

State of Ohio Bureau of Workers' Compensation

Unpaid Loss & LAE as of June 30, 2012
(Based on Data Evaluated as of June 30, 2012)

Volume I – Report and Summary Exhibits

August 24, 2012

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August 24, 2012

Mr. Christopher Carlson, FCAS, MAAA
Chief Actuary
Ohio Bureau of Workers' Compensation
30 West Spring Street
Columbus, Ohio 43266-0581

Dear Mr. Carlson:

We are pleased to provide this Report, which analyzes the unpaid compensation, medical and compensation adjustment expense for the State of Ohio Bureau of Workers' Compensation as of June 30, 2012 based on data evaluated as of June 30, 2012. This document was prepared to summarize our conclusions, observations, and methodologies. We note that our estimates are subject to the limitations inherent in estimating compensation, medical costs and compensation adjustment expenses, as described in this Report.

We are members of the Casualty Actuarial Society and the American Academy of Actuaries and meet the qualification standards to issue this actuarial report.

It has again been our pleasure to be of service to you in this regard.

Sincerely,

Robert S. Miccolis, FCAS, MAAA
Director

David E. Heppen, FCAS, MAAA
Director

William Van Dyke, ACAS, MAAA
Specialist Leader

Table of Contents

Volume I – Report and Summary Exhibits

Introduction.....	1
Purpose and Scope	1
BWC Background.....	1
Limitations	7
Distribution and Use	8
Executive Summary	10
Summary of Findings.....	10
Relevant Comments	14
Executive Summary Exhibits.....	25
Actuarial Analysis Overview	51
Actuarial Procedures.....	51
Actuarial Methodologies.....	62
Data.....	65
Information and Data Provided.....	65
Adjustments to Data.....	66
Loss Reserve Disclosures	72
Detailed Analysis Exhibit Descriptions	73
Segment Summary Exhibits.....	82

Volume II - Detailed Analysis Exhibits

Private Employers ("PA").....	Section 1
-------------------------------	-----------

Volume III - Detailed Analysis Exhibits

Public Employers - Taxing Districts ("PEC")	Section 2
---	-----------

Volume IV - Detailed Analysis Exhibits

Public Employers - State Agencies ("PES").....	Section 3
--	-----------

Volume V - Detailed Analysis Exhibits

Disabled Workers Relief Fund ("DWRF")	Section 4
Self-Insuring Employers Guaranty Fund ("SIEGF").....	Section 5
Public Work-Relief Employees' Compensation Fund ("PWRE")	Section 6
Marine Industry Fund ("MIF")	Section 7

Volume VI - Detailed Analysis Exhibits

Coal-Workers Pneumoconiosis Fund ("CWPF").....	Section 8
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Introduction

Purpose and Scope

Deloitte Consulting LLP (“Deloitte Consulting”) has been retained by the Ohio Bureau of Workers’ Compensation (“BWC”) to provide an actuarial central estimate of the unpaid compensation (indemnity), medical and compensation adjustment expense as of June 30, 2012 on claims incurred by the State Insurance Fund and other Funds using data as of June 30, 2012. Deloitte Consulting determined actuarial central estimates on both a nominal (undiscounted) and discounted basis. This Report presents our findings with respect to this analysis.

Deloitte Consulting estimated the unpaid compensation, medical and compensation adjustment expenses for the following Funds administered by the BWC:

- State Insurance Fund (“SIF”):
 - Private Employers (“PA”);
 - Public Employers – Taxing Districts (“PEC”);
 - Public Employers – State Agencies (“PES”);
 - Self-Insured Surplus (“SIS”); and
 - Health Partnership Program Administration Expense (“HPP”).
- Disabled Workers’ Relief Fund (“DWRP”);
- Self-Insuring Employers Guaranty Fund (“SIEGF”);
- Public Work-Relief Employees’ Compensation Fund (“PWRE”);
- Marine Industry Fund (“MIF”);
- Coal-Workers Pneumoconiosis Fund (“CWPF”); and
- Administrative Cost Fund (“ACF”).

We note that our estimates are subject to the reliances and limitations inherent in estimating compensation, medical and compensation adjustment expenses, as described in the subsequent sections of this Report. For the remainder of this Report and the Exhibits, the term “loss” includes both compensation and medical unless otherwise noted. Further, the term compensation adjustment expense is sometimes referred to as “loss adjustment expense” or “LAE”, and the term “compensation” is sometimes referred to as “indemnity” and means the cost of benefits for lost wages.

In this Report, the term “unpaid loss” is sometimes referred to as “unpaid claims”, and “reserves”. The amount booked by the BWC in its financial statements for unpaid loss and loss adjustment expense is referred to as “recorded reserves”.

BWC Background

History

The Bureau of Workers’ Compensation was created in 1912 to protect the health and well-being of Ohio workers, while providing insurance coverage for their employers. As a state-operated insurance fund, the agency provides comprehensive workers’ compensation services for employers and their injured employees. The State Insurance Fund covers medical expenses and lost wages for approximately two-thirds of the State’s work force. The remaining one-third receives workers’ compensation coverage directly through their employers who are part of the self-insurance program guided by strict qualification standards set by the BWC.

As an agency of the State of Ohio, the BWC is responsible for the administration, establishment of premium rate, and funding of all workers' compensation insurance programs in Ohio. The BWC is one of the largest workers' compensation insurance enterprises in the country while annually serving approximately 255,000 employers and 1.1 million injured workers. The BWC has annual premiums and assessments of approximately \$1.9 billion. The BWC is the largest exclusive state fund in the nation.

Workers Compensation Legislative Changes

In 1986, Senate Bill 307 created the Surety Bond Fund to provide security to cover the cost of claims from self-insureds in the event of default. It was replaced in 1993 by the SIEGF in House Bill 107 for claims with injury dates after 1986. The BWC shall maintain a minimum balance of funds in the self-insuring employers' guaranty fund of one and a quarter times the prior year's payments from the fund as determined at the end of each calendar year to ensure sufficient monies to guarantee the payment of any claims against the fund. When the BWC determines that there are insufficient funds in the guaranty fund and an assessment is necessary to ensure the minimum balance in the fund, the BWC shall assess all self-insuring employers an annual contribution as determined by the administrator. Annual contributions may not be assessed to all self-insuring employers when the BWC determines that the fund exceeds the minimum amount necessary to guarantee the payment of any claims against the fund.

On August 22, 1986, Chapter 4123.3.31 was included under Ohio's workers compensation Code to establish the DWRF. Injured workers who are receiving compensation for permanent and total disability which, when combined with social security disability benefits, is less than the DWRF qualifying figure are eligible to receive additional compensation through the DWRF.

In March 2006, significant Ohio workers' compensation reform legislation was passed by the General Assembly in Amended Substitute Senate Bill 7, which included:

- Allowing employers to pay the first \$5,000 of a medical only claim (up from \$1,000 and currently \$15,000 per House Bill 100 effective August 10, 2007);
- Permits the BWC to require electronic funds transfer for payment of all benefits, thereby speeding up payments;
- Increases Ohio's state minimum wage to the same rate as the federal minimum wage;
- Limits the recalculation of the average weekly wage for permanent total awards;
- Shortens the waiting period from 40 weeks to 26 weeks for filing permanent partial disability applications;
- Reduces the total amount of weeks of wage loss compensation by counting rehabilitation wage loss compensation as part of the overall 200 week limit for payment of working wage loss;
- Reduces the non-working wage loss from 200 to 52 weeks, but raises the total possible weeks of wage loss compensation to 226 by providing that 26 weeks of non-working wage compensation do not count against the 200 week limit for wage loss compensation; and
- Reduces the amount of permanent total paid in some situations by providing that the permanent total amount is based on the average weekly wage at the time of the injury or occupational disease.

In September 2008, Senate Bill 334 went into effect providing coverage under Ohio's workers compensation law for an out-of-state employee temporarily performing work in Ohio, if the law of the state where the employee is a resident does not contain a provision similar to Ohio law which exempts out-of-state employees who temporarily perform work in Ohio from coverage.

Effective January 1, 2009, House Bill 562 prohibits individuals covered under the Federal Longshore and Harbor Workers' Compensation Act ("LHWCA") from applying for and receiving benefits under Ohio's Workers' Compensation Law. This changes the past practice of insuring these individuals under both the State Insurance

Fund and the LHWCA. As a result of HB 562, longshoremen and harbor workers can only apply for and receive benefits from the Marine Insurance Fund.

Additional information relating to certain legislative changes is described under Compensation Types section below.

Fund Descriptions

State Insurance Fund

The State Insurance Fund provides two-thirds of Ohio's employers with workers' compensation coverage. The employer types insured by the BWC through the SIF include:

- Private Employers;
- Public Employers – Taxing Districts; and
- Public Employers – State Agencies.

The SIF also includes the Self-Insured Surplus and managed care expenses through Health Partnership Programs. The following discusses each component of the SIF in more detail.

State Insurance Fund – Private Employers

Private employers include domestic households, sole proprietors, partnerships, corporations, limited liability companies, family farm corporations, individuals incorporated as a corporation with no employees, and professional employer organizations.

State Insurance Fund – Public Employers: Taxing Districts

Public employers are governing units that provide service to the public. The services provided are paid for by public monies collected from levies on property and other services that the public taxing districts provide.

Examples of public employers include:

- Counties;
- Townships;
- Villages;
- Cities;
- Public school districts;
- Libraries; and
- Some hospitals, cemeteries, and fire departments.

State Insurance Fund – Public Employers: State Agencies

The State Insurance Fund insuring Public Employers – State Agencies provides coverage for all workers employed by any state government run agency or government entity providing state-supported services.

State Insurance Fund – Self-Insured Surplus

Every employee in Ohio must be provided with workers' compensation coverage either through the SIF or by an employer who has been granted the privilege of self-insurance. A self-insuring employer agrees to abide by BWC and the Industrial Commission of Ohio rules and regulations. The self-insuring employer agrees to provide accurate and timely payments of compensation and benefits subject to the provisions of those rules.

The SIS included in the SIF provides for claims occurring prior to 1987 associated with bankrupt self-insureds, disallowed claim reimbursements and rehabilitation claims. Offsetting these liabilities is a potential recovery

from remaining surety bonds issued prior to 1993 when the Self-Insured Guarantee Fund was established. The SIS is funded on a pay-as-you-go basis through assessments to self-insured employers.

State Insurance Fund - Health Partnership Program Administration Expense

The Health Partnership Program has been the BWC's system for providing managed care services since its implementation in March 1997. The SIF is required to reimburse managed care organizations ("MCO") for administration of the Health Partnership Program. The BWC's Medical Services Division coordinates health-care services through a network of provider and managed care organizations.

The BWC determines compensability and pays indemnity benefits. However, it contracts with MCOs to manage the medical component of workers' compensation claims. MCOs educate employers and injured workers on the HPP and process first report of an injury, occupational disease, or fatality ("FROI forms"). They also help employers establish transitional/early return-to-work programs. In addition, MCOs process medical bills and make provider payments.

The BWC publishes a HPP Outcomes & Savings Report, and as required by law presents this Report to the Governor, the Speaker of the House of Representatives, and the President of the Senate. This Report also includes information on the BWC's monitoring of individual MCOs performance. For example, the BWC measures the effectiveness of the MCOs' return-to-work efforts using the Degree of Disability Management ("DoDM") model. The agency also measures their FROI timing and FROI data accuracy. In addition, it publishes most of these measures in an annual MCO Report Card.

Disabled Workers' Relief Fund

The Disabled Workers' Relief Fund is a separate supplemental fund established to provide supplementary payments for cost of living adjustments to injured workers who are receiving a combined permanent total disability plus social security disability benefits that are lower than the DWRF entitlement amount ("threshold"). The number of claims eligible for DWRF benefits as well as the amount of the benefit increase over time as the threshold is adjusted upward based on the consumer price index.

Prior to 1987, DWRF premium assessment rates were capped by law at \$0.10 per \$100 of payroll and any shortfalls between the capped rate premiums and actual loss payments were borrowed from the SIF. The total outstanding loan amount owed to the SIF was \$218 million in 1987.

In 1987, Senate Bill 307 established new DWRF II premium rate rules for injuries occurring after 1986. The new DWRF II premium assessment rates changed to a percentage of the SIF premiums, instead of payroll, and there is no cap on rates. Senate Bill 307 also forgave the \$218 million loan from the SIF and provided that any additional shortfalls in DWRF would be paid from interest income earned in the SIF. DWRF I is defined as a supplemental cost of living adjustment benefit on claims that occurred prior to 1987 while the DWRF II is defined as a supplemental cost of living adjustment benefit on claims that have occurred after 1986.

The DWRF I began providing coverage on August 1, 1959 and is operated on a terminal funding or pay-as-you-go basis in which the premiums collected in each fiscal year are to equal the payments made in the same fiscal year without regard to the accident/injury year.

DWRF II did not operate on a "pay-as-you-go" basis from 1987 to 1993 during which time approximately \$430 - \$450 million of DWRF II premiums were collected in order to fund DWRF benefits from claims occurring in those years. In 1993 the Ohio Attorney General provided a formal opinion that DWRF II premiums should be determined on a "pay-as-you go" basis similar to DWRF I. The DWRF II rate of 0.1% of SIF premium ("lowest reasonable rate") generated less than \$2 million in DWRF premium income each year since 1993. The BWC has set this rate at the lowest reasonable rate in order to comply with Ohio law, reflecting the Attorney General's opinion, and because the DWRF has significant cash and investments still remaining from the period when premiums were based on full funding.

Self-Insuring Employers Guaranty Fund

The Self-Insuring Employers Guaranty Fund provides for medical and compensation benefits for injured workers of bankrupt self-insureds for injuries occurring in 1987 and subsequent. All self-insuring employers in Ohio must participate in the SIEGF. For claims with occurrences prior to 1987, self-insured employers provided security in the form of letters of credit or bonds to cover the cost of claims in the event of bankruptcy or default.

Public Work-Relief Employees' Compensation Fund

The Public Work-Relief Employees' Compensation Fund provides medical and compensation benefits for workers who are engaged in any public relief employment and receiving "work-relief" in the form of public funds or goods in exchange for any service or labor rendered in connection with any public relief employment. Employers are public employer taxing districts or public employer state agencies. Injured workers covered under the PWRE are entitled to the same benefits as other injured workers without any exceptions.

PWRE rates are calculated at the same time and in the same manner as the Public Employer Taxing Districts and are segregated by a manual classification which has its own base rate.

The PWRE began providing coverage on October 1, 1953.

Marine Industry Fund

The Marine Industry Fund provides voluntary coverage to employers who have employees who work on or about navigable waters, as required by the United States Longshoremen and Harbor Workers' Act ("USL&H"). Employers may purchase coverage from the BWC through the MIF, from a private insurer or self-insure. The USL&H Act requires federal workers' compensation coverage for any non-public Ohio employer with employees engaged in maritime-related work, such as ship building or repair, and other maritime operations, unless the U.S. Department of Labor has specifically authorized the employer to self-insure. The Marine Industry Fund began providing coverage effective July 1, 1980.

A Marine Fund claim is filed with both the Department of Labor and the BWC. The Federal Government determines the claimant's eligibility for benefits and sets the benefit level. An injured worker may only receive lost time benefits from the federal claim or the BWC claim, but not from both for the same period. Medical benefits may be paid from either the federal claim or the BWC claim as long as duplicate payments do not occur. Injured workers covered under the MIF are entitled to the same benefits as other injured workers except for the following:

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

Coal-Workers Pneumoconiosis Fund

The Coal-Workers Pneumoconiosis Fund began providing benefits prescribed under the "Federal Black Lung" program on June 27, 1974. The CWPF provides benefits for injured workers under the Federal Coal Mine Health and Safety Act of 1969 to employers who have employee exposure to coal dust, as required by federal law. Coal mine operators may choose to purchase insurance from the BWC, self insure, or purchase insurance from a private carrier certified by the Federal Department of Labor.

The CWPF provides permanent and total disability benefits and medical payments to employees who have contracted pneumoconiosis (also known as black lung disease) in the course of employment as well as death benefits for surviving spouses and dependents. The federal government sets benefit levels and determines claim eligibility for benefits. This coverage is in addition to the employer's regular Ohio workers compensation insurance.

Administrative Cost Fund

The Administrative Cost Fund provides for administrative expenses for the BWC and Industrial Commission. The ACF also includes the portion of premiums paid by employers earmarked for the safety and loss prevention activities performed by the Safety and Hygiene Division. Loss adjustment expenses are those expenses functionally associated with settling claims, except for the claim payment itself. The ACF operates on a pay-as-you-go basis and assessments are charged to employers to support BWC operations for only the next 12 months. There are no amounts included to fund the costs associated with the settlement of claims or other operational activities of the BWC related to open claims or IBNR for time periods beyond the next 12 months.

Compensation Types

The BWC provides injured workers coverage for a variety of compensation types, which are described below:

- **Temporary Total** - Temporary total is generally the initial award for lost wages to an injured worker who is totally disabled on temporary basis;
- **Scheduled Loss** – Scheduled loss (“permanent total”) award provides for wage loss compensation associated with permanent residual damage as a result of a work-related injury, including amputations, loss of use, loss of vision and total loss of hearing. Senate Bill 307, in 1986, increased the maximum benefit from 50% of the statewide average weekly wage (“SAWW”) to 100% and increased the minimum benefit from 25% of the SAWW to 40%. House Bill 222 then subsequently removed the relationship between the benefit amount and the injured workers wage and instead set the weekly benefit equal to 100% of the SAWW;
- **Percentage of Permanent Partial Award** – Percent permanent partial awards provide compensation for residual impairment resulting from an allowed injury or occupational disease, including psychological or psychiatric as well as physical. For example, an injured worker who sustains a broken arm and is no longer able to fully extend that arm is eligible for percent permanent partial compensation;
- **Permanent Total Disability** – Permanent total disability compensates the injured worker for impairment of earning capacity associated with the workers inability to perform sustained remunerative employment. Permanent total disability is payable for life and is set based on the injured workers average weekly wage at the time of injury;
- **Disabled Workers’ Relief Benefits** – Provides a supplemental cost of living benefit for injured workers receiving a permanent total disability benefit when the injured worker’s permanent total award plus social security disability is less than the entitlement, which increases each year based on the consumer price index. This benefit is provided from the Disabled Workers’ Relief Fund;
- **Change of Occupation** – Change of occupation provides supplemental awards to workers have contracted silicosis, pneumoconiosis, or asbestosis and have been medically advised to change occupation to reduce further exposure. In addition, firefighters and police officers who have contracted a cardiovascular or pulmonary disease may also be entitled to a change of occupation award;
- **Wage Loss** – Wage loss compensation is paid to an injured worker who suffers a reduction in earnings as a result of restrictions from the workers injuries sustained on or after August 22, 1986. In order to be eligible for wage loss, the injured worker must meet two conditions: 1) a loss or decrease in wages exists and 2) the wage loss is a direct result of the restrictions from the workers injuries. This benefit was established by Senate Bill 307 in 1986 as a replacement for temporary partial awards, which set the maximum benefit at 200 weeks. An injured worker receiving wage loss is also eligible to receive a percent permanent partial benefit;
- **Temporary Partial** – Provided wage loss compensation to injured workers who suffered a reduction in earnings prior to August 22, 1986. Senate Bill 307 replaced this benefit with the wage loss;

- **Living Maintenance Wage Loss** – Living maintenance wage loss may be paid to injured workers who have completed a rehabilitation plan and continue to have physical restrictions and loss of wages upon returning to work. It was established in 1986 under Senate Bill 307;
- **Living Maintenance** – Living maintenance is provided to injured workers while they are actively participating in an approved rehabilitation plan in place of temporary total benefits. House Bill 222 transferred the authority for determining injured workers that benefit from rehabilitation from the Industrial Commission to the BWC;
- **Death Claims** – Provides death benefits to deceased’s spouse and dependents as a result of a work related injury or occupational disease, including those that are not instantaneous;
- **Violation of Specific Safety Requirement** – Also known as additional awards, a violation of specific safety requirement award allows an injured worker to receive compensation from their employer if evidence exists that the employer violated specific safety requirements that resulted in injuries to the worker. The BWC pays the award to the injured worker and seeks recovery from the employer;
- **Lump Sum Settlements** – The BWC and the injured worker are able to settle a claim in a lump sum for both future compensation and medical costs; and
- **Lump Sum Advancements** – A lump sum advance allows an injured worker, primarily those with permanent total awards, to request a lump sum payment for future compensation benefits without a full and final settlement for financial relief. Lump sum advancements have the effect of reducing future permanent total disability benefits.

Case Reserving Process

In July 2008, the BWC activated a new claims reserving system, Micro Insurance Reserving Analysis II, (“MIRA II”), which replaced MIRA I. The reason for the change in the reserving system to MIRA II is to provide more accurate, individual claim reserves than MIRA I, and is intended to provide better transparency by allowing employers to see the cost drivers that impact their premiums. The BWC’s adoption of MIRA II is intended to help improve the performance and stability of Ohio’s workers’ compensation experience rating system. The following describes additional benefits which the MIRA developers believe result from the transition to MIRA II from MIRA I:

- MIRA II should be more responsive to changes in the claim management environment;
- MIRA II models are built to assign a value to each case based on a per claim reserve accuracy instead of the accuracy of total aggregate reserves; and
- MIRA II models are based on a more robust approach to identifying trends in payment and cost pattern.

Case reserves for permanent total and death claims are discounted in the MIRA II system. During December 2009, the rate used to discount the MIRA II case reserves for permanent total and death claims was decreased from 5.0% to 4.5%, and again from 4.5% to 4.0% during December 2010.

Limitations

The findings and conclusions set forth in this report are based on data and information provided to us by BWC management. The validity of the conclusions set forth in this report is dependent on the accuracy and completeness of the information provided. A specific audit to verify the accuracy of the data provided to us is beyond the scope of this project. We have relied without audit or verification on the data supplied and we assume that the data is both accurate and complete. If the underlying data or information provided is inaccurate or incomplete, the results of our analysis may likewise be inaccurate or incomplete.

Deloitte Consulting's unpaid loss and loss adjustment expense estimates reflect that there is uncertainty inherent in estimating ultimate losses and is intended to represent actuarial central estimates given the BWC's historical experience as of June 30, 2012. An actuarial central estimate is defined by actuarial literature as "an estimate that represents an expected value over the range of reasonably possible outcomes."

In estimating unpaid loss and loss adjustment expense, it is necessary to project future compensation, medical and compensation adjustment expenses. It is certain that actual compensation, medical costs, and compensation adjustment expenses will not develop exactly as indicated and may, in fact, vary significantly from our estimates. No warranty is expressed or implied that such variance will not occur. Furthermore, Deloitte Consulting's estimates make no provision for the broadening of coverage by legislative action or judicial interpretation or for extraordinary future emergence of new classes of losses or types of losses not sufficiently represented in the BWC's historical database or which are not yet quantifiable, and which might affect the claim experience. Deloitte Consulting believes, however, that the actuarial techniques and assumptions used in this analysis are reasonable.

The methodologies and factors used in this report involve assumptions regarding future contingent events as estimated from historical experience. Although Deloitte Consulting has used common actuarial procedures and methodologies, it should be noted that actual future results might vary, perhaps significantly, from the estimates contained herein. In estimating future costs, we have assumed that historical trends will continue into the future. These trends include, but are not limited to: changes in inflation, interest rates, claims administration procedures, medical costs and delivery, future legislative action and judicial proceedings.

Unpaid loss and loss adjustment expense estimates stated in this Report have been discounted using a rate of 4.0% per annum, as provided to Deloitte Consulting by BWC management. The use of this rate does not imply that Deloitte Consulting is expressing an opinion on the appropriateness of this rate.

Deloitte Consulting has not examined the assets of the BWC, nor does Deloitte Consulting form an opinion on the value or validity of the assets. Deloitte Consulting's analysis of the unpaid loss and loss adjustment expense rests upon the presumption that all reserves are backed by valid assets, which have suitable scheduled maturities and/or adequate liquidity to meet the cash flow requirements of the liabilities.

Distribution and Use

This Report is prepared for the use of the BWC in its evaluation of loss and loss adjustment expense reserves as of June 30, 2012 based on data evaluated as of June 30, 2012. The Report may also be provided to other parties ("Recipient"), for the purposes of their review of the BWC unpaid claim liabilities provided the following conditions are met:

- This report is being provided to the Recipient solely for its information and cannot and shall not be relied upon by the Recipient. The Recipient agrees that access to the report is not a substitute for the Recipient undertaking appropriate inquiries and procedures in relation to its assignment;
- The determination of the recorded reserves in the BWC's financial statements is solely the responsibility of the Administrator of the BWC. The BWC is solely responsible for providing accurate and complete information requested by Deloitte Consulting and Deloitte Consulting has no responsibility for the accuracy or completeness of the information provided by, or on behalf of, the BWC, even if Deloitte Consulting had reason to know or should have known of such incompleteness;
- Deloitte Consulting has no responsibility to advise the Recipient of other services or procedures that might be performed and makes no representation as to the sufficiency or appropriateness of this report for the purposes of the Recipient;
- The BWC has participated in the preparation of this Report and the information, including, without limitation, by reviewing and commenting on prior drafts of this Report and the information, and such

participation has resulted in the addition, modification or deletion of information which might be considered material by the Recipient;

- The Recipient acknowledges that Deloitte Consulting is currently providing and may in the future provide professional services to the BWC, and the Recipient agrees that Deloitte Consulting and its personnel shall have no responsibility to the Recipient relating to such services nor any responsibility to use or disclose information that Deloitte Consulting possesses by reason of such services or otherwise, whether or not such information might be considered material by the Recipient;
- The Recipient acknowledges and agrees that the Recipient does not acquire any rights as a result of access to this report and Deloitte Consulting does not assume any duties or obligations as a result of access to this Report; and
- By retaining a copy of this Report the Recipient understands that such Recipient is deemed to have accepted these terms and conditions.

Deloitte Consulting shall have no liability, regardless of form, to any third parties (any entity other than the BWC) for any action taken or omitted to be taken by such parties in respect of this except for matters that are finally judicially determined to be caused by Deloitte Consulting's own bad faith or willful misconduct. Third parties should recognize that the furnishing of this Report is not a substitute for their own due diligence and should place no reliance on this Report or data contained herein that would result in the creation of any duty or liability by Deloitte Consulting to the third party. Any release or distribution of this Report to any third party must include the Report in its entirety.

This Report has been prepared for use by individuals who have a degree of technical competence in insurance matters. This Report should be studied in its entirety before any judgments are made about the conclusions in the report. Deloitte Consulting personnel are available to discuss any questions or concerns regarding this Report.

Executive Summary

Summary of Findings

Deloitte Consulting has been retained by the BWC to determine a discounted estimate of unpaid loss and loss adjustment expense as of June 30, 2012 for the State Insurance Fund and other Funds using data as of June 30, 2012. The following table displays Deloitte Consulting's estimates of nominal (undiscounted) and discounted unpaid loss and loss adjustment expense as of June 30, 2012. All amounts are displayed in millions of dollars.

Unpaid Loss and LAE as of June 30, 2012 (\$ Millions)

	Nominal Unpaid	Discounted Unpaid	Amount of Discount	Discount / Nominal
State Insurance Fund	24,644	15,644	9,000	36.5%
Disabled Workers Relief Fund	3,424	1,976	1,448	42.3%
Coal-Workers Pneumoconiosis Fund	495	150	346	69.8%
Self-Insuring Employers Guaranty Fund	2,031	904	1,126	55.5%
Public Work-Relief Employees' Compensation Fund	5	3	2	37.9%
Marine Industry Fund	3	2	1	36.1%
Administrative Cost Fund	1,707	1,065	642	37.6%
Total - All Funds	32,309	19,744	12,565	38.9%

As observed in the table above, the June 30, 2012 nominal and discounted estimates of unpaid loss and LAE based on data evaluated as of June 30, 2012 are approximately \$32,309 million and \$19,744 million, respectively. This estimate reflects an adjustment of approximately \$3.7 million to remove overstated hospital medical payments made during 2011 and 2012 that have not yet been recovered as of June 30, 2012. The Deloitte Consulting discounted unpaid loss and LAE estimate shown in the table above is based on a 4.0% discount rate.

The BWC's recorded reserves on a discounted basis are only sufficient to cover unpaid claims when combined with expected future income generated from invested funds or collected in future premium assessments for unfunded liabilities. The undiscounted estimate of unpaid loss and LAE is approximately \$32,309 million and, therefore, there is approximately \$12,565 million of future income that will be required to satisfy the total unpaid loss and LAE liabilities of the funds. Such income is expected to be generated from two sources: (1) investment earnings on the invested assets of the funds and (2) future premium assessments to be billed to employers in future years for those liabilities which are unfunded according to state law. The discounted unpaid loss and LAE estimate was calculated using a 4.0% discount rate. The amount of the discount must be realized through future investment earnings from invested assets held by the funds or collected from future assessments on employers in order to provide sufficient funds to make all claim payments associated with injuries occurring on or before June 30, 2012. This discount amount represents approximately 38.9% of the nominal (undiscounted) unpaid loss and LAE estimate.

There are substantial uncertainties in estimating the loss and loss adjustment expenses for unpaid claims. Examples of these uncertainties include but are not limited to the rate of inflation of future medical and compensation payments, the projected development for losses as they age beyond the observable development periods (for example, beyond 35 years to 60 years or more), changes in lump sum settlement practices, changes in frequency of claims, the deviation of future investment yields from those anticipated in the discount factor, payroll projections for calendar year 2012, and the inherent variability in losses over time.

Unbilled Premium Receivable

Certain unpaid claim obligations of the SIF, DWRP, SIEGF, and ACF are funded on a pay-as-you-go basis and do not have cash funds or invested assets supporting a large portion of the recorded reserves for those funds. For those unfunded obligations, the BWC records an unbilled premium receivable as the recorded reserves, less the BWC's portion of the unbilled premium receivable and any funded amounts (contra account balances). Please note that the BWC, as required by Statute, does not record an unbilled premium receivable for loss adjustment expense in the ACF, except for the portion of the loss adjustment expenses that are associated with claims accounted for on an unfunded basis, such as PES and SIEGF. The following table displays the Deloitte Consulting estimate of the unbilled premium receivable as of June 30, 2012. These unbilled premiums are recorded on a discounted basis. All figures are displayed in millions of dollars.

Estimate of Unbilled Premium Receivable as of June 30, 2012 (\$ Millions)

	Deloitte Discounted Unpaid ^	Contra Account	BWC Portion of Unbilled	Unbilled Premium Receivable
State Insurance Fund	723	0	9	714
Disabled Workers Relief Fund	1,976	256	1	1,719
Coal-Workers Pneumoconiosis Fund	0	0	0	0
Self-Insuring Employers Guaranty Fund	904	47	0	857
Public Work-Relief Employees' Comp. Fund	0	0	0	0
Marine Industry Fund	0	0	0	0
Administrative Cost Fund	92	0	1	91
Total - All Funds	3,695	303	11	3,381

^ Applicable to unbilled premium receivable

Fiscal Year 2012 Change in Unpaid Loss and ALAE

The following table displays the change between Deloitte Consulting's June 30, 2011 and June 30, 2012 unpaid loss and LAE estimates of discounted unpaid loss and LAE separately by Fund. All figures are displayed in millions of dollars.

FY 2012 Change in Unpaid Loss and LAE (\$ Millions)

	6/30/2011 Unpaid Loss & LAE	FY 2012 Ultimate Loss & LAE	FY 2012 Interest Accretion	Prior Year Loss & LAE Change	FY 2012 Loss & LAE Payments	FY 2012 Total Change	6/30/2012 Unpaid Loss & LAE
State Insurance Fund	15,846	1,515	574	(462)	(1,830)	(203)	15,644
Disabled Workers Relief Fund	2,006	34	80	(25)	(120)	(30)	1,976
Coal-Workers Pneum. Fund	75	2	3	71	(1)	75	150
Self-Insuring Empl. Guar. Fund	912	41	36	(46)	(40)	(8)	904
Public Work-Relief Comp. Fund	3	0	0	(0)	(0)	(0)	3
Marine Industry Fund	2	0	0	(0)	(0)	0	2
Administrative Cost Fund	1,106	191	44	(68)	(208)	(41)	1,065
Total - All Funds	19,950	1,784	738	(530)	(2,199)	(206)	19,744

The Deloitte Consulting discounted estimate of unpaid loss and LAE as of June 30, 2012 of \$19,744 million is \$206 million lower than the June 30, 2011 unpaid loss and LAE estimate of \$19,950 million. The change includes \$1,784 million associated with injuring occurring between July 1, 2011 and June 30, 2012 on a

discounted basis, \$738 million of interest accretion to unwind the discount from June 30, 2011 to June 30, 2012 (based on a 4% discount rate), a reduction of \$530 million associated with injuries occurring on June 30, 2011 and prior, and a reduction of \$2,199 million for loss and LAE payments, which are adjusted for \$3.7 million in expected hospital over payments.

Alternative Discount Rates

If the BWC elected to incorporate a discount rate of 3.0% instead of 4.0% the discounted unpaid loss and LAE liabilities would increase by approximately \$2.0 billion from \$19,744 million to \$21,694 million. This change would equate to an increase of 10%. On the other hand, if the BWC elected to increase the discount from 4.0% to 5.0% the discounted unpaid loss and LAE liabilities would decrease by approximately \$1.6 billion from \$19,744 million to \$18,151 million. This change would equate to a decrease of 8%.

Unpaid Loss and LAE Forecast as of June 30, 2013

Deloitte Consulting’s forecast of the BWC’s unpaid loss and LAE liabilities as of June 30, 2013 is displayed in the table below separately for each Fund compared to the current June 30, 2012 estimates. All figures are on a nominal (undiscounted) and discounted basis using a 4.0% discount rate and are displayed in millions of dollars.

Forecast of Unpaid Loss and LAE as of June 30, 2013 (\$ Millions)

	Forecast as of 6/30/2013		Forecast as of 6/30/2012		Forecasted Change	
	Unpaid Loss & LAE		Unpaid Loss & LAE		Unpaid Loss & LAE	
	Nominal Unpaid	Discounted Unpaid	Nominal Unpaid	Discounted Unpaid	Nominal Unpaid	Discounted Unpaid
State Insurance Fund	24,937	15,852	24,644	15,644	293	208
Disabled Workers Relief Fund	3,390	1,949	3,424	1,976	(34)	(27)
Coal-Workers Pneumoconiosis Fund	495	150	495	150	0	0
Self-Insuring Employers Guaranty Fund	2,095	930	2,031	904	64	26
Public Work-Relief Employees’ Comp. Fund	5	3	5	3	0	0
Marine Industry Fund	3	2	3	2	0	0
Administrative Cost Fund	1,728	1,080	1,707	1,065	21	14
Total - All Funds	32,653	19,966	32,309	19,744	344	222

Based on data evaluated as of June 30, 2012, Deloitte Consulting forecasts an increase in the discounted unpaid loss and LAE liabilities of approximately \$222 million from June 30, 2012 to June 30, 2013, which is driven by the PA, PEC, and PES business within the SIF of \$202 million as displayed in the table below.

Change in SIF Unpaid Loss and LAE from June 30, 2012 to June 30, 2013 (\$ Millions)

	Discounted Unpaid at 6/30/2012	6/12 - 6/13 Additional Ultimate	6/12 - 6/13 Additional Discount	6/12 - 6/13 Interest Accretion	6/12 - 6/13 Expected Payments	Discounted Unpaid at 6/30/2013	Change 6/30/12 - 6/30/13
Private Employers	12,183	1,722	(560)	497	(1,503)	12,339	156
Public Employers - Taxing Districts	1,969	293	(100)	85	(246)	2,000	31
Public Employers - State Agencies	587	101	(32)	26	(82)	601	14
Total SIF Excluding SIS & HPP	14,738	2,116	(692)	608	(1,830)	14,939	202

The \$202 million increase in the discounted unpaid loss and LAE estimate for PA, PEC and PES combined from June 30, 2012 to June 30, 2013 consists of \$2,116 million in undiscounted ultimate losses for injuries occurring during fiscal year ending 2013, less \$692 million for the amount of discount associated with the \$2,116 million of

additional ultimate losses, plus \$608 million of interest accretion (unwinding of the discount from June 30, 2012 to June 30, 2013 for all accident/injury years), less expected fiscal year ending 2013 payments of \$1,830 million for all accident/injury years.

