431	0.778	1.628	0.680	0.951	0.927	0.968	0.710	1.716	0.578	1.000	1.008	1.520	0.724	0.885	0.798	1.000	0.954	1.097	0.913	0.440	1.000							
1991	20.127	1.327	0.748	1.000	1.465	0.819	0.821	0.987	0.982	1.000	1.000	1.000	1.286	0.845	0.963	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
1992	0.000	3.217	0.821	1.032	0.885	1.120	1.010	0.870	0.773	1.137	0.919	0.842	1.296	0.872	0.886	0.689	0.962	0.810	0.615	1.000	1.000									
1993	30.408	1.011	0.968	0.923	1.080	1.003	0.997	1.276	0.941	0.981	1.216	0.852	0.967	0.963	1.005	1.008	1.121	0.943	0.963	1.006										
1994	9.668	1.000	0.932	1.080	1.003	1.000	1.000	1.000	1.000	0.995	1.017	0.963	1.000	1.000	0.994	1.002	1.014	1.000	0.990											
1995	0.000	2.195	0.524	0.981	1.000	1.000	1.000	1.000	0.701	0.822	0.942	1.000	1.000	1.000	1.000	0.538	0.000	0.000												
1996	2.154	1.080	1.080	0.929	0.297	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	7.673	1.054	0.913	0.887	1.014	1.000	1.005	1.021	0.826	0.858	1.000	1.000	1.000	1.263	1.045	0.757														
1998	0.000	2.793	0.683	1.958	0.652	1.124	0.940	0.455	0.827	1.459	1.026	1.000	1.000	0.847	0.789															
1999	0.000	1.617	0.990	0.984	1.028	1.024	0.963	1.000	1.000	1.000	1.000	1.000	1.000	1.000																
2000	0.000	0.000	0.443	1.000	0.231	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																	
2001	0.000	1.441	0.980	1.713	0.608	0.981	1.000	1.000	1.000	1.000	1.000	1.000																		
2002	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	1.310	0.961	1.000	1.330	0.942	0.799	1.016	0.984	0.915																				
2004	9.531	1.307	1.000	1.000	1.000	1.329	0.739	1.000	1.000																					
2005	0.000	11.052	0.610	1.045	0.710	0.928	0.998	0.996																						
2006	0.000	0.870	1.000	4.033	0.562	1.000	0.728																							
2007	0.000	1.091	1.000	1.000	1.000	1.000																								
2008	0.000	0.000	0.000	0.000	0.000																									
2009	0.000	0.869	1.014	0.993																										
2010	5.483	0.994	0.965																											
2011	0.000	0.000																												
2012	0.000																													
Latest diag	0.000	0.000	0.965	0.993	0.000	1.000	0.728	0.996	1.000	0.915	0.000	1.000	0.000	1.000	0.789	0.757	0.000	0.000	0.990	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.625	0.782
5 Yr Avg	1.097	0.591	0.796	1.414	0.654	1.040	0.653	0.803	0.597	0.583	0.605	0.800	0.600	0.822	0.766	0.661	0.620	0.751	0.904	1.021	0.983	0.849	0.992	0.927	0.955	0.996	0.924	1.013	0.812	0.877
10 Yr Avg	1.501	1.749	0.753	1.178	0.647	0.833	0.717	0.649	0.634	0.705	0.720	0.766	0.855	0.931	0.946	0.744	0.790	0.869	0.952	0.920	0.959	0.868	1.016	0.931	0.973	1.002	0.912	0.989	0.956	0.917
3 Yr Wtd	5.483	0.952	0.980	0.998	0.701	0.975	0.803	1.007	0.990	0.940	1.000	1.000	1.000	1.014	0.919	0.707	0.908	0.968	0.923	1.004	0.968	0.779	0.976	0.937	0.967	0.988	0.905	0.979	0.744	0.845
5 Yr Wtd	8.237	1.005	0.991	1.471	0.774	1.025	0.801	1.006	0.992	0.948	1.012	1.000	1.000	1.012	0.955	0.914	1.007	0.950	0.937	1.014	0.984	0.820	0.983	0.957	0.983	0.996	0.925	1.010	0.785	0.826
10 Yr Wtd	21.588	1.518	0.891	1.265	0.855	1.029	0.873	0.879	0.923	0.994	1.059	0.934	1.056	1.006	1.072	0.804	0.979	0.967	0.962	0.845	0.956	0.870	0.979	0.945	0.987	1.006	0.902	0.986	0.901	0.902
Selected	21.588	1.518	0.891	1.265	0.855	1.029	0.873	0.879	0.923	0.994	1.059	0.934	1.056	1.006	1.072	0.804	0.979	0.967	0.962	0.845	0.956	0.870	0.979	0.945	0.987	1.006	0.902	0.986	0.901	0.902
Loss $ Weight	17	358	543	538	653	563	713	639	519	458	475	486	530	540	591	693	531	486	518	553	503	460	418	379	377	370	408	391	373	331
Center Wtd Avg	21.588	1.509	1.244	1.071	0.971	0.967	0.907	0.933	0.935	0.952	0.993	1.011	1.027	0.967	0.975	0.959	0.950	0.903	0.940	0.919	0.920	0.915	0.946	0.954	0.963	0.964	0.956	0.940	0.919	0.925
Geometric Mean	21.588	3.435	2.114	1.136	1.026	0.968	0.942	0.939	0.944	0.964	0.983	0.990	0.994	0.987	0.975	0.951	0.945	0.934	0.927	0.920	0.928	0.931	0.939	0.948	0.957	0.955	0.948	0.941	0.931	0.924

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

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	366	378	390	402	414	426	438	450	462	474	486	498	510	522	534	546	558	570	582	594	606	618	630	642	654	666	678	690	702	714
1954																				0	0	0	0	0	0	0	0	0	0	0
1955																			0	0	0	0	0	0	0	0	0	0	0	
1956																		0	0	0	0	0	0	0	0	0	0	0		
1957																	0	0	0	0	0	0	0	0	0	0	0			
1958																9	8	0	0	0	0	0	0	0	0	0				
1959															11	11	11	11	11	11	11	11	11	11	11					
1960														0	0	0	0	0	0	0	0	0	0	0						
1961													0	0	0	0	0	0	0	0	0	0	0							
1962												0	0	0	0	0	0	0	0	0	0	0								
1963											5	5	5	5	5	5	5	5	5	5	5									
1964										0	0	0	0	0	0	0	0	0	0	0										
1965									0	0	0	0	0	0	0	0	0	0	0											
1966								0	0	0	0	0	0	0	0	0	0	0												
1967							0	0	0	0	0	0	0	0	0	0	0													
1968						9	10	10	17	3	3	3	3	3	3	3														
1969					18	19	16	14	13	13	13	13	13	13	13															
1970				11	11	11	11	11	11	11	11	11	11	11																
1971			0	0	0	0	0	0	0	0	0	0	0																	
1972		7	7	7	7	7	7	7	7	1	0	0																		
1973	14	14	11	9	1	0	0	0	0	0	0																			
1974	48	28	25	20	20	20	20	20	17	14																				
1975	6	6	6	6	6	0	0	0	0																					
1976	23	23	23	23	23	23	23	18																						
1977	19	20	19	19	19	19	19																							
1978	51	45	45	45	39	27																								
1979	41	39	30	30	31																									
1980	26	26	26	26																										
1981	17	17	17																											
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AGE-TO-AGE DEVELOPMENT FACTORS

	366-378	378-390	390-402	402-414	414-426	426-438	438-450	450-462	462-474	474-486	486-498	498-510	510-522	522-534	534-546	546-558	558-570	570-582	582-594	594-606	606-618	618-630	630-642	642-654	654-666	666-678	678-690	690-702	702-714	714-726
1954																				0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1955																			0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
1956																		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
1957																	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000					
1958																0.885	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000						
1959															0.973	1.053	0.963	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
1960														0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000							
1961													0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000								
1962												0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000									
1963											1.000	1.038	0.963	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
1964										0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000											
1965									0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000												
1966								0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000													
1967							0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000														
1968						1.022	1.014	1.708	0.197	1.000	1.000	1.000	1.000	1.000	1.000															
1969					1.064	0.850	0.877	0.938	1.000	1.000	1.000	1.000	1.000	1.000																
1970				1.000	1.038	0.963	1.000	1.000	1.000	1.000	1.000	1.000	1.000																	
1971			0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																		
1972		0.963	1.038	0.963	1.000	1.000	1.000	1.000	0.192	0.000	0.000																			
1973	1.000	0.781	0.805	0.143	0.000	0.000	0.000	0.000	0.000	0.000																				
1974	0.581	0.892	0.798	1.000	1.000	1.000	1.000	0.859	0.825																					
1975	0.963	1.000	1.000	1.000	0.077	0.000	0.000	0.000																						
1976	1.000	1.000	1.000	1.000	1.000	1.000	0.794																							
1977	1.018	0.982	1.000	1.000	1.000	1.000																								
1978	0.890	1.000	1.000	0.865	0.684																									
1979	0.960	0.772	1.000	1.011																										
1980	1.000	1.000	1.000																											
1981	1.000	1.000																												
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Latest diag	1.000	1.000	1.000	1.011	0.684	1.000	0.794	0.000	0.825	0.000	0.000	0.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000	1.000	0.000	0.000	0.000	1.000	0.000	0.000	0.000	0.000	0.000	
5 Yr Avg	0.970	0.951	1.000	0.975	0.752	0.600	0.559	0.372	0.403	0.400	0.600	0.600	0.600	0.400	0.200	0.200	0.200	0.200	0.200	0.400	0.200	0.200	0.200	0.200	0.000	0.000	0.000	0.000	0.000	
10 Yr Avg	0.941	0.939	0.864	0.798	0.686	0.683	0.568	0.551	0.321	0.300	0.400	0.404	0.396	0.300	0.297	0.294	0.196	0.200	0.200	0.200	0.111	0.125	0.143	0.167	0.000	0.000	0.000	0.000	0.000	
3 Yr Wtd	1.000	0.890	1.000	0.939	0.849	0.989	0.889	0.859	0.639	0.000	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	0.955	0.937	1.000	0.954	0.833	0.992	0.905	0.896	0.751	0.946	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						
10 Yr Wtd	0.899	0.931	0.964	0.921	0.878	0.968	0.924	1.052	0.660	0.952	1.000	1.006	0.995	1.000	0.984	0.980	0.644	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
Selected	0.899	0.931	0.964	0.921	0.878	0.968	0.924	1.052	0.660	0.952	1.000	1.006	0.995	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.000
Loss $ Weight	305	243	209	186	158	127	106	80	65	43	27	32	32	32	21	19	24	15	15	15	15	11	11	11	11	0	0	0	0	0
Center Wtd Avg	0.915	0.920	0.919	0.932	0.932	0.936	0.908	0.924	0.913	0.920	0.879	0.949	0.927	0.894	0.849	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.000	0.000	0.000
Geometric Mean	0.920	0.922	0.923	0.928	0.925	0.926	0.922	0.920	0.908	0.917	0.917	0.913	0.899	0.882	0.853	0.828	0.810	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.000	0.000	0.000	0.000	0.000

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

DEATH

FITTED INCURRED LOSS DEVELOPMENT FACTORS

	38-to-Ult:	**38**
Fitting for Periods:	*From:*	**24**
	To:	**32**
Cut-off		**60**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.049**	**0.902**
Inverse Power	**1.061**	**0.907**
Selected Tail	**1.049**	

		----FROM INCURRED TRIANGLE----			PA	SELECTED	**Weibull Curve Fitting**					**Inverse Power Curve Fitting**				
							Slope=	0.577				Slope=	-2.640			
							Intercept=	-1.828				Intercept=	10.755			
PERIOD	AGE	SELECTED	3 YR WTD	5 YR WTD	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	3.900	1.062	1.546	3.900	3.900	1.792	-1.216	-0.795	**2.752**	44.191	1.792	1.065	6.025	**414.690**	
2	18	1.200	1.028	1.049	1.200	1.200	2.890	0.583	-0.161	**1.745**	16.059	2.890	-1.609	3.125	**23.761**	14620.970
3	30	1.175	1.042	1.055	1.175	1.175	3.401	0.644	0.133	**1.468**	9.203	3.401	-1.743	1.777	**6.910**	615.343
4	42	1.090	1.030	1.209	1.090	1.090	3.738	0.914	0.328	**1.333**	6.268	3.738	-2.408	0.888	**3.431**	89.057
5	54	1.045	1.014	0.962	1.045	1.045	3.989	1.146	0.472	**1.252**	4.703	3.989	-3.101	0.225	**2.252**	25.955
6	66	1.045	1.003	0.936	1.045	1.045	4.190	1.146	0.588	**1.198**	3.757	4.190	-3.101	-0.305	**1.737**	11.524
7	78	1.045	0.957	0.957	1.045	1.045	4.357	1.146	0.685	**1.160**	3.136	4.357	-3.101	-0.746	**1.474**	6.633
8	90	1.045	1.017	0.987	1.045	1.045	4.500	1.146	0.767	**1.131**	2.705	4.500	-3.101	-1.124	**1.325**	4.499
9	102	1.045	1.078	1.067	1.045	1.045	4.625	1.146	0.839	**1.110**	2.391	4.625	-3.101	-1.454	**1.234**	3.395
10	114	1.045	1.010	1.017	1.045	1.045	4.736	1.146	0.904	**1.093**	2.155	4.736	-3.101	-1.748	**1.174**	2.752
11	126	1.045	1.007	0.952	1.045	1.045	4.836	1.146	0.961	**1.079**	1.972	4.836	-3.101	-2.012	**1.134**	2.344
12	138	1.030	1.015	1.030	1.030	1.030	4.927	1.263	1.014	**1.068**	1.828	4.927	-3.507	-2.252	**1.105**	2.067
13	150	1.030	1.000	1.018	1.030	1.030	5.011	1.263	1.062	**1.059**	1.712	5.011	-3.507	-2.472	**1.084**	1.871
14	162	1.030	1.015	1.017	1.030	1.030	5.088	1.263	1.106	**1.051**	1.617	5.088	-3.507	-2.675	**1.069**	1.725
15	174	1.030	1.018	1.026	1.030	1.030	5.159	1.263	1.147	**1.045**	1.538	5.159	-3.507	-2.864	**1.057**	1.614
16	186	1.030	0.919	1.008	1.030	1.030	5.226	1.263	1.186	**1.039**	1.472	5.226	-3.507	-3.040	**1.048**	1.527
17	198	1.030	0.994	1.005	1.030	1.030	5.288	1.263	1.222	**1.035**	1.416	5.288	-3.507	-3.205	**1.041**	1.457
18	210	1.020	1.011	0.990	1.020	1.020	5.347	1.369	1.256	**1.031**	1.369	5.347	-3.912	-3.360	**1.035**	1.400
19	222	1.020	1.002	1.014	1.020	1.020	5.403	1.369	1.288	**1.027**	1.328	5.403	-3.912	-3.507	**1.030**	1.353
20	234	1.020	1.021	0.980	1.020	1.020	5.455	1.369	1.318	**1.024**	1.292	5.455	-3.912	-3.646	**1.026**	1.314
21	246	1.015	0.997	1.060	1.015	1.015	5.505	1.439	1.347	**1.022**	1.262	5.505	-4.200	-3.778	**1.023**	1.280
22	258	1.015	0.959	0.973	1.015	1.015	5.553	1.439	1.375	**1.020**	1.235	5.553	-4.200	-3.904	**1.020**	1.252
23	270	1.015	1.008	1.013	1.015	1.015	5.598	1.439	1.401	**1.018**	1.211	5.598	-4.200	-4.024	**1.018**	1.227
24	282	1.015	0.985	1.000	1.015	1.015	5.642	1.439	1.426	**1.016**	1.190	5.642	-4.200	-4.138	**1.016**	1.205
25	294	1.015	0.998	1.008	1.015	1.015	5.684	1.439	1.450	**1.014**	1.172	5.684	-4.200	-4.248	**1.014**	1.186
26	306	1.015	1.002	1.014	1.015	1.015	5.724	1.439	1.473	**1.013**	1.155	5.724	-4.200	-4.354	**1.013**	1.170
27	318	1.010	0.986	0.986	1.010	1.010	5.762	1.529	1.495	**1.012**	1.140	5.762	-4.605	-4.456	**1.012**	1.155
28	330	1.010	0.987	1.003	1.010	1.010	5.799	1.529	1.517	**1.011**	1.127	5.799	-4.605	-4.553	**1.011**	1.142
29	342	1.010	0.963	0.961	1.010	1.010	5.835	1.529	1.537	**1.010**	1.115	5.835	-4.605	-4.648	**1.010**	1.130
30	354	1.009	1.004	0.992	1.009	1.009	5.869	1.552	1.557	**1.009**	1.105	5.869	-4.711	-4.739	**1.009**	1.119
31	366	1.008	1.001	0.987	1.008	1.008	5.903	1.576	1.576	**1.008**	1.095	5.903	-4.828	-4.827	**1.008**	1.109
32	378	1.007	1.001	1.009	1.007	1.007	5.935	1.595	1.595	**1.007**	1.086	5.935	-4.921	-4.912	**1.007**	1.100
33	390	1.007	0.994	0.998	1.007	1.007	5.966	1.613	1.613	**1.007**	1.079	5.966	-5.011	-4.994	**1.007**	1.092
34	402	1.006	0.993	0.993	1.006	1.006	5.996	1.630	1.630	**1.006**	1.071	5.996	-5.100	-5.074	**1.006**	1.085
35	414	1.006	0.985	0.985	1.006	1.006	6.026	1.647	1.647	**1.006**	1.065	6.026	-5.188	-5.152	**1.006**	1.078
36	426	1.005	1.009	1.009	1.005	1.005	6.054	1.664	1.664	**1.005**	1.059	6.054	-5.275	-5.227	**1.005**	1.072
37	438						6.082		1.680	**1.005**	1.054	6.082		-5.301	**1.005**	1.066
38	450						6.109		1.696	**1.004**	1.049	6.109		-5.372	**1.005**	1.061
39	462						6.136		1.711	**1.004**	1.044	6.136		-5.442	**1.004**	1.056
40	474						6.161		1.725	**1.004**	1.040	6.161		-5.509	**1.004**	1.052
41	486						6.186		1.740	**1.003**	1.036	6.186		-5.575	**1.004**	1.047
42	498						6.211		1.754	**1.003**	1.033	6.211		-5.640	**1.004**	1.043
43	510						6.234		1.768	**1.003**	1.030	6.234		-5.702	**1.003**	1.040
44	522						6.258		1.781	**1.003**	1.027	6.258		-5.764	**1.003**	1.036
45	534						6.280		1.794	**1.002**	1.024	6.280		-5.824	**1.003**	1.033
46	546						6.303		1.807	**1.002**	1.021	6.303		-5.883	**1.003**	1.030
47	558						6.324		1.820	**1.002**	1.019	6.324		-5.940	**1.003**	1.027
48	570						6.346		1.832	**1.002**	1.017	6.346		-5.996	**1.002**	1.024
49	582						6.366		1.844	**1.002**	1.015	6.366		-6.051	**1.002**	1.022
50	594						6.387		1.856	**1.002**	1.013	6.387		-6.105	**1.002**	1.020
51	606						6.407		1.867	**1.002**	1.012	6.407		-6.158	**1.002**	1.017
52	618						6.426		1.879	**1.001**	1.010	6.426		-6.209	**1.002**	1.015
53	630						6.446		1.890	**1.001**	1.008	6.446		-6.260	**1.002**	1.013
54	642						6.465		1.900	**1.001**	1.007	6.465		-6.310	**1.002**	1.011
55	654						6.483		1.911	**1.001**	1.006	6.483		-6.359	**1.002**	1.009
56	666						6.501		1.922	**1.001**	1.005	6.501		-6.407	**1.002**	1.008
57	678						6.519		1.932	**1.001**	1.004	6.519		-6.454	**1.002**	1.006
58	690						6.537		1.942	**1.001**	1.003	6.537		-6.500	**1.002**	1.004
59	702						6.554		1.952	**1.001**	1.002	6.554		-6.546	**1.001**	1.003
60	714						6.571		1.962	**1.001**	1.001	6.571		-6.591	**1.001**	1.001

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

DEATH

FITTED INCREMENTAL DECAY LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**50**
	To:	**59**
Cut-off		**100**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.021**	**0.995**
Inverse Power	**1.028**	**0.992**
Selected Tail	**1.020**	

					Weibull Curve Fitting					**Inverse Power Curve Fitting**				
					Slope=	0.931				Slope=	-5.017			
		IMPLIED	PA	SELECTED	Intercept=	-4.339				Intercept=	27.075			
PERIOD	AGE	ATA	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6				1.792		-2.671	**14.964**		1.792		18.085		
2	18	4.177	3.641	3.641	2.890	-1.136	-1.649	**5.716**	87100.628	2.890	0.971	12.574		
3	30	2.210	2.089	2.089	3.401	-0.429	-1.173	**3.758**	15238.894	3.401	0.085	10.011	**22264.120**	
4	42	1.475	1.482	1.482	3.738	0.116	-0.860	**2.898**	4055.433	3.738	-0.729	8.323	**4116.705**	
5	54	1.274	1.279	1.279	3.989	0.421	-0.626	**2.414**	1399.401	3.989	-1.277	7.062	**1167.416**	
6	66	1.203	1.210	1.210	4.190	0.561	-0.439	**2.105**	579.631	4.190	-1.562	6.055	**427.197**	
7	78	1.157	1.165	1.165	4.357	0.671	-0.284	**1.890**	275.402	4.357	-1.804	5.217	**185.338**	
8	90	1.132	1.139	1.139	4.500	0.744	-0.150	**1.733**	145.710	4.500	-1.974	4.499	**90.911**	
9	102	1.117	1.123	1.123	4.625	0.793	-0.034	**1.614**	84.074	4.625	-2.093	3.871	**48.984**	
10	114	1.107	1.110	1.110	4.736	0.839	0.070	**1.520**	52.098	4.736	-2.209	3.313	**28.463**	
11	126	1.098	1.098	1.098	4.836	0.882	0.163	**1.446**	34.266	4.836	-2.321	2.811	**17.621**	
12	138	1.089	1.088	1.088	4.927	0.921	0.248	**1.385**	23.704	4.927	-2.427	2.354	**11.531**	
13	150	1.079	1.078	1.078	5.011	0.964	0.325	**1.334**	17.119	5.011	-2.546	1.936	**7.931**	
14	162	1.073	1.073	1.073	5.088	0.989	0.397	**1.292**	12.830	5.088	-2.619	1.550	**5.711**	31194.359
15	174	1.065	1.066	1.066	5.159	1.025	0.463	**1.256**	9.930	5.159	-2.724	1.191	**4.291**	5462.503
16	186	1.060	1.062	1.062	5.226	1.043	0.525	**1.226**	7.904	5.226	-2.776	0.857	**3.355**	1272.904
17	198	1.057	1.059	1.059	5.288	1.062	0.584	**1.200**	6.447	5.288	-2.835	0.543	**2.721**	379.361
18	210	1.052	1.054	1.054	5.347	1.090	0.638	**1.177**	5.373	5.347	-2.922	0.248	**2.281**	139.408
19	222	1.048	1.050	1.050	5.403	1.113	0.690	**1.158**	4.564	5.403	-2.994	-0.031	**1.969**	61.111
20	234	1.044	1.046	1.046	5.455	1.138	0.739	**1.140**	3.943	5.455	-3.076	-0.295	**1.744**	31.029
21	246	1.042	1.043	1.043	5.505	1.158	0.786	**1.125**	3.457	5.505	-3.141	-0.546	**1.579**	17.787
22	258	1.038	1.040	1.040	5.553	1.183	0.830	**1.112**	3.071	5.553	-3.224	-0.785	**1.456**	11.263
23	270	1.036	1.037	1.037	5.598	1.207	0.872	**1.101**	2.761	5.598	-3.309	-1.013	**1.363**	7.735
24	282	1.034	1.035	1.035	5.642	1.221	0.913	**1.090**	2.509	5.642	-3.355	-1.231	**1.292**	5.674
25	294	1.032	1.032	1.032	5.684	1.243	0.952	**1.081**	2.301	5.684	-3.436	-1.440	**1.237**	4.392
26	306	1.030	1.030	1.030	5.724	1.264	0.989	**1.073**	2.129	5.724	-3.512	-1.641	**1.194**	3.551
27	318	1.028	1.029	1.029	5.762	1.275	1.025	**1.066**	1.984	5.762	-3.550	-1.834	**1.160**	2.975
28	330	1.027	1.027	1.027	5.799	1.290	1.059	**1.059**	1.861	5.799	-3.606	-2.020	**1.133**	2.565
29	342	1.024	1.025	1.025	5.835	1.312	1.092	**1.053**	1.757	5.835	-3.688	-2.199	**1.111**	2.264
30	354	1.022	1.023	1.023	5.869	1.332	1.124	**1.048**	1.668	5.869	-3.764	-2.372	**1.093**	2.038
31	366	1.021	1.022	1.022	5.903	1.350	1.155	**1.044**	1.591	5.903	-3.838	-2.539	**1.079**	1.864
32	378	1.020	1.020	1.020	5.935	1.365	1.186	**1.039**	1.525	5.935	-3.894	-2.701	**1.067**	1.728
33	390	1.018	1.019	1.019	5.966	1.386	1.215	**1.036**	1.467	5.966	-3.981	-2.858	**1.057**	1.619
34	402	1.017	1.018	1.018	5.996	1.399	1.243	**1.032**	1.417	5.996	-4.034	-3.010	**1.049**	1.531
35	414	1.017	1.017	1.017	6.026	1.406	1.270	**1.029**	1.372	6.026	-4.064	-3.158	**1.043**	1.459
36	426	1.016	1.017	1.017	6.054	1.414	1.297	**1.026**	1.333	6.054	-4.096	-3.301	**1.037**	1.400
37	438	1.015	1.015	1.015	6.082	1.441	1.323	**1.024**	1.299	6.082	-4.210	-3.440	**1.032**	1.350
38	450	1.013	1.014	1.014	6.109	1.459	1.348	**1.022**	1.269	6.109	-4.286	-3.576	**1.028**	1.308
39	462	1.012	1.013	1.013	6.136	1.475	1.372	**1.020**	1.242	6.136	-4.357	-3.708	**1.025**	1.273
40	474	1.011	1.012	1.012	6.161	1.489	1.396	**1.018**	1.218	6.161	-4.422	-3.837	**1.022**	1.242
41	486	1.010	1.011	1.011	6.186	1.502	1.419	**1.016**	1.196	6.186	-4.479	-3.962	**1.019**	1.216
42	498	1.009	1.011	1.011	6.211	1.513	1.442	**1.015**	1.177	6.211	-4.529	-4.084	**1.017**	1.193
43	510	1.008	1.010	1.010	6.234	1.522	1.464	**1.013**	1.160	6.234	-4.573	-4.204	**1.015**	1.174
44	522	1.007	1.010	1.010	6.258	1.533	1.486	**1.012**	1.144	6.258	-4.620	-4.321	**1.013**	1.156
45	534	1.006	1.009	1.009	6.280	1.544	1.507	**1.011**	1.131	6.280	-4.673	-4.435	**1.012**	1.141
46	546	1.005	1.009	1.009	6.303	1.556	1.528	**1.010**	1.118	6.303	-4.732	-4.546	**1.011**	1.128
47	558	1.004	1.008	1.008	6.324	1.570	1.548	**1.009**	1.107	6.324	-4.797	-4.655	**1.010**	1.116
48	570	1.003	1.008	1.008	6.346	1.584	1.568	**1.008**	1.097	6.346	-4.866	-4.762	**1.009**	1.105
49	582	1.002	1.007	1.007	6.366	1.598	1.587	**1.008**	1.088	6.366	-4.936	-4.866	**1.008**	1.096
50	594	1.002	1.007	1.007	6.387	1.612	1.606	**1.007**	1.080	6.387	-5.005	-4.969	**1.007**	1.088
51	606	1.002	1.006	1.006	6.407	1.626	1.625	**1.006**	1.072	6.407	-5.078	-5.069	**1.006**	1.080
52	618	1.001	1.006	1.006	6.426	1.641	1.643	**1.006**	1.066	6.426	-5.155	-5.168	**1.006**	1.073
53	630	1.001	1.005	1.005	6.446	1.657	1.661	**1.005**	1.060	6.446	-5.239	-5.264	**1.005**	1.067
54	642	1.001	1.005	1.005	6.465	1.675	1.679	**1.005**	1.054	6.465	-5.332	-5.359	**1.005**	1.062
55	654	1.001	1.004	1.004	6.483	1.693	1.696	**1.004**	1.049	6.483	-5.432	-5.452	**1.004**	1.057
56	666	1.000	1.004	1.004	6.501	1.712	1.713	**1.004**	1.045	6.501	-5.536	-5.543	**1.004**	1.052
57	678	1.000	1.004	1.004	6.519	1.731	1.729	**1.004**	1.041	6.519	-5.644	-5.632	**1.004**	1.048
58	690	1.000	1.003	1.003	6.537	1.750	1.746	**1.003**	1.037	6.537	-5.753	-5.720	**1.003**	1.044
59	702	1.000			6.554		1.762	**1.003**	1.034	6.554		-5.807	**1.003**	1.041
60	714	1.000			6.571		1.778	**1.003**	1.031	6.571		-5.892	**1.003**	1.038

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

TT, WL, LMWL, LM, TP, CO
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2013	SELECTED ULTIMATE LOSS	SELECTED NOMINAL UNPAID LOSS	DISCOUNT FACTOR AT 4.0%	SELECTED DISCOUNTED UNPAID LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		0	0		100.0%		
1977	1,465,551	9,437	9,441	4	89.8%	4	0.644
1978	1,553,484	10,549	10,556	7	89.1%	6	0.679
1979	1,646,693	9,859	9,867	8	88.3%	7	0.599
1980	1,745,494	10,637	10,647	10	87.5%	9	0.610
1981	1,826,711	10,144	10,156	12	86.5%	10	0.556
1982	2,061,263	12,403	12,421	18	85.9%	16	0.603
1983	2,173,213	11,832	11,853	21	85.4%	18	0.545
1984	2,314,385	12,506	12,533	27	85.1%	23	0.542
1985	2,444,242	12,095	12,126	32	84.6%	27	0.496
1986	2,644,132	12,486	12,527	41	84.5%	34	0.474
1987	2,911,888	16,143	16,206	63	84.1%	53	0.557
1988	3,191,151	16,952	17,031	80	83.7%	67	0.534
1989	3,341,117	17,015	17,109	94	83.1%	78	0.512
1990	3,644,538	15,564	15,666	102	82.7%	84	0.430
1991	3,852,022	15,676	15,799	123	82.6%	102	0.410
1992	3,944,342	16,083	16,236	153	82.6%	126	0.412
1993	4,020,534	14,603	14,773	171	82.9%	141	0.367
1994	4,272,082	14,752	14,961	209	82.9%	174	0.350
1995	4,432,599	13,502	13,738	237	83.2%	197	0.310
1996	4,487,291	13,662	13,961	298	83.5%	249	0.311
1997	4,623,816	13,478	13,842	364	83.6%	304	0.299
1998	4,816,176	15,196	15,700	505	83.6%	422	0.326
1999	5,047,597	15,689	16,360	671	84.2%	565	0.324
2000	5,318,217	17,878	18,845	968	84.4%	817	0.354
2001	5,597,545	20,260	21,688	1,427	84.9%	1,211	0.387
2002	5,822,846	18,261	19,893	1,632	84.9%	1,385	0.342
2003	6,004,956	21,172	23,527	2,355	84.7%	1,996	0.392
2004	6,183,507	17,788	20,285	2,497	84.3%	2,104	0.328
2005	6,388,250	16,815	19,819	3,003	84.0%	2,523	0.310
2006	6,653,696	14,606	18,207	3,601	84.0%	3,025	0.274
2007	6,915,410	15,888	20,838	4,950	84.3%	4,171	0.301
2008	7,073,199	14,903	21,174	6,271	84.4%	5,295	0.299
2009	7,109,910	15,709	24,078	8,369	84.8%	7,094	0.339
2010	7,245,414	12,686	22,923	10,237	85.0%	8,704	0.316
2011	7,353,256	9,108	21,183	12,075	85.2%	10,288	0.288
2012	7,554,946	3,860	19,056	15,196	85.6%	13,009	0.252
2013	2,614,539	154	6,997	6,842	85.8%	5,871	0.268
2014		0	0				
TOTAL		509,350	592,023	82,673	84.9%	70,210	
EXLD PRIOR		509,350	592,023	82,673	84.9%	70,210	

(1) PROVIDED BY THE BWC; 2013 ADJUSTED TO PARTIAL YEAR
(2) SECTION 3, EXHIBIT 5, SHEET 3, COL. 2
(3) SECTION 3, EXHIBIT 5, SHEET 3, COL. 12; 2013 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 3, EXHIBIT 5, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

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

TT, WL, LMWL, LM, TP, CO
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	FISCAL YEAR ENDING 2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1977	4	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1978	7	2	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1979	8	2	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
1980	10	2	2	2	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
1981	12	2	2	2	2	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0
1982	18	3	2	2	2	2	2	1	1	1	0	0	0	0	0	0	0	0	0	0
1983	21	4	3	2	2	2	2	2	1	1	1	0	0	0	0	0	0	0	0	0
1984	27	5	4	3	2	2	2	2	2	1	1	1	0	0	0	0	0	0	0	0
1985	32	5	5	4	3	2	2	2	2	2	1	1	1	0	0	0	0	0	0	0
1986	41	8	6	5	4	3	2	2	2	2	2	1	1	1	0	0	0	0	0	0
1987	63	11	10	7	7	5	4	3	3	3	2	2	2	1	1	1	0	0	0	0
1988	80	13	11	11	8	7	5	5	3	3	3	3	2	2	1	1	1	0	0	1
1989	94	14	13	11	11	8	7	5	5	3	3	3	3	2	2	1	1	1	0	1
1990	102	16	13	12	10	10	7	7	5	4	3	3	3	2	2	2	1	1	1	1
1991	123	21	16	13	12	10	10	7	7	5	4	3	3	3	2	2	2	1	1	2
1992	153	26	21	16	13	12	11	10	7	7	5	4	3	3	3	2	2	2	1	3
1993	171	32	24	19	15	12	11	10	9	7	6	5	4	3	3	2	2	2	1	4
1994	209	37	32	24	20	15	12	11	10	9	7	6	5	4	3	3	2	2	2	5
1995	237	45	34	29	22	18	14	11	11	9	8	6	6	4	4	3	3	2	2	7
1996	298	57	45	34	30	22	18	14	12	11	9	9	6	6	4	4	3	3	2	9
1997	364	68	57	45	34	30	22	18	14	11	11	9	9	6	6	4	4	3	3	11
1998	505	92	78	65	51	38	34	25	21	16	13	12	10	10	7	7	5	4	3	15
1999	671	145	96	81	67	53	40	35	26	21	16	14	13	11	10	7	7	5	4	19
2000	968	195	167	110	93	78	61	46	40	30	25	19	16	14	12	12	8	8	6	27
2001	1,427	314	225	192	127	107	89	70	53	46	35	28	22	18	17	14	13	10	9	38
2002	1,632	323	288	206	176	117	98	82	65	49	43	32	26	20	17	15	13	12	9	43
2003	2,355	449	378	336	241	205	136	115	96	75	57	50	37	30	23	19	18	15	14	61
2004	2,497	419	396	333	296	212	181	120	101	84	66	50	44	33	27	20	17	16	13	67
2005	3,003	528	416	393	330	294	210	180	119	100	84	66	50	43	33	27	20	17	16	79
2006	3,601	675	515	405	383	322	286	205	175	116	98	81	64	48	42	32	26	20	16	92
2007	4,950	993	741	565	445	420	354	314	225	192	127	107	89	71	53	47	35	28	22	120
2008	6,271	1,260	1,006	751	573	450	426	358	318	228	195	129	109	91	71	54	47	35	29	143
2009	8,369	1,774	1,325	1,058	789	602	474	448	376	335	240	205	136	114	95	75	57	50	37	181
2010	10,237	2,173	1,709	1,276	1,019	761	580	457	431	363	323	231	197	131	110	92	72	54	48	210
2011	12,075	2,557	2,020	1,589	1,187	947	707	539	424	401	337	300	215	183	122	102	85	67	51	240
2012	15,196	3,467	2,484	1,963	1,544	1,153	920	687	524	412	390	328	291	209	178	118	100	83	65	282
2013	6,842	3,062	2,459	1,761	1,392	1,095	818	653	487	372	292	276	232	207	148	126	84	71	59	246
TOTAL	82,673	18,798	14,604	11,329	8,912	7,020	5,549	4,446	3,576	2,920	2,407	1,984	1,598	1,271	997	793	628	513	416	1,908

(1) SECTION 3, EXHIBIT 5, SHEET 1, COL. 4
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 5, SHEET 23

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

TT, WL, LMWL, LM, TP, CO
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
		FISCAL YEAR ENDING																		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1957	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1958	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1959	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1960	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1961	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1962	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1963	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1964	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1965	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1966	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1967	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1968	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1969	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1970	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1971	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1972	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1973	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1974	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1975	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1976	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(1) BASED ON SECTION 3, EXHIBIT 5, SHEET 39, ROW 8
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 5, SHEET 23

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

TT, WL, LMWL, LM, TP, CO
(000's)

SELECTION OF ULTIMATE LOSS & ALAE

ACCIDENT YEAR	PAYROLL	PAID LOSS @ 6/30/13	INCURRED LOSS @ 6/30/13	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT PAID	LOSS DEVELOPMENT INCURRED	BORNHUETTER-FERGUSON PAID	BORNHUETTER-FERGUSON INCURRED	CUM. PAID FREQ/SEV AY DEV.	PAID INCR. FREQ/SEV AY DEV.	INCR. INDEX PAYMENT METHOD	PAID INCR. TRENDED FREQ/SEV	SELECTED ULTIMATE LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
PRIOR												-	
1977	1,465,551	9,437	9,437	9,441	9,437	9,441	9,437					9,441	0.644
1978	1,553,484	10,549	10,549	10,556	10,549	10,556	10,549					10,556	0.679
1979	1,646,693	9,859	9,859	9,867	9,859	9,867	9,859					9,867	0.599
1980	1,745,494	10,637	10,637	10,647	10,634	10,647	10,634					10,647	0.610
1981	1,826,711	10,144	10,144	10,156	10,144	10,156	10,144					10,156	0.556
1982	2,061,263	12,403	12,415	12,421	12,415	12,421	12,415	12,421	12,421	12,421		12,421	0.603
1983	2,173,213	11,832	11,832	11,853	11,835	11,853	11,835	11,859	11,849	11,860		11,853	0.545
1984	2,314,385	12,506	12,507	12,533	12,504	12,533	12,504	12,540	12,544	12,543		12,533	0.542
1985	2,444,242	12,095	12,095	12,126	12,095	12,126	12,095	12,140	12,114	12,149		12,126	0.496
1986	2,644,132	12,486	12,503	12,527	12,510	12,527	12,510	12,544	12,576	12,557		12,527	0.474
1987	2,911,888	16,143	16,170	16,206	16,167	16,206	16,167	16,238	16,215	16,240		16,206	0.557
1988	3,191,151	16,952	16,972	17,031	17,008	17,031	17,008	17,074	17,118	17,085		17,031	0.534
1989	3,341,117	17,015	17,015	17,109	17,036	17,109	17,036	17,153	17,212	17,175		17,109	0.512
1990	3,644,538	15,564	15,609	15,666	15,640	15,666	15,640	15,700	15,835	15,735		15,666	0.430
1991	3,852,022	15,676	15,709	15,799	15,729	15,799	15,729	15,831	16,045	15,871		15,799	0.410
1992	3,944,342	16,083	16,135	16,236	16,146	16,236	16,146	16,268	16,339	16,324		16,236	0.412
1993	4,020,534	14,603	14,655	14,773	14,737	14,778	14,740	14,804	14,954	14,903		14,773	0.367
1994	4,272,082	14,752	14,778	14,961	14,902	14,965	14,905	14,994	15,076	15,086		14,961	0.350
1995	4,432,599	13,502	13,525	13,738	13,629	13,759	13,639	13,762	13,665	13,880		13,738	0.310
1996	4,487,291	13,662	13,808	13,961	13,937	13,965	13,940	13,983	14,565	14,117		13,961	0.311
1997	4,623,816	13,478	13,647	13,842	13,851	13,864	13,864	13,872	14,380	13,975		13,842	0.299
1998	4,816,176	15,196	15,395	15,700	15,748	15,691	15,740	15,746	16,156	15,770		15,700	0.326
1999	5,047,597	15,689	15,911	16,360	16,424	16,365	16,426	16,411	16,892	16,487		16,360	0.324
2000	5,318,217	17,878	18,124	18,845	18,747	18,784	18,711	18,911	19,655	18,913		18,845	0.354
2001	5,597,545	20,260	20,633	21,688	21,687	21,444	21,507	21,758	22,821	21,545		21,688	0.387
2002	5,822,846	18,261	18,545	19,893	19,431	19,796	19,398	19,956	20,609	19,706		19,893	0.342
2003	6,004,956	21,172	21,541	23,561	22,739	23,225	22,608	23,633	23,924	22,968		23,527	0.392
2004	6,183,507	17,788	18,285	20,256	19,570	20,397	19,691	20,321	20,857	19,916		20,285	0.328
2005	6,388,250	16,815	17,810	19,733	19,419	20,019	19,605	19,793	21,594	19,299		19,819	0.310
2006	6,653,696	14,606	15,519	17,855	16,964	18,735	17,451	17,913	19,452	17,375		18,207	0.274
2007	6,915,410	15,888	16,801	20,571	18,986	21,106	19,439	20,638	22,166	19,491		20,838	0.301
2008	7,073,199	14,903	16,306	20,839	18,978	21,397	19,515	20,907	23,986	19,239		21,174	0.299
2009	7,109,910	15,709	17,742	24,601	21,846	23,854	21,975	24,694	28,348	21,022		24,078	0.339
2010	7,245,414	12,686	14,973	23,443	19,711	22,793	20,268	23,387	27,719	19,056		22,923	0.316
2011	7,353,256	9,108	12,293	21,797	18,506	21,115	19,218	21,751	25,981	16,697		21,183	0.288
2012	7,554,946	3,860	6,116	15,703	12,130	19,056	16,106	15,779	16,886	13,368		19,056	0.252
2013	5,229,078	154	1,469	4,902	8,797	13,994	13,372	5,373	4,864	9,030		13,994	0.268
2014	5,307,514					14,861	14,861					14,861	0.280
TOTAL		509,350	527,462	587,199	570,447	614,138	596,687	538,155	564,823	521,802		613,881	
EXLD PRIOR		509,350	527,462	587,199	570,447	614,138	596,687	538,155	564,823	521,802		613,881	
EXLD PRIOR & 2014		509,350	527,462	587,199	570,447	599,277	581,825	538,155	564,823	521,802		599,020	

(1) PROVIDED BY THE BWC
(2) BASED ON DATA FROM THE BWC
(3) BASED ON DATA FROM THE BWC
(4) SECTION 3, EXHIBIT 5, SHEET 4, COL. 4
(5) SECTION 3, EXHIBIT 5, SHEET 5, COL. 4
(6) SECTION 3, EXHIBIT 5, SHEET 6, COL. 8
(7) SECTION 3, EXHIBIT 5, SHEET 7, COL. 8
(8) SECTION 3, EXHIBIT 5, SHEET 8, COL. 8
(9) SECTION 3, EXHIBIT 5, SHEET 9
(10) SECTION 3, EXHIBIT 5, SHEET 12, COL. 10
(11) N/A
(12) SELECTED BY DELOITTE CONSULTING
(13) = [(12) / (1)] x 100

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

TT, WL, LMWL, LM, TP, CO
(000's)

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/13	PAID LOSS	PAID LDF	INDICATED ULTIMATE @ 6/30/13	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	438	9,437	1.000	9,441	0.644
1978	426	10,549	1.001	10,556	0.679
1979	414	9,859	1.001	9,867	0.599
1980	402	10,637	1.001	10,647	0.610
1981	390	10,144	1.001	10,156	0.556
1982	378	12,403	1.001	12,421	0.603
1983	366	11,832	1.002	11,853	0.545
1984	354	12,506	1.002	12,533	0.542
1985	342	12,095	1.003	12,126	0.496
1986	330	12,486	1.003	12,527	0.474
1987	318	16,143	1.004	16,206	0.557
1988	306	16,952	1.005	17,031	0.534
1989	294	17,015	1.006	17,109	0.512
1990	282	15,564	1.007	15,666	0.430
1991	270	15,676	1.008	15,799	0.410
1992	258	16,083	1.010	16,236	0.412
1993	246	14,603	1.012	14,773	0.367
1994	234	14,752	1.014	14,961	0.350
1995	222	13,502	1.018	13,738	0.310
1996	210	13,662	1.022	13,961	0.311
1997	198	13,478	1.027	13,842	0.299
1998	186	15,196	1.033	15,700	0.326
1999	174	15,689	1.043	16,360	0.324
2000	162	17,878	1.054	18,845	0.354
2001	150	20,260	1.070	21,688	0.387
2002	138	18,261	1.089	19,893	0.342
2003	126	21,172	1.113	23,561	0.392
2004	114	17,788	1.139	20,256	0.328
2005	102	16,815	1.174	19,733	0.309
2006	90	14,606	1.222	17,855	0.268
2007	78	15,888	1.295	20,571	0.297
2008	66	14,903	1.398	20,839	0.295
2009	54	15,709	1.566	24,601	0.346
2010	42	12,686	1.848	23,443	0.324
2011	30	9,108	2.393	21,797	0.296
2012	18	3,860	4.068	15,703	0.208
2013	6	154	31.733	4,902	0.094
2014	0				
TOTAL		509,350		587,199	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) BASED ON DATA FROM THE BWC
(3) SECTION 3, EXHIBIT 5, SHEET 20, COL. 6
(4) = (2) x (3)
(5) = (4) / PAYROLL x 100

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

TT, WL, LMWL, LM, TP, CO
(000's)

INCURRED LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/13	INCURRED LOSS	INCURRED LDF	INDICATED ULTIMATE @ 6/30/13	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	438	9,437	1.000	9,437	0.644
1978	426	10,549	1.000	10,549	0.679
1979	414	9,859	1.000	9,859	0.599
1980	402	10,637	1.000	10,634	0.609
1981	390	10,144	1.000	10,144	0.555
1982	378	12,415	1.000	12,415	0.602
1983	366	11,832	1.000	11,835	0.545
1984	354	12,507	1.000	12,504	0.540
1985	342	12,095	1.000	12,095	0.495
1986	330	12,503	1.000	12,510	0.473
1987	318	16,170	1.000	16,167	0.555
1988	306	16,972	1.002	17,008	0.533
1989	294	17,015	1.001	17,036	0.510
1990	282	15,609	1.002	15,640	0.429
1991	270	15,709	1.001	15,729	0.408
1992	258	16,135	1.001	16,146	0.409
1993	246	14,655	1.006	14,737	0.367
1994	234	14,778	1.008	14,902	0.349
1995	222	13,525	1.008	13,629	0.307
1996	210	13,808	1.009	13,937	0.311
1997	198	13,647	1.015	13,851	0.300
1998	186	15,395	1.023	15,748	0.327
1999	174	15,911	1.032	16,424	0.325
2000	162	18,124	1.034	18,747	0.353
2001	150	20,633	1.051	21,687	0.387
2002	138	18,545	1.048	19,431	0.334
2003	126	21,541	1.056	22,739	0.379
2004	114	18,285	1.070	19,570	0.316
2005	102	17,810	1.090	19,419	0.304
2006	90	15,519	1.093	16,964	0.255
2007	78	16,801	1.130	18,986	0.275
2008	66	16,306	1.164	18,978	0.268
2009	54	17,742	1.231	21,846	0.307
2010	42	14,973	1.316	19,711	0.272
2011	30	12,293	1.505	18,506	0.252
2012	18	6,116	1.983	12,130	0.161
2013	6	1,469	5.989	8,797	0.168
2014	0				
TOTAL		527,462		570,447	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) BASED ON DATA FROM THE BWC
(3) SECTION 3, EXHIBIT 5, SHEET 20, COL. 9
(4) = (2) x (3)
(5) = (4) / PAYROLL x 100

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

TT, WL, LMWL, LM, TP, CO
(000's)

PAID BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	INITIAL EXPECTED DOLLARS	EXPECTED % OF PAID LOSS	EXPECTED PAID LOSS	ACTUAL PAID LOSS	EXPECTED UNPAID LOSS	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551	0.645	9,450	100.0%	9,445	9,437	4	9,441	0.644
1978	1,553,484	0.680	10,565	99.9%	10,559	10,549	7	10,556	0.679
1979	1,646,693	0.600	9,874	99.9%	9,867	9,859	8	9,867	0.599
1980	1,745,494	0.611	10,658	99.9%	10,647	10,637	10	10,647	0.610
1981	1,826,711	0.557	10,166	99.9%	10,154	10,144	12	10,156	0.556
1982	2,061,263	0.603	12,423	99.9%	12,405	12,403	18	12,421	0.603
1983	2,173,213	0.546	11,868	99.8%	11,847	11,832	21	11,853	0.545
1984	2,314,385	0.541	12,528	99.8%	12,500	12,506	27	12,533	0.542
1985	2,444,242	0.497	12,142	99.7%	12,110	12,095	32	12,126	0.496
1986	2,644,132	0.473	12,515	99.7%	12,474	12,486	41	12,527	0.474
1987	2,911,888	0.556	16,194	99.6%	16,131	16,143	63	16,206	0.557
1988	3,191,151	0.534	17,032	99.5%	16,952	16,952	80	17,031	0.534
1989	3,341,117	0.512	17,121	99.4%	17,027	17,015	94	17,109	0.512
1990	3,644,538	0.430	15,668	99.4%	15,566	15,564	102	15,666	0.430
1991	3,852,022	0.410	15,780	99.2%	15,657	15,676	123	15,799	0.410
1992	3,944,342	0.412	16,237	99.1%	16,085	16,083	153	16,236	0.412
1993	4,020,534	0.378	15,208	98.8%	15,032	14,603	176	14,778	0.368
1994	4,272,082	0.357	15,270	98.6%	15,056	14,752	214	14,965	0.350
1995	4,432,599	0.337	14,933	98.3%	14,675	13,502	257	13,759	0.310
1996	4,487,291	0.316	14,171	97.9%	13,868	13,662	303	13,965	0.311
1997	4,623,816	0.318	14,708	97.4%	14,321	13,478	387	13,864	0.300
1998	4,816,176	0.320	15,419	96.8%	14,923	15,196	496	15,691	0.326
1999	5,047,597	0.327	16,486	95.9%	15,810	15,689	676	16,365	0.324
2000	5,318,217	0.332	17,657	94.9%	16,750	17,878	907	18,784	0.353
2001	5,597,545	0.321	17,985	93.4%	16,801	20,260	1,183	21,444	0.383
2002	5,822,846	0.321	18,710	91.8%	17,174	18,261	1,535	19,796	0.340
2003	6,004,956	0.337	20,245	89.9%	18,192	21,172	2,053	23,225	0.387
2004	6,183,507	0.346	21,414	87.8%	18,805	17,788	2,609	20,397	0.330
2005	6,388,250	0.339	21,665	85.2%	18,462	16,815	3,203	20,019	0.313
2006	6,653,696	0.341	22,688	81.8%	18,560	14,606	4,128	18,735	0.282
2007	6,915,410	0.331	22,919	77.2%	17,702	15,888	5,217	21,106	0.305
2008	7,073,199	0.322	22,798	71.5%	16,304	14,903	6,494	21,397	0.303
2009	7,109,910	0.317	22,533	63.9%	14,388	15,709	8,145	23,854	0.335
2010	7,245,414	0.304	22,026	54.1%	11,919	12,686	10,107	22,793	0.315
2011	7,353,256	0.280	20,625	41.8%	8,618	9,108	12,007	21,115	0.287
2012	7,554,946	0.267	20,149	24.6%	4,953	3,860	15,196	19,056	0.252
2013	5,229,078	0.273	14,289	3.2%	450	154	13,839	13,994	0.268
2014	5,307,514	0.280	14,861	0.0%			14,861	14,861	0.280
TOTAL			616,978		512,190	509,350	104,788	614,138	

(1)	PROVIDED BY THE BWC	(6)	BASED ON DATA FROM THE BWC
(2)	SECTION 3, EXHIBIT 5, SHEET 19, COL. 14	(7)	= (3) x [1 - (4)]
(3)	= [(1) x (2)] / 100	(8)	= (6) + (7)
(4)	= 1 / SECTION 3, EXHIBIT 5, SHEET 4, COL. 3	(9)	= [(8) / (1)] x 100
(5)	= (3) x (4)		

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

TT, WL, LMWL, LM, TP, CO
(000's)

INCURRED BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	INITIAL EXPECTED DOLLARS	EXPECTED % OF REPORTED LOSS	EXPECTED REPORTED LOSS	ACTUAL REPORTED LOSS	EXPECTED UNREPORTED LOSS	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551	0.645	9,450	100.0%	9,450	9,437	0	9,437	0.644
1978	1,553,484	0.680	10,565	100.0%	10,565	10,549	0	10,549	0.679
1979	1,646,693	0.600	9,874	100.0%	9,874	9,859	0	9,859	0.599
1980	1,745,494	0.611	10,658	100.0%	10,661	10,637	(3)	10,634	0.609
1981	1,826,711	0.557	10,166	100.0%	10,166	10,144	(0)	10,144	0.555
1982	2,061,263	0.603	12,423	100.0%	12,423	12,415	(0)	12,415	0.602
1983	2,173,213	0.546	11,868	100.0%	11,865	11,832	3	11,835	0.545
1984	2,314,385	0.541	12,528	100.0%	12,532	12,507	(4)	12,504	0.540
1985	2,444,242	0.497	12,142	100.0%	12,141	12,095	1	12,095	0.495
1986	2,644,132	0.473	12,515	100.0%	12,509	12,503	6	12,510	0.473
1987	2,911,888	0.556	16,194	100.0%	16,197	16,170	(3)	16,167	0.555
1988	3,191,151	0.534	17,032	99.8%	16,996	16,972	36	17,008	0.533
1989	3,341,117	0.512	17,121	99.9%	17,100	17,015	22	17,036	0.510
1990	3,644,538	0.430	15,668	99.8%	15,637	15,609	31	15,640	0.429
1991	3,852,022	0.410	15,780	99.9%	15,759	15,709	20	15,729	0.408
1992	3,944,342	0.412	16,237	99.9%	16,226	16,135	11	16,146	0.409
1993	4,020,534	0.378	15,208	99.4%	15,123	14,655	84	14,740	0.367
1994	4,272,082	0.357	15,270	99.2%	15,143	14,778	127	14,905	0.349
1995	4,432,599	0.337	14,933	99.2%	14,819	13,525	114	13,639	0.308
1996	4,487,291	0.316	14,171	99.1%	14,039	13,808	132	13,940	0.311
1997	4,623,816	0.318	14,708	98.5%	14,490	13,647	217	13,864	0.300
1998	4,816,176	0.320	15,419	97.8%	15,073	15,395	346	15,740	0.327
1999	5,047,597	0.327	16,486	96.9%	15,970	15,911	515	16,426	0.325
2000	5,318,217	0.332	17,657	96.7%	17,070	18,124	587	18,711	0.352
2001	5,597,545	0.321	17,985	95.1%	17,111	20,633	874	21,507	0.384
2002	5,822,846	0.321	18,710	95.4%	17,857	18,545	853	19,398	0.333
2003	6,004,956	0.337	20,245	94.7%	19,178	21,541	1,067	22,608	0.376
2004	6,183,507	0.346	21,414	93.4%	20,008	18,285	1,406	19,691	0.318
2005	6,388,250	0.339	21,665	91.7%	19,870	17,810	1,795	19,605	0.307
2006	6,653,696	0.341	22,688	91.5%	20,756	15,519	1,932	17,451	0.262
2007	6,915,410	0.331	22,919	88.5%	20,281	16,801	2,638	19,439	0.281
2008	7,073,199	0.322	22,798	85.9%	19,589	16,306	3,210	19,515	0.276
2009	7,109,910	0.317	22,533	81.2%	18,299	17,742	4,234	21,975	0.309
2010	7,245,414	0.304	22,026	76.0%	16,732	14,973	5,295	20,268	0.280
2011	7,353,256	0.280	20,625	66.4%	13,700	12,293	6,924	19,218	0.261
2012	7,554,946	0.267	20,149	50.4%	10,160	6,116	9,989	16,106	0.213
2013	5,229,078	0.273	14,289	16.7%	2,386	1,469	11,904	13,372	0.256
2014	5,307,514	0.280	14,861	0.0%			14,861	14,861	0.280
TOTAL			616,978		547,754	527,462	69,224	596,687	

(1) PROVIDED BY THE BWC
(2) SECTION 3, EXHIBIT 5, SHEET 19, COL. 14
(3) = [(1) x (2)] / 100
(4) = 1 / SECTION 3, EXHIBIT 5, SHEET 5, COL. 3
(5) = (3) x (4)
(6) BASED ON DATA FROM THE BWC
(7) = (3) x [1 - (4)]
(8) = (6) + (7)
(9) = [(8) / (1)] x 100

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

TT, WL, LMWL, LM, TP, CO
(000's)

CUMULATIVE PAID FREQUENCY SEVERITY METHOD

ACCIDENT YEAR	PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	$ WHOLE PAID SEVERITY	PAID SEVERITY LDF	$ WHOLE ULTIMATE SEVERITY	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551		1.000			1.001			
1978	1,553,484		1.000			1.001			
1979	1,646,693		1.000			1.001			
1980	1,745,494		1.000			1.001			
1981	1,826,711		1.000			1.001			
1982	2,061,263	894	1.000	894	13,873	1.001	13,893	12,421	0.603
1983	2,173,213	923	1.000	923	12,819	1.002	12,848	11,859	0.546
1984	2,314,385	945	1.000	945	13,234	1.003	13,270	12,540	0.542
1985	2,444,242	1,055	1.000	1,055	11,464	1.004	11,507	12,140	0.497
1986	2,644,132	1,092	1.000	1,092	11,434	1.005	11,487	12,544	0.474
1987	2,911,888	1,085	1.000	1,085	14,878	1.006	14,966	16,238	0.558
1988	3,191,151	1,242	1.000	1,242	13,649	1.007	13,747	17,074	0.535
1989	3,341,117	1,322	1.000	1,322	12,870	1.008	12,975	17,153	0.513
1990	3,644,538	1,280	1.000	1,280	12,160	1.009	12,266	15,700	0.431
1991	3,852,022	1,272	1.000	1,272	12,324	1.010	12,446	15,831	0.411
1992	3,944,342	1,351	1.000	1,351	11,905	1.012	12,042	16,268	0.412
1993	4,020,534	1,417	1.000	1,417	10,305	1.014	10,447	14,804	0.368
1994	4,272,082	1,337	1.000	1,337	11,033	1.016	11,215	14,994	0.351
1995	4,432,599	1,280	1.000	1,280	10,548	1.019	10,751	13,762	0.310
1996	4,487,291	1,249	1.000	1,249	10,939	1.023	11,195	13,983	0.312
1997	4,623,816	1,106	1.000	1,107	12,186	1.029	12,537	13,872	0.300
1998	4,816,176	1,038	1.001	1,039	14,639	1.036	15,160	15,746	0.327
1999	5,047,597	1,156	1.001	1,157	13,572	1.045	14,185	16,411	0.325
2000	5,318,217	1,198	1.001	1,200	14,923	1.056	15,762	18,911	0.356
2001	5,597,545	1,189	1.002	1,191	17,040	1.072	18,270	21,758	0.389
2002	5,822,846	1,087	1.003	1,090	16,799	1.090	18,313	19,956	0.343
2003	6,004,956	1,090	1.004	1,094	19,424	1.112	21,597	23,633	0.394
2004	6,183,507	1,025	1.006	1,031	17,354	1.136	19,716	20,321	0.329
2005	6,388,250	968	1.007	975	17,371	1.169	20,302	19,793	0.310
2006	6,653,696	850	1.009	858	17,184	1.215	20,878	17,913	0.269
2007	6,915,410	849	1.012	860	18,714	1.283	24,010	20,638	0.298
2008	7,073,199	794	1.015	806	18,770	1.382	25,931	20,907	0.296
2009	7,109,910	725	1.021	740	21,667	1.540	33,370	24,694	0.347
2010	7,245,414	655	1.030	675	19,368	1.789	34,653	23,387	0.323
2011	7,353,256	570	1.055	602	15,979	2.263	36,153	21,751	0.296
2012	7,554,946	461	1.143	527	8,373	3.577	29,947	15,779	0.209
2013	5,229,078	55	4.286	236	2,809	8.114	22,792	5,373	0.103
2014									
TOTAL		32,560		32,929				538,155	

(1) PROVIDED BY THE BWC
(2) BASED ON DATA FROM THE BWC
(3) SECTION 3, EXHIBIT 5, SHEET 20, COL. 12
(4) = (2) x (3)
(5) SECTION 3, EXHIBIT 5, SHEET 4, COL. 2 / (2) x 1000
(6) SECTION 3, EXHIBIT 5, SHEET 20, COL. 15
(7) = (5) x (6)
(8) = [(4) x (7)] / 1000
(9) = [(8) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
TT, WL, LMWL, LM, TP, CO

PAID INCREMENTAL FREQUENCY SEVERITY ACCIDENT YEAR DEVELOPMENT METHOD (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	TAIL	INDICATED ULTIMATE
1977																																						-	-
1978																																						-	-
1979																																						-	-
1980																																						-	-
1981																																						-	-
1982	229	1,363	1,749	1,789	1,972	1,131	983	703	543	461	334	286	192	135	91	140	37	52	20	16	18	20	15	10	22	15	10	9	17	19	12	10						18	12,421
1983	209	1,215	2,061	2,133	1,310	1,114	904	711	543	455	370	232	124	111	65	106	43	13	23	15	25	22	19	4	2	1	1	1	1	0	0	0						17	11,849
1984	239	1,699	2,775	1,677	1,558	1,260	861	565	474	373	283	188	118	56	40	33	44	35	50	30	4	3	5	14	0	9	30	41	22	17	11	9						18	12,544
1985	374	1,996	2,213	1,725	1,481	1,188	850	585	558	391	237	100	51	90	38	60	42	14	3	14	21	33	6	19	0	1	1	1	1	1	1	1						18	12,114
1986	336	1,868	2,257	1,752	1,414	1,200	996	780	519	338	280	174	160	88	47	11	12	12	22	26	49	54	9	3	0	12	35	30	24	22	14	11						18	12,576
1987	353	2,197	3,233	2,423	2,104	1,822	1,227	856	521	390	255	160	88	96	67	43	88	76	52	25	0	13	16	1	0	23	14	14	12	11	7	5						24	16,215
1988	445	2,575	3,344	2,583	1,955	1,625	1,401	929	524	408	296	169	127	98	64	46	26	23	50	48	45	30	44	42	34	21	31	33	26	24	16	12						25	17,118
1989	477	2,799	3,681	2,558	1,858	1,393	1,082	666	506	352	382	201	213	125	89	119	116	77	119	96	63	11	5	15	15	22	33	35	28	26	17	13						25	17,212
1990	492	2,865	3,358	2,341	1,889	1,184	893	480	313	300	193	195	165	138	211	139	106	74	67	21	15	66	27	30	20	29	43	46	36	34	22	17						23	15,835
1991	599	4,255	2,986	2,285	1,551	1,128	669	525	405	183	134	144	100	103	76	101	91	90	72	36	57	45	41	38	25	36	54	57	45	42	27	22						23	16,045
1992	588	4,297	3,238	2,249	1,438	919	708	592	378	305	229	153	143	173	133	113	67	113	107	72	28	39	25	23	15	22	32	34	27	25	17	13						24	16,339
1993	797	4,735	3,039	1,711	1,044	695	500	364	371	213	143	123	147	181	94	106	99	75	72	48	46	47	30	27	18	26	39	42	33	31	20	16						22	14,954
1994	691	4,600	2,813	1,518	1,071	897	755	397	347	347	298	210	140	224	192	99	35	40	30	47	37	38	24	22	15	21	32	34	27	25	16	13						22	15,076
1995	689	4,283	2,424	1,388	1,050	917	634	440	315	286	335	231	175	143	49	34	45	38	26	19	15	16	10	9	6	9	13	14	11	10	7	5						20	13,665
1996	676	4,276	2,339	1,472	895	777	596	349	321	296	200	216	237	283	237	210	145	137	136	100	79	82	52	47	31	45	68	72	57	53	34	27						21	14,565
1997	722	3,938	2,384	1,414	1,236	824	541	509	380	324	310	237	153	119	111	145	131	118	118	86	68	71	45	41	27	39	59	62	49	46	30	23						21	14,380
1998	700	4,175	2,604	1,878	1,392	929	651	529	424	327	442	301	268	226	194	156	121	110	109	80	63	65	41	38	25	36	54	57	46	42	28	22						23	16,156
1999	816	4,844	2,745	1,807	1,197	987	817	565	332	317	326	329	214	204	190	168	130	118	118	86	68	70	44	41	27	39	58	62	49	46	30	23						25	16,892
2000	922	5,119	3,154	2,081	1,439	1,259	744	550	513	500	473	432	400	291	243	215	166	151	151	110	87	90	57	52	34	50	75	79	63	58	38	30						29	19,655
2001	978	5,449	3,467	2,548	1,789	1,489	1,150	906	684	641	411	377	371	361	301	267	206	187	186	136	107	111	70	64	43	62	92	98	78	72	47	37						33	22,821
2002	755	5,130	3,211	2,205	1,641	1,296	1,015	895	719	630	418	346	297	289	241	213	165	150	149	109	86	89	56	51	34	50	74	78	62	58	38	30						30	20,609
2003	978	5,583	4,095	2,636	2,194	1,752	1,245	1,096	698	471	424	353	303	294	245	217	168	153	152	111	88	91	57	52	35	51	75	80	63	59	38	30						35	23,924
2004	870	4,789	3,256	2,243	1,640	1,488	1,353	957	728	465	410	341	293	285	238	210	163	148	147	108	85	88	56	51	34	49	73	77	61	57	37	29						30	20,857
2005	953	5,033	3,303	1,990	1,706	1,249	992	827	763	630	555	463	397	386	322	285	221	200	199	146	115	119	75	69	46	66	99	105	83	77	50	39						31	21,594
2006	748	4,063	3,018	1,991	1,545	1,313	1,069	860	667	551	485	405	347	337	281	249	193	175	174	128	100	104	66	60	40	58	86	91	73	68	44	35						28	19,452
2007	840	4,846	3,168	2,444	1,795	1,619	1,176	946	733	606	534	445	382	371	310	274	212	192	192	140	111	115	72	66	44	64	95	101	80	74	48	38						32	22,166
2008	905	4,450	3,164	2,409	2,102	1,874	1,434	1,153	894	739	651	543	465	452	377	334	259	235	234	171	135	140	88	81	53	78	116	123	97	91	59	46						35	23,986
2009	942	4,917	4,204	3,083	2,563	2,161	1,654	1,330	1,031	852	751	626	537	522	435	386	298	271	270	197	155	161	102	93	62	90	134	141	112	105	68	53						41	28,348
2010	466	4,762	4,232	3,226	2,535	2,137	1,636	1,315	1,020	843	743	619	531	516	430	381	295	268	267	195	154	159	101	92	61	89	132	140	111	104	67	53						40	27,719
2011	439	4,475	4,194	2,981	2,342	1,975	1,512	1,215	942	779	686	572	490	477	398	352	273	247	246	180	142	147	93	85	56	82	122	129	103	96	62	49						38	25,981
2012	466	3,393	2,593	1,843	1,448	1,221	935	752	583	481	424	354	303	295	246	218	169	153	152	111	88	91	58	53	35	51	76	80	63	59	39	30						25	16,886
2013	154	973	744	529	415	350	268	216	167	138	122	101	87	85	71	62	48	44	44	32	25	26	17	15	10	15	22	23	18	17	11	9						7	4,864
Factors	6.300	0.764	0.711	0.786	0.843	0.765	0.804	0.775	0.826	0.881	0.833	0.858	0.972	0.834	0.886	0.774	0.907	0.997	0.732	0.788	1.037	0.632	0.913	0.662	1.456	1.491	1.057	0.794	0.932	0.651	0.784							Tail 1.001	

Example: AY 2008 Age 78 of 1,434 = 1,874 x 0.765 and AY 2008 Age 90 of 1,153 = 1,434 x 0.804

NOTE: FACTORS ARE FROM SECTION 3, EXHIBIT 5, SHEET 35

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

TT, WL, LMWL, LM, TP, CO
(000's)

INCREMENTAL INDEX PAYMENT METHOD

ACCIDENT YEAR	PAYROLL	PAID LOSS @ 6/30/13	INCREMENTAL PAID LOSS & ALAE PER AVG. WEEKLY BENEFIT & ULTIMATE CLAIMS: AS OF 6/30/13	FUTURE DEVELOP.	IMPLIED ULTIMATE	AVERAGE WEEKLY BENEFIT	SELECTED ULTIMATE CLAIMS	IMPLIED ULTIMATE LOSS	TAIL OF 1.001 DEVELOP.	IMPLIED ULTIMATE INCLD TAIL	IMPLIED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1977	1,465,551	9,437									
1978	1,553,484	10,549									
1979	1,646,693	9,859									
1980	1,745,494	10,637									
1981	1,826,711	10,144									
1982	2,061,263	12,403	68.150	-	68.150	203.57	894	12,403	18	12,421	0.603
1983	2,173,213	11,832	59.755	0.053	59.809	214.53	923	11,843	17	11,860	0.546
1984	2,314,385	12,506	58.872	0.087	58.959	224.79	945	12,525	18	12,543	0.542
1985	2,444,242	12,095	49.004	0.150	49.154	233.94	1,055	12,131	18	12,149	0.497
1986	2,644,132	12,486	47.618	0.200	47.818	240.13	1,092	12,539	18	12,557	0.475
1987	2,911,888	16,143	59.999	0.273	60.272	247.97	1,085	16,216	24	16,240	0.558
1988	3,191,151	16,952	52.896	0.339	53.235	258.03	1,242	17,060	25	17,085	0.535
1989	3,341,117	17,015	48.577	0.386	48.963	264.95	1,322	17,150	25	17,175	0.514
1990	3,644,538	15,564	44.085	0.420	44.505	275.82	1,280	15,713	23	15,735	0.432
1991	3,852,022	15,676	43.400	0.475	43.875	283.96	1,272	15,848	23	15,871	0.412
1992	3,944,342	16,083	40.039	0.542	40.581	297.32	1,351	16,301	24	16,324	0.414
1993	4,020,534	14,603	33.846	0.646	34.492	304.48	1,417	14,881	22	14,903	0.371
1994	4,272,082	14,752	35.196	0.745	35.942	313.48	1,337	15,064	22	15,086	0.353
1995	4,432,599	13,502	32.740	0.869	33.608	322.18	1,280	13,860	20	13,880	0.313
1996	4,487,291	13,662	32.792	1.041	33.833	333.58	1,249	14,096	21	14,117	0.315
1997	4,623,816	13,478	35.118	1.242	36.359	346.69	1,107	13,954	20	13,975	0.302
1998	4,816,176	15,196	40.376	1.465	41.841	362.22	1,039	15,747	23	15,770	0.327
1999	5,047,597	15,689	36.097	1.781	37.878	375.66	1,157	16,463	24	16,487	0.327
2000	5,318,217	17,878	38.232	2.155	40.387	389.68	1,200	18,886	27	18,913	0.356
2001	5,597,545	20,260	42.456	2.625	45.082	400.68	1,191	21,513	31	21,545	0.385
2002	5,822,846	18,261	40.633	3.151	43.784	412.31	1,090	19,677	29	19,706	0.338
2003	6,004,956	21,172	45.688	3.804	49.491	423.59	1,094	22,935	33	22,968	0.382
2004	6,183,507	17,788	39.406	4.649	44.055	437.83	1,031	19,887	29	19,916	0.322
2005	6,388,250	16,815	38.491	5.620	44.111	448.07	975	19,271	28	19,299	0.302
2006	6,653,696	14,606	36.655	6.884	43.539	464.44	858	17,350	25	17,375	0.261
2007	6,915,410	15,888	38.445	8.648	47.092	480.56	860	19,462	28	19,491	0.282
2008	7,073,199	14,903	37.996	10.983	48.979	486.64	806	19,211	28	19,239	0.272
2009	7,109,910	15,709	42.438	14.272	56.710	500.21	740	20,992	31	21,022	0.296
2010	7,245,414	12,686	37.200	18.598	55.797	505.21	675	19,028	28	19,056	0.263
2011	7,353,256	9,108	29.651	24.627	54.278	510.26	602	16,673	24	16,697	0.227
2012	7,554,946	3,860	13.738	33.775	47.514	527.10	533	13,349	19	13,368	0.177
2013	5,229,078	154	0.800	45.909	46.710	545.34	354	9,017	13	9,030	0.173
2014							390				
TOTAL		509,350					33,446	521,044	758	521,802	

(1) PROVIDED BY THE BWC
(2) BASED ON DATA FROM THE BWC
(3) = (2) / [(6) x (7)] x 1000
(4) SECTION 3, EXHIBIT 5, SHEET 21, COL. 6
(5) = (3) + (4)
(6) BASED ON HISTORICAL BENEFIT LEVELS
(7) SECTION 3, EXHIBIT 5, SHEET 13, COL. 14
(8) = (5) x (6) x (7) / 1,000
(9) = [TAIL - 1.0] x (8)
(10) = (8) + (9)
(11) = [(10) / (1)] x 100

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

TT, WL, LMWL, LM, TP, CO
(000's)

SELECTION OF ULTIMATE CLAIM COUNTS

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	IMPLIED FREQUENCY	ON-LEVEL FREQUENCY	5 YR IMPLIED FREQUENCY TREND	CUMULATIVE FREQUENCY TREND	ON-LEVEL TRENDED FREQUENCY	EXPECTED CLAIM FREQUENCY	EXPECTED ULTIMATE CLAIMS	SELECTED ULTIMATE CLAIMS	SELECTED CLAIM FREQUENCY
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1977	1,465,551	3.943	5,778,966		1.000					0.478					
1978	1,553,484	3.704	5,754,667		1.000					0.478					
1979	1,646,693	3.435	5,656,194		1.000					0.478					
1980	1,745,494	3.194	5,575,918		1.000					0.478					
1981	1,826,711	2.943	5,375,984		1.000					0.478					
1982	2,061,263	2.798	5,767,589	894	1.000	894	4.337%	1.550%		0.478	0.741%	4.337%	894	894	4.337%
1983	2,173,213	2.679	5,822,965	923	1.000	923	4.247%	1.585%		0.473	0.750%	4.247%	923	923	4.247%
1984	2,314,385	2.553	5,909,297	945	1.000	945	4.083%	1.599%		0.469	0.749%	4.083%	945	945	4.083%
1985	2,444,242	2.467	6,030,627	1,055	1.000	1,055	4.316%	1.749%		0.464	0.812%	4.316%	1,055	1,055	4.316%
1986	2,644,132	2.407	6,365,645	1,092	1.000	1,092	4.130%	1.715%	3.1%	0.459	0.788%	4.130%	1,092	1,092	4.130%
1987	2,911,888	2.329	6,782,846	1,085	1.000	1,085	3.726%	1.600%	0.9%	0.455	0.727%	3.726%	1,085	1,085	3.726%
1988	3,191,151	2.225	7,101,789	1,242	1.000	1,242	3.892%	1.749%	0.9%	0.450	0.787%	3.892%	1,242	1,242	3.892%
1989	3,341,117	2.177	7,272,541	1,322	1.000	1,322	3.957%	1.818%	1.0%	0.446	0.810%	3.957%	1,322	1,322	3.957%
1990	3,644,538	2.096	7,637,206	1,280	1.000	1,280	3.512%	1.676%	0.8%	0.441	0.740%	3.512%	1,280	1,280	3.512%
1991	3,852,022	2.030	7,818,591	1,272	1.000	1,272	3.302%	1.627%	-0.1%	0.448	0.729%	3.302%	1,272	1,272	3.302%
1992	3,944,342	1.930	7,613,696	1,351	1.000	1,351	3.425%	1.774%	-0.8%	0.455	0.807%	3.425%	1,351	1,351	3.425%
1993	4,020,534	1.895	7,617,194	1,417	1.000	1,417	3.524%	1.860%	1.0%	0.462	0.859%	3.524%	1,417	1,417	3.524%
1994	4,272,082	1.851	7,909,310	1,337	1.000	1,337	3.130%	1.690%	1.5%	0.469	0.793%	3.130%	1,337	1,337	3.130%
1995	4,432,599	1.799	7,972,245	1,280	1.000	1,280	2.888%	1.606%	-0.7%	0.476	0.764%	2.888%	1,280	1,280	2.888%
1996	4,487,291	1.738	7,797,491	1,249	1.000	1,249	2.783%	1.602%	-3.5%	0.483	0.774%	2.781%	1,248	1,249	2.783%
1997	4,623,816	1.661	7,678,681	1,106	1.000	1,107	2.393%	1.441%	-5.5%	0.491	0.707%	2.393%	1,106	1,107	2.394%
1998	4,816,176	1.586	7,638,048	1,038	1.001	1,039	2.157%	1.360%	-5.3%	0.498	0.677%	2.156%	1,039	1,039	2.157%
1999	5,047,597	1.535	7,748,434	1,156	1.001	1,157	2.292%	1.493%	-3.0%	0.506	0.755%	2.290%	1,156	1,157	2.292%
2000	5,318,217	1.481	7,874,189	1,198	1.001	1,200	2.256%	1.524%	-0.6%	0.513	0.782%	2.255%	1,199	1,200	2.256%
2001	5,597,545	1.450	8,115,826	1,189	1.002	1,191	2.128%	1.467%	1.5%	0.521	0.765%	2.126%	1,190	1,191	2.128%
2002	5,822,846	1.351	7,863,811	1,087	1.003	1,090	1.871%	1.386%	0.2%	0.529	0.733%	1.871%	1,090	1,090	1.872%
2003	6,004,956	1.320	7,925,439	1,090	1.004	1,094	1.822%	1.381%	-2.5%	0.537	0.742%	1.822%	1,094	1,094	1.822%
2004	6,183,507	1.337	8,269,908	1,025	1.006	1,031	1.667%	1.246%	-4.5%	0.578	0.720%	1.667%	1,031	1,031	1.667%
2005	6,388,250	1.292	8,253,608	968	1.007	975	1.526%	1.181%	-5.3%	0.621	0.734%	1.526%	975	975	1.526%
2006	6,653,696	1.281	8,526,674	850	1.009	858	1.290%	1.006%	-7.7%	0.668	0.672%	1.289%	857	858	1.290%
2007	6,915,410	1.229	8,496,918	849	1.012	860	1.243%	1.012%	-8.0%	0.718	0.726%	1.242%	859	860	1.244%
2008	7,073,199	1.179	8,337,961	794	1.015	806	1.140%	0.967%	-6.4%	0.772	0.747%	1.140%	806	806	1.140%
2009	7,109,910	1.143	8,129,364	725	1.021	740	1.041%	0.910%	-5.5%	0.830	0.756%	1.012%	720	740	1.041%
2010	7,245,414	1.134	8,216,184	655	1.030	675	0.931%	0.821%	-5.0%	0.893	0.733%	0.934%	676	675	0.932%
2011	7,353,256	1.082	7,954,284	570	1.055	602	0.818%	0.756%	-7.2%	0.960	0.726%	0.828%	609	602	0.819%
2012	7,554,946	1.030	7,783,294	461	1.143	527	0.697%	0.677%	-8.6%	1.000	0.677%	0.757%	572	533	0.705%
2013	5,229,078	1.015	5,307,514	55	4.286	236	0.451%	0.444%	-15.0%	1.000	0.444%	0.746%	390	354	0.677%
2014	5,307,514	1.000	5,307,514	0						1.000		0.735%	390	390	0.735%
TOTAL				32,560		32,929							33,502	33,446	

	5 Year Average excluding 2013	0.728%
	10 Year Average excluding 2013	0.723%
	5 Year Average excluding 2012-2013	0.738%
	10 Year Average excluding 2011-2013	0.733%
	2006-2011 Average excluding 2009	0.721%
(16)	2014 Selected Frequency	0.735%

(1) PROVIDED BY THE BWC
(2) BASED ON CHANGE IN SAWW
(3) = (1) x (2)
(4) BASED ON DATA FROM THE BWC
(5) SECTION 3, EXHIBIT 5, SHEET 20, COL. 12
(6) = (4) x (5)
(7) = (6) / (1) x 100
(8) = (6) / (3) x 100
(9) 5 YEAR FITTED TREND OF (8)
(10) SELECTED BY DELOITTE CONSULTING
(11) = (8) x (10)
(12) SELECTED BASED ON (16) DETRENDED AND (7)
(13) = [(12) x (1)] / 100
(14) = (4) + [1 - 1/(5)] x (13)
(15) = [(14) / (1)] x 100
(16) SELECTED BY DELOITTE CONSULTING BASED ON (11)

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

TT, WL, LMWL, LM, TP, CO
(000's)

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	1,465,551			9,441		0.644
1978	1,553,484			10,556		0.679
1979	1,646,693			9,867		0.599
1980	1,745,494			10,647		0.610
1981	1,826,711			10,156		0.556
1982	2,061,263	894	4.34%	12,421	13,893	0.603
1983	2,173,213	923	4.25%	11,853	12,842	0.545
1984	2,314,385	945	4.08%	12,533	13,263	0.542
1985	2,444,242	1,055	4.32%	12,126	11,494	0.496
1986	2,644,132	1,092	4.13%	12,527	11,472	0.474
1987	2,911,888	1,085	3.73%	16,206	14,936	0.557
1988	3,191,151	1,242	3.89%	17,031	13,713	0.534
1989	3,341,117	1,322	3.96%	17,109	12,942	0.512
1990	3,644,538	1,280	3.51%	15,666	12,239	0.430
1991	3,852,022	1,272	3.30%	15,799	12,421	0.410
1992	3,944,342	1,351	3.43%	16,236	12,018	0.412
1993	4,020,534	1,417	3.52%	14,773	10,426	0.367
1994	4,272,082	1,337	3.13%	14,961	11,190	0.350
1995	4,432,599	1,280	2.89%	13,738	10,733	0.310
1996	4,487,291	1,249	2.78%	13,961	11,177	0.311
1997	4,623,816	1,107	2.39%	13,842	12,504	0.299
1998	4,816,176	1,039	2.16%	15,700	15,111	0.326
1999	5,047,597	1,157	2.29%	16,360	14,140	0.324
2000	5,318,217	1,200	2.26%	18,845	15,705	0.354
2001	5,597,545	1,191	2.13%	21,688	18,209	0.387
2002	5,822,846	1,090	1.87%	19,893	18,251	0.342
2003	6,004,956	1,094	1.82%	23,527	21,506	0.392
2004	6,183,507	1,031	1.67%	20,285	19,675	0.328
2005	6,388,250	975	1.53%	19,819	20,327	0.310
2006	6,653,696	858	1.29%	18,207	21,220	0.274
2007	6,915,410	860	1.24%	20,838	24,231	0.301
2008	7,073,199	806	1.14%	21,174	26,270	0.299
2009	7,109,910	740	1.04%	24,078	32,538	0.339
2010	7,245,414	675	0.93%	22,923	33,960	0.316
2011	7,353,256	602	0.82%	21,183	35,188	0.288
2012	7,554,946	533	0.71%	19,056	35,753	0.252
2013	5,229,078	354	0.68%	13,994	39,530	0.268
2014	5,307,514	390	0.74%	14,861	38,095	0.280
TOTAL		33,446		613,881		

(1) PROVIDED BY THE BWC
(2) SECTION 3, EXHIBIT 5, SHEET 13, COL. 14
(3) = (2) / (1) x 100
(4) SECTION 3, EXHIBIT 5, SHEET 3, COL. 12
(5) = [(4) / (2)] x 1,000
(6) = [(4) / (1)] x 100

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

TT, WL, LMWL, LM, TP, CO
(000's)

ACTUAL VERSUS EXPECTED LOSS PAYMENTS

ACCIDENT YEAR	PAID LOSS @ 6/30/13	PAID LOSS @ 6/30/12	ULTIMATE LOSS @ 6/30/12	UNPAID LOSS @ 6/30/12	AGE @ 6/30/13	AGE @ 6/30/12	PRIOR LDF @ 6/30/13	PRIOR LDF @ 6/30/12	EXPECTED % PAID	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE	ULTIMATE LOSS @ 6/30/13	ULTIMATE LOSS @ 6/30/12	CHANGE IN ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR		0								0	0	0			
1977	9,437	9,437	9,448	11	438	426	1.001	1.001	15.2%	2	0	(2)	9,441	9,448	(6)
1978	10,549	10,549	10,563	14	426	414	1.001	1.001	14.0%	2	0	(2)	10,556	10,563	(7)
1979	9,859	9,859	9,874	15	414	402	1.001	1.002	13.3%	2	0	(2)	9,867	9,874	(7)
1980	10,637	10,637	10,655	18	402	390	1.002	1.002	12.8%	2	0	(2)	10,647	10,655	(8)
1981	10,144	10,143	10,164	21	390	378	1.002	1.002	14.8%	3	0	(3)	10,156	10,164	(8)
1982	12,403	12,393	12,422	29	378	366	1.002	1.002	12.8%	4	10	6	12,421	12,422	(1)
1983	11,832	11,832	11,865	33	366	354	1.002	1.003	16.1%	5	0	(5)	11,853	11,865	(12)
1984	12,506	12,489	12,528	40	354	342	1.003	1.003	12.6%	5	17	12	12,533	12,528	5
1985	12,095	12,093	12,138	45	342	330	1.003	1.004	13.9%	6	1	(5)	12,126	12,138	(12)
1986	12,486	12,457	12,511	54	330	318	1.004	1.004	15.7%	9	30	21	12,527	12,511	16
1987	16,143	16,129	16,211	82	318	306	1.004	1.005	14.1%	12	14	2	16,206	16,211	(5)
1988	16,952	16,931	17,032	101	306	294	1.005	1.006	14.6%	15	21	6	17,031	17,032	(1)
1989	17,015	17,000	17,118	118	294	282	1.006	1.007	14.1%	17	15	(2)	17,109	17,118	(9)
1990	15,564	15,534	15,661	127	282	270	1.007	1.008	15.0%	19	30	11	15,666	15,661	5
1991	15,676	15,635	15,786	151	270	258	1.008	1.010	15.2%	23	41	18	15,799	15,786	13
1992	16,083	16,044	16,232	188	258	246	1.010	1.012	17.2%	32	39	7	16,236	16,232	4
1993	14,603	14,557	14,763	206	246	234	1.012	1.014	17.0%	35	46	11	14,773	14,763	10
1994	14,752	14,705	14,958	253	234	222	1.014	1.017	17.5%	44	47	3	14,961	14,958	3
1995	13,502	13,475	13,762	286	222	210	1.017	1.021	18.8%	54	26	(28)	13,738	13,762	(23)
1996	13,662	13,526	13,882	357	210	198	1.021	1.026	19.0%	68	137	69	13,961	13,882	78
1997	13,478	13,347	13,781	434	198	186	1.026	1.033	18.4%	80	131	50	13,842	13,781	60
1998	15,196	15,039	15,657	617	186	174	1.033	1.041	20.1%	124	156	32	15,700	15,657	44
1999	15,689	15,499	16,318	819	174	162	1.041	1.053	21.4%	176	190	14	16,360	16,318	42
2000	17,878	17,587	18,779	1,192	162	150	1.053	1.068	20.9%	250	291	42	18,845	18,779	67
2001	20,260	19,889	21,574	1,684	150	138	1.068	1.085	18.7%	315	371	56	21,688	21,574	114
2002	18,261	17,915	19,838	1,923	138	126	1.085	1.107	19.5%	376	346	(30)	19,893	19,838	56
2003	21,172	20,748	23,487	2,739	126	114	1.107	1.135	18.5%	507	424	(83)	23,527	23,487	40
2004	17,788	17,323	20,351	3,028	114	102	1.135	1.171	18.7%	565	465	(100)	20,285	20,351	(67)
2005	16,815	16,053	19,694	3,641	102	90	1.171	1.218	18.3%	667	763	95	19,819	19,694	125
2006	14,606	13,747	18,195	4,448	90	78	1.218	1.288	19.9%	885	860	(25)	18,207	18,195	12
2007	15,888	14,712	20,705	5,993	78	66	1.288	1.391	20.4%	1,225	1,176	(49)	20,838	20,705	133
2008	14,903	13,030	20,465	7,435	66	54	1.391	1.548	20.6%	1,529	1,874	345	21,174	20,465	709
2009	15,709	13,146	22,589	9,444	54	42	1.548	1.796	20.1%	1,903	2,563	660	24,078	22,589	1,489
2010	12,686	9,459	21,288	11,829	42	30	1.796	2.299	21.5%	2,549	3,226	678	22,923	21,288	1,635
2011	9,108	4,915	20,185	15,271	30	18	2.299	3.794	23.3%	3,552	4,194	641	21,183	20,185	998
2012	3,860	466	21,480	21,014	18	6	3.794	28.456	23.7%	4,975	3,393	(1,581)	19,056	21,480	(2,424)
2013	154		22,695	22,695	6		28.456		3.5%	798	154	(643)	13,994	22,695	(8,701)
2014									0.0%		0	0			
TOTAL	509,350	488,299	604,654	116,355						20,832	21,051	219	599,020	604,654	(5,634)
EXLD PRIOR	509,350	488,299	604,654	116,355						20,832	21,051	219	599,020	604,654	(5,634)

(1) BASED ON DATA FROM THE BWC
(2) BASED ON DATA FROM THE BWC
(3) FROM 6/30/12 ANALYSIS
(4) = (3) - (2)
(5) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(6) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(7) PAID LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT CURRENT AGE
(8) PAID LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT PRIOR AGE
(9) BASED ON (7) AND (8)
(10) = (4) x (9); PRIOR FROM SECTION 3, EXHIBIT 5, SHEET 15B, COL. 9
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 3, EXHIBIT 5, SHEET 3, COL. 12
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

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

TT, WL, LMWL, LM, TP, CO
(000's)

ACTUAL VERSUS EXPECTED LOSS PAYMENTS

ACCIDENT YEAR	PAID LOSS @ 6/30/13	PAID LOSS @ 6/30/12	UNPAID LOSS @ 6/30/12	AGE @ 6/30/13	AGE @ 6/30/12	PRIOR LDF @ 6/30/13	PRIOR LDF @ 6/30/12	EXPECTED % PAID	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
PRIOR	0	0	0	726	714	1.000	1.000	32.4%	0	0	0
1954	0	0	0	714	702	1.000	1.000	28.1%	0	0	0
1955	0	0	0	702	690	1.000	1.000	25.4%	0	0	0
1956	0	0	0	690	678	1.000	1.000	23.5%	0	0	0
1957	0	0	0	678	666	1.000	1.000	22.1%	0	0	0
1958	0	0	0	666	654	1.000	1.000	21.1%	0	0	0
1959	0	0	0	654	642	1.000	1.000	20.4%	0	0	0
1960	0	0	0	642	630	1.000	1.000	19.8%	0	0	0
1961	0	0	0	630	618	1.000	1.000	19.3%	0	0	0
1962	0	0	0	618	606	1.000	1.000	19.0%	0	0	0
1963	0	0	0	606	594	1.000	1.000	18.7%	0	0	0
1964	0	0	0	594	582	1.000	1.000	18.5%	0	0	0
1965	0	0	0	582	570	1.000	1.000	18.4%	0	0	0
1966	0	0	0	570	558	1.000	1.000	18.3%	0	0	0
1967	0	0	0	558	546	1.000	1.000	18.2%	0	0	0
1968	0	0	0	546	534	1.000	1.000	16.3%	0	0	0
1969	0	0	0	534	522	1.000	1.000	19.5%	0	0	0
1970	0	0	0	522	510	1.000	1.000	19.6%	0	0	0
1971	0	0	0	510	498	1.000	1.000	18.0%	0	0	0
1972	0	0	0	498	486	1.000	1.000	17.8%	0	0	0
1973	0	0	0	486	474	1.000	1.001	17.1%	0	0	0
1974	0	0	0	474	462	1.001	1.001	16.8%	0	0	0
1975	0	0	0	462	450	1.001	1.001	16.6%	0	0	0
1976	0	0	0	450	438	1.001	1.001	16.7%	0	0	0
TOTAL									0	0	0

(1) PROVIDED BY THE BWC
(2) PROVIDED BY THE BWC
(3) FROM 6/30/12 ANALYSIS
(4) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(5) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(6) PAID LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT CURRENT AGE
(7) PAID LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT PRIOR AGE
(8) BASED ON (6) AND (7)
(9) = (3) x (8)
(10) = (1) - (2)
(11) = (10) - (9)

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

TT, WL, LMWL, LM, TP, CO
(000's)

ACTUAL VERSUS EXPECTED REPORTED LOSSES

ACCIDENT YEAR	INCURRED LOSS @ 6/30/13	INCURRED LOSS @ 6/30/12	ULTIMATE LOSS @ 6/30/12	UNREPORTED LOSS @ 6/30/12	AGE @ 6/30/13	AGE @ 6/30/12	PRIOR LDF @ 6/30/13	PRIOR LDF @ 6/30/12	EXPECTED % REPORTED	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE	ULTIMATE LOSS @ 6/30/13	ULTIMATE LOSS @ 6/30/12	CHANGE IN ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR															
1977	9,437	9,437	9,448	11	438	426	1.000	1.000	100.0%	11	0	(11)	9,441	9,448	(6)
1978	10,549	10,549	10,563	14	426	414	1.000	1.000	100.0%	14	0	(14)	10,556	10,563	(7)
1979	9,859	9,867	9,874	7	414	402	1.000	1.000	100.0%	7	(8)	(15)	9,867	9,874	(7)
1980	10,637	10,637	10,655	18	402	390	1.000	1.000	100.0%	18	0	(18)	10,647	10,655	(8)
1981	10,144	10,143	10,164	21	390	378	1.000	1.000	0.0%	0	0	0	10,156	10,164	(8)
1982	12,415	12,400	12,422	22	378	366	1.000	1.000	7.0%	2	15	13	12,421	12,422	(1)
1983	11,832	11,832	11,865	33	366	354	1.000	1.000	250.4%	82	0	(82)	11,853	11,865	(12)
1984	12,507	12,492	12,528	36	354	342	1.000	1.000	-353.6%	(126)	15	141	12,533	12,528	5
1985	12,095	12,093	12,138	45	342	330	1.000	1.001	109.0%	49	1	(47)	12,126	12,138	(12)
1986	12,503	12,475	12,511	36	330	318	1.001	1.000	412.8%	148	28	(120)	12,527	12,511	16
1987	16,170	16,157	16,211	54	318	306	1.000	1.002	111.6%	61	13	(48)	16,206	16,211	(5)
1988	16,972	16,991	17,032	41	306	294	1.002	1.001	-56.7%	(23)	(19)	4	17,031	17,032	(1)
1989	17,015	17,000	17,118	118	294	282	1.001	1.002	42.3%	50	15	(35)	17,109	17,118	(9)
1990	15,609	15,534	15,661	127	282	270	1.002	1.000	-510.2%	(648)	74	722	15,666	15,661	5
1991	15,709	15,688	15,786	98	270	258	1.000	0.999	145.5%	143	20	(122)	15,799	15,786	13
1992	16,135	16,092	16,232	140	258	246	0.999	1.005	115.0%	161	43	(118)	16,236	16,232	4
1993	14,655	14,656	14,763	107	246	234	1.005	1.008	41.8%	45	(1)	(46)	14,773	14,763	10
1994	14,778	14,719	14,958	239	234	222	1.008	1.006	-26.1%	(62)	60	122	14,961	14,958	3
1995	13,525	13,528	13,762	233	222	210	1.006	1.009	23.8%	56	(3)	(59)	13,738	13,762	(23)
1996	13,808	13,779	13,882	103	210	198	1.009	1.015	44.5%	46	29	(17)	13,961	13,882	78
1997	13,647	13,440	13,781	342	198	186	1.015	1.023	33.0%	113	207	94	13,842	13,781	60
1998	15,395	15,173	15,657	483	186	174	1.023	1.031	24.7%	120	221	102	15,700	15,657	44
1999	15,911	15,694	16,318	624	174	162	1.031	1.031	-0.6%	(4)	217	221	16,360	16,318	42
2000	18,124	17,954	18,779	825	162	150	1.031	1.049	35.5%	293	170	(123)	18,845	18,779	67
2001	20,633	20,191	21,574	1,382	150	138	1.049	1.046	-6.5%	(90)	442	533	21,688	21,574	114
2002	18,545	18,328	19,838	1,510	138	126	1.046	1.052	11.9%	180	218	38	19,893	19,838	56
2003	21,541	21,209	23,487	2,278	126	114	1.052	1.066	19.5%	444	331	(113)	23,527	23,487	40
2004	18,285	17,961	20,351	2,390	114	102	1.066	1.085	20.9%	500	324	(176)	20,285	20,351	(67)
2005	17,810	16,811	19,694	2,883	102	90	1.085	1.081	-4.7%	(136)	999	1,135	19,819	19,694	125
2006	15,519	14,832	18,195	3,363	90	78	1.081	1.114	27.3%	920	687	(233)	18,207	18,195	12
2007	16,801	16,234	20,705	4,472	78	66	1.114	1.139	16.0%	716	567	(149)	20,838	20,705	133
2008	16,306	14,810	20,465	5,654	66	54	1.139	1.198	26.1%	1,476	1,496	19	21,174	20,465	709
2009	17,742	15,696	22,589	6,894	54	42	1.198	1.249	17.1%	1,176	2,046	870	24,078	22,589	1,489
2010	14,973	12,495	21,288	8,794	42	30	1.249	1.404	30.8%	2,711	2,478	(232)	22,923	21,288	1,635
2011	12,293	8,639	20,185	11,546	30	18	1.404	1.826	36.3%	4,195	3,654	(541)	21,183	20,185	998
2012	6,116	2,726	21,480	18,754	18	6	1.826	5.660	45.1%	8,452	3,390	(5,061)	19,056	21,480	(2,424)
2013	1,469		22,695	22,695	6		5.660		17.7%	4,010	1,469	(2,541)	13,994	22,695	(8,701)
2014									0.0%		0	0			
TOTAL	527,462	508,264	604,654	96,390						25,104	19,199	(5,905)	599,020	604,654	(5,634)
EXLD PRIOR	527,462	508,264	604,654	96,390						25,104	19,199	(5,905)	599,020	604,654	(5,634)

(1) BASED ON DATA FROM THE BWC
(2) BASED ON DATA FROM THE BWC
(3) FROM 6/30/12 ANALYSIS
(4) = (3) - (2)
(5) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(6) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(7) INCURRED LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT CURRENT AGE
(8) INCURRED LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT PRIOR AGE
(9) BASED ON (7) AND (8)
(10) = (4) x (9)
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 3, EXHIBIT 5, SHEET 3, COL. 12
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

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

TT, WL, LMWL, LM, TP, CO
(000's)

ACTUAL VERSUS EXPECTED REPORTED CLAIM COUNTS

ACCIDENT YEAR	REPORTED COUNT @ 6/30/13	REPORTED COUNT @ 6/30/12	ULTIMATE COUNT @ 6/30/12	UNREPORTED COUNT @ 6/30/12	AGE @ 6/30/13	AGE @ 6/30/12	PRIOR LDF @ 6/30/13	PRIOR LDF @ 6/30/12	EXPECTED % REPORTED	REPORTED CLAIM EMERGENCE EXPECTED	ACTUAL	DIFFERENCE	ULTIMATE COUNT @ 6/30/13	ULTIMATE COUNT @ 6/30/12	CHANGE IN ULTIMATE COUNT
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR															
1977					438	426									
1978					426	414									
1979					414	402									
1980					402	390									
1981					390	378									
1982	894	894	894	0	378	366	1.000	1.000	100.0%	0	0	0	894	894	0
1983	923	923	923	0	366	354	1.000	1.000	100.0%	0	0	0	923	923	0
1984	945	945	945	0	354	342	1.000	1.000	100.0%	0	0	0	945	945	0
1985	1,055	1,055	1,055	0	342	330	1.000	1.000	100.0%	0	0	0	1,055	1,055	0
1986	1,092	1,092	1,092	0	330	318	1.000	1.000	100.0%	0	0	0	1,092	1,092	0
1987	1,085	1,085	1,085	0	318	306	1.000	1.000	100.0%	0	0	0	1,085	1,085	0
1988	1,242	1,242	1,242	0	306	294	1.000	1.000	100.0%	0	0	0	1,242	1,242	0
1989	1,322	1,322	1,322	0	294	282	1.000	1.000	100.0%	0	0	0	1,322	1,322	0
1990	1,280	1,280	1,280	0	282	270	1.000	1.000	100.0%	0	0	0	1,280	1,280	0
1991	1,272	1,272	1,272	0	270	258	1.000	1.000	100.0%	0	0	0	1,272	1,272	0
1992	1,351	1,351	1,351	0	258	246	1.000	1.000	100.0%	0	0	0	1,351	1,351	0
1993	1,417	1,417	1,417	0	246	234	1.000	1.000	0.0%	0	0	0	1,417	1,417	0
1994	1,337	1,337	1,337	0	234	222	1.000	1.000	48.3%	0	0	0	1,337	1,337	0
1995	1,280	1,280	1,280	0	222	210	1.000	1.000	0.0%	0	0	0	1,280	1,280	0
1996	1,249	1,248	1,248	0	210	198	1.000	1.001	49.1%	0	1	1	1,249	1,248	1
1997	1,106	1,106	1,107	1	198	186	1.001	1.001	19.8%	0	0	0	1,107	1,107	0
1998	1,038	1,038	1,039	1	186	174	1.001	1.001	17.0%	0	0	0	1,039	1,039	0
1999	1,156	1,154	1,155	1	174	162	1.001	1.001	26.6%	0	2	2	1,157	1,155	2
2000	1,198	1,198	1,200	2	162	150	1.001	1.002	21.5%	0	0	0	1,200	1,200	0
2001	1,189	1,187	1,190	3	150	138	1.002	1.002	35.3%	1	2	1	1,191	1,190	1
2002	1,087	1,085	1,089	4	138	126	1.002	1.004	30.0%	1	2	1	1,090	1,089	1
2003	1,090	1,089	1,095	6	126	114	1.004	1.005	31.1%	2	1	(1)	1,094	1,095	(1)
2004	1,025	1,022	1,029	7	114	102	1.005	1.006	19.3%	1	3	2	1,031	1,029	2
2005	968	964	972	8	102	90	1.006	1.008	22.0%	2	4	2	975	972	3
2006	850	846	855	9	90	78	1.008	1.010	21.6%	2	4	2	858	855	3
2007	849	847	858	11	78	66	1.010	1.014	22.3%	2	2	0	860	858	2
2008	794	792	807	15	66	54	1.014	1.020	30.4%	5	2	(3)	806	807	(1)
2009	725	713	733	20	54	42	1.020	1.029	32.1%	6	12	6	740	733	7
2010	655	635	667	32	42	30	1.029	1.050	41.0%	13	20	7	675	667	8
2011	570	521	594	73	30	18	1.050	1.135	59.7%	44	49	5	602	594	8
2012	461	132	619	487	18	6	1.135	4.539	84.8%	413	329	(84)	533	619	(86)
2013	55		626	626	6		4.539		22.0%	138	55	(83)	354	626	(272)
2014	0									0			390		
TOTAL	32,560	32,072	33,378	1,306						630	488	(142)	33,446	33,378	(322)
EXLD PRIOR	32,560	32,072	33,378	1,306						630	488	(142)	33,446	33,378	(322)

(1) BASED ON DATA FROM THE BWC
(2) BASED ON DATA FROM THE BWC
(3) FROM 6/30/12 ANALYSIS
(4) = (3) - (2)
(5) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(6) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(7) CLAIM COUNT DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT CURRENT AGE
(8) CLAIM COUNT DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT PRIOR AGE
(9) BASED ON (7) AND (8)
(10) = (4) x (9)
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 3, EXHIBIT 5, SHEET 13, COL. 14
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
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(000's)

DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 4.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			3.2%	3.1%	84.6%
6	31.733	3.2%	21.4%	20.6%	85.8%
18	4.068	24.6%	17.2%	15.9%	85.6%
30	2.393	41.8%	12.3%	11.0%	85.2%
42	1.848	54.1%	9.7%	8.3%	85.0%
54	1.566	63.9%	7.7%	6.3%	84.8%
66	1.398	71.5%	5.7%	4.5%	84.4%
78	1.295	77.2%	4.6%	3.5%	84.3%
90	1.222	81.8%	3.4%	2.5%	84.0%
102	1.174	85.2%	2.6%	1.8%	84.0%
114	1.139	87.8%	2.0%	1.4%	84.3%
126	1.113	89.9%	1.9%	1.3%	84.7%
138	1.089	91.8%	1.6%	1.0%	84.9%
150	1.070	93.4%	1.4%	0.9%	84.9%
162	1.054	94.9%	1.0%	0.6%	84.4%
174	1.043	95.9%	0.9%	0.5%	84.2%
186	1.033	96.8%	0.6%	0.3%	83.6%
198	1.027	97.4%	0.5%	0.3%	83.6%
210	1.022	97.9%	0.4%	0.2%	83.5%
222	1.018	98.3%	0.3%	0.2%	83.2%
234	1.014	98.6%	0.2%	0.1%	82.9%
246	1.012	98.8%	0.2%	0.1%	82.9%
258	1.010	99.1%	0.2%	0.1%	82.6%
270	1.008	99.2%	0.1%	0.1%	82.6%
282	1.007	99.4%	0.1%	0.0%	82.7%
294	1.006	99.4%	0.1%	0.0%	83.1%
306	1.005	99.5%	0.1%	0.0%	83.7%
318	1.004	99.6%	0.1%	0.0%	84.1%
330	1.003	99.7%	0.1%	0.0%	84.5%
342	1.003	99.7%	0.0%	0.0%	84.6%
354	1.002	99.8%	0.0%	0.0%	85.1%
366	1.002	99.8%	0.0%	0.0%	85.4%
378	1.001	99.9%	0.0%	0.0%	85.9%
390	1.001	99.9%	0.0%	0.0%	86.5%
402	1.001	99.9%	0.0%	0.0%	87.5%
414	1.001	99.9%	0.0%	0.0%	88.3%
426	1.001	99.9%	0.0%	0.0%	89.1%
438	1.000	100.0%	0.0%	0.0%	89.8%
450	1.000	100.0%	0.0%	0.0%	90.1%
462	1.000	100.0%	0.0%	0.0%	90.4%
474	1.000	100.0%	0.0%	0.0%	90.6%
486	1.000	100.0%	0.0%	0.0%	90.7%
498	1.000	100.0%	0.0%	0.0%	90.8%
510	1.000	100.0%	0.0%	0.0%	91.0%
522	1.000	100.0%	0.0%	0.0%	91.0%
534	1.000	100.0%	0.0%	0.0%	90.9%
546	1.000	100.0%	0.0%	0.0%	91.1%
558	1.000	100.0%	0.0%	0.0%	91.2%
570	1.000	100.0%	0.0%	0.0%	91.2%
582	1.000	100.0%	0.0%	0.0%	91.3%
594	1.000	100.0%	0.0%	0.0%	91.4%
606	1.000	100.0%	0.0%	0.0%	91.4%
618	1.000	100.0%	0.0%	0.0%	91.5%
630	1.000	100.0%	0.0%	0.0%	91.6%
642	1.000	100.0%	0.0%	0.0%	91.7%
654	1.000	100.0%	0.0%	0.0%	91.8%
666	1.000	100.0%	0.0%	0.0%	91.9%
678	1.000	100.0%	0.0%	0.0%	92.1%
690	1.000	100.0%	0.0%	0.0%	92.4%
702	1.000	100.0%	0.0%	0.0%	92.7%
714	1.000	100.0%	0.0%	0.0%	93.3%
726	1.000	100.0%	0.0%	0.0%	94.2%
738	1.000	100.0%	0.0%	0.0%	95.7%
750	1.000	100.0%	0.0%	0.0%	98.1%

(1) AGE OF ACCIDENT YEAR LOSS DEVELOPMENT FACTORS
(2) SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM 6/30/2012 ANALYSIS
(3) = 1 / (2)
(4) = (3) FROM SUCCESSIVE AGE - (3) FROM CURRENT AGE
(5) NET PRESENT VALUE OF (4) ASSUMING MID-YEAR PAYMENT
(6) CUMULATIVE DISCOUNT FACTOR FOR GIVEN AGE BASED ON (4) AND (5)

OHIO BUREAU OF WORKERS' COMPENSATION
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COMPENSATION

TT, WL, LMWL, LM, TP, CO
(000's)

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	3,644,538	2.096	7,637,206	15,666	15,640	0.441	3.407	23,555	23,516	100%	23,555	0.308	0.430	0.430
1991	3,852,022	2.030	7,818,591	15,799	15,729	0.448	3.459	24,485	24,376	100%	24,485	0.313	0.410	0.410
1992	3,944,342	1.930	7,613,696	16,236	16,146	0.455	3.511	25,934	25,791	100%	25,934	0.341	0.412	0.412
1993	4,020,534	1.895	7,617,194	14,773	14,737	0.462	3.565	24,322	24,262	100%	24,322	0.319	0.367	0.378
1994	4,272,082	1.851	7,909,310	14,961	14,902	0.469	3.619	25,387	25,287	100%	25,387	0.321	0.350	0.357
1995	4,432,599	1.799	7,972,245	13,738	13,629	0.476	3.674	24,027	23,836	100%	24,027	0.301	0.310	0.337
1996	4,487,291	1.738	7,797,491	13,961	13,937	0.483	3.730	25,165	25,124	100%	25,165	0.323	0.311	0.316
1997	4,623,816	1.661	7,678,681	13,842	13,851	0.491	3.422	23,239	23,256	100%	23,239	0.303	0.299	0.318
1998	4,816,176	1.586	7,638,048	15,700	15,748	0.498	3.139	24,552	24,626	100%	24,552	0.321	0.326	0.320
1999	5,047,597	1.535	7,748,434	16,360	16,424	0.506	2.880	23,828	23,922	100%	23,828	0.308	0.324	0.327
2000	5,318,217	1.481	7,874,189	18,845	18,747	0.513	2.642	25,566	25,432	100%	25,566	0.325	0.354	0.332
2001	5,597,545	1.450	8,115,826	21,688	21,687	0.521	2.424	27,403	27,402	100%	27,403	0.338	0.387	0.321
2002	5,822,846	1.351	7,863,811	19,893	19,431	0.529	2.224	23,412	22,867	100%	23,412	0.298	0.342	0.321
2003	6,004,956	1.320	7,925,439	23,561	22,739	0.537	2.040	25,826	24,925	100%	25,826	0.326	0.392	0.337
2004	6,183,507	1.337	8,269,908	20,256	19,570	0.578	1.872	21,903	21,161	100%	21,903	0.265	0.328	0.346
2005	6,388,250	1.292	8,253,608	19,733	19,419	0.621	1.717	21,049	20,714	100%	21,049	0.255	0.309	0.339
2006	6,653,696	1.281	8,526,674	17,855	16,964	0.668	1.576	18,789	17,851	100%	18,789	0.220	0.268	0.341
2007	6,915,410	1.229	8,496,918	20,571	18,986	0.718	1.446	21,354	19,709	100%	21,354	0.251	0.297	0.331
2008	7,073,199	1.179	8,337,961	20,839	18,978	0.772	1.326	21,340	19,434	100%	21,340	0.256	0.295	0.322
2009	7,109,910	1.143	8,129,364	24,601	21,846	0.830	1.217	24,852	22,069	100%	24,852	0.306	0.346	0.317
2010	7,245,414	1.134	8,216,184	23,443	19,711	0.893	1.170	24,485	20,587	100%	24,485	0.298	0.324	0.304
2011	7,353,256	1.082	7,954,284	21,797	18,506	0.960	1.125	23,538	19,984	100%	23,538	0.296	0.296	0.280
2012	7,554,946	1.030	7,783,294	15,703	12,130	1.000	1.082	16,984	13,120	100%	16,984	0.218	0.208	0.267
2013	5,229,078	1.015	5,307,514	4,902	8,797	1.000	1.040	5,099	9,149	100%	5,099	0.096	0.094	0.273
2014		1.000				1.000	1.000	0	0	0%	0			0.280

	5 Year Average excluding 2012-2013	0.281	0.312
	7 Year Average excluding 2012-2013	0.269	0.305
	10 Year Weighted Average excluding 2012-2013	0.276	
	10 Year Weighted Average excluding 2011-2013	0.281	
	5 Year Average excluding 2011-2013	0.266	0.306
	5 Year Average excluding 2013	0.275	0.294
	7 Year Average excluding 2013	0.264	0.291
(14)	2014 Selected Loss Rate:	0.280	

(1)	PROVIDED BY THE BWC
(2)	BASED ON CHANGE IN SAWW
(3)	= (1) x (2)
(4)	SECTION 3, EXHIBIT 5, SHEET 4, COL. 4
(5)	SECTION 3, EXHIBIT 5, SHEET 5, COL. 4
(6)	SELECTED BY DELOITTE CONSULTING
(7)	SELECTED BY DELOITTE CONSULTING
(8)	= (4) x (6) x (7)
(9)	= (5) x (6) x (7)
(10)	SELECTED BY DELOITTE CONSULTING
(11)	= (8) x (10) + (9) x [1.0 - (10)]
(12)	= (11) / (3) x 100
(13)	= [(4) x (10) + (5) x [1.0 - (10)]] / (1) x 100
(14)	SELECTED BY DELOITTE CONSULTING

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

TT, WL, LMWL, LM, TP, CO

INTERPOLATED DEVELOPMENT FACTORS @ 6/30/13

ACCIDENT	AGE	AGE OF SELECTED LDF		PAID LOSS			INCURRED LOSS			REPORTED COUNTS			PAID SEVERITY		
YEAR	@ 6/30/13	LOW	HIGH	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Prior	726	726	738	1.000	1.000	1.000									
1954	714	714	726	1.000	1.000	1.000									
1955	702	702	714	1.000	1.000	1.000									
1956	690	690	702	1.000	1.000	1.000									
1957	678	678	690	1.000	1.000	1.000									
1958	666	666	678	1.000	1.000	1.000									
1959	654	654	666	1.000	1.000	1.000									
1960	642	642	654	1.000	1.000	1.000									
1961	630	630	642	1.000	1.000	1.000									
1962	618	618	630	1.000	1.000	1.000									
1963	606	606	618	1.000	1.000	1.000									
1964	594	594	606	1.000	1.000	1.000									
1965	582	582	594	1.000	1.000	1.000									
1966	570	570	582	1.000	1.000	1.000									
1967	558	558	570	1.000	1.000	1.000									
1968	546	546	558	1.000	1.000	1.000									
1969	534	534	546	1.000	1.000	1.000									
1970	522	522	534	1.000	1.000	1.000									
1971	510	510	522	1.000	1.000	1.000									
1972	498	498	510	1.000	1.000	1.000									
1973	486	486	498	1.000	1.000	1.000									
1974	474	474	486	1.000	1.000	1.000									
1975	462	462	474	1.000	1.000	1.000									
1976	450	450	462	1.000	1.000	1.000									
1977	438	438	450	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.001	1.001
1978	426	426	438	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.001	1.001
1979	414	414	426	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.001	1.001
1980	402	402	414	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.001	1.001
1981	390	390	402	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.001	1.001
1982	378	378	390	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.001	1.001
1983	366	366	378	1.002	1.001	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.001	1.002
1984	354	354	366	1.002	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.003	1.002	1.003
1985	342	342	354	1.003	1.002	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.004	1.003	1.004
1986	330	330	342	1.003	1.003	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.005	1.004	1.005
1987	318	318	330	1.004	1.003	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.006	1.005	1.006
1988	306	306	318	1.005	1.004	1.005	1.002	1.000	1.002	1.000	1.000	1.000	1.007	1.006	1.007
1989	294	294	306	1.006	1.005	1.006	1.001	1.002	1.001	1.000	1.000	1.000	1.008	1.007	1.008
1990	282	282	294	1.007	1.006	1.007	1.002	1.001	1.002	1.000	1.000	1.000	1.009	1.008	1.009
1991	270	270	282	1.008	1.007	1.008	1.001	1.002	1.001	1.000	1.000	1.000	1.010	1.009	1.010
1992	258	258	270	1.010	1.008	1.010	1.001	1.001	1.001	1.000	1.000	1.000	1.012	1.010	1.012
1993	246	246	258	1.012	1.010	1.012	1.006	1.001	1.006	1.000	1.000	1.000	1.014	1.012	1.014
1994	234	234	246	1.014	1.012	1.014	1.008	1.006	1.008	1.000	1.000	1.000	1.016	1.014	1.016
1995	222	222	234	1.018	1.014	1.018	1.008	1.008	1.008	1.000	1.000	1.000	1.019	1.016	1.019
1996	210	210	222	1.022	1.018	1.022	1.009	1.008	1.009	1.000	1.000	1.000	1.023	1.019	1.023
1997	198	198	210	1.027	1.022	1.027	1.015	1.009	1.015	1.000	1.000	1.000	1.029	1.023	1.029
1998	186	186	198	1.033	1.027	1.033	1.023	1.015	1.023	1.001	1.000	1.001	1.036	1.029	1.036
1999	174	174	186	1.043	1.033	1.043	1.032	1.023	1.032	1.001	1.001	1.001	1.045	1.036	1.045
2000	162	162	174	1.054	1.043	1.054	1.034	1.032	1.034	1.001	1.001	1.001	1.056	1.045	1.056
2001	150	150	162	1.070	1.054	1.070	1.051	1.034	1.051	1.002	1.001	1.002	1.072	1.056	1.072
2002	138	138	150	1.089	1.070	1.089	1.048	1.051	1.048	1.003	1.002	1.003	1.090	1.072	1.090
2003	126	126	138	1.113	1.089	1.113	1.056	1.048	1.056	1.004	1.003	1.004	1.112	1.090	1.112
2004	114	114	126	1.139	1.113	1.139	1.070	1.056	1.070	1.006	1.004	1.006	1.136	1.112	1.136
2005	102	102	114	1.174	1.139	1.174	1.090	1.070	1.090	1.007	1.006	1.007	1.169	1.136	1.169
2006	90	90	102	1.222	1.174	1.222	1.093	1.090	1.093	1.009	1.007	1.009	1.215	1.169	1.215
2007	78	78	90	1.295	1.222	1.295	1.130	1.093	1.130	1.012	1.009	1.012	1.283	1.215	1.283
2008	66	66	78	1.398	1.295	1.398	1.164	1.130	1.164	1.015	1.012	1.015	1.382	1.283	1.382
2009	54	54	66	1.566	1.398	1.566	1.231	1.164	1.231	1.021	1.015	1.021	1.540	1.382	1.540
2010	42	42	54	1.848	1.566	1.848	1.316	1.231	1.316	1.030	1.021	1.030	1.789	1.540	1.789
2011	30	30	42	2.393	1.848	2.393	1.505	1.316	1.505	1.055	1.030	1.055	2.263	1.789	2.263
2012	18	18	30	4.068	2.393	4.068	1.983	1.505	1.983	1.143	1.055	1.143	3.577	2.263	3.577
2013	6	6	18	31.733	4.068	31.733	5.989	1.983	5.989	4.286	1.143	4.286	8.114	3.577	8.114

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 3, EXHIBIT 5, SHEET 23; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 3, EXHIBIT 5, SHEET 23; SELECTED CUM. BASED ON (3)
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)
(7) FROM SECTION 3, EXHIBIT 5, SHEET 24; SELECTED CUM. BASED ON (2)
(8) FROM SECTION 3, EXHIBIT 5, SHEET 24; SELECTED CUM. BASED ON (3)
(9) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)
(10) FROM SECTION 3, EXHIBIT 5, SHEET 29; SELECTED CUM. BASED ON (2)
(11) FROM SECTION 3, EXHIBIT 5, SHEET 29; SELECTED CUM. BASED ON (3)
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)
(13) FROM SECTION 3, EXHIBIT 5, SHEET 30; SELECTED CUM. BASED ON (2)
(14) FROM SECTION 3, EXHIBIT 5, SHEET 30; SELECTED CUM. BASED ON (3)
(15) INTERPOLATION OF (13) & (14) TO THE AGES LISTED IN (1)

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

TT, WL, LMWL, LM, TP, CO

INTERPOLATED INDEX FACTORS @ 6/30/13

ACCIDENT YEAR	AGE @ 6/30/13	AGE OF SELECTED LDF LOW	AGE OF SELECTED LDF HIGH	SELECTED INDEXED INCREMENTAL PAID LOSS LOW	SELECTED INDEXED INCREMENTAL PAID LOSS HIGH	SELECTED INDEXED INCREMENTAL PAID LOSS INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)
1977	438	438	450	-	-	-
1978	426	426	438	-	-	-
1979	414	414	426	-	-	-
1980	402	402	414	-	-	-
1981	390	390	402	-	-	-
1982	378	378	390	-	-	-
1983	366	366	378	0.053	-	0.053
1984	354	354	366	0.087	0.053	0.087
1985	342	342	354	0.150	0.087	0.150
1986	330	330	342	0.200	0.150	0.200
1987	318	318	330	0.273	0.200	0.273
1988	306	306	318	0.339	0.273	0.339
1989	294	294	306	0.386	0.339	0.386
1990	282	282	294	0.420	0.386	0.420
1991	270	270	282	0.475	0.420	0.475
1992	258	258	270	0.542	0.475	0.542
1993	246	246	258	0.646	0.542	0.646
1994	234	234	246	0.745	0.646	0.745
1995	222	222	234	0.869	0.745	0.869
1996	210	210	222	1.041	0.869	1.041
1997	198	198	210	1.242	1.041	1.242
1998	186	186	198	1.465	1.242	1.465
1999	174	174	186	1.781	1.465	1.781
2000	162	162	174	2.155	1.781	2.155
2001	150	150	162	2.625	2.155	2.625
2002	138	138	150	3.151	2.625	3.151
2003	126	126	138	3.804	3.151	3.804
2004	114	114	126	4.649	3.804	4.649
2005	102	102	114	5.620	4.649	5.620
2006	90	90	102	6.884	5.620	6.884
2007	78	78	90	8.648	6.884	8.648
2008	66	66	78	10.983	8.648	10.983
2009	54	54	66	14.272	10.983	14.272
2010	42	42	54	18.598	14.272	18.598
2011	30	30	42	24.627	18.598	24.627
2012	18	18	30	33.775	24.627	33.775
2013	6	6	18	45.909	33.775	45.909

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 3, EXHIBIT 5, SHEET 38; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 3, EXHIBIT 5, SHEET 38; SELECTED CUM. BASED ON (3)
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
TT, WL, LMWL, LM, TP, CO
PAID LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977	79	617	1,631	2,613	3,502	4,461	5,600	6,376	7,192	8,095	8,465	8,741	8,960	9,115	9,214	9,274	9,314	9,352	9,380	9,413	9,426	9,429	9,430	9,431	9,432	9,433	9,434	9,437	9,437	9,437	9,437	9,437	9,437	9,437	9,437	9,437	9,437	9,437
1978	84	660	1,743	2,828	4,003	5,338	6,412	7,418	8,413	8,883	9,249	9,527	9,750	9,964	10,172	10,264	10,341	10,405	10,426	10,472	10,488	10,510	10,513	10,526	10,533	10,540	10,549	10,549	10,549	10,549	10,549	10,549	10,549	10,549	10,549	10,549		10,549
1979	90	702	1,836	3,073	4,473	5,540	6,628	7,704	8,153	8,510	8,775	8,971	9,138	9,317	9,496	9,583	9,642	9,661	9,693	9,734	9,768	9,789	9,802	9,813	9,820	9,826	9,836	9,843	9,850	9,851	9,853	9,856	9,856	9,859	9,859			9,859
1980	78	664	2,018	3,632	5,009	6,397	7,850	8,582	9,154	9,553	9,784	9,970	10,125	10,277	10,334	10,357	10,393	10,413	10,417	10,443	10,451	10,476	10,550	10,584	10,606	10,613	10,620	10,627	10,629	10,632	10,637	10,637	10,637	10,637				10,637
1981	118	945	2,552	3,758	5,112	6,707	7,438	8,130	8,678	9,055	9,335	9,560	9,720	9,845	9,908	9,950	9,988	10,037	10,068	10,104	10,105	10,108	10,110	10,113	10,122	10,124	10,140	10,141	10,143	10,143	10,143	10,143	10,144					10,144
1982	229	1,592	3,341	5,129	7,101	8,232	9,215	9,918	10,461	10,922	11,257	11,542	11,735	11,869	11,961	12,101	12,138	12,190	12,210	12,227	12,245	12,265	12,280	12,290	12,312	12,326	12,336	12,345	12,362	12,381	12,393	12,403						12,403
1983	209	1,424	3,485	5,618	6,928	8,042	8,946	9,657	10,201	10,656	11,026	11,258	11,382	11,493	11,558	11,664	11,707	11,720	11,742	11,757	11,782	11,804	11,823	11,827	11,829	11,830	11,831	11,832	11,832	11,832	11,832							11,832
1984	239	1,938	4,713	6,391	7,948	9,208	10,069	10,635	11,109	11,482	11,765	11,953	12,071	12,128	12,168	12,201	12,245	12,281	12,331	12,360	12,364	12,367	12,372	12,386	12,386	12,396	12,426	12,466	12,489	12,506								12,506
1985	374	2,371	4,584	6,309	7,790	8,978	9,827	10,413	10,970	11,361	11,598	11,698	11,749	11,839	11,876	11,936	11,979	11,993	11,995	12,010	12,031	12,064	12,070	12,090	12,090	12,091	12,092	12,093	12,095									12,095
1986	336	2,204	4,461	6,213	7,627	8,828	9,824	10,604	11,123	11,462	11,742	11,916	12,076	12,164	12,211	12,222	12,234	12,245	12,267	12,293	12,343	12,397	12,406	12,409	12,409	12,421	12,457	12,486										12,486
1987	353	2,550	5,782	8,205	10,309	12,131	13,358	14,214	14,735	15,125	15,381	15,540	15,628	15,724	15,792	15,835	15,923	15,999	16,050	16,075	16,076	16,089	16,105	16,106	16,106	16,129	16,143											16,143
1988	445	3,020	6,364	8,947	10,902	12,528	13,929	14,858	15,382	15,790	16,087	16,256	16,383	16,481	16,545	16,591	16,617	16,640	16,689	16,737	16,782	16,812	16,856	16,898	16,931	16,952												16,952
1989	477	3,275	6,957	9,515	11,372	12,765	13,847	14,513	15,018	15,370	15,752	15,953	16,166	16,290	16,379	16,498	16,614	16,691	16,809	16,905	16,968	16,979	16,984	17,000	17,015													17,015
1990	492	3,357	6,715	9,056	10,946	12,129	13,022	13,502	13,816	14,116	14,309	14,504	14,669	14,807	15,018	15,157	15,264	15,338	15,405	15,426	15,441	15,507	15,534	15,564														15,564
1991	599	4,854	7,840	10,125	11,676	12,804	13,473	13,998	14,404	14,587	14,720	14,865	14,964	15,067	15,143	15,245	15,335	15,425	15,497	15,533	15,590	15,635	15,676															15,676
1992	588	4,885	8,123	10,372	11,810	12,729	13,438	14,030	14,408	14,713	14,942	15,095	15,238	15,412	15,544	15,657	15,724	15,837	15,944	16,016	16,044	16,083																16,083
1993	797	5,532	8,571	10,282	11,326	12,021	12,521	12,885	13,256	13,469	13,612	13,735	13,882	14,064	14,158	14,264	14,363	14,437	14,509	14,557	14,603																	14,603
1994	691	5,290	8,103	9,621	10,692	11,589	12,345	12,742	13,089	13,436	13,734	13,945	14,085	14,308	14,501	14,599	14,634	14,674	14,705	14,752																		14,752
1995	689	4,972	7,396	8,784	9,834	10,752	11,386	11,826	12,141	12,427	12,762	12,993	13,167	13,310	13,359	13,393	13,438	13,475	13,502																			13,502
1996	676	4,952	7,292	8,763	9,658	10,435	11,032	11,381	11,702	11,998	12,198	12,414	12,652	12,935	13,171	13,381	13,526	13,662																				13,662
1997	722	4,660	7,045	8,458	9,694	10,518	11,059	11,568	11,948	12,272	12,582	12,819	12,972	13,091	13,202	13,347	13,478																					13,478
1998	700	4,875	7,479	9,357	10,749	11,678	12,329	12,858	13,282	13,609	14,050	14,351	14,619	14,845	15,039	15,196																						15,196
1999	816	5,660	8,404	10,212	11,408	12,395	13,212	13,777	14,109	14,426	14,752	15,081	15,295	15,499	15,689																							15,689
2000	922	6,041	9,195	11,276	12,715	13,974	14,718	15,268	15,781	16,282	16,755	17,187	17,587	17,878																								17,878
2001	978	6,427	9,894	12,441	14,230	15,719	16,869	17,775	18,459	19,101	19,512	19,889	20,260																									20,260
2002	755	5,885	9,096	11,301	12,942	14,238	15,253	16,148	16,867	17,497	17,915	18,261																										18,261
2003	978	6,561	10,656	13,292	15,487	17,239	18,484	19,580	20,278	20,748	21,172																											21,172
2004	870	5,659	8,915	11,158	12,797	14,285	15,638	16,595	17,323	17,788																												17,788
2005	953	5,986	9,289	11,279	12,985	14,234	15,226	16,053	16,815																													16,815
2006	748	4,811	7,828	9,820	11,365	12,678	13,747	14,606																														14,606
2007	840	5,687	8,855	11,299	13,094	14,712	15,888																															15,888
2008	905	5,355	8,518	10,927	13,030	14,903																																14,903
2009	942	5,859	10,063	13,146	15,709																																	15,709
2010	466	5,227	9,459	12,686																																		12,686
2011	439	4,915	9,108																																			9,108
2012	466	3,860																																				3,860
2013	154																																					154
																																						509,350

AGE-TO-AGE DEVELOPMENT FACTORS

	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-438	438-Ult
1977	7.855	2.643	1.602	1.340	1.274	1.255	1.139	1.128	1.125	1.046	1.033	1.025	1.017	1.011	1.007	1.004	1.004	1.003	1.004	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	1.000	1.000	1.000	1.000	
1978	7.855	2.640	1.623	1.415	1.334	1.201	1.157	1.134	1.056	1.041	1.030	1.023	1.022	1.021	1.009	1.008	1.006	1.002	1.004	1.002	1.002	1.000	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		
1979	7.786	2.617	1.674	1.456	1.238	1.196	1.162	1.058	1.044	1.031	1.022	1.019	1.020	1.019	1.009	1.006	1.002	1.003	1.004	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000			
1980	8.483	3.040	1.800	1.379	1.277	1.227	1.093	1.067	1.044	1.024	1.019	1.016	1.015	1.006	1.002	1.004	1.002	1.000	1.002	1.001	1.002	1.007	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000				
1981	8.006	2.700	1.473	1.360	1.312	1.109	1.093	1.067	1.043	1.031	1.024	1.017	1.013	1.006	1.004	1.004	1.005	1.003	1.004	1.000	1.000	1.000	1.000	1.001	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000					
1982	6.954	2.098	1.535	1.384	1.159	1.119	1.076	1.055	1.044	1.031	1.025	1.017	1.011	1.008	1.012	1.003	1.004	1.002	1.001	1.002	1.002	1.001	1.001	1.002	1.001	1.001	1.001	1.001	1.002	1.001	1.001						
1983	6.825	2.447	1.612	1.233	1.161	1.112	1.080	1.056	1.045	1.035	1.021	1.011	1.010	1.006	1.009	1.004	1.001	1.002	1.001	1.002	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
1984	8.122	2.432	1.356	1.244	1.159	1.094	1.056	1.045	1.034	1.025	1.016	1.010	1.005	1.003	1.003	1.004	1.003	1.004	1.002	1.000	1.000	1.000	1.001	1.000	1.001	1.002	1.003	1.002	1.001								
1985	6.332	1.933	1.376	1.235	1.152	1.095	1.060	1.054	1.036	1.021	1.009	1.004	1.008	1.003	1.005	1.004	1.001	1.000	1.001	1.002	1.003	1.001	1.002	1.000	1.000	1.000	1.000	1.000									
1986	6.557	2.024	1.393	1.228	1.157	1.113	1.079	1.049	1.030	1.024	1.015	1.013	1.007	1.004	1.001	1.001	1.001	1.002	1.002	1.004	1.004	1.001	1.000	1.000	1.001	1.003	1.002										
1987	7.222	2.268	1.419	1.256	1.177	1.101	1.064	1.037	1.026	1.017	1.010	1.006	1.006	1.004	1.003	1.006	1.005	1.003	1.002	1.000	1.001	1.001	1.000	1.000	1.001	1.001											
1988	6.785	2.108	1.406	1.219	1.149	1.112	1.067	1.035	1.027	1.019	1.010	1.008	1.006	1.004	1.003	1.002	1.001	1.003	1.003	1.003	1.002	1.003	1.002	1.002	1.001												
1989	6.867	2.124	1.368	1.195	1.122	1.085	1.048	1.035	1.023	1.025	1.013	1.013	1.008	1.005	1.007	1.007	1.005	1.007	1.006	1.004	1.001	1.000	1.001	1.001													
1990	6.827	2.000	1.349	1.209	1.108	1.074	1.037	1.023	1.022	1.014	1.014	1.011	1.009	1.014	1.009	1.007	1.005	1.004	1.001	1.001	1.004	1.002	1.002														
1991	8.102	1.615	1.291	1.153	1.097	1.052	1.039	1.029	1.013	1.009	1.010	1.007	1.007	1.005	1.007	1.006	1.006	1.005	1.002	1.004	1.003	1.003															
1992	8.313	1.663	1.277	1.139	1.078	1.056	1.044	1.027	1.021	1.016	1.010	1.009	1.011	1.009	1.007	1.004	1.007	1.007	1.004	1.002	1.002																
1993	6.942	1.549	1.200	1.102	1.061	1.042	1.029	1.029	1.016	1.011	1.009	1.011	1.013	1.007	1.008	1.007	1.005	1.005	1.003	1.003																	
1994	7.659	1.532	1.187	1.111	1.084	1.065	1.032	1.027	1.027	1.022	1.015	1.010	1.016	1.013	1.007	1.002	1.003	1.002	1.003																		
1995	7.215	1.487	1.188	1.120	1.093	1.059	1.039	1.027	1.024	1.027	1.018	1.013	1.011	1.004	1.003	1.003	1.003	1.002																			
1996	7.321	1.472	1.202	1.102	1.080	1.057	1.032	1.028	1.025	1.017	1.018	1.019	1.022	1.018	1.016	1.011	1.010																				
1997	6.454	1.512	1.201	1.146	1.085	1.051	1.046	1.033	1.027	1.025	1.019	1.012	1.009	1.008	1.011	1.010																					
1998	6.961	1.534	1.251	1.149	1.086	1.056	1.043	1.033	1.025	1.032	1.021	1.019	1.015	1.013	1.010																						
1999	6.935	1.485	1.215	1.117	1.086	1.066	1.043	1.024	1.022	1.023	1.022	1.014	1.013	1.012																							
2000	6.551	1.522	1.226	1.128	1.099	1.053	1.037	1.034	1.032	1.029	1.026	1.023	1.017																								
2001	6.574	1.539	1.258	1.144	1.105	1.073	1.054	1.038	1.035	1.022	1.019	1.019																									
2002	7.799	1.546	1.242	1.145	1.100	1.071	1.059	1.044	1.037	1.024	1.019																										
2003	6.709	1.624	1.247	1.165	1.113	1.072	1.059	1.036	1.023	1.020																											
2004	6.506	1.575	1.252	1.147	1.116	1.095	1.061	1.044	1.027																												
2005	6.284	1.552	1.214	1.151	1.096	1.070	1.054	1.047																													
2006	6.434	1.627	1.254	1.157	1.116	1.084	1.063																														
2007	6.767	1.557	1.276	1.159	1.124	1.080																															
2008	5.916	1.591	1.283	1.192	1.144																																
2009	6.218	1.717	1.306	1.195																																	
2010	11.225	1.810	1.341																																		
2011	11.183	1.853																																			
2012	8.278																																				
3 Yr Avg	10.229	1.793	1.310	1.182	1.128	1.078	1.059	1.042	1.029	1.022	1.021	1.019	1.015	1.011	1.012	1.008	1.005	1.003	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
5 Yr Avg	8.564	1.706	1.292	1.171	1.119	1.080	1.059	1.042	1.031	1.023	1.022	1.017	1.015	1.011	1.009	1.007	1.006	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
7 Yr Avg	8.003	1.672	1.275	1.167	1.116	1.078	1.055	1.038	1.029	1.025	1.021	1.017	1.015	1.011	1.009	1.006	1.006	1.005	1.003	1.002	1.002	1.001	1.001	1.000	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
3 Yr Wtd	10.210	1.789	1.311	1.183	1.128	1.078	1.059	1.042	1.029	1.022	1.021	1.019	1.015	1.011	1.012	1.008	1.005	1.003	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
5 Yr Wtd	7.834	1.701	1.294	1.172	1.119	1.080	1.059	1.042	1.031	1.023	1.022	1.018	1.015	1.011	1.009	1.007	1.006	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
10 Yr Wtd	7.088	1.641	1.268	1.159	1.110	1.072	1.053	1.037	1.028	1.024	1.019	1.015	1.013	1.010	1.008	1.006	1.005	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	TAIL
Prior FY	7.500	1.650	1.280	1.160	1.113	1.080	1.057	1.040	1.032	1.025	1.021	1.016	1.014	1.011	1.008	1.006	1.005	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001
PA Sel.	7.500	1.690	1.310	1.190	1.130	1.090	1.062	1.045	1.034	1.026	1.021	1.016	1.013	1.010	1.008	1.006	1.005	1.004	1.003	1.002	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	1.000	
Selected	7.800	1.700	1.295	1.180	1.120	1.080	1.059	1.042	1.031	1.023	1.022	1.018	1.015	1.011	1.009	1.006	1.005	1.004	1.003	1.002	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	1.000	
Cumulative	31.733	4.068	2.393	1.848	1.566	1.398	1.295	1.222	1.174	1.139	1.113	1.089	1.070	1.054	1.043	1.033	1.027	1.022	1.018	1.014	1.012	1.010	1.008	1.007	1.006	1.005	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.000	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
TT, WL, LMWL, LM, TP, CO
INCURRED LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																										9,446	9,449	9,448	9,437	9,437	9,437	9,437	9,437	9,437	9,437	9,437	9,437	9,437
1978																									10,571	10,577	10,586	10,549	10,549	10,549	10,549	10,549	10,549	10,549	10,549	10,549		10,549
1979																								9,862	9,867	9,853	9,939	9,881	9,875	9,871	9,855	9,856	9,856	9,867	9,859			9,859
1980																							10,578	10,643	10,639	10,624	10,645	10,627	10,629	10,651	10,637	10,637	10,637	10,637				10,637
1981																						10,134	10,129	10,133	10,138	10,140	10,148	10,143	10,146	10,143	10,143	10,143	10,144					10,144
1982																					12,286	12,468	12,392	12,384	12,468	12,338	12,358	12,372	12,411	12,411	12,400	12,415						12,415
1983																				11,757	11,801	11,859	11,936	11,845	11,829	11,830	11,831	11,832	11,832	11,832	11,832							11,832
1984																			12,389	12,360	12,374	12,406	12,403	12,424	12,416	12,396	12,479	12,477	12,492	12,507								12,507
1985																		12,007	12,002	12,010	12,036	12,218	12,078	12,096	12,090	12,091	12,092	12,093	12,095									12,095
1986																	12,248	12,312	12,279	12,293	12,346	12,570	12,555	12,409	12,409	12,448	12,475	12,503										12,503
1987																15,914	16,053	16,058	16,134	16,075	16,077	16,117	16,105	16,106	16,106	16,157	16,170											16,170
1988															16,587	16,633	16,650	16,730	16,808	16,737	16,809	16,876	16,915	16,966	16,991	16,972												16,972
1989														16,612	16,429	16,595	16,752	16,975	16,907	16,905	17,037	16,979	17,016	17,000	17,015													17,015
1990													14,859	14,931	15,063	15,240	15,423	15,459	15,503	15,426	15,478	15,547	15,534	15,609														15,609
1991												15,713	15,048	15,201	15,169	15,321	15,449	15,595	15,635	15,583	15,637	15,688	15,709															15,709
1992											15,859	15,992	15,434	15,772	15,573	15,735	15,835	16,003	16,114	16,081	16,092	16,135																16,135
1993										14,477	14,307	14,062	14,003	14,285	14,190	14,339	14,469	14,552	14,554	14,656	14,655																	14,655
1994									14,164	14,751	15,144	14,155	14,139	14,497	14,537	14,686	14,664	14,700	14,719	14,778																		14,778
1995								13,019	13,058	13,249	13,328	13,596	13,259	13,512	13,398	13,427	13,491	13,528	13,525																			13,525
1996							12,336	12,482	12,709	13,133	12,964	13,125	12,829	13,323	13,495	13,574	13,779	13,808																				13,808
1997						12,437	12,877	13,175	12,833	13,484	13,801	13,615	13,170	13,261	13,390	13,440	13,647																					13,647
1998					13,126	14,120	13,938	14,677	14,305	14,390	14,722	14,790	15,085	15,125	15,173	15,395																						15,395
1999				12,755	13,727	14,615	14,902	14,985	14,646	14,984	15,232	15,386	15,512	15,694	15,911																							15,911
2000			12,564	14,600	15,244	16,115	15,914	16,624	16,619	17,153	17,550	17,587	17,954	18,124																								18,124
2001		10,164	14,656	17,656	17,606	18,290	18,897	19,734	19,670	19,854	20,023	20,191	20,633																									20,633
2002	1,474	10,278	13,039	15,109	15,364	16,566	16,864	17,704	18,152	18,194	18,328	18,545																										18,545
2003	3,025	12,011	16,621	18,104	18,990	20,328	20,621	21,368	20,969	21,209	21,541																											21,541
2004	2,845	9,924	13,432	15,329	15,688	16,834	17,491	17,697	17,961	18,285																												18,285
2005	3,090	10,920	13,751	15,507	15,916	16,131	16,450	16,811	17,810																													17,810
2006	2,695	8,552	11,527	13,325	14,039	14,168	14,832	15,519																														15,519
2007	2,764	10,039	13,158	14,857	15,122	16,234	16,801																															16,801
2008	2,778	9,594	12,300	13,227	14,810	16,306																																16,306
2009	4,101	11,736	13,501	15,696	17,742																																	17,742
2010	3,467	8,592	12,495	14,973																																		14,973
2011	2,767	8,639	12,293																																			12,293
2012	2,726	6,116																																				6,116
2013	1,469																																					1,469
																																						527,462

AGE-TO-AGE DEVELOPMENT FACTORS

	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-438	438-Ult
1977																										1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1978																									1.000	1.001	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1979																								1.001	0.999	1.009	0.994	0.999	1.000	0.998	1.000	1.000	1.001	0.999			
1980																							1.006	1.000	0.999	1.002	0.998	1.000	1.002	0.999	1.000	1.000	1.000				
1981																						0.999	1.000	1.001	1.000	1.001	0.999	1.000	1.000	1.000	1.000	1.000					
1982																					1.015	0.994	0.999	1.007	0.990	1.002	1.001	1.003	1.000	0.999	1.001						
1983																				1.004	1.005	1.006	0.992	0.999	1.000	1.000	1.000	1.000	1.000	1.000							
1984																			0.998	1.001	1.003	1.000	1.002	0.999	0.998	1.007	1.000	1.001	1.001								
1985																		1.000	1.001	1.002	1.015	0.989	1.001	0.999	1.000	1.000	1.000	1.000									
1986																	1.005	0.997	1.001	1.004	1.018	0.999	0.988	1.000	1.003	1.002	1.002										
1987																1.009	1.000	1.005	0.996	1.000	1.002	0.999	1.000	1.000	1.003	1.001											
1988															1.003	1.001	1.005	1.005	0.996	1.004	1.004	1.002	1.003	1.002	0.999													
1989														0.989	1.010	1.009	1.013	0.996	1.000	1.008	0.997	1.002	0.999	1.001														
1990													1.005	1.009	1.012	1.012	1.002	1.003	0.995	1.003	1.004	0.999	1.005															
1991												0.958	1.010	0.998	1.010	1.008	1.009	1.003	0.997	1.003	1.003	1.001																
1992											1.008	0.965	1.022	0.987	1.010	1.006	1.011	1.007	0.998	1.001	1.003																	
1993										0.988	0.983	0.996	1.020	0.993	1.011	1.009	1.006	1.000	1.007	1.000																		
1994									1.041	1.027	0.935	0.999	1.025	1.003	1.010	0.999	1.002	1.001	1.004																			
1995								1.003	1.015	1.006	1.020	0.975	1.019	0.992	1.002	1.005	1.003	1.000																				
1996							1.012	1.018	1.033	0.987	1.012	0.977	1.039	1.013	1.006	1.015	1.002																					
1997						1.035	1.023	0.974	1.051	1.023	0.987	0.967	1.007	1.010	1.004	1.015																						
1998					1.076	0.987	1.053	0.975	1.006	1.023	1.005	1.020	1.003	1.003	1.015																							
1999				1.076	1.065	1.020	1.006	0.977	1.023	1.017	1.010	1.008	1.012	1.014																								
2000			1.162	1.044	1.057	0.988	1.045	1.000	1.032	1.023	1.002	1.021	1.009																									
2001		1.442	1.205	0.997	1.039	1.033	1.044	0.997	1.009	1.008	1.008	1.022																										
2002	6.973	1.269	1.159	1.017	1.078	1.018	1.050	1.025	1.002	1.007	1.012																											
2003	3.971	1.384	1.089	1.049	1.070	1.014	1.036	0.981	1.011	1.016																												
2004	3.489	1.353	1.141	1.023	1.073	1.039	1.012	1.015	1.018																													
2005	3.534	1.259	1.128	1.026	1.013	1.020	1.022	1.059																														
2006	3.173	1.348	1.156	1.054	1.009	1.047	1.046																															
2007	3.632	1.311	1.129	1.018	1.074	1.035																																
2008	3.453	1.282	1.075	1.120	1.101																																	
2009	2.862	1.150	1.163	1.130																																		
2010	2.478	1.454	1.198																																			
2011	3.122	1.423																																				
2012	2.244																																					
3 Yr Avg	2.615	1.343	1.145	1.089	1.061	1.034	1.027	1.019	1.011	1.010	1.007	1.017	1.008	1.009	1.008	1.012	1.002	1.000	1.003	1.001	1.003	1.001	1.002	1.001	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
5 Yr Avg	2.832	1.324	1.144	1.070	1.054	1.031	1.033	1.016	1.015	1.014	1.007	1.008	1.014	1.006	1.007	1.009	1.005	1.002	1.000	1.003	1.002	1.001	0.999	1.000	1.001	1.002	1.001	1.001	1.001	0.999	1.000	1.000	1.000	1.000	1.000	1.000		
7 Yr Avg	2.995	1.318	1.141	1.060	1.060	1.029	1.036	1.008	1.015	1.017	1.005	0.999	1.016	1.004	1.008	1.008	1.005	1.001	1.000	1.003	1.005	0.999	1.000	1.000	0.999	1.002	1.000	1.001	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000		
3 Yr Wtd	2.606	1.322	1.146	1.089	1.062	1.033	1.026	1.015	1.011	1.011	1.008	1.018	1.008	1.009	1.008	1.012	1.002	1.000	1.003	1.001	1.003	1.001	1.002	1.001	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
5 Yr Wtd	2.821	1.312	1.144	1.069	1.054	1.030	1.033	1.013	1.014	1.014	1.008	1.010	1.013	1.006	1.008	1.008	1.005	1.002	1.000	1.003	1.002	1.001	1.000	1.000	1.001	1.002	1.001	1.001	1.001	0.999	1.000	1.000	1.000	1.000	1.000	1.000		
10 Yr Wtd	3.177	1.317	1.144	1.046	1.058	1.020	1.034	1.003	1.019	1.014	0.998	0.997	1.016	1.002	1.009	1.008	1.006	1.002	0.999	1.003	1.005	0.999	0.999	1.001	0.999	1.002	0.999	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000		TAIL
Prior FY	3.100	1.300	1.125	1.042	1.052	1.022	1.031	0.996	1.018	1.013	1.006	0.997	1.017	1.000	1.008	1.008	1.007	1.002	0.998	1.003	1.005	0.999	0.998	1.001	0.999	1.002	0.999	1.001	1.000	0.999	1.000	1.000	1.000	1.000	1.000			1.000
PA Sel.	3.850	1.284	1.152	1.077	1.048	1.036	1.025	1.020	1.014	1.010	1.007	1.007	1.007	1.005	1.003	1.004	1.003	1.003	1.001	1.001	1.002	1.001	1.001	1.000	1.001	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
Selected	3.020	1.317	1.144	1.069	1.058	1.030	1.034	1.003	1.019	1.014	1.008	0.997	1.016	1.002	1.009	1.008	1.006	1.002	0.999	1.003	1.005	0.999	0.999	1.001	0.999	1.002	0.999	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000		
Cumulative	5.989	1.983	1.505	1.316	1.231	1.164	1.130	1.093	1.090	1.070	1.056	1.048	1.051	1.034	1.032	1.023	1.015	1.009	1.008	1.008	1.006	1.001	1.001	1.002	1.001	1.002	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
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
TT, WL, LMWL, LM, TP, CO
CASE RESERVES (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																										13	14	11	0	0	0	0	0	0	0	0	0	-
1978																									39	37	37	0	0	0	0	0	0	0	0	0		-
1979																								49	47	26	102	38	25	20	2	0	0	8	0			-
1980																							27	59	34	11	25	0	0	19	0	0	0	0				-
1981																						27	20	20	17	16	8	2	3	0	0	0	0					-
1982																					41	203	112	94	156	12	22	27	49	31	7	12					12
1983																				0	19	55	113	18	0	0	0	0	0	0	0							-
1984																			58	0	9	39	31	38	29	0	54	10	4	1								1
1985																		15	7	0	5	154	8	6	0	0	0	0	0									-
1986																	14	67	11	0	3	174	149	0	0	27	19	17										17
1987																80	130	59	83	0	1	28	0	0	0	28	27											27
1988															42	42	33	90	118	0	26	63	59	68	60	20												20
1989														322	50	96	138	284	97	0	69	0	32	1	0													-
1990													191	124	45	83	159	121	98	0	37	40	0	45														45
1991												848	84	133	26	76	113	170	138	50	47	53	33															33
1992											917	897	195	360	29	78	110	166	170	65	48	52																52
1993										1,008	695	327	121	222	32	75	106	115	45	99	52																	52
1994									1,076	1,315	1,409	210	54	189	37	87	30	26	14	27																		27
1995								1,192	917	822	566	603	92	202	39	35	53	53	23																			23
1996							1,304	1,101	1,007	1,135	766	710	177	388	324	193	253	145																				145
1997						1,919	1,818	1,607	885	1,213	1,219	796	198	170	188	93	169																					169
1998					2,378	2,442	1,609	1,819	1,024	781	672	439	466	280	134	199																						199
1999				2,543	2,318	2,220	1,690	1,209	537	558	480	305	217	195	222																							222
2000			3,368	3,324	2,530	2,140	1,196	1,356	838	871	795	400	367	246																								246
2001		3,737	4,762	5,214	3,375	2,571	2,028	1,959	1,211	754	510	302	373																									373
2002	719	4,393	3,942	3,808	2,422	2,328	1,611	1,556	1,285	698	413	284																										284
2003	2,047	5,450	5,964	4,811	3,503	3,089	2,137	1,788	691	461	369																											369
2004	1,975	4,265	4,516	4,171	2,891	2,549	1,853	1,102	638	497																												497
2005	2,138	4,934	4,462	4,228	2,931	1,896	1,224	758	995																													995
2006	1,948	3,741	3,699	3,506	2,674	1,491	1,085	913																														913
2007	1,923	4,352	4,303	3,558	2,028	1,521	912																															912
2008	1,873	4,239	3,781	2,300	1,781	1,403																																1,403
2009	3,159	5,877	3,438	2,550	2,033																																	2,033
2010	3,002	3,365	3,035	2,287																																		2,287
2011	2,327	3,724	3,185																																			3,185
2012	2,260	2,257																																				2,257
2013	1,314																																					1,314
																																						18,112

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
TT, WL, LMWL, LM, TP, CO
PAID TO INCURRED LOSS RATIOS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																										99.9%	99.8%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1978																									99.6%	99.7%	99.6%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		100.0%
1979																								99.5%	99.5%	99.7%	99.0%	99.6%	99.7%	99.8%	100.0%	100.0%	100.0%	99.9%	100.0%			100.0%
1980																							99.7%	99.4%	99.7%	99.9%	99.8%	100.0%	100.0%	99.8%	100.0%	100.0%	100.0%	100.0%				100.0%
1981																						99.7%	99.8%	99.8%	99.8%	99.8%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%					100.0%
1982																					99.7%	98.4%	99.1%	99.2%	98.7%	99.9%	99.8%	99.8%	99.6%	99.8%	99.9%	99.9%						99.9%
1983																				100.0%	99.8%	99.5%	99.1%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%							100.0%
1984																			99.5%	100.0%	99.9%	99.7%	99.7%	99.7%	99.8%	100.0%	99.6%	99.9%	100.0%	100.0%								100.0%
1985																		99.9%	99.9%	100.0%	100.0%	98.7%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%									100.0%
1986																	99.9%	99.5%	99.9%	100.0%	100.0%	98.6%	98.8%	100.0%	100.0%	99.8%	99.9%	99.9%										99.9%
1987																99.5%	99.2%	99.6%	99.5%	100.0%	100.0%	99.8%	100.0%	100.0%	100.0%	99.8%	99.8%											99.8%
1988															99.7%	99.7%	99.8%	99.5%	99.3%	100.0%	99.8%	99.6%	99.7%	99.6%	99.6%	99.9%												99.9%
1989														98.1%	99.7%	99.4%	99.2%	98.3%	99.4%	100.0%	99.6%	100.0%	99.8%	100.0%	100.0%													100.0%
1990													98.7%	99.2%	99.7%	99.5%	99.0%	99.2%	99.4%	100.0%	99.8%	99.7%	100.0%	99.7%														99.7%
1991												94.6%	99.4%	99.1%	99.8%	99.5%	99.3%	98.9%	99.1%	99.7%	99.7%	99.7%	99.8%															99.8%
1992											94.2%	94.4%	98.7%	97.7%	99.8%	99.5%	99.3%	99.0%	98.9%	99.6%	99.7%	99.7%																99.7%
1993										93.0%	95.1%	97.7%	99.1%	98.4%	99.8%	99.5%	99.3%	99.2%	99.7%	99.3%	99.6%																	99.6%
1994									92.4%	91.1%	90.7%	98.5%	99.6%	98.7%	99.7%	99.4%	99.8%	99.8%	99.9%	99.8%																		99.8%
1995								90.8%	93.0%	93.8%	95.8%	95.6%	99.3%	98.5%	99.7%	99.7%	99.6%	99.6%	99.8%																			99.8%
1996							89.4%	91.2%	92.1%	91.4%	94.1%	94.6%	98.6%	97.1%	97.6%	98.6%	98.2%	98.9%																				98.9%
1997						84.6%	85.9%	87.8%	93.1%	91.0%	91.2%	94.2%	98.5%	98.7%	98.6%	99.3%	98.8%																					98.8%
1998					81.9%	82.7%	88.5%	87.6%	92.8%	94.6%	95.4%	97.0%	96.9%	98.1%	99.1%	98.7%																						98.7%
1999				80.1%	83.1%	84.8%	88.7%	91.9%	96.3%	96.3%	96.8%	98.0%	98.6%	98.8%	98.6%																							98.6%
2000			73.2%	77.2%	83.4%	86.7%	92.5%	91.8%	95.0%	94.9%	95.5%	97.7%	98.0%	98.6%																								98.6%
2001		63.2%	67.5%	70.5%	80.8%	85.9%	89.3%	90.1%	93.8%	96.2%	97.5%	98.5%	98.2%																									98.2%
2002	51.2%	57.3%	69.8%	74.8%	84.2%	85.9%	90.4%	91.2%	92.9%	96.2%	97.7%	98.5%																										98.5%
2003	32.3%	54.6%	64.1%	73.4%	81.6%	84.8%	89.6%	91.6%	96.7%	97.8%	98.3%																											98.3%
2004	30.6%	57.0%	66.4%	72.8%	81.6%	84.9%	89.4%	93.8%	96.4%	97.3%																												97.3%
2005	30.8%	54.8%	67.6%	72.7%	81.6%	88.2%	92.6%	95.5%	94.4%																													94.4%
2006	27.7%	56.3%	67.9%	73.7%	81.0%	89.5%	92.7%	94.1%																														94.1%
2007	30.4%	56.6%	67.3%	76.1%	86.6%	90.6%	94.6%																															94.6%
2008	32.6%	55.8%	69.3%	82.6%	88.0%	91.4%																																91.4%
2009	23.0%	49.9%	74.5%	83.8%	88.5%																																	88.5%
2010	13.4%	60.8%	75.7%	84.7%																																		84.7%
2011	15.9%	56.9%	74.1%																																			74.1%
2012	17.1%	63.1%																																				63.1%
2013	10.5%																																					10.5%

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
TT, WL, LMWL, LM, TP, CO
PAID LOSS / $100 OF PAYROLL

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ON-LEVEL PAYROLL
1977	0.14%	1.07%	2.82%	4.52%	6.06%	7.72%	9.69%	11.03%	12.45%	14.01%	14.65%	15.13%	15.50%	15.77%	15.94%	16.05%	16.12%	16.18%	16.23%	16.29%	16.31%	16.32%	16.32%	16.32%	16.32%	16.32%	16.33%	16.33%	16.33%	16.33%	16.33%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	5,778,966
1978	0.15%	1.15%	3.03%	4.91%	6.96%	9.28%	11.14%	12.89%	14.62%	15.44%	16.07%	16.56%	16.94%	17.31%	17.68%	17.84%	17.97%	18.08%	18.12%	18.20%	18.22%	18.26%	18.27%	18.29%	18.30%	18.32%	18.33%	18.33%	18.33%	18.33%	18.33%	0.18%	0.18%	0.18%	0.18%	0.18%		5,754,667
1979	0.16%	1.24%	3.25%	5.43%	7.91%	9.79%	11.72%	13.62%	14.41%	15.05%	15.51%	15.86%	16.16%	16.47%	16.79%	16.94%	17.05%	17.08%	17.14%	17.21%	17.27%	17.31%	17.33%	17.35%	17.36%	17.37%	17.39%	17.40%	17.42%	17.42%	17.42%	0.17%	0.17%	0.17%	0.17%			5,656,194
1980	0.14%	1.19%	3.62%	6.51%	8.98%	11.47%	14.08%	15.39%	16.42%	17.13%	17.55%	17.88%	18.16%	18.43%	18.53%	18.57%	18.64%	18.67%	18.68%	18.73%	18.74%	18.79%	18.92%	18.98%	19.02%	19.03%	19.05%	19.06%	19.06%	19.07%	19.08%	0.19%	0.19%	0.19%				5,575,918
1981	0.22%	1.76%	4.75%	6.99%	9.51%	12.48%	13.84%	15.12%	16.14%	16.84%	17.36%	17.78%	18.08%	18.31%	18.43%	18.51%	18.58%	18.67%	18.73%	18.80%	18.80%	18.80%	18.81%	18.81%	18.83%	18.83%	18.86%	18.86%	18.87%	18.87%	18.87%	0.19%	0.19%					5,375,984
1982	0.40%	2.76%	5.79%	8.89%	12.31%	14.27%	15.98%	17.20%	18.14%	18.94%	19.52%	20.01%	20.35%	20.58%	20.74%	20.98%	21.05%	21.14%	21.17%	21.20%	21.23%	21.27%	21.29%	21.31%	21.35%	21.37%	21.39%	21.40%	21.43%	21.47%	21.49%	0.22%						5,767,589
1983	0.36%	2.45%	5.99%	9.65%	11.90%	13.81%	15.36%	16.59%	17.52%	18.30%	18.94%	19.33%	19.55%	19.74%	19.85%	20.03%	20.11%	20.13%	20.17%	20.19%	20.23%	20.27%	20.30%	20.31%	20.31%	20.32%	20.32%	20.32%	20.32%	20.32%	20.32%							5,822,965
1984	0.40%	3.28%	7.98%	10.81%	13.45%	15.58%	17.04%	18.00%	18.80%	19.43%	19.91%	20.23%	20.43%	20.52%	20.59%	20.65%	20.72%	20.78%	20.87%	20.92%	20.92%	20.93%	20.94%	20.96%	20.96%	20.98%	21.03%	21.10%	21.13%	21.16%								5,909,297
1985	0.62%	3.93%	7.60%	10.46%	12.92%	14.89%	16.30%	17.27%	18.19%	18.84%	19.23%	19.40%	19.48%	19.63%	19.69%	19.79%	19.86%	19.89%	19.89%	19.91%	19.95%	20.00%	20.02%	20.05%	20.05%	20.05%	20.05%	20.05%	20.06%									6,030,627
1986	0.53%	3.46%	7.01%	9.76%	11.98%	13.87%	15.43%	16.66%	17.47%	18.01%	18.45%	18.72%	18.97%	19.11%	19.18%	19.20%	19.22%	19.24%	19.27%	19.31%	19.39%	19.47%	19.49%	19.49%	19.49%	19.51%	19.57%	19.62%										6,365,645
1987	0.52%	3.76%	8.53%	12.10%	15.20%	17.89%	19.69%	20.96%	21.72%	22.30%	22.68%	22.91%	23.04%	23.18%	23.28%	23.35%	23.48%	23.59%	23.66%	23.70%	23.70%	23.72%	23.74%	23.74%	23.74%	23.78%	23.80%											6,782,846
1988	0.63%	4.25%	8.96%	12.60%	15.35%	17.64%	19.61%	20.92%	21.66%	22.23%	22.65%	22.89%	23.07%	23.21%	23.30%	23.36%	23.40%	23.43%	23.50%	23.57%	23.63%	23.67%	23.73%	23.79%	23.84%	23.87%												7,101,789
1989	0.66%	4.50%	9.57%	13.08%	15.64%	17.55%	19.04%	19.96%	20.65%	21.13%	21.66%	21.94%	22.23%	22.40%	22.52%	22.69%	22.84%	22.95%	23.11%	23.25%	23.33%	23.35%	23.35%	23.38%	23.40%													7,272,541
1990	0.64%	4.40%	8.79%	11.86%	14.33%	15.88%	17.05%	17.68%	18.09%	18.48%	18.74%	18.99%	19.21%	19.39%	19.66%	19.85%	19.99%	20.08%	20.17%	20.20%	20.22%	20.31%	20.34%	20.38%														7,637,206
1991	0.77%	6.21%	10.03%	12.95%	14.93%	16.38%	17.23%	17.90%	18.42%	18.66%	18.83%	19.01%	19.14%	19.27%	19.37%	19.50%	19.61%	19.73%	19.82%	19.87%	19.94%	20.00%	20.05%															7,818,591
1992	0.77%	6.42%	10.67%	13.62%	15.51%	16.72%	17.65%	18.43%	18.92%	19.32%	19.63%	19.83%	20.01%	20.24%	20.42%	20.56%	20.65%	20.80%	20.94%	21.04%	21.07%	21.12%																7,613,696
1993	1.05%	7.26%	11.25%	13.50%	14.87%	15.78%	16.44%	16.92%	17.40%	17.68%	17.87%	18.03%	18.22%	18.46%	18.59%	18.73%	18.86%	18.95%	19.05%	19.11%	19.17%																	7,617,194
1994	0.87%	6.69%	10.24%	12.16%	13.52%	14.65%	15.61%	16.11%	16.55%	16.99%	17.36%	17.63%	17.81%	18.09%	18.33%	18.46%	18.50%	18.55%	18.59%	18.65%																		7,909,310
1995	0.86%	6.24%	9.28%	11.02%	12.34%	13.49%	14.28%	14.83%	15.23%	15.59%	16.01%	16.30%	16.52%	16.70%	16.76%	16.80%	16.86%	16.90%	16.94%																			7,972,245
1996	0.87%	6.35%	9.35%	11.24%	12.39%	13.38%	14.15%	14.60%	15.01%	15.39%	15.64%	15.92%	16.23%	16.59%	16.89%	17.16%	17.35%	17.52%																				7,797,491
1997	0.94%	6.07%	9.17%	11.02%	12.62%	13.70%	14.40%	15.07%	15.56%	15.98%	16.39%	16.69%	16.89%	17.05%	17.19%	17.38%	17.55%																					7,678,681
1998	0.92%	6.38%	9.79%	12.25%	14.07%	15.29%	16.14%	16.83%	17.39%	17.82%	18.40%	18.79%	19.14%	19.44%	19.69%	19.89%																						7,638,048
1999	1.05%	7.30%	10.85%	13.18%	14.72%	16.00%	17.05%	17.78%	18.21%	18.62%	19.04%	19.46%	19.74%	20.00%	20.25%																							7,748,434
2000	1.17%	7.67%	11.68%	14.32%	16.15%	17.75%	18.69%	19.39%	20.04%	20.68%	21.28%	21.83%	22.33%	22.70%																								7,874,189
2001	1.20%	7.92%	12.19%	15.33%	17.53%	19.37%	20.79%	21.90%	22.74%	23.54%	24.04%	24.51%	24.96%																									8,115,826
2002	0.96%	7.48%	11.57%	14.37%	16.46%	18.11%	19.40%	20.54%	21.45%	22.25%	22.78%	23.22%																										7,863,811
2003	1.23%	8.28%	13.45%	16.77%	19.54%	21.75%	23.32%	24.71%	25.59%	26.18%	26.71%																											7,925,439
2004	1.05%	6.84%	10.78%	13.49%	15.47%	17.27%	18.91%	20.07%	20.95%	21.51%																												8,269,908
2005	1.15%	7.25%	11.25%	13.67%	15.73%	17.25%	18.45%	19.45%	20.37%																													8,253,608
2006	0.88%	5.64%	9.18%	11.52%	13.33%	14.87%	16.12%	17.13%																														8,526,674
2007	0.99%	6.69%	10.42%	13.30%	15.41%	17.31%	18.70%																															8,496,918
2008	1.09%	6.42%	10.22%	13.11%	15.63%	17.87%																																8,337,961
2009	1.16%	7.21%	12.38%	16.17%	19.32%																																	8,129,364
2010	0.57%	6.36%	11.51%	15.44%																																		8,216,184
2011	0.55%	6.18%	11.45%																																			7,954,284
2012	0.60%	4.96%																																				7,783,294
2013	0.29%																																					5,307,514

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
TT, WL, LMWL, LM, TP, CO
INCURRED LOSS / $100 OF PAYROLL

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ON-LEVEL PAYROLL
1977																										16.35%	16.35%	16.35%	16.33%	16.33%	16.33%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	5,778,966
1978																									18.37%	18.38%	18.40%	18.33%	18.33%	18.33%	18.33%	0.18%	0.18%	0.18%	0.18%	0.18%		5,754,667
1979																								17.44%	17.44%	17.42%	17.57%	17.47%	17.46%	17.45%	17.42%	0.17%	0.17%	0.17%	0.17%			5,656,194
1980																							18.97%	19.09%	19.08%	19.05%	19.09%	19.06%	19.06%	19.10%	19.08%	0.19%	0.19%	0.19%				5,575,918
1981																						18.85%	18.84%	18.85%	18.86%	18.86%	18.88%	18.87%	18.87%	18.87%	18.87%	0.19%	0.19%					5,375,984
1982																					21.30%	21.62%	21.49%	21.47%	21.62%	21.39%	21.43%	21.45%	21.52%	21.52%	21.50%	0.22%						5,767,589
1983																				20.19%	20.27%	20.37%	20.50%	20.34%	20.31%	20.32%	20.32%	20.32%	20.32%	20.32%	20.32%							5,822,965
1984																			20.97%	20.92%	20.94%	20.99%	20.99%	21.03%	21.01%	20.98%	21.12%	21.11%	21.14%	21.17%								5,909,297
1985																		19.91%	19.90%	19.91%	19.96%	20.26%	20.03%	20.06%	20.05%	20.05%	20.05%	20.05%	20.06%									6,030,627
1986																	19.24%	19.34%	19.29%	19.31%	19.39%	19.75%	19.72%	19.49%	19.49%	19.55%	19.60%	19.64%										6,365,645
1987																23.46%	23.67%	23.67%	23.79%	23.70%	23.70%	23.76%	23.74%	23.74%	23.74%	23.82%	23.84%											6,782,846
1988															23.36%	23.42%	23.44%	23.56%	23.67%	23.57%	23.67%	23.76%	23.82%	23.89%	23.93%	23.90%												7,101,789
1989														22.84%	22.59%	22.82%	23.03%	23.34%	23.25%	23.25%	23.43%	23.35%	23.40%	23.38%	23.40%													7,272,541
1990													19.46%	19.55%	19.72%	19.95%	20.19%	20.24%	20.30%	20.20%	20.27%	20.36%	20.34%	20.44%														7,637,206
1991												20.10%	19.25%	19.44%	19.40%	19.60%	19.76%	19.95%	20.00%	19.93%	20.00%	20.07%	20.09%															7,818,591
1992											20.83%	21.00%	20.27%	20.72%	20.45%	20.67%	20.80%	21.02%	21.16%	21.12%	21.14%	21.19%																7,613,696
1993										19.01%	18.78%	18.46%	18.38%	18.75%	18.63%	18.82%	18.99%	19.10%	19.11%	19.24%	19.24%																	7,617,194
1994									17.91%	18.65%	19.15%	17.90%	17.88%	18.33%	18.38%	18.57%	18.54%	18.59%	18.61%	18.68%																		7,909,310
1995								16.33%	16.38%	16.62%	16.72%	17.05%	16.63%	16.95%	16.81%	16.84%	16.92%	16.97%	16.97%																			7,972,245
1996							15.82%	16.01%	16.30%	16.84%	16.63%	16.83%	16.45%	17.09%	17.31%	17.41%	17.67%	17.71%																				7,797,491
1997						16.20%	16.77%	17.16%	16.71%	17.56%	17.97%	17.73%	17.15%	17.27%	17.44%	17.50%	17.77%																					7,678,681
1998					17.19%	18.49%	18.25%	19.22%	18.73%	18.84%	19.27%	19.36%	19.75%	19.80%	19.87%	20.16%																						7,638,048
1999				16.46%	17.72%	18.86%	19.23%	19.34%	18.90%	19.34%	19.66%	19.86%	20.02%	20.25%	20.53%																							7,748,434
2000			15.96%	18.54%	19.36%	20.47%	20.21%	21.11%	21.11%	21.78%	22.29%	22.34%	22.80%	23.02%																								7,874,189
2001		12.52%	18.06%	21.75%	21.69%	22.54%	23.28%	24.32%	24.24%	24.46%	24.67%	24.88%	25.42%																									8,115,826
2002	1.87%	13.07%	16.58%	19.21%	19.54%	21.07%	21.44%	22.51%	23.08%	23.14%	23.31%	23.58%																										7,863,811
2003	3.82%	15.16%	20.97%	22.84%	23.96%	25.65%	26.02%	26.96%	26.46%	26.76%	27.18%																											7,925,439
2004	3.44%	12.00%	16.24%	18.54%	18.97%	20.36%	21.15%	21.40%	21.72%	22.11%																												8,269,908
2005	3.74%	13.23%	16.66%	18.79%	19.28%	19.54%	19.93%	20.37%	21.58%																													8,253,608
2006	3.16%	10.03%	13.52%	15.63%	16.46%	16.62%	17.39%	18.20%																														8,526,674
2007	3.25%	11.81%	15.49%	17.49%	17.80%	19.11%	19.77%																															8,496,918
2008	3.33%	11.51%	14.75%	15.86%	17.76%	19.56%																																8,337,961
2009	5.04%	14.44%	16.61%	19.31%	21.82%																																	8,129,364
2010	4.22%	10.46%	15.21%	18.22%																																		8,216,184
2011	3.48%	10.86%	15.45%																																			7,954,284
2012	3.50%	7.86%																																				7,783,294
2013	2.77%																																					5,307,514

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
TT, WL, LMWL, LM, TP, CO

REPORTED TT, WL, LMWL, LM, TP, CO CLAIM COUNTS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	370	829	854	865	870	878	883	889	892	892	893	893	893	894	894	894	894	894	894	894	894	894	894	894	894	894	894	894	894	894	894	894						894
1983	373	831	868	888	899	911	913	914	917	920	921	921	922	922	923	923	923	923	923	923	923	923	923	923	923	923	923	923	923	923	923							923
1984	391	863	900	915	927	933	936	938	940	942	943	944	945	945	945	945	945	945	945	945	945	945	945	945	945	945	945	945	945	945								945
1985	454	975	1,004	1,028	1,037	1,045	1,046	1,049	1,049	1,054	1,055	1,055	1,055	1,055	1,055	1,055	1,055	1,055	1,055	1,055	1,055	1,055	1,055	1,055	1,055	1,055	1,055	1,055	1,055									1,055
1986	454	1,004	1,044	1,061	1,072	1,081	1,086	1,088	1,089	1,091	1,091	1,091	1,091	1,091	1,092	1,092	1,092	1,092	1,092	1,092	1,092	1,092	1,092	1,092	1,092	1,092	1,092	1,092										1,092
1987	414	993	1,034	1,056	1,066	1,071	1,077	1,078	1,079	1,081	1,081	1,082	1,083	1,083	1,083	1,084	1,084	1,085	1,085	1,085	1,085	1,085	1,085	1,085	1,085	1,085	1,085											1,085
1988	514	1,132	1,181	1,198	1,212	1,225	1,233	1,238	1,238	1,238	1,240	1,240	1,241	1,241	1,241	1,241	1,242	1,242	1,242	1,242	1,242	1,242	1,242	1,242	1,242	1,242												1,242
1989	512	1,215	1,253	1,278	1,295	1,302	1,308	1,314	1,316	1,319	1,319	1,320	1,320	1,321	1,322	1,322	1,322	1,322	1,322	1,322	1,322	1,322	1,322	1,322	1,322													1,322
1990	533	1,180	1,225	1,243	1,252	1,263	1,268	1,269	1,272	1,275	1,276	1,276	1,276	1,277	1,277	1,277	1,277	1,278	1,278	1,279	1,279	1,280	1,280	1,280														1,280
1991	564	1,178	1,218	1,233	1,249	1,257	1,259	1,264	1,268	1,270	1,270	1,271	1,272	1,272	1,272	1,272	1,272	1,272	1,272	1,272	1,272	1,272	1,272															1,272
1992	527	1,256	1,303	1,326	1,335	1,342	1,345	1,346	1,346	1,347	1,347	1,348	1,349	1,350	1,351	1,351	1,351	1,351	1,351	1,351	1,351	1,351																1,351
1993	326	1,203	1,342	1,378	1,392	1,397	1,404	1,409	1,409	1,411	1,411	1,414	1,414	1,414	1,415	1,415	1,416	1,417	1,417	1,417	1,417																	1,417
1994	256	1,151	1,278	1,304	1,316	1,325	1,329	1,330	1,333	1,333	1,333	1,334	1,334	1,336	1,336	1,336	1,336	1,337	1,337	1,337																		1,337
1995	263	1,115	1,218	1,243	1,253	1,262	1,264	1,267	1,270	1,272	1,274	1,276	1,278	1,279	1,279	1,280	1,280	1,280	1,280																			1,280
1996	292	1,104	1,190	1,221	1,230	1,234	1,236	1,239	1,242	1,243	1,244	1,244	1,246	1,247	1,248	1,248	1,248	1,249																				1,249
1997	281	971	1,052	1,074	1,088	1,099	1,102	1,103	1,104	1,104	1,105	1,105	1,105	1,105	1,106	1,106	1,106																					1,106
1998	274	915	983	1,007	1,021	1,027	1,032	1,034	1,035	1,037	1,038	1,038	1,038	1,038	1,038	1,038																						1,038
1999	308	1,035	1,111	1,129	1,138	1,142	1,147	1,147	1,148	1,149	1,152	1,153	1,154	1,154	1,156																							1,156
2000	324	1,065	1,147	1,172	1,182	1,187	1,187	1,188	1,190	1,190	1,194	1,196	1,198	1,198																								1,198
2001	317	1,055	1,136	1,156	1,164	1,170	1,174	1,175	1,180	1,184	1,184	1,187	1,189																									1,189
2002	264	982	1,055	1,068	1,073	1,076	1,079	1,082	1,082	1,084	1,085	1,087																										1,087
2003	304	981	1,053	1,065	1,075	1,082	1,087	1,088	1,089	1,089	1,090																											1,090
2004	292	914	974	991	1,005	1,012	1,016	1,020	1,022	1,025																												1,025
2005	278	869	931	943	952	960	961	964	968																													968
2006	225	757	817	833	842	844	846	850																														850
2007	233	776	828	841	843	847	849																															849
2008	244	707	762	785	792	794																																794
2009	228	643	694	713	725																																	725
2010	119	575	635	655																																		655
2011	112	521	570																																			570
2012	132	461																																				461
2013	55																																					55
																																						32,560

AGE-TO-AGE DEVELOPMENT FACTORS

	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-Ult	390-Ult	402-Ult	414-Ult	426-Ult	438-Ult	TAIL
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	2.241	1.030	1.013	1.006	1.009	1.006	1.007	1.003	1.000	1.001	1.000	1.000	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	1.000	1.000	1.000	1.000	1.000	1.000							
1983	2.228	1.045	1.023	1.012	1.013	1.002	1.001	1.003	1.003	1.001	1.000	1.001	1.000	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	1.000	1.000	1.000	1.000								
1984	2.207	1.043	1.017	1.013	1.006	1.003	1.002	1.002	1.002	1.001	1.001	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	1.000	1.000	1.000	1.000	1.000									
1985	2.148	1.030	1.024	1.009	1.008	1.001	1.003	1.000	1.005	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	1.000	1.000	1.000	1.000	1.000	1.000										
1986	2.211	1.040	1.016	1.010	1.008	1.005	1.002	1.001	1.002	1.000	1.000	1.000	1.000	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	1.000											
1987	2.399	1.041	1.021	1.009	1.005	1.006	1.001	1.001	1.002	1.000	1.001	1.001	1.000	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
1988	2.202	1.043	1.014	1.012	1.011	1.007	1.004	1.000	1.000	1.002	1.000	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
1989	2.373	1.031	1.020	1.013	1.005	1.005	1.005	1.002	1.002	1.000	1.001	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000														
1990	2.214	1.038	1.015	1.007	1.009	1.004	1.001	1.002	1.002	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.001	1.000	1.001	1.000	1.001	1.000	1.000															
1991	2.089	1.034	1.012	1.013	1.006	1.002	1.004	1.003	1.002	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																
1992	2.383	1.037	1.018	1.007	1.005	1.002	1.001	1.000	1.001	1.000	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000																	
1993	3.690	1.116	1.027	1.010	1.004	1.005	1.004	1.000	1.001	1.000	1.002	1.000	1.000	1.001	1.000	1.001	1.001	1.000	1.000	1.000																		
1994	4.496	1.110	1.020	1.009	1.007	1.003	1.001	1.002	1.000	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.001	1.000	1.000																			
1995	4.240	1.092	1.021	1.008	1.007	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.001	1.000	1.001	1.000	1.000	1.000																				
1996	3.781	1.078	1.026	1.007	1.003	1.002	1.002	1.002	1.001	1.001	1.000	1.002	1.001	1.001	1.000	1.000	1.001																					
1997	3.456	1.083	1.021	1.013	1.010	1.003	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.001	1.000	1.000																						
1998	3.339	1.074	1.024	1.014	1.006	1.005	1.002	1.001	1.002	1.001	1.000	1.000	1.000	1.000	1.000																							
1999	3.360	1.073	1.016	1.008	1.004	1.004	1.000	1.001	1.001	1.003	1.001	1.001	1.000	1.002																								
2000	3.287	1.077	1.022	1.009	1.004	1.000	1.001	1.002	1.000	1.003	1.002	1.002	1.000																									
2001	3.328	1.077	1.018	1.007	1.005	1.003	1.001	1.004	1.003	1.000	1.003	1.002																										
2002	3.720	1.074	1.012	1.005	1.003	1.003	1.003	1.000	1.002	1.001	1.002																											
2003	3.227	1.073	1.011	1.009	1.007	1.005	1.001	1.001	1.000	1.001																												
2004	3.130	1.066	1.017	1.014	1.007	1.004	1.004	1.002	1.003																													
2005	3.126	1.071	1.013	1.010	1.008	1.001	1.003	1.004																														
2006	3.364	1.079	1.020	1.011	1.002	1.002	1.005																															
2007	3.330	1.067	1.016	1.002	1.005	1.002																																
2008	2.898	1.078	1.030	1.009	1.003																																	
2009	2.820	1.079	1.027	1.017																																		
2010	4.832	1.104	1.031																																			
2011	4.652	1.094																																				
2012	3.492																																					
3 Yr Avg	4.325	1.093	1.030	1.009	1.003	1.002	1.004	1.002	1.002	1.001	1.002	1.001	1.000	1.001	1.000	1.000	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	1.000	1.000							
5 Yr Avg	3.739	1.085	1.025	1.010	1.005	1.003	1.003	1.002	1.002	1.002	1.001	1.001	1.000	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	1.000	1.000	1.000	1.000	1.000							
7 Yr Avg	3.627	1.082	1.022	1.010	1.005	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.000	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	1.000	1.000	1.000	1.000	1.000							
3 Yr Wtd	4.289	1.092	1.030	1.009	1.003	1.002	1.004	1.002	1.002	1.001	1.002	1.001	1.000	1.001	1.000	1.000	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	1.000	1.000							
5 Yr Wtd	3.481	1.083	1.024	1.009	1.005	1.003	1.003	1.002	1.002	1.002	1.001	1.001	1.000	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	1.000	1.000	1.000	1.000	1.000							
7 Yr Wtd	3.434	1.080	1.021	1.010	1.005	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.000	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	1.000	1.000	1.000	1.000	1.000							
Prior FY	4.000	1.080	1.021	1.009	1.006	1.003	1.002	1.002	1.001	1.002	1.001	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	1.000	1.000	1.000	1.000	1.000	1.000								1.000
PA Sel.	3.525	1.098	1.028	1.012	1.008	1.005	1.003	1.002	1.001	1.001	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	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	
Selected	3.750	1.083	1.024	1.009	1.005	1.003	1.003	1.002	1.002	1.002	1.001	1.001	1.000	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Cumulative	4.286	1.143	1.055	1.030	1.021	1.015	1.012	1.009	1.007	1.006	1.004	1.003	1.002	1.001	1.001	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	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
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
TT, WL, LMWL, LM, TP, CO

CUMULATIVE PAID LOSS PER REPORTED CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	619	1,920	3,912	5,930	8,163	9,376	10,436	11,156	11,727	12,245	12,605	12,925	13,141	13,277	13,379	13,536	13,577	13,635	13,658	13,676	13,697	13,719	13,736	13,747	13,771	13,788	13,799	13,809	13,827	13,849	13,862	13,873						13,873
1983	559	1,714	4,015	6,327	7,706	8,828	9,799	10,566	11,124	11,583	11,972	12,223	12,345	12,465	12,522	12,637	12,684	12,697	12,722	12,738	12,765	12,788	12,809	12,814	12,816	12,816	12,818	12,819	12,819	12,819	12,819							12,819
1984	610	2,246	5,237	6,984	8,574	9,869	10,758	11,338	11,818	12,189	12,476	12,662	12,774	12,833	12,876	12,911	12,958	12,995	13,048	13,080	13,084	13,087	13,092	13,107	13,107	13,117	13,149	13,192	13,215	13,234								13,234
1985	825	2,431	4,565	6,137	7,512	8,591	9,395	9,926	10,458	10,779	10,994	11,088	11,136	11,221	11,257	11,314	11,354	11,367	11,370	11,384	11,403	11,435	11,441	11,459	11,459	11,461	11,462	11,463	11,464									11,464
1986	740	2,195	4,273	5,856	7,115	8,166	9,046	9,746	10,214	10,506	10,762	10,922	11,069	11,149	11,182	11,192	11,203	11,214	11,234	11,258	11,303	11,352	11,361	11,364	11,364	11,375	11,407	11,434										11,434
1987	853	2,568	5,592	7,770	9,671	11,327	12,403	13,186	13,656	13,992	14,228	14,363	14,431	14,519	14,581	14,608	14,689	14,745	14,793	14,816	14,816	14,828	14,843	14,844	14,844	14,865	14,878											14,878
1988	866	2,667	5,389	7,468	8,995	10,227	11,297	12,002	12,425	12,755	12,973	13,109	13,201	13,280	13,332	13,369	13,379	13,398	13,438	13,476	13,512	13,536	13,572	13,605	13,632	13,649												13,649
1989	932	2,696	5,552	7,445	8,782	9,804	10,586	11,045	11,412	11,653	11,942	12,086	12,247	12,332	12,390	12,480	12,567	12,625	12,715	12,788	12,835	12,844	12,847	12,859	12,870													12,870
1990	923	2,845	5,482	7,286	8,743	9,604	10,270	10,640	10,862	11,071	11,214	11,367	11,496	11,595	11,761	11,870	11,953	12,001	12,054	12,061	12,073	12,115	12,136	12,160														12,160
1991	1,062	4,121	6,437	8,212	9,348	10,186	10,701	11,075	11,359	11,486	11,591	11,695	11,764	11,846	11,905	11,985	12,056	12,127	12,183	12,212	12,256	12,292	12,324															12,324
1992	1,115	3,889	6,234	7,822	8,846	9,485	9,991	10,423	10,704	10,923	11,093	11,198	11,296	11,416	11,506	11,589	11,639	11,722	11,802	11,855	11,876	11,905																11,905
1993	2,445	4,599	6,387	7,461	8,137	8,605	8,918	9,145	9,408	9,546	9,647	9,714	9,818	9,946	10,005	10,081	10,143	10,189	10,239	10,273	10,305																	10,305
1994	2,698	4,596	6,340	7,378	8,125	8,747	9,289	9,580	9,819	10,080	10,303	10,453	10,558	10,710	10,854	10,928	10,954	10,976	10,998	11,033																		11,033
1995	2,620	4,459	6,072	7,067	7,849	8,520	9,008	9,334	9,560	9,770	10,017	10,182	10,303	10,407	10,445	10,463	10,498	10,528	10,548																			10,548
1996	2,317	4,486	6,127	7,177	7,852	8,457	8,925	9,185	9,422	9,653	9,806	9,979	10,154	10,373	10,554	10,722	10,838	10,939																				10,939
1997	2,570	4,800	6,696	7,876	8,910	9,571	10,035	10,488	10,822	11,116	11,386	11,601	11,739	11,847	11,937	12,068	12,186																					12,186
1998	2,556	5,328	7,608	9,292	10,527	11,371	11,947	12,435	12,833	13,123	13,536	13,826	14,084	14,302	14,489	14,639																						14,639
1999	2,650	5,468	7,565	9,045	10,025	10,854	11,519	12,011	12,290	12,555	12,805	13,080	13,254	13,431	13,572																							13,572
2000	2,846	5,673	8,017	9,621	10,757	11,773	12,400	12,852	13,262	13,682	14,033	14,370	14,680	14,923																								14,923
2001	3,084	6,092	8,709	10,763	12,226	13,435	14,369	15,128	15,644	16,132	16,480	16,756	17,040																									17,040
2002	2,858	5,993	8,622	10,581	12,062	13,233	14,136	14,925	15,589	16,141	16,511	16,799																										16,799
2003	3,217	6,689	10,120	12,481	14,406	15,933	17,005	17,997	18,621	19,053	19,424																											19,424
2004	2,979	6,191	9,153	11,259	12,734	14,116	15,392	16,270	16,950	17,354																												17,354
2005	3,426	6,888	9,977	11,961	13,640	14,827	15,844	16,652	17,371																													17,371
2006	3,323	6,355	9,582	11,788	13,497	15,021	16,249	17,184																														17,184
2007	3,607	7,328	10,694	13,435	15,532	17,370	18,714																															18,714
2008	3,709	7,574	11,179	13,920	16,451	18,770																																18,770
2009	4,133	9,112	14,500	18,437	21,667																																	21,667
2010	3,913	9,091	14,896	19,368																																		19,368
2011	3,924	9,433	15,979																																			15,979
2012	3,532	8,373																																				8,373
2013	2,809																																					2,809

