

**Capping Summary Impact Table--25% EM Cap for Plan Change; 100% EM Cap on Prior Year Change**

Plan Change	Premium Impact of Capping [in millions]	Percentage Impact of Capping
85% to 77%	-\$48.9	-2.5%
77% to 65%	-\$69.0	-3.5%
65% to 10k split	-\$50.8	-2.6%
Year 4	-\$14.6	-0.7%
Year 5	-\$0.7	0.0%
Year 6	\$0.0	0.0%
<b>Total</b>	<b>-\$183.9</b>	

**Premium Subsidy Impact Summary**

Status	Total Premium with New 77% Credibility Table	Projected 77% Loss Ratio	Loss Ratio Relativity*	Implied Losses	Premium Difference Due to Capping	Capping Impact Percentage	New Projected Loss Ratios	New Loss Ratio Relativity
Group	746,473,116	87.1%	1.34	650,178,084	(22,726,492)	-3.0%	89.8%	1.35
Non Group	1,215,666,051	65.0%	1.00	790,182,933	(26,130,024)	-2.1%	66.4%	1.00
<b>Total</b>	<b>1,962,139,167</b>	<b>73.4%</b>		<b>1,440,361,017</b>	<b>(48,856,516)</b>		<b>75.3%</b>	

\*Note--does not properly account for DWRF charges that are based on payroll, or other additive premium charges.

Projected loss ratio relativity is 1.52 for 85%; 1.34 for 77%; 1.14 for 65%

**Ohio Bureau of Workers' Compensation  
Impact of Premium Caps on Experience Rating Plan Changes  
Transition from 85% to 77% table-Total**

[1] Policy Size Range	[2] Total Premium with New 77% Credibility Table	[3] Total Premium After Capping	[4] Premium Difference Due to Capping	[5] Total Number of Risks	[6] Total Number of Risks Capped	[7] Percentage Impact of Capping
0 - 500	21,677,610	20,045,447	(1,632,162)	88,925	30,490	-7.5%
501 - 999	29,089,629	26,537,577	(2,552,052)	35,882	14,280	-8.8%
1,000 - 2,499	78,057,015	71,355,021	(6,701,995)	43,193	16,176	-8.6%
2,500 - 4,999	96,410,302	88,852,188	(7,558,113)	24,400	8,112	-7.8%
5,000, - 9,999	127,855,774	119,527,513	(8,328,262)	16,428	4,604	-6.5%
10,000 +	1,609,048,837	1,586,964,906	(22,083,932)	26,225	3,913	-1.4%
Total	1,962,139,167	1,913,282,652	(48,856,516)	235,053	77,575	-2.5%

[1] Policy Size Range	[2] Prior Renewal Premium (capping basis)	[3] Average New 77% Premium- Uncapped	[4] Average New 77% Premium-Capped	[5] Percentage Impact After Capping
0 - 500	222	244	225	1.7%
501 - 999	721	811	740	2.6%
1,000 - 2,499	1,608	1,807	1,652	2.7%
2,500 - 4,999	3,537	3,951	3,641	3.0%
5,000, - 9,999	7,047	7,783	7,276	3.2%
10,000 +	60,948	61,356	60,513	-0.7%
	8,149	8,348	8,140	

**Ohio Bureau of Workers' Compensation  
Impact of Premium Caps on Experience Rating Plan Changes  
Transition from 85% to 77% table-Group only**

[1]	[2]	[3]	[4]	[5]	[6]	[7]
Policy Size Range	Total Premium with New 77% Credibility Table	Total Premium After Capping	Premium Difference Due to Capping	Total Number of Risks	Total Number of Risks Capped	Percentage Impact of Capping
0 - 500	9,139,969	8,061,490	(1,078,480)	30,368	29,246	-11.8%
501 - 999	13,875,265	12,136,822	(1,738,443)	15,086	13,846	-12.5%
1,000 - 2,499	37,881,241	33,787,098	(4,094,143)	18,774	15,543	-10.8%
2,500 - 4,999	47,142,887	43,216,309	(3,926,578)	10,974	7,653	-8.3%
5,000, - 9,999	62,789,490	59,123,552	(3,665,938)	7,642	4,144	-5.8%
10,000 +	575,644,263	567,421,353	(8,222,910)	12,151	3,177	-1.4%
Total	746,473,116	723,746,624	(22,726,492)	94,995	73,609	-3.0%