There are two primary reasons for the expected increase in the discounted unpaid loss and LAE liabilities as of fiscal year ending 2013 over fiscal year ending 2012. First, 2012 and 2013 calendar year payroll for PA are expected to increase 3% annually over 2011 payroll. Increased payroll leads to increased losses from additional exposure, which in turn will increase the unpaid loss estimates. Second, the losses increase over time from medical and wage inflationary pressures.

Comparison of Unpaid Loss and LAE as of June 30, 2012 between June 30, 2012 and June 30, 2011 Evaluations

The following table compares the Deloitte Consulting estimated nominal and discounted unpaid loss and LAE liabilities as of June 30, 2012 based on data evaluated as of June 30, 2012 and June 30, 2011 separately by Fund. All figures are displayed in millions of dollars and all discounted estimates are based on a 4.0% discount rate.

Unpaid Loss and LAE as of June 30, 2012 (\$ Millions)

	Nominal Unpaid as of 6/30/12				Discounted Unpaid as of 6/30/12			
	Evaluated @ 6/12	Evaluated @ 6/11	Dollar Change	Percent Change	Evaluated @ 6/12	Evaluated @ 6/11	Dollar Change	Percent Change
State Insurance Fund	24,644	25,397	(754)	-3.0%	15,644	16,133	(489)	-3.0%
Disabled Workers Relief Fund	3,424	3,481	(57)	-1.6%	1,976	1,990	(14)	-0.7%
Coal-Workers Pneumoconiosis Fund	495	197	298	151.6%	150	75	75	99.9%
Self-Insuring Employers Guaranty Fund	2,031	2,059	(28)	-1.4%	904	944	(39)	-4.2%
Public Work-Relief Employees' Comp. Fund	5	5	(0)	-8.2%	3	3	0	2.9%
Marine Industry Fund	3	3	0	4.4%	2	2	0	14.7%
Administrative Cost Fund	1,707	1,800	(93)	-5.2%	1,065	1,126	(60)	-5.4%
Total - All Funds	32,309	32,943	(634)	-1.9%	19,744	20,272	(528)	-2.6%

The June 30, 2012 nominal and discounted estimates of unpaid loss and LAE liabilities based on data evaluated as of June 30, 2012 are approximately \$634 million and \$528 million below those estimated based on data evaluated as of June 30, 2011 for all Funds combined, respectively.

Comparison of Unpaid Loss and LAE as of June 30, 2012 between June 30, 2012 and March 31, 2012 Evaluations

The following table compares the Deloitte Consulting estimated nominal and discounted unpaid loss and LAE liabilities as of June 30, 2012 based on data evaluated as of June 30, 2012 and March 31, 2012 separately by Fund. All figures are displayed in millions of dollars and all discounted estimates are based on a 4.0% discount rate.

Unpaid Loss and LAE as of June 30, 2012 (\$ Millions)

	Nominal Unpaid as of 6/30/12				Discounted Unpaid as of 6/30/12			
	Evaluated @ 6/12	Evaluated @ 3/12	Dollar Change	Percent Change	Evaluated @ 6/12	Evaluated @ 3/12	Dollar Change	Percent Change
State Insurance Fund	24,644	24,717	(74)	-0.3%	15,644	15,737	(93)	-0.6%
Disabled Workers Relief Fund	3,424	3,431	(7)	-0.2%	1,976	1,976	(1)	0.0%
Coal-Workers Pneumoconiosis Fund	495	495	(0)	-0.1%	150	150	(0)	-0.1%
Self-Insuring Employers Guaranty Fund	2,031	2,050	(19)	-0.9%	904	919	(15)	-1.6%
Public Work-Relief Employees' Comp. Fund	5	5	(0)	-1.1%	3	3	(0)	-1.2%
Marine Industry Fund	3	3	(0)	-1.0%	2	2	(0)	-1.1%
Administrative Cost Fund	1,707	1,725	(18)	-1.0%	1,065	1,080	(15)	-1.4%
Total - All Funds	32,309	32,427	(118)	-0.4%	19,744	19,868	(125)	-0.6%

The June 30, 2012 nominal and discounted estimates of unpaid loss and LAE liabilities based on data evaluated as of June 30, 2012 are approximately \$118 million and \$125 million below those estimated based on data evaluated as of March 31, 2012 for all Funds combined, respectively.

Relevant Comments & Observations

State Insurance Fund

The following table compares the Deloitte Consulting estimated nominal and discounted unpaid loss and LAE liabilities for the SIF as of June 30, 2012 based on data evaluated as of June 30, 2012 and June 30, 2011. All figures are displayed in millions of dollars.

**Comparison of SIF Unpaid Loss and LAE as of June 30, 2012
Between 6/30/2011 and 6/30/2012 Evaluations (\$ Millions)**

	Nominal Unpaid as of 6/30/12				Discounted Unpaid as of 6/30/12			
	Evaluated @ 6/12	Evaluated @ 6/11	Dollar Change	Percent Change	4.0% Rate Evaluated @ 6/12	4.0% Rate Evaluated @ 6/11	Dollar Change	Percent Change
Private Employers	19,195	19,774	(578)	-2.9%	12,183	12,550	(368)	-2.9%
Public Employers - Taxing Districts	3,104	3,209	(105)	-3.3%	1,969	2,040	(72)	-3.5%
Public Employers - State Agencies	918	967	(49)	-5.1%	587	619	(32)	-5.2%
Self Insured	168	163	5	2.9%	107	107	(0)	-0.1%
HPP	1,259	1,286	(27)	-2.1%	799	816	(17)	-2.1%
SIF Total	24,644	25,397	(754)	-3.0%	15,644	16,133	(489)	-3.0%

The Deloitte Consulting June 30, 2012 SIF nominal estimate of unpaid loss and LAE liabilities based on data evaluated as of June 30, 2012 of \$24,644 million is approximately \$754 million lower than the prior June 30, 2011 estimate of \$25,397 million. On a discounted basis, the Deloitte Consulting June 30, 2012 SIF discounted estimate of unpaid loss and LAE based on data evaluated as of June 30, 2012 of \$15,644 million is approximately \$489 million lower than the prior June 30, 2011 estimate of \$16,133 million. The decrease in the June 30, 2012 discounted estimate of unpaid loss liabilities for PA, PEC and PES combined from the June 30, 2011 analysis is \$471 million.

The following table compares the Deloitte Consulting estimated nominal and discounted unpaid loss and LAE liabilities for the SIF as of June 30, 2012 based on data evaluated as of June 30, 2012 and March 31, 2012. All figures are displayed in millions of dollars.

**Comparison of SIF Unpaid Loss and LAE as of June 30, 2012
Between 3/31/2012 and 6/30/2012 Evaluations (\$ Millions)**

	Nominal Unpaid as of 6/30/12				Discounted Unpaid as of 6/30/12			
	Evaluated @ 6/12	Evaluated @ 3/12	Dollar Change	Percent Change	4.0% Rate Evaluated @ 6/12	4.0% Rate Evaluated @ 3/12	Dollar Change	Percent Change
Private Employers	19,195	19,264	(69)	-0.4%	12,183	12,262	(79)	-0.6%
Public Employers - Taxing Districts	3,104	3,118	(14)	-0.4%	1,969	1,983	(15)	-0.7%
Public Employers - State Agencies	918	918	(1)	-0.1%	587	588	(2)	-0.3%
Self Insured	168	155	13	8.7%	107	100	6	6.5%
HPP	1,259	1,262	(3)	-0.3%	799	804	(4)	-0.6%
SIF Total	24,644	24,717	(74)	-0.3%	15,644	15,737	(93)	-0.6%

The Deloitte Consulting June 30, 2012 SIF nominal estimate of unpaid loss and LAE liabilities based on data evaluated as of June 30, 2012 of \$24,644 million is approximately \$74 million lower than the prior March 31, 2012 estimate of \$24,717 million. On a discounted basis, the Deloitte Consulting June 30, 2012 SIF discounted estimate of unpaid loss and LAE liabilities based on data evaluated as of June 30, 2012 of \$15,644 million is approximately \$93 million lower than the prior March 31, 2012 estimate of \$15,737 million. The decrease in the June 30, 2012 discounted estimate of unpaid loss liabilities for PA, PEC and PES combined from the March 31, 2012 analysis is \$95 million.

The methodologies utilized by Deloitte Consulting to determine unpaid loss estimates for PA, PEC, and PES in the current June 30, 2012 analysis are consistent with those in the prior June 30, 2011 and March 31, 2012 analyses. Specifically, Deloitte Consulting utilized common accident year actuarial methodologies that incorporate cumulative paid loss data and inflation directly within the historical loss development factors. For medical, these methods assume future inflation will occur similar to historical rates experienced by the BWC. However, we did modify the age to which the unpaid loss liabilities are discounted from 654 months of age to 750 months of age. This modification better aligns the discounting process with the expected payment pattern. All other parameters and assumptions incorporated within our methodologies were assessed and adjusted, if necessary, as part of our June 30, 2012 analysis.

State Insurance Fund – PA, PEC, and PES Drivers of Change

The following two tables display the drivers of change in Deloitte Consulting’s unpaid loss estimates for fiscal year 2012. Please note that the actual versus expected payment amounts shown in the first table are based on expected fiscal year 2012 payments determined using our prior June 30, 2011 analysis, which is consistent with the actual versus expected payment amounts shown in the first table on Page 17. The actual versus expected payment amounts shown in the second table below are based on expected 4th quarter fiscal year 2012 payments determined using our March 31, 2012 analysis while the actual versus expected payment amounts shown in the second table on Page 17 are based on expected 4th quarter fiscal year 2012 payments determined using our prior June 30, 2011 analysis.

Drivers of Change - FY 2012 to Date (\$ Millions)

	PA	PEC	PES	PA, PEC PES Total
6/30/2011 Analysis - Discounted Unpaid	12,550	2,040	619	15,209
Drivers of Change				
Change in Ultimate (Nominal)	(763)	(132)	(59)	(954)
<i>Change in Payroll</i>	20	(10)	(3)	7
<i>Change in Losses 77 & Subs.</i>	(198)	(23)	(7)	(229)
<i>76 & Prior Change</i>	5	0	0	5
<i>Parameter Updates</i>	(589)	(99)	(49)	(737)
Actual vs Expected Payments	184	25	10	219
Change in Discount from Change in Estimate	212	36	17	264
Total Change	(368)	(72)	(32)	(471)
6/30/2012 Analysis - Discounted Unpaid	12,183	1,969	587	14,738

Drivers of Change - FY 2012 4th Quarter (\$ Millions)

	PA	PEC	PES	PA, PEC PES Total
3/31/2012 Analysis - Discounted Unpaid	12,262	1,983	588	14,833
Drivers of Change				
Change in Ultimate (Nominal)	(113)	(20)	(2)	(135)
<i>Change in Payroll</i>	(16)	(19)	0	(34)
<i>Change in Losses 77 & Subs.</i>	(54)	(6)	0	(60)
<i>76 & Prior Change</i>	(3)	(0)	0	(3)
<i>Parameter Updates</i>	(41)	6	(2)	(37)
Actual vs Expected Payments	45	6	1	51
Change in Discount from Change in Estimate	(10)	(1)	(1)	(12)
Total Change	(79)	(15)	(2)	(95)
6/30/2012 Analysis - Discounted Unpaid	12,183	1,969	587	14,738

The decrease in our June 30, 2012 discounted unpaid loss estimate of \$471 million from our June 30, 2011 analysis for PA, PEC and PES combined consists of a reduction in our ultimate loss estimate of \$954 million partially offset for changes in fiscal year 2013 expected loss payments of \$219 million and amount of discount of \$264 million. The \$264 million change in amount of discount is associated with the reduction in ultimate losses and the modification of the age to which the unpaid loss liabilities are discounted from 654 months of age to 750 months of age. The reduction in our ultimate loss estimate of \$954 million consists of a \$229 million decrease associated with changes in loss data and a \$737 million decrease from updates to parameters/assumptions partially offset by an increase of \$7 million for higher than expected payroll and \$5 million for accidents/injuries occurring prior to 1977. The \$229 million reduction for changes in loss data is directly correlated to the lower than expected loss payments of \$219 million, discussed below. The updates to our parameters/assumptions are based on observed experience from June 30, 2011 to June 30, 2012.

State Insurance Fund – Actual vs. Expected

The following two tables display actual loss payments and incurred losses for accident/injury years 1977 and subsequent through the 4th quarter of fiscal year ending 2012 and during the 4th quarter of fiscal year ending 2012 compared to those expected based on Deloitte Consulting’s June 30, 2011 analysis for PA, PEC, and PES business within the SIF. Please note that the actual versus expected payment amounts shown in the first table are based on expected fiscal year 2012 payments determined using our prior June 30, 2011 analysis, which is consistent with the actual versus expected payment amounts shown in the table on Page 15. The actual versus expected payment amounts shown in the second table below are based on expected 4th quarter fiscal year 2012

payments determined using our prior June 30, 2011 analysis while the actual versus expected payment amounts shown in the table above are based on expected 4th quarter fiscal year 2012 determined using our March 31, 2012 analysis. Also, actual and expected payments include all accident/injury years while actual and expected incurred losses only include accident/injury years 1977 and subsequent.

SIF Actual Loss Emergence Versus Deloitte Expected from 6/30/2011 to 6/30/2012
(\$ Millions)

	Paid Loss from 6/30/2011 to 6/30/2012			Incurred Loss from 6/30/2011 to 6/30/2012		
	Deloitte Expected	Actual	Variance	Deloitte Expected	Actual	Variance
Private Employers	1,535	1,352	(184)	1,719	1,131	(588)
Public Employers - Taxing Districts	253	228	(25)	300	210	(91)
Public Employers - State Agencies	85	75	(10)	104	70	(34)
Total SIF Excluding SIS & HPP	1,873	1,654	(219)	2,123	1,411	(713)

SIF Actual Loss Emergence Versus Deloitte Expected from 3/31/2012 to 6/30/2012
(\$ Millions)

	Paid Loss from 3/31/2012 to 6/30/2012			Incurred Loss from 3/31/2012 to 6/30/2012		
	Deloitte Expected	Actual	Variance	Deloitte Expected	Actual	Variance
Private Employers	396	336	(60)	443	276	(167)
Public Employers - Taxing Districts	63	57	(6)	96	49	(48)
Public Employers - State Agencies	22	20	(2)	20	17	(3)
Total SIF Excluding SIS & HPP	481	413	(68)	560	342	(218)

Through the 4th quarter of fiscal year ending 2012, actual loss payments for all accident/injury years from July 1, 2011 through June 30, 2012 have emerged \$219 million or 12% lower than expected, of which \$68 million occurred during the 4th quarter of fiscal year ending 2012. The lower than expected development was primarily driven by medical and lump sum settlements for PA, which can be seen on Page 20.

Incurred losses have also emerged lower than expected. Through the 4th quarter of fiscal year ending 2012, actual incurred loss for accident/injury years 1977 and subsequent emerged \$713 million or 34% lower than expected, of which \$218 million occurred during the 4th quarter of fiscal year 2012. Approximately \$424 million of the lower than expected incurred development during the fiscal year to date is associated with medical, while the remaining \$289 million is split between permanent total disability, death, temporary total, and lump sum settlements.

State Insurance Fund – Change in Ultimate Loss

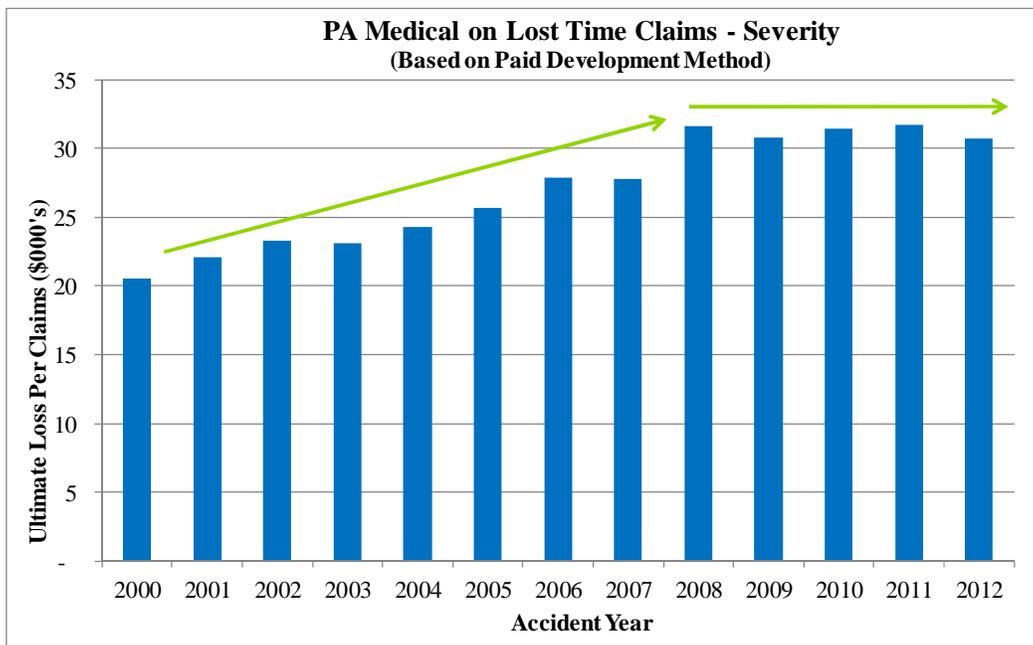
The following table displays the change in the PA, PEC, and PES ultimate losses for fiscal year 2012 through June 30, 2012, as well as during the 4th quarter of fiscal year 2012.

SIF Change in Ultimate Loss (\$ Millions)

	Change in Ultimate Loss from 6/30/2011 to 6/30/2012 Analyses			Change in Ultimate Loss from 3/31/2012 to 6/30/2012 Analyses		
	Total	Earned at 6/30/12	Unearned at 6/30/12	Total	Earned at 6/30/12	Unearned at 6/30/12
Private Employers	(860)	(763)	(98)	(135)	(113)	(21)
Public Employers - Taxing Districts	(157)	(132)	(25)	(27)	(20)	(7)
Public Employers - State Agencies	(69)	(59)	(10)	(3)	(2)	(2)
Total SIF Excluding SIS & HPP	(1,086)	(954)	(132)	(165)	(135)	(30)

The Deloitte Consulting ultimate loss for PA, PEC, and PES business within the SIF decreased by approximately \$1,086 million for accident/injury years 2012 and prior from our June 30, 2011 analysis, and by approximately \$165 million from our prior March 31, 2012 analysis. For claims occurring on or before June 30, 2012 (“Earned”), our ultimate loss estimates decreased by approximately \$954 million from our June 30, 2011 analysis. The remaining \$132 million decrease from our June 30, 2011 analysis is associated with claims occurring in 2012 but subsequent to fiscal year 2012 ending as of June 30, 2012 (“Unearned”).

The decrease in the PA, PEC and PES ultimate losses of \$1,086 million from our June 30, 2011 analysis consists of a \$480 million reduction for medical and a \$606 million reduction for indemnity. The reduction for medical is predominately in accidents/injury years 2009 through 2012, which is driven by fewer than expected new lost time claims with payment and lower than expected changes in the average costs per claim. The following chart displays average ultimate medical costs per lost time claim based on the paid loss development methodology.



As observed in the chart above, the average cost per claim has leveled off in accident/injury years 2009 through 2012 when compared to prior years, which has led to better than expected results.

The decrease in ultimate losses for indemnity of \$606 million includes a shift from lump sum settlements to other compensation types. Specifically, our ultimate loss estimate for lump sum settlements decreased \$651 million while other compensation types increased \$45 million driven by temporary total and lump sum advancements.

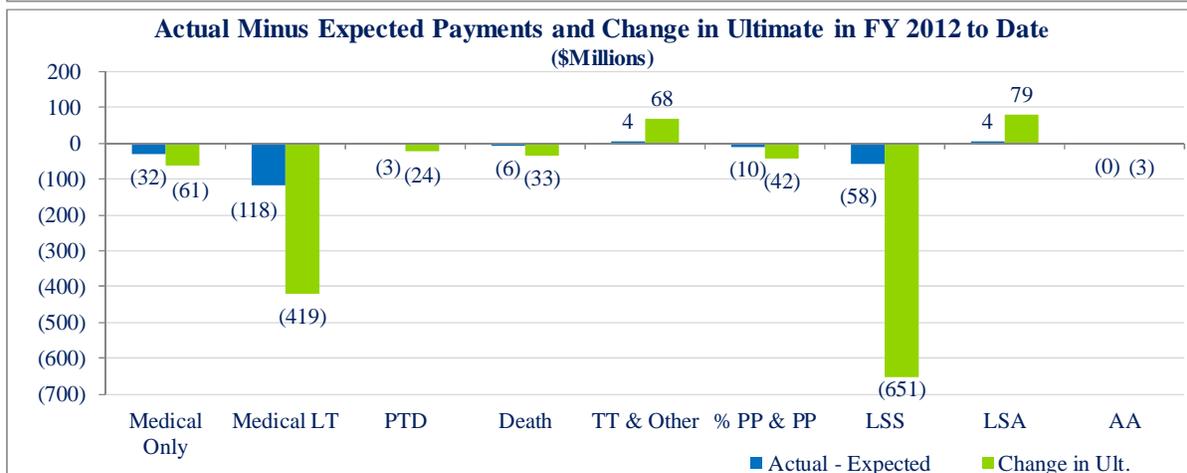
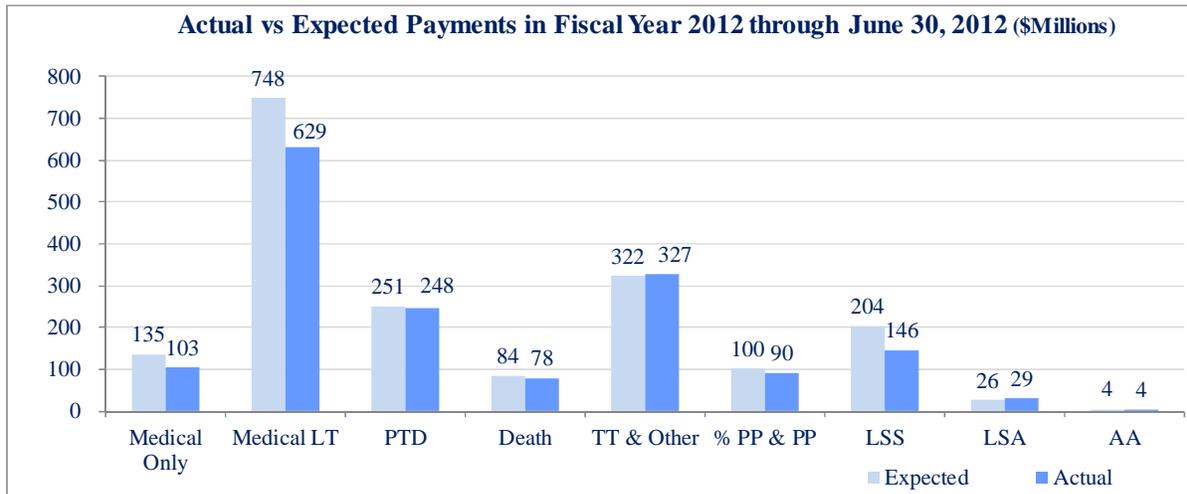
During 2006, the BWC increased its emphasis on closing claims through lump sum settlements (“LSS”), which continued through 2008. The BWC’s emphasis on LSS led to an increase in LSS payments and a possible decrease in other compensation types. Subsequently, the BWC significantly slowed the settling of claims through lump sum settlements, which may have the opposite effect where other compensation types may see additional increases in future development. Recently, LSS activity has increased as the BWC has been more active in clearing out the backlog of settlement requests and responding more promptly to requests to settle claims. These changes in the responses for LSS by the BWC has led to greater uncertainty in the unpaid loss estimate as the historical development may not be indicative of future development for types of loss affected by the changes in responses and requests for LSS. Further, more uncertainty is introduced through the discount as the timing of the payments becomes less certain.

In selecting ultimate loss estimates, Deloitte Consulting relies on actuarial methodologies derived from paid losses, and not incurred losses. This is due to the inconsistency in the historical patterns of case reserve levels over time, and the impact on incurred losses (paid losses plus case reserves), which is highlighted by the volatility in actual incurred losses activity relative to expected losses described above.

State Insurance Fund – Changes by Type of Loss

The following tables display actual and expected payments for all accident/injury years from July 1, 2011 through June 30, 2012 separately by loss type for PA, PEC, and PES combined as well as the change in our ultimate loss estimates. All figures are displayed in millions of dollars.

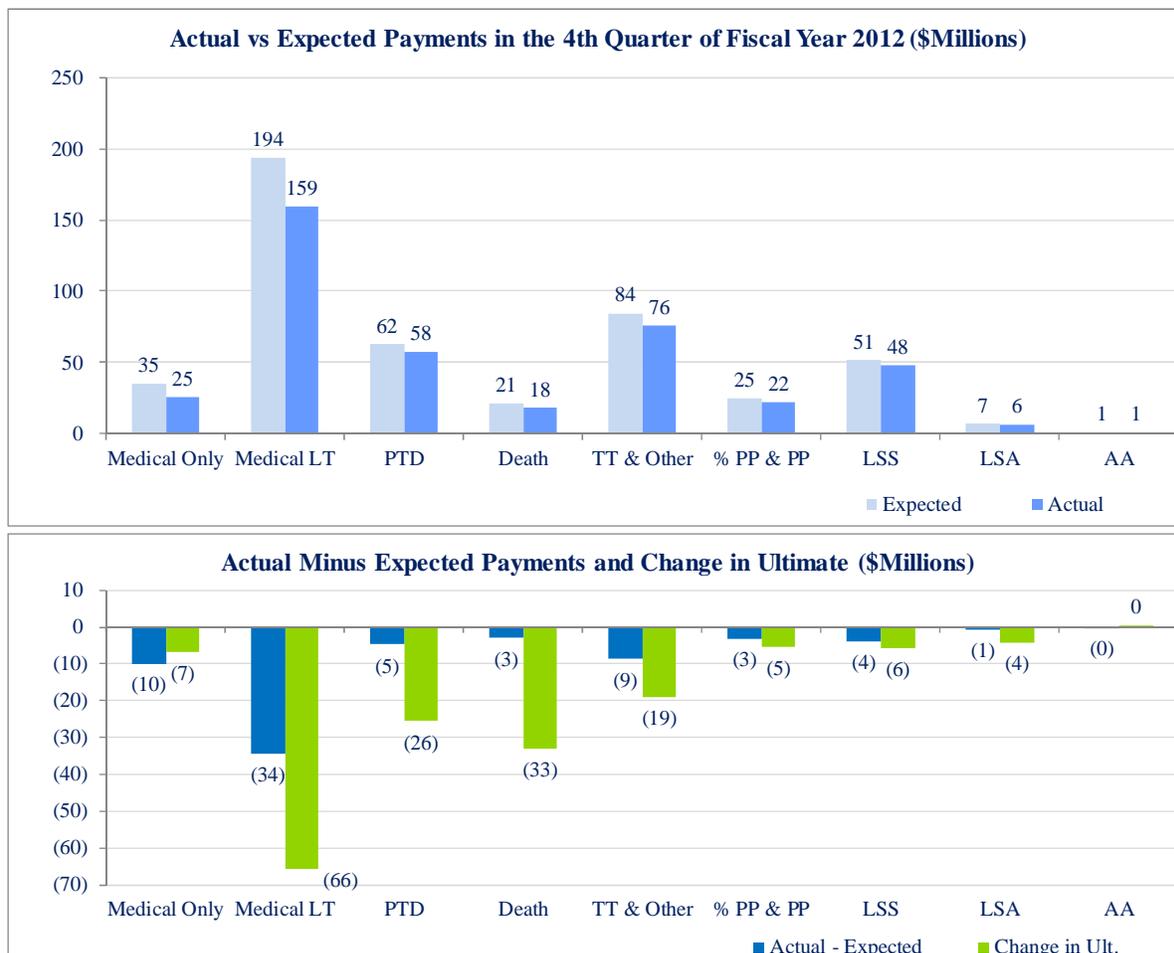
**SIF Actual Vs. Expected Payments and Change in Ultimate Loss Estimates (Fiscal Year 2012 to Date)
PA, PEC and PES Combined (\$ Millions)**



Please note that the changes in ultimate in the table above result primarily from parameter (assumption) updates in addition to the amounts of actual versus expected loss emergence. This is illustrated in the Drivers of Change table on Page 15.

The following tables display actual and expected payments for all accident/injury years from April 1, 2012 through June 30, 2012 separately by loss type for PA, PEC, and PES combined as well as the change in our ultimate loss estimates. All figures are displayed in millions of dollars.

**SIF Actual vs. Expected Payments and Change in Ultimate Loss Estimates (3/31/2012 - 6/30/2012)
PA, PEC and PES Combined (\$ Millions)**



State Insurance Fund – Medical Inflation Sensitivity

To understand the sensitivity of the medical inflation on the unpaid loss estimates, Deloitte Consulting estimated the potential impact from an increase of 1% and 2% in medical inflation above historical inflation included in the BWC’s historical development. If future medical inflation is 1% higher annually than historical for all future calendar years combined, future medical payments discounted to June 30, 2012 would be approximately \$951 million higher for PA, PEC, and PES combined, which equates to an increase of 16% and 6% over the Deloitte Consulting discounted unpaid medical loss and unpaid total loss, respectively. If future medical inflation is 2% higher annually than historical for all future calendar years combined, future medical payments discounted to June 30, 2012 would be approximately \$2,163 million higher for PA, PEC, and PES combined, which equates to an increase of 37% and 15% over the Deloitte Consulting discounted unpaid medical loss and unpaid total loss, respectively. In addition, if future medical inflation is 1% lower annually than historical for all future calendar years combined, future medical payments discounted to June 30, 2012 would be approximately \$756 million

lower for PA, PEC, and PES combined, which equates to a decrease of 13% and 5% over the Deloitte Consulting discounted unpaid medical loss and unpaid total loss, respectively. Consequently, there is considerable sensitivity in the estimates of discounted unpaid losses for small but sustained changes in the rate of future medical cost inflation.

State Insurance Fund – Payroll

The PA payroll for 2011 was decreased in our current June 30, 2012 analysis by approximately \$675 million or 1.0% from the estimate incorporated in our March 31, 2012 analysis. This is the result of lower than expected payroll adjustments during the 4th quarter of fiscal year 2012 from our March 31, 2012 analysis. The 2011 payroll in our current June 30, 2012 analysis increased by \$188 million compared to the initial payroll estimate in our June 30, 2011 analysis.

We have assumed the 2012 payroll will be \$92.7 billion, which is 3% higher than the 2011 payroll of \$90.0 billion. This assumes no change in the Ohio unemployment rate and a 3% increase for wage inflation. For 2013, we have also assumed an increase of 3% over the 2012 projection for wage inflation and no change in employment levels. The 3% wage inflation was selected based on a review of historical Ohio changes in the average weekly wage as published by the Bureau of Labor Statistics. Given the current economic environment additional, uncertainty exists in forecasting the payroll for 2012 and 2013 and in turn unpaid losses.

As of March 31, 2012 only a small portion of the 2011 PEC payroll had been reported and, therefore, we had assumed the 2011 payroll would be 1% higher than the 2010 payroll based on a review of Bureau of Labor Statistics data for Ohio local governments. For our current June 30, 2012 analysis, the 2011 PEC payroll is now 100% reported and is approximately \$0.9 billion or 5% lower than the 2011 projected payroll in our March 31, 2012 and June 30, 2011 analyses and approximately \$0.7 billion or 4% lower than 2010 payroll. We understand that \$0.44 billion of the \$0.7 billion decrease is the result of certain policyholders becoming self-insured entities. For 2012 and 2013, we have assumed PEC payroll will increase annually at 2% and 3%, respectively, based on a review of Ohio Bureau of Labor Statistics for local governments.

The 2011 PES payroll reported as of June 30, 2012 represents an increase of approximately 1.5% over the 2010 payroll, which is driven by increases in hospitals and universities. The 2011 payroll for all other state agencies is similar to the 2010 payroll. The 2011 PES payroll is consistent with the payroll in our March 31, 2012 analysis and is approximately 1.5% lower than the amount incorporated within the June 30, 2011 analysis. For 2012, we are projecting an increase of 2.0% over the 2011 PES payroll, which consists of a 2% increase in payroll for hospitals/universities and a 1.8% increase for other state agencies. The 1.8% increase for other state agencies accounts for the ending of required furlough days on July 1, 2011, consistent headcount, and no wage increases due to a 3-year salary freeze. For 2013, we are projecting an increase of 1.2% over 2012, which consists of a 2% increase in payroll for hospitals/universities and a 0% increase for other state agencies.

State Insurance Fund – Claim Count Information

The reported claim count data incorporated within our June 30, 2012 and prior March 31, 2012 analyses include reported claim counts associated with each specific reviewed business segment (medical only, medical lost time, permanent total disability, death, temporary total disability, permanent partial disability, etc.). In our prior June 30, 2011 analysis, all business segments incorporated lost time claim counts except permanent total disability and death claims, which used their own specific counts. We note the following information with regard to the change in claim count data:

- Reported claim counts exclude claims with no payment and are evaluated using first warrant date (date of first payment). This is similar to prior analyses;
- Reported claim counts incorporated within medical lost time include salary continuation claims. This is a change from prior analyses where the lost time claim counts excluded salary continuation claims for all business segments. This is an appropriate change as the BWC does provide medical benefits to claimants

on salary continuation. Please note that the reported claim counts for total compensation continue to exclude salary continuation;

- The reported claim counts are not mutually exclusive between each reviewed business segment and as such are not additive to total compensation, total medical and total medical and compensation;
- We understand that the underlying data source(s) and extraction approaches vary between the current claim counts and those incorporated in prior analysis. As such, we compared total lost time, permanent total disability, and death reported claim counts between the two data sources. Though the differences were not material, however they do impact portions of our analysis. For example, the actual versus expected claim count emergence is affected by the change in data source for the claim counts. This causes changes in ultimate claim count selection for various injury types, across multiple accident years.

State Insurance Fund – SIS

The Deloitte Consulting estimate of the June 30, 2012 SIS discounted unpaid loss estimate of \$106.7 million based on data evaluated as of June 30, 2012 is approximately \$6.5 million or 6.5% higher than the prior estimate of \$100.2 million based on data as of March 31, 2012, and is consistent with the estimate of \$106.8 million based on data as of June 30, 2011. Please note that Deloitte Consulting is using a consistent methodology with the prior March 31, 2012 and June 30, 2011 analyses.

State Insurance Fund – HPP

The Deloitte Consulting estimate of the June 30, 2012 HPP discounted unpaid LAE estimate of \$799.1 million based on data evaluated as of June 30, 2012 is approximately \$4.5 million or 0.6% lower than the prior estimate of \$803.6 million based on data as of March 31, 2012, and approximately \$17.3 million or 2.1% lower than the estimate of \$816.5 million based on data as of June 30, 2011. Please note that Deloitte Consulting is using consistent methodology with the prior March 31, 2012 and June 30, 2011 analyses. The reduction in the HPP discounted unpaid LAE estimate is driven by lower PA, PEC and PES unpaid loss estimates.

DWRF

Deloitte Consulting's estimate of the June 30, 2012 discounted unpaid loss and LAE of \$1,976 million based on data evaluated as of June 30, 2012 is similar to the prior estimate of \$1,976 million based on data evaluated as of March 31, 2012, and approximately \$14.3 million or 0.7% lower than the estimate of \$1,990 million based on data as of June 30, 2011. Please note that Deloitte Consulting is using consistent methodology with the prior March 31, 2012 and June 30, 2011 analyses.