AGE-TO-AGE DEVELOPMENT FACTORS

	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-Ult	390-Ult	402-Ult	414-Ult	426-Ult	438-Ult	TAIL
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	3.103	2.037	1.516	1.377	1.149	1.113	1.069	1.051	1.044	1.029	1.025	1.017	1.010	1.008	1.012	1.003	1.004	1.002	1.001	1.002	1.002	1.001	1.001	1.002	1.001	1.001	1.001	1.001	1.002	1.001	1.001							
1983	3.063	2.343	1.576	1.218	1.146	1.110	1.078	1.053	1.041	1.034	1.021	1.010	1.010	1.005	1.009	1.004	1.001	1.002	1.001	1.002	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
1984	3.680	2.332	1.334	1.228	1.151	1.090	1.054	1.042	1.031	1.024	1.015	1.009	1.005	1.003	1.003	1.004	1.003	1.004	1.002	1.000	1.000	1.000	1.001	1.000	1.001	1.002	1.003	1.002	1.001									
1985	2.949	1.878	1.344	1.224	1.144	1.094	1.057	1.054	1.031	1.020	1.009	1.004	1.008	1.003	1.005	1.004	1.001	1.000	1.001	1.002	1.003	1.001	1.002	1.000	1.000	1.000	1.000	1.000										
1986	2.965	1.946	1.370	1.215	1.148	1.108	1.077	1.048	1.029	1.024	1.015	1.013	1.007	1.003	1.001	1.001	1.001	1.002	1.002	1.004	1.004	1.001	1.000	1.000	1.001	1.003	1.002											
1987	3.011	2.178	1.389	1.245	1.171	1.095	1.063	1.036	1.025	1.017	1.009	1.005	1.006	1.004	1.002	1.006	1.004	1.003	1.002	1.000	1.001	1.001	1.000	1.000	1.001	1.001												
1988	3.081	2.020	1.386	1.204	1.137	1.105	1.062	1.035	1.027	1.017	1.010	1.007	1.006	1.004	1.003	1.001	1.001	1.003	1.003	1.003	1.002	1.003	1.002	1.002	1.001													
1989	2.894	2.060	1.341	1.180	1.116	1.080	1.043	1.033	1.021	1.025	1.012	1.013	1.007	1.005	1.007	1.007	1.005	1.007	1.006	1.004	1.001	1.000	1.001	1.001														
1990	3.084	1.927	1.329	1.200	1.098	1.069	1.036	1.021	1.019	1.013	1.014	1.011	1.009	1.014	1.009	1.007	1.004	1.004	1.001	1.001	1.004	1.002	1.002															
1991	3.879	1.562	1.276	1.138	1.090	1.051	1.035	1.026	1.011	1.009	1.009	1.006	1.007	1.005	1.007	1.006	1.006	1.005	1.002	1.004	1.003	1.003																
1992	3.488	1.603	1.255	1.131	1.072	1.053	1.043	1.027	1.020	1.016	1.009	1.009	1.011	1.008	1.007	1.004	1.007	1.007	1.004	1.002	1.002																	
1993	1.881	1.389	1.168	1.090	1.058	1.036	1.025	1.029	1.015	1.011	1.007	1.011	1.013	1.006	1.008	1.006	1.004	1.005	1.003	1.003																		
1994	1.704	1.379	1.164	1.101	1.077	1.062	1.031	1.025	1.027	1.022	1.015	1.010	1.014	1.013	1.007	1.002	1.002	1.002	1.003																			
1995	1.702	1.362	1.164	1.111	1.085	1.057	1.036	1.024	1.022	1.025	1.017	1.012	1.010	1.004	1.002	1.003	1.003	1.002																				
1996	1.936	1.366	1.171	1.094	1.077	1.055	1.029	1.026	1.024	1.016	1.018	1.017	1.022	1.017	1.016	1.011	1.009																					
1997	1.868	1.395	1.176	1.131	1.074	1.049	1.045	1.032	1.027	1.024	1.019	1.012	1.009	1.008	1.011	1.010																						
1998	2.084	1.428	1.221	1.133	1.080	1.051	1.041	1.032	1.023	1.031	1.021	1.019	1.015	1.013	1.010																							
1999	2.064	1.383	1.196	1.108	1.083	1.061	1.043	1.023	1.022	1.020	1.021	1.013	1.013	1.011																								
2000	1.993	1.413	1.200	1.118	1.094	1.053	1.036	1.032	1.032	1.026	1.024	1.022	1.017																									
2001	1.975	1.430	1.236	1.136	1.099	1.069	1.053	1.034	1.031	1.022	1.017	1.017																										
2002	2.097	1.439	1.227	1.140	1.097	1.068	1.056	1.044	1.035	1.023	1.017																											
2003	2.079	1.513	1.233	1.154	1.106	1.067	1.058	1.035	1.023	1.019																												
2004	2.078	1.478	1.230	1.131	1.109	1.090	1.057	1.042	1.024																													
2005	2.010	1.449	1.199	1.140	1.087	1.069	1.051	1.043																														
2006	1.912	1.508	1.230	1.145	1.113	1.082	1.058																															
2007	2.032	1.459	1.256	1.156	1.118	1.077																																
2008	2.042	1.476	1.245	1.182	1.141																																	
2009	2.205	1.591	1.272	1.175																																		
2010	2.323	1.639	1.300																																			
2011	2.404	1.694																																				
2012	2.370																																					
3 Yr Avg	2.366	1.641	1.272	1.171	1.124	1.076	1.055	1.040	1.027	1.021	1.019	1.017	1.015	1.010	1.012	1.008	1.005	1.003	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.002	1.001	1.001	1.001	1.001							
5 Yr Avg	2.269	1.572	1.261	1.160	1.114	1.077	1.056	1.040	1.029	1.022	1.020	1.016	1.015	1.010	1.009	1.007	1.005	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001							
7 Yr Avg	2.184	1.545	1.247	1.155	1.110	1.075	1.053	1.036	1.027	1.024	1.020	1.016	1.014	1.010	1.009	1.006	1.005	1.005	1.003	1.002	1.002	1.001	1.001	1.000	1.001	1.001	1.001	1.001	1.001	1.001	1.001							
3 Yr Wtd	2.366	1.642	1.275	1.172	1.125	1.076	1.055	1.040	1.027	1.021	1.019	1.017	1.015	1.011	1.012	1.008	1.005	1.003	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.002	1.001	1.001	1.001	1.001							
5 Yr Wtd	2.269	1.581	1.265	1.162	1.115	1.077	1.056	1.040	1.029	1.022	1.020	1.017	1.015	1.011	1.009	1.007	1.005	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001							
10 Yr Wtd	2.154	1.536	1.247	1.151	1.107	1.070	1.051	1.035	1.027	1.023	1.018	1.015	1.013	1.010	1.008	1.006	1.004	1.004	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001							
Prior	2.206	1.542	1.243	1.152	1.107	1.075	1.055	1.038	1.029	1.024	1.020	1.017	1.014	1.011	1.009	1.005	1.005	1.005	1.003	1.003	1.002	1.001	1.001	1.000	1.001	1.001	1.001	1.001	1.001	1.001								1.002
PA Sel.	2.123	1.539	1.276	1.176	1.120	1.084	1.060	1.043	1.032	1.025	1.019	1.016	1.013	1.010	1.008	1.006	1.005	1.004	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000								
Selected	2.269	1.581	1.265	1.162	1.115	1.077	1.056	1.040	1.029	1.022	1.020	1.017	1.015	1.011	1.009	1.007	1.005	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001							
Cumulative	8.114	3.577	2.263	1.789	1.540	1.382	1.283	1.215	1.169	1.136	1.112	1.090	1.072	1.056	1.045	1.036	1.029	1.023	1.019	1.016	1.014	1.012	1.010	1.009	1.008	1.007	1.006	1.005	1.004	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
TT, WL, LMWL, LM, TP, CO

CUMULATIVE PAID LOSS / ULTIMATE CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	256	1,781	3,737	5,737	7,943	9,208	10,307	11,094	11,701	12,217	12,591	12,911	13,126	13,277	13,379	13,536	13,577	13,635	13,658	13,676	13,697	13,719	13,736	13,747	13,771	13,788	13,799	13,809	13,827	13,849	13,862	13,873						13,873
1983	226	1,543	3,776	6,087	7,506	8,713	9,693	10,463	11,052	11,545	11,946	12,197	12,331	12,451	12,522	12,637	12,684	12,697	12,722	12,738	12,765	12,788	12,809	12,814	12,816	12,816	12,818	12,819	12,819	12,819	12,819							12,819
1984	252	2,051	4,988	6,763	8,411	9,744	10,655	11,254	11,756	12,150	12,450	12,649	12,774	12,833	12,876	12,911	12,958	12,995	13,048	13,080	13,084	13,087	13,092	13,107	13,107	13,117	13,149	13,192	13,215	13,234								13,234
1985	355	2,247	4,345	5,980	7,384	8,510	9,315	9,870	10,398	10,769	10,994	11,088	11,136	11,221	11,257	11,314	11,354	11,367	11,370	11,384	11,403	11,435	11,441	11,459	11,459	11,461	11,462	11,463	11,464									11,464
1986	308	2,018	4,085	5,689	6,985	8,084	8,996	9,711	10,186	10,496	10,752	10,912	11,059	11,139	11,182	11,192	11,203	11,214	11,234	11,258	11,303	11,352	11,361	11,364	11,364	11,375	11,407	11,434										11,434
1987	325	2,350	5,329	7,562	9,502	11,181	12,311	13,101	13,581	13,940	14,176	14,323	14,404	14,492	14,555	14,594	14,675	14,745	14,793	14,816	14,816	14,828	14,843	14,844	14,844	14,865	14,878											14,878
1988	358	2,431	5,124	7,204	8,778	10,087	11,215	11,963	12,385	12,714	12,952	13,088	13,191	13,269	13,321	13,358	13,379	13,398	13,438	13,476	13,512	13,536	13,572	13,605	13,632	13,649												13,649
1989	361	2,478	5,262	7,197	8,602	9,656	10,474	10,978	11,360	11,626	11,915	12,067	12,228	12,323	12,390	12,480	12,567	12,625	12,715	12,788	12,835	12,844	12,847	12,859	12,870													12,870
1990	384	2,623	5,246	7,075	8,551	9,476	10,174	10,549	10,794	11,028	11,179	11,331	11,460	11,568	11,733	11,842	11,925	11,983	12,035	12,051	12,063	12,115	12,136	12,160														12,160
1991	471	3,816	6,163	7,960	9,179	10,066	10,592	11,005	11,324	11,468	11,573	11,686	11,764	11,846	11,905	11,985	12,056	12,127	12,183	12,212	12,256	12,292	12,324															12,324
1992	435	3,616	6,012	7,677	8,742	9,422	9,947	10,385	10,665	10,890	11,060	11,173	11,279	11,408	11,506	11,589	11,639	11,722	11,802	11,855	11,876	11,905																11,905
1993	562	3,904	6,049	7,256	7,993	8,483	8,836	9,093	9,355	9,505	9,607	9,693	9,797	9,925	9,991	10,066	10,136	10,189	10,239	10,273	10,305																	10,305
1994	517	3,957	6,061	7,196	7,997	8,668	9,233	9,530	9,790	10,049	10,273	10,430	10,535	10,702	10,846	10,919	10,946	10,976	10,998	11,033																		11,033
1995	538	3,884	5,778	6,863	7,683	8,400	8,895	9,239	9,485	9,708	9,970	10,151	10,287	10,399	10,437	10,463	10,498	10,528	10,548																			10,548
1996	542	3,965	5,838	7,016	7,733	8,355	8,833	9,112	9,369	9,606	9,766	9,939	10,130	10,356	10,545	10,713	10,829	10,939																				10,939
1997	652	4,210	6,364	7,641	8,757	9,502	9,990	10,450	10,793	11,086	11,366	11,580	11,718	11,826	11,926	12,057	12,175																					12,175
1998	674	4,692	7,198	9,006	10,345	11,239	11,866	12,375	12,783	13,098	13,523	13,812	14,070	14,288	14,475	14,625																						14,625
1999	705	4,892	7,264	8,826	9,860	10,713	11,419	11,907	12,194	12,469	12,750	13,035	13,219	13,396	13,560																							13,560
2000	768	5,034	7,663	9,397	10,596	11,645	12,265	12,724	13,151	13,568	13,963	14,323	14,655	14,898																								14,898
2001	821	5,396	8,307	10,446	11,948	13,198	14,164	14,925	15,499	16,038	16,383	16,700	17,011																									17,011
2002	692	5,399	8,345	10,368	11,874	13,063	13,994	14,815	15,474	16,052	16,436	16,753																										16,753
2003	894	5,998	9,741	12,150	14,156	15,758	16,896	17,898	18,535	18,966	19,353																											19,353
2004	844	5,489	8,647	10,822	12,413	13,856	15,168	16,096	16,802	17,253																												17,253
2005	977	6,139	9,527	11,568	13,318	14,599	15,617	16,464	17,247																													17,247
2006	871	5,607	9,124	11,445	13,246	14,776	16,022	17,024																														17,024
2007	977	6,612	10,296	13,138	15,225	17,107	18,475																															18,475
2008	1,123	6,644	10,569	13,557	16,166	18,490																																18,490
2009	1,273	7,918	13,598	17,764	21,228																																	21,228
2010	690	7,744	14,014	18,794																																		18,794
2011	730	8,164	15,130																																			15,130
2012	875	7,242																																				7,242
2013	436																																					436

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
TT, WL, LMWL, LM, TP, CO

INCURRED LOSS PER REPORTED CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982																					13,743	13,946	13,862	13,853	13,946	13,801	13,824	13,839	13,882	13,883	13,870	13,887						13,887
1983																				12,738	12,786	12,849	12,931	12,833	12,816	12,816	12,818	12,819	12,819	12,819	12,819							12,819
1984																			13,110	13,080	13,094	13,128	13,125	13,148	13,138	13,117	13,205	13,203	13,219	13,235								13,235
1985																		11,381	11,377	11,384	11,408	11,581	11,448	11,465	11,459	11,461	11,462	11,463	11,464									11,464
1986																	11,216	11,275	11,244	11,258	11,305	11,511	11,497	11,364	11,364	11,399	11,424	11,450										11,450
1987																14,681	14,809	14,800	14,870	14,816	14,817	14,854	14,843	14,844	14,844	14,891	14,903											14,903
1988															13,365	13,403	13,406	13,470	13,533	13,476	13,534	13,587	13,619	13,660	13,681	13,665												13,665
1989														12,575	12,427	12,553	12,671	12,841	12,789	12,788	12,887	12,844	12,872	12,859	12,870													12,870
1990													11,645	11,692	11,796	11,934	12,077	12,096	12,130	12,061	12,102	12,146	12,136	12,194														12,194
1991												12,362	11,830	11,950	11,926	12,044	12,145	12,260	12,291	12,251	12,293	12,334	12,350															12,350
1992											11,774	11,863	11,441	11,683	11,527	11,647	11,721	11,845	11,927	11,903	11,911	11,943																11,943
1993										10,260	10,140	9,945	9,903	10,103	10,028	10,134	10,218	10,270	10,271	10,343	10,342																	10,342
1994									10,626	11,066	11,361	10,611	10,599	10,851	10,881	10,993	10,976	10,995	11,009	11,053																		11,053
1995								10,275	10,282	10,416	10,461	10,655	10,375	10,564	10,476	10,490	10,540	10,569	10,566																			10,566
1996							9,980	10,074	10,233	10,566	10,422	10,550	10,296	10,684	10,813	10,877	11,041	11,055																				11,055
1997						11,317	11,685	11,945	11,624	12,214	12,489	12,321	11,919	12,001	12,107	12,152	12,339																					12,339
1998					12,856	13,748	13,506	14,194	13,822	13,876	14,183	14,248	14,533	14,572	14,618	14,831																						14,831
1999				11,298	12,062	12,798	12,992	13,065	12,758	13,041	13,222	13,344	13,442	13,600	13,764																							13,764
2000			10,953	12,457	12,897	13,576	13,407	13,993	13,966	14,414	14,698	14,705	14,986	15,128																								15,128
2001		9,634	12,901	15,273	15,125	15,633	16,096	16,795	16,670	16,769	16,911	17,010	17,354																									17,354
2002	5,583	10,466	12,359	14,147	14,319	15,396	15,629	16,362	16,776	16,785	16,892	17,061																										17,061
2003	9,949	12,244	15,784	16,999	17,665	18,787	18,971	19,640	19,255	19,476	19,762																											19,762
2004	9,742	10,858	13,790	15,468	15,610	16,634	17,215	17,350	17,574	17,839																												17,839
2005	11,116	12,566	14,770	16,445	16,719	16,803	17,118	17,439	18,399																													18,399
2006	11,979	11,297	14,109	15,997	16,673	16,787	17,532	18,258																														18,258
2007	11,861	12,937	15,891	17,666	17,938	19,166	19,789																															19,789
2008	11,387	13,570	16,141	16,850	18,700	20,536																																20,536
2009	17,986	18,251	19,454	22,014	24,471																																	24,471
2010	29,137	14,943	19,676	22,860																																		22,860
2011	24,703	16,581	21,567																																			21,567
2012	20,652	13,268																																				13,268
2013	26,704																																					26,704

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
TT, WL, LMWL, LM, TP, CO

AVERAGE CASE RESERVE (CASE RESERVE / REPORTED CLAIM COUNT) - WHOLE DOLLARS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982																					46	227	126	106	175	13	25	30	55	35	8	14						14
1983																				0	21	60	122	19	0	0	0	0	0	0	0							-
1984																			62	0	10	41	33	40	31	0	57	11	4	1								1
1985																		14	7	0	5	146	7	6	0	0	0	0	0									-
1986																	13	61	10	0	3	159	137	0	0	24	17	15										15
1987																73	120	54	77	0	1	26	0	0	0	26	25											25
1988															34	34	27	73	95	0	21	51	48	55	48	16												16
1989														243	38	73	104	215	74	0	52	0	24	0	0													-
1990													149	97	35	65	124	95	77	0	29	31	0	35														35
1991												667	66	105	20	59	89	134	108	39	37	42	26															26
1992											681	665	145	267	21	58	82	123	126	48	35	38																38
1993										714	492	231	86	157	23	53	75	81	32	70	37																	37
1994									807	987	1,057	158	40	142	28	65	23	19	10	20																		20
1995								941	722	647	444	472	72	158	31	27	41	42	18																			18
1996							1,055	889	811	913	616	571	142	311	259	155	203	116																				116
1997						1,746	1,650	1,457	801	1,098	1,103	720	179	154	170	84	153																					153
1998					2,329	2,378	1,560	1,759	989	753	647	423	449	270	129	192																						192
1999				2,253	2,037	1,944	1,473	1,054	468	486	417	265	188	169	192																							192
2000			2,937	2,836	2,140	1,803	1,007	1,141	704	732	666	335	306	205																								205
2001		3,542	4,192	4,511	2,900	2,197	1,727	1,667	1,026	637	431	254	314																									314
2002	2,725	4,473	3,737	3,565	2,258	2,163	1,493	1,438	1,188	644	380	262																										262
2003	6,732	5,555	5,664	4,518	3,259	2,855	1,966	1,643	635	423	338																											338
2004	6,763	4,667	4,637	4,209	2,877	2,519	1,824	1,081	624	485																												485
2005	7,690	5,678	4,792	4,484	3,079	1,975	1,274	787	1,028																													1,028
2006	8,656	4,942	4,527	4,208	3,176	1,766	1,283	1,074																														1,074
2007	8,254	5,608	5,197	4,231	2,406	1,796	1,075																															1,075
2008	7,678	5,996	4,962	2,929	2,249	1,767																																1,767
2009	13,853	9,139	4,954	3,577	2,804																																	2,804
2010	25,224	5,851	4,780	3,492																																		3,492
2011	20,780	7,148	5,588																																			5,588
2012	17,119	4,895																																				4,895
2013	23,895																																					23,895

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
TT, WL, LMWL, LM, TP, CO

ON-LEVEL FREQUENCY (REPORTED CLAIMS / 100,000 OF PAYROLL TRENDED TO 2014 DOLLARS BASED ON SAWW)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ON-LEVEL PAYROLL
1977																																						5,778,966
1978																																						5,754,667
1979																																						5,656,194
1980																																						5,575,918
1981																																						5,375,984
1982	0.64%	1.44%	1.48%	1.50%	1.51%	1.52%	1.53%	1.54%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%						5,767,589
1983	0.64%	1.43%	1.49%	1.52%	1.54%	1.56%	1.57%	1.57%	1.57%	1.58%	1.58%	1.58%	1.58%	1.58%	1.59%	1.59%	1.59%	1.59%	1.59%	1.59%	1.59%	1.59%	1.59%	1.59%	1.59%	1.59%	1.59%	1.59%	1.59%	1.59%	1.59%							5,822,965
1984	0.66%	1.46%	1.52%	1.55%	1.57%	1.58%	1.58%	1.59%	1.59%	1.59%	1.60%	1.60%	1.60%	1.60%	1.60%	1.60%	1.60%	1.60%	1.60%	1.60%	1.60%	1.60%	1.60%	1.60%	1.60%	1.60%	1.60%	1.60%	1.60%	1.60%								5,909,297
1985	0.75%	1.62%	1.66%	1.70%	1.72%	1.73%	1.73%	1.74%	1.74%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%									6,030,627
1986	0.71%	1.58%	1.64%	1.67%	1.68%	1.70%	1.71%	1.71%	1.71%	1.71%	1.71%	1.71%	1.71%	1.71%	1.72%	1.72%	1.72%	1.72%	1.72%	1.72%	1.72%	1.72%	1.72%	1.72%	1.72%	1.72%	1.72%	1.72%										6,365,645
1987	0.61%	1.46%	1.52%	1.56%	1.57%	1.58%	1.59%	1.59%	1.59%	1.59%	1.59%	1.60%	1.60%	1.60%	1.60%	1.60%	1.60%	1.60%	1.60%	1.60%	1.60%	1.60%	1.60%	1.60%	1.60%	1.60%	1.60%											6,782,846
1988	0.72%	1.59%	1.66%	1.69%	1.71%	1.72%	1.74%	1.74%	1.74%	1.74%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%												7,101,789
1989	0.70%	1.67%	1.72%	1.76%	1.78%	1.79%	1.80%	1.81%	1.81%	1.81%	1.81%	1.82%	1.82%	1.82%	1.82%	1.82%	1.82%	1.82%	1.82%	1.82%	1.82%	1.82%	1.82%	1.82%	1.82%													7,272,541
1990	0.70%	1.55%	1.60%	1.63%	1.64%	1.65%	1.66%	1.66%	1.67%	1.67%	1.67%	1.67%	1.67%	1.67%	1.67%	1.67%	1.67%	1.67%	1.67%	1.67%	1.67%	1.68%	1.68%	1.68%														7,637,206
1991	0.72%	1.51%	1.56%	1.58%	1.60%	1.61%	1.61%	1.62%	1.62%	1.62%	1.62%	1.63%	1.63%	1.63%	1.63%	1.63%	1.63%	1.63%	1.63%	1.63%	1.63%	1.63%	1.63%															7,818,591
1992	0.69%	1.65%	1.71%	1.74%	1.75%	1.76%	1.77%	1.77%	1.77%	1.77%	1.77%	1.77%	1.77%	1.77%	1.77%	1.77%	1.77%	1.77%	1.77%	1.77%	1.77%	1.77%																7,613,696
1993	0.43%	1.58%	1.76%	1.81%	1.83%	1.83%	1.84%	1.85%	1.85%	1.85%	1.85%	1.86%	1.86%	1.86%	1.86%	1.86%	1.86%	1.86%	1.86%	1.86%	1.86%																	7,617,194
1994	0.32%	1.46%	1.62%	1.65%	1.66%	1.68%	1.68%	1.68%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%																		7,909,310
1995	0.33%	1.40%	1.53%	1.56%	1.57%	1.58%	1.59%	1.59%	1.59%	1.60%	1.60%	1.60%	1.60%	1.60%	1.60%	1.61%	1.61%	1.61%	1.61%																			7,972,245
1996	0.37%	1.42%	1.53%	1.57%	1.58%	1.58%	1.59%	1.59%	1.59%	1.59%	1.60%	1.60%	1.60%	1.60%	1.60%	1.60%	1.60%	1.60%																				7,797,491
1997	0.37%	1.26%	1.37%	1.40%	1.42%	1.43%	1.44%	1.44%	1.44%	1.44%	1.44%	1.44%	1.44%	1.44%	1.44%	1.44%	1.44%																					7,678,681
1998	0.36%	1.20%	1.29%	1.32%	1.34%	1.34%	1.35%	1.35%	1.36%	1.36%	1.36%	1.36%	1.36%	1.36%	1.36%	1.36%																						7,638,048
1999	0.40%	1.34%	1.43%	1.46%	1.47%	1.47%	1.48%	1.48%	1.48%	1.48%	1.49%	1.49%	1.49%	1.49%	1.49%																							7,748,434
2000	0.41%	1.35%	1.46%	1.49%	1.50%	1.51%	1.51%	1.51%	1.51%	1.51%	1.52%	1.52%	1.52%	1.52%																								7,874,189
2001	0.39%	1.30%	1.40%	1.42%	1.43%	1.44%	1.45%	1.45%	1.45%	1.46%	1.46%	1.46%	1.47%																									8,115,826
2002	0.34%	1.25%	1.34%	1.36%	1.36%	1.37%	1.37%	1.38%	1.38%	1.38%	1.38%	1.38%																										7,863,811
2003	0.38%	1.24%	1.33%	1.34%	1.36%	1.37%	1.37%	1.37%	1.37%	1.37%	1.38%																											7,925,439
2004	0.35%	1.11%	1.18%	1.20%	1.22%	1.22%	1.23%	1.23%	1.24%	1.24%																												8,269,908
2005	0.34%	1.05%	1.13%	1.14%	1.15%	1.16%	1.16%	1.17%	1.17%																													8,253,608
2006	0.26%	0.89%	0.96%	0.98%	0.99%	0.99%	0.99%	1.00%																														8,526,674
2007	0.27%	0.91%	0.97%	0.99%	0.99%	1.00%	1.00%																															8,496,918
2008	0.29%	0.85%	0.91%	0.94%	0.95%	0.95%																																8,337,961
2009	0.28%	0.79%	0.85%	0.88%	0.89%																																	8,129,364
2010	0.14%	0.70%	0.77%	0.80%																																		8,216,184
2011	0.14%	0.65%	0.72%																																			7,954,284
2012	0.17%	0.59%																																				7,783,294
2013	0.10%																																					5,307,514

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
TT, WL, LMWL, LM, TP, CO

INCREMENTAL PAID LOSS SEVERITY (PAID LOSS / ULTIMATE CLAIM COUNT) - WHOLE DOLLARS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ULTIMATE CLAIMS
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	256	1,525	1,956	2,001	2,206	1,265	1,099	786	607	516	374	320	215	151	102	157	41	58	23	18	21	22	17	11	24	16	11	10	18	21	14	11						894
1983	226	1,317	2,233	2,311	1,419	1,207	979	771	588	493	401	251	134	120	71	115	47	14	25	16	27	23	21	5	2	1	1	1	1	0	0							923
1984	252	1,798	2,937	1,775	1,648	1,333	911	598	502	395	299	199	125	59	43	35	46	38	53	31	4	3	5	15	0	10	32	43	23	18								945
1985	355	1,892	2,098	1,635	1,404	1,126	805	555	529	370	225	94	48	85	36	57	40	13	3	13	20	32	6	18	0	1	1	1	1									1,055
1986	308	1,711	2,067	1,604	1,295	1,099	912	715	476	310	256	159	147	81	43	10	11	11	20	24	45	49	9	3	0	11	32	27										1,092
1987	325	2,025	2,980	2,233	1,939	1,679	1,131	789	480	360	235	147	81	89	62	40	81	70	48	23	0	12	15	1	0	22	13											1,085
1988	358	2,073	2,693	2,080	1,574	1,309	1,128	748	422	329	239	136	103	79	52	37	21	19	40	39	36	24	35	34	27	17												1,242
1989	361	2,117	2,785	1,935	1,405	1,053	818	504	382	266	289	152	161	94	67	90	87	58	90	72	48	9	4	12	11													1,322
1990	384	2,239	2,624	1,829	1,476	925	698	375	245	234	151	152	129	108	165	109	83	58	52	16	12	52	21	24														1,280
1991	471	3,345	2,347	1,796	1,220	886	526	413	319	144	105	113	78	81	60	80	71	70	57	28	45	35	32															1,272
1992	435	3,181	2,397	1,665	1,065	681	524	438	280	226	169	113	106	128	98	84	49	84	79	53	21	29																1,351
1993	562	3,342	2,144	1,208	737	490	353	257	262	150	101	86	104	128	66	75	70	53	51	34	32																	1,417
1994	517	3,440	2,104	1,135	801	671	565	297	260	260	223	157	105	167	144	74	26	30	23	35																		1,337
1995	538	3,346	1,893	1,085	821	717	495	344	246	223	262	181	136	112	38	27	35	29	21																			1,280
1996	542	3,423	1,873	1,178	717	622	478	279	257	237	160	173	190	226	189	168	116	110																				1,249
1997	652	3,558	2,154	1,277	1,116	745	488	460	343	293	280	214	138	108	100	131	118																					1,107
1998	674	4,018	2,506	1,808	1,339	894	627	509	408	314	425	290	258	218	187	150																						1,039
1999	705	4,186	2,372	1,562	1,034	853	706	488	287	274	281	285	185	177	164																							1,157
2000	768	4,266	2,628	1,734	1,199	1,049	620	458	428	417	394	360	333	243																								1,200
2001	821	4,575	2,911	2,139	1,502	1,250	965	761	574	539	345	317	312																									1,191
2002	692	4,707	2,946	2,023	1,506	1,189	931	821	659	578	384	317																										1,090
2003	894	5,104	3,743	2,410	2,006	1,602	1,138	1,002	638	430	387																											1,094
2004	844	4,645	3,159	2,175	1,590	1,443	1,312	928	706	451																												1,031
2005	977	5,162	3,388	2,041	1,750	1,281	1,017	848	782																													975
2006	871	4,735	3,517	2,321	1,801	1,530	1,246	1,002																														858
2007	977	5,635	3,684	2,842	2,087	1,882	1,368																															860
2008	1,123	5,521	3,925	2,989	2,608	2,325																																806
2009	1,273	6,644	5,681	4,166	3,464																																	740
2010	690	7,054	6,269	4,780																																		675
2011	730	7,434	6,966																																			602
2012	875	6,367																																				533
2013	436																																					354
																																						33,446

ACCIDENT YEAR DECAY FACTORS

	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-Ult	426-Ult	438-Ult
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	5.954	1.283	1.023	1.103	0.573	0.869	0.715	0.773	0.850	0.724	0.855	0.673	0.700	0.678	1.538	0.262	1.407	0.395	0.802	1.123	1.073	0.778	0.621	2.289	0.665	0.683	0.890	1.867	1.154	0.650	0.784						
1983	5.825	1.696	1.035	0.614	0.851	0.811	0.787	0.764	0.839	0.812	0.627	0.535	0.894	0.588	1.624	0.408	0.293	1.796	0.655	1.664	0.872	0.890	0.220	0.376	0.451	1.765	0.526	1.000	0.022	1.755							
1984	7.122	1.633	0.604	0.929	0.809	0.683	0.657	0.839	0.787	0.758	0.665	0.630	0.474	0.715	0.834	1.308	0.810	1.415	0.590	0.138	0.641	1.817	3.019	0.000	0.000	3.263	1.359	0.543	0.786								
1985	5.332	1.109	0.779	0.859	0.802	0.715	0.689	0.953	0.700	0.608	0.420	0.510	1.764	0.421	1.593	0.707	0.322	0.213	4.834	1.487	1.584	0.195	2.985	0.000	0.000	1.000	1.000	0.862									
1986	5.557	1.208	0.776	0.807	0.849	0.830	0.783	0.666	0.652	0.828	0.622	0.921	0.548	0.534	0.228	1.098	0.989	1.910	1.168	1.906	1.086	0.175	0.332	0.000	0.000	2.887	0.843										
1987	6.222	1.472	0.749	0.869	0.866	0.673	0.698	0.608	0.749	0.654	0.626	0.550	1.093	0.701	0.639	2.050	0.862	0.679	0.485	0.009	56.605	1.258	0.036	0.000	0.000	0.587											
1988	5.785	1.299	0.772	0.757	0.831	0.862	0.664	0.564	0.780	0.726	0.569	0.755	0.767	0.656	0.723	0.559	0.888	2.163	0.963	0.943	0.661	1.463	0.958	0.802	0.617												
1989	5.867	1.315	0.695	0.726	0.750	0.777	0.615	0.759	0.696	1.087	0.526	1.059	0.587	0.710	1.347	0.968	0.664	1.544	0.808	0.657	0.180	0.420	3.229	0.982													
1990	5.827	1.172	0.697	0.807	0.626	0.754	0.538	0.652	0.957	0.643	1.012	0.846	0.836	1.532	0.658	0.765	0.697	0.901	0.316	0.722	4.365	0.402	1.128														
1991	7.102	0.702	0.765	0.679	0.727	0.594	0.784	0.772	0.452	0.730	1.080	0.691	1.035	0.736	1.336	0.892	0.989	0.805	0.502	1.575	0.788	0.915															
1992	7.313	0.753	0.695	0.639	0.639	0.770	0.836	0.639	0.806	0.751	0.669	0.936	1.211	0.764	0.853	0.591	1.690	0.948	0.669	0.393	1.387																
1993	5.942	0.642	0.563	0.610	0.665	0.720	0.729	1.018	0.574	0.672	0.856	1.202	1.232	0.518	1.132	0.927	0.757	0.963	0.667	0.952																	
1994	6.659	0.611	0.540	0.706	0.837	0.842	0.525	0.875	1.000	0.859	0.705	0.665	1.598	0.860	0.514	0.353	1.154	0.757	1.535																		
1995	6.215	0.566	0.573	0.757	0.874	0.691	0.694	0.715	0.908	1.171	0.691	0.755	0.818	0.341	0.698	1.314	0.844	0.699																			
1996	6.321	0.547	0.629	0.608	0.868	0.768	0.585	0.921	0.922	0.676	1.081	1.098	1.191	0.837	0.886	0.690	0.946																				
1997	5.454	0.605	0.593	0.874	0.667	0.656	0.942	0.746	0.854	0.957	0.764	0.644	0.781	0.930	1.310	0.899																					
1998	5.961	0.624	0.721	0.741	0.668	0.701	0.811	0.802	0.770	1.352	0.681	0.891	0.845	0.857	0.806																						
1999	5.935	0.567	0.659	0.662	0.824	0.828	0.692	0.588	0.955	1.026	1.011	0.649	0.957	0.929																							
2000	5.551	0.616	0.660	0.692	0.875	0.591	0.739	0.933	0.975	0.945	0.913	0.925	0.729																								
2001	5.574	0.636	0.735	0.702	0.832	0.772	0.788	0.755	0.937	0.641	0.917	0.984																									
2002	6.799	0.626	0.686	0.744	0.790	0.783	0.882	0.802	0.876	0.664	0.827																										
2003	5.709	0.733	0.644	0.832	0.799	0.710	0.880	0.637	0.675	0.900																											
2004	5.506	0.680	0.689	0.731	0.907	0.909	0.707	0.761	0.639																												
2005	5.284	0.656	0.602	0.858	0.732	0.794	0.834	0.922																													
2006	5.434	0.743	0.660	0.776	0.850	0.814	0.804																														
2007	5.767	0.654	0.771	0.734	0.902	0.727																															
2008	4.916	0.711	0.761	0.873	0.891																																
2009	5.218	0.855	0.733	0.831																																	
2010	10.225	0.889	0.762																																		
2011	10.183	0.937																																			
2012	7.278																																				
3 Yr Avg	9.229	0.894	0.752	0.813	0.881	0.778	0.782	0.773	0.730	0.735	0.886	0.853	0.844	0.905	1.000	0.968	0.981	0.806	0.957	0.973	2.180	0.579	1.771	0.595	0.206	1.491	1.067	0.802	0.654	1.203	0.784						
5 Yr Avg	7.564	0.809	0.738	0.814	0.856	0.791	0.822	0.775	0.820	0.835	0.870	0.818	0.901	0.779	0.843	0.837	1.078	0.834	0.738	0.860	1.476	0.892	1.136	0.357	0.123	1.900	0.924	1.068	0.654	1.203	0.784						
10 Yr Avg	6.552	0.748	0.704	0.777	0.840	0.763	0.808	0.787	0.851	0.919	0.845	0.875	1.040	0.830	0.954	0.796	0.949	1.137	1.195	0.878	6.817	0.831	1.392	0.556	0.248	1.698	0.924	1.068	0.654	1.203	0.784						
3 Yr Wtd	9.088	0.895	0.752	0.816	0.883	0.774	0.777	0.765	0.728	0.722	0.885	0.863	0.822	0.898	0.944	0.825	0.957	0.838	0.798	0.848	1.498	0.593	1.155	0.838	1.830	1.362	1.097	0.559	0.932	0.651	0.784						
5 Yr Wtd	7.039	0.822	0.741	0.816	0.860	0.786	0.815	0.770	0.803	0.801	0.857	0.836	0.880	0.808	0.835	0.768	1.032	0.864	0.638	0.770	0.921	0.812	0.867	0.574	2.236	1.786	1.057	0.794	0.932	0.651	0.784						
10 Yr Wtd	6.300	0.764	0.711	0.786	0.843	0.765	0.804	0.775	0.826	0.881	0.833	0.858	0.972	0.834	0.886	0.774	0.907	0.997	0.732	0.788	1.037	0.632	0.913	0.662	1.456	1.491	1.057	0.794	0.932	0.651	0.784						
Prior	6.745	0.780	0.711	0.795	0.838	0.801	0.813	0.757	0.865	0.862	0.849	0.835	0.927	0.792	0.882	0.693	1.060	0.888	0.622	0.773	0.936	0.572	0.977	0.382	25.737	1.986	1.210	0.793	1.112	0.650							
																																					TAIL
Selected	6.300	0.764	0.711	0.786	0.843	0.765	0.804	0.775	0.826	0.881	0.833	0.858	0.972	0.834	0.886	0.774	0.907	0.997	0.732	0.788	1.037	0.632	0.913	0.662	1.456	1.491	1.057	0.794	0.932	0.651	0.784						1.001

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
TT, WL, LMWL, LM, TP, CO

INDEX METHOD - INCREMENTAL PAID LOSS PER AVERAGE WEEKLY BENEFIT AND ULTIMATE LOSS TIME CLAIMS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	1.258	7.490	9.608	9.828	10.837	6.213	5.400	3.862	2.984	2.536	1.837	1.570	1.057	0.740	0.502	0.772	0.202	0.285	0.112	0.090	0.101	0.109	0.084	0.052	0.120	0.080	0.055	0.049	0.091	0.105	0.068	0.053					
1983	1.054	6.139	10.410	10.770	6.615	5.627	4.565	3.592	2.743	2.300	1.868	1.171	0.627	0.560	0.329	0.535	0.218	0.064	0.115	0.075	0.125	0.109	0.097	0.021	0.008	0.004	0.006	0.003	0.003	0.000	0.000						
1984	1.123	8.000	13.065	7.896	7.332	5.932	4.053	2.661	2.233	1.757	1.331	0.885	0.558	0.265	0.189	0.158	0.206	0.167	0.236	0.139	0.019	0.012	0.022	0.068	0.000	0.043	0.141	0.192	0.104	0.082							
1985	1.517	8.089	8.967	6.989	6.002	4.813	3.443	2.371	2.260	1.583	0.962	0.404	0.206	0.363	0.153	0.244	0.172	0.055	0.012	0.057	0.085	0.135	0.026	0.078	0.000	0.005	0.005	0.005	0.004								
1986	1.282	7.124	8.606	6.681	5.394	4.578	3.799	2.975	1.980	1.290	1.068	0.664	0.612	0.335	0.179	0.041	0.045	0.044	0.085	0.099	0.189	0.205	0.036	0.012	0.000	0.047	0.135	0.114									
1987	1.312	8.164	12.016	9.005	7.821	6.772	4.560	3.183	1.936	1.450	0.949	0.594	0.327	0.357	0.250	0.160	0.328	0.282	0.192	0.093	0.001	0.048	0.061	0.002	0.000	0.087	0.051										
1988	1.389	8.033	10.436	8.060	6.101	5.072	4.371	2.900	1.635	1.275	0.925	0.527	0.397	0.305	0.200	0.145	0.081	0.072	0.155	0.149	0.141	0.093	0.136	0.130	0.105	0.065											
1989	1.362	7.990	10.510	7.302	5.304	3.976	3.089	1.901	1.444	1.004	1.091	0.573	0.607	0.356	0.253	0.341	0.330	0.219	0.339	0.273	0.180	0.032	0.014	0.044	0.043												
1990	1.393	8.116	9.512	6.631	5.351	3.352	2.529	1.360	0.888	0.850	0.546	0.553	0.468	0.391	0.599	0.394	0.301	0.210	0.189	0.060	0.043	0.188	0.076	0.085													
1991	1.659	11.781	8.266	6.326	4.295	3.122	1.853	1.454	1.123	0.507	0.370	0.400	0.276	0.286	0.210	0.281	0.251	0.248	0.199	0.100	0.158	0.124	0.114														
1992	1.463	10.698	8.060	5.600	3.580	2.289	1.764	1.474	0.942	0.759	0.570	0.381	0.357	0.432	0.330	0.281	0.166	0.281	0.267	0.178	0.070	0.097															
1993	1.847	10.975	7.043	3.966	2.421	1.610	1.158	0.844	0.860	0.494	0.332	0.284	0.341	0.421	0.218	0.246	0.229	0.173	0.166	0.111	0.106																
1994	1.648	10.975	6.711	3.622	2.556	2.140	1.802	0.947	0.828	0.829	0.712	0.502	0.334	0.533	0.459	0.236	0.083	0.096	0.073	0.112																	
1995	1.671	10.386	5.877	3.366	2.547	2.225	1.538	1.067	0.763	0.693	0.812	0.561	0.423	0.346	0.118	0.082	0.108	0.091	0.064																		
1996	1.624	10.262	5.615	3.532	2.148	1.865	1.432	0.837	0.771	0.711	0.480	0.519	0.570	0.679	0.568	0.503	0.347	0.328																			
1997	1.882	10.262	6.212	3.684	3.220	2.148	1.408	1.327	0.989	0.844	0.808	0.618	0.398	0.311	0.289	0.378	0.340																				
1998	1.861	11.093	6.918	4.991	3.697	2.468	1.731	1.405	1.127	0.868	1.174	0.799	0.712	0.601	0.515	0.415																					
1999	1.878	11.144	6.315	4.158	2.753	2.270	1.880	1.300	0.764	0.730	0.749	0.757	0.491	0.470	0.437																						
2000	1.972	10.947	6.744	4.450	3.077	2.693	1.591	1.176	1.098	1.070	1.012	0.924	0.854	0.623																							
2001	2.049	11.419	7.265	5.339	3.749	3.119	2.409	1.899	1.434	1.344	0.862	0.790	0.778																								
2002	1.679	11.416	7.146	4.905	3.652	2.884	2.258	1.992	1.599	1.401	0.931	0.770																									
2003	2.110	12.049	8.837	5.688	4.735	3.782	2.687	2.365	1.505	1.016	0.914																										
2004	1.927	10.609	7.214	4.968	3.632	3.296	2.997	2.120	1.613	1.030																											
2005	2.180	11.521	7.561	4.555	3.906	2.859	2.270	1.892	1.745																												
2006	1.876	10.196	7.573	4.997	3.877	3.295	2.682	2.158																													
2007	2.033	11.726	7.666	5.913	4.343	3.916	2.846																														
2008	2.308	11.344	8.066	6.141	5.360	4.777																															
2009	2.546	13.283	11.357	8.328	6.925																																
2010	1.366	13.963	12.409	9.461																																	
2011	1.431	14.568	13.652																																		
2012	1.660	12.079																																			
2013	0.800																																				
3 Yr Avg	1.297	13.537	12.473	7.977	5.542	3.996	2.600	2.057	1.621	1.149	0.902	0.828	0.708	0.565	0.414	0.432	0.265	0.172	0.101	0.134	0.111	0.137	0.068	0.087	0.049	0.066	0.064	0.104	0.037	0.062	0.034	0.053					
5 Yr Avg	1.560	13.048	10.630	6.968	4.882	3.629	2.697	2.106	1.579	1.172	0.893	0.808	0.647	0.537	0.386	0.323	0.221	0.194	0.154	0.112	0.111	0.107	0.080	0.055	0.030	0.049	0.068	0.073	0.051	0.062	0.034	0.053					
10 Yr Avg	1.813	12.134	9.148	6.030	4.326	3.289	2.335	1.763	1.265	0.971	0.845	0.652	0.526	0.470	0.374	0.316	0.224	0.200	0.173	0.123	0.099	0.104	0.067	0.055	0.034	0.047	0.066	0.073	0.051	0.062	0.034	0.053					
Selected	1.813	12.134	9.148	6.030	4.326	3.289	2.335	1.763	1.265	0.971	0.845	0.652	0.526	0.470	0.374	0.316	0.224	0.200	0.173	0.123	0.099	0.104	0.067	0.055	0.034	0.047	0.066	0.073	0.051	0.062	0.034	0.053					
Cumulative	47.722	45.909	33.775	24.627	18.598	14.272	10.983	8.648	6.884	5.620	4.649	3.804	3.151	2.625	2.155	1.781	1.465	1.242	1.041	0.869	0.745	0.646	0.542	0.475	0.420	0.386	0.339	0.273	0.200	0.150	0.087	0.053	0.000	0.000	0.000	0.000	0.000	0.000

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

TT, WL, LMWL, LM, TP, CO
(000's)

UNPAID LOSS ESTIMATE FOR ACCIDENT YEARS 1976 AND PRIOR

10 times 3 Year Average Annual Payments	-	(1)
15 times 3 Year Average Annual Payments	-	(2)
Incremental Development Method	-	(3)
' to ' Exponential Curve Fit	-	(4)
' to ' Exponential Curve Fit	-	(5)
' to ' Exponential Curve Fit	-	(6)
' to ' Exponential Curve Fit	-	(7)
Selected Unpaid Loss as of 6/30/2012	-	(8)
Actual FY 2013 Payments	-	(9)
Actual FY 2012 Payments	-	(10)
Actual FY 2011 Payments	-	(11)
Actual FY 2010 Payments	-	(12)
Unpaid Loss as of 6/30/2009	-	(13)

(1) 10 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2011 THROUGH 2013 OF $0
(2) 15 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2011 THROUGH 2013 OF $0
(3) SECTION 3, EXHIBIT 5, SHEET 41, COL. 6
(4) SECTION 3, EXHIBIT 5, SHEET 40, TOTAL OF COL. 2
(5) SECTION 3, EXHIBIT 5, SHEET 40, TOTAL OF COL. 3
(6) SECTION 3, EXHIBIT 5, SHEET 40, TOTAL OF COL. 4
(7) SECTION 3, EXHIBIT 5, SHEET 40, TOTAL OF COL. 5
(8) SELECTED BY DELOITTE CONSULTING
(9)-(12) SECTION 3, EXHIBIT 5, SHEET 46
(13) = SUM (8) THROUGH (12)

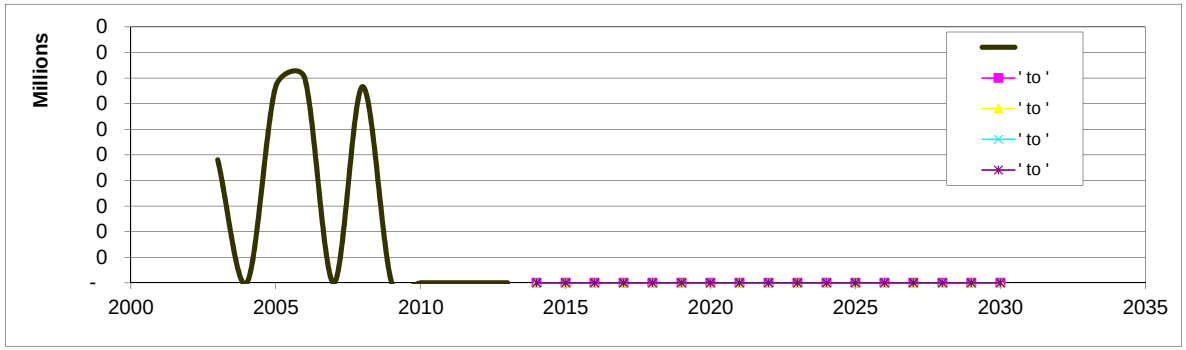
OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION

TT, WL, LMWL, LM, TP, CO
(000's)

EXPONENTIAL CURVE FIT OF UNPAID LOSS FOR AY'S 1976 AND PRIOR

FY ENDING	PAID LOSS	INCREMENTAL UNPAID LOSS ' to ' CURVE FIT	' to ' CURVE FIT	' to ' CURVE FIT	' to ' CURVE FIT
	(1)	(2)	(3)	(4)	(5)
2003	1				
2004	-				
2005	2				
2006	2				
2007	-				
2008	2				
2009	-				
2010	-				
2011	-				
2012	-				
2013	-				
2014					
2015					
2016					
2017					
2018					
2019					
2020					
2021					
2022					
2023					
2024					
2025					
2026					
2027					
2028					
2029					
2030					

FY ENDING	INCREMENTAL UNPAID LOSS ' to ' CURVE FIT	' to ' CURVE FIT	' to ' CURVE FIT	' to ' CURVE FIT
	(2)	(3)	(4)	(5)
2031				
2032				
2033				
2034				
2035				
2036				
2037				
2038				
2039				
2040				
2041				
2042				
2043				
2044				
2045				
2046				
2047				
2048				
2049				
2050				
2051				
2052				
2053				
2054				
2055				
2056				
2057				
Total	-	-	-	-



(1) SECTION 3, EXHIBIT 5, SHEET 46
(2) - (5) EXPONENTIAL CURVE FIT BASED ON (1)

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

TT, WL, LMWL, LM, TP, CO
(000's)

INCREMENTAL DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/13	INCREMENTAL DECAY	CUM. DECAY RELATIVE TO CURRENT YR PAID	ON-LEVELED FY 2013 PAYMENTS	FY 2013 UNPAID LOSS ESTIMATE	IMPLIED CUMULATIVE UNPAID LOSS
	(1)	(2)	(3)	(4)	(5)	(6)
PRIOR	726	3.507	3.51	-	-	-
1954	714	0.643	2.90	-	-	-
1955	702	0.645	2.51	-	-	-
1956	690	0.647	2.28	-	-	-
1957	678	0.650	2.13	-	-	-
1958	666	0.652	2.04	-	-	-
1959	654	0.655	1.99	-	-	-
1960	642	0.657	1.96	-	-	-
1961	630	0.659	1.95	-	-	-
1962	618	0.662	1.96	-	-	-
1963	606	0.664	1.96	-	-	-
1964	594	0.667	1.98	-	-	-
1965	582	0.670	1.99	-	-	-
1966	570	0.672	2.01	-	-	-
1967	558	0.675	2.03	-	-	-
1968	546	0.727	2.20	-	-	-
1969	534	0.609	1.95	-	-	-
1970	522	0.670	1.98	-	-	-
1971	510	0.734	2.19	-	-	-
1972	498	0.683	2.18	-	-	-
1973	486	0.710	2.26	-	-	-
1974	474	0.705	2.29	-	-	-
1975	462	0.748	2.46	-	-	-
1976	450	0.767	2.66	-	-	-
TOTAL				-	-	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) SECTION 3, EXHIBIT 5, SHEET 43, COL. 9
(3) TOTAL FROM SECTION 3, EXHIBIT 5, SHEET 42
(4) SECTION 3, EXHIBIT 5, SHEET 46; AVERAGE OF LATEST 5 FISCAL YEARS, ONLEVELED TO 2013
(5) = (3) x (4)
(6) = COLUMN (5) ACCUMULATED

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

TT, WL, LMWL, LM, TP, CO

CUMULATIVE DECAY FACTOR APPLIED TO PAYMENTS MADE IN CURRENT CALENDER YEAR TO ESTIMATE UNPAID LOSSES AS OF 6/30/2013 FOR EACH ACCIDENT YEAR

PRIOR	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970	1971	1972	1973	1974	1975	1976
3.507	2.254	1.454	0.942	0.612	0.399	0.261	0.172	0.113	0.075	0.050	0.033	0.022	0.015	0.010	0.007	0.004	0.003	0.002	0.002	0.001	0.001	0.001	0.000
	0.643	0.415	0.268	0.174	0.114	0.074	0.049	0.032	0.021	0.014	0.009	0.006	0.004	0.003	0.002	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000
		0.645	0.418	0.271	0.177	0.116	0.076	0.050	0.033	0.022	0.015	0.010	0.007	0.004	0.003	0.002	0.001	0.001	0.001	0.000	0.000	0.000	0.000
			0.647	0.421	0.274	0.180	0.118	0.078	0.051	0.034	0.023	0.015	0.010	0.007	0.005	0.003	0.002	0.002	0.001	0.001	0.001	0.000	0.000
				0.650	0.424	0.277	0.182	0.120	0.080	0.053	0.035	0.024	0.016	0.011	0.008	0.005	0.003	0.002	0.002	0.001	0.001	0.001	0.000
					0.652	0.427	0.280	0.185	0.122	0.081	0.054	0.036	0.024	0.016	0.012	0.007	0.005	0.004	0.002	0.002	0.001	0.001	0.001
						0.655	0.430	0.284	0.188	0.125	0.083	0.056	0.037	0.025	0.018	0.011	0.008	0.006	0.004	0.003	0.002	0.001	0.001
							0.657	0.433	0.287	0.191	0.127	0.085	0.057	0.039	0.028	0.017	0.011	0.008	0.006	0.004	0.003	0.002	0.002
								0.659	0.436	0.290	0.193	0.130	0.087	0.059	0.043	0.026	0.017	0.013	0.009	0.006	0.004	0.003	0.003
									0.662	0.440	0.293	0.196	0.132	0.089	0.065	0.039	0.026	0.019	0.013	0.009	0.007	0.005	0.004
										0.664	0.443	0.297	0.200	0.135	0.098	0.060	0.040	0.029	0.020	0.014	0.010	0.007	0.006
											0.667	0.447	0.300	0.203	0.147	0.090	0.060	0.044	0.030	0.021	0.015	0.011	0.009
												0.670	0.450	0.304	0.221	0.135	0.090	0.066	0.045	0.032	0.023	0.017	0.013
													0.672	0.454	0.330	0.201	0.135	0.099	0.068	0.048	0.034	0.025	0.019
														0.675	0.491	0.299	0.200	0.147	0.100	0.071	0.050	0.038	0.029
															0.727	0.443	0.297	0.218	0.149	0.106	0.074	0.056	0.043
																0.609	0.408	0.300	0.205	0.145	0.102	0.077	0.059
																	0.670	0.492	0.336	0.238	0.168	0.126	0.096
																		0.734	0.501	0.356	0.251	0.188	0.144
																			0.683	0.485	0.342	0.256	0.196
																				0.710	0.500	0.374	0.287
																					0.705	0.527	0.404
																						0.748	0.574
																							0.767
3.507	2.897	2.514	2.275	2.128	2.040	1.990	1.964	1.954	1.956	1.964	1.977	1.993	2.012	2.033	2.205	1.953	1.978	2.187	2.176	2.255	2.295	2.463	2.657

Example as to how this triangle was constructed:

A	C	F	J	O
	B	E	I	N
		D	H	M
			G	L
				K

Calculation examples

C = B x A	I = G x E
E = D x B	N = K x I
F = D x C	M = K x H
J = G x F	L = K x G
O = K x J	H = G x D

Explanation:
Each decay factor in the triangle above represents an estimate of future calendar year payments relative to the most recent actual calendar year paid losses for a given accident year. For example, for accident year 1976, the decay factor of 0.767 means that the expected payments from 6/30/13-14 are 0.767 times the actual paid losses from 6/30/12-13. Similarly, the decay factor of 0.574 means that the expected payments from 6/30/14-15 are 0.574 times the actual paid losses from 6/30/12-13, etc. Therefore, a total estimate of future paid losses for a given accident year can be determined by summing the incremental decay factors (shown at the bottom) and multiplying by the most recent actual calendar year paid losses from 6/30/12-13.

THE DIAGONAL (A, B, D, G, K, etc) FROM SECTION 3, EXHIBIT 5, SHEET 41, COLUMN (2)

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

TT, WL, LMWL, LM, TP, CO

PAID TAIL FACTOR SELECTION

		AGE TO AGE DEVELOPMENT FACTORS							CUMULATIVE DEVELOPMENT FACTORS					
AGE MONTHS	AGE YEARS	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	PA SELECTED TAIL	SELECTED FOR TAIL	SELECTED INCREM. DECAY	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	PA SELECTED TAIL	SELECTED FOR TAIL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
6	0.5	7.800		2.500	91.208	7.500	7.800		31.718		9.142	1,588.508	31.680	31.733
18	1.5	1.700	2.677	1.525	4.705	1.690	1.700	0.803	4.066	7.939	3.656	17.416	4.224	4.068
30	2.5	1.295	1.546	1.287	1.840	1.310	1.295	0.716	2.392	2.965	2.398	3.702	2.499	2.393
42	3.5	1.180	1.201	1.180	1.316	1.190	1.180	0.790	1.847	1.918	1.864	2.012	1.908	1.848
54	4.5	1.120	1.126	1.121	1.152	1.130	1.120	0.787	1.565	1.596	1.580	1.529	1.603	1.566
66	5.5	1.080	1.084	1.085	1.085	1.090	1.080	0.747	1.398	1.418	1.409	1.327	1.419	1.398
78	6.5	1.059	1.059	1.061	1.052	1.062	1.059	0.798	1.294	1.308	1.299	1.223	1.302	1.295
90	7.5	1.042	1.045	1.045	1.034	1.045	1.042	0.746	1.222	1.236	1.224	1.162	1.225	1.222
102	8.5	1.031	1.033	1.034	1.024	1.034	1.031	0.763	1.173	1.182	1.170	1.124	1.172	1.174
114	9.5	1.023	1.025	1.026	1.017	1.026	1.023	0.787	1.138	1.145	1.132	1.097	1.134	1.139
126	10.5	1.022	1.020	1.020	1.013	1.021	1.022	0.945	1.112	1.117	1.103	1.079	1.105	1.113
138	11.5	1.018	1.018	1.016	1.010	1.016	1.018	0.841	1.089	1.096	1.081	1.065	1.083	1.089
150	12.5	1.015	1.015	1.012	1.008	1.013	1.015	0.889	1.070	1.076	1.065	1.054	1.065	1.070
162	13.5	1.011	1.013	1.010	1.006	1.010	1.011	0.716	1.054	1.060	1.052	1.046	1.052	1.054
174	14.5	1.009	1.009	1.008	1.005	1.008	1.009	0.854	1.042	1.046	1.042	1.040	1.041	1.043
186	15.5	1.006	1.008	1.006	1.004	1.006	1.006	0.663	1.033	1.037	1.034	1.034	1.033	1.033
198	16.5	1.005	1.005	1.005	1.003	1.005	1.005	0.843	1.027	1.028	1.028	1.030	1.027	1.027
210	17.5	1.004	1.004	1.004	1.003	1.004	1.004	0.833	1.021	1.023	1.023	1.027	1.022	1.022
222	18.5	1.003	1.004	1.003	1.003	1.003	1.003	0.788	1.017	1.019	1.018	1.024	1.018	1.018
234	19.5	1.002	1.003	1.003	1.002	1.002	1.002	0.753	1.014	1.015	1.015	1.021	1.014	1.014
246	20.5	1.002	1.002	1.002	1.002	1.002	1.002	0.876	1.011	1.012	1.013	1.019	1.012	1.012
258	21.5	1.002	1.002	1.002	1.002	1.002	1.002	0.753	1.009	1.010	1.010	1.017	1.010	1.010
270	22.5	1.001	1.001	1.001	1.001	1.001	1.001	0.811	1.007	1.008	1.009	1.015	1.008	1.008
282	23.5	1.001	1.001	1.001	1.001	1.001	1.001	0.761	1.006	1.007	1.007	1.014	1.007	1.007
294	24.5	1.001	1.001	1.001	1.001	1.001	1.001	0.834	1.005	1.006	1.006	1.013	1.006	1.006
306	25.5	1.001	1.001	1.001	1.001	1.001	1.001	0.924	1.004	1.005	1.005	1.011	1.005	1.005
318	26.5	1.001	1.001	1.001	1.001	1.001	1.001	0.857	1.003	1.004	1.004	1.010	1.004	1.004
330	27.5	1.001	1.001	1.001	1.001	1.001	1.001	0.942	1.003	1.003	1.004	1.010	1.003	1.003
342	28.5	1.000	1.001	1.000	1.001	1.000	1.000	0.720	1.002	1.003	1.003	1.009	1.003	1.003
354	29.5	1.000	1.000	1.000	1.001	1.000	1.000	0.940	1.002	1.002	1.003	1.008	1.002	1.002
366	30.5	1.000	1.000	1.000	1.001	1.000	1.000	0.744	1.001	1.002	1.002	1.007	1.002	1.002
378	31.5	1.000	1.000	1.000	1.001	1.000	1.000	0.876	1.001	1.001	1.002	1.007	1.001	1.001
390	32.5	1.000	1.000	1.000	1.000	1.000	1.000	0.719	1.001	1.001	1.002	1.006	1.001	1.001
402	33.5	1.000	1.000	1.000	1.000	1.000	1.000	0.992	1.001	1.001	1.001	1.006	1.001	1.001
414	34.5	1.000	1.000	1.000	1.000	1.000	1.000	0.854	1.000	1.001	1.001	1.005	1.001	1.001
426	35.5	1.000	1.000	1.000	1.000	1.000	1.000	0.898	1.0001	1.001	1.001	1.005	1.001	1.001
438	36.5		1.000	1.000	1.000	1.000	1.000	0.868		1.001	1.001	1.005	1.000	1.000
450	37.5		1.000	1.000	1.000	1.000	1.000	0.767		1.001	1.001	1.004	1.000	1.000
462	38.5		1.000	1.000	1.000	1.000	1.000	0.748		1.000	1.001	1.004	1.000	1.000
474	39.5		1.000	1.000	1.000	1.000	1.000	0.705		1.000	1.000	1.004	1.000	1.000
486	40.5		1.000	1.000	1.000	1.000	1.000	0.710		1.000	1.000	1.003	1.000	1.000
498	41.5		1.000	1.000	1.000	1.000	1.000	0.683		1.000	1.000	1.003	1.000	1.000
510	42.5		1.000	1.000	1.000	1.000	1.000	0.734		1.000	1.000	1.003	1.000	1.000
522	43.5		1.000	1.000	1.000	1.000	1.000	0.670		1.000	1.000	1.003	1.000	1.000
534	44.5		1.000	1.000	1.000	1.000	1.000	0.609		1.000	1.000	1.002	1.000	1.000
546	45.5		1.000	1.000	1.000	1.000	1.000	0.727		1.000	1.000	1.002	1.000	1.000
558	46.5		1.000	1.000	1.000	1.000	1.000	0.675		1.000	1.000	1.002	1.000	1.000
570	47.5		1.000	1.000	1.000	1.000	1.000	0.672		1.000	1.000	1.002	1.000	1.000
582	48.5		1.000	1.000	1.000	1.000	1.000	0.670		1.000	1.000	1.002	1.000	1.000
594	49.5		1.000	1.000	1.000	1.000	1.000	0.667		1.000	1.000	1.002	1.000	1.000
606	50.5		1.000	1.000	1.000	1.000	1.000	0.664		1.000	1.000	1.001	1.000	1.000
618	51.5		1.000	1.000	1.000	1.000	1.000	0.662		1.000	1.000	1.001	1.000	1.000
630	52.5		1.000	1.000	1.000	1.000	1.000	0.659		1.000	1.000	1.001	1.000	1.000
642	53.5		1.000	1.000	1.000	1.000	1.000	0.657		1.000	1.000	1.001	1.000	1.000
654	54.5		1.000	1.000	1.000	1.000	1.000	0.655		1.000	1.000	1.001	1.000	1.000
666	55.5		1.000	1.000	1.000	1.000	1.000	0.652		1.000	1.000	1.001	1.000	1.000
678	56.5		1.000	1.000	1.000	1.000	1.000	0.650		1.000	1.000	1.001	1.000	1.000
690	57.5		1.000	1.000	1.000	1.000	1.000	0.647		1.000	1.000	1.001	1.000	1.000
702	58.5		1.000	1.000	1.000	1.000	1.000	0.645		1.000	1.000	1.000	1.000	1.000
714	59.5		1.000	1.000	1.000	1.000	1.000	0.643		1.000	1.000	1.000	1.000	1.000
726	60.5		1.000	1.000	1.000	1.000	1.000	0.641		1.000	1.000	1.000	1.000	1.000
738	61.5		1.000	1.000	1.000	1.000	1.000	0.638		1.000	1.000	1.000	1.000	1.000
750	62.5		1.000	1.000	1.000	1.000	1.000	0.636		1.000	1.000	1.000	1.000	1.000
TAIL	TAIL		1.000	1.000	1.000	1.000	1.000	1.706		1.000	1.000	1.000	1.000	1.000

60.5 TAIL DECAY 3.507 (16)

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 3, EXHIBIT 5, SHEET 44
(4) SECTION 3, EXHIBIT 5, SHEET 45, COL. 5; TAIL FROM SECTION 3, EXHIBIT 5, SHEET 48
(5) SECTION 3, EXHIBIT 5, SHEET 44
(6) SECTION 3, EXHIBIT 5, SHEET 44
(7) PA SELECTED TAIL
(8) SELECTED BY DELOITTE CONSULTING
(9) = [[(8) - 1.0] x (8) PRIOR AGE] / [(8) PRIOR AGE - 1.0]
(10) COL. 3 MULTIPLICATIVELY ACCUMULATED
(11) COL. 4 MULTIPLICATIVELY ACCUMULATED
(12) COL. 5 MULTIPLICATIVELY ACCUMULATED
(13) COL. 6 MULTIPLICATIVELY ACCUMULATED
(14) COL. 7 MULTIPLICATIVELY ACCUMULATED
(15) COL. 8 MULTIPLICATIVELY ACCUMULATED
(16) 59.5-TO-60.5 TAIL DECAY + (58.5-TO-59.5 DECAY x 59.5-TO-60.5 TAIL DECAY)

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

TT, WL, LMWL, LM, TP, CO

FITTED PAID LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**3**
	To:	**32**
Cut-off		**64**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.000**	**0.998**
Inverse Power	**1.000**	**0.954**

							Weibull Curve Fitting					**Inverse Power Curve Fitting**				
							Slope=	0.670				Slope=	-2.906			
		----FROM PAID TRIANGLE----			PA	SELECTED	Intercept=	-1.873				Intercept=	9.709			
PERIOD	AGE	SELECTED	3 YR WTD	5 YR WTD	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	7.800	10.210	7.834	7.500	7.800	1.792	-1.986	-0.672	**2.500**	9.142	1.792	1.917	4.502	**91.208**	1588.508
2	18	1.700	1.789	1.701	1.690	1.700	2.890	-0.120	0.064	**1.525**	3.656	2.890	-0.357	1.310	**4.705**	17.416
3	30	1.295	1.311	1.294	1.310	1.295	3.401	0.392	0.407	**1.287**	2.398	3.401	-1.221	-0.175	**1.840**	3.702
4	42	1.180	1.183	1.172	1.190	1.180	3.738	0.631	0.632	**1.180**	1.864	3.738	-1.715	-1.152	**1.316**	2.012
5	54	1.120	1.128	1.119	1.130	1.120	3.989	0.804	0.800	**1.121**	1.580	3.989	-2.120	-1.883	**1.152**	1.529
6	66	1.080	1.078	1.080	1.090	1.080	4.190	0.957	0.935	**1.085**	1.409	4.190	-2.526	-2.466	**1.085**	1.327
7	78	1.059	1.059	1.059	1.062	1.059	4.357	1.060	1.047	**1.061**	1.299	4.357	-2.828	-2.951	**1.052**	1.223
8	90	1.042	1.042	1.042	1.045	1.041	4.500	1.172	1.143	**1.045**	1.224	4.500	-3.187	-3.367	**1.034**	1.162
9	102	1.031	1.029	1.031	1.034	1.031	4.625	1.254	1.227	**1.034**	1.170	4.625	-3.474	-3.731	**1.024**	1.124
10	114	1.023	1.022	1.023	1.026	1.024	4.736	1.327	1.301	**1.026**	1.132	4.736	-3.747	-4.054	**1.017**	1.097
11	126	1.022	1.021	1.022	1.020	1.022	4.836	1.351	1.368	**1.020**	1.103	4.836	-3.838	-4.345	**1.013**	1.079
12	138	1.018	1.019	1.018	1.016	1.017	4.927	1.403	1.429	**1.016**	1.081	4.927	-4.051	-4.609	**1.010**	1.065
13	150	1.015	1.015	1.015	1.013	1.015	5.011	1.431	1.485	**1.012**	1.065	5.011	-4.169	-4.852	**1.008**	1.054
14	162	1.011	1.011	1.011	1.010	1.011	5.088	1.510	1.537	**1.010**	1.052	5.088	-4.518	-5.075	**1.006**	1.046
15	174	1.009	1.012	1.009	1.008	1.009	5.159	1.547	1.585	**1.008**	1.042	5.159	-4.687	-5.283	**1.005**	1.040
16	186	1.006	1.008	1.007	1.006	1.006	5.226	1.632	1.629	**1.006**	1.034	5.226	-5.107	-5.477	**1.004**	1.034
17	198	1.005	1.005	1.006	1.005	1.005	5.288	1.666	1.671	**1.005**	1.028	5.288	-5.284	-5.658	**1.003**	1.030
18	210	1.004	1.003	1.004	1.004	1.004	5.347	1.700	1.711	**1.004**	1.023	5.347	-5.472	-5.829	**1.003**	1.027
19	222	1.003	1.004	1.003	1.003	1.003	5.403	1.744	1.748	**1.003**	1.018	5.403	-5.714	-5.991	**1.003**	1.024
20	234	1.002	1.003	1.003	1.002	1.002	5.455	1.792	1.783	**1.003**	1.015	5.455	-6.001	-6.144	**1.002**	1.021
21	246	1.002	1.003	1.002	1.002	1.002	5.505	1.814	1.817	**1.002**	1.013	5.505	-6.135	-6.289	**1.002**	1.019
22	258	1.002	1.002	1.002	1.002	1.002	5.553	1.860	1.849	**1.002**	1.010	5.553	-6.421	-6.427	**1.002**	1.017
23	270	1.001	1.002	1.001	1.001	1.001	5.598	1.892	1.879	**1.001**	1.009	5.598	-6.632	-6.560	**1.001**	1.015
24	282	1.001	1.001	1.001	1.001	1.001	5.642	1.933	1.908	**1.001**	1.007	5.642	-6.907	-6.686	**1.001**	1.014
25	294	1.001	1.001	1.001	1.001	1.001	5.684	1.959	1.936	**1.001**	1.006	5.684	-7.089	-6.807	**1.001**	1.013
26	306	1.001	1.001	1.001	1.001	1.001	5.724	1.970	1.963	**1.001**	1.005	5.724	-7.169	-6.923	**1.001**	1.011
27	318	1.001	1.002	1.001	1.001	1.001	5.762	1.991	1.989	**1.001**	1.004	5.762	-7.324	-7.035	**1.001**	1.010
28	330	1.001	1.001	1.001	1.001	1.001	5.799	2.000	2.013	**1.001**	1.004	5.799	-7.385	-7.143	**1.001**	1.010
29	342	1.000	1.001	1.001	1.000	1.000	5.835	2.043	2.037	**1.000**	1.003	5.835	-7.714	-7.246	**1.001**	1.009
30	354	1.000	1.000	1.000	1.000	1.000	5.869	2.051	2.061	**1.000**	1.003	5.869	-7.776	-7.347	**1.001**	1.008
31	366	1.000	1.000	1.000	1.000	1.000	5.903	2.088	2.083	**1.000**	1.002	5.903	-8.072	-7.444	**1.001**	1.007
32	378	1.000	1.000	1.000	1.000	1.000	5.935	2.105	2.105	**1.000**	1.002	5.935	-8.205	-7.537	**1.001**	1.007
33	390	1.000	1.000	1.000	1.000	1.000	5.966	2.144	2.125	**1.000**	1.002	5.966	-8.535	-7.628	**1.000**	1.006
34	402	1.000	1.000	1.000	1.000	1.000	5.996	2.145	2.146	**1.000**	1.001	5.996	-8.544	-7.716	**1.000**	1.006
35	414	1.000	1.000	1.000	1.000	1.000	6.026	2.160	2.165	**1.000**	1.001	6.026	-8.668	-7.802	**1.000**	1.005
36	426	1.000	1.000	1.000	1.000	1.000	6.054	2.173	2.185	**1.000**	1.001	6.054	-8.780	-7.885	**1.000**	1.005
37	438						6.082		2.203	**1.000**	1.001	6.082		-7.965	**1.000**	1.005
38	450						6.109		2.221	**1.000**	1.001	6.109		-8.044	**1.000**	1.004
39	462						6.136		2.239	**1.000**	1.001	6.136		-8.120	**1.000**	1.004
40	474						6.161		2.256	**1.000**	1.000	6.161		-8.195	**1.000**	1.004
41	486						6.186		2.273	**1.000**	1.000	6.186		-8.268	**1.000**	1.003
42	498						6.211		2.289	**1.000**	1.000	6.211		-8.338	**1.000**	1.003
43	510						6.234		2.305	**1.000**	1.000	6.234		-8.408	**1.000**	1.003
44	522						6.258		2.321	**1.000**	1.000	6.258		-8.475	**1.000**	1.003
45	534						6.280		2.336	**1.000**	1.000	6.280		-8.541	**1.000**	1.002
46	546						6.303		2.351	**1.000**	1.000	6.303		-8.606	**1.000**	1.002
47	558						6.324		2.365	**1.000**	1.000	6.324		-8.669	**1.000**	1.002
48	570						6.346		2.380	**1.000**	1.000	6.346		-8.731	**1.000**	1.002
49	582						6.366		2.394	**1.000**	1.000	6.366		-8.791	**1.000**	1.002
50	594						6.387		2.407	**1.000**	1.000	6.387		-8.851	**1.000**	1.002
51	606						6.407		2.421	**1.000**	1.000	6.407		-8.909	**1.000**	1.001
52	618						6.426		2.434	**1.000**	1.000	6.426		-8.966	**1.000**	1.001
53	630						6.446		2.447	**1.000**	1.000	6.446		-9.022	**1.000**	1.001
54	642						6.465		2.459	**1.000**	1.000	6.465		-9.077	**1.000**	1.001
55	654						6.483		2.472	**1.000**	1.000	6.483		-9.130	**1.000**	1.001
56	666						6.501		2.484	**1.000**	1.000	6.501		-9.183	**1.000**	1.001
57	678						6.519		2.496	**1.000**	1.000	6.519		-9.235	**1.000**	1.001
58	690						6.537		2.508	**1.000**	1.000	6.537		-9.286	**1.000**	1.001
59	702						6.554		2.519	**1.000**	1.000	6.554		-9.336	**1.000**	1.000
60	714						6.571		2.531	**1.000**	1.000	6.571		-9.385	**1.000**	1.000
61	726						6.588		2.542	**1.000**	1.000	6.588		-9.434	**1.000**	1.000
62	738						6.604		2.553	**1.000**	1.000	6.604		-9.481	**1.000**	1.000
63	750						6.620		2.564	**1.000**	1.000	6.620		-9.528	**1.000**	1.000
64	762						6.636		2.574	**1.000**	1.000	6.636		-9.574	**1.000**	1.000

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

TT, WL, LMWL, LM, TP, CO

INCREMENTAL DECAY METHOD

AGE MONTHS (1)	AGE YEARS (2)	PAID SELECTED FOR FIT (3)	INCREM. DECAY FACTORS (4)	IMPLIED ATA FACTOR (5)	DECAY FACTOR CHECK (6)
6	0.5	7.800	6.088		
18	1.5	1.700	1.924	2.677	1.924
30	2.5	1.295	1.327	1.546	1.327
42	3.5	1.180	0.883	1.201	0.883
54	4.5	1.120	0.824	1.126	0.824
66	5.5	1.080	0.783	1.084	0.783
78	6.5	1.059	0.795	1.059	0.795
90	7.5	1.041	0.807	1.045	0.807
102	8.5	1.031	0.821	1.033	0.821
114	9.5	1.024	0.835	1.025	0.835
126	10.5	1.022	0.851	1.020	0.851
138	11.5	1.017	0.863	1.018	0.863
150	12.5	1.015	0.875	1.015	0.875
162	13.5	1.011	0.874	1.013	0.874
174	14.5	1.009	0.871	1.009	0.871
186	15.5	1.006	0.864	1.008	0.864
198	16.5	1.005	0.867	1.005	0.867
210	17.5	1.004	0.860	1.004	0.860
222	18.5	1.003	0.848	1.004	0.848
234	19.5	1.002	0.841	1.003	0.841
246	20.5	1.002	0.844	1.002	0.844
258	21.5	1.002	0.841	1.002	0.841
270	22.5	1.001	0.865	1.001	0.865
282	23.5	1.001	0.895	1.001	0.895
294	24.5	1.001	0.931	1.001	0.931
306	25.5	1.001	0.957	1.001	0.957
318	26.5	1.001	0.937	1.001	0.937
330	27.5	1.001	0.891	1.001	0.891
342	28.5	1.000	0.855	1.001	0.855
354	29.5	1.000	0.803	1.000	0.803
366	30.5	1.000	0.729	1.000	0.729
378	31.5	1.000	0.681	1.000	0.681
390	32.5	1.000	0.670	1.000	0.670
402	33.5	1.000	-	1.000	-
414	34.5	1.000	-	1.000	-
426	35.5	1.000	-	1.000	-
438	36.5		-	1.000	-
450	37.5		-	1.000	-
462	38.5		-	1.000	-
474	39.5		-	1.000	-
486	40.5		-	1.000	-
498	41.5		-	1.000	-
510	42.5		-	1.000	-
522	43.5		-	1.000	-
534	44.5		-	1.000	-
546	45.5		-	1.000	-
558	46.5		-	1.000	-
570	47.5		-	1.000	-
582	48.5		-	1.000	-
594	49.5		-	1.000	-
606	50.5		-	1.000	-
618	51.5		-	1.000	-
630	52.5		-	1.000	-
642	53.5		-	1.000	-
654	54.5		-	1.000	-
666	55.5		-	1.000	-
678	56.5		-	1.000	-
690	57.5		-	1.000	-
702	58.5		-	1.000	-
714	59.5		-	1.000	-
726	60.5		-	1.000	-
738	61.5		-	1.000	-
750	62.5			1.000	

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 3, EXHIBIT 5, SHEET 44
(4) GEOMETRIC MEAN FROM SECTION 3, EXHIBIT 5, SHEET 46
(5) 1.0 + [(3) PRIOR AGE - 1.0) x (4) / (3) PRIOR AGE]
(6) [(5) - 1.0] X [(5) PRIOR AGE] / [(5) PRIOR AGE - 1.0]

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
TT, WL, LMWL, LM, TP, CO

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354
1954																														
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1972																														
1973																														
1974																														0
1975																													0	0
1976																												1	0	2
1977	79	539	1,014	982	888	960	1,139	776	816	903	370	277	219	155	99	60	40	38	28	34	13	3	2	1	1	1	1	3	0	0
1978	84	576	1,083	1,085	1,175	1,335	1,073	1,007	994	470	366	278	223	214	208	92	77	64	21	46	16	22	3	13	6	7	9	0	0	0
1979	90	612	1,134	1,237	1,401	1,066	1,088	1,077	449	357	264	197	167	178	180	87	58	19	32	42	33	22	13	10	7	6	10	7	7	1
1980	78	585	1,354	1,614	1,377	1,388	1,453	732	571	400	231	186	155	152	57	23	37	19	4	26	9	24	75	34	22	7	7	7	3	3
1981	118	827	1,607	1,207	1,354	1,595	731	692	547	377	280	225	161	124	64	41	38	49	32	36	1	3	2	3	9	2	17	0	3	0
1982	229	1,363	1,749	1,789	1,972	1,131	983	703	543	461	334	286	192	135	91	140	37	52	20	16	18	20	15	10	22	15	10	9	17	19
1983	209	1,215	2,061	2,133	1,310	1,114	904	711	543	455	370	232	124	111	65	106	43	13	23	15	25	22	19	4	2	1	1	1	1	0
1984	239	1,699	2,775	1,677	1,558	1,260	861	565	474	373	283	188	118	56	40	33	44	35	50	30	4	3	5	14	0	9	30	41	22	17
1985	374	1,996	2,213	1,725	1,481	1,188	850	585	558	391	237	100	51	90	38	60	42	14	3	14	21	33	6	19	0	1	1	1	1	
1986	336	1,868	2,257	1,752	1,414	1,200	996	780	519	338	280	174	160	88	47	11	12	12	22	26	49	54	9	3	0	12	35	30		
1987	353	2,197	3,233	2,423	2,104	1,822	1,227	856	521	390	255	160	88	96	67	43	88	76	52	25	0	13	16	1	0	23	14			
1988	445	2,575	3,344	2,583	1,955	1,625	1,401	929	524	408	296	169	127	98	64	46	26	23	50	48	45	30	44	42	34	21				
1989	477	2,799	3,681	2,558	1,858	1,393	1,082	666	506	352	382	201	213	125	89	119	116	77	119	96	63	11	5	15	15					
1990	492	2,865	3,358	2,341	1,889	1,184	893	480	313	300	193	195	165	138	211	139	106	74	67	21	15	66	27	30						
1991	599	4,255	2,986	2,285	1,551	1,128	669	525	405	183	134	144	100	103	76	101	91	90	72	36	57	45	41							
1992	588	4,297	3,238	2,249	1,438	919	708	592	378	305	229	153	143	173	133	113	67	113	107	72	28	39								
1993	797	4,735	3,039	1,711	1,044	695	500	364	371	213	143	123	147	181	94	106	99	75	72	48	46									
1994	691	4,600	2,813	1,518	1,071	897	755	397	347	347	298	210	140	224	192	99	35	40	30	47										
1995	689	4,283	2,424	1,388	1,050	917	634	440	315	286	335	231	175	143	49	34	45	38	26											
1996	676	4,276	2,339	1,472	895	777	596	349	321	296	200	216	237	283	237	210	145	137												
1997	722	3,938	2,384	1,414	1,236	824	541	509	380	324	310	237	153	119	111	145	131													
1998	700	4,175	2,604	1,878	1,392	929	651	529	424	327	442	301	268	226	194	156														
1999	816	4,844	2,745	1,807	1,197	987	817	565	332	317	326	329	214	204	190															
2000	922	5,119	3,154	2,081	1,439	1,259	744	550	513	500	473	432	400	291																
2001	978	5,449	3,467	2,548	1,789	1,489	1,150	906	684	641	411	377	371																	
2002	755	5,130	3,211	2,205	1,641	1,296	1,015	895	719	630	418	346																		
2003	978	5,583	4,095	2,636	2,194	1,752	1,245	1,096	698	471	424																			
2004	870	4,789	3,256	2,243	1,640	1,488	1,353	957	728	465																				
2005	953	5,033	3,303	1,990	1,706	1,249	992	827	763																					
2006	748	4,063	3,018	1,991	1,545	1,313	1,069	860																						
2007	840	4,846	3,168	2,444	1,795	1,619	1,176																							
2008	905	4,450	3,164	2,409	2,102	1,874																								
2009	942	4,917	4,204	3,083	2,563																									
2010	466	4,762	4,232	3,226																										
2011	439	4,475	4,194																											
2012	466	3,393																												
2013	154																													

AGE-TO-AGE DEVELOPMENT FACTORS

	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366
1954																														
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1973																														
1974																														0.000
1975																													0.000	0.000
1976																												0.000	0.000	1.043
1977	6.855	1.883	0.968	0.905	1.080	1.187	0.681	1.052	1.106	0.410	0.747	0.792	0.706	0.637	0.608	0.674	0.934	0.738	1.207	0.384	0.215	0.558	0.413	1.123	1.732	0.991	2.136	0.000	0.000	0.000
1978	6.855	1.879	1.002	1.083	1.137	0.804	0.938	0.988	0.473	0.779	0.758	0.803	0.960	0.970	0.443	0.838	0.828	0.328	2.195	0.346	1.404	0.134	4.482	0.456	1.161	1.316	0.000	0.000	0.000	0.000
1979	6.786	1.855	1.090	1.132	0.761	1.021	0.990	0.417	0.796	0.741	0.744	0.848	1.068	1.009	0.484	0.667	0.332	1.657	1.304	0.799	0.648	0.612	0.789	0.718	0.797	1.661	0.703	1.014	0.127	1.790
1980	7.483	2.313	1.192	0.853	1.008	1.047	0.504	0.780	0.700	0.577	0.806	0.836	0.977	0.377	0.394	1.635	0.521	0.226	5.932	0.333	2.818	3.093	0.449	0.651	0.322	0.993	1.000	0.393	0.962	1.767
1981	7.006	1.942	0.751	1.122	1.178	0.458	0.946	0.791	0.689	0.743	0.802	0.715	0.775	0.511	0.648	0.921	1.291	0.643	1.148	0.015	5.676	0.626	1.563	2.963	0.248	7.557	0.018	9.520	0.000	0.000
1982	5.954	1.283	1.023	1.103	0.573	0.869	0.715	0.773	0.850	0.724	0.855	0.673	0.700	0.678	1.538	0.262	1.407	0.395	0.802	1.123	1.073	0.778	0.621	2.289	0.665	0.683	0.890	1.867	1.154	0.650
1983	5.825	1.696	1.035	0.614	0.851	0.811	0.787	0.764	0.839	0.812	0.627	0.535	0.894	0.588	1.624	0.408	0.293	1.796	0.655	1.664	0.872	0.890	0.220	0.376	0.451	1.765	0.526	1.000	0.022	1.755
1984	7.122	1.633	0.604	0.929	0.809	0.683	0.657	0.839	0.787	0.758	0.665	0.630	0.474	0.715	0.834	1.308	0.810	1.415	0.590	0.138	0.641	1.817	3.019	0.000	0.000	3.263	1.359	0.543	0.786	
1985	5.332	1.109	0.779	0.859	0.802	0.715	0.689	0.953	0.700	0.608	0.420	0.510	1.764	0.421	1.593	0.707	0.322	0.213	4.834	1.487	1.584	0.195	2.985	0.000	0.000	1.000	1.000	0.862		
1986	5.557	1.208	0.776	0.807	0.849	0.830	0.783	0.666	0.652	0.828	0.622	0.921	0.548	0.534	0.228	1.098	0.989	1.910	1.168	1.906	1.086	0.175	0.332	0.000	0.000	2.887	0.843			
1987	6.222	1.472	0.749	0.869	0.866	0.673	0.698	0.608	0.749	0.654	0.626	0.550	1.093	0.701	0.639	2.050	0.862	0.679	0.485	0.009	56.605	1.258	0.036	0.000	0.000	0.587				
1988	5.785	1.299	0.772	0.757	0.831	0.862	0.664	0.564	0.780	0.726	0.569	0.755	0.767	0.656	0.723	0.559	0.888	2.163	0.963	0.943	0.661	1.463	0.958	0.802	0.617					
1989	5.867	1.315	0.695	0.726	0.750	0.777	0.615	0.759	0.696	1.087	0.526	1.059	0.587	0.710	1.347	0.968	0.664	1.544	0.808	0.657	0.180	0.420	3.229	0.982						
1990	5.827	1.172	0.697	0.807	0.626	0.754	0.538	0.652	0.957	0.643	1.012	0.846	0.836	1.532	0.658	0.765	0.697	0.901	0.316	0.722	4.365	0.402	1.128							
1991	7.102	0.702	0.765	0.679	0.727	0.594	0.784	0.772	0.452	0.730	1.080	0.691	1.035	0.736	1.336	0.892	0.989	0.805	0.502	1.575	0.788	0.915								
1992	7.313	0.753	0.695	0.639	0.639	0.770	0.836	0.639	0.806	0.751	0.669	0.936	1.211	0.764	0.853	0.591	1.690	0.948	0.669	0.393	1.387									
1993	5.942	0.642	0.563	0.610	0.665	0.720	0.729	1.018	0.574	0.672	0.856	1.202	1.232	0.518	1.132	0.927	0.757	0.963	0.667	0.952										
1994	6.659	0.611	0.540	0.706	0.837	0.842	0.525	0.875	1.000	0.859	0.705	0.665	1.598	0.860	0.514	0.353	1.154	0.757	1.535											
1995	6.215	0.566	0.573	0.757	0.874	0.691	0.694	0.715	0.908	1.171	0.691	0.755	0.818	0.341	0.698	1.314	0.844	0.699												
1996	6.321	0.547	0.629	0.608	0.868	0.768	0.585	0.921	0.922	0.676	1.081	1.098	1.191	0.837	0.886	0.690	0.946													
1997	5.454	0.605	0.593	0.874	0.667	0.656	0.942	0.746	0.854	0.957	0.764	0.644	0.781	0.930	1.310	0.899														
1998	5.961	0.624	0.721	0.741	0.668	0.701	0.811	0.802	0.770	1.352	0.681	0.891	0.845	0.857	0.806															
1999	5.935	0.567	0.659	0.662	0.824	0.828	0.692	0.588	0.955	1.026	1.011	0.649	0.957	0.929																
2000	5.551	0.616	0.660	0.692	0.875	0.591	0.739	0.933	0.975	0.945	0.913	0.925	0.729																	
2001	5.574	0.636	0.735	0.702	0.832	0.772	0.788	0.755	0.937	0.641	0.917	0.984																		
2002	6.799	0.626	0.686	0.744	0.790	0.783	0.882	0.802	0.876	0.664	0.827																			
2003	5.709	0.733	0.644	0.832	0.799	0.710	0.880	0.637	0.675	0.900																				
2004	5.506	0.680	0.689	0.731	0.907	0.909	0.707	0.761	0.639																					
2005	5.284	0.656	0.602	0.858	0.732	0.794	0.834	0.922																						
2006	5.434	0.743	0.660	0.776	0.850	0.814	0.804																							
2007	5.767	0.654	0.771	0.734	0.902	0.727																								
2008	4.916	0.711	0.761	0.873	0.891																									
2009	5.218	0.855	0.733	0.831																										
2010	10.225	0.889	0.762																											
2011	10.183	0.937																												
2012	7.278																													
Latest diag	7.278	0.937	0.762	0.831	0.891	0.727	0.804	0.922	0.639	0.900	0.827	0.984	0.729	0.929	0.806	0.899	0.946	0.699	1.535	0.952	1.387	0.915	1.128	0.982	0.617	0.587	0.843	0.862	0.786	1.755
5 Yr Avg	7.564	0.809	0.738	0.814	0.856	0.791	0.822	0.775	0.820	0.835	0.870	0.818	0.901	0.779	0.843	0.837	1.078	0.834	0.738	0.860	1.476	0.892	1.136	0.357	0.123	1.900	0.924	2.758	0.585	1.193
10 Yr Avg	6.552	0.748	0.704	0.777	0.840	0.763	0.808	0.787	0.851	0.919	0.845	0.875	1.040	0.830	0.954	0.796	0.949	1.137	1.195	0.878	6.817	0.831	1.409	0.806	0.310	2.171	0.848	1.520	0.305	0.701
3 Yr Wtd	9.210	0.892	0.752	0.814	0.883	0.774	0.774	0.760	0.730	0.719	0.887	0.865	0.819	0.900	0.944	0.822	0.958	0.843	0.795	0.839	1.499	0.592	1.162	0.842	1.679	1.366	1.078	0.560	0.927	0.651
5 Yr Wtd	6.834	0.809	0.740	0.815	0.858	0.786	0.817	0.767	0.810	0.802	0.862	0.838	0.884	0.800	0.823	0.763	1.033	0.867	0.642	0.766	0.919	0.801	0.902	0.607	1.992	1.745	1.045	0.833	0.872	0.826
10 Yr Wtd	6.088	0.746	0.705	0.779	0.840	0.763	0.803	0.774	0.833	0.879	0.835	0.861	0.986	0.828	0.883	0.771	0.909	1.000	0.729	0.792	1.025	0.634	0.952	0.709	1.022	1.607	0.806	0.765	0.799	0.840
Selected	6.088	0.746	0.705	0.779	0.840	0.763	0.803	0.774	0.833	0.879	0.835	0.861	0.986	0.828	0.883	0.771	0.909	1.000	0.729	0.792	1.025	0.634	0.952	0.709	1.022	1.607	0.806	0.765	0.799	0.840
Loss $ Weight	6,784	46,312	35,845	24,774	18,415	14,325	10,212	7,694	5,561	4,257	3,637	2,803	2,247	1,948	1,486	1,223	858	742	617	432	329	316	188	141	103	97	134	98	53	42
Center Wtd Avg	6.088	1.137	1.029	0.756	0.765	0.794	0.804	0.796	0.815	0.826	0.867	0.874	0.874	0.875	0.884	0.861	0.858	0.841	0.890	0.850	0.801	0.824	0.856	0.876	0.977	0.949	1.003	0.982	0.789	0.762
Geometric Mean	6.088	1.924	1.327	0.883	0.824	0.783	0.795	0.807	0.821	0.835	0.851	0.863	0.875	0.874	0.871	0.864	0.867	0.860	0.848	0.841	0.844	0.841	0.865	0.895	0.931	0.957	0.937	0.891	0.855	0.803

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
TT, WL, LMWL, LM, TP, CO

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	366	378	390	402	414	426	438	450	462	474	486	498	510	522	534	546	558	570	582	594	606	618	630	642	654	666	678	690	702	714
1954																				0	0	0	0	0	0	0	0	0	0	0
1955																			0	0	0	0	0	0	0	0	0	0	0	
1956																		0	0	0	0	0	0	0	0	0	0	0		
1957																	0	0	0	0	0	0	0	0	0	0	0			
1958																0	0	0	0	0	0	0	0	0	0	0				
1959															0	0	0	0	0	0	0	0	0	0	0					
1960														0	0	0	0	0	0	0	0	0	0	0						
1961													0	0	0	0	0	0	0	0	0	0	0							
1962												0	0	0	0	0	0	0	0	0	0	0								
1963											0	0	0	0	0	0	0	0	0	0	0									
1964										0	0	0	0	0	0	0	0	0	0	0										
1965									0	0	0	0	0	0	0	0	0	0	0											
1966								0	0	0	0	0	0	0	0	0	0	0												
1967							0	0	0	0	0	0	0	0	0	0	0													
1968						0	0	0	0	0	0	0	0	0	0	0														
1969					0	0	0	0	0	0	0	0	0	0	0															
1970				0	0	0	0	0	0	0	0	0	0	0																
1971			0	0	0	0	0	0	0	0	0	0	0																	
1972		0	0	0	0	0	0	0	0	0	0	0																		
1973	0	0	0	0	0	0	0	0	0	0	0																			
1974	0	0	0	0	0	0	0	0	0	0																				
1975	0	0	0	0	0	0	0	0	0																					
1976	2	0	2	0	0	0	0	0																						
1977	0	0	0	0	0	0	0																							
1978	0	0	0	0	0	0																								
1979	2	3	0	3	0																									
1980	5	0	0	0																										
1981	0	0	0																											
1982	12	10																												
1983	0																													
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AGE-TO-AGE DEVELOPMENT FACTORS

	366-378	378-390	390-402	402-414	414-426	426-438	438-450	450-462	462-474	474-486	486-498	498-510	510-522	522-534	534-546	546-558	558-570	570-582	582-594	594-606	606-618	618-630	630-642	642-654	654-666	666-678	678-690	690-702	702-714	714-726
1954																				0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1955																			0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
1956																		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
1957																	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
1958																0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000					
1959															0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000						
1960														0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000							
1961													0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000								
1962												0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000									
1963											0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000										
1964										0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000											
1965									0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000												
1966								0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000													
1967							0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000														
1968						0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000															
1969					0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																
1970				0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																	
1971			0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																		
1972		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																			
1973	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																				
1974	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																					
1975	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																						
1976	0.000	0.000	0.000	0.000	0.000	0.000	0.000																							
1977	0.000	0.000	0.000	0.000	0.000	0.000																								
1978	0.000	0.000	0.000	0.000	0.000																									
1979	2.176	0.000	0.000	0.000																										
1980	0.000	0.000	0.000																											
1981	0.000	0.000																												
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Latest diag	0.784	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
5 Yr Avg	0.592	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
10 Yr Avg	0.296	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
3 Yr Wtd	0.570	0.073		0.000																										
5 Yr Wtd	0.708	0.073	1.764	0.000																										
10 Yr Wtd	0.652	0.511	1.764	0.000																										
Selected	0.652	0.511	1.764	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loss $ Weight	20	13	2	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
Center Wtd Avg	0.773	0.730	0.609	0.560	0.702	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Geometric Mean	0.729	0.681	0.670	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION

TT, WL, LMWL, LM, TP, CO

FITTED INCURRED LOSS DEVELOPMENT FACTORS

	38-to-Ult:	**38**
Fitting for Periods:	*From:*	**1**
	To:	**33**
Cut-off		**60**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.000**	**0.913**
Inverse Power	**1.004**	**0.788**
Selected Tail	**1.000**	

		----FROM INCURRED TRIANGLE----			PA	SELECTED	**Weibull Curve Fitting**					**Inverse Power Curve Fitting**				
							Slope=	0.628				Slope=	-2.273			
							Intercept=	-1.547				Intercept=	5.846			
PERIOD	AGE	SELECTED	3 YR WTD	5 YR WTD	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	3.020	2.606	2.821	3.850	3.020	1.792	-0.911	-0.421	**2.078**	5.093	1.792	0.703	1.774	**6.892**	14.761
2	18	1.317	1.322	1.312	1.284	1.317	2.890	0.353	0.269	**1.370**	2.451	2.890	-1.148	-0.723	**1.485**	2.142
3	30	1.144	1.146	1.144	1.152	1.144	3.401	0.730	0.590	**1.197**	1.789	3.401	-1.941	-1.884	**1.152**	1.442
4	42	1.069	1.089	1.069	1.077	1.069	3.738	1.008	0.801	**1.121**	1.494	3.738	-2.672	-2.649	**1.071**	1.252
5	54	1.058	1.062	1.054	1.048	1.058	3.989	1.066	0.959	**1.079**	1.333	3.989	-2.847	-3.220	**1.040**	1.169
6	66	1.030	1.033	1.030	1.036	1.030	4.190	1.264	1.085	**1.055**	1.235	4.190	-3.511	-3.676	**1.025**	1.124
7	78	1.034	1.026	1.033	1.025	1.034	4.357	1.229	1.190	**1.039**	1.171	4.357	-3.386	-4.056	**1.017**	1.096
8	90	1.003	1.015	1.013	1.020	1.003	4.500	1.789	1.280	**1.028**	1.127	4.500	-5.981	-4.381	**1.013**	1.078
9	102	1.019	1.011	1.014	1.014	1.019	4.625	1.385	1.359	**1.021**	1.097	4.625	-3.978	-4.665	**1.009**	1.064
10	114	1.014	1.011	1.014	1.010	1.014	4.736	1.456	1.429	**1.016**	1.074	4.736	-4.277	-4.918	**1.007**	1.055
11	126	1.008	1.008	1.008	1.007	1.008	4.836	1.589	1.491	**1.012**	1.058	4.836	-4.890	-5.145	**1.006**	1.047
12	138	0.997	1.018	1.010	1.007	0.997	4.927		1.549	**1.009**	1.045	4.927		-5.352	**1.005**	1.041
13	150	1.016	1.008	1.013	1.007	1.016	5.011	1.421	1.601	**1.007**	1.036	5.011	-4.127	-5.542	**1.004**	1.036
14	162	1.002	1.009	1.006	1.005	1.002	5.088	1.823	1.649	**1.006**	1.028	5.088	-6.188	-5.717	**1.003**	1.032
15	174	1.009	1.008	1.008	1.003	1.009	5.159	1.549	1.694	**1.004**	1.023	5.159	-4.699	-5.879	**1.003**	1.028
16	186	1.008	1.012	1.008	1.004	1.008	5.226	1.580	1.736	**1.003**	1.018	5.226	-4.849	-6.031	**1.002**	1.026
17	198	1.006	1.002	1.005	1.003	1.006	5.288	1.649	1.775	**1.003**	1.015	5.288	-5.196	-6.173	**1.002**	1.023
18	210	1.002	1.000	1.002	1.003	1.002	5.347	1.850	1.812	**1.002**	1.012	5.347	-6.359	-6.306	**1.002**	1.021
19	222	0.999	1.003	1.000	1.001	0.999	5.403		1.847	**1.002**	1.010	5.403		-6.433	**1.002**	1.019
20	234	1.003	1.001	1.003	1.001	1.003	5.455	1.773	1.880	**1.001**	1.008	5.455	-5.885	-6.552	**1.001**	1.018
21	246	1.005	1.003	1.002	1.002	1.005	5.505	1.673	1.912	**1.001**	1.007	5.505	-5.324	-6.666	**1.001**	1.016
22	258	0.999	1.001	1.001	1.001	0.999	5.553		1.942	**1.001**	1.005	5.553		-6.774	**1.001**	1.015
23	270	0.999	1.002	1.000	1.001	0.999	5.598		1.970	**1.001**	1.005	5.598		-6.877	**1.001**	1.014
24	282	1.001	1.001	1.000	1.000	1.001	5.642	1.978	1.998	**1.001**	1.004	5.642	-7.230	-6.976	**1.001**	1.013
25	294	0.999	1.002	1.001	1.001	0.999	5.684		2.024	**1.001**	1.003	5.684		-7.071	**1.001**	1.012
26	306	1.002	1.001	1.002	1.001	1.002	5.724	1.805	2.049	**1.000**	1.003	5.724	-6.078	-7.162	**1.001**	1.011
27	318	0.999	1.001	1.001	1.000	0.999	5.762		2.073	**1.000**	1.002	5.762		-7.249	**1.001**	1.010
28	330	1.000	1.000	1.001	1.000	1.000	5.799	2.042	2.096	**1.000**	1.002	5.799	-7.708	-7.334	**1.001**	1.009
29	342	1.000	1.000	1.001	1.000	1.000	5.835	2.076	2.119	**1.000**	1.002	5.835	-7.970	-7.415	**1.001**	1.009
30	354	0.999	1.000	0.999	1.000	0.999	5.869		2.140	**1.000**	1.001	5.869		-7.493	**1.001**	1.008
31	366	1.000	1.000	1.000	1.000	1.000	5.903	2.112	2.161	**1.000**	1.001	5.903	-8.265	-7.569	**1.001**	1.007
32	378	1.000	1.000	1.000	1.000	1.000	5.935	2.501	2.182	**1.000**	1.001	5.935	-12.199	-7.642	**1.000**	1.007
33	390	1.000	1.000	1.000	1.000	1.000	5.966	2.106	2.201	**1.000**	1.001	5.966	-8.215	-7.713	**1.000**	1.006
34	402	1.000	1.000	1.000	1.000	1.000	5.996		2.220	**1.000**	1.001	5.996		-7.782	**1.000**	1.006
35	414	1.000	1.000	1.000	1.000	1.000	6.026		2.239	**1.000**	1.001	6.026		-7.849	**1.000**	1.006
36	426	1.000	1.000	1.000	1.000	1.000	6.054		2.257	**1.000**	1.000	6.054		-7.914	**1.000**	1.005
37	438						6.082		2.274	**1.000**	1.000	6.082		-7.977	**1.000**	1.005
38	450						6.109		2.291	**1.000**	1.000	6.109		-8.038	**1.000**	1.004
39	462						6.136		2.308	**1.000**	1.000	6.136		-8.098	**1.000**	1.004
40	474						6.161		2.324	**1.000**	1.000	6.161		-8.156	**1.000**	1.004
41	486						6.186		2.340	**1.000**	1.000	6.186		-8.213	**1.000**	1.004
42	498						6.211		2.355	**1.000**	1.000	6.211		-8.269	**1.000**	1.003
43	510						6.234		2.370	**1.000**	1.000	6.234		-8.323	**1.000**	1.003
44	522						6.258		2.384	**1.000**	1.000	6.258		-8.376	**1.000**	1.003
45	534						6.280		2.399	**1.000**	1.000	6.280		-8.427	**1.000**	1.003
46	546						6.303		2.413	**1.000**	1.000	6.303		-8.478	**1.000**	1.002
47	558						6.324		2.426	**1.000**	1.000	6.324		-8.527	**1.000**	1.002
48	570						6.346		2.440	**1.000**	1.000	6.346		-8.576	**1.000**	1.002
49	582						6.366		2.453	**1.000**	1.000	6.366		-8.623	**1.000**	1.002
50	594						6.387		2.466	**1.000**	1.000	6.387		-8.669	**1.000**	1.002
51	606						6.407		2.478	**1.000**	1.000	6.407		-8.715	**1.000**	1.001
52	618						6.426		2.490	**1.000**	1.000	6.426		-8.759	**1.000**	1.001
53	630						6.446		2.503	**1.000**	1.000	6.446		-8.803	**1.000**	1.001
54	642						6.465		2.514	**1.000**	1.000	6.465		-8.846	**1.000**	1.001
55	654						6.483		2.526	**1.000**	1.000	6.483		-8.888	**1.000**	1.001
56	666						6.501		2.537	**1.000**	1.000	6.501		-8.929	**1.000**	1.001
57	678						6.519		2.549	**1.000**	1.000	6.519		-8.970	**1.000**	1.000
58	690						6.537		2.560	**1.000**	1.000	6.537		-9.010	**1.000**	1.000
59	702						6.554		2.571	**1.000**	1.000	6.554		-9.049	**1.000**	1.000
60	714						6.571		2.581	**1.000**	1.000	6.571		-9.088	**1.000**	1.000

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

TT, WL, LMWL, LM, TP, CO

FITTED INCREMENTAL DECAY LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**20**
	To:	**50**
Cut-off		**100**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.000**	**0.991**
Inverse Power	**1.000**	**0.981**
Selected Tail	**1.000**	

					Weibull Curve Fitting					**Inverse Power Curve Fitting**				
					Slope=	0.713				Slope=	-5.113			
		IMPLIED	PA	SELECTED	Intercept=	-2.113				Intercept=	22.079			
PERIOD	AGE	ATA	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6				1.792		-0.836	**2.844**	12.846	1.792		12.918		
2	18	2.677	2.673	2.677	2.890	-0.760	-0.053	**1.633**	4.517	2.890	0.517	7.301	**1482.084**	
3	30	1.546	1.545	1.546	3.401	0.040	0.311	**1.343**	2.767	3.401	-0.604	4.689	**109.715**	
4	42	1.201	1.210	1.201	3.738	0.581	0.551	**1.214**	2.060	3.738	-1.604	2.968	**20.461**	1628.536
5	54	1.126	1.132	1.126	3.989	0.785	0.730	**1.144**	1.696	3.989	-2.074	1.683	**6.384**	79.594
6	66	1.084	1.090	1.084	4.190	0.940	0.873	**1.101**	1.483	4.190	-2.479	0.657	**2.930**	12.468
7	78	1.059	1.065	1.059	4.357	1.061	0.992	**1.072**	1.348	4.357	-2.833	-0.197	**1.821**	4.255
8	90	1.045	1.047	1.045	4.500	1.145	1.094	**1.053**	1.257	4.500	-3.100	-0.928	**1.395**	2.336
9	102	1.033	1.035	1.033	4.625	1.240	1.183	**1.040**	1.193	4.625	-3.424	-1.568	**1.208**	1.674
10	114	1.025	1.026	1.025	4.736	1.311	1.262	**1.030**	1.148	4.736	-3.684	-2.137	**1.118**	1.386
11	126	1.020	1.021	1.020	4.836	1.374	1.333	**1.023**	1.114	4.836	-3.932	-2.649	**1.071**	1.239
12	138	1.018	1.016	1.018	4.927	1.393	1.398	**1.018**	1.089	4.927	-4.007	-3.114	**1.044**	1.158
13	150	1.015	1.013	1.015	5.011	1.439	1.458	**1.014**	1.070	5.011	-4.202	-3.540	**1.029**	1.108
14	162	1.013	1.011	1.013	5.088	1.466	1.513	**1.011**	1.055	5.088	-4.319	-3.934	**1.020**	1.077
15	174	1.009	1.008	1.009	5.159	1.543	1.563	**1.009**	1.044	5.159	-4.667	-4.299	**1.014**	1.056
16	186	1.008	1.006	1.008	5.226	1.579	1.611	**1.007**	1.035	5.226	-4.842	-4.640	**1.010**	1.042
17	198	1.005	1.005	1.005	5.288	1.660	1.656	**1.005**	1.028	5.288	-5.256	-4.960	**1.007**	1.032
18	210	1.004	1.004	1.004	5.347	1.694	1.698	**1.004**	1.023	5.347	-5.439	-5.260	**1.005**	1.025
19	222	1.004	1.004	1.004	5.403	1.731	1.737	**1.003**	1.019	5.403	-5.641	-5.545	**1.004**	1.020
20	234	1.003	1.003	1.003	5.455	1.774	1.775	**1.003**	1.015	5.455	-5.891	-5.814	**1.003**	1.016
21	246	1.002	1.002	1.002	5.505	1.821	1.810	**1.002**	1.012	5.505	-6.173	-6.069	**1.002**	1.013
22	258	1.002	1.002	1.002	5.553	1.843	1.844	**1.002**	1.010	5.553	-6.311	-6.313	**1.002**	1.010
23	270	1.001	1.001	1.001	5.598	1.882	1.877	**1.001**	1.008	5.598	-6.568	-6.545	**1.001**	1.009
24	282	1.001	1.001	1.001	5.642	1.909	1.908	**1.001**	1.007	5.642	-6.745	-6.768	**1.001**	1.007
25	294	1.001	1.001	1.001	5.684	1.943	1.937	**1.001**	1.006	5.684	-6.980	-6.981	**1.001**	1.006
26	306	1.001	1.001	1.001	5.724	1.965	1.966	**1.001**	1.005	5.724	-7.134	-7.185	**1.001**	1.005
27	318	1.001	1.001	1.001	5.762	1.979	1.993	**1.001**	1.004	5.762	-7.235	-7.382	**1.001**	1.004
28	330	1.001	1.001	1.001	5.799	2.007	2.020	**1.001**	1.003	5.799	-7.440	-7.571	**1.001**	1.004
29	342	1.001	1.001	1.001	5.835	2.021	2.045	**1.000**	1.003	5.835	-7.542	-7.754	**1.000**	1.003
30	354	1.000	1.000	1.000	5.869	2.071	2.070	**1.000**	1.002	5.869	-7.934	-7.930	**1.000**	1.003
31	366	1.000	1.000	1.000	5.903	2.091	2.093	**1.000**	1.002	5.903	-8.092	-8.101	**1.000**	1.002
32	378	1.000	1.000	1.000	5.935	2.135	2.116	**1.000**	1.002	5.935	-8.456	-8.266	**1.000**	1.002
33	390	1.000	1.000	1.000	5.966	2.152	2.139	**1.000**	1.001	5.966	-8.606	-8.426	**1.000**	1.002
34	402	1.000	1.000	1.000	5.996		2.160	**1.000**	1.001	5.996		-8.581	**1.000**	1.002
35	414	1.000	1.000	1.000	6.026		2.181	**1.000**	1.001	6.026		-8.731	**1.000**	1.001
36	426	1.000	1.000	1.000	6.054		2.202	**1.000**	1.001	6.054		-8.877	**1.000**	1.001
37	438	1.000	1.000	1.000	6.082		2.221	**1.000**	1.001	6.082		-9.019	**1.000**	1.001
38	450	1.000	1.000	1.000	6.109		2.241	**1.000**	1.001	6.109		-9.157	**1.000**	1.001
39	462	1.000	1.000	1.000	6.136		2.259	**1.000**	1.000	6.136		-9.292	**1.000**	1.001
40	474	1.000	1.000	1.000	6.161		2.278	**1.000**	1.000	6.161		-9.423	**1.000**	1.001
41	486	1.000	1.000	1.000	6.186		2.295	**1.000**	1.000	6.186		-9.551	**1.000**	1.001
42	498	1.000	1.000	1.000	6.211		2.313	**1.000**	1.000	6.211		-9.675	**1.000**	1.001
43	510	1.000	1.000	1.000	6.234		2.330	**1.000**	1.000	6.234		-9.797	**1.000**	1.001
44	522	1.000	1.000	1.000	6.258		2.346	**1.000**	1.000	6.258		-9.916	**1.000**	1.001
45	534	1.000	1.000	1.000	6.280		2.363	**1.000**	1.000	6.280		-10.032	**1.000**	1.000
46	546	1.000	1.000	1.000	6.303		2.378	**1.000**	1.000	6.303		-10.146	**1.000**	1.000
47	558	1.000	1.000	1.000	6.324		2.394	**1.000**	1.000	6.324		-10.257	**1.000**	1.000
48	570	1.000	1.000	1.000	6.346		2.409	**1.000**	1.000	6.346		-10.366	**1.000**	1.000
49	582	1.000	1.000	1.000	6.366		2.424	**1.000**	1.000	6.366		-10.472	**1.000**	1.000
50	594	1.000	1.000	1.000	6.387		2.439	**1.000**	1.000	6.387		-10.577	**1.000**	1.000
51	606	1.000	1.000	1.000	6.407		2.453	**1.000**	1.000	6.407		-10.679	**1.000**	1.000
52	618	1.000	1.000	1.000	6.426		2.467	**1.000**	1.000	6.426		-10.779	**1.000**	1.000
53	630	1.000	1.000	1.000	6.446		2.480	**1.000**	1.000	6.446		-10.878	**1.000**	1.000
54	642	1.000	1.000	1.000	6.465		2.494	**1.000**	1.000	6.465		-10.974	**1.000**	1.000
55	654	1.000	1.000	1.000	6.483		2.507	**1.000**	1.000	6.483		-11.069	**1.000**	1.000
56	666	1.000	1.000	1.000	6.501		2.520	**1.000**	1.000	6.501		-11.162	**1.000**	1.000
57	678	1.000	1.000	1.000	6.519		2.533	**1.000**	1.000	6.519		-11.253	**1.000**	1.000
58	690	1.000	1.000	1.000	6.537		2.545	**1.000**	1.000	6.537		-11.343	**1.000**	1.000
59	702	1.000			6.554		2.558	**1.000**	1.000	6.554		-11.431	**1.000**	1.000
60	714	1.000			6.571		2.570	**1.000**	1.000	6.571		-11.518	**1.000**	1.000

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

TEMPORARY TOTAL
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2013	SELECTED ULTIMATE LOSS	SELECTED NOMINAL UNPAID LOSS	DISCOUNT FACTOR AT 4.0%	SELECTED DISCOUNTED UNPAID LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		0	0		100.0%		
1977	1,465,551	8,822	8,827	4	89.8%	4	0.602
1978	1,553,484	9,862	9,868	6	89.1%	5	0.635
1979	1,646,693	8,955	8,962	7	88.3%	6	0.544
1980	1,745,494	9,918	9,928	10	87.5%	9	0.569
1981	1,826,711	9,397	9,408	11	86.5%	10	0.515
1982	2,061,263	11,352	11,369	16	85.9%	14	0.552
1983	2,173,213	10,947	10,966	19	85.4%	16	0.505
1984	2,314,385	11,624	11,649	25	85.1%	21	0.503
1985	2,444,242	11,088	11,117	29	84.6%	25	0.455
1986	2,644,132	11,307	11,344	37	84.5%	31	0.429
1987	2,911,888	14,050	14,106	56	84.1%	47	0.484
1988	3,191,151	14,452	14,523	71	83.7%	59	0.455
1989	3,341,117	15,064	15,150	86	83.1%	71	0.453
1990	3,644,538	13,632	13,723	90	82.7%	75	0.377
1991	3,852,022	13,024	13,131	107	82.6%	88	0.341
1992	3,944,342	13,264	13,385	121	82.6%	100	0.339
1993	4,020,534	12,310	12,443	133	82.9%	110	0.309
1994	4,272,082	12,437	12,593	155	82.9%	129	0.295
1995	4,432,599	10,848	11,011	164	83.2%	136	0.248
1996	4,487,291	11,447	11,673	226	83.5%	189	0.260
1997	4,623,816	11,190	11,457	267	83.6%	224	0.248
1998	4,816,176	12,309	12,662	353	83.6%	295	0.263
1999	5,047,597	12,655	13,110	455	84.2%	383	0.260
2000	5,318,217	15,345	16,058	713	84.4%	602	0.302
2001	5,597,545	16,506	17,475	969	84.9%	822	0.312
2002	5,822,846	14,885	15,992	1,106	84.9%	939	0.275
2003	6,004,956	17,880	19,479	1,600	84.7%	1,356	0.324
2004	6,183,507	14,583	16,305	1,723	84.3%	1,452	0.264
2005	6,388,250	14,086	16,168	2,081	84.0%	1,749	0.253
2006	6,653,696	11,829	14,311	2,482	84.0%	2,086	0.215
2007	6,915,410	13,298	16,681	3,384	84.3%	2,851	0.241
2008	7,073,199	12,853	17,121	4,268	84.4%	3,604	0.242
2009	7,109,910	14,096	19,827	5,731	84.8%	4,858	0.279
2010	7,245,414	11,514	18,608	7,093	85.0%	6,031	0.257
2011	7,353,256	8,616	17,257	8,641	85.2%	7,362	0.235
2012	7,554,946	3,757	15,271	11,513	85.6%	9,856	0.202
2013	2,614,539	154	5,644	5,489	85.8%	4,710	0.216
2014		0	0		100.0%		
TOTAL		439,356	498,598	59,243	84.9%	50,324	
EXLD PRIOR		439,356	498,598	59,243	84.9%	50,324	

(1) PROVIDED BY THE BWC; 2013 ADJUSTED TO PARTIAL YEAR
(2) SECTION 3, EXHIBIT 5A, SHEET 3A, COL. 3
(3) SECTION 3, EXHIBIT 5A, SHEET 3A, COL. 8; 2013 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 3, EXHIBIT 5, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

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

TEMPORARY TOTAL
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	FISCAL YEAR ENDING 2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1977	4	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1978	6	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1979	7	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1980	10	2	2	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
1981	11	2	2	2	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
1982	16	3	2	2	2	2	1	1	1	1	0	0	0	0	0	0	0	0	0	0
1983	19	3	3	2	2	2	2	1	1	1	1	0	0	0	0	0	0	0	0	0
1984	25	5	3	3	2	2	2	2	2	1	1	1	0	0	0	0	0	0	0	0
1985	29	5	5	3	3	2	2	2	2	1	1	1	1	0	0	0	0	0	0	0
1986	37	7	5	5	3	3	2	2	2	2	1	1	1	1	0	0	0	0	0	0
1987	56	10	9	6	6	4	4	3	3	2	2	2	1	1	1	1	0	0	0	0
1988	71	12	10	9	7	7	4	4	3	3	2	2	2	1	1	1	1	0	0	1
1989	86	13	13	10	10	7	7	4	4	3	3	2	2	2	2	1	1	1	0	1
1990	90	12	12	11	9	9	6	6	4	3	3	3	2	2	2	1	1	1	1	1
1991	107	17	12	12	11	9	9	6	6	4	3	3	3	2	2	2	1	1	1	2
1992	121	13	18	12	12	12	9	9	6	6	4	3	3	3	2	2	2	1	1	2
1993	133	22	13	16	11	11	11	8	8	6	6	3	3	2	2	2	2	2	1	3
1994	155	22	22	14	16	11	11	11	8	8	6	6	3	3	2	2	2	2	2	4
1995	164	30	18	18	11	14	10	10	10	8	7	5	5	3	3	2	2	2	2	5
1996	226	52	31	20	20	12	15	10	10	10	8	7	5	5	3	3	2	2	2	7
1997	267	48	51	30	19	20	12	14	9	10	10	7	7	5	5	3	3	2	2	9
1998	353	64	51	56	31	20	22	13	16	10	11	11	8	7	6	6	3	3	2	12
1999	455	92	66	53	58	32	20	22	13	16	10	12	11	8	8	6	6	3	3	15
2000	713	134	120	84	67	69	41	27	29	18	20	13	14	13	10	9	7	7	4	22
2001	969	211	135	123	89	73	79	46	28	30	18	22	14	16	15	12	11	8	8	28
2002	1,106	218	194	124	113	82	67	73	42	26	27	16	20	13	14	14	11	10	7	33
2003	1,600	308	254	226	145	132	96	78	85	49	31	32	19	24	15	17	16	12	12	47
2004	1,723	312	272	224	199	128	116	84	69	75	43	27	28	17	21	14	15	14	11	52
2005	2,081	373	309	269	222	198	127	115	84	68	74	43	27	28	17	21	13	15	14	62
2006	2,482	454	364	301	262	217	192	123	112	81	67	72	42	26	27	16	20	13	14	75
2007	3,384	655	499	400	331	288	238	212	136	123	89	73	79	46	29	30	18	22	14	98
2008	4,268	842	663	505	405	335	292	241	214	137	125	91	74	80	46	29	30	18	23	114
2009	5,731	1,243	886	697	531	426	353	307	253	225	144	131	95	78	85	49	30	32	19	143
2010	7,093	1,576	1,198	854	672	512	410	340	296	244	217	139	126	92	75	82	47	29	31	156
2011	8,641	2,050	1,465	1,114	794	625	476	381	316	275	227	202	129	118	85	70	76	44	27	174
2012	11,513	3,102	1,991	1,423	1,082	771	607	463	370	307	267	221	196	126	114	83	68	74	42	195
2013	5,489	2,940	2,200	1,414	1,009	767	547	430	328	263	218	189	156	139	89	81	59	48	52	169
TOTAL	59,243	14,857	10,901	8,048	6,161	4,803	3,791	3,051	2,470	2,017	1,646	1,341	1,080	862	682	557	447	366	295	1,432

(1) SECTION 3, EXHIBIT 5A, SHEET 1, COL. 4
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 5A, SHEET 23

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

TEMPORARY TOTAL
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
		FISCAL YEAR ENDING																		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1957	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1958	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1959	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1960	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1961	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1962	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1963	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1964	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1965	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1966	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1967	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1968	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1969	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1970	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1971	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1972	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1973	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1974	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1975	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1976	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(1) BASED ON SECTION 3, EXHIBIT 5A, SHEET 3B, COL. 7
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 5A, SHEET 23

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

TEMPORARY TOTAL
(000's)

ALLOCATION OF ULTIMATE LOSS

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	PAID LOSS	PAID LDF	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT	INDICATED ULTIMATE LOSS: BORNHUETTER FERGUSON	INITIAL ULTIMATE LOSS	BALANCED ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR								-
1977	1,465,551	0.602	8,822	1.000	8,827	8,827	8,827	8,827
1978	1,553,484	0.635	9,862	1.001	9,868	9,868	9,868	9,868
1979	1,646,693	0.544	8,955	1.001	8,961	8,962	8,962	8,962
1980	1,745,494	0.569	9,918	1.001	9,927	9,927	9,927	9,928
1981	1,826,711	0.515	9,397	1.001	9,407	9,407	9,407	9,408
1982	2,061,263	0.551	11,352	1.001	11,368	11,368	11,368	11,369
1983	2,173,213	0.505	10,947	1.002	10,965	10,965	10,965	10,966
1984	2,314,385	0.503	11,624	1.002	11,647	11,647	11,647	11,649
1985	2,444,242	0.455	11,088	1.003	11,117	11,117	11,117	11,117
1986	2,644,132	0.429	11,307	1.003	11,345	11,345	11,345	11,344
1987	2,911,888	0.485	14,050	1.004	14,111	14,111	14,111	14,106
1988	3,191,151	0.456	14,452	1.006	14,534	14,534	14,534	14,523
1989	3,341,117	0.454	15,064	1.007	15,166	15,166	15,166	15,150
1990	3,644,538	0.377	13,632	1.007	13,732	13,732	13,732	13,723
1991	3,852,022	0.341	13,024	1.008	13,131	13,131	13,131	13,131
1992	3,944,342	0.339	13,264	1.009	13,387	13,387	13,387	13,385
1993	4,020,534	0.310	12,310	1.011	12,447	12,447	12,447	12,443
1994	4,272,082	0.295	12,437	1.013	12,601	12,601	12,601	12,593
1995	4,432,599	0.249	10,848	1.016	11,018	11,018	11,018	11,011
1996	4,487,291	0.260	11,447	1.021	11,683	11,683	11,683	11,673
1997	4,623,816	0.248	11,190	1.025	11,474	11,473	11,473	11,457
1998	4,816,176	0.263	12,309	1.031	12,690	12,690	12,690	12,662
1999	5,047,597	0.260	12,655	1.039	13,143	13,142	13,142	13,110
2000	5,318,217	0.302	15,345	1.047	16,066	16,066	16,066	16,058
2001	5,597,545	0.260	16,506	1.061	17,507	17,339	17,339	17,475
2002	5,822,846	0.260	14,885	1.076	16,023	15,962	15,962	15,992
2003	6,004,956	0.273	17,880	1.096	19,600	19,320	19,320	19,479
2004	6,183,507	0.281	14,583	1.120	16,329	16,440	16,440	16,305
2005	6,388,250	0.275	14,086	1.149	16,191	16,369	16,369	16,168
2006	6,653,696	0.276	11,829	1.187	14,044	14,730	14,730	14,311
2007	6,915,410	0.269	13,298	1.241	16,502	16,906	16,906	16,681
2008	7,073,199	0.261	12,853	1.317	16,931	17,305	17,305	17,121
2009	7,109,910	0.257	14,096	1.438	20,265	19,657	19,657	19,827
2010	7,245,414	0.246	11,514	1.628	18,743	18,402	18,402	18,608
2011	7,353,256	0.227	8,616	2.008	17,302	17,010	17,010	17,257
2012	7,554,946	0.216	3,757	3.273	12,298	15,102	15,102	15,271
2013	5,229,078	0.222	154	24.549	3,793	11,267	11,267	11,288
2014	5,307,514	0.227				12,048	12,048	12,048
TOTAL			439,356		494,142	516,470	516,470	516,290
EXLD PRIOR			439,356		494,142	516,470	516,470	516,290

(1) PROVIDED BY THE BWC
(2) SECTION 3, EXHIBIT 5A, SHEET 19, COL. 14
(3) BASED ON DATA FROM THE BWC
(4) SECTION 3, EXHIBIT 5A, SHEET 20, COL. 6
(5) = (3) x (4)
(6) = (3) + [(1) x (2)/100 x [(4) - 1] / (4)]
(7) SELECTED BY DELOITTE CONSULTING
(8) SECTION 3, EXHIBIT 5A, SHEET 3B, COL. 8

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

TEMPORARY TOTAL
(000's)

ALLOCATION OF ULTIMATE LOSS SUPPORT

ACCIDENT YEAR	PAID LOSS	INITIAL ULTIMATE LOSS	INITIAL RESERVE	TOTAL INITIAL RESERVE	TOTAL SELECTED RESERVE	RESERVE BALANCE FACTOR	BALANCED RESERVE	BALANCED ULTIMATE LOSS & ALAE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR		***3 YEAR SUM***	***17***	***19***	-		-	-
1977	8,822	8,827	4	4	4	1.000	4	8,827
1978	9,862	9,868	6	7	7	1.000	6	9,868
1979	8,955	8,962	7	8	8	1.032	7	8,962
1980	9,918	9,927	10	10	10	1.028	10	9,928
1981	9,397	9,407	11	12	12	1.033	11	9,408
1982	11,352	11,368	16	18	18	1.023	16	11,369
1983	10,947	10,965	18	19	21	1.081	19	10,966
1984	11,624	11,647	23	25	27	1.078	25	11,649
1985	11,088	11,117	29	32	32	0.985	29	11,117
1986	11,307	11,345	38	42	41	0.967	37	11,344
1987	14,050	14,111	61	69	63	0.914	56	14,106
1988	14,452	14,534	82	92	80	0.862	71	14,523
1989	15,064	15,166	102	112	94	0.842	86	15,150
1990	13,632	13,732	100	112	102	0.908	90	13,723
1991	13,024	13,131	107	123	123	1.001	107	13,131
1992	13,264	13,387	123	156	153	0.983	121	13,385
1993	12,310	12,447	137	176	171	0.967	133	12,443
1994	12,437	12,601	163	220	209	0.950	155	12,593
1995	10,848	11,018	171	247	237	0.959	164	11,011
1996	11,447	11,683	236	311	298	0.960	226	11,673
1997	11,190	11,473	283	386	364	0.944	267	11,457
1998	12,309	12,690	381	545	505	0.926	353	12,662
1999	12,655	13,142	487	717	671	0.935	455	13,110
2000	15,345	16,066	721	979	968	0.988	713	16,058
2001	16,506	17,339	833	1,228	1,427	1.163	969	17,475
2002	14,885	15,962	1,077	1,589	1,632	1.028	1,106	15,992
2003	17,880	19,320	1,440	2,120	2,355	1.111	1,600	19,479
2004	14,583	16,440	1,857	2,691	2,497	0.928	1,723	16,305
2005	14,086	16,369	2,283	3,294	3,003	0.912	2,081	16,168
2006	11,829	14,730	2,901	4,208	3,601	0.856	2,482	14,311
2007	13,298	16,906	3,608	5,278	4,950	0.938	3,384	16,681
2008	12,853	17,305	4,452	6,540	6,271	0.959	4,268	17,121
2009	14,096	19,657	5,561	8,122	8,369	1.030	5,731	19,827
2010	11,514	18,402	6,887	9,940	10,237	1.030	7,093	18,608
2011	8,616	17,010	8,394	11,730	12,075	1.029	8,641	17,257
2012	3,757	15,102	11,345	14,974	15,196	1.015	11,513	15,271
2013	154	11,267	11,113	13,814	13,839	1.002	11,133	11,288
2014		12,048	12,048	14,861	14,861	1.000	12,048	12,048
TOTAL	439,356	516,470	77,131	104,829	104,531		76,934	516,290
EXLD PRIOR	439,356		77,114	104,810	104,531		76,934	516,290

(1) PROVIDED BY THE BWC
(2) SECTION 3, EXHIBIT 5A, SHEET 3A, COL. 7
(3) = (2) - (1)
(4) SUM OF (3) ACROSS EXHIBITS 5A TO 5D
(5) SECTION 3, EXHIBIT 5, SHEET 3, COL. 12 - SECTION 3, EXHIBIT 5, SHEET 3, COL. 2
(6) = (5) / (4)
(7) = (6) x (3)
(8) = (1) + (7)

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

TEMPORARY TOTAL
(000's)

SELECTION OF ULTIMATE CLAIM COUNTS

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	IMPLIED FREQUENCY	ON-LEVEL FREQUENCY	5 YR IMPLIED FREQUENCY TREND	CUMULATIVE FREQUENCY TREND	ON-LEVEL TRENDED FREQUENCY	EXPECTED CLAIM FREQUENCY	EXPECTED ULTIMATE CLAIMS	SELECTED ULTIMATE CLAIMS	SELECTED CLAIM FREQUENCY
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1977	1,465,551	3.943	5,778,966		1.000					0.478					
1978	1,553,484	3.704	5,754,667		1.000					0.478					
1979	1,646,693	3.435	5,656,194		1.000					0.478					
1980	1,745,494	3.194	5,575,918		1.000					0.478					
1981	1,826,711	2.943	5,375,984		1.000					0.478					
1982	2,061,263	2.798	5,767,589	884	1.000	884	4.289%	1.533%		0.478	0.733%	4.289%	884	884	4.289%
1983	2,173,213	2.679	5,822,965	913	1.000	913	4.201%	1.568%		0.473	0.742%	4.201%	913	913	4.201%
1984	2,314,385	2.553	5,909,297	936	1.000	936	4.044%	1.584%		0.469	0.742%	4.044%	936	936	4.044%
1985	2,444,242	2.467	6,030,627	1,043	1.000	1,043	4.267%	1.730%		0.464	0.802%	4.267%	1,043	1,043	4.267%
1986	2,644,132	2.407	6,365,645	1,087	1.000	1,087	4.111%	1.708%	3.2%	0.459	0.784%	4.111%	1,087	1,087	4.111%
1987	2,911,888	2.329	6,782,846	1,083	1.000	1,083	3.719%	1.597%	1.1%	0.455	0.726%	3.719%	1,083	1,083	3.719%
1988	3,191,151	2.225	7,101,789	1,239	1.000	1,239	3.883%	1.745%	1.1%	0.450	0.786%	3.883%	1,239	1,239	3.883%
1989	3,341,117	2.177	7,272,541	1,320	1.000	1,320	3.951%	1.815%	1.2%	0.446	0.809%	3.951%	1,320	1,320	3.951%
1990	3,644,538	2.096	7,637,206	1,274	1.000	1,274	3.496%	1.668%	0.8%	0.441	0.736%	3.496%	1,274	1,274	3.496%
1991	3,852,022	2.030	7,818,591	1,268	1.000	1,268	3.292%	1.622%	-0.1%	0.448	0.727%	3.292%	1,268	1,268	3.292%
1992	3,944,342	1.930	7,613,696	1,347	1.000	1,347	3.415%	1.769%	-0.8%	0.455	0.805%	3.415%	1,347	1,347	3.415%
1993	4,020,534	1.895	7,617,194	1,411	1.000	1,411	3.510%	1.853%	1.0%	0.462	0.856%	3.510%	1,411	1,411	3.509%
1994	4,272,082	1.851	7,909,310	1,330	1.000	1,330	3.114%	1.682%	1.5%	0.469	0.789%	3.114%	1,331	1,330	3.113%
1995	4,432,599	1.799	7,972,245	1,271	1.000	1,272	2.869%	1.595%	-0.8%	0.476	0.759%	2.869%	1,272	1,272	2.870%
1996	4,487,291	1.738	7,797,491	1,241	1.000	1,242	2.767%	1.592%	-3.5%	0.483	0.769%	2.763%	1,240	1,242	2.768%
1997	4,623,816	1.661	7,678,681	1,099	1.001	1,100	2.379%	1.433%	-5.5%	0.491	0.703%	2.379%	1,100	1,100	2.379%
1998	4,816,176	1.586	7,638,048	1,029	1.001	1,030	2.139%	1.349%	-5.3%	0.498	0.672%	2.139%	1,030	1,030	2.139%
1999	5,047,597	1.535	7,748,434	1,143	1.001	1,145	2.268%	1.477%	-3.1%	0.506	0.747%	2.265%	1,144	1,145	2.268%
2000	5,318,217	1.481	7,874,189	1,189	1.002	1,191	2.240%	1.513%	-0.7%	0.513	0.777%	2.239%	1,191	1,191	2.239%
2001	5,597,545	1.450	8,115,826	1,179	1.002	1,181	2.111%	1.456%	1.5%	0.521	0.759%	2.109%	1,180	1,181	2.110%
2002	5,822,846	1.351	7,863,811	1,080	1.003	1,083	1.860%	1.377%	0.3%	0.529	0.729%	1.860%	1,083	1,083	1.860%
2003	6,004,956	1.320	7,925,439	1,079	1.004	1,084	1.805%	1.367%	-2.5%	0.537	0.735%	1.805%	1,084	1,084	1.805%
2004	6,183,507	1.337	8,269,908	1,019	1.006	1,025	1.658%	1.240%	-4.5%	0.578	0.716%	1.656%	1,024	1,025	1.658%
2005	6,388,250	1.292	8,253,608	961	1.007	968	1.516%	1.173%	-5.2%	0.621	0.729%	1.516%	968	968	1.515%
2006	6,653,696	1.281	8,526,674	843	1.010	851	1.279%	0.998%	-7.7%	0.668	0.667%	1.278%	850	851	1.279%
2007	6,915,410	1.229	8,496,918	844	1.013	855	1.236%	1.006%	-8.0%	0.718	0.722%	1.234%	853	855	1.236%
2008	7,073,199	1.179	8,337,961	788	1.016	800	1.132%	0.960%	-6.4%	0.772	0.741%	1.091%	771	800	1.131%
2009	7,109,910	1.143	8,129,364	717	1.021	732	1.029%	0.900%	-5.5%	0.830	0.747%	0.984%	699	731	1.028%
2010	7,245,414	1.134	8,216,184	651	1.030	671	0.926%	0.816%	-5.0%	0.893	0.729%	0.907%	657	670	0.925%
2011	7,353,256	1.082	7,954,284	565	1.055	596	0.811%	0.750%	-7.2%	0.960	0.720%	0.831%	611	597	0.812%
2012	7,554,946	1.030	7,783,294	455	1.145	521	0.690%	0.670%	-8.6%	1.000	0.670%	0.823%	622	534	0.707%
2013	5,229,078	1.015	5,307,514	55	3.977	219	0.418%	0.412%	-16.1%	1.000	0.412%	0.815%	426	374	0.715%
2014	5,307,514	1.000	5,307,514	0						1.000			0	0	0.000%
TOTAL				32,343		32,702							32,943	32,868	

5 Year Average excluding 2013	0.721%
10 Year Average excluding 2013	0.718%
5 Year Average excluding 2012-2013	0.732%
10 Year Average excluding 2011-2013	0.727%
2006-2011 Average excluding 2009	0.716%

(16) 2014 Selected Frequency

(1) PROVIDED BY THE BWC
(2) BASED ON CHANGE IN SAWW
(3) = (1) x (2)
(4) BASED ON DATA FROM THE BWC
(5) SECTION 3, EXHIBIT 5A, SHEET 20, COL. 12
(6) = (4) x (5)
(7) = (6) / (1) x 100
(8) = (6) / (3) x 100
(9) 5 YEAR FITTED TREND OF (8)
(10) SELECTED BY DELOITTE CONSULTING
(11) = (8) x (10)
(12) SELECTED BY DELOITTE CONSULTING BASED ON (11)
(13) = [(12) x (1)] / 100
(14) = (4) + [1 - 1/(5)] x (13)
(15) = [(14) / (1)] x 100
(16) SELECTED BY DELOITTE CONSULTING BASED ON (11)

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

TEMPORARY TOTAL
(000's)

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	1,465,551			8,827		0.602
1978	1,553,484			9,868		0.635
1979	1,646,693			8,962		0.544
1980	1,745,494			9,928		0.569
1981	1,826,711			9,408		0.515
1982	2,061,263	884	4.29%	11,369	12,860	0.552
1983	2,173,213	913	4.20%	10,966	12,011	0.505
1984	2,314,385	936	4.04%	11,649	12,445	0.503
1985	2,444,242	1,043	4.27%	11,117	10,658	0.455
1986	2,644,132	1,087	4.11%	11,344	10,436	0.429
1987	2,911,888	1,083	3.72%	14,106	13,025	0.484
1988	3,191,151	1,239	3.88%	14,523	11,721	0.455
1989	3,341,117	1,320	3.95%	15,150	11,477	0.453
1990	3,644,538	1,274	3.50%	13,723	10,771	0.377
1991	3,852,022	1,268	3.29%	13,131	10,355	0.341
1992	3,944,342	1,347	3.42%	13,385	9,937	0.339
1993	4,020,534	1,411	3.51%	12,443	8,819	0.309
1994	4,272,082	1,330	3.11%	12,593	9,468	0.295
1995	4,432,599	1,272	2.87%	11,011	8,657	0.248
1996	4,487,291	1,242	2.77%	11,673	9,399	0.260
1997	4,623,816	1,100	2.38%	11,457	10,416	0.248
1998	4,816,176	1,030	2.14%	12,662	12,293	0.263
1999	5,047,597	1,145	2.27%	13,110	11,450	0.260
2000	5,318,217	1,191	2.24%	16,058	13,483	0.302
2001	5,597,545	1,181	2.11%	17,475	14,797	0.312
2002	5,822,846	1,083	1.86%	15,992	14,766	0.275
2003	6,004,956	1,084	1.81%	19,479	17,970	0.324
2004	6,183,507	1,025	1.66%	16,305	15,908	0.264
2005	6,388,250	968	1.52%	16,168	16,702	0.253
2006	6,653,696	851	1.28%	14,311	16,817	0.215
2007	6,915,410	855	1.24%	16,681	19,511	0.241
2008	7,073,199	800	1.13%	17,121	21,402	0.242
2009	7,109,910	731	1.03%	19,827	27,123	0.279
2010	7,245,414	670	0.92%	18,608	27,773	0.257
2011	7,353,256	597	0.81%	17,257	28,906	0.235
2012	7,554,946	534	0.71%	15,271	28,597	0.202
2013	5,229,078	374	0.72%	11,288	30,181	0.216
2014	5,307,514		0.00%	12,048		0.227
TOTAL		32,868		516,290		

(1) PROVIDED BY THE BWC
(2) SECTION 3, EXHIBIT 5A, SHEET 13, COL. 14
(3) = (2) / (1) x 100
(4) SECTION 3, EXHIBIT 5A, SHEET 3A, COL. 8
(5) = [(4) / (2)] x 1,000
(6) = [(4) / (1)] x 100

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

TEMPORARY TOTAL
(000's)

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	3,644,538	2.096	7,637,206	13,732		0.441	3.407	20,647	0	100%	20,647	0.270	0.377	0.377
1991	3,852,022	2.030	7,818,591	13,131		0.448	3.459	20,349	0	100%	20,349	0.260	0.341	0.341
1992	3,944,342	1.930	7,613,696	13,387		0.455	3.511	21,384	0	100%	21,384	0.281	0.339	0.339
1993	4,020,534	1.895	7,617,194	12,447		0.462	3.565	20,493	0	100%	20,493	0.269	0.310	0.310
1994	4,272,082	1.851	7,909,310	12,601		0.469	3.619	21,381	0	100%	21,381	0.270	0.295	0.295
1995	4,432,599	1.799	7,972,245	11,018		0.476	3.674	19,270	0	100%	19,270	0.242	0.249	0.249
1996	4,487,291	1.738	7,797,491	11,683		0.483	3.730	21,060	0	100%	21,060	0.270	0.260	0.260
1997	4,623,816	1.661	7,678,681	11,474		0.491	3.422	19,264	0	100%	19,264	0.251	0.248	0.248
1998	4,816,176	1.586	7,638,048	12,690		0.498	3.139	19,845	0	100%	19,845	0.260	0.263	0.263
1999	5,047,597	1.535	7,748,434	13,143		0.506	2.880	19,143	0	100%	19,143	0.247	0.260	0.260
2000	5,318,217	1.481	7,874,189	16,066		0.513	2.642	21,795	0	100%	21,795	0.277	0.302	0.302
2001	5,597,545	1.450	8,115,826	17,507		0.521	2.424	22,120	0	100%	22,120	0.273	0.313	0.260
2002	5,822,846	1.351	7,863,811	16,023		0.529	2.224	18,857	0	100%	18,857	0.240	0.275	0.260
2003	6,004,956	1.320	7,925,439	19,600		0.537	2.040	21,484	0	100%	21,484	0.271	0.326	0.273
2004	6,183,507	1.337	8,269,908	16,329		0.578	1.872	17,657	0	100%	17,657	0.214	0.264	0.281
2005	6,388,250	1.292	8,253,608	16,191		0.621	1.717	17,270	0	100%	17,270	0.209	0.253	0.275
2006	6,653,696	1.281	8,526,674	14,044		0.668	1.576	14,778	0	100%	14,778	0.173	0.211	0.276
2007	6,915,410	1.229	8,496,918	16,502		0.718	1.446	17,130	0	100%	17,130	0.202	0.239	0.269
2008	7,073,199	1.179	8,337,961	16,931		0.772	1.326	17,338	0	100%	17,338	0.208	0.239	0.261
2009	7,109,910	1.143	8,129,364	20,265		0.830	1.217	20,472	0	100%	20,472	0.252	0.285	0.257
2010	7,245,414	1.134	8,216,184	18,743		0.893	1.170	19,577	0	100%	19,577	0.238	0.259	0.246
2011	7,353,256	1.082	7,954,284	17,302		0.960	1.125	18,684	0	100%	18,684	0.235	0.235	0.227
2012	7,554,946	1.030	7,783,294	12,298		1.000	1.082	13,302	0	100%	13,302	0.171	0.163	0.216
2013	5,229,078	1.015	5,307,514	3,793		1.000	1.040	3,944	0	100%	3,944	0.074	0.073	0.222
2014		1.000				1.000	1.000	0	0	0%	0			0.227

	5 Year Average excluding 2012-2013	0.227	0.251
	7 Year Average excluding 2012-2013	0.217	0.246
	10 Year Weighted Average excluding 2012-2013	0.224	
	10 Year Weighted Average excluding 2011-2013	0.227	
	5 Year Average excluding 2011-2013	0.215	0.247
	5 Year Average excluding 2013	0.221	0.236
	7 Year Average excluding 2013	0.211	0.233
(14)	2014 Selected Loss Rate:	0.227	

(1)	PROVIDED BY THE BWC
(2)	BASED ON CHANGE IN SAWW
(3)	= (1) x (2)
(4)	SECTION 3, EXHIBIT 5A, SHEET 3A, COL. 5
(5)	N/A
(6)	SELECTED BY DELOITTE CONSULTING
(7)	SELECTED BY DELOITTE CONSULTING
(8)	= (4) x (6) x (7)
(9)	N/A
(10)	SELECTED BY DELOITTE CONSULTING
(11)	= (8) x (10) + (9) x [1.0 - (10)]
(12)	= (11) / (3) x 100
(13)	= [(4) x (10) + (5) x [1.0 - (10)]] / (1) x 100
(14)	SELECTED BY DELOITTE CONSULTING

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

TEMPORARY TOTAL

INTERPOLATED DEVELOPMENT FACTORS @ 6/30/13

ACCIDENT	AGE	AGE OF SELECTED LDF		PAID LOSS			INCURRED LOSS			REPORTED COUNTS			PAID SEVERITY		
YEAR	@ 6/30/13	LOW	HIGH	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Prior	726	726	738	1.000	1.000	1.000									
1954	714	714	726	1.000	1.000	1.000									
1955	702	702	714	1.000	1.000	1.000									
1956	690	690	702	1.000	1.000	1.000									
1957	678	678	690	1.000	1.000	1.000									
1958	666	666	678	1.000	1.000	1.000									
1959	654	654	666	1.000	1.000	1.000									
1960	642	642	654	1.000	1.000	1.000									
1961	630	630	642	1.000	1.000	1.000									
1962	618	618	630	1.000	1.000	1.000									
1963	606	606	618	1.000	1.000	1.000									
1964	594	594	606	1.000	1.000	1.000									
1965	582	582	594	1.000	1.000	1.000									
1966	570	570	582	1.000	1.000	1.000									
1967	558	558	570	1.000	1.000	1.000									
1968	546	546	558	1.000	1.000	1.000									
1969	534	534	546	1.000	1.000	1.000									
1970	522	522	534	1.000	1.000	1.000									
1971	510	510	522	1.000	1.000	1.000									
1972	498	498	510	1.000	1.000	1.000									
1973	486	486	498	1.000	1.000	1.000									
1974	474	474	486	1.000	1.000	1.000									
1975	462	462	474	1.000	1.000	1.000									
1976	450	450	462	1.000	1.000	1.000									
1977	438	438	450	1.000	1.000	1.000				1.000	1.000	1.000	1.001	1.001	1.001
1978	426	426	438	1.001	1.000	1.001				1.000	1.000	1.000	1.001	1.001	1.001
1979	414	414	426	1.001	1.001	1.001				1.000	1.000	1.000	1.001	1.001	1.001
1980	402	402	414	1.001	1.001	1.001				1.000	1.000	1.000	1.001	1.001	1.001
1981	390	390	402	1.001	1.001	1.001				1.000	1.000	1.000	1.001	1.001	1.001
1982	378	378	390	1.001	1.001	1.001				1.000	1.000	1.000	1.001	1.001	1.001
1983	366	366	378	1.002	1.001	1.002				1.000	1.000	1.000	1.001	1.001	1.001
1984	354	354	366	1.002	1.002	1.002				1.000	1.000	1.000	1.001	1.001	1.001
1985	342	342	354	1.003	1.002	1.003				1.000	1.000	1.000	1.001	1.001	1.001
1986	330	330	342	1.003	1.003	1.003				1.000	1.000	1.000	1.001	1.001	1.001
1987	318	318	330	1.004	1.003	1.004				1.000	1.000	1.000	1.001	1.001	1.001
1988	306	306	318	1.006	1.004	1.006				1.000	1.000	1.000	1.001	1.001	1.001
1989	294	294	306	1.007	1.006	1.007				1.000	1.000	1.000	1.001	1.001	1.001
1990	282	282	294	1.007	1.007	1.007				1.000	1.000	1.000	1.001	1.001	1.001
1991	270	270	282	1.008	1.007	1.008				1.000	1.000	1.000	1.001	1.001	1.001
1992	258	258	270	1.009	1.008	1.009				1.000	1.000	1.000	1.001	1.001	1.001
1993	246	246	258	1.011	1.009	1.011				1.000	1.000	1.000	1.001	1.001	1.001
1994	234	234	246	1.013	1.011	1.013				1.000	1.000	1.000	1.001	1.001	1.001
1995	222	222	234	1.016	1.013	1.016				1.000	1.000	1.000	1.001	1.001	1.001
1996	210	210	222	1.021	1.016	1.021				1.000	1.000	1.000	1.001	1.001	1.001
1997	198	198	210	1.025	1.021	1.025				1.001	1.000	1.001	1.001	1.001	1.001
1998	186	186	198	1.031	1.025	1.031				1.001	1.001	1.001	1.001	1.001	1.001
1999	174	174	186	1.039	1.031	1.039				1.001	1.001	1.001	1.001	1.001	1.001
2000	162	162	174	1.047	1.039	1.047				1.002	1.001	1.002	1.001	1.001	1.001
2001	150	150	162	1.061	1.047	1.061				1.002	1.002	1.002	1.001	1.001	1.001
2002	138	138	150	1.076	1.061	1.076				1.003	1.002	1.003	1.001	1.001	1.001
2003	126	126	138	1.096	1.076	1.096				1.004	1.003	1.004	1.001	1.001	1.001
2004	114	114	126	1.120	1.096	1.120				1.006	1.004	1.006	1.001	1.001	1.001
2005	102	102	114	1.149	1.120	1.149				1.007	1.006	1.007	1.001	1.001	1.001
2006	90	90	102	1.187	1.149	1.187				1.010	1.007	1.010	1.001	1.001	1.001
2007	78	78	90	1.241	1.187	1.241				1.013	1.010	1.013	1.001	1.001	1.001
2008	66	66	78	1.317	1.241	1.317				1.016	1.013	1.016	1.001	1.001	1.001
2009	54	54	66	1.438	1.317	1.438				1.021	1.016	1.021	1.001	1.001	1.001
2010	42	42	54	1.628	1.438	1.628				1.030	1.021	1.030	1.001	1.001	1.001
2011	30	30	42	2.008	1.628	2.008				1.055	1.030	1.055	1.001	1.001	1.001
2012	18	18	30	3.273	2.008	3.273				1.145	1.055	1.145	1.001	1.001	1.001
2013	6	6	18	24.549	3.273	24.549				3.977	1.145	3.977	1.001	1.001	1.001

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 3, EXHIBIT 5A, SHEET 23; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 3, EXHIBIT 5A, SHEET 23; SELECTED CUM. BASED ON (3)
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)
(7) N/A
(8) N/A
(9) N/A
(10) FROM SECTION 3, EXHIBIT 5A, SHEET 29; SELECTED CUM. BASED ON (2)
(11) FROM SECTION 3, EXHIBIT 5A, SHEET 29; SELECTED CUM. BASED ON (3)
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)
(13) FROM SECTION 3, EXHIBIT 5A, SHEET 30; SELECTED CUM. BASED ON (2)
(14) FROM SECTION 3, EXHIBIT 5A, SHEET 30; SELECTED CUM. BASED ON (3)
(15) INTERPOLATION OF (13) & (14) TO THE AGES LISTED IN (1)

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
TEMPORARY TOTAL
PAID LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977	78	609	1,590	2,538	3,384	4,292	5,374	6,099	6,878	7,744	8,079	8,323	8,513	8,631	8,692	8,729	8,755	8,774	8,791	8,810	8,820	8,820	8,820	8,820	8,820	8,820	8,820	8,822	8,822	8,822	8,822	8,822	8,822	8,822	8,822	8,822	8,822	8,822
1978	84	652	1,699	2,748	3,878	5,158	6,170	7,119	8,071	8,518	8,864	9,108	9,284	9,447	9,611	9,662	9,727	9,763	9,773	9,797	9,813	9,823	9,826	9,839	9,845	9,852	9,861	9,861	9,862	9,862	9,862	9,862	9,862	9,862	9,862	9,862		9,862
1979	90	693	1,789	2,987	4,341	5,348	6,361	7,373	7,788	8,097	8,308	8,441	8,529	8,594	8,730	8,778	8,809	8,810	8,821	8,854	8,881	8,901	8,912	8,920	8,926	8,931	8,935	8,941	8,947	8,947	8,948	8,952	8,952	8,955	8,955			8,955
1980	78	654	1,968	3,542	4,869	6,189	7,577	8,266	8,798	9,156	9,333	9,440	9,525	9,635	9,677	9,683	9,699	9,712	9,713	9,730	9,737	9,760	9,834	9,867	9,888	9,895	9,902	9,909	9,911	9,913	9,918	9,918	9,918	9,918				9,918
1981	118	935	2,500	3,664	4,957	6,473	7,155	7,802	8,304	8,627	8,841	9,018	9,112	9,218	9,249	9,261	9,286	9,323	9,341	9,376	9,376	9,376	9,377	9,379	9,388	9,389	9,394	9,394	9,396	9,396	9,396	9,396	9,397					9,397
1982	229	1,581	3,282	5,011	6,917	8,001	8,934	9,598	10,086	10,455	10,681	10,871	10,985	11,036	11,079	11,108	11,126	11,173	11,189	11,198	11,215	11,227	11,241	11,249	11,269	11,279	11,288	11,297	11,313	11,331	11,343	11,352						11,352
1983	208	1,412	3,423	5,516	6,799	7,869	8,705	9,342	9,795	10,149	10,443	10,632	10,713	10,762	10,789	10,847	10,883	10,894	10,894	10,900	10,922	10,932	10,944	10,947	10,947	10,947	10,947	10,947	10,947	10,947	10,947							10,947
1984	238	1,925	4,645	6,274	7,793	9,025	9,837	10,322	10,674	10,947	11,123	11,236	11,300	11,330	11,358	11,375	11,412	11,438	11,480	11,504	11,508	11,510	11,515	11,530	11,530	11,538	11,568	11,589	11,606	11,624								11,624
1985	374	2,359	4,515	6,185	7,612	8,717	9,479	9,937	10,380	10,621	10,763	10,821	10,834	10,889	10,909	10,963	11,000	11,006	11,006	11,018	11,034	11,066	11,070	11,088	11,088	11,088	11,088	11,088	11,088									11,088
1986	336	2,190	4,398	6,075	7,385	8,395	9,183	9,848	10,241	10,496	10,705	10,819	10,952	11,016	11,056	11,062	11,070	11,076	11,096	11,121	11,169	11,218	11,227	11,230	11,230	11,242	11,278	11,307										11,307
1987	352	2,527	5,629	7,919	9,810	11,259	12,275	12,885	13,160	13,338	13,496	13,595	13,667	13,732	13,785	13,803	13,881	13,935	13,964	13,983	13,983	13,996	14,012	14,013	14,013	14,036	14,050											14,050
1988	444	2,999	6,232	8,611	10,291	11,601	12,591	13,135	13,341	13,573	13,736	13,876	13,995	14,079	14,140	14,182	14,208	14,231	14,280	14,317	14,332	14,342	14,362	14,398	14,431	14,452												14,452
1989	476	3,245	6,779	9,103	10,767	11,965	12,814	13,243	13,537	13,723	14,025	14,189	14,379	14,489	14,571	14,685	14,765	14,815	14,915	14,990	15,038	15,050	15,055	15,063	15,064													15,064
1990	491	3,338	6,487	8,643	10,299	11,161	11,730	12,007	12,224	12,433	12,575	12,739	12,864	12,987	13,183	13,311	13,392	13,447	13,510	13,531	13,539	13,605	13,622	13,632														13,632
1991	596	4,755	7,435	9,426	10,597	11,300	11,627	11,904	12,181	12,279	12,346	12,456	12,515	12,573	12,639	12,709	12,777	12,853	12,925	12,950	12,982	13,005	13,024															13,024
1992	585	4,761	7,753	9,602	10,582	11,159	11,632	11,935	12,108	12,290	12,400	12,495	12,593	12,732	12,849	12,946	12,991	13,087	13,193	13,241	13,249	13,264																13,264
1993	788	5,239	7,958	9,242	9,931	10,346	10,658	10,892	11,170	11,334	11,455	11,565	11,697	11,852	11,925	12,029	12,125	12,182	12,233	12,273	12,310																	12,310
1994	686	4,991	7,381	8,553	9,356	9,968	10,500	10,824	11,079	11,367	11,632	11,805	11,924	12,143	12,321	12,371	12,372	12,382	12,412	12,437																		12,437
1995	666	4,665	6,744	7,815	8,498	9,070	9,476	9,793	10,011	10,221	10,439	10,547	10,635	10,731	10,744	10,776	10,798	10,826	10,848																			10,848
1996	668	4,759	6,774	7,936	8,595	9,199	9,587	9,823	10,066	10,323	10,492	10,685	10,877	11,052	11,140	11,250	11,355	11,447																				11,447
1997	717	4,433	6,436	7,489	8,411	9,006	9,332	9,711	9,967	10,232	10,462	10,636	10,748	10,860	10,948	11,072	11,190																					11,190
1998	689	4,482	6,642	8,149	9,208	9,866	10,318	10,666	10,991	11,193	11,503	11,700	11,888	12,043	12,203	12,309																						12,309
1999	801	5,154	7,321	8,722	9,604	10,346	10,961	11,395	11,588	11,826	12,054	12,274	12,389	12,516	12,655																							12,655
2000	894	5,518	8,192	9,899	11,113	12,181	12,814	13,233	13,638	14,048	14,451	14,805	15,118	15,345																								15,345
2001	957	5,860	8,852	10,930	12,300	13,445	14,279	14,901	15,338	15,753	16,022	16,248	16,506																									16,506
2002	742	5,474	8,331	10,117	11,321	12,184	12,849	13,418	13,850	14,301	14,620	14,885																										14,885
2003	967	6,264	9,936	12,108	13,740	15,020	15,958	16,747	17,217	17,534	17,880																											17,880
2004	864	5,488	8,346	10,024	11,148	12,168	13,077	13,695	14,230	14,583																												14,583
2005	936	5,665	8,576	10,233	11,500	12,421	13,030	13,544	14,086																													14,086
2006	743	4,615	7,263	8,848	9,900	10,735	11,334	11,829																														11,829
2007	836	5,467	8,157	10,095	11,370	12,528	13,298																															13,298
2008	900	5,164	8,046	9,914	11,503	12,853																																12,853
2009	940	5,736	9,526	12,061	14,096																																	14,096
2010	460	5,008	8,823	11,514																																		11,514
2011	439	4,812	8,616																																			8,616
2012	453	3,757																																				3,757
2013	154																																					154
																																						439,356

AGE-TO-AGE DEVELOPMENT FACTORS

	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-438	438-Ult	
1977	7.776	2.610	1.596	1.334	1.268	1.252	1.135	1.128	1.126	1.043	1.030	1.023	1.014	1.007	1.004	1.003	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	1.000	1.000	1.000	1.000		
1978	7.776	2.607	1.617	1.412	1.330	1.196	1.154	1.134	1.055	1.041	1.028	1.019	1.018	1.017	1.005	1.007	1.004	1.001	1.002	1.002	1.001	1.000	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			
1979	7.708	2.583	1.670	1.453	1.232	1.189	1.159	1.056	1.040	1.026	1.016	1.011	1.008	1.016	1.006	1.004	1.000	1.001	1.004	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000				
1980	8.390	3.009	1.799	1.375	1.271	1.224	1.091	1.064	1.041	1.019	1.011	1.009	1.012	1.004	1.001	1.002	1.001	1.000	1.002	1.001	1.002	1.008	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000					
1981	7.941	2.673	1.466	1.353	1.306	1.105	1.090	1.064	1.039	1.025	1.020	1.010	1.012	1.003	1.001	1.003	1.004	1.002	1.004	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
1982	6.914	2.076	1.527	1.380	1.157	1.117	1.074	1.051	1.037	1.022	1.018	1.011	1.005	1.004	1.003	1.002	1.004	1.001	1.001	1.001	1.001	1.001	1.001	1.002	1.001	1.001	1.001	1.001	1.002	1.001	1.001							
1983	6.779	2.424	1.611	1.233	1.157	1.106	1.073	1.048	1.036	1.029	1.018	1.008	1.005	1.002	1.005	1.003	1.001	1.000	1.001	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
1984	8.080	2.413	1.351	1.242	1.158	1.090	1.049	1.034	1.026	1.016	1.010	1.006	1.003	1.002	1.001	1.003	1.002	1.004	1.002	1.000	1.000	1.001	1.000	1.001	1.003	1.002	1.002	1.002										
1985	6.306	1.914	1.370	1.231	1.145	1.087	1.048	1.045	1.023	1.013	1.005	1.001	1.005	1.002	1.005	1.003	1.000	1.000	1.001	1.001	1.003	1.000	1.002	1.000	1.000	1.000	1.000	1.000										
1986	6.525	2.008	1.381	1.216	1.137	1.094	1.072	1.040	1.025	1.020	1.011	1.012	1.006	1.004	1.001	1.001	1.001	1.002	1.002	1.004	1.004	1.001	1.000	1.000	1.001	1.003	1.003											
1987	7.171	2.227	1.407	1.239	1.148	1.090	1.050	1.021	1.014	1.012	1.007	1.005	1.005	1.004	1.001	1.006	1.004	1.002	1.001	1.000	1.001	1.001	1.000	1.000	1.002	1.001												
1988	6.747	2.078	1.382	1.195	1.127	1.085	1.043	1.016	1.017	1.012	1.010	1.009	1.006	1.004	1.003	1.002	1.002	1.003	1.003	1.001	1.001	1.001	1.003	1.002	1.001													
1989	6.820	2.089	1.343	1.183	1.111	1.071	1.033	1.022	1.014	1.022	1.012	1.013	1.008	1.006	1.008	1.005	1.003	1.007	1.005	1.003	1.001	1.000	1.001	1.000														
1990	6.793	1.943	1.332	1.192	1.084	1.051	1.024	1.018	1.017	1.011	1.013	1.010	1.010	1.015	1.010	1.006	1.004	1.005	1.002	1.001	1.005	1.001	1.001															
1991	7.976	1.564	1.268	1.124	1.066	1.029	1.024	1.023	1.008	1.005	1.009	1.005	1.005	1.005	1.006	1.005	1.006	1.006	1.002	1.002	1.002	1.001																
1992	8.138	1.628	1.238	1.102	1.054	1.042	1.026	1.014	1.015	1.009	1.008	1.008	1.011	1.009	1.008	1.003	1.007	1.008	1.004	1.001	1.001																	
1993	6.649	1.519	1.161	1.075	1.042	1.030	1.022	1.026	1.015	1.011	1.010	1.011	1.013	1.006	1.009	1.008	1.005	1.004	1.003	1.003																		
1994	7.271	1.479	1.159	1.094	1.065	1.053	1.031	1.024	1.026	1.023	1.015	1.010	1.018	1.015	1.004	1.000	1.001	1.002	1.002																			
1995	7.004	1.446	1.159	1.087	1.067	1.045	1.034	1.022	1.021	1.021	1.010	1.008	1.009	1.001	1.003	1.002	1.003	1.002																				
1996	7.124	1.424	1.171	1.083	1.070	1.042	1.025	1.025	1.026	1.016	1.018	1.018	1.016	1.008	1.010	1.009	1.008																					
1997	6.181	1.452	1.164	1.123	1.071	1.036	1.041	1.026	1.027	1.022	1.017	1.011	1.010	1.008	1.011	1.011																						
1998	6.502	1.482	1.227	1.130	1.071	1.046	1.034	1.030	1.018	1.028	1.017	1.016	1.013	1.013	1.009																							
1999	6.434	1.420	1.191	1.101	1.077	1.059	1.040	1.017	1.020	1.019	1.018	1.009	1.010	1.011																								
2000	6.171	1.485	1.208	1.123	1.096	1.052	1.033	1.031	1.030	1.029	1.024	1.021	1.015																									
2001	6.121	1.511	1.235	1.125	1.093	1.062	1.044	1.029	1.027	1.017	1.014	1.016																										
2002	7.382	1.522	1.214	1.119	1.076	1.055	1.044	1.032	1.033	1.022	1.018																											
2003	6.475	1.586	1.219	1.135	1.093	1.062	1.049	1.028	1.018	1.020																												
2004	6.356	1.521	1.201	1.112	1.092	1.075	1.047	1.039	1.025																													
2005	6.049	1.514	1.193	1.124	1.080	1.049	1.039	1.040																														
2006	6.213	1.574	1.218	1.119	1.084	1.056	1.044																															
2007	6.538	1.492	1.238	1.126	1.102	1.061																																
2008	5.736	1.558	1.232	1.160	1.117																																	
2009	6.105	1.661	1.266	1.169																																		
2010	10.882	1.762	1.305																																			
2011	10.956	1.791																																				
2012	8.296																																					
3 Yr Avg	10.045	1.738	1.268	1.152	1.101	1.055	1.043	1.036	1.025	1.020	1.019	1.015	1.013	1.011	1.010	1.007	1.004	1.003	1.003	1.002	1.003	1.001	1.001	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		
5 Yr Avg	8.395	1.653	1.252	1.140	1.095	1.061	1.045	1.034	1.027	1.021	1.018	1.015	1.013	1.008	1.007	1.006	1.005	1.004	1.002	1.002	1.002	1.001	1.001	1.000	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
7 Yr Avg	7.818	1.622	1.236	1.135	1.092	1.060	1.043	1.031	1.025	1.022	1.018	1.014	1.013	1.009	1.008	1.006	1.005	1.005	1.003	1.002	1.002	1.001	1.001	1.000	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
3 Yr Wtd	10.040	1.733	1.269	1.153	1.102	1.055	1.043	1.035	1.025	1.020	1.019	1.016	1.013	1.011	1.010	1.007	1.004	1.003	1.003	1.002	1.003	1.001	1.001	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		
5 Yr Wtd	7.668	1.648	1.254	1.141	1.095	1.061	1.045	1.033	1.026	1.021	1.018	1.015	1.013	1.009	1.007	1.006	1.005	1.005	1.002	1.002	1.002	1.001	1.001	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		
10 Yr Wtd	6.895	1.595	1.233	1.132	1.091	1.058	1.042	1.030	1.025	1.022	1.016	1.013	1.012	1.009	1.008	1.005	1.004	1.004	1.003	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	1.000	1.000		TAIL
Prior FY	7.300	1.609	1.231	1.128	1.090	1.059	1.045	1.032	1.026	1.023	1.018	1.015	1.012	1.009	1.007	1.005	1.004	1.005	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001
PA Sel.	7.150	1.595	1.270	1.165	1.112	1.079	1.056	1.041	1.031	1.025	1.020	1.017	1.013	1.010	1.008	1.006	1.005	1.004	1.004	1.003	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	1.000		
Selected	7.500	1.630	1.234	1.132	1.091	1.061	1.045	1.033	1.026	1.022	1.018	1.015	1.013	1.008	1.007	1.005	1.005	1.005	1.003	1.002	1.002	1.001	1.001	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		
Cumulative	24.549	3.273	2.008	1.628	1.438	1.317	1.241	1.187	1.149	1.120	1.096	1.076	1.061	1.047	1.039	1.031	1.025	1.021	1.016	1.013	1.011	1.009	1.008	1.007	1.007	1.006	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
TEMPORARY TOTAL

REPORTED TEMPORARY TOTAL CLAIM COUNTS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	369	822	846	857	862	869	873	879	882	882	883	883	883	884	884	884	884	884	884	884	884	884	884	884	884	884	884	884	884	884	884	884						884
1983	370	825	861	880	892	903	904	905	907	910	911	911	912	912	913	913	913	913	913	913	913	913	913	913	913	913	913	913	913	913	913							913
1984	388	858	896	910	919	925	928	931	933	933	934	935	936	936	936	936	936	936	936	936	936	936	936	936	936	936	936	936	936	936								936
1985	452	968	995	1,016	1,025	1,033	1,034	1,037	1,037	1,042	1,043	1,043	1,043	1,043	1,043	1,043	1,043	1,043	1,043	1,043	1,043	1,043	1,043	1,043	1,043	1,043	1,043	1,043	1,043									1,043
1986	453	999	1,040	1,058	1,069	1,078	1,082	1,084	1,085	1,086	1,086	1,086	1,086	1,086	1,087	1,087	1,087	1,087	1,087	1,087	1,087	1,087	1,087	1,087	1,087	1,087	1,087	1,087										1,087
1987	414	992	1,032	1,054	1,063	1,069	1,075	1,076	1,077	1,079	1,079	1,080	1,081	1,081	1,081	1,082	1,082	1,083	1,083	1,083	1,083	1,083	1,083	1,083	1,083	1,083	1,083											1,083
1988	514	1,130	1,179	1,195	1,209	1,221	1,229	1,235	1,235	1,235	1,237	1,237	1,238	1,238	1,238	1,238	1,239	1,239	1,239	1,239	1,239	1,239	1,239	1,239	1,239	1,239												1,239
1989	511	1,212	1,251	1,276	1,293	1,300	1,306	1,312	1,314	1,317	1,317	1,318	1,318	1,319	1,320	1,320	1,320	1,320	1,320	1,320	1,320	1,320	1,320	1,320	1,320													1,320
1990	533	1,176	1,221	1,239	1,247	1,257	1,262	1,263	1,266	1,269	1,270	1,270	1,270	1,271	1,271	1,271	1,271	1,272	1,272	1,273	1,273	1,274	1,274	1,274														1,274
1991	562	1,171	1,213	1,228	1,244	1,252	1,254	1,259	1,263	1,265	1,265	1,266	1,267	1,267	1,267	1,267	1,267	1,267	1,267	1,267	1,268	1,268	1,268															1,268
1992	527	1,253	1,299	1,322	1,331	1,338	1,341	1,342	1,342	1,343	1,343	1,344	1,345	1,346	1,347	1,347	1,347	1,347	1,347	1,347	1,347	1,347																1,347
1993	325	1,202	1,339	1,375	1,387	1,392	1,399	1,403	1,403	1,405	1,405	1,408	1,408	1,408	1,409	1,409	1,410	1,411	1,411	1,411	1,411																	1,411
1994	256	1,147	1,274	1,299	1,308	1,317	1,322	1,323	1,326	1,326	1,326	1,327	1,327	1,329	1,329	1,329	1,329	1,330	1,330	1,330																		1,330
1995	262	1,106	1,207	1,232	1,242	1,251	1,253	1,257	1,260	1,262	1,264	1,266	1,268	1,269	1,269	1,270	1,271	1,271	1,271																			1,271
1996	292	1,098	1,183	1,213	1,223	1,227	1,229	1,232	1,235	1,236	1,237	1,237	1,239	1,240	1,240	1,240	1,240	1,241																				1,241
1997	280	966	1,045	1,067	1,081	1,092	1,095	1,096	1,097	1,097	1,098	1,098	1,098	1,098	1,099	1,099	1,099																					1,099
1998	274	908	975	999	1,012	1,018	1,023	1,025	1,026	1,028	1,029	1,029	1,029	1,029	1,029	1,029																						1,029
1999	308	1,022	1,098	1,115	1,124	1,128	1,133	1,133	1,134	1,135	1,138	1,140	1,141	1,141	1,143																							1,143
2000	323	1,054	1,135	1,163	1,173	1,178	1,179	1,180	1,182	1,182	1,186	1,188	1,189	1,189																								1,189
2001	317	1,045	1,125	1,145	1,153	1,159	1,163	1,165	1,170	1,174	1,174	1,177	1,179																									1,179
2002	264	973	1,047	1,061	1,065	1,069	1,072	1,075	1,075	1,077	1,078	1,080																										1,080
2003	303	973	1,044	1,055	1,063	1,071	1,076	1,077	1,078	1,078	1,079																											1,079
2004	291	911	971	987	1,001	1,007	1,011	1,015	1,017	1,019																												1,019
2005	277	862	924	936	945	953	954	957	961																													961
2006	224	751	811	827	836	837	839	843																														843
2007	232	770	823	836	838	842	844																															844
2008	243	700	757	779	786	788																																788
2009	226	635	686	705	717																																	717
2010	118	569	631	651																																		651
2011	112	516	565																																			565
2012	129	455																																				455
2013	55																																					55
																																						32,343

AGE-TO-AGE DEVELOPMENT FACTORS

	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-Ult	390-Ult	402-Ult	414-Ult	426-Ult	438-Ult	
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	2.228	1.029	1.013	1.006	1.008	1.005	1.007	1.003	1.000	1.001	1.000	1.000	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	1.000	1.000	1.000	1.000	1.000	1.000							
1983	2.230	1.044	1.022	1.014	1.012	1.001	1.001	1.002	1.003	1.001	1.000	1.001	1.000	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	1.000	1.000	1.000	1.000								
1984	2.211	1.044	1.016	1.010	1.007	1.003	1.003	1.002	1.000	1.001	1.001	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	1.000	1.000	1.000	1.000	1.000									
1985	2.142	1.028	1.021	1.009	1.008	1.001	1.003	1.000	1.005	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	1.000	1.000	1.000	1.000	1.000	1.000										
1986	2.205	1.041	1.017	1.010	1.008	1.004	1.002	1.001	1.001	1.000	1.000	1.000	1.000	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	1.000											
1987	2.396	1.040	1.021	1.009	1.006	1.006	1.001	1.001	1.002	1.000	1.001	1.001	1.000	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
1988	2.198	1.043	1.014	1.012	1.010	1.007	1.005	1.000	1.000	1.002	1.000	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
1989	2.372	1.032	1.020	1.013	1.005	1.005	1.005	1.002	1.002	1.000	1.001	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000														
1990	2.206	1.038	1.015	1.006	1.008	1.004	1.001	1.002	1.002	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.001	1.000	1.001	1.000	1.001	1.000	1.000															
1991	2.084	1.036	1.012	1.013	1.006	1.002	1.004	1.003	1.002	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000																
1992	2.378	1.037	1.018	1.007	1.005	1.002	1.001	1.000	1.001	1.000	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000																	
1993	3.698	1.114	1.027	1.009	1.004	1.005	1.003	1.000	1.001	1.000	1.002	1.000	1.000	1.001	1.000	1.001	1.001	1.000	1.000	1.000																		
1994	4.480	1.111	1.020	1.007	1.007	1.004	1.001	1.002	1.000	1.000	1.001	1.000	1.002	1.000	1.000	1.000	1.001	1.000	1.000																			
1995	4.221	1.091	1.021	1.008	1.007	1.002	1.003	1.002	1.002	1.002	1.002	1.002	1.001	1.000	1.001	1.001	1.000	1.000																				
1996	3.760	1.077	1.025	1.008	1.003	1.002	1.002	1.002	1.001	1.001	1.000	1.002	1.001	1.000	1.000	1.000	1.001																					
1997	3.450	1.082	1.021	1.013	1.010	1.003	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.001	1.000	1.000																						
1998	3.314	1.074	1.025	1.013	1.006	1.005	1.002	1.001	1.002	1.001	1.000	1.000	1.000	1.000	1.000																							
1999	3.318	1.074	1.015	1.008	1.004	1.004	1.000	1.001	1.001	1.003	1.002	1.001	1.000	1.002																								
2000	3.263	1.077	1.025	1.009	1.004	1.001	1.001	1.002	1.000	1.003	1.002	1.001	1.000																									
2001	3.297	1.077	1.018	1.007	1.005	1.003	1.002	1.004	1.003	1.000	1.003	1.002																										
2002	3.686	1.076	1.013	1.004	1.004	1.003	1.003	1.000	1.002	1.001	1.002																											
2003	3.211	1.073	1.011	1.008	1.008	1.005	1.001	1.001	1.000	1.001																												
2004	3.131	1.066	1.016	1.014	1.006	1.004	1.004	1.002	1.002																													
2005	3.112	1.072	1.013	1.010	1.008	1.001	1.003	1.004																														
2006	3.353	1.080	1.020	1.011	1.001	1.002	1.005																															
2007	3.319	1.069	1.016	1.002	1.005	1.002																																
2008	2.881	1.081	1.029	1.009	1.003																																	
2009	2.810	1.080	1.028	1.017																																		
2010	4.822	1.109	1.032																																			
2011	4.607	1.095																																				
2012	3.527																																					
3 Yr Avg	4.319	1.095	1.029	1.009	1.003	1.002	1.004	1.002	1.001	1.001	1.002	1.001	1.000	1.001	1.000	1.000	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	1.000	1.000							
5 Yr Avg	3.729	1.087	1.025	1.010	1.005	1.003	1.003	1.002	1.001	1.002	1.002	1.001	1.000	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	1.000	1.000	1.000	1.000	1.000							
7 Yr Avg	3.617	1.084	1.022	1.010	1.005	1.003	1.003	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
3 Yr Wtd	4.290	1.094	1.029	1.009	1.003	1.002	1.004	1.002	1.001	1.001	1.002	1.001	1.000	1.001	1.000	1.000	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	1.000	1.000							
5 Yr Wtd	3.472	1.085	1.024	1.010	1.005	1.003	1.003	1.002	1.001	1.002	1.002	1.001	1.000	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	1.000	1.000	1.000	1.000	1.000							
7 Yr Wtd	3.424	1.082	1.021	1.010	1.005	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							TAIL
Prior FY	3.426	1.083	1.020	1.009	1.006	1.003	1.002	1.002	1.001	1.002	1.001	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	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
PA Sel.	3.509	1.096	1.029	1.012	1.008	1.005	1.003	1.002	1.002	1.001	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	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	
Selected	3.472	1.085	1.024	1.010	1.005	1.003	1.003	1.002	1.001	1.002	1.002	1.001	1.000	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Cumulative	3.977	1.145	1.055	1.030	1.021	1.016	1.013	1.010	1.007	1.006	1.004	1.003	1.002	1.002	1.001	1.001	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

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

TEMPORARY PARTIAL & CO (<1987)
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2013	SELECTED ULTIMATE LOSS	SELECTED NOMINAL UNPAID LOSS	DISCOUNT FACTOR AT 4.0%	SELECTED DISCOUNTED UNPAID LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		0	0		100.0%		
1977	1,465,551	417	418	0	89.8%	0	0.028
1978	1,553,484	472	472	0	89.1%	0	0.030
1979	1,646,693	638	639	0	88.3%	0	0.039
1980	1,745,494	514	515	0	87.5%	0	0.029
1981	1,826,711	583	584	0	86.5%	0	0.032
1982	2,061,263	710	710	1	85.9%	1	0.034
1983	2,173,213	717	718	1	85.4%	1	0.033
1984	2,314,385	603	603	1	85.1%	1	0.026
1985	2,444,242	691	692	1	84.6%	1	0.028
1986	2,644,132	258	258	0	84.5%	0	0.010
1987	2,911,888	0	0		84.1%		-
1988	3,191,151	0	0		83.7%		-
1989	3,341,117	0	0		83.1%		-
1990	3,644,538	0	0		82.7%		-
1991	3,852,022	0	0		82.6%		-
1992	3,944,342	0	0		82.6%		-
1993	4,020,534	0	0		82.9%		-
1994	4,272,082	0	0		82.9%		-
1995	4,432,599	0	0		83.2%		-
1996	4,487,291	0	0		83.5%		-
1997	4,623,816	0	0		83.6%		-
1998	4,816,176	0	0		83.6%		-
1999	5,047,597	0	0		84.2%		-
2000	5,318,217	0	0		84.4%		-
2001	5,597,545	0	0		84.9%		-
2002	5,822,846	0	0		84.9%		-
2003	6,004,956	0	0		84.7%		-
2004	6,183,507	0	0		84.3%		-
2005	6,388,250	0	0		84.0%		-
2006	6,653,696	0	0		84.0%		-
2007	6,915,410	0	0		84.3%		-
2008	7,073,199	0	0		84.4%		-
2009	7,109,910	0	0		84.8%		-
2010	7,245,414	0	0		85.0%		-
2011	7,353,256	0	0		85.2%		-
2012	7,554,946	0	0		85.6%		-
2013	2,614,539	0	0		85.8%		-
2014		0	0		100.0%		
TOTAL		5,603	5,609	6	86.0%	5	
EXLD PRIOR		5,603	5,609	6	86.0%	5	

(1) PROVIDED BY THE BWC; 2013 ADJUSTED TO PARTIAL YEAR
(2) SECTION 3, EXHIBIT 5B, SHEET 3A, COL. 3
(3) SECTION 3, EXHIBIT 5B, SHEET 3A, COL. 8; 2013 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 3, EXHIBIT 5, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

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

TEMPORARY PARTIAL & CO (<1987)
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FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	FISCAL YEAR ENDING 2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1977	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1978	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1979	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1980	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
1982	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1983	1	0	0	0	0	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	0	0	0	0	0
1985	1	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
1987		0	0																	0
1988		0	0																	0
1989		0	0																	0
1990		0	0																	0
1991		0	0																	0
1992		0	0																	0
1993		0	0																	0
1994		0	0																	0
1995		0	0																	0
1996		0	0																	0
1997		0	0																	0
1998		0	0																	0
1999		0	0																	0
2000		0	0																	0
2001		0	0																	0
2002		0	0																	0
2003		0	0																	0
2004		0	0																	0
2005		0	0																	0
2006		0	0																	0
2007		0	0																	0
2008		0	0																	0
2009		0	0																	0
2010		0	0																	0
2011		0	0																	0
2012		0	0																	0
2013		0	0																	0
TOTAL	6	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

(1) SECTION 3, EXHIBIT 5B, SHEET 1, COL. 4
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 5B, SHEET 23

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

TEMPORARY PARTIAL & CO (<1987)
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FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
		FISCAL YEAR ENDING																		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1957	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1958	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1959	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1960	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1961	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1962	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1963	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1964	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1965	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1966	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1967	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1968	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1969	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1970	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1971	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1972	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1973	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1974	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1975	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1976	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(1) BASED ON SECTION 3, EXHIBIT 5B, SHEET 3B, COL. 7
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 5B, SHEET 23

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

TEMPORARY PARTIAL & CO (<1987)
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ALLOCATION OF ULTIMATE LOSS

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	PAID LOSS	PAID LDF	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT	INDICATED ULTIMATE LOSS: BORNHUETTER FERGUSON	INITIAL ULTIMATE LOSS	BALANCED ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR								-
1977	1,465,551	0.028	417	1.000	418	418	418	418
1978	1,553,484	0.030	472	1.001	472	472	472	472
1979	1,646,693	0.039	638	1.001	639	639	639	639
1980	1,745,494	0.029	514	1.001	515	515	515	515
1981	1,826,711	0.032	583	1.001	584	584	584	584
1982	2,061,263	0.034	710	1.001	710	710	710	710
1983	2,173,213	0.033	717	1.001	718	718	718	718
1984	2,314,385	0.026	603	1.001	603	603	603	603
1985	2,444,242	0.028	691	1.002	692	692	692	692
1986	2,644,132	0.010	258	1.002	258	258	258	258
1987	2,911,888			1.002			-	-
1988	3,191,151			1.002			-	-
1989	3,341,117			1.003			-	-
1990	3,644,538			1.004			-	-
1991	3,852,022			1.005			-	-
1992	3,944,342			1.006			-	-
1993	4,020,534			1.008			-	-
1994	4,272,082			1.011			-	-
1995	4,432,599			1.016			-	-
1996	4,487,291			1.023			-	-
1997	4,623,816			1.033			-	-
1998	4,816,176			1.050			-	-
1999	5,047,597			1.075			-	-
2000	5,318,217			1.115			-	-
2001	5,597,545			1.183			-	-
2002	5,822,846			1.299			-	-
2003	6,004,956			1.488			-	-
2004	6,183,507			1.790			-	-
2005	6,388,250			2.289			-	-
2006	6,653,696			3.089			-	-
2007	6,915,410			4.488			-	-
2008	7,073,199			6.965			-	-
2009	7,109,910			11.990			-	-
2010	7,245,414			28.078			-	-
2011	7,353,256			121.439			-	-
2012	7,554,946			476.854			-	-
2013	5,229,078			476.854			-	-
2014	5,307,514						-	-
TOTAL			5,603		5,609	5,609	5,609	5,609
EXLD PRIOR			5,603		5,609	5,609	5,609	5,609

(1) PROVIDED BY THE BWC
(2) SECTION 3, EXHIBIT 5B, SHEET 19, COL. 14
(3) BASED ON DATA FROM THE BWC
(4) SECTION 3, EXHIBIT 5B, SHEET 20, COL. 6
(5) = (3) x (4)
(6) = (3) + [(1) x (2)/100 x [(4) - 1] / (4)]
(7) SELECTED BY DELOITTE CONSULTING
(8) SECTION 3, EXHIBIT 5B, SHEET 3B, COL. 8

OHIO BUREAU OF WORKERS' COMPENSATION
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ALLOCATION OF ULTIMATE LOSS SUPPORT

ACCIDENT YEAR	PAID LOSS	INITIAL ULTIMATE LOSS	INITIAL RESERVE	TOTAL INITIAL RESERVE	TOTAL SELECTED RESERVE	RESERVE BALANCE FACTOR	BALANCED RESERVE	BALANCED ULTIMATE LOSS & ALAE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR		***3 YEAR SUM***	***1***	***19***	-		-	-
1977	417	418	0	4	4	1.000	0	418
1978	472	472	0	7	7	1.000	0	472
1979	638	639	0	8	8	1.032	0	639
1980	514	515	0	10	10	1.028	0	515
1981	583	584	0	12	12	1.033	0	584
1982	710	710	1	18	18	1.023	1	710
1983	717	718	1	19	21	1.081	1	718
1984	603	603	1	25	27	1.078	1	603
1985	691	692	1	32	32	0.985	1	692
1986	258	258	0	42	41	0.967	0	258
1987		-	-	69	63	0.914	-	-
1988		-	-	92	80	0.862	-	-
1989		-	-	112	94	0.842	-	-
1990		-	-	112	102	0.908	-	-
1991		-	-	123	123	1.001	-	-
1992		-	-	156	153	0.983	-	-
1993		-	-	176	171	0.967	-	-
1994		-	-	220	209	0.950	-	-
1995		-	-	247	237	0.959	-	-
1996		-	-	311	298	0.960	-	-
1997		-	-	386	364	0.944	-	-
1998		-	-	545	505	0.926	-	-
1999		-	-	717	671	0.935	-	-
2000		-	-	979	968	0.988	-	-
2001		-	-	1,228	1,427	1.163	-	-
2002		-	-	1,589	1,632	1.028	-	-
2003		-	-	2,120	2,355	1.111	-	-
2004		-	-	2,691	2,497	0.928	-	-
2005		-	-	3,294	3,003	0.912	-	-
2006		-	-	4,208	3,601	0.856	-	-
2007		-	-	5,278	4,950	0.938	-	-
2008		-	-	6,540	6,271	0.959	-	-
2009		-	-	8,122	8,369	1.030	-	-
2010		-	-	9,940	10,237	1.030	-	-
2011		-	-	11,730	12,075	1.029	-	-
2012		-	-	14,974	15,196	1.015	-	-
2013		-	-	13,814	13,839	1.002	-	-
2014		-	-	14,861	14,861	1.000	-	-
TOTAL	5,603	5,609	6	104,829	104,531		6	5,609
EXLD PRIOR	5,603		6	104,810	104,531		6	5,609

(1) PROVIDED BY THE BWC
(2) SECTION 3, EXHIBIT 5B, SHEET 3A, COL. 7
(3) = (2) - (1)
(4) SUM OF (3) ACROSS EXHIBITS 5A TO 5D
(5) SECTION 3, EXHIBIT 5, SHEET 3, COL. 12 - SECTION 3, EXHIBIT 5, SHEET 3, COL. 2
(6) = (5) / (4)
(7) = (6) x (3)
(8) = (1) + (7)

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SELECTION OF ULTIMATE CLAIM COUNTS