[1]	[2]	[3]	[4]	[5]
Policy Size Range	Prior Renewal Premium (capping basis)	Average New 77% Premium-Uncapped	Average New 77% Premium-Capped	Percentage Impact After Capping
0 - 500	241	301	265	10.1%
501 - 999	721	920	805	11.6%
1,000 - 2,499	1,613	2,018	1,800	11.6%
2,500 - 4,999	3,552	4,296	3,938	10.9%
5,000, - 9,999	7,077	8,216	7,737	9.3%
10,000 +	45,307	47,374	46,698	3.1%
	7,285	7,858	7,619	

**Ohio Bureau of Workers' Compensation  
Impact of Premium Caps on Experience Rating Plan Changes  
Transition from 85% to 77% table-Non group**

[1]	[2]	[3]	[4]	[5]	[6]	[7]
Policy Size Range	Total Premium with New 77% Credibility Table	Total Premium After Capping	Premium Difference Due to Capping	Total Number of Risks	Total Number of Risks Capped	Percentage Impact of Capping
0 - 500	11,592,919	11,591,913	(1,006)	57,244	10	0.0%
501 - 999	13,846,350	13,845,708	(642)	20,334	9	0.0%
1,000 - 2,499	35,715,335	35,712,988	(2,347)	23,716	15	0.0%
2,500 - 4,999	42,525,217	42,507,589	(17,627)	12,873	40	0.0%
5,000, - 9,999	55,077,009	55,010,011	(66,998)	8,280	111	-0.1%
10,000 +	933,256,817	931,959,989	(1,296,828)	12,925	265	-0.1%
<b>Total</b>	<b>1,092,013,646</b>	<b>1,090,628,199</b>	<b>(1,385,447)</b>	<b>135,372</b>	<b>450</b>	<b>-0.1%</b>

[1]	[2]	[3]	[4]	[5]
Policy Size Range	Prior Renewal Premium (capping basis)	Average New 77% Premium-Uncapped	Average New 77% Premium-Capped	Percentage Impact After Capping
0 - 500	212	203	203	-4.4%
501 - 999	721	681	681	-5.5%
1,000 - 2,499	1,604	1,506	1,506	-6.1%
2,500 - 4,999	3,520	3,303	3,302	-6.2%
5,000, - 9,999	7,021	6,652	6,644	-5.4%
10,000 +	75,039	72,206	72,105	-3.9%
	<b>8,408</b>	<b>8,067</b>	<b>8,057</b>	

**Ohio Bureau of Workers' Compensation  
Impact of Premium Caps on Experience Rating Plan Changes  
Transition from 85% to 77% table-moving from group to non group**

[1]	[2]	[3]	[4]	[5]	[6]	[7]
Policy Size Range	Total Premium with New 77% Credibility Table	Total Premium After Capping	Premium Difference Due to Capping	Total Number of Risks	Total Number of Risks Capped	Percentage Impact of Capping
0 - 500	944,722	392,045	(552,677)	1,313	1,234	-58.5%
501 - 999	1,368,014	555,046	(812,968)	462	425	-59.4%
1,000 - 2,499	4,460,439	1,854,934	(2,605,505)	703	618	-58.4%
2,500 - 4,999	6,742,198	3,128,290	(3,613,908)	553	419	-53.6%
5,000, - 9,999	9,989,275	5,393,950	(4,595,325)	506	349	-46.0%
10,000 +	100,147,757	87,583,563	(12,564,194)	1,149	471	-12.5%
<b>Total</b>	<b>123,652,406</b>	<b>98,907,829</b>	<b>(24,744,577)</b>	<b>4,686</b>	<b>3,516</b>	<b>-20.0%</b>

[1]	[2]	[3]	[4]	[5]
Policy Size Range	Prior Renewal Premium (capping basis)	Average New 77% Premium-Uncapped	Average New 77% Premium-Capped	Percentage Impact After Capping
0 - 500	201	720	299	48.9%
501 - 999	734	2,961	1,201	63.7%
1,000 - 2,499	1,621	6,345	2,639	62.8%
2,500 - 4,999	3,635	12,192	5,657	55.6%
5,000, - 9,999	7,015	19,742	10,660	52.0%
10,000 +	67,851	87,161	76,226	12.3%
	<b>18,195</b>	<b>26,388</b>	<b>21,107</b>	

**Ohio Bureau of Workers' Compensation  
Impact of Premium Caps on Experience Rating Plan Changes  
Transition from '77% to 65% table-Total**