The DWRF pays benefits on permanent total disability claims for annual cost of living adjustments for claims that fall below a certain threshold. The number of claims eligible for DWRF benefits as well as the amount of the benefit increase over time as the threshold is adjusted upward based on the consumer price index. Therefore, the unpaid claim obligations of the DWRF and the future assessments needed to pay the DWRF benefits are subject to significant risk and uncertainty due to a potentially highly leveraged effect of future inflation.

SIEGF

Deloitte Consulting's estimate of the June 30, 2012 discounted unpaid loss and LAE of \$904 million based on data evaluated as of June 30, 2012 is approximately \$15 million or 1.6% lower than the prior estimate of \$919 million based on data evaluated as of March 31, 2012, and approximately \$39 million or 4.2% lower than the estimate of \$944 million based on data as of June 30, 2011.

The 4th quarter change includes an increase of \$4 million for known defaults, a decrease of \$7 million for future defaults and a decrease of \$12 million for DWRF benefits. These changes are driven by changes in loss experience during the 4th quarter and modifications to development assumptions. The additional reduction in our estimate from June 30, 2011 is primarily driven by a reduction the number of defaults in 2011 from 12 in the June 30, 2011 analysis to 5 in the current June 30, 2012 analysis. No additional defaults are expected in 2011 than those that have already occurred. Additionally, the estimated number of defaults in 2012 and 2013 were

decreased from 12 in 2012 and 11 in 2013 to 10 in both years. The previous estimates were selected above the long term annual average of 10 based on historical defaults in years surrounding recessions. However, given the number of defaults in recent years have been lower we reverted back to the mean estimate for 2012 and 2013. Please note that Deloitte Consulting is using a consistent methodology with the prior March 31, 2012 and June 30, 2011 analyses.

CWPF

The following table displays the Deloitte Consulting CWPF point estimate and reasonable range of unpaid loss and LAE as of June 30, 2012 on both a nominal and discounted basis:

**CWPF Unpaid Loss and LAE Estimates as of June 30, 2012
(\$ Millions)**

	Low	Point	High
Nominal			
Loss	296.7	462.1	627.4
LAE	<u>33.1</u>	<u>33.1</u>	<u>33.1</u>
Loss & LAE	329.9	495.2	660.5
Discounted			
Loss	92.2	139.7	187.1
LAE	<u>10.0</u>	<u>10.0</u>	<u>10.0</u>
Loss & LAE	102.2	149.7	197.1

The Deloitte Consulting point estimate of the June 30, 2012 CWPF discounted unpaid loss and LAE of \$149.7 million is similar to our prior March 31, 2012 estimate of \$149.8 million and \$74.8 million higher than our June 30, 2011 estimate of \$74.9 million. The June 30, 2012 estimate is based on the same methodology as used for our March 31, 2012 estimate. The June 30, 2012 estimate reflects projected payments on awarded claims and other expected changes to the unpaid losses due to mortality, medical inflation and unwinding of the discounted unpaid losses through June 30, 2012. The CWPF unpaid losses and LAE has not been re-estimated from the annual review to reflect the interim actual payments, newly awarded claims, or other components of the projected unpaid losses. However, those interim components are monitored for indications of possible significant changes for future estimates.

The increase from June 30, 2011 is driven by a number of changes incorporated in during our March 30, 2012 analysis based on a new detailed coal worker data collection effort. This new data now allows the analyses to better reflect the employment characteristics of the coal miner workforce who could be eligible to receive the federal benefits covered by this fund. Also, the basis for the liability valuation was changed to accrue 100% of the potential future benefits from active miners, rather than the previous valuations that used an accrual of a portion of the liability based on assumptions regarding years of service. Please note that Deloitte Consulting has modified the methodology and the basis for the liability for this review which is a change from the prior analyses.

The rationale for this change in valuation basis is to recognize that all active miners who are covered by the CWPF for Federal Black Lung (FBL) benefits would be eligible to receive such benefits. We considered the characteristics of the coal miners and the coal mine employers in Ohio and other coal mining states. We evaluated the potential liabilities for CWPF under the assumption that such employees (miners) would continue working in an Ohio coal mine, and be eligible to receive FBL benefits from the CWPF until they cease employment as a coal miner. In other coal mining states employers can choose to purchase coverage for FBL from many different insurers. The liability of such insurers for FBL benefits for a particular miner is based on whether they insured the employer during the period when the date of last coal mine exposure occurred for that

miner. In Ohio, all coal miners are covered by the CWPF except for the very few employers who are self-insured for FBL. There are no private insurers who have been willing to insure only the FBL coverage for Ohio coal operators. Consequently, the liabilities of CWPF should reflect the very low likelihood of active coal miners in Ohio (except those employed by self-insured coal mines) receiving FBL benefits from a source other than CWPF.

Using the rationale explained above, the methodology to estimate the liability for the Coal Workers Pneumoconiosis Fund was changed significantly from prior studies. The new methodology uses new data sources, particularly the Department of Labor (DOL) claim data for FBL benefits and the employee survey data collected by the BWC from employers who apply to BWC for FBL coverage from the CWPF. Our compilation and analysis of this data has allowed us to make a more refined estimate of the number of projected future claims and the FBL benefit costs associated with those claims. The details of the revised methodology are described below in the Actuarial Analysis Overview section.

ACF

Deloitte Consulting's estimate of the June 30, 2012 discounted unpaid LAE estimate of \$1,065 million based on data evaluated as of June 30, 2012 is approximately \$15.0 million or 1.4% lower than the prior estimate of \$1,080 million based on data evaluated as of March 31, 2012, and is approximately \$60.5 million or 5.4% lower than the estimate of \$1,126 million based on data as of June 30, 2011. The decrease is primarily driven by a decrease in our unpaid SIF loss & ALAE estimates since March 30, 2012 and June 30, 2012 as well as a modification to the selected paid to paid ratio. Specifically, the paid to paid ratio decreased from 12.8% in our June 30, 2011 analysis to 12.5% in our current June 30, 2012 analysis. Please note that Deloitte Consulting is using a consistent methodology with the prior March 31, 2012 and June 30, 2011 analyses.

Please refer to the Actuarial Procedures section of this Report for more information on the methodologies used for each Fund.

Executive Summary Exhibits

This Section shows the following Executive Summary Exhibits:

Summary 1, Exhibit 1: Summary of Unpaid Loss and LAE

This exhibit displays Deloitte Consulting's nominal and discounted unpaid loss and LAE estimates separately for each Fund and each business segment within the SIF.

Summary 1, Exhibit 2: Unbilled Premium Receivable

This exhibit displays Deloitte Consulting's estimate of the BWC's unbilled premium receivable by Fund, including offsets for the contra account balance and BWC's portion of the unbilled premium receivable.

Summary 1, Exhibit 3: State Agency Summary of Unpaid Loss and LAE

This exhibit displays Deloitte Consulting's nominal and discounted unpaid estimates for state agencies separately by Fund and component (loss, LAE, HPP).

Summary 1, Exhibit 4: Estimate of Unpaid Loss Adjustment Expense – Excluding HPP

This exhibit displays the calculation of Deloitte Consulting's estimate of the BWC's loss adjustment expense, excluding HPP, for each Fund. Sheet 2 shows the selection of the paid LAE to paid loss ratios applied in Sheet 1 to determine the unpaid LAE estimates.

Summary 1, Exhibit 5: Calculation of Unpaid HPP Expense

This exhibit displays the calculation of Deloitte Consulting's estimate of the loss adjustment expense associated with HPP for each Fund. Sheet 2 shows the selection of the paid LAE to paid loss ratios applied in Sheet 1 to determine the unpaid HPP LAE estimates.

Summary 2, Exhibit 1: Summary of Unpaid Loss and LAE

This exhibit includes two sheets. Sheet 1 displays a comparison of Deloitte Consulting's nominal and discounted unpaid loss of June 30, 2012 based on data as of June 30, 2012 with Deloitte Consulting's nominal and discounted unpaid loss estimates as of June 30, 2011, based on data as of June 30, 2011. Sheet 2 displays a comparison of Deloitte Consulting's June 30, 2012 nominal and discounted unpaid loss based on data as of June 30, 2012 and March 31, 2012. The comparison is shown separately for medical and compensation within PA, PEC, and PES business of the SIF.

Summary 2, Exhibit 2: Actual versus Expected

This exhibit includes two sheets. Sheet 1 displays a comparison of actual and expected loss payments and incurred losses from July 1, 2011 through June 30, 2012. Sheet 2 displays a comparison of actual and expected loss payments and incurred losses from April 1, 2012 through June 30, 2012. The comparison is shown separately for medical and compensation within PA, PEC, and PES business of the SIF. The exhibit also displays the change in Deloitte Consulting's estimated ultimate losses, reported claim counts, and ultimate claim counts.

Summary 2, Exhibit 3: Retrospective Comparison of Unpaid Loss

This exhibit displays a retrospective comparison of unpaid loss as of June 30, 2011 between Deloitte Consulting's current analysis based on data evaluated as of June 30, 2012 and Deloitte Consulting's prior fiscal year-end analysis based on data evaluated as of June 30, 2011.

Summary 3, Exhibits 1-3

These exhibits are identical to Summary 2 Exhibits 1-3 except all figures are displayed by type of loss within medical and compensation.

Summary 4, Exhibits 1-6: Fiscal Year-end 2013 Forecast

This exhibit displays Deloitte Consulting's estimate of the BWC's nominal and discounted unpaid loss and LAE, unbilled premium receivable and State Agency Summary as of June 30, 2013 based on data evaluated as of June 30, 2012.

Summary 5, Exhibits 1-2: Current Fiscal Year Loss Payments

These two exhibits display the loss payments by Fund made during the current fiscal year.

**Ohio Bureau of Workers' Compensation
All Funds**

SUMMARY 1
EXHIBIT 1

**Summary of Unpaid Loss and LAE as of June 30, 2012
Deloitte Evaluated at 6/30/2012 and Deloitte Evaluated at 3/31/2012
(\$ Millions)**

	Nominal Unpaid Evaluated @ 6/30/12			Discounted Unpaid Evaluated @ 6/30/12			Discounted Unpaid Evaluated @ 3/31/12			Change in Discounted Unpaid		
	Loss	LAE	Total	Loss	LAE	Total	Loss	LAE	Total	Loss	LAE	Total
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
State Insurance Fund	23,384.8	1,258.9	24,643.7	14,844.6	799.1	15,643.7	14,933.5	803.6	15,737.1	(88.9)	(4.5)	(93.4)
A. Private Employers	19,195.2	n/a	19,195.2	12,182.5	n/a	12,182.5	12,261.6	n/a	12,261.6	(79.0)	n/a	(79.0)
B. Public Employers - Taxing Districts	3,104.0	n/a	3,104.0	1,968.7	n/a	1,968.7	1,983.2	n/a	1,983.2	(14.6)	n/a	(14.6)
C. Public Employers - State Agencies	917.6	n/a	917.6	586.7	n/a	586.7	588.5	n/a	588.5	(1.8)	n/a	(1.8)
D. Self Insured	168.0	n/a	168.0	106.7	n/a	106.7	100.2	n/a	100.2	6.5	n/a	6.5
E. HPP	n/a	1,258.9	1,258.9	n/a	799.1	799.1	n/a	803.6	803.6	n/a	(4.5)	(4.5)
Disabled Workers Relief Fund	3,417.1	6.8	3,423.9	1,971.7	3.9	1,975.7	1,970.5	5.9	1,976.5	1.2	(2.0)	(0.8)
F. Private Employers	2,898.8	5.8	2,904.6	1,675.0	3.3	1,678.3	1,672.6	5.0	1,677.7	2.4	(1.7)	0.7
G. Public Employers - Taxing Districts	397.9	0.8	398.7	228.7	0.5	229.2	229.9	0.7	230.6	(1.2)	(0.2)	(1.4)
H. Public Employers - State Agencies	120.4	0.2	120.6	68.0	0.1	68.1	68.0	0.2	68.2	(0.0)	(0.1)	(0.1)
I. Coal-Workers Pneumoconiosis Fund	462.1	33.1	495.2	139.7	10.0	149.7	139.7	10.1	149.8	0.0	(0.1)	(0.1)
J. Self-Insuring Employers Guaranty Fund	2,000.9	29.7	2,030.6	890.4	13.8	904.3	905.7	13.7	919.4	(15.3)	0.1	(15.1)
K. Public Work-Relief Fund	4.8	n/a	4.8	3.0	n/a	3.0	3.0	n/a	3.0	(0.0)	n/a	(0.0)
L. Marine Industry Fund	3.1	0.2	3.4	2.0	0.1	2.1	2.0	0.1	2.2	(0.0)	(0.0)	(0.0)
M. Administrative Cost Fund	n/a	1,707.5	1,707.5	n/a	1,065.3	1,065.3	n/a	1,080.4	1,080.4	n/a	(15.1)	(15.1)
Total - All Funds	29,272.8	3,036.2	32,309.0	17,851.4	1,892.4	19,743.7	17,954.4	1,913.9	19,868.3	(103.1)	(21.5)	(124.6)

(1), (4) A. Summed From Section 1, Exhibits 1-9, Sheet 1
 B. Summed From Section 2, Exhibits 1-9, Sheet 1
 C. Summed From Section 3, Exhibits 1-9, Sheet 1
 D. From Section 5, Exhibit 1, Sheet 1
 F. Section 4, Exhibits 1, Sheet 1
 G. Section 4, Exhibits 2, Sheet 1
 H. Section 4, Exhibits 3, Sheet 1
 I. From Section 8, Rollforward, Sheet 1
 J. From Section 5, Exhibit 1, Sheet 1

(1), (4) K. Summed From Section 6, Exhibits 1-4, Sheet 1
 L. Summed From Section 7, Exhibits 1-4, Sheet 1
 (2), (5) E. Summary 1, Exhibit 5 Item G. (4)
 F. Summary 1, Exhibit 4 Item G. (10)
 G. Summary 1, Exhibit 4 Item G. (11)
 H. Summary 1, Exhibit 4 Item G. (12)
 I. Summary 1, Exhibit 4 Item G. (14)
 J. Summary 1, Exhibit 5 Item G. (7)

(2), (5) L. Summary 1, Exhibit 4 Item G. (15)
 M. Summary 1, Exhibit 4 Item G. (9)
 (3) = (1) + (2)
 (6) = (4) + (5)
 (7)-(9) Provided by BWC
 (10) = (4) - (7)
 (11) = (5) - (8)
 (12) = (6) - (9)

**Ohio Bureau of Workers' Compensation
All Funds**

SUMMARY 1
EXHIBIT 2

Unbilled Premium Receivable as of June 30, 2012

**Based on Data as of 6/30/2012
(\$ Millions)**

	Deloitte Discounted Unpaid @ 6/30/12			Contra Account	BWC Portion of Unbilled	Unbilled Premium Receivable
	Loss	LAE	Total			
	(1)	(2)	(3)	(4)	(5)	(6)
State Insurance Fund	693.4	30.1	723.4	0.0	9.2	714.3
A. <i>Public Employers - State Agencies</i>	586.7	n/a	586.7			
B. <i>Self Insured</i>	106.7	n/a	106.7			
C. <i>HPP</i>	n/a	30.1	30.1			
D. Disabled Workers Relief Fund	1,971.7	3.9	1,975.7	255.6	1.1	1,719.0
E. Self-Insuring Employers Guaranty Fund	890.4	13.8	904.3	47.4	0.0	856.8
F. Administrative Cost Fund	n/a	92.0	92.0	0.0	0.6	91.4
Total - All Funds	3,555.5	139.9	3,695.4	303.1	10.8	3,381.5

(1) Summary 1, Exhibit 1, Col. 4

(2) C. Summary 1, Exhibit 5 Item G. (3)

(2) D. Summary 1, Exhibit 1, Col. 2

(2) E. Summary 1, Exhibit 1, Col. 2

(2) F. Summary 1, Exhibit 4 Items G. (3) + G. (4) + G. (6) + G. (7)

(3) = (1) + (2)

(4) Provided by BWC

(5) Provided by BWC

(6) = (3) - (4) - (5)

Ohio Bureau of Workers' Compensation

SUMMARY 1
EXHIBIT 3

State Agency Summary of Unpaid Loss and LAE as of June 30, 2012

Based on Data Evaluated at 6/30/2012
(\$ Thousands)

Fund	Deloitte Nominal Unpaid @ 6/30/12				Deloitte Discounted Unpaid @ 6/30/12			
	Loss	LAE	HPP	Total	Loss	LAE	HPP	Total
SIF	917,632	n/a	47,053	964,685	586,692	n/a	30,084	616,776
ACF	n/a	63,243	n/a	63,243	n/a	40,435	n/a	40,435
DWRF	120,354	241	n/a	120,595	67,971	136	n/a	68,107
Total	1,037,986	63,484	47,053	1,148,523	654,664	40,571	30,084	725,318

**Ohio Bureau Of Workers' Compensation
Loss Adjustment Expense Excluding HPP**

SUMMARY 1
EXHIBIT 4
SHEET 1

Estimate of Unpaid Loss Adjustment Expense as of June 30, 2012 (\$Millions)

		Administrative Cost Fund								Other Funds						
		State Insurance Fund					SIEGF	DWRF	PWREF	Total ACF	Disabled Workers Relief Fund					
		PA	PEC	PES	SIS	Total	SIEGF	DWRF	PWREF	LAE	PA	PEC	PES	Total	CWPF	MIF
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A.	Paid to Paid Ratio	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	0.2%	12.5%		0.2%	0.2%	0.2%	0.2%	12.5%	12.5%
Undiscounted Unpaid Loss as of 6/30/2012 - SISF Gross of Bond Recoveries																
B.	Case	6,389.9	1,008.1	289.2	50.9	7,738.0	133.5	0.0	1.6		0.0	0.0	0.0	0.0	8.9	0.9
C.	IBNR	<u>12,805.3</u>	<u>2,095.9</u>	<u>628.4</u>	<u>207.6</u>	<u>15,737.3</u>	<u>1,149.5</u>	<u>717.9</u>	<u>3.3</u>		<u>2,898.8</u>	<u>397.9</u>	<u>120.4</u>	<u>3,417.1</u>	<u>453.2</u>	<u>2.2</u>
D.	Total	19,195.2	3,104.0	917.6	<u>258.5</u>	23,475.3	<u>1,283.0</u>	717.9	4.8		2,898.8	397.9	120.4	3,417.1	462.1	3.1
Undiscounted Unpaid Loss Adjustment Expense as of 6/30/2012																
E.	Case	399.4	63.0	18.1	3.2	483.6	8.3	0.0	0.1	492.1	0.0	0.0	0.0	0.0	0.6	0.1
F.	IBNR	<u>920.4</u>	<u>150.6</u>	<u>45.2</u>	<u>14.9</u>	<u>1,131.1</u>	<u>82.6</u>	<u>1.4</u>	<u>0.2</u>	1,215.4	<u>5.8</u>	<u>0.8</u>	<u>0.2</u>	<u>6.8</u>	<u>32.6</u>	<u>0.2</u>
G.	Total	1,319.8	213.6	63.2	18.1	1,614.7	91.0	1.4	0.3	1,707.5	5.8	0.8	0.2	6.8	33.1	0.2
Discounted Unpaid Loss as of 6/30/2012																
B.	Case	4,055.4	639.4	184.9	32.3	4,912.0	57.8	0.0	1.0		0.0	0.0	0.0	0.0	2.7	0.6
C.	IBNR	<u>8,127.1</u>	<u>1,329.3</u>	<u>401.8</u>	<u>131.8</u>	<u>9,990.0</u>	<u>498.2</u>	<u>334.4</u>	<u>2.0</u>		<u>1,675.0</u>	<u>228.7</u>	<u>68.0</u>	<u>1,971.7</u>	<u>137.0</u>	<u>1.4</u>
D.	Total	12,182.5	1,968.7	586.7	<u>164.1</u>	14,902.0	<u>556.0</u>	334.4	3.0		1,675.0	228.7	68.0	1,971.7	139.7	2.0
Discounted Unpaid Loss Adjustment Expense as of 6/30/2012																
E.	Case	253.5	40.0	11.6	2.0	307.0	3.6	0.0	0.1	310.7	0.0	0.0	0.0	0.0	0.2	0.0
F.	IBNR	<u>584.1</u>	<u>95.5</u>	<u>28.9</u>	<u>9.5</u>	<u>718.0</u>	<u>35.8</u>	<u>0.7</u>	<u>0.1</u>	754.7	<u>3.3</u>	<u>0.5</u>	<u>0.1</u>	<u>3.9</u>	<u>9.8</u>	<u>0.1</u>
G.	Total	837.6	135.5	40.4	11.5	1,025.0	39.4	0.7	0.2	1,065.3	3.3	0.5	0.1	3.9	10.0	0.1

- A. Summary 1, Exhibit 4, Sheet 2
- B. D. x Case at 6/12 / Total at 6/12
- C. = D. - B.
- D. (1) Summed From Section 1, Exhibits 1-9, Sheet 1
- D. (2) Summed From Section 2, Exhibits 1-9, Sheet 1
- D. (3) Summed From Section 3, Exhibits 1-9, Sheet 1
- D. (4) From Section 5, Exhibit 1, Sheet 1
- D. (6) From Section 5, Exhibit 1, Sheet 1
- D. (7) From Section 5, Exhibit 1, Sheet 1
- D. (8) Summed From Section 6, Exhibits 1-4, Sheet 1

- D. (9) = (5) + (6) + (7) + (8)
- D. (10) From Section 4, Exhibit 1, Sheet 1
- D. (11) From Section 4, Exhibit 2, Sheet 1
- D. (12) From Section 4, Exhibit 3, Sheet 1
- D. (14) From Section 8, Exhibit 1, Sheet 1
- D. (15) Summed From Section 7, Exhibits 1-4, Sheet 1
- E. = A. X B. X .5
- F. = A. X C. X 57.5%; 57.5% Assumes 15% Of IBNR is For Unreported Claims
- F. (10)-(12) = A. x C.
- G. = E. + F.

**Ohio Bureau Of Workers' Compensation
Loss Adjustment Expense Excluding HPP**

SUMMARY 1
EXHIBIT 4
SHEET 2

Calculation Of Paid LAE To Paid Loss Ratio - (\$Millions)

FISCAL YEAR ENDING 6/30	TOTAL ACF PAYMENTS (1)	NON-CLAIM RELATED (2)	CLAIM RELATED DWRP (3)	CLAIM RELATED ALL OTHER (4)	CLAIM RELATED TOTAL (5)
FY ACF Payments					
A. 2003					
2004					
2005					
2006	353.6	109.8	0.5	243.3	243.8
2007	352.8	109.6	0.5	242.8	243.3
2008	349.6	108.6	0.4	240.6	241.0
2009	333.8	103.8	0.3	229.7	230.0
2010	309.2	96.2	0.3	212.7	213.0
2011	303.9	94.5	0.3	209.1	209.3
2012	302.3	94.2	0.2	208.0	208.2
09-12	1,249.2	388.7	1.0	859.5	860.6
10-12	915.4	284.9	0.7	629.8	630.5
Total	2,305.3	716.7	2.5	1,586.2	1,588.7
FY Loss Payments					
B. 2003					
2004					
2005					
2006			144.7	1,791.1	1,935.8
2007			147.9	1,800.6	1,948.5
2008			151.5	1,914.9	2,066.4
2009			141.1	1,822.5	1,963.5
2010			139.5	1,747.3	1,886.8
2011			131.6	1,700.4	1,832.0
2012			132.0	1,692.3	1,824.3
09-12			544.2	6,962.5	7,506.6
10-12			403.1	5,140.0	5,543.1
Total			988.3	12,469.1	13,457.3
FY ACF Payment To Loss Payment Ratio					
C. 2003					
2004					
2005					
2006			0.4%	13.6%	12.6%
2007			0.3%	13.5%	12.5%
2008			0.3%	12.6%	11.7%
2009			0.2%	12.6%	11.7%
2010			0.2%	12.2%	11.3%
2011			0.2%	12.3%	11.4%
2012			0.1%	12.3%	11.4%
09-12			0.2%	12.3%	11.5%
10-12			0.2%	12.3%	11.4%
Total			0.2%	12.7%	11.8%
Selected			0.2%	12.5%	

- A. (1) Provided by BWC
 (2) = (1) - (3) - (4)
 (3) = (1) X .014%; Provided By BWC
 (4) = (1) X 68.81%; Provided By BWC
 (5) = (3) + (4)

- B. (3) - (5) Provided by BWC
 C. (3) - (5) = A. / B.

**Ohio Bureau Of Workers' Compensation
Health Partnership Program**

SUMMARY 1
EXHIBIT 5
SHEET 1

Calculation of Unpaid HPP Expense as of June 30, 2012 (\$Millions)

	State Insurance Fund				Self-Insured		
	PA	PEC	PES	TOTAL	SISF	SIEGF	TOTAL
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
A. Selected Paid to Paid Ratio	9.6%	11.6%	9.3%	9.7%	3.4%	3.4%	3.4%
Undiscounted Unpaid Loss (SISF Gross of Bond Recoveries)							
B. Case	6,389.9	1,008.1	289.2	7,687.2	50.9	133.5	184.3
C. IBNR	<u>12,805.3</u>	<u>2,095.9</u>	<u>628.4</u>	<u>15,529.6</u>	<u>207.6</u>	<u>1,149.5</u>	<u>1,357.1</u>
D. Total	19,195.2	3,104.0	917.6	23,216.8	258.5	1,283.0	1,541.5
Undiscounted Unpaid HPP Expense							
E. Case	306.7	58.5	13.4	378.6	0.9	2.3	3.1
F. IBNR	<u>706.9</u>	<u>139.8</u>	<u>33.6</u>	<u>880.3</u>	<u>4.1</u>	<u>22.5</u>	<u>26.5</u>
G. Total	1,013.6	198.3	47.1	1,258.9	4.9	24.7	29.7
Discounted Unpaid Loss							
B. Case	4,055.4	639.4	184.9	4,879.7	32.3	57.8	90.1
C. IBNR	<u>8,127.1</u>	<u>1,329.3</u>	<u>401.8</u>	<u>9,858.2</u>	<u>131.8</u>	<u>498.2</u>	<u>630.0</u>
D. Total	12,182.5	1,968.7	586.7	14,737.9	164.1	556.0	720.1
Discounted Unpaid HPP Expense							
E. Case	194.7	37.1	8.6	240.3	0.5	1.0	1.5
F. IBNR	<u>448.6</u>	<u>88.7</u>	<u>21.5</u>	<u>558.8</u>	<u>2.6</u>	<u>9.7</u>	<u>12.3</u>
G. Total	643.3	125.7	30.1	799.1	3.1	10.7	13.8

A. Summary 1, Exhibit 5, Sheet 2
 B. D. x Case at 6/12 / Total at 6/12
 C. = D. - B.
 D. (1) Summed From Section 1, Exhibits 1-9, Sheet 1
 D. (2) Summed From Section 2, Exhibits 1-9, Sheet 1
 D. (3) Summed From Section 3, Exhibits 1-9, Sheet 1
 D. (4) = (1) + (2) + (3)

D. (5) From Section 5, Exhibit 1, Sheet 1
 D. (6) From Section 5, Exhibit 1, Sheet 1
 D. (7) = (5) + (6)
 E. = A. X B. X .5
 F. = A. X C. X 57.5%; Assumes 15% Of IBNR is For Unreported Claims
 G. = E. + F.

**Ohio Bureau Of Workers' Compensation
Health Partnership Program**

SUMMARY 1
EXHIBIT 5
SHEET 2

Calculation Of Paid HPP To Paid Loss Ratio - (\$Millions)

Fiscal Year		PA	PEC	PES	SI	Total
Ending 6/30		(1)	(2)	(3)	(4)	(5)
MCO Payments						
A.	2003	145.6	18.4	3.9	0.7	168.6
	2004	146.2	21.5	4.7	1.1	173.5
	2005	141.7	22.9	5.4	1.0	171.0
	2006	142.8	23.4	5.7	0.8	172.8
	2007	142.4	23.9	6.0	0.9	173.1
	2008	137.2	23.9	6.1	1.0	168.3
	2009	130.4	23.8	6.0	1.1	161.3
	2010	131.4	25.9	6.7	1.2	165.2
	2011	132.1	26.9	6.9	1.1	167.0
	2012	133.8	26.7	6.9	1.0	168.4
	09-12	527.7	103.2	26.5	4.4	661.9
	10-12	397.3	79.5	20.5	3.3	500.6
	X Low/High	1,107.0	192.1	47.5	8.0	1,354.6
	Total	1,383.6	237.4	58.3	10.0	1,689.3
Loss Payments Excluding DWRP						
B.	2003	1,456.7	207.4	60.5		1,724.7
	2004	1,460.1	211.5	64.6		1,736.2
	2005	1,505.7	222.3	66.0		1,794.1
	2006	1,465.0	218.2	69.3		1,752.4
	2007	1,476.9	216.1	69.7		1,762.7
	2008	1,578.1	234.0	69.3		1,881.4
	2009	1,481.7	234.4	68.5	36.0	1,820.7
	2010	1,415.0	224.4	71.9	34.2	1,745.5
	2011	1,360.9	232.0	72.6	33.3	1,698.8
	2012	1,354.5	228.6	74.8	34.5	1,692.3
	09-12	5,612.0	919.5	287.7	138.0	6,957.3
	10-12	4,130.3	685.0	219.3	102.0	5,136.6
	X Low/High	11,622.1	1,787.1	551.8	68.7	14,029.6
	Total	14,554.6	2,228.9	687.1	138.0	17,608.7
MCO Payment to Loss Payment Ratio						
C.	2003	10.0%	8.9%	6.5%		9.8%
	2004	10.0%	10.2%	7.3%		10.0%
	2005	9.4%	10.3%	8.1%		9.5%
	2006	9.7%	10.7%	8.2%		9.9%
	2007	9.6%	11.1%	8.6%		9.8%
	2008	8.7%	10.2%	8.9%		8.9%
	2009	8.8%	10.1%	8.8%	3.1%	8.9%
	2010	9.3%	11.5%	9.3%	3.6%	9.5%
	2011	9.7%	11.6%	9.5%	3.4%	9.8%
	2012	9.9%	11.7%	9.2%	2.8%	10.0%
	09-12	9.4%	11.2%	9.2%	3.2%	9.5%
	10-12	9.6%	11.6%	9.3%	3.3%	9.7%
	X Low/High	9.5%	10.8%	8.6%		9.7%
	Total	9.5%	10.7%	8.5%		9.6%
	Selected	9.6%	11.6%	9.3%	3.4%	9.7%

A. From Prior 6/30/XX Actuarial Reports
B. From Prior 6/30/XX Actuarial Reports
C. = A. / B.

**Ohio Bureau of Workers' Compensation
State Insurance Fund - PA, PEC and PES**

SUMMARY 2
EXHIBIT 1
SHEET 1

**Summary of Change in Unpaid Loss from June 30, 2011 to June 30, 2012 (\$ Millions)
(June 30, 2012 Evaluated at 6/2012 and June 30, 2011 Evaluated at 6/2011)**

	6/11 - 6/12 Additional Ultimate	Change in Prior Ultimates	6/11 - 6/12 Paid Loss	Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
				6/30/12	6/30/11	Change	6/30/12	6/30/11	Change	6/30/12	6/30/11	Change	6/30/12	6/30/11
Private Employers														
Medical	729	(117)	595	7,783	7,767	17	4,812	4,847	(35)	2,972	2,920	52	61.8%	62.4%
Compensation	924	(466)	756	11,412	11,710	(298)	7,371	7,501	(130)	4,041	4,209	(168)	64.6%	64.1%
Total	1,653	(583)	1,352	19,195	19,477	(281)	12,183	12,348	(165)	7,013	7,129	(116)	63.5%	63.4%
<i>Percent Change</i>						-1.4%			-1.3%					
Public Employers - Taxing Districts														
Medical	139	(53)	106	1,281	1,301	(20)	794	813	(18)	487	488	(2)	62.0%	62.5%
Compensation	144	(30)	122	1,823	1,831	(8)	1,174	1,178	(4)	649	653	(5)	64.4%	64.3%
Total	282	(83)	228	3,104	3,132	(28)	1,969	1,991	(22)	1,135	1,142	(6)	63.4%	63.6%
<i>Percent Change</i>						-0.9%			-1.1%					
Public Employers - State Agencies														
Medical	48	(21)	31	395	399	(4)	243	248	(5)	152	151	1	61.6%	62.1%
Compensation	56	(21)	43	523	530	(8)	343	347	(3)	179	184	(5)	65.7%	65.3%
Total	104	(42)	75	918	929	(12)	587	595	(8)	331	335	(4)	63.9%	64.0%
<i>Percent Change</i>						-1.3%			-1.3%					
Total														
Medical	916	(191)	732	9,459	9,467	(7)	5,849	5,907	(58)	3,610	3,559	51	61.8%	62.4%
Compensation	1,124	(516)	922	13,757	14,072	(314)	8,889	9,025	(137)	4,869	5,046	(177)	64.6%	64.1%
Total	2,040	(708)	1,654	23,217	23,538	(322)	14,738	14,933	(195)	8,479	8,606	(127)	63.5%	63.4%
<i>Percent Change</i>						-1.4%			-1.3%					

**Ohio Bureau of Workers' Compensation
State Insurance Fund - PA, PEC and PES**

SUMMARY 2
EXHIBIT 1
SHEET 2

Comparison Of Unpaid Loss at June 30, 2012 Between March 31, 2012 And June 30, 2012 Analyses

	Ultimate Loss Earned @ 6/11			Ultimate Loss Earned From 6/11 to 6/12			Paid Loss as of 6/30/12			Nominal Unpaid Loss as of 6/30/12			Discounted Unpaid Loss as of 6/30/12			Discount as of 6/30/12		
	Evaluated @ 6/12	Evaluated @ 3/12	Change	Evaluated @ 06/12	Evaluated @ 3/12	Change	Evaluated @ 06/12	Evaluated @ 3/12	Change	Evaluated @ 6/12	Evaluated @ 3/12	Change	Evaluated @ 6/12	Evaluated @ 3/12	Change	Evaluated @ 6/12	Evaluated @ 3/12	Change
Private Employers																		
Medical	22,104	22,130	(27)	729	748	(19)	15,050	15,074	(25)	7,783	7,804	(21)	4,812	4,844	(32)	2,972	2,960	11
Compensation	<u>29,695</u>	<u>29,749</u>	<u>(54)</u>	<u>924</u>	<u>938</u>	<u>(14)</u>	<u>19,208</u>	<u>19,228</u>	<u>(20)</u>	<u>11,412</u>	<u>11,460</u>	<u>(48)</u>	<u>7,371</u>	<u>7,418</u>	<u>(47)</u>	<u>4,041</u>	<u>4,042</u>	<u>(1)</u>
Total	51,799	51,880	(81)	1,653	1,686	(33)	34,257	34,302	(45)	19,195	19,264	(69)	12,183	12,262	(79)	7,013	7,002	10
Percent Change												-0.4%						-0.6%
Public Employers - Taxing Districts																		
Medical	3,315	3,313	1	139	145	(6)	2,173	2,176	(3)	1,281	1,282	(2)	794	797	(3)	487	485	1
Compensation	<u>4,262</u>	<u>4,270</u>	<u>(8)</u>	<u>144</u>	<u>151</u>	<u>(7)</u>	<u>2,583</u>	<u>2,585</u>	<u>(2)</u>	<u>1,823</u>	<u>1,836</u>	<u>(12)</u>	<u>1,174</u>	<u>1,186</u>	<u>(12)</u>	<u>649</u>	<u>649</u>	<u>(0)</u>
Total	7,577	7,583	(6)	282	296	(13)	4,755	4,761	(6)	3,104	3,118	(14)	1,969	1,983	(15)	1,135	1,135	1
Percent Change												-0.4%						-0.7%
Public Employers - State Agencies																		
Medical	969	969	(0)	48	50	(2)	622	623	(1)	395	396	(1)	243	244	(1)	152	151	0
Compensation	<u>1,320</u>	<u>1,320</u>	<u>0</u>	<u>56</u>	<u>56</u>	<u>(0)</u>	<u>854</u>	<u>853</u>	<u>0</u>	<u>523</u>	<u>523</u>	<u>(0)</u>	<u>343</u>	<u>344</u>	<u>(1)</u>	<u>179</u>	<u>179</u>	<u>1</u>
Total	2,289	2,289	(0)	104	106	(2)	1,476	1,477	(1)	918	918	(1)	587	588	(2)	331	330	1
Percent Change												-0.1%						-0.3%
Total																		
Medical	26,388	26,413	(25)	916	943	(27)	17,844	17,874	(29)	9,459	9,482	(23)	5,849	5,885	(36)	3,610	3,597	13
Compensation	<u>35,277</u>	<u>35,339</u>	<u>(62)</u>	<u>1,124</u>	<u>1,145</u>	<u>(21)</u>	<u>22,644</u>	<u>22,666</u>	<u>(22)</u>	<u>13,757</u>	<u>13,818</u>	<u>(61)</u>	<u>8,889</u>	<u>8,948</u>	<u>(60)</u>	<u>4,869</u>	<u>4,870</u>	<u>(1)</u>
Total	61,665	61,752	(87)	2,040	2,088	(48)	40,488	40,540	(51)	23,217	23,300	(83)	14,738	14,833	(95)	8,479	8,467	12
Percent Change												-0.4%						-0.6%