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	IMPLIED FREQUENCY	ON-LEVEL FREQUENCY	5 YR IMPLIED FREQUENCY TREND	CUMULATIVE FREQUENCY TREND	ON-LEVEL TRENDED FREQUENCY	EXPECTED CLAIM FREQUENCY	EXPECTED ULTIMATE CLAIMS	SELECTED ULTIMATE CLAIMS	SELECTED CLAIM FREQUENCY
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1977	1,465,551	3.943	5,778,966		1.000					0.478					
1978	1,553,484	3.704	5,754,667		1.000					0.478					
1979	1,646,693	3.435	5,656,194		1.000					0.478					
1980	1,745,494	3.194	5,575,918		1.000					0.478					
1981	1,826,711	2.943	5,375,984		1.000					0.478					
1982	2,061,263	2.798	5,767,589	57	1.000	57	0.277%	0.099%		0.478	0.047%	0.277%	57	57	0.277%
1983	2,173,213	2.679	5,822,965	49	1.000	49	0.225%	0.084%		0.473	0.040%	0.225%	49	49	0.225%
1984	2,314,385	2.553	5,909,297	43	1.000	43	0.186%	0.073%		0.469	0.034%	0.186%	43	43	0.186%
1985	2,444,242	2.467	6,030,627	46	1.000	46	0.188%	0.076%		0.464	0.035%	0.188%	46	46	0.188%
1986	2,644,132	2.407	6,365,645	18	1.000	18	0.068%	0.028%	-22.9%	0.459	0.013%	0.068%	18	18	0.068%
1987	2,911,888	2.329	6,782,846	0	1.000	0	0.000%	0.000%		0.455	0.000%	0.000%			
1988	3,191,151	2.225	7,101,789	0	1.000	0	0.000%	0.000%		0.450	0.000%	0.000%			
1989	3,341,117	2.177	7,272,541	0	1.000	0	0.000%	0.000%		0.446	0.000%	0.000%			
1990	3,644,538	2.096	7,637,206	0	1.000	0	0.000%	0.000%		0.441	0.000%	0.000%			
1991	3,852,022	2.030	7,818,591	0	1.000	0	0.000%	0.000%		0.448	0.000%	0.000%			
1992	3,944,342	1.930	7,613,696	0	1.000	0	0.000%	0.000%		0.455	0.000%	0.000%			
1993	4,020,534	1.895	7,617,194	0	1.000	0	0.000%	0.000%		0.462	0.000%	0.000%			
1994	4,272,082	1.851	7,909,310	0	1.000	0	0.000%	0.000%		0.469	0.000%	0.000%			
1995	4,432,599	1.799	7,972,245	0	1.000	0	0.000%	0.000%		0.476	0.000%	0.000%			
1996	4,487,291	1.738	7,797,491	0	1.000	0	0.000%	0.000%		0.483	0.000%	0.000%			
1997	4,623,816	1.661	7,678,681	0	1.000	0	0.000%	0.000%		0.491	0.000%	0.000%			
1998	4,816,176	1.586	7,638,048	0	1.000	0	0.000%	0.000%		0.498	0.000%	0.000%			
1999	5,047,597	1.535	7,748,434	0	1.000	0	0.000%	0.000%		0.506	0.000%	0.000%			
2000	5,318,217	1.481	7,874,189	0	1.000	0	0.000%	0.000%		0.513	0.000%	0.000%			
2001	5,597,545	1.450	8,115,826	0	1.000	0	0.000%	0.000%		0.521	0.000%	0.000%			
2002	5,822,846	1.351	7,863,811	0	1.000	0	0.000%	0.000%		0.529	0.000%	0.000%			
2003	6,004,956	1.320	7,925,439	0	1.000	0	0.000%	0.000%		0.537	0.000%	0.000%			
2004	6,183,507	1.337	8,269,908	0	1.000	0	0.000%	0.000%		0.578	0.000%	0.000%			
2005	6,388,250	1.292	8,253,608	0	1.000	0	0.000%	0.000%		0.621	0.000%	0.000%			
2006	6,653,696	1.281	8,526,674	0	1.000	0	0.000%	0.000%		0.668	0.000%	0.000%			
2007	6,915,410	1.229	8,496,918	0	1.000	0	0.000%	0.000%		0.718	0.000%	0.000%			
2008	7,073,199	1.179	8,337,961	0	1.000	0	0.000%	0.000%		0.772	0.000%	0.000%			
2009	7,109,910	1.143	8,129,364	0	1.000	0	0.000%	0.000%		0.830	0.000%	0.000%			
2010	7,245,414	1.134	8,216,184	0	1.000	0	0.000%	0.000%		0.893	0.000%	0.000%			
2011	7,353,256	1.082	7,954,284	0	1.000	0	0.000%	0.000%		0.960	0.000%	0.000%			
2012	7,554,946	1.030	7,783,294	0	1.000	0	0.000%	0.000%		1.000	0.000%	0.000%			
2013	5,229,078	1.015	5,307,514	0	1.000	0	0.000%	0.000%		1.000	0.000%	0.000%			
2014	5,307,514	1.000	5,307,514	0						1.000					
TOTAL				213		213							213	213	

5 Year Average excluding 2013	0.000%
10 Year Average excluding 2013	0.000%
5 Year Average excluding 2012-2013	0.000%
10 Year Average excluding 2011-2013	0.000%
2006-2011 Average excluding 2009	0.000%

(16) 2014 Selected Frequency

(1)	PROVIDED BY THE BWC	(6)	= (4) x (5)	(11)	= (8) x (10)
(2)	BASED ON CHANGE IN SAWW	(7)	= (6) / (1) x 100	(12)	SELECTED BASED ON (16) DETRENDED AND (7)
(3)	= (1) x (2)	(8)	= (6) / (3) x 100	(13)	= [(12) x (1)] / 100
(4)	BASED ON DATA FROM THE BWC	(9)	5 YEAR FITTED TREND OF (8)	(14)	= (4) + [1 - 1/(5)] x (13)
(5)	SECTION 3, EXHIBIT 5B, SHEET 20, COL. 12	(10)	SELECTED BY DELOITTE CONSULTING	(15)	= [(14) / (1)] x 100
				(16)	SELECTED BY DELOITTE CONSULTING BASED ON (11)

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DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	1,465,551			418		0.028
1978	1,553,484			472		0.030
1979	1,646,693			639		0.039
1980	1,745,494			515		0.029
1981	1,826,711			584		0.032
1982	2,061,263	57	0.28%	710	12,464	0.034
1983	2,173,213	49	0.23%	718	14,649	0.033
1984	2,314,385	43	0.19%	603	14,035	0.026
1985	2,444,242	46	0.19%	692	15,044	0.028
1986	2,644,132	18	0.07%	258	14,358	0.010
1987	2,911,888					
1988	3,191,151					
1989	3,341,117					
1990	3,644,538					
1991	3,852,022					
1992	3,944,342					
1993	4,020,534					
1994	4,272,082					
1995	4,432,599					
1996	4,487,291					
1997	4,623,816					
1998	4,816,176					
1999	5,047,597					
2000	5,318,217					
2001	5,597,545					
2002	5,822,846					
2003	6,004,956					
2004	6,183,507					
2005	6,388,250					
2006	6,653,696					
2007	6,915,410					
2008	7,073,199					
2009	7,109,910					
2010	7,245,414					
2011	7,353,256					
2012	7,554,946					
2013	5,229,078					
2014	5,307,514					
TOTAL		213		5,609		

(1) PROVIDED BY THE BWC
(2) SECTION 3, EXHIBIT 5B, SHEET 13, COL. 14
(3) = (2) / (1) x 100
(4) SECTION 3, EXHIBIT 5B, SHEET 3A, COL. 8
(5) = [(4) / (2)] x 1,000
(6) = [(4) / (1)] x 100

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CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	3,644,538	2.096	7,637,206	0		0.441	3.407	0	0	100%	0	0.000	0.000	
1991	3,852,022	2.030	7,818,591	0		0.448	3.459	0	0	100%	0	0.000	0.000	
1992	3,944,342	1.930	7,613,696	0		0.455	3.511	0	0	100%	0	0.000	0.000	
1993	4,020,534	1.895	7,617,194	0		0.462	3.565	0	0	100%	0	0.000	0.000	
1994	4,272,082	1.851	7,909,310	0		0.469	3.619	0	0	100%	0	0.000	0.000	
1995	4,432,599	1.799	7,972,245	0		0.476	3.674	0	0	100%	0	0.000	0.000	
1996	4,487,291	1.738	7,797,491	0		0.483	3.730	0	0	100%	0	0.000	0.000	
1997	4,623,816	1.661	7,678,681	0		0.491	3.422	0	0	100%	0	0.000	0.000	
1998	4,816,176	1.586	7,638,048	0		0.498	3.139	0	0	100%	0	0.000	0.000	
1999	5,047,597	1.535	7,748,434	0		0.506	2.880	0	0	100%	0	0.000	0.000	
2000	5,318,217	1.481	7,874,189	0		0.513	2.642	0	0	100%	0	0.000	0.000	
2001	5,597,545	1.450	8,115,826	0		0.521	2.424	0	0	100%	0	0.000	0.000	
2002	5,822,846	1.351	7,863,811	0		0.529	2.224	0	0	100%	0	0.000	0.000	
2003	6,004,956	1.320	7,925,439	0		0.537	2.040	0	0	100%	0	0.000	0.000	
2004	6,183,507	1.337	8,269,908	0		0.578	1.872	0	0	100%	0	0.000	0.000	
2005	6,388,250	1.292	8,253,608	0		0.621	1.717	0	0	100%	0	0.000	0.000	
2006	6,653,696	1.281	8,526,674	0		0.668	1.576	0	0	100%	0	0.000	0.000	
2007	6,915,410	1.229	8,496,918	0		0.718	1.446	0	0	100%	0	0.000	0.000	
2008	7,073,199	1.179	8,337,961	0		0.772	1.326	0	0	100%	0	0.000	0.000	
2009	7,109,910	1.143	8,129,364	0		0.830	1.217	0	0	100%	0	0.000	0.000	
2010	7,245,414	1.134	8,216,184	0		0.893	1.170	0	0	100%	0	0.000	0.000	
2011	7,353,256	1.082	7,954,284	0		0.960	1.125	0	0	100%	0	0.000	0.000	
2012	7,554,946	1.030	7,783,294	0		1.000	1.082	0	0	100%	0	0.000	0.000	
2013	5,229,078	1.015	5,307,514	0		1.000	1.040	0	0	100%	0	0.000	0.000	
2014		1.000				1.000	1.000	0	0	0%	0			0.000

	5 Year Average excluding 2012-2013	0.000	0.000
	7 Year Average excluding 2012-2013	0.000	0.000
	10 Year Weighted Average excluding 2012-2013	0.000	
	10 Year Weighted Average excluding 2011-2013	0.000	
	5 Year Average excluding 2011-2013	0.000	0.000
	5 Year Average excluding 2013	0.000	0.000
	7 Year Average excluding 2013	0.000	0.000
(14)	2014 Selected Loss Rate:	0.000	

(1)	PROVIDED BY THE BWC	(8)	= (4) x (6) x (7)
(2)	BASED ON CHANGE IN SAWW	(9)	N/A
(3)	= (1) x (2)	(10)	SELECTED BY DELOITTE CONSULTING
(4)	SECTION 3, EXHIBIT 5B, SHEET 3A, COL. 5	(11)	= (8) x (10) + (9) x [1.0 - (10)]
(5)	N/A	(12)	= (11) / (3) x 100
(6)	SELECTED BY DELOITTE CONSULTING	(13)	= [(4) x (10) + (5) x [1.0 - (10)]] / (1) x 100
(7)	SELECTED BY DELOITTE CONSULTING	(14)	SELECTED BY DELOITTE CONSULTING

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INTERPOLATED DEVELOPMENT FACTORS @ 6/30/13

ACCIDENT	AGE	AGE OF SELECTED LDF		PAID LOSS			INCURRED LOSS			REPORTED COUNTS			PAID SEVERITY		
YEAR	@ 6/30/13	LOW	HIGH	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Prior	726	726	738	1.000	1.000	1.000									
1954	714	714	726	1.000	1.000	1.000									
1955	702	702	714	1.000	1.000	1.000									
1956	690	690	702	1.000	1.000	1.000									
1957	678	678	690	1.000	1.000	1.000									
1958	666	666	678	1.000	1.000	1.000									
1959	654	654	666	1.000	1.000	1.000									
1960	642	642	654	1.000	1.000	1.000									
1961	630	630	642	1.000	1.000	1.000									
1962	618	618	630	1.000	1.000	1.000									
1963	606	606	618	1.000	1.000	1.000									
1964	594	594	606	1.000	1.000	1.000									
1965	582	582	594	1.000	1.000	1.000									
1966	570	570	582	1.000	1.000	1.000									
1967	558	558	570	1.000	1.000	1.000									
1968	546	546	558	1.000	1.000	1.000									
1969	534	534	546	1.000	1.000	1.000									
1970	522	522	534	1.000	1.000	1.000									
1971	510	510	522	1.000	1.000	1.000									
1972	498	498	510	1.000	1.000	1.000									
1973	486	486	498	1.000	1.000	1.000									
1974	474	474	486	1.000	1.000	1.000									
1975	462	462	474	1.000	1.000	1.000									
1976	450	450	462	1.000	1.000	1.000									
1977	438	438	450	1.000	1.000	1.000				1.000	1.000	1.000	1.001	1.001	1.001
1978	426	426	438	1.001	1.000	1.001				1.000	1.000	1.000	1.001	1.001	1.001
1979	414	414	426	1.001	1.001	1.001				1.000	1.000	1.000	1.001	1.001	1.001
1980	402	402	414	1.001	1.001	1.001				1.000	1.000	1.000	1.001	1.001	1.001
1981	390	390	402	1.001	1.001	1.001				1.000	1.000	1.000	1.001	1.001	1.001
1982	378	378	390	1.001	1.001	1.001				1.000	1.000	1.000	1.001	1.001	1.001
1983	366	366	378	1.001	1.001	1.001				1.000	1.000	1.000	1.001	1.001	1.001
1984	354	354	366	1.001	1.001	1.001				1.000	1.000	1.000	1.001	1.001	1.001
1985	342	342	354	1.002	1.001	1.002				1.000	1.000	1.000	1.001	1.001	1.001
1986	330	330	342	1.002	1.002	1.002				1.000	1.000	1.000	1.001	1.001	1.001
1987	318	318	330	1.002	1.002	1.002				1.000	1.000	1.000	1.001	1.001	1.001
1988	306	306	318	1.002	1.002	1.002				1.000	1.000	1.000	1.001	1.001	1.001
1989	294	294	306	1.003	1.002	1.003				1.000	1.000	1.000	1.001	1.001	1.001
1990	282	282	294	1.004	1.003	1.004				1.000	1.000	1.000	1.001	1.001	1.001
1991	270	270	282	1.005	1.004	1.005				1.000	1.000	1.000	1.001	1.001	1.001
1992	258	258	270	1.006	1.005	1.006				1.000	1.000	1.000	1.001	1.001	1.001
1993	246	246	258	1.008	1.006	1.008				1.000	1.000	1.000	1.001	1.001	1.001
1994	234	234	246	1.011	1.008	1.011				1.000	1.000	1.000	1.001	1.001	1.001
1995	222	222	234	1.016	1.011	1.016				1.000	1.000	1.000	1.001	1.001	1.001
1996	210	210	222	1.023	1.016	1.023				1.000	1.000	1.000	1.001	1.001	1.001
1997	198	198	210	1.033	1.023	1.033				1.000	1.000	1.000	1.001	1.001	1.001
1998	186	186	198	1.050	1.033	1.050				1.000	1.000	1.000	1.001	1.001	1.001
1999	174	174	186	1.075	1.050	1.075				1.000	1.000	1.000	1.001	1.001	1.001
2000	162	162	174	1.115	1.075	1.115				1.000	1.000	1.000	1.001	1.001	1.001
2001	150	150	162	1.183	1.115	1.183				1.000	1.000	1.000	1.001	1.001	1.001
2002	138	138	150	1.299	1.183	1.299				1.000	1.000	1.000	1.001	1.001	1.001
2003	126	126	138	1.488	1.299	1.488				1.000	1.000	1.000	1.001	1.001	1.001
2004	114	114	126	1.790	1.488	1.790				1.000	1.000	1.000	1.001	1.001	1.001
2005	102	102	114	2.289	1.790	2.289				1.000	1.000	1.000	1.001	1.001	1.001
2006	90	90	102	3.089	2.289	3.089				1.000	1.000	1.000	1.001	1.001	1.001
2007	78	78	90	4.488	3.089	4.488				1.000	1.000	1.000	1.001	1.001	1.001
2008	66	66	78	6.965	4.488	6.965				1.000	1.000	1.000	1.001	1.001	1.001
2009	54	54	66	11.990	6.965	11.990				1.000	1.000	1.000	1.001	1.001	1.001
2010	42	42	54	28.078	11.990	28.078				1.000	1.000	1.000	1.001	1.001	1.001
2011	30	30	42	121.439	28.078	121.439				1.000	1.000	1.000	1.001	1.001	1.001
2012	18	18	30	476.854	121.439	476.854				1.000	1.000	1.000	1.001	1.001	1.001
2013	6	6	18	476.854	476.854	476.854				1.000	1.000	1.000	1.001	1.001	1.001

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 3, EXHIBIT 5B, SHEET 23; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 3, EXHIBIT 5B, SHEET 23; SELECTED CUM. BASED ON (3)
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)
(7) N/A
(8) N/A
(9) N/A
(10) FROM SECTION 3, EXHIBIT 5B, SHEET 29; SELECTED CUM. BASED ON (2)
(11) FROM SECTION 3, EXHIBIT 5B, SHEET 29; SELECTED CUM. BASED ON (3)
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)
(13) FROM SECTION 3, EXHIBIT 5B, SHEET 30; SELECTED CUM. BASED ON (2)
(14) FROM SECTION 3, EXHIBIT 5B, SHEET 30; SELECTED CUM. BASED ON (3)
(15) INTERPOLATION OF (13) & (14) TO THE AGES LISTED IN (1)

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
TEMPORARY PARTIAL & CO (<1987)

PAID LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977	0	0	2	14	32	64	103	137	169	196	223	250	277	305	332	352	366	385	396	407	409	412	413	414	415	416	417	417	417	417	417	417	417	417	417	417	417	417
1978	0	0	2	15	34	69	110	150	182	199	217	246	281	313	346	386	398	426	437	459	459	471	471	471	471	472	472	472	472	472	472	472	472	472	472	472		472
1979	0	0	3	16	37	74	123	167	196	235	280	334	389	471	508	546	573	592	613	621	624	626	629	631	632	633	635	636	637	638	638	638	638	638	638			638
1980	0	0	3	17	39	78	118	146	181	223	268	332	401	442	458	474	495	501	505	508	510	511	512	513	514	514	514	514	514	514	514	514	514	514				514
1981	0	0	3	18	47	103	148	190	234	283	344	391	457	474	507	537	550	559	566	567	568	569	569	570	570	571	583	583	583	583	583	583	583					583
1982	0	0	3	23	46	72	110	143	181	241	323	412	490	573	621	666	680	684	689	696	698	700	702	704	705	706	707	707	708	709	709	710						710
1983	0	0	4	21	35	65	119	179	249	342	417	460	503	564	602	650	657	660	683	689	692	703	710	712	714	714	715	716	717	717	717							717
1984	0	0	3	16	25	40	74	132	234	330	419	487	537	563	575	591	595	597	600	602	602	602	602	602	602	603	603	603	603	603								603
1985	0	0	2	11	29	73	108	198	301	446	542	576	609	641	658	665	670	674	677	679	681	682	685	686	686	687	689	690	691									691
1986	0	0	7	27	30	38	55	74	102	124	174	195	209	232	239	243	247	252	254	255	256	257	258	258	258	258	258	258										258
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											-
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												-
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													-
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														-
1991	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																-
1993	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																		-
1995	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																				-
1997	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																					-
1998	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																						-
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																								-
2001	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																										-
2003	0	0	0	0	0	0	0	0	0	0	0																											-
2004	0	0	0	0	0	0	0	0	0	0																												-
2005	0	0	0	0	0	0	0	0	0																													-
2006	0	0	0	0	0	0	0	0																														-
2007	0	0	0	0	0	0	0																															-
2008	0	0	0	0	0	0																																-
2009	0	0	0	0	0																																	-
2010	0	0	0	0																																		-
2011	0	0	0																																			-
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AGE-TO-AGE DEVELOPMENT FACTORS

	6-Ult	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-438	438-Ult
1977			6.061	2.284	2.015	1.594	1.338	1.227	1.165	1.137	1.119	1.108	1.104	1.086	1.062	1.041	1.051	1.029	1.026	1.006	1.007	1.004	1.002	1.002	1.002	1.003	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1978			6.061	2.284	2.015	1.594	1.366	1.214	1.094	1.087	1.136	1.141	1.114	1.106	1.115	1.032	1.070	1.025	1.050	1.000	1.027	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1979			6.061	2.284	2.015	1.662	1.357	1.177	1.198	1.193	1.190	1.167	1.210	1.077	1.076	1.050	1.032	1.035	1.013	1.006	1.003	1.004	1.003	1.002	1.002	1.002	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000			
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	1.007	1.004	1.002	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000				
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	1.003	1.001	1.001	1.001	1.001	1.001	1.001	1.021	1.000	1.001	1.000	1.000	1.000	1.000					
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	1.011	1.003	1.003	1.003	1.003	1.001	1.002	1.001	1.000	1.001	1.001	1.001	1.001						
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	1.009	1.004	1.017	1.010	1.002	1.002	1.001	1.002	1.001	1.001	1.000	1.000							
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	1.004	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000								
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	1.003	1.002	1.002	1.004	1.002	1.000	1.002	1.002	1.002	1.002									
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	1.005	1.004	1.004	1.004	1.000	1.000	1.000	1.000	1.000										
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3 Yr Avg			4.998	1.773	1.798	1.585	1.656	1.559	1.366	1.297	1.115	1.078	1.069	1.026	1.019	1.010	1.009	1.006	1.004	1.002	1.002	1.003	1.001	1.000	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
5 Yr Avg			5.363	1.797	1.768	1.621	1.554	1.468	1.360	1.290	1.145	1.103	1.100	1.046	1.041	1.013	1.008	1.012	1.006	1.003	1.005	1.004	1.001	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	
7 Yr Avg			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	1.006	1.003	1.004	1.003	1.001	1.001	1.001	1.004	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
3 Yr Wtd																									1.000	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
5 Yr Wtd																							1.000	1.000	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
10 Yr Wtd																		1.010	1.003	1.002	1.006	1.004	1.002	1.001	1.001	1.003	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	TAIL
Prior FY	1.000	3.927	4.325	2.342	1.721	1.552	1.453	1.349	1.279	1.203	1.145	1.098	1.062	1.037	1.024	1.016	1.010	1.007	1.004	1.003	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	1.000	1.000	1.001
PA Sel.	1.000	3.927	4.325	2.342	1.721	1.552	1.453	1.349	1.279	1.203	1.145	1.098	1.062	1.037	1.024	1.016	1.010	1.007	1.004	1.003	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	1.000	1.000	
Selected	1.000	3.927	4.325	2.342	1.721	1.552	1.453	1.349	1.279	1.203	1.145	1.098	1.062	1.037	1.024	1.016	1.010	1.007	1.004	1.003	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	1.000	1.000	
Cumulative	476.854	476.854	121.439	28.078	11.990	6.965	4.488	3.089	2.289	1.790	1.488	1.299	1.183	1.115	1.075	1.050	1.033	1.023	1.016	1.011	1.008	1.006	1.005	1.004	1.003	1.002	1.002	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
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
TEMPORARY PARTIAL & CO (<1987)

REPORTED TEMPORARY PARTIAL & CO (<1987) CLAIM COUNTS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	3	16	22	26	28	34	42	50	52	53	56	56	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57	57						57
1983	5	11	15	19	23	31	40	43	46	46	46	48	48	48	48	48	48	49	49	49	49	49	49	49	49	49	49	49	49	49	49							49
1984	4	11	11	13	20	30	36	40	42	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43								43
1985	3	10	13	19	25	35	39	42	45	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46									46
1986	2	5	8	10	14	16	17	17	17	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18										18
1987																																						
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2011																																						
2012																																						
2013																																						213

AGE-TO-AGE DEVELOPMENT FACTORS

	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-Ult	390-Ult	402-Ult	414-Ult	426-Ult	438-Ult	
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	5.333	1.375	1.182	1.077	1.214	1.235	1.190	1.040	1.019	1.057	1.000	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	1.000	1.000							
1983	2.200	1.364	1.267	1.211	1.348	1.290	1.075	1.070	1.000	1.000	1.043	1.000	1.000	1.000	1.000	1.000	1.021	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	2.750	1.000	1.182	1.538	1.500	1.200	1.111	1.050	1.024	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	1.000									
1985	3.333	1.300	1.462	1.316	1.400	1.114	1.077	1.071	1.022	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										
1986	2.500	1.600	1.250	1.400	1.143	1.063	1.000	1.000	1.059	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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3 Yr Avg	2.861	1.300	1.298	1.418	1.348	1.126	1.063	1.040	1.035	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	1.000	1.000	1.000							
5 Yr Avg	3.223	1.328	1.268	1.308	1.321	1.180	1.091	1.046	1.025	1.011	1.009	1.004	1.000	1.000	1.000	1.000	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							
7 Yr Avg	3.223	1.328	1.268	1.308	1.321	1.180	1.091	1.046	1.025	1.011	1.009	1.004	1.000	1.000	1.000	1.000	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							
3 Yr Wtd	2.889	1.231	1.313	1.405	1.373	1.136	1.076	1.051	1.029	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	1.000	1.000	1.000							
5 Yr Wtd	3.118	1.302	1.261	1.264	1.327	1.192	1.103	1.052	1.020	1.015	1.010	1.005	1.000	1.000	1.000	1.000	1.005	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							
7 Yr Wtd	3.118	1.302	1.261	1.264	1.327	1.192	1.103	1.052	1.020	1.015	1.010	1.005	1.000	1.000	1.000	1.000	1.005	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
Prior FY	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	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
PA Sel.	3.525	1.095	1.029	1.012	1.008	1.005	1.003	1.002	1.001	1.001	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	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	
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	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	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
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION

WL, LMWL & CO (>1986)
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2013	SELECTED ULTIMATE LOSS	SELECTED NOMINAL UNPAID LOSS	DISCOUNT FACTOR AT 4.0%	SELECTED DISCOUNTED UNPAID LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		0	0		100.0%		
1977	1,465,551	0	0		89.8%		-
1978	1,553,484	0	0		89.1%		-
1979	1,646,693	0	0		88.3%		-
1980	1,745,494	0	0		87.5%		-
1981	1,826,711	0	0		86.5%		-
1982	2,061,263	0	0		85.9%		-
1983	2,173,213	0	0		85.4%		-
1984	2,314,385	0	0		85.1%		-
1985	2,444,242	0	0		84.6%		-
1986	2,644,132	515	515	1	84.5%	1	0.019
1987	2,911,888	1,484	1,486	2	84.1%	2	0.051
1988	3,191,151	1,897	1,901	3	83.7%	3	0.060
1989	3,341,117	1,354	1,357	3	83.1%	2	0.041
1990	3,644,538	1,286	1,289	3	82.7%	3	0.035
1991	3,852,022	2,015	2,022	6	82.6%	5	0.052
1992	3,944,342	2,048	2,065	18	82.6%	14	0.052
1993	4,020,534	1,426	1,446	20	82.9%	16	0.036
1994	4,272,082	1,365	1,391	26	82.9%	22	0.033
1995	4,432,599	1,868	1,909	41	83.2%	34	0.043
1996	4,487,291	1,284	1,313	29	83.5%	24	0.029
1997	4,623,816	1,277	1,314	37	83.6%	31	0.028
1998	4,816,176	1,456	1,511	55	83.6%	46	0.031
1999	5,047,597	1,480	1,568	88	84.2%	74	0.031
2000	5,318,217	1,084	1,184	100	84.4%	84	0.022
2001	5,597,545	1,970	2,239	269	84.9%	228	0.040
2002	5,822,846	2,100	2,435	335	84.9%	285	0.042
2003	6,004,956	2,027	2,535	508	84.7%	431	0.042
2004	6,183,507	2,090	2,622	531	84.3%	448	0.042
2005	6,388,250	1,384	2,028	644	84.0%	541	0.032
2006	6,653,696	1,403	2,200	797	84.0%	669	0.033
2007	6,915,410	1,252	2,384	1,131	84.3%	953	0.034
2008	7,073,199	789	2,241	1,452	84.4%	1,226	0.032
2009	7,109,910	687	2,562	1,875	84.8%	1,590	0.036
2010	7,245,414	421	2,551	2,130	85.0%	1,811	0.035
2011	7,353,256	98	2,283	2,184	85.2%	1,861	0.031
2012	7,554,946	62	2,262	2,200	85.6%	1,883	0.030
2013	2,614,539	0	791	791	85.8%	679	0.030
2014		0	0		100.0%		
TOTAL		36,123	51,404	15,281	84.9%	12,967	
EXLD PRIOR		36,123	51,404	15,281	84.9%	12,967	

(1) PROVIDED BY THE BWC; 2013 ADJUSTED TO PARTIAL YEAR
(2) SECTION 3, EXHIBIT 5C, SHEET 3A, COL. 3
(3) SECTION 3, EXHIBIT 5C, SHEET 3A, COL. 8; 2013 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 3, EXHIBIT 5, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

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

WL, LMWL & CO (>1986)
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	FISCAL YEAR ENDING 2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1977		0	0																	0
1978		0	0																	0
1979		0	0																	0
1980		0	0																	0
1981		0	0																	0
1982		0	0																	0
1983		0	0																	0
1984		0	0																	0
1985		0	0																	0
1986	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1987	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1988	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1989	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1990	3	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1991	6	1	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1992	18	11	1	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1993	20	7	8	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1994	26	7	7	8	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1995	41	5	9	9	9	1	1	0	0	0	0	0	0	0	0	0	0	0	0	1
1996	29	1	4	7	7	7	1	1	0	0	0	0	0	0	0	0	0	0	0	1
1997	37	8	1	4	7	7	7	1	1	0	0	0	0	0	0	0	0	0	0	1
1998	55	14	9	1	4	7	8	8	1	1	0	0	0	0	0	0	0	0	0	1
1999	88	31	14	9	1	4	7	8	8	1	1	0	0	0	0	0	0	0	0	1
2000	100	33	25	11	7	1	3	6	6	7	1	1	0	0	0	0	0	0	0	1
2001	269	73	62	47	22	15	1	6	12	12	13	2	1	1	1	0	0	0	0	3
2002	335	89	67	57	44	20	14	1	6	11	11	12	1	1	0	1	0	0	0	3
2003	508	117	104	78	66	51	23	16	2	7	12	13	13	2	1	1	1	0	0	4
2004	531	83	103	91	68	58	45	21	14	1	6	11	11	12	1	1	0	1	0	3
2005	644	117	82	102	91	68	58	44	20	14	1	6	11	11	12	1	1	0	1	4
2006	797	171	114	80	100	88	66	56	43	20	14	1	6	11	11	11	1	1	0	4
2007	1,131	257	188	125	88	109	97	73	62	48	22	15	1	6	12	12	13	2	1	5
2008	1,452	307	260	190	127	89	111	98	74	63	48	22	15	1	7	12	12	13	2	6
2009	1,875	346	323	274	200	133	94	116	103	77	66	51	23	16	2	7	12	13	13	8
2010	2,130	314	333	311	264	192	128	90	112	100	75	64	49	22	15	2	7	12	12	21
2011	2,184	197	292	310	290	245	179	119	84	104	93	69	59	45	21	14	1	6	11	31
2012	2,200	93	192	284	301	281	238	174	116	82	101	90	67	57	44	20	14	1	6	41
2013	791	40	66	135	201	213	199	169	123	82	58	72	64	48	41	31	14	10	1	33
TOTAL	15,281	2,324	2,265	2,136	1,898	1,594	1,283	1,011	790	631	524	430	326	236	170	116	80	61	51	174

(1) SECTION 3, EXHIBIT 5C, SHEET 1, COL. 4
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 5C, SHEET 23

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

WL, LMWL & CO (>1986)
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
		FISCAL YEAR ENDING																		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1957	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1958	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1959	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1960	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1961	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1962	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1963	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1964	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1965	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1966	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1967	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1968	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1969	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1970	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1971	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1972	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1973	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1974	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1975	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1976	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(1) BASED ON SECTION 3, EXHIBIT 5C, SHEET 3B, COL. 7
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 5C, SHEET 23

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

WL, LMWL & CO (>1986)
(000's)

ALLOCATION OF ULTIMATE LOSS

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	PAID LOSS	PAID LDF	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT	INDICATED ULTIMATE LOSS: BORNHUETTER FERGUSON	INITIAL ULTIMATE LOSS	BALANCED ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR								-
1977	1,465,551			1.000			-	-
1978	1,553,484			1.001			-	-
1979	1,646,693			1.001			-	-
1980	1,745,494			1.001			-	-
1981	1,826,711			1.001			-	-
1982	2,061,263			1.001			-	-
1983	2,173,213			1.001			-	-
1984	2,314,385			1.001			-	-
1985	2,444,242			1.001			-	-
1986	2,644,132	0.019	515	1.002	515	515	515	515
1987	2,911,888	0.051	1,484	1.002	1,486	1,486	1,486	1,486
1988	3,191,151	0.060	1,897	1.002	1,901	1,901	1,901	1,901
1989	3,341,117	0.041	1,354	1.002	1,357	1,357	1,357	1,357
1990	3,644,538	0.035	1,286	1.003	1,290	1,290	1,290	1,289
1991	3,852,022	0.052	2,015	1.003	2,022	2,022	2,022	2,022
1992	3,944,342	0.052	2,048	1.009	2,066	2,066	2,066	2,065
1993	4,020,534	0.036	1,426	1.014	1,447	1,447	1,447	1,446
1994	4,272,082	0.033	1,365	1.020	1,393	1,393	1,393	1,391
1995	4,432,599	0.043	1,868	1.023	1,911	1,911	1,911	1,909
1996	4,487,291	0.029	1,284	1.024	1,315	1,315	1,315	1,313
1997	4,623,816	0.029	1,277	1.031	1,316	1,316	1,316	1,314
1998	4,816,176	0.031	1,456	1.041	1,516	1,515	1,515	1,511
1999	5,047,597	0.031	1,480	1.063	1,573	1,574	1,574	1,568
2000	5,318,217	0.022	1,084	1.093	1,185	1,185	1,185	1,184
2001	5,597,545	0.036	1,970	1.132	2,229	2,202	2,202	2,239
2002	5,822,846	0.036	2,100	1.187	2,493	2,426	2,426	2,435
2003	6,004,956	0.037	2,027	1.257	2,547	2,484	2,484	2,535
2004	6,183,507	0.038	2,090	1.318	2,756	2,663	2,663	2,622
2005	6,388,250	0.038	1,384	1.417	1,961	2,090	2,090	2,028
2006	6,653,696	0.038	1,403	1.589	2,230	2,334	2,334	2,200
2007	6,915,410	0.037	1,252	1.906	2,387	2,459	2,459	2,384
2008	7,073,199	0.036	789	2.501	1,973	2,304	2,304	2,241
2009	7,109,910	0.035	687	3.697	2,540	2,507	2,507	2,562
2010	7,245,414	0.034	421	6.580	2,770	2,489	2,489	2,551
2011	7,353,256	0.031	98	14.148	1,391	2,220	2,220	2,283
2012	7,554,946	0.030	62	35.370	2,194	2,230	2,230	2,262
2013	5,229,078	0.030		565.921		1,579	1,579	1,582
2014	5,307,514	0.031				1,645	1,645	1,645
TOTAL			36,123		49,763	53,924	53,924	53,840
EXLD PRIOR			36,123		49,763	53,924	53,924	53,840

(1) PROVIDED BY THE BWC
(2) SECTION 3, EXHIBIT 5C, SHEET 19, COL. 14
(3) BASED ON DATA FROM THE BWC
(4) SECTION 3, EXHIBIT 5C, SHEET 20, COL. 6
(5) = (3) x (4)
(6) = (3) + [(1) x (2)/100 x [(4) - 1] / (4)]
(7) SELECTED BY DELOITTE CONSULTING
(8) SECTION 3, EXHIBIT 5C, SHEET 3B, COL. 8

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

WL, LMWL & CO (>1986)
(000's)

ALLOCATION OF ULTIMATE LOSS SUPPORT

ACCIDENT YEAR	PAID LOSS	INITIAL ULTIMATE LOSS	INITIAL RESERVE	TOTAL INITIAL RESERVE	TOTAL SELECTED RESERVE	RESERVE BALANCE FACTOR	BALANCED RESERVE	BALANCED ULTIMATE LOSS & ALAE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR		***3 YEAR SUM***	***0***	***19***	-		-	-
1977		-	-	4	4	1.000	-	-
1978		-	-	7	7	1.000	-	-
1979		-	-	8	8	1.032	-	-
1980		-	-	10	10	1.028	-	-
1981		-	-	12	12	1.033	-	-
1982		-	-	18	18	1.023	-	-
1983		-	-	19	21	1.081	-	-
1984		-	-	25	27	1.078	-	-
1985		-	-	32	32	0.985	-	-
1986	515	515	1	42	41	0.967	1	515
1987	1,484	1,486	3	69	63	0.914	2	1,486
1988	1,897	1,901	4	92	80	0.862	3	1,901
1989	1,354	1,357	3	112	94	0.842	3	1,357
1990	1,286	1,290	3	112	102	0.908	3	1,289
1991	2,015	2,022	6	123	123	1.001	6	2,022
1992	2,048	2,066	18	156	153	0.983	18	2,065
1993	1,426	1,447	20	176	171	0.967	20	1,446
1994	1,365	1,393	28	220	209	0.950	26	1,391
1995	1,868	1,911	43	247	237	0.959	41	1,909
1996	1,284	1,315	30	311	298	0.960	29	1,313
1997	1,277	1,316	39	386	364	0.944	37	1,314
1998	1,456	1,515	59	545	505	0.926	55	1,511
1999	1,480	1,574	94	717	671	0.935	88	1,568
2000	1,084	1,185	101	979	968	0.988	100	1,184
2001	1,970	2,202	231	1,228	1,427	1.163	269	2,239
2002	2,100	2,426	326	1,589	1,632	1.028	335	2,435
2003	2,027	2,484	458	2,120	2,355	1.111	508	2,535
2004	2,090	2,663	573	2,691	2,497	0.928	531	2,622
2005	1,384	2,090	706	3,294	3,003	0.912	644	2,028
2006	1,403	2,334	931	4,208	3,601	0.856	797	2,200
2007	1,252	2,459	1,206	5,278	4,950	0.938	1,131	2,384
2008	789	2,304	1,515	6,540	6,271	0.959	1,452	2,241
2009	687	2,507	1,820	8,122	8,369	1.030	1,875	2,562
2010	421	2,489	2,068	9,940	10,237	1.030	2,130	2,551
2011	98	2,220	2,122	11,730	12,075	1.029	2,184	2,283
2012	62	2,230	2,168	14,974	15,196	1.015	2,200	2,262
2013		1,579	1,579	13,814	13,839	1.002	1,582	1,582
2014		1,645	1,645	14,861	14,861	1.000	1,645	1,645
TOTAL	36,123	53,924	17,801	104,829	104,531		17,717	53,840
EXLD PRIOR	36,123		17,801	104,810	104,531		17,717	53,840

(1) PROVIDED BY THE BWC
(2) SECTION 3, EXHIBIT 5C, SHEET 3A, COL. 7
(3) = (2) - (1)
(4) SUM OF (3) ACROSS EXHIBITS 5A TO 5D
(5) SECTION 3, EXHIBIT 5, SHEET 3, COL. 12 - SECTION 3, EXHIBIT 5, SHEET 3, COL. 2
(6) = (5) / (4)
(7) = (6) x (3)
(8) = (1) + (7)

OHIO BUREAU OF WORKERS' COMPENSATION
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SELECTION OF ULTIMATE CLAIM COUNTS

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	IMPLIED FREQUENCY	ON-LEVEL FREQUENCY	5 YR IMPLIED FREQUENCY TREND	CUMULATIVE FREQUENCY TREND	ON-LEVEL TRENDED FREQUENCY	EXPECTED CLAIM FREQUENCY	EXPECTED ULTIMATE CLAIMS	SELECTED ULTIMATE CLAIMS	SELECTED CLAIM FREQUENCY
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1977	1,465,551	3.943	5,778,966		1.000					0.478					
1978	1,553,484	3.704	5,754,667		1.000					0.478					
1979	1,646,693	3.435	5,656,194		1.000					0.478					
1980	1,745,494	3.194	5,575,918		1.000					0.478					
1981	1,826,711	2.943	5,375,984		1.000					0.478					
1982	2,061,263	2.798	5,767,589		1.000					0.478					
1983	2,173,213	2.679	5,822,965		1.000					0.473					
1984	2,314,385	2.553	5,909,297		1.000					0.469					
1985	2,444,242	2.467	6,030,627		1.000					0.464					
1986	2,644,132	2.407	6,365,645	15	1.000	15	0.057%	0.024%		0.459	0.011%	0.057%	15	15	0.057%
1987	2,911,888	2.329	6,782,846	54	1.000	54	0.185%	0.080%		0.455	0.036%	0.185%	54	54	0.185%
1988	3,191,151	2.225	7,101,789	68	1.000	68	0.213%	0.096%		0.450	0.043%	0.213%	68	68	0.213%
1989	3,341,117	2.177	7,272,541	52	1.000	52	0.156%	0.072%		0.446	0.032%	0.156%	52	52	0.156%
1990	3,644,538	2.096	7,637,206	58	1.000	58	0.159%	0.076%	25.0%	0.441	0.034%	0.156%	57	58	0.159%
1991	3,852,022	2.030	7,818,591	76	1.004	76	0.198%	0.098%	1.8%	0.448	0.044%	0.198%	76	76	0.197%
1992	3,944,342	1.930	7,613,696	72	1.007	73	0.184%	0.095%	3.1%	0.455	0.043%	0.184%	72	73	0.185%
1993	4,020,534	1.895	7,617,194	70	1.010	71	0.176%	0.093%	7.8%	0.462	0.043%	0.175%	71	71	0.177%
1994	4,272,082	1.851	7,909,310	70	1.010	71	0.166%	0.089%	2.8%	0.469	0.042%	0.165%	71	71	0.166%
1995	4,432,599	1.799	7,972,245	74	1.010	75	0.169%	0.094%	-1.4%	0.476	0.045%	0.168%	75	75	0.169%
1996	4,487,291	1.738	7,797,491	76	1.013	77	0.172%	0.099%	0.8%	0.483	0.048%	0.171%	77	77	0.172%
1997	4,623,816	1.661	7,678,681	68	1.013	69	0.149%	0.090%	0.3%	0.491	0.044%	0.149%	69	69	0.149%
1998	4,816,176	1.586	7,638,048	57	1.016	58	0.120%	0.076%	-3.7%	0.498	0.038%	0.120%	58	58	0.120%
1999	5,047,597	1.535	7,748,434	69	1.022	71	0.140%	0.091%	-3.2%	0.506	0.046%	0.140%	71	71	0.141%
2000	5,318,217	1.481	7,874,189	76	1.031	78	0.147%	0.100%	0.3%	0.513	0.051%	0.148%	78	78	0.147%
2001	5,597,545	1.450	8,115,826	84	1.043	88	0.157%	0.108%	6.6%	0.521	0.056%	0.156%	87	88	0.157%
2002	5,822,846	1.351	7,863,811	96	1.052	101	0.173%	0.128%	13.0%	0.529	0.068%	0.173%	101	101	0.173%
2003	6,004,956	1.320	7,925,439	107	1.058	113	0.189%	0.143%	12.3%	0.537	0.077%	0.189%	113	113	0.188%
2004	6,183,507	1.337	8,269,908	96	1.065	102	0.165%	0.124%	7.4%	0.578	0.071%	0.165%	102	102	0.165%
2005	6,388,250	1.292	8,253,608	99	1.077	107	0.167%	0.129%	3.3%	0.621	0.080%	0.167%	107	107	0.167%
2006	6,653,696	1.281	8,526,674	87	1.096	95	0.143%	0.112%	-3.7%	0.668	0.075%	0.145%	97	95	0.143%
2007	6,915,410	1.229	8,496,918	86	1.114	96	0.139%	0.113%	-5.6%	0.718	0.081%	0.137%	94	96	0.139%
2008	7,073,199	1.179	8,337,961	69	1.170	81	0.114%	0.097%	-6.1%	0.772	0.075%	0.114%	80	81	0.115%
2009	7,109,910	1.143	8,129,364	76	1.253	95	0.134%	0.117%	-3.3%	0.830	0.097%	0.103%	73	91	0.128%
2010	7,245,414	1.134	8,216,184	53	1.425	76	0.104%	0.092%	-3.5%	0.893	0.082%	0.095%	69	73	0.101%
2011	7,353,256	1.082	7,954,284	32	1.688	54	0.073%	0.068%	-10.1%	0.960	0.065%	0.087%	64	58	0.079%
2012	7,554,946	1.030	7,783,294	28	2.385	67	0.088%	0.086%	-7.6%	1.000	0.086%	0.086%	65	66	0.087%
2013	5,229,078	1.015	5,307,514	0	17.263	0	0.000%	0.000%		1.000	0.000%	0.085%	44	42	0.080%
2014	5,307,514	1.000	5,307,514	0						1.000			0	0	0.000%
TOTAL				1,868		2,039							2,059	2,079	

5 Year Average excluding 2013	0.081%
10 Year Average excluding 2013	0.079%
5 Year Average excluding 2012-2013	0.080%
10 Year Average excluding 2011-2013	0.076%
2006-2011 Average excluding 2009	0.076%

(16) 2014 Selected Frequency

(1) PROVIDED BY THE BWC
(2) BASED ON CHANGE IN SAWW
(3) = (1) x (2)
(4) BASED ON DATA FROM THE BWC
(5) SECTION 3, EXHIBIT 5C, SHEET 20, COL. 12
(6) = (4) x (5)
(7) = (6) / (1) x 100
(8) = (6) / (3) x 100
(9) 5 YEAR FITTED TREND OF (8)
(10) SELECTED BY DELOITTE CONSULTING
(11) = (8) x (10)
(12) SELECTED BASED ON (16) DETRENDED AND (7)
(13) = [(12) x (1)] / 100
(14) = (4) + [1 - 1/(5)] x (13)
(15) = [(14) / (1)] x 100
(16) SELECTED BY DELOITTE CONSULTING BASED ON (11)

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DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	1,465,551					
1978	1,553,484					
1979	1,646,693					
1980	1,745,494					
1981	1,826,711					
1982	2,061,263					
1983	2,173,213					
1984	2,314,385					
1985	2,444,242					
1986	2,644,132	15	0.06%	515	34,354	0.019
1987	2,911,888	54	0.19%	1,486	27,522	0.051
1988	3,191,151	68	0.21%	1,901	27,949	0.060
1989	3,341,117	52	0.16%	1,357	26,088	0.041
1990	3,644,538	58	0.16%	1,289	22,227	0.035
1991	3,852,022	76	0.20%	2,022	26,601	0.052
1992	3,944,342	73	0.19%	2,065	28,290	0.052
1993	4,020,534	71	0.18%	1,446	20,365	0.036
1994	4,272,082	71	0.17%	1,391	19,594	0.033
1995	4,432,599	75	0.17%	1,909	25,452	0.043
1996	4,487,291	77	0.17%	1,313	17,056	0.029
1997	4,623,816	69	0.15%	1,314	19,047	0.028
1998	4,816,176	58	0.12%	1,511	26,049	0.031
1999	5,047,597	71	0.14%	1,568	22,080	0.031
2000	5,318,217	78	0.15%	1,184	15,176	0.022
2001	5,597,545	88	0.16%	2,239	25,447	0.040
2002	5,822,846	101	0.17%	2,435	24,114	0.042
2003	6,004,956	113	0.19%	2,535	22,434	0.042
2004	6,183,507	102	0.16%	2,622	25,704	0.042
2005	6,388,250	107	0.17%	2,028	18,951	0.032
2006	6,653,696	95	0.14%	2,200	23,159	0.033
2007	6,915,410	96	0.14%	2,384	24,830	0.034
2008	7,073,199	81	0.11%	2,241	27,671	0.032
2009	7,109,910	91	0.13%	2,562	28,159	0.036
2010	7,245,414	73	0.10%	2,551	34,944	0.035
2011	7,353,256	58	0.08%	2,283	39,358	0.031
2012	7,554,946	66	0.09%	2,262	34,273	0.030
2013	5,229,078	42	0.08%	1,582	37,670	0.030
2014	5,307,514		0.00%	1,645		0.031
TOTAL		2,079		53,840		

(1) PROVIDED BY THE BWC
(2) SECTION 3, EXHIBIT 5C, SHEET 13, COL. 14
(3) = (2) / (1) x 100
(4) SECTION 3, EXHIBIT 5C, SHEET 3A, COL. 8
(5) = [(4) / (2)] x 1,000
(6) = [(4) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
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CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	3,644,538	2.096	7,637,206	1,290		0.441	3.407	1,939	0	100%	1,939	0.025	0.035	0.035
1991	3,852,022	2.030	7,818,591	2,022		0.448	3.459	3,133	0	100%	3,133	0.040	0.052	0.052
1992	3,944,342	1.930	7,613,696	2,066		0.455	3.511	3,299	0	100%	3,299	0.043	0.052	0.052
1993	4,020,534	1.895	7,617,194	1,447		0.462	3.565	2,382	0	100%	2,382	0.031	0.036	0.036
1994	4,272,082	1.851	7,909,310	1,393		0.469	3.619	2,363	0	100%	2,363	0.030	0.033	0.033
1995	4,432,599	1.799	7,972,245	1,911		0.476	3.674	3,342	0	100%	3,342	0.042	0.043	0.043
1996	4,487,291	1.738	7,797,491	1,315		0.483	3.730	2,370	0	100%	2,370	0.030	0.029	0.029
1997	4,623,816	1.661	7,678,681	1,316		0.491	3.422	2,210	0	100%	2,210	0.029	0.028	0.029
1998	4,816,176	1.586	7,638,048	1,516		0.498	3.139	2,370	0	100%	2,370	0.031	0.031	0.031
1999	5,047,597	1.535	7,748,434	1,573		0.506	2.880	2,292	0	100%	2,292	0.030	0.031	0.031
2000	5,318,217	1.481	7,874,189	1,185		0.513	2.642	1,607	0	100%	1,607	0.020	0.022	0.022
2001	5,597,545	1.450	8,115,826	2,229		0.521	2.424	2,817	0	100%	2,817	0.035	0.040	0.036
2002	5,822,846	1.351	7,863,811	2,493		0.529	2.224	2,934	0	100%	2,934	0.037	0.043	0.036
2003	6,004,956	1.320	7,925,439	2,547		0.537	2.040	2,791	0	100%	2,791	0.035	0.042	0.037
2004	6,183,507	1.337	8,269,908	2,756		0.578	1.872	2,980	0	100%	2,980	0.036	0.045	0.038
2005	6,388,250	1.292	8,253,608	1,961		0.621	1.717	2,092	0	100%	2,092	0.025	0.031	0.038
2006	6,653,696	1.281	8,526,674	2,230		0.668	1.576	2,347	0	100%	2,347	0.028	0.034	0.038
2007	6,915,410	1.229	8,496,918	2,387		0.718	1.446	2,478	0	100%	2,478	0.029	0.035	0.037
2008	7,073,199	1.179	8,337,961	1,973		0.772	1.326	2,020	0	100%	2,020	0.024	0.028	0.036
2009	7,109,910	1.143	8,129,364	2,540		0.830	1.217	2,566	0	100%	2,566	0.032	0.036	0.035
2010	7,245,414	1.134	8,216,184	2,770		0.893	1.170	2,893	0	100%	2,893	0.035	0.038	0.034
2011	7,353,256	1.082	7,954,284	1,391		0.960	1.125	1,502	0	100%	1,502	0.019	0.019	0.031
2012	7,554,946	1.030	7,783,294	2,194		1.000	1.082	2,373	0	100%	2,373	0.030	0.029	0.030
2013	5,229,078	1.015	5,307,514	0		1.000	1.040	0	0	100%	0	0.000	0.000	0.030
2014		1.000				1.000	1.000	0	0	0%	0			0.031

	5 Year Average excluding 2012-2013	0.028	0.031
	7 Year Average excluding 2012-2013	0.027	0.031
	10 Year Weighted Average excluding 2012-2013	0.030	
	10 Year Weighted Average excluding 2011-2013	0.032	
	5 Year Average excluding 2011-2013	0.030	0.034
	5 Year Average excluding 2013	0.028	0.030
	7 Year Average excluding 2013	0.028	0.031
(14)	2014 Selected Loss Rate:	0.031	

(1)	PROVIDED BY THE BWC	(8)	= (4) x (6) x (7)
(2)	BASED ON CHANGE IN SAWW	(9)	N/A
(3)	= (1) x (2)	(10)	SELECTED BY DELOITTE CONSULTING
(4)	SECTION 3, EXHIBIT 5C, SHEET 3A, COL. 5	(11)	= (8) x (10) + (9) x [1.0 - (10)]
(5)	N/A	(12)	= (11) / (3) x 100
(6)	SELECTED BY DELOITTE CONSULTING	(13)	= [(4) x (10) + (5) x [1.0 - (10)]] / (1) x 100
(7)	SELECTED BY DELOITTE CONSULTING	(14)	SELECTED BY DELOITTE CONSULTING

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INTERPOLATED DEVELOPMENT FACTORS @ 6/30/13

ACCIDENT	AGE	AGE OF SELECTED LDF		PAID LOSS			INCURRED LOSS			REPORTED COUNTS			PAID SEVERITY		
YEAR	@ 6/30/13	LOW	HIGH	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Prior	726	726	738	1.000	1.000	1.000									
1954	714	714	726	1.000	1.000	1.000									
1955	702	702	714	1.000	1.000	1.000									
1956	690	690	702	1.000	1.000	1.000									
1957	678	678	690	1.000	1.000	1.000									
1958	666	666	678	1.000	1.000	1.000									
1959	654	654	666	1.000	1.000	1.000									
1960	642	642	654	1.000	1.000	1.000									
1961	630	630	642	1.000	1.000	1.000									
1962	618	618	630	1.000	1.000	1.000									
1963	606	606	618	1.000	1.000	1.000									
1964	594	594	606	1.000	1.000	1.000									
1965	582	582	594	1.000	1.000	1.000									
1966	570	570	582	1.000	1.000	1.000									
1967	558	558	570	1.000	1.000	1.000									
1968	546	546	558	1.000	1.000	1.000									
1969	534	534	546	1.000	1.000	1.000									
1970	522	522	534	1.000	1.000	1.000									
1971	510	510	522	1.000	1.000	1.000									
1972	498	498	510	1.000	1.000	1.000									
1973	486	486	498	1.000	1.000	1.000									
1974	474	474	486	1.000	1.000	1.000									
1975	462	462	474	1.000	1.000	1.000									
1976	450	450	462	1.000	1.000	1.000									
1977	438	438	450	1.000	1.000	1.000				1.000	1.000	1.000	1.001	1.001	1.001
1978	426	426	438	1.001	1.000	1.001				1.000	1.000	1.000	1.001	1.001	1.001
1979	414	414	426	1.001	1.001	1.001				1.000	1.000	1.000	1.001	1.001	1.001
1980	402	402	414	1.001	1.001	1.001				1.000	1.000	1.000	1.001	1.001	1.001
1981	390	390	402	1.001	1.001	1.001				1.000	1.000	1.000	1.001	1.001	1.001
1982	378	378	390	1.001	1.001	1.001				1.000	1.000	1.000	1.001	1.001	1.001
1983	366	366	378	1.001	1.001	1.001				1.000	1.000	1.000	1.001	1.001	1.001
1984	354	354	366	1.001	1.001	1.001				1.000	1.000	1.000	1.001	1.001	1.001
1985	342	342	354	1.001	1.001	1.001				1.000	1.000	1.000	1.001	1.001	1.001
1986	330	330	342	1.002	1.001	1.002				1.000	1.000	1.000	1.001	1.001	1.001
1987	318	318	330	1.002	1.002	1.002				1.000	1.000	1.000	1.001	1.001	1.001
1988	306	306	318	1.002	1.002	1.002				1.000	1.000	1.000	1.001	1.001	1.001
1989	294	294	306	1.002	1.002	1.002				1.000	1.000	1.000	1.001	1.001	1.001
1990	282	282	294	1.003	1.002	1.003				1.000	1.000	1.000	1.001	1.001	1.001
1991	270	270	282	1.003	1.003	1.003				1.004	1.000	1.004	1.001	1.001	1.001
1992	258	258	270	1.009	1.003	1.009				1.007	1.004	1.007	1.001	1.001	1.001
1993	246	246	258	1.014	1.009	1.014				1.010	1.007	1.010	1.001	1.001	1.001
1994	234	234	246	1.020	1.014	1.020				1.010	1.010	1.010	1.001	1.001	1.001
1995	222	222	234	1.023	1.020	1.023				1.010	1.010	1.010	1.001	1.001	1.001
1996	210	210	222	1.024	1.023	1.024				1.013	1.010	1.013	1.001	1.001	1.001
1997	198	198	210	1.031	1.024	1.031				1.013	1.013	1.013	1.001	1.001	1.001
1998	186	186	198	1.041	1.031	1.041				1.016	1.013	1.016	1.001	1.001	1.001
1999	174	174	186	1.063	1.041	1.063				1.022	1.016	1.022	1.001	1.001	1.001
2000	162	162	174	1.093	1.063	1.093				1.031	1.022	1.031	1.001	1.001	1.001
2001	150	150	162	1.132	1.093	1.132				1.043	1.031	1.043	1.001	1.001	1.001
2002	138	138	150	1.187	1.132	1.187				1.052	1.043	1.052	1.001	1.001	1.001
2003	126	126	138	1.257	1.187	1.257				1.058	1.052	1.058	1.001	1.001	1.001
2004	114	114	126	1.318	1.257	1.318				1.065	1.058	1.065	1.001	1.001	1.001
2005	102	102	114	1.417	1.318	1.417				1.077	1.065	1.077	1.001	1.001	1.001
2006	90	90	102	1.589	1.417	1.589				1.096	1.077	1.096	1.001	1.001	1.001
2007	78	78	90	1.906	1.589	1.906				1.114	1.096	1.114	1.001	1.001	1.001
2008	66	66	78	2.501	1.906	2.501				1.170	1.114	1.170	1.001	1.001	1.001
2009	54	54	66	3.697	2.501	3.697				1.253	1.170	1.253	1.001	1.001	1.001
2010	42	42	54	6.580	3.697	6.580				1.425	1.253	1.425	1.001	1.001	1.001
2011	30	30	42	14.148	6.580	14.148				1.688	1.425	1.688	1.001	1.001	1.001
2012	18	18	30	35.370	14.148	35.370				2.385	1.688	2.385	1.001	1.001	1.001
2013	6	6	18	565.921	35.370	565.921				17.263	2.385	17.263	1.001	1.001	1.001

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 3, EXHIBIT 5C, SHEET 23; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 3, EXHIBIT 5C, SHEET 23; SELECTED CUM. BASED ON (3)
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)
(7) N/A
(8) N/A
(9) N/A
(10) FROM SECTION 3, EXHIBIT 5C, SHEET 29; SELECTED CUM. BASED ON (2)
(11) FROM SECTION 3, EXHIBIT 5C, SHEET 29; SELECTED CUM. BASED ON (3)
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)
(13) FROM SECTION 3, EXHIBIT 5C, SHEET 30; SELECTED CUM. BASED ON (2)
(14) FROM SECTION 3, EXHIBIT 5C, SHEET 30; SELECTED CUM. BASED ON (3)
(15) INTERPOLATION OF (13) & (14) TO THE AGES LISTED IN (1)

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
WL, LMWL & CO (>1986)
PAID LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
1978	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-
1979	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			-
1980	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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					-
1982	0	0	0	0	0	0	0	0	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							-
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								-
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									-
1986	0	0	0	18	62	152	253	326	402	450	469	500	513	515	515	515	515	515	515	515	515	515	515	515	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	1,478	1,484	1,484	1,484	1,484	1,484	1,484	1,484	1,484											1,484
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	1,842	1,846	1,856	1,868	1,891	1,897	1,897	1,897												1,897
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	1,345	1,354	1,354	1,354	1,354	1,354	1,354													1,354
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	1,272	1,272	1,272	1,272	1,274	1,286														1,286
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	1,946	1,946	1,971	1,993	2,015															2,015
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	1,990	2,011	2,025	2,048																2,048
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	1,418	1,418	1,426																	1,426
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	1,365	1,365																		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	1,868																			1,868
1996	2	40	124	278	449	561	707	802	875	914	944	960	998	1,055	1,139	1,215	1,255	1,284																				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																					1,277
1998	1	29	128	284	445	628	785	914	998	1,104	1,197	1,277	1,349	1,397	1,423	1,456																						1,456
1999	3	27	119	308	528	734	901	1,020	1,133	1,182	1,238	1,310	1,386	1,447	1,480																							1,480
2000	2	27	91	255	419	563	660	750	811	871	935	997	1,048	1,084																								1,084
2001	1	34	150	382	634	836	1,037	1,247	1,449	1,650	1,753	1,875	1,970																									1,970
2002	5	61	141	370	687	1,036	1,343	1,613	1,829	1,949	2,024	2,100																										2,100
2003	2	91	260	528	881	1,248	1,490	1,709	1,864	1,965	2,027																											2,027
2004	2	61	140	388	785	1,201	1,575	1,834	1,995	2,090																												2,090
2005	14	115	216	314	497	672	939	1,188	1,384																													1,384
2006	3	33	126	261	500	765	1,103	1,403																														1,403
2007	4	87	244	432	672	963	1,252																															1,252
2008	4	68	105	271	514	789																																789
2009	3	45	151	358	687																																	687
2010	5	69	173	421																																		421
2011	0	32	98																																			98
2012	13	62																																				62
2013	0																																					-
																																						36,123

AGE-TO-AGE DEVELOPMENT FACTORS

	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-Ult	342-Ult	354-Ult	366-Ult	378-Ult	390-Ult	402-Ult	414-Ult	426-Ult	438-Ult	
1977																																						
1978																																						
1979																																						
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	1.000	1.000	1.000	1.000	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	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
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	1.002	1.006	1.006	1.013	1.003	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	1.007	1.000	1.000	1.000	1.000	1.000														
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	1.000	1.000	1.002	1.010															
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	1.013	1.011	1.011																
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	1.010	1.007	1.011																	
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	1.006																		
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	1.000																			
1995	2752.895	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																					
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																						
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																							
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																								
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																									
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																										
2002	12.075	2.303	2.625	1.855	1.510	1.295	1.201	1.134	1.066	1.038	1.038																											
2003	45.238	2.846	2.035	1.667	1.416	1.194	1.146	1.091	1.054	1.032																												
2004	32.182	2.304	2.778	2.020	1.530	1.311	1.165	1.088	1.048																													
2005	8.259	1.882	1.458	1.581	1.351	1.398	1.265	1.165																														
2006	12.796	3.874	2.066	1.917	1.531	1.441	1.272																															
2007	24.376	2.786	1.773	1.554	1.434	1.301																																
2008	15.950	1.551	2.583	1.894	1.536																																	
2009	16.515	3.362	2.374	1.920																																		
2010	14.201	2.519	2.434																																			
2011	110.381	3.040																																				
2012	4.627																																					
3 Yr Avg	43.070	2.974	2.464	1.789	1.500	1.380	1.234	1.115	1.056	1.044	1.058	1.053	1.038	1.020	1.034	1.014	1.012	1.001	1.003	1.009	1.008	1.004	1.004	1.000	1.000	1.000	1.000											
5 Yr Avg	32.335	2.652	2.246	1.773	1.476	1.329	1.210	1.128	1.076	1.051	1.060	1.050	1.035	1.031	1.025	1.011	1.008	1.001	1.002	1.005	1.006	1.005	1.003	1.000	1.000	1.000	1.000											
7 Yr Avg	28.407	2.716	2.210	1.793	1.473	1.312	1.198	1.119	1.076	1.056	1.050	1.047	1.029	1.024	1.019	1.011	1.007	1.002	1.003	1.005	1.004	1.004	1.003	1.000	1.000	1.000	1.000											
3 Yr Wtd	8.795	2.894	2.449	1.764	1.494	1.373	1.224	1.108	1.056	1.043	1.055	1.053	1.038	1.020	1.033	1.013	1.011	1.001	1.004	1.009	1.009	1.005	1.004	1.000	1.000	1.000	1.000											
5 Yr Wtd	10.809	2.560	2.182	1.753	1.480	1.312	1.201	1.123	1.073	1.047	1.058	1.050	1.035	1.028	1.022	1.010	1.008	1.001	1.003	1.006	1.007	1.006	1.003	1.000	1.000	1.000	1.000											
10 Yr Wtd	13.403	2.500	2.186	1.762	1.440	1.282	1.182	1.112	1.067	1.050	1.046	1.037	1.024	1.016	1.014	1.008	1.007	1.003	1.003	1.005	1.005	1.006	1.003	1.000	1.000	1.000	1.000											TAIL
Prior FY	16.000	2.500	2.100	1.780	1.454	1.310	1.189	1.111	1.075	1.058	1.060	1.048	1.032	1.024	1.018	1.010	1.005	1.000	1.004	1.006	1.004	1.004	1.000	1.000	1.000	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001
PA Sel.	13.000	3.225	2.150	1.575	1.360	1.215	1.141	1.097	1.068	1.047	1.029	1.021	1.015	1.010	1.006	1.005	1.003	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	1.000	1.000	1.000	1.000	1.000		
Selected	16.000	2.500	2.150	1.780	1.478	1.312	1.200	1.121	1.075	1.049	1.059	1.049	1.035	1.028	1.021	1.010	1.007	1.001	1.003	1.006	1.005	1.006	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	565.921	35.370	14.148	6.580	3.697	2.501	1.906	1.589	1.417	1.318	1.257	1.187	1.132	1.093	1.063	1.041	1.031	1.024	1.023	1.020	1.014	1.009	1.003	1.003	1.002	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
WL, LMWL & CO (>1986)

REPORTED WL, LMWL & CO (>1986) CLAIM COUNTS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982																																						
1983																																						
1984																																						
1985																																						
1986		1	1	3	5	8	9	11	13	14	14	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15										15
1987	1	5	8	12	18	26	33	45	49	50	50	51	52	53	53	53	53	53	54	54	54	54	54	54	54	54	54											54
1988	1	9	13	20	31	46	56	62	63	64	65	65	66	66	66	66	66	66	66	67	67	68	68	68	68	68												68
1989	2	7	11	22	29	37	43	46	48	49	49	49	50	50	51	52	52	52	52	52	52	52	52	52	52													52
1990	2	10	17	28	39	46	47	48	52	52	53	55	55	55	56	56	56	56	56	56	56	56	57	58														58
1991	3	14	25	41	59	64	67	67	68	70	71	72	73	73	76	76	76	76	76	76	76	76	76															76
1992		10	24	40	58	58	62	68	69	69	69	69	69	70	70	70	71	71	72	72	72	72																72
1993		9	29	48	58	62	64	66	67	68	68	68	70	70	70	70	70	70	70	70	70																	70
1994	1	18	32	50	56	60	63	63	64	66	67	69	69	70	70	70	70	70	70	70																		70
1995		18	34	45	57	65	66	67	69	69	70	72	72	72	73	73	74	74	74																			74
1996	3	24	39	50	57	59	66	66	67	68	68	69	70	73	75	76	76	76																				76
1997	3	16	30	45	52	59	62	63	66	67	67	68	68	68	68	68	68																					68
1998		13	29	36	43	48	50	52	55	55	56	56	56	56	56	57																						57
1999	5	17	35	47	53	58	60	62	63	66	67	68	69	69	69																							69
2000	2	23	33	48	55	64	67	70	72	74	74	74	75	76																								76
2001	1	21	42	57	67	70	77	78	82	82	83	83	84																									84
2002	4	34	47	68	77	87	90	92	93	94	95	96																										96
2003	5	55	74	87	95	102	104	106	106	107	107																											107
2004	3	36	57	76	86	91	93	94	95	96																												96
2005	8	53	71	78	87	92	96	97	99																													99
2006	5	32	51	60	70	76	85	87																														87
2007	4	43	59	67	73	81	86																															86
2008	4	36	45	56	66	69																																69
2009	4	40	58	66	76																																	76
2010	4	28	42	53																																		53
2011	1	20	32																																			32
2012	8	28																																				28
2013																																						
																																						1,868

AGE-TO-AGE DEVELOPMENT FACTORS

	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-Ult	342-Ult	354-Ult	366-Ult	378-Ult	390-Ult	402-Ult	414-Ult	426-Ult	438-Ult	
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982																																						
1983																																						
1984																																						
1985																																						
1986		1.000	3.000	1.667	1.600	1.125	1.222	1.182	1.077	1.000	1.071	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											
1987	5.000	1.600	1.500	1.500	1.444	1.269	1.364	1.089	1.020	1.000	1.020	1.020	1.019	1.000	1.000	1.000	1.000	1.019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
1988	9.000	1.444	1.538	1.550	1.484	1.217	1.107	1.016	1.016	1.016	1.000	1.015	1.000	1.000	1.000	1.000	1.000	1.000	1.015	1.000	1.015	1.000	1.000	1.000	1.000													
1989	3.500	1.571	2.000	1.318	1.276	1.162	1.070	1.043	1.021	1.000	1.000	1.020	1.000	1.020	1.020	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000														
1990	5.000	1.700	1.647	1.393	1.179	1.022	1.021	1.083	1.000	1.019	1.038	1.000	1.000	1.018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.018	1.018															
1991	4.667	1.786	1.640	1.439	1.085	1.047	1.000	1.015	1.029	1.014	1.014	1.014	1.000	1.041	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																
1992		2.400	1.667	1.450	1.000	1.069	1.097	1.015	1.000	1.000	1.000	1.000	1.014	1.000	1.000	1.014	1.000	1.014	1.000	1.000	1.000																	
1993		3.222	1.655	1.208	1.069	1.032	1.031	1.015	1.015	1.000	1.000	1.029	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																		
1994	18.000	1.778	1.563	1.120	1.071	1.050	1.000	1.016	1.031	1.015	1.030	1.000	1.014	1.000	1.000	1.000	1.000	1.000	1.000																			
1995		1.889	1.324	1.267	1.140	1.015	1.015	1.030	1.000	1.014	1.029	1.000	1.000	1.014	1.000	1.014	1.000	1.000																				
1996	8.000	1.625	1.282	1.140	1.035	1.119	1.000	1.015	1.015	1.000	1.015	1.014	1.043	1.027	1.013	1.000	1.000																					
1997	5.333	1.875	1.500	1.156	1.135	1.051	1.016	1.048	1.015	1.000	1.015	1.000	1.000	1.000	1.000	1.000																						
1998		2.231	1.241	1.194	1.116	1.042	1.040	1.058	1.000	1.018	1.000	1.000	1.000	1.000	1.018																						
1999	3.400	2.059	1.343	1.128	1.094	1.034	1.033	1.016	1.048	1.015	1.015	1.015	1.000	1.000																								
2000	11.500	1.435	1.455	1.146	1.164	1.047	1.045	1.029	1.028	1.000	1.000	1.014	1.013																									
2001	21.000	2.000	1.357	1.175	1.045	1.100	1.013	1.051	1.000	1.012	1.000	1.012																										
2002	8.500	1.382	1.447	1.132	1.130	1.034	1.022	1.011	1.011	1.011	1.011																											
2003	11.000	1.345	1.176	1.092	1.074	1.020	1.019	1.000	1.009	1.000																												
2004	12.000	1.583	1.333	1.132	1.058	1.022	1.011	1.011	1.011																													
2005	6.625	1.340	1.099	1.115	1.057	1.043	1.010	1.021																														
2006	6.400	1.594	1.176	1.167	1.086	1.118	1.024																															
2007	10.750	1.372	1.136	1.090	1.110	1.062																																
2008	9.000	1.250	1.244	1.179	1.045																																	
2009	10.000	1.450	1.138	1.152																																		
2010	7.000	1.500	1.262																																			
2011	20.000	1.600																																				
2012	3.500																																					
3 Yr Avg	10.167	1.517	1.215	1.140	1.080	1.075	1.015	1.010	1.010	1.008	1.004	1.013	1.004	1.000	1.010	1.005	1.000	1.000	1.000	1.000	1.000	1.006	1.006	1.000	1.000	1.000	1.000											
5 Yr Avg	9.900	1.434	1.191	1.140	1.071	1.053	1.017	1.019	1.012	1.008	1.005	1.008	1.011	1.008	1.006	1.003	1.000	1.003	1.000	1.000	1.003	1.004	1.004	1.000	1.000	1.000	1.000											
7 Yr Avg	9.521	1.444	1.198	1.132	1.080	1.057	1.021	1.020	1.015	1.008	1.008	1.008	1.010	1.006	1.004	1.004	1.000	1.002	1.002	1.000	1.002	1.003	1.004	1.000	1.000	1.000	1.000											
3 Yr Wtd	5.846	1.500	1.207	1.138	1.081	1.072	1.015	1.010	1.010	1.007	1.004	1.013	1.005	1.000	1.010	1.005	1.000	1.000	1.000	1.000	1.000	1.005	1.006	1.000	1.000	1.000	1.000											
5 Yr Wtd	7.238	1.413	1.184	1.138	1.071	1.050	1.017	1.017	1.011	1.007	1.005	1.009	1.012	1.009	1.006	1.003	1.000	1.003	1.000	1.000	1.003	1.003	1.004	1.000	1.000	1.000	1.000											
7 Yr Wtd	7.567	1.421	1.191	1.129	1.079	1.053	1.020	1.018	1.014	1.007	1.008	1.008	1.010	1.006	1.004	1.004	1.000	1.002	1.002	1.000	1.003	1.003	1.004	1.000	1.000	1.000	1.000											TAIL
Prior FY	9.824	1.425	1.151	1.134	1.075	1.045	1.015	1.018	1.017	1.011	1.006	1.009	1.009	1.009	1.003	1.006	1.000	1.003	1.000	1.000	1.003	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	1.000
PA Sel.	6.633	1.633	1.295	1.140	1.080	1.047	1.030	1.018	1.015	1.008	1.006	1.003	1.004	1.003	1.002	1.001	1.001	1.001	1.000	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	1.000	1.000	1.000	1.000	1.000	
Selected	7.238	1.413	1.184	1.138	1.071	1.050	1.017	1.017	1.011	1.007	1.005	1.009	1.012	1.009	1.006	1.003	1.000	1.003	1.000	1.000	1.003	1.003	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	
Cumulative	17.263	2.385	1.688	1.425	1.253	1.170	1.114	1.096	1.077	1.065	1.058	1.052	1.043	1.031	1.022	1.016	1.013	1.013	1.010	1.010	1.010	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	1.000	1.000

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

LIVING MAINTENANCE
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2013	SELECTED ULTIMATE LOSS	SELECTED NOMINAL UNPAID LOSS	DISCOUNT FACTOR AT 4.0%	SELECTED DISCOUNTED UNPAID LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		0	0		100.0%		
1977	1,465,551	197	197	0	89.8%	0	0.013
1978	1,553,484	216	216	0	89.1%	0	0.014
1979	1,646,693	266	266	0	88.3%	0	0.016
1980	1,745,494	205	205	0	87.5%	0	0.012
1981	1,826,711	164	164	0	86.5%	0	0.009
1982	2,061,263	341	342	1	85.9%	1	0.017
1983	2,173,213	169	169	1	85.4%	1	0.008
1984	2,314,385	280	281	1	85.1%	1	0.012
1985	2,444,242	316	318	2	84.6%	2	0.013
1986	2,644,132	407	409	3	84.5%	2	0.015
1987	2,911,888	609	614	5	84.1%	4	0.021
1988	3,191,151	603	608	5	83.7%	4	0.019
1989	3,341,117	597	603	6	83.1%	5	0.018
1990	3,644,538	646	654	8	82.7%	7	0.018
1991	3,852,022	637	647	10	82.6%	8	0.017
1992	3,944,342	771	785	14	82.6%	12	0.020
1993	4,020,534	866	884	18	82.9%	15	0.022
1994	4,272,082	949	977	28	82.9%	23	0.023
1995	4,432,599	786	818	32	83.2%	27	0.018
1996	4,487,291	931	974	43	83.5%	36	0.022
1997	4,623,816	1,011	1,070	59	83.6%	50	0.023
1998	4,816,176	1,430	1,527	97	83.6%	81	0.032
1999	5,047,597	1,554	1,682	128	84.2%	108	0.033
2000	5,318,217	1,449	1,604	155	84.4%	131	0.030
2001	5,597,545	1,784	1,973	189	84.9%	161	0.035
2002	5,822,846	1,276	1,466	191	84.9%	162	0.025
2003	6,004,956	1,266	1,513	247	84.7%	209	0.025
2004	6,183,507	1,115	1,357	242	84.3%	204	0.022
2005	6,388,250	1,345	1,623	279	84.0%	234	0.025
2006	6,653,696	1,374	1,696	322	84.0%	270	0.025
2007	6,915,410	1,338	1,773	435	84.3%	366	0.026
2008	7,073,199	1,261	1,811	550	84.4%	465	0.026
2009	7,109,910	926	1,689	763	84.8%	647	0.024
2010	7,245,414	750	1,764	1,014	85.0%	862	0.024
2011	7,353,256	394	1,643	1,249	85.2%	1,064	0.022
2012	7,554,946	41	1,524	1,483	85.6%	1,270	0.020
2013	2,614,539	0	562	562	85.8%	482	0.021
2014		0	0		100.0%		
TOTAL		28,268	36,412	8,144	84.9%	6,914	
EXLD PRIOR		28,268	36,412	8,144	84.9%	6,914	

(1) PROVIDED BY THE BWC; 2013 ADJUSTED TO PARTIAL YEAR
(2) SECTION 3, EXHIBIT 5D, SHEET 3A, COL. 3
(3) SECTION 3, EXHIBIT 5D, SHEET 3A, COL. 8; 2013 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 3, EXHIBIT 5, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

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

LIVING MAINTENANCE
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	FISCAL YEAR ENDING 2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1977	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1978	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1979	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1980	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
1982	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1983	1	0	0	0	0	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	0	0	0	0	0
1985	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1986	3	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1987	5	1	1	1	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
1988	5	0	1	1	1	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0
1989	6	1	0	1	1	1	0	1	1	0	0	0	0	0	0	0	0	0	0	0
1990	8	3	1	0	1	1	1	0	1	1	0	0	0	0	0	0	0	0	0	0
1991	10	2	3	1	0	1	1	1	0	1	1	0	0	0	0	0	0	0	0	0
1992	14	2	2	3	1	0	1	1	1	0	1	1	0	0	0	0	0	0	0	0
1993	18	2	3	2	3	1	0	1	1	1	0	1	1	1	0	0	0	0	0	0
1994	28	8	3	3	3	4	1	0	1	1	1	0	1	1	1	0	0	0	0	0
1995	32	9	6	2	2	2	3	1	0	1	1	1	0	1	1	0	0	0	0	0
1996	43	5	11	8	3	3	3	4	1	0	1	1	1	0	1	1	1	0	0	1
1997	59	12	5	12	8	3	3	3	4	1	0	1	1	1	1	1	1	1	0	1
1998	97	14	17	8	16	11	4	4	4	5	2	1	2	2	1	1	2	1	1	2
1999	128	21	16	19	8	17	12	5	5	4	6	2	1	2	2	1	1	2	1	3
2000	155	28	22	16	18	8	17	13	5	5	4	6	2	1	2	2	1	1	2	5
2001	189	30	27	21	16	19	9	18	13	5	5	5	6	2	1	2	2	2	1	7
2002	191	17	28	25	20	15	18	8	17	12	4	4	4	6	2	1	2	2	1	7
2003	247	24	20	32	29	23	17	21	9	20	14	5	5	5	7	2	1	2	2	10
2004	242	24	21	17	28	26	20	15	18	8	17	12	4	4	4	6	2	1	2	11
2005	279	38	24	21	17	28	26	20	15	18	8	17	12	4	4	4	6	2	1	13
2006	322	50	37	23	21	17	27	25	19	15	18	8	17	12	4	4	4	6	2	14
2007	435	81	55	41	26	23	18	30	28	21	16	19	9	18	13	5	5	5	6	17
2008	550	110	82	55	41	26	23	19	31	28	22	16	20	9	19	13	5	5	5	23
2009	763	185	115	86	58	43	27	24	20	32	29	23	17	21	9	20	14	5	5	29
2010	1,014	283	179	111	83	56	42	26	23	19	31	28	22	16	20	9	19	13	5	33
2011	1,249	310	263	166	104	77	52	39	25	22	18	29	26	20	15	18	8	18	12	35
2012	1,483	272	301	256	162	101	75	51	38	24	21	17	28	26	20	15	18	8	17	46
2013	562	82	193	212	181	115	71	53	36	27	17	15	12	20	18	14	11	13	6	45
TOTAL	8,144	1,617	1,436	1,145	853	622	475	384	315	272	237	213	192	172	145	121	102	85	70	302

(1) SECTION 3, EXHIBIT 5D, SHEET 1, COL. 4
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 5D, SHEET 23

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

LIVING MAINTENANCE
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
		FISCAL YEAR ENDING																		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1957	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1958	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1959	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1960	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1961	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1962	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1963	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1964	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1965	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1966	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1967	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1968	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1969	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1970	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1971	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1972	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1973	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1974	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1975	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1976	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(1) BASED ON SECTION 3, EXHIBIT 5D, SHEET 3B, COL. 7
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 5D, SHEET 23

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

LIVING MAINTENANCE
(000's)

ALLOCATION OF ULTIMATE LOSS

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	PAID LOSS	PAID LDF	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT	INDICATED ULTIMATE LOSS: BORNHUETTER FERGUSON	INITIAL ULTIMATE LOSS	BALANCED ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR								-
1977	1,465,551	0.013	197	1.000	197	197	197	197
1978	1,553,484	0.014	216	1.001	216	216	216	216
1979	1,646,693	0.016	266	1.001	266	266	266	266
1980	1,745,494	0.012	205	1.001	205	205	205	205
1981	1,826,711	0.009	164	1.002	164	164	164	164
1982	2,061,263	0.017	341	1.003	342	342	342	342
1983	2,173,213	0.008	169	1.004	169	169	169	169
1984	2,314,385	0.012	280	1.005	281	281	281	281
1985	2,444,242	0.013	316	1.006	318	318	318	318
1986	2,644,132	0.015	407	1.007	410	410	410	409
1987	2,911,888	0.021	609	1.009	614	614	614	614
1988	3,191,151	0.019	603	1.010	609	609	609	608
1989	3,341,117	0.018	597	1.011	604	604	604	603
1990	3,644,538	0.018	646	1.014	655	655	655	654
1991	3,852,022	0.017	637	1.016	647	647	647	647
1992	3,944,342	0.020	771	1.019	786	786	786	785
1993	4,020,534	0.022	866	1.022	885	885	885	884
1994	4,272,082	0.023	949	1.031	979	979	979	977
1995	4,432,599	0.019	786	1.042	820	820	820	818
1996	4,487,291	0.022	931	1.048	976	976	976	974
1997	4,623,816	0.023	1,011	1.062	1,074	1,074	1,074	1,070
1998	4,816,176	0.032	1,430	1.073	1,535	1,535	1,535	1,527
1999	5,047,597	0.034	1,554	1.088	1,691	1,691	1,691	1,682
2000	5,318,217	0.030	1,449	1.108	1,605	1,606	1,606	1,604
2001	5,597,545	0.025	1,784	1.130	2,016	1,947	1,947	1,973
2002	5,822,846	0.025	1,276	1.144	1,460	1,461	1,461	1,466
2003	6,004,956	0.026	1,266	1.163	1,472	1,488	1,488	1,513
2004	6,183,507	0.027	1,115	1.184	1,320	1,376	1,376	1,357
2005	6,388,250	0.027	1,345	1.219	1,639	1,650	1,650	1,623
2006	6,653,696	0.027	1,374	1.267	1,742	1,750	1,750	1,696
2007	6,915,410	0.026	1,338	1.347	1,802	1,802	1,802	1,773
2008	7,073,199	0.025	1,261	1.471	1,855	1,835	1,835	1,811
2009	7,109,910	0.025	926	1.719	1,591	1,666	1,666	1,689
2010	7,245,414	0.024	750	2.319	1,741	1,735	1,735	1,764
2011	7,353,256	0.022	394	3.983	1,568	1,607	1,607	1,643
2012	7,554,946	0.021	41	12.986	527	1,502	1,502	1,524
2013	5,229,078	0.021		1,428.510		1,122	1,122	1,124
2014	5,307,514	0.022				1,168	1,168	1,168
TOTAL			28,268		34,779	38,157	38,157	38,142
EXLD PRIOR			28,268		34,779	38,157	38,157	38,142

(1) PROVIDED BY THE BWC
(2) SECTION 3, EXHIBIT 5D, SHEET 19, COL. 14
(3) BASED ON DATA FROM THE BWC
(4) SECTION 3, EXHIBIT 5D, SHEET 20, COL. 6
(5) = (3) x (4)
(6) = (3) + [(1) x (2)/100 x [(4) - 1] / (4)]
(7) SELECTED BY DELOITTE CONSULTING
(8) SECTION 3, EXHIBIT 5D, SHEET 3B, COL. 8

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

LIVING MAINTENANCE
(000's)

ALLOCATION OF ULTIMATE LOSS SUPPORT

ACCIDENT YEAR	PAID LOSS	INITIAL ULTIMATE LOSS	INITIAL RESERVE	TOTAL INITIAL RESERVE	TOTAL SELECTED RESERVE	RESERVE BALANCE FACTOR	BALANCED RESERVE	BALANCED ULTIMATE LOSS & ALAE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR		***3 YEAR SUM***	***0***	***19***	-		-	-
1977	197	197	0	4	4	1.000	0	197
1978	216	216	0	7	7	1.000	0	216
1979	266	266	0	8	8	1.032	0	266
1980	205	205	0	10	10	1.028	0	205
1981	164	164	0	12	12	1.033	0	164
1982	341	342	1	18	18	1.023	1	342
1983	169	169	1	19	21	1.081	1	169
1984	280	281	1	25	27	1.078	1	281
1985	316	318	2	32	32	0.985	2	318
1986	407	410	3	42	41	0.967	3	409
1987	609	614	6	69	63	0.914	5	614
1988	603	609	6	92	80	0.862	5	608
1989	597	604	7	112	94	0.842	6	603
1990	646	655	9	112	102	0.908	8	654
1991	637	647	10	123	123	1.001	10	647
1992	771	786	14	156	153	0.983	14	785
1993	866	885	19	176	171	0.967	18	884
1994	949	979	29	220	209	0.950	28	977
1995	786	820	33	247	237	0.959	32	818
1996	931	976	45	311	298	0.960	43	974
1997	1,011	1,074	63	386	364	0.944	59	1,070
1998	1,430	1,535	105	545	505	0.926	97	1,527
1999	1,554	1,691	137	717	671	0.935	128	1,682
2000	1,449	1,606	156	979	968	0.988	155	1,604
2001	1,784	1,947	163	1,228	1,427	1.163	189	1,973
2002	1,276	1,461	185	1,589	1,632	1.028	191	1,466
2003	1,266	1,488	222	2,120	2,355	1.111	247	1,513
2004	1,115	1,376	261	2,691	2,497	0.928	242	1,357
2005	1,345	1,650	305	3,294	3,003	0.912	279	1,623
2006	1,374	1,750	376	4,208	3,601	0.856	322	1,696
2007	1,338	1,802	464	5,278	4,950	0.938	435	1,773
2008	1,261	1,835	574	6,540	6,271	0.959	550	1,811
2009	926	1,666	741	8,122	8,369	1.030	763	1,689
2010	750	1,735	984	9,940	10,237	1.030	1,014	1,764
2011	394	1,607	1,214	11,730	12,075	1.029	1,249	1,643
2012	41	1,502	1,461	14,974	15,196	1.015	1,483	1,524
2013		1,122	1,122	13,814	13,839	1.002	1,124	1,124
2014		1,168	1,168	14,861	14,861	1.000	1,168	1,168
TOTAL	28,268	38,157	9,889	104,829	104,531		9,873	38,142
EXLD PRIOR	28,268		9,889	104,810	104,531		9,873	38,142

(1) PROVIDED BY THE BWC
(2) SECTION 3, EXHIBIT 5D, SHEET 3A, COL. 7
(3) = (2) - (1)
(4) SUM OF (3) ACROSS EXHIBITS 5A TO 5D
(5) SECTION 3, EXHIBIT 5, SHEET 3, COL. 12 - SECTION 3, EXHIBIT 5, SHEET 3, COL. 2
(6) = (5) / (4)
(7) = (6) x (3)
(8) = (1) + (7)

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

LIVING MAINTENANCE
(000's)

SELECTION OF ULTIMATE CLAIM COUNTS

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	IMPLIED FREQUENCY	ON-LEVEL FREQUENCY	5 YR IMPLIED FREQUENCY TREND	CUMULATIVE FREQUENCY TREND	ON-LEVEL TRENDED FREQUENCY	EXPECTED CLAIM FREQUENCY	EXPECTED ULTIMATE CLAIMS	SELECTED ULTIMATE CLAIMS	SELECTED CLAIM FREQUENCY
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1977	1,465,551	3.943	5,778,966		1.000					0.478					
1978	1,553,484	3.704	5,754,667		1.000					0.478					
1979	1,646,693	3.435	5,656,194		1.000					0.478					
1980	1,745,494	3.194	5,575,918		1.000					0.478					
1981	1,826,711	2.943	5,375,984		1.001					0.478					
1982	2,061,263	2.798	5,767,589	29	1.001	29	0.141%	0.050%		0.478	0.024%	0.141%	29	29	0.141%
1983	2,173,213	2.679	5,822,965	24	1.001	24	0.111%	0.041%		0.473	0.020%	0.110%	24	24	0.110%
1984	2,314,385	2.553	5,909,297	39	1.003	39	0.169%	0.066%		0.469	0.031%	0.169%	39	39	0.169%
1985	2,444,242	2.467	6,030,627	50	1.003	50	0.205%	0.083%		0.464	0.039%	0.205%	50	50	0.205%
1986	2,644,132	2.407	6,365,645	57	1.004	57	0.216%	0.090%	20.5%	0.459	0.041%	0.216%	57	57	0.216%
1987	2,911,888	2.329	6,782,846	86	1.005	86	0.297%	0.127%	29.2%	0.455	0.058%	0.297%	87	86	0.295%
1988	3,191,151	2.225	7,101,789	83	1.005	83	0.262%	0.118%	17.1%	0.450	0.053%	0.262%	84	83	0.260%
1989	3,341,117	2.177	7,272,541	89	1.006	90	0.268%	0.123%	11.1%	0.446	0.055%	0.268%	90	90	0.269%
1990	3,644,538	2.096	7,637,206	106	1.007	107	0.293%	0.140%	8.8%	0.441	0.062%	0.293%	107	107	0.294%
1991	3,852,022	2.030	7,818,591	122	1.009	123	0.320%	0.157%	6.1%	0.448	0.071%	0.319%	123	123	0.319%
1992	3,944,342	1.930	7,613,696	150	1.011	152	0.385%	0.199%	13.9%	0.455	0.091%	0.384%	151	152	0.385%
1993	4,020,534	1.895	7,617,194	169	1.011	171	0.425%	0.224%	16.8%	0.462	0.104%	0.424%	171	171	0.425%
1994	4,272,082	1.851	7,909,310	160	1.011	162	0.379%	0.205%	11.8%	0.469	0.096%	0.378%	162	162	0.379%
1995	4,432,599	1.799	7,972,245	155	1.014	157	0.355%	0.197%	4.9%	0.476	0.094%	0.354%	157	157	0.354%
1996	4,487,291	1.738	7,797,491	141	1.014	143	0.319%	0.183%	-2.9%	0.483	0.089%	0.316%	142	143	0.319%
1997	4,623,816	1.661	7,678,681	154	1.017	157	0.339%	0.204%	-3.0%	0.491	0.100%	0.337%	156	157	0.340%
1998	4,816,176	1.586	7,638,048	199	1.018	203	0.421%	0.265%	5.7%	0.498	0.132%	0.419%	202	203	0.421%
1999	5,047,597	1.535	7,748,434	225	1.021	230	0.455%	0.296%	12.6%	0.506	0.150%	0.452%	228	230	0.456%
2000	5,318,217	1.481	7,874,189	215	1.024	220	0.414%	0.280%	12.9%	0.513	0.144%	0.414%	220	220	0.414%
2001	5,597,545	1.450	8,115,826	236	1.033	244	0.436%	0.300%	8.6%	0.521	0.157%	0.433%	242	244	0.436%
2002	5,822,846	1.351	7,863,811	169	1.035	175	0.300%	0.222%	-3.3%	0.529	0.118%	0.298%	174	175	0.301%
2003	6,004,956	1.320	7,925,439	144	1.037	149	0.249%	0.188%	-10.7%	0.537	0.101%	0.248%	149	149	0.248%
2004	6,183,507	1.337	8,269,908	123	1.042	128	0.207%	0.155%	-15.2%	0.578	0.090%	0.206%	127	128	0.207%
2005	6,388,250	1.292	8,253,608	122	1.045	127	0.200%	0.154%	-15.6%	0.621	0.096%	0.199%	127	127	0.199%
2006	6,653,696	1.281	8,526,674	114	1.057	120	0.181%	0.141%	-10.5%	0.668	0.094%	0.181%	120	120	0.180%
2007	6,915,410	1.229	8,496,918	95	1.073	102	0.147%	0.120%	-9.5%	0.718	0.086%	0.142%	98	102	0.147%
2008	7,073,199	1.179	8,337,961	79	1.115	88	0.125%	0.106%	-9.7%	0.772	0.082%	0.130%	92	88	0.124%
2009	7,109,910	1.143	8,129,364	79	1.173	93	0.130%	0.114%	-8.6%	0.830	0.095%	0.117%	83	91	0.128%
2010	7,245,414	1.134	8,216,184	76	1.307	99	0.137%	0.121%	-3.6%	0.893	0.108%	0.108%	78	94	0.130%
2011	7,353,256	1.082	7,954,284	46	1.777	82	0.111%	0.103%	-1.7%	0.960	0.099%	0.099%	73	78	0.106%
2012	7,554,946	1.030	7,783,294	8	3.777	30	0.040%	0.039%	-19.0%	1.000	0.039%	0.098%	74	62	0.082%
2013	5,229,078	1.015	5,307,514	0	105.750	0	0.000%	0.000%		1.000	0.000%	0.097%	51	50	0.096%
2014	5,307,514	1.000	5,307,514	0						1.000			0	0	0.000%
TOTAL				3,544		3,721							3,765	3,791	

5 Year Average excluding 2013	0.084%
10 Year Average excluding 2013	0.089%
5 Year Average excluding 2012-2013	0.094%
10 Year Average excluding 2011-2013	0.103%
2006-2011 Average excluding 2009	0.094%

(16) 2014 Selected Frequency

(1) PROVIDED BY THE BWC
(2) BASED ON CHANGE IN SAWW
(3) = (1) x (2)
(4) BASED ON DATA FROM THE BWC
(5) SECTION 3, EXHIBIT 5D, SHEET 20, COL. 12
(6) = (4) x (5)
(7) = (6) / (1) x 100
(8) = (6) / (3) x 100
(9) 5 YEAR FITTED TREND OF (8)
(10) SELECTED BY DELOITTE CONSULTING
(11) = (8) x (10)
(12) SELECTED BASED ON (16) DETRENDED AND (7)
(13) = [(12) x (1)] / 100
(14) = (4) + [1 - 1/(5)] x (13)
(15) = [(14) / (1)] x 100
(16) SELECTED BY DELOITTE CONSULTING BASED ON (11)

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

LIVING MAINTENANCE
(000's)

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	1,465,551			197		0.013
1978	1,553,484			216		0.014
1979	1,646,693			266		0.016
1980	1,745,494			205		0.012
1981	1,826,711			164		0.009
1982	2,061,263	29	0.14%	342	11,785	0.017
1983	2,173,213	24	0.11%	169	7,054	0.008
1984	2,314,385	39	0.17%	281	7,203	0.012
1985	2,444,242	50	0.20%	318	6,356	0.013
1986	2,644,132	57	0.22%	409	7,184	0.015
1987	2,911,888	86	0.30%	614	7,139	0.021
1988	3,191,151	83	0.26%	608	7,328	0.019
1989	3,341,117	90	0.27%	603	6,696	0.018
1990	3,644,538	107	0.29%	654	6,112	0.018
1991	3,852,022	123	0.32%	647	5,260	0.017
1992	3,944,342	152	0.39%	785	5,167	0.020
1993	4,020,534	171	0.43%	884	5,172	0.022
1994	4,272,082	162	0.38%	977	6,033	0.023
1995	4,432,599	157	0.35%	818	5,212	0.018
1996	4,487,291	143	0.32%	974	6,811	0.022
1997	4,623,816	157	0.34%	1,070	6,818	0.023
1998	4,816,176	203	0.42%	1,527	7,524	0.032
1999	5,047,597	230	0.46%	1,682	7,314	0.033
2000	5,318,217	220	0.41%	1,604	7,291	0.030
2001	5,597,545	244	0.44%	1,973	8,087	0.035
2002	5,822,846	175	0.30%	1,466	8,378	0.025
2003	6,004,956	149	0.25%	1,513	10,153	0.025
2004	6,183,507	128	0.21%	1,357	10,604	0.022
2005	6,388,250	127	0.20%	1,623	12,782	0.025
2006	6,653,696	120	0.18%	1,696	14,134	0.025
2007	6,915,410	102	0.15%	1,773	17,385	0.026
2008	7,073,199	88	0.12%	1,811	20,582	0.026
2009	7,109,910	91	0.13%	1,689	18,558	0.024
2010	7,245,414	94	0.13%	1,764	18,770	0.024
2011	7,353,256	78	0.11%	1,643	21,065	0.022
2012	7,554,946	62	0.08%	1,524	24,573	0.020
2013	5,229,078	50	0.10%	1,124	22,480	0.021
2014	5,307,514		0.00%	1,168		0.022
TOTAL		3,791		38,142		

(1) PROVIDED BY THE BWC
(2) SECTION 3, EXHIBIT 5D, SHEET 13, COL. 14
(3) = (2) / (1) x 100
(4) SECTION 3, EXHIBIT 5D, SHEET 3A, COL. 8
(5) = [(4) / (2)] x 1,000
(6) = [(4) / (1)] x 100

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

LIVING MAINTENANCE
(000's)

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	3,644,538	2.096	7,637,206	655		0.441	3.407	985	0	100%	985	0.013	0.018	0.018
1991	3,852,022	2.030	7,818,591	647		0.448	3.459	1,003	0	100%	1,003	0.013	0.017	0.017
1992	3,944,342	1.930	7,613,696	786		0.455	3.511	1,255	0	100%	1,255	0.016	0.020	0.020
1993	4,020,534	1.895	7,617,194	885		0.462	3.565	1,457	0	100%	1,457	0.019	0.022	0.022
1994	4,272,082	1.851	7,909,310	979		0.469	3.619	1,661	0	100%	1,661	0.021	0.023	0.023
1995	4,432,599	1.799	7,972,245	820		0.476	3.674	1,433	0	100%	1,433	0.018	0.018	0.019
1996	4,487,291	1.738	7,797,491	976		0.483	3.730	1,759	0	100%	1,759	0.023	0.022	0.022
1997	4,623,816	1.661	7,678,681	1,074		0.491	3.422	1,803	0	100%	1,803	0.023	0.023	0.023
1998	4,816,176	1.586	7,638,048	1,535		0.498	3.139	2,400	0	100%	2,400	0.031	0.032	0.032
1999	5,047,597	1.535	7,748,434	1,691		0.506	2.880	2,463	0	100%	2,463	0.032	0.034	0.034
2000	5,318,217	1.481	7,874,189	1,605		0.513	2.642	2,178	0	100%	2,178	0.028	0.030	0.030
2001	5,597,545	1.450	8,115,826	2,016		0.521	2.424	2,548	0	100%	2,548	0.031	0.036	0.025
2002	5,822,846	1.351	7,863,811	1,460		0.529	2.224	1,718	0	100%	1,718	0.022	0.025	0.025
2003	6,004,956	1.320	7,925,439	1,472		0.537	2.040	1,613	0	100%	1,613	0.020	0.025	0.026
2004	6,183,507	1.337	8,269,908	1,320		0.578	1.872	1,427	0	100%	1,427	0.017	0.021	0.027
2005	6,388,250	1.292	8,253,608	1,639		0.621	1.717	1,748	0	100%	1,748	0.021	0.026	0.027
2006	6,653,696	1.281	8,526,674	1,742		0.668	1.576	1,833	0	100%	1,833	0.021	0.026	0.027
2007	6,915,410	1.229	8,496,918	1,802		0.718	1.446	1,871	0	100%	1,871	0.022	0.026	0.026
2008	7,073,199	1.179	8,337,961	1,855		0.772	1.326	1,900	0	100%	1,900	0.023	0.026	0.025
2009	7,109,910	1.143	8,129,364	1,591		0.830	1.217	1,607	0	100%	1,607	0.020	0.022	0.025
2010	7,245,414	1.134	8,216,184	1,741		0.893	1.170	1,818	0	100%	1,818	0.022	0.024	0.024
2011	7,353,256	1.082	7,954,284	1,568		0.960	1.125	1,694	0	100%	1,694	0.021	0.021	0.022
2012	7,554,946	1.030	7,783,294	527		1.000	1.082	570	0	100%	570	0.007	0.007	0.021
2013	5,229,078	1.015	5,307,514	0		1.000	1.040	0	0	100%	0	0.000	0.000	0.021
2014		1.000				1.000	1.000	0	0	0%	0			0.022

	5 Year Average excluding 2012-2013	0.022	0.024
	7 Year Average excluding 2012-2013	0.022	0.025
	10 Year Weighted Average excluding 2012-2013	0.021	
	10 Year Weighted Average excluding 2011-2013	0.022	
	5 Year Average excluding 2011-2013	0.022	0.025
	5 Year Average excluding 2013	0.019	0.020
	7 Year Average excluding 2013	0.020	0.022
(14)	2014 Selected Loss Rate:	0.022	

(1)	PROVIDED BY THE BWC	(8)	= (4) x (6) x (7)
(2)	BASED ON CHANGE IN SAWW	(9)	N/A
(3)	= (1) x (2)	(10)	SELECTED BY DELOITTE CONSULTING
(4)	SECTION 3, EXHIBIT 5D, SHEET 3A, COL. 5	(11)	= (8) x (10) + (9) x [1.0 - (10)]
(5)	N/A	(12)	= (11) / (3) x 100
(6)	SELECTED BY DELOITTE CONSULTING	(13)	= [(4) x (10) + (5) x [1.0 - (10)]] / (1) x 100
(7)	SELECTED BY DELOITTE CONSULTING	(14)	SELECTED BY DELOITTE CONSULTING

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

LIVING MAINTENANCE

INTERPOLATED DEVELOPMENT FACTORS @ 6/30/13

ACCIDENT	AGE	AGE OF SELECTED LDF		PAID LOSS			INCURRED LOSS			REPORTED COUNTS			PAID SEVERITY		
YEAR	@ 6/30/13	LOW	HIGH	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Prior	726	726	738	1.000	1.000	1.000									
1954	714	714	726	1.000	1.000	1.000									
1955	702	702	714	1.000	1.000	1.000									
1956	690	690	702	1.000	1.000	1.000									
1957	678	678	690	1.000	1.000	1.000									
1958	666	666	678	1.000	1.000	1.000									
1959	654	654	666	1.000	1.000	1.000									
1960	642	642	654	1.000	1.000	1.000									
1961	630	630	642	1.000	1.000	1.000									
1962	618	618	630	1.000	1.000	1.000									
1963	606	606	618	1.000	1.000	1.000									
1964	594	594	606	1.000	1.000	1.000									
1965	582	582	594	1.000	1.000	1.000									
1966	570	570	582	1.000	1.000	1.000									
1967	558	558	570	1.000	1.000	1.000									
1968	546	546	558	1.000	1.000	1.000									
1969	534	534	546	1.000	1.000	1.000									
1970	522	522	534	1.000	1.000	1.000									
1971	510	510	522	1.000	1.000	1.000									
1972	498	498	510	1.000	1.000	1.000									
1973	486	486	498	1.000	1.000	1.000									
1974	474	474	486	1.000	1.000	1.000									
1975	462	462	474	1.000	1.000	1.000									
1976	450	450	462	1.000	1.000	1.000									
1977	438	438	450	1.000	1.000	1.000				1.000	1.000	1.000	1.001	1.001	1.001
1978	426	426	438	1.001	1.000	1.001				1.000	1.000	1.000	1.001	1.001	1.001
1979	414	414	426	1.001	1.001	1.001				1.000	1.000	1.000	1.001	1.001	1.001
1980	402	402	414	1.001	1.001	1.001				1.000	1.000	1.000	1.001	1.001	1.001
1981	390	390	402	1.002	1.001	1.002				1.001	1.000	1.001	1.001	1.001	1.001
1982	378	378	390	1.003	1.002	1.003				1.001	1.001	1.001	1.001	1.001	1.001
1983	366	366	378	1.004	1.003	1.004				1.001	1.001	1.001	1.001	1.001	1.001
1984	354	354	366	1.005	1.004	1.005				1.003	1.001	1.003	1.001	1.001	1.001
1985	342	342	354	1.006	1.005	1.006				1.003	1.003	1.003	1.001	1.001	1.001
1986	330	330	342	1.007	1.006	1.007				1.004	1.003	1.004	1.001	1.001	1.001
1987	318	318	330	1.009	1.007	1.009				1.005	1.004	1.005	1.001	1.001	1.001
1988	306	306	318	1.010	1.009	1.010				1.005	1.005	1.005	1.001	1.001	1.001
1989	294	294	306	1.011	1.010	1.011				1.006	1.005	1.006	1.001	1.001	1.001
1990	282	282	294	1.014	1.011	1.014				1.007	1.006	1.007	1.001	1.001	1.001
1991	270	270	282	1.016	1.014	1.016				1.009	1.007	1.009	1.001	1.001	1.001
1992	258	258	270	1.019	1.016	1.019				1.011	1.009	1.011	1.001	1.001	1.001
1993	246	246	258	1.022	1.019	1.022				1.011	1.011	1.011	1.001	1.001	1.001
1994	234	234	246	1.031	1.022	1.031				1.011	1.011	1.011	1.001	1.001	1.001
1995	222	222	234	1.042	1.031	1.042				1.014	1.011	1.014	1.001	1.001	1.001
1996	210	210	222	1.048	1.042	1.048				1.014	1.014	1.014	1.001	1.001	1.001
1997	198	198	210	1.062	1.048	1.062				1.017	1.014	1.017	1.001	1.001	1.001
1998	186	186	198	1.073	1.062	1.073				1.018	1.017	1.018	1.001	1.001	1.001
1999	174	174	186	1.088	1.073	1.088				1.021	1.018	1.021	1.001	1.001	1.001
2000	162	162	174	1.108	1.088	1.108				1.024	1.021	1.024	1.001	1.001	1.001
2001	150	150	162	1.130	1.108	1.130				1.033	1.024	1.033	1.001	1.001	1.001
2002	138	138	150	1.144	1.130	1.144				1.035	1.033	1.035	1.001	1.001	1.001
2003	126	126	138	1.163	1.144	1.163				1.037	1.035	1.037	1.001	1.001	1.001
2004	114	114	126	1.184	1.163	1.184				1.042	1.037	1.042	1.001	1.001	1.001
2005	102	102	114	1.219	1.184	1.219				1.045	1.042	1.045	1.001	1.001	1.001
2006	90	90	102	1.267	1.219	1.267				1.057	1.045	1.057	1.001	1.001	1.001
2007	78	78	90	1.347	1.267	1.347				1.073	1.057	1.073	1.001	1.001	1.001
2008	66	66	78	1.471	1.347	1.471				1.115	1.073	1.115	1.001	1.001	1.001
2009	54	54	66	1.719	1.471	1.719				1.173	1.115	1.173	1.001	1.001	1.001
2010	42	42	54	2.319	1.719	2.319				1.307	1.173	1.307	1.001	1.001	1.001
2011	30	30	42	3.983	2.319	3.983				1.777	1.307	1.777	1.001	1.001	1.001
2012	18	18	30	12.986	3.983	12.986				3.777	1.777	3.777	1.001	1.001	1.001
2013	6	6	18	1,428.510	12.986	1,428.510				105.750	3.777	105.750	1.001	1.001	1.001

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 3, EXHIBIT 5D, SHEET 23; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 3, EXHIBIT 5D, SHEET 23; SELECTED CUM. BASED ON (3)
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)
(7) N/A
(8) N/A
(9) N/A
(10) FROM SECTION 3, EXHIBIT 5D, SHEET 29; SELECTED CUM. BASED ON (2)
(11) FROM SECTION 3, EXHIBIT 5D, SHEET 29; SELECTED CUM. BASED ON (3)
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)
(13) FROM SECTION 3, EXHIBIT 5D, SHEET 30; SELECTED CUM. BASED ON (2)
(14) FROM SECTION 3, EXHIBIT 5D, SHEET 30; SELECTED CUM. BASED ON (3)
(15) INTERPOLATION OF (13) & (14) TO THE AGES LISTED IN (1)

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
LIVING MAINTENANCE
PAID LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977	0	8	39	62	85	105	124	139	145	154	163	168	170	178	190	193	193	193	193	197	197	197	197	197	197	197	197	197	197	197	197	197	197	197	197	197	197	197
1978	0	9	42	65	90	111	131	149	160	166	168	173	185	204	215	216	216	216	216	216	216	216	216	216	216	216	216	216	216	216	216	216	216	216	216	216		216
1979	0	9	44	69	96	118	144	164	169	178	187	197	219	252	259	259	259	259	259	259	262	262	262	262	262	262	266	266	266	266	266	266	266	266	266			266
1980	0	10	47	73	101	130	155	170	175	175	183	199	199	199	199	199	199	199	199	205	205	205	205	205	205	205	205	205	205	205	205	205	205	205				205
1981	0	10	49	77	109	131	135	138	139	145	151	151	152	153	153	153	153	154	161	161	161	164	164	164	164	164	164	164	164	164	164	164	164					164
1982	0	11	55	95	138	159	171	177	194	227	252	259	259	260	260	328	332	332	332	332	332	337	337	337	337	341	341	341	341	341	341	341						341
1983	0	12	58	81	94	108	123	137	157	165	166	166	166	166	166	166	166	166	166	169	169	169	169	169	169	169	169	169	169	169	169							169
1984	0	13	65	101	130	143	158	181	201	205	223	230	234	234	234	236	238	246	251	255	255	255	255	255	255	255	255	255	275	280	280							280
1985	0	12	67	112	149	188	241	278	289	294	294	301	306	309	309	309	309	313	313	313	316	316	316	316	316	316	316	316	316	316								316
1986	0	14	56	92	150	242	333	356	377	392	394	402	402	402	402	402	402	403	403	403	403	407	407	407	407	407	407	407	407									407
1987	1	22	125	212	325	419	483	508	524	528	535	540	553	571	571	591	593	601	609	609	609	609	609	609	609	609	609											609
1988	1	20	117	248	378	444	467	506	526	540	550	559	561	562	562	567	567	567	567	575	594	603	603	603	603	603												603
1989	1	30	155	311	388	417	437	444	451	472	490	498	505	510	512	515	537	550	550	561	576	576	576	583	597													597
1990	0	17	194	299	348	372	426	471	495	512	519	525	544	551	564	574	600	619	622	622	630	630	639	646														646
1991	3	93	336	415	483	536	555	565	590	594	594	603	614	616	621	626	626	626	626	637	637	637	637															637
1992	3	121	310	437	549	572	595	633	649	689	730	732	742	751	751	751	755	761	761	764	770	771																771
1993	9	265	463	626	657	688	723	735	772	779	791	793	797	806	815	818	820	838	858	866	866																	866
1994	2	243	551	639	675	737	800	810	827	832	842	858	858	858	869	888	908	928	928	949																		949
1995	23	258	458	531	602	642	669	702	724	730	741	744	756	761	768	770	786	786	786																			786
1996	7	153	393	549	614	675	738	756	761	761	762	770	777	828	893	915	915	931																				931
1997	1	192	481	650	771	835	884	911	952	954	978	1,000	1,001	1,001	1,001	1,006	1,011																					1,011
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																							1,554
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																									1,784
2002	8	349	625	814	934	1,018	1,062	1,117	1,188	1,246	1,271	1,276																										1,276
2003	9	206	461	656	866	972	1,036	1,124	1,197	1,249	1,266																											1,266
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																													1,345
2006	2	163	440	711	965	1,177	1,310	1,374																														1,374
2007	1	132	455	771	1,052	1,221	1,338																															1,338
2008	1	123	367	742	1,013	1,261																																1,261
2009	0	79	386	727	926																																	926
2010	1	150	463	750																																		750
2011	0	71	394																																			394
2012	0	41																																				41
2013	0																																					-
																																						28,268

AGE-TO-AGE DEVELOPMENT FACTORS

	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-438	438-Ult	
1977	35.358	4.893	1.571	1.381	1.227	1.186	1.123	1.045	1.059	1.056	1.032	1.015	1.045	1.065	1.016	1.000	1.000	1.000	1.022	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	1.000	1.000	1.000	1.000		
1978	35.358	4.893	1.571	1.381	1.227	1.186	1.135	1.070	1.040	1.015	1.025	1.072	1.103	1.055	1.005	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	1.000			
1979	35.358	4.893	1.571	1.381	1.227	1.222	1.144	1.031	1.052	1.048	1.055	1.113	1.147	1.030	1.000	1.000	1.000	1.000	1.000	1.012	1.000	1.000	1.000	1.000	1.000	1.015	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
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	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					
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	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						
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	1.000	1.000	1.015	1.000	1.000	1.000	1.010	1.000	1.000	1.000	1.000	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	1.013	1.000	1.000	1.000	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	1.014	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.080	1.017	1.000									
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	1.000	1.011	1.000	1.000	1.000	1.000	1.000	1.000	1.000	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	1.000	1.001	1.009	1.000	1.000	1.000	1.000	1.000	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
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	1.014	1.033	1.015	1.000	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	1.020	1.027	1.000	1.000	1.012	1.025														
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	1.000	1.012	1.000	1.013	1.011															
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	1.018	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	1.005	1.008	1.001																	
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	1.009	1.000																		
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	1.023																			
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																					
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																						
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																							
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																								
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																									
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																										
2002	44.172	1.788	1.303	1.148	1.090	1.043	1.053	1.063	1.049	1.020	1.004																											
2003	24.154	2.233	1.424	1.319	1.123	1.066	1.085	1.065	1.044	1.013																												
2004	25.143	3.910	1.735	1.161	1.060	1.076	1.081	1.030	1.016																													
2005	93.095	2.409	1.471	1.351	1.155	1.101	1.051	1.018																														
2006	69.146	2.691	1.616	1.358	1.220	1.113	1.049																															
2007	195.363	3.432	1.697	1.364	1.161	1.096																																
2008	228.477	2.994	2.022	1.365	1.245																																	
2009		4.907	1.884	1.274																																		
2010	251.952	3.083	1.619																																			
2011		5.573																																				
2012																																						
3 Yr Avg	225.264	4.521	1.842	1.334	1.209	1.103	1.060	1.037	1.036	1.019	1.011	1.017	1.016	1.006	1.014	1.009	1.013	1.008	1.012	1.003	1.000	1.004	1.008	1.008	1.000	1.000	1.027	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
5 Yr Avg	167.606	3.998	1.768	1.342	1.168	1.090	1.064	1.041	1.029	1.018	1.015	1.012	1.023	1.021	1.013	1.010	1.014	1.005	1.011	1.009	1.003	1.003	1.005	1.005	1.000	1.000	1.016	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
7 Yr Avg	126.761	3.584	1.721	1.313	1.150	1.082	1.057	1.037	1.026	1.021	1.015	1.012	1.017	1.019	1.010	1.008	1.014	1.004	1.013	1.011	1.004	1.002	1.003	1.004	1.001	1.000	1.011	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
3 Yr Wtd	438.329	4.149	1.825	1.335	1.208	1.103	1.059	1.036	1.037	1.019	1.011	1.016	1.016	1.007	1.013	1.008	1.014	1.008	1.013	1.003	1.000	1.005	1.008	1.008	1.000	1.000	1.021	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
5 Yr Wtd	408.354	3.723	1.754	1.343	1.171	1.092	1.062	1.039	1.028	1.018	1.015	1.012	1.020	1.018	1.013	1.010	1.014	1.005	1.012	1.008	1.003	1.003	1.005	1.006	1.000	1.000	1.014	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
10 Yr Wtd	66.362	2.840	1.551	1.238	1.120	1.064	1.047	1.032	1.021	1.019	1.014	1.011	1.015	1.015	1.010	1.013	1.014	1.005	1.010	1.009	1.003	1.002	1.003	1.004	1.001	1.001	1.008	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		TAIL
Prior FY	110.000	3.260	1.717	1.319	1.146	1.081	1.062	1.043	1.029	1.021	1.018	1.012	1.018	1.019	1.011	1.010	1.011	1.006	1.010	1.015	1.003	1.003	1.003	1.002	1.001	1.001	1.002	1.001	1.002	1.000	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.001
PA Sel.	110.000	3.330	1.515	1.237	1.127	1.070	1.046	1.035	1.023	1.016	1.012	1.010	1.010	1.009	1.006	1.005	1.006	1.005	1.004	1.004	1.004	1.002	1.002	1.002	1.001	1.001	1.002	1.002	1.001	1.000	1.001	1.001	1.001	1.000	1.000	1.000	1.000	
Selected	110.000	3.260	1.717	1.349	1.168	1.092	1.063	1.040	1.029	1.018	1.016	1.013	1.020	1.018	1.014	1.010	1.013	1.005	1.011	1.009	1.003	1.003	1.002	1.002	1.001	1.001	1.002	1.002	1.001	1.000	1.001	1.001	1.001	1.000	1.000	1.000	1.000	
Cumulative	1428.51	12.986	3.983	2.319	1.719	1.471	1.347	1.267	1.219	1.184	1.163	1.144	1.130	1.108	1.088	1.073	1.062	1.048	1.042	1.031	1.022	1.019	1.016	1.014	1.011	1.010	1.009	1.007	1.006	1.005	1.004	1.003	1.002	1.001	1.001	1.001	1.000	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
LIVING MAINTENANCE

REPORTED LIVING MAINTENANCE CLAIM COUNTS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982		5	9	12	16	17	19	19	22	26	26	28	28	28	28	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29	29						29
1983		4	5	8	12	13	16	18	21	23	23	23	23	23	23	23	23	23	23	24	24	24	24	24	24	24	24	24	24	24	24							24
1984		7	15	22	24	26	28	29	31	33	34	35	36	36	36	37	38	38	38	38	38	38	38	38	38	38	38	38	39	39	39							39
1985		6	19	26	31	35	42	44	47	47	47	48	49	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50								50
1986		9	17	24	34	44	49	53	55	55	56	56	56	56	56	56	56	56	56	56	57	57	57	57	57	57	57	57	57									57
1987		13	29	50	65	72	78	80	81	82	83	83	85	85	85	86	86	86	86	86	86	86	86	86	86	86	86											86
1988		13	36	47	57	65	68	73	76	77	80	83	83	83	83	83	83	83	83	83	83	83	83	83	83	83												83
1989	1	16	45	60	72	73	76	77	78	82	85	86	87	87	87	87	88	89	89	89	89	89	89	89	89													89
1990		17	51	71	84	89	93	93	96	99	99	101	104	104	104	104	104	104	104	104	104	104	105	106														106
1991		30	82	94	103	110	111	113	116	116	116	119	119	120	121	122	122	122	122	122	122	122	122															122
1992	3	57	99	119	130	133	138	140	142	145	147	147	147	149	149	149	149	149	149	150	150	150																150
1993	5	84	129	146	151	155	161	164	164	165	166	166	166	167	167	167	168	169	169	169	169																	169
1994	2	72	119	126	134	143	149	153	154	154	156	158	158	158	159	159	159	159	159	160																		160
1995	11	75	114	126	136	143	145	149	150	150	150	152	153	153	154	155	155	155	155																			155
1996	5	55	95	112	119	125	128	130	132	132	132	134	134	138	139	140	140	141																				141
1997	1	66	120	139	145	150	152	152	154	154	154	154	154	154	154	154	154																					154
1998	8	113	161	180	189	193	194	196	197	197	198	199	199	199	199	199																						199
1999	8	137	186	204	213	216	218	219	220	221	223	223	223	224	225																							225
2000	13	131	180	201	203	207	208	209	210	210	210	211	212	215																								215
2001	10	144	197	213	222	226	229	230	232	233	235	235	236																									236
2002	5	86	128	145	156	161	165	166	168	168	169	169																										169
2003	5	55	90	116	129	135	139	142	144	144	144																											144
2004	4	40	83	106	110	113	118	120	122	123																												123
2005	1	53	82	101	112	114	119	121	122																													122
2006	2	40	69	95	100	110	112	114																														114
2007	1	33	60	73	83	89	95																															95
2008	1	28	50	67	75	79																																79
2009		20	50	67	79																																	79
2010	1	24	49	76																																		76
2011		15	46																																			46
2012		8																																				8
2013																																						
																																						3,544

AGE-TO-AGE DEVELOPMENT FACTORS

	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-Ult	390-Ult	402-Ult	414-Ult	426-Ult	438-Ult	
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982		1.800	1.333	1.333	1.063	1.118	1.000	1.158	1.182	1.000	1.077	1.000	1.000	1.000	1.036	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							
1983		1.250	1.600	1.500	1.083	1.231	1.125	1.167	1.095	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.043	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
1984		2.143	1.467	1.091	1.083	1.077	1.036	1.069	1.065	1.030	1.029	1.029	1.000	1.000	1.028	1.027	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.026	1.000	1.000									
1985		3.167	1.368	1.192	1.129	1.200	1.048	1.068	1.000	1.000	1.021	1.021	1.020	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		1.889	1.412	1.417	1.294	1.114	1.082	1.038	1.000	1.018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.018	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
1987		2.231	1.724	1.300	1.108	1.083	1.026	1.013	1.012	1.012	1.000	1.024	1.000	1.000	1.012	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
1988		2.769	1.306	1.213	1.140	1.046	1.074	1.041	1.013	1.039	1.038	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	16.000	2.813	1.333	1.200	1.014	1.041	1.013	1.013	1.051	1.037	1.012	1.012	1.000	1.000	1.000	1.011	1.011	1.000	1.000	1.000	1.000	1.000	1.000	1.000														
1990		3.000	1.392	1.183	1.060	1.045	1.000	1.032	1.031	1.000	1.020	1.030	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.010	1.010														
1991		2.733	1.146	1.096	1.068	1.009	1.018	1.027	1.000	1.000	1.026	1.000	1.008	1.008	1.008	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000															
1992	19.000	1.737	1.202	1.092	1.023	1.038	1.014	1.014	1.021	1.014	1.000	1.000	1.014	1.000	1.000	1.000	1.000	1.000	1.007	1.000	1.000																	
1993	16.800	1.536	1.132	1.034	1.026	1.039	1.019	1.000	1.006	1.006	1.000	1.000	1.006	1.000	1.000	1.006	1.006	1.000	1.000	1.000																		
1994	36.000	1.653	1.059	1.063	1.067	1.042	1.027	1.007	1.000	1.013	1.013	1.000	1.000	1.006	1.000	1.000	1.000	1.000	1.006																			
1995	6.818	1.520	1.105	1.079	1.051	1.014	1.028	1.007	1.000	1.000	1.013	1.007	1.000	1.007	1.006	1.000	1.000	1.000																				
1996	11.000	1.727	1.179	1.063	1.050	1.024	1.016	1.015	1.000	1.000	1.015	1.000	1.030	1.007	1.007	1.000	1.007																					
1997	66.000	1.818	1.158	1.043	1.034	1.013	1.000	1.013	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																						
1998	14.125	1.425	1.118	1.050	1.021	1.005	1.010	1.005	1.000	1.005	1.005	1.000	1.000	1.000	1.000																							
1999	17.125	1.358	1.097	1.044	1.014	1.009	1.005	1.005	1.005	1.009	1.000	1.000	1.004	1.004																								
2000	10.077	1.374	1.117	1.010	1.020	1.005	1.005	1.005	1.000	1.000	1.005	1.005	1.014																									
2001	14.400	1.368	1.081	1.042	1.018	1.013	1.004	1.009	1.004	1.009	1.000	1.004																										
2002	17.200	1.488	1.133	1.076	1.032	1.025	1.006	1.012	1.000	1.006	1.000																											
2003	11.000	1.636	1.289	1.112	1.047	1.030	1.022	1.014	1.000	1.000																												
2004	10.000	2.075	1.277	1.038	1.027	1.044	1.017	1.017	1.008																													
2005	53.000	1.547	1.232	1.109	1.018	1.044	1.017	1.008																														
2006	20.000	1.725	1.377	1.053	1.100	1.018	1.018																															
2007	33.000	1.818	1.217	1.137	1.072	1.067																																
2008	28.000	1.786	1.340	1.119	1.053																																	
2009		2.500	1.340	1.179																																		
2010	24.000	2.042	1.551																																			
2011		3.067																																				
2012																																						
3 Yr Avg	28.333	2.536	1.410	1.145	1.075	1.043	1.017	1.013	1.003	1.005	1.002	1.003	1.006	1.001	1.002	1.000	1.002	1.000	1.004	1.000	1.000	1.003	1.003	1.000	1.000	1.000	1.009	1.000	1.000	1.000	1.000							
5 Yr Avg	31.600	2.242	1.365	1.119	1.054	1.041	1.016	1.012	1.003	1.005	1.002	1.002	1.010	1.004	1.003	1.001	1.003	1.000	1.003	1.000	1.000	1.002	1.002	1.000	1.000	1.000	1.005	1.000	1.000	1.000	1.000							
7 Yr Avg	25.571	2.069	1.333	1.107	1.050	1.034	1.013	1.010	1.002	1.004	1.004	1.002	1.007	1.004	1.002	1.001	1.002	1.000	1.002	1.000	1.000	1.001	1.001	1.000	1.000	1.000	1.005	1.000	1.000	1.000	1.000							
3 Yr Wtd		2.458	1.409	1.145	1.078	1.042	1.017	1.013	1.002	1.006	1.002	1.003	1.006	1.002	1.002	1.000	1.002	1.000	1.004	1.000	1.000	1.003	1.004	1.000	1.000	1.000	1.007	1.000	1.000	1.000	1.000							
5 Yr Wtd		2.125	1.360	1.114	1.052	1.039	1.015	1.012	1.002	1.005	1.002	1.002	1.009	1.003	1.002	1.001	1.003	1.000	1.003	1.000	1.000	1.002	1.002	1.000	1.000	1.000	1.005	1.000	1.000	1.000	1.000							
7 Yr Wtd		1.906	1.321	1.101	1.047	1.031	1.011	1.009	1.002	1.005	1.003	1.002	1.006	1.003	1.002	1.001	1.002	1.000	1.002	1.000	1.000	1.002	1.002	1.000	1.000	1.000	1.005	1.000	1.000	1.000	1.000							TAIL
Prior FY	28.000	1.917	1.296	1.086	1.051	1.032	1.012	1.010	1.002	1.006	1.002	1.001	1.006	1.004	1.003	1.001	1.001	1.000	1.002	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.007	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
PA Sel.	34.448	2.127	1.251	1.107	1.053	1.031	1.019	1.012	1.008	1.006	1.005	1.003	1.003	1.002	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.001	1.001	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Selected	28.000	2.125	1.360	1.114	1.052	1.039	1.015	1.012	1.002	1.005	1.002	1.002	1.009	1.003	1.002	1.001	1.003	1.000	1.003	1.000	1.000	1.002	1.002	1.001	1.001	1.000	1.001	1.001	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Cumulative	105.750	3.777	1.777	1.307	1.173	1.115	1.073	1.057	1.045	1.042	1.037	1.035	1.033	1.024	1.021	1.018	1.017	1.014	1.014	1.011	1.011	1.011	1.009	1.007	1.006	1.005	1.005	1.004	1.003	1.003	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
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SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2013	SELECTED ULTIMATE LOSS	SELECTED NOMINAL UNPAID LOSS	DISCOUNT FACTOR AT 4.0%	SELECTED DISCOUNTED UNPAID LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		5	13	8	86.7%	7	
1977	1,465,551	1,147	1,148	1	86.0%	1	0.078
1978	1,553,484	1,389	1,390	2	87.8%	1	0.089
1979	1,646,693	1,985	1,987	2	85.9%	2	0.121
1980	1,745,494	2,511	2,514	3	83.2%	3	0.144
1981	1,826,711	2,442	2,446	4	83.9%	3	0.134
1982	2,061,263	2,720	2,724	5	82.0%	4	0.132
1983	2,173,213	3,105	3,112	7	83.7%	6	0.143
1984	2,314,385	3,578	3,593	15	88.3%	13	0.155
1985	2,444,242	3,859	3,878	19	86.9%	17	0.159
1986	2,644,132	4,175	4,196	21	83.9%	18	0.159
1987	2,911,888	4,077	4,101	24	83.0%	20	0.141
1988	3,191,151	4,473	4,503	30	82.1%	25	0.141
1989	3,341,117	4,390	4,425	34	81.6%	28	0.132
1990	3,644,538	3,996	4,032	37	81.4%	30	0.111
1991	3,852,022	3,707	3,747	40	81.0%	32	0.097
1992	3,944,342	4,015	4,071	56	82.5%	46	0.103
1993	4,020,534	3,785	3,845	60	81.5%	49	0.096
1994	4,272,082	3,816	3,889	73	81.8%	60	0.091
1995	4,432,599	3,863	3,948	85	81.0%	69	0.089
1996	4,487,291	3,539	3,630	91	80.8%	73	0.081
1997	4,623,816	3,292	3,401	109	82.1%	90	0.074
1998	4,816,176	3,257	3,386	129	82.0%	106	0.070
1999	5,047,597	3,629	3,805	177	82.3%	145	0.075
2000	5,318,217	4,179	4,427	249	82.4%	205	0.083
2001	5,597,545	4,599	4,929	330	82.3%	272	0.088
2002	5,822,846	4,551	4,948	397	82.3%	327	0.085
2003	6,004,956	4,439	4,939	500	83.1%	416	0.082
2004	6,183,507	4,174	4,820	646	84.3%	544	0.078
2005	6,388,250	4,538	5,419	881	84.4%	743	0.085
2006	6,653,696	3,380	4,361	982	84.7%	831	0.066
2007	6,915,410	3,739	5,165	1,426	85.1%	1,214	0.075
2008	7,073,199	3,410	5,189	1,779	85.0%	1,511	0.073
2009	7,109,910	3,207	5,629	2,422	85.0%	2,060	0.079
2010	7,245,414	2,886	6,316	3,430	85.2%	2,922	0.087
2011	7,353,256	1,682	5,828	4,146	85.7%	3,554	0.079
2012	7,554,946	286	5,994	5,708	86.3%	4,928	0.079
2013	2,614,539	10	2,170	2,160	84.0%	1,815	0.083
2014		0	0				
TOTAL		121,833	147,919	26,087	85.1%	22,188	
EXLD PRIOR		121,828	147,906	26,079	85.1%	22,181	

(1) PROVIDED BY THE BWC; 2013 ADJUSTED TO PARTIAL YEAR
(2) SECTION 3, EXHIBIT 6, SHEET 3, COL. 2
(3) SECTION 3, EXHIBIT 6, SHEET 3, COL. 12; 2013 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 3, EXHIBIT 6, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

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FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	FISCAL YEAR ENDING 2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	8	2	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
1977	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1978	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1979	2	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1980	3	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1981	4	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1982	5	0	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1983	7	2	0	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0
1984	15	7	2	0	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0
1985	19	3	7	2	0	1	0	1	1	1	0	0	0	0	0	0	0	0	0	0
1986	21	0	3	8	2	1	1	0	1	2	1	0	0	0	0	0	0	0	0	0
1987	24	3	0	3	8	2	1	1	0	1	1	1	0	0	0	0	0	0	0	0
1988	30	4	4	1	3	8	3	1	2	0	1	2	1	1	0	0	0	0	0	1
1989	34	5	4	3	1	3	8	3	1	2	0	1	2	1	1	0	0	0	0	1
1990	37	6	4	3	3	0	3	8	2	1	1	0	1	1	1	0	0	0	0	1
1991	40	5	5	4	3	3	0	3	7	2	0	1	0	1	1	1	0	0	0	1
1992	56	13	6	6	4	3	3	0	3	8	2	1	1	0	1	1	1	0	0	2
1993	60	7	12	6	5	4	3	3	0	3	7	2	0	1	0	1	1	1	0	2
1994	73	12	7	12	6	5	4	3	3	0	3	7	2	0	1	0	1	1	1	2
1995	85	11	13	7	12	6	6	4	3	3	0	3	7	2	1	1	0	1	1	3
1996	91	13	10	12	7	11	5	5	4	3	3	0	3	7	2	0	1	0	0	4
1997	109	24	12	9	11	6	11	5	5	4	3	3	0	3	6	2	0	1	0	4
1998	129	21	24	12	9	11	6	11	5	5	4	3	3	0	3	6	2	0	1	4
1999	177	32	23	27	14	10	12	7	12	5	5	4	3	3	0	3	7	2	0	6
2000	249	43	37	27	31	16	12	14	8	14	6	6	5	4	3	1	3	8	3	8
2001	330	53	48	41	30	34	18	13	16	9	16	7	7	5	4	4	1	4	9	11
2002	397	66	53	48	41	30	35	18	13	16	9	16	7	7	5	4	4	1	4	21
2003	500	106	65	53	48	41	30	34	18	13	16	9	15	7	7	5	4	4	1	24
2004	646	155	104	64	52	47	40	29	34	17	13	15	9	15	7	7	5	4	4	24
2005	881	172	171	114	70	57	51	44	32	37	19	14	17	10	17	8	7	6	4	31
2006	982	206	151	150	101	62	50	45	39	28	33	17	13	15	9	15	7	7	5	31
2007	1,426	320	231	170	169	113	70	57	51	44	32	37	19	14	17	10	17	8	7	41
2008	1,779	339	323	234	172	171	115	71	57	51	44	32	37	19	14	17	10	17	8	48
2009	2,422	497	366	350	253	186	185	124	76	62	56	48	35	40	21	15	18	11	18	61
2010	3,430	718	556	410	392	283	209	207	139	85	69	62	53	39	45	23	17	21	12	88
2011	4,146	980	663	514	379	362	262	193	191	128	79	64	58	49	36	41	21	16	19	92
2012	5,708	1,430	1,011	684	530	391	373	270	199	197	132	81	66	59	51	37	43	22	16	115
2013	2,160	282	1,014	717	485	376	277	265	191	141	140	94	58	47	42	36	26	30	16	93
TOTAL	26,087	5,537	4,935	3,696	2,846	2,250	1,796	1,441	1,115	883	697	532	424	352	296	241	199	165	132	720

(1) SECTION 3, EXHIBIT 6, SHEET 1, COL. 4
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 6, SHEET 23

OHIO BUREAU OF WORKERS' COMPENSATION
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FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	FISCAL YEAR ENDING 2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1957	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1958	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1959	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1960	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1961	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1962	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1963	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1964	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1965	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1966	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1967	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1968	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1969	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1970	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1971	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1972	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1973	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1974	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1975	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1976	6	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	8	2	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0

(1) BASED ON SECTION 3, EXHIBIT 6, SHEET 39, ROW 8
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 6, SHEET 23

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SELECTION OF ULTIMATE LOSS & ALAE

ACCIDENT YEAR	PAYROLL	PAID LOSS @ 6/30/13	INCURRED LOSS @ 6/30/13	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT PAID	LOSS DEVELOPMENT INCURRED	BORNHUETTER-FERGUSON PAID	BORNHUETTER-FERGUSON INCURRED	CUM. PAID FREQ/SEV AY DEV.	PAID INCR. FREQ/SEV AY DEV.	INCR. INDEX PAYMENT METHOD	PAID INCR. TRENDED FREQ/SEV	SELECTED ULTIMATE LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
PRIOR		5										13	
1977	1,465,551	1,147	1,147	1,148	1,147	1,148	1,147					1,148	0.078
1978	1,553,484	1,389	1,389	1,390	1,389	1,390	1,389					1,390	0.089
1979	1,646,693	1,985	1,985	1,987	1,986	1,987	1,986					1,987	0.121
1980	1,745,494	2,511	2,511	2,514	2,512	2,514	2,512					2,514	0.144
1981	1,826,711	2,442	2,442	2,446	2,444	2,446	2,444					2,446	0.134
1982	2,061,263	2,720	2,720	2,724	2,722	2,724	2,722	2,724	2,724	2,724		2,724	0.132
1983	2,173,213	3,105	3,105	3,112	3,109	3,112	3,109	3,112	3,110	3,112		3,112	0.143
1984	2,314,385	3,578	3,578	3,593	3,589	3,593	3,589	3,587	3,584	3,587		3,593	0.155
1985	2,444,242	3,859	3,859	3,878	3,874	3,878	3,874	3,869	3,865	3,869		3,878	0.159
1986	2,644,132	4,175	4,175	4,196	4,191	4,196	4,191	4,186	4,182	4,187		4,196	0.159
1987	2,911,888	4,077	4,077	4,101	4,097	4,101	4,097	4,092	4,105	4,095		4,101	0.141
1988	3,191,151	4,473	4,473	4,503	4,499	4,503	4,499	4,493	4,481	4,497		4,503	0.141
1989	3,341,117	4,390	4,390	4,425	4,420	4,425	4,420	4,414	4,419	4,418		4,425	0.132
1990	3,644,538	3,996	3,996	4,032	4,028	4,032	4,028	4,023	4,048	4,035		4,032	0.111
1991	3,852,022	3,707	3,707	3,747	3,742	3,747	3,742	3,737	3,840	3,755		3,747	0.097
1992	3,944,342	4,015	4,015	4,071	4,066	4,071	4,066	4,061	4,052	4,081		4,071	0.103
1993	4,020,534	3,785	3,785	3,845	3,841	3,845	3,841	3,837	3,832	3,858		3,845	0.096
1994	4,272,082	3,816	3,816	3,889	3,884	3,889	3,885	3,880	3,910	3,914		3,889	0.091
1995	4,432,599	3,863	3,863	3,948	3,944	3,940	3,937	3,939	3,909	3,970		3,948	0.089
1996	4,487,291	3,539	3,539	3,630	3,627	3,626	3,622	3,622	3,627	3,660		3,630	0.081
1997	4,623,816	3,292	3,292	3,401	3,410	3,399	3,407	3,406	3,524	3,435		3,401	0.074
1998	4,816,176	3,257	3,258	3,386	3,404	3,380	3,396	3,398	3,575	3,427		3,386	0.070
1999	5,047,597	3,629	3,629	3,805	3,839	3,791	3,820	3,833	3,724	3,860		3,805	0.075
2000	5,318,217	4,179	4,179	4,427	4,465	4,391	4,421	4,459	4,516	4,499		4,427	0.083
2001	5,597,545	4,599	4,599	4,929	4,970	4,877	4,909	4,961	4,803	4,978		4,929	0.088
2002	5,822,846	4,551	4,551	4,948	4,979	4,895	4,920	4,973	5,788	4,992		4,948	0.085
2003	6,004,956	4,439	4,439	4,942	4,992	4,908	4,950	4,985	4,791	5,023		4,939	0.082
2004	6,183,507	4,174	4,174	4,821	4,861	4,816	4,850	4,855	5,113	4,951		4,820	0.078
2005	6,388,250	4,538	4,541	5,446	5,488	5,357	5,389	5,478	5,385	5,506		5,419	0.085
2006	6,653,696	3,380	3,388	4,282	4,323	4,480	4,518	4,279	4,452	4,392		4,361	0.066
2007	6,915,410	3,739	3,739	5,135	5,168	5,195	5,220	5,124	5,211	5,306		5,165	0.075
2008	7,073,199	3,410	3,410	5,133	5,164	5,226	5,247	5,096	5,304	5,273		5,189	0.073
2009	7,109,910	3,207	3,207	5,552	5,585	5,662	5,682	5,419	5,405	5,690		5,629	0.079
2010	7,245,414	2,886	2,886	6,195	6,181	6,346	6,339	5,947	6,002	6,221		6,316	0.087
2011	7,353,256	1,682	1,682	5,595	5,494	6,061	6,026	5,101	5,434	5,669		5,828	0.079
2012	7,554,946	286	290	4,285	4,636	5,994	6,024	3,673	4,989	5,312		5,994	0.079
2013	5,229,078	10	10	5,848	7,815	4,340	4,342	2,882	14,078	3,916		4,340	0.083
2014	5,307,514					4,511	4,511					4,511	0.085
TOTAL		121,833	121,844	149,311	151,885	154,797	155,072	135,447	149,783	140,212		154,601	
EXLD PRIOR		121,828	121,844	149,311	151,885	154,797	155,072	135,447	149,783	140,212		154,588	
EXLD PRIOR & 2014		121,828	121,844	149,311	151,885	150,286	150,561	135,447	149,783	140,212		150,077	

(1) PROVIDED BY THE BWC
(2) BASED ON DATA FROM THE BWC
(3) BASED ON DATA FROM THE BWC
(4) SECTION 3, EXHIBIT 6, SHEET 4, COL. 4
(5) SECTION 3, EXHIBIT 6, SHEET 5, COL. 4
(6) SECTION 3, EXHIBIT 6, SHEET 6, COL. 8
(7) SECTION 3, EXHIBIT 6, SHEET 7, COL. 8
(8) SECTION 3, EXHIBIT 6, SHEET 8, COL. 8
(9) SECTION 3, EXHIBIT 6, SHEET 9
(10) SECTION 3, EXHIBIT 6, SHEET 12, COL. 10
(11) N/A
(12) SELECTED BY DELOITTE CONSULTING
(13) = [(12) / (1)] x 100

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

% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/13	PAID LOSS	PAID LDF	INDICATED ULTIMATE @ 6/30/13	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	438	1,147	1.001	1,148	0.078
1978	426	1,389	1.001	1,390	0.089
1979	414	1,985	1.001	1,987	0.121
1980	402	2,511	1.001	2,514	0.144
1981	390	2,442	1.002	2,446	0.134
1982	378	2,720	1.002	2,724	0.132
1983	366	3,105	1.002	3,112	0.143
1984	354	3,578	1.004	3,593	0.155
1985	342	3,859	1.005	3,878	0.159
1986	330	4,175	1.005	4,196	0.159
1987	318	4,077	1.006	4,101	0.141
1988	306	4,473	1.007	4,503	0.141
1989	294	4,390	1.008	4,425	0.132
1990	282	3,996	1.009	4,032	0.111
1991	270	3,707	1.011	3,747	0.097
1992	258	4,015	1.014	4,071	0.103
1993	246	3,785	1.016	3,845	0.096
1994	234	3,816	1.019	3,889	0.091
1995	222	3,863	1.022	3,948	0.089
1996	210	3,539	1.026	3,630	0.081
1997	198	3,292	1.033	3,401	0.074
1998	186	3,257	1.040	3,386	0.070
1999	174	3,629	1.049	3,805	0.075
2000	162	4,179	1.059	4,427	0.083
2001	150	4,599	1.072	4,929	0.088
2002	138	4,551	1.087	4,948	0.085
2003	126	4,439	1.113	4,942	0.082
2004	114	4,174	1.155	4,821	0.078
2005	102	4,538	1.200	5,446	0.085
2006	90	3,380	1.267	4,282	0.064
2007	78	3,739	1.373	5,135	0.074
2008	66	3,410	1.505	5,133	0.073
2009	54	3,207	1.731	5,552	0.078
2010	42	2,886	2.147	6,195	0.086
2011	30	1,682	3.327	5,595	0.076
2012	18	286	14.973	4,285	0.057
2013	6	10	598.901	5,848	0.112
2014	0				
TOTAL		121,828		149,311	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) BASED ON DATA FROM THE BWC
(3) SECTION 3, EXHIBIT 6, SHEET 20, COL. 6
(4) = (2) x (3)
(5) = (4) / PAYROLL x 100

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

% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

INCURRED LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/13	INCURRED LOSS	INCURRED LDF	INDICATED ULTIMATE @ 6/30/13	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	438	1,147	1.000	1,147	0.078
1978	426	1,389	1.000	1,389	0.089
1979	414	1,985	1.001	1,986	0.121
1980	402	2,511	1.001	2,512	0.144
1981	390	2,442	1.001	2,444	0.134
1982	378	2,720	1.001	2,722	0.132
1983	366	3,105	1.001	3,109	0.143
1984	354	3,578	1.003	3,589	0.155
1985	342	3,859	1.004	3,874	0.158
1986	330	4,175	1.004	4,191	0.159
1987	318	4,077	1.005	4,097	0.141
1988	306	4,473	1.006	4,499	0.141
1989	294	4,390	1.007	4,420	0.132
1990	282	3,996	1.008	4,028	0.111
1991	270	3,707	1.009	3,742	0.097
1992	258	4,015	1.013	4,066	0.103
1993	246	3,785	1.015	3,841	0.096
1994	234	3,816	1.018	3,884	0.091
1995	222	3,863	1.021	3,944	0.089
1996	210	3,539	1.025	3,627	0.081
1997	198	3,292	1.036	3,410	0.074
1998	186	3,258	1.045	3,404	0.071
1999	174	3,629	1.058	3,839	0.076
2000	162	4,179	1.069	4,465	0.084
2001	150	4,599	1.081	4,970	0.089
2002	138	4,551	1.094	4,979	0.086
2003	126	4,439	1.125	4,992	0.083
2004	114	4,174	1.165	4,861	0.079
2005	102	4,541	1.208	5,488	0.086
2006	90	3,388	1.276	4,323	0.065
2007	78	3,739	1.382	5,168	0.075
2008	66	3,410	1.514	5,164	0.073
2009	54	3,207	1.741	5,585	0.079
2010	42	2,886	2.142	6,181	0.085
2011	30	1,682	3.266	5,494	0.075
2012	18	290	16.005	4,636	0.061
2013	6	10	800.270	7,815	0.149
2014	0				
TOTAL		121,844		151,885	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) BASED ON DATA FROM THE BWC
(3) SECTION 3, EXHIBIT 6, SHEET 20, COL. 9
(4) = (2) x (3)
(5) = (4) / PAYROLL x 100

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

% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

PAID BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	INITIAL EXPECTED DOLLARS	EXPECTED % OF PAID LOSS	EXPECTED PAID LOSS	ACTUAL PAID LOSS	EXPECTED UNPAID LOSS	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551	0.078	1,148	99.9%	1,147	1,147	1	1,148	0.078
1978	1,553,484	0.089	1,390	99.9%	1,389	1,389	2	1,390	0.089
1979	1,646,693	0.121	1,987	99.9%	1,984	1,985	2	1,987	0.121
1980	1,745,494	0.144	2,514	99.9%	2,511	2,511	3	2,514	0.144
1981	1,826,711	0.134	2,446	99.8%	2,442	2,442	4	2,446	0.134
1982	2,061,263	0.132	2,724	99.8%	2,720	2,720	5	2,724	0.132
1983	2,173,213	0.143	3,113	99.8%	3,106	3,105	7	3,112	0.143
1984	2,314,385	0.155	3,593	99.6%	3,578	3,578	15	3,593	0.155
1985	2,444,242	0.159	3,877	99.5%	3,858	3,859	19	3,878	0.159
1986	2,644,132	0.159	4,196	99.5%	4,175	4,175	21	4,196	0.159
1987	2,911,888	0.141	4,101	99.4%	4,077	4,077	24	4,101	0.141
1988	3,191,151	0.141	4,504	99.3%	4,474	4,473	30	4,503	0.141
1989	3,341,117	0.132	4,426	99.2%	4,391	4,390	34	4,425	0.132
1990	3,644,538	0.111	4,032	99.1%	3,995	3,996	37	4,032	0.111
1991	3,852,022	0.097	3,746	98.9%	3,707	3,707	40	3,747	0.097
1992	3,944,342	0.103	4,069	98.6%	4,013	4,015	56	4,071	0.103
1993	4,020,534	0.096	3,845	98.4%	3,785	3,785	60	3,845	0.096
1994	4,272,082	0.091	3,885	98.1%	3,812	3,816	73	3,889	0.091
1995	4,432,599	0.081	3,589	97.9%	3,512	3,863	77	3,940	0.089
1996	4,487,291	0.077	3,438	97.5%	3,352	3,539	86	3,626	0.081
1997	4,623,816	0.072	3,316	96.8%	3,210	3,292	106	3,399	0.074
1998	4,816,176	0.067	3,231	96.2%	3,108	3,257	123	3,380	0.070
1999	5,047,597	0.069	3,493	95.4%	3,331	3,629	162	3,791	0.075
2000	5,318,217	0.071	3,783	94.4%	3,571	4,179	212	4,391	0.083
2001	5,597,545	0.074	4,156	93.3%	3,878	4,599	278	4,877	0.087
2002	5,822,846	0.074	4,292	92.0%	3,947	4,551	344	4,895	0.084
2003	6,004,956	0.077	4,610	89.8%	4,140	4,439	470	4,908	0.082
2004	6,183,507	0.077	4,784	86.6%	4,143	4,174	642	4,816	0.078
2005	6,388,250	0.077	4,913	83.3%	4,095	4,538	819	5,357	0.084
2006	6,653,696	0.079	5,223	78.9%	4,122	3,380	1,101	4,480	0.067
2007	6,915,410	0.077	5,356	72.8%	3,900	3,739	1,456	5,195	0.075
2008	7,073,199	0.076	5,408	66.4%	3,593	3,410	1,815	5,226	0.074
2009	7,109,910	0.082	5,813	57.8%	3,358	3,207	2,455	5,662	0.080
2010	7,245,414	0.089	6,478	46.6%	3,018	2,886	3,460	6,346	0.088
2011	7,353,256	0.085	6,261	30.1%	1,882	1,682	4,379	6,061	0.082
2012	7,554,946	0.081	6,117	6.7%	409	286	5,708	5,994	0.079
2013	5,229,078	0.083	4,338	0.2%	7	10	4,331	4,340	0.083
2014	5,307,514	0.085	4,511	0.0%			4,511	4,511	0.085
TOTAL			152,707		119,738	121,828	32,970	154,797	

(1) PROVIDED BY THE BWC
(2) SECTION 3, EXHIBIT 6, SHEET 19, COL. 14
(3) = [(1) x (2)] / 100
(4) = 1 / SECTION 3, EXHIBIT 6, SHEET 4, COL. 3
(5) = (3) x (4)
(6) BASED ON DATA FROM THE BWC
(7) = (3) x [1 - (4)]
(8) = (6) + (7)
(9) = [(8) / (1)] x 100

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

% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

INCURRED BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	INITIAL EXPECTED DOLLARS	EXPECTED % OF REPORTED LOSS	EXPECTED REPORTED LOSS	ACTUAL REPORTED LOSS	EXPECTED UNREPORTED LOSS	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551	0.078	1,148	100.0%	1,148	1,147	0	1,147	0.078
1978	1,553,484	0.089	1,390	100.0%	1,389	1,389	1	1,389	0.089
1979	1,646,693	0.121	1,987	99.9%	1,986	1,985	1	1,986	0.121
1980	1,745,494	0.144	2,514	99.9%	2,513	2,511	1	2,512	0.144
1981	1,826,711	0.134	2,446	99.9%	2,444	2,442	2	2,444	0.134
1982	2,061,263	0.132	2,724	99.9%	2,722	2,720	3	2,722	0.132
1983	2,173,213	0.143	3,113	99.9%	3,108	3,105	5	3,109	0.143
1984	2,314,385	0.155	3,593	99.7%	3,581	3,578	12	3,589	0.155
1985	2,444,242	0.159	3,877	99.6%	3,862	3,859	15	3,874	0.158
1986	2,644,132	0.159	4,196	99.6%	4,179	4,175	17	4,191	0.159
1987	2,911,888	0.141	4,101	99.5%	4,082	4,077	20	4,097	0.141
1988	3,191,151	0.141	4,504	99.4%	4,479	4,473	25	4,499	0.141
1989	3,341,117	0.132	4,426	99.3%	4,396	4,390	29	4,420	0.132
1990	3,644,538	0.111	4,032	99.2%	4,000	3,996	32	4,028	0.111
1991	3,852,022	0.097	3,746	99.1%	3,711	3,707	35	3,742	0.097
1992	3,944,342	0.103	4,069	98.7%	4,017	4,015	51	4,066	0.103
1993	4,020,534	0.096	3,845	98.5%	3,789	3,785	56	3,841	0.096
1994	4,272,082	0.091	3,885	98.2%	3,816	3,816	69	3,885	0.091
1995	4,432,599	0.081	3,589	97.9%	3,515	3,863	74	3,937	0.089
1996	4,487,291	0.077	3,438	97.6%	3,355	3,539	83	3,622	0.081
1997	4,623,816	0.072	3,316	96.5%	3,202	3,292	115	3,407	0.074
1998	4,816,176	0.067	3,231	95.7%	3,093	3,258	138	3,396	0.071
1999	5,047,597	0.069	3,493	94.5%	3,302	3,629	191	3,820	0.076
2000	5,318,217	0.071	3,783	93.6%	3,541	4,179	243	4,421	0.083
2001	5,597,545	0.074	4,156	92.5%	3,846	4,599	310	4,909	0.088
2002	5,822,846	0.074	4,292	91.4%	3,922	4,551	369	4,920	0.084
2003	6,004,956	0.077	4,610	88.9%	4,098	4,439	511	4,950	0.082
2004	6,183,507	0.077	4,784	85.9%	4,108	4,174	676	4,850	0.078
2005	6,388,250	0.077	4,913	82.8%	4,066	4,541	847	5,389	0.084
2006	6,653,696	0.079	5,223	78.4%	4,093	3,388	1,130	4,518	0.068
2007	6,915,410	0.077	5,356	72.4%	3,875	3,739	1,481	5,220	0.075
2008	7,073,199	0.076	5,408	66.0%	3,571	3,410	1,837	5,247	0.074
2009	7,109,910	0.082	5,813	57.4%	3,338	3,207	2,475	5,682	0.080
2010	7,245,414	0.089	6,478	46.7%	3,024	2,886	3,453	6,339	0.087
2011	7,353,256	0.085	6,261	30.6%	1,917	1,682	4,344	6,026	0.082
2012	7,554,946	0.081	6,117	6.2%	382	290	5,735	6,024	0.080
2013	5,229,078	0.083	4,338	0.1%	5	10	4,332	4,342	0.083
2014	5,307,514	0.085	4,511	0.0%			4,511	4,511	0.085
TOTAL			152,707		119,479	121,844	33,229	155,072	

(1) PROVIDED BY THE BWC
(2) SECTION 3, EXHIBIT 6, SHEET 19, COL. 14
(3) = [(1) x (2)] / 100
(4) = 1 / SECTION 3, EXHIBIT 6, SHEET 5, COL. 3
(5) = (3) x (4)
(6) BASED ON DATA FROM THE BWC
(7) = (3) x [1 - (4)]
(8) = (6) + (7)
(9) = [(8) / (1)] x 100

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

% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

CUMULATIVE PAID FREQUENCY SEVERITY METHOD

ACCIDENT YEAR	PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	$ WHOLE PAID SEVERITY	PAID SEVERITY LDF	$ WHOLE ULTIMATE SEVERITY	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551		1.000			1.002			
1978	1,553,484		1.000			1.002			
1979	1,646,693		1.000			1.002			
1980	1,745,494		1.000			1.002			
1981	1,826,711		1.000			1.002			
1982	2,061,263	752	1.000	752	3,616	1.002	3,623	2,724	0.132
1983	2,173,213	812	1.000	812	3,823	1.002	3,833	3,112	0.143
1984	2,314,385	914	1.000	914	3,914	1.003	3,924	3,587	0.155
1985	2,444,242	998	1.000	998	3,866	1.003	3,877	3,869	0.158
1986	2,644,132	1,119	1.000	1,119	3,731	1.003	3,741	4,186	0.158
1987	2,911,888	1,182	1.000	1,182	3,449	1.004	3,462	4,092	0.141
1988	3,191,151	1,286	1.000	1,286	3,479	1.004	3,494	4,493	0.141
1989	3,341,117	1,224	1.000	1,224	3,587	1.005	3,606	4,414	0.132
1990	3,644,538	1,141	1.000	1,141	3,502	1.007	3,525	4,023	0.110
1991	3,852,022	1,058	1.000	1,058	3,504	1.008	3,532	3,737	0.097
1992	3,944,342	1,183	1.000	1,183	3,394	1.011	3,432	4,061	0.103
1993	4,020,534	1,061	1.000	1,061	3,568	1.013	3,615	3,837	0.095
1994	4,272,082	1,044	1.000	1,044	3,655	1.017	3,715	3,880	0.091
1995	4,432,599	996	1.000	996	3,879	1.019	3,953	3,939	0.089
1996	4,487,291	954	1.001	955	3,710	1.022	3,794	3,622	0.081
1997	4,623,816	877	1.002	879	3,754	1.032	3,876	3,406	0.074
1998	4,816,176	844	1.003	847	3,859	1.040	4,012	3,398	0.071
1999	5,047,597	955	1.004	959	3,800	1.052	3,997	3,833	0.076
2000	5,318,217	1,039	1.007	1,046	4,022	1.060	4,263	4,459	0.084
2001	5,597,545	1,052	1.011	1,063	4,372	1.068	4,667	4,961	0.089
2002	5,822,846	1,005	1.015	1,020	4,528	1.077	4,876	4,973	0.085
2003	6,004,956	1,084	1.028	1,114	4,095	1.093	4,474	4,985	0.083
2004	6,183,507	1,053	1.045	1,101	3,964	1.113	4,410	4,855	0.079
2005	6,388,250	1,036	1.064	1,102	4,381	1.134	4,969	5,478	0.086
2006	6,653,696	836	1.090	911	4,043	1.161	4,694	4,279	0.064
2007	6,915,410	938	1.158	1,087	3,986	1.183	4,716	5,124	0.074
2008	7,073,199	827	1.239	1,024	4,123	1.206	4,975	5,096	0.072
2009	7,109,910	799	1.351	1,079	4,014	1.251	5,021	5,419	0.076
2010	7,245,414	719	1.567	1,126	4,014	1.315	5,280	5,947	0.082
2011	7,353,256	462	2.150	993	3,640	1.411	5,134	5,101	0.069
2012	7,554,946	79	8.207	648	3,623	1.564	5,666	3,673	0.049
2013	5,229,078	1	188.768	189	9,765	1.564	15,270	2,882	0.055
2014									
TOTAL		29,330		31,917				135,447	

(1)	PROVIDED BY THE BWC	(6)	SECTION 3, EXHIBIT 6, SHEET 20, COL. 15
(2)	BASED ON DATA FROM THE BWC	(7)	= (5) x (6)
(3)	SECTION 3, EXHIBIT 6, SHEET 20, COL. 12	(8)	= [(4) x (7)] / 1000
(4)	= (2) x (3)	(9)	= [(8) / (1)] x 100
(5)	SECTION 3, EXHIBIT 6, SHEET 4, COL. 2 / (2) x 1000		

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
% PERMANENT PARTIAL & PERMANENT PARTIAL

PAID INCREMENTAL FREQUENCY SEVERITY ACCIDENT YEAR DEVELOPMENT METHOD (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	TAIL	INDICATED ULTIMATE
1977																																						-	-
1978																																						-	-
1979																																						-	-
1980																																						-	-
1981																																						-	-
1982	3	27	349	634	344	238	192	173	146	124	102	121	70	57	50	22	13	21	6	0	1	1	0	5	8	0	0	10	0	0	1	2						5	2,724
1983	3	31	407	718	402	299	226	248	206	165	91	83	68	47	40	14	15	7	14	6	2	1	2	1	6	2	0	0	0	0	0	0						5	3,110
1984	3	51	590	751	473	353	282	260	224	175	157	73	52	25	24	23	16	7	10	5	5	2	9	4	2	1	0	0	2	0	0	0						6	3,584
1985	8	42	541	986	520	424	296	311	228	149	106	77	88	8	15	16	18	7	3	1	3	1	2	0	9	0	0	0	0	0	0	0						7	3,865
1986	1	19	433	1,199	566	412	439	278	207	170	147	44	38	36	46	25	16	10	4	3	26	21	4	3	5	10	8	3	0	0	0	0						7	4,182
1987	2	30	475	1,060	629	496	326	233	199	210	98	82	49	66	29	21	14	14	7	8	8	2	0	2	1	9	8	19	2	0	0	0						7	4,105
1988	4	29	391	1,139	658	589	439	341	256	135	112	86	101	39	38	36	14	16	12	4	9	3	9	11	4	0	0	0	0	0	0	0						8	4,481
1989	10	47	288	1,054	859	537	435	322	199	144	68	97	71	48	9	37	22	15	27	21	23	19	24	5	11	6	4	9	1	0	0	0						8	4,419
1990	6	38	626	865	603	428	357	312	175	164	99	83	53	38	37	18	21	12	8	18	11	8	4	10	16	9	6	14	2	0	0	0						7	4,048
1991	11	78	604	718	428	470	383	244	188	136	99	71	26	33	98	17	13	27	4	13	12	6	29	23	36	20	13	31	4	0	0	0						7	3,840
1992	4	44	672	988	661	360	279	292	168	169	71	65	38	32	52	24	13	33	22	10	11	4	6	4	7	4	3	6	1	0	0	0						7	4,052
1993	6	53	664	890	516	445	321	224	142	127	106	54	40	42	31	15	17	57	23	3	8	5	7	5	8	4	3	7	1	0	0	0						7	3,832
1994	0	78	639	718	686	345	287	210	185	154	149	97	57	44	27	39	44	31	15	11	15	9	12	9	15	8	5	13	2	0	0	0						7	3,910
1995	16	141	678	624	488	531	347	200	119	160	95	79	88	41	79	72	40	60	6	4	6	3	5	4	6	3	2	5	1	0	0	0						7	3,909
1996	38	86	680	807	525	359	257	154	145	124	104	63	60	25	46	29	14	24	11	8	11	6	9	7	11	6	4	9	1	0	0	0						6	3,627
1997	0	69	664	675	441	326	317	173	164	126	117	41	60	40	24	20	37	51	23	17	23	13	19	14	23	13	8	20	2	0	0	0						6	3,524
1998	9	68	665	585	531	395	267	176	133	97	131	37	74	23	10	56	44	61	27	20	27	16	22	17	27	15	10	23	3	0	0	0						6	3,575
1999	35	99	849	754	483	292	253	275	190	102	108	76	36	60	17	14	11	15	7	5	6	4	5	4	7	4	2	6	1	0	0	0						6	3,724
2000	0	152	862	828	611	379	302	264	336	111	196	64	27	48	52	42	33	46	20	15	20	12	17	13	20	11	7	18	2	0	0	0						8	4,516
2001	0	215	1,046	895	609	602	310	237	215	170	139	128	33	25	27	22	17	24	11	8	10	6	9	7	11	6	4	9	1	0	0	0						8	4,803
2002	0	172	881	903	731	467	324	256	247	157	178	235	178	132	144	118	93	128	57	42	56	33	46	36	57	31	20	49	6	0	0	0						10	5,788
2003	5	168	1,105	1,049	613	502	306	330	142	134	85	55	42	31	34	28	22	30	13	10	13	8	11	8	13	7	5	12	1	0	0	0						8	4,791
2004	8	102	1,300	978	625	306	233	263	171	188	185	120	91	67	73	60	47	65	29	21	29	17	23	18	29	16	10	25	3	0	0	0						9	5,113
2005	0	290	1,349	873	623	465	373	373	192	141	138	90	68	51	55	45	35	49	22	16	21	13	18	14	22	12	8	19	2	0	0	0						9	5,385
2006	10	202	1,110	718	478	341	266	254	199	146	143	93	70	52	57	47	37	50	22	16	22	13	18	14	22	12	8	19	2	0	0	0						8	4,452
2007	4	374	1,422	748	531	336	324	282	220	162	159	103	78	58	63	52	41	56	25	18	25	15	20	16	25	14	9	22	3	0	0	0						9	5,211
2008	0	414	1,301	785	438	472	342	297	232	170	167	109	82	61	67	55	43	59	26	19	26	15	21	17	26	14	9	23	3	0	0	0						9	5,304
2009	0	494	1,313	795	605	438	317	276	216	158	155	101	76	57	62	51	40	55	24	18	24	14	20	15	24	13	9	21	3	0	0	0						9	5,405
2010	11	387	1,505	982	673	487	353	307	240	176	173	112	85	63	69	56	44	61	27	20	27	16	22	17	27	15	10	23	3	0	0	0						10	6,002
2011	0	410	1,272	899	616	446	323	281	220	161	158	103	78	58	63	52	41	56	25	18	25	15	20	16	25	14	9	21	3	0	0	0						9	5,434
2012	0	286	1,190	842	576	418	303	263	206	151	148	96	73	54	59	48	38	52	23	17	23	14	19	15	23	13	8	20	2	0	0	0						9	4,989
2013	10	807	3,357	2,374	1,626	1,177	853	742	580	425	417	271	205	153	166	136	107	147	65	48	65	38	53	41	65	36	24	57	7	0	0	0						24	14,078
Factors	82.660	4.159	0.707	0.685	0.724	0.725	0.870	0.781	0.734	0.981	0.650	0.755	0.745	1.089	0.820	0.786	1.374	0.445	0.735	1.349	0.592	1.382	0.781	1.575	0.553	0.653	2.400	0.124	-	-	2.500							Tail 1.002	

Example: AY 2008 Age 78 of 342 = 472 x 0.725 and AY 2008 Age 90 of 297 = 342 x 0.870

NOTE: FACTORS ARE FROM SECTION 3, EXHIBIT 6, SHEET 35

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

% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

INCREMENTAL INDEX PAYMENT METHOD

ACCIDENT YEAR	PAYROLL	PAID LOSS @ 6/30/13	INCREMENTAL PAID LOSS & ALAE PER AVG. WEEKLY BENEFIT & ULTIMATE CLAIMS: AS OF 6/30/13	FUTURE DEVELOP.	IMPLIED ULTIMATE	AVERAGE WEEKLY BENEFIT	SELECTED ULTIMATE CLAIMS	IMPLIED ULTIMATE LOSS	TAIL OF 1.002 DEVELOP.	IMPLIED ULTIMATE INCLD TAIL	IMPLIED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1977	1,465,551	1,147									
1978	1,553,484	1,389									
1979	1,646,693	1,985									
1980	1,745,494	2,511									
1981	1,826,711	2,442									
1982	2,061,263	2,720	35.713	-	35.713	101.27	752	2,720	5	2,724	0.132
1983	2,173,213	3,105	34.950	0.026	34.976	109.40	812	3,107	5	3,112	0.143
1984	2,314,385	3,578	34.405	0.031	34.436	113.77	914	3,581	6	3,587	0.155
1985	2,444,242	3,859	32.148	0.031	32.179	120.27	998	3,862	7	3,869	0.158
1986	2,644,132	4,175	29.189	0.035	29.224	127.81	1,119	4,180	7	4,187	0.158
1987	2,911,888	4,077	24.406	0.066	24.473	141.32	1,182	4,088	7	4,095	0.141
1988	3,191,151	4,473	23.785	0.083	23.867	146.25	1,286	4,489	8	4,497	0.141
1989	3,341,117	4,390	23.393	0.105	23.498	153.34	1,224	4,410	8	4,418	0.132
1990	3,644,538	3,996	18.999	0.153	19.152	184.32	1,141	4,028	7	4,035	0.111
1991	3,852,022	3,707	16.570	0.184	16.754	211.45	1,058	3,748	7	3,755	0.097
1992	3,944,342	4,015	15.771	0.233	16.004	215.19	1,183	4,074	7	4,081	0.103
1993	4,020,534	3,785	15.665	0.271	15.936	227.75	1,061	3,851	7	3,858	0.096
1994	4,272,082	3,816	14.072	0.336	14.408	259.73	1,044	3,907	7	3,914	0.092
1995	4,432,599	3,863	14.741	0.381	15.122	263.12	996	3,963	7	3,970	0.090
1996	4,487,291	3,539	13.599	0.440	14.039	272.54	955	3,654	6	3,660	0.082
1997	4,623,816	3,292	13.556	0.562	14.119	276.31	879	3,429	6	3,435	0.074
1998	4,816,176	3,257	13.152	0.662	13.813	292.38	847	3,421	6	3,427	0.071
1999	5,047,597	3,629	12.888	0.797	13.685	293.61	959	3,853	7	3,860	0.076
2000	5,318,217	4,179	12.941	0.969	13.910	308.70	1,046	4,492	8	4,499	0.085
2001	5,597,545	4,599	13.884	1.117	15.001	311.61	1,063	4,969	9	4,978	0.089
2002	5,822,846	4,551	13.784	1.312	15.096	323.68	1,020	4,984	9	4,992	0.086
2003	6,004,956	4,439	12.430	1.613	14.043	320.54	1,114	5,014	9	5,023	0.084
2004	6,183,507	4,174	11.207	2.064	13.271	338.27	1,101	4,943	9	4,951	0.080
2005	6,388,250	4,538	11.938	2.521	14.459	344.95	1,102	5,497	10	5,506	0.086
2006	6,653,696	3,380	10.582	3.145	13.727	350.19	912	4,384	8	4,392	0.066
2007	6,915,410	3,739	9.498	3.957	13.455	363.14	1,084	5,297	9	5,306	0.077
2008	7,073,199	3,410	8.923	4.852	13.774	372.85	1,025	5,264	9	5,273	0.075
2009	7,109,910	3,207	7.854	6.056	13.910	380.93	1,072	5,680	10	5,690	0.080
2010	7,245,414	2,886	6.685	7.702	14.387	384.74	1,122	6,211	11	6,221	0.086
2011	7,353,256	1,682	4.259	10.074	14.333	388.59	1,016	5,659	10	5,669	0.077
2012	7,554,946	286	0.764	13.395	14.160	401.41	933	5,303	9	5,312	0.070
2013	5,229,078	10	0.036	14.204	14.239	415.30	661	3,909	7	3,916	0.075
2014							663				
TOTAL		121,828					33,344	139,969	244	140,212	

(1) PROVIDED BY THE BWC
(2) BASED ON DATA FROM THE BWC
(3) = (2) / [(6) x (7)] x 1000
(4) SECTION 3, EXHIBIT 6, SHEET 21, COL. 6
(5) = (3) + (4)
(6) BASED ON HISTORICAL BENEFIT LEVELS
(7) SECTION 3, EXHIBIT 6, SHEET 13, COL. 14
(8) = (5) x (6) x (7) / 1,000
(9) = [TAIL - 1.0] x (8)
(10) = (8) + (9)
(11) = [(10) / (1)] x 100

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

% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

SELECTION OF ULTIMATE CLAIM COUNTS

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	IMPLIED FREQUENCY	ON-LEVEL FREQUENCY	5 YR IMPLIED FREQUENCY TREND	CUMULATIVE FREQUENCY TREND	ON-LEVEL TRENDED FREQUENCY	EXPECTED CLAIM FREQUENCY	EXPECTED ULTIMATE CLAIMS	SELECTED ULTIMATE CLAIMS	SELECTED CLAIM FREQUENCY
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1977	1,465,551	3.943	5,778,966		1.000					1.033					
1978	1,553,484	3.704	5,754,667		1.000					1.033					
1979	1,646,693	3.435	5,656,194		1.000					1.033					
1980	1,745,494	3.194	5,575,918		1.000					1.033					
1981	1,826,711	2.943	5,375,984		1.000					1.033					
1982	2,061,263	2.798	5,767,589	752	1.000	752	3.648%	1.304%		1.033	1.347%	3.648%	752	752	3.648%
1983	2,173,213	2.679	5,822,965	812	1.000	812	3.736%	1.394%		1.013	1.412%	3.736%	812	812	3.736%
1984	2,314,385	2.553	5,909,297	914	1.000	914	3.949%	1.547%		0.993	1.535%	3.949%	914	914	3.949%
1985	2,444,242	2.467	6,030,627	998	1.000	998	4.083%	1.655%		0.973	1.611%	4.083%	998	998	4.083%
1986	2,644,132	2.407	6,365,645	1,119	1.000	1,119	4.232%	1.758%	8.0%	0.954	1.677%	4.232%	1,119	1,119	4.232%
1987	2,911,888	2.329	6,782,846	1,182	1.000	1,182	4.060%	1.743%	5.9%	0.935	1.630%	4.060%	1,182	1,182	4.059%
1988	3,191,151	2.225	7,101,789	1,286	1.000	1,286	4.030%	1.811%	3.7%	0.917	1.661%	4.030%	1,286	1,286	4.030%
1989	3,341,117	2.177	7,272,541	1,224	1.000	1,224	3.664%	1.683%	0.6%	0.899	1.513%	3.664%	1,224	1,224	3.663%
1990	3,644,538	2.096	7,637,206	1,141	1.000	1,141	3.132%	1.494%	-3.5%	0.881	1.317%	3.132%	1,141	1,141	3.131%
1991	3,852,022	2.030	7,818,591	1,058	1.000	1,058	2.747%	1.354%	-6.7%	0.913	1.236%	2.747%	1,058	1,058	2.747%
1992	3,944,342	1.930	7,613,696	1,183	1.000	1,183	3.000%	1.554%	-5.1%	0.947	1.471%	3.000%	1,183	1,183	2.999%
1993	4,020,534	1.895	7,617,194	1,061	1.000	1,061	2.640%	1.393%	-3.3%	0.981	1.367%	2.640%	1,061	1,061	2.639%
1994	4,272,082	1.851	7,909,310	1,044	1.000	1,044	2.444%	1.320%	-2.2%	1.016	1.342%	2.442%	1,043	1,044	2.444%
1995	4,432,599	1.799	7,972,245	996	1.000	996	2.248%	1.250%	-3.2%	1.053	1.317%	2.248%	996	996	2.247%
1996	4,487,291	1.738	7,797,491	954	1.001	955	2.128%	1.224%	-5.7%	1.092	1.337%	2.123%	953	955	2.128%
1997	4,623,816	1.661	7,678,681	877	1.002	879	1.900%	1.144%	-4.6%	1.131	1.294%	1.900%	879	879	1.901%
1998	4,816,176	1.586	7,638,048	844	1.003	847	1.758%	1.109%	-4.3%	1.172	1.300%	1.758%	847	847	1.759%
1999	5,047,597	1.535	7,748,434	955	1.004	959	1.900%	1.238%	-1.2%	1.116	1.382%	1.898%	958	959	1.900%
2000	5,318,217	1.481	7,874,189	1,039	1.007	1,046	1.967%	1.328%	2.4%	1.063	1.412%	1.965%	1,045	1,046	1.967%
2001	5,597,545	1.450	8,115,826	1,052	1.011	1,063	1.899%	1.310%	4.6%	1.013	1.326%	1.900%	1,063	1,063	1.899%
2002	5,822,846	1.351	7,863,811	1,005	1.015	1,020	1.752%	1.297%	3.8%	0.964	1.251%	1.752%	1,020	1,020	1.752%
2003	6,004,956	1.320	7,925,439	1,084	1.028	1,114	1.856%	1.406%	2.3%	0.918	1.291%	1.857%	1,115	1,114	1.855%
2004	6,183,507	1.337	8,269,908	1,053	1.045	1,101	1.780%	1.331%	0.8%	0.937	1.248%	1.783%	1,102	1,101	1.781%
2005	6,388,250	1.292	8,253,608	1,036	1.064	1,102	1.726%	1.336%	0.7%	0.956	1.277%	1.726%	1,103	1,102	1.725%
2006	6,653,696	1.281	8,526,674	836	1.090	911	1.370%	1.069%	-4.3%	0.976	1.043%	1.382%	920	912	1.371%
2007	6,915,410	1.229	8,496,918	938	1.158	1,087	1.571%	1.279%	-4.0%	0.996	1.273%	1.542%	1,067	1,084	1.568%
2008	7,073,199	1.179	8,337,961	827	1.239	1,024	1.448%	1.229%	-2.0%	1.016	1.248%	1.450%	1,026	1,025	1.449%
2009	7,109,910	1.143	8,129,364	799	1.351	1,079	1.518%	1.328%	1.3%	0.968	1.285%	1.477%	1,050	1,072	1.508%
2010	7,245,414	1.134	8,216,184	719	1.567	1,126	1.555%	1.371%	5.5%	0.922	1.264%	1.538%	1,114	1,122	1.549%
2011	7,353,256	1.082	7,954,284	462	2.150	993	1.351%	1.249%	0.6%	0.960	1.199%	1.409%	1,036	1,016	1.382%
2012	7,554,946	1.030	7,783,294	79	8.207	648	0.858%	0.833%	-8.0%	1.000	0.833%	1.288%	973	933	1.235%
2013	5,229,078	1.015	5,307,514	1	188.768	189	0.361%	0.356%	-26.9%	1.000	0.356%	1.269%	663	661	1.264%
2014	5,307,514	1.000	5,307,514	0						1.000		1.250%	663	663	1.250%
TOTAL				29,330		31,917							33,368	33,344	

	5 Year Average excluding 2013	1.166%
	10 Year Average excluding 2013	1.196%
	5 Year Average excluding 2012-2013	1.254%
	10 Year Average excluding 2011-2013	1.251%
	2006-2011 Average excluding 2009	1.206%
(16)	2014 Selected Frequency	1.250%

(1) PROVIDED BY THE BWC
(2) BASED ON CHANGE IN SAWW
(3) = (1) x (2)
(4) BASED ON DATA FROM THE BWC
(5) SECTION 3, EXHIBIT 6, SHEET 20, COL. 12
(6) = (4) x (5)
(7) = (6) / (1) x 100
(8) = (6) / (3) x 100
(9) 5 YEAR FITTED TREND OF (8)
(10) SELECTED BY DELOITTE CONSULTING
(11) = (8) x (10)
(12) SELECTED BASED ON (16) DETRENDED AND (7)
(13) = [(12) x (1)] / 100
(14) = (4) + [1 - 1/(5)] x (13)
(15) = [(14) / (1)] x 100
(16) SELECTED BY DELOITTE CONSULTING BASED ON (11)

OHIO BUREAU OF WORKERS' COMPENSATION
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COMPENSATION

% PERMANENT PARTIAL & PERMANENT PARTIAL
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DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	1,465,551			1,148		0.078
1978	1,553,484			1,390		0.089
1979	1,646,693			1,987		0.121
1980	1,745,494			2,514		0.144
1981	1,826,711			2,446		0.134
1982	2,061,263	752	3.65%	2,724	3,623	0.132
1983	2,173,213	812	3.74%	3,112	3,832	0.143
1984	2,314,385	914	3.95%	3,593	3,931	0.155
1985	2,444,242	998	4.08%	3,878	3,886	0.159
1986	2,644,132	1,119	4.23%	4,196	3,750	0.159
1987	2,911,888	1,182	4.06%	4,101	3,469	0.141
1988	3,191,151	1,286	4.03%	4,503	3,502	0.141
1989	3,341,117	1,224	3.66%	4,425	3,615	0.132
1990	3,644,538	1,141	3.13%	4,032	3,534	0.111
1991	3,852,022	1,058	2.75%	3,747	3,541	0.097
1992	3,944,342	1,183	3.00%	4,071	3,441	0.103
1993	4,020,534	1,061	2.64%	3,845	3,624	0.096
1994	4,272,082	1,044	2.44%	3,889	3,725	0.091
1995	4,432,599	996	2.25%	3,948	3,964	0.089
1996	4,487,291	955	2.13%	3,630	3,801	0.081
1997	4,623,816	879	1.90%	3,401	3,870	0.074
1998	4,816,176	847	1.76%	3,386	3,998	0.070
1999	5,047,597	959	1.90%	3,805	3,968	0.075
2000	5,318,217	1,046	1.97%	4,427	4,232	0.083
2001	5,597,545	1,063	1.90%	4,929	4,637	0.088
2002	5,822,846	1,020	1.75%	4,948	4,851	0.085
2003	6,004,956	1,114	1.86%	4,939	4,433	0.082
2004	6,183,507	1,101	1.78%	4,820	4,378	0.078
2005	6,388,250	1,102	1.73%	5,419	4,917	0.085
2006	6,653,696	912	1.37%	4,361	4,782	0.066
2007	6,915,410	1,084	1.57%	5,165	4,764	0.075
2008	7,073,199	1,025	1.45%	5,189	5,062	0.073
2009	7,109,910	1,072	1.51%	5,629	5,251	0.079
2010	7,245,414	1,122	1.55%	6,316	5,629	0.087
2011	7,353,256	1,016	1.38%	5,828	5,736	0.079
2012	7,554,946	933	1.23%	5,994	6,425	0.079
2013	5,229,078	661	1.26%	4,340	6,566	0.083
2014	5,307,514	663	1.25%	4,511	6,800	0.085
TOTAL		33,344		154,588		

(1) PROVIDED BY THE BWC
(2) SECTION 3, EXHIBIT 6, SHEET 13, COL. 14
(3) = (2) / (1) x 100
(4) SECTION 3, EXHIBIT 6, SHEET 3, COL. 12
(5) = [(4) / (2)] x 1,000
(6) = [(4) / (1)] x 100

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

% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

ACTUAL VERSUS EXPECTED LOSS PAYMENTS

ACCIDENT YEAR	PAID LOSS @ 6/30/13	PAID LOSS @ 6/30/12	ULTIMATE LOSS @ 6/30/12	UNPAID LOSS @ 6/30/12	AGE @ 6/30/13	AGE @ 6/30/12	PRIOR LDF @ 6/30/13	PRIOR LDF @ 6/30/12	EXPECTED % PAID	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE	ULTIMATE LOSS @ 6/30/13	ULTIMATE LOSS @ 6/30/12	CHANGE IN ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR	5	4	12	8						2	1	(1)	13	12	1
1977	1,147	1,147	1,148	1	438	426	1.001	1.001	25.9%	0	0	0	1,148	1,148	(0)
1978	1,389	1,388	1,390	2	426	414	1.001	1.001	23.9%	0	0	(0)	1,390	1,390	(0)
1979	1,985	1,985	1,988	4	414	402	1.001	1.002	22.0%	1	0	(1)	1,987	1,988	(1)
1980	2,511	2,511	2,517	6	402	390	1.002	1.002	19.4%	1	0	(1)	2,514	2,517	(2)
1981	2,442	2,442	2,448	6	390	378	1.002	1.002	7.5%	0	0	(0)	2,446	2,448	(2)
1982	2,720	2,718	2,725	8	378	366	1.002	1.003	14.6%	1	2	1	2,724	2,725	(1)
1983	3,105	3,105	3,120	15	366	354	1.003	1.005	41.7%	6	0	(6)	3,112	3,120	(8)
1984	3,578	3,578	3,598	20	354	342	1.005	1.006	14.4%	3	0	(3)	3,593	3,598	(5)
1985	3,859	3,859	3,881	22	342	330	1.006	1.006	2.1%	0	0	(0)	3,878	3,881	(3)
1986	4,175	4,172	4,199	27	330	318	1.006	1.006	10.7%	3	3	(0)	4,196	4,199	(3)
1987	4,077	4,069	4,097	28	318	306	1.006	1.007	6.8%	2	8	6	4,101	4,097	4
1988	4,473	4,473	4,510	37	306	294	1.007	1.008	15.2%	6	0	(6)	4,503	4,510	(6)
1989	4,390	4,379	4,419	39	294	282	1.008	1.009	9.4%	4	11	7	4,425	4,419	6
1990	3,996	3,986	4,026	40	282	270	1.009	1.010	10.2%	4	10	6	4,032	4,026	7
1991	3,707	3,678	3,722	44	270	258	1.010	1.012	16.5%	7	29	22	3,747	3,722	24
1992	4,015	4,011	4,067	56	258	246	1.012	1.014	13.8%	8	4	(4)	4,071	4,067	4
1993	3,785	3,777	3,843	65	246	234	1.014	1.017	18.9%	12	8	(4)	3,845	3,843	2
1994	3,816	3,805	3,884	79	234	222	1.017	1.021	16.7%	13	11	(2)	3,889	3,884	4
1995	3,863	3,857	3,954	96	222	210	1.021	1.025	16.0%	15	6	(10)	3,948	3,954	(6)
1996	3,539	3,515	3,629	113	210	198	1.025	1.032	22.0%	25	24	(1)	3,630	3,629	2
1997	3,292	3,255	3,382	127	198	186	1.032	1.039	16.9%	22	37	16	3,401	3,382	19
1998	3,257	3,201	3,353	152	186	174	1.039	1.048	17.1%	26	56	30	3,386	3,353	33
1999	3,629	3,612	3,822	209	174	162	1.048	1.058	17.2%	36	17	(19)	3,805	3,822	(16)
2000	4,179	4,131	4,419	288	162	150	1.058	1.070	15.8%	45	48	2	4,427	4,419	9
2001	4,599	4,566	4,956	390	150	138	1.070	1.085	17.2%	67	33	(34)	4,929	4,956	(26)
2002	4,551	4,315	4,773	458	138	126	1.085	1.107	18.4%	84	235	151	4,948	4,773	175
2003	4,439	4,353	4,994	640	126	114	1.107	1.148	25.2%	161	85	(76)	4,939	4,994	(55)
2004	4,174	3,986	4,769	783	114	102	1.148	1.193	20.3%	159	188	29	4,820	4,769	51
2005	4,538	4,346	5,450	1,104	102	90	1.193	1.263	22.4%	247	192	(55)	5,419	5,450	(31)
2006	3,380	3,125	4,405	1,280	90	78	1.263	1.364	22.0%	281	254	(27)	4,361	4,405	(44)
2007	3,739	3,415	5,196	1,781	78	66	1.364	1.502	20.1%	358	324	(34)	5,165	5,196	(31)
2008	3,410	2,938	5,205	2,267	66	54	1.502	1.727	20.6%	467	472	4	5,189	5,205	(16)
2009	3,207	2,602	5,581	2,979	54	42	1.727	2.159	21.6%	642	605	(38)	5,629	5,581	48
2010	2,886	1,904	6,155	4,251	42	30	2.159	3.347	23.4%	996	982	(14)	6,316	6,155	161
2011	1,682	410	5,957	5,547	30	18	3.347	15.898	25.2%	1,396	1,272	(124)	5,828	5,957	(129)
2012	286		6,267	6,267	18	6	15.898	635.922	6.1%	385	286	(99)	5,994	6,267	(272)
2013	10		6,604	6,604	6		635.922		0.2%	10	10	(1)	4,340	6,604	(2,263)
2014									0.0%		0	0			
TOTAL	121,833	116,618	152,462	35,844						5,501	5,214	(287)	150,089	152,462	(2,373)
EXLD PRIOR	121,828	116,615	152,450	35,836						5,498	5,213	(285)	150,077	152,450	(2,374)

(1) BASED ON DATA FROM THE BWC
(2) BASED ON DATA FROM THE BWC
(3) FROM 6/30/12 ANALYSIS
(4) = (3) - (2)
(5) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(6) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(7) PAID LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT CURRENT AGE
(8) PAID LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT PRIOR AGE
(9) BASED ON (7) AND (8)
(10) = (4) x (9); PRIOR FROM SECTION 3, EXHIBIT 6, SHEET 15B, COL. 9
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 3, EXHIBIT 6, SHEET 3, COL. 12
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

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

% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

ACTUAL VERSUS EXPECTED LOSS PAYMENTS

ACCIDENT YEAR	PAID LOSS @ 6/30/13	PAID LOSS @ 6/30/12	UNPAID LOSS @ 6/30/12	AGE @ 6/30/13	AGE @ 6/30/12	PRIOR LDF @ 6/30/13	PRIOR LDF @ 6/30/12	EXPECTED % PAID	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
PRIOR	0	0	0	726	714	1.000	1.000	70.8%	0	0	0
1954	0	0	0	714	702	1.000	1.000	69.4%	0	0	0
1955	0	0	0	702	690	1.000	1.000	68.1%	0	0	0
1956	0	0	0	690	678	1.000	1.000	66.8%	0	0	0
1957	0	0	0	678	666	1.000	1.000	65.6%	0	0	0
1958	0	0	0	666	654	1.000	1.000	64.3%	0	0	0
1959	0	0	0	654	642	1.000	1.000	71.4%	0	0	0
1960	0	0	0	642	630	1.000	1.000	69.6%	0	0	0
1961	0	0	0	630	618	1.000	1.000	64.1%	0	0	0
1962	0	0	0	618	606	1.000	1.000	58.2%	0	0	0
1963	0	0	0	606	594	1.000	1.000	54.0%	0	0	0
1964	0	0	0	594	582	1.000	1.000	53.2%	0	0	0
1965	0	0	0	582	570	1.000	1.000	50.1%	0	0	0
1966	0	0	0	570	558	1.000	1.000	45.7%	0	0	0
1967	0	0	0	558	546	1.000	1.000	41.2%	0	0	0
1968	0	0	0	546	534	1.000	1.000	36.6%	0	0	0
1969	0	0	0	534	522	1.000	1.000	29.7%	0	0	0
1970	0	0	0	522	510	1.000	1.000	25.2%	0	0	0
1971	0	0	0	510	498	1.000	1.000	23.8%	0	0	0
1972	1	1	0	498	486	1.000	1.000	24.1%	0	0	0
1973	1	1	0	486	474	1.000	1.000	24.5%	0	0	0
1974	0	0	0	474	462	1.000	1.000	26.1%	0	0	0
1975	0	0	0	462	450	1.000	1.001	28.7%	0	0	0
1976	2	2	8	450	438	1.001	1.001	28.4%	2	0	(2)
TOTAL	5	4	8						2	1	(1)

(1) PROVIDED BY THE BWC
(2) PROVIDED BY THE BWC
(3) FROM 6/30/12 ANALYSIS
(4) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(5) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(6) PAID LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT CURRENT AGE
(7) PAID LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT PRIOR AGE
(8) BASED ON (6) AND (7)
(9) = (3) x (8)
(10) = (1) - (2)
(11) = (10) - (9)