[1] Policy Size Range	[2] Total Premium with New 65% Credibility Table	[3] Total Premium After Capping	[4] Premium Difference Due to Capping	[5] Total Number of Risks	[6] Total Number of Risks Capped	[7] Percentage Impact of Capping
0 - 500	21,839,033	19,456,576	(2,382,457)	88,001	28,215	-10.9%
501 - 999	30,187,405	26,113,892	(4,073,512)	35,910	14,445	-13.5%
1,000 - 2,499	80,727,715	70,372,373	(10,355,342)	43,168	17,442	-12.8%
2,500 - 4,999	99,289,128	88,196,317	(11,092,810)	24,548	9,541	-11.2%
5,000, - 9,999	131,648,864	119,876,365	(11,772,500)	16,598	5,893	-8.9%
10,000 +	1,600,560,961	1,571,265,813	(29,295,148)	26,828	5,389	-1.8%
<b>Total</b>	<b>1,964,253,105</b>	<b>1,895,281,336</b>	<b>(68,971,769)</b>	<b>235,053</b>	<b>80,925</b>	<b>-3.5%</b>

[1] Policy Size Range	[2] Prior Renewal Premium (capping basis)	[3] Average New 65% Premium- Uncapped	[4] Average New 65% Premium-Capped	[5] Percentage Impact After Capping
0 - 500	221	248	221	0.1%
501 - 999	722	841	727	0.7%
1,000 - 2,499	1,610	1,870	1,630	1.2%
2,500 - 4,999	3,534	4,045	3,593	1.7%
5,000, - 9,999	7,043	7,932	7,222	2.5%
10,000 +	59,443	59,660	58,568	-1.5%
	<b>8,140</b>	<b>8,357</b>	<b>8,063</b>	

**Ohio Bureau of Workers' Compensation  
Impact of Premium Caps on Experience Rating Plan Changes  
Transition from 77% to 65% table-Group only**

[1]	[2]	[3]	[4]	[5]	[6]	[7]
Policy Size Range	Total Premium with New 65% Credibility Table	Total Premium After Capping	Premium Difference Due to Capping	Total Number of Risks	Total Number of Risks Capped	Percentage Impact of Capping
0 - 500	9,742,053	7,490,459	(2,251,594)	28,149	27,345	-23.1%
501 - 999	15,856,064	11,962,781	(3,893,283)	14,995	14,149	-24.6%
1,000 - 2,499	43,810,244	34,180,115	(9,630,130)	19,118	16,957	-22.0%
2,500 - 4,999	54,965,065	45,091,857	(9,873,207)	11,554	9,207	-18.0%
5,000, - 9,999	73,895,468	63,881,220	(10,014,247)	8,292	5,554	-13.6%
10,000 +	621,546,088	596,895,273	(24,650,815)	12,887	4,921	-4.0%
Total	819,814,981	759,501,705	(60,313,276)	94,995	78,133	-7.4%

[1]	[2]	[3]	[4]	[5]
Policy Size Range	Prior Renewal Premium (capping basis)	Average New 65% Premium-Uncapped	Average New 65% Premium-Capped	Percentage Impact After Capping
0 - 500	244	346	266	8.9%
501 - 999	724	1,057	798	10.2%
1,000 - 2,499	1,622	2,292	1,788	10.2%
2,500 - 4,999	3,552	4,757	3,903	9.9%
5,000, - 9,999	7,073	8,912	7,704	8.9%
10,000 +	44,642	48,230	46,318	3.8%
	7,619	8,630	7,995	

**Ohio Bureau of Workers' Compensation  
Impact of Premium Caps on Experience Rating Plan Changes  
Transition from 77% to 65% table-Non group**

[1]	[2]	[3]	[4]	[5]	[6]	[7]
Policy Size Range	Total Premium with New 65% Credibility Table	Total Premium After Capping	Premium Difference Due to Capping	Total Number of Risks	Total Number of Risks Capped	Percentage Impact of Capping
0 - 500	11,644,388	11,643,745	(643)	58,799	8	0.0%
501 - 999	13,715,028	13,714,601	(427)	20,529	6	0.0%
1,000 - 2,499	34,428,976	34,427,729	(1,247)	23,357	8	0.0%
2,500 - 4,999	40,159,299	40,140,076	(19,224)	12,422	27	0.0%
5,000, - 9,999	50,280,893	50,230,556	(50,337)	7,746	63	-0.1%
10,000 +	877,011,243	876,276,503	(734,740)	12,519	208	-0.1%
<b>Total</b>	<b>1,027,239,827</b>	<b>1,026,433,210</b>	<b>(806,617)</b>	<b>135,372</b>	<b>320</b>	<b>-0.1%</b>