**Ohio Bureau of Workers' Compensation
State Insurance Fund - PA, PEC and PES**

SUMMARY 2
EXHIBIT 2
SHEET 1

**Actual vs. Expected (\$ Millions)
2012 Fiscal Year as of June 30, 2012**

	Paid Loss from 6/11 - 6/12			Incurred Loss from 6/11 - 6/12			Change in Ultimate Loss from 6/11 - 6/12				Reported Claim Counts from 6/11 - 6/12			Change in Ultimate # of Claims
	Includes all Accident Years			Accident Years 1977 & Sub.			Total	Earned 6/30/11	Earned in FY 2012	Unearned at 6/30/12	Expected	Actual	Variance	
	Expected	Actual	Variance	Expected	Actual	Variance								
Private Employers														
Medical Compensation	716	595	(121)	822	489	(332)	(336)	(117)	(138)	(80)	79,496	75,877	(3,619)	(4,354)
Compensation	<u>819</u>	<u>756</u>	<u>(63)</u>	<u>897</u>	<u>641</u>	<u>(256)</u>	<u>(525)</u>	<u>(466)</u>	<u>(41)</u>	<u>(18)</u>	<u>18,106</u>	<u>16,888</u>	<u>(1,218)</u>	<u>(1,119)</u>
Total	1,535	1,352	(184)	1,719	1,131	(588)	(860)	(583)	(180)	(98)	79,496	75,877	(3,619)	(4,354)
Percent Change			-12.0%			-34.2%	-1.6%							
Public Employers - Taxing Districts														
Medical Compensation	127	106	(21)	165	97	(68)	(107)	(53)	(35)	(18)	17,814	17,014	(800)	(1,534)
Compensation	<u>126</u>	<u>122</u>	<u>(4)</u>	<u>135</u>	<u>113</u>	<u>(22)</u>	<u>(50)</u>	<u>(30)</u>	<u>(14)</u>	<u>(7)</u>	<u>4,216</u>	<u>4,208</u>	<u>(8)</u>	<u>(321)</u>
Total	253	228	(25)	300	210	(91)	(157)	(83)	(49)	(25)	17,814	17,014	(800)	(1,534)
Percent Change			-9.8%			-30.2%	-1.9%							
Public Employers - State Agencies														
Medical Compensation	39	31	(8)	51	28	(23)	(37)	(21)	(11)	(6)	4,417	4,086	(331)	(474)
Compensation	<u>45</u>	<u>43</u>	<u>(2)</u>	<u>52</u>	<u>42</u>	<u>(10)</u>	<u>(31)</u>	<u>(21)</u>	<u>(7)</u>	<u>(4)</u>	<u>1,357</u>	<u>1,306</u>	<u>(51)</u>	<u>(35)</u>
Total	85	75	(10)	104	70	(34)	(69)	(42)	(18)	(10)	4,417	4,086	(331)	(474)
Percent Change			-12.0%			-32.4%	-2.7%							
Total														
Medical Compensation	882	732	(150)	1,038	614	(424)	(480)	(191)	(184)	(104)	101,727	96,977	(4,750)	(6,362)
Compensation	<u>990</u>	<u>922</u>	<u>(69)</u>	<u>1,085</u>	<u>796</u>	<u>(289)</u>	<u>(606)</u>	<u>(516)</u>	<u>(62)</u>	<u>(28)</u>	<u>23,679</u>	<u>22,402</u>	<u>(1,277)</u>	<u>(1,475)</u>
Total	1,873	1,654	(219)	2,123	1,411	(713)	(1,086)	(708)	(246)	(132)	101,727	96,977	(4,750)	(6,362)
Percent Change			-11.7%			-33.6%	-1.6%							

Note: For reported claim counts, the Total row represents Medical claim counts since duplicate claim counts exist when Medical Only claims change over to Compensation

**Ohio Bureau of Workers' Compensation
State Insurance Fund - PA, PEC and PES**

SUMMARY 2
EXHIBIT 2
SHEET 2

**Actual vs. Expected (\$ Millions)
Fiscal Year 2012 4th Quarter**

	Paid Loss from 3/12 - 6/12			Incurred Loss from 3/12 - 6/12			Change in Ultimate Loss from 3/12 - 6/12				Reported Claim Counts from 3/12 - 6/12			Change in Ultimate # of Claims
	Includes all Accident Years			Accident Years 1977 & Sub.			Total	Earned 6/30/11	Earned in FY 2012	Unearned at 6/30/12	Expected	Actual	Variance	
	Expected	Actual	Variance	Expected	Actual	Variance								
Private Employers														
Medical	186	149	(37)	218	122	(96)	(61)	(27)	(19)	(15)	19,633	18,716	(917)	(1,649)
Compensation	<u>210</u>	<u>188</u>	<u>(23)</u>	<u>226</u>	<u>155</u>	<u>(71)</u>	<u>(74)</u>	<u>(54)</u>	<u>(14)</u>	<u>(6)</u>	<u>4,710</u>	<u>4,489</u>	<u>(221)</u>	<u>(122)</u>
Total	396	336	(60)	443	276	(167)	(135)	(81)	(33)	(21)	19,633	18,716	(917)	(1,649)
Percent Change			-15.1%			-37.7%	-0.2%						-4.7%	
Public Employers - Taxing Districts														
Medical	33	27	(5)	56	24	(32)	(9)	1	(6)	(4)	4,521	4,119	(402)	(1,138)
Compensation	<u>30</u>	<u>30</u>	<u>(1)</u>	<u>40</u>	<u>25</u>	<u>(15)</u>	<u>(18)</u>	<u>(8)</u>	<u>(7)</u>	<u>(4)</u>	<u>954</u>	<u>1,098</u>	<u>144</u>	<u>(167)</u>
Total	63	57	(6)	96	49	(48)	(27)	(6)	(13)	(7)	4,521	4,119	(402)	(1,138)
Percent Change			-9.6%			-49.5%	-0.3%						-8.9%	
Public Employers - State Agencies														
Medical	10	9	(2)	9	6	(3)	(3)	(0)	(2)	(1)	1,120	995	(125)	(267)
Compensation	<u>12</u>	<u>11</u>	<u>(1)</u>	<u>11</u>	<u>11</u>	<u>0</u>	<u>(0)</u>	<u>0</u>	<u>(0)</u>	<u>(0)</u>	<u>350</u>	<u>372</u>	<u>22</u>	<u>39</u>
Total	22	20	(2)	20	17	(3)	(3)	(0)	(2)	(2)	1,120	995	(125)	(267)
Percent Change			-10.9%			-13.9%	-0.1%						-11.2%	
Total														
Medical	229	185	(44)	283	151	(132)	(73)	(25)	(27)	(21)	25,274	23,830	(1,444)	(3,054)
Compensation	<u>252</u>	<u>228</u>	<u>(24)</u>	<u>277</u>	<u>191</u>	<u>(86)</u>	<u>(92)</u>	<u>(62)</u>	<u>(21)</u>	<u>(10)</u>	<u>6,014</u>	<u>5,959</u>	<u>(55)</u>	<u>(250)</u>
Total	481	413	(68)	560	342	(218)	(165)	(87)	(48)	(30)	31,288	29,789	(1,499)	(3,304)
Percent Change			-14.2%			-38.9%	-0.3%						-4.8%	

Note: For reported claim counts, the Total row represents Medical claim counts since duplicate claim counts exist when Medical Only claims change over to Compensation

**Ohio Bureau of Workers' Compensation
State Insurance Fund - PA, PEC and PES**

SUMMARY 2
EXHIBIT 3
SHEET 1

Retrospective Comparison of Unpaid Loss at June 30, 2011 (\$ Millions)

	Change in Prior Ultimates ⁽¹⁾	Nominal Unpaid Loss @ 6/11			Discounted Unpaid Loss @ 6/11			Amount of Discount @ 6/11			Discount Factors	
		Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11
Private Employers												
Medical Compensation	(117)	7,650	7,767	(117)	4,769	4,847	(78)	2,881	2,920	(39)	62.3%	62.4%
Compensation	(466)	11,244	11,710	(466)	7,215	7,501	(286)	4,029	4,209	(180)	64.2%	64.1%
Total	(583)	18,894	19,477	(583)	11,983	12,348	(364)	6,910	7,129	(219)	63.4%	63.4%
<i>Percent Change</i>				-3.0%			-2.9%					
Public Employers - Taxing Districts												
Medical Compensation	(53)	1,248	1,301	(53)	779	813	(34)	469	488	(19)	62.4%	62.5%
Compensation	(30)	1,801	1,831	(30)	1,158	1,178	(20)	643	653	(10)	64.3%	64.3%
Total	(83)	3,049	3,132	(83)	1,937	1,991	(54)	1,112	1,142	(29)	63.5%	63.6%
<i>Percent Change</i>				-2.6%			-2.7%					
Public Employers - State Agencies												
Medical Compensation	(21)	378	399	(21)	235	248	(13)	143	151	(8)	62.1%	62.1%
Compensation	(21)	510	530	(21)	334	347	(13)	176	184	(8)	65.5%	65.3%
Total	(42)	888	929	(42)	568	595	(26)	319	335	(16)	64.0%	64.0%
<i>Percent Change</i>				-4.5%			-4.4%					
Total												
Medical Compensation	(191)	9,275	9,467	(191)	5,782	5,907	(126)	3,494	3,559	(66)	62.3%	62.4%
Compensation	(516)	13,555	14,072	(516)	8,707	9,025	(318)	4,848	5,046	(198)	64.2%	64.1%
Total	(708)	22,831	23,538	(708)	14,489	14,933	(444)	8,342	8,606	(264)	63.5%	63.4%
<i>Percent Change</i>				-3.0%			-3.0%					

(1) Earned as of June 30, 2011 (millions)

**Ohio Bureau of Workers' Compensation
State Insurance Fund - PA, PEC and PES**

SUMMARY 3

EXHIBIT 1

SHEET 1

**Change in Unpaid Loss from June 30, 2011 to June 30, 2012 (\$ Millions)
(June 30, 2012 Evaluated at 6/2012 and June 30, 2011 Evaluated at 6/2011)**

	6/11 - 6/12		Change in 6/11 - 6/12 Paid Loss	Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
	Additional Ultimate	Prior Ultimates		6/30/12	6/30/11	Change	6/30/12	6/30/11	Change	6/30/12	6/30/11	Change	6/30/12	6/30/11
Private Employers														
Medical														
Medical Only Claims	86	(16)	81	52	62	(11)	49	58	(10)	3	4	(1)	94.3%	94.3%
Lost Time Claims	<u>643</u>	<u>(101)</u>	<u>515</u>	<u>7,732</u>	<u>7,705</u>	<u>27</u>	<u>4,763</u>	<u>4,788</u>	<u>(25)</u>	<u>2,969</u>	<u>2,916</u>	<u>52</u>	<u>61.6%</u>	<u>62.1%</u>
Total	729	(117)	595	7,783	7,767	17	4,812	4,847	(35)	2,972	2,920	52	61.8%	62.4%
Compensation														
Permanent Total Disability	239	(24)	203	5,059	5,047	12	3,052	3,051	1	2,008	1,996	12	60.3%	60.4%
Death	68	(24)	65	1,627	1,648	(21)	941	965	(24)	686	683	3	57.8%	58.5%
Temporary Total	217	27	217	870	842	27	739	718	22	130	125	6	85.0%	85.2%
WL, LMWL, TP, CO	25	14	25	133	120	14	113	102	11	20	18	2	85.2%	85.4%
Living Maintenance	26	7	23	111	101	10	94	86	9	17	15	2	85.0%	85.2%
% Permanent Partial	48	(13)	49	234	248	(14)	199	211	(12)	35	37	(1)	85.0%	85.2%
Permanent Partial	19	2	19	90	88	2	76	75	2	14	13	1	84.7%	85.0%
Lump Sum Settlement	208	(487)	127	2,770	3,175	(406)	1,800	1,989	(189)	970	1,187	(217)	65.0%	62.6%
Lump Sum Advancements	70	35	25	454	375	79	317	264	53	137	111	26	69.8%	70.4%
Additional Awards	<u>5</u>	<u>(3)</u>	<u>4</u>	<u>64</u>	<u>66</u>	<u>(2)</u>	<u>39</u>	<u>41</u>	<u>(1)</u>	<u>25</u>	<u>25</u>	<u>(1)</u>	<u>61.6%</u>	<u>61.9%</u>
Total	924	(466)	756	11,412	11,710	(298)	7,371	7,501	(130)	4,041	4,209	(168)	64.6%	64.1%
Total	1,653	(583)	1,352	19,195	19,477	(281)	12,183	12,348	(165)	7,013	7,129	(116)	63.5%	63.4%
Public Employers - Taxing Districts														
Medical														
Medical Only Claims	20	(3)	19	14	15	(1)	13	14	(1)	1	1	(0)	93.5%	93.4%
Lost Time Claims	<u>118</u>	<u>(50)</u>	<u>87</u>	<u>1,267</u>	<u>1,286</u>	<u>(19)</u>	<u>781</u>	<u>799</u>	<u>(18)</u>	<u>486</u>	<u>487</u>	<u>(2)</u>	<u>61.7%</u>	<u>62.1%</u>
Total	139	(53)	106	1,281	1,301	(20)	794	813	(18)	487	488	(2)	62.0%	62.5%
Compensation														
Permanent Total Disability	43	20	36	904	877	27	541	526	15	362	351	12	59.9%	60.0%
Death	15	13	11	294	277	17	169	163	6	125	114	11	57.3%	58.7%
Temporary Total	31	13	33	151	140	11	127	118	9	25	22	2	83.7%	84.1%
WL, LMWL, TP, CO	4	0	5	29	30	(1)	24	26	(1)	5	5	(0)	83.8%	84.2%
Living Maintenance	3	0	3	14	14	(0)	12	12	(0)	2	2	0	83.7%	84.1%
% Permanent Partial	19	(8)	16	77	82	(5)	66	70	(4)	11	11	(0)	85.5%	86.1%
Permanent Partial	2	1	2	10	9	1	8	8	1	1	1	0	85.2%	85.8%
Lump Sum Settlement	21	(74)	14	294	359	(66)	192	226	(34)	102	133	(32)	65.4%	62.9%
Lump Sum Advancements	6	4	3	50	42	7	35	30	5	15	12	2	70.4%	70.9%
Additional Awards	<u>0</u>	<u>(0)</u>	<u>0</u>	<u>1</u>	<u>1</u>	<u>(0)</u>	<u>1</u>	<u>1</u>	<u>(0)</u>	<u>0</u>	<u>0</u>	<u>(0)</u>	<u>63.0%</u>	<u>63.2%</u>
Total	144	(30)	122	1,823	1,831	(8)	1,174	1,178	(4)	649	653	(5)	64.4%	64.3%
Total	282	(83)	228	3,104	3,132	(28)	1,969	1,991	(22)	1,135	1,142	(6)	63.4%	63.6%
Public Employers - State Agencies														
Medical														
Medical Only Claims	4	(1)	4	3	3	(0)	3	3	(0)	0	0	(0)	94.4%	94.3%
Lost Time Claims	<u>44</u>	<u>(20)</u>	<u>27</u>	<u>392</u>	<u>396</u>	<u>(3)</u>	<u>241</u>	<u>245</u>	<u>(4)</u>	<u>152</u>	<u>151</u>	<u>1</u>	<u>61.4%</u>	<u>61.9%</u>
Total	48	(21)	31	395	399	(4)	243	248	(5)	152	151	1	61.6%	62.1%
Compensation														
Permanent Total Disability	14	(2)	9	248	245	3	147	145	2	101	100	1	59.2%	59.2%
Death	4	(2)	2	52	52	(0)	29	30	(1)	22	22	0	56.8%	57.5%
Temporary Total	17	1	18	60	59	1	51	50	0	9	9	0	84.9%	85.2%
WL, LMWL, TP, CO	2	1	2	15	13	1	12	11	1	2	2	0	84.8%	85.0%
Living Maintenance	2	1	2	9	8	1	7	7	1	1	1	0	84.8%	85.0%
% Permanent Partial	6	(4)	5	25	28	(3)	21	24	(3)	4	4	(0)	85.2%	85.6%
Permanent Partial	0	0	0	1	1	0	1	1	0	0	0	0	84.9%	85.3%
Lump Sum Settlement	10	(18)	5	100	113	(13)	65	71	(6)	35	42	(7)	64.9%	62.5%
Lump Sum Advancements	2	1	1	12	10	1	8	7	1	3	3	0	70.6%	71.0%
Additional Awards	<u>0</u>	<u>1</u>	<u>0</u>	<u>2</u>	<u>0</u>	<u>2</u>	<u>1</u>	<u>0</u>	<u>1</u>	<u>1</u>	<u>0</u>	<u>1</u>	<u>60.0%</u>	<u>62.1%</u>
Total	56	(21)	43	523	530	(8)	343	347	(3)	179	184	(5)	65.7%	65.3%
Total	104	(42)	75	918	929	(12)	587	595	(8)	331	335	(4)	63.9%	64.0%
Private and Public Employers														
Medical														
Medical Only Claims	111	(19)	103	68	80	(12)	64	75	(11)	4	5	(1)	94.2%	94.1%
Lost Time Claims	<u>806</u>	<u>(172)</u>	<u>629</u>	<u>9,391</u>	<u>9,387</u>	<u>4</u>	<u>5,785</u>	<u>5,832</u>	<u>(47)</u>	<u>3,606</u>	<u>3,555</u>	<u>51</u>	<u>61.6%</u>	<u>62.1%</u>
Total	916	(191)	732	9,459	9,467	(7)	5,849	5,907	(58)	3,610	3,559	51	61.8%	62.4%
Compensation														
Permanent Total Disability	296	(6)	248	6,211	6,169	42	3,740	3,722	18	2,471	2,447	24	60.2%	60.3%
Death	87	(13)	78	1,973	1,977	(4)	1,139	1,157	(18)	834	820	14	57.7%	58.5%
Temporary Total	265	42	267	1,080	1,041	39	916	886	31	164	156	8	84.8%	85.1%
WL, LMWL, TP, CO	31	16	33	177	163	14	150	139	11	27	24	2	84.9%	85.1%
Living Maintenance	30	8	27	134	123	11	113	104	9	20	18	2	84.9%	85.1%
% Permanent Partial	73	(26)	69	336	357	(21)	286	305	(19)	50	52	(2)	85.1%	85.4%
Permanent Partial	21	3	21	101	98	3	86	84	2	15	15	1	84.8%	85.1%
Lump Sum Settlement	239	(578)	146	3,163	3,648	(485)	2,057	2,285	(229)	1,106	1,363	(256)	65.0%	62.6%
Lump Sum Advancements	77	41	29	515	427	88	360	301	59	155	126	29	69.9%	70.4%
Additional Awards	<u>5</u>	<u>(2)</u>	<u>4</u>	<u>67</u>	<u>67</u>	<u>(1)</u>	<u>41</u>	<u>42</u>	<u>(1)</u>	<u>26</u>	<u>26</u>	<u>(0)</u>	<u>61.6%</u>	<u>61.9%</u>
Total	1,124	(516)	922	13,757	14,072	(314)	8,889	9,025	(137)	4,869	5,046	(177)	64.6%	64.1%
Total	2,040	(708)	1,654	23,217	23,538	(322)	14,738	14,933	(195)	8,479	8,606	(127)	63.5%	63.4%

**Ohio Bureau of Workers' Compensation
State Insurance Fund - PA, PEC and PES**

SUMMARY 3

EXHIBIT 1

SHEET 2

Comparison Of Unpaid Loss at June 30, 2012 Between March 31, 2012 And June 30, 2012 Analyses

	Ultimate Loss Earned @ 6/11			Ultimate Loss Earned From 6/11 to 6/12			Paid Loss as of 6/30/12			Nominal Unpaid Loss as of 6/30/12			Discounted Unpaid Loss as of 6/30/12			Amount of Discount as of 6/30/12		
	Evaluated @ 6/12	Evaluated @ 3/12	Change	Evaluated @ 6/12	Evaluated @ 3/12	Change	Evaluated @ 6/12	Evaluated @ 3/12	Change	Evaluated @ 6/12	Evaluated @ 3/12	Change	Evaluated @ 6/12	Evaluated @ 3/12	Change	Evaluated @ 6/12	Evaluated @ 3/12	Change
Private Employers																		
Medical																		
Medical Only Claims	2,578	2,579	(1)	86	87	(2)	2,612	2,615	(3)	52	51	0	49	48	0	3	3	0
Lost Time Claims	19,526	19,551	(25)	643	660	(17)	12,437	12,459	(22)	7,732	7,753	(21)	4,763	4,795	(32)	2,969	2,957	11
Total	22,104	22,130	(27)	729	748	(19)	15,050	15,074	(25)	7,783	7,804	(21)	4,812	4,844	(32)	2,972	2,960	11
Compensation																		
Permanent Total Disability	8,198	8,214	(15)	239	242	(3)	3,378	3,382	(5)	5,059	5,073	(13)	3,052	3,071	(19)	2,008	2,002	6
Death	2,836	2,860	(24)	68	74	(5)	1,277	1,280	(2)	1,627	1,654	(27)	941	963	(22)	686	690	(4)
Temporary Total	8,608	8,615	(7)	217	220	(3)	7,955	7,963	(8)	870	872	(2)	739	741	(1)	130	131	(1)
WL, LMWL, TP, CO	872	873	(1)	25	25	(0)	763	764	(0)	133	134	(0)	113	114	(0)	20	20	(0)
Living Maintenance	660	662	(2)	26	26	(0)	575	576	(1)	111	112	(1)	94	95	(1)	17	17	(0)
% Permanent Partial	1,963	1,964	(0)	48	48	(0)	1,777	1,777	0	234	235	(0)	199	199	(0)	35	35	(0)
Permanent Partial	593	595	(2)	19	20	(1)	522	524	(2)	90	91	(1)	76	77	(1)	14	14	(0)
Lump Sum Settlement	5,128	5,128	0	208	210	(2)	2,566	2,567	(1)	2,770	2,771	(1)	1,800	1,800	(0)	970	970	(1)
Lump Sum Advancements	708	711	(3)	70	69	0	323	324	(1)	454	456	(2)	317	319	(2)	137	137	(0)
Additional Awards	129	128	0	5	5	(0)	69	69	0	64	64	0	39	39	0	25	24	0
Total	29,695	29,749	(54)	924	938	(14)	19,208	19,228	(20)	11,412	11,460	(48)	7,371	7,418	(47)	4,041	4,042	(1)
Total	51,799	51,880	(81)	1,653	1,686	(33)	34,257	34,302	(45)	19,195	19,264	(69)	12,183	12,262	(79)	7,013	7,002	10
Public Employers - Taxing Districts																		
Medical																		
Medical Only Claims	422	422	(0)	20	21	(1)	428	429	(1)	14	14	(0)	13	14	(0)	1	1	(0)
Lost Time Claims	2,893	2,891	2	118	124	(5)	1,745	1,747	(2)	1,267	1,268	(1)	781	783	(2)	486	485	1
Total	3,315	3,313	1	139	145	(6)	2,173	2,176	(3)	1,281	1,282	(2)	794	797	(3)	487	485	1
Compensation																		
Permanent Total Disability	1,439	1,443	(3)	43	45	(2)	578	579	(1)	904	909	(5)	541	546	(5)	362	363	(1)
Death	464	464	0	15	16	(1)	185	186	(0)	294	294	(0)	169	171	(2)	125	124	2
Temporary Total	1,014	1,015	(1)	31	32	(1)	894	894	(1)	151	153	(2)	127	128	(2)	25	25	(0)
WL, LMWL, TP, CO	130	129	0	4	4	(0)	104	104	0	29	29	(0)	24	25	(0)	5	5	(0)
Living Maintenance	63	63	(0)	3	3	(0)	51	51	(0)	14	14	(0)	12	12	(0)	2	2	(0)
% Permanent Partial	477	478	(1)	19	20	(1)	420	420	(0)	77	78	(1)	66	67	(1)	11	11	(0)
Permanent Partial	41	41	(0)	2	2	(0)	33	33	0	10	10	(0)	8	8	(0)	1	1	(0)
Lump Sum Settlement	553	554	(1)	21	23	(1)	281	281	(0)	294	295	(2)	192	193	(1)	102	102	(1)
Lump Sum Advancements	79	81	(1)	6	6	(0)	36	36	(0)	50	51	(1)	35	36	(1)	15	15	(0)
Additional Awards	2	2	(0)	0	0	(0)	1	1	(0)	1	1	(0)	1	1	(0)	0	0	(0)
Total	4,262	4,270	(8)	144	151	(7)	2,583	2,585	(2)	1,823	1,836	(12)	1,174	1,186	(12)	649	649	(0)
Total	7,577	7,583	(6)	282	296	(13)	4,755	4,761	(6)	3,104	3,118	(14)	1,969	1,983	(15)	1,135	1,135	1
Public Employers - State Agencies																		
Medical																		
Medical Only Claims	83	83	(0)	4	4	(0)	85	85	(0)	3	3	0	3	2	0	0	0	0
Lost Time Claims	886	886	(0)	44	46	(1)	538	539	(1)	392	393	(1)	241	242	(1)	152	151	0
Total	969	969	(0)	48	50	(2)	622	623	(1)	395	396	(1)	243	244	(1)	152	151	0
Compensation																		
Permanent Total Disability	365	364	1	14	14	(0)	131	131	(0)	248	247	1	147	147	(0)	101	100	1
Death	83	84	(0)	4	4	(0)	35	35	(0)	52	52	(0)	29	30	(0)	22	22	0
Temporary Total	465	465	(1)	17	17	(0)	422	422	(0)	60	60	(1)	51	51	(1)	9	9	(0)
WL, LMWL, TP, CO	52	52	0	2	2	0	39	39	0	15	15	0	12	12	0	2	2	0
Living Maintenance	34	33	0	2	2	0	27	27	(0)	9	8	0	7	7	0	1	1	0
% Permanent Partial	129	128	0	6	6	0	110	109	0	25	25	0	21	21	0	4	4	0
Permanent Partial	8	8	(0)	0	0	0	7	7	(0)	1	1	0	1	1	0	0	0	0
Lump Sum Settlement	161	162	(1)	10	10	0	71	71	0	100	101	(1)	65	65	(0)	35	35	(0)
Lump Sum Advancements	21	21	(0)	2	2	0	11	11	0	12	12	(0)	8	8	(0)	3	3	(0)
Additional Awards	2	2	(0)	0	0	(0)	0	0	(0)	2	2	(0)	1	1	(0)	1	1	0
Total	1,320	1,320	0	56	56	(0)	854	853	0	523	523	(0)	343	344	(1)	179	179	1
Total	2,289	2,289	(0)	104	106	(2)	1,476	1,477	(1)	918	918	(1)	587	588	(2)	331	330	1
Private and Public Employers																		
Medical																		
Medical Only Claims	3,083	3,084	(2)	111	113	(3)	3,125	3,129	(4)	68	68	(0)	64	64	(0)	4	4	(0)
Lost Time Claims	23,305	23,329	(24)	806	830	(24)	14,720	14,745	(25)	9,391	9,414	(23)	5,785	5,821	(36)	3,606	3,593	13
Total	26,388	26,413	(25)	916	943	(27)	17,844	17,874	(29)	9,459	9,482	(23)	5,849	5,885	(36)	3,610	3,597	13
Compensation																		
Permanent Total Disability	10,002	10,021	(18)	296	301	(5)	4,087	4,092	(5)	6,211	6,229	(18)	3,740	3,763	(24)	2,471	2,466	6
Death	3,384	3,408	(24)	87	93	(6)	1,498	1,501	(3)	1,973	2,000	(27)	1,139	1,163	(24)	834	836	(2)
Temporary Total	10,087	10,096	(9)	265	269	(5)	9,271	9,280	(9)	1,080	1,085	(5)	916	920	(4)	164	165	(1)
WL, LMWL, TP, CO	1,054	1,054	(0)	31	31	(0)	907	907	(0)	177	178	(1)	150	151	(0)	27	27	(0)
Living Maintenance	756	758	(2)	30	31	(0)	653	654	(1)	134	135	(1)	113	114	(1)	20	20	(0)
% Permanent Partial	2,569	2,570	(1)	73	74	(1)	2,307	2,307	0	336	337	(1)	286	287	(1)	50	50	(0)
Permanent Partial	642	644	(2)	21	22	(1)	562	564	(2)	101	102	(1)	86	87	(1)	15	16	(0)
Lump Sum Settlement	5,842	5,844	(2)	239	242	(3)	2,918	2,919	(1)	3,163	3,167	(4)	2,057	2,059	(2)	1,106	1,108	(2)
Lump Sum Advancements	808	813	(5)	77	77	0	370	371	(1)	515	519	(4)	360	363	(3)	155	156	(1)
Additional Awards	132	132	0	5	5	(0)	71	71	(0)	67	67	0	41	41	0	26	26	0
Total	35,277	35,339	(62)	1,124	1,145	(21)	22,644	22,666	(22)	13,757	13,818	(61)	8,889	8,948	(60)	4,869	4,870	(1)
Total	61,665	61,752	(87)	2,040	2,088	(48)	40,488	40,540	(51)	23,217	23,300	(83)	14,738	14,833	(95)	8,479	8,467	12

**Ohio Bureau of Workers' Compensation
State Insurance Fund - PA, PEC and PES**

SUMMARY 3

EXHIBIT 2

SHEET 1

**Actual vs. Expected (\$ Millions)
2012 Fiscal Year as of June 30, 2012**

	Paid Loss from 6/11 - 6/12			Incurred Loss from 6/11 - 6/12			Change in Ultimate Loss from 6/11 - 6/12			Reported Claim Counts from 6/11 - 6/12			Change in Ultimate # of Claims	
	Includes all Accident Years			Accident Years 1977 & Sub.			Total	Earned 6/30/11	Earned in FY 2012	Unearned at 6/30/12	Expected	Actual		Variance
	Expected	Actual	Variance	Expected	Actual	Variance								
Private Employers														
Medical														
Medical Only Claims	107	81	(26)	121	82	(39)	(51)	(16)	(22)	(14)	64,232	65,981	1,749	3,047
Lost Time Claims	<u>609</u>	<u>515</u>	<u>(95)</u>	<u>700</u>	<u>407</u>	<u>(293)</u>	<u>(284)</u>	<u>(101)</u>	<u>(116)</u>	<u>(66)</u>	<u>20,292</u>	<u>18,017</u>	<u>(2,275)</u>	<u>(2,522)</u>
Total	716	595	(121)	822	489	(332)	(336)	(117)	(138)	(80)	79,496	75,877	(3,619)	(4,354)
Compensation														
Permanent Total Disability	208	203	(5)	226	156	(70)	(37)	(24)	(8)	(5)	892	819	(73)	(121)
Death	71	65	(6)	76	41	(35)	(44)	(24)	(13)	(6)	110	87	(23)	(29)
TT, WL, LM, LMWL & CO	262	264	2	319	222	(97)	59	48	5	6	9,822	9,019	(803)	(868)
% PP & PP	73	68	(6)	75	67	(8)	(22)	(12)	(6)	(4)	11,179	10,319	(860)	(1,470)
Lump Sum Settlement	178	127	(51)	175	126	(49)	(548)	(487)	(41)	(20)	16,938	13,257	(3,681)	(3,816)
Lump Sum Advancements	22	25	3	22	25	3	70	35	23	12	878	844	(34)	(332)
Additional Awards	4	4	(0)	4	4	(0)	(4)	(3)	(1)	(0)	53	49	(4)	(9)
Total	819	756	(63)	897	641	(256)	(525)	(466)	(41)	(18)	18,106	16,888	(1,218)	(1,119)
Total	1,535	1,352	(184)	1,719	1,131	(588)	(860)	(583)	(180)	(98)	79,496	75,877	(3,619)	(4,354)
Public Employers - Taxing Districts														
Medical														
Medical Only Claims	23	19	(4)	25	18	(7)	(7)	(3)	(3)	(2)	12,881	12,976	95	(272)
Lost Time Claims	<u>104</u>	<u>87</u>	<u>(17)</u>	<u>140</u>	<u>79</u>	<u>(61)</u>	<u>(100)</u>	<u>(50)</u>	<u>(33)</u>	<u>(17)</u>	<u>5,103</u>	<u>4,726</u>	<u>(377)</u>	<u>(642)</u>
Total	127	106	(21)	165	97	(68)	(107)	(53)	(35)	(18)	17,814	17,014	(800)	(1,534)
Compensation														
Permanent Total Disability	34	36	2	33	37	3	16	20	(3)	(1)	152	159	7	9
Death	11	11	1	12	7	(5)	13	13	(0)	(0)	15	13	(2)	(6)
TT, WL, LM, LMWL & CO	38	41	2	46	35	(11)	11	14	(2)	(1)	1,266	1,254	(12)	(48)
% PP & PP	21	17	(3)	21	17	(4)	(13)	(8)	(4)	(2)	3,960	3,548	(412)	(855)
Lump Sum Settlement	20	14	(6)	20	14	(6)	(83)	(74)	(6)	(3)	1,856	1,554	(302)	(430)
Lump Sum Advancements	2	3	0	3	3	0	7	4	2	1	123	117	(6)	(5)
Additional Awards	0	0	(0)	0	0	(0)	(0)	(0)	(0)	(0)	2	0	(2)	8
Total	126	122	(4)	135	113	(22)	(50)	(30)	(14)	(7)	4,216	4,208	(8)	(321)
Total	253	228	(25)	300	210	(91)	(157)	(83)	(49)	(25)	17,814	17,014	(800)	(1,534)
Public Employers - State Agencies														
Medical														
Medical Only Claims	5	4	(1)	6	4	(2)	(2)	(1)	(1)	(1)	2,750	2,738	(12)	21
Lost Time Claims	<u>34</u>	<u>27</u>	<u>(7)</u>	<u>46</u>	<u>24</u>	<u>(21)</u>	<u>(35)</u>	<u>(20)</u>	<u>(10)</u>	<u>(5)</u>	<u>1,717</u>	<u>1,513</u>	<u>(204)</u>	<u>(194)</u>
Total	39	31	(8)	51	28	(23)	(37)	(21)	(11)	(6)	4,417	4,086	(331)	(474)
Compensation														
Permanent Total Disability	9	9	0	10	10	(0)	(3)	(2)	(1)	(0)	33	31	(2)	2
Death	2	2	(1)	3	0	(3)	(3)	(2)	(0)	(0)	4	0	(4)	8
TT, WL, LM, LMWL & CO	21	21	(0)	26	20	(6)	(1)	3	(3)	(2)	633	644	11	20
% PP & PP	6	5	(1)	6	5	(1)	(7)	(4)	(2)	(1)	1,018	1,022	4	13
Lump Sum Settlement	6	5	(1)	6	5	(1)	(20)	(18)	(2)	(1)	367	384	17	11
Lump Sum Advancements	1	1	0	1	1	0	2	1	1	0	51	35	(16)	(16)
Additional Awards	0	0	0	0	0	0	2	1	0	0	2	2	0	19
Total	45	43	(2)	52	42	(10)	(31)	(21)	(7)	(4)	1,357	1,306	(51)	(35)
Total	85	75	(10)	104	70	(34)	(69)	(42)	(18)	(10)	4,417	4,086	(331)	(474)
Private and Public Employers														
Medical														
Medical Only Claims	135	103	(32)	153	104	(49)	(61)	(19)	(26)	(16)	79,863	81,695	1,832	2,796
Lost Time Claims	<u>748</u>	<u>629</u>	<u>(118)</u>	<u>886</u>	<u>510</u>	<u>(375)</u>	<u>(419)</u>	<u>(172)</u>	<u>(159)</u>	<u>(88)</u>	<u>27,112</u>	<u>24,256</u>	<u>(2,856)</u>	<u>(3,358)</u>
Total	882	732	(150)	1,038	614	(424)	(480)	(191)	(184)	(104)	101,727	96,977	(4,750)	(6,362)
Compensation														
Permanent Total Disability	251	248	(3)	269	202	(67)	(24)	(6)	(12)	(6)	1,077	1,009	(68)	(110)
Death	84	78	(6)	91	49	(42)	(33)	(13)	(14)	(7)	129	100	(29)	(27)
TT, WL, LM, LMWL & CO	322	327	4	392	277	(114)	68	65	0	3	11,721	10,917	(804)	(896)
% PP & PP	100	90	(10)	103	90	(13)	(42)	(23)	(12)	(7)	16,157	14,889	(1,268)	(2,312)
Lump Sum Settlement	204	146	(58)	201	145	(55)	(651)	(578)	(49)	(24)	19,161	15,195	(3,966)	(4,235)
Lump Sum Advancements	26	29	4	25	29	4	79	41	26	13	1,052	996	(56)	(353)
Additional Awards	4	4	(0)	4	4	(0)	(3)	(2)	(1)	(0)	57	51	(6)	18
Total	990	922	(69)	1,085	796	(289)	(606)	(516)	(62)	(28)	23,679	22,402	(1,277)	(1,475)
Total	1,873	1,654	(219)	2,123	1,411	(713)	(1,086)	(708)	(246)	(132)	101,727	96,977	(4,750)	(6,362)