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

% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

ACTUAL VERSUS EXPECTED REPORTED LOSSES

ACCIDENT YEAR	INCURRED LOSS @ 6/30/13	INCURRED LOSS @ 6/30/12	ULTIMATE LOSS @ 6/30/12	UNREPORTED LOSS @ 6/30/12	AGE @ 6/30/13	AGE @ 6/30/12	PRIOR LDF @ 6/30/13	PRIOR LDF @ 6/30/12	EXPECTED % REPORTED	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE	ULTIMATE LOSS @ 6/30/13	ULTIMATE LOSS @ 6/30/12	CHANGE IN ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR															
1977	1,147	1,147	1,148	1	438	426	1.000	1.000	100.0%	1	0	(1)	1,148	1,148	(0)
1978	1,389	1,388	1,390	2	426	414	1.000	1.000	100.0%	2	0	(2)	1,390	1,390	(0)
1979	1,985	1,985	1,988	4	414	402	1.000	1.000	100.0%	4	0	(4)	1,987	1,988	(1)
1980	2,511	2,511	2,517	6	402	390	1.000	1.000	100.0%	6	0	(6)	2,514	2,517	(2)
1981	2,442	2,442	2,448	6	390	378	1.000	1.001	24.5%	1	0	(1)	2,446	2,448	(2)
1982	2,720	2,718	2,725	8	378	366	1.001	1.001	40.9%	3	2	(1)	2,724	2,725	(1)
1983	3,105	3,105	3,120	15	366	354	1.001	1.003	63.0%	9	0	(9)	3,112	3,120	(8)
1984	3,578	3,578	3,598	20	354	342	1.003	1.004	20.3%	4	0	(4)	3,593	3,598	(5)
1985	3,859	3,859	3,881	22	342	330	1.004	1.004	2.6%	1	0	(1)	3,878	3,881	(3)
1986	4,175	4,172	4,199	27	330	318	1.004	1.005	15.8%	4	3	(2)	4,196	4,199	(3)
1987	4,077	4,069	4,097	28	318	306	1.005	1.005	8.4%	2	8	5	4,101	4,097	4
1988	4,473	4,473	4,510	37	306	294	1.005	1.006	17.6%	6	0	(6)	4,503	4,510	(6)
1989	4,390	4,379	4,419	39	294	282	1.006	1.007	17.9%	7	11	4	4,425	4,419	6
1990	3,996	3,986	4,026	40	282	270	1.007	1.008	11.3%	5	10	6	4,032	4,026	7
1991	3,707	3,678	3,722	44	270	258	1.008	1.010	18.2%	8	29	21	3,747	3,722	24
1992	4,015	4,011	4,067	56	258	246	1.010	1.012	17.0%	10	4	(5)	4,071	4,067	4
1993	3,785	3,777	3,843	65	246	234	1.012	1.016	22.2%	15	8	(7)	3,845	3,843	2
1994	3,816	3,805	3,884	79	234	222	1.016	1.019	14.8%	12	11	(1)	3,889	3,884	4
1995	3,863	3,857	3,954	96	222	210	1.019	1.023	17.6%	17	6	(11)	3,948	3,954	(6)
1996	3,539	3,515	3,629	113	210	198	1.023	1.031	27.6%	31	24	(7)	3,630	3,629	2
1997	3,292	3,255	3,382	127	198	186	1.031	1.038	16.5%	21	37	16	3,401	3,382	19
1998	3,258	3,201	3,353	152	186	174	1.038	1.047	18.4%	28	58	30	3,386	3,353	33
1999	3,629	3,612	3,822	209	174	162	1.047	1.058	18.6%	39	17	(22)	3,805	3,822	(16)
2000	4,179	4,131	4,419	288	162	150	1.058	1.070	16.4%	47	48	0	4,427	4,419	9
2001	4,599	4,566	4,956	390	150	138	1.070	1.088	18.8%	73	33	(40)	4,929	4,956	(26)
2002	4,551	4,315	4,773	458	138	126	1.088	1.109	18.0%	83	235	153	4,948	4,773	175
2003	4,439	4,353	4,994	640	126	114	1.109	1.153	25.7%	165	85	(79)	4,939	4,994	(55)
2004	4,174	3,986	4,769	783	114	102	1.153	1.194	18.4%	144	188	44	4,820	4,769	51
2005	4,541	4,346	5,450	1,104	102	90	1.194	1.264	22.0%	243	195	(48)	5,419	5,450	(31)
2006	3,388	3,125	4,405	1,280	90	78	1.264	1.364	21.8%	280	263	(17)	4,361	4,405	(44)
2007	3,739	3,415	5,196	1,781	78	66	1.364	1.491	18.9%	337	324	(13)	5,165	5,196	(31)
2008	3,410	2,939	5,205	2,265	66	54	1.491	1.715	21.0%	475	471	(5)	5,189	5,205	(16)
2009	3,207	2,608	5,581	2,974	54	42	1.715	2.143	21.9%	650	599	(51)	5,629	5,581	48
2010	2,886	1,935	6,155	4,220	42	30	2.143	3.301	23.5%	990	951	(39)	6,316	6,155	161
2011	1,682	410	5,957	5,547	30	18	3.301	16.174	25.7%	1,426	1,272	(153)	5,828	5,957	(129)
2012	290		6,267	6,267	18	6	16.174	808.714	6.1%	380	290	(91)	5,994	6,267	(272)
2013	10		6,604	6,604	6		808.714		0.1%	8	10	2	4,340	6,604	(2,263)
2014									0.0%		0	0			
TOTAL	121,844	116,652	152,450	35,798						5,537	5,191	(345)	150,077	152,450	(2,374)
EXLD PRIOR	121,844	116,652	152,450	35,798						5,537	5,191	(345)	150,077	152,450	(2,374)

(1) BASED ON DATA FROM THE BWC
(2) BASED ON DATA FROM THE BWC
(3) FROM 6/30/12 ANALYSIS
(4) = (3) - (2)
(5) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(6) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(7) INCURRED LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT CURRENT AGE
(8) INCURRED LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT PRIOR AGE
(9) BASED ON (7) AND (8)
(10) = (4) x (9)
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 3, EXHIBIT 6, SHEET 3, COL. 12
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
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% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

ACTUAL VERSUS EXPECTED REPORTED CLAIM COUNTS

ACCIDENT YEAR	REPORTED COUNT @ 6/30/13	REPORTED COUNT @ 6/30/12	ULTIMATE COUNT @ 6/30/12	UNREPORTED COUNT @ 6/30/12	AGE @ 6/30/13	AGE @ 6/30/12	PRIOR LDF @ 6/30/13	PRIOR LDF @ 6/30/12	EXPECTED % REPORTED	REPORTED CLAIM EMERGENCE EXPECTED	ACTUAL	DIFFERENCE	ULTIMATE COUNT @ 6/30/13	ULTIMATE COUNT @ 6/30/12	CHANGE IN ULTIMATE COUNT
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR															
1977					438	426									
1978					426	414									
1979					414	402									
1980					402	390									
1981					390	378									
1982	752	752	752	0	378	366	1.000	1.000	100.0%	0	0	0	752	752	0
1983	812	812	812	0	366	354	1.000	1.000	100.0%	0	0	0	812	812	0
1984	914	914	914	0	354	342	1.000	1.000	100.0%	0	0	0	914	914	0
1985	998	998	998	0	342	330	1.000	1.000	100.0%	0	0	0	998	998	0
1986	1,119	1,119	1,119	0	330	318	1.000	1.000	100.0%	0	0	0	1,119	1,119	0
1987	1,182	1,182	1,182	0	318	306	1.000	1.000	100.0%	0	0	0	1,182	1,182	0
1988	1,286	1,286	1,286	0	306	294	1.000	1.000	100.0%	0	0	0	1,286	1,286	0
1989	1,224	1,224	1,224	0	294	282	1.000	1.000	100.0%	0	0	0	1,224	1,224	0
1990	1,141	1,141	1,141	0	282	270	1.000	1.000	0.0%	0	0	0	1,141	1,141	0
1991	1,058	1,058	1,058	0	270	258	1.000	1.000	0.0%	0	0	0	1,058	1,058	0
1992	1,183	1,183	1,183	0	258	246	1.000	1.000	0.0%	0	0	0	1,183	1,183	0
1993	1,061	1,061	1,061	0	246	234	1.000	1.000	0.0%	0	0	0	1,061	1,061	0
1994	1,044	1,043	1,043	0	234	222	1.000	1.000	0.0%	0	1	1	1,044	1,043	1
1995	996	996	997	1	222	210	1.000	1.001	66.7%	1	0	(1)	996	997	(1)
1996	954	952	953	1	210	198	1.001	1.001	57.8%	1	2	1	955	953	2
1997	877	873	875	2	198	186	1.001	1.002	30.7%	1	4	3	879	875	4
1998	844	843	845	2	186	174	1.002	1.003	30.3%	1	1	0	847	845	2
1999	955	954	959	5	174	162	1.003	1.005	46.6%	2	1	(1)	959	959	0
2000	1,039	1,036	1,045	9	162	150	1.005	1.009	42.3%	4	3	(1)	1,046	1,045	1
2001	1,052	1,047	1,061	14	150	138	1.009	1.014	35.1%	5	5	0	1,063	1,061	2
2002	1,005	994	1,020	26	138	126	1.014	1.026	46.6%	12	11	(1)	1,020	1,020	0
2003	1,084	1,069	1,119	50	126	114	1.026	1.046	43.5%	22	15	(7)	1,114	1,119	(5)
2004	1,053	1,044	1,114	70	114	102	1.046	1.067	28.9%	20	9	(11)	1,101	1,114	(13)
2005	1,036	1,014	1,110	96	102	90	1.067	1.094	27.5%	26	22	(4)	1,102	1,110	(8)
2006	836	791	920	129	90	78	1.094	1.163	38.5%	50	45	(5)	912	920	(8)
2007	938	870	1,083	213	78	66	1.163	1.245	28.8%	61	68	7	1,084	1,083	1
2008	827	746	1,020	274	66	54	1.245	1.352	24.6%	67	81	14	1,025	1,020	5
2009	799	685	1,048	363	54	42	1.352	1.566	27.9%	101	114	13	1,072	1,048	24
2010	719	505	1,039	534	42	30	1.566	2.158	32.6%	174	214	40	1,122	1,039	83
2011	462	119	984	865	30	18	2.158	8.885	39.5%	342	343	1	1,016	984	32
2012	79	0	985	985	18	6	8.885	204.360	10.8%	107	79	(28)	933	985	(52)
2013	1		987	987	6		204.360		0.5%	5	1	(4)	661	987	(326)
2014	0									0			663		
TOTAL	29,330	28,311	32,937	4,626						1,002	1,019	17	33,344	32,937	(256)
EXLD PRIOR	29,330	28,311	32,937	4,626						1,002	1,019	17	33,344	32,937	(256)

(1) BASED ON DATA FROM THE BWC
(2) BASED ON DATA FROM THE BWC
(3) FROM 6/30/12 ANALYSIS
(4) = (3) - (2)
(5) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(6) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(7) CLAIM COUNT DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT CURRENT AGE
(8) CLAIM COUNT DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT PRIOR AGE
(9) BASED ON (7) AND (8)
(10) = (4) x (9)
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 3, EXHIBIT 6, SHEET 13, COL. 14
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

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DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 4.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			0.2%	0.2%	82.4%
6	598.901	0.2%	6.5%	6.3%	84.0%
18	14.973	6.7%	23.4%	21.6%	86.3%
30	3.327	30.1%	16.5%	14.7%	85.7%
42	2.147	46.6%	11.2%	9.6%	85.2%
54	1.731	57.8%	8.7%	7.1%	85.0%
66	1.505	66.4%	6.4%	5.0%	85.0%
78	1.373	72.8%	6.1%	4.6%	85.1%
90	1.267	78.9%	4.4%	3.2%	84.7%
102	1.200	83.3%	3.2%	2.3%	84.4%
114	1.155	86.6%	3.2%	2.2%	84.3%
126	1.113	89.8%	2.2%	1.4%	83.1%
138	1.087	92.0%	1.3%	0.8%	82.3%
150	1.072	93.3%	1.1%	0.6%	82.3%
162	1.059	94.4%	1.0%	0.6%	82.4%
174	1.049	95.4%	0.8%	0.5%	82.3%
186	1.040	96.2%	0.6%	0.3%	82.0%
198	1.033	96.8%	0.7%	0.4%	82.1%
210	1.026	97.5%	0.4%	0.2%	80.8%
222	1.022	97.9%	0.3%	0.1%	81.0%
234	1.019	98.1%	0.3%	0.1%	81.8%
246	1.016	98.4%	0.2%	0.1%	81.5%
258	1.014	98.6%	0.3%	0.1%	82.5%
270	1.011	98.9%	0.1%	0.1%	81.0%
282	1.009	99.1%	0.1%	0.1%	81.4%
294	1.008	99.2%	0.1%	0.0%	81.6%
306	1.007	99.3%	0.1%	0.0%	82.1%
318	1.006	99.4%	0.1%	0.0%	83.0%
330	1.005	99.5%	0.0%	0.0%	83.9%
342	1.005	99.5%	0.1%	0.0%	86.9%
354	1.004	99.6%	0.2%	0.1%	88.3%
366	1.002	99.8%	0.1%	0.0%	83.7%
378	1.002	99.8%	0.0%	0.0%	82.0%
390	1.002	99.8%	0.0%	0.0%	83.9%
402	1.001	99.9%	0.0%	0.0%	83.2%
414	1.001	99.9%	0.0%	0.0%	85.9%
426	1.001	99.9%	0.0%	0.0%	87.8%
438	1.001	99.9%	0.0%	0.0%	86.0%
450	1.001	99.9%	0.0%	0.0%	86.6%
462	1.000	100.0%	0.0%	0.0%	87.0%
474	1.000	100.0%	0.0%	0.0%	87.6%
486	1.000	100.0%	0.0%	0.0%	88.3%
498	1.000	100.0%	0.0%	0.0%	89.0%
510	1.000	100.0%	0.0%	0.0%	90.0%
522	1.000	100.0%	0.0%	0.0%	91.1%
534	1.000	100.0%	0.0%	0.0%	92.0%
546	1.000	100.0%	0.0%	0.0%	92.8%
558	1.000	100.0%	0.0%	0.0%	93.5%
570	1.000	100.0%	0.0%	0.0%	93.8%
582	1.000	100.0%	0.0%	0.0%	94.0%
594	1.000	100.0%	0.0%	0.0%	94.1%
606	1.000	100.0%	0.0%	0.0%	94.2%
618	1.000	100.0%	0.0%	0.0%	94.2%
630	1.000	100.0%	0.0%	0.0%	94.3%
642	1.000	100.0%	0.0%	0.0%	94.5%
654	1.000	100.0%	0.0%	0.0%	94.6%
666	1.000	100.0%	0.0%	0.0%	94.7%
678	1.000	100.0%	0.0%	0.0%	94.8%
690	1.000	100.0%	0.0%	0.0%	94.9%
702	1.000	100.0%	0.0%	0.0%	95.1%
714	1.000	100.0%	0.0%	0.0%	95.3%
726	1.000	100.0%	0.0%	0.0%	95.7%
738	1.000	100.0%	0.0%	0.0%	96.4%
750	1.000	100.0%	0.0%	0.0%	98.1%

(1) AGE OF ACCIDENT YEAR LOSS DEVELOPMENT FACTORS
(2) SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM 6/30/2012 ANALYSIS
(3) = 1 / (2)
(4) = (3) FROM SUCCESSIVE AGE - (3) FROM CURRENT AGE
(5) NET PRESENT VALUE OF (4) ASSUMING MID-YEAR PAYMENT
(6) CUMULATIVE DISCOUNT FACTOR FOR GIVEN AGE BASED ON (4) AND (5)

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CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	3,644,538	2.096	7,637,206	4,032	4,028	0.881	1.931	6,864	6,856	100%	6,864	0.090	0.111	0.111
1991	3,852,022	2.030	7,818,591	3,747	3,742	0.913	1.903	6,511	6,503	100%	6,511	0.083	0.097	0.097
1992	3,944,342	1.930	7,613,696	4,071	4,066	0.947	1.874	7,223	7,215	100%	7,223	0.095	0.103	0.103
1993	4,020,534	1.895	7,617,194	3,845	3,841	0.981	1.847	6,966	6,958	100%	6,966	0.091	0.096	0.096
1994	4,272,082	1.851	7,909,310	3,889	3,884	1.016	1.819	7,192	7,184	100%	7,192	0.091	0.091	0.091
1995	4,432,599	1.799	7,972,245	3,948	3,944	1.053	1.793	7,454	7,447	100%	7,454	0.094	0.089	0.081
1996	4,487,291	1.738	7,797,491	3,630	3,627	1.092	1.766	6,999	6,992	100%	6,999	0.090	0.081	0.077
1997	4,623,816	1.661	7,678,681	3,401	3,410	1.131	1.740	6,695	6,712	100%	6,695	0.087	0.074	0.072
1998	4,816,176	1.586	7,638,048	3,386	3,404	1.172	1.714	6,804	6,840	100%	6,804	0.089	0.070	0.067
1999	5,047,597	1.535	7,748,434	3,805	3,839	1.116	1.689	7,175	7,237	100%	7,175	0.093	0.075	0.069
2000	5,318,217	1.481	7,874,189	4,427	4,465	1.063	1.664	7,832	7,899	100%	7,832	0.099	0.083	0.071
2001	5,597,545	1.450	8,115,826	4,929	4,970	1.013	1.639	8,182	8,250	100%	8,182	0.101	0.088	0.074
2002	5,822,846	1.351	7,863,811	4,948	4,979	0.964	1.615	7,707	7,755	100%	7,707	0.098	0.085	0.074
2003	6,004,956	1.320	7,925,439	4,942	4,992	0.918	1.591	7,223	7,296	100%	7,223	0.091	0.082	0.077
2004	6,183,507	1.337	8,269,908	4,821	4,861	0.937	1.568	7,083	7,142	100%	7,083	0.086	0.078	0.077
2005	6,388,250	1.292	8,253,608	5,446	5,488	0.956	1.493	7,775	7,835	100%	7,775	0.094	0.085	0.077
2006	6,653,696	1.281	8,526,674	4,282	4,323	0.976	1.422	5,942	5,999	100%	5,942	0.070	0.064	0.079
2007	6,915,410	1.229	8,496,918	5,135	5,168	0.996	1.354	6,924	6,969	100%	6,924	0.081	0.074	0.077
2008	7,073,199	1.179	8,337,961	5,133	5,164	1.016	1.290	6,727	6,767	100%	6,727	0.081	0.073	0.076
2009	7,109,910	1.143	8,129,364	5,552	5,585	0.968	1.228	6,599	6,638	100%	6,599	0.081	0.078	0.082
2010	7,245,414	1.134	8,216,184	6,195	6,181	0.922	1.170	6,679	6,664	100%	6,679	0.081	0.086	0.089
2011	7,353,256	1.082	7,954,284	5,595	5,494	0.960	1.125	6,042	5,933	100%	6,042	0.076	0.076	0.085
2012	7,554,946	1.030	7,783,294	4,285	4,636	1.000	1.082	4,635	5,015	100%	4,635	0.060	0.057	0.081
2013	5,229,078	1.015	5,307,514	5,848	7,815	1.000	1.040	6,082	8,127	100%	6,082	0.115	0.112	0.083
2014		1.000				1.000	1.000	0	0	0%	0			0.085

	5 Year Average excluding 2012-2013	0.080	0.077
	7 Year Average excluding 2012-2013	0.081	0.077
	10 Year Weighted Average excluding 2012-2013	0.084	
	10 Year Weighted Average excluding 2011-2013	0.086	
	5 Year Average excluding 2011-2013	0.079	0.075
	5 Year Average excluding 2013	0.076	0.074
	7 Year Average excluding 2013	0.076	0.073
(14)	2014 Selected Loss Rate:	0.085	

(1)	PROVIDED BY THE BWC	(8)	= (4) x (6) x (7)
(2)	BASED ON CHANGE IN SAWW	(9)	= (5) x (6) x (7)
(3)	= (1) x (2)	(10)	SELECTED BY DELOITTE CONSULTING
(4)	SECTION 3, EXHIBIT 6, SHEET 4, COL. 4	(11)	= (8) x (10) + (9) x [1.0 - (10)]
(5)	SECTION 3, EXHIBIT 6, SHEET 5, COL. 4	(12)	= (11) / (3) x 100
(6)	SELECTED BY DELOITTE CONSULTING	(13)	= [(4) x (10) + (5) x [1.0 - (10)]] / (1) x 100
(7)	SELECTED BY DELOITTE CONSULTING	(14)	SELECTED BY DELOITTE CONSULTING

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INTERPOLATED DEVELOPMENT FACTORS @ 6/30/13

ACCIDENT	AGE	AGE OF SELECTED LDF		PAID LOSS			INCURRED LOSS			REPORTED COUNTS			PAID SEVERITY		
YEAR	@ 6/30/13	LOW	HIGH	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Prior	726	726	738	1.000	1.000	1.000									
1954	714	714	726	1.000	1.000	1.000									
1955	702	702	714	1.000	1.000	1.000									
1956	690	690	702	1.000	1.000	1.000									
1957	678	678	690	1.000	1.000	1.000									
1958	666	666	678	1.000	1.000	1.000									
1959	654	654	666	1.000	1.000	1.000									
1960	642	642	654	1.000	1.000	1.000									
1961	630	630	642	1.000	1.000	1.000									
1962	618	618	630	1.000	1.000	1.000									
1963	606	606	618	1.000	1.000	1.000									
1964	594	594	606	1.000	1.000	1.000									
1965	582	582	594	1.000	1.000	1.000									
1966	570	570	582	1.000	1.000	1.000									
1967	558	558	570	1.000	1.000	1.000									
1968	546	546	558	1.000	1.000	1.000									
1969	534	534	546	1.000	1.000	1.000									
1970	522	522	534	1.000	1.000	1.000									
1971	510	510	522	1.000	1.000	1.000									
1972	498	498	510	1.000	1.000	1.000									
1973	486	486	498	1.000	1.000	1.000									
1974	474	474	486	1.000	1.000	1.000									
1975	462	462	474	1.000	1.000	1.000									
1976	450	450	462	1.001	1.000	1.001									
1977	438	438	450	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.002	1.002
1978	426	426	438	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.002	1.002
1979	414	414	426	1.001	1.001	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.002	1.002	1.002
1980	402	402	414	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.002	1.002	1.002
1981	390	390	402	1.002	1.001	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.002	1.002	1.002
1982	378	378	390	1.002	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.002	1.002	1.002
1983	366	366	378	1.002	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.002	1.002	1.002
1984	354	354	366	1.004	1.002	1.004	1.003	1.001	1.003	1.000	1.000	1.000	1.003	1.002	1.003
1985	342	342	354	1.005	1.004	1.005	1.004	1.003	1.004	1.000	1.000	1.000	1.003	1.003	1.003
1986	330	330	342	1.005	1.005	1.005	1.004	1.004	1.004	1.000	1.000	1.000	1.003	1.003	1.003
1987	318	318	330	1.006	1.005	1.006	1.005	1.004	1.005	1.000	1.000	1.000	1.004	1.003	1.004
1988	306	306	318	1.007	1.006	1.007	1.006	1.005	1.006	1.000	1.000	1.000	1.004	1.004	1.004
1989	294	294	306	1.008	1.007	1.008	1.007	1.006	1.007	1.000	1.000	1.000	1.005	1.004	1.005
1990	282	282	294	1.009	1.008	1.009	1.008	1.007	1.008	1.000	1.000	1.000	1.007	1.005	1.007
1991	270	270	282	1.011	1.009	1.011	1.009	1.008	1.009	1.000	1.000	1.000	1.008	1.007	1.008
1992	258	258	270	1.014	1.011	1.014	1.013	1.009	1.013	1.000	1.000	1.000	1.011	1.008	1.011
1993	246	246	258	1.016	1.014	1.016	1.015	1.013	1.015	1.000	1.000	1.000	1.013	1.011	1.013
1994	234	234	246	1.019	1.016	1.019	1.018	1.015	1.018	1.000	1.000	1.000	1.017	1.013	1.017
1995	222	222	234	1.022	1.019	1.022	1.021	1.018	1.021	1.000	1.000	1.000	1.019	1.017	1.019
1996	210	210	222	1.026	1.022	1.026	1.025	1.021	1.025	1.001	1.000	1.001	1.022	1.019	1.022
1997	198	198	210	1.033	1.026	1.033	1.036	1.025	1.036	1.002	1.001	1.002	1.032	1.022	1.032
1998	186	186	198	1.040	1.033	1.040	1.045	1.036	1.045	1.003	1.002	1.003	1.040	1.032	1.040
1999	174	174	186	1.049	1.040	1.049	1.058	1.045	1.058	1.004	1.003	1.004	1.052	1.040	1.052
2000	162	162	174	1.059	1.049	1.059	1.069	1.058	1.069	1.007	1.004	1.007	1.060	1.052	1.060
2001	150	150	162	1.072	1.059	1.072	1.081	1.069	1.081	1.011	1.007	1.011	1.068	1.060	1.068
2002	138	138	150	1.087	1.072	1.087	1.094	1.081	1.094	1.015	1.011	1.015	1.077	1.068	1.077
2003	126	126	138	1.113	1.087	1.113	1.125	1.094	1.125	1.028	1.015	1.028	1.093	1.077	1.093
2004	114	114	126	1.155	1.113	1.155	1.165	1.125	1.165	1.045	1.028	1.045	1.113	1.093	1.113
2005	102	102	114	1.200	1.155	1.200	1.208	1.165	1.208	1.064	1.045	1.064	1.134	1.113	1.134
2006	90	90	102	1.267	1.200	1.267	1.276	1.208	1.276	1.090	1.064	1.090	1.161	1.134	1.161
2007	78	78	90	1.373	1.267	1.373	1.382	1.276	1.382	1.158	1.090	1.158	1.183	1.161	1.183
2008	66	66	78	1.505	1.373	1.505	1.514	1.382	1.514	1.239	1.158	1.239	1.206	1.183	1.206
2009	54	54	66	1.731	1.505	1.731	1.741	1.514	1.741	1.351	1.239	1.351	1.251	1.206	1.251
2010	42	42	54	2.147	1.731	2.147	2.142	1.741	2.142	1.567	1.351	1.567	1.315	1.251	1.315
2011	30	30	42	3.327	2.147	3.327	3.266	2.142	3.266	2.150	1.567	2.150	1.411	1.315	1.411
2012	18	18	30	14.973	3.327	14.973	16.005	3.266	16.005	8.207	2.150	8.207	1.564	1.411	1.564
2013	6	6	18	598.901	14.973	598.901	800.270	16.005	800.270	188.768	8.207	188.768	1.564	1.564	1.564

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 3, EXHIBIT 6, SHEET 23; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 3, EXHIBIT 6, SHEET 23; SELECTED CUM. BASED ON (3)
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)
(7) FROM SECTION 3, EXHIBIT 6, SHEET 24; SELECTED CUM. BASED ON (2)
(8) FROM SECTION 3, EXHIBIT 6, SHEET 24; SELECTED CUM. BASED ON (3)
(9) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)
(10) FROM SECTION 3, EXHIBIT 6, SHEET 29; SELECTED CUM. BASED ON (2)
(11) FROM SECTION 3, EXHIBIT 6, SHEET 29; SELECTED CUM. BASED ON (3)
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)
(13) FROM SECTION 3, EXHIBIT 6, SHEET 30; SELECTED CUM. BASED ON (2)
(14) FROM SECTION 3, EXHIBIT 6, SHEET 30; SELECTED CUM. BASED ON (3)
(15) INTERPOLATION OF (13) & (14) TO THE AGES LISTED IN (1)

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

% PERMANENT PARTIAL & PERMANENT PARTIAL

INTERPOLATED INDEX FACTORS @ 6/30/13

ACCIDENT YEAR	AGE @ 6/30/13	AGE OF SELECTED LDF		SELECTED INDEXED INCREMENTAL PAID LOSS		
		LOW	HIGH	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)
1977	438	438	450	-	-	-
1978	426	426	438	-	-	-
1979	414	414	426	-	-	-
1980	402	402	414	-	-	-
1981	390	390	402	-	-	-
1982	378	378	390	-	-	-
1983	366	366	378	0.026	-	0.026
1984	354	354	366	0.031	0.026	0.031
1985	342	342	354	0.031	0.031	0.031
1986	330	330	342	0.035	0.031	0.035
1987	318	318	330	0.066	0.035	0.066
1988	306	306	318	0.083	0.066	0.083
1989	294	294	306	0.105	0.083	0.105
1990	282	282	294	0.153	0.105	0.153
1991	270	270	282	0.184	0.153	0.184
1992	258	258	270	0.233	0.184	0.233
1993	246	246	258	0.271	0.233	0.271
1994	234	234	246	0.336	0.271	0.336
1995	222	222	234	0.381	0.336	0.381
1996	210	210	222	0.440	0.381	0.440
1997	198	198	210	0.562	0.440	0.562
1998	186	186	198	0.662	0.562	0.662
1999	174	174	186	0.797	0.662	0.797
2000	162	162	174	0.969	0.797	0.969
2001	150	150	162	1.117	0.969	1.117
2002	138	138	150	1.312	1.117	1.312
2003	126	126	138	1.613	1.312	1.613
2004	114	114	126	2.064	1.613	2.064
2005	102	102	114	2.521	2.064	2.521
2006	90	90	102	3.145	2.521	3.145
2007	78	78	90	3.957	3.145	3.957
2008	66	66	78	4.852	3.957	4.852
2009	54	54	66	6.056	4.852	6.056
2010	42	42	54	7.702	6.056	7.702
2011	30	30	42	10.074	7.702	10.074
2012	18	18	30	13.395	10.074	13.395
2013	6	6	18	14.204	13.395	14.204

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 3, EXHIBIT 6, SHEET 38; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 3, EXHIBIT 6, SHEET 38; SELECTED CUM. BASED ON (3)
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
% PERMANENT PARTIAL & PERMANENT PARTIAL

PAID LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977	2	18	163	418	563	671	749	819	873	913	957	992	1,017	1,050	1,074	1,092	1,107	1,125	1,135	1,137	1,138	1,141	1,141	1,141	1,141	1,141	1,144	1,145	1,145	1,146	1,146	1,146	1,146	1,147	1,147	1,147	1,147	1,147
1978	2	20	196	510	686	817	913	999	1,072	1,133	1,179	1,218	1,254	1,281	1,327	1,335	1,344	1,350	1,364	1,364	1,375	1,377	1,384	1,385	1,386	1,386	1,386	1,387	1,387	1,387	1,388	1,388	1,388	1,388	1,388	1,389		1,389
1979	2	24	285	753	1,016	1,209	1,349	1,477	1,589	1,669	1,727	1,792	1,851	1,886	1,920	1,938	1,952	1,962	1,964	1,966	1,967	1,971	1,972	1,978	1,978	1,978	1,978	1,982	1,982	1,983	1,983	1,983	1,984	1,985	1,985			1,985
1980	3	27	353	943	1,271	1,505	1,675	1,826	1,934	2,039	2,148	2,241	2,329	2,369	2,410	2,432	2,454	2,462	2,467	2,471	2,476	2,477	2,480	2,481	2,482	2,482	2,484	2,484	2,484	2,492	2,511	2,511	2,511	2,511				2,511
1981	3	27	341	908	1,244	1,513	1,686	1,827	1,943	2,049	2,148	2,240	2,288	2,323	2,358	2,386	2,399	2,405	2,407	2,412	2,416	2,425	2,429	2,431	2,431	2,434	2,434	2,434	2,434	2,436	2,438	2,442	2,442					2,442
1982	3	30	379	1,013	1,357	1,594	1,786	1,959	2,105	2,229	2,332	2,453	2,523	2,580	2,630	2,652	2,665	2,686	2,691	2,692	2,692	2,693	2,693	2,698	2,706	2,706	2,706	2,706	2,717	2,717	2,717	2,718	2,720					2,720
1983	3	34	440	1,158	1,561	1,860	2,086	2,334	2,540	2,705	2,796	2,878	2,947	2,993	3,033	3,047	3,062	3,069	3,083	3,090	3,092	3,093	3,095	3,096	3,103	3,105	3,105	3,105	3,105	3,105	3,105							3,105
1984	3	54	644	1,395	1,868	2,221	2,503	2,763	2,987	3,162	3,319	3,391	3,443	3,468	3,492	3,515	3,532	3,538	3,548	3,553	3,558	3,560	3,570	3,573	3,575	3,576	3,576	3,576	3,578	3,578								3,578
1985	8	51	592	1,578	2,097	2,521	2,817	3,128	3,356	3,505	3,611	3,688	3,776	3,784	3,799	3,815	3,833	3,841	3,843	3,844	3,847	3,847	3,850	3,850	3,859	3,859	3,859	3,859	3,859									3,859
1986	1	20	453	1,653	2,219	2,631	3,070	3,348	3,555	3,726	3,873	3,917	3,955	3,991	4,037	4,062	4,078	4,089	4,093	4,096	4,122	4,143	4,147	4,150	4,155	4,164	4,172	4,175										4,175
1987	2	32	507	1,567	2,196	2,692	3,018	3,251	3,450	3,660	3,758	3,839	3,889	3,955	3,984	4,005	4,018	4,032	4,040	4,047	4,056	4,058	4,058	4,059	4,060	4,069	4,077											4,077
1988	4	33	423	1,562	2,221	2,810	3,250	3,591	3,847	3,982	4,093	4,180	4,280	4,319	4,357	4,393	4,407	4,423	4,434	4,438	4,447	4,450	4,459	4,470	4,473	4,473												4,473
1989	10	57	345	1,399	2,258	2,795	3,230	3,552	3,751	3,895	3,963	4,059	4,130	4,178	4,187	4,224	4,245	4,261	4,288	4,309	4,332	4,350	4,374	4,379	4,390													4,390
1990	6	44	670	1,535	2,138	2,566	2,923	3,235	3,410	3,575	3,673	3,757	3,810	3,848	3,885	3,903	3,924	3,936	3,945	3,963	3,974	3,982	3,986	3,996														3,996
1991	11	89	693	1,410	1,838	2,308	2,691	2,935	3,123	3,259	3,358	3,430	3,456	3,489	3,587	3,603	3,616	3,643	3,647	3,660	3,672	3,678	3,707															3,707
1992	4	48	721	1,709	2,371	2,731	3,010	3,302	3,470	3,639	3,710	3,776	3,813	3,846	3,898	3,922	3,936	3,968	3,990	4,000	4,011	4,015																4,015
1993	6	59	723	1,614	2,130	2,575	2,896	3,120	3,262	3,389	3,495	3,549	3,588	3,631	3,662	3,677	3,695	3,752	3,775	3,777	3,785																	3,785
1994	0	78	718	1,436	2,121	2,466	2,753	2,963	3,148	3,302	3,451	3,549	3,606	3,650	3,676	3,716	3,759	3,790	3,805	3,816																		3,816
1995	16	156	834	1,458	1,946	2,477	2,824	3,024	3,143	3,303	3,398	3,477	3,565	3,606	3,685	3,757	3,798	3,857	3,863																			3,863
1996	38	124	804	1,611	2,136	2,495	2,752	2,906	3,051	3,175	3,279	3,342	3,402	3,427	3,473	3,501	3,515	3,539																				3,539
1997	0	69	732	1,407	1,848	2,173	2,491	2,664	2,828	2,953	3,070	3,111	3,172	3,212	3,235	3,255	3,292																					3,292
1998	9	77	742	1,327	1,859	2,253	2,520	2,696	2,829	2,926	3,057	3,094	3,168	3,190	3,201	3,257																						3,257
1999	35	134	983	1,737	2,220	2,513	2,765	3,040	3,231	3,333	3,440	3,516	3,553	3,612	3,629																							3,629
2000	0	152	1,014	1,842	2,453	2,832	3,134	3,397	3,733	3,844	4,041	4,104	4,131	4,179																								4,179
2001	0	215	1,260	2,156	2,765	3,367	3,677	3,913	4,129	4,299	4,438	4,566	4,599																									4,599
2002	0	172	1,053	1,956	2,686	3,154	3,478	3,734	3,981	4,138	4,315	4,551																										4,551
2003	5	173	1,278	2,327	2,940	3,442	3,748	4,078	4,220	4,353	4,439																											4,439
2004	8	110	1,409	2,387	3,013	3,318	3,552	3,815	3,986	4,174																												4,174
2005	0	290	1,639	2,512	3,135	3,600	3,973	4,346	4,538																													4,538
2006	10	212	1,322	2,040	2,518	2,859	3,125	3,380																														3,380
2007	4	377	1,799	2,547	3,078	3,415	3,739																															3,739
2008	0	414	1,716	2,500	2,938	3,410																																3,410
2009	0	494	1,807	2,602	3,207																																	3,207
2010	11	398	1,904	2,886																																		2,886
2011	0	410	1,682																																			1,682
2012	0	286																																				286
2013	10																																					10
																																						121,828

AGE-TO-AGE DEVELOPMENT FACTORS

	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-438	438-Ult	
1977	7.758	9.143	2.565	1.346	1.192	1.116	1.094	1.065	1.046	1.048	1.036	1.025	1.032	1.023	1.017	1.014	1.016	1.008	1.002	1.001	1.002	1.000	1.000	1.000	1.000	1.003	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1978	8.230	9.932	2.594	1.347	1.191	1.117	1.095	1.073	1.057	1.040	1.033	1.030	1.022	1.036	1.007	1.006	1.005	1.010	1.000	1.008	1.001	1.005	1.001	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000			
1979	9.670	11.864	2.648	1.348	1.190	1.116	1.094	1.076	1.050	1.035	1.037	1.033	1.019	1.018	1.009	1.007	1.005	1.001	1.001	1.000	1.002	1.001	1.003	1.000	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.001	1.000	1.000				
1980	10.666	12.895	2.670	1.349	1.183	1.113	1.090	1.059	1.054	1.053	1.043	1.039	1.017	1.017	1.009	1.009	1.003	1.002	1.002	1.002	1.000	1.001	1.000	1.001	1.000	1.001	1.000	1.000	1.003	1.008	1.000	1.000	1.000					
1981	10.387	12.627	2.664	1.370	1.216	1.114	1.084	1.063	1.054	1.048	1.043	1.021	1.016	1.015	1.012	1.006	1.002	1.001	1.002	1.002	1.003	1.002	1.001	1.000	1.001	1.000	1.000	1.000	1.001	1.001	1.002	1.000						
1982	10.309	12.549	2.675	1.339	1.175	1.120	1.097	1.075	1.059	1.046	1.052	1.028	1.023	1.019	1.008	1.005	1.008	1.002	1.000	1.000	1.000	1.000	1.002	1.003	1.000	1.000	1.004	1.000	1.000	1.000	1.001							
1983	10.840	13.088	2.631	1.347	1.192	1.122	1.119	1.088	1.065	1.034	1.030	1.024	1.016	1.013	1.005	1.005	1.002	1.005	1.002	1.001	1.000	1.001	1.000	1.002	1.001	1.000	1.000	1.000	1.000	1.000								
1984	16.285	11.959	2.165	1.339	1.189	1.127	1.104	1.081	1.058	1.050	1.022	1.015	1.007	1.007	1.007	1.005	1.002	1.003	1.001	1.002	1.001	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000									
1985	6.006	11.636	2.665	1.329	1.202	1.117	1.110	1.073	1.044	1.030	1.021	1.024	1.002	1.004	1.004	1.005	1.002	1.001	1.000	1.001	1.000	1.001	1.000	1.002	1.000	1.000	1.000	1.000										
1986	30.147	22.620	3.646	1.342	1.186	1.167	1.091	1.062	1.048	1.040	1.011	1.010	1.009	1.012	1.006	1.004	1.003	1.001	1.001	1.006	1.005	1.001	1.001	1.001	1.002	1.002	1.001											
1987	19.224	15.875	3.089	1.402	1.226	1.121	1.077	1.061	1.061	1.027	1.022	1.013	1.017	1.007	1.005	1.003	1.003	1.002	1.002	1.002	1.000	1.000	1.000	1.000	1.002	1.002												
1988	8.186	12.924	3.690	1.421	1.265	1.156	1.105	1.071	1.035	1.028	1.021	1.024	1.009	1.009	1.008	1.003	1.004	1.003	1.001	1.002	1.001	1.002	1.002	1.001	1.000													
1989	5.897	6.047	4.054	1.614	1.238	1.155	1.100	1.056	1.038	1.017	1.024	1.017	1.012	1.002	1.009	1.005	1.004	1.006	1.005	1.005	1.004	1.006	1.001	1.002														
1990	7.907	15.202	2.292	1.393	1.200	1.139	1.107	1.054	1.048	1.028	1.023	1.014	1.010	1.010	1.005	1.005	1.003	1.002	1.005	1.003	1.002	1.001	1.003															
1991	7.973	7.794	2.037	1.303	1.256	1.166	1.091	1.064	1.044	1.030	1.021	1.008	1.009	1.028	1.005	1.004	1.007	1.001	1.004	1.003	1.002	1.008																
1992	10.924	14.894	2.371	1.387	1.152	1.102	1.097	1.051	1.049	1.020	1.018	1.010	1.009	1.014	1.006	1.003	1.008	1.005	1.003	1.003	1.001																	
1993	9.752	12.266	2.231	1.320	1.209	1.125	1.077	1.046	1.039	1.031	1.015	1.011	1.012	1.009	1.004	1.005	1.015	1.006	1.001	1.002																		
1994		9.175	2.001	1.478	1.162	1.116	1.076	1.063	1.049	1.045	1.028	1.016	1.012	1.007	1.011	1.012	1.008	1.004	1.003																			
1995	10.001	5.341	1.748	1.335	1.273	1.140	1.071	1.039	1.051	1.029	1.023	1.025	1.011	1.022	1.020	1.011	1.016	1.002																				
1996	3.262	6.499	2.003	1.326	1.168	1.103	1.056	1.050	1.041	1.033	1.019	1.018	1.007	1.013	1.008	1.004	1.007																					
1997		10.680	1.921	1.313	1.176	1.146	1.069	1.061	1.044	1.040	1.013	1.019	1.013	1.007	1.006	1.011																						
1998	9.052	9.641	1.789	1.400	1.212	1.118	1.070	1.049	1.034	1.045	1.012	1.024	1.007	1.003	1.018																							
1999	3.821	7.358	1.767	1.278	1.132	1.101	1.099	1.063	1.032	1.032	1.022	1.010	1.017	1.005																								
2000		6.657	1.816	1.332	1.154	1.107	1.084	1.099	1.030	1.051	1.016	1.007	1.012																									
2001		5.872	1.710	1.283	1.218	1.092	1.064	1.055	1.041	1.032	1.029	1.007																										
2002		6.105	1.857	1.374	1.174	1.103	1.074	1.066	1.039	1.043	1.055																											
2003	34.361	7.395	1.821	1.263	1.171	1.089	1.088	1.035	1.032	1.020																												
2004	14.224	12.830	1.694	1.262	1.101	1.070	1.074	1.045	1.047																													
2005		5.646	1.533	1.248	1.148	1.104	1.094	1.044																														
2006	20.650	6.241	1.543	1.235	1.135	1.093	1.081																															
2007	103.385	4.768	1.416	1.209	1.109	1.095																																
2008		4.141	1.457	1.175	1.161																																	
2009		3.655	1.440	1.232																																		
2010	35.282	4.778	1.516																																			
2011		4.104																																				
2012																																						
3 Yr Avg	53.106	4.179	1.471	1.205	1.135	1.097	1.083	1.041	1.039	1.032	1.033	1.008	1.012	1.005	1.011	1.009	1.010	1.004	1.002	1.003	1.002	1.005	1.002	1.001	1.002	1.001	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000		
5 Yr Avg	41.581	4.289	1.474	1.220	1.131	1.090	1.082	1.049	1.038	1.036	1.027	1.013	1.011	1.010	1.012	1.009	1.011	1.004	1.003	1.003	1.002	1.003	1.001	1.001	1.001	1.001	1.001	1.000	1.001	1.002	1.000	1.000	1.000	1.000	1.000	1.000		
7 Yr Avg	31.539	4.762	1.514	1.232	1.143	1.092	1.080	1.058	1.036	1.038	1.024	1.016	1.011	1.009	1.010	1.007	1.009	1.004	1.003	1.003	1.002	1.003	1.001	1.001	1.001	1.001	1.001	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000		
3 Yr Wtd	96.909	4.140	1.472	1.206	1.135	1.098	1.084	1.041	1.039	1.031	1.033	1.008	1.012	1.005	1.011	1.009	1.010	1.004	1.002	1.003	1.002	1.005	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000		
5 Yr Wtd	177.377	4.253	1.471	1.219	1.131	1.090	1.083	1.049	1.038	1.035	1.028	1.013	1.011	1.010	1.013	1.009	1.011	1.004	1.003	1.003	1.002	1.003	1.001	1.001	1.001	1.001	1.001	1.000	1.001	1.002	1.001	1.000	1.000	1.000	1.000	1.000		
10 Yr Wtd	83.398	5.115	1.575	1.256	1.150	1.096	1.080	1.056	1.039	1.037	1.024	1.014	1.011	1.012	1.009	1.006	1.007	1.003	1.002	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000		TAIL
Prior FY	40.000	4.750	1.550	1.250	1.150	1.101	1.080	1.059	1.039	1.037	1.020	1.015	1.011	1.010	1.008	1.007	1.007	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.000	1.001	1.000	1.001	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001
PA Sel.	15.400	2.950	1.500	1.200	1.130	1.105	1.075	1.047	1.033	1.027	1.024	1.017	1.013	1.009	1.008	1.007	1.005	1.004	1.003	1.003	1.003	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	40.000	4.500	1.550	1.240	1.150	1.096	1.084	1.056	1.039	1.037	1.024	1.014	1.012	1.010	1.009	1.006	1.007	1.004	1.003	1.003	1.002	1.003	1.001	1.001	1.001	1.001	1.001	1.000	1.001	1.002	1.001	1.000	1.000	1.000	1.000	1.000		
Cumulative	598.901	14.973	3.327	2.147	1.731	1.505	1.373	1.267	1.200	1.155	1.113	1.087	1.072	1.059	1.049	1.040	1.033	1.026	1.022	1.019	1.016	1.014	1.011	1.009	1.008	1.007	1.006	1.005	1.005	1.004	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
% PERMANENT PARTIAL & PERMANENT PARTIAL

INCURRED LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																										1,141	1,144	1,145	1,145	1,146	1,146	1,146	1,146	1,147	1,147	1,147	1,147	1,147
1978																									1,386	1,386	1,386	1,387	1,387	1,387	1,388	1,388	1,388	1,388	1,388	1,389		1,389
1979																								1,978	1,978	1,978	1,978	1,982	1,982	1,983	1,983	1,983	1,984	1,985	1,985			1,985
1980																							2,480	2,481	2,482	2,482	2,484	2,484	2,484	2,492	2,511	2,511	2,511	2,511				2,511
1981																						2,425	2,429	2,431	2,431	2,434	2,434	2,434	2,434	2,436	2,438	2,442	2,442					2,442
1982																					2,692	2,693	2,693	2,698	2,706	2,706	2,706	2,717	2,717	2,717	2,718	2,720						2,720
1983																				3,090	3,092	3,093	3,095	3,096	3,103	3,105	3,105	3,105	3,105	3,105	3,105							3,105
1984																			3,548	3,553	3,558	3,560	3,570	3,573	3,575	3,576	3,576	3,576	3,578	3,578								3,578
1985																		3,841	3,843	3,844	3,847	3,847	3,850	3,850	3,859	3,859	3,859	3,859	3,859									3,859
1986																	4,078	4,089	4,093	4,096	4,122	4,143	4,147	4,150	4,155	4,164	4,172	4,175										4,175
1987																4,005	4,018	4,032	4,040	4,047	4,056	4,058	4,058	4,059	4,060	4,069	4,077											4,077
1988															4,357	4,393	4,407	4,423	4,434	4,438	4,447	4,450	4,459	4,470	4,473	4,473												4,473
1989														4,178	4,187	4,224	4,245	4,261	4,288	4,309	4,332	4,350	4,374	4,379	4,390													4,390
1990													3,810	3,848	3,885	3,903	3,924	3,936	3,945	3,963	3,974	3,982	3,986	3,996														3,996
1991												3,430	3,456	3,489	3,587	3,603	3,616	3,643	3,647	3,660	3,672	3,678	3,707															3,707
1992											3,710	3,776	3,814	3,846	3,898	3,922	3,936	3,968	3,990	4,000	4,011	4,015																4,015
1993										3,390	3,495	3,549	3,589	3,631	3,662	3,677	3,695	3,752	3,775	3,777	3,785																	3,785
1994									3,149	3,303	3,452	3,549	3,606	3,650	3,676	3,716	3,759	3,790	3,805	3,816																		3,816
1995								3,025	3,144	3,304	3,399	3,478	3,565	3,606	3,685	3,757	3,798	3,857	3,863																			3,863
1996							2,752	2,907	3,052	3,175	3,279	3,342	3,402	3,427	3,473	3,501	3,515	3,539																				3,539
1997						2,174	2,491	2,665	2,829	2,954	3,071	3,112	3,172	3,212	3,235	3,255	3,292																					3,292
1998					1,860	2,254	2,520	2,697	2,830	2,927	3,057	3,095	3,168	3,194	3,201	3,258																						3,258
1999				1,740	2,222	2,513	2,765	3,042	3,232	3,333	3,440	3,516	3,553	3,612	3,629																							3,629
2000			1,018	1,846	2,455	2,832	3,134	3,399	3,734	3,844	4,041	4,104	4,131	4,179																								4,179
2001		225	1,264	2,159	2,766	3,368	3,677	3,915	4,132	4,299	4,438	4,566	4,599																									4,599
2002	0	183	1,058	1,960	2,688	3,154	3,478	3,734	3,981	4,138	4,315	4,551																										4,551
2003	5	184	1,282	2,331	2,942	3,442	3,748	4,078	4,220	4,353	4,439																											4,439
2004	8	120	1,413	2,391	3,014	3,318	3,552	3,815	3,986	4,174																												4,174
2005	0	301	1,643	2,515	3,137	3,607	3,973	4,346	4,541																													4,541
2006	10	222	1,326	2,043	2,518	2,866	3,125	3,388																														3,388
2007	4	389	1,806	2,566	3,078	3,415	3,739																															3,739
2008	0	417	1,716	2,504	2,939	3,410																																3,410
2009	0	498	1,810	2,608	3,207																																	3,207
2010	11	398	1,935	2,886																																		2,886
2011	0	410	1,682																																			1,682
2012	0	290																																				290
2013	10																																					10
																																						121,844

AGE-TO-AGE DEVELOPMENT FACTORS

	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-438	438-Ult	
1977																										1.003	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1978																									1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000			
1979																								1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000				
1980																							1.000	1.001	1.000	1.001	1.000	1.000	1.003	1.008	1.000	1.000	1.000					
1981																						1.002	1.001	1.000	1.001	1.000	1.000	1.000	1.001	1.001	1.002	1.000						
1982																					1.000	1.000	1.002	1.003	1.000	1.000	1.004	1.000	1.000	1.000	1.001							
1983																				1.001	1.000	1.001	1.000	1.002	1.001	1.000	1.000	1.000	1.000	1.000								
1984																			1.001	1.002	1.001	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000									
1985																		1.001	1.000	1.001	1.000	1.001	1.000	1.002	1.000	1.000	1.000	1.000										
1986																	1.003	1.001	1.001	1.006	1.005	1.001	1.001	1.001	1.002	1.002	1.001											
1987																1.003	1.003	1.002	1.002	1.002	1.000	1.000	1.000	1.000	1.002	1.002												
1988															1.008	1.003	1.004	1.003	1.001	1.002	1.001	1.002	1.002	1.001	1.000														
1989														1.002	1.009	1.005	1.004	1.006	1.005	1.005	1.004	1.006	1.001	1.002															
1990													1.010	1.010	1.005	1.005	1.003	1.002	1.005	1.003	1.002	1.001	1.003																
1991												1.008	1.009	1.028	1.005	1.004	1.007	1.001	1.004	1.003	1.002	1.008																	
1992											1.018	1.010	1.008	1.014	1.006	1.003	1.008	1.005	1.003	1.003	1.001																		
1993										1.031	1.015	1.011	1.012	1.009	1.004	1.005	1.015	1.006	1.001	1.002																			
1994									1.049	1.045	1.028	1.016	1.012	1.007	1.011	1.012	1.008	1.004	1.003																				
1995								1.039	1.051	1.029	1.023	1.025	1.011	1.022	1.020	1.011	1.016	1.002																					
1996							1.057	1.050	1.041	1.033	1.019	1.018	1.007	1.013	1.008	1.004	1.007																						
1997						1.146	1.070	1.061	1.044	1.040	1.013	1.019	1.013	1.007	1.006	1.011																							
1998					1.212	1.118	1.070	1.049	1.034	1.045	1.012	1.024	1.008	1.002	1.018																								
1999				1.277	1.131	1.100	1.100	1.062	1.031	1.032	1.022	1.010	1.017	1.005																									
2000			1.813	1.330	1.154	1.106	1.085	1.099	1.030	1.051	1.016	1.007	1.012																										
2001		5.611	1.708	1.281	1.217	1.092	1.065	1.055	1.040	1.032	1.029	1.007																											
2002		5.764	1.853	1.372	1.173	1.102	1.074	1.066	1.039	1.043	1.055																												
2003	36.634	6.957	1.819	1.262	1.170	1.089	1.088	1.035	1.032	1.020																													
2004	15.585	11.742	1.692	1.261	1.101	1.070	1.074	1.045	1.047																														
2005		5.460	1.531	1.247	1.150	1.101	1.094	1.045																															
2006	21.635	5.973	1.541	1.233	1.138	1.090	1.084																																
2007	106.462	4.647	1.421	1.200	1.109	1.095																																	
2008		4.113	1.459	1.174	1.160																																		
2009		3.636	1.441	1.230																																			
2010	35.282	4.856	1.492																																				
2011		4.105																																					
2012																																							
3 Yr Avg	54.460	4.199	1.464	1.201	1.136	1.096	1.084	1.041	1.039	1.032	1.033	1.008	1.012	1.005	1.011	1.009	1.010	1.004	1.002	1.003	1.002	1.005	1.002	1.001	1.002	1.001	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000		
5 Yr Avg	43.120	4.271	1.471	1.217	1.132	1.089	1.083	1.049	1.038	1.036	1.027	1.013	1.011	1.010	1.013	1.009	1.011	1.004	1.003	1.003	1.002	1.003	1.001	1.001	1.001	1.001	1.001	1.000	1.001	1.002	1.000	1.000	1.000	1.000	1.000	1.000		
7 Yr Avg	43.120	4.684	1.511	1.229	1.143	1.091	1.080	1.058	1.036	1.037	1.024	1.016	1.011	1.009	1.010	1.007	1.009	1.004	1.003	1.003	1.002	1.003	1.001	1.001	1.001	1.001	1.001	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000		
3 Yr Wtd	97.214	4.155	1.465	1.202	1.135	1.096	1.084	1.041	1.039	1.031	1.033	1.008	1.012	1.005	1.011	1.009	1.010	1.004	1.002	1.003	1.002	1.005	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000		
5 Yr Wtd	178.224	4.237	1.467	1.216	1.131	1.089	1.083	1.049	1.038	1.035	1.028	1.012	1.011	1.010	1.013	1.009	1.011	1.004	1.003	1.003	1.002	1.003	1.001	1.001	1.001	1.001	1.001	1.000	1.001	1.002	1.001	1.000	1.000	1.000	1.000	1.000		
10 Yr Wtd	85.071	5.018	1.571	1.254	1.150	1.096	1.081	1.056	1.039	1.036	1.024	1.014	1.011	1.012	1.009	1.006	1.007	1.003	1.002	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000		TAIL
Prior FY	50.000	4.900	1.540	1.250	1.150	1.093	1.080	1.058	1.036	1.039	1.020	1.017	1.012	1.011	1.009	1.006	1.009	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.000	1.001	1.000	1.001	1.002	1.000	1.000	1.000	1.000	1.000			1.000
PA Sel.	9.400	2.700	1.465	1.200	1.127	1.105	1.075	1.047	1.032	1.027	1.023	1.016	1.012	1.009	1.008	1.007	1.005	1.004	1.003	1.003	1.003	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	1.000	1.000
Selected	50.000	4.900	1.525	1.230	1.150	1.096	1.083	1.056	1.038	1.035	1.028	1.012	1.011	1.010	1.013	1.009	1.011	1.004	1.003	1.003	1.002	1.003	1.001	1.001	1.001	1.001	1.001	1.000	1.001	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	
Cumulative	800.270	16.005	3.266	2.142	1.741	1.514	1.382	1.276	1.208	1.165	1.125	1.094	1.081	1.069	1.058	1.045	1.036	1.025	1.021	1.018	1.015	1.013	1.009	1.008	1.007	1.006	1.005	1.004	1.004	1.003	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
% PERMANENT PARTIAL & PERMANENT PARTIAL
CASE RESERVES (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																										0	0	0	0	0	0	0	0	0	0	0	0	-
1978																									0	0	0	0	0	0	0	0	0	0	0	0		-
1979																								0	0	0	0	0	0	0	0	0	0	0	0			-
1980																							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					-
1982																					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							-
1984																			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									-
1986																	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											-
1988															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													-
1990													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															-
1992											0	0	0	0	0	0	0	0	0	0	0	0																-
1993										1	0	0	0	0	0	0	0	0	0	0	0																	-
1994									1	0	0	0	0	0	0	0	0	0	(0)	0																		-
1995								1	1	0	0	0	0	0	0	0	0	(0)	0																			-
1996							0	1	1	0	0	0	0	0	0	0	0	0																				-
1997						1	0	1	1	1	0	0	0	0	0	0	0																					-
1998					1	1	0	1	1	1	0	1	0	4	0	1																						1
1999				3	1	0	0	1	1	0	0	0	0	0	0																							-
2000			4	4	2	1	0	1	1	0	0	0	0	0																								-
2001		11	4	4	2	1	0	1	3	0	0	0	0																									-
2002	0	11	4	4	2	0	0	0	0	0	0	0																										-
2003	0	11	4	4	2	0	0	0	0	0	0																											-
2004	0	11	4	4	2	0	0	0	0	0																												-
2005	0	11	4	3	2	7	0	0	3																													3
2006	0	10	3	3	0	7	0	8																														8
2007	0	11	7	19	0	0	0																															-
2008	0	3	0	3	1	0																																-
2009	0	3	2	6	0																																	-
2010	0	0	31	0																																		-
2011	0	0	0																																			0
2012	0	3																																				3
2013	0																																					-
																																						16

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
% PERMANENT PARTIAL & PERMANENT PARTIAL
PAID TO INCURRED LOSS RATIOS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																										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%
1978																									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%
1979																								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%
1980																							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%
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%
1982																					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%
1983																				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%
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%
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%
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%
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%
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%
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%													100.0%
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%
1991												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%
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%
1993										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%
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%
1995								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%
1996							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%
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%
1998					99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	99.9%	100.0%	100.0%																						100.0%
1999				99.8%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																							100.0%
2000			99.7%	99.8%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																								100.0%
2001		95.3%	99.7%	99.8%	99.9%	100.0%	100.0%	100.0%	99.9%	100.0%	100.0%	100.0%	100.0%																									100.0%
2002		94.0%	99.6%	99.8%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																										100.0%
2003	100.0%	93.8%	99.7%	99.8%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																											100.0%
2004	100.0%	91.3%	99.7%	99.8%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%																												100.0%
2005		96.5%	99.7%	99.9%	99.9%	99.8%	100.0%	100.0%	99.9%																													99.9%
2006	100.0%	95.4%	99.7%	99.9%	100.0%	99.8%	100.0%	99.8%																														99.8%
2007	100.0%	97.1%	99.6%	99.2%	100.0%	100.0%	100.0%																															100.0%
2008		99.3%	100.0%	99.9%	100.0%	100.0%																																100.0%
2009		99.3%	99.9%	99.8%	100.0%																																	100.0%
2010	100.0%	100.0%	98.4%	100.0%																																		100.0%
2011		100.0%	100.0%																																			100.0%
2012		98.8%																																				98.8%
2013	100.0%																																					100.0%

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
% PERMANENT PARTIAL & PERMANENT PARTIAL

PAID LOSS / $100 OF PAYROLL

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ON-LEVEL PAYROLL
1977	0.00%	0.03%	0.28%	0.72%	0.97%	1.16%	1.30%	1.42%	1.51%	1.58%	1.66%	1.72%	1.76%	1.82%	1.86%	1.89%	1.92%	1.95%	1.96%	1.97%	1.97%	1.97%	1.97%	1.97%	1.97%	1.97%	1.98%	1.98%	1.98%	1.98%	1.98%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	5,778,966
1978	0.00%	0.03%	0.34%	0.89%	1.19%	1.42%	1.59%	1.74%	1.86%	1.97%	2.05%	2.12%	2.18%	2.23%	2.31%	2.32%	2.34%	2.35%	2.37%	2.37%	2.39%	2.39%	2.41%	2.41%	2.41%	2.41%	2.41%	2.41%	2.41%	2.41%	2.41%	0.02%	0.02%	0.02%	0.02%	0.02%		5,754,667
1979	0.00%	0.04%	0.50%	1.33%	1.80%	2.14%	2.39%	2.61%	2.81%	2.95%	3.05%	3.17%	3.27%	3.34%	3.40%	3.43%	3.45%	3.47%	3.47%	3.48%	3.48%	3.48%	3.49%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.51%	3.51%	0.04%	0.04%	0.04%	0.04%			5,656,194
1980	0.00%	0.05%	0.63%	1.69%	2.28%	2.70%	3.00%	3.27%	3.47%	3.66%	3.85%	4.02%	4.18%	4.25%	4.32%	4.36%	4.40%	4.42%	4.42%	4.43%	4.44%	4.44%	4.45%	4.45%	4.45%	4.45%	4.46%	4.46%	4.46%	4.47%	4.50%	0.05%	0.05%	0.05%				5,575,918
1981	0.00%	0.05%	0.63%	1.69%	2.31%	2.82%	3.14%	3.40%	3.61%	3.81%	3.99%	4.17%	4.26%	4.32%	4.39%	4.44%	4.46%	4.47%	4.48%	4.49%	4.49%	4.51%	4.52%	4.52%	4.52%	4.53%	4.53%	4.53%	4.53%	4.53%	4.54%	0.05%	0.05%					5,375,984
1982	0.01%	0.05%	0.66%	1.76%	2.35%	2.76%	3.10%	3.40%	3.65%	3.87%	4.04%	4.25%	4.37%	4.47%	4.56%	4.60%	4.62%	4.66%	4.67%	4.67%	4.67%	4.67%	4.67%	4.68%	4.69%	4.69%	4.69%	4.71%	4.71%	4.71%	4.71%	0.05%						5,767,589
1983	0.01%	0.06%	0.76%	1.99%	2.68%	3.19%	3.58%	4.01%	4.36%	4.65%	4.80%	4.94%	5.06%	5.14%	5.21%	5.23%	5.26%	5.27%	5.30%	5.31%	5.31%	5.31%	5.32%	5.32%	5.33%	5.33%	5.33%	5.33%	5.33%	5.33%	5.33%							5,822,965
1984	0.01%	0.09%	1.09%	2.36%	3.16%	3.76%	4.24%	4.68%	5.05%	5.35%	5.62%	5.74%	5.83%	5.87%	5.91%	5.95%	5.98%	5.99%	6.00%	6.01%	6.02%	6.03%	6.04%	6.05%	6.05%	6.05%	6.05%	6.05%	6.05%	6.05%								5,909,297
1985	0.01%	0.08%	0.98%	2.62%	3.48%	4.18%	4.67%	5.19%	5.56%	5.81%	5.99%	6.12%	6.26%	6.27%	6.30%	6.33%	6.36%	6.37%	6.37%	6.37%	6.38%	6.38%	6.38%	6.38%	6.40%	6.40%	6.40%	6.40%	6.40%									6,030,627
1986	0.00%	0.03%	0.71%	2.60%	3.49%	4.13%	4.82%	5.26%	5.58%	5.85%	6.08%	6.15%	6.21%	6.27%	6.34%	6.38%	6.41%	6.42%	6.43%	6.43%	6.48%	6.51%	6.51%	6.52%	6.53%	6.54%	6.55%	6.56%										6,365,645
1987	0.00%	0.05%	0.75%	2.31%	3.24%	3.97%	4.45%	4.79%	5.09%	5.40%	5.54%	5.66%	5.73%	5.83%	5.87%	5.90%	5.92%	5.94%	5.96%	5.97%	5.98%	5.98%	5.98%	5.98%	5.99%	6.00%	6.01%											6,782,846
1988	0.01%	0.05%	0.60%	2.20%	3.13%	3.96%	4.58%	5.06%	5.42%	5.61%	5.76%	5.89%	6.03%	6.08%	6.14%	6.19%	6.20%	6.23%	6.24%	6.25%	6.26%	6.27%	6.28%	6.29%	6.30%	6.30%												7,101,789
1989	0.01%	0.08%	0.47%	1.92%	3.11%	3.84%	4.44%	4.88%	5.16%	5.36%	5.45%	5.58%	5.68%	5.75%	5.76%	5.81%	5.84%	5.86%	5.90%	5.93%	5.96%	5.98%	6.01%	6.02%	6.04%													7,272,541
1990	0.01%	0.06%	0.88%	2.01%	2.80%	3.36%	3.83%	4.24%	4.47%	4.68%	4.81%	4.92%	4.99%	5.04%	5.09%	5.11%	5.14%	5.15%	5.17%	5.19%	5.20%	5.21%	5.22%	5.23%														7,637,206
1991	0.01%	0.11%	0.89%	1.80%	2.35%	2.95%	3.44%	3.75%	3.99%	4.17%	4.30%	4.39%	4.42%	4.46%	4.59%	4.61%	4.63%	4.66%	4.66%	4.68%	4.70%	4.70%	4.74%															7,818,591
1992	0.01%	0.06%	0.95%	2.24%	3.11%	3.59%	3.95%	4.34%	4.56%	4.78%	4.87%	4.96%	5.01%	5.05%	5.12%	5.15%	5.17%	5.21%	5.24%	5.25%	5.27%	5.27%																7,613,696
1993	0.01%	0.08%	0.95%	2.12%	2.80%	3.38%	3.80%	4.10%	4.28%	4.45%	4.59%	4.66%	4.71%	4.77%	4.81%	4.83%	4.85%	4.93%	4.96%	4.96%	4.97%																	7,617,194
1994	0.00%	0.10%	0.91%	1.82%	2.68%	3.12%	3.48%	3.75%	3.98%	4.17%	4.36%	4.49%	4.56%	4.61%	4.65%	4.70%	4.75%	4.79%	4.81%	4.82%																		7,909,310
1995	0.02%	0.20%	1.05%	1.83%	2.44%	3.11%	3.54%	3.79%	3.94%	4.14%	4.26%	4.36%	4.47%	4.52%	4.62%	4.71%	4.76%	4.84%	4.85%																			7,972,245
1996	0.05%	0.16%	1.03%	2.07%	2.74%	3.20%	3.53%	3.73%	3.91%	4.07%	4.21%	4.29%	4.36%	4.39%	4.45%	4.49%	4.51%	4.54%																				7,797,491
1997	0.00%	0.09%	0.95%	1.83%	2.41%	2.83%	3.24%	3.47%	3.68%	3.85%	4.00%	4.05%	4.13%	4.18%	4.21%	4.24%	4.29%																					7,678,681
1998	0.01%	0.10%	0.97%	1.74%	2.43%	2.95%	3.30%	3.53%	3.70%	3.83%	4.00%	4.05%	4.15%	4.18%	4.19%	4.26%																						7,638,048
1999	0.05%	0.17%	1.27%	2.24%	2.87%	3.24%	3.57%	3.92%	4.17%	4.30%	4.44%	4.54%	4.58%	4.66%	4.68%																							7,748,434
2000	0.00%	0.19%	1.29%	2.34%	3.12%	3.60%	3.98%	4.31%	4.74%	4.88%	5.13%	5.21%	5.25%	5.31%																								7,874,189
2001	0.00%	0.26%	1.55%	2.66%	3.41%	4.15%	4.53%	4.82%	5.09%	5.30%	5.47%	5.63%	5.67%																									8,115,826
2002	0.00%	0.22%	1.34%	2.49%	3.42%	4.01%	4.42%	4.75%	5.06%	5.26%	5.49%	5.79%																										7,863,811
2003	0.01%	0.22%	1.61%	2.94%	3.71%	4.34%	4.73%	5.15%	5.32%	5.49%	5.60%																											7,925,439
2004	0.01%	0.13%	1.70%	2.89%	3.64%	4.01%	4.29%	4.61%	4.82%	5.05%																												8,269,908
2005	0.00%	0.35%	1.99%	3.04%	3.80%	4.36%	4.81%	5.27%	5.50%																													8,253,608
2006	0.01%	0.25%	1.55%	2.39%	2.95%	3.35%	3.67%	3.96%																														8,526,674
2007	0.00%	0.44%	2.12%	3.00%	3.62%	4.02%	4.40%																															8,496,918
2008	0.00%	0.50%	2.06%	3.00%	3.52%	4.09%																																8,337,961
2009	0.00%	0.61%	2.22%	3.20%	3.95%																																	8,129,364
2010	0.01%	0.48%	2.32%	3.51%																																		8,216,184
2011	0.00%	0.52%	2.11%																																			7,954,284
2012	0.00%	0.37%																																				7,783,294
2013	0.02%																																					5,307,514

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
% PERMANENT PARTIAL & PERMANENT PARTIAL
INCURRED LOSS / $100 OF PAYROLL

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ON-LEVEL PAYROLL
1977																										1.97%	1.98%	1.98%	1.98%	1.98%	1.98%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	5,778,966
1978																									2.41%	2.41%	2.41%	2.41%	2.41%	2.41%	2.41%	0.02%	0.02%	0.02%	0.02%	0.02%		5,754,667
1979																								3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.51%	3.51%	0.04%	0.04%	0.04%	0.04%			5,656,194
1980																							4.45%	4.45%	4.45%	4.45%	4.46%	4.46%	4.46%	4.47%	4.50%	0.05%	0.05%	0.05%				5,575,918
1981																						4.51%	4.52%	4.52%	4.52%	4.53%	4.53%	4.53%	4.53%	4.53%	4.54%	0.05%	0.05%					5,375,984
1982																					4.67%	4.67%	4.67%	4.68%	4.69%	4.69%	4.69%	4.71%	4.71%	4.71%	4.71%	0.05%						5,767,589
1983																				5.31%	5.31%	5.31%	5.32%	5.32%	5.33%	5.33%	5.33%	5.33%	5.33%	5.33%	5.33%							5,822,965
1984																			6.00%	6.01%	6.02%	6.03%	6.04%	6.05%	6.05%	6.05%	6.05%	6.05%	6.05%	6.05%								5,909,297
1985																		6.37%	6.37%	6.37%	6.38%	6.38%	6.38%	6.38%	6.40%	6.40%	6.40%	6.40%	6.40%									6,030,627
1986																	6.41%	6.42%	6.43%	6.43%	6.48%	6.51%	6.51%	6.52%	6.53%	6.54%	6.55%	6.56%										6,365,645
1987																5.90%	5.92%	5.94%	5.96%	5.97%	5.98%	5.98%	5.98%	5.98%	5.99%	6.00%	6.01%											6,782,846
1988															6.14%	6.19%	6.20%	6.23%	6.24%	6.25%	6.26%	6.27%	6.28%	6.29%	6.30%	6.30%												7,101,789
1989														5.75%	5.76%	5.81%	5.84%	5.86%	5.90%	5.93%	5.96%	5.98%	6.01%	6.02%	6.04%													7,272,541
1990													4.99%	5.04%	5.09%	5.11%	5.14%	5.15%	5.17%	5.19%	5.20%	5.21%	5.22%	5.23%														7,637,206
1991												4.39%	4.42%	4.46%	4.59%	4.61%	4.63%	4.66%	4.66%	4.68%	4.70%	4.70%	4.74%															7,818,591
1992											4.87%	4.96%	5.01%	5.05%	5.12%	5.15%	5.17%	5.21%	5.24%	5.25%	5.27%	5.27%																7,613,696
1993										4.45%	4.59%	4.66%	4.71%	4.77%	4.81%	4.83%	4.85%	4.93%	4.96%	4.96%	4.97%																	7,617,194
1994									3.98%	4.18%	4.36%	4.49%	4.56%	4.61%	4.65%	4.70%	4.75%	4.79%	4.81%	4.82%																		7,909,310
1995								3.80%	3.94%	4.14%	4.26%	4.36%	4.47%	4.52%	4.62%	4.71%	4.76%	4.84%	4.85%																			7,972,245
1996							3.53%	3.73%	3.91%	4.07%	4.21%	4.29%	4.36%	4.39%	4.45%	4.49%	4.51%	4.54%																				7,797,491
1997						2.83%	3.24%	3.47%	3.68%	3.85%	4.00%	4.05%	4.13%	4.18%	4.21%	4.24%	4.29%																					7,678,681
1998					2.43%	2.95%	3.30%	3.53%	3.70%	3.83%	4.00%	4.05%	4.15%	4.18%	4.19%	4.27%																						7,638,048
1999				2.25%	2.87%	3.24%	3.57%	3.93%	4.17%	4.30%	4.44%	4.54%	4.58%	4.66%	4.68%																							7,748,434
2000			1.29%	2.34%	3.12%	3.60%	3.98%	4.32%	4.74%	4.88%	5.13%	5.21%	5.25%	5.31%																								7,874,189
2001		0.28%	1.56%	2.66%	3.41%	4.15%	4.53%	4.82%	5.09%	5.30%	5.47%	5.63%	5.67%																									8,115,826
2002	0.00%	0.23%	1.34%	2.49%	3.42%	4.01%	4.42%	4.75%	5.06%	5.26%	5.49%	5.79%																										7,863,811
2003	0.01%	0.23%	1.62%	2.94%	3.71%	4.34%	4.73%	5.15%	5.32%	5.49%	5.60%																											7,925,439
2004	0.01%	0.15%	1.71%	2.89%	3.64%	4.01%	4.29%	4.61%	4.82%	5.05%																												8,269,908
2005	0.00%	0.36%	1.99%	3.05%	3.80%	4.37%	4.81%	5.27%	5.50%																													8,253,608
2006	0.01%	0.26%	1.55%	2.40%	2.95%	3.36%	3.67%	3.97%																														8,526,674
2007	0.00%	0.46%	2.13%	3.02%	3.62%	4.02%	4.40%																															8,496,918
2008	0.00%	0.50%	2.06%	3.00%	3.53%	4.09%																																8,337,961
2009	0.00%	0.61%	2.23%	3.21%	3.95%																																	8,129,364
2010	0.01%	0.48%	2.35%	3.51%																																		8,216,184
2011	0.00%	0.52%	2.11%																																			7,954,284
2012	0.00%	0.37%																																				7,783,294
2013	0.02%																																					5,307,514

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
% PERMANENT PARTIAL & PERMANENT PARTIAL

REPORTED % PERMANENT PARTIAL & PERMANENT PARTIAL CLAIM COUNTS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	277	638	673	689	697	708	722	732	737	742	744	747	749	750	751	752	752	752	752	752	752	752	752	752	752	752	752	752	752	752	752	752						752
1983	284	690	729	743	755	775	787	791	798	801	803	808	810	812	812	812	812	812	812	812	812	812	812	812	812	812	812	812	812	812	812							812
1984	318	751	791	820	840	867	895	903	907	908	911	912	913	914	914	914	914	914	914	914	914	914	914	914	914	914	914	914	914	914								914
1985	341	840	892	924	943	958	967	984	985	995	996	996	996	997	997	998	998	998	998	998	998	998	998	998	998	998	998	998	998									998
1986	350	940	1,000	1,032	1,051	1,065	1,081	1,094	1,103	1,108	1,111	1,113	1,117	1,117	1,118	1,118	1,118	1,118	1,118	1,118	1,118	1,118	1,118	1,118	1,119	1,119	1,119	1,119										1,119
1987	421	960	1,029	1,067	1,091	1,113	1,138	1,161	1,172	1,176	1,179	1,182	1,182	1,182	1,182	1,182	1,182	1,182	1,182	1,182	1,182	1,182	1,182	1,182	1,182	1,182	1,182											1,182
1988	444	1,033	1,113	1,151	1,194	1,215	1,234	1,254	1,261	1,273	1,279	1,282	1,285	1,286	1,286	1,286	1,286	1,286	1,286	1,286	1,286	1,286	1,286	1,286	1,286	1,286												1,286
1989	420	978	1,061	1,115	1,153	1,177	1,200	1,206	1,213	1,219	1,221	1,224	1,224	1,224	1,224	1,224	1,224	1,224	1,224	1,224	1,224	1,224	1,224	1,224	1,224													1,224
1990	375	912	985	1,034	1,077	1,106	1,124	1,132	1,134	1,138	1,140	1,141	1,141	1,141	1,141	1,141	1,141	1,141	1,141	1,141	1,141	1,141	1,141	1,141														1,141
1991	363	854	923	973	1,008	1,026	1,041	1,048	1,055	1,058	1,058	1,058	1,058	1,058	1,058	1,058	1,058	1,058	1,058	1,058	1,058	1,058	1,058															1,058
1992	410	958	1,050	1,105	1,134	1,151	1,161	1,170	1,173	1,175	1,175	1,177	1,178	1,181	1,181	1,182	1,182	1,183	1,183	1,183	1,183	1,183																1,183
1993	1	12	254	580	733	859	933	981	1,009	1,032	1,043	1,047	1,052	1,055	1,057	1,058	1,058	1,060	1,061	1,061	1,061																	1,061
1994		13	275	558	737	831	899	950	971	995	1,008	1,020	1,027	1,035	1,036	1,038	1,041	1,042	1,043	1,044																		1,044
1995	2	43	331	557	708	798	866	915	939	956	971	982	988	990	996	996	996	996	996																			996
1996	2	17	282	534	664	751	809	854	886	902	926	941	948	949	951	952	952	954																				954
1997		27	286	494	622	703	761	794	817	835	856	861	868	872	873	873	877																					877
1998	1	30	283	466	586	658	724	762	789	805	830	833	838	842	843	844																						844
1999	2	39	351	560	672	737	793	849	897	911	931	947	948	954	955																							955
2000		51	367	586	718	793	875	937	963	989	1,016	1,034	1,036	1,039																								1,039
2001		61	370	593	725	837	915	968	995	1,021	1,033	1,047	1,052																									1,052
2002	1	55	332	540	691	803	871	939	966	983	994	1,005																										1,005
2003	2	60	393	674	823	896	956	1,040	1,058	1,069	1,084																											1,084
2004	1	36	465	727	842	899	965	1,015	1,044	1,053																												1,053
2005		78	492	714	839	920	976	1,014	1,036																													1,036
2006	1	60	414	592	686	741	791	836																														836
2007	1	122	511	683	791	870	938																															938
2008		130	494	655	746	827																																827
2009		163	505	685	799																																	799
2010		115	505	719																																		719
2011		119	462																																			462
2012		79																																				79
2013	1																																					1
																																						29,330

AGE-TO-AGE DEVELOPMENT FACTORS

	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-Ult	390-Ult	402-Ult	414-Ult	426-Ult	438-Ult	
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	2.303	1.055	1.024	1.012	1.016	1.020	1.014	1.007	1.007	1.003	1.004	1.003	1.001	1.001	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	1.000	1.000	1.000	1.000							
1983	2.430	1.057	1.019	1.016	1.026	1.015	1.005	1.009	1.004	1.002	1.006	1.002	1.002	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	2.362	1.053	1.037	1.024	1.032	1.032	1.009	1.004	1.001	1.003	1.001	1.001	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	1.000	1.000	1.000	1.000									
1985	2.463	1.062	1.036	1.021	1.016	1.009	1.018	1.001	1.010	1.001	1.000	1.000	1.001	1.000	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	1.000										
1986	2.686	1.064	1.032	1.018	1.013	1.015	1.012	1.008	1.005	1.003	1.002	1.004	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000											
1987	2.280	1.072	1.037	1.022	1.020	1.022	1.020	1.009	1.003	1.003	1.003	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	2.327	1.077	1.034	1.037	1.018	1.016	1.016	1.006	1.010	1.005	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													
1989	2.329	1.085	1.051	1.034	1.021	1.020	1.005	1.006	1.005	1.002	1.002	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	2.432	1.080	1.050	1.042	1.027	1.016	1.007	1.002	1.004	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															
1991	2.353	1.081	1.054	1.036	1.018	1.015	1.007	1.007	1.003	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	2.337	1.096	1.052	1.026	1.015	1.009	1.008	1.003	1.002	1.000	1.002	1.001	1.003	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.000																	
1993	12.000	21.167	2.283	1.264	1.172	1.086	1.051	1.029	1.023	1.011	1.004	1.005	1.003	1.002	1.001	1.000	1.002	1.001	1.000	1.000																		
1994		21.154	2.029	1.321	1.128	1.082	1.057	1.022	1.025	1.013	1.012	1.007	1.008	1.001	1.002	1.003	1.001	1.001	1.001																			
1995	21.500	7.698	1.683	1.271	1.127	1.085	1.057	1.026	1.018	1.016	1.011	1.006	1.002	1.006	1.000	1.000	1.000	1.000																				
1996	8.500	16.588	1.894	1.243	1.131	1.077	1.056	1.037	1.018	1.027	1.016	1.007	1.001	1.002	1.001	1.000	1.002																					
1997		10.593	1.727	1.259	1.130	1.083	1.043	1.029	1.022	1.025	1.006	1.008	1.005	1.001	1.000	1.005																						
1998	30.000	9.433	1.647	1.258	1.123	1.100	1.052	1.035	1.020	1.031	1.004	1.006	1.005	1.001	1.001																							
1999	19.500	9.000	1.595	1.200	1.097	1.076	1.071	1.057	1.016	1.022	1.017	1.001	1.006	1.001																								
2000		7.196	1.597	1.225	1.104	1.103	1.071	1.028	1.027	1.027	1.018	1.002	1.003																									
2001		6.066	1.603	1.223	1.154	1.093	1.058	1.028	1.026	1.012	1.014	1.005																										
2002	55.000	6.036	1.627	1.280	1.162	1.085	1.078	1.029	1.018	1.011	1.011																											
2003	30.000	6.550	1.715	1.221	1.089	1.067	1.088	1.017	1.010	1.014																												
2004	36.000	12.917	1.563	1.158	1.068	1.073	1.052	1.029	1.009																													
2005		6.308	1.451	1.175	1.097	1.061	1.039	1.022																														
2006	60.000	6.900	1.430	1.159	1.080	1.067	1.057																															
2007	122.000	4.189	1.337	1.158	1.100	1.078																																
2008		3.800	1.326	1.139	1.109																																	
2009		3.098	1.356	1.166																																		
2010		4.391	1.424																																			
2011		3.882																																				
2012																																						
3 Yr Avg	72.667	3.791	1.369	1.154	1.096	1.069	1.049	1.023	1.012	1.012	1.014	1.003	1.005	1.001	1.001	1.002	1.001	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	1.000							
5 Yr Avg	60.600	3.872	1.375	1.159	1.091	1.069	1.063	1.025	1.018	1.017	1.013	1.004	1.004	1.002	1.001	1.001	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	1.000	1.000							
7 Yr Avg	50.357	4.653	1.412	1.168	1.101	1.075	1.063	1.030	1.018	1.020	1.012	1.005	1.004	1.002	1.001	1.001	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	1.000	1.000							
3 Yr Wtd		3.708	1.369	1.155	1.097	1.069	1.049	1.022	1.012	1.012	1.014	1.003	1.005	1.001	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	1.000	1.000	1.000	1.000							
5 Yr Wtd		3.817	1.373	1.160	1.090	1.069	1.063	1.025	1.018	1.017	1.013	1.004	1.004	1.002	1.001	1.001	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	1.000	1.000							
7 Yr Wtd		4.299	1.410	1.168	1.099	1.075	1.063	1.029	1.018	1.020	1.012	1.005	1.004	1.002	1.001	1.001	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	1.000	1.000							TAIL
Prior FY	23.000	4.117	1.378	1.158	1.087	1.070	1.063	1.026	1.019	1.020	1.012	1.005	1.004	1.002	1.001	1.001	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	1.000								1.000
PA Sel.	21.150	3.550	1.365	1.152	1.094	1.081	1.078	1.022	1.014	1.013	1.013	1.005	1.003	1.002	1.002	1.001	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Selected	23.000	3.817	1.373	1.160	1.090	1.069	1.063	1.025	1.018	1.017	1.013	1.004	1.004	1.002	1.001	1.001	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Cumulative	188.768	8.207	2.150	1.567	1.351	1.239	1.158	1.090	1.064	1.045	1.028	1.015	1.011	1.007	1.004	1.003	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
% PERMANENT PARTIAL & PERMANENT PARTIAL

CUMULATIVE PAID LOSS PER REPORTED CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	11	47	563	1,470	1,946	2,252	2,473	2,676	2,856	3,005	3,134	3,284	3,368	3,440	3,502	3,526	3,544	3,571	3,579	3,579	3,580	3,581	3,581	3,588	3,599	3,599	3,599	3,613	3,613	3,613	3,614	3,616						3,616
1983	11	49	604	1,559	2,067	2,400	2,651	2,951	3,183	3,377	3,482	3,562	3,638	3,686	3,735	3,753	3,771	3,780	3,797	3,805	3,808	3,809	3,812	3,813	3,821	3,823	3,823	3,823	3,823	3,823	3,823							3,823
1984	10	72	814	1,701	2,224	2,561	2,796	3,060	3,293	3,482	3,643	3,719	3,771	3,794	3,820	3,846	3,864	3,871	3,882	3,887	3,893	3,895	3,905	3,909	3,911	3,913	3,913	3,913	3,914	3,914								3,914
1985	25	61	664	1,707	2,224	2,631	2,913	3,179	3,407	3,522	3,625	3,703	3,791	3,795	3,811	3,823	3,841	3,848	3,851	3,852	3,854	3,855	3,857	3,857	3,866	3,866	3,866	3,866	3,866									3,866
1986	2	21	453	1,601	2,111	2,470	2,840	3,061	3,223	3,362	3,486	3,520	3,541	3,573	3,611	3,634	3,648	3,657	3,661	3,664	3,687	3,706	3,709	3,712	3,713	3,721	3,728	3,731										3,731
1987	4	33	493	1,468	2,013	2,418	2,652	2,800	2,944	3,112	3,187	3,248	3,290	3,346	3,371	3,388	3,400	3,411	3,418	3,424	3,431	3,433	3,433	3,434	3,435	3,443	3,449											3,449
1988	9	32	380	1,357	1,860	2,313	2,633	2,863	3,051	3,128	3,200	3,260	3,331	3,358	3,388	3,416	3,427	3,439	3,448	3,451	3,458	3,460	3,468	3,476	3,479	3,479												3,479
1989	23	58	325	1,255	1,959	2,375	2,692	2,945	3,092	3,195	3,246	3,316	3,374	3,413	3,421	3,451	3,468	3,481	3,503	3,520	3,539	3,554	3,574	3,578	3,587													3,587
1990	15	48	680	1,485	1,985	2,320	2,601	2,858	3,007	3,141	3,222	3,293	3,339	3,373	3,405	3,421	3,439	3,450	3,457	3,473	3,483	3,490	3,493	3,502														3,502
1991	31	104	750	1,450	1,824	2,250	2,585	2,801	2,960	3,080	3,174	3,242	3,266	3,297	3,390	3,406	3,418	3,443	3,447	3,459	3,471	3,476	3,504															3,504
1992	11	51	686	1,547	2,090	2,373	2,593	2,822	2,958	3,097	3,158	3,208	3,237	3,257	3,301	3,319	3,330	3,354	3,373	3,381	3,390	3,394																3,394
1993	6,046	4,913	2,847	2,782	2,906	2,997	3,104	3,180	3,233	3,284	3,351	3,389	3,411	3,442	3,465	3,476	3,492	3,539	3,558	3,560	3,568																	3,568
1994		6,015	2,609	2,573	2,878	2,967	3,062	3,119	3,242	3,319	3,424	3,479	3,511	3,526	3,549	3,579	3,611	3,637	3,648	3,655																		3,655
1995	7,806	3,631	2,519	2,618	2,749	3,104	3,261	3,305	3,347	3,455	3,500	3,541	3,608	3,642	3,700	3,772	3,813	3,873	3,879																			3,879
1996	18,968	7,280	2,852	3,017	3,217	3,322	3,401	3,403	3,444	3,520	3,541	3,552	3,589	3,611	3,651	3,678	3,693	3,710																				3,710
1997		2,540	2,561	2,849	2,971	3,092	3,273	3,355	3,461	3,537	3,587	3,614	3,654	3,683	3,706	3,729	3,754																					3,754
1998	8,501	2,565	2,622	2,848	3,172	3,425	3,481	3,538	3,586	3,635	3,683	3,714	3,780	3,789	3,797	3,859																						3,859
1999	17,483	3,426	2,801	3,102	3,304	3,409	3,487	3,581	3,602	3,658	3,695	3,713	3,747	3,786	3,800																							3,800
2000		2,987	2,764	3,143	3,416	3,571	3,581	3,626	3,877	3,887	3,977	3,969	3,987	4,022																								4,022
2001		3,518	3,406	3,635	3,814	4,023	4,018	4,043	4,149	4,210	4,296	4,361	4,372																									4,372
2002	0	3,136	3,172	3,622	3,888	3,928	3,993	3,977	4,121	4,209	4,341	4,528																										4,528
2003	2,515	2,880	3,252	3,453	3,572	3,841	3,920	3,921	3,988	4,072	4,095																											4,095
2004	7,723	3,052	3,031	3,284	3,578	3,691	3,680	3,758	3,818	3,964																												3,964
2005		3,722	3,332	3,518	3,737	3,913	4,071	4,286	4,381																													4,381
2006	10,258	3,531	3,193	3,446	3,671	3,858	3,951	4,043																														4,043
2007	3,650	3,093	3,521	3,729	3,892	3,925	3,986																															3,986
2008		3,187	3,473	3,817	3,939	4,123																																4,123
2009		3,033	3,579	3,799	4,014																																	4,014
2010		3,465	3,770	4,014																																		4,014
2011		3,443	3,640																																			3,640
2012		3,623																																				3,623
2013	9,765																																					9,765

AGE-TO-AGE DEVELOPMENT FACTORS

	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-Ult	390-Ult	402-Ult	414-Ult	426-Ult	438-Ult	
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	4.476	11.896	2.613	1.324	1.157	1.098	1.082	1.067	1.052	1.043	1.048	1.026	1.021	1.018	1.007	1.005	1.008	1.002	1.000	1.000	1.000	1.000	1.002	1.003	1.000	1.000	1.004	1.000	1.000	1.000	1.001							
1983	4.462	12.388	2.581	1.326	1.161	1.104	1.113	1.079	1.061	1.031	1.023	1.021	1.013	1.013	1.005	1.005	1.002	1.005	1.002	1.001	1.000	1.001	1.000	1.002	1.001	1.000	1.000	1.000	1.000	1.000								
1984	6.896	11.354	2.089	1.307	1.152	1.092	1.094	1.076	1.057	1.046	1.021	1.014	1.006	1.007	1.007	1.005	1.002	1.003	1.001	1.002	1.001	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000									
1985	2.438	10.957	2.573	1.303	1.183	1.107	1.091	1.072	1.034	1.029	1.021	1.024	1.001	1.004	1.003	1.005	1.002	1.001	1.000	1.001	1.000	1.001	1.000	1.002	1.000	1.000	1.000	1.000										
1986	11.225	21.263	3.533	1.318	1.170	1.150	1.078	1.053	1.043	1.037	1.010	1.006	1.009	1.011	1.006	1.004	1.003	1.001	1.001	1.006	1.005	1.001	1.001	1.000	1.002	1.002	1.001											
1987	8.430	14.811	2.979	1.371	1.202	1.097	1.056	1.051	1.057	1.024	1.019	1.013	1.017	1.007	1.005	1.003	1.003	1.002	1.002	1.002	1.000	1.000	1.000	1.000	1.002	1.002												
1988	3.519	11.995	3.568	1.370	1.244	1.139	1.087	1.065	1.025	1.023	1.019	1.022	1.008	1.009	1.008	1.003	1.004	1.003	1.001	1.002	1.001	1.002	1.002	1.001	1.000													
1989	2.533	5.574	3.858	1.561	1.213	1.133	1.094	1.050	1.033	1.016	1.022	1.017	1.012	1.002	1.009	1.005	1.004	1.006	1.005	1.005	1.004	1.006	1.001	1.002														
1990	3.251	14.076	2.184	1.337	1.169	1.121	1.099	1.052	1.045	1.026	1.022	1.014	1.010	1.010	1.005	1.005	1.003	1.002	1.005	1.003	1.002	1.001	1.003															
1991	3.389	7.212	1.932	1.258	1.234	1.149	1.083	1.057	1.041	1.030	1.021	1.008	1.009	1.028	1.005	1.004	1.007	1.001	1.004	1.003	1.002	1.008																
1992	4.675	13.589	2.253	1.351	1.135	1.093	1.089	1.048	1.047	1.020	1.016	1.009	1.006	1.014	1.005	1.003	1.007	1.005	1.003	1.003	1.001																	
1993	0.813	0.580	0.977	1.044	1.031	1.036	1.025	1.017	1.016	1.021	1.011	1.006	1.009	1.007	1.003	1.005	1.013	1.005	1.001	1.002																		
1994		0.434	0.986	1.119	1.031	1.032	1.018	1.040	1.024	1.032	1.016	1.009	1.004	1.006	1.009	1.009	1.007	1.003	1.002																			
1995	0.465	0.694	1.039	1.050	1.129	1.051	1.013	1.013	1.032	1.013	1.012	1.019	1.009	1.016	1.020	1.011	1.016	1.002																				
1996	0.384	0.392	1.058	1.066	1.033	1.024	1.000	1.012	1.022	1.006	1.003	1.010	1.006	1.011	1.007	1.004	1.005																					
1997		1.008	1.112	1.043	1.041	1.059	1.025	1.032	1.022	1.014	1.008	1.011	1.008	1.006	1.006	1.007																						
1998	0.302	1.022	1.086	1.114	1.080	1.017	1.016	1.013	1.014	1.013	1.008	1.018	1.002	1.002	1.016																							
1999	0.196	0.818	1.108	1.065	1.032	1.023	1.027	1.006	1.016	1.010	1.005	1.009	1.010	1.004																								
2000		0.925	1.137	1.087	1.045	1.003	1.012	1.069	1.003	1.023	0.998	1.005	1.009																									
2001		0.968	1.067	1.049	1.055	0.999	1.006	1.026	1.015	1.020	1.015	1.002																										
2002		1.011	1.142	1.073	1.010	1.017	0.996	1.036	1.021	1.031	1.043																											
2003	1.145	1.129	1.062	1.035	1.075	1.021	1.000	1.017	1.021	1.005																												
2004	0.395	0.993	1.083	1.090	1.032	0.997	1.021	1.016	1.038																													
2005		0.895	1.056	1.062	1.047	1.040	1.053	1.022																														
2006	0.344	0.905	1.079	1.065	1.051	1.024	1.023																															
2007	0.847	1.138	1.059	1.044	1.008	1.016																																
2008		1.090	1.099	1.032	1.047																																	
2009		1.180	1.061	1.057																																		
2010		1.088	1.065																																			
2011		1.057																																				
2012																																						
3 Yr Avg	0.529	1.108	1.075	1.044	1.035	1.027	1.032	1.018	1.027	1.019	1.019	1.005	1.007	1.004	1.010	1.007	1.009	1.003	1.002	1.003	1.002	1.005	1.002	1.001	1.002	1.001	1.000	1.000	1.000	1.000	1.001							
5 Yr Avg	0.586	1.111	1.073	1.052	1.037	1.019	1.019	1.024	1.020	1.018	1.014	1.009	1.007	1.008	1.012	1.007	1.010	1.003	1.003	1.003	1.002	1.003	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.001							
7 Yr Avg	0.516	1.050	1.072	1.055	1.039	1.016	1.016	1.027	1.018	1.017	1.011	1.011	1.007	1.007	1.010	1.006	1.008	1.004	1.003	1.003	1.002	1.003	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.001							
3 Yr Wtd		1.105	1.075	1.044	1.035	1.027	1.033	1.018	1.027	1.019	1.019	1.005	1.007	1.004	1.010	1.007	1.009	1.003	1.002	1.003	1.002	1.005	1.002	1.001	1.002	1.001	1.000	1.000	1.000	1.000	1.001							
5 Yr Wtd		1.109	1.072	1.051	1.037	1.020	1.019	1.024	1.020	1.018	1.015	1.009	1.007	1.008	1.012	1.007	1.010	1.003	1.003	1.003	1.002	1.003	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.001							
10 Yr Wtd		1.044	1.077	1.058	1.040	1.016	1.018	1.025	1.020	1.017	1.012	1.010	1.007	1.010	1.009	1.006	1.007	1.003	1.002	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.001							TAIL
Prior	1.000	1.075	1.071	1.057	1.042	1.020	1.015	1.033	1.015	1.020	1.007	1.011	1.007	1.008	1.009	1.006	1.010	1.003	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.000	1.001	1.000	1.000	1.000								1.003
PA Sel.	0.727	0.838	1.071	1.041	1.029	1.020	0.997	1.020	1.017	1.013	1.011	1.011	1.010	1.007	1.006	1.006	1.004	1.003	1.003	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000							
Selected	1.000	1.109	1.072	1.051	1.037	1.020	1.019	1.024	1.020	1.018	1.015	1.009	1.007	1.008	1.012	1.007	1.010	1.003	1.003	1.003	1.002	1.003	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.001							
Cumulative	1.564	1.564	1.411	1.315	1.251	1.206	1.183	1.161	1.134	1.113	1.093	1.077	1.068	1.060	1.052	1.040	1.032	1.022	1.019	1.017	1.013	1.011	1.008	1.007	1.005	1.004	1.004	1.003	1.003	1.003	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
% PERMANENT PARTIAL & PERMANENT PARTIAL

CUMULATIVE PAID LOSS / ULTIMATE CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	4	40	504	1,347	1,804	2,120	2,375	2,605	2,799	2,965	3,101	3,262	3,355	3,431	3,497	3,526	3,544	3,571	3,579	3,579	3,580	3,581	3,581	3,588	3,599	3,599	3,599	3,613	3,613	3,613	3,614	3,616						3,616
1983	4	41	542	1,427	1,922	2,291	2,569	2,874	3,128	3,331	3,443	3,545	3,629	3,686	3,735	3,753	3,771	3,780	3,797	3,805	3,808	3,809	3,812	3,813	3,821	3,823	3,823	3,823	3,823	3,823	3,823							3,823
1984	4	59	705	1,526	2,044	2,430	2,738	3,023	3,268	3,459	3,631	3,710	3,767	3,794	3,820	3,846	3,864	3,871	3,882	3,887	3,893	3,895	3,905	3,909	3,911	3,913	3,913	3,913	3,914	3,914								3,914
1985	8	51	593	1,581	2,101	2,526	2,822	3,134	3,363	3,512	3,618	3,695	3,784	3,792	3,807	3,823	3,841	3,848	3,851	3,852	3,854	3,855	3,857	3,857	3,866	3,866	3,866	3,866	3,866									3,866
1986	1	18	405	1,477	1,983	2,351	2,744	2,992	3,177	3,329	3,461	3,501	3,534	3,567	3,608	3,630	3,645	3,654	3,658	3,661	3,684	3,702	3,706	3,709	3,713	3,721	3,728	3,731										3,731
1987	1	27	429	1,326	1,858	2,277	2,553	2,750	2,919	3,096	3,179	3,248	3,290	3,346	3,371	3,388	3,400	3,411	3,418	3,424	3,431	3,433	3,433	3,434	3,435	3,443	3,449											3,449
1988	3	25	329	1,215	1,727	2,185	2,527	2,792	2,991	3,096	3,183	3,250	3,328	3,358	3,388	3,416	3,427	3,439	3,448	3,451	3,458	3,460	3,468	3,476	3,479	3,479												3,479
1989	8	47	282	1,143	1,845	2,284	2,639	2,902	3,064	3,182	3,238	3,316	3,374	3,413	3,421	3,451	3,468	3,481	3,503	3,520	3,539	3,554	3,574	3,578	3,587													3,587
1990	5	39	587	1,345	1,874	2,249	2,562	2,835	2,989	3,133	3,219	3,293	3,339	3,373	3,405	3,421	3,439	3,450	3,457	3,473	3,483	3,490	3,493	3,502														3,502
1991	11	84	655	1,333	1,737	2,181	2,543	2,774	2,952	3,080	3,174	3,242	3,266	3,297	3,390	3,406	3,418	3,443	3,447	3,459	3,471	3,476	3,504															3,504
1992	4	41	609	1,445	2,004	2,309	2,544	2,791	2,933	3,076	3,136	3,191	3,224	3,251	3,295	3,316	3,327	3,354	3,373	3,381	3,390	3,394																3,394
1993	6	56	682	1,521	2,008	2,427	2,730	2,940	3,075	3,194	3,294	3,345	3,382	3,422	3,452	3,466	3,482	3,536	3,558	3,560	3,568																	3,568
1994	0	75	687	1,375	2,032	2,362	2,637	2,838	3,015	3,163	3,306	3,399	3,454	3,496	3,521	3,559	3,601	3,630	3,644	3,655																		3,655
1995	16	157	837	1,464	1,954	2,487	2,836	3,037	3,156	3,317	3,412	3,491	3,579	3,620	3,700	3,772	3,813	3,873	3,879																			3,879
1996	40	130	842	1,687	2,237	2,612	2,881	3,043	3,195	3,324	3,434	3,500	3,562	3,588	3,636	3,666	3,681	3,706																				3,706
1997	0	78	833	1,601	2,102	2,473	2,834	3,031	3,217	3,360	3,493	3,540	3,608	3,654	3,681	3,703	3,746																					3,746
1998	10	91	876	1,567	2,194	2,660	2,976	3,183	3,340	3,455	3,609	3,653	3,740	3,767	3,779	3,845																						3,845
1999	36	139	1,025	1,811	2,315	2,620	2,884	3,170	3,369	3,475	3,588	3,667	3,704	3,767	3,784																							3,784
2000	0	146	970	1,761	2,345	2,707	2,996	3,248	3,569	3,675	3,863	3,924	3,949	3,995																								3,995
2001	0	202	1,186	2,028	2,601	3,167	3,459	3,681	3,884	4,044	4,175	4,295	4,327																									4,327
2002	0	169	1,032	1,917	2,634	3,092	3,409	3,661	3,903	4,056	4,231	4,462																										4,462
2003	5	155	1,147	2,089	2,639	3,090	3,364	3,661	3,788	3,908	3,984																											3,984
2004	7	100	1,280	2,168	2,736	3,014	3,226	3,465	3,620	3,791																												3,791
2005	0	263	1,487	2,280	2,845	3,267	3,605	3,944	4,118																													4,118
2006	11	232	1,450	2,237	2,761	3,135	3,427	3,706																														3,706
2007	3	348	1,660	2,350	2,840	3,150	3,449																															3,449
2008	0	404	1,674	2,439	2,867	3,327																																3,327
2009	0	461	1,686	2,427	2,992																																	2,992
2010	10	355	1,697	2,572																																		2,572
2011	0	403	1,655																																			1,655
2012	0	307																																				307
2013	15																																					15

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
% PERMANENT PARTIAL & PERMANENT PARTIAL

INCURRED LOSS PER REPORTED CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982																					3,580	3,581	3,581	3,588	3,599	3,599	3,599	3,613	3,613	3,613	3,614	3,616						3,616
1983																				3,805	3,808	3,809	3,812	3,813	3,821	3,823	3,823	3,823	3,823	3,823	3,823							3,823
1984																			3,882	3,887	3,893	3,895	3,905	3,909	3,911	3,913	3,913	3,913	3,914	3,914								3,914
1985																		3,848	3,851	3,852	3,854	3,855	3,857	3,857	3,866	3,866	3,866	3,866	3,866									3,866
1986																	3,648	3,657	3,661	3,664	3,687	3,706	3,709	3,712	3,713	3,721	3,728	3,731										3,731
1987																3,388	3,400	3,411	3,418	3,424	3,431	3,433	3,433	3,434	3,435	3,443	3,449											3,449
1988															3,388	3,416	3,427	3,439	3,448	3,451	3,458	3,460	3,468	3,476	3,479	3,479												3,479
1989														3,413	3,421	3,451	3,468	3,481	3,503	3,520	3,539	3,554	3,574	3,578	3,587													3,587
1990													3,339	3,373	3,405	3,421	3,439	3,450	3,457	3,473	3,483	3,490	3,493	3,502														3,502
1991												3,242	3,267	3,297	3,390	3,406	3,418	3,443	3,447	3,459	3,471	3,476	3,504															3,504
1992											3,158	3,208	3,237	3,257	3,301	3,319	3,330	3,354	3,373	3,381	3,390	3,394																3,394
1993										3,284	3,351	3,390	3,411	3,442	3,465	3,476	3,492	3,539	3,558	3,560	3,568																	3,568
1994									3,243	3,319	3,424	3,479	3,511	3,526	3,549	3,579	3,611	3,637	3,648	3,655																		3,655
1995								3,307	3,348	3,456	3,500	3,541	3,609	3,642	3,700	3,772	3,813	3,873	3,879																			3,879
1996							3,401	3,404	3,444	3,520	3,541	3,552	3,589	3,611	3,651	3,678	3,693	3,710																				3,710
1997						3,093	3,273	3,356	3,462	3,537	3,587	3,614	3,654	3,683	3,706	3,729	3,754																					3,754
1998					3,173	3,425	3,481	3,539	3,587	3,636	3,683	3,715	3,780	3,794	3,797	3,861																						3,861
1999				3,107	3,306	3,410	3,487	3,583	3,603	3,659	3,695	3,713	3,747	3,786	3,800																							3,800
2000			2,773	3,150	3,419	3,572	3,581	3,627	3,877	3,887	3,977	3,969	3,987	4,022																								4,022
2001		3,693	3,416	3,641	3,816	4,023	4,018	4,044	4,152	4,210	4,296	4,361	4,372																									4,372
2002	0	3,336	3,185	3,629	3,890	3,928	3,993	3,977	4,121	4,209	4,341	4,528																										4,528
2003	2,515	3,071	3,262	3,459	3,574	3,842	3,920	3,921	3,988	4,072	4,095																											4,095
2004	7,723	3,344	3,040	3,289	3,580	3,691	3,680	3,758	3,818	3,964																												3,964
2005		3,859	3,340	3,523	3,739	3,921	4,071	4,286	4,383																													4,383
2006	10,258	3,699	3,202	3,451	3,671	3,868	3,951	4,052																														4,052
2007	3,650	3,185	3,534	3,757	3,892	3,925	3,986																															3,986
2008		3,208	3,473	3,822	3,940	4,123																																4,123
2009		3,054	3,584	3,807	4,014																																	4,014
2010		3,465	3,831	4,014																																		4,014
2011		3,443	3,640																																			3,640
2012		3,667																																				3,667
2013	9,765																																					9,765

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
% PERMANENT PARTIAL & PERMANENT PARTIAL

AVERAGE CASE RESERVE (CASE RESERVE / REPORTED CLAIM COUNT) - WHOLE DOLLARS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982																					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							-
1984																			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									-
1986																	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											-
1988															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													-
1990													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															-
1992											0	0	0	0	0	0	0	0	0	0	0	0																-
1993										1	0	0	0	0	0	0	0	0	0	0	0																	-
1994									1	0	0	0	0	0	0	0	0	0	(0)	0																		-
1995								1	1	0	0	0	0	0	0	0	0	(0)	0																			-
1996							0	1	1	1	0	0	0	0	0	0	0	0																				-
1997						1	0	1	1	1	0	0	0	0	0	0	0																					-
1998					2	1	0	1	1	1	0	1	0	5	0	2																						2
1999				5	2	1	0	1	1	0	0	0	0	0	0																							-
2000			10	6	2	1	0	1	1	0	0	0	0	0																								-
2001		174	10	6	2	1	0	1	3	0	0	0	0																									-
2002	0	200	13	7	3	1	0	0	0	0	0	0																										-
2003	0	190	10	6	2	0	0	0	0	0	0																											-
2004	0	292	8	5	2	0	0	0	0	0																												-
2005		136	8	5	3	7	0	0	3																													3
2006	0	168	8	5	0	9	0	10																														10
2007	0	92	13	28	0	0	0																															-
2008		21	0	5	2	0																																-
2009		20	5	8	0																																	-
2010		0	61	0																																		-
2011		0	1																																			1
2012		44																																				44
2013	0																																					-

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
% PERMANENT PARTIAL & PERMANENT PARTIAL

ON-LEVEL FREQUENCY (REPORTED CLAIMS / 100,000 OF PAYROLL TRENDED TO 2014 DOLLARS BASED ON SAWW)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ON-LEVEL PAYROLL
1977																																						5,778,966
1978																																						5,754,667
1979																																						5,656,194
1980																																						5,575,918
1981																																						5,375,984
1982	0.48%	1.11%	1.17%	1.19%	1.21%	1.23%	1.25%	1.27%	1.28%	1.29%	1.29%	1.30%	1.30%	1.30%	1.30%	1.30%	1.30%	1.30%	1.30%	1.30%	1.30%	1.30%	1.30%	1.30%	1.30%	1.30%	1.30%	1.30%	1.30%	1.30%	1.30%	1.30%						5,767,589
1983	0.49%	1.18%	1.25%	1.28%	1.30%	1.33%	1.35%	1.36%	1.37%	1.38%	1.38%	1.39%	1.39%	1.39%	1.39%	1.39%	1.39%	1.39%	1.39%	1.39%	1.39%	1.39%	1.39%	1.39%	1.39%	1.39%	1.39%	1.39%	1.39%	1.39%	1.39%							5,822,965
1984	0.54%	1.27%	1.34%	1.39%	1.42%	1.47%	1.51%	1.53%	1.53%	1.54%	1.54%	1.54%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%								5,909,297
1985	0.57%	1.39%	1.48%	1.53%	1.56%	1.59%	1.60%	1.63%	1.63%	1.65%	1.65%	1.65%	1.65%	1.65%	1.65%	1.65%	1.65%	1.65%	1.65%	1.65%	1.65%	1.65%	1.65%	1.65%	1.65%	1.65%	1.65%	1.65%	1.65%									6,030,627
1986	0.55%	1.48%	1.57%	1.62%	1.65%	1.67%	1.70%	1.72%	1.73%	1.74%	1.75%	1.75%	1.75%	1.75%	1.76%	1.76%	1.76%	1.76%	1.76%	1.76%	1.76%	1.76%	1.76%	1.76%	1.76%	1.76%	1.76%	1.76%										6,365,645
1987	0.62%	1.42%	1.52%	1.57%	1.61%	1.64%	1.68%	1.71%	1.73%	1.73%	1.74%	1.74%	1.74%	1.74%	1.74%	1.74%	1.74%	1.74%	1.74%	1.74%	1.74%	1.74%	1.74%	1.74%	1.74%	1.74%	1.74%											6,782,846
1988	0.63%	1.45%	1.57%	1.62%	1.68%	1.71%	1.74%	1.77%	1.78%	1.79%	1.80%	1.81%	1.81%	1.81%	1.81%	1.81%	1.81%	1.81%	1.81%	1.81%	1.81%	1.81%	1.81%	1.81%	1.81%	1.81%												7,101,789
1989	0.58%	1.34%	1.46%	1.53%	1.59%	1.62%	1.65%	1.66%	1.67%	1.68%	1.68%	1.68%	1.68%	1.68%	1.68%	1.68%	1.68%	1.68%	1.68%	1.68%	1.68%	1.68%	1.68%	1.68%	1.68%													7,272,541
1990	0.49%	1.19%	1.29%	1.35%	1.41%	1.45%	1.47%	1.48%	1.48%	1.49%	1.49%	1.49%	1.49%	1.49%	1.49%	1.49%	1.49%	1.49%	1.49%	1.49%	1.49%	1.49%	1.49%	1.49%														7,637,206
1991	0.46%	1.09%	1.18%	1.24%	1.29%	1.31%	1.33%	1.34%	1.35%	1.35%	1.35%	1.35%	1.35%	1.35%	1.35%	1.35%	1.35%	1.35%	1.35%	1.35%	1.35%	1.35%	1.35%															7,818,591
1992	0.54%	1.26%	1.38%	1.45%	1.49%	1.51%	1.52%	1.54%	1.54%	1.54%	1.54%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%																7,613,696
1993	0.00%	0.02%	0.33%	0.76%	0.96%	1.13%	1.22%	1.29%	1.32%	1.35%	1.37%	1.37%	1.38%	1.39%	1.39%	1.39%	1.39%	1.39%	1.39%	1.39%	1.39%																	7,617,194
1994		0.02%	0.35%	0.71%	0.93%	1.05%	1.14%	1.20%	1.23%	1.26%	1.27%	1.29%	1.30%	1.31%	1.31%	1.31%	1.32%	1.32%	1.32%	1.32%																		7,909,310
1995	0.00%	0.05%	0.42%	0.70%	0.89%	1.00%	1.09%	1.15%	1.18%	1.20%	1.22%	1.23%	1.24%	1.24%	1.25%	1.25%	1.25%	1.25%	1.25%																			7,972,245
1996	0.00%	0.02%	0.36%	0.68%	0.85%	0.96%	1.04%	1.10%	1.14%	1.16%	1.19%	1.21%	1.22%	1.22%	1.22%	1.22%	1.22%	1.22%																				7,797,491
1997		0.04%	0.37%	0.64%	0.81%	0.92%	0.99%	1.03%	1.06%	1.09%	1.11%	1.12%	1.13%	1.14%	1.14%	1.14%	1.14%																					7,678,681
1998	0.00%	0.04%	0.37%	0.61%	0.77%	0.86%	0.95%	1.00%	1.03%	1.05%	1.09%	1.09%	1.10%	1.10%	1.10%	1.10%																						7,638,048
1999	0.00%	0.05%	0.45%	0.72%	0.87%	0.95%	1.02%	1.10%	1.16%	1.18%	1.20%	1.22%	1.22%	1.23%	1.23%																							7,748,434
2000		0.06%	0.47%	0.74%	0.91%	1.01%	1.11%	1.19%	1.22%	1.26%	1.29%	1.31%	1.32%	1.32%																							7,874,189
2001		0.08%	0.46%	0.73%	0.89%	1.03%	1.13%	1.19%	1.23%	1.26%	1.27%	1.29%	1.30%																								8,115,826
2002	0.00%	0.07%	0.42%	0.69%	0.88%	1.02%	1.11%	1.19%	1.23%	1.25%	1.26%	1.28%																									7,863,811
2003	0.00%	0.08%	0.50%	0.85%	1.04%	1.13%	1.21%	1.31%	1.33%	1.35%	1.37%																										7,925,439
2004	0.00%	0.04%	0.56%	0.88%	1.02%	1.09%	1.17%	1.23%	1.26%	1.27%																											8,269,908
2005		0.09%	0.60%	0.87%	1.02%	1.11%	1.18%	1.23%	1.26%																												8,253,608
2006	0.00%	0.07%	0.49%	0.69%	0.80%	0.87%	0.93%	0.98%																													8,526,674
2007	0.00%	0.14%	0.60%	0.80%	0.93%	1.02%	1.10%																														8,496,918
2008		0.16%	0.59%	0.79%	0.89%	0.99%																															8,337,961
2009		0.20%	0.62%	0.84%	0.98%																																8,129,364
2010		0.14%	0.61%	0.88%																																	8,216,184
2011		0.15%	0.58%																																		7,954,284
2012		0.10%																																			7,783,294
2013	0.00%																																				5,307,514

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
% PERMANENT PARTIAL & PERMANENT PARTIAL

INCREMENTAL PAID LOSS SEVERITY (PAID LOSS / ULTIMATE CLAIM COUNT) - WHOLE DOLLARS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ULTIMATE CLAIMS
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	4	36	464	844	457	316	255	230	194	165	136	161	93	76	66	29	18	27	7	1	1	1	0	7	11	0	0	14	0	0	1	3						752
1983	4	38	501	884	495	369	278	305	253	203	112	102	84	57	49	18	18	9	17	8	3	1	3	2	8	2	0	0	0	0	0							812
1984	4	55	646	821	518	386	309	285	245	191	172	80	57	27	26	26	18	7	11	6	6	2	10	4	2	1	0	0	2	0								914
1985	8	42	542	988	521	424	296	312	229	149	106	77	88	8	15	16	18	7	3	1	3	1	2	0	9	0	0	0	0									998
1986	1	17	387	1,072	506	368	392	249	185	152	132	40	34	32	41	22	14	9	4	3	23	18	3	3	4	9	7	2										1,119
1987	1	26	402	896	532	420	276	197	169	177	83	69	42	56	25	18	11	12	6	6	7	2	0	1	0	8	7											1,182
1988	3	22	304	886	512	458	342	265	199	105	87	67	78	30	30	28	11	12	9	3	7	2	7	8	3	0												1,286
1989	8	39	235	861	702	439	355	263	162	118	55	79	58	39	7	30	18	13	22	18	18	15	20	4	9													1,224
1990	5	34	548	758	529	375	313	273	153	144	87	73	47	34	32	16	18	11	7	16	9	7	3	9														1,141
1991	11	73	571	679	404	444	362	231	177	129	94	67	25	31	93	16	12	25	4	12	11	6	28															1,058
1992	4	37	568	836	559	305	236	247	142	143	60	55	32	27	44	21	11	27	18	9	9	3																1,183
1993	6	50	626	839	487	419	303	211	134	119	100	51	37	40	29	14	16	53	22	2	8																	1,061
1994	0	75	612	688	657	330	275	201	177	148	143	93	55	42	26	37	42	29	14	10																		1,044
1995	16	141	681	627	490	533	349	201	119	161	95	79	88	41	79	73	41	60	6																			996
1996	40	90	713	845	550	376	269	162	152	130	109	66	63	26	48	30	15	25																				955
1997	0	78	755	768	501	370	361	197	186	143	133	47	69	45	27	23	42																					879
1998	10	81	785	691	627	466	315	208	157	114	154	44	87	27	12	66																						847
1999	36	103	886	786	504	305	264	287	198	107	112	79	38	62	17																							959
2000	0	146	824	791	584	362	289	252	321	106	188	61	26	45																								1,046
2001	0	202	984	842	573	566	291	223	202	160	131	121	31																									1,063
2002	0	169	863	885	716	458	317	251	242	154	174	231																										1,020
2003	5	151	992	942	550	450	275	296	127	120	76																											1,114
2004	7	93	1,180	888	568	278	212	239	155	171																												1,101
2005	0	263	1,224	792	565	422	338	339	174																													1,102
2006	11	221	1,217	787	525	374	292	279																														912
2007	3	345	1,312	690	490	310	299																															1,084
2008	0	404	1,270	766	427	460																																1,025
2009	0	461	1,225	741	564																																	1,072
2010	10	345	1,342	875																																		1,122
2011	0	403	1,252																																			1,016
2012	0	307																																				933
2013	15																																					661
																																						33,344

ACCIDENT YEAR DECAY FACTORS

	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-Ult	426-Ult	438-Ult
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	9.309	12.789	1.820	0.541	0.691	0.806	0.904	0.844	0.851	0.824	1.183	0.577	0.818	0.869	0.440	0.607	1.558	0.272	0.071	2.000	1.000	0.000	0.000	1.622	0.000	0.000	0.000	0.000	0.000	0.000	2.500						
1983	9.840	13.317	1.765	0.560	0.744	0.755	1.096	0.830	0.802	0.550	0.909	0.827	0.682	0.855	0.358	1.033	0.494	1.912	0.463	0.365	0.273	3.333	0.600	5.000	0.300	0.000	0.000	0.000	0.000	0.000							
1984	15.285	11.676	1.272	0.630	0.746	0.799	0.923	0.860	0.780	0.899	0.464	0.715	0.471	0.982	0.975	0.691	0.418	1.418	0.535	1.043	0.375	4.520	0.393	0.438	0.857	0.000	0.000	0.000	0.000								
1985	5.006	12.760	1.822	0.527	0.815	0.698	1.052	0.733	0.653	0.712	0.724	1.148	0.091	1.912	1.034	1.142	0.397	0.403	0.244	3.667	0.218	4.333	0.000	0.000	0.000	0.000	0.000	0.000									
1986	29.147	22.362	2.768	0.472	0.729	1.065	0.634	0.743	0.825	0.865	0.302	0.847	0.955	1.289	0.537	0.646	0.651	0.395	0.777	8.083	0.796	0.179	0.920	1.357	2.105	0.775	0.348										
1987	18.224	15.691	2.229	0.594	0.788	0.658	0.713	0.857	1.052	0.467	0.833	0.607	1.340	0.438	0.719	0.649	1.030	0.522	1.034	1.129	0.236	0.000	0.000	0.286	18.500	0.838											
1988	7.186	13.583	2.915	0.578	0.895	0.745	0.776	0.752	0.525	0.831	0.773	1.166	0.383	0.992	0.933	0.381	1.176	0.738	0.304	2.571	0.306	3.273	1.139	0.341	0.000												
1989	4.897	6.077	3.659	0.815	0.625	0.809	0.741	0.617	0.727	0.468	1.430	0.732	0.679	0.183	4.167	0.598	0.707	1.722	0.807	1.053	0.825	1.293	0.210	2.158													
1990	6.907	16.259	1.383	0.697	0.709	0.835	0.873	0.561	0.940	0.600	0.845	0.639	0.720	0.964	0.490	1.146	0.590	0.692	2.144	0.586	0.761	0.461	2.691														
1991	6.973	7.769	1.189	0.596	1.099	0.815	0.638	0.769	0.725	0.729	0.718	0.368	1.244	3.002	0.172	0.752	2.100	0.150	3.286	0.913	0.500	4.860															
1992	9.924	15.294	1.470	0.669	0.545	0.774	1.047	0.574	1.007	0.422	0.916	0.581	0.857	1.603	0.469	0.544	2.446	0.663	0.479	1.029	0.389																
1993	8.752	12.554	1.341	0.580	0.861	0.723	0.696	0.636	0.890	0.840	0.504	0.742	1.066	0.737	0.491	1.140	3.246	0.408	0.111	3.086																	
1994	0.000	8.175	1.123	0.955	0.503	0.833	0.731	0.883	0.833	0.968	0.651	0.590	0.761	0.615	1.459	1.120	0.698	0.484	0.736																		
1995	9.001	4.823	0.921	0.782	1.087	0.655	0.576	0.594	1.349	0.593	0.832	1.109	0.466	1.939	0.913	0.559	1.473	0.099																			
1996	2.262	7.929	1.185	0.651	0.683	0.716	0.601	0.938	0.855	0.840	0.608	0.945	0.414	1.848	0.633	0.482	1.721																				
1997	0.000	9.680	1.016	0.653	0.739	0.975	0.545	0.946	0.768	0.932	0.352	1.464	0.660	0.595	0.837	1.880																					
1998	8.052	9.714	0.880	0.908	0.743	0.676	0.659	0.755	0.729	1.349	0.283	1.993	0.307	0.458	5.424																						
1999	2.821	8.611	0.888	0.641	0.604	0.866	1.087	0.691	0.538	1.053	0.705	0.479	1.642	0.279																							
2000	0.000	5.657	0.960	0.738	0.620	0.797	0.874	1.272	0.331	1.770	0.325	0.419	1.781																								
2001	0.000	4.872	0.856	0.680	0.988	0.514	0.765	0.908	0.792	0.816	0.922	0.258																									
2002	0.000	5.105	1.025	0.809	0.640	0.693	0.792	0.962	0.635	1.133	1.325																										
2003	33.361	6.587	0.950	0.584	0.819	0.610	1.079	0.429	0.944	0.636																											
2004	13.224	12.725	0.752	0.640	0.489	0.763	1.127	0.651	1.099																												
2005	0.000	4.646	0.647	0.714	0.747	0.801	1.002	0.514																													
2006	19.650	5.508	0.646	0.667	0.713	0.781	0.956																														
2007	102.385	3.805	0.526	0.711	0.633	0.965																															
2008	0.000	3.141	0.603	0.558	1.077																																
2009	0.000	2.655	0.605	0.761																																	
2010	34.282	3.888	0.653																																		
2011	0.000	3.104																																			
2012	0.000																																				
3 Yr Avg	11.427	3.216	0.620	0.677	0.807	0.849	1.028	0.532	0.893	0.862	0.857	0.385	1.243	0.444	2.298	0.974	1.297	0.331	0.442	1.676	0.550	2.205	1.347	0.928	6.868	0.538	0.116	0.000	0.000	0.000	2.500						
5 Yr Avg	6.856	3.319	0.607	0.682	0.732	0.784	0.991	0.693	0.760	1.082	0.712	0.922	0.961	1.024	1.853	1.036	1.917	0.361	1.351	1.333	0.556	1.978	0.992	0.828	4.292	0.323	0.070	0.000	0.000	0.000	2.500						
10 Yr Avg	20.290	5.116	0.726	0.686	0.733	0.747	0.889	0.807	0.804	1.009	0.651	0.858	0.920	1.204	1.506	0.860	1.519	0.588	0.992	2.316	0.468	2.225	0.661	1.400	3.109	0.269	0.070	0.000	0.000	0.000	2.500						
3 Yr Wtd	104.828	3.157	0.621	0.675	0.793	0.840	1.017	0.523	0.848	0.879	0.837	0.363	0.893	0.422	1.369	0.779	1.176	0.294	0.399	1.180	0.548	1.803	0.700	0.880	2.251	0.805	0.348		0.000		2.500						
5 Yr Wtd	190.811	3.268	0.606	0.681	0.716	0.772	0.979	0.669	0.679	1.054	0.705	0.713	0.730	0.915	1.193	0.880	1.563	0.328	0.763	0.975	0.609	1.809	0.766	1.500	0.998	0.653	2.400	0.124	0.000		2.500						
10 Yr Wtd	82.660	4.159	0.707	0.685	0.724	0.725	0.870	0.781	0.734	0.981	0.650	0.755	0.745	1.089	0.820	0.786	1.374	0.445	0.735	1.349	0.592	1.382	0.781	1.575	0.553	0.653	2.400	0.124	0.000		2.500						
Prior	118.115	4.661	0.691	0.681	0.732	0.654	0.912	0.917	0.592	1.161	0.522	1.097	0.622	1.286	0.594	0.957	1.709	0.683	1.140	1.438	0.651	0.910	0.546	2.204	0.130	0.000		0.000									
Selected	82.660	4.159	0.707	0.685	0.724	0.725	0.870	0.781	0.734	0.981	0.650	0.755	0.745	1.089	0.820	0.786	1.374	0.445	0.735	1.349	0.592	1.382	0.781	1.575	0.553	0.653	2.400	0.124	0.000	0.000	2.500						

	TAIL
Selected	1.002

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
% PERMANENT PARTIAL & PERMANENT PARTIAL

INDEX METHOD - INCREMENTAL PAID LOSS PER AVERAGE WEEKLY BENEFIT AND ULTIMATE LOSS TIME CLAIMS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	0.038	0.358	4.578	8.330	4.511	3.119	2.515	2.274	1.919	1.633	1.345	1.591	0.918	0.751	0.652	0.287	0.174	0.271	0.074	0.005	0.010	0.010	0.000	0.066	0.108	0.000	0.000	0.137	0.000	0.000	0.010	0.026					
1983	0.035	0.344	4.578	8.083	4.528	3.370	2.546	2.790	2.317	1.859	1.023	0.930	0.769	0.525	0.449	0.161	0.166	0.082	0.157	0.073	0.027	0.007	0.024	0.014	0.072	0.022	0.000	0.000	0.000	0.000	0.000						
1984	0.032	0.486	5.676	7.220	4.549	3.394	2.712	2.502	2.153	1.680	1.509	0.700	0.500	0.236	0.231	0.226	0.156	0.065	0.092	0.049	0.052	0.019	0.087	0.034	0.015	0.013	0.000	0.000	0.015	0.000							
1985	0.071	0.353	4.507	8.213	4.329	3.528	2.464	2.592	1.901	1.241	0.884	0.640	0.735	0.067	0.128	0.132	0.151	0.060	0.024	0.006	0.022	0.005	0.020	0.000	0.075	0.000	0.000	0.000	0.000								
1986	0.005	0.135	3.030	8.386	3.957	2.883	3.070	1.945	1.445	1.192	1.031	0.311	0.263	0.251	0.324	0.174	0.112	0.073	0.029	0.022	0.182	0.145	0.026	0.024	0.032	0.068	0.053	0.018									
1987	0.010	0.181	2.845	6.343	3.766	2.969	1.954	1.393	1.193	1.256	0.586	0.488	0.296	0.397	0.174	0.125	0.081	0.083	0.044	0.045	0.051	0.012	0.000	0.011	0.003	0.056	0.047										
1988	0.021	0.153	2.077	6.056	3.501	3.134	2.336	1.813	1.363	0.716	0.594	0.459	0.535	0.205	0.204	0.190	0.072	0.085	0.063	0.019	0.049	0.015	0.049	0.056	0.019	0.000											
1989	0.052	0.252	1.534	5.615	4.579	2.863	2.316	1.716	1.058	0.769	0.360	0.515	0.377	0.256	0.047	0.195	0.117	0.082	0.142	0.114	0.121	0.099	0.129	0.027	0.058												
1990	0.026	0.183	2.975	4.115	2.869	2.035	1.698	1.483	0.832	0.782	0.469	0.397	0.253	0.182	0.176	0.086	0.099	0.058	0.040	0.086	0.051	0.039	0.018	0.048													
1991	0.050	0.347	2.698	3.209	1.912	2.100	1.711	1.091	0.839	0.609	0.444	0.319	0.117	0.146	0.438	0.075	0.057	0.119	0.018	0.059	0.054	0.027	0.130														
1992	0.017	0.173	2.641	3.883	2.598	1.416	1.096	1.148	0.659	0.664	0.280	0.256	0.149	0.128	0.205	0.096	0.052	0.128	0.085	0.041	0.042	0.016															
1993	0.025	0.219	2.749	3.685	2.137	1.840	1.330	0.926	0.589	0.524	0.440	0.222	0.165	0.175	0.129	0.063	0.072	0.235	0.096	0.011	0.033																
1994	0.000	0.288	2.358	2.649	2.528	1.271	1.059	0.773	0.683	0.569	0.551	0.358	0.211	0.161	0.099	0.144	0.162	0.113	0.055	0.040																	
1995	0.060	0.536	2.586	2.382	1.863	2.025	1.326	0.763	0.453	0.611	0.363	0.302	0.334	0.156	0.302	0.276	0.154	0.227	0.023																		
1996	0.146	0.330	2.614	3.099	2.018	1.378	0.987	0.593	0.557	0.476	0.400	0.243	0.230	0.095	0.176	0.111	0.054	0.092																			
1997	0.000	0.282	2.733	2.778	1.815	1.340	1.307	0.712	0.674	0.517	0.482	0.170	0.248	0.164	0.098	0.082	0.154																				
1998	0.034	0.276	2.685	2.364	2.145	1.594	1.078	0.711	0.537	0.391	0.528	0.150	0.298	0.091	0.042	0.227																					
1999	0.124	0.350	3.017	2.678	1.716	1.037	0.898	0.977	0.675	0.363	0.382	0.269	0.129	0.212	0.059																						
2000	0.000	0.472	2.669	2.564	1.892	1.173	0.935	0.817	1.039	0.344	0.609	0.198	0.083	0.147																							
2001	0.000	0.648	3.157	2.703	1.839	1.817	0.935	0.715	0.649	0.514	0.420	0.387	0.100																								
2002	0.000	0.522	2.667	2.734	2.213	1.416	0.981	0.777	0.748	0.475	0.538	0.713																									
2003	0.014	0.470	3.095	2.939	1.716	1.405	0.857	0.925	0.397	0.375	0.238																										
2004	0.021	0.274	3.490	2.625	1.679	0.821	0.627	0.706	0.460	0.505																											
2005	0.000	0.764	3.548	2.296	1.639	1.224	0.980	0.982	0.505																												
2006	0.032	0.631	3.476	2.247	1.498	1.067	0.833	0.797																													
2007	0.009	0.949	3.612	1.900	1.350	0.854	0.824																														
2008	0.000	1.084	3.405	2.053	1.146	1.234																															
2009	0.000	1.211	3.215	1.946	1.481																																
2010	0.026	0.897	3.487	2.276																																	
2011	0.000	1.038	3.222																																		
2012	0.000	0.764																																			
2013	0.036																																				
3 Yr Avg	0.012	0.900	3.308	2.092	1.326	1.052	0.879	0.828	0.454	0.452	0.399	0.433	0.104	0.150	0.066	0.140	0.121	0.144	0.058	0.031	0.043	0.027	0.092	0.044	0.027	0.041	0.033	0.006	0.005	0.000	0.005	0.026					
5 Yr Avg	0.012	0.999	3.388	2.084	1.423	1.040	0.824	0.837	0.552	0.443	0.437	0.343	0.172	0.142	0.135	0.168	0.119	0.159	0.055	0.047	0.060	0.039	0.065	0.033	0.037	0.027	0.020	0.031	0.004	0.000	0.005	0.026					
10 Yr Avg	0.012	0.808	3.322	2.372	1.645	1.205	0.895	0.812	0.624	0.457	0.451	0.301	0.195	0.147	0.172	0.136	0.099	0.122	0.059	0.044	0.065	0.038	0.048	0.031	0.048	0.023	0.017	0.031	0.004	0.000	0.005	0.026					
Selected	0.012	0.808	3.322	2.372	1.645	1.205	0.895	0.812	0.624	0.457	0.451	0.301	0.195	0.147	0.172	0.136	0.099	0.122	0.059	0.044	0.065	0.038	0.048	0.031	0.048	0.023	0.017	0.031	0.004	0.000	0.005	0.026					
Cumulative	14.216	14.204	13.395	10.074	7.702	6.056	4.852	3.957	3.145	2.521	2.064	1.613	1.312	1.117	0.969	0.797	0.662	0.562	0.440	0.381	0.336	0.271	0.233	0.184	0.153	0.105	0.083	0.066	0.035	0.031	0.031	0.026	0.000	0.000	0.000	0.000	0.000	0.000

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

% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

UNPAID LOSS ESTIMATE FOR ACCIDENT YEARS 1976 AND PRIOR

10 times 3 Year Average Annual Payments	12	(1)
15 times 3 Year Average Annual Payments	18	(2)
Incremental Development Method	1	(3)
'09 to '11 Exponential Curve Fit	-	(4)
'06 to '11 Exponential Curve Fit	-	(5)
'05 to '11 Exponential Curve Fit	-	(6)
'04 to '11 Exponential Curve Fit	-	(7)
Selected Unpaid Loss as of 6/30/2012	8	(8)
Actual FY 2013 Payments	1	(9)
Actual FY 2012 Payments	2	(10)
Actual FY 2011 Payments	1	(11)
Actual FY 2010 Payments	1	(12)
Unpaid Loss as of 6/30/2009	13	(13)

(1) 10 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2011 THROUGH 2013 OF $1
(2) 15 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2011 THROUGH 2013 OF $1
(3) SECTION 3, EXHIBIT 6, SHEET 41, COL. 6
(4) SECTION 3, EXHIBIT 6, SHEET 40, TOTAL OF COL. 2
(5) SECTION 3, EXHIBIT 6, SHEET 40, TOTAL OF COL. 3
(6) SECTION 3, EXHIBIT 6, SHEET 40, TOTAL OF COL. 4
(7) SECTION 3, EXHIBIT 6, SHEET 40, TOTAL OF COL. 5
(8) SELECTED BY DELOITTE CONSULTING
(9)-(12) SECTION 3, EXHIBIT 6, SHEET 46
(13) = SUM (8) THROUGH (12)

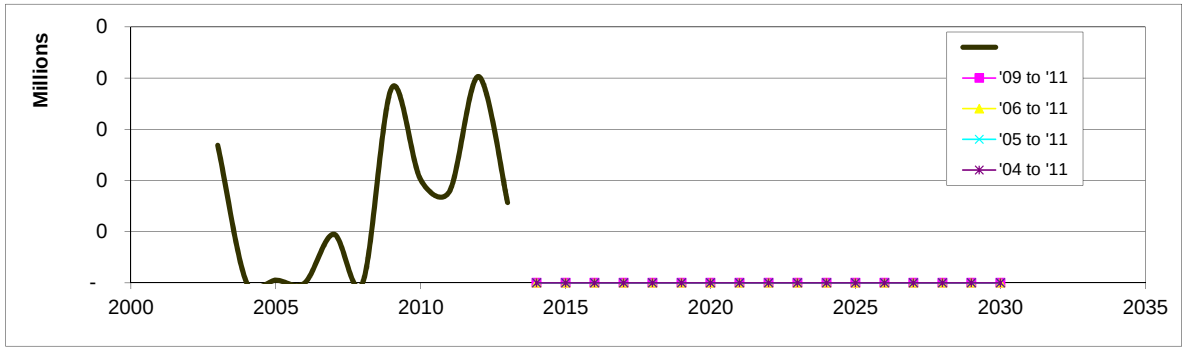
OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION

% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

EXPONENTIAL CURVE FIT OF UNPAID LOSS FOR AY'S 1976 AND PRIOR

FY ENDING	PAID LOSS	INCREMENTAL UNPAID LOSS '09 to '11 CURVE FIT	'06 to '11 CURVE FIT	'05 to '11 CURVE FIT	'04 to '11 CURVE FIT
	(1)	(2)	(3)	(4)	(5)
2003	1				
2004	-				
2005	0				
2006	-				
2007	0				
2008	-				
2009	2				
2010	1				
2011	1				
2012	2				
2013	1				
2014					
2015					
2016					
2017					
2018					
2019					
2020					
2021					
2022					
2023					
2024					
2025					
2026					
2027					
2028					
2029					
2030					

FY ENDING	INCREMENTAL UNPAID LOSS '09 to '11 CURVE FIT	'06 to '11 CURVE FIT	'05 to '11 CURVE FIT	'04 to '11 CURVE FIT
	(2)	(3)	(4)	(5)
2031				
2032				
2033				
2034				
2035				
2036				
2037				
2038				
2039				
2040				
2041				
2042				
2043				
2044				
2045				
2046				
2047				
2048				
2049				
2050				
2051				
2052				
2053				
2054				
2055				
2056				
2057				
Total	-	-	-	-



(1) SECTION 3, EXHIBIT 6, SHEET 46
(2) - (5) EXPONENTIAL CURVE FIT BASED ON (1)

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

% PERMANENT PARTIAL & PERMANENT PARTIAL
(000's)

INCREMENTAL DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/13	INCREMENTAL DECAY	CUM. DECAY RELATIVE TO CURRENT YR PAID	ON-LEVELED FY 2013 PAYMENTS	FY 2013 UNPAID LOSS ESTIMATE	IMPLIED CUMULATIVE UNPAID LOSS
	(1)	(2)	(3)	(4)	(5)	(6)
PRIOR	726	1.673	1.67	-	-	-
1954	714	0.470	1.26	-	-	-
1955	702	0.478	1.08	-	-	-
1956	690	0.486	1.01	-	-	-
1957	678	0.495	0.99	-	-	-
1958	666	0.501	1.00	-	-	-
1959	654	0.509	1.02	-	-	-
1960	642	0.532	1.07	-	-	-
1961	630	0.533	1.10	-	-	-
1962	618	0.519	1.09	-	-	-
1963	606	0.542	1.13	-	-	-
1964	594	0.545	1.16	-	-	-
1965	582	0.560	1.21	-	-	-
1966	570	0.634	1.40	-	-	-
1967	558	0.756	1.81	-	-	-
1968	546	0.771	2.17	-	-	-
1969	534	0.857	2.72	-	-	-
1970	522	0.903	3.36	-	-	-
1971	510	0.832	3.62	-	-	-
1972	498	0.783	3.62	-	-	-
1973	486	0.835	3.86	0	0	0
1974	474	0.814	3.96	-	-	0
1975	462	0.797	3.95	0	0	0
1976	450	0.872	4.32	0	1	1
TOTAL				0	1	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) SECTION 3, EXHIBIT 6, SHEET 43, COL. 9
(3) TOTAL FROM SECTION 3, EXHIBIT 6, SHEET 42
(4) SECTION 3, EXHIBIT 6, SHEET 46; AVERAGE OF LATEST 5 FISCAL YEARS, ONLEVELED TO 2013
(5) = (3) x (4)
(6) = COLUMN (5) ACCUMULATED

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

% PERMANENT PARTIAL & PERMANENT PARTIAL

CUMULATIVE DECAY FACTOR APPLIED TO PAYMENTS MADE IN CURRENT CALENDER YEAR TO ESTIMATE UNPAID LOSSES AS OF 6/30/2013 FOR EACH ACCIDENT YEAR

PRIOR	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970	1971	1972	1973	1974	1975	1976
1.673	0.786	0.376	0.183	0.090	0.045	0.023	0.012	0.007	0.003	0.002	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	0.470	0.225	0.109	0.054	0.027	0.014	0.007	0.004	0.002	0.001	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
		0.478	0.233	0.115	0.058	0.029	0.016	0.008	0.004	0.002	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
			0.486	0.241	0.121	0.061	0.033	0.017	0.009	0.005	0.003	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
				0.495	0.248	0.126	0.067	0.036	0.019	0.010	0.005	0.003	0.002	0.001	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000
					0.501	0.255	0.136	0.072	0.037	0.020	0.011	0.006	0.004	0.003	0.002	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.001
						0.509	0.271	0.144	0.075	0.041	0.022	0.012	0.008	0.006	0.005	0.004	0.004	0.003	0.002	0.002	0.002	0.001	0.001
							0.532	0.283	0.147	0.080	0.043	0.024	0.015	0.012	0.009	0.008	0.007	0.006	0.005	0.004	0.003	0.002	0.002
								0.533	0.276	0.150	0.082	0.046	0.029	0.022	0.017	0.014	0.013	0.011	0.009	0.007	0.006	0.005	0.004
									0.519	0.281	0.153	0.086	0.054	0.041	0.032	0.027	0.025	0.020	0.016	0.013	0.011	0.009	0.008
										0.542	0.295	0.165	0.105	0.079	0.061	0.052	0.047	0.039	0.031	0.026	0.021	0.017	0.015
											0.545	0.305	0.193	0.146	0.113	0.097	0.087	0.073	0.057	0.047	0.039	0.031	0.027
												0.560	0.355	0.268	0.207	0.177	0.160	0.133	0.104	0.087	0.071	0.057	0.049
													0.634	0.479	0.370	0.317	0.286	0.238	0.186	0.156	0.127	0.101	0.088
														0.756	0.583	0.500	0.451	0.375	0.294	0.246	0.200	0.159	0.139
															0.771	0.661	0.597	0.497	0.389	0.325	0.265	0.211	0.184
																0.857	0.774	0.644	0.504	0.421	0.343	0.273	0.239
																	0.903	0.751	0.588	0.491	0.400	0.319	0.278
																		0.832	0.651	0.544	0.443	0.353	0.308
																			0.783	0.654	0.533	0.425	0.370
																				0.835	0.680	0.543	0.473
																					0.814	0.649	0.566
																						0.797	0.696
																							0.872
1.673	1.256	1.079	1.011	0.995	1.000	1.017	1.073	1.105	1.092	1.134	1.163	1.211	1.401	1.815	2.171	2.718	3.359	3.625	3.621	3.860	3.958	3.954	4.321

Example as to how this triangle was constructed:

A	C	F	J	O
	B	E	I	N
		D	H	M
			G	L
				K

Calculation examples

C = B x A	I = G x E
E = D x B	N = K x I
F = D x C	M = K x H
J = G x F	L = K x G
O = K x J	H = G x D

Explanation:
Each decay factor in the triangle above represents an estimate of future calendar year payments relative to the most recent actual calendar year paid losses for a given accident year. For example, for accident year 1976, the decay factor of 0.872 means that the expected payments from 6/30/13-14 are 0.872 times the actual paid losses from 6/30/12-13. Similarly, the decay factor of 0.696 means that the expected payments from 6/30/14-15 are 0.696 times the actual paid losses from 6/30/12-13, etc. Therefore, a total estimate of future paid losses for a given accident year can be determined by summing the incremental decay factors (shown at the bottom) and multiplying by the most recent actual calendar year paid losses from 6/30/12-13.

THE DIAGONAL (A, B, D, G, K, etc) FROM SECTION 3, EXHIBIT 6, SHEET 41, COLUMN (2)

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

% PERMANENT PARTIAL & PERMANENT PARTIAL

PAID TAIL FACTOR SELECTION

		AGE TO AGE DEVELOPMENT FACTORS							CUMULATIVE DEVELOPMENT FACTORS					
AGE MONTHS	AGE YEARS	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	PA SELECTED TAIL	SELECTED FOR TAIL	SELECTED INCREM. DECAY	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	PA SELECTED TAIL	SELECTED FOR TAIL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
6	0.5	40.000		3.168	154.975	15.400	40.000		598.468		17.370	5,387.957	135.748	598.901
18	1.5	4.500	6.257	1.733	6.559	2.950	4.500	3.590	14.962	44.942	5.483	34.767	8.815	14.973
30	2.5	1.550	3.011	1.396	2.187	1.500	1.550	0.707	3.325	7.183	3.165	5.301	2.988	3.327
42	3.5	1.240	1.357	1.247	1.429	1.200	1.240	0.676	2.145	2.386	2.267	2.424	1.992	2.147
54	4.5	1.150	1.167	1.165	1.201	1.130	1.150	0.775	1.730	1.758	1.818	1.696	1.660	1.731
66	5.5	1.096	1.104	1.115	1.109	1.105	1.096	0.737	1.504	1.506	1.560	1.413	1.469	1.505
78	6.5	1.084	1.070	1.083	1.066	1.075	1.084	0.955	1.372	1.364	1.399	1.273	1.329	1.373
90	7.5	1.056	1.060	1.061	1.043	1.047	1.056	0.723	1.266	1.275	1.292	1.195	1.237	1.267
102	8.5	1.039	1.042	1.045	1.029	1.033	1.039	0.736	1.199	1.203	1.218	1.145	1.181	1.200
114	9.5	1.037	1.028	1.034	1.021	1.027	1.037	0.993	1.154	1.154	1.165	1.113	1.143	1.155
126	10.5	1.024	1.028	1.026	1.015	1.024	1.024	0.670	1.113	1.123	1.126	1.090	1.113	1.113
138	11.5	1.014	1.019	1.020	1.012	1.017	1.014	0.616	1.086	1.092	1.098	1.073	1.088	1.087
150	12.5	1.012	1.012	1.015	1.009	1.013	1.012	0.812	1.071	1.072	1.076	1.061	1.070	1.072
162	13.5	1.010	1.010	1.012	1.007	1.009	1.010	0.899	1.059	1.060	1.060	1.051	1.055	1.059
174	14.5	1.009	1.009	1.009	1.006	1.008	1.009	0.854	1.048	1.050	1.047	1.044	1.046	1.049
186	15.5	1.006	1.007	1.007	1.005	1.007	1.006	0.735	1.039	1.041	1.038	1.038	1.037	1.040
198	16.5	1.007	1.005	1.006	1.004	1.005	1.007	1.146	1.032	1.033	1.030	1.033	1.030	1.033
210	17.5	1.004	1.006	1.005	1.003	1.004	1.004	0.514	1.025	1.028	1.024	1.029	1.025	1.026
222	18.5	1.003	1.003	1.004	1.003	1.003	1.003	0.749	1.021	1.021	1.019	1.025	1.021	1.022
234	19.5	1.003	1.002	1.003	1.002	1.003	1.003	1.188	1.018	1.018	1.016	1.022	1.018	1.019
246	20.5	1.002	1.003	1.002	1.002	1.003	1.002	0.575	1.015	1.016	1.013	1.020	1.015	1.016
258	21.5	1.003	1.002	1.002	1.002	1.002	1.003	1.713	1.013	1.013	1.010	1.018	1.012	1.014
270	22.5	1.001	1.003	1.002	1.002	1.002	1.001	0.459	1.010	1.011	1.008	1.016	1.010	1.011
282	23.5	1.001	1.001	1.001	1.001	1.001	1.001	0.969	1.008	1.008	1.007	1.014	1.008	1.009
294	24.5	1.001	1.001	1.001	1.001	1.001	1.001	0.765	1.007	1.007	1.005	1.013	1.006	1.008
306	25.5	1.001	1.001	1.001	1.001	1.001	1.001	0.780	1.006	1.006	1.004	1.012	1.005	1.007
318	26.5	1.001	1.001	1.001	1.001	1.001	1.001	0.939	1.005	1.005	1.004	1.011	1.004	1.006
330	27.5	1.000	1.001	1.001	1.001	1.001	1.000	0.151	1.004	1.004	1.003	1.010	1.004	1.005
342	28.5	1.001	1.000	1.000	1.001	1.001	1.001	6.310	1.004	1.003	1.002	1.009	1.003	1.005
354	29.5	1.002	1.001	1.000	1.001	1.000	1.002	2.492	1.003	1.003	1.002	1.008	1.003	1.004
366	30.5	1.001	1.002	1.000	1.001	1.000	1.001	0.315	1.002	1.002	1.002	1.008	1.002	1.002
378	31.5	1.000	1.000	1.000	1.001	1.000	1.000	0.219	1.001	1.001	1.001	1.007	1.002	1.002
390	32.5	1.000	1.000	1.000	1.001	1.000	1.000	2.725	1.001	1.000	1.001	1.006	1.002	1.002
402	33.5	1.000	1.000	1.000	1.000	1.000	1.000	0.122	1.001	1.000	1.001	1.006	1.001	1.001
414	34.5	1.000	1.000	1.000	1.000	1.000	1.000	3.120	1.000	1.000	1.001	1.005	1.001	1.001
426	35.5	1.000	1.000	1.000	1.000	1.000	1.000	2.701	1.0004	1.000	1.001	1.005	1.001	1.001
438	36.5		1.000	1.000	1.000	1.000	1.000	0.376		1.000	1.001	1.005	1.001	1.001
450	37.5		1.000	1.000	1.000	1.000	1.000	0.872		1.000	1.000	1.004	1.001	1.001
462	38.5		1.000	1.000	1.000	1.000	1.000	0.797		1.000	1.000	1.004	1.000	1.000
474	39.5		1.000	1.000	1.000	1.000	1.000	0.814		1.000	1.000	1.004	1.000	1.000
486	40.5		1.000	1.000	1.000	1.000	1.000	0.835		1.000	1.000	1.003	1.000	1.000
498	41.5		1.000	1.000	1.000	1.000	1.000	0.783		1.000	1.000	1.003	1.000	1.000
510	42.5		1.000	1.000	1.000	1.000	1.000	0.832		1.000	1.000	1.003	1.000	1.000
522	43.5		1.000	1.000	1.000	1.000	1.000	0.903		1.000	1.000	1.003	1.000	1.000
534	44.5		1.000	1.000	1.000	1.000	1.000	0.857		1.000	1.000	1.002	1.000	1.000
546	45.5		1.000	1.000	1.000	1.000	1.000	0.771		1.000	1.000	1.002	1.000	1.000
558	46.5		1.000	1.000	1.000	1.000	1.000	0.756		1.000	1.000	1.002	1.000	1.000
570	47.5		1.000	1.000	1.000	1.000	1.000	0.634		1.000	1.000	1.002	1.000	1.000
582	48.5		1.000	1.000	1.000	1.000	1.000	0.560		1.000	1.000	1.002	1.000	1.000
594	49.5		1.000	1.000	1.000	1.000	1.000	0.545		1.000	1.000	1.001	1.000	1.000
606	50.5		1.000	1.000	1.000	1.000	1.000	0.542		1.000	1.000	1.001	1.000	1.000
618	51.5		1.000	1.000	1.000	1.000	1.000	0.519		1.000	1.000	1.001	1.000	1.000
630	52.5		1.000	1.000	1.000	1.000	1.000	0.533		1.000	1.000	1.001	1.000	1.000
642	53.5		1.000	1.000	1.000	1.000	1.000	0.532		1.000	1.000	1.001	1.000	1.000
654	54.5		1.000	1.000	1.000	1.000	1.000	0.509		1.000	1.000	1.001	1.000	1.000
666	55.5		1.000	1.000	1.000	1.000	1.000	0.501		1.000	1.000	1.001	1.000	1.000
678	56.5		1.000	1.000	1.000	1.000	1.000	0.495		1.000	1.000	1.001	1.000	1.000
690	57.5		1.000	1.000	1.000	1.000	1.000	0.486		1.000	1.000	1.001	1.000	1.000
702	58.5		1.000	1.000	1.000	1.000	1.000	0.478		1.000	1.000	1.000	1.000	1.000
714	59.5		1.000	1.000	1.000	1.000	1.000	0.470		1.000	1.000	1.000	1.000	1.000
726	60.5		1.000	1.000	1.000	1.000	1.000	0.462		1.000	1.000	1.000	1.000	1.000
738	61.5		1.000	1.000	1.000	1.000	1.000	0.454		1.000	1.000	1.000	1.000	1.000
750	62.5		1.000	1.000	1.000	1.000	1.000	0.446		1.000	1.000	1.000	1.000	1.000
TAIL	TAIL		1.000	1.000	1.000	1.000	1.000	0.762		1.000	1.000	1.000	1.000	1.000

60.5 TAIL DECAY 1.673 (16)

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 3, EXHIBIT 6, SHEET 44
(4) SECTION 3, EXHIBIT 6, SHEET 45, COL. 5; TAIL FROM SECTION 3, EXHIBIT 6, SHEET 48
(5) SECTION 3, EXHIBIT 6, SHEET 44
(6) SECTION 3, EXHIBIT 6, SHEET 44
(7) PA SELECTED TAIL
(8) SELECTED BY DELOITTE CONSULTING
(9) = [[(8) - 1.0] x (8) PRIOR AGE] / [(8) PRIOR AGE - 1.0]
(10) COL. 3 MULTIPLICATIVELY ACCUMULATED
(11) COL. 4 MULTIPLICATIVELY ACCUMULATED
(12) COL. 5 MULTIPLICATIVELY ACCUMULATED
(13) COL. 6 MULTIPLICATIVELY ACCUMULATED
(14) COL. 7 MULTIPLICATIVELY ACCUMULATED
(15) COL. 8 MULTIPLICATIVELY ACCUMULATED
(16) 59.5-TO-60.5 TAIL DECAY + (58.5-TO-59.5 DECAY x 59.5-TO-60.5 TAIL DECAY)

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

% PERMANENT PARTIAL & PERMANENT PARTIAL

FITTED PAID LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**3**
	To:	**32**
Cut-off		**64**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.000**	**0.976**
Inverse Power	**1.000**	**0.924**

							Weibull Curve Fitting					**Inverse Power Curve Fitting**				
							Slope=	0.746				Slope=	-3.023			
		----FROM PAID TRIANGLE----			PA	SELECTED	Intercept=	-2.306				Intercept=	10.454			
PERIOD	AGE	SELECTED	3 YR WTD	5 YR WTD	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	40.000	96.909	177.377	15.400	40.000	1.792	-3.676	-0.969	**3.168**	17.370	1.792	3.664	5.037	**154.975**	5387.957
2	18	4.500	4.140	4.253	2.950	4.500	2.890	-1.381	-0.150	**1.733**	5.483	2.890	1.253	1.715	**6.559**	34.767
3	30	1.550	1.472	1.471	1.500	1.550	3.401	0.035	0.231	**1.396**	3.165	3.401	-0.598	0.171	**2.187**	5.301
4	42	1.240	1.206	1.219	1.200	1.240	3.738	0.496	0.482	**1.247**	2.267	3.738	-1.427	-0.846	**1.429**	2.424
5	54	1.150	1.135	1.131	1.130	1.150	3.989	0.711	0.669	**1.165**	1.818	3.989	-1.897	-1.606	**1.201**	1.696
6	66	1.096	1.098	1.090	1.105	1.101	4.190	0.871	0.819	**1.115**	1.560	4.190	-2.293	-2.213	**1.109**	1.413
7	78	1.084	1.084	1.083	1.075	1.084	4.357	0.940	0.944	**1.083**	1.399	4.357	-2.479	-2.718	**1.066**	1.273
8	90	1.056	1.041	1.049	1.047	1.057	4.500	1.073	1.051	**1.061**	1.292	4.500	-2.869	-3.150	**1.043**	1.195
9	102	1.039	1.039	1.038	1.033	1.036	4.625	1.210	1.144	**1.045**	1.218	4.625	-3.316	-3.529	**1.029**	1.145
10	114	1.037	1.031	1.035	1.027	1.037	4.736	1.202	1.227	**1.034**	1.165	4.736	-3.290	-3.865	**1.021**	1.113
11	126	1.024	1.033	1.028	1.023	1.024	4.836	1.322	1.301	**1.026**	1.126	4.836	-3.727	-4.167	**1.015**	1.090
12	138	1.014	1.008	1.013	1.016	1.014	4.927	1.447	1.369	**1.020**	1.098	4.927	-4.235	-4.443	**1.012**	1.073
13	150	1.012	1.012	1.011	1.013	1.012	5.011	1.497	1.432	**1.015**	1.076	5.011	-4.458	-4.695	**1.009**	1.061
14	162	1.010	1.005	1.010	1.009	1.010	5.088	1.523	1.489	**1.012**	1.060	5.088	-4.576	-4.927	**1.007**	1.051
15	174	1.009	1.011	1.013	1.008	1.009	5.159	1.559	1.542	**1.009**	1.047	5.159	-4.744	-5.143	**1.006**	1.044
16	186	1.006	1.009	1.009	1.007	1.006	5.226	1.623	1.592	**1.007**	1.038	5.226	-5.061	-5.345	**1.005**	1.038
17	198	1.007	1.010	1.011	1.005	1.007	5.288	1.597	1.639	**1.006**	1.030	5.288	-4.930	-5.534	**1.004**	1.033
18	210	1.004	1.004	1.004	1.004	1.004	5.347	1.724	1.683	**1.005**	1.024	5.347	-5.604	-5.712	**1.003**	1.029
19	222	1.003	1.002	1.003	1.003	1.003	5.403	1.775	1.724	**1.004**	1.019	5.403	-5.897	-5.880	**1.003**	1.025
20	234	1.003	1.003	1.003	1.003	1.003	5.455	1.746	1.763	**1.003**	1.016	5.455	-5.727	-6.039	**1.002**	1.022
21	246	1.002	1.002	1.002	1.003	1.002	5.505	1.838	1.801	**1.002**	1.013	5.505	-6.284	-6.190	**1.002**	1.020
22	258	1.003	1.005	1.003	1.002	1.003	5.553	1.749	1.836	**1.002**	1.010	5.553	-5.748	-6.334	**1.002**	1.018
23	270	1.001	1.002	1.001	1.002	1.001	5.598	1.876	1.870	**1.002**	1.008	5.598	-6.529	-6.472	**1.002**	1.016
24	282	1.001	1.001	1.001	1.001	1.001	5.642	1.882	1.902	**1.001**	1.007	5.642	-6.562	-6.603	**1.001**	1.014
25	294	1.001	1.001	1.001	1.001	1.001	5.684	1.922	1.933	**1.001**	1.005	5.684	-6.831	-6.729	**1.001**	1.013
26	306	1.001	1.001	1.001	1.001	1.001	5.724	1.957	1.963	**1.001**	1.004	5.724	-7.081	-6.850	**1.001**	1.012
27	318	1.001	1.000	1.001	1.001	1.001	5.762	1.966	1.992	**1.001**	1.004	5.762	-7.144	-6.966	**1.001**	1.011
28	330	1.000	1.000	1.000	1.001	1.000	5.799	2.201	2.020	**1.001**	1.003	5.799	-9.037	-7.078	**1.001**	1.010
29	342	1.001	1.000	1.001	1.001	1.001	5.835	1.973	2.046	**1.000**	1.002	5.835	-7.195	-7.186	**1.001**	1.009
30	354	1.002	1.000	1.002	1.000	1.002	5.869	1.838	2.072	**1.000**	1.002	5.869	-6.283	-7.291	**1.001**	1.008
31	366	1.001	1.001	1.001	1.000	1.001	5.903	2.007	2.097	**1.000**	1.002	5.903	-7.440	-7.391	**1.001**	1.008
32	378	1.000	1.000	1.000	1.000	1.000	5.935	2.193	2.121	**1.000**	1.001	5.935	-8.958	-7.489	**1.001**	1.007
33	390	1.000	1.000	1.000	1.000	1.000	5.966	2.074	2.144	**1.000**	1.001	5.966	-7.956	-7.583	**1.001**	1.006
34	402	1.000	1.000	1.000	1.000	1.000	5.996	2.308	2.167	**1.000**	1.001	5.996	-10.056	-7.675	**1.000**	1.006
35	414	1.000	1.000	1.000	1.000	1.000	6.026	2.188	2.189	**1.000**	1.001	6.026	-8.919	-7.764	**1.000**	1.005
36	426	1.000	1.000	1.000	1.000	1.000	6.054	2.070	2.210	**1.000**	1.001	6.054	-7.925	-7.850	**1.000**	1.005
37	438						6.082		2.231	**1.000**	1.001	6.082		-7.934	**1.000**	1.005
38	450						6.109		2.251	**1.000**	1.000	6.109		-8.016	**1.000**	1.004
39	462						6.136		2.271	**1.000**	1.000	6.136		-8.096	**1.000**	1.004
40	474						6.161		2.290	**1.000**	1.000	6.161		-8.173	**1.000**	1.004
41	486						6.186		2.308	**1.000**	1.000	6.186		-8.249	**1.000**	1.003
42	498						6.211		2.327	**1.000**	1.000	6.211		-8.322	**1.000**	1.003
43	510						6.234		2.344	**1.000**	1.000	6.234		-8.394	**1.000**	1.003
44	522						6.258		2.362	**1.000**	1.000	6.258		-8.465	**1.000**	1.003
45	534						6.280		2.379	**1.000**	1.000	6.280		-8.533	**1.000**	1.002
46	546						6.303		2.395	**1.000**	1.000	6.303		-8.601	**1.000**	1.002
47	558						6.324		2.411	**1.000**	1.000	6.324		-8.666	**1.000**	1.002
48	570						6.346		2.427	**1.000**	1.000	6.346		-8.731	**1.000**	1.002
49	582						6.366		2.443	**1.000**	1.000	6.366		-8.794	**1.000**	1.002
50	594						6.387		2.458	**1.000**	1.000	6.387		-8.855	**1.000**	1.001
51	606						6.407		2.473	**1.000**	1.000	6.407		-8.916	**1.000**	1.001
52	618						6.426		2.488	**1.000**	1.000	6.426		-8.975	**1.000**	1.001
53	630						6.446		2.502	**1.000**	1.000	6.446		-9.033	**1.000**	1.001
54	642						6.465		2.516	**1.000**	1.000	6.465		-9.090	**1.000**	1.001
55	654						6.483		2.530	**1.000**	1.000	6.483		-9.146	**1.000**	1.001
56	666						6.501		2.543	**1.000**	1.000	6.501		-9.201	**1.000**	1.001
57	678						6.519		2.557	**1.000**	1.000	6.519		-9.255	**1.000**	1.001
58	690						6.537		2.570	**1.000**	1.000	6.537		-9.308	**1.000**	1.001
59	702						6.554		2.583	**1.000**	1.000	6.554		-9.360	**1.000**	1.000
60	714						6.571		2.595	**1.000**	1.000	6.571		-9.412	**1.000**	1.000
61	726						6.588		2.608	**1.000**	1.000	6.588		-9.462	**1.000**	1.000
62	738						6.604		2.620	**1.000**	1.000	6.604		-9.512	**1.000**	1.000
63	750						6.620		2.632	**1.000**	1.000	6.620		-9.560	**1.000**	1.000
64	762						6.636		2.644	**1.000**	1.000	6.636		-9.608	**1.000**	1.000

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

% PERMANENT PARTIAL & PERMANENT PARTIAL

INCREMENTAL DECAY METHOD

AGE MONTHS	AGE YEARS	PAID SELECTED FOR FIT	INCREM. DECAY FACTORS	IMPLIED ATA FACTOR	DECAY FACTOR CHECK
(1)	(2)	(3)	(4)	(5)	(6)
6	0.5	40.000	82.398		
18	1.5	4.500	5.391	6.257	5.391
30	2.5	1.550	2.585	3.011	2.585
42	3.5	1.240	1.006	1.357	1.006
54	4.5	1.150	0.865	1.167	0.865
66	5.5	1.101	0.800	1.104	0.800
78	6.5	1.084	0.764	1.070	0.764
90	7.5	1.057	0.775	1.060	0.775
102	8.5	1.036	0.783	1.042	0.783
114	9.5	1.037	0.796	1.028	0.796
126	10.5	1.024	0.788	1.028	0.788
138	11.5	1.014	0.788	1.019	0.788
150	12.5	1.012	0.815	1.012	0.815
162	13.5	1.010	0.837	1.010	0.837
174	14.5	1.009	0.835	1.009	0.835
186	15.5	1.006	0.856	1.007	0.856
198	16.5	1.007	0.867	1.005	0.867
210	17.5	1.004	0.830	1.006	0.830
222	18.5	1.003	0.832	1.003	0.832
234	19.5	1.003	0.868	1.002	0.868
246	20.5	1.002	0.871	1.003	0.871
258	21.5	1.003	0.893	1.002	0.893
270	22.5	1.001	0.929	1.003	0.929
282	23.5	1.001	0.955	1.001	0.955
294	24.5	1.001	0.930	1.001	0.930
306	25.5	1.001	0.953	1.001	0.953
318	26.5	1.001	0.961	1.001	0.961
330	27.5	1.000	0.951	1.001	0.951
342	28.5	1.001	0.904	1.000	0.904
354	29.5	1.002	0.882	1.001	0.882
366	30.5	1.001	0.814	1.002	0.814
378	31.5	1.000	0.727	1.000	0.727
390	32.5	1.000	0.597	1.000	0.597
402	33.5	1.000	0.460	1.000	0.460
414	34.5	1.000	0.238	1.000	0.238
426	35.5	1.000	0.169	1.000	0.169
438	36.5		0.124	1.000	0.124
450	37.5		0.116	1.000	0.116
462	38.5		0.138	1.000	0.138
474	39.5		0.244	1.000	0.244
486	40.5		-	1.000	-
498	41.5		-	1.000	-
510	42.5		-	1.000	-
522	43.5		-	1.000	-
534	44.5		-	1.000	-
546	45.5		-	1.000	-
558	46.5		-	1.000	-
570	47.5		-	1.000	-
582	48.5		-	1.000	-
594	49.5		-	1.000	-
606	50.5		-	1.000	-
618	51.5		-	1.000	-
630	52.5		-	1.000	-
642	53.5		-	1.000	-
654	54.5		-	1.000	-
666	55.5		-	1.000	-
678	56.5		-	1.000	-
690	57.5		-	1.000	-
702	58.5		-	1.000	-
714	59.5		-	1.000	-
726	60.5		-	1.000	-
738	61.5		-	1.000	-
750	62.5			1.000	

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 3, EXHIBIT 6, SHEET 44
(4) GEOMETRIC MEAN FROM SECTION 3, EXHIBIT 6, SHEET 46
(5) 1.0 + [(3) PRIOR AGE - 1.0) x (4) / (3) PRIOR AGE]
(6) [(5) - 1.0] X [(5) PRIOR AGE] / [(5) PRIOR AGE - 1.0]

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
% PERMANENT PARTIAL & PERMANENT PARTIAL
INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354
1954																														
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1974																														0
1975																													0	0
1976																												1	0	0
1977	2	16	145	255	145	108	78	70	53	40	44	35	24	33	25	18	15	18	9	3	1	2	0	0	0	0	3	1	1	1
1978	2	17	177	313	177	131	96	86	73	61	45	39	36	27	46	9	9	6	14	0	11	2	7	1	1	0	0	1	0	0
1979	2	22	261	469	262	193	141	128	112	80	58	64	60	35	34	18	14	10	3	2	1	4	2	5	0	0	0	4	0	0
1980	3	25	326	590	329	233	171	151	108	105	109	93	88	40	41	22	22	8	5	4	5	1	3	1	2	0	2	0	0	8
1981	3	24	314	567	336	269	173	141	115	106	99	93	47	36	35	28	13	5	2	5	4	8	5	1	0	3	0	0	0	2
1982	3	27	349	634	344	238	192	173	146	124	102	121	70	57	50	22	13	21	6	0	1	1	0	5	8	0	0	10	0	0
1983	3	31	407	718	402	299	226	248	206	165	91	83	68	47	40	14	15	7	14	6	2	1	2	1	6	2	0	0	0	0
1984	3	51	590	751	473	353	282	260	224	175	157	73	52	25	24	23	16	7	10	5	5	2	9	4	2	1	0	0	2	0
1985	8	42	541	986	520	424	296	311	228	149	106	77	88	8	15	16	18	7	3	1	3	1	2	0	9	0	0	0	0	
1986	1	19	433	1,199	566	412	439	278	207	170	147	44	38	36	46	25	16	10	4	3	26	21	4	3	5	10	8	3		
1987	2	30	475	1,060	629	496	326	233	199	210	98	82	49	66	29	21	14	14	7	8	8	2	0	2	1	9	8			
1988	4	29	391	1,139	658	589	439	341	256	135	112	86	101	39	38	36	14	16	12	4	9	3	9	11	4	0				
1989	10	47	288	1,054	859	537	435	322	199	144	68	97	71	48	9	37	22	15	27	21	23	19	24	5	11					
1990	6	38	626	865	603	428	357	312	175	164	99	83	53	38	37	18	21	12	8	18	11	8	4	10						
1991	11	78	604	718	428	470	383	244	188	136	99	71	26	33	98	17	13	27	4	13	12	6	29							
1992	4	44	672	988	661	360	279	292	168	169	71	65	38	32	52	24	13	33	22	10	11	4								
1993	6	53	664	890	516	445	321	224	142	127	106	54	40	42	31	15	17	57	23	3	8									
1994	0	78	639	718	686	345	287	210	185	154	149	97	57	44	27	39	44	31	15	11										
1995	16	141	678	624	488	531	347	200	119	160	95	79	88	41	79	72	40	60	6											
1996	38	86	680	807	525	359	257	154	145	124	104	63	60	25	46	29	14	24												
1997	0	69	664	675	441	326	317	173	164	126	117	41	60	40	24	20	37													
1998	9	68	665	585	531	395	267	176	133	97	131	37	74	23	10	56														
1999	35	99	849	754	483	292	253	275	190	102	108	76	36	60	17															
2000	0	152	862	828	611	379	302	264	336	111	196	64	27	48																
2001	0	215	1,046	895	609	602	310	237	215	170	139	128	33																	
2002	0	172	881	903	731	467	324	256	247	157	178	235																		
2003	5	168	1,105	1,049	613	502	306	330	142	134	85																			
2004	8	102	1,300	978	625	306	233	263	171	188																				
2005	0	290	1,349	873	623	465	373	373	192																					
2006	10	202	1,110	718	478	341	266	254																						
2007	4	374	1,422	748	531	336	324																							
2008	0	414	1,301	785	438	472																								
2009	0	494	1,313	795	605																									
2010	11	387	1,505	982																										
2011	0	410	1,272																											
2012	0	286																												
2013	10																													

AGE-TO-AGE DEVELOPMENT FACTORS

	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366
1954																														
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1973																														
1974																														0.000
1975																													0.000	0.000
1976																												0.000	0.000	0.000
1977	6.758	9.348	1.757	0.567	0.745	0.724	0.901	0.758	0.759	1.092	0.789	0.699	1.350	0.749	0.729	0.830	1.221	0.503	0.282	0.477	1.766	0.031	3.333	0.000	0.000	0.000	0.167	1.000	2.000	0.000
1978	7.230	10.168	1.772	0.565	0.742	0.729	0.904	0.846	0.838	0.743	0.855	0.928	0.756	1.673	0.189	1.000	0.727	2.162	0.017	50.000	0.164	3.963	0.123	0.850	0.529	0.000	0.000	0.000	0.000	0.000
1979	8.670	12.117	1.799	0.560	0.735	0.729	0.906	0.881	0.712	0.728	1.102	0.932	0.587	0.970	0.529	0.752	0.718	0.281	0.702	0.349	5.288	0.510	2.941	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1980	9.666	13.126	1.810	0.558	0.709	0.732	0.884	0.717	0.969	1.037	0.858	0.938	0.460	1.026	0.533	0.995	0.360	0.642	0.806	1.261	0.200	2.467	0.338	1.800	0.000	0.000	0.000	0.000	0.000	2.307
1981	9.387	12.865	1.807	0.592	0.801	0.641	0.820	0.816	0.917	0.936	0.936	0.509	0.753	0.976	0.814	0.476	0.398	0.343	2.960	0.767	2.023	0.566	0.269	0.000	0.000	0.000	0.000	0.000	10.000	1.400
1982	9.309	12.789	1.820	0.541	0.691	0.806	0.904	0.844	0.851	0.824	1.183	0.577	0.818	0.869	0.440	0.607	1.558	0.272	0.071	2.000	1.000	0.000	0.000	1.622	0.000	0.000	0.000	0.000	0.000	0.000
1983	9.840	13.317	1.765	0.560	0.744	0.755	1.096	0.830	0.802	0.550	0.909	0.827	0.682	0.855	0.358	1.033	0.494	1.912	0.463	0.365	0.273	3.333	0.600	5.000	0.300	0.000	0.000	0.000	0.000	0.000
1984	15.285	11.676	1.272	0.630	0.746	0.799	0.923	0.860	0.780	0.899	0.464	0.715	0.471	0.982	0.975	0.691	0.418	1.418	0.535	1.043	0.375	4.520	0.393	0.438	0.857	0.000	0.000	0.000	0.000	
1985	5.006	12.760	1.822	0.527	0.815	0.698	1.052	0.733	0.653	0.712	0.724	1.148	0.091	1.912	1.034	1.142	0.397	0.403	0.244	3.667	0.218	4.333	0.000	0.000	0.000	0.000	0.000	0.000		
1986	29.147	22.362	2.768	0.472	0.729	1.065	0.634	0.743	0.825	0.865	0.302	0.847	0.955	1.289	0.537	0.646	0.651	0.395	0.777	8.083	0.796	0.179	0.920	1.357	2.105	0.775	0.348			
1987	18.224	15.691	2.229	0.594	0.788	0.658	0.713	0.857	1.052	0.467	0.833	0.607	1.340	0.438	0.719	0.649	1.030	0.522	1.034	1.129	0.236	0.000	0.000	0.286	18.500	0.838				
1988	7.186	13.583	2.915	0.578	0.895	0.745	0.776	0.752	0.525	0.831	0.773	1.166	0.383	0.992	0.933	0.381	1.176	0.738	0.304	2.571	0.306	3.273	1.139	0.341	0.000					
1989	4.897	6.077	3.659	0.815	0.625	0.809	0.741	0.617	0.727	0.468	1.430	0.732	0.679	0.183	4.167	0.598	0.707	1.722	0.807	1.053	0.825	1.293	0.210	2.158						
1990	6.907	16.259	1.383	0.697	0.709	0.835	0.873	0.561	0.940	0.600	0.845	0.639	0.720	0.964	0.490	1.146	0.590	0.692	2.144	0.586	0.761	0.461	2.691							
1991	6.973	7.769	1.189	0.596	1.099	0.815	0.638	0.769	0.725	0.729	0.718	0.368	1.244	3.002	0.172	0.752	2.100	0.150	3.286	0.913	0.500	4.860								
1992	9.924	15.294	1.470	0.669	0.545	0.774	1.047	0.574	1.007	0.422	0.916	0.581	0.857	1.603	0.469	0.544	2.446	0.663	0.479	1.029	0.389									
1993	8.752	12.554	1.341	0.580	0.861	0.723	0.696	0.636	0.890	0.840	0.504	0.742	1.066	0.737	0.491	1.140	3.246	0.408	0.111	3.086										
1994	0.000	8.175	1.123	0.955	0.503	0.833	0.731	0.883	0.833	0.968	0.651	0.590	0.761	0.615	1.459	1.120	0.698	0.484	0.736											
1995	9.001	4.823	0.921	0.782	1.087	0.655	0.576	0.594	1.349	0.593	0.832	1.109	0.466	1.939	0.913	0.559	1.473	0.099												
1996	2.262	7.929	1.185	0.651	0.683	0.716	0.601	0.938	0.855	0.840	0.608	0.945	0.414	1.848	0.633	0.482	1.721													
1997	0.000	9.680	1.016	0.653	0.739	0.975	0.545	0.946	0.768	0.932	0.352	1.464	0.660	0.595	0.837	1.880														
1998	8.052	9.714	0.880	0.908	0.743	0.676	0.659	0.755	0.729	1.349	0.283	1.993	0.307	0.458	5.424															
1999	2.821	8.611	0.888	0.641	0.604	0.866	1.087	0.691	0.538	1.053	0.705	0.479	1.642	0.279																
2000	0.000	5.657	0.960	0.738	0.620	0.797	0.874	1.272	0.331	1.770	0.325	0.419	1.781																	
2001	0.000	4.872	0.856	0.680	0.988	0.514	0.765	0.908	0.792	0.816	0.922	0.258																		
2002	0.000	5.105	1.025	0.809	0.640	0.693	0.792	0.962	0.635	1.133	1.325																			
2003	33.361	6.587	0.950	0.584	0.819	0.610	1.079	0.429	0.944	0.636																				
2004	13.224	12.725	0.752	0.640	0.489	0.763	1.127	0.651	1.099																					
2005	0.000	4.646	0.647	0.714	0.747	0.801	1.002	0.514																						
2006	19.650	5.508	0.646	0.667	0.713	0.781	0.956																							
2007	102.385	3.805	0.526	0.711	0.633	0.965																								
2008	0.000	3.141	0.603	0.558	1.077																									
2009	0.000	2.655	0.605	0.761																										
2010	34.282	3.888	0.653																											
2011	0.000	3.104																												
2012	0.000																													
Latest diag	0.000	3.104	0.653	0.761	1.077	0.965	0.956	0.514	1.099	0.636	1.325	0.258	1.781	0.279	5.424	1.880	1.721	0.099	0.736	3.086	0.389	4.860	2.691	2.158	0.000	0.838	0.348	0.000	0.000	0.000
5 Yr Avg	6.856	3.319	0.607	0.682	0.732	0.784	0.991	0.693	0.760	1.082	0.712	0.922	0.961	1.024	1.853	1.036	1.917	0.361	1.351	1.333	0.556	1.978	0.992	0.828	4.292	0.323	0.070	0.000	2.000	0.741
10 Yr Avg	20.290	5.116	0.726	0.686	0.733	0.747	0.889	0.807	0.804	1.009	0.651	0.858	0.920	1.204	1.506	0.860	1.519	0.588	0.992	2.316	0.468	2.225	0.622	1.300	2.176	0.161	0.051	0.100	1.200	0.371
3 Yr Wtd	95.909	3.167	0.622	0.676	0.794	0.843	1.021	0.522	0.855	0.872	0.833	0.359	0.949	0.416	1.316	0.758	1.162	0.299	0.400	1.174	0.548	1.740	0.691	0.866	2.180	0.806	0.348		0.000	1.833
5 Yr Wtd	176.377	3.277	0.605	0.683	0.712	0.770	0.984	0.662	0.684	1.047	0.719	0.665	0.757	0.936	1.165	0.872	1.577	0.337	0.765	0.972	0.610	1.762	0.755	1.379	1.057	0.688	1.727	0.168	5.734	2.151
10 Yr Wtd	82.398	4.167	0.708	0.684	0.725	0.724	0.882	0.773	0.736	0.975	0.661	0.728	0.764	1.116	0.794	0.766	1.361	0.466	0.734	1.346	0.597	1.342	0.709	1.413	0.725	0.653	1.475	0.139	4.967	1.970
Selected	82.398	4.167	0.708	0.684	0.725	0.724	0.882	0.773	0.736	0.975	0.661	0.728	0.764	1.116	0.794	0.766	1.361	0.466	0.734	1.346	0.597	1.342	0.709	1.413	0.725	0.653	1.475	1.000	1.000	1.000
Loss $ Weight	43	3,127	12,558	8,725	5,864	4,162	2,958	2,602	1,934	1,369	1,302	875	513	386	421	328	235	288	128	92	116	66	84	42	46	26	17	19	2	11
Center Wtd Avg	82.398	1.617	1.176	1.021	0.722	0.734	0.759	0.798	0.810	0.775	0.775	0.822	0.759	0.810	0.918	0.887	0.810	0.862	0.863	0.739	0.895	1.001	0.876	0.976	0.904	1.025	0.877	0.989	1.018	0.859
Geometric Mean	82.398	5.391	2.585	1.006	0.865	0.800	0.764	0.775	0.783	0.796	0.788	0.788	0.815	0.837	0.835	0.856	0.867	0.830	0.832	0.868	0.871	0.893	0.929	0.955	0.930	0.953	0.961	0.951	0.904	0.882

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
% PERMANENT PARTIAL & PERMANENT PARTIAL
INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	366	378	390	402	414	426	438	450	462	474	486	498	510	522	534	546	558	570	582	594	606	618	630	642	654	666	678	690	702	714
1954																				0	0	0	0	0	0	0	0	0	0	0
1955																			0	0	0	0	0	0	0	0	0	0	0	
1956																		0	0	0	0	0	0	0	0	0	0	0		
1957																	0	0	0	0	0	0	0	0	0	0	0			
1958																0	0	0	0	0	0	0	0	0	0	0				
1959															0	0	0	0	0	0	0	0	0	0	0					
1960														0	0	0	0	0	0	0	0	0	0	0						
1961													0	0	0	0	0	0	0	0	0	0	0							
1962												0	0	0	0	0	0	0	0	0	0	0								
1963											0	0	0	0	0	0	0	0	0	0	0									
1964										0	0	0	0	0	0	0	0	0	0	0										
1965									0	0	0	0	0	0	0	0	0	0	0											
1966								0	0	0	0	0	0	0	0	0	0	0												
1967							0	0	0	0	0	0	0	0	0	0	0													
1968						0	0	0	0	0	0	0	0	0	0	0														
1969					0	0	0	0	0	0	0	0	0	0	0															
1970				0	0	0	0	0	0	0	0	0	0	0																
1971			0	0	0	0	0	0	0	0	0	0	0																	
1972		0	0	0	0	0	0	0	0	1	0	0																		
1973	1	0	0	0	0	0	0	1	0	0	0																			
1974	0	0	0	0	0	0	0	0	0	0																				
1975	0	0	0	0	2	0	0	0	0																					
1976	0	0	0	0	0	0	2	0																						
1977	0	0	0	0	0	0	0																							
1978	0	0	0	1	0	0																								
1979	0	0	1	1	0																									
1980	19	0	0	0																										
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1982	1	2																												
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AGE-TO-AGE DEVELOPMENT FACTORS

	366-378	378-390	390-402	402-414	414-426	426-438	438-450	450-462	462-474	474-486	486-498	498-510	510-522	522-534	534-546	546-558	558-570	570-582	582-594	594-606	606-618	618-630	630-642	642-654	654-666	666-678	678-690	690-702	702-714	714-726
1954																				0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1955																			0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
1956																		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
1957																	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
1958																0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000					
1959															0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000						
1960														0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000							
1961													0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000								
1962												0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000									
1963											0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000										
1964										0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000											
1965									0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000												
1966								0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000													
1967							0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000														
1968						0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000															
1969					0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																
1970				0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																	
1971			0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																		
1972		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																			
1973	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																				
1974	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																					
1975	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																						
1976	0.000	0.000	0.000	0.000	0.000	0.000	0.222																							
1977	0.000	0.000	0.000	0.000	0.000	0.000																								
1978	0.000	0.000	0.000	0.000	0.000																									
1979	0.000	0.000	0.869	0.000																										
1980	0.000	0.000	0.000																											
1981	1.643	0.000																												
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Latest diag	2.500	0.000	0.000	0.000	0.000	0.000	0.222	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
5 Yr Avg	0.829	0.000	0.174	0.000	0.000	0.000	0.044	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
10 Yr Avg	0.414	0.000	0.087	0.000	0.000	0.000	0.022	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
3 Yr Wtd	0.279	0.263	1.677	0.000			0.222	0.333		0.000																				
5 Yr Wtd	0.275	0.263	1.980	0.867	0.118		0.722	0.333		0.000																				
10 Yr Wtd	0.266	0.263	2.408	0.713	0.118		0.722	0.360	33.346	0.000																				
Selected	0.700	0.700	0.700	0.700	0.000	0.000	0.000	0.000	0.500	0.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loss $ Weight	23	6	1	3	2	0	2	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Center Wtd Avg	0.795	0.778	0.661	0.577	0.320	0.217	0.029	0.119	0.124	0.232	0.500	0.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Geometric Mean	0.814	0.727	0.597	0.460	0.238	0.169	0.124	0.116	0.138	0.244	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION

% PERMANENT PARTIAL & PERMANENT PARTIAL

FITTED INCURRED LOSS DEVELOPMENT FACTORS

	38-to-Ult:	**38**
Fitting for Periods:	*From:*	**20**
	To:	**34**
Cut-off		**60**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.001**	**0.952**
Inverse Power	**1.001**	**0.940**
Selected Tail	**1.000**	

		----FROM INCURRED TRIANGLE----			PA	SELECTED	**Weibull Curve Fitting**					**Inverse Power Curve Fitting**				
							Slope=	0.752				Slope=	-5.339			
							Intercept=	-2.361				Intercept=	23.512			
PERIOD	AGE	SELECTED	3 YR WTD	5 YR WTD	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	50.000	97.214	178.224	8.700	8.700	1.792	-2.103	-1.013	**3.285**	19.926	1.792	2.041	13.946		
2	18	4.900	4.155	4.237	2.700	2.700	2.890	-0.771	-0.187	**1.774**	6.066	2.890	0.531	8.080	**3230.326**	
3	30	1.525	1.465	1.467	1.465	1.465	3.401	0.138	0.197	**1.420**	3.420	3.401	-0.766	5.353	**212.167**	
4	42	1.230	1.202	1.216	1.197	1.197	3.738	0.590	0.451	**1.263**	2.409	3.738	-1.625	3.556	**36.029**	11250.487
5	54	1.150	1.135	1.131	1.127	1.127	3.989	0.781	0.640	**1.177**	1.907	3.989	-2.064	2.214	**10.156**	312.264
6	66	1.096	1.096	1.089	1.105	1.105	4.190	0.856	0.791	**1.124**	1.621	4.190	-2.254	1.143	**4.136**	30.748
7	78	1.083	1.084	1.083	1.074	1.074	4.357	0.982	0.916	**1.089**	1.442	4.357	-2.599	0.251	**2.285**	7.434
8	90	1.056	1.041	1.049	1.043	1.043	4.500	1.158	1.024	**1.066**	1.324	4.500	-3.140	-0.513	**1.599**	3.253
9	102	1.038	1.039	1.038	1.031	1.031	4.625	1.254	1.118	**1.049**	1.242	4.625	-3.472	-1.181	**1.307**	2.035
10	114	1.035	1.031	1.035	1.025	1.025	4.736	1.307	1.202	**1.037**	1.183	4.736	-3.670	-1.775	**1.169**	1.557
11	126	1.028	1.033	1.028	1.023	1.023	4.836	1.330	1.277	**1.028**	1.141	4.836	-3.758	-2.309	**1.099**	1.331
12	138	1.012	1.008	1.012	1.016	1.016	4.927	1.424	1.345	**1.022**	1.109	4.927	-4.136	-2.795	**1.061**	1.211
13	150	1.011	1.012	1.011	1.013	1.013	5.011	1.467	1.408	**1.017**	1.085	5.011	-4.323	-3.240	**1.039**	1.141
14	162	1.010	1.005	1.010	1.009	1.009	5.088	1.546	1.466	**1.013**	1.067	5.088	-4.683	-3.651	**1.026**	1.098
15	174	1.013	1.011	1.013	1.008	1.008	5.159	1.580	1.520	**1.010**	1.053	5.159	-4.847	-4.033	**1.018**	1.071
16	186	1.009	1.009	1.009	1.007	1.007	5.226	1.606	1.570	**1.008**	1.042	5.226	-4.976	-4.389	**1.012**	1.052
17	198	1.011	1.010	1.011	1.005	1.005	5.288	1.672	1.617	**1.007**	1.034	5.288	-5.316	-4.723	**1.009**	1.039
18	210	1.004	1.004	1.004	1.004	1.004	5.347	1.720	1.661	**1.005**	1.027	5.347	-5.578	-5.037	**1.006**	1.030
19	222	1.003	1.002	1.003	1.003	1.003	5.403	1.750	1.703	**1.004**	1.022	5.403	-5.749	-5.334	**1.005**	1.023
20	234	1.003	1.003	1.003	1.003	1.003	5.455	1.775	1.743	**1.003**	1.018	5.455	-5.897	-5.615	**1.004**	1.018
21	246	1.002	1.002	1.002	1.003	1.003	5.505	1.741	1.780	**1.003**	1.014	5.505	-5.701	-5.882	**1.003**	1.015
22	258	1.003	1.005	1.003	1.002	1.002	5.553	1.809	1.816	**1.002**	1.012	5.553	-6.099	-6.136	**1.002**	1.012
23	270	1.001	1.002	1.001	1.002	1.002	5.598	1.839	1.850	**1.002**	1.009	5.598	-6.289	-6.379	**1.002**	1.010
24	282	1.001	1.001	1.001	1.001	1.001	5.642	1.908	1.883	**1.001**	1.008	5.642	-6.736	-6.611	**1.001**	1.008
25	294	1.001	1.001	1.001	1.001	1.001	5.684	1.896	1.914	**1.001**	1.006	5.684	-6.657	-6.833	**1.001**	1.007
26	306	1.001	1.001	1.001	1.001	1.001	5.724	1.956	1.945	**1.001**	1.005	5.724	-7.072	-7.047	**1.001**	1.005
27	318	1.001	1.000	1.001	1.001	1.001	5.762	2.009	1.973	**1.001**	1.004	5.762	-7.457	-7.252	**1.001**	1.005
28	330	1.000	1.000	1.000	1.001	1.001	5.799	2.016	2.001	**1.001**	1.003	5.799	-7.507	-7.450	**1.001**	1.004
29	342	1.001	1.000	1.001	1.001	1.001	5.835	2.015	2.028	**1.001**	1.003	5.835	-7.497	-7.641	**1.000**	1.003
30	354	1.002	1.000	1.002	1.000	1.000	5.869	2.039	2.054	**1.000**	1.002	5.869	-7.681	-7.825	**1.000**	1.003
31	366	1.001	1.001	1.001	1.000	1.000	5.903	2.060	2.079	**1.000**	1.002	5.903	-7.842	-8.003	**1.000**	1.002
32	378	1.000	1.000	1.000	1.000	1.000	5.935	2.101	2.104	**1.000**	1.002	5.935	-8.175	-8.175	**1.000**	1.002
33	390	1.000	1.000	1.000	1.000	1.000	5.966	2.078	2.127	**1.000**	1.001	5.966	-7.990	-8.342	**1.000**	1.002
34	402	1.000	1.000	1.000	1.000	1.000	5.996	2.208	2.150	**1.000**	1.001	5.996	-9.093	-8.504	**1.000**	1.002
35	414	1.000	1.000	1.000	1.000	1.000	6.026	2.195	2.172	**1.000**	1.001	6.026	-8.982	-8.661	**1.000**	1.001
36	426	1.000	1.000	1.000	1.000	1.000	6.054	2.182	2.193	**1.000**	1.001	6.054	-8.861	-8.813	**1.000**	1.001
37	438						6.082		2.214	**1.000**	1.001	6.082		-8.962	**1.000**	1.001
38	450						6.109		2.235	**1.000**	1.001	6.109		-9.106	**1.000**	1.001
39	462						6.136		2.254	**1.000**	1.000	6.136		-9.247	**1.000**	1.001
40	474						6.161		2.274	**1.000**	1.000	6.161		-9.383	**1.000**	1.001
41	486						6.186		2.293	**1.000**	1.000	6.186		-9.517	**1.000**	1.001
42	498						6.211		2.311	**1.000**	1.000	6.211		-9.647	**1.000**	1.001
43	510						6.234		2.329	**1.000**	1.000	6.234		-9.774	**1.000**	1.000
44	522						6.258		2.346	**1.000**	1.000	6.258		-9.898	**1.000**	1.000
45	534						6.280		2.363	**1.000**	1.000	6.280		-10.020	**1.000**	1.000
46	546						6.303		2.380	**1.000**	1.000	6.303		-10.139	**1.000**	1.000
47	558						6.324		2.396	**1.000**	1.000	6.324		-10.255	**1.000**	1.000
48	570						6.346		2.413	**1.000**	1.000	6.346		-10.368	**1.000**	1.000
49	582						6.366		2.428	**1.000**	1.000	6.366		-10.479	**1.000**	1.000
50	594						6.387		2.444	**1.000**	1.000	6.387		-10.588	**1.000**	1.000
51	606						6.407		2.459	**1.000**	1.000	6.407		-10.695	**1.000**	1.000
52	618						6.426		2.473	**1.000**	1.000	6.426		-10.800	**1.000**	1.000
53	630						6.446		2.488	**1.000**	1.000	6.446		-10.903	**1.000**	1.000
54	642						6.465		2.502	**1.000**	1.000	6.465		-11.003	**1.000**	1.000
55	654						6.483		2.516	**1.000**	1.000	6.483		-11.102	**1.000**	1.000
56	666						6.501		2.530	**1.000**	1.000	6.501		-11.199	**1.000**	1.000
57	678						6.519		2.543	**1.000**	1.000	6.519		-11.295	**1.000**	1.000
58	690						6.537		2.556	**1.000**	1.000	6.537		-11.388	**1.000**	1.000
59	702						6.554		2.569	**1.000**	1.000	6.554		-11.480	**1.000**	1.000
60	714						6.571		2.582	**1.000**	1.000	6.571		-11.571	**1.000**	1.000