[1]	[2]	[3]	[4]	[5]
Policy Size Range	Prior Renewal Premium (capping basis)	Average New 65% Premium-Uncapped	Average New 65% Premium-Capped	Percentage Impact After Capping
0 - 500	210	198	198	-5.7%
501 - 999	720	668	668	-7.2%
1,000 - 2,499	1,600	1,474	1,474	-7.9%
2,500 - 4,999	3,514	3,233	3,231	-8.0%
5,000, - 9,999	7,006	6,491	6,485	-7.4%
10,000 +	74,145	70,054	69,996	-5.6%
	<b>8,057</b>	<b>7,588</b>	<b>7,582</b>	

**Ohio Bureau of Workers' Compensation**  
**Impact of Premium Caps on Experience Rating Plan Changes**  
**Transition from 77% to 65% table-moving from group to non group**

[1]	[2]	[3]	[4]	[5]	[6]	[7]
Policy Size Range	Total Premium with New 65% Credibility Table	Total Premium After Capping	Premium Difference Due to Capping	Total Number of Risks	Total Number of Risks Capped	Percentage Impact of Capping
0 - 500	452,592	322,372	(130,220)	1,053	862	-28.8%
501 - 999	616,313	436,510	(179,803)	386	290	-29.2%
1,000 - 2,499	2,488,494	1,764,529	(723,965)	693	477	-29.1%
2,500 - 4,999	4,164,764	2,964,384	(1,200,379)	572	307	-28.8%
5,000, - 9,999	7,472,504	5,764,588	(1,707,915)	560	276	-22.9%
10,000 +	102,003,630	98,094,037	(3,909,593)	1,422	260	-3.8%
Total	117,198,297	109,346,421	(7,851,876)	4,686	2,472	-6.7%

[1]	[2]	[3]	[4]	[5]
Policy Size Range	Prior Renewal Premium (capping basis)	Average New 65% Premium-Uncapped	Average New 65% Premium-Capped	Percentage Impact After Capping
0 - 500	207	430	306	47.6%
501 - 999	724	1,597	1,131	56.3%
1,000 - 2,499	1,653	3,591	2,546	54.0%
2,500 - 4,999	3,598	7,281	5,182	44.0%
5,000, - 9,999	7,121	13,344	10,294	44.6%
10,000 +	64,148	71,733	68,983	7.5%
	21,107	25,010	23,335	

**Ohio Bureau of Workers' Compensation  
Impact of Premium Caps on Experience Rating Plan Changes  
Transition from 65% to 10k Split Plan Curve**

[1] Policy Size Range	[2] Total Premium with New 10k split curve	[3] Total Premium After Capping	[4] Premium Difference Due to Capping	[5] Total Number of Risks	[6] Total Number of Risks Capped	[7] Percentage Impact of Capping
0 - 500	21,797,532	20,036,659	(1,760,873)	88,023	25,161	-8.1%
501 - 999	30,384,618	27,223,959	(3,160,659)	35,760	13,504	-10.4%
1,000 - 2,499	81,385,375	73,423,958	(7,961,417)	42,961	15,798	-9.8%
2,500 - 4,999	100,514,901	92,260,594	(8,254,307)	24,474	8,133	-8.2%
5,000, - 9,999	131,748,377	123,289,782	(8,458,595)	16,453	4,631	-6.4%
10,000 +	1,604,126,435	1,582,969,089	(21,157,346)	27,382	3,630	-1.3%
<b>Total</b>	<b>1,969,957,238</b>	<b>1,919,204,041</b>	<b>(50,753,197)</b>	<b>235,053</b>	<b>70,857</b>	<b>-2.6%</b>

[1] Policy Size Range	[2] Prior Renewal Premium (capping basis)	[3] Average New Split Plan Premium- Uncapped	[4] Average New Split Plan Premium- Capped	[5] Percentage Impact After Capping
0 - 500	220	248	228	3.6%
501 - 999	721	850	761	5.5%
1,000 - 2,499	1,611	1,894	1,709	6.1%
2,500 - 4,999	3,538	4,107	3,770	6.6%
5,000, - 9,999	7,040	8,008	7,493	6.4%
10,000 +	57,648	58,583	57,811	0.3%
	<b>8,063</b>	<b>8,381</b>	<b>8,165</b>	

**Ohio Bureau of Workers' Compensation**  
**Impact of Premium Caps on Experience Rating Plan Changes**  
**Transition from 65% to 10k Split Plan Curve-Group only**