Note: For reported claim counts, the Total row represents Medical claim counts since duplicate claim counts exist when Medical Only claims change over to Compensation

Ohio Bureau of Workers' Compensation
State Insurance Fund - PA, PEC and PES
Actual vs. Expected (\$ Millions)
Fiscal Year 2012 4th Quarter

SUMMARY 3
EXHIBIT 2
SHEET 2

	Paid Loss from 3/12 - 6/12			Incurred Loss from 3/12 - 6/12			Change in Ultimate Loss from 3/12 - 6/12				Reported Claim Counts from 3/12 - 6/12			Change in Ultimate # of Claims
	Includes all Accident Years			Accident Years 1977 & Sub.			Total	Earned 6/30/11	Earned in FY 2012	Unearned at 6/30/12	Expected	Actual	Variance	
	Expected	Actual	Variance	Expected	Actual	Variance								
Private Employers														
Medical														
Medical Only Claims	28	20	(8)	49	20	(29)	(4)	(1)	(2)	(1)	15,377	16,365	988	2,285
Lost Time Claims	158	129	(29)	169	101	(68)	(57)	(25)	(17)	(14)	5,211	4,698	(513)	(759)
Total	186	149	(37)	218	122	(96)	(61)	(27)	(19)	(15)	19,633	18,716	(917)	(1,649)
Compensation														
Permanent Total Disability	52	47	(5)	59	34	(25)	(19)	(15)	(3)	(1)	232	217	(15)	(63)
Death	18	15	(3)	18	9	(10)	(32)	(24)	(5)	(3)	29	19	(10)	(19)
TT, WL, LM, LMWL & CO	69	61	(8)	78	48	(30)	(14)	(10)	(3)	(1)	2,430	2,200	(230)	(299)
% PP & PP	19	16	(3)	19	16	(3)	(4)	(2)	(1)	(0)	2,931	2,591	(340)	(953)
Lump Sum Settlement	45	42	(3)	44	41	(3)	(3)	0	(2)	(1)	4,330	4,683	353	210
Lump Sum Advancements	6	6	(0)	6	6	(0)	(3)	(3)	0	1	226	167	(59)	(359)
Additional Awards	1	1	(0)	1	1	(0)	0	0	(0)	(0)	11	11	0	(10)
Total	210	188	(23)	226	155	(71)	(74)	(54)	(14)	(6)	4,710	4,489	(221)	(122)
Total	396	336	(60)	443	276	(167)	(135)	(81)	(33)	(21)	19,633	18,716	(917)	(1,649)
Public Employers - Taxing Districts														
Medical														
Medical Only Claims	6	5	(1)	10	4	(6)	(2)	(0)	(1)	(1)	3,344	3,446	102	(266)
Lost Time Claims	27	23	(4)	46	19	(27)	(6)	2	(5)	(3)	1,302	1,189	(113)	(380)
Total	33	27	(5)	56	24	(32)	(9)	1	(6)	(4)	4,521	4,119	(402)	(1,138)
Compensation														
Permanent Total Disability	8	8	0	9	6	(3)	(7)	(3)	(2)	(1)	40	35	(5)	(6)
Death	2	3	1	4	2	(2)	(1)	0	(1)	(0)	5	6	1	0
TT, WL, LM, LMWL & CO	10	10	(0)	16	8	(9)	(4)	(1)	(2)	(1)	299	299	0	(32)
% PP & PP	5	5	(1)	5	5	(1)	(2)	(1)	(1)	(1)	1,054	945	(109)	(551)
Lump Sum Settlement	5	4	(1)	5	4	(1)	(3)	(1)	(1)	(1)	463	481	18	(113)
Lump Sum Advancements	1	0	(0)	1	0	(0)	(2)	1	(0)	(0)	35	16	(19)	(14)
Additional Awards	0	0	(0)	0	0	(0)	(0)	(0)	(0)	(0)	1	0	(1)	0
Total	30	30	(1)	40	25	(15)	(18)	(8)	(7)	(4)	954	1,098	144	(167)
Total	63	57	(6)	96	49	(48)	(27)	(6)	(13)	(7)	4,521	4,119	(402)	(1,138)
Public Employers - State Agencies														
Medical														
Medical Only Claims	1	1	(0)	2	1	(1)	(0)	(0)	(0)	(0)	691	730	39	71
Lost Time Claims	9	8	(2)	7	5	(2)	(3)	(0)	(1)	(1)	486	396	(90)	(80)
Total	10	9	(2)	9	6	(3)	(3)	(0)	(2)	(1)	1,120	995	(125)	(267)
Compensation														
Permanent Total Disability	2	2	(0)	3	3	0	1	1	(0)	0	9	10	1	4
Death	1	0	(0)	1	0	(0)	(0)	(0)	(0)	(0)	2	0	(2)	0
TT, WL, LM, LMWL & CO	6	5	(1)	5	5	0	(1)	(0)	(0)	(0)	147	178	31	40
% PP & PP	1	2	0	1	2	0	1	0	0	(0)	261	326	65	72
Lump Sum Settlement	2	2	(0)	2	2	(0)	(1)	(1)	0	(0)	94	97	3	(5)
Lump Sum Advancements	0	0	0	0	0	0	0	0	0	(0)	11	7	(4)	(7)
Additional Awards	0	0	0	0	0	0	(0)	(0)	(0)	(0)	0	0	0	0
Total	12	11	(1)	11	11	0	(0)	0	(0)	(0)	350	372	22	39
Total	22	20	(2)	20	17	(3)	(3)	(0)	(2)	(2)	1,120	995	(125)	(267)
Private and Public Employers														
Medical														
Medical Only Claims	35	25	(10)	61	26	(35)	(7)	(2)	(3)	(2)	19,412	20,541	1,129	2,090
Lost Time Claims	194	159	(34)	222	126	(96)	(66)	(24)	(24)	(18)	6,999	6,283	(716)	(1,219)
Total	229	185	(44)	283	151	(132)	(73)	(25)	(27)	(21)	25,274	23,830	(1,444)	(3,054)
Compensation														
Permanent Total Disability	62	58	(5)	70	43	(27)	(26)	(18)	(5)	(3)	281	262	(19)	(65)
Death	21	18	(3)	23	11	(12)	(33)	(24)	(6)	(3)	36	25	(11)	(19)
TT, WL, LM, LMWL & CO	84	76	(9)	99	60	(39)	(19)	(11)	(5)	(2)	2,876	2,677	(199)	(291)
% PP & PP	25	22	(3)	26	22	(4)	(5)	(3)	(2)	(1)	4,246	3,862	(384)	(1,432)
Lump Sum Settlement	51	48	(4)	50	47	(3)	(6)	(2)	(3)	(1)	4,887	5,261	374	92
Lump Sum Advancements	7	6	(1)	7	7	(0)	(4)	(5)	0	0	272	190	(82)	(380)
Additional Awards	1	1	(0)	1	1	(0)	0	0	(0)	(0)	12	11	(1)	(10)
Total	252	228	(24)	277	191	(86)	(92)	(62)	(21)	(10)	6,014	5,959	(55)	(250)
Total	481	413	(68)	560	342	(218)	(165)	(87)	(48)	(30)	25,274	23,830	(1,444)	(3,054)

Note: For reported claim counts, the Total row represents Medical claim counts since duplicate claim counts exist when Medical Only claims change over to Compensation

**Ohio Bureau of Workers' Compensation
State Insurance Fund - PA, PEC and PES**

SUMMARY 3

EXHIBIT 3

Retrospective Comparison of Unpaid Loss at June 30, 2011 (\$ Millions)

	Change in Prior Ultimates ⁽¹⁾	Nominal Unpaid Loss @ 6/11			Discounted Unpaid Loss @ 6/11			Amount of Discount @ 6/11			Discount Factors	
		Evaluated @ 06/12	Evaluated @ 06/11	Change	Evaluated @ 06/12	Evaluated @ 06/11	Change	Evaluated @ 06/12	Evaluated @ 06/11	Change	Evaluated @ 06/12	Evaluated @ 06/11
Private Employers												
Medical												
Medical Only Claims	(16)	46	62	(16)	44	58	(15)	3	4	(1)	94.2%	94.3%
Lost Time Claims	(101)	7,603	7,705	(101)	4,725	4,788	(63)	2,878	2,916	(38)	62.1%	62.1%
Total	(117)	7,650	7,767	(117)	4,769	4,847	(78)	2,881	2,920	(39)	62.3%	62.4%
Compensation												
Permanent Total Disability	(24)	5,023	5,047	(24)	3,035	3,051	(16)	1,989	1,996	(8)	60.4%	60.4%
Death	(24)	1,624	1,648	(24)	955	965	(9)	669	683	(15)	58.8%	58.5%
Temporary Total	27	869	842	27	740	718	23	129	125	4	85.2%	85.2%
WL, LMWL, TP, CO	14	134	120	14	114	102	12	20	18	2	85.3%	85.4%
Living Maintenance	7	107	101	7	92	86	6	16	15	1	85.3%	85.2%
% Permanent Partial	(13)	235	248	(13)	200	211	(12)	35	37	(2)	85.2%	85.2%
Permanent Partial	2	90	88	2	76	75	2	14	13	0	85.0%	85.0%
Lump Sum Settlement	(487)	2,689	3,175	(487)	1,677	1,989	(311)	1,011	1,187	(176)	62.4%	62.6%
Lump Sum Advancements	35	410	375	35	286	264	22	124	111	13	69.7%	70.4%
Additional Awards	(3)	63	66	(3)	39	41	(2)	24	25	(1)	61.9%	61.9%
Total	(466)	11,244	11,710	(466)	7,215	7,501	(286)	4,029	4,209	(180)	64.2%	64.1%
Total	(583)	18,894	19,477	(583)	11,983	12,348	(364)	6,910	7,129	(219)	63.4%	63.4%
Public Employers - Taxing Districts												
Medical												
Medical Only Claims	(3)	12	15	(3)	11	14	(3)	1	1	(0)	93.4%	93.4%
Lost Time Claims	(50)	1,236	1,286	(50)	767	799	(31)	468	487	(19)	62.1%	62.1%
Total	(53)	1,248	1,301	(53)	779	813	(34)	469	488	(19)	62.4%	62.5%
Compensation												
Permanent Total Disability	20	897	877	20	537	526	11	359	351	9	59.9%	60.0%
Death	13	291	277	13	171	163	8	120	114	5	58.7%	58.7%
Temporary Total	13	153	140	13	129	118	11	24	22	2	84.2%	84.1%
WL, LMWL, TP, CO	0	31	30	0	26	26	0	5	5	0	84.2%	84.2%
Living Maintenance	0	14	14	0	12	12	0	2	2	0	84.1%	84.1%
% Permanent Partial	(8)	73	82	(8)	63	70	(7)	10	11	(1)	86.0%	86.1%
Permanent Partial	1	10	9	1	8	8	0	1	1	0	85.8%	85.8%
Lump Sum Settlement	(74)	286	359	(74)	179	226	(47)	106	133	(27)	62.7%	62.9%
Lump Sum Advancements	4	47	42	4	33	30	3	14	12	2	70.1%	70.9%
Additional Awards	(0)	1	1	(0)	0	1	(0)	0	0	(0)	63.6%	63.2%
Total	(30)	1,801	1,831	(30)	1,158	1,178	(20)	643	653	(10)	64.3%	64.3%
Total	(83)	3,049	3,132	(83)	1,937	1,991	(54)	1,112	1,142	(29)	63.5%	63.6%
Public Employers - State Agencies												
Medical												
Medical Only Claims	(1)	2	3	(1)	2	3	(1)	0	0	(0)	94.3%	94.3%
Lost Time Claims	(20)	376	396	(20)	232	245	(12)	143	151	(8)	61.9%	61.9%
Total	(21)	378	399	(21)	235	248	(13)	143	151	(8)	62.1%	62.1%
Compensation												
Permanent Total Disability	(2)	243	245	(2)	144	145	(1)	99	100	(1)	59.3%	59.2%
Death	(2)	49	52	(2)	29	30	(1)	21	22	(1)	57.9%	57.5%
Temporary Total	1	60	59	1	51	50	1	9	9	0	85.1%	85.2%
WL, LMWL, TP, CO	1	15	13	1	12	11	1	2	2	0	85.0%	85.0%
Living Maintenance	1	8	8	1	7	7	1	1	1	0	85.0%	85.0%
% Permanent Partial	(4)	24	28	(4)	20	24	(3)	3	4	(1)	85.5%	85.6%
Permanent Partial	0	1	1	0	1	1	0	0	0	0	85.2%	85.3%
Lump Sum Settlement	(18)	96	113	(18)	60	71	(11)	36	42	(6)	62.4%	62.5%
Lump Sum Advancements	1	11	10	1	8	7	1	3	3	0	70.7%	71.0%
Additional Awards	1	2	0	1	1	0	1	1	0	1	60.4%	62.1%
Total	(21)	510	530	(21)	334	347	(13)	176	184	(8)	65.5%	65.3%
Total	(42)	888	929	(42)	568	595	(26)	319	335	(16)	64.0%	64.0%
Private and Public Employers												
Medical												
Medical Only Claims	(19)	61	80	(19)	57	75	(18)	4	5	(1)	94.1%	94.1%
Lost Time Claims	(172)	9,215	9,387	(172)	5,725	5,832	(107)	3,490	3,555	(65)	62.1%	62.1%
Total	(191)	9,275	9,467	(191)	5,782	5,907	(126)	3,494	3,559	(66)	62.3%	62.4%
Compensation												
Permanent Total Disability	(6)	6,163	6,169	(6)	3,716	3,722	(6)	2,447	2,447	0	60.3%	60.3%
Death	(13)	1,964	1,977	(13)	1,155	1,157	(3)	809	820	(10)	58.8%	58.5%
Temporary Total	42	1,083	1,041	42	921	886	35	162	156	6	85.0%	85.1%
WL, LMWL, TP, CO	16	179	163	16	152	139	13	27	24	2	85.1%	85.1%
Living Maintenance	8	130	123	8	111	104	6	19	18	1	85.1%	85.1%
% Permanent Partial	(26)	332	357	(26)	283	305	(22)	48	52	(4)	85.4%	85.4%
Permanent Partial	3	101	98	3	86	84	2	15	15	0	85.0%	85.1%
Lump Sum Settlement	(578)	3,070	3,648	(578)	1,916	2,285	(369)	1,154	1,363	(209)	62.4%	62.6%
Lump Sum Advancements	41	468	427	41	326	301	25	141	126	15	69.8%	70.4%
Additional Awards	(2)	66	67	(2)	41	42	(1)	25	26	(1)	61.8%	61.9%
Total	(516)	13,555	14,072	(516)	8,707	9,025	(318)	4,848	5,046	(198)	64.2%	64.1%
Total	(708)	22,831	23,538	(708)	14,489	14,933	(444)	8,342	8,606	(264)	63.5%	63.4%

(1) Earned as of June 30, 2011 (millions)

**Ohio Bureau of Workers' Compensation
All Funds**

SUMMARY 4
EXHIBIT 1

**Summary of Unpaid Loss and LAE as of June 30, 2013
Deloitte Evaluated at 6/30/2012 and Deloitte Evaluated at 6/30/2011
(\$ Millions)**

	Nominal Unpaid @ 6/30/13			Discounted Unpaid @ 6/30/13			Discounted Unpaid @ 6/30/12			Change in Discounted Unpaid		
	Loss	LAE	Total	Loss	LAE	Total	Loss	LAE	Total	Loss	LAE	Total
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
State Insurance Fund	23,661.4	1,275.1	24,936.5	15,041.3	810.5	15,851.8	14,844.6	799.1	15,643.7	196.7	11.4	208.2
A. Private Employers	19,414.3	n/a	19,414.3	12,338.8	n/a	12,338.8	12,182.5	n/a	12,182.5	156.3	n/a	156.3
B. Public Employers - Taxing Districts	3,150.8	n/a	3,150.8	2,000.0	n/a	2,000.0	1,968.7	n/a	1,968.7	31.3	n/a	31.3
C. Public Employers - State Agencies	937.1	n/a	937.1	600.6	n/a	600.6	586.7	n/a	586.7	13.9	n/a	13.9
D. Self Insured	159.2	n/a	159.2	101.9	n/a	101.9	106.7	n/a	106.7	(4.8)	n/a	(4.8)
E. HPP	n/a	1,275.1	1,275.1	n/a	810.5	810.5	n/a	799.1	799.1	n/a	11.4	11.4
Disabled Workers Relief Fund	3,383.4	6.8	3,390.2	1,945.0	3.9	1,948.9	1,971.7	3.9	1,975.7	(26.7)	(0.1)	(26.8)
F. Private Employers	2,869.4	5.7	2,875.1	1,651.6	3.3	1,654.9	1,675.0	3.3	1,678.3	(23.4)	(0.0)	(23.4)
G. Public Employers - Taxing Districts	393.7	0.8	394.5	225.8	0.5	226.3	228.7	0.5	229.2	(2.9)	(0.0)	(2.9)
H. Public Employers - State Agencies	120.3	0.2	120.5	67.5	0.1	67.7	68.0	0.1	68.1	(0.4)	(0.0)	(0.4)
I. Coal-Workers Pneumoconiosis Fund	462.1	33.1	495.2	139.7	10.0	149.7	139.7	10.0	149.7	0.0	0.0	0.0
J. Self-Insuring Employers Guaranty Fund	2,065.2	29.7	2,094.9	916.6	13.8	930.5	890.4	13.8	904.3	26.2	0.0	26.2
K. Public Work-Relief Fund	5.0	n/a	5.0	3.1	n/a	3.1	3.0	n/a	3.0	0.1	n/a	0.1
L. Marine Industry Fund	3.2	0.2	3.5	2.1	0.1	2.2	2.0	0.1	2.1	0.1	0.0	0.1
M. Administrative Cost Fund	n/a	1,728.0	1,728.0	n/a	1,079.8	1,079.8	n/a	1,065.3	1,065.3	n/a	14.4	14.4
Total - All Funds	29,580.3	3,072.9	32,653.3	18,047.8	1,918.2	19,965.9	17,851.4	1,892.4	19,743.7	196.4	25.8	222.2

**Ohio Bureau of Workers' Compensation
All Funds**

SUMMARY 4
EXHIBIT 2

Unbilled Premium Receivable as of June 30, 2013

**Based on Data as of 6/30/2012
(\$ Millions)**

	Deloitte Discounted Unpaid @ 6/30/13			Contra Account	BWC Portion of Unbilled	Unbilled Premium Receivable
	Loss	LAE	Total			
	(1)	(2)	(3)	(4)	(5)	(6)
State Insurance Fund	702.5	30.8	733.3	0.0	9.2	724.1
A. <i>Public Employers - State Agencies</i>	600.6	<i>n/a</i>	600.6			
B. <i>Self Insured</i>	101.9	<i>n/a</i>	101.9			
C. <i>HPP</i>	<i>n/a</i>	30.8	30.8			
D. Disabled Workers Relief Fund	1,945.0	3.9	1,948.9	255.6	1.1	1,692.2
E. Self-Insuring Employers Guaranty Fund	916.6	13.8	930.5	47.4	0.0	883.0
F. Administrative Cost Fund	<i>n/a</i>	93.0	93.0	0.0	0.6	92.4
Total - All Funds	3,564.1	141.6	3,705.7	303.1	10.8	3,391.8

Ohio Bureau of Workers' Compensation

SUMMARY 4
EXHIBIT 3

State Agency Summary of Unpaid Loss and LAE as of June 30, 2013

Based on Data Evaluated at 6/30/2012
(\$ Thousands)

Fund	Deloitte Nominal Unpaid @ 6/30/13				Deloitte Discounted Unpaid @ 6/30/13			
	Loss	LAE	HPP	Total	Loss	LAE	HPP	Total
SIF	937,106	n/a	48,095	985,201	600,615	n/a	30,825	631,440
ACF	n/a	64,643	n/a	64,643	n/a	41,431	n/a	41,431
DWRF	120,299	241	n/a	120,539	67,545	135	n/a	67,680
Total	1,057,405	64,884	48,095	1,170,383	668,160	41,567	30,825	740,552

**Ohio Bureau Of Workers' Compensation
Loss Adjustment Expense Excluding HPP**

SUMMARY 4
EXHIBIT 4

Estimate of Unpaid Loss Adjustment Expense as of June 30, 2013 (\$Millions)

		Administrative Cost Fund								Other Funds							
		State Insurance Fund					SIEGF	DWRF	PWREF	Total ACF	Disabled Workers Relief Fund					CWPF	MIF
		PA	PEC	PES	SIS	Total	SIEGF	DWRF	PWREF	LAE	PA	PEC	PES	Total	CWPF	MIF	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
A.	Paid to Paid Ratio	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	0.2%	12.5%		0.2%	0.2%	0.2%	0.2%	12.5%	12.5%	
Undiscounted Unpaid Loss as of 6/30/2013 - SISF Gross of Bond Recoveries																	
B.	Case	6,389.9	1,008.1	289.2	50.9	7,738.0	133.5	0.0	1.6		0.0	0.0	0.0	0.0	8.9	0.9	
C.	IBNR	<u>13,024.4</u>	<u>2,142.7</u>	<u>647.9</u>	<u>207.6</u>	<u>16,022.7</u>	<u>1,149.5</u>	<u>717.9</u>	<u>3.4</u>		<u>2,869.4</u>	<u>393.7</u>	<u>120.3</u>	<u>3,383.4</u>	<u>453.2</u>	<u>2.3</u>	
D.	Total	19,414.3	3,150.8	937.1	<u>258.5</u>	23,760.7	<u>1,283.0</u>	717.9	5.0		2,869.4	393.7	120.3	3,383.4	462.1	3.2	
Undiscounted Unpaid Loss Adjustment Expense as of 6/30/2013																	
E.	Case	399.4	63.0	18.1	3.2	483.6	8.3	0.0	0.1	492.1	0.0	0.0	0.0	0.0	0.6	0.1	
F.	IBNR	<u>936.1</u>	<u>154.0</u>	<u>46.6</u>	<u>14.9</u>	<u>1,151.6</u>	<u>82.6</u>	<u>1.4</u>	<u>0.2</u>	1,235.9	<u>5.7</u>	<u>0.8</u>	<u>0.2</u>	<u>6.8</u>	<u>32.6</u>	<u>0.2</u>	
G.	Total	1,335.5	217.0	64.6	18.1	1,635.3	91.0	1.4	0.3	1,728.0	5.7	0.8	0.2	6.8	33.1	0.2	
Discounted Unpaid Loss as of 6/30/2013																	
B.	Case	4,061.1	639.9	185.4	32.3	4,918.7	57.8	0.0	1.0		0.0	0.0	0.0	0.0	2.7	0.6	
C.	IBNR	<u>8,277.7</u>	<u>1,360.1</u>	<u>415.3</u>	<u>131.8</u>	<u>10,184.9</u>	<u>498.2</u>	<u>334.4</u>	<u>2.1</u>		<u>1,651.6</u>	<u>225.8</u>	<u>67.5</u>	<u>1,945.0</u>	<u>137.0</u>	<u>1.5</u>	
D.	Total	12,338.8	2,000.0	600.6	<u>164.1</u>	15,103.6	<u>556.0</u>	334.4	3.1		1,651.6	225.8	67.5	1,945.0	139.7	2.1	
Discounted Unpaid Loss Adjustment Expense as of 6/30/2013																	
E.	Case	253.8	40.0	11.6	2.0	307.4	3.6	0.0	0.1	311.1	0.0	0.0	0.0	0.0	0.2	0.0	
F.	IBNR	<u>595.0</u>	<u>97.8</u>	<u>29.8</u>	<u>9.5</u>	<u>732.0</u>	<u>35.8</u>	<u>0.7</u>	<u>0.2</u>	768.7	<u>3.3</u>	<u>0.5</u>	<u>0.1</u>	<u>3.9</u>	<u>9.8</u>	<u>0.1</u>	
G.	Total	848.8	137.8	41.4	11.5	1,039.5	39.4	0.7	0.2	1,079.8	3.3	0.5	0.1	3.9	10.0	0.1	

**Ohio Bureau Of Workers' Compensation
Health Partnership Program**

SUMMARY 4
EXHIBIT 5

Calculation of Unpaid HPP Expense as of June 30, 2013 (\$Millions)

	State Insurance Fund				Self-Insured		
	PA	PEC	PES	TOTAL	SISF	SIEGF	TOTAL
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
A. Selected Paid to Paid Ratio	9.6%	11.6%	9.3%	9.7%	3.4%	3.4%	3.4%
Undiscounted Unpaid Loss (SISF Gross of Bond Recoveries)							
B. Case	6,389.9	1,008.1	289.2	7,687.2	50.9	133.5	184.3
C. IBNR	<u>13,024.4</u>	<u>2,142.7</u>	<u>647.9</u>	<u>15,815.0</u>	<u>207.6</u>	<u>1,149.5</u>	<u>1,357.1</u>
D. Total	19,414.3	3,150.8	937.1	23,502.2	258.5	1,283.0	1,541.5
Undiscounted Unpaid HPP Expense							
E. Case	306.7	58.5	13.4	378.6	0.9	2.3	3.1
F. IBNR	<u>718.9</u>	<u>142.9</u>	<u>34.6</u>	<u>896.5</u>	<u>4.1</u>	<u>22.5</u>	<u>26.5</u>
G. Total	1,025.7	201.4	48.1	1,275.1	4.9	24.7	29.7
Discounted Unpaid Loss							
B. Case	4,061.1	639.9	185.4	4,886.4	32.3	57.8	90.1
C. IBNR	<u>8,277.7</u>	<u>1,360.1</u>	<u>415.3</u>	<u>10,053.1</u>	<u>131.8</u>	<u>498.2</u>	<u>630.0</u>
D. Total	12,338.8	2,000.0	600.6	14,939.4	164.1	556.0	720.1
Discounted Unpaid HPP Expense							
E. Case	194.9	37.1	8.6	240.7	0.5	1.0	1.5
F. IBNR	<u>456.9</u>	<u>90.7</u>	<u>22.2</u>	<u>569.9</u>	<u>2.6</u>	<u>9.7</u>	<u>12.3</u>
G. Total	651.9	127.8	30.8	810.5	3.1	10.7	13.8

**Ohio Bureau of Workers' Compensation
State Insurance Fund - PA, PEC and PES**

SUMMARY 4
EXHIBIT 6

**Summary of Change in Unpaid Loss from June 30, 2012 to June 30, 2013 (\$ Millions)
(June 30, 2013 Evaluated at 6/2012 and June 30, 2012 Evaluated at 6/2012)**

	6/12 - 6/13 Additional Ultimate	Change in Prior Ultimates	6/12 - 6/13 Paid Loss	Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
				6/30/13	6/30/12	Change	6/30/13	6/30/12	Change	6/30/13	6/30/12	Change	6/30/13	6/30/12
Private Employers														
Medical	762	0	680	7,865	7,783	82	4,868	4,812	57	2,997	2,972	25	61.9%	61.8%
Compensation	960	0	822	11,549	11,412	137	7,471	7,371	100	4,079	4,041	38	64.7%	64.6%
Total	1,722	0	1,503	19,414	19,195	219	12,339	12,183	156	7,075	7,013	63	63.6%	63.5%
<i>Percent Change</i>						1.1%			1.3%					
Public Employers - Taxing Districts														
Medical	145	0	119	1,307	1,281	26	811	794	17	496	487	9	62.1%	62.0%
Compensation	148	0	127	1,843	1,823	20	1,189	1,174	14	655	649	6	64.5%	64.4%
Total	293	0	246	3,151	3,104	47	2,000	1,969	31	1,151	1,135	16	63.5%	63.4%
<i>Percent Change</i>						1.5%			1.6%					
Public Employers - State Agencies														
Medical	50	0	37	408	395	13	251	243	8	157	152	5	61.6%	61.6%
Compensation	51	0	44	529	523	6	349	343	6	180	179	1	66.0%	65.7%
Total	101	0	82	937	918	19	601	587	14	336	331	6	64.1%	63.9%
<i>Percent Change</i>						2.1%			2.4%					
Total														
Medical	957	0	836	9,580	9,459	121	5,931	5,849	82	3,649	3,610	39	61.9%	61.8%
Compensation	1,158	0	994	13,922	13,757	164	9,008	8,889	120	4,913	4,869	44	64.7%	64.6%
Total	2,116	0	1,830	23,502	23,217	285	14,939	14,738	202	8,563	8,479	84	63.6%	63.5%
<i>Percent Change</i>						1.2%			1.4%					

Ohio Bureau of Workers' Compensation
Fiscal Year 2012 Loss Payments
(\$ Thousands)

SUMMARY 5
EXHIBIT 1

	PA (1)	PEC (2)	PES (3)	PWREF (4)	MIF (5)	SI (6)	CWPF (7)	TOTAL (8)
A. Medical	595,293	105,910	31,219	194	36	10,574	207	743,433
A. PTD & Death	268,226	47,011	10,600	43	61	15,167	799	341,906
A. Compensation	<u>488,156</u>	<u>74,951</u>	<u>32,748</u>	<u>79</u>	<u>16</u>	<u>8,730</u>	<u>2</u>	<u>604,681</u>
Sub Total	1,351,675	227,872	74,566	316	113	34,471	1,007	1,690,020
A. DWRF	<u>101,856</u>	<u>14,030</u>	<u>3,850</u>	<u>117</u>	<u>0</u>	<u>12,351</u>	<u>0</u>	<u>132,204</u>
Total Adj. for Hosp. Over payment	1,453,531	241,902	78,416	433	113	46,822	1,007	1,822,224
B. Hospital Over Payment	2,776	690	249	0	0	0	0	3,716
Total Prior to Hosp. Over Payment Adj.	1,456,307	242,592	78,665	433	113	46,822	1,007	1,825,939
C. Quarterly Payment Data	1,456,307	242,592	78,665	433	113	46,822	1,007	1,825,939

A. (1) - (5) From Summary 6, Exhibit 2
A. (6) - (7) Provided by BWC
B. (1) - (7) Provided by BWC
C. (1) - (7) From BWC Quarterly Incremental Payment Files

Actuarial Analysis Overview

Actuarial Procedures

Overview

This section describes the approach, methodologies, and assumptions used to estimate Deloitte Consulting’s nominal and discounted unpaid loss and loss adjustment expense as of June 30, 2012 based on data evaluated as of June 30, 2012. Nominal and discounted estimates of unpaid loss and loss adjustment expense were determined separately for each of the following BWC Funds:

- State Insurance Fund;
- Disabled Workers Relief Fund;
- Self-Insuring Employers Guaranty Fund;
- Public Work-Relief Employees’ Compensation Fund;
- Marine Industry Fund;
- Coal-Workers Pneumoconiosis Fund; and
- Administrative Cost Fund

State Insurance Fund

For the State Insurance Fund, Deloitte Consulting’s nominal and discounted unpaid loss and loss adjustment expense was determined separately for each of the following components:

- Private Employers;
- Public Employers – Taxing Districts;
- Public Employers – State Agencies;
- Self-Insured Surplus; and
- Health Partnership Programs.

State Insurance Fund – PA, PEC, and PES

For the PA, PEC, and PES business within the SIF, unpaid loss estimates were determined separately for medical only claims, medical on lost time claims, and each compensation type. The estimation of unpaid losses separately for medical losses and each compensation type is appropriate based on the amount of claim data available for each compensation type, varying development or persistency patterns between each compensation type and changing distributions of compensation types over time. The following table displays the compensation types analyzed separately:

<u>Compensation Type</u>
Permanent Total Disability
Death Claims
Percent Permanent Partial & Permanent Partial
Lump Sum Settlements
Lump Sum Advancements
Additional Awards
Other Compensation

Our estimates of unpaid loss for percent permanent partial & permanent partial were then allocated separately to percent permanent partial and permanent partial based the historical experience for each compensation type. In addition, our unpaid loss estimate for other compensation was allocated separately to the following compensation types:

Other Compensation

Temporary Total

Temporary Partial & Change of Occupation (<1987)

Wage Loss, Living Maintenance Wage Loss & Change of Occupation (>1986)

Living Maintenance

The process to estimate Deloitte Consulting's discounted unpaid loss involves the following three steps:

- ***Ultimate Loss Estimates*** – Estimate ultimate losses based on actuarial methodologies;
- ***Nominal Unpaid Loss Estimate*** – Calculate undiscounted unpaid losses as ultimate losses less payments projected through June 30, 2012; and
- ***Discounted Unpaid Loss Estimate*** – Calculate discounted unpaid losses as the undiscounted liability adjusted for future investment income.

Ultimate Loss Estimates

For the PA, PEC, and PES business, Deloitte Consulting applied multiple methodologies based on both incremental and cumulative to date accident year data as well as both paid losses and incurred losses. Specifically, the following nine actuarial methodologies were utilized to estimate ultimate losses for the PA, PEC & PES businesses of the SIF. Not all methodologies were utilized for each business and each type of loss.

- Paid Loss Development Method
- Incurred Loss Development Method
- Incurred Bornhuetter-Ferguson Method
- Paid Bornhuetter-Ferguson Method
- Paid Cumulative Frequency/Severity Accident Year Development Method
- Paid Incremental Frequency/Severity Accident Year Development Method
- Paid Incremental Frequency/Severity Calendar Year Development Method
- Paid Incremental Trended Frequency/Severity Method
- Incremental Index Payment Method

A detailed description of each methodology listed above is included in the Actuarial Methodologies Section of this Report below.

Estimated ultimate losses for each accident year and type of loss were selected based on indications of the various methods listed above. More weight was applied to the paid Bornhuetter-Ferguson method in more recent accident years and to the paid loss development method in older accident years. No reliance was put on methodologies that incorporate incurred loss data in the selection of ultimate losses due to the recent change from the MIRA I to MIRA II reserving system and the lack of consistency of case reserves from the two reserving systems.