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

% PERMANENT PARTIAL & PERMANENT PARTIAL

FITTED INCREMENTAL DECAY LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**15**
	To:	**56**
Cut-off		**100**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.000**	**0.836**
Inverse Power	**1.000**	**0.727**
Selected Tail	**1.000**	

					Weibull Curve Fitting					Inverse Power Curve Fitting				
					Slope=	0.993				Slope=	-8.138			
		IMPLIED	PA	SELECTED	Intercept=	-3.678				Intercept=	38.730			
PERIOD	AGE	ATA	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6				1.792		-1.898	**7.186**	184.544	1.792		24.149		
2	18	6.257	3.477	6.257	2.890	-1.748	-0.807	**2.778**	25.681	2.890	1.659	15.209		
3	30	3.011	2.106	3.011	3.401	-0.907	-0.300	**1.911**	9.243	3.401	0.698	11.052	**63069.505**	
4	42	1.357	1.320	1.357	3.738	0.289	0.034	**1.551**	4.837	3.738	-1.030	8.314	**4080.879**	
5	54	1.167	1.141	1.167	3.989	0.664	0.284	**1.360**	3.119	3.989	-1.788	6.269	**528.774**	
6	66	1.104	1.091	1.104	4.190	0.858	0.483	**1.246**	2.293	4.190	-2.260	4.636	**104.094**	
7	78	1.070	1.072	1.070	4.357	1.003	0.649	**1.173**	1.840	4.357	-2.658	3.276	**27.475**	5739.414
8	90	1.060	1.053	1.060	4.500	1.055	0.791	**1.124**	1.568	4.500	-2.814	2.112	**9.262**	208.899
9	102	1.042	1.035	1.042	4.625	1.166	0.916	**1.090**	1.396	4.625	-3.168	1.093	**3.984**	22.555
10	114	1.028	1.025	1.028	4.736	1.283	1.026	**1.065**	1.281	4.736	-3.580	0.188	**2.207**	5.662
11	126	1.028	1.021	1.028	4.836	1.279	1.125	**1.048**	1.202	4.836	-3.565	-0.626	**1.534**	2.566
12	138	1.019	1.018	1.019	4.927	1.388	1.216	**1.036**	1.147	4.927	-3.989	-1.367	**1.255**	1.672
13	150	1.012	1.012	1.012	5.011	1.496	1.299	**1.026**	1.108	5.011	-4.454	-2.045	**1.129**	1.332
14	162	1.010	1.011	1.010	5.088	1.538	1.375	**1.020**	1.079	5.088	-4.647	-2.672	**1.069**	1.180
15	174	1.009	1.007	1.009	5.159	1.564	1.446	**1.015**	1.059	5.159	-4.767	-3.253	**1.039**	1.104
16	186	1.007	1.006	1.007	5.226	1.592	1.512	**1.011**	1.044	5.226	-4.908	-3.796	**1.022**	1.062
17	198	1.005	1.006	1.005	5.288	1.652	1.574	**1.008**	1.032	5.288	-5.210	-4.305	**1.014**	1.039
18	210	1.006	1.004	1.006	5.347	1.635	1.633	**1.006**	1.024	5.347	-5.124	-4.784	**1.008**	1.025
19	222	1.003	1.003	1.003	5.403	1.757	1.688	**1.004**	1.018	5.403	-5.791	-5.236	**1.005**	1.017
20	234	1.002	1.003	1.002	5.455	1.799	1.740	**1.003**	1.013	5.455	-6.041	-5.664	**1.003**	1.011
21	246	1.003	1.002	1.003	5.505	1.770	1.790	**1.003**	1.010	5.505	-5.869	-6.071	**1.002**	1.008
22	258	1.002	1.003	1.002	5.553	1.857	1.837	**1.002**	1.007	5.553	-6.400	-6.459	**1.002**	1.006
23	270	1.003	1.002	1.003	5.598	1.763	1.882	**1.001**	1.006	5.598	-5.824	-6.829	**1.001**	1.004
24	282	1.001	1.002	1.001	5.642	1.884	1.926	**1.001**	1.004	5.642	-6.576	-7.183	**1.001**	1.003
25	294	1.001	1.001	1.001	5.684	1.893	1.967	**1.001**	1.003	5.684	-6.636	-7.522	**1.001**	1.002
26	306	1.001	1.001	1.001	5.724	1.929	2.007	**1.001**	1.002	5.724	-6.880	-7.847	**1.000**	1.002
27	318	1.001	1.001	1.001	5.762	1.963	2.045	**1.000**	1.002	5.762	-7.122	-8.160	**1.000**	1.001
28	330	1.001	1.001	1.001	5.799	1.974	2.082	**1.000**	1.001	5.799	-7.195	-8.462	**1.000**	1.001
29	342	1.000	1.001	1.000	5.835	2.213	2.117	**1.000**	1.001	5.835	-9.139	-8.752	**1.000**	1.001
30	354	1.001	1.001	1.001	5.869	1.991	2.151	**1.000**	1.001	5.869	-7.321	-9.033	**1.000**	1.001
31	366	1.002	1.000	1.002	5.903	1.871	2.184	**1.000**	1.001	5.903	-6.490	-9.304	**1.000**	1.000
32	378	1.000	1.000	1.000	5.935	2.049	2.217	**1.000**	1.000	5.935	-7.760	-9.567	**1.000**	1.000
33	390	1.000	1.000	1.000	5.966	2.249	2.248	**1.000**	1.000	5.966	-9.475	-9.821	**1.000**	1.000
34	402	1.000	1.000	1.000	5.996	2.167	2.278	**1.000**	1.000	5.996	-8.732	-10.068	**1.000**	1.000
35	414	1.000	1.000	1.000	6.026	2.442	2.307	**1.000**	1.000	6.026	-11.491	-10.307	**1.000**	1.000
36	426	1.000	1.000	1.000	6.054	2.370	2.335	**1.000**	1.000	6.054	-10.697	-10.540	**1.000**	1.000
37	438	1.000	1.000	1.000	6.082	2.304	2.363	**1.000**	1.000	6.082	-10.011	-10.766	**1.000**	1.000
38	450	1.000	1.000	1.000	6.109	2.498	2.390	**1.000**	1.000	6.109	-12.161	-10.986	**1.000**	1.000
39	462	1.000	1.000	1.000	6.136	2.649	2.416	**1.000**	1.000	6.136	-14.144	-11.200	**1.000**	1.000
40	474	1.000	1.000	1.000	6.161	2.744	2.441	**1.000**	1.000	6.161	-15.557	-11.409	**1.000**	1.000
41	486	1.000	1.000	1.000	6.186		2.466	**1.000**	1.000	6.186		-11.612	**1.000**	1.000
42	498	1.000	1.000	1.000	6.211		2.490	**1.000**	1.000	6.211		-11.810	**1.000**	1.000
43	510	1.000	1.000	1.000	6.234		2.514	**1.000**	1.000	6.234		-12.004	**1.000**	1.000
44	522	1.000	1.000	1.000	6.258		2.537	**1.000**	1.000	6.258		-12.193	**1.000**	1.000
45	534	1.000	1.000	1.000	6.280		2.560	**1.000**	1.000	6.280		-12.378	**1.000**	1.000
46	546	1.000	1.000	1.000	6.303		2.582	**1.000**	1.000	6.303		-12.559	**1.000**	1.000
47	558	1.000	1.000	1.000	6.324		2.603	**1.000**	1.000	6.324		-12.736	**1.000**	1.000
48	570	1.000	1.000	1.000	6.346		2.624	**1.000**	1.000	6.346		-12.909	**1.000**	1.000
49	582	1.000	1.000	1.000	6.366		2.645	**1.000**	1.000	6.366		-13.079	**1.000**	1.000
50	594	1.000	1.000	1.000	6.387		2.665	**1.000**	1.000	6.387		-13.245	**1.000**	1.000
51	606	1.000	1.000	1.000	6.407		2.685	**1.000**	1.000	6.407		-13.408	**1.000**	1.000
52	618	1.000	1.000	1.000	6.426		2.705	**1.000**	1.000	6.426		-13.567	**1.000**	1.000
53	630	1.000	1.000	1.000	6.446		2.724	**1.000**	1.000	6.446		-13.724	**1.000**	1.000
54	642	1.000	1.000	1.000	6.465		2.743	**1.000**	1.000	6.465		-13.877	**1.000**	1.000
55	654	1.000	1.000	1.000	6.483		2.761	**1.000**	1.000	6.483		-14.028	**1.000**	1.000
56	666	1.000	1.000	1.000	6.501		2.779	**1.000**	1.000	6.501		-14.176	**1.000**	1.000
57	678	1.000	1.000	1.000	6.519		2.797	**1.000**	1.000	6.519		-14.321	**1.000**	1.000
58	690	1.000	1.000	1.000	6.537		2.814	**1.000**	1.000	6.537		-14.464	**1.000**	1.000
59	702	1.000			6.554		2.831	**1.000**	1.000	6.554		-14.604	**1.000**	1.000
60	714	1.000			6.571		2.848	**1.000**	1.000	6.571		-14.742	**1.000**	1.000

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

% PERMANENT PARTIAL
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2013	SELECTED ULTIMATE LOSS	SELECTED NOMINAL UNPAID LOSS	DISCOUNT FACTOR AT 4.0%	SELECTED DISCOUNTED UNPAID LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		5	12	7	86.7%	6	
1977	1,465,551	1,036	1,036	1	86.0%	1	0.071
1978	1,553,484	1,278	1,280	1	87.8%	1	0.082
1979	1,646,693	1,891	1,893	2	85.9%	2	0.115
1980	1,745,494	2,402	2,405	3	83.2%	3	0.138
1981	1,826,711	2,305	2,308	3	83.9%	3	0.126
1982	2,061,263	2,636	2,641	4	82.0%	4	0.128
1983	2,173,213	3,006	3,013	7	83.7%	6	0.139
1984	2,314,385	3,496	3,511	14	88.3%	13	0.152
1985	2,444,242	3,785	3,804	18	86.9%	16	0.156
1986	2,644,132	3,932	3,951	19	83.9%	16	0.149
1987	2,911,888	3,929	3,951	22	83.0%	18	0.136
1988	3,191,151	4,135	4,160	25	82.1%	21	0.130
1989	3,341,117	4,012	4,040	29	81.6%	23	0.121
1990	3,644,538	3,933	3,968	36	81.4%	29	0.109
1991	3,852,022	3,358	3,390	32	81.0%	26	0.088
1992	3,944,342	3,673	3,721	47	82.5%	39	0.094
1993	4,020,534	3,713	3,771	57	81.5%	47	0.094
1994	4,272,082	3,426	3,486	59	81.8%	49	0.082
1995	4,432,599	3,075	3,133	58	81.0%	47	0.071
1996	4,487,291	3,293	3,374	81	80.8%	65	0.075
1997	4,623,816	3,201	3,306	105	82.1%	86	0.072
1998	4,816,176	2,912	3,025	113	82.0%	92	0.063
1999	5,047,597	3,502	3,672	170	82.3%	140	0.073
2000	5,318,217	3,911	4,142	231	82.4%	190	0.078
2001	5,597,545	4,439	4,747	308	82.3%	253	0.085
2002	5,822,846	4,065	4,435	370	82.3%	305	0.076
2003	6,004,956	4,043	4,511	468	83.1%	389	0.075
2004	6,183,507	3,941	4,550	609	84.3%	513	0.074
2005	6,388,250	4,101	4,934	833	84.4%	703	0.077
2006	6,653,696	3,293	4,222	929	84.7%	787	0.063
2007	6,915,410	3,697	5,052	1,356	85.1%	1,154	0.073
2008	7,073,199	3,268	4,957	1,689	85.0%	1,435	0.070
2009	7,109,910	3,170	5,470	2,300	85.0%	1,956	0.077
2010	7,245,414	2,801	6,060	3,258	85.2%	2,776	0.084
2011	7,353,256	1,583	5,518	3,936	85.7%	3,374	0.075
2012	7,554,946	286	5,731	5,445	86.3%	4,701	0.076
2013	2,614,539	0	2,041	2,041	84.0%	1,714	0.078
2014		0	0		100.0%		
TOTAL		114,533	139,221	24,688	85.1%	21,002	
EXLD PRIOR		114,529	139,209	24,680	85.1%	20,995	

(1) PROVIDED BY THE BWC; 2013 ADJUSTED TO PARTIAL YEAR
(2) SECTION 3, EXHIBIT 6A, SHEET 3A, COL. 3
(3) SECTION 3, EXHIBIT 6A, SHEET 3A, COL. 8; 2013 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 3, EXHIBIT 6, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

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

% PERMANENT PARTIAL
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	FISCAL YEAR ENDING 2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	7	2	2	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0
1977	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1978	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1979	2	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1980	3	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1981	3	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1982	4	0	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1983	7	2	0	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0
1984	14	6	2	0	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0
1985	18	3	7	2	0	1	0	0	1	1	0	0	0	0	0	0	0	0	0	0
1986	19	0	3	6	2	1	1	0	0	1	1	0	0	0	0	0	0	0	0	0
1987	22	3	0	3	6	2	1	1	0	0	1	1	0	0	0	0	0	0	0	0
1988	25	3	3	0	3	6	2	1	1	0	0	2	1	0	0	0	0	0	0	1
1989	29	4	3	3	0	3	5	2	1	1	0	0	1	1	0	0	0	0	0	1
1990	36	6	4	3	3	0	3	7	2	1	1	0	1	1	1	0	0	0	0	1
1991	32	4	5	3	3	2	0	2	4	2	0	1	0	0	1	0	0	0	0	1
1992	47	11	5	5	4	3	3	0	2	5	2	1	1	0	0	1	1	0	0	1
1993	57	7	12	5	5	4	3	3	0	3	6	2	0	1	0	0	1	1	0	2
1994	59	11	5	11	4	5	3	3	2	0	2	4	2	0	1	0	0	1	0	2
1995	58	9	10	4	9	3	4	3	2	2	0	2	3	2	0	0	0	0	1	2
1996	81	12	9	11	5	10	4	5	3	3	2	0	2	5	2	0	1	0	0	4
1997	105	23	12	9	11	6	10	5	5	3	3	3	0	2	5	2	0	1	0	4
1998	113	19	22	11	8	10	4	9	4	4	3	2	2	0	2	4	2	0	0	4
1999	170	31	22	26	13	10	12	6	11	5	5	4	3	3	0	3	6	2	0	5
2000	231	40	35	25	30	15	11	13	7	13	5	6	4	3	3	0	3	6	2	7
2001	308	49	45	39	28	33	17	13	15	8	14	6	6	5	4	3	1	3	7	10
2002	370	61	49	45	39	29	33	17	13	15	8	14	6	6	5	4	3	1	3	17
2003	468	101	61	49	45	39	28	33	17	12	15	7	14	6	6	5	4	3	1	20
2004	609	150	99	60	48	44	38	28	32	17	12	15	7	14	6	6	5	4	3	20
2005	833	165	165	109	66	53	48	42	31	36	18	13	16	8	15	7	7	5	4	26
2006	929	195	145	145	96	58	46	43	37	27	31	16	12	14	7	14	6	6	4	26
2007	1,356	309	220	163	163	108	65	52	48	42	30	35	18	13	16	8	15	6	7	34
2008	1,689	321	312	222	165	165	109	66	53	49	42	31	36	18	13	16	8	15	7	42
2009	2,300	471	348	338	240	179	179	118	71	57	53	45	33	39	20	15	17	9	17	52
2010	3,258	681	528	388	379	269	200	200	132	80	64	59	51	37	43	22	16	19	10	77
2011	3,936	926	629	488	358	350	248	185	185	122	73	59	54	47	34	40	20	15	18	80
2012	5,445	1,381	955	651	504	369	361	256	191	191	126	76	61	56	48	35	41	21	16	101
2013	2,041	253	980	679	461	357	262	256	182	135	135	89	54	43	40	34	25	29	15	83
TOTAL	24,688	5,262	4,699	3,508	2,704	2,136	1,706	1,371	1,055	834	658	495	391	328	276	223	184	151	118	622

(1) SECTION 3, EXHIBIT 6A, SHEET 1, COL. 4
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 6A, SHEET 23

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

% PERMANENT PARTIAL
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	FISCAL YEAR ENDING 2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1957	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1958	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1959	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1960	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1961	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1962	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1963	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1964	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1965	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1966	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1967	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1968	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1969	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1970	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1971	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1972	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1973	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1974	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1975	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1976	5	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	7	2	2	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0

(1) BASED ON SECTION 3, EXHIBIT 6A, SHEET 3B, COL. 7
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 6A, SHEET 23

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

% PERMANENT PARTIAL
(000's)

ALLOCATION OF ULTIMATE LOSS

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	PAID LOSS	PAID LDF	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT	INDICATED ULTIMATE LOSS: BORNHUETTER FERGUSON	INITIAL ULTIMATE LOSS	BALANCED ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR			5					12
1977	1,465,551	0.071	1,036	1.001	1,036	1,036	1,036	1,036
1978	1,553,484	0.082	1,278	1.001	1,280	1,280	1,280	1,280
1979	1,646,693	0.115	1,891	1.001	1,893	1,893	1,893	1,893
1980	1,745,494	0.138	2,402	1.001	2,405	2,405	2,405	2,405
1981	1,826,711	0.126	2,305	1.001	2,308	2,308	2,308	2,308
1982	2,061,263	0.128	2,636	1.002	2,641	2,641	2,641	2,641
1983	2,173,213	0.139	3,006	1.002	3,013	3,013	3,013	3,013
1984	2,314,385	0.151	3,496	1.002	3,505	3,505	3,505	3,511
1985	2,444,242	0.155	3,785	1.003	3,797	3,797	3,797	3,804
1986	2,644,132	0.149	3,932	1.004	3,946	3,946	3,946	3,951
1987	2,911,888	0.135	3,929	1.004	3,945	3,945	3,945	3,951
1988	3,191,151	0.130	4,135	1.005	4,155	4,155	4,155	4,160
1989	3,341,117	0.121	4,012	1.006	4,035	4,035	4,035	4,040
1990	3,644,538	0.109	3,933	1.007	3,960	3,960	3,960	3,968
1991	3,852,022	0.088	3,358	1.008	3,386	3,386	3,386	3,390
1992	3,944,342	0.094	3,673	1.011	3,712	3,712	3,712	3,721
1993	4,020,534	0.093	3,713	1.013	3,761	3,761	3,761	3,771
1994	4,272,082	0.081	3,426	1.016	3,479	3,479	3,479	3,486
1995	4,432,599	0.071	3,075	1.019	3,132	3,132	3,132	3,133
1996	4,487,291	0.075	3,293	1.022	3,367	3,367	3,367	3,374
1997	4,623,816	0.072	3,201	1.031	3,302	3,302	3,302	3,306
1998	4,816,176	0.063	2,912	1.039	3,027	3,027	3,027	3,025
1999	5,047,597	0.073	3,502	1.049	3,673	3,673	3,673	3,672
2000	5,318,217	0.078	3,911	1.059	4,141	4,142	4,142	4,142
2001	5,597,545	0.070	4,439	1.072	4,758	4,702	4,702	4,747
2002	5,822,846	0.069	4,065	1.086	4,416	4,386	4,386	4,435
2003	6,004,956	0.072	4,043	1.109	4,482	4,468	4,468	4,511
2004	6,183,507	0.073	3,941	1.147	4,522	4,519	4,519	4,550
2005	6,388,250	0.072	4,101	1.188	4,870	4,831	4,831	4,934
2006	6,653,696	0.074	3,293	1.244	4,097	4,257	4,257	4,222
2007	6,915,410	0.073	3,697	1.339	4,949	4,972	4,972	5,052
2008	7,073,199	0.072	3,268	1.457	4,763	4,865	4,865	4,957
2009	7,109,910	0.077	3,170	1.638	5,193	5,301	5,301	5,470
2010	7,245,414	0.084	2,801	1.997	5,595	5,846	5,846	6,060
2011	7,353,256	0.080	1,583	2.976	4,710	5,495	5,495	5,518
2012	7,554,946	0.076	286	16.070	4,600	5,685	5,685	5,731
2013	5,229,078	0.078		199.271		4,062	4,062	4,082
2014	5,307,514	0.080				4,246	4,246	4,246
TOTAL			114,533		133,852	144,534	144,534	145,508
EXLD PRIOR			114,529		133,852	144,534	144,534	145,496

(1) PROVIDED BY THE BWC
(2) SECTION 3, EXHIBIT 6A, SHEET 19, COL. 14
(3) BASED ON DATA FROM THE BWC
(4) SECTION 3, EXHIBIT 6A, SHEET 20, COL. 6
(5) = (3) x (4)
(6) = (3) + [(1) x (2)/100 x [(4) - 1] / (4)]
(7) SELECTED BY DELOITTE CONSULTING
(8) SECTION 3, EXHIBIT 6A, SHEET 3B, COL. 8

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

% PERMANENT PARTIAL
(000's)

ALLOCATION OF ULTIMATE LOSS SUPPORT

ACCIDENT YEAR	PAID LOSS	INITIAL ULTIMATE LOSS	INITIAL RESERVE	TOTAL INITIAL RESERVE	TOTAL SELECTED RESERVE	RESERVE BALANCE FACTOR	BALANCED RESERVE	BALANCED ULTIMATE LOSS & ALAE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR	5	***3 YEAR SUM***	***4***	***5***	8		7	12
1977	1,036	1,036	1	1	1	1.000	1	1,036
1978	1,278	1,280	1	2	2	1.000	1	1,280
1979	1,891	1,893	2	2	2	0.997	2	1,893
1980	2,402	2,405	3	3	3	0.926	3	2,405
1981	2,305	2,308	3	4	4	1.029	3	2,308
1982	2,636	2,641	5	5	5	0.944	4	2,641
1983	3,006	3,013	7	7	7	1.046	7	3,013
1984	3,496	3,505	9	9	15	1.637	14	3,511
1985	3,785	3,797	11	12	19	1.609	18	3,804
1986	3,932	3,946	14	16	21	1.337	19	3,951
1987	3,929	3,945	16	17	24	1.388	22	3,951
1988	4,135	4,155	20	24	30	1.278	25	4,160
1989	4,012	4,035	23	28	34	1.220	29	4,040
1990	3,933	3,960	27	28	37	1.304	36	3,968
1991	3,358	3,386	28	35	40	1.146	32	3,390
1992	3,673	3,712	39	46	56	1.217	47	3,721
1993	3,713	3,761	47	50	60	1.209	57	3,771
1994	3,426	3,479	53	65	73	1.115	59	3,486
1995	3,075	3,132	57	84	85	1.014	58	3,133
1996	3,293	3,367	73	82	91	1.103	81	3,374
1997	3,201	3,302	101	104	109	1.044	105	3,306
1998	2,912	3,027	115	131	129	0.983	113	3,025
1999	3,502	3,673	171	178	177	0.993	170	3,672
2000	3,911	4,142	231	248	249	1.000	231	4,142
2001	4,439	4,702	262	281	330	1.174	308	4,747
2002	4,065	4,386	321	344	397	1.154	370	4,435
2003	4,043	4,468	425	454	500	1.102	468	4,511
2004	3,941	4,519	578	613	646	1.053	609	4,550
2005	4,101	4,831	730	772	881	1.141	833	4,934
2006	3,293	4,257	964	1,019	982	0.964	929	4,222
2007	3,697	4,972	1,275	1,341	1,426	1.063	1,356	5,052
2008	3,268	4,865	1,597	1,682	1,779	1.057	1,689	4,957
2009	3,170	5,301	2,131	2,244	2,422	1.079	2,300	5,470
2010	2,801	5,846	3,044	3,204	3,430	1.070	3,258	6,060
2011	1,583	5,495	3,913	4,122	4,146	1.006	3,936	5,518
2012	286	5,685	5,399	5,660	5,708	1.009	5,445	5,731
2013		4,062	4,062	4,310	4,331	1.005	4,082	4,082
2014		4,246	4,246	4,511	4,511	1.000	4,246	4,246
TOTAL	114,533	144,534	30,010	31,744	32,768		30,975	145,508
EXLD PRIOR	114,529		30,006	31,740	32,760		30,967	145,496

(1) PROVIDED BY THE BWC
(2) SECTION 3, EXHIBIT 6A, SHEET 3A, COL. 7
(3) = (2) - (1)
(4) SUM OF (3) ACROSS EXHIBITS 6A TO 6B
(5) SECTION 3, EXHIBIT 6, SHEET 3, COL. 12 - SECTION 3, EXHIBIT 6, SHEET 3, COL. 2
(6) = (5) / (4)
(7) = (6) x (3)
(8) = (1) + (7)

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

% PERMANENT PARTIAL
(000's)

SELECTION OF ULTIMATE CLAIM COUNTS

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	IMPLIED FREQUENCY	ON-LEVEL FREQUENCY	5 YR IMPLIED FREQUENCY TREND	CUMULATIVE FREQUENCY TREND	ON-LEVEL TRENDED FREQUENCY	EXPECTED CLAIM FREQUENCY	EXPECTED ULTIMATE CLAIMS	SELECTED ULTIMATE CLAIMS	SELECTED CLAIM FREQUENCY
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1977	1,465,551	3.943	5,778,966		1.000					1.033					
1978	1,553,484	3.704	5,754,667		1.000					1.033					
1979	1,646,693	3.435	5,656,194		1.000					1.033					
1980	1,745,494	3.194	5,575,918		1.000					1.033					
1981	1,826,711	2.943	5,375,984		1.000					1.033					
1982	2,061,263	2.798	5,767,589	748	1.000	748	3.629%	1.297%		1.033	1.339%	3.629%	748	748	3.629%
1983	2,173,213	2.679	5,822,965	808	1.000	808	3.718%	1.388%		1.013	1.405%	3.718%	808	808	3.718%
1984	2,314,385	2.553	5,909,297	908	1.000	908	3.924%	1.537%		0.993	1.526%	3.923%	908	908	3.923%
1985	2,444,242	2.467	6,030,627	995	1.000	995	4.071%	1.650%		0.973	1.606%	4.071%	995	995	4.071%
1986	2,644,132	2.407	6,365,645	1,114	1.000	1,114	4.214%	1.750%	8.0%	0.954	1.670%	4.213%	1,114	1,114	4.213%
1987	2,911,888	2.329	6,782,846	1,178	1.000	1,178	4.046%	1.737%	6.0%	0.935	1.625%	4.045%	1,178	1,178	4.045%
1988	3,191,151	2.225	7,101,789	1,280	1.000	1,280	4.012%	1.803%	3.8%	0.917	1.653%	4.011%	1,280	1,280	4.011%
1989	3,341,117	2.177	7,272,541	1,218	1.000	1,218	3.646%	1.675%	0.6%	0.899	1.506%	3.646%	1,218	1,218	3.645%
1990	3,644,538	2.096	7,637,206	1,135	1.000	1,135	3.116%	1.487%	-3.6%	0.881	1.311%	3.115%	1,135	1,135	3.114%
1991	3,852,022	2.030	7,818,591	1,053	1.000	1,053	2.735%	1.347%	-6.8%	0.913	1.231%	2.734%	1,053	1,053	2.734%
1992	3,944,342	1.930	7,613,696	1,180	1.000	1,180	2.993%	1.550%	-5.1%	0.947	1.468%	2.992%	1,180	1,180	2.992%
1993	4,020,534	1.895	7,617,194	1,059	1.000	1,059	2.635%	1.391%	-3.2%	0.981	1.364%	2.634%	1,059	1,059	2.634%
1994	4,272,082	1.851	7,909,310	1,041	1.000	1,041	2.438%	1.317%	-2.1%	1.016	1.338%	2.435%	1,040	1,041	2.437%
1995	4,432,599	1.799	7,972,245	989	1.001	990	2.233%	1.241%	-3.2%	1.053	1.308%	2.232%	989	990	2.233%
1996	4,487,291	1.738	7,797,491	948	1.001	949	2.115%	1.217%	-5.8%	1.092	1.328%	2.110%	947	949	2.115%
1997	4,623,816	1.661	7,678,681	876	1.002	878	1.899%	1.143%	-4.6%	1.131	1.293%	1.891%	874	878	1.899%
1998	4,816,176	1.586	7,638,048	838	1.004	841	1.746%	1.101%	-4.3%	1.172	1.291%	1.744%	840	841	1.746%
1999	5,047,597	1.535	7,748,434	953	1.004	957	1.896%	1.235%	-1.1%	1.116	1.379%	1.894%	956	957	1.896%
2000	5,318,217	1.481	7,874,189	1,036	1.007	1,043	1.962%	1.325%	2.5%	1.063	1.409%	1.958%	1,041	1,043	1.961%
2001	5,597,545	1.450	8,115,826	1,049	1.011	1,060	1.895%	1.307%	4.6%	1.013	1.323%	1.895%	1,061	1,061	1.895%
2002	5,822,846	1.351	7,863,811	1,002	1.015	1,017	1.747%	1.294%	3.9%	0.964	1.248%	1.750%	1,019	1,017	1.747%
2003	6,004,956	1.320	7,925,439	1,084	1.028	1,115	1.856%	1.407%	2.4%	0.918	1.292%	1.860%	1,117	1,115	1.857%
2004	6,183,507	1.337	8,269,908	1,049	1.046	1,097	1.775%	1.327%	0.8%	0.937	1.243%	1.788%	1,105	1,098	1.776%
2005	6,388,250	1.292	8,253,608	1,030	1.064	1,096	1.716%	1.328%	0.6%	0.956	1.270%	1.731%	1,106	1,097	1.717%
2006	6,653,696	1.281	8,526,674	834	1.091	910	1.367%	1.067%	-4.3%	0.976	1.041%	1.390%	925	911	1.369%
2007	6,915,410	1.229	8,496,918	936	1.159	1,085	1.569%	1.277%	-4.0%	0.996	1.272%	1.586%	1,097	1,087	1.572%
2008	7,073,199	1.179	8,337,961	826	1.239	1,024	1.447%	1.228%	-1.9%	1.016	1.247%	1.459%	1,032	1,025	1.449%
2009	7,109,910	1.143	8,129,364	796	1.352	1,076	1.514%	1.324%	1.3%	0.968	1.281%	1.424%	1,012	1,060	1.491%
2010	7,245,414	1.134	8,216,184	718	1.568	1,126	1.554%	1.370%	5.5%	0.922	1.263%	1.384%	1,003	1,081	1.492%
2011	7,353,256	1.082	7,954,284	456	2.154	982	1.336%	1.235%	0.4%	0.960	1.185%	1.336%	983	982	1.335%
2012	7,554,946	1.030	7,783,294	79	9.154	723	0.957%	0.929%	-6.1%	1.000	0.929%	1.323%	1,000	969	1.283%
2013	5,229,078	1.015	5,307,514	0	5,492.242	0	0.000%	0.000%		1.000	0.000%	1.310%	685	685	1.310%
2014	5,307,514	1.000	5,307,514	0						1.000			0	0	0.000%
TOTAL				29,216		31,690							32,509	32,563	

5 Year Average excluding 2013	1.181%
10 Year Average excluding 2013	1.202%
5 Year Average excluding 2012-2013	1.250%
10 Year Average excluding 2011-2013	1.248%
2006-2011 Average excluding 2009	1.202%

(16) 2014 Selected Frequency

(1) PROVIDED BY THE BWC
(2) BASED ON CHANGE IN SAWW
(3) = (1) x (2)
(4) BASED ON DATA FROM THE BWC
(5) SECTION 3, EXHIBIT 6A, SHEET 20, COL. 12
(6) = (4) x (5)
(7) = (6) / (1) x 100
(8) = (6) / (3) x 100
(9) 5 YEAR FITTED TREND OF (8)
(10) SELECTED BY DELOITTE CONSULTING
(11) = (8) x (10)
(12) SELECTED BY DELOITTE CONSULTING BASED ON (16) DETRENDED AND (7)
(13) = [(12) x (1)] / 100
(14) = (4) + [1 - 1/(5)] x (13)
(15) = [(14) / (1)] x 100
(16) SELECTED BY DELOITTE CONSULTING BASED ON (11)

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

% PERMANENT PARTIAL
(000's)

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	1,465,551			1,036		0.071
1978	1,553,484			1,280		0.082
1979	1,646,693			1,893		0.115
1980	1,745,494			2,405		0.138
1981	1,826,711			2,308		0.126
1982	2,061,263	748	3.63%	2,641	3,530	0.128
1983	2,173,213	808	3.72%	3,013	3,729	0.139
1984	2,314,385	908	3.92%	3,511	3,866	0.152
1985	2,444,242	995	4.07%	3,804	3,823	0.156
1986	2,644,132	1,114	4.21%	3,951	3,546	0.149
1987	2,911,888	1,178	4.05%	3,951	3,354	0.136
1988	3,191,151	1,280	4.01%	4,160	3,250	0.130
1989	3,341,117	1,218	3.65%	4,040	3,317	0.121
1990	3,644,538	1,135	3.11%	3,968	3,496	0.109
1991	3,852,022	1,053	2.73%	3,390	3,220	0.088
1992	3,944,342	1,180	2.99%	3,721	3,153	0.094
1993	4,020,534	1,059	2.63%	3,771	3,560	0.094
1994	4,272,082	1,041	2.44%	3,486	3,348	0.082
1995	4,432,599	990	2.23%	3,133	3,164	0.071
1996	4,487,291	949	2.11%	3,374	3,556	0.075
1997	4,623,816	878	1.90%	3,306	3,766	0.072
1998	4,816,176	841	1.75%	3,025	3,597	0.063
1999	5,047,597	957	1.90%	3,672	3,837	0.073
2000	5,318,217	1,043	1.96%	4,142	3,971	0.078
2001	5,597,545	1,061	1.90%	4,747	4,474	0.085
2002	5,822,846	1,017	1.75%	4,435	4,361	0.076
2003	6,004,956	1,115	1.86%	4,511	4,046	0.075
2004	6,183,507	1,098	1.78%	4,550	4,144	0.074
2005	6,388,250	1,097	1.72%	4,934	4,498	0.077
2006	6,653,696	911	1.37%	4,222	4,635	0.063
2007	6,915,410	1,087	1.57%	5,052	4,648	0.073
2008	7,073,199	1,025	1.45%	4,957	4,836	0.070
2009	7,109,910	1,060	1.49%	5,470	5,161	0.077
2010	7,245,414	1,081	1.49%	6,060	5,606	0.084
2011	7,353,256	982	1.34%	5,518	5,620	0.075
2012	7,554,946	969	1.28%	5,731	5,914	0.076
2013	5,229,078	685	1.31%	4,082	5,959	0.078
2014	5,307,514		0.00%	4,246		0.080
TOTAL		32,563		145,496		

(1) PROVIDED BY THE BWC
(2) SECTION 3, EXHIBIT 6A, SHEET 13, COL. 14
(3) = (2) / (1) x 100
(4) SECTION 3, EXHIBIT 6A, SHEET 3A, COL. 8
(5) = [(4) / (2)] x 1,000
(6) = [(4) / (1)] x 100

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

% PERMANENT PARTIAL
(000's)

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	3,644,538	2.096	7,637,206	3,960		0.881	1.931	6,741	0	100%	6,741	0.088	0.109	0.109
1991	3,852,022	2.030	7,818,591	3,386		0.913	1.903	5,885	0	100%	5,885	0.075	0.088	0.088
1992	3,944,342	1.930	7,613,696	3,712		0.947	1.874	6,587	0	100%	6,587	0.087	0.094	0.094
1993	4,020,534	1.895	7,617,194	3,761		0.981	1.847	6,812	0	100%	6,812	0.089	0.094	0.093
1994	4,272,082	1.851	7,909,310	3,479		1.016	1.819	6,435	0	100%	6,435	0.081	0.081	0.081
1995	4,432,599	1.799	7,972,245	3,132		1.053	1.793	5,914	0	100%	5,914	0.074	0.071	0.071
1996	4,487,291	1.738	7,797,491	3,367		1.092	1.766	6,490	0	100%	6,490	0.083	0.075	0.075
1997	4,623,816	1.661	7,678,681	3,302		1.131	1.740	6,498	0	100%	6,498	0.085	0.071	0.072
1998	4,816,176	1.586	7,638,048	3,027		1.172	1.714	6,083	0	100%	6,083	0.080	0.063	0.063
1999	5,047,597	1.535	7,748,434	3,673		1.116	1.689	6,925	0	100%	6,925	0.089	0.073	0.073
2000	5,318,217	1.481	7,874,189	4,141		1.063	1.664	7,327	0	100%	7,327	0.093	0.078	0.078
2001	5,597,545	1.450	8,115,826	4,758		1.013	1.639	7,899	0	100%	7,899	0.097	0.085	0.070
2002	5,822,846	1.351	7,863,811	4,416		0.964	1.615	6,878	0	100%	6,878	0.087	0.076	0.069
2003	6,004,956	1.320	7,925,439	4,482		0.918	1.591	6,550	0	100%	6,550	0.083	0.075	0.072
2004	6,183,507	1.337	8,269,908	4,522		0.937	1.568	6,644	0	100%	6,644	0.080	0.073	0.073
2005	6,388,250	1.292	8,253,608	4,870		0.956	1.493	6,953	0	100%	6,953	0.084	0.076	0.072
2006	6,653,696	1.281	8,526,674	4,097		0.976	1.422	5,684	0	100%	5,684	0.067	0.062	0.074
2007	6,915,410	1.229	8,496,918	4,949		0.996	1.354	6,673	0	100%	6,673	0.079	0.072	0.073
2008	7,073,199	1.179	8,337,961	4,763		1.016	1.290	6,241	0	100%	6,241	0.075	0.067	0.072
2009	7,109,910	1.143	8,129,364	5,193		0.968	1.228	6,172	0	100%	6,172	0.076	0.073	0.077
2010	7,245,414	1.134	8,216,184	5,595		0.922	1.170	6,033	0	100%	6,033	0.073	0.077	0.084
2011	7,353,256	1.082	7,954,284	4,710		0.960	1.125	5,086	0	100%	5,086	0.064	0.064	0.080
2012	7,554,946	1.030	7,783,294	4,600		1.000	1.082	4,975	0	100%	4,975	0.064	0.061	0.076
2013	5,229,078	1.015	5,307,514	0		1.000	1.040	0	0	100%	0	0.000	0.000	0.078
2014		1.000				1.000	1.000	0	0	0%	0			0.080

	5 Year Average excluding 2012-2013	0.073	0.071
	7 Year Average excluding 2012-2013	0.074	0.070
	10 Year Weighted Average excluding 2012-2013	0.077	
	10 Year Weighted Average excluding 2011-2013	0.080	
	5 Year Average excluding 2011-2013	0.074	0.070
	5 Year Average excluding 2013	0.070	0.069
	7 Year Average excluding 2013	0.071	0.068
(14)	2014 Selected Loss Rate:	0.080	

(1)	PROVIDED BY THE BWC	(8)	= (4) x (6) x (7)
(2)	BASED ON CHANGE IN SAWW	(9)	N/A
(3)	= (1) x (2)	(10)	SELECTED BY DELOITTE CONSULTING
(4)	SECTION 3, EXHIBIT 6A, SHEET 3A, COL. 5	(11)	= (8) x (10) + (9) x [1.0 - (10)]
(5)	N/A	(12)	= (11) / (3) x 100
(6)	SELECTED BY DELOITTE CONSULTING	(13)	= [(4) x (10) + (5) x [1.0 - (10)]] / (1) x 100
(7)	SELECTED BY DELOITTE CONSULTING	(14)	SELECTED BY DELOITTE CONSULTING

OHIO BUREAU OF WORKERS' COMPENSATION
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COMPENSATION

% PERMANENT PARTIAL

INTERPOLATED DEVELOPMENT FACTORS @ 6/30/13

ACCIDENT	AGE	AGE OF SELECTED LDF		PAID LOSS			INCURRED LOSS			REPORTED COUNTS			PAID SEVERITY		
YEAR	@ 6/30/13	LOW	HIGH	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Prior	726	726	738	1.000	1.000	1.000									
1954	714	714	726	1.000	1.000	1.000									
1955	702	702	714	1.000	1.000	1.000									
1956	690	690	702	1.000	1.000	1.000									
1957	678	678	690	1.000	1.000	1.000									
1958	666	666	678	1.000	1.000	1.000									
1959	654	654	666	1.000	1.000	1.000									
1960	642	642	654	1.000	1.000	1.000									
1961	630	630	642	1.000	1.000	1.000									
1962	618	618	630	1.000	1.000	1.000									
1963	606	606	618	1.000	1.000	1.000									
1964	594	594	606	1.000	1.000	1.000									
1965	582	582	594	1.000	1.000	1.000									
1966	570	570	582	1.000	1.000	1.000									
1967	558	558	570	1.000	1.000	1.000									
1968	546	546	558	1.000	1.000	1.000									
1969	534	534	546	1.000	1.000	1.000									
1970	522	522	534	1.000	1.000	1.000									
1971	510	510	522	1.000	1.000	1.000									
1972	498	498	510	1.000	1.000	1.000									
1973	486	486	498	1.000	1.000	1.000									
1974	474	474	486	1.000	1.000	1.000									
1975	462	462	474	1.000	1.000	1.000									
1976	450	450	462	1.001	1.000	1.001									
1977	438	438	450	1.001	1.001	1.001				1.000	1.000	1.000	1.001	1.001	1.001
1978	426	426	438	1.001	1.001	1.001				1.000	1.000	1.000	1.001	1.001	1.001
1979	414	414	426	1.001	1.001	1.001				1.000	1.000	1.000	1.001	1.001	1.001
1980	402	402	414	1.001	1.001	1.001				1.000	1.000	1.000	1.001	1.001	1.001
1981	390	390	402	1.001	1.001	1.001				1.000	1.000	1.000	1.001	1.001	1.001
1982	378	378	390	1.002	1.001	1.002				1.000	1.000	1.000	1.001	1.001	1.001
1983	366	366	378	1.002	1.002	1.002				1.000	1.000	1.000	1.001	1.001	1.001
1984	354	354	366	1.002	1.002	1.002				1.000	1.000	1.000	1.001	1.001	1.001
1985	342	342	354	1.003	1.002	1.003				1.000	1.000	1.000	1.001	1.001	1.001
1986	330	330	342	1.004	1.003	1.004				1.000	1.000	1.000	1.001	1.001	1.001
1987	318	318	330	1.004	1.004	1.004				1.000	1.000	1.000	1.001	1.001	1.001
1988	306	306	318	1.005	1.004	1.005				1.000	1.000	1.000	1.001	1.001	1.001
1989	294	294	306	1.006	1.005	1.006				1.000	1.000	1.000	1.001	1.001	1.001
1990	282	282	294	1.007	1.006	1.007				1.000	1.000	1.000	1.001	1.001	1.001
1991	270	270	282	1.008	1.007	1.008				1.000	1.000	1.000	1.001	1.001	1.001
1992	258	258	270	1.011	1.008	1.011				1.000	1.000	1.000	1.001	1.001	1.001
1993	246	246	258	1.013	1.011	1.013				1.000	1.000	1.000	1.001	1.001	1.001
1994	234	234	246	1.016	1.013	1.016				1.000	1.000	1.000	1.001	1.001	1.001
1995	222	222	234	1.019	1.016	1.019				1.001	1.000	1.001	1.001	1.001	1.001
1996	210	210	222	1.022	1.019	1.022				1.001	1.001	1.001	1.001	1.001	1.001
1997	198	198	210	1.031	1.022	1.031				1.002	1.001	1.002	1.001	1.001	1.001
1998	186	186	198	1.039	1.031	1.039				1.004	1.002	1.004	1.001	1.001	1.001
1999	174	174	186	1.049	1.039	1.049				1.004	1.004	1.004	1.001	1.001	1.001
2000	162	162	174	1.059	1.049	1.059				1.007	1.004	1.007	1.001	1.001	1.001
2001	150	150	162	1.072	1.059	1.072				1.011	1.007	1.011	1.001	1.001	1.001
2002	138	138	150	1.086	1.072	1.086				1.015	1.011	1.015	1.001	1.001	1.001
2003	126	126	138	1.109	1.086	1.109				1.028	1.015	1.028	1.001	1.001	1.001
2004	114	114	126	1.147	1.109	1.147				1.046	1.028	1.046	1.001	1.001	1.001
2005	102	102	114	1.188	1.147	1.188				1.064	1.046	1.064	1.001	1.001	1.001
2006	90	90	102	1.244	1.188	1.244				1.091	1.064	1.091	1.001	1.001	1.001
2007	78	78	90	1.339	1.244	1.339				1.159	1.091	1.159	1.001	1.001	1.001
2008	66	66	78	1.457	1.339	1.457				1.239	1.159	1.239	1.001	1.001	1.001
2009	54	54	66	1.638	1.457	1.638				1.352	1.239	1.352	1.001	1.001	1.001
2010	42	42	54	1.997	1.638	1.997				1.568	1.352	1.568	1.001	1.001	1.001
2011	30	30	42	2.976	1.997	2.976				2.154	1.568	2.154	1.001	1.001	1.001
2012	18	18	30	16.070	2.976	16.070				9.154	2.154	9.154	1.001	1.001	1.001
2013	6	6	18	199.271	16.070	199.271				5,492.242	9.154	5,492.242	1.001	1.001	1.001

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 3, EXHIBIT 6A, SHEET 23; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 3, EXHIBIT 6A, SHEET 23; SELECTED CUM. BASED ON (3)
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)
(7) N/A
(8) N/A
(9) N/A
(10) FROM SECTION 3, EXHIBIT 6A, SHEET 29; SELECTED CUM. BASED ON (2)
(11) FROM SECTION 3, EXHIBIT 6A, SHEET 29; SELECTED CUM. BASED ON (3)
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)
(13) FROM SECTION 3, EXHIBIT 6A, SHEET 30; SELECTED CUM. BASED ON (2)
(14) FROM SECTION 3, EXHIBIT 6A, SHEET 30; SELECTED CUM. BASED ON (3)
(15) INTERPOLATION OF (13) & (14) TO THE AGES LISTED IN (1)

OHIO BUREAU OF WORKERS' COMPENSATION
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% PERMANENT PARTIAL

PAID LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977	0	6	137	381	515	612	685	750	800	840	878	904	927	957	977	991	1,000	1,014	1,023	1,026	1,027	1,029	1,029	1,029	1,029	1,029	1,033	1,033	1,034	1,035	1,035	1,035	1,035	1,035	1,035	1,035	1,036	1,036
1978	0	7	169	471	636	755	846	926	989	1,043	1,087	1,120	1,147	1,171	1,216	1,225	1,234	1,240	1,253	1,254	1,265	1,267	1,274	1,275	1,276	1,276	1,276	1,277	1,277	1,277	1,277	1,277	1,277	1,278	1,278	1,278		1,278
1979	0	11	257	713	964	1,145	1,279	1,401	1,507	1,581	1,636	1,700	1,758	1,793	1,827	1,845	1,858	1,868	1,871	1,873	1,873	1,877	1,879	1,884	1,884	1,885	1,885	1,889	1,889	1,889	1,889	1,889	1,890	1,891	1,891			1,891
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	2,383	2,387	2,392	2,393	2,396	2,397	2,398	2,398	2,400	2,400	2,400	2,401	2,402	2,402	2,402	2,402				2,402
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	2,269	2,274	2,279	2,287	2,292	2,293	2,293	2,296	2,296	2,296	2,296	2,298	2,301	2,305	2,305					2,305
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	2,618	2,618	2,619	2,620	2,620	2,625	2,633	2,633	2,633	2,633	2,633	2,633	2,634	2,636						2,636
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	2,985	2,991	2,994	2,994	2,996	2,998	3,004	3,006	3,006	3,006	3,006	3,006	3,006							3,006
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	3,467	3,472	3,477	3,479	3,488	3,492	3,493	3,495	3,495	3,495	3,496	3,496								3,496
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	3,770	3,771	3,773	3,774	3,776	3,776	3,785	3,785	3,785	3,785	3,785									3,785
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	3,880	3,883	3,888	3,901	3,904	3,908	3,912	3,922	3,929	3,932										3,932
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	3,891	3,899	3,907	3,909	3,909	3,911	3,912	3,921	3,929											3,929
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	4,096	4,099	4,108	4,111	4,120	4,131	4,135	4,135												4,135
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	3,959	3,965	3,975	3,981	3,996	4,001	4,012													4,012
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	3,882	3,900	3,911	3,919	3,922	3,933														3,933
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	3,310	3,324	3,336	3,342	3,358															3,358
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	3,648	3,659	3,669	3,673																3,673
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	3,703	3,705	3,713																	3,713
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	3,415	3,426																		3,426
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	3,075																			3,075
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																				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																					3,201
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																						2,912
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																							3,502
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																								3,911
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																									4,439
2002	0	132	943	1,814	2,476	2,943	3,267	3,524	3,720	3,844	3,989	4,065																										4,065
2003	0	135	1,151	2,162	2,775	3,115	3,387	3,687	3,824	3,958	4,043																											4,043
2004	0	96	1,379	2,356	2,947	3,246	3,461	3,693	3,864	3,941																												3,941
2005	0	213	1,543	2,396	3,019	3,386	3,730	3,958	4,101																													4,101
2006	0	172	1,281	1,998	2,439	2,780	3,039	3,293																														3,293
2007	0	374	1,796	2,543	3,053	3,388	3,697																															3,697
2008	0	414	1,652	2,406	2,844	3,268																																3,268
2009	0	461	1,774	2,565	3,170																																	3,170
2010	0	375	1,832	2,801																																		2,801
2011	0	368	1,583																																			1,583
2012	0	286																																				286
2013	0																																					-
																																						114,529

AGE-TO-AGE DEVELOPMENT FACTORS

	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-438	438-Ult	
1977		22.904	2.781	1.351	1.187	1.119	1.096	1.066	1.051	1.044	1.030	1.026	1.033	1.021	1.014	1.010	1.014	1.009	1.003	1.001	1.002	1.000	1.000	1.000	1.000	1.003	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1978		22.904	2.781	1.351	1.187	1.119	1.096	1.068	1.054	1.042	1.030	1.024	1.021	1.039	1.007	1.007	1.005	1.011	1.000	1.009	1.001	1.006	1.001	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000			
1979		22.904	2.781	1.351	1.187	1.117	1.095	1.076	1.049	1.035	1.039	1.034	1.020	1.019	1.010	1.007	1.005	1.001	1.001	1.000	1.002	1.001	1.003	1.000	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.001	1.001	1.000				
1980		22.904	2.781	1.351	1.181	1.116	1.091	1.058	1.055	1.055	1.045	1.041	1.018	1.018	1.009	1.009	1.003	1.002	1.002	1.002	1.000	1.001	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000					
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	1.002	1.002	1.004	1.002	1.001	1.000	1.001	1.000	1.000	1.000	1.001	1.001	1.002	1.000						
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	1.000	1.000	1.000	1.000	1.002	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.001							
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	1.002	1.001	1.000	1.001	1.000	1.002	1.001	1.000	1.000	1.000	1.000	1.000								
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	1.001	1.002	1.001	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000									
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	1.000	1.001	1.000	1.001	1.000	1.002	1.000	1.000	1.000	1.000										
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	1.001	1.001	1.003	1.001	1.001	1.001	1.002	1.002	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	1.002	1.002	1.001	1.000	1.000	1.000	1.002	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	1.001	1.002	1.001	1.002	1.003	1.001	1.000													
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	1.002	1.003	1.002	1.004	1.001	1.003														
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	1.005	1.003	1.002	1.001	1.003															
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	1.004	1.004	1.002	1.005																
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	1.003	1.003	1.001																	
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	1.001	1.002																		
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	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																					
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																						
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																							
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																								
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																									
2001		6.752	1.731	1.304	1.228	1.097	1.067	1.057	1.043	1.034	1.030	1.008																										
2002		7.136	1.923	1.365	1.189	1.110	1.079	1.056	1.033	1.038	1.019																											
2003		8.508	1.879	1.283	1.122	1.087	1.089	1.037	1.035	1.022																												
2004		14.434	1.709	1.251	1.101	1.066	1.067	1.046	1.020																													
2005		7.249	1.552	1.260	1.122	1.102	1.061	1.036																														
2006		7.452	1.560	1.220	1.140	1.093	1.084																															
2007		4.805	1.416	1.200	1.110	1.091																																
2008		3.988	1.457	1.182	1.149																																	
2009		3.847	1.446	1.236																																		
2010		4.882	1.529																																			
2011		4.304																																				
2012																																						
3 Yr Avg		4.344	1.477	1.206	1.133	1.095	1.071	1.040	1.029	1.031	1.022	1.008	1.013	1.005	1.009	1.007	1.007	1.004	1.002	1.003	1.002	1.003	1.002	1.001	1.002	1.001	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000		
5 Yr Avg		4.365	1.482	1.220	1.124	1.088	1.076	1.046	1.033	1.032	1.020	1.014	1.012	1.010	1.009	1.008	1.009	1.004	1.003	1.003	1.001	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000		
7 Yr Avg		5.218	1.524	1.233	1.133	1.092	1.076	1.051	1.033	1.036	1.020	1.016	1.011	1.009	1.008	1.006	1.008	1.004	1.003	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	1.000		
3 Yr Wtd		4.309	1.478	1.207	1.132	1.095	1.070	1.040	1.029	1.031	1.022	1.008	1.013	1.005	1.009	1.007	1.007	1.004	1.002	1.003	1.002	1.003	1.002	1.001	1.002	1.001	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000		
5 Yr Wtd		4.335	1.478	1.220	1.124	1.088	1.075	1.046	1.033	1.032	1.021	1.013	1.012	1.010	1.009	1.008	1.009	1.004	1.003	1.003	1.001	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000		
10 Yr Wtd		5.450	1.589	1.259	1.144	1.097	1.077	1.052	1.036	1.034	1.020	1.014	1.011	1.010	1.008	1.006	1.007	1.003	1.002	1.002	1.001	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000		TAIL
Prior FY	12.400	5.500	1.480	1.222	1.118	1.091	1.072	1.050	1.035	1.037	1.020	1.016	1.010	1.010	1.008	1.006	1.009	1.004	1.003	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	1.000	1.000	1.001
PA Sel.	12.400	5.000	1.560	1.230	1.143	1.114	1.090	1.045	1.035	1.029	1.026	1.016	1.012	1.010	1.008	1.007	1.005	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Selected	12.400	5.400	1.490	1.219	1.124	1.089	1.076	1.048	1.035	1.035	1.021	1.013	1.012	1.010	1.009	1.008	1.009	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Cumulative	199.271	16.070	2.976	1.997	1.638	1.457	1.339	1.244	1.188	1.147	1.109	1.086	1.072	1.059	1.049	1.039	1.031	1.022	1.019	1.016	1.013	1.011	1.008	1.007	1.006	1.005	1.004	1.004	1.003	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
% PERMANENT PARTIAL

REPORTED % PERMANENT PARTIAL CLAIM COUNTS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	277	635	670	686	694	705	719	729	733	738	740	743	745	746	747	748	748	748	748	748	748	748	748	748	748	748	748	748	748	748	748	748						748
1983	280	687	726	740	751	771	783	787	794	797	799	804	806	808	808	808	808	808	808	808	808	808	808	808	808	808	808	808	808	808	808							808
1984	315	746	785	814	834	861	889	897	901	902	905	906	907	908	908	908	908	908	908	908	908	908	908	908	908	908	908	908	908	908								908
1985	337	838	889	921	940	955	964	981	982	992	993	993	993	994	994	995	995	995	995	995	995	995	995	995	995	995	995	995	995									995
1986	349	936	995	1,027	1,046	1,060	1,076	1,089	1,098	1,103	1,106	1,108	1,112	1,112	1,113	1,113	1,113	1,113	1,113	1,113	1,113	1,113	1,113	1,113	1,114	1,114	1,114	1,114										1,114
1987	419	954	1,023	1,062	1,087	1,109	1,134	1,157	1,168	1,172	1,175	1,178	1,178	1,178	1,178	1,178	1,178	1,178	1,178	1,178	1,178	1,178	1,178	1,178	1,178	1,178	1,178											1,178
1988	442	1,028	1,108	1,146	1,188	1,208	1,228	1,248	1,255	1,266	1,273	1,276	1,279	1,280	1,280	1,280	1,280	1,280	1,280	1,280	1,280	1,280	1,280	1,280	1,280	1,280												1,280
1989	415	970	1,053	1,108	1,146	1,171	1,194	1,200	1,207	1,213	1,215	1,218	1,218	1,218	1,218	1,218	1,218	1,218	1,218	1,218	1,218	1,218	1,218	1,218	1,218													1,218
1990	371	906	979	1,028	1,071	1,100	1,118	1,126	1,128	1,132	1,134	1,135	1,135	1,135	1,135	1,135	1,135	1,135	1,135	1,135	1,135	1,135	1,135	1,135														1,135
1991	359	848	917	967	1,002	1,020	1,036	1,043	1,050	1,053	1,053	1,053	1,053	1,053	1,053	1,053	1,053	1,053	1,053	1,053	1,053	1,053																1,053
1992	408	953	1,045	1,101	1,130	1,147	1,158	1,167	1,170	1,172	1,172	1,174	1,175	1,178	1,178	1,179	1,179	1,180	1,180	1,180	1,180	1,180																1,180
1993		11	252	578	731	856	930	979	1,007	1,030	1,041	1,045	1,050	1,053	1,055	1,056	1,056	1,058	1,059	1,059	1,059																	1,059
1994		10	272	556	734	828	896	947	968	992	1,005	1,017	1,024	1,032	1,033	1,035	1,038	1,039	1,040	1,041																		1,041
1995		37	326	552	703	791	859	907	931	947	962	973	980	982	989	989	989	989	989																			989
1996		13	276	528	658	745	803	848	880	896	920	935	942	943	945	946	946	948																				948
1997		24	283	492	620	701	760	793	816	834	855	860	867	871	872	872	876																					876
1998		28	280	461	581	652	718	756	783	799	824	827	832	836	837	838																						838
1999		36	350	558	670	735	791	847	895	909	929	945	946	952	953																							953
2000		48	365	584	716	791	873	935	961	987	1,013	1,031	1,033	1,036																								1,036
2001		56	365	589	721	834	912	965	992	1,018	1,030	1,044	1,049																									1,049
2002	1	51	327	536	687	799	868	936	962	979	991	1,002																										1,002
2003		55	386	670	823	894	955	1,039	1,058	1,069	1,084																											1,084
2004		35	464	727	840	897	962	1,012	1,041	1,049																												1,049
2005		73	486	709	834	915	971	1,009	1,030																													1,030
2006		57	412	591	684	739	788	834																														834
2007		121	510	682	789	869	936																															936
2008		130	493	654	745	826																																826
2009		160	503	682	796																																	796
2010		115	504	718																																		718
2011		114	456																																			456
2012		79																																				79
2013																																						
																																						29,216

AGE-TO-AGE DEVELOPMENT FACTORS

	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-Ult	390-Ult	402-Ult	414-Ult	426-Ult	438-Ult	TAIL
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	2.292	1.055	1.024	1.012	1.016	1.020	1.014	1.005	1.007	1.003	1.004	1.003	1.001	1.001	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	1.000	1.000	1.000	1.000							
1983	2.454	1.057	1.019	1.015	1.027	1.016	1.005	1.009	1.004	1.003	1.006	1.002	1.002	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	2.368	1.052	1.037	1.025	1.032	1.033	1.009	1.004	1.001	1.003	1.001	1.001	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	1.000	1.000	1.000	1.000									
1985	2.487	1.061	1.036	1.021	1.016	1.009	1.018	1.001	1.010	1.001	1.000	1.000	1.001	1.000	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	1.000										
1986	2.682	1.063	1.032	1.019	1.013	1.015	1.012	1.008	1.005	1.003	1.002	1.004	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000											
1987	2.277	1.072	1.038	1.024	1.020	1.023	1.020	1.010	1.003	1.003	1.003	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	2.326	1.078	1.034	1.037	1.017	1.017	1.016	1.006	1.009	1.006	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													
1989	2.337	1.086	1.052	1.034	1.022	1.020	1.005	1.006	1.005	1.002	1.002	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	2.442	1.081	1.050	1.042	1.027	1.016	1.007	1.002	1.004	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															
1991	2.362	1.081	1.055	1.036	1.018	1.016	1.007	1.007	1.003	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	2.336	1.097	1.054	1.026	1.015	1.010	1.008	1.003	1.002	1.000	1.002	1.001	1.003	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.000																	
1993		22.909	2.294	1.265	1.171	1.086	1.053	1.029	1.023	1.011	1.004	1.005	1.003	1.002	1.001	1.000	1.002	1.001	1.000	1.000																		
1994		27.200	2.044	1.320	1.128	1.082	1.057	1.022	1.025	1.013	1.012	1.007	1.008	1.001	1.002	1.003	1.001	1.001	1.001																			
1995		8.811	1.693	1.274	1.125	1.086	1.056	1.026	1.017	1.016	1.011	1.007	1.002	1.007	1.000	1.000	1.000	1.000																				
1996		21.231	1.913	1.246	1.132	1.078	1.056	1.038	1.018	1.027	1.016	1.007	1.001	1.002	1.001	1.000	1.002																					
1997		11.792	1.739	1.260	1.131	1.084	1.043	1.029	1.022	1.025	1.006	1.008	1.005	1.001	1.000	1.005																						
1998		10.000	1.646	1.260	1.122	1.101	1.053	1.036	1.020	1.031	1.004	1.006	1.005	1.001	1.001																							
1999		9.722	1.594	1.201	1.097	1.076	1.071	1.057	1.016	1.022	1.017	1.001	1.006	1.001																								
2000		7.604	1.600	1.226	1.105	1.104	1.071	1.028	1.027	1.026	1.018	1.002	1.003																									
2001		6.518	1.614	1.224	1.157	1.094	1.058	1.028	1.026	1.012	1.014	1.005																										
2002	51.000	6.412	1.639	1.282	1.163	1.086	1.078	1.028	1.018	1.012	1.011																											
2003		7.018	1.736	1.228	1.086	1.068	1.088	1.018	1.010	1.014																												
2004		13.257	1.567	1.155	1.068	1.072	1.052	1.029	1.008																													
2005		6.658	1.459	1.176	1.097	1.061	1.039	1.021																														
2006		7.228	1.434	1.157	1.080	1.066	1.058																															
2007		4.215	1.337	1.157	1.101	1.077																																
2008		3.792	1.327	1.139	1.109																																	
2009		3.144	1.356	1.167																																		
2010		4.383	1.425																																			
2011		4.000																																				
2012																																						
3 Yr Avg	18.566	3.842	1.369	1.154	1.097	1.068	1.050	1.023	1.012	1.013	1.014	1.003	1.005	1.001	1.001	1.002	1.001	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	1.000							
5 Yr Avg	12.095	3.907	1.376	1.159	1.091	1.069	1.063	1.025	1.018	1.017	1.013	1.004	1.004	1.003	1.001	1.001	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	1.000	1.000							
7 Yr Avg	9.297	4.774	1.415	1.169	1.101	1.075	1.064	1.030	1.018	1.020	1.012	1.005	1.004	1.002	1.001	1.001	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	1.000	1.000							
3 Yr Wtd		3.761	1.369	1.155	1.097	1.068	1.049	1.023	1.012	1.013	1.014	1.003	1.005	1.001	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	1.000	1.000	1.000	1.000							
5 Yr Wtd		3.853	1.374	1.160	1.091	1.069	1.063	1.025	1.018	1.017	1.013	1.004	1.004	1.003	1.001	1.001	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	1.000	1.000							
7 Yr Wtd		4.369	1.413	1.169	1.099	1.075	1.063	1.029	1.018	1.020	1.012	1.005	1.004	1.002	1.001	1.001	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	1.000	1.000							TAIL
Prior FY	600.000	4.154	1.380	1.157	1.087	1.071	1.063	1.026	1.019	1.020	1.012	1.005	1.004	1.003	1.001	1.001	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
PA Sel.	600.000	4.250	1.383	1.158	1.098	1.084	1.080	1.023	1.015	1.014	1.013	1.005	1.003	1.002	1.002	1.001	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Selected	600.000	4.250	1.374	1.160	1.091	1.069	1.063	1.025	1.018	1.017	1.013	1.004	1.004	1.003	1.001	1.001	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Cumulative	5492.242	9.154	2.154	1.568	1.352	1.239	1.159	1.091	1.064	1.046	1.028	1.015	1.011	1.007	1.004	1.004	1.002	1.001	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000

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

PERMANENT PARTIAL
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2013	SELECTED ULTIMATE LOSS	SELECTED NOMINAL UNPAID LOSS	DISCOUNT FACTOR AT 4.0%	SELECTED DISCOUNTED UNPAID LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		0	1	1	86.7%	0	
1977	1,465,551	111	112	0	86.0%	0	0.008
1978	1,553,484	110	110	0	87.8%	0	0.007
1979	1,646,693	94	94	0	85.9%	0	0.006
1980	1,745,494	109	109	0	83.2%	0	0.006
1981	1,826,711	138	138	0	83.9%	0	0.008
1982	2,061,263	83	84	0	82.0%	0	0.004
1983	2,173,213	98	99	0	83.7%	0	0.005
1984	2,314,385	81	82	1	88.3%	1	0.004
1985	2,444,242	73	74	1	86.9%	1	0.003
1986	2,644,132	242	245	3	83.9%	2	0.009
1987	2,911,888	148	150	2	83.0%	2	0.005
1988	3,191,151	339	343	5	82.1%	4	0.011
1989	3,341,117	379	384	6	81.6%	5	0.012
1990	3,644,538	63	64	1	81.4%	1	0.002
1991	3,852,022	349	356	7	81.0%	6	0.009
1992	3,944,342	342	350	9	82.5%	7	0.009
1993	4,020,534	72	75	2	81.5%	2	0.002
1994	4,272,082	390	403	14	81.8%	11	0.009
1995	4,432,599	788	815	27	81.0%	22	0.018
1996	4,487,291	246	256	10	80.8%	8	0.006
1997	4,623,816	91	95	4	82.1%	3	0.002
1998	4,816,176	345	361	16	82.0%	14	0.007
1999	5,047,597	127	134	7	82.3%	6	0.003
2000	5,318,217	267	285	18	82.4%	15	0.005
2001	5,597,545	160	182	22	82.3%	18	0.003
2002	5,822,846	486	513	27	82.3%	22	0.009
2003	6,004,956	396	428	32	83.1%	27	0.007
2004	6,183,507	233	270	37	84.3%	31	0.004
2005	6,388,250	438	485	48	84.4%	40	0.008
2006	6,653,696	86	139	53	84.7%	45	0.002
2007	6,915,410	42	112	70	85.1%	60	0.002
2008	7,073,199	142	232	90	85.0%	76	0.003
2009	7,109,910	37	159	122	85.0%	104	0.002
2010	7,245,414	85	256	171	85.2%	146	0.004
2011	7,353,256	99	310	211	85.7%	181	0.004
2012	7,554,946	0	264	264	86.3%	228	0.003
2013	2,614,539	10	129	119	84.0%	100	0.005
2014		0	0		100.0%		
TOTAL		7,299	8,698	1,399	84.8%	1,187	
EXLD PRIOR		7,299	8,697	1,398	84.8%	1,186	

(1) PROVIDED BY THE BWC; 2013 ADJUSTED TO PARTIAL YEAR
(2) SECTION 3, EXHIBIT 6B, SHEET 3A, COL. 3
(3) SECTION 3, EXHIBIT 6B, SHEET 3A, COL. 8; 2013 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 3, EXHIBIT 6, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

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

PERMANENT PARTIAL
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	FISCAL YEAR ENDING 2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1977	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1978	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1979	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1980	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
1982	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
1984	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1985	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1986	3	0	0	2	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0
1987	2	0	0	0	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0
1988	5	1	1	0	1	3	0	0	1	0	0	0	0	0	0	0	0	0	0	0
1989	6	1	1	1	0	1	3	0	0	1	0	0	0	0	0	0	0	0	0	0
1990	1	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0
1991	7	1	1	1	1	1	0	1	3	0	0	1	0	0	0	0	0	0	0	0
1992	9	1	1	1	1	1	1	0	1	3	0	0	1	0	0	0	0	0	0	0
1993	2	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0
1994	14	1	2	2	1	1	1	1	1	0	1	3	0	0	1	0	0	0	0	0
1995	27	2	3	3	3	2	1	1	1	1	0	1	4	1	0	1	0	0	0	1
1996	10	1	1	1	1	1	1	0	0	0	0	0	0	2	0	0	1	0	0	0
1997	4	0	0	0	0	1	0	0	0	0	0	0	0	0	1	0	0	0	0	0
1998	16	2	2	1	1	1	2	1	1	1	1	1	1	0	1	2	0	0	1	1
1999	7	1	1	1	0	0	0	1	1	0	0	0	0	0	0	0	1	0	0	1
2000	18	3	2	2	1	1	1	1	2	1	1	1	1	0	0	0	1	2	0	1
2001	22	4	3	2	2	1	1	1	1	2	1	1	1	1	0	0	0	1	2	2
2002	27	5	4	3	2	2	1	1	1	1	2	1	1	1	1	0	0	0	1	4
2003	32	5	5	4	3	2	2	1	1	1	1	2	1	1	1	1	0	0	0	4
2004	37	5	5	4	4	3	2	2	1	1	1	1	2	1	1	1	1	0	0	4
2005	48	7	6	5	5	4	3	2	2	1	1	1	1	2	1	1	1	1	1	5
2006	53	11	6	5	5	4	4	3	2	2	1	1	1	1	1	1	1	1	1	5
2007	70	11	12	7	6	5	5	4	3	2	2	1	1	1	1	2	1	1	1	6
2008	90	17	11	12	7	6	5	5	4	3	2	2	1	1	1	1	2	1	1	7
2009	122	25	19	12	13	8	6	6	5	5	3	2	2	1	1	1	1	2	1	9
2010	171	37	29	23	13	15	8	7	7	6	5	4	2	2	2	1	1	1	2	11
2011	211	54	34	26	21	12	13	8	6	6	5	5	3	2	2	2	1	1	1	12
2012	264	48	56	33	26	22	13	14	8	7	6	6	5	3	2	2	2	1	1	14
2013	119	30	34	38	24	19	15	9	10	6	5	4	4	4	2	2	1	1	1	10
TOTAL	1,399	275	237	189	143	114	90	70	60	49	40	37	32	24	20	18	15	14	14	98

(1) SECTION 3, EXHIBIT 6B, SHEET 1, COL. 4
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 6B, SHEET 23

OHIO BUREAU OF WORKERS' COMPENSATION
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PERMANENT PARTIAL
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
		FISCAL YEAR ENDING																		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1957	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1958	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1959	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1960	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1961	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1962	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1963	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1964	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1965	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1966	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1967	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1968	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1969	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1970	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1971	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1972	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1973	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1974	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1975	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1976	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(1) BASED ON SECTION 3, EXHIBIT 6B, SHEET 3B, COL. 7
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 6B, SHEET 23

OHIO BUREAU OF WORKERS' COMPENSATION
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COMPENSATION

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(000's)

ALLOCATION OF ULTIMATE LOSS

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	PAID LOSS	PAID LDF	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT	INDICATED ULTIMATE LOSS: BORNHUETTER FERGUSON	INITIAL ULTIMATE LOSS	BALANCED ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR								1
1977	1,465,551	0.008	111	1.001	112	112	112	112
1978	1,553,484	0.007	110	1.001	110	110	110	110
1979	1,646,693	0.006	94	1.001	94	94	94	94
1980	1,745,494	0.006	109	1.002	109	109	109	109
1981	1,826,711	0.008	138	1.003	138	138	138	138
1982	2,061,263	0.004	83	1.003	84	84	84	84
1983	2,173,213	0.005	98	1.004	99	99	99	99
1984	2,314,385	0.004	81	1.006	82	82	82	82
1985	2,444,242	0.003	73	1.007	74	74	74	74
1986	2,644,132	0.009	242	1.008	244	244	244	245
1987	2,911,888	0.005	148	1.009	150	150	150	150
1988	3,191,151	0.011	339	1.011	342	342	342	343
1989	3,341,117	0.011	379	1.012	383	383	383	384
1990	3,644,538	0.002	63	1.014	64	64	64	64
1991	3,852,022	0.009	349	1.018	355	355	355	356
1992	3,944,342	0.009	342	1.021	349	349	349	350
1993	4,020,534	0.002	72	1.028	74	74	74	75
1994	4,272,082	0.009	390	1.031	402	402	402	403
1995	4,432,599	0.018	788	1.034	815	815	815	815
1996	4,487,291	0.006	246	1.037	255	255	255	256
1997	4,623,816	0.002	91	1.042	95	95	95	95
1998	4,816,176	0.007	345	1.050	362	361	361	361
1999	5,047,597	0.003	127	1.057	134	134	134	134
2000	5,318,217	0.005	267	1.067	285	285	285	285
2001	5,597,545	0.004	160	1.084	173	179	179	182
2002	5,822,846	0.004	486	1.102	535	509	509	513
2003	6,004,956	0.005	396	1.120	443	425	425	428
2004	6,183,507	0.005	233	1.142	266	268	268	270
2005	6,388,250	0.005	438	1.169	511	479	479	485
2006	6,653,696	0.005	86	1.216	105	141	141	139
2007	6,915,410	0.005	42	1.265	53	108	108	112
2008	7,073,199	0.004	142	1.363	194	227	227	232
2009	7,109,910	0.005	37	1.493	55	150	150	159
2010	7,245,414	0.005	85	1.724	146	245	245	256
2011	7,353,256	0.005	99	2.319	229	308	308	310
2012	7,554,946	0.005		3.653		261	261	264
2013	5,229,078	0.005	10	32.876	321	257	257	258
2014	5,307,514	0.005				265	265	265
TOTAL			7,299		8,243	9,033	9,033	9,093
EXLD PRIOR			7,299		8,243	9,033	9,033	9,092

(1) PROVIDED BY THE BWC
(2) SECTION 3, EXHIBIT 6B, SHEET 19, COL. 14
(3) BASED ON DATA FROM THE BWC
(4) SECTION 3, EXHIBIT 6B, SHEET 20, COL. 6
(5) = (3) x (4)
(6) = (3) + [(1) x (2)/100 x [(4) - 1] / (4)]
(7) SELECTED BY DELOITTE CONSULTING
(8) SECTION 3, EXHIBIT 6B, SHEET 3B, COL. 8

OHIO BUREAU OF WORKERS' COMPENSATION
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ALLOCATION OF ULTIMATE LOSS SUPPORT

ACCIDENT YEAR	PAID LOSS	INITIAL ULTIMATE LOSS	INITIAL RESERVE	TOTAL INITIAL RESERVE	TOTAL SELECTED RESERVE	RESERVE BALANCE FACTOR	BALANCED RESERVE	BALANCED ULTIMATE LOSS & ALAE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PRIOR		***3 YEAR SUM***	***0***	***5***	8		1	1
1977	111	112	0	1	1	1.000	0	112
1978	110	110	0	2	2	1.000	0	110
1979	94	94	0	2	2	0.997	0	94
1980	109	109	0	3	3	0.926	0	109
1981	138	138	0	4	4	1.029	0	138
1982	83	84	0	5	5	0.944	0	84
1983	98	99	0	7	7	1.046	0	99
1984	81	82	0	9	15	1.637	1	82
1985	73	74	1	12	19	1.609	1	74
1986	242	244	2	16	21	1.337	3	245
1987	148	150	1	17	24	1.388	2	150
1988	339	342	4	24	30	1.278	5	343
1989	379	383	5	28	34	1.220	6	384
1990	63	64	1	28	37	1.304	1	64
1991	349	355	6	35	40	1.146	7	356
1992	342	349	7	46	56	1.217	9	350
1993	72	74	2	50	60	1.209	2	75
1994	390	402	12	65	73	1.115	14	403
1995	788	815	27	84	85	1.014	27	815
1996	246	255	9	82	91	1.103	10	256
1997	91	95	4	104	109	1.044	4	95
1998	345	361	17	131	129	0.983	16	361
1999	127	134	7	178	177	0.993	7	134
2000	267	285	18	248	249	1.000	18	285
2001	160	179	19	281	330	1.174	22	182
2002	486	509	23	344	397	1.154	27	513
2003	396	425	29	454	500	1.102	32	428
2004	233	268	35	613	646	1.053	37	270
2005	438	479	42	772	881	1.141	48	485
2006	86	141	55	1,019	982	0.964	53	139
2007	42	108	66	1,341	1,426	1.063	70	112
2008	142	227	85	1,682	1,779	1.057	90	232
2009	37	150	113	2,244	2,422	1.079	122	159
2010	85	245	160	3,204	3,430	1.070	171	256
2011	99	308	210	4,122	4,146	1.006	211	310
2012		261	261	5,660	5,708	1.009	264	264
2013	10	257	247	4,310	4,331	1.005	249	258
2014		265	265	4,511	4,511	1.000	265	265
TOTAL	7,299	9,033	1,734	31,744	32,768		1,794	9,093
EXLD PRIOR	7,299		1,734	31,740	32,760		1,793	9,092

(1) PROVIDED BY THE BWC
(2) SECTION 3, EXHIBIT 6B, SHEET 3A, COL. 7
(3) = (2) - (1)
(4) SUM OF (3) ACROSS EXHIBITS 6A TO 6B
(5) SECTION 3, EXHIBIT 6, SHEET 3, COL. 12 - SECTION 3, EXHIBIT 6, SHEET 3, COL. 2
(6) = (5) / (4)
(7) = (6) x (3)
(8) = (1) + (7)

OHIO BUREAU OF WORKERS' COMPENSATION
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SELECTION OF ULTIMATE CLAIM COUNTS

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	IMPLIED FREQUENCY	ON-LEVEL FREQUENCY	5 YR IMPLIED FREQUENCY TREND	CUMULATIVE FREQUENCY TREND	ON-LEVEL TRENDED FREQUENCY	EXPECTED CLAIM FREQUENCY	EXPECTED ULTIMATE CLAIMS	SELECTED ULTIMATE CLAIMS	SELECTED CLAIM FREQUENCY
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1977	1,465,551	3.943	5,778,966		1.000					1.033					
1978	1,553,484	3.704	5,754,667		1.000					1.033					
1979	1,646,693	3.435	5,656,194		1.000					1.033					
1980	1,745,494	3.194	5,575,918		1.000					1.033					
1981	1,826,711	2.943	5,375,984		1.000					1.033					
1982	2,061,263	2.798	5,767,589	8	1.000	8	0.039%	0.014%		1.033	0.014%	0.039%	8	8	0.039%
1983	2,173,213	2.679	5,822,965	12	1.000	12	0.055%	0.021%		1.013	0.021%	0.055%	12	12	0.055%
1984	2,314,385	2.553	5,909,297	9	1.000	9	0.039%	0.015%		0.993	0.015%	0.039%	9	9	0.039%
1985	2,444,242	2.467	6,030,627	9	1.001	9	0.037%	0.015%		0.973	0.015%	0.037%	9	9	0.037%
1986	2,644,132	2.407	6,365,645	12	1.001	12	0.045%	0.019%	3.0%	0.954	0.018%	0.045%	12	12	0.045%
1987	2,911,888	2.329	6,782,846	13	1.001	13	0.045%	0.019%	0.7%	0.935	0.018%	0.045%	13	13	0.045%
1988	3,191,151	2.225	7,101,789	11	1.001	11	0.035%	0.016%	2.9%	0.917	0.014%	0.034%	11	11	0.034%
1989	3,341,117	2.177	7,272,541	18	1.001	18	0.054%	0.025%	8.5%	0.899	0.022%	0.054%	18	18	0.054%
1990	3,644,538	2.096	7,637,206	9	1.001	9	0.025%	0.012%	-6.6%	0.881	0.010%	0.025%	9	9	0.025%
1991	3,852,022	2.030	7,818,591	12	1.001	12	0.031%	0.015%	-6.9%	0.913	0.014%	0.031%	12	12	0.031%
1992	3,944,342	1.930	7,613,696	9	1.017	9	0.023%	0.012%	-9.4%	0.947	0.011%	0.023%	9	9	0.023%
1993	4,020,534	1.895	7,617,194	4	1.017	4	0.010%	0.005%	-26.3%	0.981	0.005%	0.010%	4	4	0.010%
1994	4,272,082	1.851	7,909,310	9	1.017	9	0.021%	0.012%	-10.4%	1.016	0.012%	0.021%	9	9	0.021%
1995	4,432,599	1.799	7,972,245	16	1.017	16	0.037%	0.020%	5.4%	1.053	0.022%	0.036%	16	16	0.036%
1996	4,487,291	1.738	7,797,491	9	1.038	9	0.021%	0.012%	14.3%	1.092	0.013%	0.020%	9	9	0.020%
1997	4,623,816	1.661	7,678,681	6	1.038	6	0.013%	0.008%	9.1%	1.131	0.009%	0.013%	6	6	0.013%
1998	4,816,176	1.586	7,638,048	9	1.038	9	0.019%	0.012%	-7.8%	1.172	0.014%	0.017%	8	9	0.019%
1999	5,047,597	1.535	7,748,434	6	1.060	6	0.013%	0.008%	-16.5%	1.116	0.009%	0.012%	6	6	0.012%
2000	5,318,217	1.481	7,874,189	7	1.060	7	0.014%	0.009%	-4.6%	1.063	0.010%	0.013%	7	7	0.013%
2001	5,597,545	1.450	8,115,826	9	1.060	10	0.017%	0.012%	4.9%	1.013	0.012%	0.016%	9	10	0.018%
2002	5,822,846	1.351	7,863,811	9	1.091	10	0.017%	0.012%	4.1%	0.964	0.012%	0.016%	9	10	0.017%
2003	6,004,956	1.320	7,925,439	9	1.120	10	0.017%	0.013%	12.3%	0.918	0.012%	0.016%	10	10	0.017%
2004	6,183,507	1.337	8,269,908	7	1.181	8	0.013%	0.010%	2.0%	0.937	0.009%	0.011%	7	8	0.013%
2005	6,388,250	1.292	8,253,608	11	1.213	13	0.021%	0.016%	4.2%	0.956	0.015%	0.020%	13	13	0.020%
2006	6,653,696	1.281	8,526,674	5	1.272	6	0.010%	0.007%	-7.6%	0.976	0.007%	0.009%	6	6	0.009%
2007	6,915,410	1.229	8,496,918	4	1.307	5	0.008%	0.006%	-16.0%	0.996	0.006%	0.005%	4	5	0.007%
2008	7,073,199	1.179	8,337,961	3	1.438	4	0.006%	0.005%	-20.4%	1.016	0.005%	0.009%	7	5	0.007%
2009	7,109,910	1.143	8,129,364	4	1.725	7	0.010%	0.008%	-15.2%	0.968	0.008%	0.009%	6	7	0.010%
2010	7,245,414	1.134	8,216,184	3	1.928	6	0.008%	0.007%	2.1%	0.922	0.006%	0.008%	6	6	0.008%
2011	7,353,256	1.082	7,954,284	8	2.149	17	0.023%	0.022%	32.6%	0.960	0.021%	0.008%	6	11	0.015%
2012	7,554,946	1.030	7,783,294	0	2.569	0	0.000%	0.000%		1.000	0.000%	0.008%	6	4	0.005%
2013	5,229,078	1.015	5,307,514	1	10.276	10	0.020%	0.019%		1.000	0.019%	0.008%	4	5	0.010%
2014	5,307,514	1.000	5,307,514	0						1.000			0	0	0.000%
TOTAL				261		298							279	288	

5 Year Average excluding 2013	0.008%
10 Year Average excluding 2013	0.009%
5 Year Average excluding 2012-2013	0.009%
10 Year Average excluding 2011-2013	0.009%
2006-2011 Average excluding 2009	0.009%

(16) 2014 Selected Frequency

(1) PROVIDED BY THE BWC
(2) BASED ON CHANGE IN SAWW
(3) = (1) x (2)
(4) BASED ON DATA FROM THE BWC
(5) SECTION 3, EXHIBIT 6B, SHEET 20, COL. 12
(6) = (4) x (5)
(7) = (6) / (1) x 100
(8) = (6) / (3) x 100
(9) 5 YEAR FITTED TREND OF (8)
(10) SELECTED BY DELOITTE CONSULTING
(11) = (8) x (10)
(12) SELECTED BASED ON (16) DETRENDED AND (7)
(13) = [(12) x (1)] / 100
(14) = (4) + [1 - 1/(5)] x (13)
(15) = [(14) / (1)] x 100
(16) SELECTED BY DELOITTE CONSULTING BASED ON (11)

OHIO BUREAU OF WORKERS' COMPENSATION
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DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	1,465,551			112		0.008
1978	1,553,484			110		0.007
1979	1,646,693			94		0.006
1980	1,745,494			109		0.006
1981	1,826,711			138		0.008
1982	2,061,263	8	0.04%	84	10,466	0.004
1983	2,173,213	12	0.06%	99	8,240	0.005
1984	2,314,385	9	0.04%	82	9,113	0.004
1985	2,444,242	9	0.04%	74	8,237	0.003
1986	2,644,132	12	0.05%	245	20,412	0.009
1987	2,911,888	13	0.04%	150	11,548	0.005
1988	3,191,151	11	0.03%	343	31,218	0.011
1989	3,341,117	18	0.05%	384	21,352	0.012
1990	3,644,538	9	0.02%	64	7,136	0.002
1991	3,852,022	12	0.03%	356	29,690	0.009
1992	3,944,342	9	0.02%	350	38,918	0.009
1993	4,020,534	4	0.01%	75	18,689	0.002
1994	4,272,082	9	0.02%	403	44,799	0.009
1995	4,432,599	16	0.04%	815	50,952	0.018
1996	4,487,291	9	0.02%	256	28,473	0.006
1997	4,623,816	6	0.01%	95	15,882	0.002
1998	4,816,176	9	0.02%	361	40,119	0.007
1999	5,047,597	6	0.01%	134	22,300	0.003
2000	5,318,217	7	0.01%	285	40,749	0.005
2001	5,597,545	10	0.02%	182	18,203	0.003
2002	5,822,846	10	0.02%	513	51,250	0.009
2003	6,004,956	10	0.02%	428	42,778	0.007
2004	6,183,507	8	0.01%	270	33,717	0.004
2005	6,388,250	13	0.02%	485	37,314	0.008
2006	6,653,696	6	0.01%	139	23,164	0.002
2007	6,915,410	5	0.01%	112	22,447	0.002
2008	7,073,199	5	0.01%	232	46,350	0.003
2009	7,109,910	7	0.01%	159	22,706	0.002
2010	7,245,414	6	0.01%	256	42,642	0.004
2011	7,353,256	11	0.01%	310	28,147	0.004
2012	7,554,946	4	0.01%	264	65,883	0.003
2013	5,229,078	5	0.01%	258	51,676	0.005
2014	5,307,514		0.00%	265		0.005
TOTAL		288		9,092		

(1) PROVIDED BY THE BWC
(2) SECTION 3, EXHIBIT 6B, SHEET 13, COL. 14
(3) = (2) / (1) x 100
(4) SECTION 3, EXHIBIT 6B, SHEET 3A, COL. 8
(5) = [(4) / (2)] x 1,000
(6) = [(4) / (1)] x 100

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

PERMANENT PARTIAL
(000's)

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	3,644,538	2.096	7,637,206	64		0.881	1.931	109	0	100%	109	0.001	0.002	0.002
1991	3,852,022	2.030	7,818,591	355		0.913	1.903	618	0	100%	618	0.008	0.009	0.009
1992	3,944,342	1.930	7,613,696	349		0.947	1.874	619	0	100%	619	0.008	0.009	0.009
1993	4,020,534	1.895	7,617,194	74		0.981	1.847	135	0	100%	135	0.002	0.002	0.002
1994	4,272,082	1.851	7,909,310	402		1.016	1.819	743	0	100%	743	0.009	0.009	0.009
1995	4,432,599	1.799	7,972,245	815		1.053	1.793	1,539	0	100%	1,539	0.019	0.018	0.018
1996	4,487,291	1.738	7,797,491	255		1.092	1.766	492	0	100%	492	0.006	0.006	0.006
1997	4,623,816	1.661	7,678,681	95		1.131	1.740	187	0	100%	187	0.002	0.002	0.002
1998	4,816,176	1.586	7,638,048	362		1.172	1.714	727	0	100%	727	0.010	0.008	0.007
1999	5,047,597	1.535	7,748,434	134		1.116	1.689	252	0	100%	252	0.003	0.003	0.003
2000	5,318,217	1.481	7,874,189	285		1.063	1.664	504	0	100%	504	0.006	0.005	0.005
2001	5,597,545	1.450	8,115,826	173		1.013	1.639	287	0	100%	287	0.004	0.003	0.004
2002	5,822,846	1.351	7,863,811	535		0.964	1.615	833	0	100%	833	0.011	0.009	0.004
2003	6,004,956	1.320	7,925,439	443		0.918	1.591	648	0	100%	648	0.008	0.007	0.005
2004	6,183,507	1.337	8,269,908	266		0.937	1.568	391	0	100%	391	0.005	0.004	0.005
2005	6,388,250	1.292	8,253,608	511		0.956	1.493	730	0	100%	730	0.009	0.008	0.005
2006	6,653,696	1.281	8,526,674	105		0.976	1.422	146	0	100%	146	0.002	0.002	0.005
2007	6,915,410	1.229	8,496,918	53		0.996	1.354	72	0	100%	72	0.001	0.001	0.005
2008	7,073,199	1.179	8,337,961	194		1.016	1.290	254	0	100%	254	0.003	0.003	0.004
2009	7,109,910	1.143	8,129,364	55		0.968	1.228	66	0	100%	66	0.001	0.001	0.005
2010	7,245,414	1.134	8,216,184	146		0.922	1.170	157	0	100%	157	0.002	0.002	0.005
2011	7,353,256	1.082	7,954,284	229		0.960	1.125	248	0	100%	248	0.003	0.003	0.005
2012	7,554,946	1.030	7,783,294	0		1.000	1.082	0	0	100%	0	0.000	0.000	0.005
2013	5,229,078	1.015	5,307,514	321		1.000	1.040	334	0	100%	334	0.006	0.006	0.005
2014		1.000				1.000	1.000	0	0	0%	0			0.005

	5 Year Average excluding 2012-2013	0.002	0.002
	7 Year Average excluding 2012-2013	0.003	0.003
	10 Year Weighted Average excluding 2012-2013	0.004	
	15 Year Weighted Average excluding 2011-2013	0.005	
	5 Year Average excluding 2011-2013	0.002	0.002
	5 Year Average excluding 2013	0.002	0.002
	7 Year Average excluding 2013	0.002	0.002
(14)	2014 Selected Loss Rate:	0.005	

(1)	PROVIDED BY THE BWC	(8)	= (4) x (6) x (7)
(2)	BASED ON CHANGE IN SAWW	(9)	N/A
(3)	= (1) x (2)	(10)	SELECTED BY DELOITTE CONSULTING
(4)	SECTION 3, EXHIBIT 6B, SHEET 3A, COL. 5	(11)	= (8) x (10) + (9) x [1.0 - (10)]
(5)	N/A	(12)	= (11) / (3) x 100
(6)	SELECTED BY DELOITTE CONSULTING	(13)	= [(4) x (10) + (5) x [1.0 - (10)]] / (1) x 100
(7)	SELECTED BY DELOITTE CONSULTING	(14)	SELECTED BY DELOITTE CONSULTING

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

PERMANENT PARTIAL

INTERPOLATED DEVELOPMENT FACTORS @ 6/30/13

ACCIDENT	AGE	AGE OF SELECTED LDF		PAID LOSS			INCURRED LOSS			REPORTED COUNTS			PAID SEVERITY		
YEAR	@ 6/30/13	LOW	HIGH	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Prior	726	726	738	1.000	1.000	1.000									
1954	714	714	726	1.000	1.000	1.000									
1955	702	702	714	1.000	1.000	1.000									
1956	690	690	702	1.000	1.000	1.000									
1957	678	678	690	1.000	1.000	1.000									
1958	666	666	678	1.000	1.000	1.000									
1959	654	654	666	1.000	1.000	1.000									
1960	642	642	654	1.000	1.000	1.000									
1961	630	630	642	1.000	1.000	1.000									
1962	618	618	630	1.000	1.000	1.000									
1963	606	606	618	1.000	1.000	1.000									
1964	594	594	606	1.000	1.000	1.000									
1965	582	582	594	1.000	1.000	1.000									
1966	570	570	582	1.000	1.000	1.000									
1967	558	558	570	1.000	1.000	1.000									
1968	546	546	558	1.000	1.000	1.000									
1969	534	534	546	1.000	1.000	1.000									
1970	522	522	534	1.000	1.000	1.000									
1971	510	510	522	1.000	1.000	1.000									
1972	498	498	510	1.000	1.000	1.000									
1973	486	486	498	1.000	1.000	1.000									
1974	474	474	486	1.000	1.000	1.000									
1975	462	462	474	1.000	1.000	1.000									
1976	450	450	462	1.001	1.000	1.001									
1977	438	438	450	1.001	1.001	1.001				1.000	1.000	1.000	1.003	1.003	1.003
1978	426	426	438	1.001	1.001	1.001				1.000	1.000	1.000	1.003	1.003	1.003
1979	414	414	426	1.001	1.001	1.001				1.000	1.000	1.000	1.003	1.003	1.003
1980	402	402	414	1.002	1.001	1.002				1.000	1.000	1.000	1.003	1.003	1.003
1981	390	390	402	1.003	1.002	1.003				1.000	1.000	1.000	1.003	1.003	1.003
1982	378	378	390	1.003	1.003	1.003				1.000	1.000	1.000	1.003	1.003	1.003
1983	366	366	378	1.004	1.003	1.004				1.000	1.000	1.000	1.003	1.003	1.003
1984	354	354	366	1.006	1.004	1.006				1.000	1.000	1.000	1.003	1.003	1.003
1985	342	342	354	1.007	1.006	1.007				1.001	1.000	1.001	1.003	1.003	1.003
1986	330	330	342	1.008	1.007	1.008				1.001	1.001	1.001	1.003	1.003	1.003
1987	318	318	330	1.009	1.008	1.009				1.001	1.001	1.001	1.003	1.003	1.003
1988	306	306	318	1.011	1.009	1.011				1.001	1.001	1.001	1.003	1.003	1.003
1989	294	294	306	1.012	1.011	1.012				1.001	1.001	1.001	1.003	1.003	1.003
1990	282	282	294	1.014	1.012	1.014				1.001	1.001	1.001	1.003	1.003	1.003
1991	270	270	282	1.018	1.014	1.018				1.001	1.001	1.001	1.003	1.003	1.003
1992	258	258	270	1.021	1.018	1.021				1.017	1.001	1.017	1.003	1.003	1.003
1993	246	246	258	1.028	1.021	1.028				1.017	1.017	1.017	1.003	1.003	1.003
1994	234	234	246	1.031	1.028	1.031				1.017	1.017	1.017	1.003	1.003	1.003
1995	222	222	234	1.034	1.031	1.034				1.017	1.017	1.017	1.003	1.003	1.003
1996	210	210	222	1.037	1.034	1.037				1.038	1.017	1.038	1.003	1.003	1.003
1997	198	198	210	1.042	1.037	1.042				1.038	1.038	1.038	1.003	1.003	1.003
1998	186	186	198	1.050	1.042	1.050				1.038	1.038	1.038	1.003	1.003	1.003
1999	174	174	186	1.057	1.050	1.057				1.060	1.038	1.060	1.003	1.003	1.003
2000	162	162	174	1.067	1.057	1.067				1.060	1.060	1.060	1.003	1.003	1.003
2001	150	150	162	1.084	1.067	1.084				1.060	1.060	1.060	1.003	1.003	1.003
2002	138	138	150	1.102	1.084	1.102				1.091	1.060	1.091	1.003	1.003	1.003
2003	126	126	138	1.120	1.102	1.120				1.120	1.091	1.120	1.003	1.003	1.003
2004	114	114	126	1.142	1.120	1.142				1.181	1.120	1.181	1.003	1.003	1.003
2005	102	102	114	1.169	1.142	1.169				1.213	1.181	1.213	1.003	1.003	1.003
2006	90	90	102	1.216	1.169	1.216				1.272	1.213	1.272	1.003	1.003	1.003
2007	78	78	90	1.265	1.216	1.265				1.307	1.272	1.307	1.003	1.003	1.003
2008	66	66	78	1.363	1.265	1.363				1.438	1.307	1.438	1.003	1.003	1.003
2009	54	54	66	1.493	1.363	1.493				1.725	1.438	1.725	1.003	1.003	1.003
2010	42	42	54	1.724	1.493	1.724				1.928	1.725	1.928	1.003	1.003	1.003
2011	30	30	42	2.319	1.724	2.319				2.149	1.928	2.149	1.003	1.003	1.003
2012	18	18	30	3.653	2.319	3.653				2.569	2.149	2.569	1.003	1.003	1.003
2013	6	6	18	32.876	3.653	32.876				10.276	2.569	10.276	1.003	1.003	1.003

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 3, EXHIBIT 6B, SHEET 23; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 3, EXHIBIT 6B, SHEET 23; SELECTED CUM. BASED ON (3)
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)
(7) N/A
(8) N/A
(9) N/A
(10) FROM SECTION 3, EXHIBIT 6B, SHEET 29; SELECTED CUM. BASED ON (2)
(11) FROM SECTION 3, EXHIBIT 6B, SHEET 29; SELECTED CUM. BASED ON (3)
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)
(13) FROM SECTION 3, EXHIBIT 6B, SHEET 30; SELECTED CUM. BASED ON (2)
(14) FROM SECTION 3, EXHIBIT 6B, SHEET 30; SELECTED CUM. BASED ON (3)
(15) INTERPOLATION OF (13) & (14) TO THE AGES LISTED IN (1)

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
PERMANENT PARTIAL

PAID LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977	2	12	26	37	48	59	64	69	73	73	80	89	90	92	97	102	107	111	111	111	111	111	111	111	111	111	111	111	111	111	111	111	111	111	111	111	111	111
1978	2	12	27	39	50	62	67	73	83	91	92	98	107	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110		110
1979	2	13	28	40	52	64	71	76	82	88	92	92	94	94	94	94	94	94	94	94	94	94	94	94	94	94	94	94	94	94	94	94	94	94	94			94
1980	3	13	29	41	53	66	70	74	80	83	84	84	84	84	84	84	84	84	84	84	84	84	84	84	84	84	84	84	84	92	109	109	109	109				109
1981	3	13	29	42	66	102	114	116	116	126	136	136	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138	138					138
1982	3	15	33	54	69	69	69	69	69	69	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	83	83	83	83						83
1983	3	16	43	68	72	77	79	88	97	97	97	97	97	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98							98
1984	3	22	53	59	66	73	73	73	74	74	74	74	74	80	81	81	81	81	81	81	81	81	81	81	81	81	81	81	81	81								81
1985	8	26	29	38	49	53	53	53	53	58	58	59	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73									73
1986	1	6	27	39	57	84	193	213	213	213	213	213	213	213	213	213	213	213	213	213	234	242	242	242	242	242	242	242										242
1987	2	14	55	76	87	117	129	133	133	133	133	135	135	145	148	148	148	148	148	148	148	148	148	148	148	148	148											148
1988	4	22	58	89	92	94	200	248	276	292	321	336	339	339	339	339	339	339	339	339	339	339	339	339	339	339												339
1989	10	45	80	191	209	238	273	304	314	324	324	324	324	324	324	324	324	324	329	344	356	369	379	379	379													379
1990	6	30	40	46	60	63	63	63	63	63	63	63	63	63	63	63	63	63	63	63	63	63	63	63														63
1991	11	53	70	70	70	148	252	252	252	252	274	274	274	274	336	336	336	336	336	336	336	336	349															349
1992	4	31	132	283	329	342	342	342	342	342	342	342	342	342	342	342	342	342	342	342	342	342																342
1993	6	30	60	65	67	72	72	72	72	72	72	72	72	72	72	72	72	72	72	72	72																	72
1994	0	47	60	60	189	189	198	201	262	312	354	380	385	385	385	385	385	385	390	390																		390
1995	16	58	90	99	102	334	445	468	468	527	554	580	606	631	657	709	739	788	788																			788
1996	38	97	151	177	234	246	246	246	246	246	246	246	246	246	246	246	246	246																				246
1997	0	17	48	71	90	91	91	91	91	91	91	91	91	91	91	91	91																					91
1998	9	24	95	130	235	304	320	320	320	320	320	320	326	326	326	345																						345
1999	35	47	47	85	115	118	118	127	127	127	127	127	127	127	127																							127
2000	0	22	27	37	37	37	37	41	189	189	267	267	267	267																								267
2001	0	43	103	154	154	160	160	160	160	160	160	160	160																									160
2002	0	40	110	142	210	210	210	210	261	294	326	486																										486
2003	5	38	127	165	165	327	361	391	396	396	396																											396
2004	8	14	31	31	66	72	90	122	122	233																												233
2005	0	77	96	116	116	214	243	388	438																													438
2006	10	40	41	41	79	79	86	86																														86
2007	4	4	4	4	26	26	42																															42
2008	0	0	64	94	94	142																																142
2009	0	33	33	37	37																																	37
2010	11	23	72	85																																		85
2011	0	42	99																																			99
2012	0	0																																				-
2013	10																																					10
																																						7,299

AGE-TO-AGE DEVELOPMENT FACTORS

	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-438	438-Ult	
1977	5.154	2.192	1.425	1.294	1.237	1.087	1.073	1.052	1.000	1.098	1.111	1.011	1.030	1.053	1.045	1.051	1.041	1.003	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		
1978	5.154	2.192	1.425	1.294	1.237	1.087	1.082	1.140	1.093	1.017	1.064	1.090	1.030	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	1.000	1.000	1.000			
1979	5.154	2.192	1.425	1.294	1.237	1.104	1.078	1.079	1.076	1.037	1.000	1.023	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	1.000	1.000					
1980	5.154	2.192	1.425	1.294	1.230	1.059	1.063	1.081	1.034	1.017	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	1.091	1.191	1.000	1.000	1.000					
1981	5.154	2.192	1.425	1.572	1.549	1.117	1.018	1.000	1.085	1.085	1.000	1.008	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	1.000						
1982	5.154	2.192	1.636	1.279	1.000	1.000	1.000	1.000	1.000	1.056	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	1.142	1.000	1.000						
1983	5.154	2.689	1.592	1.051	1.068	1.032	1.105	1.105	1.000	1.000	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	1.000	1.000								
1984	6.688	2.418	1.106	1.118	1.099	1.000	1.000	1.015	1.000	1.000	1.000	1.000	1.083	1.017	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									
1985	3.124	1.112	1.283	1.293	1.079	1.000	1.000	1.000	1.101	1.000	1.019	1.240	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	9.748	4.116	1.464	1.462	1.478	2.284	1.105	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.098	1.032	1.002	1.000	1.000	1.000	1.000	1.000											
1987	8.558	3.840	1.388	1.152	1.344	1.099	1.029	1.000	1.000	1.000	1.016	1.000	1.078	1.020	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	5.410	2.673	1.537	1.029	1.025	2.133	1.238	1.114	1.057	1.100	1.045	1.010	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	4.645	1.772	2.402	1.090	1.141	1.148	1.114	1.033	1.032	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.013	1.046	1.036	1.035	1.026	1.000	1.000														
1990	5.329	1.348	1.157	1.296	1.051	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															
1991	4.782	1.308	1.000	1.000	2.117	1.710	1.000	1.000	1.000	1.085	1.000	1.000	1.000	1.228	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.038																
1992	6.924	4.295	2.146	1.165	1.037	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	4.887	2.034	1.075	1.036	1.080	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		1.290	1.000	3.133	1.000	1.051	1.015	1.302	1.191	1.134	1.073	1.013	1.000	1.000	1.000	1.000	1.000	1.012	1.000																			
1995	3.737	1.549	1.091	1.037	3.270	1.330	1.052	1.000	1.126	1.052	1.046	1.044	1.042	1.041	1.080	1.042	1.067	1.000																				
1996	2.547	1.568	1.166	1.324	1.053	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		2.758	1.477	1.270	1.011	1.000	1.000	1.000	1.000	1.008	1.000	1.000	1.000	1.000	1.000	1.000																						
1998	2.815	3.969	1.368	1.811	1.293	1.053	1.000	1.000	1.000	1.000	1.000	1.017	1.000	1.000	1.057																							
1999	1.351	1.000	1.802	1.346	1.030	1.000	1.072	1.000	1.000	1.000	1.000	1.000	1.000	1.000																								
2000		1.237	1.371	1.000	1.000	1.000	1.129	4.561	1.000	1.417	1.000	1.000	1.000																									
2001		2.387	1.486	1.000	1.040	1.000	1.000	1.000	1.000	1.000	1.000	1.000																										
2002		2.724	1.294	1.482	1.000	1.000	1.000	1.241	1.125	1.111	1.487																											
2003	7.470	3.386	1.299	1.000	1.980	1.102	1.083	1.013	1.000	1.000																												
2004	1.857	2.154	1.000	2.123	1.101	1.251	1.349	1.000	1.910																													
2005		1.239	1.212	1.000	1.842	1.135	1.596	1.127																														
2006	3.899	1.038	1.000	1.913	1.000	1.089	1.000																															
2007	1.000	1.000	1.000	7.000	1.029	1.602																																
2008			1.478	1.000	1.514																																	
2009		1.000	1.115	1.000																																		
2010	2.059	3.090	1.176																																			
2011		2.353																																				
2012																																						
3 Yr Avg	2.319	2.148	1.257	3.000	1.181	1.275	1.315	1.047	1.345	1.037	1.162	1.000	1.000	1.000	1.019	1.014	1.022	1.004	1.000	1.000	1.000	1.022	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 Avg	3.257	1.696	1.154	2.383	1.297	1.236	1.206	1.076	1.207	1.106	1.097	1.003	1.000	1.008	1.027	1.008	1.013	1.002	1.000	1.007	1.007	1.013	1.000	1.000	1.000	1.000	1.028	1.000	1.018	1.038	1.000	1.000	1.000	1.000	1.000	1.000		
7 Yr Avg	2.922	1.696	1.140	2.148	1.352	1.168	1.165	1.563	1.148	1.077	1.070	1.009	1.006	1.006	1.020	1.006	1.010	1.004	1.007	1.005	1.010	1.010	1.000	1.000	1.000	1.000	1.020	1.000	1.013	1.027	1.000	1.000	1.000	1.000	1.000	1.000		
3 Yr Wtd	5.780	2.071	1.278	1.163	1.246	1.162	1.420	1.060	1.184	1.038	1.211	1.000	1.000	1.000	1.028	1.028	1.036	1.004	1.000	1.000	1.000	1.029	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	8.723	2.654	1.219	1.204	1.403	1.144	1.208	1.083	1.127	1.096	1.132	1.006	1.000	1.018	1.042	1.020	1.028	1.002	1.000	1.011	1.009	1.018	1.000	1.000	1.000	1.000	1.018	1.000	1.016	1.035	1.000	1.000	1.000	1.000	1.000	1.000		
10 Yr Wtd	7.154	2.170	1.276	1.198	1.306	1.077	1.128	1.120	1.085	1.068	1.084	1.014	1.009	1.034	1.025	1.010	1.016	1.003	1.007	1.017	1.010	1.013	1.000	1.000	1.000	1.000	1.009	1.000	1.010	1.024	1.000	1.000	1.000	1.000	1.000	1.000		TAIL
Prior FY	8.000	1.585	1.345	1.160	1.100	1.075	1.051	1.046	1.023	1.022	1.016	1.015	1.013	1.010	1.010	1.008	1.006	1.004	1.004	1.003	1.003	1.002	1.004	1.002	1.002	1.001	1.001	1.001	1.002	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.001
PA Sel.	9.000	1.575	1.345	1.155	1.095	1.078	1.040	1.040	1.023	1.020	1.016	1.016	1.017	1.009	1.007	1.007	1.005	1.003	1.003	1.003	1.007	1.003	1.004	1.002	1.002	1.002	1.001	1.001	1.001	1.002	1.001	1.000	1.002	1.000	1.000	1.000	1.000	
Selected	9.000	1.575	1.345	1.155	1.095	1.078	1.040	1.040	1.023	1.020	1.016	1.016	1.017	1.009	1.007	1.007	1.005	1.003	1.003	1.003	1.007	1.003	1.004	1.002	1.002	1.002	1.001	1.001	1.001	1.002	1.001	1.000	1.002	1.000	1.000	1.000	1.000	
Cumulative	32.876	3.653	2.319	1.724	1.493	1.363	1.265	1.216	1.169	1.142	1.120	1.102	1.084	1.067	1.057	1.050	1.042	1.037	1.034	1.031	1.028	1.021	1.018	1.014	1.012	1.011	1.009	1.008	1.007	1.006	1.004	1.003	1.003	1.002	1.001	1.001	1.001	1.001

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
PERMANENT PARTIAL

REPORTED PERMANENT PARTIAL CLAIM COUNTS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982		4	4	4	4	4	4	5	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	8	8	8	8	8	8	8						8
1983	5	9	10	11	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12							12
1984	4	7	8	8	8	8	8	8	8	8	8	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9								9
1985	4	6	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9									9
1986	1	7	10	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	12	12	12	12	12	12	12	12	12	12										12
1987	3	10	11	12	12	12	12	12	12	12	12	12	12	13	13	13	13	13	13	13	13	13	13	13	13	13	13											13
1988	3	8	8	8	9	10	10	10	10	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11												11
1989	7	15	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	18	18	18	18	18	18	18													18
1990	5	7	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9														9
1991	4	9	10	10	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	12															12
1992	2	8	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9																9
1993	1	1	2	2	3	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4																	4
1994		3	3	3	5	5	6	6	8	8	8	8	8	8	8	8	8	8	9	9																		9
1995	2	6	9	10	11	13	14	15	15	16	16	16	16	16	16	16	16	16	16																			16
1996	2	4	7	8	9	9	9	9	9	9	9	9	9	9	9	9	9	9																				9
1997		3	5	5	5	5	5	5	5	5	6	6	6	6	6	6	6																					6
1998	1	2	4	6	6	7	7	7	7	7	7	7	8	8	8	9																						9
1999	2	4	4	5	5	5	5	6	6	6	6	6	6	6	6																							6
2000		3	3	3	3	3	3	4	5	5	7	7	7	7																								7
2001		5	6	8	8	9	9	9	9	9	9	9	9																									9
2002		4	5	6	7	7	7	7	8	8	8	9																										9
2003	2	5	7	7	7	9	9	9	9	9	9																											9
2004	1	2	3	3	5	5	6	6	6	7																												7
2005		6	7	8	8	9	9	10	11																													11
2006	1	3	3	3	4	4	5	5																														5
2007	1	1	1	1	2	3	4																															4
2008			1	1	1	3																																3
2009		3	3	4	4																																	4
2010			2	3																																		3
2011		5	8																																			8
2012																																						
2013	1																																					1
																																						261

AGE-TO-AGE DEVELOPMENT FACTORS

	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-Ult	390-Ult	402-Ult	414-Ult	426-Ult	438-Ult	
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982		1.000	1.000	1.000	1.000	1.000	1.250	1.400	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	1.143	1.000	1.000	1.000	1.000	1.000	1.000							
1983	1.800	1.111	1.100	1.091	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
1984	1.750	1.143	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.125	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									
1985	1.500	1.500	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
1986	7.000	1.429	1.100	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	1.091	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
1987	3.333	1.100	1.091	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.083	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	2.667	1.000	1.000	1.125	1.111	1.000	1.000	1.000	1.100	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													
1989	2.143	1.133	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	1.059	1.000	1.000	1.000	1.000	1.000	1.000														
1990	1.400	1.286	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	1.000	1.000															
1991	2.250	1.111	1.000	1.100	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	1.091																
1992	4.000	1.125	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																	
1993	1.000	2.000	1.000	1.500	1.333	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	1.667	1.000	1.200	1.000	1.333	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.125	1.000																			
1995	3.000	1.500	1.111	1.100	1.182	1.077	1.071	1.000	1.067	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																				
1996	2.000	1.750	1.143	1.125	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																					
1997		1.667	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.200	1.000	1.000	1.000	1.000	1.000	1.000																						
1998	2.000	2.000	1.500	1.000	1.167	1.000	1.000	1.000	1.000	1.000	1.000	1.143	1.000	1.000	1.125																							
1999	2.000	1.000	1.250	1.000	1.000	1.000	1.200	1.000	1.000	1.000	1.000	1.000	1.000	1.000																								
2000		1.000	1.000	1.000	1.000	1.000	1.333	1.250	1.000	1.400	1.000	1.000	1.000																									
2001		1.200	1.333	1.000	1.125	1.000	1.000	1.000	1.000	1.000	1.000	1.000																										
2002		1.250	1.200	1.167	1.000	1.000	1.000	1.143	1.000	1.000	1.125																											
2003	2.500	1.400	1.000	1.000	1.286	1.000	1.000	1.000	1.000	1.000																												
2004	2.000	1.500	1.000	1.667	1.000	1.200	1.000	1.000	1.167																													
2005		1.167	1.143	1.000	1.125	1.000	1.111	1.100																														
2006	3.000	1.000	1.000	1.333	1.000	1.250	1.000																															
2007	1.000	1.000	1.000	2.000	1.500	1.333																																
2008			1.000	1.000	3.000																																	
2009		1.000	1.333	1.000																																		
2010			1.500																																			
2011		1.600																																				
2012																																						
3 Yr Avg	2.000	1.200	1.278	1.333	1.833	1.194	1.037	1.033	1.056	1.000	1.042	1.000	1.000	1.000	1.042	1.000	1.000	1.042	1.000	1.000	1.000	1.030	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
5 Yr Avg	2.100	1.153	1.167	1.267	1.525	1.157	1.022	1.049	1.033	1.080	1.025	1.029	1.000	1.000	1.025	1.000	1.000	1.025	1.000	1.000	1.000	1.018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
7 Yr Avg	2.071	1.238	1.139	1.286	1.416	1.112	1.063	1.070	1.024	1.086	1.018	1.020	1.000	1.000	1.018	1.000	1.000	1.026	1.000	1.000	1.000	1.013	1.000	1.000	1.020	1.000	1.000	1.000	1.000	1.000	1.000							
3 Yr Wtd			1.333	1.167	1.429	1.125	1.050	1.040	1.043	1.000	1.042	1.000	1.000	1.000	1.043	1.000	1.000	1.036	1.000	1.000	1.000	1.026	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
5 Yr Wtd			1.200	1.118	1.200	1.100	1.028	1.049	1.027	1.054	1.027	1.029	1.000	1.000	1.021	1.000	1.000	1.021	1.000	1.000	1.000	1.016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
7 Yr Wtd			1.150	1.148	1.176	1.065	1.042	1.059	1.020	1.061	1.019	1.017	1.000	1.000	1.017	1.000	1.000	1.027	1.000	1.000	1.000	1.012	1.000	1.000	1.014	1.000	1.000	1.000	1.000	1.000	1.000							TAIL
Prior FY	4.034	1.204	1.114	1.250	1.154	1.059	1.025	1.057	1.000	1.086	1.000	1.029	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000
PA Sel.	4.000	1.197	1.113	1.049	1.038	1.028	1.015	1.014	1.012	1.008	1.008	1.007	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.000	1.002	1.001	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	1.000	1.000	
Selected	4.000	1.196	1.114	1.118	1.200	1.100	1.028	1.049	1.027	1.054	1.027	1.029	1.000	1.000	1.021	1.000	1.000	1.021	1.000	1.000	1.000	1.016	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Cumulative	10.276	2.569	2.149	1.928	1.725	1.438	1.307	1.272	1.213	1.181	1.120	1.091	1.060	1.060	1.060	1.038	1.038	1.038	1.017	1.017	1.017	1.017	1.001	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	1.000	1.000

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

LUMP SUM SETTLEMENT
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2013	SELECTED ULTIMATE LOSS	SELECTED NOMINAL UNPAID LOSS	DISCOUNT FACTOR AT 4.0%	SELECTED DISCOUNTED UNPAID LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		46	146	100	87.6%	88	
1977	1,465,551	454	480	26	84.0%	22	0.033
1978	1,553,484	990	1,057	67	83.3%	56	0.068
1979	1,646,693	709	765	56	82.4%	46	0.046
1980	1,745,494	1,042	1,136	93	81.3%	76	0.065
1981	1,826,711	866	955	89	80.5%	72	0.052
1982	2,061,263	1,235	1,377	143	79.6%	114	0.067
1983	2,173,213	1,072	1,214	142	79.0%	112	0.056
1984	2,314,385	1,421	1,640	219	78.6%	172	0.071
1985	2,444,242	1,697	1,997	301	78.2%	235	0.082
1986	2,644,132	1,368	1,642	274	77.4%	213	0.062
1987	2,911,888	2,144	2,626	482	76.6%	369	0.090
1988	3,191,151	1,592	1,989	397	75.6%	300	0.062
1989	3,341,117	1,935	2,476	540	74.8%	404	0.074
1990	3,644,538	2,322	3,044	722	74.1%	535	0.084
1991	3,852,022	2,541	3,421	880	73.3%	645	0.089
1992	3,944,342	2,792	3,864	1,073	72.5%	778	0.098
1993	4,020,534	2,748	3,914	1,166	71.6%	835	0.097
1994	4,272,082	2,545	3,734	1,189	70.8%	841	0.087
1995	4,432,599	3,810	5,785	1,975	70.1%	1,384	0.131
1996	4,487,291	2,980	4,683	1,703	69.3%	1,180	0.104
1997	4,623,816	2,745	4,465	1,720	68.3%	1,176	0.097
1998	4,816,176	3,412	5,772	2,360	67.6%	1,595	0.120
1999	5,047,597	3,676	6,467	2,791	66.7%	1,862	0.128
2000	5,318,217	3,392	6,236	2,844	66.0%	1,877	0.117
2001	5,597,545	3,007	5,777	2,770	65.1%	1,804	0.103
2002	5,822,846	3,753	7,639	3,886	64.7%	2,514	0.131
2003	6,004,956	4,403	9,353	4,950	64.3%	3,184	0.156
2004	6,183,507	3,505	8,375	4,870	64.7%	3,149	0.135
2005	6,388,250	3,597	9,190	5,593	64.5%	3,609	0.144
2006	6,653,696	2,498	8,063	5,564	64.3%	3,576	0.121
2007	6,915,410	1,981	8,185	6,204	64.1%	3,977	0.118
2008	7,073,199	1,326	8,310	6,983	64.4%	4,498	0.117
2009	7,109,910	1,642	9,421	7,779	64.9%	5,045	0.133
2010	7,245,414	780	8,993	8,213	64.9%	5,333	0.124
2011	7,353,256	229	9,085	8,856	64.5%	5,715	0.124
2012	7,554,946	18	9,433	9,415	63.3%	5,956	0.125
2013	2,614,539	0	3,268	3,268	60.9%	1,991	0.125
2014		0	0				
TOTAL		76,272	175,975	99,704	65.5%	65,336	
EXLD PRIOR		76,226	175,830	99,604	65.5%	65,248	

(1) PROVIDED BY THE BWC; 2013 ADJUSTED TO PARTIAL YEAR
(2) SECTION 3, EXHIBIT 7, SHEET 3, COL. 2
(3) SECTION 3, EXHIBIT 7, SHEET 3, COL. 12; 2013 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 3, EXHIBIT 7, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
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COMPENSATION

LUMP SUM SETTLEMENT
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	FISCAL YEAR ENDING 2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	100	23	18	15	12	9	6	5	3	2	1	1	1	1	0	0	0	0	1	1
1977	26	4	4	3	3	3	2	2	2	1	1	1	1	0	0	0	0	0	0	0
1978	67	10	8	8	7	6	6	5	4	3	3	2	2	1	1	1	0	0	0	1
1979	56	7	7	6	6	5	5	4	4	3	2	2	1	1	1	1	0	0	0	0
1980	93	10	11	11	9	8	8	7	6	5	4	4	3	2	2	1	1	1	0	1
1981	89	10	9	9	9	8	7	6	6	5	4	4	3	2	2	1	1	1	0	1
1982	143	15	15	13	13	13	11	10	9	8	7	6	5	4	4	3	2	1	1	2
1983	142	16	13	13	11	11	11	10	9	8	7	6	6	5	4	3	2	2	1	3
1984	219	27	22	18	18	15	15	15	13	12	11	10	9	8	6	5	4	3	2	6
1985	301	34	33	26	21	22	18	19	19	16	15	13	12	11	9	8	6	5	4	10
1986	274	27	28	27	22	18	18	15	15	15	13	12	11	10	9	8	6	5	4	11
1987	482	43	44	45	43	35	28	29	24	24	25	21	19	18	16	14	12	10	8	25
1988	397	32	32	33	34	33	26	21	22	18	18	19	16	15	13	12	11	9	8	25
1989	540	46	40	40	41	42	41	33	27	27	23	23	23	19	18	17	15	13	12	41
1990	722	58	57	49	50	51	52	50	40	33	33	28	28	29	24	22	21	18	16	64
1991	880	69	65	64	55	56	57	58	56	45	37	37	31	32	32	27	25	23	20	90
1992	1,073	78	77	74	73	62	63	64	66	64	51	42	42	35	36	36	30	28	26	125
1993	1,166	80	79	78	75	73	63	64	65	66	64	52	42	43	36	36	37	31	29	153
1994	1,189	76	76	76	75	71	70	60	61	62	63	61	49	40	41	34	35	35	29	173
1995	1,975	133	118	118	117	116	110	109	93	94	96	98	95	77	62	63	53	54	54	314
1996	1,703	104	108	96	95	95	94	89	88	75	76	78	80	77	62	50	51	43	43	298
1997	1,720	96	99	103	91	91	90	90	85	84	71	73	74	76	74	59	48	49	41	326
1998	2,360	136	124	129	133	118	118	117	116	110	108	92	94	96	98	95	76	62	63	474
1999	2,791	147	153	139	144	149	132	132	131	130	123	121	104	106	108	110	106	86	70	601
2000	2,844	153	142	147	134	139	144	128	127	126	125	119	117	100	102	104	106	103	83	647
2001	2,770	135	141	131	137	124	129	133	118	118	117	116	110	108	92	94	96	98	95	676
2002	3,886	225	179	187	174	181	164	170	176	156	155	154	153	146	143	122	125	127	130	1,019
2003	4,950	294	270	214	224	208	216	197	204	211	187	186	185	183	174	172	146	149	152	1,376
2004	4,870	378	267	245	194	203	189	196	179	185	191	170	169	168	166	158	156	133	136	1,387
2005	5,593	365	405	286	263	209	218	203	211	192	199	205	182	181	180	179	170	167	143	1,635
2006	5,564	344	341	378	267	245	195	204	189	197	179	185	192	170	169	168	167	159	156	1,659
2007	6,204	396	359	356	395	279	256	203	213	197	205	187	193	200	178	177	176	174	166	1,895
2008	6,983	532	412	374	370	411	290	266	211	221	205	213	194	201	208	185	184	183	181	2,142
2009	7,779	630	544	422	383	379	420	297	272	216	226	210	219	199	206	213	189	188	187	2,379
2010	8,213	591	617	533	414	375	371	412	291	267	212	222	206	214	195	202	209	185	184	2,514
2011	8,856	521	600	626	541	420	380	377	418	295	271	215	225	209	217	198	205	212	188	2,738
2012	9,415	316	535	616	643	556	431	391	387	429	303	278	221	231	215	223	203	210	218	3,007
2013	3,268	20	219	370	426	445	385	298	271	268	297	210	193	153	160	149	155	141	146	2,232
TOTAL	99,704	6,182	6,271	6,077	5,720	5,282	4,840	4,486	4,228	3,991	3,734	3,478	3,311	3,171	3,063	2,950	2,830	2,709	2,597	28,052

(1) SECTION 3, EXHIBIT 7, SHEET 1, COL. 4
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 7, SHEET 23

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

LUMP SUM SETTLEMENT
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	FISCAL YEAR ENDING 2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1957	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1958	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1959	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1960	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1961	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1962	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1963	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1964	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1965	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1966	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1967	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1968	38	11	8	6	4	3	2	1	1	0	0	0	0	0	0	0	0	0	1	-
1969	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1970	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1971	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1972	29	6	5	4	4	3	2	1	1	1	0	0	0	0	0	0	0	0	0	0
1973	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1974	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1975	22	4	3	3	3	2	2	1	1	1	1	0	0	0	0	0	0	0	0	0
1976	11	2	2	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0
TOTAL	100	23	18	15	12	9	6	5	3	2	1	1	1	1	0	0	0	0	1	1

(1) BASED ON SECTION 3, EXHIBIT 7, SHEET 39, ROW 8
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 7, SHEET 23

OHIO BUREAU OF WORKERS' COMPENSATION
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LUMP SUM SETTLEMENT
(000's)

SELECTION OF ULTIMATE LOSS & ALAE

ACCIDENT YEAR	PAYROLL	PAID LOSS @ 6/30/13	INCURRED LOSS @ 6/30/13	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT PAID	LOSS DEVELOPMENT INCURRED	BORNHUETTER-FERGUSON PAID	BORNHUETTER-FERGUSON INCURRED	CUM. PAID FREQ/SEV AY DEV.	PAID INCR. FREQ/SEV AY DEV.	INCR. INDEX PAYMENT METHOD	PAID INCR. TRENDED FREQ/SEV	SELECTED ULTIMATE LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
PRIOR		46										146	
1977	1,465,551	454	454	480	480	480	480					480	0.033
1978	1,553,484	990	990	1,057	1,057	1,057	1,057					1,057	0.068
1979	1,646,693	709	709	765	765	765	765					765	0.046
1980	1,745,494	1,042	1,042	1,136	1,136	1,136	1,136					1,136	0.065
1981	1,826,711	866	866	955	955	955	955					955	0.052
1982	2,061,263	1,235	1,235	1,377	1,377	1,378	1,378	1,377	1,377	1,377		1,377	0.067
1983	2,173,213	1,072	1,072	1,214	1,214	1,215	1,215	1,199	1,196	1,196		1,214	0.056
1984	2,314,385	1,421	1,421	1,640	1,640	1,641	1,641	1,596	1,586	1,586		1,640	0.071
1985	2,444,242	1,697	1,697	1,997	1,997	1,998	1,998	1,910	1,907	1,894		1,997	0.082
1986	2,644,132	1,368	1,368	1,642	1,642	1,644	1,644	1,538	1,530	1,531		1,642	0.062
1987	2,911,888	2,144	2,144	2,626	2,626	2,627	2,627	2,414	2,424	2,404		2,626	0.090
1988	3,191,151	1,592	1,592	1,989	1,989	1,988	1,988	1,816	1,852	1,843		1,989	0.062
1989	3,341,117	1,935	1,935	2,476	2,476	2,479	2,479	2,224	2,173	2,246		2,476	0.074
1990	3,644,538	2,322	2,322	3,044	3,044	3,049	3,049	2,692	2,590	2,753		3,044	0.084
1991	3,852,022	2,541	2,541	3,421	3,421	3,428	3,428	2,984	2,851	3,036		3,421	0.089
1992	3,944,342	2,792	2,792	3,864	3,864	3,873	3,873	3,303	3,116	3,456		3,864	0.098
1993	4,020,534	2,748	2,748	3,914	3,914	3,923	3,923	3,265	3,264	3,379		3,914	0.097
1994	4,272,082	2,545	2,545	3,734	3,734	4,313	4,313	3,106	2,865	3,213		3,734	0.087
1995	4,432,599	3,810	3,810	5,785	5,785	5,777	5,777	4,771	4,607	4,809		5,785	0.131
1996	4,487,291	2,980	2,980	4,683	4,683	5,102	5,102	3,820	3,412	3,965		4,683	0.104
1997	4,623,816	2,745	2,745	4,465	4,465	5,061	5,061	3,565	3,258	3,717		4,465	0.097
1998	4,816,176	3,412	3,412	5,772	5,772	5,972	5,972	4,549	4,866	4,643		5,772	0.120
1999	5,047,597	3,676	3,676	6,467	6,467	6,508	6,508	5,052	5,045	5,255		6,467	0.128
2000	5,318,217	3,392	3,392	6,236	6,236	6,545	6,545	4,809	4,200	5,051		6,236	0.117
2001	5,597,545	3,007	3,007	5,777	5,777	6,496	6,496	4,397	5,335	4,818		5,777	0.103
2002	5,822,846	3,753	3,753	7,643	7,643	7,606	7,606	5,817	6,956	5,938		7,639	0.131
2003	6,004,956	4,403	4,403	9,595	9,595	8,627	8,627	7,373	7,779	7,210		9,353	0.156
2004	6,183,507	3,505	3,505	8,478	8,478	8,220	8,220	6,534	8,449	6,488		8,375	0.135
2005	6,388,250	3,597	3,597	9,657	9,657	8,809	8,809	7,233	6,761	7,092		9,190	0.144
2006	6,653,696	2,498	2,498	7,546	7,546	8,284	8,284	5,615	7,332	6,020		8,063	0.121
2007	6,915,410	1,981	1,981	6,940	6,940	8,405	8,405	5,120	6,867	5,805		8,185	0.118
2008	7,073,199	1,326	1,326	5,856	5,856	8,439	8,439	4,196	4,826	5,394		8,310	0.117
2009	7,109,910	1,642	1,642	10,369	10,369	9,421	9,421	6,858	9,179	6,927		9,421	0.133
2010	7,245,414	780	780	8,368	8,368	8,993	8,993	5,515	8,021	6,359		8,993	0.124
2011	7,353,256	229	229	6,274	6,274	9,085	9,085	4,384	5,584	5,623		9,085	0.124
2012	7,554,946	18	18	5,944	5,944	9,433	9,433	2,636	5,005	5,655		9,433	0.125
2013	5,229,078	0	0	0	0	6,536	6,536			3,947		6,536	0.125
2014	5,307,514					6,634	6,634					6,634	0.125
TOTAL		76,272	76,226	163,184	163,184	187,901	187,901	121,669	136,213	134,629		185,878	
EXLD PRIOR		76,226	76,226	163,184	163,184	187,901	187,901	121,669	136,213	134,629		185,732	
EXLD PRIOR & 2014		76,226	76,226	163,184	163,184	181,267	181,267	121,669	136,213	134,629		179,098	

(1) PROVIDED BY THE BWC
(2) BASED ON DATA FROM THE BWC
(3) BASED ON DATA FROM THE BWC
(4) SECTION 3, EXHIBIT 7, SHEET 4, COL. 4
(5) SECTION 3, EXHIBIT 7, SHEET 5, COL. 4
(6) SECTION 3, EXHIBIT 7, SHEET 6, COL. 8
(7) SECTION 3, EXHIBIT 7, SHEET 7, COL. 8
(8) SECTION 3, EXHIBIT 7, SHEET 8, COL. 8
(9) SECTION 3, EXHIBIT 7, SHEET 9
(10) SECTION 3, EXHIBIT 7, SHEET 12, COL. 10
(11) N/A
(12) SELECTED BY DELOITTE CONSULTING
(13) = [(12) / (1)] x 100

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

LUMP SUM SETTLEMENT
(000's)

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/13	PAID LOSS	PAID LDF	INDICATED ULTIMATE @ 6/30/13	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	438	454	1.057	480	0.033
1978	426	990	1.068	1,057	0.068
1979	414	709	1.079	765	0.046
1980	402	1,042	1.089	1,136	0.065
1981	390	866	1.103	955	0.052
1982	378	1,235	1.116	1,377	0.067
1983	366	1,072	1.133	1,214	0.056
1984	354	1,421	1.154	1,640	0.071
1985	342	1,697	1.177	1,997	0.082
1986	330	1,368	1.201	1,642	0.062
1987	318	2,144	1.225	2,626	0.090
1988	306	1,592	1.249	1,989	0.062
1989	294	1,935	1.279	2,476	0.074
1990	282	2,322	1.311	3,044	0.084
1991	270	2,541	1.347	3,421	0.089
1992	258	2,792	1.384	3,864	0.098
1993	246	2,748	1.424	3,914	0.097
1994	234	2,545	1.467	3,734	0.087
1995	222	3,810	1.518	5,785	0.131
1996	210	2,980	1.572	4,683	0.104
1997	198	2,745	1.627	4,465	0.097
1998	186	3,412	1.692	5,772	0.120
1999	174	3,676	1.759	6,467	0.128
2000	162	3,392	1.838	6,236	0.117
2001	150	3,007	1.921	5,777	0.103
2002	138	3,753	2.037	7,643	0.131
2003	126	4,403	2.179	9,595	0.160
2004	114	3,505	2.419	8,478	0.137
2005	102	3,597	2.685	9,657	0.151
2006	90	2,498	3.020	7,546	0.113
2007	78	1,981	3.504	6,940	0.100
2008	66	1,326	4.415	5,856	0.083
2009	54	1,642	6.313	10,369	0.146
2010	42	780	10.732	8,368	0.115
2011	30	229	27.367	6,274	0.085
2012	18	18	328.400	5,944	0.079
2013	6	0	49,259.948	0	-
2014	0				
TOTAL		76,226		163,184	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) BASED ON DATA FROM THE BWC
(3) SECTION 3, EXHIBIT 7, SHEET 20, COL. 6
(4) = (2) x (3)
(5) = (4) / PAYROLL x 100

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

LUMP SUM SETTLEMENT
(000's)

INCURRED LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/13	INCURRED LOSS	INCURRED LDF	INDICATED ULTIMATE @ 6/30/13	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	438	454	1.057	480	0.033
1978	426	990	1.068	1,057	0.068
1979	414	709	1.079	765	0.046
1980	402	1,042	1.089	1,136	0.065
1981	390	866	1.103	955	0.052
1982	378	1,235	1.116	1,377	0.067
1983	366	1,072	1.133	1,214	0.056
1984	354	1,421	1.154	1,640	0.071
1985	342	1,697	1.177	1,997	0.082
1986	330	1,368	1.201	1,642	0.062
1987	318	2,144	1.225	2,626	0.090
1988	306	1,592	1.249	1,989	0.062
1989	294	1,935	1.279	2,476	0.074
1990	282	2,322	1.311	3,044	0.084
1991	270	2,541	1.347	3,421	0.089
1992	258	2,792	1.384	3,864	0.098
1993	246	2,748	1.424	3,914	0.097
1994	234	2,545	1.467	3,734	0.087
1995	222	3,810	1.518	5,785	0.131
1996	210	2,980	1.572	4,683	0.104
1997	198	2,745	1.627	4,465	0.097
1998	186	3,412	1.692	5,772	0.120
1999	174	3,676	1.759	6,467	0.128
2000	162	3,392	1.838	6,236	0.117
2001	150	3,007	1.921	5,777	0.103
2002	138	3,753	2.037	7,643	0.131
2003	126	4,403	2.179	9,595	0.160
2004	114	3,505	2.419	8,478	0.137
2005	102	3,597	2.685	9,657	0.151
2006	90	2,498	3.020	7,546	0.113
2007	78	1,981	3.504	6,940	0.100
2008	66	1,326	4.415	5,856	0.083
2009	54	1,642	6.313	10,369	0.146
2010	42	780	10.732	8,368	0.115
2011	30	229	27.367	6,274	0.085
2012	18	18	328.400	5,944	0.079
2013	6	0	49,259.948	0	-
2014	0				
TOTAL		76,226		163,184	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) BASED ON DATA FROM THE BWC
(3) SECTION 3, EXHIBIT 7, SHEET 20, COL. 9
(4) = (2) x (3)
(5) = (4) / PAYROLL x 100

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

LUMP SUM SETTLEMENT
(000's)

PAID BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	INITIAL EXPECTED DOLLARS	EXPECTED % OF PAID LOSS	EXPECTED PAID LOSS	ACTUAL PAID LOSS	EXPECTED UNPAID LOSS	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551	0.033	481	94.6%	455	454	26	480	0.033
1978	1,553,484	0.068	1,060	93.6%	993	990	68	1,057	0.068
1979	1,646,693	0.047	768	92.7%	712	709	56	765	0.046
1980	1,745,494	0.065	1,140	91.8%	1,046	1,042	94	1,136	0.065
1981	1,826,711	0.052	955	90.7%	866	866	89	955	0.052
1982	2,061,263	0.067	1,383	89.6%	1,240	1,235	144	1,378	0.067
1983	2,173,213	0.056	1,221	88.3%	1,078	1,072	143	1,215	0.056
1984	2,314,385	0.071	1,649	86.7%	1,429	1,421	220	1,641	0.071
1985	2,444,242	0.082	2,005	85.0%	1,703	1,697	302	1,998	0.082
1986	2,644,132	0.062	1,652	83.3%	1,376	1,368	276	1,644	0.062
1987	2,911,888	0.090	2,633	81.7%	2,150	2,144	483	2,627	0.090
1988	3,191,151	0.062	1,983	80.1%	1,588	1,592	396	1,988	0.062
1989	3,341,117	0.075	2,491	78.2%	1,948	1,935	544	2,479	0.074
1990	3,644,538	0.084	3,066	76.3%	2,338	2,322	728	3,049	0.084
1991	3,852,022	0.089	3,447	74.3%	2,560	2,541	887	3,428	0.089
1992	3,944,342	0.099	3,894	72.2%	2,813	2,792	1,081	3,873	0.098
1993	4,020,534	0.098	3,945	70.2%	2,770	2,748	1,175	3,923	0.098
1994	4,272,082	0.130	5,554	68.2%	3,786	2,545	1,768	4,313	0.101
1995	4,432,599	0.130	5,762	65.9%	3,795	3,810	1,967	5,777	0.130
1996	4,487,291	0.130	5,833	63.6%	3,712	2,980	2,122	5,102	0.114
1997	4,623,816	0.130	6,011	61.5%	3,695	2,745	2,316	5,061	0.109
1998	4,816,176	0.130	6,261	59.1%	3,701	3,412	2,560	5,972	0.124
1999	5,047,597	0.130	6,562	56.8%	3,730	3,676	2,832	6,508	0.129
2000	5,318,217	0.130	6,914	54.4%	3,761	3,392	3,153	6,545	0.123
2001	5,597,545	0.130	7,277	52.0%	3,788	3,007	3,489	6,496	0.116
2002	5,822,846	0.130	7,570	49.1%	3,717	3,753	3,853	7,606	0.131
2003	6,004,956	0.130	7,806	45.9%	3,582	4,403	4,224	8,627	0.144
2004	6,183,507	0.130	8,039	41.3%	3,323	3,505	4,715	8,220	0.133
2005	6,388,250	0.130	8,305	37.2%	3,093	3,597	5,212	8,809	0.138
2006	6,653,696	0.130	8,650	33.1%	2,864	2,498	5,786	8,284	0.125
2007	6,915,410	0.130	8,990	28.5%	2,566	1,981	6,424	8,405	0.122
2008	7,073,199	0.130	9,195	22.7%	2,083	1,326	7,112	8,439	0.119
2009	7,109,910	0.130	9,243	15.8%	1,464	1,642	7,779	9,421	0.133
2010	7,245,414	0.125	9,057	9.3%	844	780	8,213	8,993	0.124
2011	7,353,256	0.125	9,192	3.7%	336	229	8,856	9,085	0.124
2012	7,554,946	0.125	9,444	0.3%	29	18	9,415	9,433	0.125
2013	5,229,078	0.125	6,536	0.0%	0		6,536	6,536	0.125
2014	5,307,514	0.125	6,634	0.0%			6,634	6,634	0.125
TOTAL			192,606		80,931	76,226	111,675	187,901	

(1) PROVIDED BY THE BWC
(2) SECTION 3, EXHIBIT 7, SHEET 19, COL. 14
(3) = [(1) x (2)] / 100
(4) = 1 / SECTION 3, EXHIBIT 7, SHEET 4, COL. 3
(5) = (3) x (4)
(6) BASED ON DATA FROM THE BWC
(7) = (3) x [1 - (4)]
(8) = (6) + (7)
(9) = [(8) / (1)] x 100

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

LUMP SUM SETTLEMENT
(000's)

INCURRED BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	INITIAL EXPECTED DOLLARS	EXPECTED % OF REPORTED LOSS	EXPECTED REPORTED LOSS	ACTUAL REPORTED LOSS	EXPECTED UNREPORTED LOSS	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551	0.033	481	94.6%	455	454	26	480	0.033
1978	1,553,484	0.068	1,060	93.6%	993	990	68	1,057	0.068
1979	1,646,693	0.047	768	92.7%	712	709	56	765	0.046
1980	1,745,494	0.065	1,140	91.8%	1,046	1,042	94	1,136	0.065
1981	1,826,711	0.052	955	90.7%	866	866	89	955	0.052
1982	2,061,263	0.067	1,383	89.6%	1,240	1,235	144	1,378	0.067
1983	2,173,213	0.056	1,221	88.3%	1,078	1,072	143	1,215	0.056
1984	2,314,385	0.071	1,649	86.7%	1,429	1,421	220	1,641	0.071
1985	2,444,242	0.082	2,005	85.0%	1,703	1,697	302	1,998	0.082
1986	2,644,132	0.062	1,652	83.3%	1,376	1,368	276	1,644	0.062
1987	2,911,888	0.090	2,633	81.7%	2,150	2,144	483	2,627	0.090
1988	3,191,151	0.062	1,983	80.1%	1,588	1,592	396	1,988	0.062
1989	3,341,117	0.075	2,491	78.2%	1,948	1,935	544	2,479	0.074
1990	3,644,538	0.084	3,066	76.3%	2,338	2,322	728	3,049	0.084
1991	3,852,022	0.089	3,447	74.3%	2,560	2,541	887	3,428	0.089
1992	3,944,342	0.099	3,894	72.2%	2,813	2,792	1,081	3,873	0.098
1993	4,020,534	0.098	3,945	70.2%	2,770	2,748	1,175	3,923	0.098
1994	4,272,082	0.130	5,554	68.2%	3,786	2,545	1,768	4,313	0.101
1995	4,432,599	0.130	5,762	65.9%	3,795	3,810	1,967	5,777	0.130
1996	4,487,291	0.130	5,833	63.6%	3,712	2,980	2,122	5,102	0.114
1997	4,623,816	0.130	6,011	61.5%	3,695	2,745	2,316	5,061	0.109
1998	4,816,176	0.130	6,261	59.1%	3,701	3,412	2,560	5,972	0.124
1999	5,047,597	0.130	6,562	56.8%	3,730	3,676	2,832	6,508	0.129
2000	5,318,217	0.130	6,914	54.4%	3,761	3,392	3,153	6,545	0.123
2001	5,597,545	0.130	7,277	52.0%	3,788	3,007	3,489	6,496	0.116
2002	5,822,846	0.130	7,570	49.1%	3,717	3,753	3,853	7,606	0.131
2003	6,004,956	0.130	7,806	45.9%	3,582	4,403	4,224	8,627	0.144
2004	6,183,507	0.130	8,039	41.3%	3,323	3,505	4,715	8,220	0.133
2005	6,388,250	0.130	8,305	37.2%	3,093	3,597	5,212	8,809	0.138
2006	6,653,696	0.130	8,650	33.1%	2,864	2,498	5,786	8,284	0.125
2007	6,915,410	0.130	8,990	28.5%	2,566	1,981	6,424	8,405	0.122
2008	7,073,199	0.130	9,195	22.7%	2,083	1,326	7,112	8,439	0.119
2009	7,109,910	0.130	9,243	15.8%	1,464	1,642	7,779	9,421	0.133
2010	7,245,414	0.125	9,057	9.3%	844	780	8,213	8,993	0.124
2011	7,353,256	0.125	9,192	3.7%	336	229	8,856	9,085	0.124
2012	7,554,946	0.125	9,444	0.3%	29	18	9,415	9,433	0.125
2013	5,229,078	0.125	6,536	0.0%	0		6,536	6,536	0.125
2014	5,307,514	0.125	6,634	0.0%			6,634	6,634	0.125
TOTAL			192,606		80,931	76,226	111,675	187,901	

(1) PROVIDED BY THE BWC
(2) SECTION 3, EXHIBIT 7, SHEET 19, COL. 14
(3) = [(1) x (2)] / 100
(4) = 1 / SECTION 3, EXHIBIT 7, SHEET 5, COL. 3
(5) = (3) x (4)
(6) BASED ON DATA FROM THE BWC
(7) = (3) x [1 - (4)]
(8) = (6) + (7)
(9) = [(8) / (1)] x 100

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

LUMP SUM SETTLEMENT
(000's)

CUMULATIVE PAID FREQUENCY SEVERITY METHOD

ACCIDENT YEAR	PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	$ WHOLE PAID SEVERITY	PAID SEVERITY LDF	$ WHOLE ULTIMATE SEVERITY	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551		1.012			1.093			
1978	1,553,484		1.013			1.093			
1979	1,646,693		1.015			1.093			
1980	1,745,494		1.017			1.093			
1981	1,826,711		1.019			1.093			
1982	2,061,263	167	1.021	170	7,393	1.093	8,080	1,377	0.067
1983	2,173,213	170	1.023	174	6,306	1.093	6,892	1,199	0.055
1984	2,314,385	202	1.028	208	7,035	1.093	7,689	1,596	0.069
1985	2,444,242	251	1.031	259	6,760	1.092	7,380	1,910	0.078
1986	2,644,132	230	1.036	238	5,948	1.086	6,458	1,538	0.058
1987	2,911,888	289	1.041	301	7,418	1.082	8,023	2,414	0.083
1988	3,191,151	319	1.047	334	4,991	1.090	5,439	1,816	0.057
1989	3,341,117	322	1.053	339	6,011	1.091	6,558	2,224	0.067
1990	3,644,538	334	1.062	355	6,951	1.092	7,592	2,692	0.074
1991	3,852,022	325	1.069	347	7,817	1.099	8,590	2,984	0.077
1992	3,944,342	427	1.080	461	6,538	1.096	7,165	3,303	0.084
1993	4,020,534	320	1.091	349	8,587	1.089	9,349	3,265	0.081
1994	4,272,082	302	1.106	334	8,428	1.104	9,303	3,106	0.073
1995	4,432,599	351	1.122	394	10,854	1.117	12,119	4,771	0.108
1996	4,487,291	320	1.144	366	9,312	1.121	10,435	3,820	0.085
1997	4,623,816	276	1.168	322	9,947	1.111	11,053	3,565	0.077
1998	4,816,176	284	1.196	340	12,014	1.115	13,392	4,549	0.094
1999	5,047,597	326	1.225	399	11,275	1.122	12,654	5,052	0.100
2000	5,318,217	295	1.261	372	11,497	1.125	12,930	4,809	0.090
2001	5,597,545	279	1.306	364	10,778	1.119	12,064	4,397	0.079
2002	5,822,846	275	1.371	377	13,647	1.131	15,430	5,817	0.100
2003	6,004,956	291	1.463	426	15,131	1.145	17,324	7,373	0.123
2004	6,183,507	245	1.564	383	14,306	1.192	17,051	6,534	0.106
2005	6,388,250	236	1.711	404	15,242	1.175	17,912	7,233	0.113
2006	6,653,696	188	1.919	361	13,289	1.171	15,564	5,615	0.084
2007	6,915,410	149	2.206	329	13,293	1.172	15,580	5,120	0.074
2008	7,073,199	105	2.665	280	12,633	1.187	14,997	4,196	0.059
2009	7,109,910	119	3.505	417	13,802	1.191	16,443	6,858	0.096
2010	7,245,414	69	5.208	359	11,301	1.358	15,347	5,515	0.076
2011	7,353,256	18	11.719	211	12,736	1.632	20,783	4,384	0.060
2012	7,554,946	3	87.890	264	6,033	1.657	9,997	2,636	0.035
2013	5,229,078		87.890			1.657			
2014									
TOTAL		7,487		10,236				121,669	

(1) PROVIDED BY THE BWC
(2) BASED ON DATA FROM THE BWC
(3) SECTION 3, EXHIBIT 7, SHEET 20, COL. 12
(4) = (2) x (3)
(5) SECTION 3, EXHIBIT 7, SHEET 4, COL. 2 / (2) x 1000
(6) SECTION 3, EXHIBIT 7, SHEET 20, COL. 15
(7) = (5) x (6)
(8) = [(4) x (7)] / 1000
(9) = [(8) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
LUMP SUM SETTLEMENT

PAID INCREMENTAL FREQUENCY SEVERITY ACCIDENT YEAR DEVELOPMENT METHOD (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	TAIL	INDICATED ULTIMATE
1977																																						-	-
1978																																						-	-
1979																																						-	-
1980																																						-	-
1981																																						-	-
1982	0	0	3	17	30	28	17	15	17	24	15	20	49	77	35	104	296	182	16	103	77	7	37	7	5	15	39	0	0	0	0	0	0	0	0			143	1,377
1983	0	0	2	10	22	34	36	30	38	39	105	42	61	46	73	122	59	65	104	27	17	1	1	4	118	1	15	0	1	0	0	0	0	0	0			124	1,196
1984	0	0	0	28	37	19	24	38	18	91	36	39	48	152	149	31	140	188	111	66	9	17	89	46	36	1	0	8	1	2	0	0	0	0	0			165	1,586
1985	0	0	0	45	42	69	52	53	50	89	40	90	115	130	127	156	236	157	31	34	1	6	41	31	20	3	59	9	12	13	0	0	0	0	0			198	1,907
1986	0	0	15	38	34	47	107	72	50	75	59	82	55	222	16	74	184	87	10	24	4	68	0	1	11	30	0	2	2	2	0	0	0	0	0			159	1,530
1987	0	0	4	11	50	117	82	74	41	64	112	276	90	198	158	242	131	7	46	69	68	138	9	61	21	2	75	11	9	9	0	0	0	0	0			252	2,424
1988	0	0	0	18	59	44	67	58	97	103	174	44	86	196	175	77	17	133	3	64	66	21	2	52	20	15	49	7	6	6	0	0	0	0	0			192	1,852
1989	0	0	0	30	77	54	56	87	29	79	103	265	330	185	40	43	40	104	173	186	6	4	29	7	9	2	7	1	1	1	0	0	0	0	0			225	2,173
1990	0	0	13	50	140	110	111	259	240	159	36	303	68	67	130	55	23	141	180	91	109	5	33	0	0	0	0	0	0	0	0	0	0	0	0			269	2,590
1991	0	0	8	12	58	144	188	217	133	58	639	153	98	84	62	25	398	74	29	6	142	11	4	3	5	1	4	1	0	0	0	0	0	0	0			296	2,851
1992	0	0	2	171	146	113	446	152	237	360	183	34	49	59	92	266	85	44	116	230	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0			323	3,116
1993	0	2	28	170	197	295	116	232	350	243	336	75	189	142	146	62	86	1	17	15	44	32	33	25	37	9	31	5	3	4	0	0	0	0	0			339	3,264
1994	0	0	53	159	319	192	177	181	96	122	304	154	140	173	144	131	49	45	101	8	4	3	3	3	4	1	3	0	0	0	0	0	0	0	0			297	2,865
1995	0	0	173	357	352	252	834	412	94	98	288	80	207	262	191	5	53	70	80	81	47	34	35	27	40	10	33	5	4	4	0	0	0	0	0			478	4,607
1996	0	0	141	164	373	768	273	173	97	180	336	58	93	79	32	56	142	16	16	16	9	7	7	5	8	2	6	1	1	1	0	0	0	0	0			354	3,412
1997	0	6	33	257	511	248	197	189	238	103	396	215	149	37	51	68	47	29	29	29	17	12	13	10	14	4	12	2	1	1	0	0	0	0	0			338	3,258
1998	0	3	235	389	257	183	404	265	340	362	288	216	77	148	83	163	203	125	125	125	74	53	55	42	61	16	51	8	6	6	0	0	0	0	0			505	4,866
1999	0	11	250	302	318	491	375	251	421	246	219	364	148	137	141	124	155	95	95	95	56	40	42	32	47	12	39	6	4	5	0	0	0	0	0			524	5,045
2000	0	9	123	391	350	344	438	503	311	133	427	100	204	60	53	47	58	36	36	36	21	15	16	12	18	4	15	2	2	2	0	0	0	0	0			436	4,200
2001	0	5	66	108	414	538	500	240	479	58	152	165	283	244	219	192	239	147	147	148	87	63	64	49	72	18	60	9	7	7	0	0	0	0	0			554	5,335
2002	0	14	104	197	796	703	522	352	263	130	346	326	341	295	264	232	289	178	177	178	105	76	78	59	87	22	73	11	8	9	0	0	0	0	0			722	6,956
2003	0	55	100	717	747	849	589	160	222	432	532	298	312	269	242	212	264	163	162	163	96	69	71	54	80	20	67	10	8	8	0	0	0	0	0			807	7,779
2004	0	35	498	533	448	524	285	494	298	390	698	391	409	353	317	278	347	213	213	214	125	91	93	71	105	27	87	13	10	10	0	0	0	0	0			877	8,449
2005	0	42	618	640	503	746	324	439	285	215	386	216	226	195	175	154	191	118	118	118	69	50	52	39	58	15	48	7	5	6	0	0	0	0	0			702	6,761
2006	0	34	382	576	331	243	498	435	422	319	572	321	335	289	260	228	284	175	174	175	103	74	76	58	86	22	72	11	8	9	0	0	0	0	0			761	7,332
2007	0	33	255	413	396	387	498	403	391	296	530	297	310	268	241	211	263	162	162	162	95	69	71	54	80	20	66	10	8	8	0	0	0	0	0			713	6,867
2008	0	10	128	136	699	352	320	259	251	190	340	191	199	172	154	135	169	104	104	104	61	44	45	35	51	13	43	6	5	5	0	0	0	0	0			501	4,826
2009	0	20	200	740	682	692	628	508	493	373	668	374	391	338	303	266	331	204	204	205	120	87	89	68	100	25	84	12	10	10	0	0	0	0	0			952	9,179
2010	0	10	280	490	602	611	554	448	435	329	589	330	345	298	268	235	292	180	180	180	106	76	79	60	88	22	74	11	8	9	0	0	0	0	0			832	8,021
2011	0	32	197	339	416	423	383	310	301	228	408	229	239	206	185	162	202	125	124	125	73	53	54	42	61	16	51	8	6	6	0	0	0	0	0			579	5,584
2012	0	18	177	304	374	380	344	279	271	205	366	205	215	185	166	146	182	112	112	112	66	48	49	37	55	14	46	7	5	6	0	0	0	0	0			519	5,005
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			-	-
Factors	185.902	9.778	1.721	1.229	1.015	0.907	0.809	0.971	0.756	1.791	0.561	1.045	0.864	0.897	0.877	1.246	0.615	0.999	1.004	0.587	0.722	1.029	0.765	1.470	0.254	3.287	0.149	0.762	1.055	-	-	-	-	-				Tail 1.116	

Example: AY 2008 Age 78 of 320 = 352 x 0.907 and AY 2008 Age 90 of 259 = 320 x 0.809

NOTE: FACTORS ARE FROM SECTION 3, EXHIBIT 7, SHEET 35

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

LUMP SUM SETTLEMENT
(000's)

INCREMENTAL INDEX PAYMENT METHOD

ACCIDENT YEAR	PAYROLL	PAID LOSS @ 6/30/13	INCREMENTAL PAID LOSS & ALAE PER AVG. WEEKLY BENEFIT & ULTIMATE CLAIMS: AS OF 6/30/13	FUTURE DEVELOP.	IMPLIED ULTIMATE	AVERAGE WEEKLY BENEFIT	SELECTED ULTIMATE CLAIMS	IMPLIED ULTIMATE LOSS	TAIL OF 1.116 DEVELOP.	IMPLIED ULTIMATE INCLD TAIL	IMPLIED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1977	1,465,551	454									
1978	1,553,484	990									
1979	1,646,693	709									
1980	1,745,494	1,042									
1981	1,826,711	866									
1982	2,061,263	1,235	22.195	-	22.195	327.20	170	1,235	143	1,377	0.067
1983	2,173,213	1,072	18.031	-	18.031	341.69	174	1,072	124	1,196	0.055
1984	2,314,385	1,421	19.054	-	19.054	358.57	208	1,421	165	1,586	0.069
1985	2,444,242	1,697	17.655	0.009	17.664	371.07	259	1,698	197	1,894	0.077
1986	2,644,132	1,368	15.114	0.047	15.160	380.29	238	1,372	159	1,531	0.058
1987	2,911,888	2,144	18.122	0.091	18.213	393.04	301	2,155	249	2,404	0.083
1988	3,191,151	1,592	12.218	0.458	12.676	390.15	334	1,652	191	1,843	0.058
1989	3,341,117	1,935	14.273	0.571	14.844	400.00	339	2,013	233	2,246	0.067
1990	3,644,538	2,322	15.608	0.979	16.587	419.00	355	2,467	286	2,753	0.076
1991	3,852,022	2,541	17.107	1.212	18.319	428.00	347	2,721	315	3,036	0.079
1992	3,944,342	2,792	13.669	1.498	15.167	443.00	461	3,098	359	3,456	0.088
1993	4,020,534	2,748	17.115	1.748	18.864	460.00	349	3,028	351	3,379	0.084
1994	4,272,082	2,545	15.810	2.079	17.890	482.00	334	2,880	333	3,213	0.075
1995	4,432,599	3,810	19.613	2.577	22.190	493.00	394	4,310	499	4,809	0.108
1996	4,487,291	2,980	15.933	3.069	19.002	511.00	366	3,554	411	3,965	0.088
1997	4,623,816	2,745	16.364	3.493	19.857	521.00	322	3,331	386	3,717	0.080
1998	4,816,176	3,412	18.550	4.075	22.625	541.00	340	4,162	482	4,643	0.096
1999	5,047,597	3,676	16.247	4.572	20.819	567.00	399	4,710	545	5,255	0.104
2000	5,318,217	3,392	15.480	5.180	20.659	589.00	372	4,527	524	5,051	0.095
2001	5,597,545	3,007	13.367	5.828	19.195	618.00	364	4,318	500	4,818	0.086
2002	5,822,846	3,753	15.851	6.626	22.477	628.00	377	5,322	616	5,938	0.102
2003	6,004,956	4,403	16.050	7.503	23.553	644.00	426	6,462	748	7,210	0.120
2004	6,183,507	3,505	13.824	9.108	22.932	662.00	383	5,814	673	6,488	0.105
2005	6,388,250	3,597	13.132	10.072	23.204	678.00	404	6,356	736	7,092	0.111
2006	6,653,696	2,498	9.830	11.400	21.230	704.00	361	5,395	625	6,020	0.090
2007	6,915,410	1,981	7.887	12.829	20.716	730.00	344	5,202	602	5,805	0.084
2008	7,073,199	1,326	5.554	14.687	20.241	751.00	318	4,834	560	5,394	0.076
2009	7,109,910	1,642	6.032	16.767	22.799	767.00	355	6,208	719	6,927	0.097
2010	7,245,414	780	2.994	18.890	21.885	775.00	336	5,699	660	6,359	0.088
2011	7,353,256	229	0.982	20.615	21.598	783.00	298	5,039	583	5,623	0.076
2012	7,554,946	18	0.078	21.675	21.753	809.00	288	5,068	587	5,655	0.075
2013	5,229,078		-	21.786	21.786	837.00	194	3,538	410	3,947	0.075
2014							196				
TOTAL		76,226					10,706	120,659	13,970	134,629	

(1) PROVIDED BY THE BWC
(2) BASED ON DATA FROM THE BWC
(3) = (2) / [(6) x (7)] x 1000
(4) SECTION 3, EXHIBIT 7, SHEET 21, COL. 6
(5) = (3) + (4)
(6) BASED ON HISTORICAL BENEFIT LEVELS
(7) SECTION 3, EXHIBIT 7, SHEET 13, COL. 14
(8) = (5) x (6) x (7) / 1,000
(9) = [TAIL - 1.0] x (8)
(10) = (8) + (9)
(11) = [(10) / (1)] x 100

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

LUMP SUM SETTLEMENT
(000's)

SELECTION OF ULTIMATE CLAIM COUNTS

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	IMPLIED FREQUENCY	ON-LEVEL FREQUENCY	5 YR IMPLIED FREQUENCY TREND	CUMULATIVE FREQUENCY TREND	ON-LEVEL TRENDED FREQUENCY	EXPECTED CLAIM FREQUENCY	EXPECTED ULTIMATE CLAIMS	SELECTED ULTIMATE CLAIMS	SELECTED CLAIM FREQUENCY
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1977	1,465,551	3.943	5,778,966		1.012					0.719					
1978	1,553,484	3.704	5,754,667		1.013					0.719					
1979	1,646,693	3.435	5,656,194		1.015					0.719					
1980	1,745,494	3.194	5,575,918		1.017					0.719					
1981	1,826,711	2.943	5,375,984		1.019					0.719					
1982	2,061,263	2.798	5,767,589	167	1.021	170	0.827%	0.296%		0.719	0.213%	0.827%	170	170	0.825%
1983	2,173,213	2.679	5,822,965	170	1.023	174	0.801%	0.299%		0.719	0.215%	0.801%	174	174	0.801%
1984	2,314,385	2.553	5,909,297	202	1.028	208	0.897%	0.351%		0.719	0.253%	0.897%	208	208	0.899%
1985	2,444,242	2.467	6,030,627	251	1.031	259	1.059%	0.429%		0.719	0.309%	1.059%	259	259	1.060%
1986	2,644,132	2.407	6,365,645	230	1.036	238	0.901%	0.374%	8.7%	0.719	0.269%	0.901%	238	238	0.900%
1987	2,911,888	2.329	6,782,846	289	1.041	301	1.033%	0.444%	8.9%	0.719	0.319%	1.033%	301	301	1.034%
1988	3,191,151	2.225	7,101,789	319	1.047	334	1.046%	0.470%	6.4%	0.719	0.338%	1.046%	334	334	1.047%
1989	3,341,117	2.177	7,272,541	322	1.053	339	1.015%	0.466%	4.0%	0.719	0.335%	1.015%	339	339	1.015%
1990	3,644,538	2.096	7,637,206	334	1.062	355	0.973%	0.464%	4.9%	0.719	0.334%	0.973%	355	355	0.974%
1991	3,852,022	2.030	7,818,591	325	1.069	347	0.902%	0.444%	-0.1%	0.719	0.320%	0.902%	347	347	0.901%
1992	3,944,342	1.930	7,613,696	427	1.080	461	1.169%	0.606%	4.7%	0.719	0.436%	1.169%	461	461	1.169%
1993	4,020,534	1.895	7,617,194	320	1.091	349	0.869%	0.458%	2.3%	0.719	0.330%	0.869%	349	349	0.868%
1994	4,272,082	1.851	7,909,310	302	1.106	334	0.782%	0.422%	-1.6%	0.719	0.304%	0.782%	334	334	0.782%
1995	4,432,599	1.799	7,972,245	351	1.122	394	0.888%	0.494%	-1.5%	0.719	0.355%	0.888%	394	394	0.889%
1996	4,487,291	1.738	7,797,491	320	1.144	366	0.816%	0.469%	-4.3%	0.719	0.338%	0.816%	366	366	0.816%
1997	4,623,816	1.661	7,678,681	276	1.168	322	0.697%	0.420%	-0.7%	0.719	0.302%	0.697%	322	322	0.696%
1998	4,816,176	1.586	7,638,048	284	1.196	340	0.705%	0.445%	-0.6%	0.719	0.320%	0.705%	340	340	0.706%
1999	5,047,597	1.535	7,748,434	326	1.225	399	0.791%	0.515%	0.3%	0.719	0.371%	0.791%	399	399	0.790%
2000	5,318,217	1.481	7,874,189	295	1.261	372	0.699%	0.472%	2.2%	0.738	0.348%	0.699%	372	372	0.699%
2001	5,597,545	1.450	8,115,826	279	1.306	364	0.651%	0.449%	2.0%	0.757	0.340%	0.651%	364	364	0.650%
2002	5,822,846	1.351	7,863,811	275	1.371	377	0.647%	0.479%	0.1%	0.776	0.372%	0.647%	377	377	0.647%
2003	6,004,956	1.320	7,925,439	291	1.463	426	0.709%	0.537%	1.0%	0.796	0.427%	0.709%	426	426	0.709%
2004	6,183,507	1.337	8,269,908	245	1.564	383	0.620%	0.463%	1.4%	0.816	0.378%	0.620%	383	383	0.619%
2005	6,388,250	1.292	8,253,608	236	1.711	404	0.632%	0.489%	1.4%	0.837	0.410%	0.632%	404	404	0.632%
2006	6,653,696	1.281	8,526,674	188	1.919	361	0.542%	0.423%	-3.4%	0.859	0.363%	0.542%	361	361	0.543%
2007	6,915,410	1.229	8,496,918	149	2.206	329	0.475%	0.387%	-7.2%	0.881	0.341%	0.516%	357	344	0.497%
2008	7,073,199	1.179	8,337,961	105	2.665	280	0.396%	0.336%	-8.4%	0.903	0.303%	0.483%	342	318	0.450%
2009	7,109,910	1.143	8,129,364	119	3.505	417	0.587%	0.513%	-1.4%	0.912	0.468%	0.464%	330	355	0.499%
2010	7,245,414	1.134	8,216,184	69	5.208	359	0.496%	0.437%	3.6%	0.922	0.403%	0.455%	330	336	0.464%
2011	7,353,256	1.082	7,954,284	18	11.719	211	0.287%	0.265%	-4.8%	0.960	0.255%	0.417%	307	298	0.405%
2012	7,554,946	1.030	7,783,294	3	87.890	264	0.349%	0.339%	-6.2%	1.000	0.339%	0.381%	288	288	0.381%
2013	5,229,078	1.015	5,307,514	0	87.890	0	0.000%	0.000%		1.000	0.000%	0.376%	196	194	0.371%
2014	5,307,514	1.000	5,307,514	0						1.000		0.370%	196	196	0.370%
TOTAL				7,487		10,236							10,722	10,706	

5 Year Average excluding 2013	0.354%
10 Year Average excluding 2013	0.369%
5 Year Average excluding 2010-2013	0.377%
10 Year Average excluding 2009-2013	0.365%
2006-2011 Average excluding 2009	0.333%
(16) 2014 Selected Frequency	0.370%

(1) PROVIDED BY THE BWC
(2) BASED ON CHANGE IN SAWW
(3) = (1) x (2)
(4) BASED ON DATA FROM THE BWC
(5) SECTION 3, EXHIBIT 7, SHEET 20, COL. 12
(6) = (4) x (5)
(7) = (6) / (1) x 100
(8) = (6) / (3) x 100
(9) 5 YEAR FITTED TREND OF (8)
(10) SELECTED BY DELOITTE CONSULTING
(11) = (8) x (10)
(12) SELECTED BASED ON (16) DETRENDED AND (7)
(13) = [(12) x (1)] / 100
(14) = (4) + [1 - 1/(5)] x (13)
(15) = [(14) / (1)] x 100
(16) SELECTED BY DELOITTE CONSULTING BASED ON (11)

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

LUMP SUM SETTLEMENT
(000's)

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	1,465,551			480		0.033
1978	1,553,484			1,057		0.068
1979	1,646,693			765		0.046
1980	1,745,494			1,136		0.065
1981	1,826,711			955		0.052
1982	2,061,263	170	0.82%	1,377	8,103	0.067
1983	2,173,213	174	0.80%	1,214	6,977	0.056
1984	2,314,385	208	0.90%	1,640	7,884	0.071
1985	2,444,242	259	1.06%	1,997	7,711	0.082
1986	2,644,132	238	0.90%	1,642	6,901	0.062
1987	2,911,888	301	1.03%	2,626	8,723	0.090
1988	3,191,151	334	1.05%	1,989	5,955	0.062
1989	3,341,117	339	1.01%	2,476	7,303	0.074
1990	3,644,538	355	0.97%	3,044	8,574	0.084
1991	3,852,022	347	0.90%	3,421	9,859	0.089
1992	3,944,342	461	1.17%	3,864	8,382	0.098
1993	4,020,534	349	0.87%	3,914	11,214	0.097
1994	4,272,082	334	0.78%	3,734	11,180	0.087
1995	4,432,599	394	0.89%	5,785	14,682	0.131
1996	4,487,291	366	0.82%	4,683	12,796	0.104
1997	4,623,816	322	0.70%	4,465	13,868	0.097
1998	4,816,176	340	0.71%	5,772	16,977	0.120
1999	5,047,597	399	0.79%	6,467	16,207	0.128
2000	5,318,217	372	0.70%	6,236	16,762	0.117
2001	5,597,545	364	0.65%	5,777	15,871	0.103
2002	5,822,846	377	0.65%	7,639	20,262	0.131
2003	6,004,956	426	0.71%	9,353	21,955	0.156
2004	6,183,507	383	0.62%	8,375	21,866	0.135
2005	6,388,250	404	0.63%	9,190	22,749	0.144
2006	6,653,696	361	0.54%	8,063	22,334	0.121
2007	6,915,410	344	0.50%	8,185	23,794	0.118
2008	7,073,199	318	0.45%	8,310	26,131	0.117
2009	7,109,910	355	0.50%	9,421	26,539	0.133
2010	7,245,414	336	0.46%	8,993	26,764	0.124
2011	7,353,256	298	0.41%	9,085	30,486	0.124
2012	7,554,946	288	0.38%	9,433	32,754	0.125
2013	5,229,078	194	0.37%	6,536	33,692	0.125
2014	5,307,514	196	0.37%	6,634	33,784	0.125
TOTAL		10,706		185,732		

(1) PROVIDED BY THE BWC
(2) SECTION 3, EXHIBIT 7, SHEET 13, COL. 14
(3) = (2) / (1) x 100
(4) SECTION 3, EXHIBIT 7, SHEET 3, COL. 12
(5) = [(4) / (2)] x 1,000
(6) = [(4) / (1)] x 100

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

LUMP SUM SETTLEMENT
(000's)

ACTUAL VERSUS EXPECTED LOSS PAYMENTS

ACCIDENT YEAR	PAID LOSS @ 6/30/13	PAID LOSS @ 6/30/12	ULTIMATE LOSS @ 6/30/12	UNPAID LOSS @ 6/30/12	AGE @ 6/30/13	AGE @ 6/30/12	PRIOR LDF @ 6/30/13	PRIOR LDF @ 6/30/12	EXPECTED % PAID	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE	ULTIMATE LOSS @ 6/30/13	ULTIMATE LOSS @ 6/30/12	CHANGE IN ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR	46	38	138	100						25	8	(18)	146	138	8
1977	454	454	486	32	438	426	1.060	1.070	13.1%	4	0	(4)	480	486	(6)
1978	990	979	1,058	79	426	414	1.070	1.081	12.4%	10	10	1	1,057	1,058	(1)
1979	709	695	760	65	414	402	1.081	1.093	12.0%	8	14	6	765	760	5
1980	1,042	1,042	1,154	112	402	390	1.093	1.107	12.0%	13	0	(13)	1,136	1,154	(18)
1981	866	863	969	107	390	378	1.107	1.124	12.1%	13	4	(9)	955	969	(14)
1982	1,235	1,235	1,408	173	378	366	1.124	1.140	10.7%	19	0	(19)	1,377	1,408	(30)
1983	1,072	1,072	1,247	175	366	354	1.140	1.163	12.2%	21	0	(21)	1,214	1,247	(33)
1984	1,421	1,419	1,684	265	354	342	1.163	1.187	10.7%	28	2	(26)	1,640	1,684	(44)
1985	1,697	1,685	2,039	354	342	330	1.187	1.210	9.5%	34	12	(22)	1,997	2,039	(42)
1986	1,368	1,366	1,686	320	330	318	1.210	1.234	8.5%	27	2	(25)	1,642	1,686	(44)
1987	2,144	2,069	2,605	536	318	306	1.234	1.259	7.7%	41	75	34	2,626	2,605	21
1988	1,592	1,577	2,034	456	306	294	1.259	1.289	8.3%	38	15	(23)	1,989	2,034	(45)
1989	1,935	1,927	2,549	622	294	282	1.289	1.323	8.1%	50	9	(41)	2,476	2,549	(73)
1990	2,322	2,322	3,160	839	282	270	1.323	1.361	8.0%	67	0	(67)	3,044	3,160	(116)
1991	2,541	2,536	3,556	1,020	270	258	1.361	1.402	7.5%	76	4	(72)	3,421	3,556	(135)
1992	2,792	2,791	4,031	1,240	258	246	1.402	1.444	6.8%	84	0	(83)	3,864	4,031	(167)
1993	2,748	2,704	4,042	1,338	246	234	1.444	1.495	7.1%	95	44	(51)	3,914	4,042	(128)
1994	2,545	2,538	3,926	1,388	234	222	1.495	1.547	6.4%	89	8	(81)	3,734	3,926	(192)
1995	3,810	3,729	5,971	2,242	222	210	1.547	1.601	5.8%	131	80	(50)	5,785	5,971	(187)
1996	2,980	2,964	4,912	1,948	210	198	1.601	1.657	5.3%	104	16	(88)	4,683	4,912	(229)
1997	2,745	2,698	4,650	1,952	198	186	1.657	1.724	5.5%	108	47	(60)	4,465	4,650	(184)
1998	3,412	3,249	5,824	2,575	186	174	1.724	1.792	5.0%	130	163	33	5,772	5,824	(52)
1999	3,676	3,534	6,620	3,086	174	162	1.792	1.873	5.2%	159	141	(18)	6,467	6,620	(153)
2000	3,392	3,332	6,554	3,221	162	150	1.873	1.967	5.2%	167	60	(107)	6,236	6,554	(318)
2001	3,007	2,724	5,737	3,013	150	138	1.967	2.075	5.1%	154	283	128	5,777	5,737	40
2002	3,753	3,427	7,603	4,176	138	126	2.075	2.220	5.7%	240	326	87	7,639	7,603	36
2003	4,403	3,871	9,064	5,194	126	114	2.220	2.442	6.9%	360	532	172	9,353	9,064	289
2004	3,505	3,115	8,254	5,139	114	102	2.442	2.686	5.9%	305	390	85	8,375	8,254	120
2005	3,597	3,312	9,211	5,899	102	90	2.686	3.022	6.2%	365	285	(80)	9,190	9,211	(21)
2006	2,498	2,063	8,066	6,003	90	78	3.022	3.476	6.1%	364	435	71	8,063	8,066	(4)
2007	1,981	1,483	8,315	6,832	78	66	3.476	4.362	7.6%	518	498	(20)	8,185	8,315	(130)
2008	1,326	974	8,695	7,721	66	54	4.362	6.237	8.2%	634	352	(282)	8,310	8,695	(385)
2009	1,642	960	9,277	8,317	54	42	6.237	9.980	6.7%	556	682	126	9,421	9,277	144
2010	780	290	9,346	9,056	42	30	9.980	25.948	6.4%	581	490	(91)	8,993	9,346	(354)
2011	229	32	9,563	9,531	30	18	25.948	337.321	3.6%	340	197	(143)	9,085	9,563	(478)
2012	18		9,750	9,750	18	6	337.321	50,598.104	0.3%	29	18	(11)	9,433	9,750	(317)
2013	0		9,867	9,867	6		50,598.104		0.0%	0	0	(0)	6,536	9,867	(3,331)
2014									0.0%		0	0			
TOTAL	76,272	71,071	185,813	114,743						5,985	5,201	(784)	179,244	185,813	(6,570)
EXLD PRIOR	76,226	71,032	185,675	114,643						5,960	5,194	(766)	179,098	185,675	(6,577)

(1) BASED ON DATA FROM THE BWC
(2) BASED ON DATA FROM THE BWC
(3) FROM 6/30/12 ANALYSIS
(4) = (3) - (2)
(5) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(6) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(7) PAID LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT CURRENT AGE
(8) PAID LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT PRIOR AGE
(9) BASED ON (7) AND (8)
(10) = (4) x (9); PRIOR FROM SECTION 3, EXHIBIT 7, SHEET 15B, COL. 9
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 3, EXHIBIT 7, SHEET 3, COL. 12
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

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

LUMP SUM SETTLEMENT
(000's)

ACTUAL VERSUS EXPECTED LOSS PAYMENTS

ACCIDENT YEAR	PAID LOSS @ 6/30/13	PAID LOSS @ 6/30/12	UNPAID LOSS @ 6/30/12	AGE @ 6/30/13	AGE @ 6/30/12	PRIOR LDF @ 6/30/13	PRIOR LDF @ 6/30/12	EXPECTED % PAID	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
PRIOR	0	0	0	726	714	1.000	1.000	16.1%	0	0	0
1954	0	0	0	714	702	1.000	1.000	17.4%	0	0	0
1955	0	0	0	702	690	1.000	1.000	1.8%	0	0	0
1956	0	0	0	690	678	1.000	1.000	3.4%	0	0	0
1957	0	0	0	678	666	1.000	1.000	6.3%	0	0	0
1958	0	0	0	666	654	1.000	1.000	11.3%	0	0	0
1959	0	0	0	654	642	1.000	1.000	18.1%	0	0	0
1960	0	0	0	642	630	1.000	1.001	25.4%	0	0	0
1961	0	0	0	630	618	1.001	1.001	31.2%	0	0	0
1962	0	0	0	618	606	1.001	1.001	34.0%	0	0	0
1963	0	0	0	606	594	1.001	1.002	34.2%	0	0	0
1964	0	0	0	594	582	1.002	1.003	33.2%	0	0	0
1965	0	0	0	582	570	1.003	1.004	31.2%	0	0	0
1966	6	6	0	570	558	1.004	1.006	29.1%	0	0	0
1967	0	0	0	558	546	1.006	1.008	27.5%	0	0	0
1968	29	29	100	546	534	1.008	1.011	25.5%	25	0	(25)
1969	0	0	0	534	522	1.011	1.015	23.4%	0	0	0
1970	0	0	0	522	510	1.015	1.019	21.7%	0	0	0
1971	0	0	0	510	498	1.019	1.024	20.1%	0	0	0
1972	0	0	0	498	486	1.024	1.029	18.7%	0	0	0
1973	0	0	0	486	474	1.029	1.036	17.5%	0	0	0
1974	0	0	0	474	462	1.036	1.043	16.5%	0	0	0
1975	8	0	0	462	450	1.043	1.051	15.3%	0	8	8
1976	4	4	0	450	438	1.051	1.060	14.2%	0	0	0
TOTAL	46	38	100						25	8	(18)

(1) PROVIDED BY THE BWC
(2) PROVIDED BY THE BWC
(3) FROM 6/30/12 ANALYSIS
(4) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(5) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(6) PAID LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT CURRENT AGE
(7) PAID LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT PRIOR AGE
(8) BASED ON (6) AND (7)
(9) = (3) x (8)
(10) = (1) - (2)
(11) = (10) - (9)

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

LUMP SUM SETTLEMENT
(000's)

ACTUAL VERSUS EXPECTED REPORTED LOSSES

ACCIDENT YEAR	INCURRED LOSS @ 6/30/13	INCURRED LOSS @ 6/30/12	ULTIMATE LOSS @ 6/30/12	UNREPORTED LOSS @ 6/30/12	AGE @ 6/30/13	AGE @ 6/30/12	PRIOR LDF @ 6/30/13	PRIOR LDF @ 6/30/12	EXPECTED % REPORTED	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE	ULTIMATE LOSS @ 6/30/13	ULTIMATE LOSS @ 6/30/12	CHANGE IN ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR															
1977	454	454	486	32	438	426	1.060	1.070	13.1%	4	0	(4)	480	486	(6)
1978	990	979	1,058	79	426	414	1.070	1.081	12.4%	10	10	1	1,057	1,058	(1)
1979	709	695	760	65	414	402	1.081	1.093	12.0%	8	14	6	765	760	5
1980	1,042	1,042	1,154	112	402	390	1.093	1.107	12.0%	13	0	(13)	1,136	1,154	(18)
1981	866	863	969	107	390	378	1.107	1.124	12.1%	13	4	(9)	955	969	(14)
1982	1,235	1,235	1,408	173	378	366	1.124	1.140	10.7%	19	0	(19)	1,377	1,408	(30)
1983	1,072	1,072	1,247	175	366	354	1.140	1.163	12.2%	21	0	(21)	1,214	1,247	(33)
1984	1,421	1,419	1,684	265	354	342	1.163	1.187	10.7%	28	2	(26)	1,640	1,684	(44)
1985	1,697	1,685	2,039	354	342	330	1.187	1.210	9.5%	34	12	(22)	1,997	2,039	(42)
1986	1,368	1,366	1,686	320	330	318	1.210	1.234	8.5%	27	2	(25)	1,642	1,686	(44)
1987	2,144	2,069	2,605	536	318	306	1.234	1.259	7.7%	41	75	34	2,626	2,605	21
1988	1,592	1,577	2,034	456	306	294	1.259	1.289	8.3%	38	15	(23)	1,989	2,034	(45)
1989	1,935	1,927	2,549	622	294	282	1.289	1.323	8.1%	50	9	(41)	2,476	2,549	(73)
1990	2,322	2,322	3,160	839	282	270	1.323	1.361	8.0%	67	0	(67)	3,044	3,160	(116)
1991	2,541	2,536	3,556	1,020	270	258	1.361	1.402	7.5%	76	4	(72)	3,421	3,556	(135)
1992	2,792	2,791	4,031	1,240	258	246	1.402	1.444	6.8%	84	0	(83)	3,864	4,031	(167)
1993	2,748	2,704	4,042	1,338	246	234	1.444	1.495	7.1%	95	44	(51)	3,914	4,042	(128)
1994	2,545	2,538	3,926	1,388	234	222	1.495	1.547	6.4%	89	8	(81)	3,734	3,926	(192)
1995	3,810	3,729	5,971	2,242	222	210	1.547	1.601	5.8%	131	80	(50)	5,785	5,971	(187)
1996	2,980	2,964	4,912	1,948	210	198	1.601	1.657	5.3%	104	16	(88)	4,683	4,912	(229)
1997	2,745	2,698	4,650	1,952	198	186	1.657	1.724	5.5%	108	47	(60)	4,465	4,650	(184)
1998	3,412	3,249	5,824	2,575	186	174	1.724	1.792	5.0%	130	163	33	5,772	5,824	(52)
1999	3,676	3,534	6,620	3,086	174	162	1.792	1.873	5.2%	159	141	(18)	6,467	6,620	(153)
2000	3,392	3,332	6,554	3,221	162	150	1.873	1.967	5.2%	167	60	(107)	6,236	6,554	(318)
2001	3,007	2,724	5,737	3,013	150	138	1.967	2.075	5.1%	154	283	128	5,777	5,737	40
2002	3,753	3,427	7,603	4,176	138	126	2.075	2.220	5.7%	240	326	87	7,639	7,603	36
2003	4,403	3,871	9,064	5,194	126	114	2.220	2.442	6.9%	360	532	172	9,353	9,064	289
2004	3,505	3,115	8,254	5,139	114	102	2.442	2.686	5.9%	305	390	85	8,375	8,254	120
2005	3,597	3,312	9,211	5,899	102	90	2.686	3.022	6.2%	365	285	(80)	9,190	9,211	(21)
2006	2,498	2,063	8,066	6,003	90	78	3.022	3.476	6.1%	364	435	71	8,063	8,066	(4)
2007	1,981	1,483	8,315	6,832	78	66	3.476	4.362	7.6%	518	498	(20)	8,185	8,315	(130)
2008	1,326	974	8,695	7,721	66	54	4.362	6.237	8.2%	634	352	(282)	8,310	8,695	(385)
2009	1,642	960	9,277	8,317	54	42	6.237	9.980	6.7%	556	682	126	9,421	9,277	144
2010	780	290	9,346	9,056	42	30	9.980	25.948	6.4%	581	490	(91)	8,993	9,346	(354)
2011	229	32	9,563	9,531	30	18	25.948	337.321	3.6%	340	197	(143)	9,085	9,563	(478)
2012	18		9,750	9,750	18	6	337.321	50,598.104	0.3%	29	18	(11)	9,433	9,750	(317)
2013	0		9,867	9,867	6		50,598.104		0.0%	0	0	(0)	6,536	9,867	(3,331)
2014									0.0%		0	0			
TOTAL	76,226	71,032	185,675	114,643						5,960	5,194	(766)	179,098	185,675	(6,577)
EXLD PRIOR	76,226	71,032	185,675	114,643						5,960	5,194	(766)	179,098	185,675	(6,577)

(1) BASED ON DATA FROM THE BWC
(2) BASED ON DATA FROM THE BWC
(3) FROM 6/30/12 ANALYSIS
(4) = (3) - (2)
(5) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(6) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(7) INCURRED LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT CURRENT AGE
(8) INCURRED LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT PRIOR AGE
(9) BASED ON (7) AND (8)
(10) = (4) x (9)
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 3, EXHIBIT 7, SHEET 3, COL. 12
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
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LUMP SUM SETTLEMENT
(000's)