[1]	[2]	[3]	[4]	[5]	[6]	[7]
Policy Size Range	Total Premium with New 10k split curve	Total Premium After Capping	Premium Difference Due to Capping	Total Number of Risks	Total Number of Risks Capped	Percentage Impact of Capping
0 - 500	9,120,655	7,360,322	(1,760,333)	26,218	25,152	-19.3%
501 - 999	15,554,096	12,393,698	(3,160,398)	14,771	13,500	-20.3%
1,000 - 2,499	44,424,068	36,468,716	(7,955,352)	19,411	15,787	-17.9%
2,500 - 4,999	57,521,247	49,312,958	(8,208,289)	12,084	8,091	-14.3%
5,000, - 9,999	78,910,609	70,567,023	(8,343,586)	8,808	4,565	-10.6%
10,000 +	675,177,628	654,745,676	(20,431,952)	13,703	3,505	-3.0%
Total	880,708,303	830,848,393	(49,859,910)	94,995	70,600	-5.7%

[1]	[2]	[3]	[4]	[5]
Policy Size Range	Prior Renewal Premium (capping basis)	Average New Split Plan Premium- Uncapped	Average New Split Plan Premium-Capped	Percentage Impact After Capping
0 - 500	247	348	281	13.8%
501 - 999	724	1,053	839	15.8%
1,000 - 2,499	1,624	2,289	1,879	15.7%
2,500 - 4,999	3,554	4,760	4,081	14.8%
5,000, - 9,999	7,070	8,959	8,012	13.3%
10,000 +	44,194	49,272	47,781	8.1%
	7,995	9,271	8,746	

**Ohio Bureau of Workers' Compensation  
Impact of Premium Caps on Experience Rating Plan Changes  
Transition from 65% to 10k Split Plan Curve-Non group**

[1] Policy Size Range	[2] Total Premium with New 10k split curve	[3] Total Premium After Capping	[4] Premium Difference Due to Capping	[5] Total Number of Risks	[6] Total Number of Risks Capped	[7] Percentage Impact of Capping
0 - 500	12,446,947	12,446,697	(250)	60,972	2	0.0%
501 - 999	14,459,957	14,459,774	(183)	20,611	1	0.0%
1,000 - 2,499	35,639,414	35,639,427	13	22,942	0	0.0%
2,500 - 4,999	40,209,743	40,203,523	(6,220)	11,768	7	0.0%
5,000, - 9,999	47,841,555	47,829,957	(11,598)	7,088	17	0.0%
10,000 +	828,808,299	828,265,968	(542,331)	11,991	88	-0.1%
Total	979,405,914	978,845,346	(560,568)	135,372	115	-0.1%

[1] Policy Size Range	[2] Prior Renewal Premium (capping basis)	[3] Average New Split Plan Premium- Uncapped	[4] Average New Split Plan Premium- Capped	[5] Percentage Impact After Capping
0 - 500	208	204	204	-1.9%
501 - 999	719	702	702	-2.5%
1,000 - 2,499	1,598	1,553	1,553	-2.8%
2,500 - 4,999	3,517	3,417	3,416	-2.9%
5,000, - 9,999	6,989	6,750	6,748	-3.5%
10,000 +	72,666	69,119	69,074	-4.9%
	7,582	7,235	7,231	

**Ohio Bureau of Workers' Compensation**  
**Impact of Premium Caps on Experience Rating Plan Changes**  
**Transition from 65% to 10k Split Plan Curve-moved from group to non group**

[1] Policy Size Range	[2] Total Premium with New 10k split curve	[3] Total Premium After Capping	[4] Premium Difference Due to Capping	[5] Total Number of Risks	[6] Total Number of Risks Capped	[7] Percentage Impact of Capping
0 - 500	229,930	229,640	(290)	833	7	-0.1%
501 - 999	370,565	370,487	(78)	378	3	0.0%
1,000 - 2,499	1,321,894	1,315,815	(6,079)	608	11	-0.5%
2,500 - 4,999	2,783,910	2,744,113	(39,797)	622	35	-1.4%
5,000, - 9,999	4,996,213	4,892,802	(103,411)	557	49	-2.1%
10,000 +	100,140,508	99,957,445	(183,063)	1,688	37	-0.2%
Total	109,843,021	109,510,302	(332,719)	4,686	142	-0.3%

[1] Policy Size Range	[2] Prior Renewal Premium (capping basis)	[3] Average New Split Plan Premium- Uncapped	[4] Average New Split Plan Premium- Capped	[5] Percentage Impact After Capping
0 - 500	213	276	276	29.5%
501 - 999	730	980	980	34.2%
1,000 - 2,499	1,685	2,174	2,164	28.4%
2,500 - 4,999	3,608	4,476	4,412	22.3%
5,000, - 9,999	7,220	8,970	8,784	21.7%
10,000 +	60,191	59,325	59,216	-1.6%
	23,335	23,441	23,370	