The loss development factor assumptions incorporated within the loss development methods for PA business are based on the BWC's own historical experience by type of loss. For PEC and PES, consideration was given to PA

loss development experience as there is less claim data available. The historical loss development experience was evaluated annually as of June 30th, except for the latest diagonal which was evaluated as of June 30, 2012.

The payroll incorporated within the Bornhuetter-Ferguson methods is based on actual payroll reported to the BWC from its policyholders through 2011. The projected PA payroll for 2012 assumes an increase of 3% from the 2011 payroll of \$90.0 billion to \$92.7 billion. This assumes no change in the Ohio unemployment rate and a 3% increase for wage inflation. For 2013, we have also assumed an increase of 3% over the 2012 projection for wage inflation and no change in employment levels. The 3% wage inflation was selected based on a review of historical Ohio changes in the average weekly wage as published by the Bureau of Labor Statistics. Given the current economic environment additional, uncertainty exists in forecasting the payroll for 2012 and 2013 and in turn unpaid losses.

The PEC payroll for 2011 is based on actual payroll reported to the BWC by its policyholders as of June 30, 2012. For 2012 and 2013, we have assumed PEC payroll will increase annually at 2% and 3%, respectively, based on a review of Ohio Bureau of Labor Statistics for local governments. The 2% increase for 2012 includes a 3% increase for wage inflation and a 1% decrease for employment levels while the 3% increase for 2013 includes a 3% increase for wage inflation and no change in employment levels.

The 2011 PES payroll reported as of June 30, 2012 represents an increase of approximately 1.5% over the 2010 payroll, which is driven by increases in hospitals and universities. The 2011 payroll for all other state agencies is similar to the 2010 payroll. The 2011 PES payroll is consistent with the payroll in our March 31, 2012 analysis and is approximately 1.5% lower than the amount incorporated within the June 30, 2011 analysis. For 2012, we are projecting an increase of 2.0% over the 2011 PES payroll, which consists of a 2% increase in payroll for hospitals/universities and a 1.8% increase for other state agencies. The 1.8% increase for other state agencies accounts for the ending of required furlough days on July 1, 2011, consistent headcount, and no wage increases due to a 3-year salary freeze. For 2013, we are projecting an increase of 1.2% over 2012, which consists of a 2% increase in payroll for hospitals/universities and a 0% increase for other state agencies.

The initial expected loss rates selected for the Bornhuetter-Ferguson methods are based on a review of historical accident/injury year losses developed to ultimate and on-leveled to current dollars. Payroll was on-leveled based on historical changes in the Ohio average weekly wage through 2011. For PA, a 3% increase was selected for 2012 and 2013 based on recent changes in the Ohio average weekly wage published by the Bureau of Labor Statistics. For PEC we have also assumed 3% wage inflation for both 2012 and 2013. For PES we have assumed 1% wage inflation for both 2012 and 2013. The frequency and severity trends were selected based on observed historical BWC trends by type of loss and business.

Nominal (Undiscounted) Unpaid Losses

The nominal unpaid loss estimates for accident years 1977 and subsequent were calculated by subtracting an estimate of paid losses as of June 30, 2012 from the selected ultimate losses.

The unpaid loss estimate for accident years 1976 and prior was selected based on an analysis of historical incremental payments from June 30, 2002 through June 30, 2012 for accident years 1954 and subsequent as well as curve fits of calendar year paid losses for accident years 1976 and prior combined.

Discounted Unpaid Losses

The BWC records its liability associated with unpaid claims on a discounted basis. The discounted unpaid loss as of June 30, 2012 reflects the present value of future payments associated with claims incurred on or before June 30, 2012 and prior. The payment pattern underlying the discount calculation for each loss type was derived based on the development factors selected for the paid loss development method through 750 months of age. The interest rate used in discounting the unpaid losses of 4.0% was selected by the BWC.

Discounted unpaid losses as of June 30, 2012 are expected to be sufficient to cover the outstanding liability for claims incurred on or before June 30, 2012 only when combined with expected interest income that would be generated if those recorded reserves were invested with an annual return of 4.0% or higher.

State Insurance Fund - Self-Insured Surplus

In order to estimate the ultimate liability for known self-insured bankruptcies that occurred prior to June 30, 2012, we organized the paid loss data as of June 30, 2012 for both the SIS and the SIEGF by bankruptcy year (as opposed to accident/injury year) from 1980 to 2012. The organization of the data by bankruptcy year allowed for the creation of more stable loss development patterns and eliminated the distortions that existed in the accident year data due to the addition of new self-insured employer insolvencies. The Deloitte Consulting unpaid loss estimate for SIS associated with claims occurring prior to 1987 are determined in concert with the unpaid loss estimate for claims occurring in 1987 and subsequent.

To determine an unpaid loss estimate for claims occurring prior to June 30, 2012 associated with future bankruptcies, Deloitte Consulting employed a frequency severity approach. Please refer to the SIEGF section below for a description of the methodology employed to estimate the total unpaid loss associated with known and future bankrupt self-insured employers.

Subsequent to determining the unpaid loss estimate for all bankrupt self-insured employers, a lag factor was applied separately by bankruptcy year to apportion the unpaid loss estimates into those associated with the SIS and SIEGF. The lag factors were selected based on analyzing loss payments by bankruptcy year and accident/injury age in Section 5, Exhibit 3, Sheet 2 of the Detailed Exhibits and applied to the unpaid loss estimate for all bankrupt self-insured employers in Section 5, Exhibit 1, Sheets 2 and 3.

The SIS unpaid loss associated with bankrupt self-insured employers are subject to recovery from surety bonds issued prior to 1993 when the Self-Insuring Guarantee Fund was established. To determine the amount of recovery, Deloitte Consulting reviewed the ratio of unprotected SIS claims by bonds to total SIS claims in Section 5, Exhibit 1, Sheet 4, which indicates approximately 65% of the SIS loss payments have not been subject to recovery in the past 5 years. Therefore, Deloitte Consulting has assumed 35% of the SIS unpaid loss estimate will be recovered as shown in Section 5, Exhibit 1, Sheet 1.

Similar to other business within the SIF, the BWC records its liability associated with unpaid SIS claims on a discounted basis. The payment pattern underlying the discount calculation was derived based on the bankruptcy year development factors selected for the paid loss development method. The interest rate used in discounting the unpaid losses of 4.0% was selected by the BWC.

A provision for disallowed claim reimbursements and rehabilitation claims has not been included in our unpaid loss estimate for the SIS, which appear not material to the overall SIF unpaid loss and loss adjustment expense estimate. During fiscal year ending 2012 as of June 30, 2012, the BWC has only made approximately \$1,051,822 and \$336,864 in payments for disallowed claim reimbursements and rehabilitation claims, respectively.

State Insurance Fund – Health Partnership Program Administration Expense

The SIF is required to reimburse managed care organizations for the administration of the Health Partnership Program. To estimate the unpaid loss adjustment expense associated with the HPP, we relied on the common paid-to-paid methodology. The key to this method is the selection of a ratio of historical calendar year HPP loss adjustment expense payments to SIF loss payments from 2003-2012.

The selected ratio was applied 50% to case reserves and 57.5% to the IBNR estimate. The first ratio assumes 50% of loss adjustment is expensed when a claim is opened and the remaining 50% is paid throughout the claim's life. The 57.5% IBNR ratio assumes that 85% of the IBNR is for development of reported claims and 15% is for claims not yet reported.

Unpaid loss adjustment expenses associated with the HPP were determined on both a nominal and discounted basis.

Disabled Workers' Relief Fund

The Disabled Workers' Relief Fund provides supplemental payments for cost of living adjustments to injured workers who are receiving permanent total disability. Separate estimates of DWRF unpaid losses were determined for PA, PEC, and PES business within the SIF.

Deloitte Consulting applied four actuarial methodologies based on paid loss data to estimate ultimate losses: Paid DWRF Loss Development Method, Paid DWRF Loss to Paid Permanent Total Loss Development Method, DWRF Loss Bornhuetter-Ferguson Method, and a DWRF Loss to Paid Permanent Total Loss Bornhuetter-Ferguson Method. These methods are described under the Actuarial Methodologies Section of this Report below.

The loss development assumptions incorporated in these methodologies are based on the BWC historical DWRF and DWRF to permanent total development history. The initial expected DWRF loss rates were selected based on a review of historical loss rates on-leveled to current dollars.

The payroll incorporated within the Bornhuetter-Ferguson methods is identical to that used in the PA, PEC, and PES analyses of the SIF. The initial expected DWRF loss rates selected for the Bornhuetter-Ferguson methods are based on a review of historical accident/injury year losses developed to ultimate and on-leveled to current dollars. Payroll was on-leveled based on historical changes in the Ohio average weekly wage through 2011. For PA, a 3% was selected for 2012 and 2013 based on recent changes in the Ohio average weekly wage published by the Bureau of Labor Statistics. For PEC we have assumed 3% wage inflation for both 2012 and 2013. For PES we have assumed 1% wage inflation for both 2012 and 2013. The frequency and severity trends were selected based on observed historical BWC trends by type of loss and business.

For each accident/injury year an ultimate loss was selected based on the ultimate loss indications from the four methodologies discussed above. More weight was applied to the Bornhuetter-Ferguson methods in more recent accident years and to the loss development methods in older accident years.

The nominal unpaid DWRF loss estimates for accident years 1977 and subsequent were calculated by subtracting an estimate of paid losses as of June 30, 2012 from the selected ultimate losses.

The unpaid loss estimate for accident years 1976 and prior was selected based on an analysis of historical incremental payments from June 30, 2002 through June 30, 2012 for accident years 1954 and subsequent as well as exponential curve fits of calendar year paid losses for accident years 1976 and prior combined.

The discounted unpaid DWRF loss as of June 30, 2012 reflects the present value of future payments occurring with claims on June 30, 2012 and prior. The payment pattern underlying the discount calculation for each loss type was derived based on the development factors selected for the paid loss development method. The interest rate used in discounting the unpaid losses of 4.0% was selected by the BWC.

A separate estimate of nominal and discounted unpaid loss adjustment expense was also determined using the common paid-to-paid methodology. In this method, a selected paid expense to paid loss ratio is applied to the nominal and discounted DWRF unpaid loss estimates. The paid expense to paid loss ratio was selected based on historical fiscal year ending payments.

Self-Insuring Employers Guaranty Fund

As noted above, in order to estimate the ultimate liability for self-insured bankruptcies that occur prior to June 30, 2012, we organized paid loss data as of June 30, 2012 for both the SIS and the SIEGF by bankruptcy year from 1980 to 2012. The organization of the data by bankruptcy year allowed for the creation of more stable loss development patterns and eliminated the distortions that existed in the accident year data due to the addition of

new self-insured employer insolvencies. Thus, the unpaid loss estimate for SIEGF associated with claims occurring in 1987 and subsequent are determined in concert with the unpaid loss estimate for claims occurring prior to 1987 for SI, as discussed above.

Deloitte Consulting applied two methodologies based on paid loss data by bankruptcy year to estimate ultimate losses: the paid loss development method and the paid Bornhuetter-Ferguson method. These methods are same as those described under the Actuarial Methodologies section of this Report below except ultimate losses are determined on a bankruptcy year basis instead of an accident/injury year basis. Ultimate losses for each bankruptcy year were selected based on indications of these methods. More weight was applied to the paid Bornhuetter-Ferguson method in more recent bankruptcy years and to the paid loss development method in older bankruptcy years.

To determine an unpaid loss estimate for claims occurring prior to June 30, 2012 associated with future bankruptcies, Deloitte Consulting employed a frequency severity approach. Specifically, for each future calendar year, an estimate of the number of future bankruptcies is multiplied by an estimate of the average expected bankruptcy loss and a lag factor to determine the percent of those losses associated with claims occurring on June 30, 2012 and prior.

The number of expected bankruptcies for each future calendar year was selected by Deloitte Consulting based on a review of the number of historical bankruptcies, which indicates approximately 10 occur annually. The average bankruptcy loss size is the initial expected loss utilized in the Bornhuetter-Ferguson method for known bankruptcies trended at an annual rate of 3%. The lag factors were selected based on analyzing loss payments by bankruptcy year and accident/injury age in Section 5, Exhibit 3, Sheet 2 of the Detailed Exhibits and applied to the unpaid loss estimate for all bankrupt self-insured employers in Section 5, Exhibit 1, Sheets 2 and 3. This method is displayed on Section 5, Exhibit 3, Sheet 1 of the Detail Exhibits.

The nominal unpaid loss estimates were calculated for each bankruptcy year by subtracting an estimate of paid losses as of June 30, 2012 from the selected ultimate losses.

Subsequent to determining the unpaid loss estimate for all bankrupt self-insured employers a lag factor was applied separately by bankruptcy year to portion the unpaid loss estimates into those associated with the SIS and SIEGF. The lag factors were selected based on analyzing loss payments by bankruptcy year and accident/injury age in Section 5, Exhibit 3, Sheet 2 of the Detailed Exhibits and applied to the unpaid loss estimate for all bankrupt self-insured employers in Section 5, Exhibit 1, Sheets 2 and 3.

Similar to other Funds, the BWC records its liability associated with unpaid SIEGF claims on a discounted basis. The payment pattern underlying the discount calculation was derived based on the bankruptcy year development factors selected for the paid loss development method. The interest rate used in discounting the unpaid losses of 4.0% was selected by the BWC.

Similar to PA, PEC, and PES business within the SIF, self-insured employers are responsible for DWRF payments, which shift to the SIEGF upon bankruptcy. Therefore, Deloitte Consulting has included a provision in the SIEGF unpaid loss estimate for future DWRF payments for all accident/injury years. Deloitte Consulting applied a ratio of self-insured employer DWRF payments to PA DWRF payments to the PA DWRF unpaid loss estimate to determine an estimate of future DWRF payments associated with known bankruptcies. This method is performed in Section 5, Exhibit 4, Sheet 1. To estimate the DWRF associated with future bankruptcies, Deloitte Consulting applied the relationship of future DWRF payments to future loss payments associated with known bankruptcies to the self-insured unpaid loss estimate associated with future bankruptcies. This is determined in Section 5, Exhibit 1, Sheet 1.

Deloitte Consulting also included a provision for future HPP related costs within the SIEGF using the paid-to-paid method described in more detail under Health Partnership Program above.

Public Work-Relief Employees' Compensation Fund and Marine Industry Fund

For the Public Work-Relief Employees' Compensation Fund and the Marine Industry Fund, separate unpaid loss estimates were determined for the following types of loss:

- Medical;
- Permanent Total Disability;
- Death; and
- Other Compensation.

To estimate ultimate losses for the PWRE and MIF, we applied four actuarial methodologies based on cumulative paid and incurred loss data. These methods included the paid and incurred loss development methods and the paid and incurred Bornhuetter Ferguson methods. Ultimate losses for each accident year and type of loss were selected based on indications of the various methods. More weight was applied to the incurred Bornhuetter-Ferguson method in more recent accident years and to the incurred loss development method in older accident years. More weight was placed on incurred methods to account for case reserve estimates since paid data is extremely limited.

The loss development assumptions utilized for the MIF are from the PA business of the SIF as the MIF claim data is highly limited. For the PWRE the paid loss development assumptions are from the PEC business of the SIF, while the incurred loss development assumptions are from the PA business of the SIF. The historical loss development experience was evaluated annually as of December 31st.

The payroll incorporated within the Bornhuetter-Ferguson methods is based on actual payroll reported to the BWC from its policyholders through 2011. We have assumed the MIF 2012 and 2013 payroll would be \$4.6 million. For PWRE, we have assumed the 2012 and 2013 payroll would be \$62.0 million.

The initial expected loss rates selected for the Bornhuetter-Ferguson methods are based on a review of historical accident/injury year losses developed to ultimate and on-leveled to current dollars. Payroll was on-leveled based on historical changes in the Ohio average weekly wage.

The nominal unpaid loss estimates were calculated for accident/injury years 1982 and subsequent by subtracting an estimate of paid losses as of June 30, 2012 from the selected ultimate losses.

The unpaid loss estimate for accident years 1982 and prior is \$0 for the MIF as there has been minimal loss payments made since June 30, 2005. The PWRE unpaid loss estimate for accident years 1982 and prior was selected based on an analysis of historical incremental payments from June 30, 2005 through June 30, 2012 for accident years 1954 and subsequent as well as exponential curve fits of calendar year paid losses for accident years 1981 and prior combined.

The discounted unpaid loss as of June 30, 2012 reflects the present value of future payments occurring with claims on June 30, 2012 and prior using an interest of 4.0%.

A separate estimate of the MIF nominal and discounted unpaid loss adjustment expense was also determined using the common paid-to-paid methodology described under the ACF section below.

Coal-Workers Pneumoconiosis Fund

For estimating the claim liabilities of CWPF, we determined separate unpaid loss estimates for the following segments of claimants (claimants can include the miner, the miner's respective spouse and any other dependents):

- Known claimants including widow claimants who have been awarded FBL benefits;

- Pending claimants including widow claimants who are projected to be awarded FBL benefits, including the surviving spouse of a miner who receives an award and the widows who receive a separate award after the death of a miner;
- Claims yet to be filed, and projected to be awarded FBL benefits, with a last date of coal mine exposure associated with CWP disability on or before the evaluation date. This would include future claims filed by terminated employees (i.e. incurred but not reported or IBNR claims);
- Currently active working employees (miners). This unpaid loss estimate represents the present value of future FBL benefits that such active working miners would be eligible to receive, under the assumption that such employees (miners) will continue working in an Ohio coal mine, and be eligible to receive FBL benefits from the CWP, until they cease employment as a coal miner.

In addition to these claimant segments, we determined separate unpaid loss estimates for FBL benefits for related medical costs for the disabled miners for each part of the liability described above.

An unpaid loss estimate is determined as of December 31, 2011 and December 31, 2012. In order to estimate the unpaid loss as of June 30, 2012, we pro-rated between the two year-end estimates adjusting for projected payments, mortality, and the time value of money (discount).

Awarded Claims

To estimate the unpaid liability for the known claimants we relied upon information such as age, gender, number of dependents for injured miners, monthly FBL indemnity benefits, and projected increases in indemnity benefits for each claimant provided by BWC. Based on this information, 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. The claimants include injured workers, their dependents, if any, and survivors. Medical costs incurred related to CWP for these injured workers were developed using an annuity approach assuming that the current annual medical costs are \$6,000 per claim and assuming these medical costs will increase by 6% per year. The annual medical cost per claim was selected based on reviewing the historical average annual medical cost per entitlement for Living Miner entitled claims. The projected medical costs were then weighted with mortality assumptions to estimate the undiscounted medical unpaid losses. To estimate the discounted medical unpaid losses, the undiscounted projections were multiplied by a discount factor.

Pending & IBNR

Unpaid liability for the Pending and IBNR claims were estimated using two methodologies. One methodology is based on the U.S. Department of Labor (DOL) claim data (for Ohio miners) to project future claims. The second methodology uses the CWP Ohio employee survey data to project future claims. For both methods, the average cost per entitled claim is estimated. Multiplying the projected future number of entitled claims by the average cost per entitled claim yields the estimate of Pending & IBNR unpaid losses.

a. Using DOL Data (for Ohio):

This method estimates the Pending & IBNR unpaid loss by projecting future entitled claims using the DOL claim data (for Ohio) and multiplying them by the average cost per entitled claim. The average cost per entitled claim is based on DOL claim data (for Ohio) and the employee survey data. This data is described below in section (b).

To estimate future entitled claims, historical cumulative entitlement ratios are examined by date of last coal mine exposure (CME). Entitlement ratios are defined as the number of entitled claims, i.e. those claims which will be awarded FBL benefits, divided by the number of claim filings at any given evaluation. This method projects ultimate claim filings and entitlement ratios using claim filing and entitlement ratio reporting patterns based on the DOL claim data (for Ohio). The estimate of ultimate

entitled claims is computed by multiplying the selected ultimate entitlement ratios by the estimated number of ultimate claim filings. Subtracting the current entitled claims as of the evaluation date yields the projected future entitled claims. This process was done separately for Living Miner and Survivor claims based on the DOL claim data (for Ohio).

The average cost per entitled claim for the Living Miners includes a dependent adjustment to reflect the cost impact of additional dependent benefits that would be incurred on a small proportion of entitled claims. Multiplying the average cost per claim by the estimated number of future entitled claims yields an estimate of the Pending & IBNR unpaid loss for Living Miners and Survivors.

b. Using Ohio Employee Survey Data

Similar to the above method, this method estimates the Pending & IBNR unpaid loss by projecting future entitled claims and multiplying them by the average cost per entitled claim. The future entitled claims are based on the terminated miners as indicated in the CWP Ohio employee survey data. The current age group distribution of the terminated miners and the average age in each of the age groupings are approximated based on the survey data.

Since all of the terminated employees would potentially be eligible to file a claim for FBL benefits in the future, we used this terminated employee data as the base for estimating the number of entitled claims. Using the number of terminated employees as the base of potential claim filings, we then consider assumptions of the percentage of such terminated employees who will be entitled to FBL benefits. We selected a range of 10% to 15% to apply to the terminated employee count to estimate the number of entitled claims. The 10% and 15% entitlement ratios are based on the estimates of ultimate historical entitlement ratios as developed using the alternative method described in the section (a) above and also consideration of the DOL claim data for all FBL claims countrywide. A survivor factor is also selected to estimate the number of future survivor claims. This load is estimated at 18% of the Living Miner claims and is based on DOL claim data for Ohio and for all FBL claims filed countrywide.

The average cost per claim is based on the DOL claim data (for Ohio) and CWP employee survey data. Future entitlement ages were determined for each of the age distribution groupings of the terminated miners based on our review of the DOL claim data (for Ohio). Each age grouping has a probability, given that a claim is filed, of being entitled by each of the determined entitlement ages. This conditional probability is based on our analysis of the DOL claim data (for Ohio). These probabilities are used to weight the future benefits at the given the entitlement ages for each age grouping. Similar to the Awarded Claims, we estimate future benefit payments, on a nominal (undiscounted) basis and also on a discounted basis, including the survivorship benefits. This produces estimates of the actuarial present value of future benefit payments for each age grouping at the various entitlement ages. These benefit calculations contemplate payments to all claimants, including disabled workers, and their surviving spouses and dependents, if any.

We used an average from historical claim data to estimate the percentage of miners that have a spouse. This percentage is used to adjust the probability weighted average benefits per entitled claim to include a provision for the benefits that dependents would receive. We selected an average percentage of 24% of miners as those who would have a spouse. This is based on our review of the DOL claim data (for Ohio) and the CWP employee survey data. For purposes of estimating mortality, our estimates are based on the average mortality of the female population and using a spouse age, on average, four years younger than the miner. Medical costs are also estimated using an life annuity approach assuming that current annual medical payments per claim are estimated at \$6,000 per claim and will increase by 6% every year going forward similar to the approach used for estimating Awarded Claims.

The end result is the probability weighted average benefits for miners and survivors per entitled claim. The estimated value of Pending & IBNR unpaid losses were derived by multiplying this average value of benefits per entitled claim by the previously the estimated number of future entitled claims.

Active Miners

The estimate for the active miner liability is determined in a similar fashion to the method as described in section (b) above for the Pending & IBNR liability using the Ohio employee survey data. The same assumptions were used as the basis for projected future claims and the probability weighted average value of benefits per entitled claim. The only difference reflected in the calculations is that the age distribution and groupings for active miners are based on the current active miner population from the CWP Ohio employee survey data. There is a similar limitation on the data records used as with the analysis of the terminated miners, and the impact was also judged to be insignificant. The liability related to active miners was computed on a full accrual basis, meaning it is not adjusted on a partial accrual basis using years of service as had been the practice in previous reports. The rationale for the change to provide the full accrual value of the liability is to better reflect the nature of the liability. For example, the miners do not accrue a benefit based on years of service, as they might with a pension. The FBL benefit is not dependent of the number of years worked or the miner's wages. Also, miners have the right to file a claim any time after they stop working, but they must be permanently disabled to get FBL benefits. Miners can re-file claims if they are denied and then their health gets worse at a later date. Also, the CWPF has been funded from previous premiums charged to employers and investment earnings on those premiums. The fund balance has grown to the extent that no additional premiums are required even with full accrual. Therefore, we concluded that it makes sense to reflect the full accrual of liability for active miners.

Changes from Prior Method

We made several changes to our methodology in developing our CWPF unpaid loss estimate in our March 31, 2012 analysis. These changes refine our estimate and rely more heavily on DOL claim data (for Ohio) and data collected through the CWP employee data program. The changes are summarized below by unpaid loss component.

1. Awarded Claims – The only change here relates to medical costs estimates. The prior assumption was the medical costs per claim were 60% of the indemnity costs and would inflate at 7% per year. We are now assuming medical costs per claim are currently averaging \$6,000 annually and are assumed to inflate at 6% per year for future years.
2. Pending & IBNR Claims – The prior method relied on a database provided by the BWC that designated which claims were pending. IBNR claims were projected based on the BWC database and industry experience. The new methods utilize the DOL claim data (for Ohio) and the CWP employee survey data. Future entitled claims are projected using two methods. The first is based on the DOL claim data (for Ohio) using a development approach to project ultimate claim filings by year of last coal mine exposure. The second method is based on the number of terminated employees from the CWP employee survey data.

The average cost per entitled claim involves using the DOL claim data (for Ohio) to identify specific projected entitlement ages for the terminated employees. The prior method assumed an overall average entitlement age for all claims. Using the age distribution information about the terminated employees and the more specific entitlement ages for claims allows for an estimate of the value of the benefits that considers the age distribution rather than just a single average age for all claimants. The medical benefits have also been adjusted in a similar fashion as indicated in the Award Claims section above.

3. Active Miners – The prior method used an assumed age distribution of the current active miners. The new methodology uses the CWP employee survey data for a more accurate age distribution of the current active miners. The new method also uses the DOL claim data (for Ohio) to project the probability of a claim being filed and the percentage of claims that will be entitled to receive benefits. The average cost per entitled claim is determined in a similar fashion as to that described above in the Pending & IBNR Claims section, relying on the DOL claim data (for Ohio) to identify specific entitlement ages for claims and using the age distribution of the current active miners from the CWP employee survey data. The final

change is to reflect the recommended move from a partial accrual of liability for active miner liability to a full accrual of the active miner liability. Under the prior method, the full liability was pro-rated by the years of service for the current employees, based on an assumed average age and years of service for all active miners.

Impact of the Changes in Assumptions and Methodology on Discounted Unpaid Loss Estimates as of December 31, 2011:

Reserve Component	Prior Methodology Unpaid Loss Estimate	New Methodology Unpaid Loss Estimate	Change
Awarded Claims	12,040,755	12,829,856	789,101
Pending & IBNR	22,665,722	54,623,900	31,958,178
Active Miners	36,475,231	71,945,451	35,470,220
Total	71,181,708	139,399,207	68,217,499

Trends affecting Future CWPF Liabilities

The approach used for estimating the unpaid loss liabilities for the CWPF also reveals some of the trends that could affect future liabilities of the fund. For example, the current funding level of the CWPF is sufficient to keep a premium moratorium in effect for a few years. The primary drivers of potential increases in future CWPF liabilities, given the current set of assumptions, are the number of newly hired miners and the number of terminated miners each year. The table below provides some insight in the coal mining workforce turnover for the past several years. This data is from the BWC Ohio employer surveys.

	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001
New Hires*	514	508	351	917	396	285	365	354	302	350	466
Terminations**	463	465	488	398	284	250	248	229	179	311	98

* New Hires reflect the most recent date that an employee was hired

** Terminations exclude all active miners and reflect the most recent date that an employee was terminated

Administrative Cost Fund

The ACF provides expense payments needed for the costs associated with the administration of handling claims for the SIF, SIEGF, and PWRE. To estimate the unpaid expenses associated with the ACF, a common paid-to-paid methodology was employed. The key to this method is the selection of a ratio of historical calendar year loss adjustment expense payments to SIF loss payments.

The selected ratio was applied 50% to case reserves and 57.5% to the IBNR estimate. The first ratio assumes 50% of loss adjustment is expensed when a claim is opened and the remaining 50% is paid throughout the claim's life. The 57.5% IBNR ratio assumes that 85% of the IBNR is for development of reported claims and 15% is for claims not yet reported.

Unpaid loss adjustment expenses associated with claim handling expenses were determined on both a nominal and discounted basis.

Actuarial Methodologies

The following represents a detailed description of the actuarial methodologies used to determine ultimate loss estimates. For an outline of what methodologies were used for a particular Fund, please refer to the Actuarial Procedures section above.

Paid Loss Development Method

This is a multiplicative method, in which paid losses are projected to ultimate based on prior historical development patterns. The development patterns are analyzed to determine loss development factors, a measure of the change in paid losses from a given maturity date until all claims are settled. The paid losses for a given accident year, multiplied by the appropriate cumulative development factor, provide an estimate of ultimate losses. The methodology assumes that historical paid loss development patterns are indicative of future development patterns. It requires, therefore, that consistent payments exist over time.

In applying this methodology, Deloitte Consulting selected paid loss development assumptions for accident year maturities from 1 year to 35 years based on analyzing the BWC's historical cumulative paid loss development triangles. To account for future development beyond 35 years of maturity, a tail factor was selected based on an analysis of incremental changes in calendar year payments from June 30, 2002 through June 30, 2012 by accident year for claims occurring in 1954 and subsequent. Consideration was also given to Weibull and inverse power curve fits.

Incurred Loss Development Method

This method is analogous to the paid loss development method but utilizes incurred losses. Since this methodology involves case reserves, it requires that loss reporting and case reserving patterns be maintained over time.

Deloitte Consulting selected incurred loss development assumptions for accident year maturities from 1 year to 35 years based on analyzing the BWC's historical cumulative incurred loss development triangles. To account for future development beyond 35 years of maturity, a tail factor was selected based on Weibull and inverse power curve fits.

Paid DWRF to Paid PTD Loss Development Method

This method is analogous to the paid loss development method but utilizes a ratio of paid DWRF losses to paid permanent total disability losses. A ratio of paid DWRF to paid PTD loss is development to ultimate and then multiplied by the PTD ultimate loss to determine a DWRF ultimate loss.

Paid Bornhuetter-Ferguson Method

The Bornhuetter-Ferguson paid loss method is essentially a combination of two other reserving techniques, the paid loss development method (described above), and the expected loss method. The expected loss method uses an expected loss rate and payroll input. Ultimate losses are calculated as the product of the loss rate and payroll. This method is particularly appropriate for more recent, immature accident years where paid losses are too small to provide reliable ultimate indications using loss development techniques.

The Bornhuetter-Ferguson paid loss method blends the paid loss development method and expected loss method by splitting expected losses into two distinct pieces, expected paid losses and expected unpaid losses. As an accident year matures, the initial expected losses are replaced with actual paid losses plus expected unpaid losses. Therefore, the initial expected loss estimate becomes less important while the actual paid loss experience increases in importance as an accident year matures.

Expected unpaid losses are based on the initial expected loss estimate and the expected payment pattern for a given accident year. The expected payment pattern is based on the paid loss development pattern selected for the paid loss development method, described above. The initial expected losses are the product of the

accident year payroll and selected accident year initial expected loss rate. The initial expected loss rate for each accident year is selected based on historical trended loss experience and payroll.

Incurred Bornhuetter-Ferguson Method

The Bornhuetter-Ferguson incurred loss method is analogous to the paid Bornhuetter-Ferguson method except that it is based on incurred (reported) losses instead of paid losses. The same initial expected loss rate for each accident year used in the paid Bornhuetter-Ferguson method is utilized in this method.

Paid DWRF to Paid PTD Bornhuetter-Ferguson Method

The Paid DWRF to Paid PTD Bornhuetter-Ferguson method is analogous to the paid method except that it is based on a ratio of paid DWRF to paid permanent total disability loss instead of paid losses. This method weights an initial expected paid DWRF to paid PTD ratio with the actual ratio to date based on the paid DWRF to paid PTD development factors determined in the paid DWRF to paid PTD development method. The ultimate paid DWRF to paid PTD ratio is then multiplied by the PTD ultimate loss to determine a DWRF ultimate loss. The initial expected paid DWRF to paid PTD ratio is based on the initial expected loss rate used in the Paid Bornhuetter-Ferguson method.

Paid Cumulative Frequency/Severity Accident Year Development Method

This method is similar to the paid loss development method except it separates losses into frequency and severity. Specifically, reported claim counts are projected to ultimate based on historical cumulative reported claim count development patterns and average paid severities (paid loss/reported claim counts) are projected to ultimate based on historical cumulative severity patterns. Ultimate losses are then calculated as ultimate claim counts multiplied by ultimate severity.

Paid Incremental Frequency/Severity Accident Year Development Method

In this method, estimated payments in following fiscal calendar year for a given accident year are determined as the current fiscal calendar year payment times a persistency or decay factor. This is repeated for each future fiscal calendar year within each accident year until all future fiscal calendar year payments through age 35 years are projected. For a given accident year, paid losses to date and all future fiscal calendar year paid loss projections through age 35 years are then summed together and multiplied by an age 35-to-ultimate paid loss development factor to determine an estimate of ultimate losses.

The decay factors are based on analyzing the relationship of historical incremental paid loss severities from one development age to the next within each fiscal accident year. The historical incremental paid loss severity triangle was calculated by dividing the historical incremental paid loss triangle by the estimated ultimate number of lost time claims for each accident year. This method requires that consistent incremental payments relative to prior payments exist over time.

Paid Incremental Frequency/Severity Calendar Year Development Method

For this method, estimated payments in the following fiscal calendar year for a given accident year are determined as the current fiscal calendar year payment times a persistency factor (decay factor) and an implicit inflation load. This is repeated for each future fiscal calendar year within each accident year until all future fiscal calendar year payments through age 35 years are projected. For a given accident year, paid losses to date and all future fiscal calendar year paid loss projections through age 35 years are then summed together and multiplied by an age 35-to-ultimate paid loss development factor to determine an estimate of ultimate losses.

The decay factors are based on the relationship of historical incremental paid loss severities from one development age to the next within each fiscal calendar year. The historical incremental paid loss severity triangle was calculated by dividing the historical incremental paid loss triangle by the estimated ultimate number of lost time claims for each accident year.

By analyzing historical decay factors within each fiscal calendar year instead of within each accident year, as more common actuarial methods do, observed historical severity trends are removed from the persistency factors. As a result, an implicit load for future inflation must be included when projecting future calendar year payments. The fiscal calendar year inflation assumptions were selected based on observed severity trends within each Fund's own historical experience as well as a review of industry medical inflation trends.

Paid Incremental Trended Frequency/Severity Method

In this method, estimated payments in a future calendar fiscal year for a given accident year are determined by multiplying an estimated incremental paid loss severity adjusted for future inflation by the number of ultimate lost time claims. This is performed for each future fiscal calendar year within each accident year until all future fiscal calendar year payments through age 35 years are projected. For a given accident year, paid losses to date and all future fiscal calendar year paid loss projections through age 35 years are then summed together and multiplied by an age 35-to-ultimate paid loss development factor to determine an estimate of ultimate losses.

The estimated incremental paid loss severity as of June 30, 2012 for a given age was selected based on observed historical paid loss severities brought on level to June 30, 2012 for inflation. Estimated incremental paid loss severities for future fiscal calendar year evaluations were determined by multiplying the selected incremental paid loss severities as of June 30, 2012 by an implicit load for future inflation. The fiscal calendar year inflation assumptions were selected based on observed severity trends within the SIF's own historical experience as well as a review of industry medical inflation trends.

This methodology is additive in nature and does not relate future payments to actual payments for a given accident year. Therefore, this method implicitly assumes consistent changes in benefits over time.