ACTUAL VERSUS EXPECTED REPORTED CLAIM COUNTS

ACCIDENT YEAR	REPORTED COUNT @ 6/30/13	REPORTED COUNT @ 6/30/12	ULTIMATE COUNT @ 6/30/12	UNREPORTED COUNT @ 6/30/12	AGE @ 6/30/13	AGE @ 6/30/12	PRIOR LDF @ 6/30/13	PRIOR LDF @ 6/30/12	EXPECTED % REPORTED	REPORTED CLAIM EMERGENCE EXPECTED	ACTUAL	DIFFERENCE	ULTIMATE COUNT @ 6/30/13	ULTIMATE COUNT @ 6/30/12	CHANGE IN ULTIMATE COUNT
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR															
1977					438	426									
1978					426	414									
1979					414	402									
1980					402	390									
1981					390	378									
1982	167	167	172	5	378	366	1.027	1.027	0.0%	0	0	0	170	172	(2)
1983	170	170	175	5	366	354	1.027	1.031	10.6%	1	0	(1)	174	175	(1)
1984	202	201	208	7	354	342	1.031	1.034	9.4%	1	1	0	208	208	0
1985	251	249	258	9	342	330	1.034	1.038	10.8%	1	2	1	259	258	1
1986	230	229	239	10	330	318	1.038	1.044	12.5%	1	1	0	238	239	(1)
1987	289	284	298	14	318	306	1.044	1.051	13.5%	2	5	3	301	298	3
1988	319	318	337	19	306	294	1.051	1.060	14.0%	3	1	(2)	334	337	(3)
1989	322	319	341	22	294	282	1.060	1.069	12.5%	3	3	0	339	341	(2)
1990	334	334	361	27	282	270	1.069	1.081	14.4%	4	0	(4)	355	361	(6)
1991	325	324	355	31	270	258	1.081	1.096	13.7%	4	1	(3)	347	355	(8)
1992	427	426	474	48	258	246	1.096	1.113	13.9%	7	1	(6)	461	474	(13)
1993	320	316	358	42	246	234	1.113	1.132	12.8%	5	4	(1)	349	358	(9)
1994	302	301	349	48	234	222	1.132	1.160	15.6%	8	1	(7)	334	349	(15)
1995	351	346	410	64	222	210	1.160	1.186	12.3%	8	5	(3)	394	410	(16)
1996	320	312	380	68	210	198	1.186	1.217	12.0%	8	8	0	366	380	(14)
1997	276	269	336	67	198	186	1.217	1.249	10.6%	7	7	0	322	336	(14)
1998	284	278	357	79	186	174	1.249	1.284	9.8%	8	6	(2)	340	357	(17)
1999	326	317	419	102	174	162	1.284	1.323	9.4%	10	9	(1)	399	419	(20)
2000	295	289	399	110	162	150	1.323	1.382	11.7%	13	6	(7)	372	399	(27)
2001	279	257	372	115	150	138	1.382	1.446	10.4%	12	22	10	364	372	(8)
2002	275	263	397	134	138	126	1.446	1.552	13.3%	18	12	(6)	377	397	(20)
2003	291	278	429	151	126	114	1.552	1.671	11.5%	17	13	(4)	426	429	(3)
2004	245	226	400	174	114	102	1.671	1.826	11.2%	19	19	0	383	400	(17)
2005	236	224	421	197	102	90	1.826	2.087	13.1%	26	12	(14)	404	421	(17)
2006	188	159	384	225	90	78	2.087	2.396	10.6%	24	29	5	361	384	(23)
2007	149	122	375	253	78	66	2.396	2.920	11.4%	29	27	(2)	344	375	(31)
2008	105	74	352	278	66	54	2.920	3.825	11.0%	31	31	0	318	352	(34)
2009	119	75	378	303	54	42	3.825	5.667	10.3%	31	44	13	355	378	(23)
2010	69	30	371	341	42	30	5.667	12.377	10.4%	35	39	4	336	371	(35)
2011	18	4	371	367	30	18	12.377	92.826	7.1%	26	14	(12)	298	371	(73)
2012	3	0	375	375	18	6	92.826	92.826	0.0%	0	3	3	288	375	(87)
2013	0		376	376	6		92.826		1.1%	4	0	(4)	194	376	(182)
2014	0									0			196		
TOTAL	7,487	7,161	11,227	4,066						366	326	(40)	10,706	11,227	(717)
EXLD PRIOR	7,487	7,161	11,227	4,066						366	326	(40)	10,706	11,227	(717)

(1) BASED ON DATA FROM THE BWC
(2) BASED ON DATA FROM THE BWC
(3) FROM 6/30/12 ANALYSIS
(4) = (3) - (2)
(5) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(6) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(7) CLAIM COUNT DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT CURRENT AGE
(8) CLAIM COUNT DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT PRIOR AGE
(9) BASED ON (7) AND (8)
(10) = (4) x (9)
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 3, EXHIBIT 7, SHEET 13, COL. 14
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

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DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 4.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			0.0%	0.0%	59.8%
6	49259.948	0.0%	0.3%	0.3%	60.9%
18	328.400	0.3%	3.3%	3.1%	63.3%
30	27.367	3.7%	5.7%	5.0%	64.5%
42	10.732	9.3%	6.5%	5.6%	64.9%
54	6.313	15.8%	6.8%	5.6%	64.9%
66	4.415	22.7%	5.9%	4.7%	64.4%
78	3.504	28.5%	4.6%	3.5%	64.1%
90	3.020	33.1%	4.1%	3.0%	64.3%
102	2.685	37.2%	4.1%	2.9%	64.5%
114	2.419	41.3%	4.5%	3.1%	64.7%
126	2.179	45.9%	3.2%	2.1%	64.3%
138	2.037	49.1%	2.9%	1.8%	64.7%
150	1.921	52.0%	2.3%	1.4%	65.1%
162	1.838	54.4%	2.4%	1.4%	66.0%
174	1.759	56.8%	2.3%	1.3%	66.7%
186	1.692	59.1%	2.4%	1.3%	67.6%
198	1.627	61.5%	2.2%	1.1%	68.3%
210	1.572	63.6%	2.2%	1.1%	69.3%
222	1.518	65.9%	2.3%	1.1%	70.1%
234	1.467	68.2%	2.0%	0.9%	70.8%
246	1.424	70.2%	2.0%	0.9%	71.6%
258	1.384	72.2%	2.0%	0.9%	72.5%
270	1.347	74.3%	2.0%	0.8%	73.3%
282	1.311	76.3%	1.9%	0.7%	74.1%
294	1.279	78.2%	1.9%	0.7%	74.8%
306	1.249	80.1%	1.6%	0.6%	75.6%
318	1.225	81.7%	1.6%	0.6%	76.6%
330	1.201	83.3%	1.7%	0.6%	77.4%
342	1.177	85.0%	1.7%	0.5%	78.2%
354	1.154	86.7%	1.6%	0.5%	78.6%
366	1.133	88.3%	1.3%	0.4%	79.0%
378	1.116	89.6%	1.1%	0.3%	79.6%
390	1.103	90.7%	1.1%	0.3%	80.5%
402	1.089	91.8%	0.9%	0.2%	81.3%
414	1.079	92.7%	0.9%	0.2%	82.4%
426	1.068	93.6%	0.9%	0.2%	83.3%
438	1.057	94.6%	0.8%	0.2%	84.0%
450	1.049	95.4%	0.7%	0.2%	84.9%
462	1.041	96.1%	0.7%	0.1%	85.7%
474	1.033	96.8%	0.6%	0.1%	86.5%
486	1.027	97.4%	0.5%	0.1%	87.2%
498	1.022	97.9%	0.5%	0.1%	87.9%
510	1.017	98.4%	0.4%	0.1%	88.4%
522	1.013	98.7%	0.3%	0.1%	88.8%
534	1.009	99.1%	0.3%	0.0%	89.2%
546	1.007	99.3%	0.2%	0.0%	89.3%
558	1.005	99.5%	0.1%	0.0%	89.1%
570	1.003	99.7%	0.1%	0.0%	88.8%
582	1.002	99.8%	0.1%	0.0%	88.0%
594	1.002	99.8%	0.0%	0.0%	86.7%
606	1.001	99.9%	0.0%	0.0%	84.9%
618	1.001	99.9%	0.0%	0.0%	82.9%
630	1.001	99.9%	0.0%	0.0%	81.4%
642	1.001	99.9%	0.0%	0.0%	81.3%
654	1.000	100.0%	0.0%	0.0%	82.9%
666	1.000	100.0%	0.0%	0.0%	85.8%
678	1.000	100.0%	0.0%	0.0%	86.2%
690	1.000	100.0%	0.0%	0.0%	86.9%
702	1.000	100.0%	0.0%	0.0%	88.0%
714	1.000	100.0%	0.0%	0.0%	89.7%
726	1.000	100.0%	0.0%	0.0%	91.9%
738	1.000	100.0%	0.0%	0.0%	94.7%
750	1.000	100.0%	0.0%	0.0%	98.1%

(1) AGE OF ACCIDENT YEAR LOSS DEVELOPMENT FACTORS
(2) SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM 6/30/2012 ANALYSIS
(3) = 1 / (2)
(4) = (3) FROM SUCCESSIVE AGE - (3) FROM CURRENT AGE
(5) NET PRESENT VALUE OF (4) ASSUMING MID-YEAR PAYMENT
(6) CUMULATIVE DISCOUNT FACTOR FOR GIVEN AGE BASED ON (4) AND (5)

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CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	3,644,538	2.096	7,637,206	3,044	3,044	0.719	3.225	7,060	7,060	100%	7,060	0.092	0.084	0.084
1991	3,852,022	2.030	7,818,591	3,421	3,421	0.719	3.072	7,557	7,557	100%	7,557	0.097	0.089	0.089
1992	3,944,342	1.930	7,613,696	3,864	3,864	0.719	2.925	8,130	8,130	100%	8,130	0.107	0.098	0.099
1993	4,020,534	1.895	7,617,194	3,914	3,914	0.719	2.786	7,842	7,842	100%	7,842	0.103	0.097	0.098
1994	4,272,082	1.851	7,909,310	3,734	3,734	0.719	2.653	7,126	7,126	100%	7,126	0.090	0.087	0.130
1995	4,432,599	1.799	7,972,245	5,785	5,785	0.719	2.527	10,513	10,513	100%	10,513	0.132	0.131	0.130
1996	4,487,291	1.738	7,797,491	4,683	4,683	0.719	2.407	8,106	8,106	100%	8,106	0.104	0.104	0.130
1997	4,623,816	1.661	7,678,681	4,465	4,465	0.719	2.292	7,361	7,361	100%	7,361	0.096	0.097	0.130
1998	4,816,176	1.586	7,638,048	5,772	5,772	0.719	2.183	9,062	9,062	100%	9,062	0.119	0.120	0.130
1999	5,047,597	1.535	7,748,434	6,467	6,467	0.719	2.079	9,669	9,669	100%	9,669	0.125	0.128	0.130
2000	5,318,217	1.481	7,874,189	6,236	6,236	0.738	1.980	9,107	9,107	100%	9,107	0.116	0.117	0.130
2001	5,597,545	1.450	8,115,826	5,777	5,777	0.757	1.886	8,242	8,242	100%	8,242	0.102	0.103	0.130
2002	5,822,846	1.351	7,863,811	7,643	7,643	0.776	1.796	10,650	10,650	100%	10,650	0.135	0.131	0.130
2003	6,004,956	1.320	7,925,439	9,595	9,595	0.796	1.710	13,060	13,060	100%	13,060	0.165	0.160	0.130
2004	6,183,507	1.337	8,269,908	8,478	8,478	0.816	1.629	11,272	11,272	100%	11,272	0.136	0.137	0.130
2005	6,388,250	1.292	8,253,608	9,657	9,657	0.837	1.551	12,543	12,543	100%	12,543	0.152	0.151	0.130
2006	6,653,696	1.281	8,526,674	7,546	7,546	0.859	1.477	9,573	9,573	100%	9,573	0.112	0.113	0.130
2007	6,915,410	1.229	8,496,918	6,940	6,940	0.881	1.407	8,600	8,600	100%	8,600	0.101	0.100	0.130
2008	7,073,199	1.179	8,337,961	5,856	5,856	0.903	1.340	7,088	7,088	100%	7,088	0.085	0.083	0.130
2009	7,109,910	1.143	8,129,364	10,369	10,369	0.912	1.276	12,074	12,074	100%	12,074	0.149	0.146	0.130
2010	7,245,414	1.134	8,216,184	8,368	8,368	0.922	1.216	9,374	9,374	100%	9,374	0.114	0.115	0.125
2011	7,353,256	1.082	7,954,284	6,274	6,274	0.960	1.158	6,972	6,972	100%	6,972	0.088	0.085	0.125
2012	7,554,946	1.030	7,783,294	5,944	5,944	1.000	1.103	6,553	6,553	100%	6,553	0.084	0.079	0.125
2013	5,229,078	1.015	5,307,514	0	0	1.000	1.050	0	0	100%	0	0.000	0.000	0.125
2014		1.000				1.000	1.000	0	0	0%	0			0.125

	5 Year Average excluding 2012-2013	0.107	0.106
	7 Year Average excluding 2012-2013	0.114	0.113
	10 Year Weighted Average excluding 2010-2013	0.125	
	20 Year Weighted Average excluding 2009-2013	0.113	
	5 Year Average excluding 2011-2013	0.112	0.112
	5 Year Average excluding 2013	0.104	0.102
	10 Year Average excluding 2013	0.119	0.117
(14)	2014 Selected Loss Rate:	0.125	

(1)	PROVIDED BY THE BWC
(2)	BASED ON CHANGE IN SAWW
(3)	= (1) x (2)
(4)	SECTION 3, EXHIBIT 7, SHEET 4, COL. 4
(5)	SECTION 3, EXHIBIT 7, SHEET 5, COL. 4
(6)	SELECTED BY DELOITTE CONSULTING
(7)	SELECTED BY DELOITTE CONSULTING
(8)	= (4) x (6) x (7)
(9)	= (5) x (6) x (7)
(10)	SELECTED BY DELOITTE CONSULTING
(11)	= (8) x (10) + (9) x [1.0 - (10)]
(12)	= (11) / (3) x 100
(13)	= [(4) x (10) + (5) x [1.0 - (10)]] / (1) x 100
(14)	SELECTED BY DELOITTE CONSULTING

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INTERPOLATED DEVELOPMENT FACTORS @ 6/30/13

ACCIDENT	AGE	AGE OF SELECTED LDF		PAID LOSS			INCURRED LOSS			REPORTED COUNTS			PAID SEVERITY		
YEAR	@ 6/30/13	LOW	HIGH	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Prior	726	726	738	1.000	1.000	1.000									
1954	714	714	726	1.000	1.000	1.000									
1955	702	702	714	1.000	1.000	1.000									
1956	690	690	702	1.000	1.000	1.000									
1957	678	678	690	1.000	1.000	1.000									
1958	666	666	678	1.000	1.000	1.000									
1959	654	654	666	1.000	1.000	1.000									
1960	642	642	654	1.001	1.000	1.001									
1961	630	630	642	1.001	1.001	1.001									
1962	618	618	630	1.001	1.001	1.001									
1963	606	606	618	1.001	1.001	1.001									
1964	594	594	606	1.002	1.001	1.002									
1965	582	582	594	1.002	1.002	1.002									
1966	570	570	582	1.003	1.002	1.003									
1967	558	558	570	1.005	1.003	1.005									
1968	546	546	558	1.007	1.005	1.007									
1969	534	534	546	1.009	1.007	1.009									
1970	522	522	534	1.013	1.009	1.013									
1971	510	510	522	1.017	1.013	1.017									
1972	498	498	510	1.022	1.017	1.022									
1973	486	486	498	1.027	1.022	1.027									
1974	474	474	486	1.033	1.027	1.033									
1975	462	462	474	1.041	1.033	1.041									
1976	450	450	462	1.049	1.041	1.049									
1977	438	438	450	1.057	1.049	1.057	1.057	1.049	1.057	1.012	1.011	1.012	1.093	1.093	1.093
1978	426	426	438	1.068	1.057	1.068	1.068	1.057	1.068	1.013	1.012	1.013	1.093	1.093	1.093
1979	414	414	426	1.079	1.068	1.079	1.079	1.068	1.079	1.015	1.013	1.015	1.093	1.093	1.093
1980	402	402	414	1.089	1.079	1.089	1.089	1.079	1.089	1.017	1.015	1.017	1.093	1.093	1.093
1981	390	390	402	1.103	1.089	1.103	1.103	1.089	1.103	1.019	1.017	1.019	1.093	1.093	1.093
1982	378	378	390	1.116	1.103	1.116	1.116	1.103	1.116	1.021	1.019	1.021	1.093	1.093	1.093
1983	366	366	378	1.133	1.116	1.133	1.133	1.116	1.133	1.023	1.021	1.023	1.093	1.093	1.093
1984	354	354	366	1.154	1.133	1.154	1.154	1.133	1.154	1.028	1.023	1.028	1.093	1.093	1.093
1985	342	342	354	1.177	1.154	1.177	1.177	1.154	1.177	1.031	1.028	1.031	1.092	1.093	1.092
1986	330	330	342	1.201	1.177	1.201	1.201	1.177	1.201	1.036	1.031	1.036	1.086	1.092	1.086
1987	318	318	330	1.225	1.201	1.225	1.225	1.201	1.225	1.041	1.036	1.041	1.082	1.086	1.082
1988	306	306	318	1.249	1.225	1.249	1.249	1.225	1.249	1.047	1.041	1.047	1.090	1.082	1.090
1989	294	294	306	1.279	1.249	1.279	1.279	1.249	1.279	1.053	1.047	1.053	1.091	1.090	1.091
1990	282	282	294	1.311	1.279	1.311	1.311	1.279	1.311	1.062	1.053	1.062	1.092	1.091	1.092
1991	270	270	282	1.347	1.311	1.347	1.347	1.311	1.347	1.069	1.062	1.069	1.099	1.092	1.099
1992	258	258	270	1.384	1.347	1.384	1.384	1.347	1.384	1.080	1.069	1.080	1.096	1.099	1.096
1993	246	246	258	1.424	1.384	1.424	1.424	1.384	1.424	1.091	1.080	1.091	1.089	1.096	1.089
1994	234	234	246	1.467	1.424	1.467	1.467	1.424	1.467	1.106	1.091	1.106	1.104	1.089	1.104
1995	222	222	234	1.518	1.467	1.518	1.518	1.467	1.518	1.122	1.106	1.122	1.117	1.104	1.117
1996	210	210	222	1.572	1.518	1.572	1.572	1.518	1.572	1.144	1.122	1.144	1.121	1.117	1.121
1997	198	198	210	1.627	1.572	1.627	1.627	1.572	1.627	1.168	1.144	1.168	1.111	1.121	1.111
1998	186	186	198	1.692	1.627	1.692	1.692	1.627	1.692	1.196	1.168	1.196	1.115	1.111	1.115
1999	174	174	186	1.759	1.692	1.759	1.759	1.692	1.759	1.225	1.196	1.225	1.122	1.115	1.122
2000	162	162	174	1.838	1.759	1.838	1.838	1.759	1.838	1.261	1.225	1.261	1.125	1.122	1.125
2001	150	150	162	1.921	1.838	1.921	1.921	1.838	1.921	1.306	1.261	1.306	1.119	1.125	1.119
2002	138	138	150	2.037	1.921	2.037	2.037	1.921	2.037	1.371	1.306	1.371	1.131	1.119	1.131
2003	126	126	138	2.179	2.037	2.179	2.179	2.037	2.179	1.463	1.371	1.463	1.145	1.131	1.145
2004	114	114	126	2.419	2.179	2.419	2.419	2.179	2.419	1.564	1.463	1.564	1.192	1.145	1.192
2005	102	102	114	2.685	2.419	2.685	2.685	2.419	2.685	1.711	1.564	1.711	1.175	1.192	1.175
2006	90	90	102	3.020	2.685	3.020	3.020	2.685	3.020	1.919	1.711	1.919	1.171	1.175	1.171
2007	78	78	90	3.504	3.020	3.504	3.504	3.020	3.504	2.206	1.919	2.206	1.172	1.171	1.172
2008	66	66	78	4.415	3.504	4.415	4.415	3.504	4.415	2.665	2.206	2.665	1.187	1.172	1.187
2009	54	54	66	6.313	4.415	6.313	6.313	4.415	6.313	3.505	2.665	3.505	1.191	1.187	1.191
2010	42	42	54	10.732	6.313	10.732	10.732	6.313	10.732	5.208	3.505	5.208	1.358	1.191	1.358
2011	30	30	42	27.367	10.732	27.367	27.367	10.732	27.367	11.719	5.208	11.719	1.632	1.358	1.632
2012	18	18	30	328.400	27.367	328.400	328.400	27.367	328.400	87.890	11.719	87.890	1.657	1.632	1.657
2013	6	6	18	49,259.948	328.400	49,259.948	49,259.948	328.400	49,259.948	87.890	87.890	87.890	1.657	1.657	1.657

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 3, EXHIBIT 7, SHEET 23; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 3, EXHIBIT 7, SHEET 23; SELECTED CUM. BASED ON (3)
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)
(7) FROM SECTION 3, EXHIBIT 7, SHEET 24; SELECTED CUM. BASED ON (2)
(8) FROM SECTION 3, EXHIBIT 7, SHEET 24; SELECTED CUM. BASED ON (3)
(9) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)
(10) FROM SECTION 3, EXHIBIT 7, SHEET 29; SELECTED CUM. BASED ON (2)
(11) FROM SECTION 3, EXHIBIT 7, SHEET 29; SELECTED CUM. BASED ON (3)
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)
(13) FROM SECTION 3, EXHIBIT 7, SHEET 30; SELECTED CUM. BASED ON (2)
(14) FROM SECTION 3, EXHIBIT 7, SHEET 30; SELECTED CUM. BASED ON (3)
(15) INTERPOLATION OF (13) & (14) TO THE AGES LISTED IN (1)

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

LUMP SUM SETTLEMENT

INTERPOLATED INDEX FACTORS @ 6/30/13

ACCIDENT YEAR	AGE @ 6/30/13	AGE OF SELECTED LDF		SELECTED INDEXED INCREMENTAL PAID LOSS		
		LOW	HIGH	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)
1977	438	438	450	-	-	-
1978	426	426	438	-	-	-
1979	414	414	426	-	-	-
1980	402	402	414	-	-	-
1981	390	390	402	-	-	-
1982	378	378	390	-	-	-
1983	366	366	378	-	-	-
1984	354	354	366	-	-	-
1985	342	342	354	0.009	-	0.009
1986	330	330	342	0.047	0.009	0.047
1987	318	318	330	0.091	0.047	0.091
1988	306	306	318	0.458	0.091	0.458
1989	294	294	306	0.571	0.458	0.571
1990	282	282	294	0.979	0.571	0.979
1991	270	270	282	1.212	0.979	1.212
1992	258	258	270	1.498	1.212	1.498
1993	246	246	258	1.748	1.498	1.748
1994	234	234	246	2.079	1.748	2.079
1995	222	222	234	2.577	2.079	2.577
1996	210	210	222	3.069	2.577	3.069
1997	198	198	210	3.493	3.069	3.493
1998	186	186	198	4.075	3.493	4.075
1999	174	174	186	4.572	4.075	4.572
2000	162	162	174	5.180	4.572	5.180
2001	150	150	162	5.828	5.180	5.828
2002	138	138	150	6.626	5.828	6.626
2003	126	126	138	7.503	6.626	7.503
2004	114	114	126	9.108	7.503	9.108
2005	102	102	114	10.072	9.108	10.072
2006	90	90	102	11.400	10.072	11.400
2007	78	78	90	12.829	11.400	12.829
2008	66	66	78	14.687	12.829	14.687
2009	54	54	66	16.767	14.687	16.767
2010	42	42	54	18.890	16.767	18.890
2011	30	30	42	20.615	18.890	20.615
2012	18	18	30	21.675	20.615	21.675
2013	6	6	18	21.786	21.675	21.786

(1)	AGE
(2) & (3)	BASED ON TRIANGLE AGES NEAREST TO (1)
(4)	FROM SECTION 3, EXHIBIT 7, SHEET 38; SELECTED CUM. BASED ON (2)
(5)	FROM SECTION 3, EXHIBIT 7, SHEET 38; SELECTED CUM. BASED ON (3)
(6)	INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
LUMP SUM SETTLEMENT

PAID LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977	0	0	2	11	23	37	61	94	119	134	144	152	159	169	184	203	226	256	289	332	333	343	428	429	432	434	439	439	440	445	454	454	454	454	454	454	454	454
1978	0	0	4	23	50	80	131	202	234	254	283	311	337	368	414	444	504	534	611	657	747	846	874	885	933	941	959	974	974	979	979	979	979	979	979	990		990
1979	0	0	3	19	41	65	91	125	162	199	241	263	274	298	340	372	386	432	453	477	499	509	562	619	633	633	634	634	634	634	658	658	695	695	709			709
1980	0	0	3	22	47	69	115	180	198	212	219	239	281	349	386	422	440	560	596	645	645	765	890	899	936	936	986	986	993	1,002	1,002	1,039	1,042	1,042				1,042
1981	0	0	3	21	41	60	87	116	164	216	236	255	281	295	323	357	367	388	514	543	710	718	732	735	777	817	857	857	857	860	863	863	866					866
1982	0	0	3	20	49	78	95	110	127	151	165	185	235	312	347	451	747	929	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						1,235
1983	0	0	2	13	34	68	104	135	172	212	317	358	420	466	539	661	720	784	888	916	933	933	934	937	1,055	1,056	1,071	1,071	1,072	1,072	1,072							1,072
1984	0	0	0	28	65	84	108	145	163	254	290	329	377	529	678	709	848	1,036	1,147	1,213	1,222	1,238	1,327	1,374	1,410	1,411	1,411	1,418	1,419	1,421								1,421
1985	0	0	0	45	87	156	208	261	311	400	440	529	644	774	902	1,058	1,293	1,450	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	0	15	53	87	134	241	313	363	438	496	579	634	856	872	946	1,130	1,217	1,227	1,252	1,256	1,324	1,324	1,325	1,336	1,336	1,366	1,366	1,368										1,368
1987	0	4	15	65	182	263	337	379	442	554	830	920	1,117	1,275	1,517	1,648	1,655	1,702	1,770	1,839	1,977	1,986	2,046	2,067	2,069	2,144												2,144
1988	0	0	0	18	77	121	188	247	344	446	620	665	751	947	1,122	1,199	1,216	1,349	1,352	1,416	1,482	1,504	1,506	1,558	1,577	1,592												1,592
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	1,694	1,881	1,887	1,891	1,920	1,927	1,935													1,935
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	2,083	2,174	2,283	2,288	2,322	2,322														2,322
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	2,378	2,384	2,526	2,536	2,541															2,541
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	2,553	2,783	2,791	2,792																2,792
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	2,689	2,704	2,748																		2,748
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	2,538	2,545																		2,545
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	3,810																				3,810
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																				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																					2,745
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																						3,412
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																							3,676
2000	0	9	131	522	872	1,216	1,654	2,156	2,467	2,600	3,027	3,128	3,332	3,392																								3,392
2001	0	5	71	179	593	1,130	1,630	1,870	2,349	2,407	2,560	2,724	3,007																									3,007
2002	0	14	118	315	1,110	1,813	2,336	2,687	2,951	3,081	3,427	3,753																										3,753
2003	0	55	155	872	1,618	2,468	3,057	3,217	3,439	3,871	4,403																											4,403
2004	0	35	533	1,066	1,514	2,038	2,323	2,817	3,115	3,505																												3,505
2005	0	42	660	1,300	1,803	2,549	2,873	3,312	3,597																													3,597
2006	0	34	416	992	1,323	1,566	2,063	2,498																														2,498
2007	0	33	288	701	1,096	1,483	1,981																															1,981
2008	0	10	139	275	974	1,326																																1,326
2009	0	20	220	960	1,642																																	1,642
2010	0	10	290	780																																		780
2011	0	32	229																																			229
2012	0	18																																				18
2013	0																																					-
																																						76,226

AGE-TO-AGE DEVELOPMENT FACTORS

	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-438	438-Ult	
1977			6.303	2.152	1.602	1.632	1.548	1.261	1.126	1.078	1.056	1.047	1.063	1.087	1.102	1.116	1.132	1.126	1.152	1.002	1.030	1.246	1.004	1.007	1.003	1.012	1.000	1.003	1.011	1.019	1.000	1.000	1.000	1.000	1.000	1.000		
1978			6.303	2.152	1.602	1.632	1.543	1.158	1.087	1.114	1.100	1.084	1.091	1.124	1.074	1.135	1.060	1.143	1.075	1.137	1.133	1.032	1.013	1.054	1.009	1.019	1.016	1.000	1.005	1.000	1.000	1.000	1.000	1.000	1.011			
1979			6.303	2.152	1.602	1.397	1.378	1.291	1.230	1.211	1.089	1.042	1.088	1.143	1.094	1.037	1.119	1.050	1.053	1.045	1.020	1.105	1.102	1.022	1.000	1.001	1.000	1.000	1.000	1.039	1.000	1.056	1.000	1.020				
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	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					
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	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						
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	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							
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	1.031	1.019	1.001	1.001	1.004	1.125	1.001	1.014	1.000	1.001	1.000	1.000								
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	1.057	1.007	1.014	1.072	1.035	1.026	1.001	1.000	1.005	1.000	1.001									
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	1.023	1.001	1.004	1.027	1.020	1.012	1.002	1.036	1.005	1.007										
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	1.020	1.003	1.054	1.000	1.001	1.008	1.022	1.000	1.001											
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	1.040	1.039	1.075	1.005	1.030	1.010	1.001	1.036												
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	1.047	1.047	1.014	1.001	1.035	1.013	1.009													
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	1.110	1.003	1.002	1.015	1.003	1.004														
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	1.044	1.050	1.002	1.014	1.000															
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	1.003	1.059	1.004	1.002																
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	1.090	1.003	1.000																	
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	1.005	1.016																		
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	1.003																			
1995			3.061	1.665	1.286	1.736	1.209	1.040	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																					
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																						
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																							
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	1.040																								
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																									
2001		14.069	2.522	3.315	1.907	1.442	1.147	1.256	1.025	1.063	1.064	1.104																										
2002		8.469	2.670	3.528	1.633	1.288	1.151	1.098	1.044	1.112	1.095																											
2003		2.836	5.639	1.857	1.525	1.239	1.052	1.069	1.126	1.138																												
2004		15.444	2.000	1.421	1.346	1.140	1.212	1.106	1.125																													
2005		15.705	1.968	1.387	1.414	1.127	1.153	1.086																														
2006		12.134	2.383	1.333	1.184	1.318	1.211																															
2007		8.731	2.432	1.565	1.353	1.336																																
2008		13.449	1.985	3.543	1.362																																	
2009		11.004	4.364	1.710																																		
2010		29.021	2.687																																			
2011		7.099																																				
2012																																						
3 Yr Avg		15.708	3.012	2.272	1.299	1.260	1.192	1.087	1.098	1.104	1.064	1.072	1.036	1.029	1.032	1.028	1.014	1.023	1.033	1.026	1.002	1.010	1.013	1.009	1.011	1.024	1.004	1.003	1.000	1.001	1.012	1.021	1.000	1.007	1.005	1.000		
5 Yr Avg		13.861	2.770	1.908	1.332	1.232	1.156	1.123	1.075	1.112	1.080	1.061	1.030	1.031	1.031	1.027	1.012	1.026	1.029	1.026	1.005	1.008	1.014	1.010	1.007	1.017	1.002	1.002	1.003	1.009	1.007	1.013	1.000	1.007	1.005	1.000		
7 Yr Avg		13.878	2.546	1.831	1.402	1.270	1.176	1.139	1.093	1.129	1.074	1.059	1.047	1.041	1.045	1.055	1.025	1.048	1.043	1.031	1.022	1.009	1.018	1.028	1.007	1.024	1.002	1.002	1.003	1.009	1.006	1.013	1.000	1.007	1.005	1.000		
5 Yr Wtd		11.044	2.740	1.617	1.336	1.217	1.149	1.111	1.080	1.115	1.080	1.060	1.031	1.032	1.029	1.027	1.012	1.025	1.029	1.026	1.004	1.008	1.013	1.009	1.006	1.020	1.003	1.002	1.003	1.006	1.008	1.011	1.000	1.007	1.007	1.000		
10 Yr Wtd		10.700	2.574	1.747	1.439	1.265	1.163	1.128	1.085	1.132	1.068	1.060	1.046	1.043	1.037	1.042	1.028	1.036	1.037	1.024	1.015	1.015	1.014	1.023	1.008	1.025	1.003	1.002	1.003	1.006	1.007	1.011	1.000	1.007	1.007	1.000		
12 Yr Wtd		10.888	2.597	1.710	1.416	1.255	1.162	1.118	1.091	1.135	1.067	1.060	1.050	1.047	1.045	1.050	1.035	1.038	1.038	1.026	1.015	1.022	1.017	1.025	1.008	1.024	1.003	1.002	1.003	1.006	1.007	1.011	1.000	1.007	1.007	1.000		TAIL
Prior FY	150.000	13.000	2.600	1.600	1.430	1.255	1.150	1.125	1.100	1.100	1.070	1.055	1.050	1.045	1.040	1.040	1.035	1.035	1.035	1.035	1.030	1.030	1.029	1.026	1.024	1.020	1.020	1.020	1.020	1.020	1.015	1.015	1.013	1.011	1.010	1.009	1.009	1.051
PA Sel.	375.000	8.000	2.065	1.455	1.320	1.260	1.150	1.100	1.080	1.065	1.060	1.050	1.046	1.043	1.035	1.035	1.035	1.034	1.033	1.030	1.029	1.028	1.027	1.025	1.024	1.020	1.020	1.020	1.020	1.019	1.015	1.012	1.012	1.010	1.010	1.010	1.008	
Selected	150.000	12.000	2.550	1.700	1.430	1.260	1.160	1.125	1.110	1.110	1.070	1.060	1.045	1.045	1.040	1.040	1.035	1.035	1.035	1.030	1.029	1.028	1.027	1.025	1.024	1.020	1.020	1.020	1.020	1.019	1.015	1.012	1.012	1.010	1.010	1.010	1.008	
Cumulative	49259.9	328.400	27.367	10.732	6.313	4.415	3.504	3.020	2.685	2.419	2.179	2.037	1.921	1.838	1.759	1.692	1.627	1.572	1.518	1.467	1.424	1.384	1.347	1.311	1.279	1.249	1.225	1.201	1.177	1.154	1.133	1.116	1.103	1.089	1.079	1.068	1.057	1.049

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
LUMP SUM SETTLEMENT
INCURRED LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																										434	439	439	440	445	454	454	454	454	454	454	454	454
1978																									933	941	959	974	974	979	979	979	979	979	979	990		990
1979																								619	633	633	634	634	634	634	658	658	695	695	709			709
1980																							890	899	936	936	986	986	993	1,002	1,002	1,039	1,042	1,042				1,042
1981																						718	732	735	777	817	857	857	857	860	863	863	866					866
1982																					1,125	1,132	1,169	1,176	1,181	1,196	1,235	1,235	1,235	1,235	1,235	1,235						1,235
1983																				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								1,421
1985																		1,450	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																	1,130	1,217	1,227	1,252	1,256	1,324	1,324	1,325	1,336	1,366	1,366	1,368										1,368
1987																1,517	1,648	1,655	1,702	1,770	1,839	1,977	1,986	2,046	2,067	2,069	2,144											2,144
1988															1,122	1,199	1,216	1,349	1,352	1,416	1,482	1,504	1,506	1,558	1,577	1,592												1,592
1989														1,294	1,334	1,377	1,417	1,521	1,694	1,881	1,887	1,891	1,920	1,927	1,935													1,935
1990													1,489	1,556	1,686	1,740	1,763	1,904	2,083	2,174	2,283	2,288	2,322	2,322														2,322
1991												1,609	1,707	1,791	1,853	1,877	2,275	2,349	2,378	2,384	2,526	2,536	2,541															2,541
1992											1,809	1,843	1,892	1,951	2,042	2,308	2,393	2,437	2,553	2,783	2,791	2,792																2,792
1993										1,634	1,970	2,046	2,235	2,377	2,523	2,585	2,672	2,672	2,689	2,704	2,748																	2,748
1994									1,176	1,298	1,602	1,756	1,896	2,069	2,213	2,344	2,392	2,437	2,538	2,545																		2,545
1995								2,381	2,475	2,573	2,861	2,941	3,148	3,410	3,600	3,606	3,659	3,729	3,810																			3,810
1996							1,719	1,892	1,988	2,168	2,504	2,562	2,656	2,734	2,766	2,822	2,964	2,980																				2,980
1997						1,055	1,252	1,441	1,679	1,782	2,178	2,393	2,542	2,579	2,630	2,698	2,745																					2,745
1998					884	1,067	1,471	1,736	2,075	2,438	2,726	2,942	3,018	3,166	3,249	3,412																						3,412
1999				563	881	1,372	1,747	1,998	2,419	2,665	2,884	3,249	3,397	3,534	3,676																							3,676
2000			131	522	872	1,216	1,654	2,156	2,467	2,600	3,027	3,128	3,332	3,392																								3,392
2001		5	71	179	593	1,130	1,630	1,870	2,349	2,407	2,560	2,724	3,007																									3,007
2002	0	14	118	315	1,110	1,813	2,336	2,687	2,951	3,081	3,427	3,753																										3,753
2003	0	55	155	872	1,618	2,468	3,057	3,217	3,439	3,871	4,403																											4,403
2004	0	35	533	1,066	1,514	2,038	2,323	2,817	3,115	3,505																												3,505
2005	0	42	660	1,300	1,803	2,549	2,873	3,312	3,597																													3,597
2006	0	34	416	992	1,323	1,566	2,063	2,498																														2,498
2007	0	33	288	701	1,096	1,483	1,981																															1,981
2008	0	10	139	275	974	1,326																																1,326
2009	0	20	220	960	1,642																																	1,642
2010	0	10	290	780																																		780
2011	0	32	229																																			229
2012	0	18																																				18
2013	0																																					-
																																						76,226

AGE-TO-AGE DEVELOPMENT FACTORS

	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-438	438-Ult	
1977																										1.012	1.000	1.003	1.011	1.019	1.000	1.000	1.000	1.000	1.000	1.000		
1978																									1.009	1.019	1.016	1.000	1.005	1.000	1.000	1.000	1.000	1.000	1.011			
1979																								1.022	1.000	1.001	1.000	1.000	1.000	1.039	1.000	1.056	1.000	1.020				
1980																							1.011	1.040	1.000	1.053	1.000	1.008	1.009	1.000	1.037	1.003	1.000					
1981																						1.020	1.004	1.058	1.051	1.049	1.000	1.000	1.004	1.003	1.000	1.004						
1982																					1.006	1.033	1.006	1.004	1.012	1.033	1.000	1.000	1.000	1.000	1.000							
1983																				1.019	1.001	1.001	1.004	1.125	1.001	1.014	1.000	1.001	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									
1985																		1.022	1.023	1.001	1.004	1.027	1.020	1.012	1.002	1.036	1.005	1.007										
1986																	1.077	1.008	1.020	1.003	1.054	1.000	1.001	1.008	1.022	1.000	1.001											
1987																1.087	1.004	1.028	1.040	1.039	1.075	1.005	1.030	1.010	1.001	1.036												
1988															1.069	1.014	1.109	1.002	1.047	1.047	1.014	1.001	1.035	1.013	1.009														
1989														1.031	1.033	1.029	1.074	1.114	1.110	1.003	1.002	1.015	1.003	1.004															
1990													1.045	1.083	1.032	1.013	1.080	1.094	1.044	1.050	1.002	1.014	1.000																
1991												1.061	1.049	1.035	1.013	1.212	1.032	1.012	1.003	1.059	1.004	1.002																	
1992											1.019	1.027	1.031	1.047	1.130	1.037	1.018	1.048	1.090	1.003	1.000																		
1993										1.206	1.038	1.092	1.064	1.062	1.025	1.033	1.000	1.006	1.005	1.016																			
1994									1.104	1.234	1.096	1.079	1.091	1.070	1.059	1.021	1.019	1.041	1.003																				
1995								1.040	1.040	1.112	1.028	1.070	1.083	1.056	1.001	1.015	1.019	1.022																					
1996							1.101	1.051	1.090	1.155	1.023	1.036	1.030	1.012	1.020	1.050	1.005																						
1997						1.186	1.151	1.165	1.061	1.222	1.099	1.062	1.014	1.020	1.026	1.018																							
1998					1.207	1.378	1.180	1.196	1.175	1.118	1.079	1.026	1.049	1.026	1.050																								
1999				1.565	1.557	1.273	1.144	1.211	1.102	1.082	1.126	1.046	1.040	1.040																									
2000			3.971	1.670	1.394	1.360	1.304	1.144	1.054	1.164	1.033	1.065	1.018																										
2001		14.069	2.522	3.315	1.907	1.442	1.147	1.256	1.025	1.063	1.064	1.104																											
2002		8.469	2.670	3.528	1.633	1.288	1.151	1.098	1.044	1.112	1.095																												
2003		2.836	5.639	1.857	1.525	1.239	1.052	1.069	1.126	1.138																													
2004		15.444	2.000	1.421	1.346	1.140	1.212	1.106	1.125																														
2005		15.705	1.968	1.387	1.414	1.127	1.153	1.086																															
2006		12.134	2.383	1.333	1.184	1.318	1.211																																
2007		8.731	2.432	1.565	1.353	1.336																																	
2008		13.449	1.985	3.543	1.362																																		
2009		11.004	4.364	1.710																																			
2010		29.021	2.687																																				
2011		7.099																																					
2012																																							
3 Yr Avg		15.708	3.012	2.272	1.299	1.260	1.192	1.087	1.098	1.104	1.064	1.072	1.036	1.029	1.032	1.028	1.014	1.023	1.033	1.026	1.002	1.010	1.013	1.009	1.011	1.024	1.004	1.003	1.000	1.001	1.012	1.000	1.000	1.007	1.005	1.000		
5 Yr Avg		13.861	2.770	1.908	1.332	1.232	1.156	1.123	1.075	1.112	1.080	1.061	1.030	1.031	1.031	1.027	1.012	1.026	1.029	1.026	1.005	1.008	1.014	1.010	1.007	1.017	1.002	1.002	1.003	1.009	1.007	1.013	1.000	1.007	1.005	1.000		
7 Yr Avg		13.878	2.546	1.831	1.402	1.270	1.176	1.139	1.093	1.129	1.074	1.059	1.047	1.041	1.045	1.055	1.025	1.048	1.043	1.031	1.022	1.009	1.018	1.028	1.007	1.024	1.002	1.002	1.003	1.009	1.006	1.013	1.000	1.007	1.005	1.000		
3 Yr Wtd		11.872	3.106	1.918	1.289	1.236	1.188	1.086	1.100	1.110	1.066	1.070	1.035	1.030	1.033	1.027	1.015	1.022	1.032	1.025	1.002	1.010	1.010	1.009	1.009	1.027	1.004	1.003	1.001	1.001	1.012	1.017	1.000	1.007	1.007	1.000		
5 Yr Wtd		11.044	2.740	1.617	1.336	1.217	1.149	1.111	1.080	1.115	1.080	1.060	1.031	1.032	1.029	1.027	1.012	1.025	1.029	1.026	1.004	1.008	1.013	1.009	1.006	1.020	1.003	1.002	1.003	1.006	1.008	1.011	1.000	1.007	1.007	1.000		
10 Yr Wtd		10.700	2.574	1.747	1.439	1.265	1.163	1.128	1.085	1.132	1.068	1.060	1.046	1.043	1.037	1.042	1.028	1.036	1.037	1.024	1.015	1.015	1.014	1.023	1.008	1.025	1.003	1.002	1.003	1.006	1.007	1.011	1.000	1.007	1.007	1.000		TAIL
Prior FY	150.000	13.000	2.600	1.600	1.430	1.255	1.150	1.125	1.100	1.100	1.070	1.055	1.050	1.045	1.040	1.040	1.035	1.035	1.035	1.035	1.030	1.030	1.029	1.026	1.024	1.020	1.020	1.020	1.020	1.020	1.015	1.015	1.013	1.011	1.010	1.009		1.060
PA Sel.	375.000	8.000	2.065	1.455	1.320	1.260	1.150	1.100	1.080	1.065	1.060	1.050	1.046	1.043	1.035	1.035	1.035	1.034	1.033	1.030	1.029	1.028	1.027	1.025	1.024	1.020	1.020	1.020	1.020	1.019	1.015	1.012	1.012	1.010	1.010	1.010	1.008	1.049
Selected	150.000	12.000	2.550	1.700	1.430	1.260	1.160	1.125	1.110	1.110	1.070	1.060	1.045	1.045	1.040	1.040	1.035	1.035	1.035	1.030	1.029	1.028	1.027	1.025	1.024	1.020	1.020	1.020	1.020	1.019	1.015	1.012	1.012	1.010	1.010	1.010	1.008	
Cumulative	49259.948	328.400	27.367	10.732	6.313	4.415	3.504	3.020	2.685	2.419	2.179	2.037	1.921	1.838	1.759	1.692	1.627	1.572	1.518	1.467	1.424	1.384	1.347	1.311	1.279	1.249	1.225	1.201	1.177	1.154	1.133	1.116	1.103	1.089	1.079	1.068	1.057	1.049

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
LUMP SUM SETTLEMENT
CASE RESERVES (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																										0	0	0	0	0	0	0	0	0	0	0	0	-
1978																									0	0	0	0	0	0	0	0	0	0	0	0		-
1979																								0	0	0	0	0	0	0	0	0	0	0	0			-
1980																							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					-
1982																					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							-
1984																			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									-
1986																	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											-
1988															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													-
1990													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															-
1992											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																	-
1994									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																			-
1996							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																					-
1998					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																							-
2000			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																									-
2002	0	0	0	0	0	0	0	0	0	0	0	0																										-
2003	0	0	0	0	0	0	0	0	0	0	0																											-
2004	0	0	0	0	0	0	0	0	0	0																												-
2005	0	0	0	0	0	0	0	0	0																													-
2006	0	0	0	0	0	0	0	0																														-
2007	0	0	0	0	0	0	0																															-
2008	0	0	0	0	0	0																																-
2009	0	0	0	0	0																																	-
2010	0	0	0	0																																		-
2011	0	0	0																																			-
2012	0	0																																				-
2013	0																																					-
																																						-

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
LUMP SUM SETTLEMENT
PAID TO INCURRED LOSS RATIOS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																										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%
1978																									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%
1979																								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%
1980																							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%
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%
1982																					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%
1983																				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%
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%
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%
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%
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%
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%
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%													100.0%
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%
1991												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%
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%
1993										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%
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%
1995								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%
1996							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%
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%
1998					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%
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%
2000			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%
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%
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%
2003		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%
2005		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%
2007		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%
2009		100.0%	100.0%	100.0%	100.0%																																	100.0%
2010		100.0%	100.0%	100.0%																																		100.0%
2011		100.0%	100.0%																																			100.0%
2012		100.0%																																				100.0%
2013																																						

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
LUMP SUM SETTLEMENT

PAID LOSS / $100 OF PAYROLL

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ON-LEVEL PAYROLL
1977	0.00%	0.00%	0.00%	0.02%	0.04%	0.06%	0.11%	0.16%	0.21%	0.23%	0.25%	0.26%	0.28%	0.29%	0.32%	0.35%	0.39%	0.44%	0.50%	0.58%	0.58%	0.59%	0.74%	0.74%	0.75%	0.75%	0.76%	0.76%	0.76%	0.77%	0.79%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	5,778,966
1978	0.00%	0.00%	0.01%	0.04%	0.09%	0.14%	0.23%	0.35%	0.41%	0.44%	0.49%	0.54%	0.59%	0.64%	0.72%	0.77%	0.88%	0.93%	1.06%	1.14%	1.30%	1.47%	1.52%	1.54%	1.62%	1.64%	1.67%	1.69%	1.69%	1.70%	1.70%	0.02%	0.02%	0.02%	0.02%	0.02%		5,754,667
1979	0.00%	0.00%	0.01%	0.03%	0.07%	0.12%	0.16%	0.22%	0.29%	0.35%	0.43%	0.46%	0.48%	0.53%	0.60%	0.66%	0.68%	0.76%	0.80%	0.84%	0.88%	0.90%	0.99%	1.10%	1.12%	1.12%	1.12%	1.12%	1.12%	1.12%	1.16%	0.01%	0.01%	0.01%	0.01%			5,656,194
1980	0.00%	0.00%	0.01%	0.04%	0.08%	0.12%	0.21%	0.32%	0.36%	0.38%	0.39%	0.43%	0.50%	0.63%	0.69%	0.76%	0.79%	1.00%	1.07%	1.16%	1.16%	1.37%	1.60%	1.61%	1.68%	1.68%	1.77%	1.77%	1.78%	1.80%	1.80%	0.02%	0.02%	0.02%				5,575,918
1981	0.00%	0.00%	0.01%	0.04%	0.08%	0.11%	0.16%	0.22%	0.30%	0.40%	0.44%	0.48%	0.52%	0.55%	0.60%	0.66%	0.68%	0.72%	0.96%	1.01%	1.32%	1.34%	1.36%	1.37%	1.45%	1.52%	1.59%	1.59%	1.59%	1.60%	1.60%	0.02%	0.02%					5,375,984
1982	0.00%	0.00%	0.00%	0.03%	0.09%	0.13%	0.16%	0.19%	0.22%	0.26%	0.29%	0.32%	0.41%	0.54%	0.60%	0.78%	1.29%	1.61%	1.64%	1.82%	1.95%	1.96%	2.03%	2.04%	2.05%	2.07%	2.14%	2.14%	2.14%	2.14%	2.14%	0.02%						5,767,589
1983	0.00%	0.00%	0.00%	0.02%	0.06%	0.12%	0.18%	0.23%	0.30%	0.36%	0.54%	0.62%	0.72%	0.80%	0.93%	1.13%	1.24%	1.35%	1.53%	1.57%	1.60%	1.60%	1.60%	1.61%	1.81%	1.81%	1.84%	1.84%	1.84%	1.84%	1.84%							5,822,965
1984	0.00%	0.00%	0.00%	0.05%	0.11%	0.14%	0.18%	0.25%	0.28%	0.43%	0.49%	0.56%	0.64%	0.89%	1.15%	1.20%	1.44%	1.75%	1.94%	2.05%	2.07%	2.10%	2.25%	2.32%	2.39%	2.39%	2.39%	2.40%	2.40%	2.40%								5,909,297
1985	0.00%	0.00%	0.00%	0.08%	0.14%	0.26%	0.34%	0.43%	0.52%	0.66%	0.73%	0.88%	1.07%	1.28%	1.50%	1.75%	2.14%	2.40%	2.46%	2.51%	2.51%	2.52%	2.59%	2.64%	2.68%	2.68%	2.78%	2.79%	2.81%									6,030,627
1986	0.00%	0.00%	0.02%	0.08%	0.14%	0.21%	0.38%	0.49%	0.57%	0.69%	0.78%	0.91%	1.00%	1.34%	1.37%	1.49%	1.78%	1.91%	1.93%	1.97%	1.97%	2.08%	2.08%	2.08%	2.10%	2.15%	2.15%	2.15%										6,365,645
1987	0.00%	0.00%	0.01%	0.02%	0.10%	0.27%	0.39%	0.50%	0.56%	0.65%	0.82%	1.22%	1.36%	1.65%	1.88%	2.24%	2.43%	2.44%	2.51%	2.61%	2.71%	2.91%	2.93%	3.02%	3.05%	3.05%	3.16%											6,782,846
1988	0.00%	0.00%	0.00%	0.03%	0.11%	0.17%	0.27%	0.35%	0.48%	0.63%	0.87%	0.94%	1.06%	1.33%	1.58%	1.69%	1.71%	1.90%	1.90%	1.99%	2.09%	2.12%	2.12%	2.19%	2.22%	2.24%												7,101,789
1989	0.00%	0.00%	0.00%	0.04%	0.15%	0.22%	0.30%	0.42%	0.46%	0.57%	0.71%	1.07%	1.52%	1.78%	1.83%	1.89%	1.95%	2.09%	2.33%	2.59%	2.59%	2.60%	2.64%	2.65%	2.66%													7,272,541
1990	0.00%	0.00%	0.02%	0.08%	0.27%	0.41%	0.55%	0.89%	1.21%	1.42%	1.46%	1.86%	1.95%	2.04%	2.21%	2.28%	2.31%	2.49%	2.73%	2.85%	2.99%	3.00%	3.04%	3.04%														7,637,206
1991	0.00%	0.00%	0.01%	0.02%	0.10%	0.28%	0.52%	0.80%	0.97%	1.05%	1.86%	2.06%	2.18%	2.29%	2.37%	2.40%	2.91%	3.00%	3.04%	3.05%	3.23%	3.24%	3.25%															7,818,591
1992	0.00%	0.00%	0.00%	0.23%	0.42%	0.57%	1.15%	1.35%	1.66%	2.13%	2.38%	2.42%	2.48%	2.56%	2.68%	3.03%	3.14%	3.20%	3.35%	3.66%	3.67%	3.67%																7,613,696
1993	0.00%	0.00%	0.04%	0.26%	0.52%	0.91%	1.06%	1.37%	1.83%	2.15%	2.59%	2.69%	2.93%	3.12%	3.31%	3.39%	3.51%	3.51%	3.53%	3.55%	3.61%																	7,617,194
1994	0.00%	0.00%	0.07%	0.27%	0.67%	0.91%	1.14%	1.37%	1.49%	1.64%	2.03%	2.22%	2.40%	2.62%	2.80%	2.96%	3.02%	3.08%	3.21%	3.22%																		7,909,310
1995	0.00%	0.00%	0.22%	0.66%	1.11%	1.42%	2.47%	2.99%	3.10%	3.23%	3.59%	3.69%	3.95%	4.28%	4.52%	4.52%	4.59%	4.68%	4.78%																			7,972,245
1996	0.00%	0.00%	0.18%	0.39%	0.87%	1.85%	2.20%	2.43%	2.55%	2.78%	3.21%	3.29%	3.41%	3.51%	3.55%	3.62%	3.80%	3.82%																				7,797,491
1997	0.00%	0.01%	0.05%	0.39%	1.05%	1.37%	1.63%	1.88%	2.19%	2.32%	2.84%	3.12%	3.31%	3.36%	3.42%	3.51%	3.58%																					7,678,681
1998	0.00%	0.00%	0.31%	0.82%	1.16%	1.40%	1.93%	2.27%	2.72%	3.19%	3.57%	3.85%	3.95%	4.15%	4.25%	4.47%																						7,638,048
1999	0.00%	0.01%	0.34%	0.73%	1.14%	1.77%	2.25%	2.58%	3.12%	3.44%	3.72%	4.19%	4.38%	4.56%	4.74%																							7,748,434
2000	0.00%	0.01%	0.17%	0.66%	1.11%	1.54%	2.10%	2.74%	3.13%	3.30%	3.84%	3.97%	4.23%	4.31%																								7,874,189
2001	0.00%	0.01%	0.09%	0.22%	0.73%	1.39%	2.01%	2.30%	2.89%	2.97%	3.15%	3.36%	3.71%																									8,115,826
2002	0.00%	0.02%	0.15%	0.40%	1.41%	2.31%	2.97%	3.42%	3.75%	3.92%	4.36%	4.77%																										7,863,811
2003	0.00%	0.07%	0.20%	1.10%	2.04%	3.11%	3.86%	4.06%	4.34%	4.88%	5.56%																											7,925,439
2004	0.00%	0.04%	0.64%	1.29%	1.83%	2.46%	2.81%	3.41%	3.77%	4.24%																												8,269,908
2005	0.00%	0.05%	0.80%	1.58%	2.18%	3.09%	3.48%	4.01%	4.36%																													8,253,608
2006	0.00%	0.04%	0.49%	1.16%	1.55%	1.84%	2.42%	2.93%																														8,526,674
2007	0.00%	0.04%	0.34%	0.82%	1.29%	1.75%	2.33%																															8,496,918
2008	0.00%	0.01%	0.17%	0.33%	1.17%	1.59%																																8,337,961
2009	0.00%	0.02%	0.27%	1.18%	2.02%																																	8,129,364
2010	0.00%	0.01%	0.35%	0.95%																																		8,216,184
2011	0.00%	0.04%	0.29%																																			7,954,284
2012	0.00%	0.02%																																				7,783,294
2013	0.00%																																					5,307,514

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
LUMP SUM SETTLEMENT
INCURRED LOSS / $100 OF PAYROLL

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ON-LEVEL PAYROLL
1977																										0.75%	0.76%	0.76%	0.76%	0.77%	0.79%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	5,778,966
1978																									1.62%	1.64%	1.67%	1.69%	1.69%	1.70%	1.70%	0.02%	0.02%	0.02%	0.02%	0.02%		5,754,667
1979																								1.10%	1.12%	1.12%	1.12%	1.12%	1.12%	1.12%	1.16%	0.01%	0.01%	0.01%	0.01%			5,656,194
1980																							1.60%	1.61%	1.68%	1.68%	1.77%	1.77%	1.78%	1.80%	1.80%	0.02%	0.02%	0.02%				5,575,918
1981																						1.34%	1.36%	1.37%	1.45%	1.52%	1.59%	1.59%	1.59%	1.60%	1.60%	0.02%	0.02%					5,375,984
1982																					1.95%	1.96%	2.03%	2.04%	2.05%	2.07%	2.14%	2.14%	2.14%	2.14%	2.14%	0.02%						5,767,589
1983																				1.57%	1.60%	1.60%	1.60%	1.61%	1.81%	1.81%	1.84%	1.84%	1.84%	1.84%	1.84%							5,822,965
1984																			1.94%	2.05%	2.07%	2.10%	2.25%	2.32%	2.39%	2.39%	2.39%	2.40%	2.40%	2.40%								5,909,297
1985																		2.40%	2.46%	2.51%	2.51%	2.52%	2.59%	2.64%	2.68%	2.68%	2.78%	2.79%	2.81%									6,030,627
1986																	1.78%	1.91%	1.93%	1.97%	1.97%	2.08%	2.08%	2.08%	2.10%	2.15%	2.15%	2.15%										6,365,645
1987																2.24%	2.43%	2.44%	2.51%	2.61%	2.71%	2.91%	2.93%	3.02%	3.05%	3.05%	3.16%											6,782,846
1988															1.58%	1.69%	1.71%	1.90%	1.90%	1.99%	2.09%	2.12%	2.12%	2.19%	2.22%	2.24%												7,101,789
1989														1.78%	1.83%	1.89%	1.95%	2.09%	2.33%	2.59%	2.59%	2.60%	2.64%	2.65%	2.66%													7,272,541
1990													1.95%	2.04%	2.21%	2.28%	2.31%	2.49%	2.73%	2.85%	2.99%	3.00%	3.04%	3.04%														7,637,206
1991												2.06%	2.18%	2.29%	2.37%	2.40%	2.91%	3.00%	3.04%	3.05%	3.23%	3.24%	3.25%															7,818,591
1992											2.38%	2.42%	2.48%	2.56%	2.68%	3.03%	3.14%	3.20%	3.35%	3.66%	3.67%	3.67%																7,613,696
1993										2.15%	2.59%	2.69%	2.93%	3.12%	3.31%	3.39%	3.51%	3.51%	3.53%	3.55%	3.61%																	7,617,194
1994									1.49%	1.64%	2.03%	2.22%	2.40%	2.62%	2.80%	2.96%	3.02%	3.08%	3.21%	3.22%																		7,909,310
1995								2.99%	3.10%	3.23%	3.59%	3.69%	3.95%	4.28%	4.52%	4.52%	4.59%	4.68%	4.78%																			7,972,245
1996							2.20%	2.43%	2.55%	2.78%	3.21%	3.29%	3.41%	3.51%	3.55%	3.62%	3.80%	3.82%																				7,797,491
1997						1.37%	1.63%	1.88%	2.19%	2.32%	2.84%	3.12%	3.31%	3.36%	3.42%	3.51%	3.58%																					7,678,681
1998					1.16%	1.40%	1.93%	2.27%	2.72%	3.19%	3.57%	3.85%	3.95%	4.15%	4.25%	4.47%																						7,638,048
1999				0.73%	1.14%	1.77%	2.25%	2.58%	3.12%	3.44%	3.72%	4.19%	4.38%	4.56%	4.74%																							7,748,434
2000			0.17%	0.66%	1.11%	1.54%	2.10%	2.74%	3.13%	3.30%	3.84%	3.97%	4.23%	4.31%																								7,874,189
2001		0.01%	0.09%	0.22%	0.73%	1.39%	2.01%	2.30%	2.89%	2.97%	3.15%	3.36%	3.71%																									8,115,826
2002	0.00%	0.02%	0.15%	0.40%	1.41%	2.31%	2.97%	3.42%	3.75%	3.92%	4.36%	4.77%																										7,863,811
2003	0.00%	0.07%	0.20%	1.10%	2.04%	3.11%	3.86%	4.06%	4.34%	4.88%	5.56%																											7,925,439
2004	0.00%	0.04%	0.64%	1.29%	1.83%	2.46%	2.81%	3.41%	3.77%	4.24%																												8,269,908
2005	0.00%	0.05%	0.80%	1.58%	2.18%	3.09%	3.48%	4.01%	4.36%																													8,253,608
2006	0.00%	0.04%	0.49%	1.16%	1.55%	1.84%	2.42%	2.93%																														8,526,674
2007	0.00%	0.04%	0.34%	0.82%	1.29%	1.75%	2.33%																															8,496,918
2008	0.00%	0.01%	0.17%	0.33%	1.17%	1.59%																																8,337,961
2009	0.00%	0.02%	0.27%	1.18%	2.02%																																	8,129,364
2010	0.00%	0.01%	0.35%	0.95%																																		8,216,184
2011	0.00%	0.04%	0.29%																																			7,954,284
2012	0.00%	0.02%																																				7,783,294
2013	0.00%																																					5,307,514

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
LUMP SUM SETTLEMENT

REPORTED LUMP SUM SETTLEMENT CLAIM COUNTS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982			2	8	16	20	24	28	33	41	46	55	62	73	79	87	105	118	122	135	144	153	157	161	163	164	166	166	167	167	167	167						167
1983			1	4	10	18	24	25	33	40	57	62	77	82	89	99	104	116	131	143	150	152	156	160	165	167	169	169	170	170	170							170
1984			1	6	14	18	24	29	36	49	55	65	74	91	101	109	120	144	159	169	174	177	185	191	195	196	196	199	201	202								202
1985			2	12	26	30	42	55	75	83	91	100	113	128	140	154	171	194	206	217	220	224	230	236	239	241	246	249	251									251
1986			3	10	15	26	35	49	57	70	82	94	112	124	136	155	178	195	203	209	215	220	224	226	228	229	229	230										230
1987			2	9	17	32	45	52	63	73	95	116	132	154	184	218	232	240	248	258	267	274	278	281	283	284	289											289
1988		1	1	10	26	39	45	53	69	84	104	118	135	186	220	237	259	277	286	295	305	313	316	317	318	319												319
1989			5	11	21	28	36	50	64	89	100	113	164	197	217	235	251	270	283	301	306	309	315	319	322													322
1990			2	11	19	30	47	66	91	103	131	178	219	251	265	283	295	312	321	328	330	332	334	334														334
1991	1	1	2	6	17	35	54	77	96	113	153	195	225	244	264	278	290	305	312	315	320	324	325															325
1992			2	21	40	64	93	117	146	194	234	273	310	337	361	381	395	406	411	420	426	427																427
1993		1	3	17	34	62	83	112	139	179	213	232	255	273	286	298	305	306	312	316	320																	320
1994			4	19	40	54	74	110	139	176	199	221	242	255	263	275	283	291	301	302																		302
1995			8	43	67	93	139	182	208	230	255	282	297	315	332	334	339	346	351																			351
1996			13	35	56	102	140	175	193	225	247	261	279	292	297	304	312	320																				320
1997		1	10	27	66	95	129	164	181	198	219	236	251	256	262	269	276																					276
1998		2	13	43	80	107	146	172	198	218	236	256	263	272	278	284																						284
1999		3	26	56	94	134	169	195	224	241	266	288	300	317	326																							326
2000		3	18	56	82	113	156	189	218	253	266	280	289	295																								295
2001		1	11	31	68	115	153	180	218	226	240	257	279																									279
2002		4	23	42	82	128	164	199	221	242	263	275																										275
2003		6	21	75	118	160	207	224	254	278	291																											291
2004		5	40	68	107	155	177	203	226	245																												245
2005		5	49	101	142	167	196	224	236																													236
2006		8	34	81	105	131	159	188																														188
2007		6	33	60	89	122	149																															149
2008		5	23	39	74	105																																105
2009		1	24	75	119																																	119
2010		1	30	69																																		69
2011		4	18																																			18
2012		3																																				3
2013																																						
																																						7,487

AGE-TO-AGE DEVELOPMENT FACTORS

	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-Ult	390-Ult	402-Ult	414-Ult	426-Ult	438-Ult	
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982			4.000	2.000	1.250	1.200	1.167	1.179	1.242	1.122	1.196	1.127	1.177	1.082	1.101	1.207	1.124	1.034	1.107	1.067	1.063	1.026	1.025	1.012	1.006	1.012	1.000	1.006	1.000	1.000	1.000							
1983			4.000	2.500	1.800	1.333	1.042	1.320	1.212	1.425	1.088	1.242	1.065	1.085	1.112	1.051	1.115	1.129	1.092	1.049	1.013	1.026	1.026	1.031	1.012	1.012	1.000	1.006	1.000	1.000								
1984			6.000	2.333	1.286	1.333	1.208	1.241	1.361	1.122	1.182	1.138	1.230	1.110	1.079	1.101	1.200	1.104	1.063	1.030	1.017	1.045	1.032	1.021	1.005	1.000	1.015	1.010	1.005									
1985			6.000	2.167	1.154	1.400	1.310	1.364	1.107	1.096	1.099	1.130	1.133	1.094	1.100	1.110	1.135	1.062	1.053	1.014	1.018	1.027	1.026	1.013	1.008	1.021	1.012	1.008										
1986			3.333	1.500	1.733	1.346	1.400	1.163	1.228	1.171	1.146	1.191	1.107	1.097	1.140	1.148	1.096	1.041	1.030	1.029	1.023	1.018	1.009	1.009	1.004	1.000	1.004											
1987			4.500	1.889	1.882	1.406	1.156	1.212	1.159	1.301	1.221	1.138	1.167	1.195	1.185	1.064	1.034	1.033	1.040	1.035	1.026	1.015	1.011	1.007	1.004	1.018												
1988		1.000	10.000	2.600	1.500	1.154	1.178	1.302	1.217	1.238	1.135	1.144	1.378	1.183	1.077	1.093	1.069	1.032	1.031	1.034	1.026	1.010	1.003	1.003	1.003													
1989			2.200	1.909	1.333	1.286	1.389	1.280	1.391	1.124	1.130	1.451	1.201	1.102	1.083	1.068	1.076	1.048	1.064	1.017	1.010	1.019	1.013	1.009														
1990			5.500	1.727	1.579	1.567	1.404	1.379	1.132	1.272	1.359	1.230	1.146	1.056	1.068	1.042	1.058	1.029	1.022	1.006	1.006	1.006	1.000															
1991	1.000	2.000	3.000	2.833	2.059	1.543	1.426	1.247	1.177	1.354	1.275	1.154	1.084	1.082	1.053	1.043	1.052	1.023	1.010	1.016	1.013	1.003																
1992			10.500	1.905	1.600	1.453	1.258	1.248	1.329	1.206	1.167	1.136	1.087	1.071	1.055	1.037	1.028	1.012	1.022	1.014	1.002																	
1993		3.000	5.667	2.000	1.824	1.339	1.349	1.241	1.288	1.190	1.089	1.099	1.071	1.048	1.042	1.023	1.003	1.020	1.013	1.013																		
1994			4.750	2.105	1.350	1.370	1.486	1.264	1.266	1.131	1.111	1.095	1.054	1.031	1.046	1.029	1.028	1.034	1.003																			
1995			5.375	1.558	1.388	1.495	1.309	1.143	1.106	1.109	1.106	1.053	1.061	1.054	1.006	1.015	1.021	1.014																				
1996			2.692	1.600	1.821	1.373	1.250	1.103	1.166	1.098	1.057	1.069	1.047	1.017	1.024	1.026	1.026																					
1997		10.000	2.700	2.444	1.439	1.358	1.271	1.104	1.094	1.106	1.078	1.064	1.020	1.023	1.027	1.026																						
1998		6.500	3.308	1.860	1.338	1.364	1.178	1.151	1.101	1.083	1.085	1.027	1.034	1.022	1.022																							
1999		8.667	2.154	1.679	1.426	1.261	1.154	1.149	1.076	1.104	1.083	1.042	1.057	1.028																								
2000		6.000	3.111	1.464	1.378	1.381	1.212	1.153	1.161	1.051	1.053	1.032	1.021																									
2001		11.000	2.818	2.194	1.691	1.330	1.176	1.211	1.037	1.062	1.071	1.086																										
2002		5.750	1.826	1.952	1.561	1.281	1.213	1.111	1.095	1.087	1.046																											
2003		3.500	3.571	1.573	1.356	1.294	1.082	1.134	1.094	1.047																												
2004		8.000	1.700	1.574	1.449	1.142	1.147	1.113	1.084																													
2005		9.800	2.061	1.406	1.176	1.174	1.143	1.054																														
2006		4.250	2.382	1.296	1.248	1.214	1.182																															
2007		5.500	1.818	1.483	1.371	1.221																																
2008		4.600	1.696	1.897	1.419																																	
2009		24.000	3.125	1.587																																		
2010		30.000	2.300																																			
2011		4.500																																				
2012																																						
3 Yr Avg	1.000	19.500	2.374	1.656	1.346	1.203	1.157	1.100	1.091	1.065	1.056	1.053	1.037	1.025	1.024	1.022	1.025	1.023	1.013	1.014	1.007	1.010	1.005	1.007	1.004	1.013	1.011	1.008	1.002	1.000	1.000							
5 Yr Avg	1.000	13.720	2.264	1.534	1.332	1.209	1.154	1.124	1.094	1.070	1.067	1.050	1.036	1.029	1.025	1.024	1.021	1.021	1.014	1.013	1.011	1.011	1.007	1.008	1.005	1.010	1.006	1.008	1.002	1.000	1.000							
7 Yr Avg	1.000	11.807	2.155	1.545	1.368	1.237	1.165	1.132	1.093	1.077	1.067	1.053	1.042	1.032	1.032	1.029	1.031	1.026	1.024	1.019	1.015	1.014	1.013	1.013	1.006	1.010	1.006	1.008	1.002	1.000	1.000							
3 Yr Wtd		12.000	2.377	1.621	1.336	1.200	1.156	1.100	1.091	1.064	1.056	1.052	1.038	1.025	1.024	1.022	1.025	1.022	1.014	1.014	1.007	1.009	1.005	1.007	1.004	1.013	1.010	1.008	1.002	1.000	1.000							
5 Yr Wtd		7.529	2.250	1.486	1.315	1.208	1.150	1.121	1.094	1.069	1.067	1.049	1.036	1.030	1.024	1.024	1.021	1.020	1.014	1.013	1.011	1.010	1.007	1.008	1.005	1.011	1.007	1.008	1.002	1.000	1.000							
7 Yr Wtd		7.033	2.116	1.511	1.350	1.232	1.161	1.129	1.092	1.075	1.067	1.053	1.042	1.032	1.032	1.029	1.030	1.025	1.023	1.018	1.014	1.013	1.012	1.012	1.006	1.011	1.007	1.008	1.002	1.000	1.000							TAIL
Prior FY	1.000	7.500	2.184	1.481	1.310	1.219	1.148	1.143	1.093	1.077	1.073	1.046	1.045	1.030	1.028	1.026	1.026	1.023	1.025	1.017	1.016	1.013	1.012	1.009	1.008	1.007	1.005	1.004	1.003	1.003								1.027
PA Sel.	100.000	4.800	1.775	1.300	1.280	1.229	1.130	1.076	1.055	1.049	1.044	1.036	1.028	1.022	1.019	1.014	1.013	1.011	1.011	1.009	1.009	1.009	1.007	1.006	1.006	1.005	1.005	1.004	1.004	1.003	1.002	1.002	1.002	1.002	1.002	1.001	1.001	
Selected	1.000	7.500	2.250	1.486	1.315	1.208	1.150	1.121	1.094	1.069	1.067	1.049	1.036	1.030	1.024	1.024	1.021	1.020	1.014	1.013	1.011	1.010	1.007	1.008	1.006	1.005	1.005	1.004	1.003	1.004	1.002	1.002	1.002	1.002	1.002	1.001	1.001	
Cumulative	87.890	87.890	11.719	5.208	3.505	2.665	2.206	1.919	1.711	1.564	1.463	1.371	1.306	1.261	1.225	1.196	1.168	1.144	1.122	1.106	1.091	1.080	1.069	1.062	1.053	1.047	1.041	1.036	1.031	1.028	1.023	1.021	1.019	1.017	1.015	1.013	1.012	1.011

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
LUMP SUM SETTLEMENT

CUMULATIVE PAID LOSS PER REPORTED CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982			1,438	2,472	3,080	3,881	3,944	3,915	3,838	3,679	3,594	3,369	3,785	4,270	4,388	5,184	7,111	7,874	7,750	7,768	7,813	7,398	7,445	7,304	7,245	7,290	7,437	7,437	7,393	7,393	7,393	7,393						7,393
1983			2,403	3,126	3,408	3,792	4,340	5,382	5,227	5,292	5,556	5,777	5,448	5,681	6,052	6,672	6,922	6,763	6,781	6,403	6,219	6,140	5,987	5,859	6,394	6,323	6,337	6,337	6,306	6,306	6,306							6,306
1984			0	4,708	4,655	4,674	4,486	5,017	4,533	5,187	5,270	5,062	5,099	5,811	6,714	6,502	7,070	7,196	7,215	7,176	7,021	6,996	7,174	7,191	7,229	7,197	7,197	7,128	7,060	7,035								7,035
1985			0	3,787	3,344	5,207	4,953	4,742	4,150	4,818	4,830	5,293	5,703	6,050	6,440	6,868	7,563	7,474	7,191	6,981	6,891	6,793	6,796	6,753	6,751	6,708	6,811	6,766	6,760									6,760
1986			4,955	5,270	5,801	5,146	6,887	6,381	6,361	6,255	6,054	6,155	5,659	6,904	6,412	6,105	6,348	6,241	6,046	5,988	5,841	6,016	5,909	5,863	5,859	5,965	5,965	5,948										5,948
1987			1,854	1,654	3,826	5,679	5,851	6,483	6,009	6,059	5,830	7,156	6,967	7,254	6,928	6,959	7,105	6,898	6,861	6,862	6,886	7,214	7,142	7,281	7,302	7,284	7,418											7,418
1988		0	0	1,838	2,976	3,112	4,186	4,653	4,981	5,313	5,966	5,631	5,561	5,092	5,102	5,061	4,696	4,871	4,729	4,800	4,861	4,804	4,765	4,914	4,960	4,991												4,991
1989			0	2,691	5,064	5,727	6,005	6,070	5,191	4,618	5,141	6,892	6,759	6,567	6,146	5,860	5,645	5,634	5,987	6,248	6,166	6,120	6,095	6,040	6,011													6,011
1990			6,600	5,700	10,668	10,423	9,016	10,349	10,143	10,504	8,531	7,980	6,798	6,198	6,361	6,149	5,976	6,102	6,491	6,629	6,920	6,893	6,951	6,951														6,951
1991	0	0	4,000	3,250	4,537	6,324	7,589	8,137	7,914	7,241	9,521	8,253	7,586	7,339	7,018	6,753	7,846	7,701	7,622	7,569	7,893	7,829	7,817															7,817
1992			750	8,192	7,955	6,733	9,425	8,787	8,666	8,379	7,730	6,749	6,103	5,788	5,657	6,058	6,058	6,002	6,211	6,626	6,553	6,538																6,538
1993		1,500	9,833	11,762	11,677	11,166	9,744	9,291	10,007	9,129	9,249	8,817	8,763	8,706	8,822	8,676	8,760	8,733	8,619	8,557	8,587																	8,587
1994			13,250	11,134	13,258	13,379	12,155	9,820	8,461	7,376	8,052	7,947	7,834	8,114	8,415	8,522	8,453	8,375	8,431	8,428																		8,428
1995			21,625	12,316	13,161	12,194	14,161	13,081	11,899	11,186	11,218	10,428	10,598	10,825	10,845	10,796	10,794	10,778	10,854																			10,854
1996			10,854	8,724	12,110	14,178	12,276	10,809	10,302	9,635	10,138	9,817	9,518	9,363	9,315	9,284	9,501	9,312																				9,312
1997		6,000	3,923	10,968	12,233	11,111	9,708	8,789	9,278	9,001	9,945	10,140	10,129	10,075	10,037	10,029	9,947																					9,947
1998		1,500	18,335	14,581	11,053	9,972	10,074	10,090	10,481	11,182	11,549	11,491	11,477	11,640	11,687	12,014																						12,014
1999		3,500	10,037	10,054	9,373	10,239	10,336	10,244	10,800	11,059	10,844	11,280	11,323	11,149	11,275																							11,275
2000		2,879	7,305	9,324	10,635	10,760	10,601	11,409	11,318	10,277	11,381	11,170	11,530	11,497																								11,497
2001		5,040	6,446	5,768	8,718	9,830	10,655	10,388	10,777	10,651	10,665	10,601	10,778																									10,778
2002		3,479	5,124	7,493	13,541	14,167	14,242	13,504	13,352	12,731	13,029	13,647																										13,647
2003		9,084	7,361	11,621	13,715	15,424	14,769	14,362	13,539	13,924	15,131																											15,131
2004		6,900	13,321	15,673	14,150	13,149	13,126	13,876	13,783	14,306																												14,306
2005		8,410	13,477	12,871	12,698	15,265	14,659	14,786	15,242																													15,242
2006		4,288	12,241	12,247	12,597	11,952	12,977	13,289																														13,289
2007		5,500	8,731	11,678	12,318	12,154	13,293																															13,293
2008		2,060	6,023	7,050	13,163	12,633																																12,633
2009		20,000	9,170	12,806	13,802																																	13,802
2010		10,000	9,674	11,301																																		11,301
2011		8,073	12,736																																			12,736
2012		6,033																																				6,033
2013																																						

AGE-TO-AGE DEVELOPMENT FACTORS

	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-Ult	390-Ult	402-Ult	414-Ult	426-Ult	438-Ult	
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982			1.720	1.246	1.260	1.016	0.993	0.981	0.958	0.977	0.938	1.123	1.128	1.028	1.182	1.372	1.107	0.984	1.002	1.006	0.947	1.006	0.981	0.992	1.006	1.020	1.000	0.994	1.000	1.000	1.000							
1983			1.301	1.090	1.113	1.144	1.240	0.971	1.012	1.050	1.040	0.943	1.043	1.065	1.102	1.038	0.977	1.003	0.944	0.971	0.987	0.975	0.979	1.091	0.989	1.002	1.000	0.995	1.000	1.000								
1984				0.989	1.004	0.960	1.118	0.904	1.144	1.016	0.961	1.007	1.140	1.155	0.969	1.087	1.018	1.003	0.995	0.978	0.996	1.026	1.002	1.005	0.996	1.000	0.990	0.991	0.996								
1985				0.883	1.557	0.951	0.957	0.875	1.161	1.003	1.096	1.077	1.061	1.065	1.066	1.101	0.988	0.962	0.971	0.987	0.986	1.000	0.994	1.000	0.994	1.015	0.993	0.999									
1986			1.064	1.101	0.887	1.338	0.926	0.997	0.983	0.968	1.017	0.920	1.220	0.929	0.952	1.040	0.983	0.969	0.990	0.975	1.030	0.982	0.992	0.999	1.018	1.000	0.997										
1987			0.892	2.313	1.485	1.030	1.108	0.927	1.008	0.962	1.227	0.974	1.041	0.955	1.004	1.021	0.971	0.995	1.000	1.004	1.048	0.990	1.019	1.003	0.997	1.018											
1988				1.619	1.046	1.345	1.112	1.070	1.067	1.123	0.944	0.987	0.916	1.002	0.992	0.928	1.037	0.971	1.015	1.013	0.988	0.992	1.031	1.009	1.006												
1989				1.882	1.131	1.049	1.011	0.855	0.890	1.113	1.341	0.981	0.972	0.936	0.953	0.963	0.998	1.063	1.043	0.987	0.992	0.996	0.991	0.995													
1990			0.864	1.872	0.977	0.865	1.148	0.980	1.036	0.812	0.935	0.852	0.912	1.026	0.967	0.972	1.021	1.064	1.021	1.044	0.996	1.008	1.000														
1991			0.813	1.396	1.394	1.200	1.072	0.973	0.915	1.315	0.867	0.919	0.967	0.956	0.962	1.162	0.982	0.990	0.993	1.043	0.992	0.999															
1992			10.923	0.971	0.846	1.400	0.932	0.986	0.967	0.923	0.873	0.904	0.948	0.977	1.071	1.000	0.991	1.035	1.067	0.989	0.998																
1993		6.556	1.196	0.993	0.956	0.873	0.954	1.077	0.912	1.013	0.953	0.994	0.994	1.013	0.983	1.010	0.997	0.987	0.993	1.003																	
1994			0.840	1.191	1.009	0.908	0.808	0.862	0.872	1.092	0.987	0.986	1.036	1.037	1.013	0.992	0.991	1.007	1.000																		
1995			0.570	1.069	0.927	1.161	0.924	0.910	0.940	1.003	0.930	1.016	1.021	1.002	0.995	1.000	0.999	1.007																			
1996			0.804	1.388	1.171	0.866	0.880	0.953	0.935	1.052	0.968	0.969	0.984	0.995	0.997	1.023	0.980																				
1997		0.654	2.796	1.115	0.908	0.874	0.905	1.056	0.970	1.105	1.020	0.999	0.995	0.996	0.999	0.992																					
1998		12.223	0.795	0.758	0.902	1.010	1.002	1.039	1.067	1.033	0.995	0.999	1.014	1.004	1.028																						
1999		2.868	1.002	0.932	1.092	1.010	0.991	1.054	1.024	0.981	1.040	1.004	0.985	1.011																							
2000		2.537	1.276	1.141	1.012	0.985	1.076	0.992	0.908	1.107	0.981	1.032	0.997																								
2001		1.279	0.895	1.511	1.128	1.084	0.975	1.037	0.988	1.001	0.994	1.017																									
2002		1.473	1.462	1.807	1.046	1.005	0.948	0.989	0.954	1.023	1.047																										
2003		0.810	1.579	1.180	1.125	0.958	0.972	0.943	1.028	1.087																											
2004		1.931	1.177	0.903	0.929	0.998	1.057	0.993	1.038																												
2005		1.603	0.955	0.987	1.202	0.960	1.009	1.031																													
2006		2.855	1.000	1.029	0.949	1.086	1.024																														
2007		1.588	1.338	1.055	0.987	1.094																															
2008		2.924	1.170	1.867	0.960																																
2009		0.459	1.397	1.078																																	
2010		0.967	1.168																																		
2011		1.578																																			
2012																																					
3 Yr Avg		1.001	1.245	1.333	0.965	1.047	1.030	0.989	1.007	1.037	1.008	1.018	0.999	1.004	1.008	1.005	0.990	1.000	1.020	1.012	0.995	1.001	1.007	1.002	1.007	1.011	0.994	0.995	0.999	1.000	1.000							
5 Yr Avg		1.503	1.215	1.203	1.005	1.019	1.002	0.999	0.983	1.040	1.012	1.010	0.995	1.002	1.006	1.003	0.991	1.005	1.015	1.013	0.993	0.997	1.007	1.001	1.002	1.007	0.996	0.995	0.999	1.000	1.000							
7 Yr Avg		1.710	1.172	1.157	1.028	1.026	1.009	1.006	1.001	1.048	1.007	1.005	1.005	1.008	1.012	1.025	0.994	1.022	1.019	1.012	1.006	0.995	1.004	1.015	1.001	1.009	0.996	0.995	0.999	1.000	1.000							
3 Yr Wtd		0.829	1.253	1.246	0.965	1.040	1.029	0.989	1.007	1.041	1.010	1.018	0.999	1.004	1.009	1.004	0.990	1.001	1.015	1.012	0.995	1.001	1.005	1.002	1.006	1.012	0.993	0.995	0.999	1.000	1.000							
5 Yr Wtd		1.015	1.202	1.140	1.003	1.013	1.001	0.997	0.986	1.041	1.013	1.010	0.995	1.002	1.007	1.003	0.992	1.004	1.012	1.014	0.994	0.997	1.006	1.001	1.001	1.008	0.996	0.995	0.999	1.000	1.000							
10 Yr Wtd		1.258	1.185	1.177	1.039	1.015	0.997	1.005	0.986	1.046	0.993	0.996	0.996	1.003	0.998	1.006	0.994	1.007	1.007	1.003	1.001	0.998	0.998	1.011	1.000	1.010	0.996	0.995	0.999	1.000	1.000							TAIL
Prior	1.000	1.095	1.141	1.091	1.038	0.997	0.992	0.988	0.981	1.028	1.005	1.001	1.000	1.006	0.997	1.005	0.992	1.012	1.020	1.016	1.004	0.994	1.005	1.003	0.998	1.008	0.996	0.993	1.000	1.000								1.110
PA Sel.	4.378	1.531	1.212	1.126	1.050	1.049	1.030	1.027	1.025	1.018	1.016	1.012	1.014	1.014	1.012	1.014	1.017	1.016	1.018	1.013	1.019	1.015	1.018	1.017	1.015	1.015	1.015	1.015	1.016	1.015	1.012							
Selected	1.000	1.015	1.202	1.140	1.003	1.013	1.001	0.997	0.986	1.041	1.013	1.010	0.995	1.002	1.007	1.003	0.992	1.004	1.012	1.014	0.994	0.997	1.006	1.001	1.001	1.008	0.996	0.995	0.999	1.000	1.000							
Cumulative	1.657	1.657	1.632	1.358	1.191	1.187	1.172	1.171	1.175	1.192	1.145	1.131	1.119	1.125	1.122	1.115	1.111	1.121	1.117	1.104	1.089	1.096	1.099	1.092	1.091	1.090	1.082	1.086	1.092	1.093	1.093	1.093	1.093	1.093	1.093	1.093	1.093	1.093

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
LUMP SUM SETTLEMENT

CUMULATIVE PAID LOSS / ULTIMATE CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	0	0	17	116	290	457	557	645	745	887	972	1,090	1,380	1,834	2,039	2,653	4,392	5,465	5,562	6,168	6,618	6,658	6,876	6,917	6,946	7,033	7,262	7,262	7,262	7,262	7,262	7,262						7,262
1983	0	0	14	72	196	392	599	773	991	1,217	1,820	2,059	2,411	2,677	3,096	3,796	4,137	4,508	5,105	5,263	5,361	5,364	5,368	5,388	6,063	6,069	6,155	6,155	6,161	6,161	6,161							6,161
1984	0	0	0	136	313	404	518	699	785	1,222	1,393	1,582	1,814	2,543	3,260	3,408	4,079	4,982	5,515	5,831	5,873	5,953	6,381	6,603	6,777	6,782	6,782	6,819	6,822	6,832								6,832
1985	0	0	0	175	336	603	803	1,007	1,202	1,544	1,697	2,044	2,488	2,990	3,481	4,084	4,994	5,598	5,720	5,849	5,853	5,875	6,035	6,154	6,230	6,242	6,469	6,505	6,551									6,551
1986	0	0	62	221	366	562	1,013	1,314	1,524	1,840	2,086	2,431	2,663	3,597	3,664	3,976	4,748	5,114	5,157	5,259	5,277	5,561	5,561	5,567	5,613	5,739	5,739	5,748										5,748
1987	0	0	12	49	216	604	875	1,120	1,258	1,469	1,840	2,758	3,055	3,712	4,235	5,040	5,476	5,500	5,653	5,882	6,108	6,567	6,597	6,798	6,866	6,872	7,122											7,122
1988	0	0	0	55	232	363	564	738	1,029	1,336	1,858	1,990	2,248	2,836	3,360	3,591	3,642	4,040	4,049	4,240	4,439	4,502	4,508	4,664	4,722	4,767												4,767
1989	0	0	0	87	314	473	638	895	980	1,212	1,517	2,297	3,270	3,816	3,934	4,062	4,179	4,487	4,998	5,547	5,566	5,578	5,664	5,684	5,709													5,709
1990	0	0	37	177	571	881	1,194	1,924	2,600	3,048	3,148	4,001	4,194	4,383	4,748	4,902	4,966	5,363	5,869	6,124	6,432	6,446	6,540	6,540														6,540
1991	0	0	23	56	222	638	1,181	1,806	2,190	2,358	4,198	4,638	4,919	5,160	5,339	5,410	6,557	6,769	6,854	6,871	7,279	7,310	7,322															7,322
1992	0	0	3	373	690	935	1,901	2,230	2,745	3,526	3,924	3,997	4,104	4,231	4,430	5,007	5,191	5,286	5,537	6,037	6,055	6,056																6,056
1993	0	4	85	573	1,138	1,984	2,317	2,982	3,986	4,682	5,645	5,861	6,403	6,810	7,230	7,408	7,656	7,657	7,705	7,748	7,873																	7,873
1994	0	0	159	633	1,588	2,163	2,693	3,234	3,521	3,887	4,798	5,258	5,676	6,195	6,626	7,017	7,162	7,297	7,598	7,621																		7,621
1995	0	0	439	1,344	2,238	2,878	4,996	6,042	6,282	6,530	7,260	7,464	7,989	8,654	9,138	9,152	9,287	9,465	9,669																			9,669
1996	0	0	386	834	1,853	3,951	4,696	5,168	5,432	5,923	6,842	7,001	7,255	7,470	7,559	7,712	8,099	8,142																				8,142
1997	0	19	122	920	2,507	3,278	3,889	4,476	5,215	5,535	6,764	7,431	7,895	8,010	8,167	8,378	8,526																					8,526
1998	0	9	701	1,844	2,601	3,138	4,326	5,105	6,104	7,170	8,016	8,652	8,878	9,312	9,556	10,035																						10,035
1999	0	26	654	1,411	2,208	3,439	4,378	5,007	6,063	6,680	7,229	8,142	8,513	8,858	9,212																							9,212
2000	0	23	353	1,404	2,344	3,268	4,445	5,797	6,633	6,990	8,138	8,408	8,958	9,117																								9,117
2001	0	14	195	491	1,629	3,106	4,479	5,137	6,454	6,613	7,032	7,485	8,261																									8,261
2002	0	37	313	835	2,945	4,810	6,196	7,128	7,827	8,172	9,089	9,954																										9,954
2003	0	128	363	2,046	3,799	5,793	7,176	7,552	8,072	9,087	10,336																											10,336
2004	0	90	1,391	2,783	3,953	5,321	6,066	7,355	8,133	9,151																												9,151
2005	0	104	1,635	3,218	4,463	6,310	7,112	8,198	8,903																													8,903
2006	0	95	1,153	2,748	3,664	4,337	5,715	6,920																														6,920
2007	0	96	838	2,037	3,187	4,311	5,758																															5,758
2008	0	32	436	865	3,063	4,171																																4,171
2009	0	56	620	2,706	4,627																																	4,627
2010	0	30	864	2,321																																		2,321
2011	0	108	769																																			769
2012	0	63																																				63
2013	0																																					-

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
LUMP SUM SETTLEMENT

INCURRED LOSS PER REPORTED CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982																					7,813	7,398	7,445	7,304	7,245	7,290	7,437	7,437	7,393	7,393	7,393	7,393						7,393
1983																				6,403	6,219	6,140	5,987	5,859	6,394	6,323	6,337	6,337	6,306	6,306	6,306							6,306
1984																			7,215	7,176	7,021	6,996	7,174	7,191	7,229	7,197	7,197	7,128	7,060	7,035								7,035
1985																		7,474	7,191	6,981	6,891	6,793	6,796	6,753	6,751	6,708	6,811	6,766	6,760									6,760
1986																	6,348	6,241	6,046	5,988	5,841	6,016	5,909	5,863	5,859	5,965	5,965	5,948										5,948
1987																6,959	7,105	6,898	6,861	6,862	6,886	7,214	7,142	7,281	7,302	7,284	7,418											7,418
1988															5,102	5,061	4,696	4,871	4,729	4,800	4,861	4,804	4,765	4,914	4,960	4,991												4,991
1989														6,567	6,146	5,860	5,645	5,634	5,987	6,248	6,166	6,120	6,095	6,040	6,011													6,011
1990													6,798	6,198	6,361	6,149	5,976	6,102	6,491	6,629	6,920	6,893	6,951	6,951														6,951
1991												8,253	7,586	7,339	7,018	6,753	7,846	7,701	7,622	7,569	7,893	7,829	7,817															7,817
1992											7,730	6,749	6,103	5,788	5,657	6,058	6,058	6,002	6,211	6,626	6,553	6,538																6,538
1993										9,129	9,249	8,817	8,763	8,706	8,822	8,676	8,760	8,733	8,619	8,557	8,587																	8,587
1994									8,461	7,376	8,052	7,947	7,834	8,114	8,415	8,522	8,453	8,375	8,431	8,428																		8,428
1995								13,081	11,899	11,186	11,218	10,428	10,598	10,825	10,845	10,796	10,794	10,778	10,854																			10,854
1996							12,276	10,809	10,302	9,635	10,138	9,817	9,518	9,363	9,315	9,284	9,501	9,312																				9,312
1997						11,111	9,708	8,789	9,278	9,001	9,945	10,140	10,129	10,075	10,037	10,029	9,947																					9,947
1998					11,053	9,972	10,074	10,090	10,481	11,182	11,549	11,491	11,477	11,640	11,687	12,014																						12,014
1999				10,054	9,373	10,239	10,336	10,244	10,800	11,059	10,844	11,280	11,323	11,149	11,275																							11,275
2000			7,305	9,324	10,635	10,760	10,601	11,409	11,318	10,277	11,381	11,170	11,530	11,497																								11,497
2001		5,040	6,446	5,768	8,718	9,830	10,655	10,388	10,777	10,651	10,665	10,601	10,778																									10,778
2002		3,479	5,124	7,493	13,541	14,167	14,242	13,504	13,352	12,731	13,029	13,647																										13,647
2003		9,084	7,361	11,621	13,715	15,424	14,769	14,362	13,539	13,924	15,131																											15,131
2004		6,900	13,321	15,673	14,150	13,149	13,126	13,876	13,783	14,306																												14,306
2005		8,410	13,477	12,871	12,698	15,265	14,659	14,786	15,242																													15,242
2006		4,288	12,241	12,247	12,597	11,952	12,977	13,289																														13,289
2007		5,500	8,731	11,678	12,318	12,154	13,293																															13,293
2008		2,060	6,023	7,050	13,163	12,633																																12,633
2009		20,000	9,170	12,806	13,802																																	13,802
2010		10,000	9,674	11,301																																		11,301
2011		8,073	12,736																																			12,736
2012		6,033																																				6,033
2013																																						

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
LUMP SUM SETTLEMENT

AVERAGE CASE RESERVE (CASE RESERVE / REPORTED CLAIM COUNT) - WHOLE DOLLARS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982																					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							-
1984																			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									-
1986																	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											-
1988															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													-
1990													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															-
1992											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																	-
1994									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																			-
1996							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																					-
1998					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																							-
2000			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																									-
2002		0	0	0	0	0	0	0	0	0	0	0																										-
2003		0	0	0	0	0	0	0	0	0	0																											-
2004		0	0	0	0	0	0	0	0	0																												-
2005		0	0	0	0	0	0	0	0																													-
2006		0	0	0	0	0	0	0																														-
2007		0	0	0	0	0	0																															-
2008		0	0	0	0	0																																-
2009		0	0	0	0																																	-
2010		0	0	0																																		-
2011		0	0																																			-
2012		0																																				-
2013																																						

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
LUMP SUM SETTLEMENT

ON-LEVEL FREQUENCY (REPORTED CLAIMS / 100,000 OF PAYROLL TRENDED TO 2014 DOLLARS BASED ON SAWW)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ON-LEVEL PAYROLL
1977																																						5,778,966
1978																																						5,754,667
1979																																						5,656,194
1980																																						5,575,918
1981																																						5,375,984
1982			0.00%	0.01%	0.03%	0.03%	0.04%	0.05%	0.06%	0.07%	0.08%	0.10%	0.11%	0.13%	0.14%	0.15%	0.18%	0.20%	0.21%	0.23%	0.25%	0.27%	0.27%	0.28%	0.28%	0.28%	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%						5,767,589
1983			0.00%	0.01%	0.02%	0.03%	0.04%	0.04%	0.06%	0.07%	0.10%	0.11%	0.13%	0.14%	0.15%	0.17%	0.18%	0.20%	0.22%	0.25%	0.26%	0.26%	0.27%	0.27%	0.28%	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%							5,822,965
1984			0.00%	0.01%	0.02%	0.03%	0.04%	0.05%	0.06%	0.08%	0.09%	0.11%	0.13%	0.15%	0.17%	0.18%	0.20%	0.24%	0.27%	0.29%	0.29%	0.30%	0.31%	0.32%	0.33%	0.33%	0.33%	0.34%	0.34%	0.34%								5,909,297
1985			0.00%	0.02%	0.04%	0.05%	0.07%	0.09%	0.12%	0.14%	0.15%	0.17%	0.19%	0.21%	0.23%	0.26%	0.28%	0.32%	0.34%	0.36%	0.36%	0.37%	0.38%	0.39%	0.40%	0.40%	0.41%	0.41%	0.42%									6,030,627
1986			0.00%	0.02%	0.02%	0.04%	0.05%	0.08%	0.09%	0.11%	0.13%	0.15%	0.18%	0.19%	0.21%	0.24%	0.28%	0.31%	0.32%	0.33%	0.34%	0.35%	0.35%	0.36%	0.36%	0.36%	0.36%	0.36%										6,365,645
1987			0.00%	0.01%	0.03%	0.05%	0.07%	0.08%	0.09%	0.11%	0.14%	0.17%	0.19%	0.23%	0.27%	0.32%	0.34%	0.35%	0.37%	0.38%	0.39%	0.40%	0.41%	0.41%	0.42%	0.42%	0.43%											6,782,846
1988		0.00%	0.00%	0.01%	0.04%	0.05%	0.06%	0.07%	0.10%	0.12%	0.15%	0.17%	0.19%	0.26%	0.31%	0.33%	0.36%	0.39%	0.40%	0.42%	0.43%	0.44%	0.44%	0.45%	0.45%	0.45%												7,101,789
1989			0.01%	0.02%	0.03%	0.04%	0.05%	0.07%	0.09%	0.12%	0.14%	0.16%	0.23%	0.27%	0.30%	0.32%	0.35%	0.37%	0.39%	0.41%	0.42%	0.42%	0.43%	0.44%	0.44%													7,272,541
1990			0.00%	0.01%	0.02%	0.04%	0.06%	0.09%	0.12%	0.13%	0.17%	0.23%	0.29%	0.33%	0.35%	0.37%	0.39%	0.41%	0.42%	0.43%	0.43%	0.43%	0.44%	0.44%														7,637,206
1991	0.00%	0.00%	0.00%	0.01%	0.02%	0.04%	0.07%	0.10%	0.12%	0.14%	0.20%	0.25%	0.29%	0.31%	0.34%	0.36%	0.37%	0.39%	0.40%	0.40%	0.41%	0.41%	0.42%															7,818,591
1992			0.00%	0.03%	0.05%	0.08%	0.12%	0.15%	0.19%	0.25%	0.31%	0.36%	0.41%	0.44%	0.47%	0.50%	0.52%	0.53%	0.54%	0.55%	0.56%	0.56%																7,613,696
1993		0.00%	0.00%	0.02%	0.04%	0.08%	0.11%	0.15%	0.18%	0.23%	0.28%	0.30%	0.33%	0.36%	0.38%	0.39%	0.40%	0.40%	0.41%	0.41%	0.42%																	7,617,194
1994			0.01%	0.02%	0.05%	0.07%	0.09%	0.14%	0.18%	0.22%	0.25%	0.28%	0.31%	0.32%	0.33%	0.35%	0.36%	0.37%	0.38%	0.38%																		7,909,310
1995			0.01%	0.05%	0.08%	0.12%	0.17%	0.23%	0.26%	0.29%	0.32%	0.35%	0.37%	0.40%	0.42%	0.42%	0.43%	0.43%	0.44%																			7,972,245
1996			0.02%	0.04%	0.07%	0.13%	0.18%	0.22%	0.25%	0.29%	0.32%	0.33%	0.36%	0.37%	0.38%	0.39%	0.40%	0.41%																				7,797,491
1997		0.00%	0.01%	0.04%	0.09%	0.12%	0.17%	0.21%	0.24%	0.26%	0.29%	0.31%	0.33%	0.33%	0.34%	0.35%	0.36%																					7,678,681
1998		0.00%	0.02%	0.06%	0.10%	0.14%	0.19%	0.23%	0.26%	0.29%	0.31%	0.34%	0.34%	0.36%	0.36%	0.37%																						7,638,048
1999		0.00%	0.03%	0.07%	0.12%	0.17%	0.22%	0.25%	0.29%	0.31%	0.34%	0.37%	0.39%	0.41%	0.42%																							7,748,434
2000		0.00%	0.02%	0.07%	0.10%	0.14%	0.20%	0.24%	0.28%	0.32%	0.34%	0.36%	0.37%	0.37%																								7,874,189
2001		0.00%	0.01%	0.04%	0.08%	0.14%	0.19%	0.22%	0.27%	0.28%	0.30%	0.32%	0.34%																									8,115,826
2002		0.01%	0.03%	0.05%	0.10%	0.16%	0.21%	0.25%	0.28%	0.31%	0.33%	0.35%																										7,863,811
2003		0.01%	0.03%	0.09%	0.15%	0.20%	0.26%	0.28%	0.32%	0.35%	0.37%																											7,925,439
2004		0.01%	0.05%	0.08%	0.13%	0.19%	0.21%	0.25%	0.27%	0.30%																												8,269,908
2005		0.01%	0.06%	0.12%	0.17%	0.20%	0.24%	0.27%	0.29%																													8,253,608
2006		0.01%	0.04%	0.09%	0.12%	0.15%	0.19%	0.22%																														8,526,674
2007		0.01%	0.04%	0.07%	0.10%	0.14%	0.18%																															8,496,918
2008		0.01%	0.03%	0.05%	0.09%	0.13%																																8,337,961
2009		0.00%	0.03%	0.09%	0.15%																																	8,129,364
2010		0.00%	0.04%	0.08%																																		8,216,184
2011		0.01%	0.02%																																			7,954,284
2012		0.00%																																				7,783,294
2013																																						5,307,514

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
LUMP SUM SETTLEMENT

INCREMENTAL PAID LOSS SEVERITY (PAID LOSS / ULTIMATE CLAIM COUNT) - WHOLE DOLLARS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ULTIMATE CLAIMS
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	0	0	17	99	174	167	100	88	100	142	85	118	290	453	205	614	1,739	1,073	97	606	450	40	218	41	29	86	229	0	0	0	0	0						170
1983	0	0	14	58	124	196	206	175	218	225	603	239	353	266	418	701	341	371	597	158	98	3	4	20	675	6	86	0	6	0	0							174
1984	0	0	0	136	177	91	113	182	85	437	172	188	232	729	717	148	671	903	533	316	43	80	428	223	174	5	0	37	3	10								208
1985	0	0	0	175	160	267	200	204	195	342	153	347	444	502	492	602	910	605	121	130	4	22	160	119	76	12	228	36	46									259
1986	0	0	62	159	144	197	451	301	210	316	246	345	232	934	67	312	772	366	43	102	18	285	0	5	46	126	0	8										238
1987	0	0	12	37	167	388	271	245	138	212	371	918	298	656	524	805	436	23	153	228	227	458	30	201	68	7	250											301
1988	0	0	0	55	177	132	201	174	291	307	521	132	258	588	524	231	51	398	9	191	199	63	7	156	58	44												334
1989	0	0	0	87	226	159	165	258	85	232	304	781	972	546	118	128	117	308	511	549	19	12	86	20	26													339
1990	0	0	37	139	394	310	313	730	676	448	101	853	193	189	365	154	64	397	506	255	308	14	93	0														355
1991	0	0	23	33	166	416	543	625	384	168	1,840	440	281	241	179	71	1,147	212	84	18	408	31	12															347
1992	0	0	3	370	317	245	967	329	514	781	398	73	107	127	199	577	184	95	252	500	18	1																461
1993	0	4	80	488	565	846	334	664	1,004	697	963	216	542	407	420	179	247	2	48	42	126																	349
1994	0	0	159	475	954	575	530	541	287	366	911	461	418	519	431	391	145	134	302	22																		334
1995	0	0	439	905	894	640	2,117	1,047	239	248	730	204	525	665	484	14	136	178	204																			394
1996	0	0	386	449	1,019	2,098	745	472	264	491	918	159	255	215	88	153	387	43																				366
1997	0	19	103	798	1,588	771	611	587	739	319	1,229	668	464	114	157	211	147																					322
1998	0	9	692	1,143	757	538	1,188	778	999	1,066	847	636	225	435	244	479																						340
1999	0	26	628	757	797	1,230	939	629	1,056	617	550	913	371	344	354																							399
2000	0	23	330	1,050	941	924	1,177	1,351	836	357	1,149	270	550	160																								372
2001	0	14	181	296	1,137	1,477	1,373	658	1,317	159	419	453	776																									364
2002	0	37	276	522	2,111	1,865	1,386	933	699	345	917	865																										377
2003	0	128	235	1,683	1,753	1,994	1,383	375	520	1,014	1,250																											426
2004	0	90	1,301	1,392	1,170	1,368	745	1,289	778	1,018																												383
2005	0	104	1,531	1,583	1,245	1,847	802	1,087	705																													404
2006	0	95	1,058	1,595	916	673	1,378	1,205																														361
2007	0	96	742	1,199	1,150	1,124	1,447																															344
2008	0	32	403	429	2,198	1,108																																318
2009	0	56	564	2,086	1,921																																	355
2010	0	30	834	1,457																																		336
2011	0	108	661																																			298
2012	0	63																																				288
2013	0																																					194
																																						10,706

ACCIDENT YEAR DECAY FACTORS

	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-Ult	426-Ult	438-Ult
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	0.000	0.000	5.879	1.746	0.960	0.602	0.877	1.141	1.416	0.600	1.379	2.468	1.561	0.453	2.991	2.832	0.617	0.090	6.279	0.742	0.089	5.441	0.188	0.719	2.936	2.656	0.000	0.000	0.000	0.000	0.000						
1983	0.000	0.000	4.203	2.136	1.584	1.050	0.846	1.249	1.033	2.679	0.395	1.478	0.755	1.572	1.674	0.487	1.087	1.608	0.264	0.624	0.029	1.400	5.000	33.571	0.009	15.000	0.000	0.000	0.000	0.000							
1984	0.000	0.000	0.000	1.307	0.514	1.241	1.608	0.468	5.138	0.393	1.098	1.231	3.140	0.985	0.206	4.548	1.345	0.590	0.592	0.135	1.871	5.368	0.520	0.780	0.028	0.000	0.000	0.090	2.857								
1985	0.000	0.000	0.000	0.913	1.669	0.748	1.019	0.956	1.756	0.448	2.264	1.283	1.129	0.980	1.225	1.511	0.665	0.201	1.068	0.028	6.105	7.127	0.743	0.642	0.157	19.029	0.156	1.304									
1986	0.000	0.000	2.545	0.907	1.364	2.292	0.668	0.698	1.507	0.779	1.401	0.674	4.017	0.072	4.658	2.472	0.474	0.118	2.348	0.178	15.767	0.000	0.000	8.462	2.727	0.000	0.000										
1987	0.000	0.000	3.015	4.485	2.327	0.699	0.906	0.561	1.539	1.749	2.477	0.325	2.203	0.798	1.536	0.542	0.054	6.541	1.490	0.992	2.023	0.065	6.722	0.339	0.096	38.331											
1988	0.000	0.000	0.000	3.210	0.745	1.524	0.869	1.666	1.058	1.697	0.253	1.957	2.279	0.892	0.440	0.220	7.832	0.024	20.229	1.042	0.317	0.107	23.111	0.375	0.761												
1989	0.000	0.000	0.000	2.593	0.704	1.034	1.565	0.329	2.741	1.310	2.566	1.245	0.562	0.216	1.086	0.913	2.635	1.659	1.075	0.034	0.667	6.905	0.231	1.291													
1990	0.000	0.000	3.750	2.828	0.786	1.010	2.335	0.925	0.662	0.225	8.481	0.226	0.981	1.935	0.421	0.417	6.183	1.273	0.505	1.205	0.045	6.756	0.000														
1991	0.000	0.000	1.438	5.011	2.503	1.307	1.150	0.615	0.439	10.925	0.239	0.639	0.859	0.741	0.396	16.193	0.185	0.397	0.210	23.012	0.075	0.396															
1992	0.000	0.000	113.689	0.857	0.771	3.954	0.340	1.566	1.519	0.509	0.184	1.463	1.188	1.563	2.900	0.319	0.518	2.644	1.986	0.036	0.030																
1993	0.000	18.667	6.088	1.156	1.498	0.394	1.991	1.511	0.694	1.382	0.225	2.504	0.752	1.030	0.425	1.385	0.007	27.917	0.881	2.968																	
1994	0.000	0.000	2.991	2.011	0.603	0.921	1.021	0.531	1.273	2.492	0.506	0.907	1.243	0.830	0.907	0.372	0.925	2.243	0.074																		
1995	0.000	0.000	2.061	0.988	0.716	3.307	0.494	0.229	1.038	2.941	0.279	2.581	1.266	0.727	0.028	10.028	1.315	1.143																			
1996	0.000	0.000	1.164	2.270	2.060	0.355	0.634	0.559	1.859	1.871	0.173	1.599	0.843	0.412	1.731	2.529	0.111																				
1997	0.000	5.538	7.732	1.990	0.485	0.793	0.961	1.259	0.432	3.852	0.543	0.695	0.246	1.380	1.341	0.699																					
1998	0.000	78.451	1.651	0.662	0.710	2.210	0.655	1.284	1.067	0.794	0.751	0.354	1.930	0.562	1.964																						
1999	0.000	23.853	1.206	1.053	1.544	0.764	0.669	1.681	0.584	0.891	1.660	0.407	0.927	1.029																							
2000	0.000	14.224	3.180	0.896	0.982	1.274	1.148	0.618	0.427	3.217	0.235	2.039	0.291																								
2001	0.000	13.069	1.638	3.837	1.299	0.930	0.479	2.001	0.121	2.634	1.083	1.713																									
2002	0.000	7.469	1.894	4.042	0.884	0.743	0.673	0.749	0.494	2.655	0.943																										
2003	0.000	1.836	7.165	1.042	1.138	0.694	0.271	1.386	1.949	1.232																											
2004	0.000	14.444	1.069	0.841	1.169	0.545	1.730	0.604	1.308																												
2005	0.000	14.705	1.034	0.787	1.483	0.434	1.355	0.649																													
2006	0.000	11.134	1.508	0.574	0.735	2.047	0.874																														
2007	0.000	7.731	1.617	0.959	0.977	1.288																															
2008	0.000	12.449	1.064	5.125	0.504																																
2009	0.000	10.004	3.700	0.921																																	
2010	0.000	28.021	1.747																																		
2011	0.000	6.099																																			
2012	0.000																																				
3 Yr Avg	0.000	14.708	2.170	2.335	0.739	1.256	1.320	0.880	1.250	2.174	0.754	1.386	1.049	0.990	1.678	4.419	0.784	10.434	0.980	8.672	0.050	4.686	7.781	0.668	1.195	19.120	0.052	0.465	0.952	0.000	0.000						
5 Yr Avg	0.000	12.861	1.927	1.673	0.974	1.001	0.981	1.078	0.860	2.126	0.934	1.041	0.847	0.822	1.194	3.003	0.575	6.869	0.731	5.451	0.227	2.846	6.013	2.222	0.754	14.472	0.031	0.349	0.952	0.000	0.000						
10 Yr Avg	0.000	11.389	2.244	1.902	1.071	1.093	0.882	1.079	0.928	2.258	0.640	1.426	0.954	1.021	1.120	3.307	1.976	4.396	2.987	2.963	2.693	3.356	4.057	5.772	0.959	12.503	0.031	0.349	0.952	0.000	0.000						
3 Yr Wtd		10.585	2.205	1.419	0.681	0.995	1.224	0.728	1.190	1.702	0.639	1.038	0.819	0.847	1.721	1.774	0.532	1.760	0.939	0.985	0.061	3.366	0.945	0.404	1.025	3.307	0.356	0.762	1.055								
5 Yr Wtd		9.924	1.879	1.078	0.916	0.822	0.859	0.926	0.697	1.719	0.808	0.812	0.680	0.749	0.888	1.122	0.412	1.430	0.703	0.643	0.127	0.394	1.771	0.548	0.459	3.638	0.149	0.762	1.055								
10 Yr Wtd		9.788	1.719	1.229	1.014	0.906	0.810	0.970	0.756	1.790	0.561	1.045	0.864	0.897	0.877	1.246	0.615	0.999	1.004	0.587	0.723	1.029	0.765	1.470	0.254	3.287	0.149	0.762	1.055								
Prior	185.902	11.603	1.601	1.065	1.126	0.732	0.758	0.908	0.567	1.522	0.704	0.703	0.963	0.721	0.598	0.837	0.332	1.413	0.973	0.627	0.507	0.256	1.777	0.600	0.149	2.318	0.135	0.244	0.000	0.000	0.000	0.000	0.000	0.000			
																																					TAIL
Selected	185.902	9.778	1.721	1.229	1.015	0.907	0.809	0.971	0.756	1.791	0.561	1.045	0.864	0.897	0.877	1.246	0.615	0.999	1.004	0.587	0.722	1.029	0.765	1.470	0.254	3.287	0.149	0.762	1.055	0.000	0.000	0.000	0.000	0.000			1.116

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
LUMP SUM SETTLEMENT

INDEX METHOD - INCREMENTAL PAID LOSS PER AVERAGE WEEKLY BENEFIT AND ULTIMATE LOSS TIME CLAIMS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	0.000	0.000	0.052	0.304	0.530	0.509	0.306	0.269	0.307	0.434	0.261	0.360	0.887	1.385	0.627	1.877	5.315	3.280	0.295	1.854	1.375	0.122	0.665	0.125	0.090	0.264	0.701	0.000	0.000	0.000	0.000	0.000						
1983	0.000	0.000	0.040	0.170	0.363	0.575	0.604	0.511	0.638	0.659	1.766	0.698	1.032	0.779	1.224	2.050	0.999	1.086	1.746	0.461	0.288	0.008	0.012	0.059	1.976	0.017	0.252	0.000	0.017	0.000	0.000							
1984	0.000	0.000	0.000	0.379	0.495	0.254	0.315	0.507	0.237	1.219	0.479	0.526	0.647	2.032	2.001	0.412	1.872	2.518	1.487	0.881	0.119	0.222	1.193	0.621	0.484	0.013	0.000	0.104	0.009	0.027								
1985	0.000	0.000	0.000	0.473	0.432	0.721	0.539	0.549	0.525	0.922	0.413	0.934	1.198	1.352	1.325	1.623	2.452	1.630	0.327	0.349	0.010	0.060	0.430	0.319	0.205	0.032	0.614	0.096	0.125									
1986	0.000	0.000	0.164	0.418	0.379	0.517	1.185	0.791	0.552	0.831	0.647	0.907	0.611	2.455	0.176	0.821	2.030	0.962	0.114	0.267	0.048	0.749	0.000	0.014	0.122	0.331	0.000	0.022										
1987	0.000	0.000	0.031	0.094	0.424	0.986	0.689	0.624	0.350	0.539	0.943	2.335	0.758	1.669	1.333	2.047	1.110	0.060	0.390	0.581	0.576	1.166	0.076	0.511	0.173	0.017	0.637											
1988	0.000	0.000	0.000	0.141	0.453	0.337	0.514	0.447	0.745	0.788	1.336	0.338	0.661	1.508	1.344	0.591	0.130	1.020	0.024	0.489	0.509	0.162	0.017	0.399	0.150	0.114												
1989	0.000	0.000	0.000	0.218	0.566	0.398	0.412	0.644	0.212	0.581	0.761	1.952	2.431	1.366	0.295	0.320	0.292	0.770	1.277	1.373	0.046	0.031	0.214	0.049	0.064													
1990	0.000	0.000	0.089	0.333	0.941	0.740	0.747	1.743	1.613	1.068	0.240	2.036	0.460	0.451	0.872	0.367	0.153	0.948	1.207	0.610	0.735	0.033	0.223	0.000														
1991	0.000	0.000	0.054	0.077	0.388	0.971	1.269	1.459	0.897	0.394	4.299	1.027	0.657	0.564	0.418	0.166	2.680	0.496	0.197	0.041	0.953	0.071	0.028															
1992	0.000	0.000	0.007	0.835	0.716	0.552	2.182	0.742	1.161	1.764	0.898	0.165	0.242	0.287	0.449	1.302	0.415	0.215	0.568	1.128	0.040	0.001																
1993	0.000	0.009	0.174	1.062	1.228	1.839	0.725	1.444	2.182	1.514	2.093	0.470	1.177	0.886	0.912	0.388	0.538	0.004	0.104	0.092	0.273																	
1994	0.000	0.000	0.329	0.985	1.980	1.194	1.099	1.123	0.596	0.758	1.890	0.955	0.867	1.077	0.894	0.811	0.302	0.279	0.626	0.047																		
1995	0.000	0.000	0.891	1.836	1.813	1.299	4.295	2.123	0.485	0.504	1.481	0.413	1.066	1.349	0.981	0.027	0.275	0.362	0.413																			
1996	0.000	0.000	0.754	0.878	1.993	4.106	1.457	0.925	0.517	0.961	1.797	0.312	0.498	0.420	0.173	0.300	0.758	0.084																				
1997	0.000	0.036	0.198	1.531	3.047	1.479	1.173	1.127	1.419	0.612	2.359	1.282	0.891	0.219	0.302	0.405	0.283																					
1998	0.000	0.016	1.280	2.113	1.399	0.994	2.196	1.439	1.847	1.970	1.565	1.176	0.416	0.803	0.451	0.886																						
1999	0.000	0.046	1.107	1.335	1.406	2.170	1.657	1.109	1.863	1.088	0.969	1.610	0.655	0.607	0.625																							
2000	0.000	0.039	0.561	1.783	1.597	1.569	1.998	2.294	1.419	0.606	1.950	0.458	0.933	0.272																								
2001	0.000	0.022	0.293	0.480	1.841	2.390	2.222	1.065	2.131	0.257	0.677	0.733	1.256																									
2002	0.000	0.059	0.439	0.831	3.361	2.969	2.206	1.485	1.112	0.550	1.460	1.378																										
2003	0.000	0.199	0.365	2.613	2.722	3.096	2.148	0.583	0.808	1.575	1.940																											
2004	0.000	0.136	1.965	2.102	1.768	2.067	1.125	1.946	1.176	1.538																												
2005	0.000	0.154	2.257	2.335	1.837	2.724	1.183	1.603	1.040																													
2006	0.000	0.135	1.503	2.266	1.301	0.957	1.958	1.712																														
2007	0.000	0.131	1.016	1.643	1.575	1.539	1.983																															
2008	0.000	0.043	0.537	0.571	2.927	1.476																																
2009	0.000	0.073	0.735	2.719	2.505																																	
2010	0.000	0.038	1.076	1.880																																		
2011	0.000	0.138	0.844																																			
2012	0.000	0.078																																				
2013	0.000																																					
3 Yr Avg	0.000	0.085	0.885	1.723	2.336	1.324	1.708	1.754	1.008	1.221	1.359	0.856	0.948	0.561	0.460	0.530	0.439	0.242	0.381	0.422	0.422	0.035	0.155	0.149	0.129	0.154	0.417	0.074	0.050	0.009	0.000	0.000						
5 Yr Avg	0.000	0.074	0.842	1.816	2.029	1.752	1.679	1.466	1.254	0.905	1.399	1.071	0.830	0.464	0.507	0.486	0.431	0.189	0.382	0.384	0.410	0.060	0.112	0.195	0.143	0.102	0.301	0.044	0.038	0.009	0.000	0.000						
10 Yr Avg	0.000	0.113	1.074	1.744	2.143	2.096	1.867	1.436	1.333	0.966	1.609	0.879	0.800	0.648	0.608	0.497	0.583	0.424	0.492	0.498	0.331	0.250	0.286	0.233	0.408	0.113	0.367	0.044	0.038	0.009	0.000	0.000						
Selected	0.000	0.111	1.060	1.725	2.123	2.080	1.858	1.429	1.328	0.963	1.605	0.877	0.799	0.648	0.607	0.497	0.582	0.424	0.492	0.498	0.331	0.250	0.286	0.233	0.408	0.113	0.367	0.044	0.038	0.009	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Cumulative	21.786	21.786	21.675	20.615	18.890	16.767	14.687	12.829	11.400	10.072	9.108	7.503	6.626	5.828	5.180	4.572	4.075	3.493	3.069	2.577	2.079	1.748	1.498	1.212	0.979	0.571	0.458	0.091	0.047	0.009	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

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

LUMP SUM SETTLEMENT
(000's)

UNPAID LOSS ESTIMATE FOR ACCIDENT YEARS 1976 AND PRIOR

10 times 3 Year Average Annual Payments	134	(1)
15 times 3 Year Average Annual Payments	200	(2)
Incremental Development Method	36	(3)
'04 to '10 Exponential Curve Fit	29	(4)
'04 to '11 Exponential Curve Fit	11	(5)
'03 to '10 Exponential Curve Fit	96	(6)
'03 to '11 Exponential Curve Fit	26	(7)
Selected Unpaid Loss as of 6/30/2012	100	(8)
Actual FY 2013 Payments	8	(9)
Actual FY 2012 Payments	29	(10)
Actual FY 2011 Payments	4	(11)
Actual FY 2010 Payments	6	(12)
Unpaid Loss as of 6/30/2009	146	(13)

(1) 10 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2011 THROUGH 2013 OF $13
(2) 15 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2011 THROUGH 2013 OF $13
(3) SECTION 3, EXHIBIT 7, SHEET 41, COL. 6
(4) SECTION 3, EXHIBIT 7, SHEET 40, TOTAL OF COL. 2
(5) SECTION 3, EXHIBIT 7, SHEET 40, TOTAL OF COL. 3
(6) SECTION 3, EXHIBIT 7, SHEET 40, TOTAL OF COL. 4
(7) SECTION 3, EXHIBIT 7, SHEET 40, TOTAL OF COL. 5
(8) SELECTED BY DELOITTE CONSULTING
(9)-(12) SECTION 3, EXHIBIT 7, SHEET 46
(13) = SUM (8) THROUGH (12)

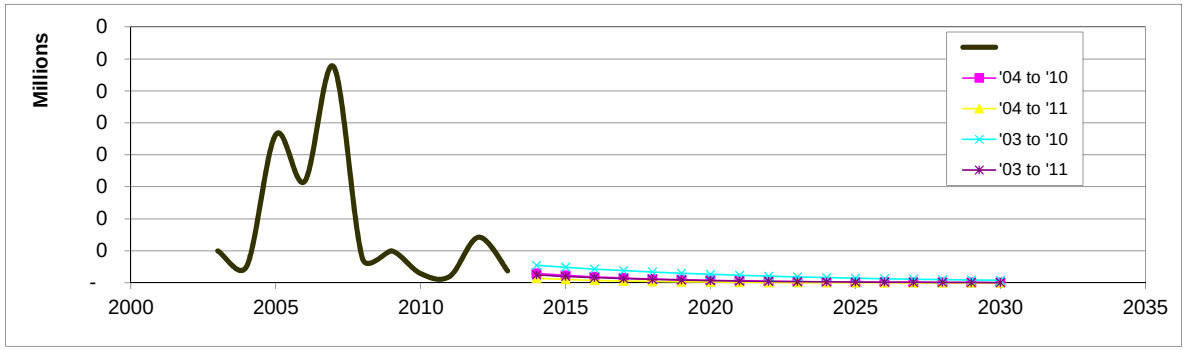
OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION

LUMP SUM SETTLEMENT
(000's)

EXPONENTIAL CURVE FIT OF UNPAID LOSS FOR AY'S 1976 AND PRIOR

FY ENDING	PAID LOSS	INCREMENTAL UNPAID LOSS '04 to '10 CURVE FIT	'04 to '11 CURVE FIT	'03 to '10 CURVE FIT	'03 to '11 CURVE FIT
	(1)	(2)	(3)	(4)	(5)
2003	20				
2004	10				
2005	93				
2006	63				
2007	135				
2008	15				
2009	20				
2010	6				
2011	4				
2012	29				
2013	8				
2014		6	3	11	5
2015		5	2	10	4
2016		4	2	9	3
2017		3	1	8	3
2018		2	1	7	2
2019		2	1	6	2
2020		2	0	5	1
2021		1	0	5	1
2022		1	0	4	1
2023		1	0	4	1
2024		1	0	3	1
2025		1	0	3	0
2026		0	0	3	0
2027		0	0	2	0
2028		0	0	2	0
2029		0	0	2	0
2030		0	0	2	0

FY ENDING	INCREMENTAL UNPAID LOSS '04 to '10 CURVE FIT	'04 to '11 CURVE FIT	'03 to '10 CURVE FIT	'03 to '11 CURVE FIT
	(2)	(3)	(4)	(5)
2031	0	0	1	0
2032	0	0	1	0
2033	0	0	1	0
2034	0	0	1	0
2035	0	0	1	0
2036	0	0	1	0
2037	0	0	1	0
2038	0	0	1	0
2039	0	0	1	0
2040	0	0	0	0
2041	0	0	0	0
2042	0	0	0	0
2043	0	0	0	0
2044	0	0	0	0
2045	0	0	0	0
2046	0	0	0	0
2047	0	0	0	0
2048	0	0	0	0
2049	0	0	0	0
2050	0	0	0	0
2051	0	0	0	0
2052	0	0	0	0
2053	0	0	0	0
2054	0	0	0	0
2055	0	0	0	0
2056	0	0	0	0
2057	0	0	0	0
Total	29	11	96	26



(1) SECTION 3, EXHIBIT 7, SHEET 46
(2) - (5) EXPONENTIAL CURVE FIT BASED ON (1)

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

LUMP SUM SETTLEMENT
(000's)

INCREMENTAL DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/13	INCREMENTAL DECAY	CUM. DECAY RELATIVE TO CURRENT YR PAID	ON-LEVELED FY 2013 PAYMENTS	FY 2013 UNPAID LOSS ESTIMATE	IMPLIED CUMULATIVE UNPAID LOSS
	(1)	(2)	(3)	(4)	(5)	(6)
PRIOR	726	12.676	12.68	-	-	-
1954	714	0.755	10.32	-	-	-
1955	702	0.757	8.57	-	-	-
1956	690	0.759	7.27	-	-	-
1957	678	0.762	6.30	-	-	-
1958	666	6.963	50.80	-	-	-
1959	654	0.293	15.17	-	-	-
1960	642	0.431	6.97	-	-	-
1961	630	0.534	4.26	-	-	-
1962	618	0.588	3.09	-	-	-
1963	606	0.641	2.62	-	-	-
1964	594	0.658	2.38	-	-	-
1965	582	0.708	2.40	-	-	-
1966	570	0.741	2.52	-	-	-
1967	558	0.733	2.58	-	-	-
1968	546	0.757	2.71	5	14	14
1969	534	0.820	3.04	-	-	14
1970	522	0.821	3.31	-	-	14
1971	510	0.826	3.56	-	-	14
1972	498	0.873	3.98	3	10	24
1973	486	0.890	4.44	-	-	24
1974	474	0.889	4.83	-	-	24
1975	462	0.917	5.35	2	8	32
1976	450	0.934	5.93	1	4	36
TOTAL				10	36	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) SECTION 3, EXHIBIT 7, SHEET 43, COL. 9
(3) TOTAL FROM SECTION 3, EXHIBIT 7, SHEET 42
(4) SECTION 3, EXHIBIT 7, SHEET 46; AVERAGE OF LATEST 5 FISCAL YEARS, ONLEVELED TO 2013
(5) = (3) x (4)
(6) = COLUMN (5) ACCUMULATED

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

LUMP SUM SETTLEMENT

CUMULATIVE DECAY FACTOR APPLIED TO PAYMENTS MADE IN CURRENT CALENDER YEAR TO ESTIMATE UNPAID LOSSES AS OF 6/30/2013 FOR EACH ACCIDENT YEAR

PRIOR	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970	1971	1972	1973	1974	1975	1976
12.676	9.568	7.243	5.499	4.188	29.160	8.542	3.680	1.966	1.157	0.741	0.488	0.345	0.256	0.188	0.142	0.116	0.095	0.079	0.069	0.061	0.054	0.050	0.047
	0.755	0.571	0.434	0.330	2.300	0.674	0.290	0.155	0.091	0.058	0.038	0.027	0.020	0.015	0.011	0.009	0.008	0.006	0.005	0.005	0.004	0.004	0.004
		0.757	0.575	0.438	3.048	0.893	0.385	0.206	0.121	0.077	0.051	0.036	0.027	0.020	0.015	0.012	0.010	0.008	0.007	0.006	0.006	0.005	0.005
			0.759	0.578	4.026	1.179	0.508	0.271	0.160	0.102	0.067	0.048	0.035	0.026	0.020	0.016	0.013	0.011	0.010	0.008	0.008	0.007	0.006
				0.762	5.302	1.553	0.669	0.358	0.210	0.135	0.089	0.063	0.047	0.034	0.026	0.021	0.017	0.014	0.013	0.011	0.010	0.009	0.008
					6.963	2.040	0.879	0.469	0.276	0.177	0.116	0.082	0.061	0.045	0.034	0.028	0.023	0.019	0.016	0.015	0.013	0.012	0.011
						0.293	0.126	0.067	0.040	0.025	0.017	0.012	0.009	0.006	0.005	0.004	0.003	0.003	0.002	0.002	0.002	0.002	0.002
							0.431	0.230	0.135	0.087	0.057	0.040	0.030	0.022	0.017	0.014	0.011	0.009	0.008	0.007	0.006	0.006	0.005
								0.534	0.314	0.201	0.133	0.094	0.070	0.051	0.039	0.032	0.026	0.021	0.019	0.017	0.015	0.014	0.013
									0.588	0.377	0.248	0.176	0.130	0.095	0.072	0.059	0.049	0.040	0.035	0.031	0.028	0.025	0.024
										0.641	0.422	0.299	0.221	0.162	0.123	0.101	0.083	0.068	0.060	0.053	0.047	0.043	0.040
											0.658	0.466	0.345	0.253	0.192	0.157	0.129	0.106	0.093	0.083	0.073	0.067	0.063
												0.708	0.524	0.384	0.291	0.238	0.196	0.162	0.141	0.126	0.112	0.102	0.096
													0.741	0.543	0.411	0.337	0.276	0.228	0.199	0.177	0.158	0.145	0.135
														0.733	0.555	0.455	0.373	0.308	0.269	0.239	0.213	0.195	0.182
															0.757	0.620	0.509	0.420	0.367	0.327	0.290	0.266	0.249
																0.820	0.673	0.556	0.485	0.432	0.384	0.352	0.329
																	0.821	0.678	0.592	0.527	0.468	0.429	0.401
																		0.826	0.721	0.642	0.570	0.523	0.488
																			0.873	0.777	0.691	0.633	0.592
																				0.890	0.791	0.726	0.678
																					0.889	0.815	0.761
																						0.917	0.856
																							0.934
12.676	10.323	8.572	7.267	6.296	50.800	15.174	6.968	4.257	3.092	2.621	2.385	2.396	2.515	2.577	2.707	3.038	3.315	3.563	3.983	4.435	4.832	5.348	5.928

Example as to how this triangle was constructed:

A	C	F	J	O
	B	E	I	N
		D	H	M
			G	L
				K

Calculation examples

C = B x A	I = G x E
E = D x B	N = K x I
F = D x C	M = K x H
J = G x F	L = K x G
O = K x J	H = G x D

Explanation:
Each decay factor in the triangle above represents an estimate of future calendar year payments relative to the most recent actual calendar year paid losses for a given accident year. For example, for accident year 1976, the decay factor of 0.934 means that the expected payments from 6/30/13-14 are 0.934 times the actual paid losses from 6/30/12-13. Similarly, the decay factor of 0.856 means that the expected payments from 6/30/14-15 are 0.856 times the actual paid losses from 6/30/12-13, etc. Therefore, a total estimate of future paid losses for a given accident year can be determined by summing the incremental decay factors (shown at the bottom) and multiplying by the most recent actual calendar year paid losses from 6/30/12-13.

THE DIAGONAL (A, B, D, G, K, etc) FROM SECTION 3, EXHIBIT 7, SHEET 41, COLUMN (2)

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

LUMP SUM SETTLEMENT

PAID TAIL FACTOR SELECTION

		AGE TO AGE DEVELOPMENT FACTORS							CUMULATIVE DEVELOPMENT FACTORS					
AGE MONTHS	AGE YEARS	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	PA SELECTED TAIL	SELECTED FOR TAIL	SELECTED INCREM. DECAY	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	PA SELECTED TAIL	SELECTED FOR TAIL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
6	0.5	150.000		3.847	16.619	375.000	150.000		46,584.415		181.712	1,330.589	46,017.717	49,259.948
18	1.5	12.000	2.524	2.151	3.390	8.000	12.000	11.074	310.563	67.496	47.235	80.066	122.714	328.400
30	2.5	2.550	2.265	1.711	1.999	2.065	2.550	1.691	25.880	26.739	21.957	23.617	15.339	27.367
42	3.5	1.700	1.835	1.500	1.562	1.455	1.700	1.152	10.149	11.807	12.834	11.817	7.428	10.732
54	4.5	1.430	1.421	1.375	1.366	1.320	1.430	1.044	5.970	6.434	8.555	7.566	5.105	6.313
66	5.5	1.260	1.310	1.293	1.260	1.260	1.260	0.865	4.175	4.529	6.220	5.540	3.868	4.415
78	6.5	1.160	1.198	1.235	1.195	1.150	1.160	0.775	3.313	3.457	4.810	4.398	3.070	3.504
90	7.5	1.125	1.130	1.192	1.153	1.100	1.125	0.906	2.856	2.885	3.894	3.680	2.669	3.020
102	8.5	1.110	1.104	1.160	1.123	1.080	1.110	0.990	2.539	2.554	3.265	3.192	2.427	2.685
114	9.5	1.110	1.094	1.134	1.102	1.065	1.110	1.110	2.287	2.314	2.816	2.842	2.247	2.419
126	10.5	1.070	1.091	1.114	1.086	1.060	1.070	0.706	2.061	2.115	2.483	2.578	2.110	2.179
138	11.5	1.060	1.061	1.097	1.074	1.050	1.060	0.917	1.926	1.939	2.229	2.374	1.990	2.037
150	12.5	1.045	1.052	1.084	1.064	1.046	1.045	0.795	1.817	1.827	2.032	2.212	1.895	1.921
162	13.5	1.045	1.039	1.072	1.056	1.043	1.045	1.045	1.739	1.737	1.875	2.079	1.812	1.838
174	14.5	1.040	1.039	1.063	1.050	1.035	1.040	0.929	1.664	1.672	1.748	1.969	1.737	1.759
186	15.5	1.040	1.035	1.055	1.044	1.035	1.040	1.040	1.600	1.609	1.645	1.876	1.679	1.692
198	16.5	1.035	1.034	1.048	1.040	1.035	1.035	0.910	1.538	1.554	1.559	1.796	1.622	1.627
210	17.5	1.035	1.029	1.042	1.036	1.034	1.035	1.035	1.486	1.504	1.488	1.728	1.567	1.572
222	18.5	1.035	1.028	1.037	1.033	1.033	1.035	1.035	1.436	1.461	1.428	1.668	1.516	1.518
234	19.5	1.030	1.027	1.033	1.030	1.030	1.030	0.887	1.387	1.420	1.376	1.615	1.467	1.467
246	20.5	1.029	1.023	1.029	1.027	1.029	1.029	0.996	1.347	1.382	1.332	1.568	1.424	1.424
258	21.5	1.028	1.023	1.026	1.025	1.028	1.028	0.994	1.309	1.352	1.294	1.526	1.384	1.384
270	22.5	1.027	1.022	1.023	1.023	1.027	1.027	0.991	1.273	1.321	1.262	1.489	1.347	1.347
282	23.5	1.025	1.022	1.021	1.022	1.025	1.025	0.951	1.240	1.292	1.233	1.455	1.311	1.311
294	24.5	1.024	1.020	1.018	1.020	1.024	1.024	0.984	1.210	1.264	1.208	1.424	1.279	1.279
306	25.5	1.020	1.021	1.017	1.019	1.020	1.020	0.853	1.181	1.239	1.186	1.396	1.249	1.249
318	26.5	1.020	1.016	1.015	1.018	1.020	1.020	1.020	1.158	1.214	1.167	1.370	1.225	1.225
330	27.5	1.020	1.016	1.013	1.017	1.020	1.020	1.020	1.135	1.195	1.150	1.346	1.201	1.201
342	28.5	1.020	1.017	1.012	1.016	1.020	1.020	1.020	1.113	1.176	1.135	1.324	1.177	1.177
354	29.5	1.019	1.018	1.011	1.015	1.019	1.019	0.969	1.091	1.156	1.121	1.304	1.154	1.154
366	30.5	1.015	1.016	1.010	1.014	1.015	1.015	0.804	1.071	1.136	1.109	1.285	1.133	1.133
378	31.5	1.012	1.014	1.009	1.013	1.012	1.012	0.812	1.055	1.118	1.098	1.267	1.116	1.116
390	32.5	1.012	1.011	1.008	1.012	1.012	1.012	1.012	1.043	1.102	1.089	1.251	1.103	1.103
402	33.5	1.010	1.011	1.007	1.012	1.010	1.010	0.843	1.030	1.090	1.080	1.235	1.089	1.089
414	34.5	1.010	1.009	1.007	1.011	1.010	1.010	1.010	1.020	1.079	1.072	1.221	1.079	1.079
426	35.5	1.010	1.009	1.006	1.011	1.010	1.010	1.010	1.0100	1.069	1.065	1.207	1.068	1.068
438	36.5		1.009	1.005	1.010	1.008	1.008	0.840		1.060	1.059	1.194	1.057	1.057
450	37.5		1.008	1.005	1.010	1.008	1.008	0.934		1.051	1.053	1.182	1.049	1.049
462	38.5		1.007	1.004	1.009	1.007	1.007	0.917		1.042	1.048	1.171	1.041	1.041
474	39.5		1.006	1.004	1.009	1.006	1.006	0.889		1.035	1.044	1.160	1.033	1.033
486	40.5		1.006	1.004	1.009	1.005	1.005	0.890		1.028	1.039	1.150	1.027	1.027
498	41.5		1.005	1.003	1.008	1.005	1.005	0.873		1.023	1.036	1.140	1.022	1.022
510	42.5		1.005	1.003	1.008	1.004	1.004	0.826		1.017	1.032	1.131	1.017	1.017
522	43.5		1.004	1.003	1.008	1.003	1.003	0.821		1.013	1.029	1.122	1.013	1.013
534	44.5		1.004	1.003	1.007	1.003	1.003	0.820		1.009	1.026	1.113	1.009	1.009
546	45.5		1.001	1.002	1.007	1.002	1.002	0.757		1.005	1.023	1.105	1.007	1.007
558	46.5		1.001	1.002	1.007	1.001	1.001	0.733		1.004	1.021	1.098	1.005	1.005
570	47.5		1.001	1.002	1.007	1.001	1.001	0.741		1.003	1.019	1.090	1.003	1.003
582	48.5		1.001	1.002	1.006	1.001	1.001	0.708		1.002	1.017	1.083	1.002	1.002
594	49.5		1.000	1.002	1.006	1.000	1.000	0.658		1.002	1.015	1.076	1.002	1.002
606	50.5		1.000	1.002	1.006	1.000	1.000	0.641		1.001	1.013	1.070	1.001	1.001
618	51.5		1.000	1.001	1.006	1.000	1.000	0.588		1.001	1.012	1.064	1.001	1.001
630	52.5		1.000	1.001	1.005	1.000	1.000	0.534		1.001	1.010	1.058	1.001	1.001
642	53.5		1.000	1.001	1.005	1.000	1.000	0.431		1.001	1.009	1.052	1.001	1.001
654	54.5		1.000	1.001	1.005	1.000	1.000	0.293		1.000	1.008	1.046	1.000	1.000
666	55.5		1.000	1.001	1.005	1.000	1.000	6.963		1.000	1.007	1.041	1.000	1.000
678	56.5		1.000	1.001	1.005	1.000	1.000	0.762		1.000	1.006	1.036	1.000	1.000
690	57.5		1.000	1.001	1.005	1.000	1.000	0.759		1.000	1.005	1.031	1.000	1.000
702	58.5		1.000	1.001	1.005	1.000	1.000	0.757		1.000	1.004	1.026	1.000	1.000
714	59.5		1.000	1.001	1.004	1.000	1.000	0.755		1.000	1.003	1.021	1.000	1.000
726	60.5		1.000	1.001	1.004	1.000	1.000	0.753		1.000	1.002	1.017	1.000	1.000
738	61.5		1.000	1.001	1.004	1.000	1.000	0.750		1.000	1.002	1.012	1.000	1.000
750	62.5		1.000	1.001	1.004	1.000	1.000	0.748		1.000	1.001	1.008	1.000	1.000
TAIL	TAIL		1.000	1.001	1.004	1.000	1.000	10.878		1.000	1.001	1.004	1.000	1.000

60.5 TAIL DECAY 12.676 (16)

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 3, EXHIBIT 7, SHEET 44
(4) SECTION 3, EXHIBIT 7, SHEET 45, COL. 5; TAIL FROM SECTION 3, EXHIBIT 7, SHEET 48
(5) SECTION 3, EXHIBIT 7, SHEET 44
(6) SECTION 3, EXHIBIT 7, SHEET 44
(7) PA SELECTED TAIL
(8) SELECTED BY DELOITTE CONSULTING
(9) = [[(8) - 1.0] x (8) PRIOR AGE] / [(8) PRIOR AGE - 1.0]
(10) COL. 3 MULTIPLICATIVELY ACCUMULATED
(11) COL. 4 MULTIPLICATIVELY ACCUMULATED
(12) COL. 5 MULTIPLICATIVELY ACCUMULATED
(13) COL. 6 MULTIPLICATIVELY ACCUMULATED
(14) COL. 7 MULTIPLICATIVELY ACCUMULATED
(15) COL. 8 MULTIPLICATIVELY ACCUMULATED
(16) 59.5-TO-60.5 TAIL DECAY + (58.5-TO-59.5 DECAY x 59.5-TO-60.5 TAIL DECAY)

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

LUMP SUM SETTLEMENT

FITTED PAID LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**3**
	To:	**35**
Cut-off		**64**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.001**	**0.908**
Inverse Power	**1.004**	**0.979**

							Weibull Curve Fitting					**Inverse Power Curve Fitting**				
							Slope=	0.665				Slope=	-1.709			
		----FROM PAID TRIANGLE----			PA	SELECTED	Intercept=	-2.393				Intercept=	5.810			
PERIOD	AGE	SELECTED	5 YR WTD	10 YR WTD	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	150.000			375.000	150.000	1.792	-5.007	-1.201	**3.847**	181.712	1.792	5.004	2.748	**16.619**	1330.589
2	18	12.000	11.044	10.700	8.000	12.000	2.890	-2.442	-0.470	**2.151**	47.235	2.890	2.398	0.871	**3.390**	80.066
3	30	2.550	2.740	2.574	2.065	2.550	3.401	-0.697	-0.130	**1.711**	21.957	3.401	0.438	-0.001	**1.999**	23.617
4	42	1.700	1.617	1.747	1.455	1.600	3.738	-0.019	0.094	**1.500**	12.834	3.738	-0.511	-0.576	**1.562**	11.817
5	54	1.430	1.336	1.439	1.315	1.430	3.989	0.184	0.261	**1.375**	8.555	3.989	-0.844	-1.006	**1.366**	7.566
6	66	1.260	1.217	1.265	1.260	1.260	4.190	0.456	0.395	**1.293**	6.220	4.190	-1.347	-1.349	**1.260**	5.540
7	78	1.160	1.149	1.163	1.150	1.160	4.357	0.684	0.506	**1.235**	4.810	4.357	-1.833	-1.634	**1.195**	4.398
8	90	1.125	1.111	1.128	1.100	1.125	4.500	0.787	0.601	**1.192**	3.894	4.500	-2.079	-1.879	**1.153**	3.680
9	102	1.110	1.080	1.085	1.085	1.110	4.625	0.838	0.684	**1.160**	3.265	4.625	-2.207	-2.092	**1.123**	3.192
10	114	1.110	1.115	1.132	1.070	1.110	4.736	0.838	0.758	**1.134**	2.816	4.736	-2.207	-2.282	**1.102**	2.842
11	126	1.070	1.080	1.068	1.060	1.070	4.836	1.003	0.825	**1.114**	2.483	4.836	-2.659	-2.453	**1.086**	2.578
12	138	1.060	1.060	1.060	1.050	1.060	4.927	1.055	0.885	**1.097**	2.229	4.927	-2.813	-2.609	**1.074**	2.374
13	150	1.045	1.031	1.046	1.046	1.045	5.011	1.146	0.941	**1.084**	2.032	5.011	-3.101	-2.751	**1.064**	2.212
14	162	1.045	1.032	1.043	1.043	1.045	5.088	1.146	0.992	**1.072**	1.875	5.088	-3.101	-2.883	**1.056**	2.079
15	174	1.040	1.029	1.037	1.035	1.040	5.159	1.181	1.040	**1.063**	1.748	5.159	-3.219	-3.005	**1.050**	1.969
16	186	1.040	1.027	1.042	1.035	1.040	5.226	1.181	1.084	**1.055**	1.645	5.226	-3.219	-3.119	**1.044**	1.876
17	198	1.035	1.012	1.028	1.035	1.035	5.288	1.220	1.126	**1.048**	1.559	5.288	-3.352	-3.226	**1.040**	1.796
18	210	1.035	1.025	1.036	1.034	1.035	5.347	1.220	1.165	**1.042**	1.488	5.347	-3.352	-3.326	**1.036**	1.728
19	222	1.035	1.029	1.037	1.034	1.035	5.403	1.220	1.202	**1.037**	1.428	5.403	-3.352	-3.421	**1.033**	1.668
20	234	1.030	1.026	1.024	1.030	1.030	5.455	1.263	1.237	**1.033**	1.376	5.455	-3.507	-3.511	**1.030**	1.615
21	246	1.029	1.004	1.015	1.029	1.029	5.505	1.272	1.270	**1.029**	1.332	5.505	-3.540	-3.597	**1.027**	1.568
22	258	1.028	1.008	1.015	1.028	1.028	5.553	1.282	1.302	**1.026**	1.294	5.553	-3.576	-3.678	**1.025**	1.526
23	270	1.027	1.013	1.014	1.027	1.027	5.598	1.292	1.332	**1.023**	1.262	5.598	-3.612	-3.756	**1.023**	1.489
24	282	1.025	1.009	1.023	1.025	1.025	5.642	1.312	1.361	**1.021**	1.233	5.642	-3.689	-3.830	**1.022**	1.455
25	294	1.024	1.006	1.008	1.024	1.024	5.684	1.323	1.389	**1.018**	1.208	5.684	-3.730	-3.901	**1.020**	1.424
26	306	1.020	1.020	1.025	1.020	1.020	5.724	1.369	1.415	**1.017**	1.186	5.724	-3.912	-3.970	**1.019**	1.396
27	318	1.020	1.003	1.003	1.020	1.020	5.762	1.369	1.441	**1.015**	1.167	5.762	-3.912	-4.035	**1.018**	1.370
28	330	1.020	1.002	1.002	1.020	1.020	5.799	1.369	1.465	**1.013**	1.150	5.799	-3.912	-4.099	**1.017**	1.346
29	342	1.020	1.003	1.003	1.020	1.020	5.835	1.369	1.489	**1.012**	1.135	5.835	-3.912	-4.160	**1.016**	1.324
30	354	1.019	1.006	1.006	1.019	1.019	5.869	1.382	1.512	**1.011**	1.121	5.869	-3.963	-4.219	**1.015**	1.304
31	366	1.015	1.008	1.007	1.015	1.015	5.903	1.439	1.534	**1.010**	1.109	5.903	-4.200	-4.275	**1.014**	1.285
32	378	1.012	1.011	1.011	1.012	1.012	5.935	1.489	1.556	**1.009**	1.098	5.935	-4.423	-4.331	**1.013**	1.267
33	390	1.012	1.000	1.000	1.012	1.012	5.966	1.489	1.577	**1.008**	1.089	5.966	-4.423	-4.384	**1.012**	1.251
34	402	1.010	1.007	1.007	1.010	1.010	5.996	1.529	1.597	**1.007**	1.080	5.996	-4.605	-4.436	**1.012**	1.235
35	414	1.010	1.007	1.007	1.010	1.010	6.026	1.529	1.616	**1.007**	1.072	6.026	-4.605	-4.486	**1.011**	1.221
36	426	1.010	1.000	1.000	1.009	1.010	6.054	1.529	1.635	**1.006**	1.065	6.054	-4.605	-4.535	**1.011**	1.207
37	438						6.082		1.654	**1.005**	1.059	6.082		-4.582	**1.010**	1.194
38	450						6.109		1.672	**1.005**	1.053	6.109		-4.629	**1.010**	1.182
39	462						6.136		1.689	**1.004**	1.048	6.136		-4.673	**1.009**	1.171
40	474						6.161		1.706	**1.004**	1.044	6.161		-4.717	**1.009**	1.160
41	486						6.186		1.723	**1.004**	1.039	6.186		-4.760	**1.009**	1.150
42	498						6.211		1.739	**1.003**	1.036	6.211		-4.802	**1.008**	1.140
43	510						6.234		1.755	**1.003**	1.032	6.234		-4.842	**1.008**	1.131
44	522						6.258		1.770	**1.003**	1.029	6.258		-4.882	**1.008**	1.122
45	534						6.280		1.786	**1.003**	1.026	6.280		-4.921	**1.007**	1.113
46	546						6.303		1.800	**1.002**	1.023	6.303		-4.959	**1.007**	1.105
47	558						6.324		1.815	**1.002**	1.021	6.324		-4.996	**1.007**	1.098
48	570						6.346		1.829	**1.002**	1.019	6.346		-5.032	**1.007**	1.090
49	582						6.366		1.843	**1.002**	1.017	6.366		-5.068	**1.006**	1.083
50	594						6.387		1.856	**1.002**	1.015	6.387		-5.103	**1.006**	1.076
51	606						6.407		1.870	**1.002**	1.013	6.407		-5.137	**1.006**	1.070
52	618						6.426		1.883	**1.001**	1.012	6.426		-5.171	**1.006**	1.064
53	630						6.446		1.896	**1.001**	1.010	6.446		-5.203	**1.005**	1.058
54	642						6.465		1.908	**1.001**	1.009	6.465		-5.236	**1.005**	1.052
55	654						6.483		1.920	**1.001**	1.008	6.483		-5.267	**1.005**	1.046
56	666						6.501		1.933	**1.001**	1.007	6.501		-5.298	**1.005**	1.041
57	678						6.519		1.944	**1.001**	1.006	6.519		-5.329	**1.005**	1.036
58	690						6.537		1.956	**1.001**	1.005	6.537		-5.359	**1.005**	1.031
59	702						6.554		1.968	**1.001**	1.004	6.554		-5.388	**1.005**	1.026
60	714						6.571		1.979	**1.001**	1.003	6.571		-5.417	**1.004**	1.021
61	726						6.588		1.990	**1.001**	1.002	6.588		-5.446	**1.004**	1.017
62	738						6.604		2.001	**1.001**	1.002	6.604		-5.474	**1.004**	1.012
63	750						6.620		2.012	**1.001**	1.001	6.620		-5.501	**1.004**	1.008
64	762						6.636		2.022	**1.001**	1.001	6.636		-5.528	**1.004**	1.004

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

LUMP SUM SETTLEMENT

INCREMENTAL DECAY METHOD

AGE MONTHS	AGE YEARS	PAID SELECTED FOR FIT	INCREM. DECAY FACTORS	IMPLIED ATA FACTOR	DECAY FACTOR CHECK
(1)	(2)	(3)	(4)	(5)	(6)
6	0.5	150.000	1.000		
18	1.5	12.000	1.534	2.524	1.534
30	2.5	2.550	1.380	2.265	1.380
42	3.5	1.600	1.374	1.835	1.374
54	4.5	1.430	1.121	1.421	1.121
66	5.5	1.260	1.032	1.310	1.032
78	6.5	1.160	0.962	1.198	0.962
90	7.5	1.125	0.939	1.130	0.939
102	8.5	1.110	0.932	1.104	0.932
114	9.5	1.110	0.950	1.094	0.950
126	10.5	1.070	0.917	1.091	0.917
138	11.5	1.060	0.931	1.061	0.931
150	12.5	1.045	0.917	1.052	0.917
162	13.5	1.045	0.911	1.039	0.911
174	14.5	1.040	0.901	1.039	0.901
186	15.5	1.040	0.917	1.035	0.917
198	16.5	1.035	0.878	1.034	0.878
210	17.5	1.035	0.869	1.029	0.869
222	18.5	1.035	0.842	1.028	0.842
234	19.5	1.030	0.809	1.027	0.809
246	20.5	1.029	0.786	1.023	0.786
258	21.5	1.028	0.825	1.023	0.825
270	22.5	1.027	0.826	1.022	0.826
282	23.5	1.025	0.840	1.022	0.840
294	24.5	1.024	0.831	1.020	0.831
306	25.5	1.020	0.883	1.021	0.883
318	26.5	1.020	0.795	1.016	0.795
330	27.5	1.020	0.829	1.016	0.829
342	28.5	1.020	0.863	1.017	0.863
354	29.5	1.019	0.901	1.018	0.901
366	30.5	1.015	0.877	1.016	0.877
378	31.5	1.012	0.954	1.014	0.954
390	32.5	1.012	0.926	1.011	0.926
402	33.5	1.010	0.900	1.011	0.900
414	34.5	1.010	0.900	1.009	0.900
426	35.5	1.010	0.900	1.009	0.900
438	36.5		0.900	1.009	0.900
450	37.5		0.900	1.008	0.900
462	38.5		0.900	1.007	0.900
474	39.5		0.900	1.006	0.900
486	40.5		0.900	1.006	0.900
498	41.5		0.900	1.005	0.900
510	42.5		0.900	1.005	0.900
522	43.5		0.900	1.004	0.900
534	44.5		0.900	1.004	0.900
546	45.5		-	1.000	-
558	46.5		-	1.000	-
570	47.5		-	1.000	-
582	48.5		-	1.000	-
594	49.5		-	1.000	-
606	50.5		-	1.000	-
618	51.5		-	1.000	-
630	52.5		-	1.000	-
642	53.5		-	1.000	-
654	54.5		-	1.000	-
666	55.5		-	1.000	-
678	56.5		-	1.000	-
690	57.5		-	1.000	-
702	58.5		-	1.000	-
714	59.5		-	1.000	-
726	60.5		-	1.000	-
738	61.5		-	1.000	-
750	62.5			1.000	

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 3, EXHIBIT 7, SHEET 44
(4) GEOMETRIC MEAN FROM SECTION 3, EXHIBIT 7, SHEET 46
(5) 1.0 + [(3) PRIOR AGE - 1.0) x (4) / (3) PRIOR AGE]
(6) [(5) - 1.0] X [(5) PRIOR AGE] / [(5) PRIOR AGE - 1.0]

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
LUMP SUM SETTLEMENT

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354
1954																														
1955																														
1956																														
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1970																														
1971																														
1972																														
1973																														
1974																														0
1975																													15	0
1976																												0	3	82
1977	0	0	2	9	12	14	24	33	25	15	10	8	7	10	15	19	24	30	32	44	1	10	84	2	3	2	5	0	2	5
1978	0	0	4	20	27	30	51	71	32	20	29	28	26	31	46	31	60	30	77	46	90	99	27	11	48	9	18	15	0	5
1979	0	0	3	16	22	24	26	34	37	37	42	21	11	24	43	32	14	46	22	24	22	10	53	57	14	0	1	0	0	0
1980	0	0	3	19	25	21	46	66	18	14	6	20	42	68	37	36	18	121	36	49	0	120	124	10	36	0	50	0	8	9
1981	0	0	3	18	20	19	27	30	47	52	20	20	26	14	29	34	9	21	125	29	167	8	14	3	42	40	40	0	0	3
1982	0	0	3	17	30	28	17	15	17	24	15	20	49	77	35	104	296	182	16	103	77	7	37	7	5	15	39	0	0	0
1983	0	0	2	10	22	34	36	30	38	39	105	42	61	46	73	122	59	65	104	27	17	1	1	4	118	1	15	0	1	0
1984	0	0	0	28	37	19	24	38	18	91	36	39	48	152	149	31	140	188	111	66	9	17	89	46	36	1	0	8	1	2
1985	0	0	0	45	42	69	52	53	50	89	40	90	115	130	127	156	236	157	31	34	1	6	41	31	20	3	59	9	12	
1986	0	0	15	38	34	47	107	72	50	75	59	82	55	222	16	74	184	87	10	24	4	68	0	1	11	30	0	2		
1987	0	0	4	11	50	117	82	74	41	64	112	276	90	198	158	242	131	7	46	69	68	138	9	61	21	2	75			
1988	0	0	0	18	59	44	67	58	97	103	174	44	86	196	175	77	17	133	3	64	66	21	2	52	20	15				
1989	0	0	0	30	77	54	56	87	29	79	103	265	330	185	40	43	40	104	173	186	6	4	29	7	9					
1990	0	0	13	50	140	110	111	259	240	159	36	303	68	67	130	55	23	141	180	91	109	5	33	0						
1991	0	0	8	12	58	144	188	217	133	58	639	153	98	84	62	25	398	74	29	6	142	11	4							
1992	0	0	2	171	146	113	446	152	237	360	183	34	49	59	92	266	85	44	116	230	8	0								
1993	0	2	28	170	197	295	116	232	350	243	336	75	189	142	146	62	86	1	17	15	44									
1994	0	0	53	159	319	192	177	181	96	122	304	154	140	173	144	131	49	45	101	8										
1995	0	0	173	357	352	252	834	412	94	98	288	80	207	262	191	5	53	70	80											
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													
1998	0	3	235	389	257	183	404	265	340	362	288	216	77	148	83	163														
1999	0	11	250	302	318	491	375	251	421	246	219	364	148	137	141															
2000	0	9	123	391	350	344	438	503	311	133	427	100	204	60																
2001	0	5	66	108	414	538	500	240	479	58	152	165	283																	
2002	0	14	104	197	796	703	522	352	263	130	346	326																		
2003	0	55	100	717	747	849	589	160	222	432	532																			
2004	0	35	498	533	448	524	285	494	298	390																				
2005	0	42	618	640	503	746	324	439	285																					
2006	0	34	382	576	331	243	498	435																						
2007	0	33	255	413	396	387	498																							
2008	0	10	128	136	699	352																								
2009	0	20	200	740	682																									
2010	0	10	280	490																										
2011	0	32	197																											
2012	0	18																												
2013	0																													

AGE-TO-AGE DEVELOPMENT FACTORS

ACCIDENT YEAR	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366
1954																														
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1972																														
1973																														
1974																														0.000
1975																													0.000	0.000
1976																												0.000	24.838	0.012
1977	0.000	0.000	5.303	1.369	1.124	1.682	1.415	0.737	0.610	0.693	0.778	0.889	1.406	1.453	1.279	1.254	1.274	1.082	1.350	0.018	12.500	8.448	0.018	2.000	0.500	3.407	0.000	0.000	3.333	1.700
1978	0.000	0.000	5.303	1.369	1.124	1.682	1.402	0.449	0.639	1.428	0.976	0.923	1.177	1.478	0.671	1.956	0.505	2.533	0.601	1.957	1.106	0.276	0.403	4.319	0.178	2.118	0.833	0.000	0.000	0.000
1979	0.000	0.000	5.303	1.369	1.124	1.058	1.331	1.061	1.020	1.126	0.511	0.517	2.165	1.776	0.751	0.431	3.326	0.468	1.116	0.896	0.459	5.406	1.070	0.240	0.000	0.000	0.000	0.000	0.000	0.000
1980	0.000	0.000	5.303	1.369	0.846	2.152	1.424	0.268	0.819	0.430	3.258	2.079	1.614	0.546	0.980	0.491	6.770	0.300	1.358	0.000	0.000	1.039	0.078	3.753	0.001	1000.000	0.000	0.000	1.213	0.000
1981	0.000	0.000	5.303	1.135	0.974	1.374	1.110	1.594	1.105	0.384	0.986	1.316	0.519	2.111	1.193	0.279	2.233	5.929	0.231	5.768	0.049	1.721	0.183	16.325	0.931	1.012	0.000	0.000	0.000	1.000
1982	0.000	0.000	5.879	1.746	0.960	0.602	0.877	1.141	1.416	0.600	1.379	2.468	1.561	0.453	2.991	2.832	0.617	0.090	6.279	0.742	0.089	5.441	0.188	0.719	2.936	2.656	0.000	0.000	0.000	0.000
1983	0.000	0.000	4.203	2.136	1.584	1.050	0.846	1.249	1.033	2.679	0.395	1.478	0.755	1.572	1.674	0.487	1.087	1.608	0.264	0.624	0.029	1.400	5.000	33.571	0.009	15.000	0.000	0.000	0.000	0.000
1984	0.000	0.000	0.000	1.307	0.514	1.241	1.608	0.468	5.138	0.393	1.098	1.231	3.140	0.985	0.206	4.548	1.345	0.590	0.592	0.135	1.871	5.368	0.520	0.780	0.028	0.000	0.000	0.090	2.857	
1985	0.000	0.000	0.000	0.913	1.669	0.748	1.019	0.956	1.756	0.448	2.264	1.283	1.129	0.980	1.225	1.511	0.665	0.201	1.068	0.028	6.105	7.127	0.743	0.642	0.157	19.029	0.156	1.304		
1986	0.000	0.000	2.545	0.907	1.364	2.292	0.668	0.698	1.507	0.779	1.401	0.674	4.017	0.072	4.658	2.472	0.474	0.118	2.348	0.178	15.767	0.000	0.000	8.462	2.727	0.000	0.000			
1987	0.000	0.000	3.015	4.485	2.327	0.699	0.906	0.561	1.539	1.749	2.477	0.325	2.203	0.798	1.536	0.542	0.054	6.541	1.490	0.992	2.023	0.065	6.722	0.339	0.096	38.331				
1988	0.000	0.000	0.000	3.210	0.745	1.524	0.869	1.666	1.058	1.697	0.253	1.957	2.279	0.892	0.440	0.220	7.832	0.024	20.229	1.042	0.317	0.107	23.111	0.375	0.761					
1989	0.000	0.000	0.000	2.593	0.704	1.034	1.565	0.329	2.741	1.310	2.566	1.245	0.562	0.216	1.086	0.913	2.635	1.659	1.075	0.034	0.667	6.905	0.231	1.291						
1990	0.000	0.000	3.750	2.828	0.786	1.010	2.335	0.925	0.662	0.225	8.481	0.226	0.981	1.935	0.421	0.417	6.183	1.273	0.505	1.205	0.045	6.756	0.000							
1991	0.000	0.000	1.438	5.011	2.503	1.307	1.150	0.615	0.439	10.925	0.239	0.639	0.859	0.741	0.396	16.193	0.185	0.397	0.210	23.012	0.075	0.396								
1992	0.000	0.000	113.689	0.857	0.771	3.954	0.340	1.566	1.519	0.509	0.184	1.463	1.188	1.563	2.900	0.319	0.518	2.644	1.986	0.036	0.030									
1993	0.000	18.667	6.088	1.156	1.498	0.394	1.991	1.511	0.694	1.382	0.225	2.504	0.752	1.030	0.425	1.385	0.007	27.917	0.881	2.968										
1994	0.000	0.000	2.991	2.011	0.603	0.921	1.021	0.531	1.273	2.492	0.506	0.907	1.243	0.830	0.907	0.372	0.925	2.243	0.074											
1995	0.000	0.000	2.061	0.988	0.716	3.307	0.494	0.229	1.038	2.941	0.279	2.581	1.266	0.727	0.028	10.028	1.315	1.143												
1996	0.000	0.000	1.164	2.270	2.060	0.355	0.634	0.559	1.859	1.871	0.173	1.599	0.843	0.412	1.731	2.529	0.111													
1997	0.000	5.538	7.732	1.990	0.485	0.793	0.961	1.259	0.432	3.852	0.543	0.695	0.246	1.380	1.341	0.699														
1998	0.000	78.451	1.651	0.662	0.710	2.210	0.655	1.284	1.067	0.794	0.751	0.354	1.930	0.562	1.964															
1999	0.000	23.853	1.206	1.053	1.544	0.764	0.669	1.681	0.584	0.891	1.660	0.407	0.927	1.029																
2000	0.000	14.224	3.180	0.896	0.982	1.274	1.148	0.618	0.427	3.217	0.235	2.039	0.291																	
2001	0.000	13.069	1.638	3.837	1.299	0.930	0.479	2.001	0.121	2.634	1.083	1.713																		
2002	0.000	7.469	1.894	4.042	0.884	0.743	0.673	0.749	0.494	2.655	0.943																			
2003	0.000	1.836	7.165	1.042	1.138	0.694	0.271	1.386	1.949	1.232																				
2004	0.000	14.444	1.069	0.841	1.169	0.545	1.730	0.604	1.308																					
2005	0.000	14.705	1.034	0.787	1.483	0.434	1.355	0.649																						
2006	0.000	11.134	1.508	0.574	0.735	2.047	0.874																							
2007	0.000	7.731	1.617	0.959	0.977	1.288																								
2008	0.000	12.449	1.064	5.125	0.504																									
2009	0.000	10.004	3.700	0.921																										
2010	0.000	28.021	1.747																											
2011	0.000	6.099																												
2012	0.000																													
Latest diag	0.000	6.099	1.747	0.921	0.504	1.288	0.874	0.649	1.308	1.232	0.943	1.713	0.291	1.029	1.964	0.699	0.111	1.143	0.074	2.968	0.030	0.396	0.000	1.291	0.761	38.331	0.000	1.304	2.857	0.000
5 Yr Avg	0.000	12.861	1.927	1.673	0.974	1.001	0.981	1.078	0.860	2.126	0.934	1.041	0.847	0.822	1.194	3.003	0.575	6.869	0.731	5.451	0.227	2.846	6.013	2.222	0.754	14.472	0.031	0.279	0.814	0.200
10 Yr Avg	0.000	11.389	2.244	1.902	1.071	1.093	0.882	1.079	0.928	2.258	0.640	1.426	0.954	1.021	1.120	3.307	1.976	4.396	2.987	2.963	2.693	3.356	3.670	6.626	0.765	107.815	0.099	0.139	3.224	0.271
3 Yr Wtd		10.872	2.245	1.378	0.689	0.959	1.236	0.737	1.216	1.662	0.639	1.009	0.803	0.855	1.728	1.876	0.537	1.709	1.082	0.770	0.061	3.367	0.911	0.408	0.918	3.831	0.321	0.808	1.176	1.000
5 Yr Wtd		10.044	1.891	1.042	0.948	0.798	0.847	0.919	0.726	1.679	0.818	0.812	0.685	0.752	0.845	1.172	0.423	1.470	0.790	0.585	0.124	0.434	1.641	0.525	0.477	4.029	0.168	0.808	1.533	2.293
10 Yr Wtd		9.700	1.728	1.206	1.035	0.885	0.805	0.964	0.771	1.765	0.567	1.053	0.871	0.902	0.900	1.193	0.620	1.070	1.027	0.584	0.625	0.889	0.824	1.438	0.330	2.975	0.150	0.814	3.717	0.440
Selected	1.000	9.700	1.728	1.206	1.035	0.885	0.805	0.964	0.771	1.765	0.567	1.053	0.871	0.902	0.900	1.193	0.620	1.070	1.027	0.584	0.625	0.889	0.824	1.438	0.330	2.975	0.150	0.814	3.717	0.900
Loss $ Weight	0	271	2,566	4,059	4,683	4,824	3,935	2,891	2,669	1,742	2,757	1,428	1,257	1,121	930	711	892	619	675	718	414	269	241	211	308	91	222	32	14	104
Center Wtd Avg	1.000	2.490	1.451	1.285	1.077	0.979	0.902	0.956	0.904	0.957	0.943	0.993	0.802	0.972	0.885	0.916	0.939	0.879	0.780	0.844	0.781	0.766	0.763	0.994	0.846	0.851	0.726	1.029	0.590	1.046
Geometric Mean	1.000	1.534	1.380	1.374	1.121	1.032	0.962	0.939	0.932	0.950	0.917	0.931	0.917	0.911	0.901	0.917	0.878	0.869	0.842	0.809	0.786	0.825	0.826	0.840	0.831	0.883	0.795	0.829	0.863	0.901

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
LUMP SUM SETTLEMENT

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	366	378	390	402	414	426	438	450	462	474	486	498	510	522	534	546	558	570	582	594	606	618	630	642	654	666	678	690	702	714
1954																				0	0	0	0	0	0	0	0	0	0	0
1955																			0	0	0	0	0	0	0	0	0	0	0	
1956																		0	0	0	0	0	0	0	0	0	0	0		
1957																	0	0	0	0	0	0	0	0	0	0	0			
1958																0	0	0	0	0	0	0	0	0	0	0				
1959															0	0	0	0	0	0	0	0	0	0	0					
1960														0	0	0	0	0	0	0	0	0	0	0						
1961													0	0	0	0	0	0	0	0	0	0	0							
1962												0	0	0	0	0	0	0	0	0	0	0								
1963											0	0	0	0	0	0	0	0	0	0	0									
1964										0	0	0	1	0	5	0	0	0	0	0										
1965									0	0	0	0	0	0	0	0	0	0	0											
1966								0	0	0	0	0	5	0	6	0	0	0												
1967							0	0	0	0	0	0	0	0	0	0	0													
1968						0	0	3	0	0	0	0	0	0	29	0														
1969					0	0	0	0	40	6	0	0	0	0	0															
1970				0	0	0	0	0	0	0	0	0	0	0																
1971			3	0	0	10	0	0	0	0	0	0	0																	
1972		1	0	0	25	0	0	20	0	0	0	0																		
1973	1	0	4	0	85	0	0	0	0	0	0																			
1974	7	3	11	0	0	0	0	0	0	0																				
1975	2	16	10	0	0	0	0	0	8																					
1976	1	1	0	0	0	4	0	0																						
1977	9	0	0	0	0	0	0																							
1978	0	0	0	0	0	10																								
1979	25	0	37	0	14																									
1980	0	37	3	0																										
1981	3	0	4																											
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AGE-TO-AGE DEVELOPMENT FACTORS

	366-378	378-390	390-402	402-414	414-426	426-438	438-450	450-462	462-474	474-486	486-498	498-510	510-522	522-534	534-546	546-558	558-570	570-582	582-594	594-606	606-618	618-630	630-642	642-654	654-666	666-678	678-690	690-702	702-714	714-726
1954																				0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1955																			0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
1956																		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
1957																	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
1958																0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000					
1959															0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000						
1960														0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000							
1961													0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000								
1962												0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000									
1963											0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000										
1964										0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000											
1965									0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000												
1966								0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000													
1967							0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000														
1968						0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000															
1969					0.000	0.000	0.000	0.000	0.150	0.000	0.000	0.000	0.000	0.000																
1970				0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																	
1971			0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																		
1972		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																			
1973	0.200	23.333	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																				
1974	0.361	4.434	0.000	0.000	0.000	0.000	0.000	0.000	0.000																					
1975	9.717	0.601	0.000	0.000	0.000	0.000	0.000	0.000																						
1976	0.625	0.000	0.000	0.000	0.000	0.000	0.000																							
1977	0.000	0.000	0.000	0.000	0.000	0.000																								
1978	0.000	0.000	0.000	0.000	0.000																									
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5 Yr Avg	0.000	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
10 Yr Avg	1.090	2.845	0.000	0.000	0.000	0.000	0.000	0.000	0.015	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
3 Yr Wtd	12.333	1.176	0.000			0.000									0.000															
5 Yr Wtd	1.333	1.176	0.000			0.000		0.375		0.000			0.000		0.000															
10 Yr Wtd	1.204	1.181	0.000		0.222	0.000		2.065	0.150	0.000			0.000		0.000															
Selected	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Loss $ Weight	46	56	64	0	110	14	0	23	40	6	0	0	5	0	39	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Center Wtd Avg	1.039	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Geometric Mean	0.877	0.954	0.926	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.000	0.000	0.000	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
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION

LUMP SUM SETTLEMENT

FITTED INCREMENTAL DECAY LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**33**
	To:	**56**
Cut-off		**100**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.000**	**0.889**
Inverse Power	**1.000**	**0.811**
Selected Tail	**1.000**	

					Weibull Curve Fitting					**Inverse Power Curve Fitting**				
					Slope=	1.610				Slope=	-10.826			
		IMPLIED	PA	SELECTED	Intercept=	-8.232				Intercept=	61.195			
PERIOD	AGE	ATA	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6				1.792		-5.348	**210.597**		1.792		41.797		
2	18	2.524	9.870	9.870	2.890	-2.237	-3.579	**36.334**		2.890	2.183	29.904		
3	30	2.265	4.379	4.379	3.401	-1.350	-2.756	**16.249**		3.401	1.218	24.374		
4	42	1.835	1.645	1.645	3.738	-0.066	-2.215	**9.668**		3.738	-0.438	20.731		
5	54	1.421	1.334	1.334	3.989	0.325	-1.810	**6.625**		3.989	-1.096	18.010		
6	66	1.310	1.239	1.239	4.190	0.498	-1.487	**4.943**	75841.974	4.190	-1.432	15.838		
7	78	1.198	1.192	1.192	4.357	0.602	-1.218	**3.905**	15343.764	4.357	-1.650	14.029		
8	90	1.130	1.118	1.118	4.500	0.809	-0.988	**3.216**	3928.882	4.500	-2.134	12.480		
9	102	1.104	1.082	1.082	4.625	0.948	-0.786	**2.733**	1221.646	4.625	-2.501	11.125	**67850.181**	
10	114	1.094	1.070	1.070	4.736	1.002	-0.607	**2.380**	447.017	4.736	-2.657	9.921	**20352.722**	
11	126	1.091	1.058	1.058	4.836	1.065	-0.446	**2.115**	187.794	4.836	-2.843	8.837	**6888.225**	
12	138	1.061	1.051	1.051	4.927	1.109	-0.300	**1.910**	88.789	4.927	-2.983	7.853	**2573.333**	
13	150	1.052	1.043	1.043	5.011	1.160	-0.165	**1.750**	46.476	5.011	-3.149	6.950	**1044.029**	
14	162	1.039	1.040	1.040	5.088	1.184	-0.041	**1.621**	26.564	5.088	-3.230	6.117	**454.370**	
15	174	1.039	1.037	1.037	5.159	1.202	0.074	**1.517**	16.387	5.159	-3.291	5.343	**210.160**	
16	186	1.035	1.031	1.031	5.226	1.257	0.181	**1.432**	10.802	5.226	-3.484	4.621	**102.606**	
17	198	1.034	1.031	1.031	5.288	1.253	0.282	**1.362**	7.544	5.288	-3.471	3.944	**52.638**	
18	210	1.029	1.031	1.031	5.347	1.252	0.376	**1.304**	5.539	5.347	-3.468	3.307	**28.310**	
19	222	1.028	1.030	1.030	5.403	1.259	0.466	**1.255**	4.249	5.403	-3.491	2.706	**15.964**	
20	234	1.027	1.030	1.030	5.455	1.261	0.551	**1.214**	3.385	5.455	-3.498	2.136	**9.463**	8208.268
21	246	1.023	1.027	1.027	5.505	1.293	0.631	**1.180**	2.788	5.505	-3.618	1.594	**5.925**	867.376
22	258	1.023	1.025	1.025	5.553	1.307	0.708	**1.151**	2.362	5.553	-3.672	1.079	**3.941**	146.391
23	270	1.022	1.024	1.024	5.598	1.318	0.781	**1.127**	2.052	5.598	-3.713	0.587	**2.798**	37.147
24	282	1.022	1.023	1.023	5.642	1.332	0.851	**1.106**	1.821	5.642	-3.766	0.116	**2.123**	13.277
25	294	1.020	1.022	1.022	5.684	1.351	0.918	**1.089**	1.646	5.684	-3.839	-0.335	**1.715**	6.255
26	306	1.021	1.020	1.020	5.724	1.363	0.983	**1.074**	1.511	5.724	-3.888	-0.768	**1.464**	3.647
27	318	1.016	1.017	1.017	5.762	1.404	1.044	**1.062**	1.407	5.762	-4.052	-1.185	**1.306**	2.492
28	330	1.016	1.017	1.017	5.799	1.404	1.104	**1.051**	1.325	5.799	-4.052	-1.586	**1.205**	1.908
29	342	1.017	1.018	1.018	5.835	1.401	1.162	**1.043**	1.260	5.835	-4.041	-1.973	**1.139**	1.584
30	354	1.018	1.017	1.017	5.869	1.406	1.217	**1.035**	1.208	5.869	-4.063	-2.346	**1.096**	1.390
31	366	1.016	1.016	1.016	5.903	1.420	1.271	**1.029**	1.167	5.903	-4.122	-2.707	**1.067**	1.269
32	378	1.014	1.013	1.013	5.935	1.478	1.323	**1.024**	1.134	5.935	-4.372	-3.056	**1.047**	1.189
33	390	1.011	1.010	1.010	5.966	1.525	1.373	**1.020**	1.107	5.966	-4.585	-3.394	**1.034**	1.136
34	402	1.011	1.010	1.010	5.996	1.524	1.422	**1.016**	1.086	5.996	-4.579	-3.723	**1.024**	1.099
35	414	1.009	1.009	1.009	6.026	1.554	1.469	**1.013**	1.069	6.026	-4.723	-4.041	**1.018**	1.073
36	426	1.009	1.009	1.009	6.054	1.551	1.515	**1.011**	1.055	6.054	-4.708	-4.350	**1.013**	1.055
37	438	1.009	1.008	1.008	6.082	1.568	1.560	**1.009**	1.044	6.082	-4.789	-4.651	**1.010**	1.041
38	450	1.008	1.008	1.008	6.109	1.584	1.603	**1.007**	1.035	6.109	-4.866	-4.944	**1.007**	1.031
39	462	1.007	1.007	1.007	6.136	1.603	1.646	**1.006**	1.028	6.136	-4.960	-5.229	**1.005**	1.024
40	474	1.006	1.006	1.006	6.161	1.628	1.687	**1.005**	1.022	6.161	-5.085	-5.506	**1.004**	1.019
41	486	1.006	1.005	1.005	6.186	1.651	1.727	**1.004**	1.017	6.186	-5.208	-5.777	**1.003**	1.014
42	498	1.005	1.005	1.005	6.211	1.678	1.767	**1.003**	1.014	6.211	-5.349	-6.041	**1.002**	1.011
43	510	1.005	1.004	1.004	6.234	1.714	1.805	**1.002**	1.011	6.234	-5.545	-6.299	**1.002**	1.009
44	522	1.004	1.003	1.003	6.258	1.749	1.842	**1.002**	1.008	6.258	-5.746	-6.550	**1.001**	1.007
45	534	1.004	1.003	1.003	6.280	1.784	1.879	**1.001**	1.007	6.280	-5.949	-6.796	**1.001**	1.006
46	546	1.000	1.002	1.002	6.303	1.830	1.915	**1.001**	1.005	6.303	-6.230	-7.037	**1.001**	1.005
47	558	1.000	1.001	1.001	6.324	1.879	1.950	**1.001**	1.004	6.324	-6.542	-7.272	**1.001**	1.004
48	570	1.000	1.001	1.001	6.346	1.924	1.984	**1.001**	1.003	6.346	-6.844	-7.503	**1.001**	1.003
49	582	1.000	1.001	1.001	6.366	1.973	2.018	**1.001**	1.002	6.366	-7.191	-7.728	**1.000**	1.002
50	594	1.000	1.000	1.000	6.387	2.029	2.050	**1.000**	1.002	6.387	-7.609	-7.949	**1.000**	1.002
51	606	1.000	1.000	1.000	6.407	2.086	2.083	**1.000**	1.001	6.407	-8.055	-8.166	**1.000**	1.002
52	618	1.000	1.000	1.000	6.426	2.150	2.114	**1.000**	1.001	6.426	-8.586	-8.378	**1.000**	1.001
53	630	1.000	1.000	1.000	6.446	2.221	2.145	**1.000**	1.001	6.446	-9.213	-8.586	**1.000**	1.001
54	642	1.000	1.000	1.000	6.465	2.308	2.175	**1.000**	1.001	6.465	-10.055	-8.791	**1.000**	1.001
55	654	1.000	1.000	1.000	6.483	2.423	2.205	**1.000**	1.000	6.483	-11.283	-8.991	**1.000**	1.001
56	666	1.000	1.000	1.000	6.501		2.235	**1.000**	1.000	6.501		-9.188	**1.000**	1.001
57	678	1.000	1.000	1.000	6.519		2.263	**1.000**	1.000	6.519		-9.381	**1.000**	1.001
58	690	1.000	1.000	1.000	6.537		2.292	**1.000**	1.000	6.537		-9.571	**1.000**	1.000
59	702	1.000			6.554		2.319	**1.000**	1.000	6.554		-9.758	**1.000**	1.000
60	714	1.000			6.571		2.347	**1.000**	1.000	6.571		-9.941	**1.000**	1.000

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

LUMP SUM ADVANCEMENTS
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2013	SELECTED ULTIMATE LOSS	SELECTED NOMINAL UNPAID LOSS	DISCOUNT FACTOR AT 4.0%	SELECTED DISCOUNTED UNPAID LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		0	0		100.0%		
1977	1,465,551	353	359	6	82.5%	5	0.024
1978	1,553,484	306	312	6	82.1%	5	0.020
1979	1,646,693	498	509	12	81.5%	9	0.031
1980	1,745,494	366	375	9	80.4%	8	0.021
1981	1,826,711	392	404	12	80.1%	9	0.022
1982	2,061,263	491	508	18	80.4%	14	0.025
1983	2,173,213	520	542	22	80.3%	18	0.025
1984	2,314,385	501	526	25	79.9%	20	0.023
1985	2,444,242	354	375	21	80.3%	17	0.015
1986	2,644,132	322	344	22	80.2%	18	0.013
1987	2,911,888	277	299	22	79.7%	18	0.010
1988	3,191,151	329	360	31	79.7%	25	0.011
1989	3,341,117	617	688	71	80.0%	57	0.021
1990	3,644,538	443	502	59	79.7%	47	0.014
1991	3,852,022	176	204	29	79.9%	23	0.005
1992	3,944,342	214	257	43	80.2%	34	0.007
1993	4,020,534	360	448	88	80.4%	71	0.011
1994	4,272,082	306	397	91	80.2%	73	0.009
1995	4,432,599	596	812	216	80.0%	173	0.018
1996	4,487,291	216	309	93	79.4%	74	0.007
1997	4,623,816	333	500	167	78.5%	131	0.011
1998	4,816,176	171	271	100	77.6%	77	0.006
1999	5,047,597	225	380	155	76.9%	119	0.008
2000	5,318,217	301	549	248	76.2%	189	0.010
2001	5,597,545	617	1,213	597	75.4%	450	0.022
2002	5,822,846	452	968	516	74.6%	385	0.017
2003	6,004,956	289	725	436	73.9%	322	0.012
2004	6,183,507	397	1,055	657	73.3%	482	0.017
2005	6,388,250	373	1,100	727	72.4%	526	0.017
2006	6,653,696	359	1,174	816	71.6%	584	0.018
2007	6,915,410	50	774	724	70.8%	513	0.011
2008	7,073,199	117	989	872	69.7%	608	0.014
2009	7,109,910	10	945	935	68.5%	640	0.013
2010	7,245,414	297	1,608	1,312	66.9%	877	0.022
2011	7,353,256	378	1,756	1,378	65.4%	902	0.024
2012	7,554,946	0	1,461	1,461	64.0%	935	0.019
2013	2,614,539	0	522	522	62.7%	327	0.020
2014		0	0				
TOTAL		12,004	24,520	12,516	70.2%	8,784	
EXLD PRIOR		12,004	24,520	12,516	70.2%	8,784	

(1) PROVIDED BY THE BWC; 2013 ADJUSTED TO PARTIAL YEAR
(2) SECTION 3, EXHIBIT 8, SHEET 3, COL. 2
(3) SECTION 3, EXHIBIT 8, SHEET 3, COL. 12; 2013 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 3, EXHIBIT 8, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

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

LUMP SUM ADVANCEMENTS
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	FISCAL YEAR ENDING 2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1977	6	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1978	6	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1979	12	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0
1980	9	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0
1981	12	2	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	0	0	0
1982	18	3	2	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	1
1983	22	3	3	2	1	2	2	1	1	1	1	1	1	1	0	0	0	0	0	1
1984	25	3	3	3	2	1	2	2	1	1	1	1	1	1	1	0	0	0	0	1
1985	21	3	2	2	2	1	1	1	1	1	1	1	1	1	0	0	0	0	0	1
1986	22	3	3	2	2	2	1	1	1	1	1	1	1	1	1	0	0	0	0	1
1987	22	3	3	3	2	2	2	1	1	1	1	1	1	1	1	0	0	0	0	1
1988	31	4	3	3	3	2	2	2	1	1	1	1	1	1	1	1	1	0	0	2
1989	71	11	9	6	6	6	4	4	4	3	2	2	2	2	2	1	1	1	1	4
1990	59	8	8	6	5	5	5	3	3	3	2	1	1	1	1	1	1	1	1	3
1991	29	4	3	3	3	2	2	2	1	1	1	1	1	1	1	1	0	0	0	2
1992	43	7	5	4	4	3	2	2	2	2	1	1	1	1	1	1	1	1	0	3
1993	88	14	12	10	7	7	6	4	4	4	3	3	2	2	1	1	1	1	1	5
1994	91	13	12	10	8	6	6	5	4	4	4	2	2	2	2	1	1	1	1	6
1995	216	30	26	25	21	17	13	13	10	8	8	7	5	5	5	3	2	2	2	14
1996	93	11	11	10	9	8	7	5	5	4	3	3	3	2	2	2	1	1	1	6
1997	167	17	17	18	16	15	13	11	8	8	6	5	5	4	3	3	3	2	1	11
1998	100	9	9	9	10	9	8	7	6	4	4	3	3	3	2	2	2	2	1	7
1999	155	15	13	13	13	14	12	12	10	8	6	6	5	4	4	3	2	2	2	11
2000	248	24	21	19	18	19	20	18	17	14	12	9	9	7	5	5	5	3	3	19
2001	597	49	53	47	42	40	42	45	39	37	32	26	19	19	15	11	11	11	8	49
2002	516	42	39	42	37	33	32	34	35	31	29	25	21	15	15	12	9	9	9	45
2003	436	36	33	30	33	29	26	25	26	27	24	23	20	16	12	12	9	7	7	42
2004	657	56	49	45	42	45	40	36	34	36	38	33	32	27	22	16	16	13	10	67
2005	727	50	58	51	47	43	47	41	37	35	37	39	34	32	28	23	17	17	13	79
2006	816	57	52	60	53	49	45	49	43	38	37	39	41	36	34	29	24	17	18	96
2007	724	48	47	43	50	44	40	37	40	35	32	31	32	34	30	28	24	20	14	94
2008	872	48	55	54	49	57	50	46	42	46	40	36	35	36	38	34	32	28	22	123
2009	935	44	49	56	55	50	58	51	47	43	47	41	37	36	37	39	35	33	28	149
2010	1,312	41	60	67	76	74	68	79	69	64	59	64	56	50	48	51	53	47	44	241
2011	1,378	46	42	61	68	77	76	69	80	70	65	60	65	57	51	49	51	54	48	289
2012	1,461	45	48	43	62	70	80	78	71	82	72	67	61	66	58	52	50	53	55	346
2013	522	32	31	33	30	43	48	55	54	49	57	50	46	43	46	40	36	35	37	278
TOTAL	12,516	787	789	788	784	783	764	741	703	667	629	584	542	505	466	424	392	362	330	1,997

(1) SECTION 3, EXHIBIT 8, SHEET 1, COL. 4
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 8, SHEET 23

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

LUMP SUM ADVANCEMENTS
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
		FISCAL YEAR ENDING																		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1957	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1958	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1959	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1960	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1961	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1962	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1963	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1964	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1965	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1966	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1967	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1968	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1969	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1970	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1971	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1972	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1973	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1974	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1975	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1976	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(1) BASED ON SECTION 3, EXHIBIT 8, SHEET 39, ROW 8
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 8, SHEET 23

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

LUMP SUM ADVANCEMENTS
(000's)

SELECTION OF ULTIMATE LOSS & ALAE

ACCIDENT YEAR	PAYROLL	PAID LOSS @ 6/30/13	INCURRED LOSS @ 6/30/13	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT PAID	LOSS DEVELOPMENT INCURRED	BORNHUETTER-FERGUSON PAID	BORNHUETTER-FERGUSON INCURRED	CUM. PAID FREQ/SEV AY DEV.	PAID INCR. FREQ/SEV AY DEV.	INCR. INDEX PAYMENT METHOD	PAID INCR. TRENDED FREQ/SEV	SELECTED ULTIMATE LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
PRIOR												-	
1977	1,465,551	353	353	359	359	359	359					359	0.024
1978	1,553,484	306	306	312	312	312	312					312	0.020
1979	1,646,693	498	498	509	509	509	509					509	0.031
1980	1,745,494	366	366	375	375	375	375					375	0.021
1981	1,826,711	392	392	404	404	404	404					404	0.022
1982	2,061,263	491	491	508	508	509	509	508	508	508		508	0.025
1983	2,173,213	520	520	542	542	542	542	542	538	538		542	0.025
1984	2,314,385	501	501	526	526	526	526	528	519	521		526	0.023
1985	2,444,242	354	354	375	375	375	375	377	367	368		375	0.015
1986	2,644,132	322	322	344	344	343	343	346	340	341		344	0.013
1987	2,911,888	277	277	299	299	299	299	300	287	302		299	0.010
1988	3,191,151	329	329	360	360	360	360	361	362	358		360	0.011
1989	3,341,117	617	617	688	688	687	687	690	662	661		688	0.021
1990	3,644,538	443	443	502	502	502	502	504	513	491		502	0.014
1991	3,852,022	176	176	204	204	204	204	205	182	216		204	0.005
1992	3,944,342	214	214	257	257	257	257	257	222	259		257	0.007
1993	4,020,534	360	360	448	448	446	446	449	547	430		448	0.011
1994	4,272,082	306	306	397	397	388	388	397	485	419		397	0.009
1995	4,432,599	596	596	812	812	814	814	819	617	953		812	0.018
1996	4,487,291	216	216	309	309	310	310	310	224	675		309	0.007
1997	4,623,816	333	333	500	500	497	497	501	427	875		500	0.011
1998	4,816,176	171	171	271	271	266	266	271	289	595		271	0.006
1999	5,047,597	225	225	380	380	384	384	379	233	621		380	0.008
2000	5,318,217	301	301	549	549	517	517	545	1,813	718		549	0.010
2001	5,597,545	617	617	1,213	1,213	1,030	1,030	1,197	1,679	1,116		1,213	0.022
2002	5,822,846	452	452	973	973	920	920	961	1,324	805		968	0.017
2003	6,004,956	289	289	695	695	815	815	675	949	733		725	0.012
2004	6,183,507	397	397	1,098	1,098	989	989	1,071	1,272	885		1,055	0.017
2005	6,388,250	373	373	1,186	1,186	1,030	1,030	1,128	802	949		1,100	0.017
2006	6,653,696	359	359	1,362	1,362	1,094	1,094	1,298	3,115	695		1,174	0.018
2007	6,915,410	50	50	238	238	869	869	222	757	483		774	0.011
2008	7,073,199	117	117	710	710	1,003	1,003	643	2,554	566		989	0.014
2009	7,109,910	10	10	81	81	945	945	72	10	523		945	0.013
2010	7,245,414	297	297	3,128	3,128	1,608	1,608	2,677	26,198	932		1,608	0.022
2011	7,353,256	378	378	5,982	5,982	1,756	1,756	5,119	392	1,023		1,756	0.024
2012	7,554,946	0	0	0	0	1,461	1,461			570		1,461	0.019
2013	5,229,078	0	0	0	0	1,043	1,043			448		1,043	0.020
2014	5,307,514					1,062	1,062					1,062	0.020
TOTAL		12,004	12,004	26,897	26,897	25,809	25,809	23,351	48,190	19,578		26,103	
EXLD PRIOR		12,004	12,004	26,897	26,897	25,809	25,809	23,351	48,190	19,578		26,103	
EXLD PRIOR & 2014		12,004	12,004	26,897	26,897	24,748	24,748	23,351	48,190	19,578		25,042	

(1) PROVIDED BY THE BWC
(2) BASED ON DATA FROM THE BWC
(3) BASED ON DATA FROM THE BWC
(4) SECTION 3, EXHIBIT 8, SHEET 4, COL. 4
(5) SECTION 3, EXHIBIT 8, SHEET 5, COL. 4
(6) SECTION 3, EXHIBIT 8, SHEET 6, COL. 8
(7) SECTION 3, EXHIBIT 8, SHEET 7, COL. 8
(8) SECTION 3, EXHIBIT 8, SHEET 8, COL. 8
(9) SECTION 3, EXHIBIT 8, SHEET 9
(10) SECTION 3, EXHIBIT 8, SHEET 12, COL. 10
(11) N/A
(12) SELECTED BY DELOITTE CONSULTING
(13) = [(12) / (1)] x 100

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

LUMP SUM ADVANCEMENTS
(000's)

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/13	PAID LOSS	PAID LDF	INDICATED ULTIMATE @ 6/30/13	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	438	353	1.017	359	0.024
1978	426	306	1.020	312	0.020
1979	414	498	1.023	509	0.031
1980	402	366	1.026	375	0.021
1981	390	392	1.030	404	0.022
1982	378	491	1.036	508	0.025
1983	366	520	1.042	542	0.025
1984	354	501	1.049	526	0.023
1985	342	354	1.059	375	0.015
1986	330	322	1.070	344	0.013
1987	318	277	1.080	299	0.010
1988	306	329	1.095	360	0.011
1989	294	617	1.114	688	0.021
1990	282	443	1.134	502	0.014
1991	270	176	1.162	204	0.005
1992	258	214	1.199	257	0.007
1993	246	360	1.245	448	0.011
1994	234	306	1.297	397	0.009
1995	222	596	1.362	812	0.018
1996	210	216	1.430	309	0.007
1997	198	333	1.502	500	0.011
1998	186	171	1.584	271	0.006
1999	174	225	1.687	380	0.008
2000	162	301	1.822	549	0.010
2001	150	617	1.968	1,213	0.022
2002	138	452	2.155	973	0.017
2003	126	289	2.403	695	0.012
2004	114	397	2.763	1,098	0.018
2005	102	373	3.178	1,186	0.019
2006	90	359	3.797	1,362	0.020
2007	78	50	4.747	238	0.003
2008	66	117	6.076	710	0.010
2009	54	10	8.111	81	0.001
2010	42	297	10.544	3,128	0.043
2011	30	378	15.816	5,982	0.081
2012	18	0	30.051	0	-
2013	6	0	450.770	0	-
2014	0				
TOTAL		12,004		26,897	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) BASED ON DATA FROM THE BWC
(3) SECTION 3, EXHIBIT 8, SHEET 20, COL. 6
(4) = (2) x (3)
(5) = (4) / PAYROLL x 100

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

LUMP SUM ADVANCEMENTS
(000's)

INCURRED LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/13	INCURRED LOSS	INCURRED LDF	INDICATED ULTIMATE @ 6/30/13	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	438	353	1.017	359	0.024
1978	426	306	1.020	312	0.020
1979	414	498	1.023	509	0.031
1980	402	366	1.026	375	0.021
1981	390	392	1.030	404	0.022
1982	378	491	1.036	508	0.025
1983	366	520	1.042	542	0.025
1984	354	501	1.049	526	0.023
1985	342	354	1.059	375	0.015
1986	330	322	1.070	344	0.013
1987	318	277	1.080	299	0.010
1988	306	329	1.095	360	0.011
1989	294	617	1.114	688	0.021
1990	282	443	1.134	502	0.014
1991	270	176	1.162	204	0.005
1992	258	214	1.199	257	0.007
1993	246	360	1.245	448	0.011
1994	234	306	1.297	397	0.009
1995	222	596	1.362	812	0.018
1996	210	216	1.430	309	0.007
1997	198	333	1.502	500	0.011
1998	186	171	1.584	271	0.006
1999	174	225	1.687	380	0.008
2000	162	301	1.822	549	0.010
2001	150	617	1.968	1,213	0.022
2002	138	452	2.155	973	0.017
2003	126	289	2.403	695	0.012
2004	114	397	2.763	1,098	0.018
2005	102	373	3.178	1,186	0.019
2006	90	359	3.797	1,362	0.020
2007	78	50	4.747	238	0.003
2008	66	117	6.076	710	0.010
2009	54	10	8.111	81	0.001
2010	42	297	10.544	3,128	0.043
2011	30	378	15.816	5,982	0.081
2012	18	0	30.051	0	-
2013	6	0	450.770	0	-
2014	0				
TOTAL		12,004		26,897	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) BASED ON DATA FROM THE BWC
(3) SECTION 3, EXHIBIT 8, SHEET 20, COL. 9
(4) = (2) x (3)
(5) = (4) / PAYROLL x 100

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

LUMP SUM ADVANCEMENTS
(000's)

PAID BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	INITIAL EXPECTED DOLLARS	EXPECTED % OF PAID LOSS	EXPECTED PAID LOSS	ACTUAL PAID LOSS	EXPECTED UNPAID LOSS	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551	0.024	359	98.3%	353	353	6	359	0.024
1978	1,553,484	0.020	312	98.0%	306	306	6	312	0.020
1979	1,646,693	0.031	507	97.7%	496	498	11	509	0.031
1980	1,745,494	0.020	354	97.5%	345	366	9	375	0.021
1981	1,826,711	0.022	404	97.1%	393	392	12	404	0.022
1982	2,061,263	0.025	509	96.5%	491	491	18	509	0.025
1983	2,173,213	0.025	542	95.9%	520	520	22	542	0.025
1984	2,314,385	0.023	527	95.3%	502	501	25	526	0.023
1985	2,444,242	0.015	375	94.4%	354	354	21	375	0.015
1986	2,644,132	0.013	334	93.5%	312	322	22	343	0.013
1987	2,911,888	0.010	299	92.6%	277	277	22	299	0.010
1988	3,191,151	0.011	360	91.3%	329	329	31	360	0.011
1989	3,341,117	0.020	678	89.7%	608	617	70	687	0.021
1990	3,644,538	0.014	504	88.2%	444	443	60	502	0.014
1991	3,852,022	0.005	205	86.0%	177	176	29	204	0.005
1992	3,944,342	0.007	258	83.4%	215	214	43	257	0.007
1993	4,020,534	0.011	439	80.3%	352	360	86	446	0.011
1994	4,272,082	0.008	359	77.1%	277	306	82	388	0.009
1995	4,432,599	0.018	819	73.4%	601	596	218	814	0.018
1996	4,487,291	0.007	312	69.9%	218	216	94	310	0.007
1997	4,623,816	0.011	493	66.6%	328	333	165	497	0.011
1998	4,816,176	0.005	258	63.1%	163	171	95	266	0.006
1999	5,047,597	0.008	389	59.3%	231	225	158	384	0.008
2000	5,318,217	0.009	478	54.9%	262	301	215	517	0.010
2001	5,597,545	0.015	840	50.8%	427	617	413	1,030	0.018
2002	5,822,846	0.015	873	46.4%	405	452	468	920	0.016
2003	6,004,956	0.015	901	41.6%	375	289	526	815	0.014
2004	6,183,507	0.015	928	36.2%	336	397	592	989	0.016
2005	6,388,250	0.015	958	31.5%	302	373	657	1,030	0.016
2006	6,653,696	0.015	998	26.3%	263	359	735	1,094	0.016
2007	6,915,410	0.015	1,037	21.1%	219	50	819	869	0.013
2008	7,073,199	0.015	1,061	16.5%	175	117	886	1,003	0.014
2009	7,109,910	0.015	1,066	12.3%	131	10	935	945	0.013
2010	7,245,414	0.020	1,449	9.5%	137	297	1,312	1,608	0.022
2011	7,353,256	0.020	1,471	6.3%	93	378	1,378	1,756	0.024
2012	7,554,946	0.020	1,511	3.3%	50		1,461	1,461	0.019
2013	5,229,078	0.020	1,046	0.2%	2		1,043	1,043	0.020
2014	5,307,514	0.020	1,062	0.0%			1,062	1,062	0.020
TOTAL			25,274		11,469	12,004	13,805	25,809	

(1) PROVIDED BY THE BWC
(2) SECTION 3, EXHIBIT 8, SHEET 19, COL. 14
(3) = [(1) x (2)] / 100
(4) = 1 / SECTION 3, EXHIBIT 8, SHEET 4, COL. 3
(5) = (3) x (4)
(6) BASED ON DATA FROM THE BWC
(7) = (3) x [1 - (4)]
(8) = (6) + (7)
(9) = [(8) / (1)] x 100

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

LUMP SUM ADVANCEMENTS
(000's)

INCURRED BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	INITIAL EXPECTED DOLLARS	EXPECTED % OF REPORTED LOSS	EXPECTED REPORTED LOSS	ACTUAL REPORTED LOSS	EXPECTED UNREPORTED LOSS	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551	0.024	359	98.3%	353	353	6	359	0.024
1978	1,553,484	0.020	312	98.0%	306	306	6	312	0.020
1979	1,646,693	0.031	507	97.7%	496	498	11	509	0.031
1980	1,745,494	0.020	354	97.5%	345	366	9	375	0.021
1981	1,826,711	0.022	404	97.1%	393	392	12	404	0.022
1982	2,061,263	0.025	509	96.5%	491	491	18	509	0.025
1983	2,173,213	0.025	542	95.9%	520	520	22	542	0.025
1984	2,314,385	0.023	527	95.3%	502	501	25	526	0.023
1985	2,444,242	0.015	375	94.4%	354	354	21	375	0.015
1986	2,644,132	0.013	334	93.5%	312	322	22	343	0.013
1987	2,911,888	0.010	299	92.6%	277	277	22	299	0.010
1988	3,191,151	0.011	360	91.3%	329	329	31	360	0.011
1989	3,341,117	0.020	678	89.7%	608	617	70	687	0.021
1990	3,644,538	0.014	504	88.2%	444	443	60	502	0.014
1991	3,852,022	0.005	205	86.0%	177	176	29	204	0.005
1992	3,944,342	0.007	258	83.4%	215	214	43	257	0.007
1993	4,020,534	0.011	439	80.3%	352	360	86	446	0.011
1994	4,272,082	0.008	359	77.1%	277	306	82	388	0.009
1995	4,432,599	0.018	819	73.4%	601	596	218	814	0.018
1996	4,487,291	0.007	312	69.9%	218	216	94	310	0.007
1997	4,623,816	0.011	493	66.6%	328	333	165	497	0.011
1998	4,816,176	0.005	258	63.1%	163	171	95	266	0.006
1999	5,047,597	0.008	389	59.3%	231	225	158	384	0.008
2000	5,318,217	0.009	478	54.9%	262	301	215	517	0.010
2001	5,597,545	0.015	840	50.8%	427	617	413	1,030	0.018
2002	5,822,846	0.015	873	46.4%	405	452	468	920	0.016
2003	6,004,956	0.015	901	41.6%	375	289	526	815	0.014
2004	6,183,507	0.015	928	36.2%	336	397	592	989	0.016
2005	6,388,250	0.015	958	31.5%	302	373	657	1,030	0.016
2006	6,653,696	0.015	998	26.3%	263	359	735	1,094	0.016
2007	6,915,410	0.015	1,037	21.1%	219	50	819	869	0.013
2008	7,073,199	0.015	1,061	16.5%	175	117	886	1,003	0.014
2009	7,109,910	0.015	1,066	12.3%	131	10	935	945	0.013
2010	7,245,414	0.020	1,449	9.5%	137	297	1,312	1,608	0.022
2011	7,353,256	0.020	1,471	6.3%	93	378	1,378	1,756	0.024
2012	7,554,946	0.020	1,511	3.3%	50		1,461	1,461	0.019
2013	5,229,078	0.020	1,046	0.2%	2		1,043	1,043	0.020
2014	5,307,514	0.020	1,062	0.0%			1,062	1,062	0.020
TOTAL			25,274		11,469	12,004	13,805	25,809	

(1) PROVIDED BY THE BWC
(2) SECTION 3, EXHIBIT 8, SHEET 19, COL. 14
(3) = [(1) x (2)] / 100
(4) = 1 / SECTION 3, EXHIBIT 8, SHEET 5, COL. 3
(5) = (3) x (4)
(6) BASED ON DATA FROM THE BWC
(7) = (3) x [1 - (4)]
(8) = (6) + (7)
(9) = [(8) / (1)] x 100

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

LUMP SUM ADVANCEMENTS
(000's)

CUMULATIVE PAID FREQUENCY SEVERITY METHOD

ACCIDENT YEAR	PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	$ WHOLE PAID SEVERITY	PAID SEVERITY LDF	$ WHOLE ULTIMATE SEVERITY	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551		1.012			1.012			
1978	1,553,484		1.013			1.012			
1979	1,646,693		1.015			1.012			
1980	1,745,494		1.018			1.012			
1981	1,826,711		1.021			1.012			
1982	2,061,263	47	1.024	48	10,444	1.012	10,568	508	0.025
1983	2,173,213	44	1.027	45	11,813	1.015	11,993	542	0.025
1984	2,314,385	38	1.032	39	13,195	1.020	13,454	528	0.023
1985	2,444,242	29	1.037	30	12,200	1.026	12,521	377	0.015
1986	2,644,132	34	1.043	35	9,462	1.031	9,753	346	0.013
1987	2,911,888	28	1.046	29	9,878	1.036	10,232	300	0.010
1988	3,191,151	27	1.055	28	12,171	1.041	12,670	361	0.011
1989	3,341,117	26	1.066	28	23,746	1.048	24,891	690	0.021
1990	3,644,538	27	1.081	29	16,400	1.054	17,283	504	0.014
1991	3,852,022	19	1.096	21	9,253	1.063	9,840	205	0.005
1992	3,944,342	17	1.121	19	12,596	1.072	13,507	257	0.007
1993	4,020,534	22	1.147	25	16,355	1.087	17,777	449	0.011
1994	4,272,082	31	1.181	37	9,876	1.098	10,840	397	0.009
1995	4,432,599	71	1.216	86	8,392	1.131	9,489	819	0.018
1996	4,487,291	79	1.253	99	2,734	1.145	3,131	310	0.007
1997	4,623,816	75	1.308	98	4,438	1.152	5,113	501	0.011
1998	4,816,176	46	1.363	63	3,713	1.164	4,322	271	0.006
1999	5,047,597	36	1.424	51	6,261	1.180	7,387	379	0.008
2000	5,318,217	32	1.498	48	9,418	1.207	11,364	545	0.010
2001	5,597,545	32	1.598	51	19,268	1.215	23,408	1,197	0.021
2002	5,822,846	20	1.723	34	22,585	1.235	27,891	961	0.017
2003	6,004,956	20	1.869	37	14,471	1.247	18,053	675	0.011
2004	6,183,507	19	2.100	40	20,919	1.283	26,841	1,071	0.017
2005	6,388,250	17	2.369	40	21,949	1.276	28,006	1,128	0.018
2006	6,653,696	8	2.808	22	44,837	1.289	57,788	1,298	0.020
2007	6,915,410	4	3.547	14	12,543	1.246	15,633	222	0.003
2008	7,073,199	2	4.720	9	58,459	1.165	68,098	643	0.009
2009	7,109,910	1	6.843	7	10,000	1.056	10,564	72	0.001
2010	7,245,414	4	10.265	41	74,160	0.879	65,185	2,677	0.037
2011	7,353,256	4	17.964	72	94,547	0.753	71,236	5,119	0.070
2012	7,554,946		33.233			0.773			
2013	5,229,078		249.249			1.082			
2014									
TOTAL		859		1,229				23,351	

(1) PROVIDED BY THE BWC
(2) BASED ON DATA FROM THE BWC
(3) SECTION 3, EXHIBIT 8, SHEET 20, COL. 12
(4) = (2) x (3)
(5) SECTION 3, EXHIBIT 8, SHEET 4, COL. 2 / (2) x 1000
(6) SECTION 3, EXHIBIT 8, SHEET 20, COL. 15
(7) = (5) x (6)
(8) = [(4) x (7)] / 1000
(9) = [(8) / (1)] x 100

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
LUMP SUM ADVANCEMENTS

PAID INCREMENTAL FREQUENCY SEVERITY ACCIDENT YEAR DEVELOPMENT METHOD (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	TAIL	INDICATED ULTIMATE
1977																																						-	-
1978																																						-	-
1979																																						-	-
1980																																						-	-
1981																																						-	-
1982	0	0	15	2	4	10	19	28	39	53	47	22	15	10	6	36	55	8	15	11	20	8	8	23	0	0	0	37	0	0	0	0	0	0	0			18	508
1983	0	0	16	2	4	11	19	32	51	28	23	25	25	19	11	59	21	8	25	6	24	20	7	0	40	0	6	10	24	0	4	0	0	0	0			19	538
1984	0	0	17	2	4	8	18	30	30	37	33	33	46	16	17	62	31	9	6	8	13	19	35	8	13	7	0	0	0	0	0	0	0	0	0			18	519
1985	0	0	18	2	1	12	41	42	20	24	32	26	42	5	8	5	5	0	23	31	6	0	0	0	10	0	0	0	0	0	0	0	0	0	0			13	367
1986	0	0	20	3	9	11	17	29	12	10	13	22	26	14	8	22	12	11	15	23	13	4	0	10	0	0	5	13	7	0	0	0	0	0	0			12	340
1987	0	0	23	2	0	2	9	15	20	37	31	21	10	6	3	30	9	16	8	8	0	12	0	3	0	11	0	0	0	0	0	0	0	0	0			10	287
1988	0	0	0	0	0	0	27	51	60	24	24	26	3	24	16	8	8	0	16	19	0	0	10	1	8	5	2	12	6	0	0	0	0	0	0			13	362
1989	0	0	50	14	25	14	10	8	24	36	16	87	56	63	29	39	21	8	29	0	10	10	12	48	10	4	2	10	5	0	0	0	0	0	0			23	662
1990	0	0	117	0	5	0	38	22	9	0	40	8	16	44	20	22	8	46	0	16	0	10	0	22	17	7	3	16	9	0	0	0	0	0	0			18	513
1991	0	0	0	0	5	15	8	11	8	8	16	16	8	8	25	8	0	10	10	10	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0			6	182
1992	0	0	5	0	5	24	19	8	16	28	34	8	28	0	8	0	0	10	3	11	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0			8	222
1993	0	0	0	0	16	8	0	15	0	8	24	41	2	16	55	10	10	21	20	84	30	24	20	37	28	11	6	28	15	0	0	0	0	0	0			19	547
1994	0	0	0	0	0	2	9	22	8	8	8	16	0	8	0	18	95	45	10	56	24	20	17	30	23	9	5	23	12	0	0	0	0	0	0			17	485
1995	0	0	0	21	19	16	16	4	8	67	16	8	62	0	20	0	331	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			21	617
1996	0	0	0	3	0	20	0	20	16	8	0	0	120	0	20	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			8	224
1997	0	0	0	0	20	40	32	18	8	31	68	0	8	10	46	34	18	12	8	15	7	5	5	8	6	3	1	6	3	0	0	0	0	0	0			15	427
1998	0	0	0	16	40	0	8	24	8	24	0	10	10	20	0	10	20	13	9	17	7	6	5	9	7	3	1	7	4	0	0	0	0	0	0			10	289
1999	0	0	6	0	0	51	32	8	88	0	10	20	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			8	233
2000	0	0	8	8	0	24	29	18	5	40	15	10	41	102	172	108	216	142	97	184	80	64	54	97	76	30	15	74	39	0	0	0	0	0	0			63	1,813
2001	0	0	8	24	16	80	142	0	40	46	26	144	90	66	111	70	140	92	63	120	52	41	35	63	49	20	10	48	25	0	0	0	0	0	0			58	1,679
2002	0	15	23	39	8	91	0	0	150	50	11	64	68	50	84	53	105	70	47	90	39	31	27	48	37	15	7	36	19	0	0	0	0	0	0			46	1,324
2003	0	8	0	9	8	8	20	20	31	165	20	45	48	35	59	37	74	49	33	63	27	22	19	34	26	10	5	25	13	0	0	0	0	0	0			33	949
2004	0	0	0	8	0	128	10	130	40	81	26	58	62	45	76	48	95	63	43	82	35	28	24	43	34	13	7	33	17	0	0	0	0	0	0			44	1,272
2005	0	68	128	12	8	20	60	47	30	36	11	25	27	20	33	21	42	28	19	36	16	12	11	19	15	6	3	14	8	0	0	0	0	0	0			28	802
2006	0	8	1	0	111	93	30	116	184	219	69	156	166	121	206	129	258	170	116	220	95	76	65	116	91	36	18	88	47	0	0	0	0	0	0			108	3,115
2007	0	10	0	0	0	20	20	28	45	54	17	39	41	30	51	32	63	42	29	54	23	19	16	29	22	9	4	22	12	0	0	0	0	0	0			26	757
2008	0	0	0	0	0	117	66	95	152	181	57	129	137	100	170	107	213	140	96	182	79	63	53	96	75	30	15	73	39	0	0	0	0	0	0			89	2,554
2009	0	0	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0	10
2010	0	116	31	150	366	1,168	663	953	1,520	1,809	573	1,289	1,372	1,000	1,696	1,065	2,125	1,403	954	1,818	787	630	534	959	748	300	147	727	385	0	0	0	0	0	0			909	26,198
2011	0	378	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			14	392
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			-	-
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			-	-
Factors	100.000	0.253	1.397	2.443	3.193	0.568	1.438	1.595	1.190	0.317	2.251	1.064	0.729	1.695	0.628	1.995	0.660	0.680	1.905	0.433	0.801	0.847	1.797	0.780	0.401	0.491	4.935	0.530	-	-	-	-	-	-				Tail 1.036	

Example: AY 2008 Age 78 of 66 = 117 x 0.568 and AY 2008 Age 90 of 95 = 66 x 1.438

NOTE: FACTORS ARE FROM SECTION 3, EXHIBIT 8, SHEET 35

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

LUMP SUM ADVANCEMENTS
(000's)

INCREMENTAL INDEX PAYMENT METHOD

ACCIDENT YEAR	PAYROLL	PAID LOSS @ 6/30/13	INCREMENTAL PAID LOSS & ALAE PER AVG. WEEKLY BENEFIT & ULTIMATE CLAIMS: AS OF 6/30/13	FUTURE DEVELOP.	IMPLIED ULTIMATE	AVERAGE WEEKLY BENEFIT	SELECTED ULTIMATE CLAIMS	IMPLIED ULTIMATE LOSS	TAIL OF 1.036 DEVELOP.	IMPLIED ULTIMATE INCLD TAIL	IMPLIED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1977	1,465,551	353									
1978	1,553,484	306									
1979	1,646,693	498									
1980	1,745,494	366									
1981	1,826,711	392									
1982	2,061,263	491	55.243	-	55.243	185.11	48	491	18	508	0.025
1983	2,173,213	520	58.851	-	58.851	196.27	45	520	19	538	0.025
1984	2,314,385	501	62.576	0.238	62.814	205.46	39	503	18	521	0.023
1985	2,444,242	354	54.960	0.238	55.198	214.58	30	355	13	368	0.015
1986	2,644,132	322	41.689	0.906	42.595	220.48	35	329	12	341	0.013
1987	2,911,888	277	41.910	2.288	44.198	227.56	29	292	10	302	0.010
1988	3,191,151	329	48.034	2.507	50.541	235.91	29	346	12	358	0.011
1989	3,341,117	617	90.779	2.973	93.752	242.90	28	638	23	661	0.020
1990	3,644,538	443	60.301	4.263	64.564	253.22	29	474	17	491	0.013
1991	3,852,022	176	32.171	5.972	38.143	260.23	21	208	7	216	0.006
1992	3,944,342	214	41.474	6.891	48.365	271.74	19	250	9	259	0.007
1993	4,020,534	360	51.552	7.872	59.424	279.18	25	415	15	430	0.011
1994	4,272,082	306	28.677	9.214	37.892	288.55	37	405	15	419	0.010
1995	4,432,599	596	23.389	12.732	36.121	296.24	86	920	33	953	0.022
1996	4,487,291	216	7.112	14.327	21.439	306.80	99	651	23	675	0.015
1997	4,623,816	333	10.697	16.435	27.131	317.50	98	844	30	875	0.019
1998	4,816,176	171	8.184	19.353	27.537	331.25	63	575	21	595	0.012
1999	5,047,597	225	12.586	20.879	33.465	344.37	52	599	22	621	0.012
2000	5,318,217	301	17.570	22.838	40.408	357.34	48	693	25	718	0.014
2001	5,597,545	617	32.127	24.008	56.135	369.07	52	1,077	39	1,116	0.020
2002	5,822,846	452	36.141	26.062	62.203	378.74	33	777	28	805	0.014
2003	6,004,956	289	19.582	28.319	47.902	388.94	38	708	25	733	0.012
2004	6,183,507	397	25.382	29.179	54.561	401.53	39	854	31	885	0.014
2005	6,388,250	373	22.144	32.194	54.337	410.99	41	916	33	949	0.015
2006	6,653,696	359	40.116	34.887	75.003	425.78	21	671	24	695	0.010
2007	6,915,410	50	4.549	37.749	42.298	441.18	25	467	17	483	0.007
2008	7,073,199	117	10.867	39.944	50.811	448.29	24	547	20	566	0.008
2009	7,109,910	10	0.906	44.826	45.732	460.14	24	505	18	523	0.007
2010	7,245,414	297	22.796	46.316	69.112	464.74	28	899	32	932	0.013
2011	7,353,256	378	29.841	48.088	77.928	469.39	27	988	36	1,023	0.014
2012	7,554,946		-	49.370	49.370	484.88	23	551	20	570	0.008
2013	5,229,078		-	53.884	53.884	501.66	16	432	16	448	0.009
2014							16				
TOTAL		12,004					1,267	18,899	679	19,578	

(1) PROVIDED BY THE BWC
(2) BASED ON DATA FROM THE BWC
(3) = (2) / [(6) x (7)] x 1000
(4) SECTION 3, EXHIBIT 8, SHEET 21, COL. 6
(5) = (3) + (4)
(6) BASED ON HISTORICAL BENEFIT LEVELS
(7) SECTION 3, EXHIBIT 8, SHEET 13, COL. 14
(8) = (5) x (6) x (7) / 1,000
(9) = [TAIL - 1.0] x (8)
(10) = (8) + (9)
(11) = [(10) / (1)] x 100

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

LUMP SUM ADVANCEMENTS
(000's)

SELECTION OF ULTIMATE CLAIM COUNTS

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	IMPLIED FREQUENCY	ON-LEVEL FREQUENCY	5 YR IMPLIED FREQUENCY TREND	CUMULATIVE FREQUENCY TREND	ON-LEVEL TRENDED FREQUENCY	EXPECTED CLAIM FREQUENCY	EXPECTED ULTIMATE CLAIMS	SELECTED ULTIMATE CLAIMS	SELECTED CLAIM FREQUENCY
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1977	1,465,551	3.943	5,778,966		1.012					0.719					
1978	1,553,484	3.704	5,754,667		1.013					0.719					
1979	1,646,693	3.435	5,656,194		1.015					0.719					
1980	1,745,494	3.194	5,575,918		1.018					0.719					
1981	1,826,711	2.943	5,375,984		1.021					0.719					
1982	2,061,263	2.798	5,767,589	47	1.024	48	0.233%	0.083%		0.719	0.060%	0.234%	48	48	0.233%
1983	2,173,213	2.679	5,822,965	44	1.027	45	0.208%	0.078%		0.719	0.056%	0.208%	45	45	0.207%
1984	2,314,385	2.553	5,909,297	38	1.032	39	0.169%	0.066%		0.719	0.048%	0.170%	39	39	0.169%
1985	2,444,242	2.467	6,030,627	29	1.037	30	0.123%	0.050%		0.719	0.036%	0.123%	30	30	0.123%
1986	2,644,132	2.407	6,365,645	34	1.043	35	0.134%	0.056%	-11.8%	0.719	0.040%	0.130%	34	35	0.132%
1987	2,911,888	2.329	6,782,846	28	1.046	29	0.101%	0.043%	-12.6%	0.719	0.031%	0.101%	29	29	0.100%
1988	3,191,151	2.225	7,101,789	27	1.055	28	0.089%	0.040%	-10.9%	0.719	0.029%	0.090%	29	29	0.091%
1989	3,341,117	2.177	7,272,541	26	1.066	28	0.083%	0.038%	-8.3%	0.719	0.027%	0.080%	27	28	0.084%
1990	3,644,538	2.096	7,637,206	27	1.081	29	0.080%	0.038%	-8.4%	0.719	0.027%	0.080%	29	29	0.080%
1991	3,852,022	2.030	7,818,591	19	1.096	21	0.054%	0.027%	-9.7%	0.719	0.019%	0.054%	21	21	0.055%
1992	3,944,342	1.930	7,613,696	17	1.121	19	0.048%	0.025%	-12.2%	0.719	0.018%	0.049%	19	19	0.048%
1993	4,020,534	1.895	7,617,194	22	1.147	25	0.063%	0.033%	-6.8%	0.719	0.024%	0.060%	24	25	0.062%
1994	4,272,082	1.851	7,909,310	31	1.181	37	0.086%	0.046%	6.2%	0.719	0.033%	0.086%	37	37	0.087%
1995	4,432,599	1.799	7,972,245	71	1.216	86	0.195%	0.108%	40.8%	0.719	0.078%	0.196%	87	86	0.194%
1996	4,487,291	1.738	7,797,491	79	1.253	99	0.221%	0.127%		0.719	0.091%	0.224%	100	99	0.221%
1997	4,623,816	1.661	7,678,681	75	1.308	98	0.212%	0.128%		0.719	0.092%	0.213%	98	98	0.212%
1998	4,816,176	1.586	7,638,048	46	1.363	63	0.130%	0.082%	14.0%	0.719	0.059%	0.130%	62	63	0.131%
1999	5,047,597	1.535	7,748,434	36	1.424	51	0.102%	0.066%	-13.3%	0.719	0.048%	0.103%	52	52	0.103%
2000	5,318,217	1.481	7,874,189	32	1.498	48	0.090%	0.061%	-19.2%	0.738	0.045%	0.092%	49	48	0.090%
2001	5,597,545	1.450	8,115,826	32	1.598	51	0.091%	0.063%	-15.7%	0.757	0.048%	0.094%	52	52	0.093%
2002	5,822,846	1.351	7,863,811	20	1.723	34	0.059%	0.044%	-12.2%	0.776	0.034%	0.055%	32	33	0.057%
2003	6,004,956	1.320	7,925,439	20	1.869	37	0.062%	0.047%	-9.6%	0.796	0.038%	0.064%	39	38	0.063%
2004	6,183,507	1.337	8,269,908	19	2.100	40	0.065%	0.048%	-7.3%	0.816	0.039%	0.063%	39	39	0.063%
2005	6,388,250	1.292	8,253,608	17	2.369	40	0.063%	0.049%	-4.1%	0.837	0.041%	0.066%	42	41	0.064%
2006	6,653,696	1.281	8,526,674	8	2.808	22	0.034%	0.026%	-9.4%	0.859	0.023%	0.031%	21	21	0.032%
2007	6,915,410	1.229	8,496,918	4	3.547	14	0.021%	0.017%	-23.5%	0.881	0.015%	0.042%	29	25	0.036%
2008	7,073,199	1.179	8,337,961	2	4.720	9	0.013%	0.011%		0.903	0.010%	0.039%	28	24	0.034%
2009	7,109,910	1.143	8,129,364	1	6.843	7	0.010%	0.008%		0.912	0.008%	0.038%	27	24	0.034%
2010	7,245,414	1.134	8,216,184	4	10.265	41	0.057%	0.050%	6.1%	0.922	0.046%	0.037%	27	28	0.039%
2011	7,353,256	1.082	7,954,284	4	17.964	72	0.098%	0.090%		0.960	0.087%	0.034%	25	27	0.037%
2012	7,554,946	1.030	7,783,294	0	33.233	0	0.000%	0.000%		1.000	0.000%	0.031%	23	23	0.030%
2013	5,229,078	1.015	5,307,514	0	249.249	0	0.000%	0.000%		1.000	0.000%	0.030%	16	16	0.031%
2014	5,307,514	1.000	5,307,514	0						1.000		0.030%	16	16	0.030%
TOTAL				859		1,229							1,277	1,267	

5 Year Average excluding 2012-2013	0.033%
10 Year Average excluding 2012-2013	0.034%
5 Year Average excluding 2012-2013	0.033%
10 Year Average excluding 2011-2013	0.030%
2006-2011 Average excluding 2009	0.036%
(16) 2014 Selected Frequency	0.030%

(1) PROVIDED BY THE BWC
(2) BASED ON CHANGE IN SAWW
(3) = (1) x (2)
(4) BASED ON DATA FROM THE BWC
(5) SECTION 3, EXHIBIT 8, SHEET 20, COL. 12
(6) = (4) x (5)
(7) = (6) / (1) x 100
(8) = (6) / (3) x 100
(9) 5 YEAR FITTED TREND OF (8)
(10) SELECTED BY DELOITTE CONSULTING
(11) = (8) x (10)
(12) SELECTED BASED ON (16) DETRENDED AND (7)
(13) = [(12) x (1)] / 100
(14) = (4) + [1 - 1/(5)] x (13)
(15) = [(14) / (1)] x 100
(16) SELECTED BY DELOITTE CONSULTING BASED ON (11)

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

LUMP SUM ADVANCEMENTS
(000's)

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	1,465,551			359		0.024
1978	1,553,484			312		0.020
1979	1,646,693			509		0.031
1980	1,745,494			375		0.021
1981	1,826,711			404		0.022
1982	2,061,263	48	0.23%	508	10,594	0.025
1983	2,173,213	45	0.21%	542	12,038	0.025
1984	2,314,385	39	0.17%	526	13,487	0.023
1985	2,444,242	30	0.12%	375	12,489	0.015
1986	2,644,132	35	0.13%	344	9,831	0.013
1987	2,911,888	29	0.10%	299	10,303	0.010
1988	3,191,151	29	0.09%	360	12,408	0.011
1989	3,341,117	28	0.08%	688	24,574	0.021
1990	3,644,538	29	0.08%	502	17,318	0.014
1991	3,852,022	21	0.05%	204	9,731	0.005
1992	3,944,342	19	0.05%	257	13,514	0.007
1993	4,020,534	25	0.06%	448	17,915	0.011
1994	4,272,082	37	0.09%	397	10,734	0.009
1995	4,432,599	86	0.19%	812	9,437	0.018
1996	4,487,291	99	0.22%	309	3,120	0.007
1997	4,623,816	98	0.21%	500	5,100	0.011
1998	4,816,176	63	0.13%	271	4,295	0.006
1999	5,047,597	52	0.10%	380	7,313	0.008
2000	5,318,217	48	0.09%	549	11,441	0.010
2001	5,597,545	52	0.09%	1,213	23,334	0.022
2002	5,822,846	33	0.06%	968	29,335	0.017
2003	6,004,956	38	0.06%	725	19,089	0.012
2004	6,183,507	39	0.06%	1,055	27,044	0.017
2005	6,388,250	41	0.06%	1,100	26,828	0.017
2006	6,653,696	21	0.03%	1,174	55,922	0.018
2007	6,915,410	25	0.04%	774	30,973	0.011
2008	7,073,199	24	0.03%	989	41,193	0.014
2009	7,109,910	24	0.03%	945	39,375	0.013
2010	7,245,414	28	0.04%	1,608	57,439	0.022
2011	7,353,256	27	0.04%	1,756	65,032	0.024
2012	7,554,946	23	0.03%	1,461	63,509	0.019
2013	5,229,078	16	0.03%	1,043	65,218	0.020
2014	5,307,514	16	0.03%	1,062	66,667	0.020
TOTAL		1,267		26,103		

(1) PROVIDED BY THE BWC
(2) SECTION 3, EXHIBIT 8, SHEET 13, COL. 14
(3) = (2) / (1) x 100
(4) SECTION 3, EXHIBIT 8, SHEET 3, COL. 12
(5) = [(4) / (2)] x 1,000
(6) = [(4) / (1)] x 100

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

LUMP SUM ADVANCEMENTS
(000's)

ACTUAL VERSUS EXPECTED LOSS PAYMENTS

ACCIDENT YEAR	PAID LOSS @ 6/30/13	PAID LOSS @ 6/30/12	ULTIMATE LOSS @ 6/30/12	UNPAID LOSS @ 6/30/12	AGE @ 6/30/13	AGE @ 6/30/12	PRIOR LDF @ 6/30/13	PRIOR LDF @ 6/30/12	EXPECTED % PAID	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE	ULTIMATE LOSS @ 6/30/13	ULTIMATE LOSS @ 6/30/12	CHANGE IN ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR		0								0	0	0			
1977	353	353	359	6	438	426	1.015	1.018	15.2%	1	0	(1)	359	359	(0)
1978	306	306	313	7	426	414	1.018	1.021	14.9%	1	0	(1)	312	313	(0)
1979	498	496	508	13	414	402	1.021	1.025	15.0%	2	2	(0)	509	508	1
1980	366	335	345	10	402	390	1.025	1.030	14.6%	1	30	29	375	345	30
1981	392	388	401	14	390	378	1.030	1.035	14.3%	2	5	3	404	401	3
1982	491	491	511	20	378	366	1.035	1.041	13.5%	3	0	(3)	508	511	(2)
1983	520	516	539	24	366	354	1.041	1.046	11.9%	3	4	1	542	539	2
1984	501	501	529	27	354	342	1.046	1.055	14.6%	4	0	(4)	526	529	(3)
1985	354	354	376	22	342	330	1.055	1.063	12.7%	3	0	(3)	375	376	(1)
1986	322	309	332	22	330	318	1.063	1.073	12.4%	3	13	10	344	332	12
1987	277	277	300	24	318	306	1.073	1.086	14.0%	3	0	(3)	299	300	(1)
1988	329	324	356	33	306	294	1.086	1.101	13.9%	5	5	0	360	356	4
1989	617	607	678	71	294	282	1.101	1.117	12.8%	9	10	1	688	678	10
1990	443	421	481	60	282	270	1.117	1.143	16.1%	10	22	12	502	481	21
1991	176	176	206	30	270	258	1.143	1.172	14.6%	4	0	(4)	204	206	(2)
1992	214	214	260	46	258	246	1.172	1.213	16.5%	7	0	(7)	257	260	(3)
1993	360	330	415	85	246	234	1.213	1.258	14.4%	12	30	18	448	415	33
1994	306	250	330	80	234	222	1.258	1.320	15.6%	12	56	44	397	330	67
1995	596	596	826	230	222	210	1.320	1.386	12.9%	30	0	(30)	812	826	(15)
1996	216	216	316	100	210	198	1.386	1.463	11.9%	12	0	(12)	309	316	(7)
1997	333	315	486	171	198	186	1.463	1.543	10.1%	17	18	1	500	486	14
1998	171	161	265	105	186	174	1.543	1.651	10.8%	11	10	(1)	271	265	5
1999	225	225	406	180	174	162	1.651	1.800	11.3%	20	0	(20)	380	406	(25)
2000	301	200	392	193	162	150	1.800	1.963	9.4%	18	102	83	549	392	157
2001	617	526	1,121	595	150	138	1.963	2.160	8.6%	51	90	39	1,213	1,121	93
2002	452	388	928	541	138	126	2.160	2.419	8.5%	46	64	18	968	928	40
2003	289	269	788	519	126	114	2.419	2.782	8.4%	44	20	(24)	725	788	(63)
2004	397	316	980	664	114	102	2.782	3.199	6.8%	45	81	36	1,055	980	75
2005	373	343	1,129	786	102	90	3.199	3.823	6.9%	54	30	(24)	1,100	1,129	(29)
2006	359	243	1,057	814	90	78	3.823	4.855	7.0%	57	116	59	1,174	1,057	117
2007	50	30	866	835	78	66	4.855	6.239	5.4%	45	20	(26)	774	866	(92)
2008	117		936	936	66	54	6.239	8.485	4.8%	45	117	72	989	936	53
2009	10	10	985	975	54	42	8.485	11.667	3.5%	34	0	(34)	945	985	(40)
2010	297	147	1,518	1,371	42	30	11.667	18.667	3.4%	47	150	103	1,608	1,518	90
2011	378	378	1,811	1,433	30	18	18.667	39.201	2.9%	41	0	(41)	1,756	1,811	(55)
2012	0		1,498	1,498	18	6	39.201	784.012	2.4%	36	0	(36)	1,461	1,498	(37)
2013	0		1,518	1,518	6		784.012		0.1%	2	0	(2)	1,043	1,518	(475)
2014									0.0%		0	0			
TOTAL	12,004	11,011	25,069	14,058						742	993	251	25,042	25,069	(27)
EXLD PRIOR	12,004	11,011	25,069	14,058						742	993	251	25,042	25,069	(27)

(1) BASED ON DATA FROM THE BWC
(2) BASED ON DATA FROM THE BWC
(3) FROM 6/30/12 ANALYSIS
(4) = (3) - (2)
(5) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(6) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(7) PAID LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT CURRENT AGE
(8) PAID LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT PRIOR AGE
(9) BASED ON (7) AND (8)
(10) = (4) x (9); PRIOR FROM SECTION 3, EXHIBIT 8, SHEET 15B, COL. 9
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 3, EXHIBIT 8, SHEET 3, COL. 12
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
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LUMP SUM ADVANCEMENTS
(000's)

ACTUAL VERSUS EXPECTED LOSS PAYMENTS

ACCIDENT YEAR	PAID LOSS @ 6/30/13	PAID LOSS @ 6/30/12	UNPAID LOSS @ 6/30/12	AGE @ 6/30/13	AGE @ 6/30/12	PRIOR LDF @ 6/30/13	PRIOR LDF @ 6/30/12	EXPECTED % PAID	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
PRIOR	0	0	0	726	714	1.000	1.000	10.5%	0	0	0
1954	0	0	0	714	702	1.000	1.000	11.3%	0	0	0
1955	0	0	0	702	690	1.000	1.000	12.0%	0	0	0
1956	0	0	0	690	678	1.000	1.000	12.7%	0	0	0
1957	0	0	0	678	666	1.000	1.001	13.4%	0	0	0
1958	0	0	0	666	654	1.001	1.001	13.9%	0	0	0
1959	0	0	0	654	642	1.001	1.001	14.5%	0	0	0
1960	0	0	0	642	630	1.001	1.001	14.9%	0	0	0
1961	0	0	0	630	618	1.001	1.001	15.3%	0	0	0
1962	0	0	0	618	606	1.001	1.001	15.6%	0	0	0
1963	0	0	0	606	594	1.001	1.001	10.1%	0	0	0
1964	0	0	0	594	582	1.001	1.001	14.2%	0	0	0
1965	0	0	0	582	570	1.001	1.002	16.8%	0	0	0
1966	0	0	0	570	558	1.002	1.002	18.2%	0	0	0
1967	0	0	0	558	546	1.002	1.003	18.7%	0	0	0
1968	0	0	0	546	534	1.003	1.003	19.0%	0	0	0
1969	0	0	0	534	522	1.003	1.004	18.9%	0	0	0
1970	0	0	0	522	510	1.004	1.005	18.6%	0	0	0
1971	0	0	0	510	498	1.005	1.006	18.5%	0	0	0
1972	0	0	0	498	486	1.006	1.007	18.1%	0	0	0
1973	0	0	0	486	474	1.007	1.009	17.5%	0	0	0
1974	0	0	0	474	462	1.009	1.011	16.6%	0	0	0
1975	0	0	0	462	450	1.011	1.013	16.4%	0	0	0
1976	0	0	0	450	438	1.013	1.015	15.6%	0	0	0
TOTAL									0	0	0

(1) PROVIDED BY THE BWC
(2) PROVIDED BY THE BWC
(3) FROM 6/30/12 ANALYSIS
(4) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(5) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(6) PAID LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT CURRENT AGE
(7) PAID LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT PRIOR AGE
(8) BASED ON (6) AND (7)
(9) = (3) x (8)
(10) = (1) - (2)
(11) = (10) - (9)

OHIO BUREAU OF WORKERS' COMPENSATION
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LUMP SUM ADVANCEMENTS
(000's)

ACTUAL VERSUS EXPECTED REPORTED LOSSES

ACCIDENT YEAR	INCURRED LOSS @ 6/30/13	INCURRED LOSS @ 6/30/12	ULTIMATE LOSS @ 6/30/12	UNREPORTED LOSS @ 6/30/12	AGE @ 6/30/13	AGE @ 6/30/12	PRIOR LDF @ 6/30/13	PRIOR LDF @ 6/30/12	EXPECTED % REPORTED	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE	ULTIMATE LOSS @ 6/30/13	ULTIMATE LOSS @ 6/30/12	CHANGE IN ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR															
1977	353	353	359	6	438	426	1.015	1.018	15.2%	1	0	(1)	359	359	(0)
1978	306	306	313	7	426	414	1.018	1.021	14.9%	1	0	(1)	312	313	(0)
1979	498	496	508	13	414	402	1.021	1.025	15.0%	2	2	(0)	509	508	1
1980	366	335	345	10	402	390	1.025	1.030	14.6%	1	30	29	375	345	30
1981	392	388	401	14	390	378	1.030	1.035	14.3%	2	5	3	404	401	3
1982	491	491	511	20	378	366	1.035	1.041	13.5%	3	0	(3)	508	511	(2)
1983	520	516	539	24	366	354	1.041	1.046	11.9%	3	4	1	542	539	2
1984	501	501	529	27	354	342	1.046	1.055	14.6%	4	0	(4)	526	529	(3)
1985	354	354	376	22	342	330	1.055	1.063	12.7%	3	0	(3)	375	376	(1)
1986	322	309	332	22	330	318	1.063	1.073	12.4%	3	13	10	344	332	12
1987	277	277	300	24	318	306	1.073	1.086	14.0%	3	0	(3)	299	300	(1)
1988	329	324	356	33	306	294	1.086	1.101	13.9%	5	5	0	360	356	4
1989	617	607	678	71	294	282	1.101	1.117	12.8%	9	10	1	688	678	10
1990	443	421	481	60	282	270	1.117	1.143	16.1%	10	22	12	502	481	21
1991	176	176	206	30	270	258	1.143	1.172	14.6%	4	0	(4)	204	206	(2)
1992	214	214	260	46	258	246	1.172	1.213	16.5%	7	0	(7)	257	260	(3)
1993	360	330	415	85	246	234	1.213	1.258	14.4%	12	30	18	448	415	33
1994	306	250	330	80	234	222	1.258	1.320	15.6%	12	56	44	397	330	67
1995	596	596	826	230	222	210	1.320	1.386	12.9%	30	0	(30)	812	826	(15)
1996	216	216	316	100	210	198	1.386	1.463	11.9%	12	0	(12)	309	316	(7)
1997	333	315	486	171	198	186	1.463	1.543	10.1%	17	18	1	500	486	14
1998	171	161	265	105	186	174	1.543	1.651	10.8%	11	10	(1)	271	265	5
1999	225	225	406	180	174	162	1.651	1.800	11.3%	20	0	(20)	380	406	(25)
2000	301	200	392	193	162	150	1.800	1.963	9.4%	18	102	83	549	392	157
2001	617	526	1,121	595	150	138	1.963	2.160	8.6%	51	90	39	1,213	1,121	93
2002	452	388	928	541	138	126	2.160	2.419	8.5%	46	64	18	968	928	40
2003	289	269	788	519	126	114	2.419	2.782	8.4%	44	20	(24)	725	788	(63)
2004	397	316	980	664	114	102	2.782	3.199	6.8%	45	81	36	1,055	980	75
2005	373	343	1,129	786	102	90	3.199	3.823	6.9%	54	30	(24)	1,100	1,129	(29)
2006	359	243	1,057	814	90	78	3.823	4.855	7.0%	57	116	59	1,174	1,057	117
2007	50	30	866	835	78	66	4.855	6.239	5.4%	45	20	(26)	774	866	(92)
2008	117		936	936	66	54	6.239	8.485	4.8%	45	117	72	989	936	53
2009	10	10	985	975	54	42	8.485	11.667	3.5%	34	0	(34)	945	985	(40)
2010	297	147	1,518	1,371	42	30	11.667	18.667	3.4%	47	150	103	1,608	1,518	90
2011	378	378	1,811	1,433	30	18	18.667	39.201	2.9%	41	0	(41)	1,756	1,811	(55)
2012	0		1,498	1,498	18	6	39.201	784.012	2.4%	36	0	(36)	1,461	1,498	(37)
2013	0		1,518	1,518	6		784.012		0.1%	2	0	(2)	1,043	1,518	(475)
2014									0.0%		0	0			
TOTAL	12,004	11,011	25,069	14,058						742	993	251	25,042	25,069	(27)
EXLD PRIOR	12,004	11,011	25,069	14,058						742	993	251	25,042	25,069	(27)

(1) BASED ON DATA FROM THE BWC
(2) BASED ON DATA FROM THE BWC
(3) FROM 6/30/12 ANALYSIS
(4) = (3) - (2)
(5) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(6) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(7) INCURRED LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT CURRENT AGE
(8) INCURRED LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT PRIOR AGE
(9) BASED ON (7) AND (8)
(10) = (4) x (9)
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 3, EXHIBIT 8, SHEET 3, COL. 12
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
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ACTUAL VERSUS EXPECTED REPORTED CLAIM COUNTS

ACCIDENT YEAR	REPORTED COUNT @ 6/30/13	REPORTED COUNT @ 6/30/12	ULTIMATE COUNT @ 6/30/12	UNREPORTED COUNT @ 6/30/12	AGE @ 6/30/13	AGE @ 6/30/12	PRIOR LDF @ 6/30/13	PRIOR LDF @ 6/30/12	EXPECTED % REPORTED	REPORTED CLAIM EMERGENCE EXPECTED	ACTUAL	DIFFERENCE	ULTIMATE COUNT @ 6/30/13	ULTIMATE COUNT @ 6/30/12	CHANGE IN ULTIMATE COUNT
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR															
1977					438	426									
1978					426	414									
1979					414	402									
1980					402	390									
1981					390	378									
1982	47	47	48	1	378	366	1.026	1.026	0.0%	0	0	0	48	48	0
1983	44	44	45	1	366	354	1.026	1.028	7.3%	0	0	0	45	45	0
1984	38	38	39	1	354	342	1.028	1.033	14.6%	0	0	0	39	39	0
1985	29	29	30	1	342	330	1.033	1.038	12.2%	0	0	0	30	30	0
1986	34	32	33	1	330	318	1.038	1.041	8.3%	0	2	2	35	33	2
1987	28	28	29	1	318	306	1.041	1.050	17.3%	0	0	0	29	29	0
1988	27	27	29	2	306	294	1.050	1.060	15.6%	0	0	0	29	29	0
1989	26	25	27	2	294	282	1.060	1.074	17.6%	0	1	1	28	27	1
1990	27	26	28	2	282	270	1.074	1.088	14.9%	0	1	1	29	28	1
1991	19	19	21	2	270	258	1.088	1.113	20.0%	0	0	0	21	21	0
1992	17	17	19	2	258	246	1.113	1.136	15.1%	0	0	0	19	19	0
1993	22	21	25	4	246	234	1.136	1.168	17.0%	1	1	0	25	25	0
1994	31	29	35	6	234	222	1.168	1.204	15.0%	1	2	1	37	35	2
1995	71	71	88	17	222	210	1.204	1.245	13.9%	2	0	(2)	86	88	(2)
1996	79	79	103	24	210	198	1.245	1.306	16.0%	4	0	(4)	99	103	(4)
1997	75	73	100	27	198	186	1.306	1.365	12.3%	3	2	(1)	98	100	(2)
1998	46	45	64	19	186	174	1.365	1.432	11.5%	2	1	(1)	63	64	(1)
1999	36	36	54	18	174	162	1.432	1.512	10.8%	2	0	(2)	52	54	(2)
2000	32	29	47	18	162	150	1.512	1.619	11.5%	2	3	1	48	47	1
2001	32	31	54	23	150	138	1.619	1.749	10.7%	2	1	(1)	52	54	(2)
2002	20	16	42	26	138	126	1.749	1.914	10.4%	3	4	1	33	42	(9)
2003	20	18	47	29	126	114	1.914	2.165	11.2%	3	2	(1)	38	47	(9)
2004	19	17	49	32	114	102	2.165	2.460	9.3%	3	2	(1)	39	49	(10)
2005	17	15	50	35	102	90	2.460	2.927	9.8%	3	2	(1)	41	50	(9)
2006	8	6	46	40	90	78	2.927	3.747	10.2%	4	2	(2)	21	46	(25)
2007	4	3	46	43	78	66	3.747	5.023	8.5%	4	1	(3)	25	46	(21)
2008	2	0	53	53	66	54	5.023	7.515	7.6%	4	2	(2)	24	53	(29)
2009	1	1	48	47	54	42	7.515	11.347	4.9%	2	0	(2)	24	48	(24)
2010	4	3	53	50	42	30	11.347	20.652	4.2%	2	1	(1)	28	53	(25)
2011	4	4	55	51	30	18	20.652	41.305	2.5%	1	0	(1)	27	55	(28)
2012	0	0	53	53	18	6	41.305	309.786	2.1%	1	0	(1)	23	53	(30)
2013	0		53	53	6		309.786		0.3%	0	0	0	16	53	(37)
2014	0									0			16		
TOTAL	859	829	1,513	684						49	30	(19)	1,267	1,513	(262)
EXLD PRIOR	859	829	1,513	684						49	30	(19)	1,267	1,513	(262)

(1) BASED ON DATA FROM THE BWC
(2) BASED ON DATA FROM THE BWC
(3) FROM 6/30/12 ANALYSIS
(4) = (3) - (2)
(5) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(6) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(7) CLAIM COUNT DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT CURRENT AGE
(8) CLAIM COUNT DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT PRIOR AGE
(9) BASED ON (7) AND (8)
(10) = (4) x (9)
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 3, EXHIBIT 8, SHEET 13, COL. 14
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
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DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 4.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			0.2%	0.2%	61.6%
6	450.770	0.2%	3.1%	3.0%	62.7%
18	30.051	3.3%	3.0%	2.8%	64.0%
30	15.816	6.3%	3.2%	2.8%	65.4%
42	10.544	9.5%	2.8%	2.4%	66.9%
54	8.111	12.3%	4.1%	3.4%	68.5%
66	6.076	16.5%	4.6%	3.6%	69.7%
78	4.747	21.1%	5.3%	4.0%	70.8%
90	3.797	26.3%	5.1%	3.8%	71.6%
102	3.178	31.5%	4.7%	3.3%	72.4%
114	2.763	36.2%	5.4%	3.7%	73.3%
126	2.403	41.6%	4.8%	3.1%	73.9%
138	2.155	46.4%	4.4%	2.8%	74.6%
150	1.968	50.8%	4.1%	2.4%	75.4%
162	1.822	54.9%	4.4%	2.5%	76.2%
174	1.687	59.3%	3.9%	2.1%	76.9%
186	1.584	63.1%	3.5%	1.9%	77.6%
198	1.502	66.6%	3.3%	1.7%	78.5%
210	1.430	69.9%	3.5%	1.7%	79.4%
222	1.362	73.4%	3.7%	1.7%	80.0%
234	1.297	77.1%	3.2%	1.5%	80.2%
246	1.245	80.3%	3.1%	1.3%	80.4%
258	1.199	83.4%	2.6%	1.1%	80.2%
270	1.162	86.0%	2.1%	0.9%	79.9%
282	1.134	88.2%	1.6%	0.6%	79.7%
294	1.114	89.7%	1.6%	0.6%	80.0%
306	1.095	91.3%	1.2%	0.4%	79.7%
318	1.080	92.6%	0.9%	0.3%	79.7%
330	1.070	93.5%	0.9%	0.3%	80.2%
342	1.059	94.4%	0.9%	0.3%	80.3%
354	1.049	95.3%	0.6%	0.2%	79.9%
366	1.042	95.9%	0.6%	0.2%	80.3%
378	1.036	96.5%	0.6%	0.2%	80.4%
390	1.030	97.1%	0.4%	0.1%	80.1%
402	1.026	97.5%	0.3%	0.1%	80.4%
414	1.023	97.7%	0.3%	0.1%	81.5%
426	1.020	98.0%	0.3%	0.1%	82.1%
438	1.017	98.3%	0.3%	0.1%	82.5%
450	1.014	98.6%	0.2%	0.0%	83.0%
462	1.012	98.8%	0.2%	0.0%	83.4%
474	1.010	99.0%	0.2%	0.0%	83.9%
486	1.008	99.2%	0.2%	0.0%	84.2%
498	1.007	99.3%	0.1%	0.0%	84.5%
510	1.006	99.4%	0.1%	0.0%	84.6%
522	1.005	99.5%	0.1%	0.0%	84.6%
534	1.004	99.6%	0.1%	0.0%	84.5%
546	1.003	99.7%	0.1%	0.0%	84.3%
558	1.002	99.8%	0.0%	0.0%	84.0%
570	1.002	99.8%	0.0%	0.0%	83.7%
582	1.001	99.9%	0.0%	0.0%	83.4%
594	1.001	99.9%	0.0%	0.0%	83.4%
606	1.001	99.9%	0.0%	0.0%	84.2%
618	1.001	99.9%	0.0%	0.0%	86.0%
630	1.001	99.9%	0.0%	0.0%	86.6%
642	1.001	99.9%	0.0%	0.0%	87.3%
654	1.000	100.0%	0.0%	0.0%	88.1%
666	1.000	100.0%	0.0%	0.0%	88.9%
678	1.000	100.0%	0.0%	0.0%	89.8%
690	1.000	100.0%	0.0%	0.0%	90.9%
702	1.000	100.0%	0.0%	0.0%	92.1%
714	1.000	100.0%	0.0%	0.0%	93.4%
726	1.000	100.0%	0.0%	0.0%	94.8%
738	1.000	100.0%	0.0%	0.0%	96.3%
750	1.000	100.0%	0.0%	0.0%	98.1%

(1) AGE OF ACCIDENT YEAR LOSS DEVELOPMENT FACTORS
(2) SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM 6/30/2012 ANALYSIS
(3) = 1 / (2)
(4) = (3) FROM SUCCESSIVE AGE - (3) FROM CURRENT AGE
(5) NET PRESENT VALUE OF (4) ASSUMING MID-YEAR PAYMENT
(6) CUMULATIVE DISCOUNT FACTOR FOR GIVEN AGE BASED ON (4) AND (5)

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CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	3,644,538	2.096	7,637,206	502	502	0.719	2.283	825	825	100%	825	0.011	0.014	0.014
1991	3,852,022	2.030	7,818,591	204	204	0.719	2.206	324	324	100%	324	0.004	0.005	0.005
1992	3,944,342	1.930	7,613,696	257	257	0.719	2.132	394	394	100%	394	0.005	0.007	0.007
1993	4,020,534	1.895	7,617,194	448	448	0.719	2.059	663	663	100%	663	0.009	0.011	0.011
1994	4,272,082	1.851	7,909,310	397	397	0.719	1.990	568	568	100%	568	0.007	0.009	0.008
1995	4,432,599	1.799	7,972,245	812	812	0.719	1.923	1,122	1,122	100%	1,122	0.014	0.018	0.018
1996	4,487,291	1.738	7,797,491	309	309	0.719	1.857	413	413	100%	413	0.005	0.007	0.007
1997	4,623,816	1.661	7,678,681	500	500	0.719	1.795	645	645	100%	645	0.008	0.011	0.011
1998	4,816,176	1.586	7,638,048	271	271	0.719	1.734	337	337	100%	337	0.004	0.006	0.005
1999	5,047,597	1.535	7,748,434	380	380	0.719	1.675	458	458	100%	458	0.006	0.008	0.008
2000	5,318,217	1.481	7,874,189	549	549	0.738	1.619	656	656	100%	656	0.008	0.010	0.009
2001	5,597,545	1.450	8,115,826	1,213	1,213	0.757	1.564	1,436	1,436	100%	1,436	0.018	0.022	0.015
2002	5,822,846	1.351	7,863,811	973	973	0.776	1.511	1,141	1,141	100%	1,141	0.015	0.017	0.015
2003	6,004,956	1.320	7,925,439	695	695	0.796	1.460	808	808	100%	808	0.010	0.012	0.015
2004	6,183,507	1.337	8,269,908	1,098	1,098	0.816	1.411	1,265	1,265	100%	1,265	0.015	0.018	0.015
2005	6,388,250	1.292	8,253,608	1,186	1,186	0.837	1.363	1,353	1,353	100%	1,353	0.016	0.019	0.015
2006	6,653,696	1.281	8,526,674	1,362	1,362	0.859	1.317	1,540	1,540	100%	1,540	0.018	0.020	0.015
2007	6,915,410	1.229	8,496,918	238	238	0.881	1.272	267	267	100%	267	0.003	0.003	0.015
2008	7,073,199	1.179	8,337,961	710	710	0.903	1.229	789	789	100%	789	0.009	0.010	0.015
2009	7,109,910	1.143	8,129,364	81	81	0.912	1.188	88	88	100%	88	0.001	0.001	0.015
2010	7,245,414	1.134	8,216,184	3,128	3,128	0.922	1.148	3,308	3,308	100%	3,308	0.040	0.043	0.020
2011	7,353,256	1.082	7,954,284	5,982	5,982	0.960	1.109	6,367	6,367	100%	6,367	0.080	0.081	0.020
2012	7,554,946	1.030	7,783,294	0	0	1.000	1.071	0	0	100%	0	0.000	0.000	0.020
2013	5,229,078	1.015	5,307,514	0	0	1.000	1.035	0	0	100%	0	0.000	0.000	0.020
2014		1.000				1.000	1.000	0	0	0%	0			0.020

	3 Year Average excluding 2012-2013	0.040	0.042
	7 Year Average excluding 2012-2013	0.024	0.025
	10 Year Weighted Average excluding 2012-2013	0.021	
	10 Year Weighted Average excluding 2011-2013	0.015	
	5 Year Average excluding 2011-2013	0.014	0.016
	5 Year Average excluding 2013	0.026	0.027
	7 Year Average excluding 2013	0.022	0.023
(14)	2014 Selected Loss Rate:	0.020	

(1)	PROVIDED BY THE BWC
(2)	BASED ON CHANGE IN SAWW
(3)	= (1) x (2)
(4)	SECTION 3, EXHIBIT 8, SHEET 4, COL. 4
(5)	SECTION 3, EXHIBIT 8, SHEET 5, COL. 4
(6)	SELECTED BY DELOITTE CONSULTING
(7)	SELECTED BY DELOITTE CONSULTING
(8)	= (4) x (6) x (7)
(9)	= (5) x (6) x (7)
(10)	SELECTED BY DELOITTE CONSULTING
(11)	= (8) x (10) + (9) x [1.0 - (10)]
(12)	= (11) / (3) x 100
(13)	= [(4) x (10) + (5) x [1.0 - (10)]] / (1) x 100
(14)	SELECTED BY DELOITTE CONSULTING

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

LUMP SUM ADVANCEMENTS

INTERPOLATED DEVELOPMENT FACTORS @ 6/30/13

ACCIDENT	AGE	AGE OF SELECTED LDF		PAID LOSS			INCURRED LOSS			REPORTED COUNTS			PAID SEVERITY		
YEAR	@ 6/30/13	LOW	HIGH	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Prior	726	726	738	1.000	1.000	1.000									
1954	714	714	726	1.000	1.000	1.000									
1955	702	702	714	1.000	1.000	1.000									
1956	690	690	702	1.000	1.000	1.000									
1957	678	678	690	1.000	1.000	1.000									
1958	666	666	678	1.000	1.000	1.000									
1959	654	654	666	1.000	1.000	1.000									
1960	642	642	654	1.001	1.000	1.001									
1961	630	630	642	1.001	1.001	1.001									
1962	618	618	630	1.001	1.001	1.001									
1963	606	606	618	1.001	1.001	1.001									
1964	594	594	606	1.001	1.001	1.001									
1965	582	582	594	1.001	1.001	1.001									
1966	570	570	582	1.002	1.001	1.002									
1967	558	558	570	1.002	1.002	1.002									
1968	546	546	558	1.003	1.002	1.003									
1969	534	534	546	1.004	1.003	1.004									
1970	522	522	534	1.005	1.004	1.005									
1971	510	510	522	1.006	1.005	1.006									
1972	498	498	510	1.007	1.006	1.007									
1973	486	486	498	1.008	1.007	1.008									
1974	474	474	486	1.010	1.008	1.010									
1975	462	462	474	1.012	1.010	1.012									
1976	450	450	462	1.014	1.012	1.014									
1977	438	438	450	1.017	1.014	1.017	1.017	1.014	1.017	1.012	1.010	1.012	1.012	1.012	1.012
1978	426	426	438	1.020	1.017	1.020	1.020	1.017	1.020	1.013	1.012	1.013	1.012	1.012	1.012
1979	414	414	426	1.023	1.020	1.023	1.023	1.020	1.023	1.015	1.013	1.015	1.012	1.012	1.012
1980	402	402	414	1.026	1.023	1.026	1.026	1.023	1.026	1.018	1.015	1.018	1.012	1.012	1.012
1981	390	390	402	1.030	1.026	1.030	1.030	1.026	1.030	1.021	1.018	1.021	1.012	1.012	1.012
1982	378	378	390	1.036	1.030	1.036	1.036	1.030	1.036	1.024	1.021	1.024	1.012	1.012	1.012
1983	366	366	378	1.042	1.036	1.042	1.042	1.036	1.042	1.027	1.024	1.027	1.015	1.012	1.015
1984	354	354	366	1.049	1.042	1.049	1.049	1.042	1.049	1.032	1.027	1.032	1.020	1.015	1.020
1985	342	342	354	1.059	1.049	1.059	1.059	1.049	1.059	1.037	1.032	1.037	1.026	1.020	1.026
1986	330	330	342	1.070	1.059	1.070	1.070	1.059	1.070	1.043	1.037	1.043	1.031	1.026	1.031
1987	318	318	330	1.080	1.070	1.080	1.080	1.070	1.080	1.046	1.043	1.046	1.036	1.031	1.036
1988	306	306	318	1.095	1.080	1.095	1.095	1.080	1.095	1.055	1.046	1.055	1.041	1.036	1.041
1989	294	294	306	1.114	1.095	1.114	1.114	1.095	1.114	1.066	1.055	1.066	1.048	1.041	1.048
1990	282	282	294	1.134	1.114	1.134	1.134	1.114	1.134	1.081	1.066	1.081	1.054	1.048	1.054
1991	270	270	282	1.162	1.134	1.162	1.162	1.134	1.162	1.096	1.081	1.096	1.063	1.054	1.063
1992	258	258	270	1.199	1.162	1.199	1.199	1.162	1.199	1.121	1.096	1.121	1.072	1.063	1.072
1993	246	246	258	1.245	1.199	1.245	1.245	1.199	1.245	1.147	1.121	1.147	1.087	1.072	1.087
1994	234	234	246	1.297	1.245	1.297	1.297	1.245	1.297	1.181	1.147	1.181	1.098	1.087	1.098
1995	222	222	234	1.362	1.297	1.362	1.362	1.297	1.362	1.216	1.181	1.216	1.131	1.098	1.131
1996	210	210	222	1.430	1.362	1.430	1.430	1.362	1.430	1.253	1.216	1.253	1.145	1.131	1.145
1997	198	198	210	1.502	1.430	1.502	1.502	1.430	1.502	1.308	1.253	1.308	1.152	1.145	1.152
1998	186	186	198	1.584	1.502	1.584	1.584	1.502	1.584	1.363	1.308	1.363	1.164	1.152	1.164
1999	174	174	186	1.687	1.584	1.687	1.687	1.584	1.687	1.424	1.363	1.424	1.180	1.164	1.180
2000	162	162	174	1.822	1.687	1.822	1.822	1.687	1.822	1.498	1.424	1.498	1.207	1.180	1.207
2001	150	150	162	1.968	1.822	1.968	1.968	1.822	1.968	1.598	1.498	1.598	1.215	1.207	1.215
2002	138	138	150	2.155	1.968	2.155	2.155	1.968	2.155	1.723	1.598	1.723	1.235	1.215	1.235
2003	126	126	138	2.403	2.155	2.403	2.403	2.155	2.403	1.869	1.723	1.869	1.247	1.235	1.247
2004	114	114	126	2.763	2.403	2.763	2.763	2.403	2.763	2.100	1.869	2.100	1.283	1.247	1.283
2005	102	102	114	3.178	2.763	3.178	3.178	2.763	3.178	2.369	2.100	2.369	1.276	1.283	1.276
2006	90	90	102	3.797	3.178	3.797	3.797	3.178	3.797	2.808	2.369	2.808	1.289	1.276	1.289
2007	78	78	90	4.747	3.797	4.747	4.747	3.797	4.747	3.547	2.808	3.547	1.246	1.289	1.246
2008	66	66	78	6.076	4.747	6.076	6.076	4.747	6.076	4.720	3.547	4.720	1.165	1.246	1.165
2009	54	54	66	8.111	6.076	8.111	8.111	6.076	8.111	6.843	4.720	6.843	1.056	1.165	1.056
2010	42	42	54	10.544	8.111	10.544	10.544	8.111	10.544	10.265	6.843	10.265	0.879	1.056	0.879
2011	30	30	42	15.816	10.544	15.816	15.816	10.544	15.816	17.964	10.265	17.964	0.753	0.879	0.753
2012	18	18	30	30.051	15.816	30.051	30.051	15.816	30.051	33.233	17.964	33.233	0.773	0.753	0.773
2013	6	6	18	450.770	30.051	450.770	450.770	30.051	450.770	249.249	33.233	249.249	1.082	0.773	1.082

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 3, EXHIBIT 8, SHEET 23; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 3, EXHIBIT 8, SHEET 23; SELECTED CUM. BASED ON (3)
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)
(7) FROM SECTION 3, EXHIBIT 8, SHEET 24; SELECTED CUM. BASED ON (2)
(8) FROM SECTION 3, EXHIBIT 8, SHEET 24; SELECTED CUM. BASED ON (3)
(9) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)
(10) FROM SECTION 3, EXHIBIT 8, SHEET 29; SELECTED CUM. BASED ON (2)
(11) FROM SECTION 3, EXHIBIT 8, SHEET 29; SELECTED CUM. BASED ON (3)
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)
(13) FROM SECTION 3, EXHIBIT 8, SHEET 30; SELECTED CUM. BASED ON (2)
(14) FROM SECTION 3, EXHIBIT 8, SHEET 30; SELECTED CUM. BASED ON (3)
(15) INTERPOLATION OF (13) & (14) TO THE AGES LISTED IN (1)

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

LUMP SUM ADVANCEMENTS

INTERPOLATED INDEX FACTORS @ 6/30/13

ACCIDENT YEAR	AGE @ 6/30/13	AGE OF SELECTED LDF LOW	AGE OF SELECTED LDF HIGH	SELECTED INDEXED INCREMENTAL PAID LOSS LOW	SELECTED INDEXED INCREMENTAL PAID LOSS HIGH	SELECTED INDEXED INCREMENTAL PAID LOSS INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)
1977	438	438	450	-	-	-
1978	426	426	438	-	-	-
1979	414	414	426	-	-	-
1980	402	402	414	-	-	-
1981	390	390	402	-	-	-
1982	378	378	390	-	-	-
1983	366	366	378	-	-	-
1984	354	354	366	0.238	-	0.238
1985	342	342	354	0.238	0.238	0.238
1986	330	330	342	0.906	0.238	0.906
1987	318	318	330	2.288	0.906	2.288
1988	306	306	318	2.507	2.288	2.507
1989	294	294	306	2.973	2.507	2.973
1990	282	282	294	4.263	2.973	4.263
1991	270	270	282	5.972	4.263	5.972
1992	258	258	270	6.891	5.972	6.891
1993	246	246	258	7.872	6.891	7.872
1994	234	234	246	9.214	7.872	9.214
1995	222	222	234	12.732	9.214	12.732
1996	210	210	222	14.327	12.732	14.327
1997	198	198	210	16.435	14.327	16.435
1998	186	186	198	19.353	16.435	19.353
1999	174	174	186	20.879	19.353	20.879
2000	162	162	174	22.838	20.879	22.838
2001	150	150	162	24.008	22.838	24.008
2002	138	138	150	26.062	24.008	26.062
2003	126	126	138	28.319	26.062	28.319
2004	114	114	126	29.179	28.319	29.179
2005	102	102	114	32.194	29.179	32.194
2006	90	90	102	34.887	32.194	34.887
2007	78	78	90	37.749	34.887	37.749
2008	66	66	78	39.944	37.749	39.944
2009	54	54	66	44.826	39.944	44.826
2010	42	42	54	46.316	44.826	46.316
2011	30	30	42	48.088	46.316	48.088
2012	18	18	30	49.370	48.088	49.370
2013	6	6	18	53.884	49.370	53.884

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 3, EXHIBIT 8, SHEET 38; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 3, EXHIBIT 8, SHEET 38; SELECTED CUM. BASED ON (3)
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
LUMP SUM ADVANCEMENTS

PAID LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977	0	0	10	11	14	21	34	55	84	112	137	166	202	241	269	288	305	308	308	321	337	337	344	344	344	344	344	344	349	349	349	349	349	349	353	353	353	353
1978	0	0	11	12	15	23	37	59	90	120	145	164	186	215	237	249	253	263	284	293	293	293	298	298	306	306	306	306	306	306	306	306	306	306	306	306		306
1979	0	0	12	13	16	24	40	64	98	129	159	205	255	270	313	363	363	368	376	385	393	401	401	409	409	426	426	447	462	472	482	482	496	496	498			498
1980	0	0	13	14	17	26	42	68	103	137	162	177	197	220	234	234	240	259	273	286	286	286	286	294	311	319	319	319	319	335	335	335	335	366				366
1981	0	0	13	15	18	27	44	70	107	141	164	180	194	214	233	251	269	280	280	288	326	338	346	356	359	359	366	384	384	384	388	388	392					392
1982	0	0	15	17	20	31	50	78	117	169	216	238	253	263	270	306	361	369	384	395	415	423	431	454	454	454	454	491	491	491	491	491						491
1983	0	0	16	18	22	33	52	83	134	163	186	211	237	255	266	326	347	355	379	385	409	429	436	436	476	476	482	492	516	516	520							520
1984	0	0	17	19	23	31	49	79	110	146	179	213	258	274	291	353	383	393	399	407	420	439	473	481	494	501	501	501	501	501								501
1985	0	0	18	20	21	33	74	116	136	160	192	218	260	265	273	278	283	283	306	337	344	344	344	344	354	354	354	354	354									354
1986	0	0	20	23	32	43	61	89	101	111	125	147	173	186	194	216	228	239	254	277	290	294	294	304	304	304	309	322										322
1987	0	0	23	25	25	27	36	52	72	109	141	162	171	177	180	210	219	235	243	251	251	263	263	266	266	277	277											277
1988	0	0	0	0	0	0	27	78	137	161	185	211	214	238	253	261	269	269	286	304	304	304	314	316	324	329												329
1989	0	0	50	63	89	102	113	121	145	181	197	284	340	403	432	471	492	499	528	528	538	548	560	607	617													617
1990	0	0	117	117	122	122	160	182	191	191	231	239	255	300	319	342	350	396	396	411	411	421	421	443														443
1991	0	0	0	0	5	20	28	39	47	55	71	87	95	103	128	136	136	146	156	166	176	176	176															176
1992	0	0	5	5	10	34	53	61	77	104	139	147	175	175	183	183	183	193	196	206	214	214																214
1993	0	0	0	0	16	24	24	39	39	47	71	112	114	130	185	195	205	226	246	330	360																	360
1994	0	0	0	0	0	2	11	33	41	49	57	73	73	81	81	99	194	239	250	306																		306
1995	0	0	0	21	40	56	72	75	83	150	166	174	237	237	257	257	588	596	596																			596
1996	0	0	0	3	3	22	22	42	58	66	66	66	186	186	206	216	216	216																				216
1997	0	0	0	0	20	60	92	110	118	149	217	217	225	235	281	315	333																					333
1998	0	0	0	16	56	56	64	88	96	120	120	130	141	161	161	171																						171
1999	0	0	6	6	6	57	89	97	185	185	195	215	225	225	225																							225
2000	0	0	8	17	17	41	70	87	93	133	148	158	200	301																								301
2001	0	0	8	32	48	128	270	270	310	356	382	526	617																									617
2002	0	15	38	77	85	177	177	177	327	377	388	452																										452
2003	0	8	8	17	25	33	53	73	104	269	289																											289
2004	0	0	0	8	8	136	146	276	316	397																												397
2005	0	68	196	208	216	236	296	343	373																													373
2006	0	8	9	9	120	213	243	359																														359
2007	0	10	10	10	10	30	50																															50
2008	0	0	0	0	0	117																																117
2009	0	0	10	10	10																																	10
2010	0	116	147	297																																		297
2011	0	378	378																																			378
2012	0	0																																				-
2013	0																																					-
																																						12,004

AGE-TO-AGE DEVELOPMENT FACTORS

	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-438	438-Ult	
1977			1.109	1.218	1.508	1.632	1.608	1.526	1.330	1.225	1.214	1.216	1.193	1.115	1.072	1.061	1.008	1.000	1.042	1.050	1.000	1.020	1.000	1.000	1.000	1.000	1.000	1.015	1.000	1.000	1.000	1.000	1.000	1.011	1.000	1.000		
1978			1.109	1.218	1.508	1.632	1.608	1.526	1.330	1.208	1.129	1.137	1.154	1.102	1.049	1.016	1.040	1.081	1.033	1.000	1.000	1.017	1.000	1.027	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
1979			1.109	1.218	1.508	1.632	1.608	1.526	1.323	1.231	1.291	1.243	1.060	1.158	1.161	1.000	1.014	1.022	1.022	1.021	1.020	1.000	1.020	1.000	1.043	1.000	1.050	1.033	1.021	1.021	1.000	1.029	1.000	1.004				
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	1.047	1.000	1.000	1.000	1.028	1.056	1.026	1.000	1.000	1.000	1.053	1.000	1.000	1.000	1.091					
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	1.030	1.133	1.035	1.025	1.029	1.009	1.000	1.019	1.048	1.000	1.000	1.010	1.000	1.012						
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	1.029	1.051	1.019	1.019	1.053	1.000	1.000	1.000	1.081	1.000	1.000	1.000	1.000							
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	1.016	1.062	1.049	1.016	1.000	1.092	1.000	1.013	1.021	1.048	1.000	1.008								
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	1.021	1.032	1.045	1.079	1.017	1.026	1.015	1.000	1.000	1.000	1.000									
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	1.102	1.019	1.000	1.000	1.000	1.029	1.000	1.000	1.000	1.000										
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	1.090	1.047	1.013	1.000	1.034	1.000	1.000	1.016	1.041											
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	1.034	1.000	1.048	1.000	1.009	1.000	1.040	1.000												
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	1.066	1.000	1.000	1.033	1.004	1.025	1.015													
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	1.000	1.019	1.019	1.022	1.085	1.017														
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	1.000	1.040	1.000	1.024	1.000	1.051															
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	1.074	1.069	1.064	1.060	1.000	1.000																
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	1.000	1.055	1.013	1.054	1.039	1.000																	
1993					1.497	1.000	1.612	1.000	1.206	1.513	1.582	1.014	1.141	1.424	1.054	1.051	1.103	1.089	1.343	1.091																		
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	1.226																			
1995				1.875	1.404	1.290	1.049	1.106	1.805	1.106	1.048	1.358	1.000	1.084	1.000	2.290	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																					
1997					3.004	1.538	1.192	1.073	1.259	1.460	1.000	1.037	1.044	1.194	1.122	1.057																						
1998				3.500	1.000	1.143	1.383	1.090	1.249	1.000	1.083	1.079	1.142	1.000	1.062																							
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																								
2000			1.990	1.000	2.438	1.711	1.252	1.062	1.432	1.117	1.070	1.261	1.508																									
2001			4.169	1.507	2.689	2.108	1.000	1.148	1.149	1.074	1.378	1.171																										
2002		2.533	2.039	1.103	2.069	1.000	1.000	1.848	1.154	1.028	1.165																											
2003		1.000	2.063	1.508	1.322	1.608	1.386	1.423	2.584	1.074																												
2004				1.000	17.041	1.073	1.888	1.145	1.257																													
2005		2.891	1.061	1.038	1.093	1.254	1.159	1.087																														
2006		1.134	1.000	13.208	1.779	1.141	1.475																															
2007		1.000	1.000	1.000	3.038	1.652																																
2008																																						
2009			1.000	1.000																																		
2010		1.264	2.019																																			
2011		1.000																																				
2012																																						
3 Yr Avg		1.088	1.340	5.069	1.970	1.349	1.508	1.218	1.665	1.059	1.205	1.160	1.217	1.065	1.077	1.449	1.082	1.044	1.207	1.063	1.008	1.007	1.047	1.014	1.019	1.005	1.014	1.016	1.000	1.006	1.000	1.014	1.030	1.005	1.000	1.000		
5 Yr Avg		1.458	1.216	3.449	4.854	1.346	1.382	1.330	1.515	1.069	1.160	1.119	1.139	1.077	1.091	1.471	1.080	1.043	1.145	1.042	1.009	1.011	1.037	1.014	1.014	1.006	1.029	1.010	1.011	1.008	1.000	1.008	1.023	1.005	1.000	1.000		
7 Yr Avg		1.546	1.455	2.837	4.147	1.405	1.309	1.375	1.403	1.115	1.114	1.396	1.115	1.116	1.073	1.336	1.087	1.039	1.113	1.030	1.015	1.008	1.029	1.027	1.010	1.007	1.027	1.012	1.010	1.006	1.000	1.008	1.023	1.005	1.000	1.000		
5 Yr Wtd		1.081	1.851	1.501	2.071	1.216	1.342	1.255	1.333	1.062	1.202	1.128	1.135	1.082	1.073	1.420	1.060	1.031	1.142	1.035	1.012	1.013	1.045	1.015	1.013	1.006	1.028	1.011	1.008	1.008	1.000	1.010	1.020	1.005	1.000	1.000		
10 Yr Wtd		1.320	1.568	1.390	2.186	1.317	1.254	1.266	1.303	1.094	1.173	1.204	1.098	1.105	1.068	1.198	1.057	1.037	1.090	1.028	1.022	1.020	1.032	1.026	1.013	1.005	1.025	1.012	1.008	1.006	1.000	1.010	1.020	1.005	1.000	1.000		
15 Yr Wtd		1.356	1.611	1.530	2.091	1.321	1.267	1.253	1.271	1.126	1.174	1.166	1.111	1.083	1.081	1.147	1.045	1.038	1.067	1.036	1.020	1.017	1.027	1.022	1.011	1.004	1.025	1.012	1.008	1.006	1.000	1.010	1.020	1.005	1.000	1.000		TAIL
Prior FY	20.000	2.100	1.600	1.375	1.360	1.285	1.270	1.195	1.150	1.150	1.120	1.100	1.091	1.090	1.070	1.055	1.055	1.050	1.050	1.037	1.035	1.025	1.023	1.015	1.014	1.012	1.009	1.008	1.008	1.006	1.006	1.005	1.004	1.004	1.003	1.003	1.002	1.013
PA Sel.	15.000	1.900	1.500	1.300	1.335	1.280	1.250	1.195	1.150	1.150	1.115	1.095	1.080	1.080	1.065	1.055	1.050	1.050	1.050	1.042	1.038	1.032	1.025	1.018	1.018	1.014	1.010	1.010	1.010	1.007	1.006	1.006	1.004	1.003	1.003	1.003	1.003	
Selected	15.000	1.900	1.500	1.300	1.335	1.280	1.250	1.195	1.150	1.150	1.115	1.095	1.080	1.080	1.065	1.055	1.050	1.050	1.050	1.042	1.038	1.032	1.025	1.018	1.018	1.014	1.010	1.010	1.010	1.007	1.006	1.006	1.004	1.003	1.003	1.003	1.003	
Cumulative	450.770	30.051	15.816	10.544	8.111	6.076	4.747	3.797	3.178	2.763	2.403	2.155	1.968	1.822	1.687	1.584	1.502	1.430	1.362	1.297	1.245	1.199	1.162	1.134	1.114	1.095	1.080	1.070	1.059	1.049	1.042	1.036	1.030	1.026	1.023	1.020	1.017	1.014

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
LUMP SUM ADVANCEMENTS
INCURRED LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																										344	344	344	349	349	349	349	349	349	353	353	353	353
1978																									306	306	306	306	306	306	306	306	306	306	306	306		306
1979																								409	409	426	426	447	462	472	482	482	496	496	498			498
1980																							286	294	311	319	319	319	319	335	335	335	335	366				366
1981																						338	346	356	359	359	366	384	384	384	388	388	392					392
1982																					415	423	431	454	454	454	454	491	491	491	491	491						491
1983																				385	409	429	436	436	476	476	482	492	516	516	520							520
1984																			399	407	420	439	473	481	494	501	501	501	501	501								501
1985																		283	306	337	344	344	344	344	354	354	354	354	354									354
1986																	228	239	254	277	290	294	294	304	304	304	309	322										322
1987																210	219	235	243	251	251	263	263	266	266	277	277											277
1988															253	261	269	269	286	304	304	304	314	316	324	329												329
1989														403	432	471	492	499	528	528	538	548	560	607	617													617
1990													255	300	319	342	350	396	396	411	411	421	421	443														443
1991												87	95	103	128	136	136	146	156	166	176	176	176															176
1992											139	147	175	175	183	183	183	193	196	206	214	214																214
1993										47	71	112	114	130	185	195	205	226	246	330	360																	360
1994									41	49	57	73	73	81	81	99	194	239	250	306																		306
1995								75	83	150	166	174	237	237	257	257	588	596	596																			596
1996							22	42	58	66	66	66	186	186	206	216	216	216																				216
1997						60	92	110	118	149	217	217	225	235	281	315	333																					333
1998					56	56	64	88	96	120	120	130	141	161	161	171																						171
1999				6	6	57	89	97	185	185	195	215	225	225	225																							225
2000			8	17	17	41	70	87	93	133	148	158	200	301																								301
2001		0	8	32	48	128	270	270	310	356	382	526	617																									617
2002	0	15	38	77	85	177	177	177	327	377	388	452																										452
2003	0	8	8	17	25	33	53	73	104	269	289																											289
2004	0	0	0	8	8	136	146	276	316	397																												397
2005	0	68	196	208	216	236	296	343	373																													373
2006	0	8	9	9	120	213	243	359																														359
2007	0	10	10	10	10	30	50																															50
2008	0	0	0	0	0	117																																117
2009	0	0	10	10	10																																	10
2010	0	116	147	297																																		297
2011	0	378	378																																			378
2012	0	0																																				-
2013	0																																					-
																																						12,004

AGE-TO-AGE DEVELOPMENT FACTORS

	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-426	426-438	438-Ult	
1977																										1.000	1.000	1.015	1.000	1.000	1.000	1.000	1.000	1.011	1.000	1.000		
1978																									1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
1979																								1.000	1.043	1.000	1.050	1.033	1.021	1.021	1.000	1.029	1.000	1.004				
1980																							1.028	1.056	1.026	1.000	1.000	1.000	1.053	1.000	1.000	1.000	1.091					
1981																						1.025	1.029	1.009	1.000	1.019	1.048	1.000	1.000	1.010	1.000	1.012						
1982																					1.019	1.019	1.053	1.000	1.000	1.000	1.081	1.000	1.000	1.000	1.000							
1983																				1.062	1.049	1.016	1.000	1.092	1.000	1.013	1.021	1.048	1.000	1.008								
1984																			1.021	1.032	1.045	1.079	1.017	1.026	1.015	1.000	1.000	1.000	1.000									
1985																		1.083	1.102	1.019	1.000	1.000	1.000	1.029	1.000	1.000	1.000	1.000										
1986																	1.048	1.065	1.090	1.047	1.013	1.000	1.034	1.000	1.000	1.016	1.041											
1987																1.042	1.073	1.034	1.034	1.000	1.048	1.000	1.009	1.000	1.040	1.000												
1988															1.032	1.031	1.000	1.060	1.066	1.000	1.000	1.033	1.004	1.025	1.015														
1989														1.072	1.090	1.044	1.015	1.057	1.000	1.019	1.019	1.022	1.085	1.017															
1990													1.173	1.066	1.070	1.023	1.131	1.000	1.040	1.000	1.024	1.000	1.051																
1991												1.092	1.084	1.243	1.063	1.000	1.074	1.069	1.064	1.060	1.000	1.000																	
1992											1.058	1.193	1.000	1.046	1.000	1.000	1.055	1.013	1.054	1.039	1.000																		
1993										1.513	1.582	1.014	1.141	1.424	1.054	1.051	1.103	1.089	1.343	1.091																			
1994									1.201	1.162	1.279	1.000	1.109	1.000	1.221	1.956	1.231	1.043	1.226																				
1995								1.106	1.805	1.106	1.048	1.358	1.000	1.084	1.000	2.290	1.013	1.000																					
1996							1.909	1.382	1.138	1.000	1.000	2.816	1.000	1.108	1.049	1.000	1.000																						
1997						1.538	1.192	1.073	1.259	1.460	1.000	1.037	1.044	1.194	1.122	1.057																							
1998					1.000	1.143	1.383	1.090	1.249	1.000	1.083	1.079	1.142	1.000	1.062																								
1999				1.000	9.508	1.561	1.090	1.910	1.000	1.054	1.102	1.046	1.000	1.000																									
2000			1.990	1.000	2.438	1.711	1.252	1.062	1.432	1.117	1.070	1.261	1.508																										
2001			4.169	1.507	2.689	2.108	1.000	1.148	1.149	1.074	1.378	1.171																											
2002		2.533	2.039	1.103	2.069	1.000	1.000	1.848	1.154	1.028	1.165																												
2003		1.000	2.063	1.508	1.322	1.608	1.386	1.423	2.584	1.074																													
2004				1.000	17.041	1.073	1.888	1.145	1.257																														
2005		2.891	1.061	1.038	1.093	1.254	1.159	1.087																															
2006		1.134	1.000	13.208	1.779	1.141	1.475																																
2007		1.000	1.000	1.000	3.038	1.652																																	
2008																																							
2009			1.000	1.000																																			
2010		1.264	2.019																																				
2011		1.000																																					
2012																																							
3 Yr Avg		1.088	1.340	5.069	1.970	1.349	1.508	1.218	1.665	1.059	1.205	1.160	1.217	1.065	1.077	1.449	1.082	1.044	1.207	1.063	1.008	1.007	1.047	1.014	1.019	1.005	1.014	1.016	1.000	1.006	1.000	1.000	1.030	1.005	1.000	1.000		
5 Yr Avg		1.458	1.216	3.449	4.854	1.346	1.382	1.330	1.515	1.069	1.160	1.119	1.139	1.077	1.091	1.471	1.080	1.043	1.145	1.042	1.009	1.011	1.037	1.014	1.014	1.006	1.029	1.010	1.011	1.008	1.000	1.008	1.023	1.005	1.000	1.000		
7 Yr Avg		1.546	1.455	2.837	4.147	1.405	1.309	1.375	1.403	1.115	1.114	1.396	1.115	1.116	1.073	1.336	1.087	1.039	1.113	1.030	1.015	1.008	1.029	1.027	1.010	1.007	1.027	1.012	1.010	1.006	1.000	1.008	1.023	1.005	1.000	1.000		
3 Yr Wtd		1.082	1.954	1.000	2.777	1.229	1.427	1.146	1.397	1.057	1.238	1.157	1.215	1.073	1.084	1.444	1.053	1.029	1.219	1.068	1.012	1.010	1.054	1.015	1.018	1.005	1.011	1.018	1.000	1.006	1.000	1.015	1.027	1.005	1.000	1.000		
5 Yr Wtd		1.081	1.851	1.501	2.071	1.216	1.342	1.255	1.333	1.062	1.202	1.128	1.135	1.082	1.073	1.420	1.060	1.031	1.142	1.035	1.012	1.013	1.045	1.015	1.013	1.006	1.028	1.011	1.008	1.008	1.000	1.010	1.020	1.005	1.000	1.000		
10 Yr Wtd		1.320	1.568	1.390	2.186	1.317	1.254	1.266	1.303	1.094	1.173	1.204	1.098	1.105	1.068	1.198	1.057	1.037	1.090	1.028	1.022	1.020	1.032	1.026	1.013	1.005	1.025	1.012	1.008	1.006	1.000	1.010	1.020	1.005	1.000	1.000		TAIL
Prior FY	20.000	2.100	1.600	1.375	1.360	1.285	1.270	1.195	1.150	1.150	1.120	1.100	1.091	1.090	1.070	1.055	1.055	1.050	1.050	1.037	1.035	1.025	1.023	1.015	1.014	1.012	1.009	1.008	1.008	1.006	1.006	1.005	1.004	1.004	1.003	1.003		1.015
PA Sel.	15.000	1.900	1.500	1.300	1.335	1.280	1.250	1.195	1.150	1.150	1.115	1.095	1.080	1.080	1.065	1.055	1.050	1.050	1.050	1.042	1.038	1.032	1.025	1.018	1.018	1.014	1.010	1.010	1.010	1.007	1.006	1.006	1.004	1.003	1.003	1.003	1.003	1.014
Selected	15.000	1.900	1.500	1.300	1.335	1.280	1.250	1.195	1.150	1.150	1.115	1.095	1.080	1.080	1.065	1.055	1.050	1.050	1.050	1.042	1.038	1.032	1.025	1.018	1.018	1.014	1.010	1.010	1.010	1.007	1.006	1.006	1.004	1.003	1.003	1.003	1.003	
Cumulative	450.770	30.051	15.816	10.544	8.111	6.076	4.747	3.797	3.178	2.763	2.403	2.155	1.968	1.822	1.687	1.584	1.502	1.430	1.362	1.297	1.245	1.199	1.162	1.134	1.114	1.095	1.080	1.070	1.059	1.049	1.042	1.036	1.030	1.026	1.023	1.020	1.017	1.014

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
LUMP SUM ADVANCEMENTS
CASE RESERVES (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																										0	0	0	0	0	0	0	0	0	0	0	0	-
1978																									0	0	0	0	0	0	0	0	0	0	0	0		-
1979																								0	0	0	0	0	0	0	0	0	0	0	0			-
1980																							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					-
1982																					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							-
1984																			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									-
1986																	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											-
1988															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													-
1990													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															-
1992											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																	-
1994									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																			-
1996							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																					-
1998					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																							-
2000			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																									-
2002	0	0	0	0	0	0	0	0	0	0	0	0																										-
2003	0	0	0	0	0	0	0	0	0	0	0																											-
2004	0	0	0	0	0	0	0	0	0	0																												-
2005	0	0	0	0	0	0	0	0	0																													-
2006	0	0	0	0	0	0	0	0																														-
2007	0	0	0	0	0	0	0																															-
2008	0	0	0	0	0	0																																-
2009	0	0	0	0	0																																	-
2010	0	0	0	0																																		-
2011	0	0	0																																			-
2012	0	0																																				-
2013	0																																					-
																																						-

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
LUMP SUM ADVANCEMENTS
PAID TO INCURRED LOSS RATIOS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																										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%
1978																									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%
1979																								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%
1980																							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%
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%
1982																					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%
1983																				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%
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%
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%
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%
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%
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%
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%													100.0%
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%
1991												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%
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%
1993										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%
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%
1995								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%
1996							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%
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%
1998					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%
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%
2000			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%
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%
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%
2003		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%
2005		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%
2007		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																															100.0%
2008						100.0%																																100.0%
2009			100.0%	100.0%	100.0%																																	100.0%
2010		100.0%	100.0%	100.0%																																		100.0%
2011		100.0%	100.0%																																			100.0%
2012																																						
2013																																						

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
LUMP SUM ADVANCEMENTS

PAID LOSS / $100 OF PAYROLL

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ON-LEVEL PAYROLL
1977	0.00%	0.00%	0.02%	0.02%	0.02%	0.04%	0.06%	0.10%	0.15%	0.19%	0.24%	0.29%	0.35%	0.42%	0.46%	0.50%	0.53%	0.53%	0.53%	0.56%	0.58%	0.58%	0.59%	0.59%	0.59%	0.59%	0.59%	0.59%	0.60%	0.60%	0.60%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	5,778,966
1978	0.00%	0.00%	0.02%	0.02%	0.03%	0.04%	0.06%	0.10%	0.16%	0.21%	0.25%	0.28%	0.32%	0.37%	0.41%	0.43%	0.44%	0.46%	0.49%	0.51%	0.51%	0.51%	0.52%	0.52%	0.53%	0.53%	0.53%	0.53%	0.53%	0.53%	0.53%	0.01%	0.01%	0.01%	0.01%	0.01%		5,754,667
1979	0.00%	0.00%	0.02%	0.02%	0.03%	0.04%	0.07%	0.11%	0.17%	0.23%	0.28%	0.36%	0.45%	0.48%	0.55%	0.64%	0.64%	0.65%	0.67%	0.68%	0.69%	0.71%	0.71%	0.72%	0.72%	0.75%	0.75%	0.79%	0.82%	0.83%	0.85%	0.01%	0.01%	0.01%	0.01%			5,656,194
1980	0.00%	0.00%	0.02%	0.03%	0.03%	0.05%	0.08%	0.12%	0.19%	0.25%	0.29%	0.32%	0.35%	0.40%	0.42%	0.42%	0.43%	0.46%	0.49%	0.51%	0.51%	0.51%	0.51%	0.53%	0.56%	0.57%	0.57%	0.57%	0.57%	0.60%	0.60%	0.01%	0.01%	0.01%				5,575,918
1981	0.00%	0.00%	0.02%	0.03%	0.03%	0.05%	0.08%	0.13%	0.20%	0.26%	0.30%	0.34%	0.36%	0.40%	0.43%	0.47%	0.50%	0.52%	0.52%	0.54%	0.61%	0.63%	0.64%	0.66%	0.67%	0.67%	0.68%	0.71%	0.71%	0.71%	0.72%	0.01%	0.01%					5,375,984
1982	0.00%	0.00%	0.03%	0.03%	0.04%	0.05%	0.09%	0.14%	0.20%	0.29%	0.37%	0.41%	0.44%	0.46%	0.47%	0.53%	0.63%	0.64%	0.67%	0.68%	0.72%	0.73%	0.75%	0.79%	0.79%	0.79%	0.79%	0.85%	0.85%	0.85%	0.85%	0.01%						5,767,589
1983	0.00%	0.00%	0.03%	0.03%	0.04%	0.06%	0.09%	0.14%	0.23%	0.28%	0.32%	0.36%	0.41%	0.44%	0.46%	0.56%	0.60%	0.61%	0.65%	0.66%	0.70%	0.74%	0.75%	0.75%	0.82%	0.82%	0.83%	0.84%	0.89%	0.89%	0.89%							5,822,965
1984	0.00%	0.00%	0.03%	0.03%	0.04%	0.05%	0.08%	0.13%	0.19%	0.25%	0.30%	0.36%	0.44%	0.46%	0.49%	0.60%	0.65%	0.66%	0.67%	0.69%	0.71%	0.74%	0.80%	0.81%	0.84%	0.85%	0.85%	0.85%	0.85%	0.85%								5,909,297
1985	0.00%	0.00%	0.03%	0.03%	0.04%	0.05%	0.12%	0.19%	0.23%	0.27%	0.32%	0.36%	0.43%	0.44%	0.45%	0.46%	0.47%	0.47%	0.51%	0.56%	0.57%	0.57%	0.57%	0.57%	0.59%	0.59%	0.59%	0.59%	0.59%									6,030,627
1986	0.00%	0.00%	0.03%	0.04%	0.05%	0.07%	0.10%	0.14%	0.16%	0.18%	0.20%	0.23%	0.27%	0.29%	0.31%	0.34%	0.36%	0.38%	0.40%	0.44%	0.46%	0.46%	0.46%	0.48%	0.48%	0.48%	0.49%	0.51%										6,365,645
1987	0.00%	0.00%	0.03%	0.04%	0.04%	0.04%	0.05%	0.08%	0.11%	0.16%	0.21%	0.24%	0.25%	0.26%	0.27%	0.31%	0.32%	0.35%	0.36%	0.37%	0.37%	0.39%	0.39%	0.39%	0.39%	0.41%	0.41%											6,782,846
1988	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.04%	0.11%	0.19%	0.23%	0.26%	0.30%	0.30%	0.33%	0.36%	0.37%	0.38%	0.38%	0.40%	0.43%	0.43%	0.43%	0.44%	0.44%	0.46%	0.46%												7,101,789
1989	0.00%	0.00%	0.07%	0.09%	0.12%	0.14%	0.15%	0.17%	0.20%	0.25%	0.27%	0.39%	0.47%	0.55%	0.59%	0.65%	0.68%	0.69%	0.73%	0.73%	0.74%	0.75%	0.77%	0.83%	0.85%													7,272,541
1990	0.00%	0.00%	0.15%	0.15%	0.16%	0.16%	0.21%	0.24%	0.25%	0.25%	0.30%	0.31%	0.33%	0.39%	0.42%	0.45%	0.46%	0.52%	0.52%	0.54%	0.54%	0.55%	0.55%	0.58%														7,637,206
1991	0.00%	0.00%	0.00%	0.00%	0.01%	0.03%	0.04%	0.05%	0.06%	0.07%	0.09%	0.11%	0.12%	0.13%	0.16%	0.17%	0.17%	0.19%	0.20%	0.21%	0.22%	0.22%	0.22%															7,818,591
1992	0.00%	0.00%	0.01%	0.01%	0.01%	0.04%	0.07%	0.08%	0.10%	0.14%	0.18%	0.19%	0.23%	0.23%	0.24%	0.24%	0.24%	0.25%	0.26%	0.27%	0.28%	0.28%																7,613,696
1993	0.00%	0.00%	0.00%	0.00%	0.02%	0.03%	0.03%	0.05%	0.05%	0.06%	0.09%	0.15%	0.15%	0.17%	0.24%	0.26%	0.27%	0.30%	0.32%	0.43%	0.47%																	7,617,194
1994	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.04%	0.05%	0.06%	0.07%	0.09%	0.09%	0.10%	0.10%	0.13%	0.25%	0.30%	0.32%	0.39%																		7,909,310
1995	0.00%	0.00%	0.00%	0.03%	0.05%	0.07%	0.09%	0.09%	0.10%	0.19%	0.21%	0.22%	0.30%	0.30%	0.32%	0.32%	0.74%	0.75%	0.75%																			7,972,245
1996	0.00%	0.00%	0.00%	0.00%	0.00%	0.03%	0.03%	0.05%	0.07%	0.08%	0.08%	0.08%	0.24%	0.24%	0.26%	0.28%	0.28%	0.28%																				7,797,491
1997	0.00%	0.00%	0.00%	0.00%	0.03%	0.08%	0.12%	0.14%	0.15%	0.19%	0.28%	0.28%	0.29%	0.31%	0.37%	0.41%	0.43%																					7,678,681
1998	0.00%	0.00%	0.00%	0.02%	0.07%	0.07%	0.08%	0.12%	0.13%	0.16%	0.16%	0.17%	0.18%	0.21%	0.21%	0.22%																						7,638,048
1999	0.00%	0.00%	0.01%	0.01%	0.01%	0.07%	0.11%	0.13%	0.24%	0.24%	0.25%	0.28%	0.29%	0.29%	0.29%																							7,748,434
2000	0.00%	0.00%	0.01%	0.02%	0.02%	0.05%	0.09%	0.11%	0.12%	0.17%	0.19%	0.20%	0.25%	0.38%																								7,874,189
2001	0.00%	0.00%	0.01%	0.04%	0.06%	0.16%	0.33%	0.33%	0.38%	0.44%	0.47%	0.65%	0.76%																									8,115,826
2002	0.00%	0.02%	0.05%	0.10%	0.11%	0.22%	0.22%	0.22%	0.42%	0.48%	0.49%	0.57%																										7,863,811
2003	0.00%	0.01%	0.01%	0.02%	0.03%	0.04%	0.07%	0.09%	0.13%	0.34%	0.37%																											7,925,439
2004	0.00%	0.00%	0.00%	0.01%	0.01%	0.16%	0.18%	0.33%	0.38%	0.48%																												8,269,908
2005	0.00%	0.08%	0.24%	0.25%	0.26%	0.29%	0.36%	0.42%	0.45%																													8,253,608
2006	0.00%	0.01%	0.01%	0.01%	0.14%	0.25%	0.29%	0.42%																														8,526,674
2007	0.00%	0.01%	0.01%	0.01%	0.01%	0.04%	0.06%																															8,496,918
2008	0.00%	0.00%	0.00%	0.00%	0.00%	0.14%																																8,337,961
2009	0.00%	0.00%	0.01%	0.01%	0.01%																																	8,129,364
2010	0.00%	0.14%	0.18%	0.36%																																		8,216,184
2011	0.00%	0.48%	0.48%																																			7,954,284
2012	0.00%	0.00%																																				7,783,294
2013	0.00%																																					5,307,514

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
LUMP SUM ADVANCEMENTS
INCURRED LOSS / $100 OF PAYROLL

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ON-LEVEL PAYROLL
1977																										0.59%	0.59%	0.59%	0.60%	0.60%	0.60%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	5,778,966
1978																									0.53%	0.53%	0.53%	0.53%	0.53%	0.53%	0.53%	0.01%	0.01%	0.01%	0.01%	0.01%		5,754,667
1979																								0.72%	0.72%	0.75%	0.75%	0.79%	0.82%	0.83%	0.85%	0.01%	0.01%	0.01%	0.01%			5,656,194
1980																							0.51%	0.53%	0.56%	0.57%	0.57%	0.57%	0.57%	0.60%	0.60%	0.01%	0.01%	0.01%				5,575,918
1981																						0.63%	0.64%	0.66%	0.67%	0.67%	0.68%	0.71%	0.71%	0.71%	0.72%	0.01%	0.01%					5,375,984
1982																					0.72%	0.73%	0.75%	0.79%	0.79%	0.79%	0.79%	0.85%	0.85%	0.85%	0.85%	0.01%						5,767,589
1983																				0.66%	0.70%	0.74%	0.75%	0.75%	0.82%	0.82%	0.83%	0.84%	0.89%	0.89%	0.89%							5,822,965
1984																			0.67%	0.69%	0.71%	0.74%	0.80%	0.81%	0.84%	0.85%	0.85%	0.85%	0.85%	0.85%								5,909,297
1985																		0.47%	0.51%	0.56%	0.57%	0.57%	0.57%	0.57%	0.59%	0.59%	0.59%	0.59%	0.59%									6,030,627
1986																	0.36%	0.38%	0.40%	0.44%	0.46%	0.46%	0.46%	0.48%	0.48%	0.48%	0.49%	0.51%										6,365,645
1987																0.31%	0.32%	0.35%	0.36%	0.37%	0.37%	0.39%	0.39%	0.39%	0.39%	0.41%	0.41%											6,782,846
1988															0.36%	0.37%	0.38%	0.38%	0.40%	0.43%	0.43%	0.43%	0.44%	0.44%	0.46%	0.46%												7,101,789
1989														0.55%	0.59%	0.65%	0.68%	0.69%	0.73%	0.73%	0.74%	0.75%	0.77%	0.83%	0.85%													7,272,541
1990													0.33%	0.39%	0.42%	0.45%	0.46%	0.52%	0.52%	0.54%	0.54%	0.55%	0.55%	0.58%														7,637,206
1991												0.11%	0.12%	0.13%	0.16%	0.17%	0.17%	0.19%	0.20%	0.21%	0.22%	0.22%	0.22%															7,818,591
1992											0.18%	0.19%	0.23%	0.23%	0.24%	0.24%	0.24%	0.25%	0.26%	0.27%	0.28%	0.28%																7,613,696
1993										0.06%	0.09%	0.15%	0.15%	0.17%	0.24%	0.26%	0.27%	0.30%	0.32%	0.43%	0.47%																	7,617,194
1994									0.05%	0.06%	0.07%	0.09%	0.09%	0.10%	0.10%	0.13%	0.25%	0.30%	0.32%	0.39%																		7,909,310
1995								0.09%	0.10%	0.19%	0.21%	0.22%	0.30%	0.30%	0.32%	0.32%	0.74%	0.75%	0.75%																			7,972,245
1996							0.03%	0.05%	0.07%	0.08%	0.08%	0.08%	0.24%	0.24%	0.26%	0.28%	0.28%	0.28%																				7,797,491
1997						0.08%	0.12%	0.14%	0.15%	0.19%	0.28%	0.28%	0.29%	0.31%	0.37%	0.41%	0.43%																					7,678,681
1998					0.07%	0.07%	0.08%	0.12%	0.13%	0.16%	0.16%	0.17%	0.18%	0.21%	0.21%	0.22%																						7,638,048
1999				0.01%	0.01%	0.07%	0.11%	0.13%	0.24%	0.24%	0.25%	0.28%	0.29%	0.29%	0.29%																							7,748,434
2000			0.01%	0.02%	0.02%	0.05%	0.09%	0.11%	0.12%	0.17%	0.19%	0.20%	0.25%	0.38%																								7,874,189
2001		0.00%	0.01%	0.04%	0.06%	0.16%	0.33%	0.33%	0.38%	0.44%	0.47%	0.65%	0.76%																									8,115,826
2002	0.00%	0.02%	0.05%	0.10%	0.11%	0.22%	0.22%	0.22%	0.42%	0.48%	0.49%	0.57%																										7,863,811
2003	0.00%	0.01%	0.01%	0.02%	0.03%	0.04%	0.07%	0.09%	0.13%	0.34%	0.37%																											7,925,439
2004	0.00%	0.00%	0.00%	0.01%	0.01%	0.16%	0.18%	0.33%	0.38%	0.48%																												8,269,908
2005	0.00%	0.08%	0.24%	0.25%	0.26%	0.29%	0.36%	0.42%	0.45%																													8,253,608
2006	0.00%	0.01%	0.01%	0.01%	0.14%	0.25%	0.29%	0.42%																														8,526,674
2007	0.00%	0.01%	0.01%	0.01%	0.01%	0.04%	0.06%																															8,496,918
2008	0.00%	0.00%	0.00%	0.00%	0.00%	0.14%																																8,337,961
2009	0.00%	0.00%	0.01%	0.01%	0.01%																																	8,129,364
2010	0.00%	0.14%	0.18%	0.36%																																		8,216,184
2011	0.00%	0.48%	0.48%																																			7,954,284
2012	0.00%	0.00%																																				7,783,294
2013	0.00%																																					5,307,514

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
LUMP SUM ADVANCEMENTS

REPORTED LUMP SUM ADVANCEMENTS CLAIM COUNTS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982			1	1	4	6	10	16	23	28	29	31	32	33	34	36	38	38	39	40	41	43	44	46	46	46	46	47	47	47	47	47						47
1983			1	1	4	4	5	13	16	21	24	26	31	33	34	37	38	39	41	41	42	42	42	42	42	43	43	44	44	44	44							44
1984		1	1	1	2	3	7	12	15	21	23	25	27	28	28	30	31	33	34	35	36	37	38	38	38	38	38	38	38	38								38
1985			1	1	3	10	15	17	20	24	26	27	27	27	27	27	27	27	28	29	29	29	29	29	29	29	29	29	29									29
1986				1	2	4	6	10	11	15	19	20	22	23	24	25	26	28	28	29	30	30	30	31	31	31	32	34										34
1987				1	1	2	4	8	11	15	15	18	20	20	20	21	22	23	25	26	26	26	26	27	27	28	28											28
1988						2	4	8	11	12	15	17	18	20	22	23	24	24	26	26	26	26	27	27	27	27												27
1989		1	1	3	5	6	7	8	9	10	11	15	17	19	20	20	21	21	22	22	23	24	25	25	26													26
1990		1	1	1	3	4	6	8	9	10	14	15	17	20	20	23	23	24	25	25	25	26	26	27														27
1991				1	1	4	5	7	7	9	10	12	13	14	14	15	15	16	17	18	19	19	19															19
1992					1	2	4	5	7	9	9	10	11	11	12	12	13	14	15	16	17	17																17
1993					2	3	3	6	6	7	10	10	11	13	14	16	17	17	19	21	22																	22
1994						1	2	5	6	7	8	10	10	25	25	27	28	28	29	31																		31
1995				4	7	9	11	12	13	16	18	19	65	67	69	69	71	71	71																			71
1996				1	1	4	4	7	8	9	9	75	76	76	78	79	79	79																				79
1997					2	7	11	13	14	14	67	68	68	69	73	73	75																					75
1998				2	6	6	7	10	11	40	41	42	43	45	45	46																						46
1999			1	1	1	4	8	9	32	32	33	35	36	36	36																							36
2000			1	2	2	5	9	21	21	23	24	25	29	32																								32
2001			1	4	6	11	16	18	22	27	29	31	32																									32
2002		1	2	4	5	7	8	8	11	16	16	20																										20
2003		1	1	2	3	7	9	11	13	18	20																											20
2004				1	4	6	7	13	17	19																												19
2005		1	3	4	5	7	12	15	17																													17
2006		1	2	2	3	3	6	8																														8
2007		1	1	1	1	3	4																															4
2008						2																																2
2009			1	1	1																																	1
2010		1	3	4																																		4
2011		4	4																																			4
2012																																						
2013																																						
																																						859

AGE-TO-AGE DEVELOPMENT FACTORS

	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-Ult	390-Ult	402-Ult	414-Ult	426-Ult	438-Ult	
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982			1.000	4.000	1.500	1.667	1.600	1.438	1.217	1.036	1.069	1.032	1.031	1.030	1.059	1.056	1.000	1.026	1.026	1.025	1.049	1.023	1.045	1.000	1.000	1.000	1.022	1.000	1.000	1.000	1.000							
1983			1.000	4.000	1.000	1.250	2.600	1.231	1.313	1.143	1.083	1.192	1.065	1.030	1.088	1.027	1.026	1.051	1.000	1.024	1.000	1.000	1.000	1.000	1.024	1.000	1.023	1.000	1.000	1.000								
1984		1.000	1.000	2.000	1.500	2.333	1.714	1.250	1.400	1.095	1.087	1.080	1.037	1.000	1.071	1.033	1.065	1.030	1.029	1.029	1.028	1.027	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
1985			1.000	3.000	3.333	1.500	1.133	1.176	1.200	1.083	1.038	1.000	1.000	1.000	1.000	1.000	1.000	1.037	1.036	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
1986				2.000	2.000	1.500	1.667	1.100	1.364	1.267	1.053	1.100	1.045	1.043	1.042	1.040	1.077	1.000	1.036	1.034	1.000	1.000	1.033	1.000	1.000	1.032	1.063											
1987				1.000	2.000	2.000	2.000	1.375	1.364	1.000	1.200	1.111	1.000	1.000	1.050	1.048	1.045	1.087	1.040	1.000	1.000	1.000	1.038	1.000	1.037	1.000												
1988						2.000	2.000	1.375	1.091	1.250	1.133	1.059	1.111	1.100	1.045	1.043	1.000	1.083	1.000	1.000	1.000	1.038	1.000	1.000	1.000													
1989		1.000	3.000	1.667	1.200	1.167	1.143	1.125	1.111	1.100	1.364	1.133	1.118	1.053	1.000	1.050	1.000	1.048	1.000	1.045	1.043	1.042	1.000	1.040														
1990		1.000	1.000	3.000	1.333	1.500	1.333	1.125	1.111	1.400	1.071	1.133	1.176	1.000	1.150	1.000	1.043	1.042	1.000	1.000	1.040	1.000	1.038															
1991				1.000	4.000	1.250	1.400	1.000	1.286	1.111	1.200	1.083	1.077	1.000	1.071	1.000	1.067	1.063	1.059	1.056	1.000	1.000																
1992					2.000	2.000	1.250	1.400	1.286	1.000	1.111	1.100	1.000	1.091	1.000	1.083	1.077	1.071	1.067	1.063	1.000																	
1993					1.500	1.000	2.000	1.000	1.167	1.429	1.000	1.100	1.182	1.077	1.143	1.063	1.000	1.118	1.105	1.048																		
1994						2.000	2.500	1.200	1.167	1.143	1.250	1.000	2.500	1.000	1.080	1.037	1.000	1.036	1.069																			
1995				1.750	1.286	1.222	1.091	1.083	1.231	1.125	1.056	3.421	1.031	1.030	1.000	1.029	1.000	1.000																				
1996				1.000	4.000	1.000	1.750	1.143	1.125	1.000	8.333	1.013	1.000	1.026	1.013	1.000	1.000																					
1997					3.500	1.571	1.182	1.077	1.000	4.786	1.015	1.000	1.015	1.058	1.000	1.027																						
1998				3.000	1.000	1.167	1.429	1.100	3.636	1.025	1.024	1.024	1.047	1.000	1.022																							
1999			1.000	1.000	4.000	2.000	1.125	3.556	1.000	1.031	1.061	1.029	1.000	1.000																								
2000			2.000	1.000	2.500	1.800	2.333	1.000	1.095	1.043	1.042	1.160	1.103																									
2001			4.000	1.500	1.833	1.455	1.125	1.222	1.227	1.074	1.069	1.032																										
2002		2.000	2.000	1.250	1.400	1.143	1.000	1.375	1.455	1.000	1.250																											
2003		1.000	2.000	1.500	2.333	1.286	1.222	1.182	1.385	1.111																												
2004				4.000	1.500	1.167	1.857	1.308	1.118																													
2005		3.000	1.333	1.250	1.400	1.714	1.250	1.133																														
2006		2.000	1.000	1.500	1.000	2.000	1.333																															
2007		1.000	1.000	1.000	3.000	1.333																																
2008																																						
2009			1.000	1.000																																		
2010		3.000	1.333																																			
2011		1.000																																				
2012																																						
3 Yr Avg		1.667	1.111	1.167	1.800	1.683	1.480	1.208	1.319	1.062	1.120	1.074	1.050	1.019	1.012	1.019	1.000	1.051	1.080	1.055	1.013	1.014	1.013	1.013	1.012	1.011	1.021	1.000	1.000	1.000	1.000							
5 Yr Avg		2.000	1.133	1.750	1.847	1.500	1.333	1.244	1.256	1.052	1.089	1.049	1.033	1.023	1.023	1.031	1.015	1.057	1.060	1.042	1.017	1.016	1.022	1.008	1.007	1.006	1.021	1.000	1.000	1.000	1.000							
7 Yr Avg		1.857	1.381	1.643	1.781	1.442	1.446	1.539	1.559	1.582	2.113	1.383	1.242	1.027	1.037	1.034	1.027	1.054	1.043	1.030	1.012	1.011	1.016	1.006	1.009	1.005	1.021	1.000	1.000	1.000	1.000							
3 Yr Wtd			1.200	1.250		1.692	1.440	1.205	1.293	1.066	1.101	1.066	1.046	1.027	1.010	1.018	1.000	1.026	1.079	1.055	1.016	1.014	1.013	1.013	1.012	1.011	1.020	1.000	1.000	1.000	1.000							
5 Yr Wtd			1.200	1.556		1.462	1.310	1.231	1.226	1.052	1.070	1.035	1.024	1.027	1.014	1.023	1.005	1.034	1.057	1.039	1.018	1.017	1.022	1.007	1.007	1.006	1.021	1.000	1.000	1.000	1.000							
7 Yr Wtd				1.467		1.409	1.403	1.400	1.378	1.353	1.352	1.183	1.070	1.027	1.019	1.024	1.012	1.037	1.039	1.026	1.012	1.011	1.015	1.005	1.008	1.005	1.021	1.000	1.000	1.000	1.000							TAIL
Prior FY	7.500	2.000	1.820	1.510	1.496	1.341	1.280	1.190	1.136	1.131	1.095	1.080	1.071	1.055	1.050	1.045	1.049	1.034	1.031	1.029	1.020	1.023	1.013	1.013	1.009	1.009	1.003	1.005	1.005	1.002								1.026
PA Sel.	7.500	1.850	1.750	1.500	1.450	1.330	1.263	1.185	1.128	1.123	1.085	1.078	1.067	1.052	1.045	1.042	1.043	1.031	1.030	1.030	1.023	1.022	1.015	1.013	1.010	1.009	1.004	1.006	1.005	1.004	1.004	1.003	1.003	1.002	1.002	1.002	1.002	
Selected	7.500	1.850	1.750	1.500	1.450	1.330	1.263	1.185	1.128	1.123	1.085	1.078	1.067	1.052	1.045	1.042	1.043	1.031	1.030	1.030	1.023	1.022	1.015	1.013	1.010	1.009	1.004	1.006	1.005	1.004	1.004	1.003	1.003	1.002	1.002	1.002	1.002	
Cumulative	249.249	33.233	17.964	10.265	6.843	4.720	3.547	2.808	2.369	2.100	1.869	1.723	1.598	1.498	1.424	1.363	1.308	1.253	1.216	1.181	1.147	1.121	1.096	1.081	1.066	1.055	1.046	1.043	1.037	1.032	1.027	1.024	1.021	1.018	1.015	1.013	1.012	1.010

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
LUMP SUM ADVANCEMENTS

CUMULATIVE PAID LOSS PER REPORTED CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982			15,020	16,651	5,071	5,099	4,993	4,882	5,079	6,050	7,447	7,674	7,909	7,984	7,931	8,499	9,498	9,712	9,842	9,869	10,122	9,837	9,795	9,870	9,870	9,870	9,870	10,444	10,444	10,444	10,444	10,444						10,444
1983			16,078	17,825	5,428	8,187	10,313	6,416	8,380	7,740	7,750	8,119	7,630	7,742	7,828	8,797	9,121	9,092	9,246	9,397	9,740	10,221	10,380	10,380	11,332	11,069	11,208	11,181	11,718	11,718	11,813							11,813
1984		0	17,081	18,936	11,532	10,379	7,044	6,600	7,313	6,971	7,785	8,500	9,563	9,793	10,389	11,755	12,364	11,899	11,725	11,627	11,666	11,864	12,459	12,670	13,003	13,195	13,195	13,195	13,195	13,195								13,195
1985			18,205	20,182	7,123	3,313	4,919	6,821	6,822	6,670	7,382	8,082	9,628	9,805	10,101	10,287	10,474	10,474	10,939	11,638	11,855	11,855	11,855	11,855	12,200	12,200	12,200	12,200	12,200									12,200
1986				23,040	16,158	10,776	10,089	8,911	9,221	7,429	6,570	7,327	7,842	8,095	8,091	8,650	8,767	8,534	9,086	9,566	9,680	9,808	9,808	9,814	9,814	9,814	9,660	9,462										9,462
1987				24,737	24,737	13,561	9,119	6,481	6,531	7,276	9,368	8,973	8,551	8,870	9,020	10,009	9,958	10,221	9,723	9,668	9,668	10,130	10,130	9,847	9,847	9,878	9,878											9,878
1988						0	6,658	9,689	12,464	13,426	12,341	12,403	11,881	11,893	11,516	11,363	11,223	11,223	10,984	11,707	11,707	11,707	11,644	11,692	11,986	12,171												12,171
1989		0	49,904	21,150	17,724	17,058	16,100	15,112	16,118	18,123	17,930	18,943	20,009	21,216	21,607	23,552	23,406	23,763	23,987	23,987	23,379	22,822	22,389	24,289	23,746													23,746
1990		0	117,063	117,063	40,654	30,490	26,732	22,788	21,234	19,111	16,530	15,961	15,025	14,978	15,962	14,854	15,202	16,480	15,821	16,447	16,447	16,199	16,199	16,400														16,400
1991				0	5,000	5,000	5,600	5,523	6,666	6,073	7,081	7,234	7,293	7,344	9,129	9,054	9,054	9,113	9,165	9,212	9,253	9,253	9,253															9,253
1992					10,100	17,050	13,157	12,126	10,947	11,590	15,422	14,680	15,921	15,921	15,261	15,261	14,087	13,795	13,042	12,883	12,596	12,596																12,596
1993					8,042	8,028	8,028	6,470	6,470	6,688	7,082	11,207	10,333	9,974	13,190	12,167	12,039	13,275	12,930	15,708	16,355																	16,355
1994						2,335	5,418	6,527	6,856	7,058	7,175	7,340	7,340	3,256	3,256	3,682	6,943	8,550	8,613	9,876																		9,876
1995				5,283	5,662	6,181	6,526	6,275	6,407	9,397	9,241	9,176	3,642	3,533	3,721	3,721	8,282	8,392	8,392																			8,392
1996				2,500	2,500	5,500	5,500	6,000	7,256	7,339	7,339	881	2,447	2,447	2,641	2,734	2,734	2,734																				2,734
1997					9,995	8,579	8,397	8,472	8,439	10,622	3,241	3,194	3,311	3,408	3,845	4,313	4,438																					4,438
1998				8,000	9,333	9,333	9,143	8,849	8,771	3,012	2,939	3,107	3,274	3,573	3,573	3,713																						3,713
1999			6,000	6,000	6,000	14,263	11,131	10,783	5,793	5,793	5,921	6,154	6,261	6,261	6,261																							6,261
2000			8,388	8,344	8,344	8,138	7,735	4,152	4,408	5,763	6,168	6,339	6,892	9,418																								9,418
2001			7,574	7,894	7,929	11,628	16,856	14,983	14,077	13,174	13,171	16,979	19,268																									19,268
2002		15,000	19,000	19,373	17,098	25,265	22,107	22,107	29,714	23,575	24,232	22,585																										22,585
2003		8,000	8,000	8,250	8,292	4,696	5,875	6,661	8,021	14,968	14,471																											14,471
2004				8,000	2,000	22,721	20,904	21,254	18,606	20,919																												20,919
2005		67,757	65,299	51,984	43,187	33,705	24,661	22,876	21,949																													21,949
2006		8,000	4,534	4,534	39,927	71,048	40,524	44,837																														44,837
2007		10,000	10,000	10,000	10,000	10,125	12,543																															12,543
2008						58,459																																58,459
2009			10,000	10,000	10,000																																	10,000
2010		116,250	48,972	74,160																																		74,160
2011		94,547	94,547																																			94,547
2012																																						
2013																																						

AGE-TO-AGE DEVELOPMENT FACTORS

	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-Ult	390-Ult	402-Ult	414-Ult	426-Ult	438-Ult	
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982			1.109	0.305	1.006	0.979	0.978	1.040	1.191	1.231	1.030	1.031	1.009	0.993	1.072	1.118	1.023	1.013	1.003	1.026	0.972	0.996	1.008	1.000	1.000	1.000	1.058	1.000	1.000	1.000	1.000							
1983			1.109	0.305	1.508	1.260	0.622	1.306	0.924	1.001	1.048	0.940	1.015	1.011	1.124	1.037	0.997	1.017	1.016	1.036	1.049	1.016	1.000	1.092	0.977	1.013	0.998	1.048	1.000	1.008								
1984			1.109	0.609	0.900	0.679	0.937	1.108	0.953	1.117	1.092	1.125	1.024	1.061	1.131	1.052	0.962	0.985	0.992	1.003	1.017	1.050	1.017	1.026	1.015	1.000	1.000	1.000	1.000									
1985			1.109	0.353	0.465	1.485	1.387	1.000	0.978	1.107	1.095	1.191	1.018	1.030	1.018	1.018	1.000	1.044	1.064	1.019	1.000	1.000	1.000	1.029	1.000	1.000	1.000	1.000										
1986				0.701	0.667	0.936	0.883	1.035	0.806	0.884	1.115	1.070	1.032	1.000	1.069	1.014	0.973	1.065	1.053	1.012	1.013	1.000	1.001	1.000	1.000	0.984	0.979											
1987				1.000	0.548	0.672	0.711	1.008	1.114	1.287	0.958	0.953	1.037	1.017	1.110	0.995	1.026	0.951	0.994	1.000	1.048	1.000	0.972	1.000	1.003	1.000												
1988							1.455	1.287	1.077	0.919	1.005	0.958	1.001	0.968	0.987	0.988	1.000	0.979	1.066	1.000	1.000	0.995	1.004	1.025	1.015													
1989			0.424	0.838	0.962	0.944	0.939	1.067	1.124	0.989	1.057	1.056	1.060	1.018	1.090	0.994	1.015	1.009	1.000	0.975	0.976	0.981	1.085	0.978														
1990			1.000	0.347	0.750	0.877	0.852	0.932	0.900	0.865	0.966	0.941	0.997	1.066	0.931	1.023	1.084	0.960	1.040	1.000	0.985	1.000	1.012														
1991					1.000	1.120	0.986	1.207	0.911	1.166	1.022	1.008	1.007	1.243	0.992	1.000	1.007	1.006	1.005	1.005	1.000	1.000																
1992					1.688	0.772	0.922	0.903	1.059	1.331	0.952	1.085	1.000	0.959	1.000	0.923	0.979	0.945	0.988	0.978	1.000																	
1993					0.998	1.000	0.806	1.000	1.034	1.059	1.582	0.922	0.965	1.322	0.922	0.990	1.103	0.974	1.215	1.041																		
1994						2.320	1.205	1.050	1.029	1.017	1.023	1.000	0.444	1.000	1.131	1.886	1.231	1.007	1.147																			
1995				1.072	1.092	1.056	0.962	1.021	1.467	0.983	0.993	0.397	0.970	1.053	1.000	2.226	1.013	1.000																				
1996				1.000	2.200	1.000	1.091	1.209	1.011	1.000	0.120	2.779	1.000	1.079	1.035	1.000	1.000																					
1997					0.858	0.979	1.009	0.996	1.259	0.305	0.985	1.037	1.029	1.128	1.122	1.029																						
1998				1.167	1.000	0.980	0.968	0.991	0.343	0.976	1.057	1.054	1.091	1.000	1.039																							
1999			1.000	1.000	2.377	0.780	0.969	0.537	1.000	1.022	1.039	1.017	1.000	1.000																								
2000			0.995	1.000	0.975	0.951	0.537	1.062	1.308	1.070	1.028	1.087	1.367																									
2001			1.042	1.004	1.467	1.450	0.889	0.940	0.936	1.000	1.289	1.135																										
2002		1.267	1.020	0.883	1.478	0.875	1.000	1.344	0.793	1.028	0.932																											
2003		1.000	1.031	1.005	0.566	1.251	1.134	1.204	1.866	0.967																												
2004				0.250	11.361	0.920	1.017	0.875	1.124																													
2005		0.964	0.796	0.831	0.780	0.732	0.928	0.959																														
2006		0.567	1.000	8.805	1.779	0.570	1.106																															
2007		1.000	1.000	1.000	1.013	1.239																																
2008																																						
2009			1.000	1.000																																		
2010		0.421	1.514																																			
2011		1.000																																				
2012																																						
3 Yr Avg		0.807	1.171	3.602	1.191	0.847	1.017	1.013	1.261	0.998	1.083	1.080	1.153	1.043	1.065	1.418	1.082	0.994	1.116	1.008	0.995	0.994	1.034	1.001	1.006	0.995	0.993	1.016	1.000	1.004	1.000							
5 Yr Avg		0.790	1.062	2.377	3.100	0.942	1.037	1.065	1.205	1.017	1.069	1.066	1.097	1.052	1.065	1.426	1.065	0.987	1.079	1.000	0.992	0.995	1.015	1.006	1.007	0.999	1.007	1.012	1.000	1.004	1.000							
7 Yr Avg		0.888	1.052	1.968	2.635	1.005	0.944	0.989	1.053	0.910	0.922	1.215	0.986	1.083	1.036	1.293	1.060	0.986	1.066	1.000	1.003	0.997	1.013	1.021	1.001	0.999	1.007	1.012	1.000	1.004	1.000							
3 Yr Wtd			1.365	2.443		0.677	1.033	0.956	1.055	1.003	1.054	1.100	1.172	1.033	1.070	1.435	1.096	0.991	1.112	1.011	0.994	0.991	1.043	0.995	1.007	0.995	0.994	1.015	1.000	1.004	1.000							
5 Yr Wtd			1.086	1.244		0.734	1.032	1.051	1.048	1.011	1.052	1.090	1.132	1.043	1.066	1.294	1.060	0.982	1.076	0.997	0.989	0.993	1.027	1.001	1.007	1.000	1.006	1.011	1.000	1.004	1.000							
10 Yr Wtd				1.137		0.813	0.986	1.007	1.028	0.932	1.005	0.995	0.976	1.087	1.009	1.067	1.041	0.987	1.052	1.001	1.004	1.002	1.019	1.014	1.002	1.000	1.006	1.011	1.000	1.004	1.000							TAIL
Prior	4.000	1.120	0.860	0.847	0.895	0.951	0.980	1.011	0.996	1.028	1.015	1.013	1.018	1.026	1.018	1.005	1.005	1.014	1.025	1.009	1.018	1.009	1.010	1.005	1.006	1.005	1.005	1.003	1.005	1.003								1.014
PA Sel.	1.400	1.025	0.857	0.832	0.907	0.935	0.967	1.010	0.994	1.029	1.010	1.017	1.007	1.023	1.014	1.010	1.006	1.013	1.030	1.010	1.014	1.008	1.009	1.005	1.007	1.005	1.005	1.004	1.007	1.004	1.003							
Selected	1.400	1.025	0.857	0.832	0.907	0.935	0.967	1.010	0.994	1.029	1.010	1.017	1.007	1.023	1.014	1.010	1.006	1.013	1.030	1.010	1.014	1.008	1.009	1.005	1.007	1.005	1.005	1.004	1.007	1.004	1.003							
Cumulative	1.082	0.773	0.753	0.879	1.056	1.165	1.246	1.289	1.276	1.283	1.247	1.235	1.215	1.207	1.180	1.164	1.152	1.145	1.131	1.098	1.087	1.072	1.063	1.054	1.048	1.041	1.036	1.031	1.026	1.020	1.015	1.012	1.012	1.012	1.012	1.012	1.012	1.012

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
LUMP SUM ADVANCEMENTS

CUMULATIVE PAID LOSS / ULTIMATE CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	0	0	313	347	423	637	1,040	1,627	2,434	3,529	4,499	4,956	5,273	5,489	5,618	6,374	7,519	7,688	7,996	8,224	8,646	8,813	8,979	9,458	9,458	9,458	9,458	10,226	10,226	10,226	10,226	10,226						10,226
1983	0	0	357	396	482	728	1,146	1,853	2,980	3,612	4,133	4,691	5,256	5,677	5,914	7,233	7,702	7,880	8,424	8,562	9,091	9,540	9,688	9,688	10,577	10,577	10,710	10,932	11,457	11,457	11,551							11,551
1984	0	0	438	486	591	798	1,264	2,031	2,813	3,754	4,591	5,449	6,620	7,031	7,459	9,042	9,828	10,068	10,222	10,435	10,768	11,255	12,140	12,345	12,669	12,857	12,857	12,857	12,857	12,857								12,857
1985	0	0	607	673	712	1,104	2,460	3,865	4,548	5,336	6,398	7,274	8,665	8,825	9,091	9,258	9,427	9,427	10,210	11,250	11,460	11,460	11,460	11,460	11,793	11,793	11,793	11,793	11,793									11,793
1986	0	0	564	658	923	1,232	1,730	2,546	2,898	3,184	3,567	4,187	4,929	5,320	5,548	6,179	6,513	6,827	7,269	7,926	8,297	8,407	8,407	8,692	8,692	8,692	8,832	9,192										9,192
1987	0	0	781	853	853	935	1,258	1,788	2,477	3,764	4,845	5,569	5,898	6,118	6,221	7,248	7,554	8,106	8,382	8,668	8,668	9,082	9,082	9,168	9,168	9,537	9,537											9,537
1988	0	0	0	0	0	0	918	2,673	4,728	5,555	6,383	7,271	7,374	8,202	8,736	9,012	9,288	9,288	9,847	10,496	10,496	10,496	10,841	10,886	11,159	11,332												11,332
1989	0	0	1,782	2,266	3,165	3,655	4,025	4,318	5,181	6,473	7,044	10,148	12,148	14,396	15,433	16,823	17,555	17,823	18,847	18,847	19,204	19,562	19,990	21,687	22,050													22,050
1990	0	0	4,037	4,037	4,206	4,206	5,531	6,286	6,590	6,590	7,980	8,256	8,808	10,330	11,008	11,781	12,057	13,639	13,639	14,178	14,178	14,523	14,523	15,269														15,269
1991	0	0	0	0	238	952	1,333	1,841	2,222	2,603	3,372	4,134	4,515	4,896	6,086	6,467	6,467	6,943	7,420	7,896	8,372	8,372	8,372															8,372
1992	0	0	263	263	532	1,795	2,770	3,191	4,033	5,490	7,305	7,726	9,218	9,218	9,639	9,639	9,639	10,165	10,297	10,849	11,270	11,270																11,270
1993	0	0	0	0	643	963	963	1,553	1,553	1,873	2,833	4,483	4,547	5,187	7,387	7,787	8,187	9,027	9,827	13,195	14,392																	14,392
1994	0	0	0	0	0	63	293	882	1,112	1,335	1,551	1,984	1,984	2,200	2,200	2,687	5,254	6,470	6,751	8,275																		8,275
1995	0	0	0	246	461	647	835	876	969	1,748	1,934	2,027	2,753	2,753	2,985	2,985	6,838	6,929	6,929																			6,929
1996	0	0	0	25	25	222	222	424	586	667	667	667	1,879	1,879	2,081	2,182	2,182	2,182																				2,182
1997	0	0	0	0	204	613	943	1,124	1,206	1,517	2,216	2,216	2,298	2,400	2,864	3,212	3,396																					3,396
1998	0	0	0	254	889	889	1,016	1,405	1,532	1,912	1,912	2,071	2,235	2,552	2,552	2,711																						2,711
1999	0	0	115	115	115	1,097	1,713	1,866	3,565	3,565	3,757	4,142	4,334	4,334	4,334																							4,334
2000	0	0	175	348	348	848	1,450	1,816	1,928	2,762	3,084	3,301	4,164	6,279																								6,279
2001	0	0	146	607	915	2,460	5,186	5,186	5,956	6,840	7,345	10,122	11,857																									11,857
2002	0	455	1,152	2,348	2,591	5,359	5,359	5,359	9,905	11,430	11,749	13,688																										13,688
2003	0	211	211	434	655	865	1,391	1,928	2,744	7,090	7,616																											7,616
2004	0	0	0	205	205	3,496	3,752	7,085	8,110	10,192																												10,192
2005	0	1,653	4,778	5,072	5,267	5,755	7,218	8,369	9,101																													9,101
2006	0	381	432	432	5,704	10,150	11,578	17,081																														17,081
2007	0	400	400	400	400	1,215	2,007																															2,007
2008	0	0	0	0	0	4,872																																4,872
2009	0	0	417	417	417																																	417
2010	0	4,152	5,247	10,594																																		10,594
2011	0	14,007	14,007																																			14,007
2012	0	0																																				-
2013	0																																					-

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
LUMP SUM ADVANCEMENTS

INCURRED LOSS PER REPORTED CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982																					10,122	9,837	9,795	9,870	9,870	9,870	9,870	10,444	10,444	10,444	10,444	10,444						10,444
1983																				9,397	9,740	10,221	10,380	10,380	11,332	11,069	11,208	11,181	11,718	11,718	11,813							11,813
1984																			11,725	11,627	11,666	11,864	12,459	12,670	13,003	13,195	13,195	13,195	13,195	13,195								13,195
1985																		10,474	10,939	11,638	11,855	11,855	11,855	11,855	12,200	12,200	12,200	12,200	12,200									12,200
1986																	8,767	8,534	9,086	9,566	9,680	9,808	9,808	9,814	9,814	9,814	9,660	9,462										9,462
1987																10,009	9,958	10,221	9,723	9,668	9,668	10,130	10,130	9,847	9,847	9,878	9,878											9,878
1988															11,516	11,363	11,223	11,223	10,984	11,707	11,707	11,707	11,644	11,692	11,986	12,171												12,171
1989														21,216	21,607	23,552	23,406	23,763	23,987	23,987	23,379	22,822	22,389	24,289	23,746													23,746
1990													15,025	14,978	15,962	14,854	15,202	16,480	15,821	16,447	16,447	16,199	16,199	16,400														16,400
1991												7,234	7,293	7,344	9,129	9,054	9,054	9,113	9,165	9,212	9,253	9,253	9,253															9,253
1992											15,422	14,680	15,921	15,921	15,261	15,261	14,087	13,795	13,042	12,883	12,596	12,596																12,596
1993										6,688	7,082	11,207	10,333	9,974	13,190	12,167	12,039	13,275	12,930	15,708	16,355																	16,355
1994									6,856	7,058	7,175	7,340	7,340	3,256	3,256	3,682	6,943	8,550	8,613	9,876																		9,876
1995								6,275	6,407	9,397	9,241	9,176	3,642	3,533	3,721	3,721	8,282	8,392	8,392																			8,392
1996							5,500	6,000	7,256	7,339	7,339	881	2,447	2,447	2,641	2,734	2,734	2,734																				2,734
1997						8,579	8,397	8,472	8,439	10,622	3,241	3,194	3,311	3,408	3,845	4,313	4,438																					4,438
1998					9,333	9,333	9,143	8,849	8,771	3,012	2,939	3,107	3,274	3,573	3,573	3,713																						3,713
1999				6,000	6,000	14,263	11,131	10,783	5,793	5,793	5,921	6,154	6,261	6,261	6,261																							6,261
2000			8,388	8,344	8,344	8,138	7,735	4,152	4,408	5,763	6,168	6,339	6,892	9,418																								9,418
2001			7,574	7,894	7,929	11,628	16,856	14,983	14,077	13,174	13,171	16,979	19,268																									19,268
2002		15,000	19,000	19,373	17,098	25,265	22,107	22,107	29,714	23,575	24,232	22,585																										22,585
2003		8,000	8,000	8,250	8,292	4,696	5,875	6,661	8,021	14,968	14,471																											14,471
2004				8,000	2,000	22,721	20,904	21,254	18,606	20,919																												20,919
2005		67,757	65,299	51,984	43,187	33,705	24,661	22,876	21,949																													21,949
2006		8,000	4,534	4,534	39,927	71,048	40,524	44,837																														44,837
2007		10,000	10,000	10,000	10,000	10,125	12,543																															12,543
2008						58,459																																58,459
2009			10,000	10,000	10,000																																	10,000
2010		116,250	48,972	74,160																																		74,160
2011		94,547	94,547																																			94,547
2012																																						
2013																																						

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
LUMP SUM ADVANCEMENTS

AVERAGE CASE RESERVE (CASE RESERVE / REPORTED CLAIM COUNT) - WHOLE DOLLARS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982																					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							-
1984																			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									-
1986																	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											-
1988															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													-
1990													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															-
1992											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																	-
1994									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																			-
1996							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																					-
1998					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																							-
2000			0	0	0	0	0	0	0	0	0	0	0	0																								-
2001			0	0	0	0	0	0	0	0	0	0	0																									-
2002		0	0	0	0	0	0	0	0	0	0	0																										-
2003		0	0	0	0	0	0	0	0	0	0																											-
2004				0	0	0	0	0	0	0																												-
2005		0	0	0	0	0	0	0	0																													-
2006		0	0	0	0	0	0	0																														-
2007		0	0	0	0	0	0																															-
2008						0																																-
2009			0	0	0																																	-
2010		0	0	0																																		-
2011		0	0																																			-
2012																																						
2013																																						

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
LUMP SUM ADVANCEMENTS

ON-LEVEL FREQUENCY (REPORTED CLAIMS / 100,000 OF PAYROLL TRENDED TO 2014 DOLLARS BASED ON SAWW)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ON-LEVEL PAYROLL
1977																																						5,778,966
1978																																						5,754,667
1979																																						5,656,194
1980																																						5,575,918
1981																																						5,375,984
1982			0.00%	0.00%	0.01%	0.01%	0.02%	0.03%	0.04%	0.05%	0.05%	0.05%	0.06%	0.06%	0.06%	0.06%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%						5,767,589
1983			0.00%	0.00%	0.01%	0.01%	0.01%	0.02%	0.03%	0.04%	0.04%	0.04%	0.05%	0.06%	0.06%	0.06%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.08%	0.08%	0.08%	0.08%							5,822,965
1984		0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.02%	0.03%	0.04%	0.04%	0.04%	0.05%	0.05%	0.05%	0.05%	0.05%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%								5,909,297
1985			0.00%	0.00%	0.00%	0.02%	0.02%	0.03%	0.03%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%									6,030,627
1986				0.00%	0.00%	0.01%	0.01%	0.02%	0.02%	0.02%	0.03%	0.03%	0.03%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%									6,365,645
1987				0.00%	0.00%	0.00%	0.01%	0.01%	0.02%	0.02%	0.02%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%											6,782,846
1988						0.00%	0.01%	0.01%	0.02%	0.02%	0.02%	0.02%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%												7,101,789
1989		0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.02%	0.02%	0.02%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.04%													7,272,541
1990		0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.02%	0.02%	0.02%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.04%														7,637,206
1991				0.00%	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%															7,818,591
1992					0.00%	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%																7,613,696
1993					0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.03%	0.03%																	7,617,194
1994						0.00%	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.03%	0.03%	0.03%	0.04%	0.04%	0.04%	0.04%																		7,909,310
1995				0.01%	0.01%	0.01%	0.01%	0.02%	0.02%	0.02%	0.02%	0.02%	0.08%	0.08%	0.09%	0.09%	0.09%	0.09%	0.09%																			7,972,245
1996				0.00%	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%																				7,797,491
1997					0.00%	0.01%	0.01%	0.02%	0.02%	0.02%	0.09%	0.09%	0.09%	0.09%	0.10%	0.10%	0.10%																					7,678,681
1998				0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.05%	0.05%	0.05%	0.06%	0.06%	0.06%	0.06%																						7,638,048
1999			0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.04%	0.04%	0.04%	0.05%	0.05%	0.05%	0.05%																							7,748,434
2000			0.00%	0.00%	0.00%	0.01%	0.01%	0.03%	0.03%	0.03%	0.03%	0.03%	0.04%	0.04%																								7,874,189
2001			0.00%	0.00%	0.01%	0.01%	0.02%	0.02%	0.03%	0.03%	0.04%	0.04%	0.04%																									8,115,826
2002		0.00%	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.02%	0.02%	0.03%																										7,863,811
2003		0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.02%	0.02%	0.03%																											7,925,439
2004				0.00%	0.00%	0.01%	0.01%	0.02%	0.02%	0.02%																												8,269,908
2005		0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.02%	0.02%																													8,253,608
2006		0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%																														8,526,674
2007		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																															8,496,918
2008						0.00%																																8,337,961
2009			0.00%	0.00%	0.00%																																	8,129,364
2010		0.00%	0.00%	0.00%																																		8,216,184
2011		0.01%	0.01%																																			7,954,284
2012																																						7,783,294
2013																																						5,307,514

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
LUMP SUM ADVANCEMENTS

INCREMENTAL PAID LOSS SEVERITY (PAID LOSS / ULTIMATE CLAIM COUNT) - WHOLE DOLLARS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ULTIMATE CLAIMS
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	0	0	313	34	76	215	403	587	806	1,095	970	457	316	216	129	756	1,145	169	308	228	422	167	167	479	0	0	0	768	0	0	0	0						48
1983	0	0	357	39	86	245	418	708	1,126	632	521	558	566	421	237	1,319	468	178	545	138	529	449	148	0	889	0	133	222	525	0	93							45
1984	0	0	438	48	106	207	466	767	782	941	837	858	1,171	410	428	1,583	785	241	154	213	333	487	885	205	324	187	0	0	0	0								39
1985	0	0	607	66	40	392	1,355	1,405	683	788	1,061	876	1,391	160	267	167	169	0	783	1,040	210	0	0	0	333	0	0	0	0	0								30
1986	0	0	564	94	265	308	498	816	352	286	383	620	743	390	229	630	334	314	442	657	371	109	0	286	0	0	140	359										35
1987	0	0	781	72	0	82	322	530	690	1,286	1,082	724	328	220	103	1,027	306	552	276	286	0	414	0	86	0	369	0											29
1988	0	0	0	0	0	0	918	1,754	2,055	828	828	888	103	828	534	276	276	0	559	648	0	0	345	46	273	172												29
1989	0	0	1,782	484	899	490	370	293	863	1,292	571	3,104	2,000	2,248	1,037	1,389	732	268	1,024	0	357	358	429	1,696	363													28
1990	0	0	4,037	0	169	0	1,325	756	303	0	1,390	276	552	1,522	679	772	276	1,582	0	540	0	345	0	746														29
1991	0	0	0	0	238	714	381	508	381	381	769	762	381	381	1,190	381	0	476	476	476	476	0	0															21
1992	0	0	263	0	268	1,263	975	421	842	1,457	1,815	421	1,491	0	421	0	0	526	132	553	421	0																19
1993	0	0	0	0	643	320	0	589	0	320	960	1,650	64	640	2,200	400	400	840	800	3,368	1,198																	25
1994	0	0	0	0	0	63	230	589	230	223	216	432	0	216	0	486	2,568	1,216	280	1,524																		37
1995	0	0	0	246	215	186	188	41	93	780	186	93	726	0	233	0	3,852	91	0																			86
1996	0	0	0	25	0	197	0	202	162	81	0	0	1,212	0	202	101	0	0																				99
1997	0	0	0	0	204	409	330	181	82	312	698	0	82	102	465	348	184																					98
1998	0	0	0	254	635	0	127	389	127	381	0	159	163	317	0	159																						63
1999	0	0	115	0	0	982	615	154	1,699	0	192	385	192	0	0																							52
2000	0	0	175	173	0	500	603	366	112	833	323	217	863	2,115																								48
2001	0	0	146	462	308	1,545	2,727	0	769	885	505	2,777	1,735																									52
2002	0	455	697	1,197	242	2,769	0	0	4,545	1,526	318	1,939																										33
2003	0	211	0	224	220	211	526	537	816	4,346	526																											38
2004	0	0	0	205	0	3,290	256	3,333	1,026	2,081																												39
2005	0	1,653	3,125	294	195	488	1,463	1,151	732																													41
2006	0	381	51	0	5,272	4,446	1,429	5,502																														21
2007	0	400	0	0	0	815	792																															25
2008	0	0	0	0	0	4,872																																24
2009	0	0	417	0	0																																	24
2010	0	4,152	1,095	5,347																																		28
2011	0	14,007	0																																			27
2012	0	0																																				23
2013	0																																					16
																																						1,267

ACCIDENT YEAR DECAY FACTORS

	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-Ult	426-Ult	438-Ult
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	0.000	0.000	0.109	2.226	2.839	1.876	1.457	1.374	1.358	0.886	0.471	0.692	0.683	0.598	5.846	1.514	0.148	1.819	0.740	1.849	0.395	1.000	2.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000						
1983	0.000	0.000	0.109	2.226	2.839	1.705	1.692	1.592	0.561	0.824	1.070	1.015	0.744	0.563	5.569	0.355	0.379	3.064	0.253	3.839	0.849	0.330	0.000	0.000	0.000	0.000	1.667	2.362	0.000	0.000							
1984	0.000	0.000	0.109	2.226	1.955	2.251	1.646	1.020	1.203	0.890	1.025	1.365	0.350	1.044	3.697	0.496	0.307	0.637	1.386	1.566	1.462	1.816	0.232	1.581	0.578	0.000	0.000	0.000	0.000								
1985	0.000	0.000	0.109	0.599	9.923	3.457	1.037	0.486	1.154	1.346	0.826	1.587	0.115	1.671	0.625	1.012	0.000	0.000	1.329	0.202	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000									
1986	0.000	0.000	0.167	2.815	1.163	1.616	1.639	0.431	0.811	1.340	1.619	1.198	0.525	0.586	2.758	0.530	0.941	1.406	1.487	0.565	0.295	0.000	0.000	0.000	0.000	0.000	2.565										
1987	0.000	0.000	0.092	0.000	0.000	3.921	1.644	1.301	1.865	0.841	0.669	0.453	0.671	0.470	9.930	0.298	1.802	0.500	1.038	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	1.911	1.171	0.403	1.000	1.073	0.117	8.000	0.646	0.516	1.000	0.000	0.000	1.159	0.000	0.000	0.000	0.132	6.002	0.631												
1989	0.000	0.000	0.271	1.858	0.545	0.754	0.792	2.949	1.497	0.442	5.432	0.644	1.124	0.461	1.340	0.527	0.366	3.823	0.000	0.000	1.002	1.197	3.958	0.214													
1990	0.000	0.000	0.000	0.000	0.000	0.000	0.570	0.402	0.000	0.000	0.198	2.000	2.759	0.446	1.138	0.357	5.735	0.000	0.000	0.000	0.000	0.000	0.000														
1991	0.000	0.000	0.000	0.000	3.000	0.533	1.332	0.750	1.000	2.019	0.991	0.500	1.000	3.125	0.320	0.000	0.000	1.000	1.000	1.000	0.000	0.000															
1992	0.000	0.000	0.000	0.000	4.706	0.772	0.432	2.000	1.730	1.246	0.232	3.542	0.000	0.000	0.000	0.000	0.000	0.250	4.200	0.762	0.000																
1993	0.000	0.000	0.000	0.000	0.497	0.000	0.000	0.000	0.000	3.000	1.719	0.039	10.000	3.437	0.182	1.000	2.100	0.952	4.210	0.356																	
1994	0.000	0.000	0.000	0.000	0.000	3.640	2.565	0.390	0.973	0.968	2.000	0.000	0.000	0.000	0.000	5.278	0.474	0.231	5.435																		
1995	0.000	0.000	0.000	0.875	0.865	1.009	0.217	2.278	8.381	0.239	0.500	7.800	0.000	0.000	0.000	0.000	0.024	0.000																			
1996	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.802	0.498	0.000	0.000	0.000	0.000	0.000	0.500	0.000	0.000																				
1997	0.000	0.000	0.000	0.000	2.004	0.807	0.550	0.450	3.821	2.239	0.000	0.000	1.250	4.554	0.749	0.527																					
1998	0.000	0.000	0.000	2.500	0.000	0.000	3.061	0.327	3.000	0.000	0.000	1.030	1.942	0.000	0.000																						
1999	0.000	0.000	0.000	0.000	0.000	0.627	0.250	11.042	0.000	0.000	2.000	0.500	0.000	0.000																							
2000	0.000	0.000	0.990	0.000	0.000	1.205	0.607	0.306	7.442	0.387	0.673	3.971	2.452																								
2001	0.000	0.000	3.169	0.667	5.021	1.765	0.000	0.000	1.150	0.571	5.499	0.625																									
2002	0.000	1.533	1.717	0.203	11.420	0.000	0.000	0.000	0.336	0.209	6.095																										
2003	0.000	0.000	0.000	0.985	0.955	2.500	1.020	1.519	5.328	0.121																											
2004	0.000	0.000	0.000	0.000	0.000	0.078	12.998	0.308	2.029																												
2005	0.000	1.891	0.094	0.665	2.500	3.000	0.787	0.636																													
2006	0.000	0.134	0.000	0.000	0.843	0.321	3.852																														
2007	0.000	0.000	0.000	0.000	0.000	0.972																															
2008	0.000	0.000	0.000	0.000	0.000																																
2009	0.000	0.000	0.000	0.000																																	
2010	0.000	0.264	4.882																																		
2011	0.000	0.000																																			
2012	0.000																																				
3 Yr Avg	0.000	0.088	1.627	0.000	0.281	1.431	5.879	0.821	2.564	0.300	4.089	1.699	1.465	1.518	0.416	0.176	0.166	0.394	4.615	0.706	0.000	0.399	1.363	2.072	0.210	0.000	0.855	0.787	0.000	0.000	0.000						
5 Yr Avg	0.000	0.053	0.976	0.133	0.669	1.374	3.731	0.493	3.257	0.258	2.853	1.225	1.129	0.911	0.250	1.361	0.519	0.487	2.969	0.423	0.200	0.239	0.818	1.243	0.242	0.000	0.846	0.591	0.000	0.000	0.000						
10 Yr Avg	0.000	0.382	0.986	0.252	2.074	1.047	2.312	1.539	3.199	0.473	1.849	1.751	1.664	1.156	0.423	0.869	1.050	0.816	1.986	0.445	0.361	0.434	0.800	0.975	0.173	0.000	0.846	0.591	0.000	0.000	0.000						
3 Yr Wtd		0.083	3.537		1.922	0.641	3.172	0.512	1.245	0.200	4.306	0.826	1.996	1.108	0.912	8.984	0.204	0.503	4.492	0.476	0.384	0.610	3.217	0.348	1.982	0.379	2.565	2.362	0.000								
5 Yr Wtd		0.081	3.422	18.621	2.544	0.483	2.864	1.571	1.331	0.246	4.093	0.858	1.009	2.144	1.217	5.243	0.392	0.536	3.827	0.497	0.560	0.693	3.698	0.459	0.783	0.491	4.935	0.530	0.000								
10 Yr Wtd		0.253	1.397	2.443	3.193	0.568	1.438	1.595	1.190	0.317	2.251	1.064	0.729	1.695	0.628	1.995	0.660	0.680	1.905	0.433	0.801	0.847	1.797	0.780	0.401	0.491	4.935	0.530	0.000								
Prior	100.000	0.909	0.586	1.506	2.795	0.630	0.868	1.815	1.102	0.664	1.240	1.239	0.674	1.161	0.607	1.723	0.679	0.818	1.665	0.593	0.863	0.842	1.447	1.626	0.360	1.504	7.424	0.530	0.000	0.000	0.000	0.000	0.000	0.000			
																																					TAIL
Selected	100.000	0.253	1.397	2.443	3.193	0.568	1.438	1.595	1.190	0.317	2.251	1.064	0.729	1.695	0.628	1.995	0.660	0.680	1.905	0.433	0.801	0.847	1.797	0.780	0.401	0.491	4.935	0.530	0.000	0.000	0.000	0.000	0.000	0.000			1.036

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
LUMP SUM ADVANCEMENTS

INDEX METHOD - INCREMENTAL PAID LOSS PER AVERAGE WEEKLY BENEFIT AND ULTIMATE LOSS TIME CLAIMS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	0.000	0.000	1.690	0.184	0.409	1.160	2.177	3.172	4.357	5.917	5.241	2.468	1.708	1.168	0.699	4.085	6.185	0.914	1.663	1.231	2.277	0.900	0.900	2.589	0.000	0.000	0.000	4.147	0.000	0.000	0.000	0.000					
1983	0.000	0.000	1.820	0.198	0.440	1.250	2.131	3.605	5.738	3.222	2.656	2.841	2.882	2.144	1.207	6.722	2.387	0.906	2.776	0.702	2.695	2.287	0.754	0.000	4.529	0.000	0.679	1.132	2.674	0.000	0.476						
1984	0.000	0.000	2.132	0.232	0.515	1.007	2.267	3.732	3.806	4.579	4.075	4.177	5.702	1.997	2.084	7.705	3.823	1.173	0.748	1.036	1.622	2.371	4.306	0.998	1.578	0.912	0.000	0.000	0.000	0.000							
1985	0.000	0.000	2.828	0.307	0.184	1.827	6.316	6.549	3.183	3.674	4.946	4.084	6.482	0.744	1.243	0.777	0.786	0.000	3.649	4.848	0.979	0.000	0.000	0.000	1.553	0.000	0.000	0.000	0.000								
1986	0.000	0.000	2.559	0.427	1.202	1.398	2.259	3.702	1.597	1.296	1.736	2.812	3.369	1.770	1.037	2.859	1.516	1.425	2.004	2.981	1.685	0.496	0.000	1.296	0.000	0.000	0.635	1.629									
1987	0.000	0.000	3.432	0.316	0.000	0.361	1.417	2.329	3.031	5.652	4.753	3.182	1.442	0.967	0.455	4.514	1.345	2.425	1.212	1.258	0.000	1.818	0.000	0.379	0.000	1.621	0.000										
1988	0.000	0.000	0.000	0.000	0.000	0.000	3.893	7.437	8.712	3.508	3.508	3.763	0.439	3.508	2.266	1.169	1.169	0.000	2.372	2.748	0.000	0.000	1.462	0.193	1.158	0.731											
1989	0.000	0.000	7.338	1.992	3.701	2.019	1.522	1.205	3.553	5.318	2.353	12.780	8.234	9.256	4.268	5.719	3.014	1.103	4.216	0.000	1.470	1.474	1.764	6.984	1.496												
1990	0.000	0.000	15.941	0.000	0.667	0.000	5.234	2.984	1.198	0.000	5.490	1.089	2.179	6.011	2.680	3.050	1.089	6.247	0.000	2.131	0.000	1.362	0.000	2.947													
1991	0.000	0.000	0.000	0.000	0.915	2.745	1.464	1.951	1.464	1.464	2.955	2.928	1.464	1.464	4.575	1.464	0.000	1.830	1.830	1.830	1.830	0.000	0.000														
1992	0.000	0.000	0.968	0.000	0.988	4.648	3.589	1.549	3.099	5.362	6.679	1.549	5.488	0.000	1.549	0.000	0.000	1.937	0.484	2.034	1.549	0.000															
1993	0.000	0.000	0.000	0.000	2.304	1.146	0.000	2.111	0.000	1.146	3.439	5.910	0.229	2.292	7.880	1.433	1.433	3.009	2.866	12.064	4.290																
1994	0.000	0.000	0.000	0.000	0.000	0.219	0.796	2.042	0.796	0.774	0.749	1.499	0.000	0.749	0.000	1.686	8.898	4.215	0.972	5.282																	
1995	0.000	0.000	0.000	0.829	0.726	0.628	0.634	0.138	0.314	2.632	0.628	0.314	2.449	0.000	0.785	0.000	13.004	0.307	0.000																		
1996	0.000	0.000	0.000	0.082	0.000	0.642	0.000	0.658	0.528	0.263	0.000	0.000	3.949	0.000	0.658	0.329	0.000	0.000																			
1997	0.000	0.000	0.000	0.000	0.642	1.288	1.039	0.571	0.257	0.982	2.200	0.000	0.257	0.321	1.463	1.097	0.578																				
1998	0.000	0.000	0.000	0.767	1.917	0.000	0.383	1.173	0.383	1.150	0.000	0.479	0.494	0.958	0.000	0.479																					
1999	0.000	0.000	0.335	0.000	0.000	2.851	1.787	0.447	4.933	0.000	0.558	1.117	0.558	0.000	0.000																						
2000	0.000	0.000	0.489	0.484	0.000	1.399	1.686	1.024	0.313	2.332	0.903	0.608	2.414	5.918																							
2001	0.000	0.000	0.395	1.251	0.834	4.186	7.388	0.000	2.084	2.397	1.368	7.524	4.701																								
2002	0.000	1.200	1.840	3.160	0.640	7.310	0.000	0.000	12.002	4.029	0.840	5.121																									
2003	0.000	0.541	0.000	0.575	0.567	0.541	1.353	1.380	2.097	11.174	1.353																										
2004	0.000	0.000	0.000	0.511	0.000	8.195	0.639	8.300	2.554	5.183																											
2005	0.000	4.021	7.604	0.714	0.475	1.187	3.561	2.801	1.780																												
2006	0.000	0.895	0.120	0.000	12.382	10.442	3.355	12.923																													
2007	0.000	0.907	0.000	0.000	0.000	1.847	1.795																														
2008	0.000	0.000	0.000	0.000	0.000	10.867																															
2009	0.000	0.000	0.906	0.000	0.000																																
2010	0.000	8.934	2.357	11.506																																	
2011	0.000	29.841	0.000																																		
2012	0.000	0.000																																			
2013	0.000																																				
3 Yr Avg	0.000	12.925	1.087	3.835	0.000	7.719	2.904	8.008	2.144	6.795	1.187	4.418	2.558	2.292	0.488	0.635	4.527	1.507	1.279	6.460	2.556	0.454	0.588	3.375	0.885	0.784	0.212	0.543	0.891	0.000	0.238	0.000					
5 Yr Avg	0.000	7.755	0.652	2.301	2.571	6.508	2.141	5.081	4.104	5.023	1.005	2.970	1.685	1.440	0.581	0.718	4.783	1.894	1.230	4.668	1.828	0.567	0.645	2.360	0.842	0.653	0.263	1.382	0.669	0.000	0.238	0.000					
10 Yr Avg	0.000	4.514	1.283	1.772	1.490	4.882	2.195	2.862	2.693	3.014	0.860	2.257	2.054	1.170	1.959	1.526	2.919	2.107	1.596	3.517	1.342	0.981	0.919	1.710	1.289	0.466	0.219	1.382	0.669	0.000	0.238	0.000					
Selected	0.000	4.514	1.283	1.772	1.490	4.882	2.195	2.862	2.693	3.014	0.860	2.257	2.054	1.170	1.959	1.526	2.919	2.107	1.596	3.517	1.342	0.981	0.919	1.710	1.289	0.466	0.219	1.382	0.669	0.000	0.238	0.000	0.000	0.000			
Cumulative	53.884	53.884	49.370	48.088	46.316	44.826	39.944	37.749	34.887	32.194	29.179	28.319	26.062	24.008	22.838	20.879	19.353	16.435	14.327	12.732	9.214	7.872	6.891	5.972	4.263	2.973	2.507	2.288	0.906	0.238	0.238	0.000	0.000	0.000	0.000	0.000	0.000	0.000

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

LUMP SUM ADVANCEMENTS
(000's)

UNPAID LOSS ESTIMATE FOR ACCIDENT YEARS 1976 AND PRIOR

10 times 3 Year Average Annual Payments	-	(1)
15 times 3 Year Average Annual Payments	-	(2)
Incremental Development Method	-	(3)
' to ' Exponential Curve Fit	-	(4)
' to ' Exponential Curve Fit	-	(5)
' to ' Exponential Curve Fit	-	(6)
' to ' Exponential Curve Fit	-	(7)
Selected Unpaid Loss as of 6/30/2012	-	(8)
Actual FY 2013 Payments	-	(9)
Actual FY 2012 Payments	-	(10)
Actual FY 2011 Payments	-	(11)
Actual FY 2010 Payments	-	(12)
Unpaid Loss as of 6/30/2009	-	(13)

(1) 10 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2011 THROUGH 2013 OF $0
(2) 15 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2011 THROUGH 2013 OF $0
(3) SECTION 3, EXHIBIT 8, SHEET 41, COL. 6
(4) SECTION 3, EXHIBIT 8, SHEET 40, TOTAL OF COL. 2
(5) SECTION 3, EXHIBIT 8, SHEET 40, TOTAL OF COL. 3
(6) SECTION 3, EXHIBIT 8, SHEET 40, TOTAL OF COL. 4
(7) SECTION 3, EXHIBIT 8, SHEET 40, TOTAL OF COL. 5
(8) SELECTED BY DELOITTE CONSULTING
(9)-(12) SECTION 3, EXHIBIT 8, SHEET 46
(13) = SUM (8) THROUGH (12)

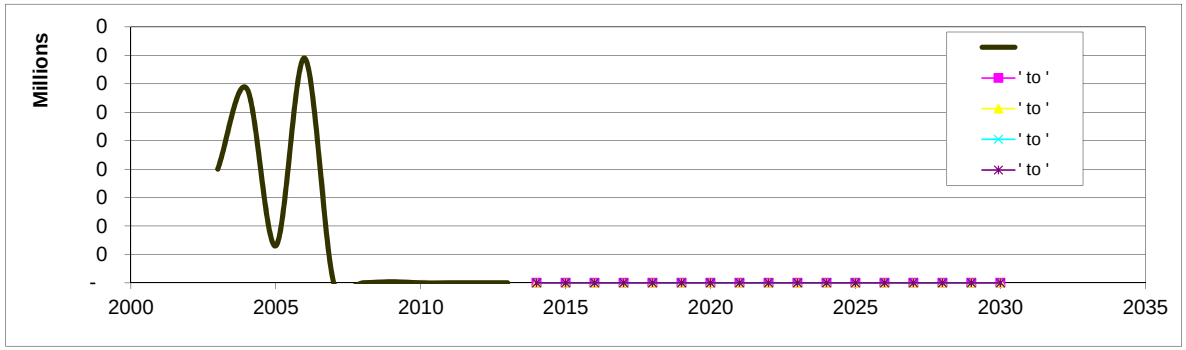
OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION

LUMP SUM ADVANCEMENTS
(000's)

EXPONENTIAL CURVE FIT OF UNPAID LOSS FOR AY'S 1976 AND PRIOR

FY ENDING	PAID LOSS	INCREMENTAL UNPAID LOSS ' to ' CURVE FIT	' to ' CURVE FIT	' to ' CURVE FIT	' to ' CURVE FIT
	(1)	(2)	(3)	(4)	(5)
2003	8				
2004	14				
2005	3				
2006	16				
2007	-				
2008	-				
2009	0				
2010	-				
2011	-				
2012	-				
2013	-				
2014					
2015					
2016					
2017					
2018					
2019					
2020					
2021					
2022					
2023					
2024					
2025					
2026					
2027					
2028					
2029					
2030					

FY ENDING	INCREMENTAL UNPAID LOSS ' to ' CURVE FIT	' to ' CURVE FIT	' to ' CURVE FIT	' to ' CURVE FIT
	(2)	(3)	(4)	(5)
2031				
2032				
2033				
2034				
2035				
2036				
2037				
2038				
2039				
2040				
2041				
2042				
2043				
2044				
2045				
2046				
2047				
2048				
2049				
2050				
2051				
2052				
2053				
2054				
2055				
2056				
2057				
Total	-	-	-	-



(1) SECTION 3, EXHIBIT 8, SHEET 46
(2) - (5) EXPONENTIAL CURVE FIT BASED ON (1)

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

LUMP SUM ADVANCEMENTS
(000's)

INCREMENTAL DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/13	INCREMENTAL DECAY	CUM. DECAY RELATIVE TO CURRENT YR PAID	ON-LEVELED FY 2013 PAYMENTS	FY 2013 UNPAID LOSS ESTIMATE	IMPLIED CUMULATIVE UNPAID LOSS
	(1)	(2)	(3)	(4)	(5)	(6)
PRIOR	726	4.235	4.24	-	-	-
1954	714	0.836	4.38	-	-	-
1955	702	0.836	4.49	-	-	-
1956	690	0.836	4.59	-	-	-
1957	678	0.836	4.68	-	-	-
1958	666	0.837	4.75	-	-	-
1959	654	0.837	4.81	-	-	-
1960	642	0.837	4.86	-	-	-
1961	630	0.837	4.91	-	-	-
1962	618	1.776	10.49	-	-	-
1963	606	0.553	6.36	-	-	-
1964	594	0.660	4.86	-	-	-
1965	582	0.741	4.34	-	-	-
1966	570	0.779	4.16	-	-	-
1967	558	0.800	4.13	-	-	-
1968	546	0.800	4.10	-	-	-
1969	534	0.807	4.12	-	-	-
1970	522	0.826	4.22	-	-	-
1971	510	0.840	4.39	-	-	-
1972	498	0.860	4.64	-	-	-
1973	486	0.876	4.94	-	-	-
1974	474	0.899	5.34	-	-	-
1975	462	0.872	5.52	-	-	-
1976	450	0.875	5.71	-	-	-
TOTAL				-	-	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) SECTION 3, EXHIBIT 8, SHEET 43, COL. 9
(3) TOTAL FROM SECTION 3, EXHIBIT 8, SHEET 42
(4) SECTION 3, EXHIBIT 8, SHEET 46; AVERAGE OF LATEST 5 FISCAL YEARS, ONLEVELED TO 2013
(5) = (3) x (4)
(6) = COLUMN (5) ACCUMULATED

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

LUMP SUM ADVANCEMENTS

CUMULATIVE DECAY FACTOR APPLIED TO PAYMENTS MADE IN CURRENT CALENDER YEAR TO ESTIMATE UNPAID LOSSES AS OF 6/30/2013 FOR EACH ACCIDENT YEAR

PRIOR	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970	1971	1972	1973	1974	1975	1976
4.235	3.540	2.960	2.475	2.070	1.732	1.449	1.212	1.015	1.803	0.998	0.659	0.488	0.380	0.304	0.243	0.196	0.162	0.136	0.117	0.103	0.092	0.080	0.070
	0.836	0.699	0.584	0.489	0.409	0.342	0.286	0.240	0.426	0.236	0.156	0.115	0.090	0.072	0.057	0.046	0.038	0.032	0.028	0.024	0.022	0.019	0.017
		0.836	0.699	0.585	0.489	0.409	0.342	0.287	0.509	0.282	0.186	0.138	0.107	0.086	0.069	0.055	0.046	0.038	0.033	0.029	0.026	0.023	0.020
			0.836	0.699	0.585	0.490	0.410	0.343	0.609	0.337	0.223	0.165	0.128	0.103	0.082	0.066	0.055	0.046	0.040	0.035	0.031	0.027	0.024
				0.836	0.700	0.585	0.490	0.410	0.728	0.403	0.266	0.197	0.154	0.123	0.098	0.079	0.065	0.055	0.047	0.041	0.037	0.032	0.028
					0.837	0.700	0.586	0.490	0.871	0.482	0.318	0.236	0.184	0.147	0.118	0.095	0.078	0.066	0.057	0.050	0.045	0.039	0.034
						0.837	0.700	0.586	1.041	0.576	0.381	0.282	0.219	0.176	0.140	0.113	0.094	0.079	0.068	0.059	0.053	0.046	0.041
							0.837	0.701	1.244	0.689	0.455	0.337	0.262	0.210	0.168	0.135	0.112	0.094	0.081	0.071	0.064	0.055	0.049
								0.837	1.487	0.823	0.543	0.402	0.313	0.251	0.201	0.162	0.134	0.112	0.097	0.085	0.076	0.066	0.058
									1.776	0.983	0.649	0.481	0.374	0.300	0.240	0.193	0.160	0.134	0.115	0.101	0.091	0.079	0.069
										0.553	0.366	0.271	0.211	0.169	0.135	0.109	0.090	0.075	0.065	0.057	0.051	0.045	0.039
											0.660	0.489	0.381	0.305	0.244	0.197	0.162	0.136	0.117	0.103	0.092	0.081	0.070
												0.741	0.577	0.461	0.369	0.298	0.246	0.206	0.178	0.156	0.140	0.122	0.107
													0.779	0.623	0.498	0.402	0.332	0.279	0.240	0.210	0.189	0.165	0.144
														0.800	0.640	0.516	0.426	0.358	0.308	0.270	0.243	0.211	0.185
															0.800	0.645	0.533	0.447	0.385	0.337	0.303	0.264	0.231
																0.807	0.666	0.559	0.481	0.422	0.379	0.330	0.289
																	0.826	0.693	0.597	0.523	0.470	0.410	0.358
																		0.840	0.723	0.633	0.569	0.496	0.434
																			0.860	0.754	0.678	0.591	0.517
																				0.876	0.788	0.687	0.601
																					0.899	0.783	0.685
																						0.872	0.763
																							0.875
4.235	4.376	4.494	4.595	4.679	4.751	4.812	4.864	4.908	10.494	6.361	4.862	4.342	4.160	4.128	4.102	4.116	4.223	4.387	4.635	4.939	5.337	5.525	5.707

Example as to how this triangle was constructed:

A	C	F	J	O
	B	E	I	N
		D	H	M
			G	L
				K

Calculation examples

C = B x A	I = G x E
E = D x B	N = K x I
F = D x C	M = K x H
J = G x F	L = K x G
O = K x J	H = G x D

Explanation:
Each decay factor in the triangle above represents an estimate of future calendar year payments relative to the most recent actual calendar year paid losses for a given accident year. For example, for accident year 1976, the decay factor of 0.875 means that the expected payments from 6/30/13-14 are 0.875 times the actual paid losses from 6/30/12-13. Similarly, the decay factor of 0.763 means that the expected payments from 6/30/14-15 are 0.763 times the actual paid losses from 6/30/12-13, etc. Therefore, a total estimate of future paid losses for a given accident year can be determined by summing the incremental decay factors (shown at the bottom) and multiplying by the most recent actual calendar year paid losses from 6/30/12-13.