Incremental Index Payment Method

In this method, an estimate of ultimate losses is determined by multiplying an estimate of the average ultimate number of benefit weeks per claim by the average weekly wage and the ultimate number of claims. For a given accident year, the estimate of the average ultimate number of benefit weeks per claim is the actual average number of benefit weeks per claim to date plus an estimate of the average remaining number of benefit weeks per claim. The average remaining number of weeks per claim is the accumulation of the average number of weeks of benefit per claim for each future annual period. Each average number of weeks of benefit per claim for each future annual period was selected based on analyzing a historical triangle of the average number of weeks of benefit per ultimate claim. The average number of weeks of benefit per ultimate claim triangle was calculated as the incremental paid loss triangle divided by the number of ultimate claims and average weekly benefit.

This methodology is additive in nature and does not relate future payments to actual payments for a given accident year. Therefore, this method implicitly assumes consistent changes in benefits overtime.

Data

Our analysis relied on claim data, payroll, and other information provided by responsible officers and employees of the BWC. This section discusses the specific data and information provided, as well as certain modifications to adjust for incomplete historical payments, claim counts, and implementation of MIRA II.

Information and Data Provided

The following lists the information provided by the BWC and utilized by Deloitte Consulting to estimate the BWC's unpaid loss and loss adjustment expense:

- Historical State Insurance Fund payroll by calendar year separately for PA, PEC, and PES as well as for the CWPF, PWRE, and MIF;
- Historical incremental paid losses by accident year from July 1, 2011 through June 30, 2012 separately for each Fund and benefit type;
- Multiple databases of claimant level MIRA I case reserves by benefit type and Fund evaluated semi-annually from June 30, 2002 through June 30, 2008;
- Multiple databases of claimant level MIRA II case reserves by benefit type and Fund evaluated quarterly from June 30, 2008 through June 30, 2012;
- Historical incremental paid loss triangles for accident years 1977 through 2007 evaluated annually from June 30, 1992 through June 30, 2007 separately for PA, PEC, and PES within the SIF as well as by benefit type per the BWC's prior actuary. Deloitte Consulting understands that the BWC's prior actuary created these historical triangles by appending the most recent incremental fiscal year payments by accident year to the existing triangle. Incremental paid losses prior to January 1, 1992 were not included;
- Historical incremental paid loss triangles for accident years 1965 through 1995 evaluated annually through December 31, 1995 separately for PA, PEC, and PES as well as by benefit type per the BWC's prior actuary. Incremental paid losses were not included prior to January 1, 1979 for medical only claims, January 1, 1980 for permanent total disability and death benefits, January 1, 1985 for percent permanent partial, permanent partial, temporary partial and lump sum settlement benefits, January 1, 1987 for additional award benefits, and January 1, 1989 for lump sum advancement benefits and medical on lost time claims;
- Databases of historical reported medical-only and lost-time claims by accident/injury year and warrant period (quarter in which first payment was paid) separately for PA, PEC, and PES within the SIF. The lost-time claims were further divided into type of loss (permanent total, death, temporary total, etc.);
- Claimant level data for bankrupt self-insureds evaluated as of June 30, 2012;
- Prior Deloitte Consulting Actuarial Reports evaluated annually as of June 30, 2011 and March 31, 2012;
- For CWPF, U.S. Department of Labor Data on Federal Black Lung claims – for Ohio and for countrywide; and
- For CWPF, data from a BWC survey of employers who purchase coverage from BWC – history of 10 years, where available, including data by employee for each policy such as birth date, hire date, termination date, marital status, etc. The employee survey data was not audited, but it was reviewed for reasonableness. Some of the records were missing key data items, such as a valid date of birth, and were excluded from the analysis. These records were less than 1% of all the records, so we believe that the impact of excluding them was insignificant. Also, employers were asked to include employee records for the past ten years, but it was difficult to check if all of the employers were able to go back that far.

Adjustments to Data

Certain historical data is not known prior to 1993 based on the information available for Deloitte Consulting’s analysis. The follows describes Deloitte Consulting’s processes to estimate and adjust certain historical loss payment, claim counts and MIRA case reserves by Fund.

Paid Loss Development Data – SIF

For the PA, PEC, and PES businesses within the State Insurance Fund, incremental paid loss data was not available for the June 30, 1991 diagonal and prior for all accident years for all compensation types. For the exhibits shown in this section used to describe the adjustments we made to estimate the prior incremental paid loss data, we will be using data from the permanent total disability compensation type for the PA business.

The following chart displays the permanent total disability incremental paid loss triangle for PA included in the prior actuary’s June 30, 2007 Actuarial Report. Please note that this triangle is consistent with that included in the prior actuary’s June 30, 2009 Actuarial Report for diagonals as of June 30, 2007 and prior.

Private Employers - Permanent Total Disability																
Incremental Paid Losses (in thousands) - Evaluation in Years																
AY	0.5	1.5	2.5	3.5	4.5	5.5	6.5	7.5	8.5	9.5	10.5	11.5	12.5	13.5	14.5	15.5
1977																6,981
1978															7,986	7,761
1979														9,160	9,069	9,050
1980													8,604	8,922	8,904	9,382
1981												8,181	8,391	8,835	9,309	9,317
1982											8,077	8,304	8,719	9,429	9,586	9,540
1983										7,293	7,197	8,376	9,129	10,152	9,314	9,323
1984									7,024	8,156	8,720	10,415	10,581	10,430	9,916	9,969
1985								6,904	7,751	9,206	10,470	11,417	12,036	11,508	11,323	11,123
1986							4,005	4,939	6,115	8,559	9,926	10,230	9,876	10,233	9,975	9,668
1987						2,313	3,351	4,354	7,214	9,280	9,247	9,285	9,306	9,238	9,351	9,074
1988					1,351	2,289	3,558	6,911	8,488	9,513	9,169	9,579	9,455	9,517	9,482	9,346
1989				359	1,051	1,989	4,593	7,137	8,208	8,539	9,496	9,332	9,517	9,616	9,302	9,730
1990			191	567	1,557	3,863	6,380	7,449	7,915	8,898	9,090	9,096	9,489	9,552	10,134	10,210
1991		22	161	499	1,897	3,544	5,295	5,910	6,170	7,025	6,913	6,898	7,133	7,322	7,587	7,309
1992	0	1	77	764	2,245	3,478	4,084	4,880	5,425	5,827	5,938	6,431	6,435	6,812	6,779	6,571
1993	0	5	167	872	1,880	2,915	3,847	4,199	4,779	5,000	5,475	5,835	5,958	5,692	5,939	
1994	0	17	175	814	1,869	2,765	3,749	4,099	4,680	5,152	5,489	6,124	6,053	5,994		
1995	0	36	191	1,005	2,100	2,638	3,433	3,850	4,506	5,282	5,725	5,707	5,751			
1996	1	58	330	942	1,783	2,532	3,360	3,743	4,432	4,991	5,038	5,353				
1997	0	66	274	1,163	2,043	2,821	3,629	4,277	5,129	5,554	5,705					
1998	0	95	374	1,391	2,108	3,178	4,589	5,142	5,660	6,006						
1999	0	43	402	1,101	1,848	2,938	4,316	4,809	5,697							
2000	0	35	419	1,427	2,781	4,154	5,272	6,142								
2001	8	123	512	1,422	2,571	3,697	4,582									
2002	0	143	441	1,284	2,210	3,383										
2003	0	41	453	1,601	2,344											
2004	3	88	541	1,250												
2005	16	108	414													
2006	0	136														
2007	0															

As observed in the chart above, permanent total disability paid losses prior to June 30, 1991 are not included for all accident years. This is consistent with all types of loss within the prior actuary’s June 30, 2009 Actuarial Report. As a result, supplemental information was required beyond that contained within the prior actuary’s June 30, 2009 Actuarial Report in order to apply actuarial methodologies that rely on cumulative to date accident year data.

Unfortunately, the BWC is not able to generate cumulative to date claim payments prior to June 30, 1991 due to data system changes. Specifically, information associated with certain historical payment transactions were not transferred upon system conversions/upgrades during the early 1990’s.

Based on additional inquiries, Deloitte Consulting was able to obtain historical incremental paid loss triangles for accident years 1965 through 1995 evaluated annually through December 31, 1995 separately for PA, PEC, and PES as well as by benefit type from the BWC’s prior actuary. For example, the following chart displays the permanent total disability December 31, 1995 incremental paid loss triangle for PA.

Private Employers - Permanent Total Disability

AY	Incremental Paid Losses (in thousands) - Evaluation in Years															
	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>	<u>10</u>	<u>11</u>	<u>12</u>	<u>13</u>	<u>14</u>	<u>15</u>	<u>16</u>
1977				288	803	1,386	1,937	2,534	2,831	3,569	4,267	4,947	5,864	6,611	6,869	7,072
1978			115	361	750	1,383	2,173	2,568	3,474	4,192	5,311	6,650	7,591	7,796	7,912	7,775
1979		36	148	368	830	1,441	1,952	2,882	3,720	5,082	6,308	7,922	8,885	9,260	8,993	9,341
1980	20	17	97	352	743	1,226	2,217	3,130	4,702	6,118	7,628	8,183	8,799	8,862	9,337	9,494
1981	11	3	88	314	578	1,141	2,119	3,541	4,888	6,803	7,807	8,198	8,749	8,932	9,506	
1982	2	30	87	389	762	1,343	2,444	4,499	6,645	7,627	8,233	8,410	9,113	9,504		
1983	0	8	114	258	482	1,205	3,047	5,180	6,484	7,428	7,774	8,663	9,579			
1984	2	36	126	263	746	2,101	5,061	6,450	7,593	8,499	9,813	10,194				
1985	0	20	61	301	1,380	4,067	6,347	7,379	8,375	9,749	10,980					
1986	0	5	22	368	1,946	3,439	4,508	5,459	7,261	9,153						
1987	4	8	89	869	1,863	2,987	3,747	5,750	8,050							
1988	0	9	212	878	1,927	2,771	5,075	7,416								
1989	0	19	196	621	1,605	2,941	5,716									
1990	2	76	338	886	2,525	5,151										
1991	1	68	295	1,065	2,628											
1992	0	20	332	1,187												
1993	3	43	347													
1994	0	52														
1995	4															

As observed in the triangle above, permanent total disability paid losses prior to January 1, 1980 are not included for accident years 1977 through 1979 and that the payments are evaluated annually as of December 31st of each year instead of June 30th as they are in the prior actuary's June 30, 2007 and June 30, 2009 Audit Reports. This is consistent with all types of loss except the evaluation date prior to which paid losses are not included varies. Specifically, incremental paid losses were not included prior to January 1, 1979 for medical only claims, January 1, 1980 for permanent total disability, temporary total and death benefits, January 1, 1985 for percent permanent partial, permanent partial, temporary partial and lump sum settlement benefits, January 1, 1987 for additional award benefits, and January 1, 1989 for lump sum advancement benefits and medical on lost time claims.

To further supplement the December 31, 1995 incremental paid loss triangles, BWC employees were previously able to locate the December 31, 1992 Actuarial Report. This December 31, 1992 Actuarial Report did not include any additional incremental paid loss development history for medical only and each compensation type that was not already contained in the December 31, 1995 incremental paid loss triangles. However, it did include a historical incremental paid loss triangle evaluated annually through December 31, 1992 for medical on lost time claims combined for all provider types.

In order to apply methodologies that rely on cumulative development data, Deloitte Consulting generated cumulative paid loss triangles evaluated annually as of June 30th using the following process for each type of loss:

- 1) Estimate of certain incremental payments not included in the December 31, 1995 triangles provided by the prior actuary or the December 31, 1992 Actuarial Report provided by the BWC. For example, for permanent total disability, Deloitte Consulting estimated annual loss payments from January 1, 1977 through December 31, 1979 for accident years 1977 through 1979. To calculate these estimates, Deloitte Consulting primarily relied on a loss rate approach and an incremental frequency severity approach. In the loss rate approach, the accident year's payroll was multiplied by an average observed loss rate from subsequent accident years for the given development age adjusted for changes in the statewide average weekly wage and average weekly benefits. In the incremental frequency severity method, an incremental average paid loss per claim was multiplied by the number of ultimate claims to determine the estimate of incremental payments for a given accident year/development age. The incremental average paid loss per claim for the development age in question was determined by dividing the incremental average paid loss per claim in the subsequent development age by a persistency factor selected based on observed persistency factors from subsequent accident years for same age of development.

The following chart displays the permanent total disability December 31, 1995 incremental paid loss triangle for PA including the incremental payments estimated by Deloitte Consulting, represented in the shaded area.

Private Employers - Permanent Total Disability															
Incremental Paid Losses (in thousands) - Evaluation in Years															
AY	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>	<u>10</u>	<u>11</u>	<u>12</u>	<u>13</u>	<u>14</u>	<u>15</u>
1977	11	19	120	288	803	1,386	1,937	2,534	2,831	3,569	4,267	4,947	5,864	6,611	6,869
1978	11	19	115	361	750	1,383	2,173	2,568	3,474	4,192	5,311	6,650	7,591	7,796	7,912
1979	11	36	148	368	830	1,441	1,952	2,882	3,720	5,082	6,308	7,922	8,885	9,260	8,993
1980	20	17	97	352	743	1,226	2,217	3,130	4,702	6,118	7,628	8,183	8,799	8,862	9,337
1981	11	3	88	314	578	1,141	2,119	3,541	4,888	6,803	7,807	8,198	8,749	8,932	9,506
1982	2	30	87	389	762	1,343	2,444	4,499	6,645	7,627	8,233	8,410	9,113	9,504	
1983	-	8	114	258	482	1,205	3,047	5,180	6,484	7,428	7,774	8,663	9,579		
1984	2	36	126	263	746	2,101	5,061	6,450	7,593	8,499	9,813	10,194			
1985	0	20	61	301	1,380	4,067	6,347	7,379	8,375	9,749	10,980				
1986	0	5	22	368	1,946	3,439	4,508	5,459	7,261	9,153					
1987	4	8	89	869	1,863	2,987	3,747	5,750	8,050						
1988	-	9	212	878	1,927	2,771	5,075	7,416							
1989	-	19	196	621	1,605	2,941	5,716								
1990	2	76	338	886	2,525	5,151									
1991	1	68	295	1,065	2,628										
1992	0	20	332	1,187											
1993	3	43	347												
1994	0	52													
1995	4														

The following lists the calendar years in which Deloitte Consulting estimated incremental payments for each loss type:

- *Medical Only* – 1977 and 1978;
- *Medical on Lost Time Claims* – 1977 and 1978;
- *Permanent Total Disability* – 1977 through 1979;
- *Temporary Total* – 1977 through 1979;
- *Death* – 1977 through 1979;
- *Percent Permanent Partial* – 1977 through 1984;
- *Permanent Partial* – 1977 through 1984;
- *Temporary Partial* – 1977 through 1984;
- *Lump Sum Settlements* – 1977 through 1984;
- *Living Maintenance* – 1977 through 1984;
- *Additional Awards* – 1977 through 1986;
- *Lump Sum Advancements* – 1977 through 1988; and
- *Wage Loss/Living Maintenance Wage Loss* – none.

- 2) Create a cumulative paid loss triangle with annual December 31st evaluation dates by adding/cumulating the incremental paid loss triangle from Step 1). The following chart displays the permanent total disability December 31, 1995 cumulative paid loss triangle for PA including estimated incremental payments from January 1, 1977 through December 31, 1979.

Private Employers - Permanent Total Disability

Cumulative Paid Losses (in thousands) - Evaluation in Years

AY	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1977	11	30	150	438	1,240	2,627	4,564	7,098	9,928	13,497	17,764	22,710	28,574	35,185	42,054
1978	11	30	145	506	1,256	2,639	4,812	7,380	10,854	15,046	20,356	27,006	34,593	42,393	50,305
1979	11	47	195	563	1,393	2,835	4,787	7,669	11,389	16,471	22,779	30,702	39,587	48,846	57,839
1980	20	37	134	486	1,230	2,455	4,673	7,803	12,505	18,623	26,251	34,434	43,232	52,094	61,431
1981	11	15	103	416	994	2,135	4,253	7,795	12,682	19,485	27,292	35,491	44,240	53,171	62,677
1982	2	32	119	508	1,269	2,612	5,056	9,555	16,200	23,827	32,060	40,470	49,583	59,087	
1983	0	8	121	379	861	2,066	5,113	10,294	16,778	24,205	31,979	40,643	50,221		
1984	2	38	164	428	1,173	3,274	8,335	14,785	22,378	30,877	40,690	50,884			
1985	0	21	81	382	1,763	5,830	12,177	19,556	27,931	37,679	48,659				
1986	0	5	27	395	2,341	5,779	10,287	15,746	23,007	32,160					
1987	4	12	101	971	2,833	5,820	9,567	15,317	23,367						
1988	0	9	221	1,099	3,026	5,797	10,872	18,289							
1989	0	19	216	837	2,442	5,383	11,099								
1990	2	78	415	1,301	3,826	8,976									
1991	1	69	364	1,429	4,057										
1992	0	20	352	1,539											
1993	3	46	393												
1994	0	52													
1995	4														

3) Derive cumulative paid losses annually as of June 30th 1991 and prior for accident years 1977 through 1991 and subsequently add/cumulate incremental paid losses as of subsequent annual evaluations to generate a complete cumulative paid loss triangle as of June 30, 2009. The cumulative paid losses as of June 30, 1991 for accident years 1977 through 1991 were interpolated based on an exponential fit of cumulative paid losses as of December 31, 1990 and December 31, 1991 from the cumulative paid loss triangle created in Step 2). This was necessary since the December 31, 1995 triangles were evaluated annually as of December 31st of each year while the current triangles are evaluated annually as of June 30th of each year. The following chart displays the resulting permanent total disability cumulative paid loss triangle for PA through June 30, 2007.

Private Employers - Permanent Total Disability

Cumulative Paid Losses (in thousands) - Evaluation in Years

AY	0.5	1.5	2.5	3.5	4.5	5.5	6.5	7.5	8.5	9.5	10.5	11.5	12.5	13.5	14.5
1977	0	18	67	256	737	1,805	3,462	5,691	8,395	11,576	15,484	20,085	25,474	31,708	38,466
1978	0	18	66	271	797	1,821	3,564	5,959	8,950	12,779	17,501	23,447	30,567	38,297	46,283
1979	0	23	96	332	886	1,987	3,684	6,059	9,346	13,696	19,370	26,446	34,862	44,023	53,091
1980	0	28	70	255	773	1,738	3,387	6,038	9,878	15,261	22,110	30,065	38,669	47,592	56,496
1981	0	13	39	207	643	1,457	3,013	5,758	9,943	15,720	23,061	31,241	39,633	48,467	57,776
1982	0	8	61	246	803	1,821	3,634	6,951	12,442	19,647	27,724	36,028	44,747	54,176	63,762
1983	0	0	31	215	571	1,334	3,250	7,255	13,142	20,435	27,632	36,008	45,137	55,290	64,603
1984	0	9	79	265	708	1,960	5,224	11,101	18,125	26,281	35,001	45,415	55,997	66,426	76,343
1985	0	3	41	176	821	3,206	8,426	15,329	23,080	32,285	42,755	54,172	66,208	77,717	89,039
1986	0	1	12	103	961	3,678	7,683	12,622	18,738	27,296	37,222	47,452	57,329	67,562	77,537
1987	0	7	35	314	1,658	3,971	7,323	11,676	18,891	28,170	37,418	46,703	56,009	65,247	74,598
1988	0	0	45	493	1,845	4,134	7,692	14,603	23,091	32,604	41,773	51,352	60,807	70,324	79,806
1989	0	0	64	423	1,474	3,463	8,056	15,192	23,400	31,939	41,436	50,768	60,284	69,900	79,203
1990	0	12	203	770	2,327	6,189	12,570	20,019	27,934	36,832	45,922	55,018	64,507	74,059	84,193
1991	0	22	184	682	2,580	6,124	11,419	17,329	23,499	30,524	37,438	44,336	51,468	58,790	66,377
1992	0	1	78	843	3,088	6,566	10,650	15,530	20,955	26,782	32,720	39,151	45,587	52,399	59,178
1993	0	5	172	1,044	2,924	5,840	9,686	13,885	18,664	23,664	29,138	34,973	40,931	46,623	52,562
1994	0	17	192	1,006	2,875	5,640	9,389	13,489	18,169	23,321	28,810	34,933	40,987	46,981	
1995	0	36	228	1,232	3,333	5,970	9,403	13,254	17,760	23,041	28,766	34,473	40,224		
1996	1	59	389	1,331	3,114	5,646	9,005	12,749	17,181	22,172	27,210	32,563			
1997	0	66	340	1,503	3,546	6,367	9,996	14,274	19,402	24,956	30,661				
1998	0	95	469	1,860	3,968	7,145	11,734	16,876	22,536	28,542					
1999	0	43	445	1,546	3,394	6,332	10,647	15,456	21,154						
2000	0	35	454	1,882	4,662	8,816	14,088	20,230							
2001	8	132	644	2,065	4,637	8,334	12,916								
2002	0	143	583	1,867	4,078	7,461									
2003	0	41	494	2,095	4,438										
2004	3	91	632	1,882											
2005	16	124	538												
2006	0	136													
2007	0														

In the chart above, the shaded diagonal immediately above the underline represents the June 30, 1991 cumulative paid losses interpolated from the two shaded diagonals in the chart shown under Step 2) above. All other shaded diagonals prior to June 30, 1991 represent the remaining estimates of the cumulative paid losses evaluated annually as of June 30th utilizing a similar procedure. All subsequent diagonals (non-shaded region) are the accumulation of all incremental paid losses from the current incremental triangle.

For longer tail loss types such as medical on lost time claims, permanent total disability, death, and lump sum settlements, only a very small portion of the total payments from 1977 through 2009 were estimated. For quicker developing loss types, such as medical only, percent permanent partial, permanent partial, temporary partial, temporary total, and living maintenance, approximately 99% of ultimate losses are paid prior to the development ages effected by the accident years in which payments were estimated. Although there is more uncertainty in unpaid claim estimates for lump sum advancements and additional awards due to estimating payments relative to other types of loss, the total unpaid loss estimate for these two loss types combined are only a small percent of the total PA, PEC, and PES unpaid loss estimate. Therefore, Deloitte Consulting believes that the estimated payment process only slightly increases the uncertainty within the unpaid loss estimates for PA, PEC, and PES, and is more than offset by the information gained.

Paid Loss Development Data – SIS & SIEGF

Similar to PA, PEC, and PES, loss payments prior to 1993 were estimated by Deloitte Consulting in order to determine cumulative paid loss triangles for bankruptcy years 1980 to 1992. The BWC was only able to provide payments associated with bankrupt self-insured entities subsequent to 1992 due to data limitations caused from system conversions.

To estimate loss payments for evaluations as of December 31, 1992 and prior associated with bankruptcy years 1980 through 1992, Deloitte Consulting relied on the BWC's historical loss development associated with bankruptcy years subsequent to those in question. For example, the payments made prior to calendar year 1993 for bankruptcy year 1992 are equal to the calendar year 1993 payments for bankruptcy year 1992 divided by the 12-24 age to age development factor associated with bankruptcy year 1993 minus 1.0. This approach is then applied to all prior bankruptcy years and evaluations until the paid loss triangle is complete. This process assumes that the historical loss development prior to 1993 is similar to the observed loss development history subsequent to 1993.

Paid Loss Development Data – MIF & PWRE

Similar to the PA, PEC, and PES business with the SIF, cumulative paid loss development triangles for all accident years do not exist for the MIF and PWRE. The prior actuary's June 30, 2009 Actuarial Report only includes historical loss payments at annual evaluations back to 1997 and incremental payment data for all accident years is only available back to 2005. Additional incremental payments for accident years 1996 and prior for evaluations prior to 2005 were available in older Actuarial Reports. However, incremental payments for certain evaluations associated with accident years 1982 through 1992 were not available. Specifically:

- Accident years 1982 to 1989 – loss payments from 1993 through 2004
- Accident years 1990 to 1992 – loss payments from 2002 through 2004

To determine complete cumulative paid loss triangles for MIF and PWRE, Deloitte Consulting estimated incremental loss payments for the missing evaluations primarily using one of the following three processes: (1) applying incremental paid loss development factors, determined based on other accident years with known loss payments, to the incremental paid loss amount at the prior evaluation period for the accident year in question, (b) estimating an average incremental paid loss amount from the prior few evaluation periods, or (c) utilizing a decay pattern based on observed incremental paid loss amounts from prior evaluation periods. Consideration was also given to actual historical loss payments from 2005 through 2009 for the accident years in question.

The estimation of missing loss payments for the MIF and PWRE do not have a material impact on Deloitte Consulting's unpaid loss estimate. The loss development assumptions selected by Deloitte Consulting are based on PA for the MIF and PEC for the PWRE.

Incurred Loss Development Data – SIF

Deloitte Consulting also constructed cumulative incurred loss triangles used to perform methodologies based on historical incurred loss development patterns for PA, PEC, and PES business within SIF. The cumulative incurred loss triangle for each type of loss was determined by adding a historical case reserve triangle to the cumulative paid loss triangle. The historical case reserve triangles primarily consist of case reserve estimates from MIRA I evaluated annually from June 30, 2002 through June 30, 2008 adjusted to reflect changes in the MIRA II case reserve system and MIRA II case reserves evaluated as of June 30, 2009. The historical case reserve data was constructed by Deloitte Consulting based on individual databases of claimant level MIRA I and MIRA II case reserves by type of loss and Fund.

With the introduction of MIRA II, which establishes different amounts of case reserves, it was necessary to adjust the historical MIRA I case reserve estimates in order to establish historical case triangles that reflect the MIRA II reserving system. To adjust the MIRA I case reserves evaluated as of June 30, 2002 through June 30, 2008, we primarily relied on a ratio of the MIRA I to MIRA II case reserves as of June 30, 2008. For example, the adjusted MIRA I case reserves evaluated as of June 30, 2002 is based on the unadjusted MIRA I case reserves as June 30, 2002 times the ratio of MIRA I to MIRA II case reserves as of June 30, 2008. This adjustment was made for medical only, medical on lost time, permanent total disability, permanent partial & percent permanent partial, and all other compensation types. This adjustment was not made to death claims. Instead the MIRA I case reserves were not adjusted as there did not appear to be a significant change between MIRA I and MIRA II.

During December 2009 and 2010, the rate used to discount the MIRA II case reserves for permanent total and death claims was decreased from 5.0% to 4.5% and from 4.5% to 4.0%, respectively. Deloitte Consulting has not adjusted the permanent total and death case reserves for these changes.

Accident Year 1976 and Prior Payments

To evaluate development beyond 35 years of development as well as to determine estimates for accidents 1976 and prior, Deloitte consulting compiled incremental annual payments from June 30, 2002 through June 30, 2012 for all accident years back to 1954 based on incremental payment data. We also accumulated incremental annual payments from accident years 1953 and prior on a combined basis.

Loss Reserve Disclosures

Actuarial Standard of Practice 43: Property/Casualty Unpaid Claim Estimates requires certain disclosures to accompany actuarial estimates of unpaid losses. The following disclosures are applicable to our analysis of BWC's unpaid loss and loss adjustment expense:

- **Terminology:** In this Report, the terms “unpaid loss”, “unpaid claims”, and “reserves” are used interchangeably and are meant to convey the same meaning. The amount booked by the BWC in its financial statements for liabilities from unpaid loss and loss adjustment expense is referred to as “recorded reserves”.
- **Purpose or Use of Unpaid Claim Estimates:** The purpose of the actuarial analysis is to provide the BWC management and Board of Directors with estimates of the unpaid loss and loss adjustment expense estimate as of June 30, 2012 to assist in the determination of the fiscal year-ending 2012 recorded reserves. Consistent methodologies, assumptions, and parameters to the June 30, 2011 analysis were incorporated other than those described within this report. For CWPF, the unpaid loss estimates include liability on a full accrual basis for active miners who have been exposed to conditions that can lead to permanent disability from black lung disease (pneumoconiosis).
- **Scope of the Unpaid Claim Estimates:** The intended measure of the discounted unpaid claim estimates provided is an actuarial central estimate (an estimate that represents an expected value over the range of reasonably likely outcomes) reflecting the time value of money using present value at a specified discount rate and the expected payment pattern for when unpaid claims will be paid.
- **Uncertainty and Range:** Deloitte Consulting has not attempted to measure the uncertainty in the estimates. We have provided a point estimate based on our judgment, which includes a reflection of the results of our analysis using different methods of estimating ultimate losses.
- **Constraints on the Unpaid Claim Estimates:** There were certain constraints in the performance of this actuarial analysis. These constraints relate to the availability of historical paid loss and case reserve data as discussed in the Data section of this Report. In our professional judgment, we consider these constraints and limited information as a major source of significant uncertainty in our unpaid claim estimates.

Constraints also stem from substantial uncertainties in estimating the loss and loss adjustment expenses for unpaid claims. Examples of these estimation uncertainties include but are not limited to the rate of inflation to assume for future medical and compensation payments, the projected development for losses as they age beyond the observable development periods (for example, beyond 35 years to 50 years or more), the impact of changes in lump sum settlement practices, the potential deviation of future investment yields from the rate of return anticipated in the discount factor, and the inherent variability in the frequency and severity of aggregate losses over time. Deloitte Consulting also noted a favorable frequency trend which, if it mitigates or reverses, could be the source of additional uncertainty in the loss development process and therefore in the reserve estimates.

- **Applicable Dates:** These unpaid claim estimates are as of June 30, 2012 based on data evaluated as of June 30, 2012, which was provided during July 2012.

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 2013 and subsequent by accident year associated with claims occurring on June 30, 2012 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, 2012 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, 2012 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 (DWRP) Exhibits

Within the DWRP 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 2013 and subsequent by accident year associated with claims occurring on June 30, 2012 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, 2012 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, 2012 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 the SIEGF DWRF.

Section 5, Exhibit 1, Sheet 2: Future Default Unpaid Loss by Fund

This sheet separates the unpaid loss estimate associated with future defaults between the SIS and SIEGF.

Section 5, Exhibit 1, Sheet 3: Known Default Unpaid Loss by Fund

This sheet separates the unpaid loss estimate associated with known defaults between the SIS and SIEGF.

Section 5, Exhibit 1, Sheet 4: Estimation of Bond Recovery Rate

This sheet estimates the bond recovery rate associated with the SIS.

Section 5, Exhibit 2, Sheet 1: Discounted Unpaid Loss – Known Defaults

This sheet displays the calculation of the undiscounted and discounted unpaid losses.

Section 5, Exhibit 2, Sheet 2: Selection of Ultimate Loss

This sheet displays Deloitte Consulting's selected ultimate loss for each accident year based on projected ultimate losses.

Section 5, Exhibit 2, Sheets 3: Paid Bornhuetter-Ferguson Method

These sheets project ultimate losses using the Paid Bornhuetter-Ferguson Method.

Section 5, Exhibit 2, Sheet 4: Calculation of Initial Expected Loss Rates

This sheet displays the selection of the initial expected loss rates used in the Bornhuetter Ferguson method.

Section 5, Exhibit 2, Sheets 5: Paid Loss Development Method

These sheets project ultimate losses using the Paid Bornhuetter-Ferguson Method.

Section 5, Exhibit 2, Sheet 6: Paid Loss Triangles

This sheet displays the default year paid loss triangle.

Section 5, Exhibit 2, Sheet 7: Interpolated Accident Year Development Factors

The accident year development factors selected on Sheet 5 are interpolated to the current evaluation age on this sheet.

Section 5, Exhibit 2, Sheet 8: 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 5, Exhibit 2, Sheet 9: Discount Factors

This sheet displays the calculation of the discount factor used to determine the discounted unpaid loss in Sheet 1.

Section 5, Exhibit 3, Sheet 1: Discounted Unpaid loss – Future Defaults

This sheet displays the calculation of the unpaid loss estimate associated with future defaults.

Section 5, Exhibit 3, Sheet 2: Selection of Lag Pattern

This sheet displays the determination of the default year by accident/injury year lag pattern.

Section 5, Exhibit 4, Sheets 1 and 2: Estimate of Unpaid SIEGF

These sheets display the determination of the SIEGF DWRF associated with known defaults.

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 2013 and subsequent by accident year associated with claims occurring on June 30, 2012 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, 2012 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, 2012.

Section 8, Exhibit 1: Summary of Unpaid Loss

Displays the estimated unpaid loss liability as of December 31, 2011

Section 8, Exhibit 2: Summary of claims currently receiving benefits

Exhibit 2 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. The nominal and discounted medical unpaid losses are calculated for the miner claims by assuming that the current year medical costs will be \$6,000 per claim and assuming these medical costs will increase by 6% per year.

Section 8, Exhibit 3, Sheet 1: Summary of Unpaid Losses for Pending & IBNR Claims, Claim Development Method using Department of Labor Data for Ohio

Exhibit 3 displays the calculation of the unpaid losses for pending and IBNR claims. Projected pending and IBNR claims are based on the Department of Labor 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.

Section 8, Exhibit 3, Sheets 2 through 7: Projected Pending & IBNR Future Claims, Claim Development Method using Department of Labor Data for Ohio

These sheets show the detail in using the Department of Labor claim data for Ohio to estimate the projected pending and IBNR claims. Projected pending and IBNR claims are based on the projected claims filings and the ultimate entitlement ratios.

Section 8, Exhibit 4: Calculation of Liability for Terminated Miners, Method using Ohio Employee Survey Data

This exhibit uses the Ohio Employee Survey Data to project pending and IBNR claims. Projected pending and IBNR claims are based off the historical employee terminations and assumptions around the percentage of terminated employees who will be entitled to FBL benefits, and a factor to reflect survivor claims. 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 age. The benefit calculation details are provided.

Section 8, Exhibit 5: Calculation of Liability for Active Miners, Method using Ohio Employee Survey Data Method

This exhibit uses the Ohio Employee Survey Data to project the active miner liability. Projected active miner claims are based off the current employee data and assumptions around percentage of active employees who will be entitled to FBL benefits, and a factor to reflect survivor claims. 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 6, Sheet 1: Table of Monthly Black Lung Benefit Rates

Shows 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

Shows the historical medical costs per entitled claim

Section 8, Exhibit 7: Benefit calculation detail for claims currently receiving benefits

Exhibit 7 display the details underlying Exhibit 2

Section 8, Exhibit 8: Mortality Tables

Exhibit 8 displays the mortality tables used in our review

Section 8A

The exhibits for Section 8A are similar to the exhibits for Section 8 but pertain to the unpaid loss liability as of December 31, 2012

Segment Summary Exhibits

In this section are the following Summary Exhibits by type of loss and accident/injury year for the PA, PEC, and PES business within the SIF:

- Summary 6 – Private Employers
- Summary 7 – Public Employers – Taxing Districts
- Summary 8 – Public Employers – State Agencies

Within each of these Summaries exists a different exhibit for each segment or type of loss as well as the following Sheets:

Summary, Exhibit, Sheet 1: Change in Unpaid Loss

This sheet displays a comparison between Deloitte Consulting's current and prior fiscal year end estimates of ultimate loss, nominal unpaid loss, and discounted unpaid loss by accident year.

Summary, Exhibit, Sheet 2 and 3: Actual vs. Expected Loss

These sheets display a comparison between the actual and expected paid and incurred losses from Deloitte Consulting's current and prior fiscal year ending analyses by accident year. These sheets also display the change in Deloitte Consulting's ultimate losses.

Summary, Exhibit, Sheet 4: Retrospective Comparison of Unpaid Loss

This sheet displays a retrospective comparison of unpaid loss as of the prior fiscal year end based on Deloitte Consulting's current analysis.

Summary, Exhibit, Sheet 5: Comparison of Ultimate loss Estimates Overtime

This exhibit displays a comparison of ultimate loss estimates by accident/injury year annually back to June 30, 2003.