THE DIAGONAL (A, B, D, G, K, etc) FROM SECTION 3, EXHIBIT 8, SHEET 41, COLUMN (2)

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

LUMP SUM ADVANCEMENTS

PAID TAIL FACTOR SELECTION

		AGE TO AGE DEVELOPMENT FACTORS							CUMULATIVE DEVELOPMENT FACTORS					
AGE MONTHS	AGE YEARS	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	PA SELECTED TAIL	SELECTED FOR TAIL	SELECTED INCREM. DECAY	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	PA SELECTED TAIL	SELECTED FOR TAIL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
6	0.5	15.000		11.169	47,284.227	15.000	15.000		443.235		8,140.971		450.770	450.770
18	1.5	1.900	1.809	4.185	699.925	1.900	1.900	0.964	29.549	30.237	728.869		30.051	30.051
30	2.5	1.500	1.485	2.765	99.492	1.500	1.500	1.056	15.552	16.716	174.171		15.816	15.816
42	3.5	1.300	1.343	2.158	28.092	1.300	1.300	0.900	10.368	11.256	62.983	224,674.004	10.544	10.544
54	4.5	1.335	1.294	1.823	11.331	1.335	1.335	1.452	7.975	8.383	29.189	7,997.791	8.111	8.111
66	5.5	1.280	1.301	1.614	5.785	1.280	1.280	1.116	5.974	6.477	16.008	705.815	6.076	6.076
78	6.5	1.250	1.260	1.472	3.521	1.250	1.250	1.143	4.667	4.978	9.918	122.018	4.747	4.747
90	7.5	1.195	1.233	1.371	2.456	1.195	1.195	0.975	3.734	3.950	6.736	34.657	3.797	3.797
102	8.5	1.150	1.175	1.296	1.901	1.150	1.150	0.919	3.125	3.204	4.912	14.112	3.178	3.178
114	9.5	1.150	1.131	1.239	1.588	1.150	1.150	1.150	2.717	2.727	3.789	7.424	2.763	2.763
126	10.5	1.115	1.137	1.195	1.400	1.115	1.115	0.882	2.363	2.411	3.058	4.676	2.403	2.403
138	11.5	1.095	1.113	1.160	1.282	1.095	1.095	0.921	2.119	2.119	2.558	3.339	2.155	2.155
150	12.5	1.080	1.092	1.132	1.205	1.080	1.080	0.922	1.935	1.904	2.205	2.603	1.968	1.968
162	13.5	1.080	1.090	1.110	1.153	1.080	1.080	1.080	1.792	1.743	1.948	2.160	1.822	1.822
174	14.5	1.065	1.090	1.091	1.116	1.065	1.065	0.877	1.659	1.600	1.755	1.874	1.687	1.687
186	15.5	1.055	1.068	1.076	1.090	1.055	1.055	0.901	1.558	1.468	1.609	1.679	1.584	1.584
198	16.5	1.050	1.046	1.064	1.071	1.050	1.050	0.959	1.477	1.375	1.495	1.540	1.502	1.502
210	17.5	1.050	1.041	1.054	1.056	1.050	1.050	1.050	1.406	1.314	1.405	1.439	1.430	1.430
222	18.5	1.050	1.040	1.045	1.046	1.050	1.050	1.050	1.339	1.262	1.333	1.362	1.362	1.362
234	19.5	1.042	1.036	1.038	1.037	1.042	1.042	0.884	1.276	1.214	1.276	1.302	1.297	1.297
246	20.5	1.038	1.029	1.032	1.031	1.038	1.038	0.943	1.224	1.172	1.229	1.256	1.245	1.245
258	21.5	1.032	1.026	1.027	1.026	1.032	1.032	0.862	1.179	1.139	1.191	1.218	1.199	1.199
270	22.5	1.025	1.021	1.023	1.022	1.025	1.025	0.810	1.143	1.110	1.160	1.188	1.162	1.162
282	23.5	1.018	1.014	1.019	1.018	1.018	1.018	0.730	1.115	1.087	1.134	1.163	1.134	1.134
294	24.5	1.018	1.010	1.016	1.016	1.018	1.018	1.026	1.096	1.072	1.113	1.142	1.114	1.114
306	25.5	1.014	1.009	1.014	1.013	1.014	1.014	0.777	1.077	1.061	1.095	1.125	1.095	1.095
318	26.5	1.010	1.007	1.012	1.011	1.010	1.010	0.745	1.062	1.051	1.080	1.110	1.080	1.080
330	27.5	1.010	1.004	1.010	1.010	1.010	1.010	1.010	1.052	1.044	1.068	1.097	1.070	1.070
342	28.5	1.010	1.005	1.008	1.009	1.010	1.010	0.961	1.041	1.040	1.057	1.086	1.059	1.059
354	29.5	1.007	1.005	1.007	1.008	1.007	1.007	0.690	1.031	1.035	1.048	1.077	1.049	1.049
366	30.5	1.006	1.003	1.006	1.007	1.006	1.006	0.936	1.025	1.030	1.041	1.069	1.042	1.042
378	31.5	1.006	1.003	1.005	1.006	1.006	1.006	0.958	1.019	1.027	1.035	1.062	1.036	1.036
390	32.5	1.004	1.003	1.004	1.005	1.004	1.004	0.698	1.013	1.024	1.029	1.055	1.030	1.030
402	33.5	1.003	1.002	1.004	1.005	1.003	1.003	0.686	1.009	1.021	1.025	1.050	1.026	1.026
414	34.5	1.003	1.001	1.003	1.004	1.003	1.003	1.101	1.006	1.019	1.021	1.045	1.023	1.023
426	35.5	1.003	1.003	1.003	1.004	1.003	1.003	1.003	1.0030	1.018	1.018	1.041	1.020	1.020
438	36.5		1.002	1.002	1.003	1.003	1.003	0.852		1.015	1.015	1.037	1.017	1.017
450	37.5		1.002	1.002	1.003	1.002	1.002	0.875		1.012	1.013	1.033	1.014	1.014
462	38.5		1.002	1.002	1.003	1.002	1.002	0.872		1.010	1.011	1.030	1.012	1.012
474	39.5		1.001	1.001	1.002	1.002	1.002	0.899		1.009	1.009	1.027	1.010	1.010
486	40.5		1.001	1.001	1.002	1.002	1.002	0.876		1.007	1.008	1.025	1.008	1.008
498	41.5		1.001	1.001	1.002	1.001	1.001	0.860		1.006	1.007	1.023	1.007	1.007
510	42.5		1.001	1.001	1.002	1.001	1.001	0.840		1.005	1.006	1.020	1.006	1.006
522	43.5		1.001	1.001	1.002	1.001	1.001	0.826		1.004	1.005	1.019	1.005	1.005
534	44.5		1.001	1.001	1.002	1.001	1.001	0.807		1.003	1.004	1.017	1.004	1.004
546	45.5		1.000	1.001	1.001	1.001	1.001	0.800		1.003	1.003	1.015	1.003	1.003
558	46.5		1.000	1.000	1.001	1.000	1.000	0.800		1.002	1.003	1.014	1.002	1.002
570	47.5		1.000	1.000	1.001	1.000	1.000	0.779		1.002	1.002	1.012	1.002	1.002
582	48.5		1.000	1.000	1.001	1.000	1.000	0.741		1.002	1.002	1.011	1.001	1.001
594	49.5		1.000	1.000	1.001	1.000	1.000	0.660		1.001	1.002	1.010	1.001	1.001
606	50.5		1.000	1.000	1.001	1.000	1.000	0.553		1.001	1.001	1.009	1.001	1.001
618	51.5		1.000	1.000	1.001	1.000	1.000	1.776		1.001	1.001	1.008	1.001	1.001
630	52.5		1.000	1.000	1.001	1.000	1.000	0.837		1.001	1.001	1.007	1.001	1.001
642	53.5		1.000	1.000	1.001	1.000	1.000	0.837		1.001	1.001	1.006	1.001	1.001
654	54.5		1.000	1.000	1.001	1.000	1.000	0.837		1.000	1.001	1.005	1.000	1.000
666	55.5		1.000	1.000	1.001	1.000	1.000	0.837		1.000	1.001	1.005	1.000	1.000
678	56.5		1.000	1.000	1.001	1.000	1.000	0.836		1.000	1.000	1.004	1.000	1.000
690	57.5		1.000	1.000	1.001	1.000	1.000	0.836		1.000	1.000	1.003	1.000	1.000
702	58.5		1.000	1.000	1.001	1.000	1.000	0.836		1.000	1.000	1.003	1.000	1.000
714	59.5		1.000	1.000	1.001	1.000	1.000	0.836		1.000	1.000	1.002	1.000	1.000
726	60.5		1.000	1.000	1.000	1.000	1.000	0.836		1.000	1.000	1.002	1.000	1.000
738	61.5		1.000	1.000	1.000	1.000	1.000	0.836		1.000	1.000	1.001	1.000	1.000
750	62.5		1.000	1.000	1.000	1.000	1.000	0.835		1.000	1.000	1.001	1.000	1.000
TAIL	TAIL		1.000	1.000	1.000	1.000	1.000	-		1.000	1.000	1.000	1.000	1.000

60.5 TAIL DECAY 4.235 (16)

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 3, EXHIBIT 8, SHEET 44
(4) SECTION 3, EXHIBIT 8, SHEET 45, COL. 5; TAIL FROM SECTION 3, EXHIBIT 8, SHEET 48
(5) SECTION 3, EXHIBIT 8, SHEET 44
(6) SECTION 3, EXHIBIT 8, SHEET 44
(7) PA SELECTED TAIL
(8) SELECTED BY DELOITTE CONSULTING
(9) = [[(8) - 1.0] x (8) PRIOR AGE] / [(8) PRIOR AGE - 1.0]
(10) COL. 3 MULTIPLICATIVELY ACCUMULATED
(11) COL. 4 MULTIPLICATIVELY ACCUMULATED
(12) COL. 5 MULTIPLICATIVELY ACCUMULATED
(13) COL. 6 MULTIPLICATIVELY ACCUMULATED
(14) COL. 7 MULTIPLICATIVELY ACCUMULATED
(15) COL. 8 MULTIPLICATIVELY ACCUMULATED
(16) 59.5-TO-60.5 TAIL DECAY + (58.5-TO-59.5 DECAY x 59.5-TO-60.5 TAIL DECAY)

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

LUMP SUM ADVANCEMENTS

FITTED PAID LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**17**
	To:	**30**
Cut-off		**64**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.000**	**0.955**
Inverse Power	**1.000**	**0.941**

							Weibull Curve Fitting					**Inverse Power Curve Fitting**				
							Slope=	0.973				Slope=	-3.836			
		----FROM PAID TRIANGLE----			PA	SELECTED	Intercept=	-4.109				Intercept=	17.637			
PERIOD	AGE	SELECTED	5 YR WTD	10 YR WTD	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	15.000			15.000	15.000	1.792	-2.674	-2.367	**11.169**	8140.971	1.792	2.639	10.764	**47284.227**	
2	18	1.900	1.081	1.320	1.950	2.000	2.890	-0.367	-1.298	**4.185**	728.869	2.890	0.000	6.550	**699.925**	
3	30	1.500	1.851	1.568	1.500	1.500	3.401	0.094	-0.801	**2.765**	174.171	3.401	-0.693	4.590	**99.492**	
4	42	1.300	1.501	1.390	1.300	1.315	3.738	0.357	-0.474	**2.158**	62.983	3.738	-1.155	3.299	**28.092**	
5	54	1.335	2.071	2.186	1.340	1.350	3.989	0.300	-0.229	**1.823**	29.189	3.989	-1.050	2.335	**11.331**	7997.791
6	66	1.280	1.216	1.317	1.280	1.285	4.190	0.409	-0.034	**1.614**	16.008	4.190	-1.255	1.565	**5.785**	705.815
7	78	1.250	1.342	1.254	1.245	1.255	4.357	0.466	0.128	**1.472**	9.918	4.357	-1.366	0.925	**3.521**	122.018
8	90	1.195	1.255	1.266	1.195	1.195	4.500	0.595	0.267	**1.371**	6.736	4.500	-1.635	0.376	**2.456**	34.657
9	102	1.150	1.333	1.303	1.150	1.150	4.625	0.711	0.389	**1.296**	4.912	4.625	-1.897	-0.105	**1.901**	14.112
10	114	1.150	1.062	1.094	1.150	1.150	4.736	0.711	0.497	**1.239**	3.789	4.736	-1.897	-0.531	**1.588**	7.424
11	126	1.115	1.202	1.173	1.115	1.115	4.836	0.821	0.595	**1.195**	3.058	4.836	-2.163	-0.915	**1.400**	4.676
12	138	1.095	1.128	1.204	1.095	1.095	4.927	0.894	0.683	**1.160**	2.558	4.927	-2.354	-1.264	**1.282**	3.339
13	150	1.080	1.135	1.098	1.080	1.091	5.011	0.910	0.764	**1.132**	2.205	5.011	-2.397	-1.584	**1.205**	2.603
14	162	1.080	1.082	1.105	1.080	1.090	5.088	0.914	0.839	**1.110**	1.948	5.088	-2.408	-1.879	**1.153**	2.160
15	174	1.065	1.073	1.068	1.065	1.070	5.159	1.003	0.909	**1.091**	1.755	5.159	-2.659	-2.153	**1.116**	1.874
16	186	1.055	1.420	1.198	1.050	1.055	5.226	1.083	0.974	**1.076**	1.609	5.226	-2.900	-2.409	**1.090**	1.679
17	198	1.050	1.060	1.057	1.050	1.050	5.288	1.113	1.034	**1.064**	1.495	5.288	-2.996	-2.649	**1.071**	1.540
18	210	1.050	1.031	1.037	1.050	1.050	5.347	1.113	1.092	**1.054**	1.405	5.347	-2.996	-2.875	**1.056**	1.439
19	222	1.050	1.142	1.090	1.050	1.050	5.403	1.113	1.146	**1.045**	1.333	5.403	-2.996	-3.088	**1.046**	1.362
20	234	1.042	1.035	1.028	1.042	1.042	5.455	1.166	1.197	**1.038**	1.276	5.455	-3.168	-3.290	**1.037**	1.302
21	246	1.038	1.012	1.022	1.038	1.038	5.505	1.195	1.246	**1.032**	1.229	5.505	-3.268	-3.482	**1.031**	1.256
22	258	1.032	1.013	1.020	1.032	1.032	5.553	1.248	1.292	**1.027**	1.191	5.553	-3.453	-3.664	**1.026**	1.218
23	270	1.025	1.045	1.032	1.025	1.025	5.598	1.314	1.336	**1.023**	1.160	5.598	-3.696	-3.839	**1.022**	1.188
24	282	1.018	1.015	1.026	1.018	1.018	5.642	1.399	1.378	**1.019**	1.134	5.642	-4.035	-4.006	**1.018**	1.163
25	294	1.018	1.013	1.013	1.018	1.018	5.684	1.398	1.419	**1.016**	1.113	5.684	-4.028	-4.165	**1.016**	1.142
26	306	1.014	1.006	1.005	1.014	1.014	5.724	1.461	1.458	**1.014**	1.095	5.724	-4.297	-4.319	**1.013**	1.125
27	318	1.010	1.028	1.025	1.009	1.009	5.762	1.561	1.495	**1.012**	1.080	5.762	-4.757	-4.466	**1.011**	1.110
28	330	1.010	1.011	1.012	1.009	1.009	5.799	1.549	1.531	**1.010**	1.068	5.799	-4.696	-4.609	**1.010**	1.097
29	342	1.010	1.008	1.008	1.010	1.010	5.835	1.540	1.566	**1.008**	1.057	5.835	-4.655	-4.746	**1.009**	1.086
30	354	1.007	1.008	1.006	1.007	1.007	5.869	1.618	1.600	**1.007**	1.048	5.869	-5.035	-4.878	**1.008**	1.077
31	366	1.006	1.000	1.000	1.006	1.006	5.903	1.632	1.632	**1.006**	1.041	5.903	-5.108	-5.006	**1.007**	1.069
32	378	1.006	1.010	1.010	1.006	1.006	5.935	1.641	1.663	**1.005**	1.035	5.935	-5.157	-5.129	**1.006**	1.062
33	390	1.004	1.020	1.020	1.004	1.004	5.966	1.709	1.694	**1.004**	1.029	5.966	-5.521	-5.249	**1.005**	1.055
34	402	1.003	1.005	1.005	1.003	1.003	5.996	1.776	1.723	**1.004**	1.025	5.996	-5.902	-5.366	**1.005**	1.050
35	414	1.003	1.000	1.000	1.003	1.003	6.026	1.760	1.752	**1.003**	1.021	6.026	-5.809	-5.478	**1.004**	1.045
36	426	1.003	1.000	1.000	1.003	1.003	6.054	1.760	1.780	**1.003**	1.018	6.054	-5.809	-5.588	**1.004**	1.041
37	438						6.082		1.807	**1.002**	1.015	6.082		-5.695	**1.003**	1.037
38	450						6.109		1.833	**1.002**	1.013	6.109		-5.798	**1.003**	1.033
39	462						6.136		1.859	**1.002**	1.011	6.136		-5.899	**1.003**	1.030
40	474						6.161		1.884	**1.001**	1.009	6.161		-5.998	**1.002**	1.027
41	486						6.186		1.908	**1.001**	1.008	6.186		-6.094	**1.002**	1.025
42	498						6.211		1.932	**1.001**	1.007	6.211		-6.187	**1.002**	1.023
43	510						6.234		1.955	**1.001**	1.006	6.234		-6.278	**1.002**	1.020
44	522						6.258		1.977	**1.001**	1.005	6.258		-6.368	**1.002**	1.019
45	534						6.280		1.999	**1.001**	1.004	6.280		-6.455	**1.002**	1.017
46	546						6.303		2.021	**1.001**	1.003	6.303		-6.540	**1.001**	1.015
47	558						6.324		2.042	**1.000**	1.003	6.324		-6.624	**1.001**	1.014
48	570						6.346		2.063	**1.000**	1.002	6.346		-6.705	**1.001**	1.012
49	582						6.366		2.083	**1.000**	1.002	6.366		-6.785	**1.001**	1.011
50	594						6.387		2.103	**1.000**	1.002	6.387		-6.863	**1.001**	1.010
51	606						6.407		2.122	**1.000**	1.001	6.407		-6.940	**1.001**	1.009
52	618						6.426		2.142	**1.000**	1.001	6.426		-7.015	**1.001**	1.008
53	630						6.446		2.160	**1.000**	1.001	6.446		-7.089	**1.001**	1.007
54	642						6.465		2.179	**1.000**	1.001	6.465		-7.161	**1.001**	1.006
55	654						6.483		2.197	**1.000**	1.001	6.483		-7.232	**1.001**	1.005
56	666						6.501		2.214	**1.000**	1.001	6.501		-7.302	**1.001**	1.005
57	678						6.519		2.232	**1.000**	1.000	6.519		-7.371	**1.001**	1.004
58	690						6.537		2.249	**1.000**	1.000	6.537		-7.438	**1.001**	1.003
59	702						6.554		2.266	**1.000**	1.000	6.554		-7.504	**1.001**	1.003
60	714						6.571		2.282	**1.000**	1.000	6.571		-7.569	**1.001**	1.002
61	726						6.588		2.298	**1.000**	1.000	6.588		-7.633	**1.000**	1.002
62	738						6.604		2.314	**1.000**	1.000	6.604		-7.696	**1.000**	1.001
63	750						6.620		2.330	**1.000**	1.000	6.620		-7.758	**1.000**	1.001
64	762						6.636		2.345	**1.000**	1.000	6.636		-7.819	**1.000**	1.000

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

LUMP SUM ADVANCEMENTS

INCREMENTAL DECAY METHOD

AGE MONTHS (1)	AGE YEARS (2)	PAID SELECTED FOR FIT (3)	INCREM. DECAY FACTORS (4)	IMPLIED ATA FACTOR (5)	DECAY FACTOR CHECK (6)
6	0.5	15.000	1.000		
18	1.5	2.000	0.867	1.809	0.867
30	2.5	1.500	0.970	1.485	0.970
42	3.5	1.315	1.028	1.343	1.028
54	4.5	1.350	1.228	1.294	1.228
66	5.5	1.285	1.161	1.301	1.161
78	6.5	1.255	1.174	1.260	1.174
90	7.5	1.195	1.146	1.233	1.146
102	8.5	1.150	1.072	1.175	1.072
114	9.5	1.150	1.007	1.131	1.007
126	10.5	1.115	1.054	1.137	1.054
138	11.5	1.095	1.099	1.113	1.099
150	12.5	1.091	1.059	1.092	1.059
162	13.5	1.090	1.075	1.090	1.075
174	14.5	1.070	1.085	1.090	1.085
186	15.5	1.055	1.039	1.068	1.039
198	16.5	1.050	0.888	1.046	0.888
210	17.5	1.050	0.863	1.041	0.863
222	18.5	1.050	0.835	1.040	0.835
234	19.5	1.042	0.757	1.036	0.757
246	20.5	1.038	0.714	1.029	0.714
258	21.5	1.032	0.719	1.026	0.719
270	22.5	1.025	0.669	1.021	0.669
282	23.5	1.018	0.598	1.014	0.598
294	24.5	1.018	0.574	1.010	0.574
306	25.5	1.014	0.538	1.009	0.538
318	26.5	1.009	0.514	1.007	0.514
330	27.5	1.009	0.500	1.004	0.500
342	28.5	1.010	0.500	1.005	0.500
354	29.5	1.007	0.500	1.005	0.500
366	30.5	1.006	0.500	1.003	0.500
378	31.5	1.006	0.500	1.003	0.500
390	32.5	1.004	0.487	1.003	0.487
402	33.5	1.003	0.468	1.002	0.468
414	34.5	1.003	0.394	1.001	0.394
426	35.5	1.003	-	1.000	-
438	36.5		-	1.000	-
450	37.5		-	1.000	-
462	38.5		-	1.000	-
474	39.5		-	1.000	-
486	40.5		-	1.000	-
498	41.5		-	1.000	-
510	42.5		-	1.000	-
522	43.5		-	1.000	-
534	44.5		-	1.000	-
546	45.5		-	1.000	-
558	46.5		-	1.000	-
570	47.5		-	1.000	-
582	48.5		-	1.000	-
594	49.5		-	1.000	-
606	50.5		-	1.000	-
618	51.5		-	1.000	-
630	52.5		-	1.000	-
642	53.5		-	1.000	-
654	54.5		-	1.000	-
666	55.5		-	1.000	-
678	56.5		-	1.000	-
690	57.5		-	1.000	-
702	58.5		-	1.000	-
714	59.5		-	1.000	-
726	60.5		-	1.000	-
738	61.5		-	1.000	-
750	62.5			1.000	

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 3, EXHIBIT 8, SHEET 44
(4) GEOMETRIC MEAN FROM SECTION 3, EXHIBIT 8, SHEET 46
(5) 1.0 + [(3) PRIOR AGE - 1.0) x (4) / (3) PRIOR AGE]
(6) [(5) - 1.0] X [(5) PRIOR AGE] / [(5) PRIOR AGE - 1.0]

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
LUMP SUM ADVANCEMENTS

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354
1954																														
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1971																														
1972																														
1973																														
1974																														0
1975																													0	0
1976																												8	14	3
1977	0	0	10	1	2	7	13	21	29	28	25	29	36	39	28	19	17	3	0	13	16	0	7	0	0	0	0	0	5	0
1978	0	0	11	1	3	8	14	22	31	30	25	19	22	29	22	12	4	10	21	9	0	0	5	0	8	0	0	0	0	0
1979	0	0	12	1	3	8	15	24	34	31	30	46	50	15	43	50	0	5	8	8	8	8	0	8	0	17	0	21	15	10
1980	0	0	13	1	3	9	16	26	36	34	25	15	20	23	14	0	6	19	15	13	0	0	0	8	17	8	0	0	0	17
1981	0	0	13	1	3	9	17	26	37	34	23	16	14	20	19	19	18	11	0	8	38	11	8	10	3	0	7	18	0	0
1982	0	0	15	2	4	10	19	28	39	53	47	22	15	10	6	36	55	8	15	11	20	8	8	23	0	0	0	37	0	0
1983	0	0	16	2	4	11	19	32	51	28	23	25	25	19	11	59	21	8	25	6	24	20	7	0	40	0	6	10	24	0
1984	0	0	17	2	4	8	18	30	30	37	33	33	46	16	17	62	31	9	6	8	13	19	35	8	13	7	0	0	0	0
1985	0	0	18	2	1	12	41	42	20	24	32	26	42	5	8	5	5	0	23	31	6	0	0	0	10	0	0	0	0	
1986	0	0	20	3	9	11	17	29	12	10	13	22	26	14	8	22	12	11	15	23	13	4	0	10	0	0	5	13		
1987	0	0	23	2	0	2	9	15	20	37	31	21	10	6	3	30	9	16	8	8	0	12	0	3	0	11	0			
1988	0	0	0	0	0	0	27	51	60	24	24	26	3	24	16	8	8	0	16	19	0	0	10	1	8	5				
1989	0	0	50	14	25	14	10	8	24	36	16	87	56	63	29	39	21	8	29	0	10	10	12	48	10					
1990	0	0	117	0	5	0	38	22	9	0	40	8	16	44	20	22	8	46	0	16	0	10	0	22						
1991	0	0	0	0	5	15	8	11	8	8	16	16	8	8	25	8	0	10	10	10	10	0	0							
1992	0	0	5	0	5	24	19	8	16	28	34	8	28	0	8	0	0	10	3	11	8	0								
1993	0	0	0	0	16	8	0	15	0	8	24	41	2	16	55	10	10	21	20	84	30									
1994	0	0	0	0	0	2	9	22	8	8	8	16	0	8	0	18	95	45	10	56										
1995	0	0	0	21	19	16	16	4	8	67	16	8	62	0	20	0	331	8	0											
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	0	8	10	46	34	18													
1998	0	0	0	16	40	0	8	24	8	24	0	10	10	20	0	10														
1999	0	0	6	0	0	51	32	8	88	0	10	20	10	0	0															
2000	0	0	8	8	0	24	29	18	5	40	15	10	41	102																
2001	0	0	8	24	16	80	142	0	40	46	26	144	90																	
2002	0	15	23	39	8	91	0	0	150	50	11	64																		
2003	0	8	0	9	8	8	20	20	31	165	20																			
2004	0	0	0	8	0	128	10	130	40	81																				
2005	0	68	128	12	8	20	60	47	30																					
2006	0	8	1	0	111	93	30	116																						
2007	0	10	0	0	0	20	20																							
2008	0	0	0	0	0	117																								
2009	0	0	10	0	0																									
2010	0	116	31	150																										
2011	0	378	0																											
2012	0	0																												
2013	0																													

AGE-TO-AGE DEVELOPMENT FACTORS

	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366
1954																														
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1972																														
1973																														
1974																														0.000
1975																													0.000	0.000
1976																												1.709	0.190	0.000
1977	0.000	0.000	0.109	2.226	2.839	1.876	1.570	1.391	0.957	0.906	1.164	1.228	1.087	0.709	0.695	0.905	0.144	0.000	0.000	1.231	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1978	0.000	0.000	0.109	2.226	2.839	1.876	1.570	1.391	0.957	0.839	0.751	1.192	1.280	0.769	0.523	0.345	2.512	2.118	0.440	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1979	0.000	0.000	0.109	2.226	2.839	1.876	1.570	1.391	0.937	0.947	1.552	1.078	0.306	2.800	1.178	0.000	0.000	1.600	1.033	0.969	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.700	0.642	1.043
1980	0.000	0.000	0.109	2.226	2.839	1.876	1.570	1.393	0.964	0.723	0.605	1.315	1.187	0.579	0.000	0.000	3.099	0.783	0.883	0.000	0.000	0.000	0.000	2.069	0.483	0.000	0.000	0.000	0.000	0.000
1981	0.000	0.000	0.109	2.226	2.839	1.876	1.570	1.397	0.912	0.683	0.706	0.866	1.384	0.958	1.000	0.936	0.630	0.000	0.000	4.600	0.296	0.735	1.201	0.325	0.000	0.000	2.560	0.000	0.000	0.000
1982	0.000	0.000	0.109	2.226	2.839	1.876	1.457	1.374	1.358	0.886	0.471	0.692	0.683	0.598	5.846	1.514	0.148	1.819	0.740	1.849	0.395	1.000	2.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1983	0.000	0.000	0.109	2.226	2.839	1.705	1.692	1.592	0.561	0.824	1.070	1.015	0.744	0.563	5.569	0.355	0.379	3.064	0.253	3.839	0.849	0.330	0.000	0.000	0.000	0.000	1.667	2.362	0.000	0.000
1984	0.000	0.000	0.109	2.226	1.955	2.251	1.646	1.020	1.203	0.890	1.025	1.365	0.350	1.044	3.697	0.496	0.307	0.637	1.386	1.566	1.462	1.816	0.232	1.581	0.578	0.000	0.000	0.000	0.000	
1985	0.000	0.000	0.109	0.599	9.923	3.457	1.037	0.486	1.154	1.346	0.826	1.587	0.115	1.671	0.625	1.012	0.000	0.000	1.329	0.202	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
1986	0.000	0.000	0.167	2.815	1.163	1.616	1.639	0.431	0.811	1.340	1.619	1.198	0.525	0.586	2.758	0.530	0.941	1.406	1.487	0.565	0.295	0.000	0.000	0.000	0.000	0.000	2.565			
1987	0.000	0.000	0.092	0.000	0.000	3.921	1.644	1.301	1.865	0.841	0.669	0.453	0.671	0.470	9.930	0.298	1.802	0.500	1.038	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	1.911	1.171	0.403	1.000	1.073	0.117	8.000	0.646	0.516	1.000	0.000	0.000	1.159	0.000	0.000	0.000	0.132	6.002	0.631					
1989	0.000	0.000	0.271	1.858	0.545	0.754	0.792	2.949	1.497	0.442	5.432	0.644	1.124	0.461	1.340	0.527	0.366	3.823	0.000	0.000	1.002	1.197	3.958	0.214						
1990	0.000	0.000	0.000	0.000	0.000	0.000	0.570	0.402	0.000	0.000	0.198	2.000	2.759	0.446	1.138	0.357	5.735	0.000	0.000	0.000	0.000	0.000	0.000							
1991	0.000	0.000	0.000	0.000	3.000	0.533	1.332	0.750	1.000	2.019	0.991	0.500	1.000	3.125	0.320	0.000	0.000	1.000	1.000	1.000	0.000	0.000								
1992	0.000	0.000	0.000	0.000	4.706	0.772	0.432	2.000	1.730	1.246	0.232	3.542	0.000	0.000	0.000	0.000	0.000	0.250	4.200	0.762	0.000									
1993	0.000	0.000	0.000	0.000	0.497	0.000	0.000	0.000	0.000	3.000	1.719	0.039	10.000	3.437	0.182	1.000	2.100	0.952	4.210	0.356										
1994	0.000	0.000	0.000	0.000	0.000	3.640	2.565	0.390	0.973	0.968	2.000	0.000	0.000	0.000	0.000	5.278	0.474	0.231	5.435											
1995	0.000	0.000	0.000	0.875	0.865	1.009	0.217	2.278	8.381	0.239	0.500	7.800	0.000	0.000	0.000	0.000	0.024	0.000												
1996	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.802	0.498	0.000	0.000	0.000	0.000	0.000	0.500	0.000	0.000													
1997	0.000	0.000	0.000	0.000	2.004	0.807	0.550	0.450	3.821	2.239	0.000	0.000	1.250	4.554	0.749	0.527														
1998	0.000	0.000	0.000	2.500	0.000	0.000	3.061	0.327	3.000	0.000	0.000	1.030	1.942	0.000	0.000															
1999	0.000	0.000	0.000	0.000	0.000	0.627	0.250	11.042	0.000	0.000	2.000	0.500	0.000	0.000																
2000	0.000	0.000	0.990	0.000	0.000	1.205	0.607	0.306	7.442	0.387	0.673	3.971	2.452																	
2001	0.000	0.000	3.169	0.667	5.021	1.765	0.000	0.000	1.150	0.571	5.499	0.625																		
2002	0.000	1.533	1.717	0.203	11.420	0.000	0.000	0.000	0.336	0.209	6.095																			
2003	0.000	0.000	0.000	0.985	0.955	2.500	1.020	1.519	5.328	0.121																				
2004	0.000	0.000	0.000	0.000	0.000	0.078	12.998	0.308	2.029																					
2005	0.000	1.891	0.094	0.665	2.500	3.000	0.787	0.636																						
2006	0.000	0.134	0.000	0.000	0.843	0.321	3.852																							
2007	0.000	0.000	0.000	0.000	0.000	0.972																								
2008	0.000	0.000	0.000	0.000	0.000																									
2009	0.000	0.000	0.000	0.000																										
2010	0.000	0.264	4.882																											
2011	0.000	0.000																												
2012	0.000																													
Latest diag	0.000	0.000	4.882	0.000	0.000	0.972	3.852	0.636	2.029	0.121	6.095	0.625	2.452	0.000	0.000	0.527	0.000	0.000	5.435	0.356	0.000	0.000	0.000	0.214	0.631	0.000	2.565	0.000	0.000	0.000
5 Yr Avg	0.000	0.053	0.976	0.133	0.669	1.374	3.731	0.493	3.257	0.258	2.853	1.225	1.129	0.911	0.250	1.361	0.519	0.487	2.969	0.423	0.200	0.239	0.818	1.243	0.242	0.000	0.846	0.472	0.000	0.209
10 Yr Avg	0.000	0.382	0.986	0.252	2.074	1.047	2.312	1.539	3.199	0.473	1.849	1.751	1.664	1.156	0.423	0.869	1.050	0.816	1.986	0.445	0.361	0.434	0.840	1.019	0.169	0.000	0.679	0.477	0.083	0.104
3 Yr Wtd		0.082	3.682		2.083	0.821	2.927	0.511	1.342	0.217	4.189	0.810	1.969	1.518	0.826	7.916	0.124	0.411	4.596	0.458	0.556	0.599	3.203	0.353	1.982	0.458	2.565	2.362	0.000	
5 Yr Wtd		0.081	3.587	9.862	3.192	0.518	2.609	1.473	1.437	0.273	3.998	0.865	0.693	2.851	0.843	6.299	0.192	0.457	4.122	0.481	0.715	0.687	3.771	0.458	0.753	0.605	5.451	0.366	0.708	0.691
10 Yr Wtd		0.320	1.206	1.506	4.195	0.678	1.049	1.460	1.298	0.398	1.758	1.442	0.564	1.820	0.681	3.285	0.339	0.639	1.915	0.430	0.892	0.857	1.560	0.911	0.536	0.410	5.527	0.610	0.505	0.629
Selected	1.000	0.320	1.206	1.506	4.195	0.678	1.049	1.460	1.298	0.398	1.758	1.442	0.564	1.820	0.681	3.285	0.339	0.639	1.915	0.430	0.892	0.857	0.875	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Loss $ Weight	0	588	193	242	151	634	351	381	417	512	175	314	372	164	193	151	491	163	111	258	90	75	71	124	101	48	18	98	57	29
Center Wtd Avg	1.000	0.539	1.208	1.022	1.292	1.338	1.308	0.915	1.077	1.146	0.958	0.957	1.149	1.331	0.950	1.030	1.002	0.929	0.606	0.821	0.877	0.614	0.693	0.628	0.574	0.500	0.500	0.500	0.500	0.500
Geometric Mean	1.000	0.867	0.970	1.028	1.228	1.161	1.174	1.146	1.072	1.007	1.054	1.099	1.059	1.075	1.085	1.039	0.888	0.863	0.835	0.757	0.714	0.719	0.669	0.598	0.574	0.538	0.514	0.500	0.500	0.500

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
LUMP SUM ADVANCEMENTS

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	366	378	390	402	414	426	438	450	462	474	486	498	510	522	534	546	558	570	582	594	606	618	630	642	654	666	678	690	702	714
1954																				0	0	0	0	0	0	0	0	0	0	0
1955																			0	0	0	0	0	0	0	0	0	0	0	
1956																		0	0	0	0	0	0	0	0	0	0	0		
1957																	0	0	0	0	0	0	0	0	0	0	0			
1958																0	0	0	0	0	0	0	0	0	0	0				
1959															0	0	0	0	0	0	0	0	0	0	0					
1960														0	0	0	0	0	0	0	0	0	0	0						
1961													0	0	0	0	0	0	0	0	0	0	0							
1962												0	0	0	0	0	0	0	0	0	0	0								
1963											0	0	0	0	0	0	0	0	0	0	0									
1964										0	0	0	0	0	0	0	0	0	0	0										
1965									0	0	0	0	0	0	0	0	0	0	0											
1966								0	0	0	0	0	0	0	0	0	0	0												
1967							0	0	0	0	0	0	0	0	0	0	0													
1968						0	0	0	0	0	0	0	0	0	0	0														
1969					0	0	0	0	0	0	0	0	0	0	0															
1970				0	0	0	8	0	0	0	0	0	0	0																
1971			0	0	0	0	0	0	0	0	0	0	0																	
1972		0	0	0	0	0	0	0	0	0	0	0																		
1973	0	0	0	0	0	0	0	0	0	0	0																			
1974	0	0	0	0	0	0	0	0	0	0																				
1975	0	8	0	0	0	0	0	0	0																					
1976	0	0	0	0	0	0	0	0																						
1977	0	0	0	0	4	0	0																							
1978	0	0	0	0	0	0																								
1979	10	0	14	0	2																									
1980	0	0	0	30																										
1981	4	0	5																											
1982	0	0																												
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AGE-TO-AGE DEVELOPMENT FACTORS

	366-378	378-390	390-402	402-414	414-426	426-438	438-450	450-462	462-474	474-486	486-498	498-510	510-522	522-534	534-546	546-558	558-570	570-582	582-594	594-606	606-618	618-630	630-642	642-654	654-666	666-678	678-690	690-702	702-714	714-726
1954																				0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1955																			0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
1956																		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
1957																	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
1958																0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000					
1959															0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000						
1960														0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000							
1961													0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000								
1962												0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000									
1963											0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000										
1964										0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000											
1965									0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000												
1966								0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000													
1967							0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000														
1968						0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000															
1969					0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																
1970				0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																	
1971			0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																		
1972		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																			
1973	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																				
1974	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																					
1975	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																						
1976	0.000	0.000	0.000	0.000	0.000	0.000	0.000																							
1977	0.000	0.000	0.000	0.000	0.000	0.000																								
1978	0.000	0.000	0.000	0.000	0.000																									
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Latest diag	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
5 Yr Avg	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
10 Yr Avg	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
3 Yr Wtd	0.000		2.171		0.000																									
5 Yr Wtd	0.000		2.171		0.000									0.000																
10 Yr Wtd	0.571	2.316	2.171		0.000		0.000							0.000																
Selected	0.500	0.500	0.500	0.500	0.500	0.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loss $ Weight	18	8	19	30	6	0	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Center Wtd Avg	0.500	0.500	0.500	0.500	0.438	0.411	0.212	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Geometric Mean	0.500	0.500	0.487	0.468	0.394	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION

LUMP SUM ADVANCEMENTS

FITTED INCREMENTAL DECAY LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**33**
	To:	**51**
Cut-off		**100**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.000**	**0.944**
Inverse Power	**1.000**	**0.913**
Selected Tail	**1.000**	

					Weibull Curve Fitting					Inverse Power Curve Fitting				
					Slope=	1.062				Slope=	-7.426			
		IMPLIED	PA	SELECTED	Intercept=	-4.662				Intercept=	39.140			
PERIOD	AGE	ATA	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6				1.792		-2.760	**16.302**	50169.206	1.792		25.834		
2	18	1.809	2.747	2.753	2.890	-0.795	-1.593	**5.437**	3077.457	2.890	0.561	17.676		
3	30	1.485	1.701	1.702	3.401	-0.121	-1.051	**3.389**	566.049	3.401	-0.354	13.883		
4	42	1.343	1.355	1.355	3.738	0.292	-0.694	**2.542**	167.017	3.738	-1.035	11.384	**87940.638**	
5	54	1.294	1.238	1.237	3.989	0.502	-0.427	**2.086**	65.694	3.989	-1.438	9.518	**13605.779**	
6	66	1.301	1.254	1.253	4.190	0.469	-0.214	**1.805**	31.489	4.190	-1.373	8.028	**3066.669**	
7	78	1.260	1.222	1.221	4.357	0.535	-0.036	**1.616**	17.448	4.357	-1.508	6.787	**887.693**	
8	90	1.233	1.195	1.195	4.500	0.595	0.116	**1.482**	10.796	4.500	-1.636	5.725	**307.387**	
9	102	1.175	1.159	1.159	4.625	0.687	0.249	**1.384**	7.283	4.625	-1.840	4.795	**121.953**	
10	114	1.131	1.126	1.126	4.736	0.786	0.367	**1.309**	5.263	4.736	-2.075	3.969	**53.956**	
11	126	1.137	1.123	1.123	4.836	0.795	0.473	**1.251**	4.019	4.836	-2.099	3.226	**26.185**	
12	138	1.113	1.095	1.095	4.927	0.893	0.570	**1.206**	3.212	4.927	-2.352	2.551	**13.816**	39899.097
13	150	1.092	1.080	1.080	5.011	0.958	0.658	**1.170**	2.663	5.011	-2.529	1.932	**7.900**	2887.866
14	162	1.090	1.067	1.067	5.088	1.016	0.740	**1.140**	2.277	5.088	-2.697	1.360	**4.896**	365.552
15	174	1.090	1.067	1.067	5.159	1.020	0.816	**1.116**	1.997	5.159	-2.709	0.829	**3.292**	74.659
16	186	1.068	1.055	1.055	5.226	1.084	0.887	**1.097**	1.789	5.226	-2.903	0.334	**2.397**	22.680
17	198	1.046	1.043	1.043	5.288	1.157	0.953	**1.081**	1.631	5.288	-3.138	-0.130	**1.878**	9.463
18	210	1.041	1.043	1.043	5.347	1.157	1.015	**1.068**	1.509	5.347	-3.138	-0.567	**1.567**	5.039
19	222	1.040	1.044	1.044	5.403	1.156	1.074	**1.057**	1.413	5.403	-3.134	-0.980	**1.375**	3.215
20	234	1.036	1.043	1.043	5.455	1.159	1.130	**1.047**	1.338	5.455	-3.144	-1.371	**1.254**	2.338
21	246	1.029	1.037	1.037	5.505	1.207	1.183	**1.040**	1.277	5.505	-3.307	-1.742	**1.175**	1.864
22	258	1.026	1.033	1.033	5.553	1.238	1.234	**1.033**	1.229	5.553	-3.417	-2.096	**1.123**	1.586
23	270	1.021	1.027	1.027	5.598	1.289	1.282	**1.028**	1.189	5.598	-3.603	-2.433	**1.088**	1.413
24	282	1.014	1.021	1.021	5.642	1.353	1.328	**1.023**	1.157	5.642	-3.848	-2.756	**1.064**	1.299
25	294	1.010	1.015	1.015	5.684	1.433	1.373	**1.020**	1.130	5.684	-4.176	-3.066	**1.047**	1.221
26	306	1.009	1.015	1.015	5.724	1.432	1.415	**1.017**	1.108	5.724	-4.171	-3.363	**1.035**	1.167
27	318	1.007	1.012	1.012	5.762	1.492	1.456	**1.014**	1.090	5.762	-4.435	-3.648	**1.026**	1.128
28	330	1.004	1.008	1.008	5.799	1.586	1.495	**1.012**	1.075	5.799	-4.877	-3.923	**1.020**	1.099
29	342	1.005	1.008	1.008	5.835	1.573	1.533	**1.010**	1.063	5.835	-4.813	-4.189	**1.015**	1.078
30	354	1.005	1.009	1.009	5.869	1.563	1.570	**1.008**	1.052	5.869	-4.766	-4.445	**1.012**	1.062
31	366	1.003	1.006	1.006	5.903	1.640	1.605	**1.007**	1.044	5.903	-5.148	-4.692	**1.009**	1.049
32	378	1.003	1.005	1.005	5.935	1.655	1.640	**1.006**	1.037	5.935	-5.229	-4.932	**1.007**	1.040
33	390	1.003	1.005	1.005	5.966	1.671	1.673	**1.005**	1.031	5.966	-5.312	-5.164	**1.006**	1.032
34	402	1.002	1.003	1.003	5.996	1.737	1.705	**1.004**	1.026	5.996	-5.679	-5.389	**1.005**	1.026
35	414	1.001	1.002	1.002	6.026	1.808	1.736	**1.003**	1.021	6.026	-6.095	-5.607	**1.004**	1.022
36	426	1.000	1.003	1.003	6.054	1.790	1.766	**1.003**	1.018	6.054	-5.985	-5.820	**1.003**	1.018
37	438	1.000	1.003	1.003	6.082	1.789	1.796	**1.002**	1.015	6.082	-5.978	-6.026	**1.002**	1.015
38	450	1.000	1.002	1.002	6.109	1.812	1.825	**1.002**	1.013	6.109	-6.120	-6.227	**1.002**	1.013
39	462	1.000	1.002	1.002	6.136	1.835	1.853	**1.002**	1.011	6.136	-6.262	-6.422	**1.002**	1.011
40	474	1.000	1.002	1.002	6.161	1.852	1.880	**1.001**	1.009	6.161	-6.373	-6.612	**1.001**	1.009
41	486	1.000	1.002	1.001	6.186	1.873	1.906	**1.001**	1.007	6.186	-6.508	-6.798	**1.001**	1.008
42	498	1.000	1.001	1.001	6.211	1.897	1.932	**1.001**	1.006	6.211	-6.662	-6.979	**1.001**	1.006
43	510	1.000	1.001	1.001	6.234	1.923	1.958	**1.001**	1.005	6.234	-6.838	-7.156	**1.001**	1.006
44	522	1.000	1.001	1.001	6.258	1.950	1.982	**1.001**	1.004	6.258	-7.031	-7.329	**1.001**	1.005
45	534	1.000	1.001	1.001	6.280	1.981	2.006	**1.001**	1.004	6.280	-7.247	-7.498	**1.001**	1.004
46	546	1.000	1.001	1.001	6.303	2.011	2.030	**1.000**	1.003	6.303	-7.471	-7.663	**1.000**	1.004
47	558	1.000	1.000	1.000	6.324	2.041	2.053	**1.000**	1.003	6.324	-7.694	-7.824	**1.000**	1.003
48	570	1.000	1.000	1.000	6.346	2.073	2.076	**1.000**	1.002	6.346	-7.945	-7.982	**1.000**	1.003
49	582	1.000	1.000	1.000	6.366	2.110	2.098	**1.000**	1.002	6.366	-8.245	-8.137	**1.000**	1.002
50	594	1.000	1.000	1.000	6.387	2.159	2.119	**1.000**	1.001	6.387	-8.661	-8.288	**1.000**	1.002
51	606	1.000	1.000	1.000	6.407	2.225	2.141	**1.000**	1.001	6.407	-9.252	-8.437	**1.000**	1.002
52	618	1.000	1.000	1.000	6.426		2.162	**1.000**	1.001	6.426		-8.582	**1.000**	1.002
53	630	1.000	1.000	1.000	6.446		2.182	**1.000**	1.001	6.446		-8.725	**1.000**	1.001
54	642	1.000	1.000	1.000	6.465		2.202	**1.000**	1.001	6.465		-8.865	**1.000**	1.001
55	654	1.000	1.000	1.000	6.483		2.222	**1.000**	1.001	6.483		-9.003	**1.000**	1.001
56	666	1.000	1.000	1.000	6.501		2.241	**1.000**	1.000	6.501		-9.138	**1.000**	1.001
57	678	1.000	1.000	1.000	6.519		2.260	**1.000**	1.000	6.519		-9.270	**1.000**	1.001
58	690	1.000	1.000	1.000	6.537		2.279	**1.000**	1.000	6.537		-9.401	**1.000**	1.001
59	702	1.000			6.554		2.297	**1.000**	1.000	6.554		-9.529	**1.000**	1.001
60	714	1.000			6.571		2.315	**1.000**	1.000	6.571		-9.655	**1.000**	1.001

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

ADDITIONAL AWARDS
(000's)

SUMMARY OF UNPAID LOSS

ACCIDENT YEAR	PAYROLL	ACTUAL PAID AT 6/30/2013	SELECTED ULTIMATE LOSS	SELECTED NOMINAL UNPAID LOSS	DISCOUNT FACTOR AT 4.0%	SELECTED DISCOUNTED UNPAID LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
PRIOR		0	0		100.0%		
1977	1,465,551	0	0		78.2%		-
1978	1,553,484	0	0		77.5%		-
1979	1,646,693	0	0		76.6%		-
1980	1,745,494	65	76	11	75.8%	9	0.004
1981	1,826,711	0	0		75.0%		-
1982	2,061,263	61	74	13	74.3%	10	0.004
1983	2,173,213	99	123	24	73.5%	17	0.006
1984	2,314,385	0	0		72.7%		-
1985	2,444,242	0	0		71.8%		-
1986	2,644,132	0	0		70.8%		-
1987	2,911,888	0	0		69.8%		-
1988	3,191,151	0	0		68.7%		-
1989	3,341,117	0	0	0	67.6%	0	0.000
1990	3,644,538	0	0		66.8%		-
1991	3,852,022	4	5	2	65.7%	1	0.000
1992	3,944,342	0	0		64.7%		-
1993	4,020,534	1	1	0	63.7%	0	0.000
1994	4,272,082	0	0		62.6%		-
1995	4,432,599	20	32	12	61.8%	7	0.001
1996	4,487,291	9	14	5	60.9%	3	0.000
1997	4,623,816	0	18	18	60.2%	11	0.000
1998	4,816,176	3	22	20	59.4%	12	0.000
1999	5,047,597	0	21	21	58.6%	13	0.000
2000	5,318,217	59	82	24	58.1%	14	0.002
2001	5,597,545	0	26	26	58.0%	15	0.000
2002	5,822,846	0	29	29	57.6%	16	0.000
2003	6,004,956	0	31	31	57.2%	18	0.001
2004	6,183,507	0	33	33	56.8%	19	0.001
2005	6,388,250	0	36	36	57.1%	21	0.001
2006	6,653,696	0	40	40	57.7%	23	0.001
2007	6,915,410	0	44	44	58.0%	26	0.001
2008	7,073,199	0	49	49	58.8%	29	0.001
2009	7,109,910	0	53	53	59.6%	32	0.001
2010	7,245,414	63	126	63	63.0%	40	0.002
2011	7,353,256	0	72	72	64.6%	46	0.001
2012	7,554,946	0	76	76	63.0%	48	0.001
2013	2,614,539	0	26	26	60.6%	16	0.001
2014		0	0				
TOTAL		382	1,110	728	61.0%	444	
EXLD PRIOR		382	1,110	728	61.0%	444	

(1) PROVIDED BY THE BWC; 2013 ADJUSTED TO PARTIAL YEAR
(2) SECTION 3, EXHIBIT 9, SHEET 3, COL. 2
(3) SECTION 3, EXHIBIT 9, SHEET 3, COL. 12; 2013 ADJUSTED TO PARTIAL YEAR
(4) = (3) - (2)
(5) SECTION 3, EXHIBIT 9, SHEET 18, COL. 6
(6) = (4) x (5)
(7) = [(3) / (1)] x 100

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

ADDITIONAL AWARDS
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	FISCAL YEAR ENDING 2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1977		0	0																	0
1978		0	0																	0
1979		0	0																	0
1980	11	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	0	0	1
1981		0	0																	0
1982	13	1	1	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	0	1
1983	24	2	2	2	2	1	2	1	1	1	1	1	1	1	1	1	1	1	1	2
1984		0	0																	0
1985		0	0																	0
1986		0	0																	0
1987		0	0																	0
1988		0	0																	0
1989	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1990		0	0																	0
1991	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1992		0	0																	0
1993	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1994		0	0																	0
1995	12	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	4
1996	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2
1997	18	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	6
1998	20	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	7
1999	21	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	8
2000	24	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	9
2001	26	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	11
2002	29	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	12
2003	31	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	13
2004	33	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	15
2005	36	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	16
2006	40	3	2	1	1	1	2	1	1	1	1	1	1	1	1	1	1	1	1	18
2007	44	3	3	2	2	1	2	2	1	1	1	1	1	1	1	1	1	1	1	19
2008	49	3	3	3	2	2	2	2	2	1	1	1	1	1	1	1	1	1	1	21
2009	53	4	3	3	3	2	2	2	2	2	1	1	1	1	1	1	1	1	1	22
2010	63	9	4	4	3	3	2	2	2	2	2	1	1	1	1	1	1	1	1	23
2011	72	8	9	4	4	3	3	2	2	2	2	2	1	1	1	1	1	1	1	25
2012	76	2	8	9	4	4	3	3	2	2	2	2	2	1	1	1	1	1	1	26
2013	26	0	1	5	6	3	3	2	2	2	1	1	1	1	1	1	1	1	1	19
TOTAL	728	46	47	45	38	31	28	26	24	22	21	20	20	19	18	18	17	17	17	280

(1) SECTION 3, EXHIBIT 9, SHEET 1, COL. 4
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 9, SHEET 23

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

ADDITIONAL AWARDS
(000's)

FISCAL YEAR PAYMENT PROJECTIONS

ACCIDENT YEAR	UNPAID LOSS @ 6/30/2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	> 2031
		FISCAL YEAR ENDING																		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
PRIOR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1954	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1955	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1956	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1957	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1958	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1959	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1960	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1961	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1962	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1963	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1964	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1965	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1966	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1967	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1968	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1969	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1970	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1971	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1972	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1973	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1974	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1975	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1976	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(1) BASED ON SECTION 3, EXHIBIT 9, SHEET 39, ROW 8
(2) - (20) BASED ON (1) AND SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM SECTION 3, EXHIBIT 9, SHEET 23

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

ADDITIONAL AWARDS
(000's)

SELECTION OF ULTIMATE LOSS & ALAE

ACCIDENT YEAR	PAYROLL	PAID LOSS @ 6/30/13	INCURRED LOSS @ 6/30/13	INDICATED ULTIMATE LOSS: LOSS DEVELOPMENT PAID	LOSS DEVELOPMENT INCURRED	BORNHUETTER-FERGUSON PAID	BORNHUETTER-FERGUSON INCURRED	CUM. PAID FREQ/SEV AY DEV.	PAID INCR. FREQ/SEV AY DEV.	INCR. INDEX PAYMENT METHOD	PAID INCR. TRENDED FREQ/SEV	SELECTED ULTIMATE LOSS	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
PRIOR												-	
1977	1,465,551	0	0	0	0							-	-
1978	1,553,484	0	0	0	0							-	-
1979	1,646,693	0	0	0	0							-	-
1980	1,745,494	65	65	76	76	76	76					76	0.004
1981	1,826,711	0	0	0	0							-	-
1982	2,061,263	61	61	74	74	74	74	74				74	0.004
1983	2,173,213	99	99	123	123	123	123	123				123	0.006
1984	2,314,385	0	0	0	0							-	-
1985	2,444,242	0	0	0	0							-	-
1986	2,644,132	0	0	0	0							-	-
1987	2,911,888	0	0	0	0							-	-
1988	3,191,151	0	0	0	0							-	-
1989	3,341,117	0	0	0	0	0	0					0	0.000
1990	3,644,538	0	0	0	0							-	-
1991	3,852,022	4	4	5	5	5	5	5				5	0.000
1992	3,944,342	0	0	0	0							-	-
1993	4,020,534	1	1	1	1	1	1	1				1	0.000
1994	4,272,082	0	0	0	0							-	-
1995	4,432,599	20	20	32	32	36	36	31				32	0.001
1996	4,487,291	9	9	14	14	26	26	14				14	0.000
1997	4,623,816	0	0	0	0	18	18					18	0.000
1998	4,816,176	3	3	4	4	22	22	4				22	0.000
1999	5,047,597	0	0	0	0	21	21					21	0.000
2000	5,318,217	59	59	106	106	82	82	104				82	0.002
2001	5,597,545	0	0	0	0	26	26					26	0.000
2002	5,822,846	0	0	0	0	29	29					29	0.000
2003	6,004,956	0	0	0	0	31	31					31	0.001
2004	6,183,507	0	0	0	0	33	33					33	0.001
2005	6,388,250	0	0	0	0	36	36					36	0.001
2006	6,653,696	0	0	0	0	40	40					40	0.001
2007	6,915,410	0	0	0	0	44	44					44	0.001
2008	7,073,199	0	0	0	0	49	49					49	0.001
2009	7,109,910	0	0	0	0	53	53					53	0.001
2010	7,245,414	63	63	482	482	126	126	417				126	0.002
2011	7,353,256	0	0	0	0	72	72					72	0.001
2012	7,554,946	0	0	0	0	76	76					76	0.001
2013	5,229,078	0	0	0	0	52	52					52	0.001
2014	5,307,514					53	53					53	0.001
TOTAL		382	382	917	917	1,206	1,206	774				1,190	
EXLD PRIOR		382	382	917	917	1,206	1,206	774				1,190	
EXLD PRIOR & 2014		382	382	917	917	1,153	1,153	774				1,137	

(1) PROVIDED BY THE BWC
(2) BASED ON DATA FROM THE BWC
(3) BASED ON DATA FROM THE BWC
(4) SECTION 3, EXHIBIT 9, SHEET 4, COL. 4
(5) SECTION 3, EXHIBIT 9, SHEET 5, COL. 4
(6) SECTION 3, EXHIBIT 9, SHEET 6, COL. 8
(7) SECTION 3, EXHIBIT 9, SHEET 7, COL. 8
(8) SECTION 3, EXHIBIT 9, SHEET 8, COL. 8
(9) N/A
(10) N/A
(11) N/A
(12) SELECTED BY DELOITTE CONSULTING
(13) = [(12) / (1)] x 100

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

ADDITIONAL AWARDS
(000's)

PAID LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/13	PAID LOSS	PAID LDF	INDICATED ULTIMATE @ 6/30/13	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	438	0	1.125	0	-
1978	426	0	1.141	0	-
1979	414	0	1.157	0	-
1980	402	65	1.175	76	0.004
1981	390	0	1.194	0	-
1982	378	61	1.215	74	0.004
1983	366	99	1.239	123	0.006
1984	354	0	1.262	0	-
1985	342	0	1.286	0	-
1986	330	0	1.310	0	-
1987	318	0	1.335	0	-
1988	306	0	1.361	0	-
1989	294	0	1.387	0	0.000
1990	282	0	1.418	0	-
1991	270	4	1.445	5	0.000
1992	258	0	1.475	0	-
1993	246	1	1.505	1	0.000
1994	234	0	1.536	0	-
1995	222	20	1.573	32	0.001
1996	210	9	1.609	14	0.000
1997	198	0	1.652	0	-
1998	186	3	1.696	4	0.000
1999	174	0	1.741	0	-
2000	162	59	1.802	106	0.002
2001	150	0	1.880	0	-
2002	138	0	1.960	0	-
2003	126	0	2.047	0	-
2004	114	0	2.145	0	-
2005	102	0	2.306	0	-
2006	90	0	2.536	0	-
2007	78	0	2.803	0	-
2008	66	0	3.251	0	-
2009	54	0	3.983	0	-
2010	42	63	7.666	482	0.007
2011	30	0	38.332	0	-
2012	18	0	7,666.402	0	-
2013	6	0	76,664.021	0	-
2014	0				
TOTAL		382		917	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) BASED ON DATA FROM THE BWC
(3) SECTION 3, EXHIBIT 9, SHEET 20, COL. 6
(4) = (2) x (3)
(5) = (4) / PAYROLL x 100

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

ADDITIONAL AWARDS
(000's)

INCURRED LOSS DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/13	INCURRED LOSS	INCURRED LDF	INDICATED ULTIMATE @ 6/30/13	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)
1977	438	0	1.126	0	-
1978	426	0	1.141	0	-
1979	414	0	1.157	0	-
1980	402	65	1.175	76	0.004
1981	390	0	1.194	0	-
1982	378	61	1.216	74	0.004
1983	366	99	1.239	123	0.006
1984	354	0	1.262	0	-
1985	342	0	1.286	0	-
1986	330	0	1.311	0	-
1987	318	0	1.335	0	-
1988	306	0	1.361	0	-
1989	294	0	1.387	0	0.000
1990	282	0	1.418	0	-
1991	270	4	1.445	5	0.000
1992	258	0	1.475	0	-
1993	246	1	1.505	1	0.000
1994	234	0	1.537	0	-
1995	222	20	1.573	32	0.001
1996	210	9	1.610	14	0.000
1997	198	0	1.652	0	-
1998	186	3	1.696	4	0.000
1999	174	0	1.741	0	-
2000	162	59	1.802	106	0.002
2001	150	0	1.880	0	-
2002	138	0	1.960	0	-
2003	126	0	2.047	0	-
2004	114	0	2.145	0	-
2005	102	0	2.295	0	-
2006	90	0	2.536	0	-
2007	78	0	2.802	0	-
2008	66	0	3.251	0	-
2009	54	0	3.982	0	-
2010	42	63	7.666	482	0.007
2011	30	0	38.329	0	-
2012	18	0	7,665.822	0	-
2013	6	0	76,658.219	0	-
2014	0				
TOTAL		382		917	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) BASED ON DATA FROM THE BWC
(3) SECTION 3, EXHIBIT 9, SHEET 20, COL. 9
(4) = (2) x (3)
(5) = (4) / PAYROLL x 100

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

ADDITIONAL AWARDS
(000's)

PAID BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	INITIAL EXPECTED DOLLARS	EXPECTED % OF PAID LOSS	EXPECTED PAID LOSS	ACTUAL PAID LOSS	EXPECTED UNPAID LOSS	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551			88.9%					
1978	1,553,484			87.6%					
1979	1,646,693			86.4%					
1980	1,745,494	0.004	76	85.1%	65	65	11	76	0.004
1981	1,826,711			83.8%					
1982	2,061,263	0.004	74	82.3%	60	61	13	74	0.004
1983	2,173,213	0.006	123	80.7%	99	99	24	123	0.006
1984	2,314,385			79.2%					
1985	2,444,242			77.8%					
1986	2,644,132			76.3%					
1987	2,911,888			74.9%					
1988	3,191,151			73.5%					
1989	3,341,117	0.000	0	72.1%	0	0	0	0	0.000
1990	3,644,538			70.5%					
1991	3,852,022	0.000	5	69.2%	4	4	2	5	0.000
1992	3,944,342			67.8%					
1993	4,020,534	0.000	1	66.4%	1	1	0	1	0.000
1994	4,272,082			65.1%					
1995	4,432,599	0.001	44	63.6%	28	20	16	36	0.001
1996	4,487,291	0.001	45	62.1%	28	9	17	26	0.001
1997	4,623,816	0.001	46	60.5%	28		18	18	0.000
1998	4,816,176	0.001	48	59.0%	28	3	20	22	0.000
1999	5,047,597	0.001	50	57.4%	29		21	21	0.000
2000	5,318,217	0.001	53	55.5%	30	59	24	82	0.002
2001	5,597,545	0.001	56	53.2%	30		26	26	0.000
2002	5,822,846	0.001	58	51.0%	30		29	29	0.000
2003	6,004,956	0.001	60	48.9%	29		31	31	0.001
2004	6,183,507	0.001	62	46.6%	29		33	33	0.001
2005	6,388,250	0.001	64	43.4%	28		36	36	0.001
2006	6,653,696	0.001	67	39.4%	26		40	40	0.001
2007	6,915,410	0.001	69	35.7%	25		44	44	0.001
2008	7,073,199	0.001	71	30.8%	22		49	49	0.001
2009	7,109,910	0.001	71	25.1%	18		53	53	0.001
2010	7,245,414	0.001	72	13.0%	9	63	63	126	0.002
2011	7,353,256	0.001	74	2.6%	2		72	72	0.001
2012	7,554,946	0.001	76	0.0%	0		76	76	0.001
2013	5,229,078	0.001	52	0.0%	0		52	52	0.001
2014	5,307,514	0.001	53	0.0%			53	53	0.001
TOTAL			1,470		647	382	823	1,206	

(1) PROVIDED BY THE BWC
(2) SECTION 3, EXHIBIT 9, SHEET 19, COL. 14
(3) = [(1) x (2)] / 100
(4) = 1 / SECTION 3, EXHIBIT 9, SHEET 4, COL. 3
(5) = (3) x (4)
(6) BASED ON DATA FROM THE BWC
(7) = (3) x [1 - (4)]
(8) = (6) + (7)
(9) = [(8) / (1)] x 100

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

ADDITIONAL AWARDS
(000's)

INCURRED BORNHUETTER-FERGUSON METHOD

ACCIDENT YEAR	PAYROLL	INITIAL EXPECTED LOSS RATE	INITIAL EXPECTED DOLLARS	EXPECTED % OF REPORTED LOSS	EXPECTED REPORTED LOSS	ACTUAL REPORTED LOSS	EXPECTED UNREPORTED LOSS	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551			88.8%	0	0			
1978	1,553,484			87.6%	0	0			
1979	1,646,693			86.4%	0	0			
1980	1,745,494	0.004	76	85.1%	65	65	11	76	0.004
1981	1,826,711			83.8%	0	0			
1982	2,061,263	0.004	74	82.3%	60	61	13	74	0.004
1983	2,173,213	0.006	123	80.7%	99	99	24	123	0.006
1984	2,314,385			79.2%	0	0			
1985	2,444,242			77.8%	0	0			
1986	2,644,132			76.3%	0	0			
1987	2,911,888			74.9%	0	0			
1988	3,191,151			73.5%	0	0			
1989	3,341,117	0.000	0	72.1%	0	0	0	0	0.000
1990	3,644,538			70.5%	0	0			
1991	3,852,022	0.000	5	69.2%	4	4	2	5	0.000
1992	3,944,342			67.8%	0	0			
1993	4,020,534	0.000	1	66.4%	1	1	0	1	0.000
1994	4,272,082			65.1%	0	0			
1995	4,432,599	0.001	44	63.6%	28	20	16	36	0.001
1996	4,487,291	0.001	45	62.1%	28	9	17	26	0.001
1997	4,623,816	0.001	46	60.5%	28	0	18	18	0.000
1998	4,816,176	0.001	48	58.9%	28	3	20	22	0.000
1999	5,047,597	0.001	50	57.4%	29	0	21	21	0.000
2000	5,318,217	0.001	53	55.5%	30	59	24	82	0.002
2001	5,597,545	0.001	56	53.2%	30	0	26	26	0.000
2002	5,822,846	0.001	58	51.0%	30	0	29	29	0.000
2003	6,004,956	0.001	60	48.9%	29	0	31	31	0.001
2004	6,183,507	0.001	62	46.6%	29	0	33	33	0.001
2005	6,388,250	0.001	64	43.6%	28	0	36	36	0.001
2006	6,653,696	0.001	67	39.4%	26	0	40	40	0.001
2007	6,915,410	0.001	69	35.7%	25	0	44	44	0.001
2008	7,073,199	0.001	71	30.8%	22	0	49	49	0.001
2009	7,109,910	0.001	71	25.1%	18		53	53	0.001
2010	7,245,414	0.001	72	13.0%	9	63	63	126	0.002
2011	7,353,256	0.001	74	2.6%	2		72	72	0.001
2012	7,554,946	0.001	76	0.0%	0		76	76	0.001
2013	5,229,078	0.001	52	0.0%	0		52	52	0.001
2014	5,307,514	0.001	53	0.0%			53	53	0.001
TOTAL			1,470		647	382	823	1,206	

(1) PROVIDED BY THE BWC
(2) SECTION 3, EXHIBIT 9, SHEET 19, COL. 14
(3) = [(1) x (2)] / 100
(4) = 1 / SECTION 3, EXHIBIT 9, SHEET 5, COL. 3
(5) = (3) x (4)
(6) BASED ON DATA FROM THE BWC
(7) = (3) x [1 - (4)]
(8) = (6) + (7)
(9) = [(8) / (1)] x 100

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

ADDITIONAL AWARDS
(000's)

CUMULATIVE PAID FREQUENCY SEVERITY METHOD

ACCIDENT YEAR	PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	$ WHOLE PAID SEVERITY	PAID SEVERITY LDF	$ WHOLE ULTIMATE SEVERITY	INDICATED ULTIMATE LOSS	INDICATED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1977	1,465,551		1.000			1.218			
1978	1,553,484		1.000			1.218			
1979	1,646,693		1.000			1.218			
1980	1,745,494		1.000			1.218			
1981	1,826,711		1.000			1.218			
1982	2,061,263	2	1.000	2	30,488	1.218	37,125	74	0.004
1983	2,173,213	1	1.000	1	99,420	1.240	123,311	123	0.006
1984	2,314,385		1.000			1.259			
1985	2,444,242		1.000			1.279			
1986	2,644,132	1	1.000	1		1.300			
1987	2,911,888		1.000			1.322			
1988	3,191,151		1.000			1.346			
1989	3,341,117		1.000			1.369			
1990	3,644,538		1.000			1.401			
1991	3,852,022	2	1.000	2	1,766	1.425	2,516	5	0.000
1992	3,944,342		1.000			1.451			
1993	4,020,534	1	1.000	1	500	1.479	740	1	0.000
1994	4,272,082		1.000			1.511			
1995	4,432,599	2	1.000	2	10,154	1.541	15,651	31	0.001
1996	4,487,291	1	1.004	1	8,663	1.572	13,614	14	0.000
1997	4,623,816		1.014			1.596			
1998	4,816,176	1	1.021	1	2,500	1.623	4,058	4	0.000
1999	5,047,597		1.034			1.648			
2000	5,318,217	2	1.047	2	29,346	1.700	49,878	104	0.002
2001	5,597,545		1.052			1.767			
2002	5,822,846		1.070			1.812			
2003	6,004,956		1.109			1.821			
2004	6,183,507		1.147			1.858			
2005	6,388,250		1.195			1.923			
2006	6,653,696		1.290			1.893			
2007	6,915,410		1.338			2.017			
2008	7,073,199		1.438			2.161			
2009	7,109,910		1.604			2.369			
2010	7,245,414	1	2.726	3	62,886	2.434	153,077	417	0.006
2011	7,353,256		14.993			1.292			
2012	7,554,946		14.993			64.586			
2013	5,229,078		14.993			645.865			
2014									
TOTAL		14		16				774	

(1)	PROVIDED BY THE BWC	(6)	SECTION 3, EXHIBIT 9, SHEET 20, COL. 15
(2)	BASED ON DATA FROM THE BWC	(7)	= (5) x (6)
(3)	SECTION 3, EXHIBIT 9, SHEET 20, COL. 12	(8)	= [(4) x (7)] / 1000
(4)	= (2) x (3)	(9)	= [(8) / (1)] x 100
(5)	SECTION 3, EXHIBIT 9, SHEET 4, COL. 2 / (2) x 1000		

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
ADDITIONAL AWARDS

PAID INCREMENTAL FREQUENCY SEVERITY ACCIDENT YEAR DEVELOPMENT METHOD (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	TAIL	INDICATED ULTIMATE
1977																																							
1978																																							
1979																																							
1980																																							
1981																																							
1982	0	0	0	0	0	0	1	3	9	0	0	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2							
1983	0	0	0	0	0	0	0	23	3	3	3	3	3	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	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										
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											
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												
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													
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														
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															
1991	0	0	0	2	1	0	0	1	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																	
1993	0	0	1	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																			
1995	0	0	0	0	14	4	2	0	0	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																						
1998	0	0	0	3	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	6	0	18	6	3	5	5	6	6	3	0																									
2001	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																											
2003	0	0	0	0	0	0	0	0	0	0	0																												
2004	0	0	0	0	0	0	0	0	0	0																													
2005	0	0	0	0	0	0	0	0	0																														
2006	0	0	0	0	0	0	0	0																															
2007	0	0	0	0	0	0	0																																
2008	0	0	0	0	0	0																																	
2009	0	0	0	0	0																																		
2010	0	0	43	20																																			
2011	0	0	0																																				
2012	0	0																																					
2013	0																																						

Factors

Tail

Example:

NOTE: FACTORS ARE FROM SECTION 3, EXHIBIT 9, SHEET 35

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

ADDITIONAL AWARDS
(000's)

INCREMENTAL INDEX PAYMENT METHOD

ACCIDENT YEAR	PAYROLL	PAID LOSS @ 6/30/13	INCREMENTAL PAID LOSS & ALAE PER AVG. WEEKLY BENEFIT & ULTIMATE CLAIMS: AS OF 6/30/13	FUTURE DEVELOP.	IMPLIED ULTIMATE	AVERAGE WEEKLY BENEFIT	SELECTED ULTIMATE CLAIMS	IMPLIED ULTIMATE LOSS	TAIL OF 1.215 DEVELOP.	IMPLIED ULTIMATE INCLD TAIL	IMPLIED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1977	1,465,551										
1978	1,553,484										
1979	1,646,693										
1980	1,745,494	65									
1981	1,826,711										
1982	2,061,263	61	93.177			327.20	2				
1983	2,173,213	99	290.965			341.69	1				
1984	2,314,385					358.57					
1985	2,444,242					371.07					
1986	2,644,132		-			380.29	1				
1987	2,911,888					393.04					
1988	3,191,151					390.15					
1989	3,341,117	0				400.00					
1990	3,644,538					419.00					
1991	3,852,022	4	4.125			428.00	2				
1992	3,944,342					443.00					
1993	4,020,534	1	1.087			460.00	1				
1994	4,272,082					482.00					
1995	4,432,599	20	20.596			493.00	2				
1996	4,487,291	9	16.952			511.00	1				
1997	4,623,816					521.00					
1998	4,816,176	3	4.621			541.00	1				
1999	5,047,597					567.00					
2000	5,318,217	59	49.824			589.00	2				
2001	5,597,545					618.00					
2002	5,822,846					628.00					
2003	6,004,956					644.00					
2004	6,183,507					662.00					
2005	6,388,250					678.00					
2006	6,653,696					704.00					
2007	6,915,410					730.00					
2008	7,073,199					751.00					
2009	7,109,910					767.00					
2010	7,245,414	63	81.143			775.00	1				
2011	7,353,256		-			783.00	1				
2012	7,554,946		-			809.00	1				
2013	5,229,078					837.00					
2014							1				
TOTAL		382					17				

(1) PROVIDED BY THE BWC
(2) BASED ON DATA FROM THE BWC
(3) = (2) / [(6) x (7)] x 1000
(4) SECTION 3, EXHIBIT 9, SHEET 21, COL. 6
(5) = (3) + (4)
(6) BASED ON HISTORICAL BENEFIT LEVELS
(7) SECTION 3, EXHIBIT 9, SHEET 13, COL. 14
(8) = (5) x (6) x (7) / 1,000
(9) = [TAIL - 1.0] x (8)
(10) = (8) + (9)
(11) = [(10) / (1)] x 100

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

ADDITIONAL AWARDS
(000's)

SELECTION OF ULTIMATE CLAIM COUNTS

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	REPORTED CLAIMS	REPORTED LDF	IMPLIED ULTIMATE CLAIMS	IMPLIED FREQUENCY	ON-LEVEL FREQUENCY	5 YR IMPLIED FREQUENCY TREND	CUMULATIVE FREQUENCY TREND	ON-LEVEL TRENDED FREQUENCY	EXPECTED CLAIM FREQUENCY	EXPECTED ULTIMATE CLAIMS	SELECTED ULTIMATE CLAIMS	SELECTED CLAIM FREQUENCY
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1977	1,465,551	3.943	5,778,966		1.000					0.719					
1978	1,553,484	3.704	5,754,667		1.000					0.719					
1979	1,646,693	3.435	5,656,194		1.000					0.719					
1980	1,745,494	3.194	5,575,918		1.000					0.719					
1981	1,826,711	2.943	5,375,984		1.000					0.719					
1982	2,061,263	2.798	5,767,589	2	1.000	2	0.010%	0.003%		0.719	0.002%	0.010%	2	2	0.010%
1983	2,173,213	2.679	5,822,965	1	1.000	1	0.005%	0.002%		0.719	0.001%	0.005%	1	1	0.005%
1984	2,314,385	2.553	5,909,297	0	1.000	0	0.000%	0.000%		0.719	0.000%	0.000%	0	0	0.000%
1985	2,444,242	2.467	6,030,627	0	1.000	0	0.000%	0.000%		0.719	0.000%	0.000%	0	0	0.000%
1986	2,644,132	2.407	6,365,645	1	1.000	1	0.004%	0.002%		0.719	0.001%	0.004%	1	1	0.004%
1987	2,911,888	2.329	6,782,846	0	1.000	0	0.000%	0.000%		0.719	0.000%	0.000%	0	0	0.000%
1988	3,191,151	2.225	7,101,789	0	1.000	0	0.000%	0.000%		0.719	0.000%	0.000%	0	0	0.000%
1989	3,341,117	2.177	7,272,541	0	1.000	0	0.000%	0.000%		0.719	0.000%	0.000%	0	0	0.000%
1990	3,644,538	2.096	7,637,206	0	1.000	0	0.000%	0.000%		0.719	0.000%	0.000%	0	0	0.000%
1991	3,852,022	2.030	7,818,591	2	1.000	2	0.005%	0.003%		0.719	0.002%	0.005%	2	2	0.005%
1992	3,944,342	1.930	7,613,696	0	1.000	0	0.000%	0.000%		0.719	0.000%	0.000%	0	0	0.000%
1993	4,020,534	1.895	7,617,194	1	1.000	1	0.002%	0.001%		0.719	0.001%	0.002%	1	1	0.002%
1994	4,272,082	1.851	7,909,310	0	1.000	0	0.000%	0.000%		0.719	0.000%	0.000%	0	0	0.000%
1995	4,432,599	1.799	7,972,245	2	1.000	2	0.005%	0.003%		0.719	0.002%	0.005%	2	2	0.005%
1996	4,487,291	1.738	7,797,491	1	1.004	1	0.002%	0.001%		0.719	0.001%	0.002%	1	1	0.002%
1997	4,623,816	1.661	7,678,681	0	1.014	0	0.000%	0.000%		0.719	0.000%	0.000%	0	0	0.000%
1998	4,816,176	1.586	7,638,048	1	1.021	1	0.002%	0.001%		0.719	0.001%	0.002%	1	1	0.002%
1999	5,047,597	1.535	7,748,434	0	1.034	0	0.000%	0.000%		0.719	0.000%	0.000%	0	0	0.000%
2000	5,318,217	1.481	7,874,189	2	1.047	2	0.004%	0.003%		0.738	0.002%	0.004%	2	2	0.004%
2001	5,597,545	1.450	8,115,826	0	1.052	0	0.000%	0.000%		0.757	0.000%	0.000%	0	0	0.000%
2002	5,822,846	1.351	7,863,811	0	1.070	0	0.000%	0.000%		0.776	0.000%	0.001%	1	0	0.000%
2003	6,004,956	1.320	7,925,439	0	1.109	0	0.000%	0.000%		0.796	0.000%	0.001%	1	0	0.000%
2004	6,183,507	1.337	8,269,908	0	1.147	0	0.000%	0.000%		0.816	0.000%	0.001%	1	0	0.000%
2005	6,388,250	1.292	8,253,608	0	1.195	0	0.000%	0.000%		0.837	0.000%	0.001%	1	0	0.000%
2006	6,653,696	1.281	8,526,674	0	1.290	0	0.000%	0.000%		0.859	0.000%	0.001%	1	0	0.000%
2007	6,915,410	1.229	8,496,918	0	1.338	0	0.000%	0.000%		0.881	0.000%	0.001%	1	0	0.000%
2008	7,073,199	1.179	8,337,961	0	1.438	0	0.000%	0.000%		0.903	0.000%	0.001%	1	0	0.000%
2009	7,109,910	1.143	8,129,364	0	1.604	0	0.000%	0.000%		0.912	0.000%	0.001%	1	0	0.000%
2010	7,245,414	1.134	8,216,184	1	2.726	3	0.004%	0.003%		0.922	0.003%	0.001%	1	1	0.001%
2011	7,353,256	1.082	7,954,284	0	14.993	0	0.000%	0.000%		0.960	0.000%	0.001%	1	1	0.001%
2012	7,554,946	1.030	7,783,294	0	14.993	0	0.000%	0.000%		1.000	0.000%	0.001%	1	1	0.001%
2013	5,229,078	1.015	5,307,514	0	14.993	0	0.000%	0.000%		1.000	0.000%	0.001%	1	0	0.000%
2014	5,307,514	1.000	5,307,514	0						1.000		0.001%	1	1	0.001%
TOTAL				14		16							22	17	

5 Year Average excluding 2013	0.001%
10 Year Average excluding 2013	0.000%
5 Year Average excluding 2012-2013	0.001%
10 Year Average excluding 2011-2013	0.000%
2006-2011 Average excluding 2009	0.001%
(16) 2014 Selected Frequency	0.001%

(1) PROVIDED BY THE BWC
(2) BASED ON CHANGE IN SAWW
(3) = (1) x (2)
(4) BASED ON DATA FROM THE BWC
(5) SECTION 3, EXHIBIT 9, SHEET 20, COL. 12
(6) = (4) x (5)
(7) = (6) / (1) x 100
(8) = (6) / (3) x 100
(9) 5 YEAR FITTED TREND OF (8)
(10) SELECTED BY DELOITTE CONSULTING
(11) = (8) x (10)
(12) SELECTED BASED ON (16) DETRENDED AND (7)
(13) = [(12) x (1)] / 100
(14) = (4) + [1 - 1/(5)] x (13)
(15) = [(14) / (1)] x 100
(16) SELECTED BY DELOITTE CONSULTING BASED ON (11)

OHIO BUREAU OF WORKERS' COMPENSATION
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COMPENSATION

ADDITIONAL AWARDS
(000's)

DIAGNOSTIC EXHIBIT

ACCIDENT YEAR	PAYROLL	ULTIMATE CLAIMS	ULTIMATE FREQUENCY	SELECTED ULTIMATE LOSS	WHOLE $ SELECTED ULTIMATE SEVERITY	SELECTED ULTIMATE LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)
1977	1,465,551					
1978	1,553,484					
1979	1,646,693					
1980	1,745,494			76		0.004
1981	1,826,711					
1982	2,061,263	2	0.01%	74	37,056	0.004
1983	2,173,213	1	0.00%	123	123,135	0.006
1984	2,314,385		0.00%			
1985	2,444,242		0.00%			
1986	2,644,132	1	0.00%			
1987	2,911,888		0.00%			
1988	3,191,151		0.00%			
1989	3,341,117		0.00%	0		0.000
1990	3,644,538		0.00%			
1991	3,852,022	2	0.01%	5	2,551	0.000
1992	3,944,342		0.00%			
1993	4,020,534	1	0.00%	1	753	0.000
1994	4,272,082		0.00%			
1995	4,432,599	2	0.00%	32	15,976	0.001
1996	4,487,291	1	0.00%	14	13,942	0.000
1997	4,623,816		0.00%	18		0.000
1998	4,816,176	1	0.00%	22	22,269	0.000
1999	5,047,597		0.00%	21		0.000
2000	5,318,217	2	0.00%	82	41,181	0.002
2001	5,597,545		0.00%	26		0.000
2002	5,822,846		0.00%	29		0.000
2003	6,004,956		0.00%	31		0.001
2004	6,183,507		0.00%	33		0.001
2005	6,388,250		0.00%	36		0.001
2006	6,653,696		0.00%	40		0.001
2007	6,915,410		0.00%	44		0.001
2008	7,073,199		0.00%	49		0.001
2009	7,109,910		0.00%	53		0.001
2010	7,245,414	1	0.00%	126	125,889	0.002
2011	7,353,256	1	0.00%	72	71,614	0.001
2012	7,554,946	1	0.00%	76	75,540	0.001
2013	5,229,078		0.00%	52		0.001
2014	5,307,514	1	0.00%	53	100,000	0.001
TOTAL		17		1,190		

(1) PROVIDED BY THE BWC
(2) SECTION 3, EXHIBIT 9, SHEET 13, COL. 14
(3) = (2) / (1) x 100
(4) SECTION 3, EXHIBIT 9, SHEET 3, COL. 12
(5) = [(4) / (2)] x 1,000
(6) = [(4) / (1)] x 100

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

ADDITIONAL AWARDS
(000's)

ACTUAL VERSUS EXPECTED LOSS PAYMENTS

ACCIDENT YEAR	PAID LOSS @ 6/30/13	PAID LOSS @ 6/30/12	ULTIMATE LOSS @ 6/30/12	UNPAID LOSS @ 6/30/12	AGE @ 6/30/13	AGE @ 6/30/12	PRIOR LDF @ 6/30/13	PRIOR LDF @ 6/30/12	EXPECTED % PAID	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE	ULTIMATE LOSS @ 6/30/13	ULTIMATE LOSS @ 6/30/12	CHANGE IN ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR		0								0	0	0			
1977	0				438	426	1.129	1.148	11.0%		0	0			
1978	0				426	414	1.148	1.168	10.4%		0	0			
1979	0				414	402	1.168	1.189	9.5%		0	0			
1980	65	63	76	13	402	390	1.189	1.210	8.6%	1	2	1	76	76	0
1981	0				390	378	1.210	1.233	8.2%		0	0			
1982	61	59	74	15	378	366	1.233	1.256	7.4%	1	2	1	74	74	0
1983	99	96	123	27	366	354	1.256	1.280	6.8%	2	3	2	123	123	0
1984	0				354	342	1.280	1.305	6.2%		0	0			
1985	0				342	330	1.305	1.329	5.8%		0	0			
1986	0				330	318	1.329	1.355	5.4%		0	0			
1987	0				318	306	1.355	1.380	5.0%		0	0			
1988	0				306	294	1.380	1.407	4.7%		0	0			
1989	0	0	0	0	294	282	1.407	1.436	4.8%	0	0	(0)	0	0	(0)
1990	0				282	270	1.436	1.466	4.5%		0	0			
1991	4	4	5	2	270	258	1.466	1.497	4.2%	0	0	(0)	5	5	(0)
1992	0				258	246	1.497	1.530	4.2%		0	0			
1993	1	1	1	0	246	234	1.530	1.564	3.9%	0	0	(0)	1	1	(0)
1994	0				234	222	1.564	1.600	3.8%		0	0			
1995	20	20	33	13	222	210	1.600	1.636	3.6%	0	0	(0)	32	33	(1)
1996	9	9	63	54	210	198	1.636	1.677	3.7%	2	0	(2)	14	63	(49)
1997	0		58	58	198	186	1.677	1.721	3.6%	2	0	(2)	18	58	(40)
1998	3	3	65	63	186	174	1.721	1.766	3.4%	2	0	(2)	22	65	(43)
1999	0		69	69	174	162	1.766	1.830	4.3%	3	0	(3)	21	69	(47)
2000	59	59	134	76	162	150	1.830	1.903	4.4%	3	0	(3)	82	134	(52)
2001	0		83	83	150	138	1.903	1.985	4.4%	4	0	(4)	26	83	(57)
2002	0		90	90	138	126	1.985	2.070	4.0%	4	0	(4)	29	90	(62)
2003	0		97	97	126	114	2.070	2.171	4.2%	4	0	(4)	31	97	(66)
2004	0		105	105	114	102	2.171	2.315	5.0%	5	0	(5)	33	105	(72)
2005	0		116	116	102	90	2.315	2.546	6.5%	8	0	(8)	36	116	(80)
2006	0		129	129	90	78	2.546	2.814	5.8%	7	0	(7)	40	129	(88)
2007	0		144	144	78	66	2.814	3.278	7.2%	10	0	(10)	44	144	(100)
2008	0		159	159	66	54	3.278	3.999	7.3%	12	0	(12)	49	159	(110)
2009	0		186	186	54	42	3.999	7.799	14.0%	26	0	(26)	53	186	(133)
2010	63	43	255	212	42	30	7.799	38.993	10.5%	22	20	(2)	126	255	(129)
2011	0		221	221	30	18	38.993	7,798.564	2.6%	6	0	(6)	72	221	(149)
2012	0		225	225	18	6	7,798.564	77,985.643	0.0%	0	0	(0)	76	225	(149)
2013	0		228	228	6		77,985.643	0.000	0.0%	0	0	(0)	52	228	(175)
2014							0.000	0.000	0.0%		0	0			
TOTAL	382	355	2,740	2,385						125	28	(97)	1,137	2,740	(1,603)
EXLD PRIOR	382	355	2,740	2,385						125	28	(97)	1,137	2,740	(1,603)

(1) BASED ON DATA FROM THE BWC
(2) BASED ON DATA FROM THE BWC
(3) FROM 6/30/12 ANALYSIS
(4) = (3) - (2)
(5) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(6) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(7) PAID LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT CURRENT AGE
(8) PAID LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT PRIOR AGE
(9) BASED ON (7) AND (8)
(10) = (4) x (9); PRIOR FROM SECTION 3, EXHIBIT 9, SHEET 15B, COL. 9
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 3, EXHIBIT 9, SHEET 3, COL. 12
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
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COMPENSATION

ADDITIONAL AWARDS
(000's)

ACTUAL VERSUS EXPECTED LOSS PAYMENTS

ACCIDENT YEAR	PAID LOSS @ 6/30/13	PAID LOSS @ 6/30/12	UNPAID LOSS @ 6/30/12	AGE @ 6/30/13	AGE @ 6/30/12	PRIOR LDF @ 6/30/13	PRIOR LDF @ 6/30/12	EXPECTED % PAID	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
PRIOR	0	0	0	726	714	1.001	1.001	13.6%	0	0	0
1954	0	0	0	714	702	1.001	1.001	15.0%	0	0	0
1955	0	0	0	702	690	1.001	1.001	16.2%	0	0	0
1956	0	0	0	690	678	1.001	1.001	17.3%	0	0	0
1957	0	0	0	678	666	1.001	1.001	18.2%	0	0	0
1958	0	0	0	666	654	1.001	1.002	18.9%	0	0	0
1959	0	0	0	654	642	1.002	1.002	19.5%	0	0	0
1960	0	0	0	642	630	1.002	1.003	19.9%	0	0	0
1961	0	0	0	630	618	1.003	1.003	20.2%	0	0	0
1962	0	0	0	618	606	1.003	1.004	20.3%	0	0	0
1963	0	0	0	606	594	1.004	1.005	17.3%	0	0	0
1964	0	0	0	594	582	1.005	1.007	29.9%	0	0	0
1965	0	0	0	582	570	1.007	1.011	34.1%	0	0	0
1966	0	0	0	570	558	1.011	1.016	32.9%	0	0	0
1967	0	0	0	558	546	1.016	1.023	29.3%	0	0	0
1968	0	0	0	546	534	1.023	1.031	25.3%	0	0	0
1969	0	0	0	534	522	1.031	1.040	22.0%	0	0	0
1970	0	0	0	522	510	1.040	1.049	19.2%	0	0	0
1971	0	0	0	510	498	1.049	1.060	16.9%	0	0	0
1972	0	0	0	498	486	1.060	1.072	15.2%	0	0	0
1973	0	0	0	486	474	1.072	1.084	13.9%	0	0	0
1974	0	0	0	474	462	1.084	1.098	12.8%	0	0	0
1975	0	0	0	462	450	1.098	1.113	12.1%	0	0	0
1976	0	0	0	450	438	1.113	1.129	11.5%	0	0	0
TOTAL									0	0	0

(1) PROVIDED BY THE BWC
(2) PROVIDED BY THE BWC
(3) FROM 6/30/12 ANALYSIS
(4) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(5) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(6) PAID LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT CURRENT AGE
(7) PAID LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT PRIOR AGE
(8) BASED ON (6) AND (7)
(9) = (3) x (8)
(10) = (1) - (2)
(11) = (10) - (9)

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

ADDITIONAL AWARDS
(000's)

ACTUAL VERSUS EXPECTED REPORTED LOSSES

ACCIDENT YEAR	INCURRED LOSS @ 6/30/13	INCURRED LOSS @ 6/30/12	ULTIMATE LOSS @ 6/30/12	UNREPORTED LOSS @ 6/30/12	AGE @ 6/30/13	AGE @ 6/30/12	PRIOR LDF @ 6/30/13	PRIOR LDF @ 6/30/12	EXPECTED % REPORTED	LOSS & ALAE EMERGENCE EXPECTED	ACTUAL	DOLLAR DIFFERENCE	ULTIMATE LOSS @ 6/30/13	ULTIMATE LOSS @ 6/30/12	CHANGE IN ULTIMATE LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR															
1977	0				438	426	1.129	1.148	11.0%		0	0			
1978	0				426	414	1.148	1.168	10.4%		0	0			
1979	0				414	402	1.168	1.189	9.5%		0	0			
1980	65	63	76	13	402	390	1.189	1.210	8.6%	1	2	1	76	76	0
1981	0				390	378	1.210	1.233	8.2%		0	0			
1982	61	59	74	15	378	366	1.233	1.256	7.4%	1	2	1	74	74	0
1983	99	96	123	27	366	354	1.256	1.280	6.8%	2	3	2	123	123	0
1984	0				354	342	1.280	1.305	6.2%		0	0			
1985	0				342	330	1.305	1.329	5.8%		0	0			
1986	0				330	318	1.329	1.355	5.4%		0	0			
1987	0				318	306	1.355	1.380	5.0%		0	0			
1988	0				306	294	1.380	1.407	4.7%		0	0			
1989	0	0	0	0	294	282	1.407	1.436	4.8%	0	0	(0)	0	0	(0)
1990	0				282	270	1.436	1.466	4.5%		0	0			
1991	4	4	5	2	270	258	1.466	1.497	4.2%	0	0	(0)	5	5	(0)
1992	0				258	246	1.497	1.530	4.2%		0	0			
1993	1	1	1	0	246	234	1.530	1.564	3.9%	0	0	(0)	1	1	(0)
1994	0				234	222	1.564	1.600	3.8%		0	0			
1995	20	20	33	13	222	210	1.600	1.636	3.6%	0	0	(0)	32	33	(1)
1996	9	9	63	54	210	198	1.636	1.677	3.7%	2	0	(2)	14	63	(49)
1997	0		58	58	198	186	1.677	1.721	3.6%	2	0	(2)	18	58	(40)
1998	3	3	65	63	186	174	1.721	1.766	3.4%	2	0	(2)	22	65	(43)
1999	0		69	69	174	162	1.766	1.830	4.3%	3	0	(3)	21	69	(47)
2000	59	59	134	76	162	150	1.830	1.903	4.4%	3	0	(3)	82	134	(52)
2001	0		83	83	150	138	1.903	1.985	4.4%	4	0	(4)	26	83	(57)
2002	0		90	90	138	126	1.985	2.070	4.0%	4	0	(4)	29	90	(62)
2003	0		97	97	126	114	2.070	2.171	4.2%	4	0	(4)	31	97	(66)
2004	0		105	105	114	102	2.171	2.315	5.0%	5	0	(5)	33	105	(72)
2005	0		116	116	102	90	2.315	2.546	6.5%	8	0	(8)	36	116	(80)
2006	0		129	129	90	78	2.546	2.814	5.8%	7	0	(7)	40	129	(88)
2007	0		144	144	78	66	2.814	3.278	7.2%	10	0	(10)	44	144	(100)
2008	0		159	159	66	54	3.278	3.999	7.3%	12	0	(12)	49	159	(110)
2009	0		186	186	54	42	3.999	7.799	14.0%	26	0	(26)	53	186	(133)
2010	63	43	255	212	42	30	7.799	38.993	10.5%	22	20	(2)	126	255	(129)
2011	0		221	221	30	18	38.993	7,798.564	2.6%	6	0	(6)	72	221	(149)
2012	0		225	225	18	6	7,798.564	77,985.643	0.0%	0	0	(0)	76	225	(149)
2013	0		228	228	6		77,985.643	0.000	0.0%	0	0	(0)	52	228	(175)
2014							0.000	0.000	0.0%		0	0			
TOTAL	382	355	2,740	2,385						125	28	(97)	1,137	2,740	(1,603)
EXLD PRIOR	382	355	2,740	2,385						125	28	(97)	1,137	2,740	(1,603)

(1) BASED ON DATA FROM THE BWC
(2) BASED ON DATA FROM THE BWC
(3) FROM 6/30/12 ANALYSIS
(4) = (3) - (2)
(5) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(6) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(7) INCURRED LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT CURRENT AGE
(8) INCURRED LOSS DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT PRIOR AGE
(9) BASED ON (7) AND (8)
(10) = (4) x (9)
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 3, EXHIBIT 9, SHEET 3, COL. 12
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
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ADDITIONAL AWARDS
(000's)

ACTUAL VERSUS EXPECTED REPORTED CLAIM COUNTS

ACCIDENT YEAR	REPORTED COUNT @ 6/30/13	REPORTED COUNT @ 6/30/12	ULTIMATE COUNT @ 6/30/12	UNREPORTED COUNT @ 6/30/12	AGE @ 6/30/13	AGE @ 6/30/12	PRIOR LDF @ 6/30/13	PRIOR LDF @ 6/30/12	EXPECTED % REPORTED	REPORTED CLAIM EMERGENCE EXPECTED	ACTUAL	DIFFERENCE	ULTIMATE COUNT @ 6/30/13	ULTIMATE COUNT @ 6/30/12	CHANGE IN ULTIMATE COUNT
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
PRIOR															
1977					438	426									
1978					426	414									
1979					414	402									
1980					402	390									
1981					390	378									
1982	2	2	2	0	378	366	1.000	1.000	100.0%	0	0	0	2	2	0
1983	1	1	1	0	366	354	1.000	1.000	100.0%	0	0	0	1	1	0
1984	0				354	342	1.000	1.000	100.0%	0	0	0	0		
1985	0				342	330	1.000	1.000	100.0%	0	0	0	0		
1986	1	1	1	0	330	318	1.000	1.000	100.0%	0	0	0	1	1	0
1987	0				318	306	1.000	1.000	100.0%	0	0	0	0		
1988	0				306	294	1.000	1.000	100.0%	0	0	0	0		
1989	0				294	282	1.000	1.000	100.0%	0	0	0	0		
1990	0				282	270	1.000	1.000	100.0%	0	0	0	0		
1991	2	2	2	0	270	258	1.000	1.000	100.0%	0	0	0	2	2	0
1992	0				258	246	1.000	1.000	100.0%	0	0	0	0		
1993	1	1	1	0	246	234	1.000	1.000	100.0%	0	0	0	1	1	0
1994	0	0			234	222	1.000	1.000	100.0%	0	0	0	0		
1995	2	2	2	0	222	210	1.000	1.003	100.0%	0	0	0	2	2	0
1996	1	1	1	0	210	198	1.003	1.014	76.0%	0	0	0	1	1	0
1997	0	0			198	186	1.014	1.021	33.1%	0	0	0	0		
1998	1	1	1	0	186	174	1.021	1.033	35.7%	0	0	0	1	1	0
1999	0	0			174	162	1.033	1.042	19.5%	0	0	0	0		
2000	2	2	2	0	162	150	1.042	1.051	17.5%	0	0	0	2	2	0
2001	0	0			150	138	1.051	1.074	29.6%	0	0	0	0		
2002	0	0	3	3	138	126	1.074	1.103	26.3%	1	0	(1)	0	3	(3)
2003	0	0	3	3	126	114	1.103	1.149	28.3%	1	0	(1)	0	3	(3)
2004	0	0	3	3	114	102	1.149	1.197	20.9%	1	0	(1)	0	3	(3)
2005	0	0	3	3	102	90	1.197	1.299	28.6%	1	0	(1)	0	3	(3)
2006	0	0	3	3	90	78	1.299	1.370	14.7%	0	0	0	0	3	(3)
2007	0	0	3	3	78	66	1.370	1.486	17.5%	1	0	(1)	0	3	(3)
2008	0	0	4	4	66	54	1.486	1.657	17.5%	1	0	(1)	0	4	(4)
2009	0	0	4	4	54	42	1.657	2.776	38.0%	2	0	(2)	0	4	(4)
2010	1	1	4	3	42	30	2.776	15.268	31.5%	1	0	(1)	1	4	(3)
2011	0	0	4	4	30	18	15.268	15.268	0.0%	0	0	0	1	4	(3)
2012	0	0	4	4	18	6	15.268	15.268	0.0%	0	0	0	1	4	(3)
2013	0		4	4	6		15.268		6.5%	0	0	0	0	4	(4)
2014	0									0			1		
TOTAL	14	14	55	41						9	0	(9)	17	55	(39)
EXLD PRIOR	14	14	55	41						9		(9)	17	55	(39)

(1) BASED ON DATA FROM THE BWC
(2) BASED ON DATA FROM THE BWC
(3) FROM 6/30/12 ANALYSIS
(4) = (3) - (2)
(5) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(6) PRIOR AGE OF ACCIDENT YEAR IN MONTHS
(7) CLAIM COUNT DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT CURRENT AGE
(8) CLAIM COUNT DEVELOPMENT FACTOR FROM PRIOR ANALYSIS AT PRIOR AGE
(9) BASED ON (7) AND (8)
(10) = (4) x (9)
(11) = (1) - (2)
(12) = (11) - (10)
(13) SECTION 3, EXHIBIT 9, SHEET 13, COL. 14
(14) FROM 6/30/12 ANALYSIS
(15) = (13) - (14)

OHIO BUREAU OF WORKERS' COMPENSATION
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DISCOUNT FACTORS

ACCIDENT YEAR AGE	PAID LOSS & ALAE DEVELOPMENT FACTOR	CUMULATIVE PERCENT PAID	INCREMENTAL PERCENT PAID	INCREMENTAL PERCENT DISCOUNTED	DISCOUNT FACTOR AT 4.0%
(1)	(2)	(3)	(4)	(5)	(6)
0			0.0%	0.0%	59.4%
6	76664.021	0.0%	0.0%	0.0%	60.6%
18	7666.402	0.0%	2.6%	2.4%	63.0%
30	38.332	2.6%	10.4%	9.3%	64.6%
42	7.666	13.0%	12.1%	10.3%	63.0%
54	3.983	25.1%	5.6%	4.6%	59.6%
66	3.251	30.8%	4.9%	3.9%	58.8%
78	2.803	35.7%	3.7%	2.8%	58.0%
90	2.536	39.4%	3.9%	2.9%	57.7%
102	2.306	43.4%	3.3%	2.3%	57.1%
114	2.145	46.6%	2.2%	1.5%	56.8%
126	2.047	48.9%	2.1%	1.4%	57.2%
138	1.960	51.0%	2.2%	1.4%	57.6%
150	1.880	53.2%	2.3%	1.4%	58.0%
162	1.802	55.5%	1.9%	1.1%	58.1%
174	1.741	57.4%	1.5%	0.8%	58.6%
186	1.696	59.0%	1.6%	0.8%	59.4%
198	1.652	60.5%	1.6%	0.8%	60.2%
210	1.609	62.1%	1.4%	0.7%	60.9%
222	1.573	63.6%	1.5%	0.7%	61.8%
234	1.536	65.1%	1.4%	0.6%	62.6%
246	1.505	66.4%	1.4%	0.6%	63.7%
258	1.475	67.8%	1.4%	0.6%	64.7%
270	1.445	69.2%	1.3%	0.5%	65.7%
282	1.418	70.5%	1.6%	0.6%	66.8%
294	1.387	72.1%	1.4%	0.5%	67.6%
306	1.361	73.5%	1.4%	0.5%	68.7%
318	1.335	74.9%	1.4%	0.5%	69.8%
330	1.310	76.3%	1.4%	0.5%	70.8%
342	1.286	77.8%	1.5%	0.5%	71.8%
354	1.262	79.2%	1.5%	0.5%	72.7%
366	1.239	80.7%	1.5%	0.5%	73.5%
378	1.215	82.3%	1.5%	0.4%	74.3%
390	1.194	83.8%	1.4%	0.4%	75.0%
402	1.175	85.1%	1.3%	0.3%	75.8%
414	1.157	86.4%	1.2%	0.3%	76.6%
426	1.141	87.6%	1.2%	0.3%	77.5%
438	1.125	88.9%	1.1%	0.3%	78.2%
450	1.112	90.0%	1.0%	0.2%	79.0%
462	1.099	91.0%	0.9%	0.2%	80.0%
474	1.088	91.9%	0.9%	0.2%	81.0%
486	1.077	92.8%	0.9%	0.2%	82.0%
498	1.067	93.7%	0.8%	0.2%	83.0%
510	1.058	94.5%	0.8%	0.1%	83.9%
522	1.049	95.3%	0.8%	0.1%	84.7%
534	1.041	96.1%	0.7%	0.1%	85.4%
546	1.033	96.8%	0.6%	0.1%	85.9%
558	1.027	97.4%	0.5%	0.1%	86.3%
570	1.021	97.9%	0.4%	0.1%	86.6%
582	1.016	98.4%	0.4%	0.1%	86.8%
594	1.013	98.7%	0.3%	0.0%	87.0%
606	1.010	99.0%	0.2%	0.0%	86.9%
618	1.007	99.3%	0.2%	0.0%	86.8%
630	1.006	99.4%	0.1%	0.0%	86.8%
642	1.004	99.6%	0.1%	0.0%	87.0%
654	1.004	99.6%	0.1%	0.0%	87.9%
666	1.003	99.7%	0.1%	0.0%	88.4%
678	1.002	99.8%	0.1%	0.0%	88.9%
690	1.002	99.8%	0.0%	0.0%	89.6%
702	1.001	99.9%	0.0%	0.0%	90.5%
714	1.001	99.9%	0.0%	0.0%	91.6%
726	1.001	99.9%	0.0%	0.0%	93.2%
738	1.001	99.9%	0.0%	0.0%	95.2%
750	1.000	100.0%	0.0%	0.0%	98.1%

(1) AGE OF ACCIDENT YEAR LOSS DEVELOPMENT FACTORS
(2) SELECTED CUMULATIVE PAID DEVELOPMENT FACTORS FROM 6/30/2012 ANALYSIS
(3) = 1 / (2)
(4) = (3) FROM SUCCESSIVE AGE - (3) FROM CURRENT AGE
(5) NET PRESENT VALUE OF (4) ASSUMING MID-YEAR PAYMENT
(6) CUMULATIVE DISCOUNT FACTOR FOR GIVEN AGE BASED ON (4) AND (5)

OHIO BUREAU OF WORKERS' COMPENSATION
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ADDITIONAL AWARDS
(000's)

CALCULATION OF INITIAL EXPECTED LOSS RATES

ACCIDENT YEAR	PAYROLL	EXPOSURE TREND	ON-LEVEL PAYROLL	LOSS DEVELOPMENT METHOD ULTIMATES PAID	LOSS DEVELOPMENT METHOD ULTIMATES INCURRED	FREQ. TREND	SEVERITY TREND	ADJUSTED ULTIMATES PAID	ADJUSTED ULTIMATES INCURRED	PAID WEIGHT	WEIGHTED ADJUSTED ULTIMATE	ON-LEVEL LOSS RATE	UNADJUSTED LOSS RATE	SELECTED LOSS RATE
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1990	3,644,538	2.096	7,637,206	0	0	0.719	2.283	0	0	100%	0	0.000	0.000	0.000
1991	3,852,022	2.030	7,818,591	5	5	0.719	2.206	8	8	100%	8	0.000	0.000	0.000
1992	3,944,342	1.930	7,613,696	0	0	0.719	2.132	0	0	100%	0	0.000	0.000	0.000
1993	4,020,534	1.895	7,617,194	1	1	0.719	2.059	1	1	100%	1	0.000	0.000	0.000
1994	4,272,082	1.851	7,909,310	0	0	0.719	1.990	0	0	100%	0	0.000	0.000	0.000
1995	4,432,599	1.799	7,972,245	32	32	0.719	1.923	44	44	100%	44	0.001	0.001	0.001
1996	4,487,291	1.738	7,797,491	14	14	0.719	1.857	19	19	100%	19	0.000	0.000	0.001
1997	4,623,816	1.661	7,678,681	0	0	0.719	1.795	0	0	100%	0	0.000	0.000	0.001
1998	4,816,176	1.586	7,638,048	4	4	0.719	1.734	5	5	100%	5	0.000	0.000	0.001
1999	5,047,597	1.535	7,748,434	0	0	0.719	1.675	0	0	100%	0	0.000	0.000	0.001
2000	5,318,217	1.481	7,874,189	106	106	0.738	1.619	126	126	100%	126	0.002	0.002	0.001
2001	5,597,545	1.450	8,115,826	0	0	0.757	1.564	0	0	100%	0	0.000	0.000	0.001
2002	5,822,846	1.351	7,863,811	0	0	0.776	1.511	0	0	100%	0	0.000	0.000	0.001
2003	6,004,956	1.320	7,925,439	0	0	0.796	1.460	0	0	100%	0	0.000	0.000	0.001
2004	6,183,507	1.337	8,269,908	0	0	0.816	1.411	0	0	100%	0	0.000	0.000	0.001
2005	6,388,250	1.292	8,253,608	0	0	0.837	1.363	0	0	100%	0	0.000	0.000	0.001
2006	6,653,696	1.281	8,526,674	0	0	0.859	1.317	0	0	100%	0	0.000	0.000	0.001
2007	6,915,410	1.229	8,496,918	0	0	0.881	1.272	0	0	100%	0	0.000	0.000	0.001
2008	7,073,199	1.179	8,337,961	0	0	0.903	1.229	0	0	100%	0	0.000	0.000	0.001
2009	7,109,910	1.143	8,129,364	0	0	0.912	1.188	0	0	100%	0	0.000	0.000	0.001
2010	7,245,414	1.134	8,216,184	482	482	0.922	1.148	510	510	100%	510	0.006	0.007	0.001
2011	7,353,256	1.082	7,954,284	0	0	0.960	1.109	0	0	100%	0	0.000	0.000	0.001
2012	7,554,946	1.030	7,783,294	0	0	1.000	1.071	0	0	100%	0	0.000	0.000	0.001
2013	5,229,078	1.015	5,307,514	0	0	1.000	1.035	0	0	100%	0	0.000	0.000	0.001
2014		1.000				1.000	1.000	0	0	0%	0			0.001

	5 Year Average excluding 2012-2013	0.001	0.001
	7 Year Average excluding 2012-2013	0.001	0.001
	10 Year Weighted Average excluding 2012-2013	0.001	
	10 Year Weighted Average excluding 2011-2013	0.001	
	5 Year Average excluding 2011-2013	0.001	0.001
	5 Year Average excluding 2013	0.001	0.001
	7 Year Average excluding 2013	0.001	0.001
(14)	2014 Selected Loss Rate:	0.001	

(1)	PROVIDED BY THE BWC	(8)	= (4) x (6) x (7)
(2)	BASED ON CHANGE IN SAWW	(9)	= (5) x (6) x (7)
(3)	= (1) x (2)	(10)	SELECTED BY DELOITTE CONSULTING
(4)	SECTION 3, EXHIBIT 9, SHEET 4, COL. 4	(11)	= (8) x (10) + (9) x [1.0 - (10)]
(5)	SECTION 3, EXHIBIT 9, SHEET 5, COL. 4	(12)	= (11) / (3) x 100
(6)	SELECTED BY DELOITTE CONSULTING	(13)	= [(4) x (10) + (5) x [1.0 - (10)]] / (1) x 100
(7)	SELECTED BY DELOITTE CONSULTING	(14)	SELECTED BY DELOITTE CONSULTING

OHIO BUREAU OF WORKERS' COMPENSATION
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ADDITIONAL AWARDS

INTERPOLATED DEVELOPMENT FACTORS @ 6/30/13

ACCIDENT	AGE	AGE OF SELECTED LDF		PAID LOSS			INCURRED LOSS			REPORTED COUNTS			PAID SEVERITY		
YEAR	@ 6/30/13	LOW	HIGH	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.	LOW	HIGH	INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Prior	726	726	738	1.001	1.001	1.001									
1954	714	714	726	1.001	1.001	1.001									
1955	702	702	714	1.001	1.001	1.001									
1956	690	690	702	1.002	1.001	1.002									
1957	678	678	690	1.002	1.002	1.002									
1958	666	666	678	1.003	1.002	1.003									
1959	654	654	666	1.004	1.003	1.004									
1960	642	642	654	1.004	1.004	1.004									
1961	630	630	642	1.006	1.004	1.006									
1962	618	618	630	1.007	1.006	1.007									
1963	606	606	618	1.010	1.007	1.010									
1964	594	594	606	1.013	1.010	1.013									
1965	582	582	594	1.016	1.013	1.016									
1966	570	570	582	1.021	1.016	1.021									
1967	558	558	570	1.027	1.021	1.027									
1968	546	546	558	1.033	1.027	1.033									
1969	534	534	546	1.041	1.033	1.041									
1970	522	522	534	1.049	1.041	1.049									
1971	510	510	522	1.058	1.049	1.058									
1972	498	498	510	1.067	1.058	1.067									
1973	486	486	498	1.077	1.067	1.077									
1974	474	474	486	1.088	1.077	1.088									
1975	462	462	474	1.099	1.088	1.099									
1976	450	450	462	1.112	1.099	1.112									
1977	438	438	450	1.125	1.112	1.125	1.126	1.112	1.126	1.000	1.000	1.000	1.218	1.218	1.218
1978	426	426	438	1.141	1.125	1.141	1.141	1.126	1.141	1.000	1.000	1.000	1.218	1.218	1.218
1979	414	414	426	1.157	1.141	1.157	1.157	1.141	1.157	1.000	1.000	1.000	1.218	1.218	1.218
1980	402	402	414	1.175	1.157	1.175	1.175	1.157	1.175	1.000	1.000	1.000	1.218	1.218	1.218
1981	390	390	402	1.194	1.175	1.194	1.194	1.175	1.194	1.000	1.000	1.000	1.218	1.218	1.218
1982	378	378	390	1.215	1.194	1.215	1.216	1.194	1.216	1.000	1.000	1.000	1.218	1.218	1.218
1983	366	366	378	1.239	1.215	1.239	1.239	1.216	1.239	1.000	1.000	1.000	1.240	1.218	1.240
1984	354	354	366	1.262	1.239	1.262	1.262	1.239	1.262	1.000	1.000	1.000	1.259	1.240	1.259
1985	342	342	354	1.286	1.262	1.286	1.286	1.262	1.286	1.000	1.000	1.000	1.279	1.259	1.279
1986	330	330	342	1.310	1.286	1.310	1.311	1.286	1.311	1.000	1.000	1.000	1.300	1.279	1.300
1987	318	318	330	1.335	1.310	1.335	1.335	1.311	1.335	1.000	1.000	1.000	1.322	1.300	1.322
1988	306	306	318	1.361	1.335	1.361	1.361	1.335	1.361	1.000	1.000	1.000	1.346	1.322	1.346
1989	294	294	306	1.387	1.361	1.387	1.387	1.361	1.387	1.000	1.000	1.000	1.369	1.346	1.369
1990	282	282	294	1.418	1.387	1.418	1.418	1.387	1.418	1.000	1.000	1.000	1.401	1.369	1.401
1991	270	270	282	1.445	1.418	1.445	1.445	1.418	1.445	1.000	1.000	1.000	1.425	1.401	1.425
1992	258	258	270	1.475	1.445	1.475	1.475	1.445	1.475	1.000	1.000	1.000	1.451	1.425	1.451
1993	246	246	258	1.505	1.475	1.505	1.505	1.475	1.505	1.000	1.000	1.000	1.479	1.451	1.479
1994	234	234	246	1.536	1.505	1.536	1.537	1.505	1.537	1.000	1.000	1.000	1.511	1.479	1.511
1995	222	222	234	1.573	1.536	1.573	1.573	1.537	1.573	1.000	1.000	1.000	1.541	1.511	1.541
1996	210	210	222	1.609	1.573	1.609	1.610	1.573	1.610	1.004	1.000	1.004	1.572	1.541	1.572
1997	198	198	210	1.652	1.609	1.652	1.652	1.610	1.652	1.014	1.004	1.014	1.596	1.572	1.596
1998	186	186	198	1.696	1.652	1.696	1.696	1.652	1.696	1.021	1.014	1.021	1.623	1.596	1.623
1999	174	174	186	1.741	1.696	1.741	1.741	1.696	1.741	1.034	1.021	1.034	1.648	1.623	1.648
2000	162	162	174	1.802	1.741	1.802	1.802	1.741	1.802	1.047	1.034	1.047	1.700	1.648	1.700
2001	150	150	162	1.880	1.802	1.880	1.880	1.802	1.880	1.052	1.047	1.052	1.767	1.700	1.767
2002	138	138	150	1.960	1.880	1.960	1.960	1.880	1.960	1.070	1.052	1.070	1.812	1.767	1.812
2003	126	126	138	2.047	1.960	2.047	2.047	1.960	2.047	1.109	1.070	1.109	1.821	1.812	1.821
2004	114	114	126	2.145	2.047	2.145	2.145	2.047	2.145	1.147	1.109	1.147	1.858	1.821	1.858
2005	102	102	114	2.306	2.145	2.306	2.295	2.145	2.295	1.195	1.147	1.195	1.923	1.858	1.923
2006	90	90	102	2.536	2.306	2.536	2.536	2.295	2.536	1.290	1.195	1.290	1.893	1.923	1.893
2007	78	78	90	2.803	2.536	2.803	2.802	2.536	2.802	1.338	1.290	1.338	2.017	1.893	2.017
2008	66	66	78	3.251	2.803	3.251	3.251	2.802	3.251	1.438	1.338	1.438	2.161	2.017	2.161
2009	54	54	66	3.983	3.251	3.983	3.982	3.251	3.982	1.604	1.438	1.604	2.369	2.161	2.369
2010	42	42	54	7.666	3.983	7.666	7.666	3.982	7.666	2.726	1.604	2.726	2.434	2.369	2.434
2011	30	30	42	38.332	7.666	38.332	38.329	7.666	38.329	14.993	2.726	14.993	1.292	2.434	1.292
2012	18	18	30	7,666.402	38.332	7,666.402	7,665.822	38.329	7,665.822	14.993	14.993	14.993	64.586	1.292	64.586
2013	6	6	18	76,664.021	7,666.402	76,664.021	76,658.219	7,665.822	76,658.219	14.993	14.993	14.993	645.865	64.586	645.865

(1) AGE
(2) & (3) BASED ON TRIANGLE AGES NEAREST TO (1)
(4) FROM SECTION 3, EXHIBIT 9, SHEET 23; SELECTED CUM. BASED ON (2)
(5) FROM SECTION 3, EXHIBIT 9, SHEET 23; SELECTED CUM. BASED ON (3)
(6) INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)
(7) FROM SECTION 3, EXHIBIT 9, SHEET 24; SELECTED CUM. BASED ON (2)
(8) FROM SECTION 3, EXHIBIT 9, SHEET 24; SELECTED CUM. BASED ON (3)
(9) INTERPOLATION OF (7) & (8) TO THE AGES LISTED IN (1)
(10) FROM SECTION 3, EXHIBIT 9, SHEET 29; SELECTED CUM. BASED ON (2)
(11) FROM SECTION 3, EXHIBIT 9, SHEET 29; SELECTED CUM. BASED ON (3)
(12) INTERPOLATION OF (10) & (11) TO THE AGES LISTED IN (1)
(13) FROM SECTION 3, EXHIBIT 9, SHEET 30; SELECTED CUM. BASED ON (2)
(14) FROM SECTION 3, EXHIBIT 9, SHEET 30; SELECTED CUM. BASED ON (3)
(15) INTERPOLATION OF (13) & (14) TO THE AGES LISTED IN (1)

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

ADDITIONAL AWARDS

INTERPOLATED INDEX FACTORS @ 6/30/13

ACCIDENT YEAR	AGE @ 6/30/13	AGE OF SELECTED LDF LOW	AGE OF SELECTED LDF HIGH	SELECTED INDEXED INCREMENTAL PAID LOSS LOW	SELECTED INDEXED INCREMENTAL PAID LOSS HIGH	SELECTED INDEXED INCREMENTAL PAID LOSS INTERP.
	(1)	(2)	(3)	(4)	(5)	(6)
1977	438	438	450			
1978	426	426	438			
1979	414	414	426			
1980	402	402	414			
1981	390	390	402			
1982	378	378	390			
1983	366	366	378			
1984	354	354	366			
1985	342	342	354			
1986	330	330	342			
1987	318	318	330			
1988	306	306	318			
1989	294	294	306			
1990	282	282	294			
1991	270	270	282			
1992	258	258	270			
1993	246	246	258			
1994	234	234	246			
1995	222	222	234			
1996	210	210	222			
1997	198	198	210			
1998	186	186	198			
1999	174	174	186			
2000	162	162	174			
2001	150	150	162			
2002	138	138	150			
2003	126	126	138			
2004	114	114	126			
2005	102	102	114			
2006	90	90	102			
2007	78	78	90			
2008	66	66	78			
2009	54	54	66			
2010	42	42	54			
2011	30	30	42			
2012	18	18	30			
2013	6	6	18			

(1)	AGE
(2) & (3)	BASED ON TRIANGLE AGES NEAREST TO (1)
(4)	FROM SECTION 3, EXHIBIT 9, SHEET 38; SELECTED CUM. BASED ON (2)
(5)	FROM SECTION 3, EXHIBIT 9, SHEET 38; SELECTED CUM. BASED ON (3)
(6)	INTERPOLATION OF (4) & (5) TO THE AGES LISTED IN (1)

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
ADDITIONAL AWARDS
PAID LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
1978	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-
1979	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			-
1980	0	0	0	0	0	0	0	0	4	7	8	11	17	20	22	25	28	30	33	36	38	41	44	45	45	49	51	53	55	57	59	61	63	65				65
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					-
1982	0	0	0	0	0	0	1	4	13	13	13	14	17	19	21	24	26	28	31	33	35	38	40	42	45	47	49	52	54	56	59	61						61
1983	0	0	0	0	0	0	0	23	26	29	33	36	39	43	46	49	53	56	59	63	66	69	73	76	79	83	86	89	93	96	99							99
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								-
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									-
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										-
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											-
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												-
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
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														-
1991	0	0	0	2	3	3	3	4	4	4	4	4	4	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	0	0	0	0																-
1993	0	0	1	1	1	1	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	0	0																		-
1995	0	0	0	0	14	18	20	20	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																				9
1997	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
1999	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																								59
2001	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																										-
2003	0	0	0	0	0	0	0	0	0	0	0																											-
2004	0	0	0	0	0	0	0	0	0	0																												-
2005	0	0	0	0	0	0	0	0	0																													-
2006	0	0	0	0	0	0	0	0																														-
2007	0	0	0	0	0	0	0																															-
2008	0	0	0	0	0	0																																-
2009	0	0	0	0	0																																	-
2010	0	0	43	63																																		63
2011	0	0	0																																			-
2012	0	0																																				-
2013	0																																					-
																																						382

AGE-TO-AGE DEVELOPMENT FACTORS

	6-Ult	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-Ult	414-Ult	426-Ult	438-Ult	
1977																																						
1978																																						
1979																																						
1980									1.732	1.255	1.291	1.571	1.159	1.137	1.121	1.108	1.097	1.089	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					
1981																																						
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	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							
1983								1.148	1.129	1.114	1.102	1.093	1.085	1.075	1.073	1.068	1.064	1.060	1.056	1.053	1.051	1.050	1.046	1.044	1.042	1.040	1.039	1.037	1.036	1.035								
1984																																						
1985																																						
1986																																						
1987																																						
1988																																						
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														
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	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	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																					
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																							
1999																																						
2000				1.000	4.213	1.254	1.099	1.162	1.120	1.144	1.124	1.055	1.000																									
2001																																						
2002																																						
2003																																						
2004																																						
2005																																						
2006																																						
2007																																						
2008																																						
2009																																						
2010			1.472																																			
2011																																						
2012																																						
3 Yr Avg			1.157	1.000	2.071	1.095	1.033	1.054	1.040	1.048	1.041	1.018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.017	1.017	1.035	1.033	1.055	1.044	1.042	1.040	1.039	1.037	1.037	1.033	1.032					
5 Yr Avg			2.231	15.218	1.699	1.080	1.020	1.032	1.024	1.029	1.025	1.011	1.000	1.000	1.000	1.000	1.000	1.012	1.026	1.025	1.037	1.035	1.032	1.028	1.055	1.044	1.042	1.040	1.039	1.037	1.037	1.033	1.032					
7 Yr Avg			2.231	12.888	1.583	1.067	1.424	1.044	1.035	1.037	1.032	1.021	1.000	1.011	1.010	1.024	1.022	1.033	1.036	1.033	1.037	1.035	1.032	1.028	1.055	1.044	1.042	1.040	1.039	1.037	1.037	1.033	1.032					
3 Yr Wtd			1.472								1.124	1.055	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				1.037	1.039	1.037	1.037	1.033	1.032					
5 Yr Wtd			1.472						1.120	1.144	1.118	1.052	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			1.040	1.042	1.040	1.038	1.037	1.037	1.033	1.032					
10 Yr Wtd			1.472	1.000	4.213	1.230	1.092	1.122	1.066	1.084	1.075	1.035	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.048	1.052	1.051	1.039	1.053	1.043	1.041	1.040	1.038	1.037	1.037	1.033	1.032					TAIL
Prior FY	10.000	200.000	5.000	1.950	1.220	1.165	1.105	1.100	1.066	1.049	1.043	1.043	1.040	1.036	1.026	1.026	1.025	1.023	1.023	1.022	1.022	1.021	1.021	1.021	1.019	1.019	1.019	1.019	1.019	1.019	1.019	1.019	1.018	1.018	1.017	1.016	1.015	1.113
PA Sel.	10.000	200.000	5.000	1.925	1.225	1.160	1.105	1.100	1.075	1.048	1.044	1.043	1.043	1.035	1.026	1.027	1.027	1.023	1.024	1.021	1.020	1.021	1.019	1.022	1.019	1.019	1.019	1.019	1.019	1.019	1.019	1.018	1.016	1.015	1.014	1.014	1.013	
Selected	10.000	200.000	5.000	1.925	1.225	1.160	1.105	1.100	1.075	1.048	1.044	1.043	1.043	1.035	1.026	1.027	1.027	1.023	1.024	1.021	1.020	1.021	1.019	1.022	1.019	1.019	1.019	1.019	1.019	1.019	1.019	1.018	1.016	1.015	1.014	1.014	1.013	
Cumulative	76664.0	7666.40	38.332	7.666	3.983	3.251	2.803	2.536	2.306	2.145	2.047	1.960	1.880	1.802	1.741	1.696	1.652	1.609	1.573	1.536	1.505	1.475	1.445	1.418	1.387	1.361	1.335	1.310	1.286	1.262	1.239	1.215	1.194	1.175	1.157	1.141	1.125	1.112

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
ADDITIONAL AWARDS
INCURRED LOSS (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																										0	0	0	0	0	0	0	0	0	0	0	0	-
1978																									0	0	0	0	0	0	0	0	0	0	0	0		-
1979																								0	0	0	0	0	0	0	0	0	0	0	0			-
1980																							44	45	45	49	51	53	55	57	59	61	63	65				65
1981																						0	0	0	0	0	0	0	0	0	0	0	0					-
1982																					35	38	40	42	45	47	49	52	54	56	59	61						61
1983																				63	66	69	73	76	79	83	86	89	93	96	99							99
1984																			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									-
1986																	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											-
1988															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														-
1991												4	4	4	4	4	4	4	4	4	4	4	4															4
1992											0	0	0	0	0	0	0	0	0	0	0	0																-
1993										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																		-
1995								20	20	20	20	20	20	20	20	20	20	20	20																			20
1996							9	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																					-
1998					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																							-
2000			0	6	6	24	30	33	39	43	50	56	59	59																								59
2001		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																										-
2003	0	0	0	0	0	0	0	0	0	0	0																											-
2004	0	0	0	0	0	0	0	0	0	0																												-
2005	0	0	0	0	0	0	0	0	0																													-
2006	0	0	0	0	0	0	0	0																														-
2007	0	0	0	0	0	0	0																															-
2008	0	0	0	0	0	0																																-
2009	0	0	0	0	0																																	-
2010	0	0	43	63																																		63
2011	0	0	0																																			-
2012	0	0																																				-
2013	0																																					-
																																						382

AGE-TO-AGE DEVELOPMENT FACTORS

	6-Ult	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-Ult	414-Ult	426-Ult	438-Ult	
1977																																						
1978																																						
1979																																						
1980																							1.021	1.014	1.072	1.041	1.040	1.038	1.037	1.036	1.034	1.033	1.032					
1981																																						
1982																					1.066	1.062	1.060	1.055	1.052	1.049	1.047	1.045	1.043	1.041	1.040							
1983																				1.053	1.051	1.050	1.046	1.044	1.042	1.040	1.039	1.037	1.036	1.035								
1984																																						
1985																																						
1986																																						
1987																																						
1988																																						
1989														1.000	1.000	1.000	1.000	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	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																		
1994																																						
1995								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																					
1997																																						
1998					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																									
2001																																						
2002																																						
2003																																						
2004																																						
2005																																						
2006																																						
2007																																						
2008																																						
2009																																						
2010			1.472																																			
2011																																						
2012																																						
3 Yr Avg			1.472	1.000	2.607	1.127	1.033	1.054	1.040	1.048	1.041	1.018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.017	1.017	1.035	1.033	1.055	1.044	1.042	1.040	1.039	1.037	1.037		1.032					
5 Yr Avg			1.472	1.000	2.607	1.127	1.033	1.041	1.030	1.029	1.025	1.011	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.013	1.029	1.028	1.032	1.028	1.055	1.044	1.042	1.040	1.039	1.037	1.037	1.033	1.032					
7 Yr Avg			1.472	1.000	2.607	1.127	1.033	1.041	1.030	1.029	1.025	1.009	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.013	1.029	1.028	1.032	1.028	1.055	1.044	1.042	1.040	1.039	1.037	1.037	1.033	1.032					
3 Yr Wtd			1.472								1.124	1.055	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				1.037	1.039	1.037	1.037	1.033	1.032					
5 Yr Wtd			1.472						1.120	1.144	1.118	1.052	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		1.040	1.042	1.040	1.038	1.037	1.037	1.033	1.032					
10 Yr Wtd			1.472	1.000	4.213	1.230	1.092	1.122	1.066	1.084	1.075	1.035	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.048	1.052	1.051	1.039	1.053	1.043	1.041	1.040	1.038	1.037	1.037	1.033	1.032					TAIL
Prior FY	10.000	200.000	5.000	1.950	1.220	1.165	1.105	1.100	1.066	1.049	1.043	1.043	1.040	1.036	1.026	1.026	1.025	1.023	1.023	1.022	1.022	1.021	1.021	1.021	1.019	1.019	1.019	1.019	1.019	1.019	1.019	1.019	1.018	1.018	1.017	1.016		1.129
PA Sel.	10.000	200.000	5.000	1.925	1.225	1.160	1.105	1.100	1.075	1.048	1.044	1.043	1.043	1.035	1.026	1.027	1.027	1.023	1.024	1.021	1.020	1.021	1.019	1.022	1.019	1.019	1.019	1.019	1.019	1.019	1.019	1.018	1.016	1.015	1.014	1.014	1.013	1.112
Selected	10.000	200.000	5.000	1.925	1.225	1.160	1.105	1.105	1.070	1.048	1.044	1.043	1.043	1.035	1.026	1.027	1.027	1.023	1.024	1.021	1.020	1.021	1.019	1.022	1.019	1.019	1.019	1.019	1.019	1.019	1.019	1.018	1.016	1.015	1.014	1.014	1.013	
Cumulative	76658.219	7665.822	38.329	7.666	3.982	3.251	2.802	2.536	2.295	2.145	2.047	1.960	1.880	1.802	1.741	1.696	1.652	1.610	1.573	1.537	1.505	1.475	1.445	1.418	1.387	1.361	1.335	1.311	1.286	1.262	1.239	1.216	1.194	1.175	1.157	1.141	1.126	1.112

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
ADDITIONAL AWARDS

CASE RESERVES (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																										0	0	0	0	0	0	0	0	0	0	0	0	-
1978																									0	0	0	0	0	0	0	0	0	0	0	0		-
1979																								0	0	0	0	0	0	0	0	0	0	0	0			-
1980																							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					-
1982																					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							-
1984																			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									-
1986																	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											-
1988															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													-
1990													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															-
1992											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																	-
1994									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																			-
1996							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																					-
1998					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																							-
2000			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																									-
2002	0	0	0	0	0	0	0	0	0	0	0	0																										-
2003	0	0	0	0	0	0	0	0	0	0	0																											-
2004	0	0	0	0	0	0	0	0	0	0																												-
2005	0	0	0	0	0	0	0	0	0																													-
2006	0	0	0	0	0	0	0	0																														-
2007	0	0	0	0	0	0	0																															-
2008	0	0	0	0	0	0																																-
2009	0	0	0	0	0																																	-
2010	0	0	0	0																																		-
2011	0	0	0																																			-
2012	0	0																																				-
2013	0																																					-
																																						-

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
ADDITIONAL AWARDS
PAID TO INCURRED LOSS RATIOS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																							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%
1981																																						
1982																					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%
1983																				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%
1984																																						
1985																																						
1986																																						
1987																																						
1988																																						
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%													100.0%
1990																																						
1991												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%
1992																																						
1993										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%
1994																																						
1995								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%
1996							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%
1997																																						
1998					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%
1999																																						
2000				100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%																								100.0%
2001																																						
2002																																						
2003																																						
2004																																						
2005																																						
2006																																						
2007																																						
2008																																						
2009																																						
2010			100.0%	100.0%																																		100.0%
2011																																						
2012																																						
2013																																						

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
ADDITIONAL AWARDS

PAID LOSS / $100 OF PAYROLL

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ON-LEVEL PAYROLL
1977	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%	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%	0.00%	0.00%	0.00%	5,778,966
1978	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	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%	0.00%	0.00%		5,754,667
1979	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%	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%	0.00%			5,656,194
1980	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.02%	0.03%	0.04%	0.04%	0.04%	0.05%	0.05%	0.06%	0.06%	0.07%	0.07%	0.08%	0.08%	0.08%	0.09%	0.09%	0.09%	0.10%	0.10%	0.11%	0.00%	0.00%	0.00%				5,575,918
1981	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%	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%					5,375,984
1982	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.02%	0.02%	0.02%	0.03%	0.03%	0.03%	0.04%	0.04%	0.05%	0.05%	0.05%	0.06%	0.06%	0.07%	0.07%	0.07%	0.08%	0.08%	0.09%	0.09%	0.09%	0.10%	0.10%	0.00%						5,767,589
1983	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.04%	0.04%	0.05%	0.06%	0.06%	0.07%	0.07%	0.08%	0.08%	0.09%	0.10%	0.10%	0.11%	0.11%	0.12%	0.12%	0.13%	0.14%	0.14%	0.15%	0.15%	0.16%	0.17%	0.17%							5,822,965
1984	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%	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%								5,909,297
1985	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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%									6,030,627
1986	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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%										6,365,645
1987	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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%											6,782,846
1988	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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%												7,101,789
1989	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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%													7,272,541
1990	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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%														7,637,206
1991	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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%															7,818,591
1992	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%	0.00%	0.00%	0.00%	0.00%	0.00%																7,613,696
1993	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%	0.00%	0.00%	0.00%	0.00%																	7,617,194
1994	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%	0.00%	0.00%	0.00%																		7,909,310
1995	0.00%	0.00%	0.00%	0.00%	0.02%	0.02%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%																			7,972,245
1996	0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%																				7,797,491
1997	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%																					7,678,681
1998	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%																						7,638,048
1999	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%																							7,748,434
2000	0.00%	0.00%	0.00%	0.01%	0.01%	0.03%	0.04%	0.04%	0.05%	0.05%	0.06%	0.07%	0.07%	0.07%																								7,874,189
2001	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%																									8,115,826
2002	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																										7,863,811
2003	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																											7,925,439
2004	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																												8,269,908
2005	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																													8,253,608
2006	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																														8,526,674
2007	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																															8,496,918
2008	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																																8,337,961
2009	0.00%	0.00%	0.00%	0.00%	0.00%																																	8,129,364
2010	0.00%	0.00%	0.05%	0.08%																																		8,216,184
2011	0.00%	0.00%	0.00%																																			7,954,284
2012	0.00%	0.00%																																				7,783,294
2013	0.00%																																					5,307,514

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
ADDITIONAL AWARDS
INCURRED LOSS / $100 OF PAYROLL

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ON-LEVEL PAYROLL
1977																										0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	5,778,966
1978																									0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		5,754,667
1979																								0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			5,656,194
1980																							0.08%	0.08%	0.08%	0.09%	0.09%	0.09%	0.10%	0.10%	0.11%	0.00%	0.00%	0.00%				5,575,918
1981																						0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%					5,375,984
1982																					0.06%	0.07%	0.07%	0.07%	0.08%	0.08%	0.09%	0.09%	0.09%	0.10%	0.10%	0.00%						5,767,589
1983																				0.11%	0.11%	0.12%	0.12%	0.13%	0.14%	0.14%	0.15%	0.15%	0.16%	0.17%	0.17%							5,822,965
1984																			0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%								5,909,297
1985																		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%									6,030,627
1986																	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%										6,365,645
1987																0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%											6,782,846
1988															0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%												7,101,789
1989														0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%													7,272,541
1990													0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%														7,637,206
1991												0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%															7,818,591
1992											0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																7,613,696
1993										0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																	7,617,194
1994									0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																		7,909,310
1995								0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%																			7,972,245
1996							0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%																				7,797,491
1997						0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																					7,678,681
1998					0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																						7,638,048
1999				0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																							7,748,434
2000			0.00%	0.01%	0.01%	0.03%	0.04%	0.04%	0.05%	0.05%	0.06%	0.07%	0.07%	0.07%																								7,874,189
2001		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																									8,115,826
2002	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																										7,863,811
2003	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																											7,925,439
2004	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																												8,269,908
2005	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																													8,253,608
2006	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																														8,526,674
2007	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																															8,496,918
2008	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																																8,337,961
2009	0.00%	0.00%	0.00%	0.00%	0.00%																																	8,129,364
2010	0.00%	0.00%	0.05%	0.08%																																		8,216,184
2011	0.00%	0.00%	0.00%																																			7,954,284
2012	0.00%	0.00%																																				7,783,294
2013	0.00%																																					5,307,514

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
ADDITIONAL AWARDS

REPORTED ADDITIONAL AWARDS CLAIM COUNTS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2						2
1983																														1	1							1
1984																																						
1985																																						
1986			1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1										1
1987																																						
1988																																						
1989																																						
1990																																						
1991	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2															2
1992																																						
1993			1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1																	1
1994																																						
1995			1	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2																			2
1996				1	1	1	1	1	1	1	1	1	1	1	1	1	1	1																				1
1997																																						
1998				1	1	1	1	1	1	1	1	1	1	1	1	1																						1
1999																																						
2000				1	1	2	2	2	2	2	2	2	2	2																								2
2001																																						
2002																																						
2003																																						
2004																																						
2005																																						
2006																																						
2007																																						
2008																																						
2009																																						
2010			1	1																																		1
2011																																						
2012																																						
2013																																						
																																						14

AGE-TO-AGE DEVELOPMENT FACTORS

	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-Ult	390-Ult	402-Ult	414-Ult	426-Ult	438-Ult	
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	2.000	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	1.000	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								
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	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																																						
1988																																						
1989																																						
1990																																						
1991	2.000	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	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	1.000	1.000																		
1994																																						
1995			1.000	2.000	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																					
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																							
1999																																						
2000				1.000	2.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000																									
2001																																						
2002																																						
2003																																						
2004																																						
2005																																						
2006																																						
2007																																						
2008																																						
2009																																						
2010			1.000																																			
2011																																						
2012																																						
3 Yr Avg	2.000	1.000	1.000	1.000	1.333	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
5 Yr Avg	2.000	1.000	1.000	1.200	1.200	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
7 Yr Avg	2.000	1.000	1.000	1.143	1.143	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	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
3 Yr Wtd	2.000			1.000	1.333	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	1.000	1.000	1.000	1.000		1.000	1.000							
5 Yr Wtd	2.000			1.200	1.167	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	1.000	1.000	1.000	1.000		1.000	1.000							
7 Yr Wtd	2.000			1.125	1.111	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	1.000	1.000	1.000	1.000		1.000	1.000							TAIL
Prior FY	1.000	1.000	5.500	1.675	1.115	1.085	1.054	1.086	1.041	1.042	1.027	1.022	1.009	1.008	1.012	1.007	1.011	1.003	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
PA Sel.	1.000	1.000	5.500	1.700	1.094	1.068	1.031	1.076	1.042	1.034	1.032	1.018	1.004	1.013	1.012	1.008	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	1.000	1.000	1.000	1.000	
Selected	1.000	1.000	5.500	1.700	1.115	1.075	1.037	1.080	1.042	1.034	1.036	1.018	1.004	1.013	1.012	1.007	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	1.000	1.000	1.000	1.000	
Cumulative	14.993	14.993	14.993	2.726	1.604	1.438	1.338	1.290	1.195	1.147	1.109	1.070	1.052	1.047	1.034	1.021	1.014	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	1.000	1.000	1.000	1.000	1.000

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
ADDITIONAL AWARDS

CUMULATIVE PAID LOSS PER REPORTED CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	0	0	0	0	0	0	484	1,767	6,449	6,449	6,449	7,247	8,364	9,526	10,689	11,848	13,010	14,172	15,334	16,496	17,659	18,821	19,983	21,190	22,352	23,514	24,677	25,839	27,001	28,163	29,325	30,488						30,488
1983																														96,081	99,420							99,420
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										-
1987																																						
1988																																						
1989																																						
1990																																						
1991	0	0	214	1,166	1,445	1,445	1,445	1,766	1,766	1,766	1,766	1,766	1,766	1,766	1,766	1,766	1,766	1,766	1,766	1,766	1,766	1,766	1,766															1,766
1992																																						
1993			500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500																	500
1994																																						
1995			197	197	7,108	9,119	10,154	10,154	10,154	10,154	10,154	10,154	10,154	10,154	10,154	10,154	10,154	10,154	10,154																			10,154
1996				8,390	8,390	8,390	8,663	8,663	8,663	8,663	8,663	8,663	8,663	8,663	8,663	8,663	8,663	8,663																				8,663
1997																																						
1998				2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500																						2,500
1999																																						
2000				5,725	5,725	12,061	15,124	16,628	19,327	21,639	24,760	27,823	29,346	29,346																								29,346
2001																																						
2002																																						
2003																																						
2004																																						
2005																																						
2006																																						
2007																																						
2008																																						
2009																																						
2010			42,736	62,886																																		62,886
2011																																						
2012																																						
2013																																						

AGE-TO-AGE DEVELOPMENT FACTORS

	6-Ult	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-Ult	390-Ult	402-Ult	414-Ult	426-Ult	438-Ult	
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
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	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							
1983																														1.035								
1984																																						
1985																																						
1986																																						
1987																																						
1988																																						
1989																																						
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	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	1.000	1.000																		
1994																																						
1995			1.000	36.045	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																					
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																							
1999																																						
2000				1.000	2.107	1.254	1.099	1.162	1.120	1.144	1.124	1.055	1.000																									
2001																																						
2002																																						
2003																																						
2004																																						
2005																																						
2006																																						
2007																																						
2008																																						
2009																																						
2010			1.472																																			
2011																																						
2012																																						
3 Yr Avg			1.157	1.000	1.369	1.095	1.033	1.054	1.040	1.048	1.041	1.018	1.000	1.000	1.000	1.000	1.000	1.000	1.025	1.023	1.033	1.031	1.060	1.055	1.052	1.049	1.047	1.045	1.043	1.038	1.040							
5 Yr Avg			2.231	8.009	1.278	1.080	1.020	1.032	1.024	1.029	1.025	1.011	1.000	1.000	1.000	1.020	1.018	1.021	1.025	1.023	1.033	1.031	1.060	1.055	1.052	1.049	1.047	1.045	1.043	1.038	1.040							
7 Yr Avg			2.231	6.881	1.232	1.067	1.424	1.402	1.017	1.021	1.035	1.030	1.020	1.020	1.018	1.020	1.018	1.021	1.025	1.023	1.033	1.031	1.060	1.055	1.052	1.049	1.047	1.045	1.043	1.038	1.040							
3 Yr Wtd				1.000	1.381	1.145	1.057	1.097	1.076	1.095	1.085	1.039	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.060	1.056	1.060	1.055	1.052	1.049	1.047	1.045		1.036	1.040							
5 Yr Wtd				1.399	1.345	1.134	1.041	1.070	1.056	1.072	1.066	1.031	1.000	1.000	1.000	1.000	1.000	1.044	1.066	1.062	1.060	1.056	1.060	1.055	1.052	1.049	1.047	1.045		1.036	1.040							
10 Yr Wtd				1.389	1.325	1.143	1.080	1.176	1.047	1.060	1.070	1.045	1.019	1.035	1.034	1.035	1.034	1.044	1.066	1.062	1.060	1.056	1.060	1.055	1.052	1.049	1.047	1.045		1.036	1.040							TAIL
Prior	10.000	50.000	0.538	1.044	1.062	1.058	1.053	1.018	1.026	1.011	1.011	1.023	1.031	1.033	1.012	1.016	1.015	1.019	1.022	1.021	1.018	1.017	1.020	1.022	1.017	1.018	1.016	1.017	1.014	1.018								1.256
PA Sel.	10.000	50.000	0.531	1.028	1.096	1.071	1.066	0.984	1.035	1.020	1.005	1.026	1.039	1.032	1.015	1.017	1.015	1.020	1.020	1.022	1.020	1.018	1.017	1.023	1.017	1.018	1.017	1.017	1.016	1.015	1.019							
Selected	10.000	50.000	0.531	1.028	1.096	1.071	1.066	0.984	1.035	1.020	1.005	1.026	1.039	1.032	1.015	1.017	1.015	1.020	1.020	1.022	1.020	1.018	1.017	1.023	1.017	1.018	1.017	1.017	1.016	1.015	1.019							
Cumulative	645.865	64.586	1.292	2.434	2.369	2.161	2.017	1.893	1.923	1.858	1.821	1.812	1.767	1.700	1.648	1.623	1.596	1.572	1.541	1.511	1.479	1.451	1.425	1.401	1.369	1.346	1.322	1.300	1.279	1.259	1.240	1.218	1.218	1.218	1.218	1.218	1.218	1.218

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
ADDITIONAL AWARDS

CUMULATIVE PAID LOSS / ULTIMATE CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	0	0	0	0	0	0	484	1,767	6,449	6,449	6,449	7,247	8,364	9,526	10,689	11,848	13,010	14,172	15,334	16,496	17,659	18,821	19,983	21,190	22,352	23,514	24,677	25,839	27,001	28,163	29,325	30,488						30,488
1983	0	0	0	0	0	0	0	22,629	25,975	29,313	32,652	35,990	39,329	42,667	45,877	49,215	52,554	55,892	59,231	62,569	65,907	69,246	72,713	76,051	79,389	82,728	86,066	89,405	92,743	96,081	99,420							99,420
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										-
1987																																						
1988																																						
1989																																						
1990																																						
1991	0	0	214	1,166	1,445	1,445	1,445	1,766	1,766	1,766	1,766	1,766	1,766	1,766	1,766	1,766	1,766	1,766	1,766	1,766	1,766	1,766	1,766															1,766
1992																																						
1993	0	0	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500	500																	500
1994																																						
1995	0	0	99	99	7,108	9,119	10,154	10,154	10,154	10,154	10,154	10,154	10,154	10,154	10,154	10,154	10,154	10,154	10,154																			10,154
1996	0	0	0	8,390	8,390	8,390	8,663	8,663	8,663	8,663	8,663	8,663	8,663	8,663	8,663	8,663	8,663	8,663																				8,663
1997																																						
1998	0	0	0	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500																						2,500
1999																																						
2000	0	0	0	2,863	2,863	12,061	15,124	16,628	19,327	21,639	24,760	27,823	29,346	29,346																								29,346
2001																																						
2002																																						
2003																																						
2004																																						
2005																																						
2006																																						
2007																																						
2008																																						
2009																																						
2010	0	0	42,736	62,886																																		62,886
2011	0	0	0																																			-
2012	0	0																																				-
2013																																						

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
ADDITIONAL AWARDS

INCURRED LOSS PER REPORTED CLAIM COUNT (WHOLE DOLLARS)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982																					17,659	18,821	19,983	21,190	22,352	23,514	24,677	25,839	27,001	28,163	29,325	30,488						30,488
1983																														96,081	99,420							99,420
1984																																						
1985																																						
1986																	0	0	0	0	0	0	0	0	0	0	0	0										-
1987																																						
1988																																						
1989																																						
1990																																						
1991												1,766	1,766	1,766	1,766	1,766	1,766	1,766	1,766	1,766	1,766	1,766	1,766															1,766
1992																																						
1993										500	500	500	500	500	500	500	500	500	500	500	500																	500
1994																																						
1995								10,154	10,154	10,154	10,154	10,154	10,154	10,154	10,154	10,154	10,154	10,154	10,154																			10,154
1996							8,663	8,663	8,663	8,663	8,663	8,663	8,663	8,663	8,663	8,663	8,663	8,663																				8,663
1997																																						
1998					2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500																						2,500
1999																																						
2000				5,725	5,725	12,061	15,124	16,628	19,327	21,639	24,760	27,823	29,346	29,346																								29,346
2001																																						
2002																																						
2003																																						
2004																																						
2005																																						
2006																																						
2007																																						
2008																																						
2009																																						
2010			42,736	62,886																																		62,886
2011																																						
2012																																						
2013																																						

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
ADDITIONAL AWARDS

AVERAGE CASE RESERVE (CASE RESERVE / REPORTED CLAIM COUNT) - WHOLE DOLLARS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	AS OF 6/30/2013
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982																					0	0	0	0	0	0	0	0	0	0	0	0						-
1983																														0	0							-
1984																																						
1985																																						
1986																	0	0	0	0	0	0	0	0	0	0	0	0										-
1987																																						
1988																																						
1989																																						
1990																																						
1991												0	0	0	0	0	0	0	0	0	0	0	0															-
1992																																						
1993										0	0	0	0	0	0	0	0	0	0	0	0																	-
1994																																						
1995								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																				-
1997																																						
1998					0	0	0	0	0	0	0	0	0	0	0	0																						-
1999																																						
2000				0	0	0	0	0	0	0	0	0	0	0																								-
2001																																						
2002																																						
2003																																						
2004																																						
2005																																						
2006																																						
2007																																						
2008																																						
2009																																						
2010			0	0																																		-
2011																																						
2012																																						
2013																																						

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
ADDITIONAL AWARDS

ON-LEVEL FREQUENCY (REPORTED CLAIMS / 100,000 OF PAYROLL TRENDED TO 2014 DOLLARS BASED ON SAWW)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ON-LEVEL PAYROLL
1977																																						5,778,966
1978																																						5,754,667
1979																																						5,656,194
1980																																						5,575,918
1981																																						5,375,984
1982	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%	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%						5,767,589
1983																														0.00%	0.00%							5,822,965
1984																																						5,909,297
1985																																						6,030,627
1986			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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%										6,365,645
1987																																						6,782,846
1988																																						7,101,789
1989																																						7,272,541
1990																																						7,637,206
1991	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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%															7,818,591
1992																																						7,613,696
1993			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%	0.00%	0.00%																	7,617,194
1994																																						7,909,310
1995			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%																			7,972,245
1996				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%																				7,797,491
1997																																						7,678,681
1998				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%																						7,638,048
1999																																						7,748,434
2000				0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																								7,874,189
2001																																						8,115,826
2002																																						7,863,811
2003																																						7,925,439
2004																																						8,269,908
2005																																						8,253,608
2006																																						8,526,674
2007																																						8,496,918
2008																																						8,337,961
2009																																						8,129,364
2010			0.00%	0.00%																																		8,216,184
2011																																						7,954,284
2012																																						7,783,294
2013																																						5,307,514

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
ADDITIONAL AWARDS

INCREMENTAL PAID LOSS SEVERITY (PAID LOSS / ULTIMATE CLAIM COUNT) - WHOLE DOLLARS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438	ULTIMATE CLAIMS
1977																																						
1978																																						
1979																																						
1980																																						
1981																																						
1982	0	0	0	0	0	0	484	1,283	4,681	0	0	798	1,118	1,162	1,162	1,159	1,162	1,162	1,162	1,162	1,162	1,162	1,162	1,207	1,162	1,162	1,162	1,162	1,162	1,162	1,162	1,162						2
1983	0	0	0	0	0	0	0	22,629	3,346	3,338	3,338	3,338	3,338	3,338	3,210	3,338	3,338	3,338	3,338	3,338	3,338	3,338	3,467	3,338	3,338	3,338	3,338	3,338	3,338	3,338	3,338							1
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										1
1987																																						-
1988																																						-
1989																																						-
1990																																						-
1991	0	0	214	952	278	0	0	321	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0															2
1992																																						-
1993	0	0	500	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																	1
1994																																						-
1995	0	0	99	0	7,009	2,011	1,035	0	0	0	0	0	0	0	0	0	0	0	0																			2
1996	0	0	0	8,390	0	0	273	0	0	0	0	0	0	0	0	0	0	0																				1
1997																																						-
1998	0	0	0	2,500	0	0	0	0	0	0	0	0	0	0	0	0																						1
1999																																						-
2000	0	0	0	2,863	0	9,198	3,063	1,504	2,699	2,311	3,122	3,063	1,523	0																								2
2001																																						-
2002																																						-
2003																																						-
2004																																						-
2005																																						-
2006																																						-
2007																																						-
2008																																						-
2009																																						-
2010	0	0	42,736	20,150																																		1
2011	0	0	0																																			1
2012	0	0																																				1
2013																																						-
																																						17

ACCIDENT YEAR DECAY FACTORS

	6-Ult	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366	366-378	378-390	390-402	402-414	414-Ult	426-Ult	438-Ult
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	0.000	0.000	0.000	0.000	0.000	0.000	2.649	3.649	0.000	0.000	0.000	1.400	1.040	1.000	0.997	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.038	0.963	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
1983	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.148	0.998	1.000	1.000	1.000	1.000	0.962	1.040	1.000	1.000	1.000	1.000	1.000	1.000	1.038	0.963	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000										
1987																																					
1988																																					
1989																																					
1990																																					
1991	0.000	0.000	4.451	0.292	0.000	0.000	0.000	0.000	0.000	0.000	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																																					
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	0.000	0.000																	
1994																																					
1995	0.000	0.000	0.000	0.000	0.287	0.515	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																			
1996	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																				
1997																																					
1998	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																						
1999																																					
2000	0.000	0.000	0.000	0.000	0.000	0.333	0.491	1.794	0.856	1.351	0.981	0.497	0.000																								
2001																																					
2002																																					
2003																																					
2004																																					
2005																																					
2006																																					
2007																																					
2008																																					
2009																																					
2010	0.000	0.000	0.472																																		
2011	0.000	0.000																																			
2012	0.000																																				
3 Yr Avg	0.000	0.000	0.157	0.000	0.000	0.111	0.164	0.598	0.285	0.450	0.327	0.166	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.333	0.346	0.667	0.654	0.667	0.667	0.667	1.000	1.000	1.000	1.000						
5 Yr Avg	0.000	0.000	0.094	0.000	0.057	0.170	0.098	0.359	0.171	0.270	0.196	0.099	0.000	0.000	0.000	0.000	0.000	0.200	0.400	0.400	0.500	0.510	0.667	0.654	0.667	0.667	0.667	1.000	1.000	1.000	1.000						
10 Yr Avg	0.000	0.000	0.492	0.032	0.032	0.094	0.349	0.621	0.206	0.261	0.220	0.322	0.227	0.245	0.255	0.286	0.286	0.333	0.400	0.400	0.500	0.510	0.667	0.654	0.667	0.667	0.667	1.000	1.000	1.000	1.000						
3 Yr Wtd			0.597	0.000		0.363	0.451	1.794	0.856	1.351	0.981	0.497	0.000								1.000	1.038	0.982	0.990	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
5 Yr Wtd			0.791	0.510	1.599	0.390	0.344	1.794	0.856	1.351	0.981	0.497	0.000					1.000	1.000	1.000	1.000	1.029	0.982	0.990	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
10 Yr Wtd			0.800	0.496	1.538	0.433	5.301	0.417	0.527	1.143	1.114	0.830	0.753	0.971	1.029	1.001	1.000	1.000	1.000	1.000	1.000	1.029	0.982	0.990	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
Prior																																					
																																					TAIL
Selected																																					

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
ADDITIONAL AWARDS

INDEX METHOD - INCREMENTAL PAID LOSS PER AVERAGE WEEKLY BENEFIT AND ULTIMATE LOSS TIME CLAIMS

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354	366	378	390	402	414	426	438
1977																																					
1978																																					
1979																																					
1980																																					
1981																																					
1982	0.000	0.000	0.000	0.000	0.000	0.000	1.480	3.921	14.307	0.000	0.000	2.440	3.415	3.552	3.552	3.542	3.552	3.552	3.552	3.552	3.552	3.552	3.552	3.689	3.552	3.552	3.552	3.552	3.552	3.552	3.552	3.552					
1983	0.000	0.000	0.000	0.000	0.000	0.000	0.000	66.226	9.793	9.770	9.770	9.770	9.770	9.770	9.394	9.770	9.770	9.770	9.770	9.770	9.770	9.770	10.146	9.770	9.770	9.770	9.770	9.770	9.770	9.770	9.770						
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	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	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	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	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	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	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	0.000	0.000	0.000	0.000	0.000													
1991	0.000	0.000	0.500	2.225	0.650	0.000	0.000	0.750	0.000	0.000	0.000	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	0.000	0.000	0.000															
1993	0.000	0.000	1.087	0.000	0.000	0.000	0.000	0.000	0.000	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	0.000																	
1995	0.000	0.000	0.200	0.000	14.218	4.079	2.100	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	16.419	0.000	0.000	0.533	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																				
1998	0.000	0.000	0.000	4.621	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																						
2000	0.000	0.000	0.000	4.860	0.000	15.617	5.200	2.554	4.583	3.924	5.300	5.200	2.586	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																								
2002		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																										
2004		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																												
2006		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																														
2008		0.000	0.000	0.000	0.000	0.000																															
2009		0.000	0.000	0.000	0.000																																
2010	0.000	0.000	55.143	26.000																																	
2011	0.000	0.000	0.000																																		
2012	0.000	0.000																																			
2013																																					
3 Yr Avg	0.000	0.000	18.381	8.667	0.000	0.000	0.000	0.000	0.000	0.000	0.000	1.733	0.862	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	3.257	4.441	6.661	3.552					
5 Yr Avg	0.000	0.000	11.029	5.200	0.000	0.000	0.000	0.000	0.000	0.785	1.060	1.040	0.517	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	1.954	2.664	3.331	4.441	6.661	3.552					
10 Yr Avg	0.000	0.000	5.514	2.600	0.000	1.562	0.520	0.255	0.458	0.392	0.530	0.520	0.259	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.977	1.370	1.495	1.665	1.903	2.220	2.664	3.331	4.441	6.661	3.552					

Selected Cumulative

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

ADDITIONAL AWARDS
(000's)

UNPAID LOSS ESTIMATE FOR ACCIDENT YEARS 1976 AND PRIOR

10 times 3 Year Average Annual Payments	-	(1)
15 times 3 Year Average Annual Payments	-	(2)
Incremental Development Method	-	(3)
' to ' Exponential Curve Fit	-	(4)
' to ' Exponential Curve Fit	-	(5)
' to ' Exponential Curve Fit	-	(6)
' to ' Exponential Curve Fit	-	(7)
Selected Unpaid Loss as of 6/30/2012	-	(8)
Actual FY 2013 Payments	-	(9)
Actual FY 2012 Payments	-	(10)
Actual FY 2011 Payments	-	(11)
Actual FY 2010 Payments	-	(12)
Unpaid Loss as of 6/30/2009	-	(13)

(1) 10 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2011 THROUGH 2013 OF $0
(2) 15 x 3 YEAR AVERAGE ANNUAL PAYMENTS FROM 2011 THROUGH 2013 OF $0
(3) SECTION 3, EXHIBIT 9, SHEET 41, COL. 6
(4) SECTION 3, EXHIBIT 9, SHEET 40, TOTAL OF COL. 2
(5) SECTION 3, EXHIBIT 9, SHEET 40, TOTAL OF COL. 3
(6) SECTION 3, EXHIBIT 9, SHEET 40, TOTAL OF COL. 4
(7) SECTION 3, EXHIBIT 9, SHEET 40, TOTAL OF COL. 5
(8) SELECTED BY DELOITTE CONSULTING
(9)-(12) SECTION 3, EXHIBIT 9, SHEET 46
(13) = SUM (8) THROUGH (12)

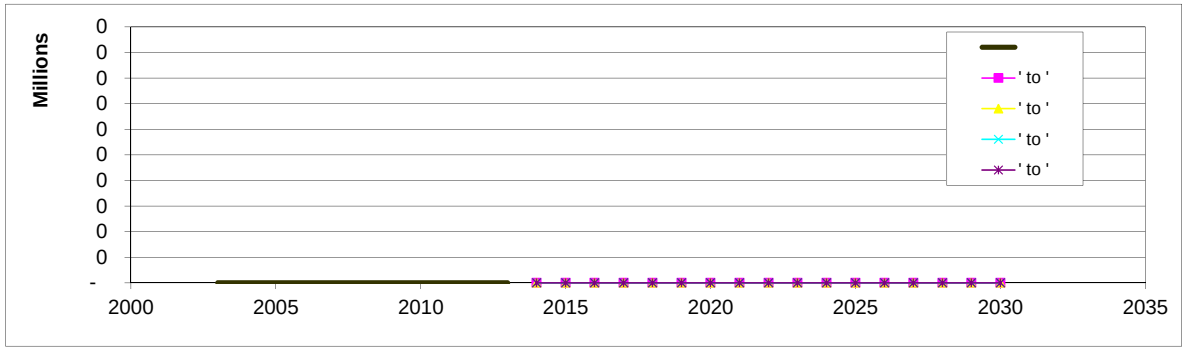
OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION

ADDITIONAL AWARDS
(000's)

EXPONENTIAL CURVE FIT OF UNPAID LOSS FOR AY'S 1976 AND PRIOR

FY ENDING	PAID LOSS	INCREMENTAL UNPAID LOSS ' to ' CURVE FIT	' to ' CURVE FIT	' to ' CURVE FIT	' to ' CURVE FIT
	(1)	(2)	(3)	(4)	(5)
2003	-				
2004	-				
2005	-				
2006	-				
2007	-				
2008	-				
2009	-				
2010	-				
2011	-				
2012	-				
2013	-				
2014					
2015					
2016					
2017					
2018					
2019					
2020					
2021					
2022					
2023					
2024					
2025					
2026					
2027					
2028					
2029					
2030					

FY ENDING	INCREMENTAL UNPAID LOSS ' to ' CURVE FIT	' to ' CURVE FIT	' to ' CURVE FIT	' to ' CURVE FIT
	(2)	(3)	(4)	(5)
2031				
2032				
2033				
2034				
2035				
2036				
2037				
2038				
2039				
2040				
2041				
2042				
2043				
2044				
2045				
2046				
2047				
2048				
2049				
2050				
2051				
2052				
2053				
2054				
2055				
2056				
2057				
Total	-	-	-	-



(1) SECTION 3, EXHIBIT 9, SHEET 46
(2) - (5) EXPONENTIAL CURVE FIT BASED ON (1)

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

ADDITIONAL AWARDS
(000's)

INCREMENTAL DEVELOPMENT METHOD

ACCIDENT YEAR	AGE @ 6/30/13	INCREMENTAL DECAY	CUM. DECAY RELATIVE TO CURRENT YR PAID	ON-LEVELED FY 2013 PAYMENTS	FY 2013 UNPAID LOSS ESTIMATE	IMPLIED CUMULATIVE UNPAID LOSS
	(1)	(2)	(3)	(4)	(5)	(6)
PRIOR	726	6.281	6.28	-	-	-
1954	714	0.772	5.62	-	-	-
1955	702	0.775	5.13	-	-	-
1956	690	0.778	4.76	-	-	-
1957	678	0.781	4.50	-	-	-
1958	666	0.784	4.31	-	-	-
1959	654	1.029	5.46	-	-	-
1960	642	0.650	4.20	-	-	-
1961	630	0.714	3.72	-	-	-
1962	618	0.753	3.55	-	-	-
1963	606	0.781	3.55	-	-	-
1964	594	0.809	3.68	-	-	-
1965	582	0.814	3.81	-	-	-
1966	570	0.832	4.00	-	-	-
1967	558	0.857	4.28	-	-	-
1968	546	0.888	4.69	-	-	-
1969	534	0.914	5.20	-	-	-
1970	522	0.949	5.89	-	-	-
1971	510	0.966	6.66	-	-	-
1972	498	0.971	7.44	-	-	-
1973	486	0.958	8.08	-	-	-
1974	474	0.946	8.59	-	-	-
1975	462	0.927	8.89	-	-	-
1976	450	0.916	9.06	-	-	-
TOTAL				-	-	

(1) CURRENT AGE OF ACCIDENT YEAR IN MONTHS
(2) SECTION 3, EXHIBIT 9, SHEET 43, COL. 9
(3) TOTAL FROM SECTION 3, EXHIBIT 9, SHEET 42
(4) SECTION 3, EXHIBIT 9, SHEET 46; AVERAGE OF LATEST 5 FISCAL YEARS, ONLEVELED TO 2013
(5) = (3) x (4)
(6) = COLUMN (5) ACCUMULATED

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

ADDITIONAL AWARDS

CUMULATIVE DECAY FACTOR APPLIED TO PAYMENTS MADE IN CURRENT CALENDER YEAR TO ESTIMATE UNPAID LOSSES AS OF 6/30/2013 FOR EACH ACCIDENT YEAR

PRIOR	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970	1971	1972	1973	1974	1975	1976
6.281	4.846	3.754	2.919	2.279	1.786	1.838	1.195	0.854	0.643	0.502	0.406	0.330	0.275	0.235	0.209	0.191	0.181	0.175	0.170	0.163	0.154	0.143	0.131
	0.772	0.598	0.465	0.363	0.284	0.293	0.190	0.136	0.102	0.080	0.065	0.053	0.044	0.037	0.033	0.030	0.029	0.028	0.027	0.026	0.025	0.023	0.021
		0.775	0.602	0.470	0.369	0.379	0.247	0.176	0.133	0.104	0.084	0.068	0.057	0.049	0.043	0.039	0.037	0.036	0.035	0.034	0.032	0.029	0.027
			0.778	0.607	0.476	0.490	0.318	0.227	0.171	0.134	0.108	0.088	0.073	0.063	0.056	0.051	0.048	0.047	0.045	0.043	0.041	0.038	0.035
				0.781	0.612	0.630	0.409	0.292	0.220	0.172	0.139	0.113	0.094	0.081	0.072	0.065	0.062	0.060	0.058	0.056	0.053	0.049	0.045
					0.784	0.806	0.524	0.375	0.282	0.220	0.178	0.145	0.121	0.103	0.092	0.084	0.080	0.077	0.075	0.072	0.068	0.063	0.057
						1.029	0.669	0.478	0.360	0.281	0.227	0.185	0.154	0.132	0.117	0.107	0.102	0.098	0.095	0.091	0.086	0.080	0.073
							0.650	0.465	0.350	0.273	0.221	0.180	0.150	0.128	0.114	0.104	0.099	0.095	0.093	0.089	0.084	0.078	0.071
								0.714	0.538	0.420	0.339	0.276	0.230	0.197	0.175	0.160	0.152	0.147	0.142	0.136	0.129	0.120	0.110
									0.753	0.588	0.475	0.387	0.322	0.276	0.245	0.224	0.212	0.205	0.199	0.191	0.181	0.167	0.153
										0.781	0.631	0.514	0.428	0.366	0.325	0.297	0.282	0.273	0.265	0.254	0.240	0.222	0.204
											0.809	0.659	0.548	0.469	0.417	0.381	0.361	0.349	0.339	0.325	0.307	0.285	0.261
												0.814	0.677	0.580	0.515	0.471	0.447	0.432	0.420	0.402	0.380	0.352	0.323
													0.832	0.712	0.633	0.578	0.549	0.530	0.515	0.493	0.467	0.432	0.396
														0.857	0.761	0.695	0.660	0.638	0.620	0.593	0.561	0.520	0.476
															0.888	0.812	0.770	0.745	0.723	0.693	0.655	0.607	0.556
																0.914	0.867	0.838	0.814	0.780	0.738	0.683	0.626
																	0.949	0.917	0.891	0.853	0.807	0.748	0.685
																		0.966	0.939	0.899	0.850	0.788	0.722
																			0.971	0.930	0.880	0.815	0.747
																				0.958	0.906	0.839	0.769
																					0.946	0.876	0.803
																						0.927	0.849
																							0.916
6.281	5.618	5.127	4.764	4.500	4.311	5.464	4.204	3.717	3.551	3.553	3.682	3.812	4.002	4.285	4.695	5.204	5.888	6.657	7.438	8.081	8.589	8.885	9.057

Example as to how this triangle was constructed:

A	C	F	J	O
	B	E	I	N
		D	H	M
			G	L
				K

Calculation examples

C = B x A	I = G x E
E = D x B	N = K x I
F = D x C	M = K x H
J = G x F	L = K x G
O = K x J	H = G x D

Explanation:
Each decay factor in the triangle above represents an estimate of future calendar year payments relative to the most recent actual calendar year paid losses for a given accident year. For example, for accident year 1976, the decay factor of 0.916 means that the expected payments from 6/30/13-14 are 0.916 times the actual paid losses from 6/30/12-13. Similarly, the decay factor of 0.849 means that the expected payments from 6/30/14-15 are 0.849 times the actual paid losses from 6/30/12-13, etc. Therefore, a total estimate of future paid losses for a given accident year can be determined by summing the incremental decay factors (shown at the bottom) and multiplying by the most recent actual calendar year paid losses from 6/30/12-13.

THE DIAGONAL (A, B, D, G, K, etc) FROM SECTION 3, EXHIBIT 9, SHEET 41, COLUMN (2)

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

ADDITIONAL AWARDS

PAID TAIL FACTOR SELECTION

		AGE TO AGE DEVELOPMENT FACTORS							CUMULATIVE DEVELOPMENT FACTORS					
AGE MONTHS	AGE YEARS	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	PA SELECTED TAIL	SELECTED FOR TAIL	SELECTED INCREM. DECAY	FROM PAID TRIANGLE	INCREM. DATA	WEIBULL CURVE	INVERSE POWER CURVE	PA SELECTED TAIL	SELECTED FOR TAIL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
6	0.5	10.000		1.249	1.536	10.000	10.000		68,117.154	1.001	5.796	8.263	76,664.021	76,664.021
18	1.5	200.000		1.144	1.212	200.000	200.000	221.111	6,811.715	1.001	4.640	5.380	7,666.402	7,666.402
30	2.5	5.000		1.108	1.138	5.000	5.000	4.020	34.059	1.001	4.057	4.439	38.332	38.332
42	3.5	1.925		1.088	1.104	1.925	1.925	1.156	6.812	1.001	3.662	3.902	7.666	7.666
54	4.5	1.225		1.075	1.084	1.225	1.225	0.468	3.539	1.001	3.366	3.536	3.983	3.983
66	5.5	1.160		1.065	1.071	1.160	1.160	0.871	2.889	1.001	3.132	3.262	3.251	3.251
78	6.5	1.105		1.058	1.061	1.105	1.105	0.761	2.490	1.001	2.940	3.047	2.803	2.803
90	7.5	1.100		1.053	1.054	1.100	1.100	1.052	2.254	1.001	2.778	2.870	2.536	2.536
102	8.5	1.075		1.048	1.049	1.075	1.075	0.825	2.049	1.001	2.640	2.722	2.306	2.306
114	9.5	1.048		1.044	1.045	1.048	1.048	0.688	1.906	1.001	2.519	2.595	2.145	2.145
126	10.5	1.044		1.041	1.041	1.044	1.044	0.961	1.818	1.001	2.412	2.484	2.047	2.047
138	11.5	1.043		1.038	1.038	1.043	1.043	1.020	1.742	1.001	2.317	2.386	1.960	1.960
150	12.5	1.043		1.036	1.035	1.043	1.043	1.043	1.670	1.001	2.232	2.299	1.880	1.880
162	13.5	1.035		1.034	1.033	1.035	1.035	0.849	1.601	1.001	2.155	2.220	1.802	1.802
174	14.5	1.026		1.032	1.031	1.026	1.026	0.782	1.547	1.001	2.085	2.149	1.741	1.741
186	15.5	1.027		1.030	1.030	1.027	1.027	1.035	1.507	1.001	2.022	2.084	1.696	1.696
198	16.5	1.027		1.028	1.028	1.027	1.027	1.024	1.468	1.001	1.963	2.024	1.652	1.652
210	17.5	1.023		1.027	1.027	1.023	1.023	0.885	1.430	1.001	1.909	1.969	1.609	1.609
222	18.5	1.024		1.026	1.025	1.024	1.024	1.070	1.398	1.001	1.858	1.918	1.573	1.573
234	19.5	1.021		1.025	1.024	1.021	1.021	0.888	1.365	1.001	1.812	1.871	1.536	1.536
246	20.5	1.020		1.024	1.023	1.020	1.020	1.003	1.337	1.001	1.768	1.826	1.505	1.505
258	21.5	1.021		1.023	1.022	1.021	1.021	1.042	1.311	1.001	1.728	1.785	1.475	1.475
270	22.5	1.019		1.022	1.022	1.019	1.019	0.938	1.284	1.001	1.689	1.746	1.445	1.445
282	23.5	1.022		1.021	1.021	1.022	1.022	1.192	1.260	1.001	1.654	1.709	1.418	1.418
294	24.5	1.019		1.020	1.020	1.019	1.019	0.866	1.232	1.001	1.620	1.674	1.387	1.387
306	25.5	1.019		1.019	1.019	1.019	1.019	1.019	1.209	1.001	1.588	1.641	1.361	1.361
318	26.5	1.019		1.019	1.019	1.019	1.019	1.019	1.187	1.001	1.558	1.610	1.335	1.335
330	27.5	1.019		1.018	1.018	1.019	1.019	1.019	1.164	1.001	1.529	1.580	1.310	1.310
342	28.5	1.019		1.017	1.018	1.019	1.019	1.019	1.143	1.001	1.502	1.552	1.286	1.286
354	29.5	1.019		1.017	1.017	1.019	1.019	1.019	1.121	1.001	1.477	1.525	1.262	1.262
366	30.5	1.019		1.016	1.017	1.019	1.019	1.019	1.100	1.001	1.452	1.499	1.239	1.239
378	31.5	1.018		1.016	1.016	1.018	1.018	0.972	1.080	1.001	1.429	1.475	1.215	1.215
390	32.5	1.016		1.015	1.016	1.016	1.016	0.907	1.061	1.001	1.407	1.451	1.194	1.194
402	33.5	1.015		1.015	1.015	1.015	1.015	0.961	1.044	1.001	1.385	1.429	1.175	1.175
414	34.5	1.014		1.014	1.015	1.014	1.014	0.930	1.028	1.001	1.365	1.407	1.157	1.157
426	35.5	1.014		1.014	1.015	1.014	1.014	1.015	1.0140	1.001	1.346	1.386	1.141	1.141
438	36.5			1.014	1.014	1.013	1.013	0.910		1.001	1.327	1.366	1.125	1.125
450	37.5			1.013	1.014	1.011	1.011	0.916		1.001	1.309	1.347	1.112	1.112
462	38.5			1.013	1.014	1.010	1.010	0.927		1.001	1.292	1.328	1.099	1.099
474	39.5			1.013	1.013	1.010	1.010	0.946		1.001	1.275	1.310	1.088	1.088
486	40.5			1.012	1.013	1.009	1.009	0.958		1.001	1.259	1.293	1.077	1.077
498	41.5			1.012	1.013	1.009	1.009	0.971		1.001	1.244	1.276	1.067	1.067
510	42.5			1.012	1.013	1.009	1.009	0.966		1.001	1.229	1.260	1.058	1.058
522	43.5			1.011	1.012	1.008	1.008	0.949		1.001	1.215	1.245	1.049	1.049
534	44.5			1.011	1.012	1.007	1.007	0.914		1.001	1.201	1.229	1.041	1.041
546	45.5			1.011	1.012	1.006	1.006	0.888		1.001	1.188	1.215	1.033	1.033
558	46.5			1.011	1.012	1.005	1.005	0.857		1.001	1.175	1.200	1.027	1.027
570	47.5			1.010	1.011	1.005	1.005	0.832		1.001	1.163	1.187	1.021	1.021
582	48.5			1.010	1.011	1.004	1.004	0.814		1.001	1.151	1.173	1.016	1.016
594	49.5			1.010	1.011	1.003	1.003	0.809		1.001	1.139	1.160	1.013	1.013
606	50.5			1.010	1.011	1.002	1.002	0.781		1.001	1.128	1.147	1.010	1.010
618	51.5			1.010	1.011	1.002	1.002	0.753		1.001	1.117	1.135	1.007	1.007
630	52.5			1.009	1.011	1.001	1.001	0.714		1.001	1.106	1.123	1.006	1.006
642	53.5			1.009	1.010	1.001	1.001	0.650		1.001	1.096	1.111	1.004	1.004
654	54.5			1.009	1.010	1.001	1.001	1.029		1.001	1.086	1.100	1.004	1.004
666	55.5			1.009	1.010	1.001	1.001	0.784		1.001	1.076	1.089	1.003	1.003
678	56.5			1.009	1.010	1.001	1.001	0.781		1.001	1.067	1.078	1.002	1.002
690	57.5			1.008	1.010	1.000	1.000	0.778		1.001	1.058	1.067	1.002	1.002
702	58.5			1.008	1.010	1.000	1.000	0.775		1.001	1.049	1.057	1.001	1.001
714	59.5			1.008	1.009	1.000	1.000	0.772		1.001	1.040	1.047	1.001	1.001
726	60.5			1.008	1.009	1.000	1.000	0.769		1.001	1.032	1.037	1.001	1.001
738	61.5			1.008	1.009	1.000	1.000	0.766		1.001	1.023	1.028	1.001	1.001
750	62.5			1.008	1.009	1.000	1.000	0.763		1.001	1.015	1.018	1.000	1.000
TAIL	TAIL		1.001	1.008	1.009	1.000	1.000	2.969		1.001	1.008	1.009	1.000	1.000

60.5 TAIL DECAY 6.281 (16)

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 3, EXHIBIT 9, SHEET 44
(4) SECTION 3, EXHIBIT 9, SHEET 45, COL. 5; TAIL FROM SECTION 3, EXHIBIT 9, SHEET 48
(5) SECTION 3, EXHIBIT 9, SHEET 44
(6) SECTION 3, EXHIBIT 9, SHEET 44
(7) PA SELECTED TAIL
(8) SELECTED BY DELOITTE CONSULTING
(9) = [[(8) - 1.0] x (8) PRIOR AGE] / [(8) PRIOR AGE - 1.0]
(10) COL. 3 MULTIPLICATIVELY ACCUMULATED
(11) COL. 4 MULTIPLICATIVELY ACCUMULATED
(12) COL. 5 MULTIPLICATIVELY ACCUMULATED
(13) COL. 6 MULTIPLICATIVELY ACCUMULATED
(14) COL. 7 MULTIPLICATIVELY ACCUMULATED
(15) COL. 8 MULTIPLICATIVELY ACCUMULATED
(16) 59.5-TO-60.5 TAIL DECAY + (58.5-TO-59.5 DECAY x 59.5-TO-60.5 TAIL DECAY)

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

ADDITIONAL AWARDS

FITTED PAID LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**10**
	To:	**32**
Cut-off		**64**

Summary of Curve Fitting

Method	Tail	R^2
Weibull	**1.008**	**0.880**
Inverse Power	**1.009**	**0.890**

							Weibull Curve Fitting					**Inverse Power Curve Fitting**				
							Slope=	0.229				Slope=	-0.844			
		----FROM PAID TRIANGLE----			PA	SELECTED	Intercept=	0.067				Intercept=	0.889			
PERIOD	AGE	SELECTED	3 YR WTD	5 YR WTD	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6	10.000			10.000	10.000	1.792	-2.250	0.478	**1.249**	5.796	1.792	2.197	-0.624	**1.536**	8.263
2	18	200.000			200.000	200.000	2.890	-5.296	0.729	**1.144**	4.640	2.890	5.293	-1.551	**1.212**	5.380
3	30	5.000	1.472	1.472	5.000	5.000	3.401	-1.500	0.846	**1.108**	4.057	3.401	1.386	-1.983	**1.138**	4.439
4	42	1.925			1.925	1.925	3.738	-0.311	0.923	**1.088**	3.662	3.738	-0.078	-2.267	**1.104**	3.902
5	54	1.225			1.225	1.225	3.989	0.527	0.981	**1.075**	3.366	3.989	-1.492	-2.479	**1.084**	3.536
6	66	1.160			1.160	1.165	4.190	0.670	1.026	**1.065**	3.132	4.190	-1.802	-2.648	**1.071**	3.262
7	78	1.105			1.105	1.105	4.357	0.856	1.065	**1.058**	2.940	4.357	-2.254	-2.790	**1.061**	3.047
8	90	1.100			1.105	1.100	4.500	0.875	1.097	**1.053**	2.778	4.500	-2.303	-2.910	**1.054**	2.870
9	102	1.075		1.120	1.070	1.070	4.625	1.003	1.126	**1.048**	2.640	4.625	-2.659	-3.016	**1.049**	2.722
10	114	1.048		1.144	1.048	1.048	4.736	1.126	1.152	**1.044**	2.519	4.736	-3.037	-3.110	**1.045**	2.595
11	126	1.044	1.124	1.118	1.044	1.044	4.836	1.153	1.175	**1.041**	2.412	4.836	-3.124	-3.194	**1.041**	2.484
12	138	1.043	1.055	1.052	1.043	1.043	4.927	1.160	1.195	**1.038**	2.317	4.927	-3.147	-3.271	**1.038**	2.386
13	150	1.043	1.000	1.000	1.043	1.043	5.011	1.160	1.214	**1.036**	2.232	5.011	-3.147	-3.342	**1.035**	2.299
14	162	1.035	1.000	1.000	1.035	1.035	5.088	1.220	1.232	**1.034**	2.155	5.088	-3.352	-3.407	**1.033**	2.220
15	174	1.026	1.000	1.000	1.026	1.026	5.159	1.297	1.248	**1.032**	2.085	5.159	-3.633	-3.467	**1.031**	2.149
16	186	1.027	1.000	1.000	1.027	1.027	5.226	1.295	1.264	**1.030**	2.022	5.226	-3.625	-3.523	**1.030**	2.084
17	198	1.027	1.000	1.000	1.027	1.027	5.288	1.296	1.278	**1.028**	1.963	5.288	-3.627	-3.576	**1.028**	2.024
18	210	1.023	1.000	1.000	1.023	1.023	5.347	1.334	1.291	**1.027**	1.909	5.347	-3.775	-3.626	**1.027**	1.969
19	222	1.024	1.000	1.000	1.024	1.024	5.403	1.323	1.304	**1.026**	1.858	5.403	-3.730	-3.673	**1.025**	1.918
20	234	1.021	1.000	1.000	1.021	1.021	5.455	1.359	1.316	**1.025**	1.812	5.455	-3.873	-3.717	**1.024**	1.871
21	246	1.020	1.000	1.000	1.020	1.020	5.505	1.364	1.328	**1.024**	1.768	5.505	-3.890	-3.759	**1.023**	1.826
22	258	1.021	1.000	1.000	1.021	1.021	5.553	1.358	1.339	**1.023**	1.728	5.553	-3.870	-3.799	**1.022**	1.785
23	270	1.019	1.000	1.000	1.019	1.019	5.598	1.380	1.349	**1.022**	1.689	5.598	-3.954	-3.838	**1.022**	1.746
24	282	1.022	1.000	1.000	1.022	1.022	5.642	1.340	1.359	**1.021**	1.654	5.642	-3.798	-3.875	**1.021**	1.709
25	294	1.019			1.019	1.019	5.684	1.382	1.368	**1.020**	1.620	5.684	-3.963	-3.910	**1.020**	1.674
26	306	1.019		1.040	1.019	1.019	5.724	1.382	1.378	**1.019**	1.588	5.724	-3.963	-3.944	**1.019**	1.641
27	318	1.019		1.042	1.019	1.019	5.762	1.382	1.386	**1.019**	1.558	5.762	-3.963	-3.976	**1.019**	1.610
28	330	1.019	1.037	1.040	1.019	1.019	5.799	1.382	1.395	**1.018**	1.529	5.799	-3.963	-4.007	**1.018**	1.580
29	342	1.019	1.039	1.038	1.019	1.019	5.835	1.382	1.403	**1.017**	1.502	5.835	-3.963	-4.037	**1.018**	1.552
30	354	1.019	1.037	1.037	1.019	1.019	5.869	1.382	1.411	**1.017**	1.477	5.869	-3.963	-4.067	**1.017**	1.525
31	366	1.019	1.037	1.037	1.019	1.019	5.903	1.382	1.419	**1.016**	1.452	5.903	-3.963	-4.095	**1.017**	1.499
32	378	1.018	1.033	1.033	1.018	1.018	5.935	1.393	1.426	**1.016**	1.429	5.935	-4.010	-4.122	**1.016**	1.475
33	390	1.016	1.032	1.032	1.016	1.016	5.966	1.421	1.433	**1.015**	1.407	5.966	-4.126	-4.148	**1.016**	1.451
34	402	1.015			1.015	1.015	5.996	1.434	1.440	**1.015**	1.385	5.996	-4.182	-4.174	**1.015**	1.429
35	414	1.014			1.014	1.014	6.026	1.455	1.447	**1.014**	1.365	6.026	-4.270	-4.199	**1.015**	1.407
36	426	1.014			1.014	1.014	6.054	1.455	1.453	**1.014**	1.346	6.054	-4.269	-4.223	**1.015**	1.386
37	438						6.082		1.460	**1.014**	1.327	6.082		-4.246	**1.014**	1.366
38	450						6.109		1.466	**1.013**	1.309	6.109		-4.269	**1.014**	1.347
39	462						6.136		1.472	**1.013**	1.292	6.136		-4.291	**1.014**	1.328
40	474						6.161		1.478	**1.013**	1.275	6.161		-4.313	**1.013**	1.310
41	486						6.186		1.484	**1.012**	1.259	6.186		-4.334	**1.013**	1.293
42	498						6.211		1.489	**1.012**	1.244	6.211		-4.355	**1.013**	1.276
43	510						6.234		1.495	**1.012**	1.229	6.234		-4.375	**1.013**	1.260
44	522						6.258		1.500	**1.011**	1.215	6.258		-4.394	**1.012**	1.245
45	534						6.280		1.505	**1.011**	1.201	6.280		-4.414	**1.012**	1.229
46	546						6.303		1.510	**1.011**	1.188	6.303		-4.432	**1.012**	1.215
47	558						6.324		1.515	**1.011**	1.175	6.324		-4.451	**1.012**	1.200
48	570						6.346		1.520	**1.010**	1.163	6.346		-4.469	**1.011**	1.187
49	582						6.366		1.525	**1.010**	1.151	6.366		-4.486	**1.011**	1.173
50	594						6.387		1.529	**1.010**	1.139	6.387		-4.504	**1.011**	1.160
51	606						6.407		1.534	**1.010**	1.128	6.407		-4.520	**1.011**	1.147
52	618						6.426		1.539	**1.010**	1.117	6.426		-4.537	**1.011**	1.135
53	630						6.446		1.543	**1.009**	1.106	6.446		-4.553	**1.011**	1.123
54	642						6.465		1.547	**1.009**	1.096	6.465		-4.569	**1.010**	1.111
55	654						6.483		1.552	**1.009**	1.086	6.483		-4.585	**1.010**	1.100
56	666						6.501		1.556	**1.009**	1.076	6.501		-4.600	**1.010**	1.089
57	678						6.519		1.560	**1.009**	1.067	6.519		-4.615	**1.010**	1.078
58	690						6.537		1.564	**1.008**	1.058	6.537		-4.630	**1.010**	1.067
59	702						6.554		1.568	**1.008**	1.049	6.554		-4.645	**1.010**	1.057
60	714						6.571		1.572	**1.008**	1.040	6.571		-4.659	**1.009**	1.047
61	726						6.588		1.575	**1.008**	1.032	6.588		-4.673	**1.009**	1.037
62	738						6.604		1.579	**1.008**	1.023	6.604		-4.687	**1.009**	1.028
63	750						6.620		1.583	**1.008**	1.015	6.620		-4.700	**1.009**	1.018
64	762						6.636		1.586	**1.008**	1.008	6.636		-4.714	**1.009**	1.009

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

ADDITIONAL AWARDS

INCREMENTAL DECAY METHOD

AGE MONTHS (1)	AGE YEARS (2)	PAID SELECTED FOR FIT (3)	INCREM. DECAY FACTORS (4)	IMPLIED ATA FACTOR (5)	DECAY FACTOR CHECK (6)
6	0.5	10.000			
18	1.5	200.000			
30	2.5	5.000			
42	3.5	1.925			
54	4.5	1.225			
66	5.5	1.165			
78	6.5	1.105			
90	7.5	1.100			
102	8.5	1.070			
114	9.5	1.048			
126	10.5	1.044			
138	11.5	1.043			
150	12.5	1.043			
162	13.5	1.035			
174	14.5	1.026			
186	15.5	1.027			
198	16.5	1.027			
210	17.5	1.023			
222	18.5	1.024			
234	19.5	1.021			
246	20.5	1.020			
258	21.5	1.021			
270	22.5	1.019			
282	23.5	1.022			
294	24.5	1.019			
306	25.5	1.019			
318	26.5	1.019			
330	27.5	1.019			
342	28.5	1.019			
354	29.5	1.019			
366	30.5	1.019			
378	31.5	1.018			
390	32.5	1.016			
402	33.5	1.015			
414	34.5	1.014			
426	35.5	1.014			
438	36.5				
450	37.5				
462	38.5				
474	39.5				
486	40.5				
498	41.5				
510	42.5				
522	43.5				
534	44.5				
546	45.5				
558	46.5				
570	47.5				
582	48.5				
594	49.5				
606	50.5				
618	51.5				
630	52.5				
642	53.5				
654	54.5				
666	55.5				
678	56.5				
690	57.5				
702	58.5				
714	59.5				
726	60.5				
738	61.5				
750	62.5				

(1) AGE IN MONTHS
(2) AGE IN YEARS
(3) SECTION 3, EXHIBIT 9, SHEET 44
(4) GEOMETRIC MEAN FROM SECTION 3, EXHIBIT 9, SHEET 46
(5) 1.0 + [(3) PRIOR AGE - 1.0) x (4) / (3) PRIOR AGE]
(6) [(5) - 1.0] X [(5) PRIOR AGE] / [(5) PRIOR AGE - 1.0]

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
ADDITIONAL AWARDS

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	6	18	30	42	54	66	78	90	102	114	126	138	150	162	174	186	198	210	222	234	246	258	270	282	294	306	318	330	342	354
1954																														
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1973																														
1974																														0
1975																													0	0
1976																												0	0	0
1977	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1978	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1979	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1980	0	0	0	0	0	0	0	0	4	3	2	2	6	3	3	3	3	3	3	3	3	3	3	1	1	3	2	2	2	2
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
1982	0	0	0	0	0	0	1	3	9	0	0	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1983	0	0	0	0	0	0	0	23	3	3	3	3	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	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	
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		
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			
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				
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					
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						
1991	0	0	0	2	1	0	0	1	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								
1993	0	0	1	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										
1995	0	0	0	0	14	4	2	0	0	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													
1998	0	0	0	3	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	6	0	18	6	3	5	5	6	6	3	0																
2001	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																		
2003	0	0	0	0	0	0	0	0	0	0	0																			
2004	0	0	0	0	0	0	0	0	0	0																				
2005	0	0	0	0	0	0	0	0	0																					
2006	0	0	0	0	0	0	0	0																						
2007	0	0	0	0	0	0	0																							
2008	0	0	0	0	0	0																								
2009	0	0	0	0	0																									
2010	0	0	43	20																										
2011	0	0	0																											
2012	0	0																												
2013	0																													

AGE-TO-AGE DEVELOPMENT FACTORS

	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	222-234	234-246	246-258	258-270	270-282	282-294	294-306	306-318	318-330	330-342	342-354	354-366
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1975																													0.000	0.000
1976																												0.000	0.000	0.000
1977	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1978	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1979	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1980	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.732	0.604	1.431	2.534	0.437	1.000	1.000	1.000	0.997	1.003	1.000	1.000	1.000	1.000	0.346	0.681	5.146	0.618	1.000	1.000	1.000	1.000
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	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	2.649	3.649	0.000	0.000	0.000	1.400	1.040	1.000	0.997	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.038	0.963	1.000	1.000	1.000	1.000	1.000	1.000
1983	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.148	0.998	1.000	1.000	1.000	1.000	0.962	1.040	1.000	1.000	1.000	1.000	1.000	1.000	1.038	0.963	1.000	1.000	1.000	1.000	1.000	1.000	1.000
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	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	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	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	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	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	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	0.000	0.000	0.000	0.000	0.000							
1991	0.000	0.000	4.451	0.292	0.000	0.000	0.000	0.000	0.000	0.000	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	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	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	0.000											
1995	0.000	0.000	0.000	0.000	0.287	0.515	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000												
1996	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000													
1997	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000														
1998	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000															
1999	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																
2000	0.000	0.000	0.000	0.000	0.000	0.333	0.491	1.794	0.856	1.351	0.981	0.497	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																		
2002	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																				
2004	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																						
2006	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																								
2008	0.000	0.000	0.000	0.000	0.000																									
2009	0.000	0.000	0.000	0.000																										
2010	0.000	0.000	0.472																											
2011	0.000	0.000																												
2012	0.000																													
Latest diag	0.000	0.000	0.472	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	1.000
5 Yr Avg	0.000	0.000	0.094	0.000	0.000	0.000	0.000	0.000	0.171	0.270	0.196	0.099	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.200	0.400	0.400	0.600	0.600
10 Yr Avg	0.000	0.000	0.047	0.000	0.000	0.033	0.049	0.179	0.086	0.135	0.098	0.050	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.100	0.204	0.200	0.264	0.715	0.262	0.300	0.300	0.300	0.300
3 Yr Wtd			0.472								0.981	0.497	0.000															1.000	1.000	1.000
5 Yr Wtd			0.472						0.856	1.351	0.981	0.497	0.000													1.000	1.000	1.000	1.000	1.000
10 Yr Wtd			0.472	0.000		0.333	0.491	1.794	0.856	1.351	0.981	0.497	0.000								1.000	1.023	0.993	0.942	1.417	0.861	1.000	1.000	1.000	1.000
Selected																														
Loss $ Weight																														
Center Wtd Avg																														
Geometric Mean																														

OHIO BUREAU OF WORKERS' COMPENSATION
PUBLIC EMPLOYERS - STATE AGENCIES
COMPENSATION
ADDITIONAL AWARDS

INCREMENTAL PAID LOSS & ALAE in (000's)

ACCIDENT YEAR	366	378	390	402	414	426	438	450	462	474	486	498	510	522	534	546	558	570	582	594	606	618	630	642	654	666	678	690	702	714
1954																				0	0	0	0	0	0	0	0	0	0	0
1955																			0	0	0	0	0	0	0	0	0	0	0	
1956																		0	0	0	0	0	0	0	0	0	0	0		
1957																	0	0	0	0	0	0	0	0	0	0	0			
1958																0	0	0	0	0	0	0	0	0	0	0				
1959															0	0	0	0	0	0	0	0	0	0	0					
1960														0	0	0	0	0	0	0	0	0	0	0						
1961													0	0	0	0	0	0	0	0	0	0	0							
1962												0	0	0	0	0	0	0	0	0	0	0								
1963											0	0	0	0	0	0	0	0	0	0	0									
1964										0	0	0	0	0	0	0	0	0	0	0										
1965									0	0	0	0	0	0	0	0	0	0	0											
1966								0	0	0	0	0	0	0	0	0	0	0												
1967							0	0	0	0	0	0	0	0	0	0	0													
1968						0	0	0	0	0	0	0	0	0	0	0														
1969					0	0	0	0	0	0	0	0	0	0	0															
1970				0	0	0	0	0	0	0	0	0	0	0																
1971			0	0	0	0	0	0	0	0	0	0	0																	
1972		0	0	0	0	0	0	0	0	0	0	0																		
1973	0	0	0	0	0	0	0	0	0	0	0																			
1974	0	0	0	0	0	0	0	0	0	0																				
1975	0	0	0	0	0	0	0	0	0																					
1976	0	0	0	0	0	0	0	0																						
1977	0	0	0	0	0	0	0																							
1978	0	0	0	0	0	0																								
1979	0	0	0	0	0																									
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AGE-TO-AGE DEVELOPMENT FACTORS

	366-378	378-390	390-402	402-414	414-426	426-438	438-450	450-462	462-474	474-486	486-498	498-510	510-522	522-534	534-546	546-558	558-570	570-582	582-594	594-606	606-618	618-630	630-642	642-654	654-666	666-678	678-690	690-702	702-714	714-726
1954																				0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1955																			0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
1956																		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
1957																	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
1958																0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000					
1959															0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000						
1960														0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000							
1961													0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000								
1962												0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000									
1963											0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000										
1964										0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000											
1965									0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000												
1966								0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000													
1967							0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000														
1968						0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000															
1969					0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																
1970				0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																	
1971			0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																		
1972		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																			
1973	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																				
1974	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																					
1975	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																						
1976	0.000	0.000	0.000	0.000	0.000	0.000	0.000																							
1977	0.000	0.000	0.000	0.000	0.000	0.000																								
1978	0.000	0.000	0.000	0.000	0.000																									
1979	0.000	0.000	0.000	0.000																										
1980	1.000	1.000	1.000																											
1981	0.000	0.000																												
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2006																														
2007																														
2008																														
2009																														
2010																														
2011																														
2012																														
Latest diag	1.000	0.000	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
5 Yr Avg	0.400	0.200	0.200	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
10 Yr Avg	0.200	0.100	0.100	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
3 Yr Wtd	1.000	1.000	1.000																											
5 Yr Wtd	1.000	1.000	1.000																											
10 Yr Wtd	1.000	1.000	1.000																											
Selected																														
Loss $ Weight																														
Center Wtd Avg																														
Geometric Mean																														

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

ADDITIONAL AWARDS

FITTED INCREMENTAL DECAY LOSS DEVELOPMENT FACTORS

	64-to-Ult:	**64**
Fitting for Periods:	*From:*	**42**
	To:	**60**
Cut-off		**100**

Summary of Curve Fitting

Method	Tail	R^2
Weibull		
Inverse Power		
Selected Tail	**1.001**	

					Weibull Curve Fitting					**Inverse Power Curve Fitting**				
					Slope=					Slope=				
		IMPLIED	PA	SELECTED	Intercept=					Intercept=				
PERIOD	AGE	ATA	SELECTION	FOR FIT	X	Y	Y*	**ATA***	**ATU***	X	Y	Y*	**ATA***	**ATU***
1	6				1.792					1.792				
2	18		8.554		2.890					2.890				
3	30		4.719		3.401					3.401				
4	42		2.154		3.738					3.738				
5	54		1.482		3.989					3.989				
6	66		1.167		4.190					4.190				
7	78		1.116		4.357					4.357				
8	90		1.079		4.500					4.500				
9	102		1.079		4.625					4.625				
10	114		1.057		4.736					4.736				
11	126		1.041		4.836					4.836				
12	138		1.039		4.927					4.927				
13	150		1.038		5.011					5.011				
14	162		1.039		5.088					5.088				
15	174		1.032		5.159					5.159				
16	186		1.024		5.226					5.226				
17	198		1.024		5.288					5.288				
18	210		1.024		5.347					5.347				
19	222		1.021		5.403					5.403				
20	234		1.023		5.455					5.455				
21	246		1.020		5.505					5.505				
22	258		1.019		5.553					5.553				
23	270		1.020		5.598					5.598				
24	282		1.018		5.642					5.642				
25	294		1.021		5.684					5.684				
26	306		1.018		5.724					5.724				
27	318		1.018		5.762					5.762				
28	330		1.019		5.799					5.799				
29	342		1.019		5.835					5.835				
30	354		1.018		5.869					5.869				
31	366		1.018		5.903					5.903				
32	378		1.018		5.935					5.935				
33	390		1.017		5.966					5.966				
34	402		1.015		5.996					5.996				
35	414		1.014		6.026					6.026				
36	426		1.013		6.054					6.054				
37	438		1.013		6.082					6.082				
38	450		1.011		6.109					6.109				
39	462		1.010		6.136					6.136				
40	474		1.010		6.161					6.161				
41	486		1.009		6.186					6.186				
42	498		1.009		6.211					6.211				
43	510		1.009		6.234					6.234				
44	522		1.008		6.258					6.258				
45	534		1.007		6.280					6.280				
46	546		1.006		6.303					6.303				
47	558		1.005		6.324					6.324				
48	570		1.005		6.346					6.346				
49	582		1.004		6.366					6.366				
50	594		1.003		6.387					6.387				
51	606		1.002		6.407					6.407				
52	618		1.002		6.426					6.426				
53	630		1.001		6.446					6.446				
54	642		1.001		6.465					6.465				
55	654		1.000		6.483					6.483				
56	666		1.000		6.501					6.501				
57	678		1.000		6.519					6.519				
58	690		1.000		6.537					6.537				
59	702				6.554					6.554				
60	714				6.571					6.571				