**Ohio Bureau of Workers' Compensation
Private Employers - Total - Medical and Compensation**

SUMMARY 6

EXHIBIT 1

SHEET 1

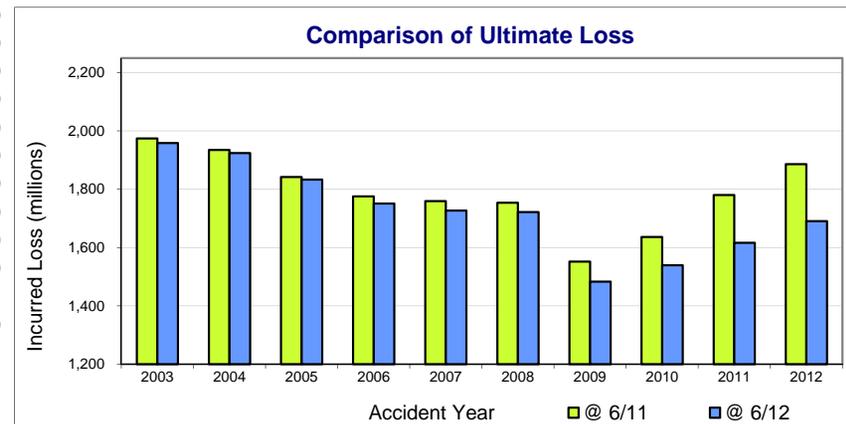
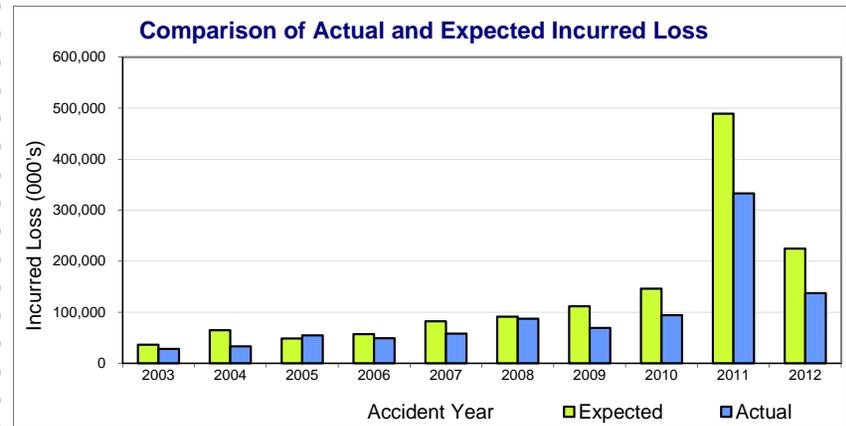
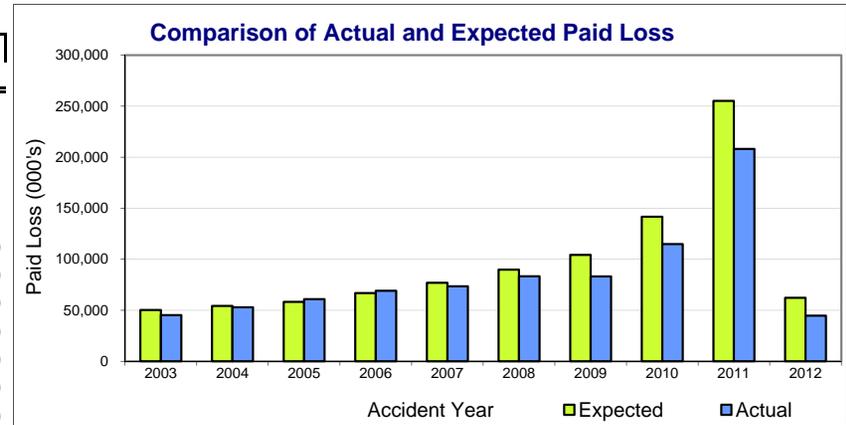
**Change in Unpaid Loss from June 30, 2011 to June 30, 2012 (\$000's)
(June 30, 2012 Evaluated at June 30, 2012 and June 30, 2011 Evaluated at 6/2011)**

Accident Year	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
	Earned at 6/30/12	Earned at 6/30/11	Change	Actual @ 06/12	Actual @ 06/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11
Prior	496,071	491,442	4,629	100,771	68,918	31,854	395,300	422,525	(27,225)	294,630	325,370	(30,740)	100,670	97,155	3,515	74.5%	77.0%
1977	746,596	745,379	1,217	680,176	674,267	5,909	66,420	71,112	(4,692)	47,619	51,820	(4,200)	18,800	19,292	(492)	71.7%	72.9%
1978	836,308	835,756	552	755,100	748,655	6,445	81,208	87,101	(5,893)	57,826	62,962	(5,137)	23,383	24,139	(756)	71.2%	72.3%
1979	992,826	992,803	24	891,051	883,235	7,816	101,776	109,568	(7,792)	72,061	78,657	(6,596)	29,714	30,911	(1,196)	70.8%	71.8%
1980	962,708	963,556	(847)	855,898	848,313	7,584	106,811	115,242	(8,432)	75,223	82,156	(6,933)	31,588	33,087	(1,498)	70.4%	71.3%
1981	955,032	956,446	(1,414)	841,481	833,826	7,656	113,551	122,621	(9,070)	79,422	86,712	(7,290)	34,129	35,909	(1,780)	69.9%	70.7%
1982	959,630	961,356	(1,726)	835,251	826,514	8,737	124,379	134,842	(10,462)	86,511	94,754	(8,244)	37,869	40,087	(2,219)	69.6%	70.3%
1983	1,034,359	1,036,541	(2,183)	890,022	880,295	9,727	144,336	156,246	(11,910)	99,628	108,867	(9,239)	44,708	47,379	(2,671)	69.0%	69.7%
1984	1,237,284	1,240,102	(2,818)	1,056,189	1,043,815	12,374	181,095	196,288	(15,192)	124,232	135,959	(11,727)	56,863	60,329	(3,466)	68.6%	69.3%
1985	1,457,397	1,461,004	(3,608)	1,228,288	1,212,515	15,773	229,109	248,490	(19,381)	156,251	170,729	(14,478)	72,857	77,760	(4,903)	68.2%	68.7%
1986	1,438,109	1,443,448	(5,339)	1,208,175	1,193,218	14,957	229,934	250,230	(20,296)	156,248	171,005	(14,757)	73,686	79,225	(5,539)	68.0%	68.3%
1987	1,523,546	1,529,968	(6,423)	1,268,730	1,252,911	15,818	254,816	277,057	(22,241)	171,961	187,819	(15,858)	82,855	89,238	(6,383)	67.5%	67.8%
1988	1,662,563	1,670,413	(7,850)	1,363,762	1,346,572	17,190	298,802	323,841	(25,040)	200,224	217,597	(17,373)	98,578	106,244	(7,667)	67.0%	67.2%
1989	1,729,113	1,736,968	(7,854)	1,401,098	1,381,532	19,565	328,016	355,436	(27,420)	218,515	237,147	(18,632)	109,501	118,289	(8,788)	66.6%	66.7%
1990	1,727,732	1,739,177	(11,444)	1,371,234	1,351,438	19,797	356,498	387,739	(31,241)	236,302	256,945	(20,642)	120,195	130,794	(10,599)	66.3%	66.3%
1991	1,610,727	1,621,900	(11,173)	1,268,569	1,250,574	17,995	342,158	371,326	(29,168)	224,912	243,735	(18,823)	117,247	127,591	(10,344)	65.7%	65.6%
1992	1,527,003	1,538,229	(11,226)	1,180,128	1,162,276	17,852	346,875	375,953	(29,078)	226,255	244,505	(18,250)	120,619	131,448	(10,828)	65.2%	65.0%
1993	1,431,409	1,445,005	(13,597)	1,088,072	1,071,376	16,697	343,336	373,630	(30,293)	222,360	241,019	(18,659)	120,976	132,611	(11,635)	64.8%	64.5%
1994	1,428,790	1,439,619	(10,829)	1,058,886	1,038,663	20,223	369,905	400,956	(31,051)	237,731	256,469	(18,738)	132,174	144,487	(12,313)	64.3%	64.0%
1995	1,366,674	1,380,662	(13,988)	990,467	971,948	18,519	376,208	408,714	(32,507)	240,240	259,585	(19,346)	135,968	149,129	(13,161)	63.9%	63.5%
1996	1,341,529	1,354,200	(12,672)	941,229	921,559	19,670	400,300	432,641	(32,341)	253,048	271,784	(18,737)	147,252	160,856	(13,605)	63.2%	62.8%
1997	1,395,543	1,409,420	(13,877)	950,033	928,281	21,752	445,509	481,139	(35,630)	279,817	300,093	(20,276)	165,693	181,046	(15,353)	62.8%	62.4%
1998	1,575,009	1,590,955	(15,946)	1,037,351	1,009,899	27,452	537,658	581,056	(43,398)	335,243	359,833	(24,590)	202,415	221,222	(18,808)	62.4%	61.9%
1999	1,728,796	1,743,676	(14,880)	1,118,013	1,084,167	33,846	610,783	659,509	(48,726)	378,599	406,010	(27,412)	232,184	253,499	(21,314)	62.0%	61.6%
2000	1,941,799	1,956,907	(15,108)	1,211,259	1,172,669	38,589	730,540	784,238	(53,697)	450,983	480,118	(29,135)	279,557	304,120	(24,562)	61.7%	61.2%
2001	1,914,323	1,934,260	(19,937)	1,160,954	1,121,938	39,016	753,369	812,322	(58,953)	462,213	494,929	(32,716)	291,156	317,393	(26,238)	61.4%	60.9%
2002	2,033,850	2,046,047	(12,197)	1,183,900	1,140,171	43,729	849,951	905,876	(55,926)	518,720	549,178	(30,458)	331,231	356,698	(25,468)	61.0%	60.6%
2003	1,958,527	1,974,349	(15,823)	1,087,716	1,042,533	45,183	870,811	931,816	(61,005)	529,259	563,020	(33,761)	341,552	368,797	(27,244)	60.8%	60.4%
2004	1,923,876	1,934,487	(10,611)	1,011,422	958,576	52,846	912,454	975,911	(63,458)	552,503	588,069	(35,566)	359,951	387,843	(27,892)	60.6%	60.3%
2005	1,832,954	1,841,822	(8,868)	924,493	863,685	60,808	908,461	978,137	(69,676)	549,987	591,010	(41,023)	358,473	387,127	(28,653)	60.5%	60.4%
2006	1,750,941	1,775,533	(24,592)	815,408	746,346	69,062	935,533	1,029,187	(93,654)	569,595	625,719	(56,124)	365,938	403,468	(37,531)	60.9%	60.8%
2007	1,726,678	1,759,383	(32,705)	718,519	645,098	73,420	1,008,159	1,114,284	(106,125)	617,403	681,369	(63,966)	390,757	432,915	(42,158)	61.2%	61.1%
2008	1,721,479	1,753,591	(32,111)	643,415	560,139	83,276	1,078,064	1,193,451	(115,387)	664,379	735,667	(71,288)	413,685	457,784	(44,099)	61.6%	61.6%
2009	1,482,822	1,551,583	(68,761)	442,552	359,412	83,141	1,040,269	1,192,171	(151,902)	644,065	745,065	(101,000)	396,204	447,106	(50,902)	61.9%	62.5%
2010	1,539,020	1,636,195	(97,175)	376,469	261,684	114,785	1,162,551	1,374,511	(211,960)	732,997	880,991	(147,994)	429,554	493,521	(63,967)	63.1%	64.1%
2011	1,616,178	890,057	726,121	256,580	48,580	208,000	1,359,598	841,477	518,120	879,340	560,942	318,398	480,258	280,535	199,722	64.7%	66.7%
2012	845,277	-	845,277	44,613	-	44,613	800,664	-	800,664	536,245	-	536,245	264,419	-	264,419	67.0%	100.0%
2013	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
Total	53,452,479	52,382,242	1,070,237	34,257,274	32,905,600	1,351,674	19,195,204	19,476,642	(281,437)	12,182,546	12,347,609	(165,062)	7,012,658	7,129,033	(116,375)	63.5%	63.4%
Excl Prior	52,956,407	51,890,799	1,065,608	34,156,503	32,836,682	1,319,821	18,799,904	19,054,117	(254,213)	11,887,916	12,022,239	(134,322)	6,911,988	7,031,878	(119,890)	63.2%	63.1%

Ohio Bureau of Workers' Compensation
Private Employers - Total - Medical and Compensation
2012 Fiscal Year as of June 30, 2012 - Actual vs. Expected (000's)

SUMMARY 6
 EXHIBIT 1
 SHEET 2

Accident Year	Paid Loss from 6/11 - 6/12			Incurred Loss from 6/11 - 6/12			Ultimate Loss-Earned & Unearned		
	Expected	Actual	Variance	Expected	Actual	Variance	Evaluated @ 6/11	Evaluated @ 6/12	Change
Prior	40,617	31,854	(8,763)				491,442	496,071	4,629
1977	5,853	5,909	56	443	237	(206)	745,379	746,596	1,217
1978	6,989	6,445	(544)	4,702	253	(4,449)	835,756	836,308	552
1979	8,577	7,816	(761)	5,271	532	(4,739)	992,803	992,826	24
1980	8,793	7,584	(1,209)	5,115	1,823	(3,292)	963,556	962,708	(847)
1981	9,047	7,656	(1,392)	6,201	871	(5,329)	956,446	955,032	(1,414)
1982	9,894	8,737	(1,158)	5,423	391	(5,032)	961,356	959,630	(1,726)
1983	11,094	9,727	(1,367)	8,071	959	(7,112)	1,036,541	1,034,359	(2,183)
1984	13,713	12,374	(1,338)	8,922	636	(8,286)	1,240,102	1,237,284	(2,818)
1985	16,713	15,773	(939)	7,651	4,247	(3,403)	1,461,004	1,457,397	(3,608)
1986	16,539	14,957	(1,582)	10,014	2,406	(7,608)	1,443,448	1,438,109	(5,339)
1987	17,916	15,818	(2,098)	13,133	3,810	(9,322)	1,529,968	1,523,546	(6,423)
1988	19,947	17,190	(2,757)	10,731	5,392	(5,339)	1,670,413	1,662,563	(7,850)
1989	21,569	19,565	(2,004)	16,093	6,274	(9,819)	1,736,968	1,729,113	(7,854)
1990	23,045	19,797	(3,248)	16,513	7,344	(9,169)	1,739,177	1,727,732	(11,444)
1991	21,241	17,995	(3,246)	14,518	8,242	(6,276)	1,621,900	1,610,727	(11,173)
1992	20,508	17,852	(2,656)	14,305	9,658	(4,646)	1,538,229	1,527,003	(11,226)
1993	20,040	16,697	(3,343)	14,898	3,849	(11,048)	1,445,005	1,431,409	(13,597)
1994	21,295	20,223	(1,072)	13,385	3,418	(9,968)	1,439,619	1,428,790	(10,829)
1995	21,671	18,519	(3,153)	18,220	6,224	(11,996)	1,380,662	1,366,674	(13,988)
1996	21,997	19,670	(2,327)	15,265	7,522	(7,744)	1,354,200	1,341,529	(12,672)
1997	24,456	21,752	(2,704)	11,039	2,627	(8,412)	1,409,420	1,395,543	(13,877)
1998	29,603	27,452	(2,151)	21,325	12,587	(8,738)	1,590,955	1,575,009	(15,946)
1999	33,925	33,846	(79)	29,634	23,751	(5,882)	1,743,676	1,728,796	(14,880)
2000	39,792	38,589	(1,202)	23,424	27,117	3,693	1,956,907	1,941,799	(15,108)
2001	42,918	39,016	(3,902)	33,351	19,905	(13,446)	1,934,260	1,914,323	(19,937)
2002	48,152	43,729	(4,423)	40,875	27,651	(13,224)	2,046,047	2,033,850	(12,197)
2003	50,265	45,183	(5,083)	36,225	27,991	(8,234)	1,974,349	1,958,527	(15,823)
2004	54,206	52,846	(1,360)	64,596	33,162	(31,434)	1,934,487	1,923,876	(10,611)
2005	58,227	60,808	2,580	48,514	54,444	5,930	1,841,822	1,832,954	(8,868)
2006	66,838	69,062	2,224	56,887	48,982	(7,905)	1,775,533	1,750,941	(24,592)
2007	76,806	73,420	(3,386)	82,059	57,857	(24,202)	1,759,383	1,726,678	(32,705)
2008	89,784	83,276	(6,508)	91,012	87,175	(3,838)	1,753,591	1,721,479	(32,111)
2009	104,204	83,141	(21,063)	111,605	69,216	(42,389)	1,551,583	1,482,822	(68,761)
2010	141,655	114,785	(26,870)	146,141	94,105	(52,037)	1,636,195	1,539,020	(97,175)
2011	255,147	208,000	(47,146)	489,168	332,842	(156,326)	1,780,115	1,616,178	(163,937)
2012	62,201	44,613	(17,588)	224,493	137,226	(87,266)	1,885,887	1,690,553	(195,334)
Total	1,535,236	1,351,674	(183,562)	1,719,223	1,130,728	(588,495)			(860,431)



Ohio Bureau of Workers' Compensation

SUMMARY 6

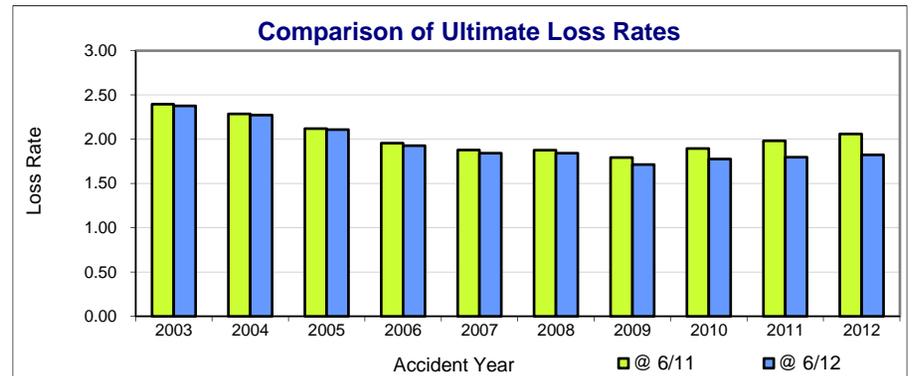
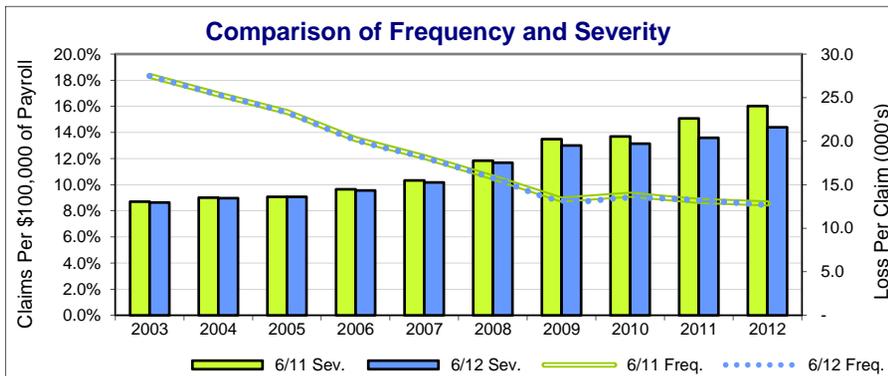
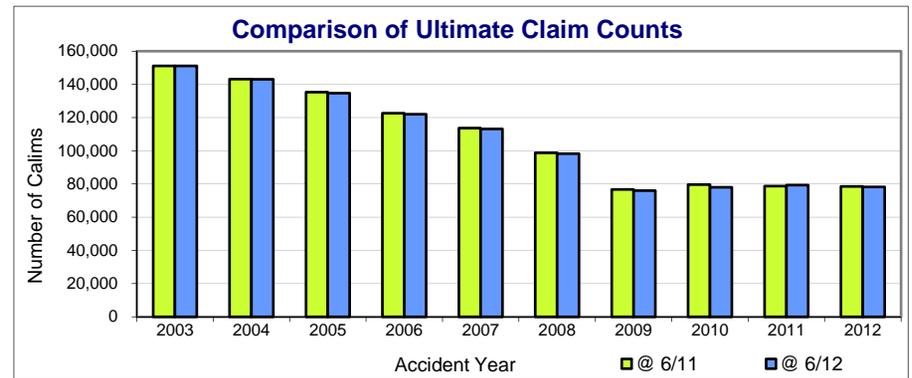
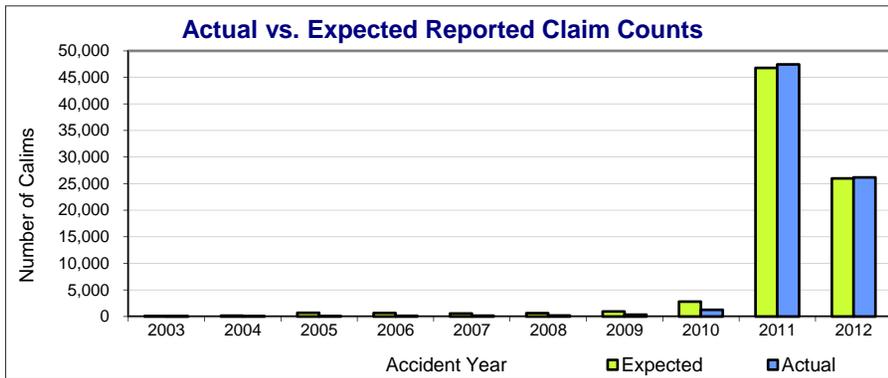
Private Employers - Total - Medical and Compensation

EXHIBIT 1

2012 Fiscal Year as of June 30, 2012 - Actual vs. Expected (000's)

SHEET 3

Accident Year	# of Reported Claims from 6/11-6/12			Ultimate Claim Counts			Ultimate Frequency		Ultimate Severity		Ultimate Loss Rate	
	Expected	Actual	Variance	@ 6/11	@ 6/12	Change	@ 6/11	@ 6/12	@ 6/11	@ 6/12	@ 6/11	@ 6/12
77-02	219	111	(108)	2,041,438	2,041,346	(92)						
2003	89	22	(67)	151,136	151,068	(68)	18.33%	18.33%	13,063	12,965	2.395	2.376
2004	159	44	(115)	143,134	143,015	(119)	16.91%	16.90%	13,515	13,452	2.286	2.273
2005	695	97	(598)	135,339	134,734	(605)	15.57%	15.50%	13,609	13,604	2.119	2.109
2006	654	117	(537)	122,598	122,041	(557)	13.50%	13.44%	14,483	14,347	1.955	1.928
2007	557	149	(408)	113,600	113,143	(457)	12.12%	12.07%	15,488	15,261	1.878	1.843
2008	630	182	(448)	98,746	98,241	(505)	10.57%	10.51%	17,759	17,523	1.877	1.842
2009	933	326	(607)	76,664	76,001	(663)	8.86%	8.78%	20,239	19,511	1.793	1.714
2010	2,799	1,238	(1,561)	79,653	78,040	(1,613)	9.23%	9.01%	20,542	19,721	1.896	1.777
2011	46,775	47,427	652	78,724	79,281	557	8.77%	8.81%	22,612	20,385	1.982	1.796
2012	25,986	26,164	178	78,483	78,251	(232)	8.57%	8.44%	24,029	21,604	2.059	1.824
Total	79,496	75,877	(3,619)	3,119,515	3,115,161	(4,354)						



Ohio Bureau of Workers' Compensation
Private Employers - Total - Medical and Compensation
Retrospective Comparison of Unpaid loss as of June 30, 2011 (000's)

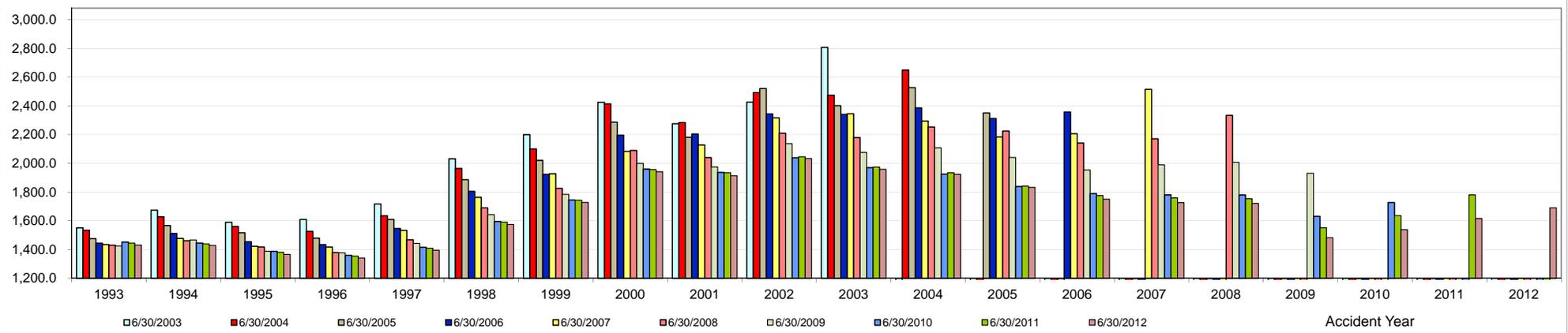
SUMMARY 6
EXHIBIT 1
SHEET 4

Accident Year	Actual Paid Loss @ 6/11	Ultimate Loss Earned @ 6/11		Nominal Unpaid Loss @ 6/11			Discounted Unpaid Loss @ 6/11			Amount of Discount @ 6/11			Discount Factors	
		Evaluated @ 6/12	Evaluated @ 6/11	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11
Prior	68,918	496,071	491,442	427,154	422,525	4,629	328,593	325,370	3,223	98,560	97,155	1,406	76.9%	77.0%
1977	674,267	746,596	745,379	72,329	71,112	1,217	52,592	51,820	772	19,737	19,292	445	72.7%	72.9%
1978	748,655	836,308	835,756	87,653	87,101	552	63,268	62,962	306	24,385	24,139	246	72.2%	72.3%
1979	883,235	992,826	992,803	109,592	109,568	24	78,551	78,657	(106)	31,040	30,911	130	71.7%	71.8%
1980	848,313	962,708	963,556	114,395	115,242	(847)	81,385	82,156	(771)	33,010	33,087	(77)	71.1%	71.3%
1981	833,826	955,032	956,446	121,207	122,621	(1,414)	85,554	86,712	(1,157)	35,652	35,909	(257)	70.6%	70.7%
1982	826,514	959,630	961,356	133,116	134,842	(1,726)	93,350	94,754	(1,404)	39,766	40,087	(322)	70.1%	70.3%
1983	880,295	1,034,359	1,036,541	154,063	156,246	(2,183)	107,117	108,867	(1,750)	46,946	47,379	(433)	69.5%	69.7%
1984	1,043,815	1,237,284	1,240,102	193,470	196,288	(2,818)	133,631	135,959	(2,328)	59,839	60,329	(490)	69.1%	69.3%
1985	1,212,515	1,457,397	1,461,004	244,882	248,490	(3,608)	167,922	170,729	(2,807)	76,960	77,760	(800)	68.6%	68.7%
1986	1,193,218	1,438,109	1,443,448	244,891	250,230	(5,339)	166,995	171,005	(4,010)	77,896	79,225	(1,329)	68.2%	68.3%
1987	1,252,911	1,523,546	1,529,968	270,634	277,057	(6,423)	183,102	187,819	(4,717)	87,533	89,238	(1,706)	67.7%	67.8%
1988	1,346,572	1,662,563	1,670,413	315,991	323,841	(7,850)	211,892	217,597	(5,705)	104,100	106,244	(2,145)	67.1%	67.2%
1989	1,381,532	1,729,113	1,736,968	347,581	355,436	(7,854)	231,464	237,147	(5,683)	116,117	118,289	(2,172)	66.6%	66.7%
1990	1,351,438	1,727,732	1,739,177	376,294	387,739	(11,444)	248,906	256,945	(8,039)	127,389	130,794	(3,405)	66.1%	66.3%
1991	1,250,574	1,610,727	1,621,900	360,153	371,326	(11,173)	236,012	243,735	(7,723)	124,142	127,591	(3,450)	65.5%	65.6%
1992	1,162,276	1,527,003	1,538,229	364,727	375,953	(11,226)	236,726	244,505	(7,779)	128,001	131,448	(3,447)	64.9%	65.0%
1993	1,071,376	1,431,409	1,445,005	360,033	373,630	(13,597)	231,871	241,019	(9,148)	128,163	132,611	(4,448)	64.4%	64.5%
1994	1,038,663	1,428,790	1,439,619	390,127	400,956	(10,829)	249,188	256,469	(7,281)	140,939	144,487	(3,548)	63.9%	64.0%
1995	971,948	1,366,674	1,380,662	394,727	408,714	(13,988)	250,318	259,585	(9,267)	144,409	149,129	(4,720)	63.4%	63.5%
1996	921,559	1,341,529	1,354,200	419,969	432,641	(12,672)	263,614	271,784	(8,170)	156,355	160,856	(4,501)	62.8%	62.8%
1997	928,281	1,395,543	1,409,420	467,262	481,139	(13,877)	291,260	300,093	(8,833)	176,001	181,046	(5,044)	62.3%	62.4%
1998	1,009,899	1,575,009	1,590,955	565,110	581,056	(15,946)	349,700	359,833	(10,134)	215,410	221,222	(5,812)	61.9%	61.9%
1999	1,084,167	1,728,796	1,743,676	644,628	659,509	(14,880)	396,905	406,010	(9,105)	247,723	253,499	(5,775)	61.6%	61.6%
2000	1,172,669	1,941,799	1,956,907	769,130	784,238	(15,108)	471,032	480,118	(9,086)	298,098	304,120	(6,022)	61.2%	61.2%
2001	1,121,938	1,914,323	1,934,260	792,385	812,322	(19,937)	483,017	494,929	(11,912)	309,368	317,393	(8,025)	61.0%	60.9%
2002	1,140,171	2,033,850	2,046,047	893,679	905,876	(12,197)	541,758	549,178	(7,420)	351,921	356,698	(4,777)	60.6%	60.6%
2003	1,042,533	1,958,527	1,974,349	915,994	931,816	(15,823)	553,502	563,020	(9,518)	362,492	368,797	(6,305)	60.4%	60.4%
2004	958,576	1,923,876	1,934,487	965,300	975,911	(10,611)	582,053	588,069	(6,016)	383,247	387,843	(4,595)	60.3%	60.3%
2005	863,685	1,832,954	1,841,822	969,268	978,137	(8,868)	586,340	591,010	(4,670)	382,928	387,127	(4,198)	60.5%	60.4%
2006	746,346	1,750,941	1,775,533	1,004,595	1,029,187	(24,592)	613,098	625,719	(12,620)	391,496	403,468	(11,972)	61.0%	60.8%
2007	645,098	1,726,678	1,759,383	1,081,579	1,114,284	(32,705)	663,890	681,369	(17,479)	417,690	432,915	(15,226)	61.4%	61.1%
2008	560,139	1,721,479	1,753,591	1,161,340	1,193,451	(32,111)	719,441	735,667	(16,226)	441,899	457,784	(15,885)	61.9%	61.6%
2009	359,412	1,482,822	1,551,583	1,123,410	1,192,171	(68,761)	703,205	745,065	(41,860)	420,205	447,106	(26,901)	62.6%	62.5%
2010	261,684	1,539,020	1,636,195	1,277,336	1,374,511	(97,175)	820,338	880,991	(60,653)	456,998	493,521	(36,523)	64.2%	64.1%
2011	48,580	808,089	890,057	759,509	841,477	(81,968)	505,854	560,942	(55,088)	253,655	280,535	(26,880)	66.6%	66.7%
Total	32,905,600	51,799,113	52,382,242	18,893,513	19,476,642	(583,129)	11,983,445	12,347,609	(364,164)	6,910,068	7,129,033	(218,965)	63.4%	63.4%
Excl Prior	32,836,682	51,303,042	51,890,799	18,466,359	19,054,117	(587,758)	11,654,852	12,022,239	(367,387)	6,811,508	7,031,878	(220,371)	63.1%	63.1%

**Ohio Bureau of Workers' Compensation
Private Employers - Total - Medical and Compensation
Change in Ultimate Loss Estimates (000's)**

Accident Year	Historical Ultimate Loss by Evaluation Date										Change in Ultimate Loss Estimates										
	OW 6/30/2003	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	Deloitte 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	6/30/2003 - 6/30/2004	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	Cum. Change	
1979	990,631	997,516	985,464	983,185	969,402	976,236	970,966	992,113	992,803	992,826	6,885	(12,052)	(2,279)	(13,783)	6,834	(5,270)	21,147	690	24	2,195	
1980	948,404	954,539	949,468	943,013	934,854	941,153	939,094	963,159	963,556	962,708	6,134	(5,071)	(6,455)	(8,158)	6,299	(2,059)	24,065	397	(847)	14,304	
1981	955,388	960,160	943,796	938,148	937,730	936,012	934,736	957,585	956,446	955,032	4,772	(16,364)	(5,648)	(417)	(1,719)	(1,275)	22,849	(1,139)	(1,414)	(356)	
1982	945,802	949,539	946,614	941,856	930,066	937,323	930,322	962,648	961,356	959,630	3,736	(2,924)	(4,758)	(11,790)	7,257	(7,001)	32,326	(1,293)	(1,726)	13,828	
1983	1,033,939	1,027,012	1,025,768	1,018,802	1,018,841	1,014,243	1,003,309	1,038,178	1,036,544	1,034,359	(6,928)	(1,244)	(6,966)	39	(4,598)	(10,935)	34,869	(1,637)	(2,183)	419	
1984	1,239,024	1,244,742	1,232,733	1,219,627	1,214,551	1,214,180	1,203,787	1,241,795	1,240,102	1,237,284	5,717	(12,009)	(13,106)	(5,076)	(370)	(10,393)	38,008	(1,693)	(2,818)	(1,740)	
1985	1,507,612	1,495,029	1,482,685	1,454,053	1,440,751	1,453,071	1,433,408	1,461,605	1,461,004	1,457,397	(12,583)	(12,344)	(28,632)	(13,302)	12,320	(19,664)	28,198	(601)	(3,608)	(50,215)	
1986	1,457,536	1,460,807	1,442,140	1,432,094	1,403,480	1,421,704	1,406,132	1,445,871	1,443,109	1,438,109	3,272	(18,667)	(10,046)	(28,614)	18,224	(15,572)	39,739	(2,423)	(5,339)	(19,427)	
1987	1,545,002	1,542,095	1,524,972	1,490,503	1,496,512	1,505,678	1,496,504	1,533,194	1,529,968	1,523,546	(2,908)	(17,122)	(34,469)	6,009	9,166	(9,174)	36,689	(3,225)	(6,423)	(21,457)	
1988	1,714,419	1,724,620	1,691,218	1,666,898	1,643,186	1,646,229	1,623,751	1,674,125	1,670,413	1,662,563	10,201	(33,403)	(24,319)	(23,712)	3,043	(22,478)	50,374	(3,712)	(7,850)	(51,856)	
1989	1,763,687	1,741,947	1,727,815	1,707,862	1,700,293	1,700,350	1,691,663	1,742,041	1,736,968	1,729,113	(21,740)	(14,132)	(19,953)	(7,569)	57	(8,686)	50,377	(5,073)	(7,854)	(34,573)	
1990	1,800,532	1,782,135	1,757,360	1,742,036	1,687,181	1,708,918	1,689,330	1,745,589	1,739,177	1,727,732	(18,397)	(24,775)	(15,324)	(54,856)	21,737	(19,588)	56,259	(6,412)	(11,444)	(72,799)	
1991	1,728,904	1,690,872	1,659,934	1,629,709	1,593,632	1,606,245	1,582,819	1,629,548	1,620,727	1,610,727	(38,032)	(30,938)	(30,225)	(36,077)	12,614	(23,528)	46,729	(7,647)	(36,077)	(118,177)	
1992	1,620,851	1,608,542	1,587,228	1,566,246	1,532,899	1,548,440	1,527,766	1,543,035	1,538,229	1,527,003	(12,309)	(21,314)	(20,982)	(33,347)	15,541	(20,675)	15,269	(4,806)	(11,226)	(93,848)	
1993	1,551,186	1,534,659	1,476,062	1,444,748	1,434,715	1,431,069	1,424,785	1,452,010	1,445,005	1,431,409	(16,527)	(58,598)	(31,314)	(10,032)	(3,646)	(6,284)	27,224	(7,004)	(13,597)	(119,777)	
1994	1,674,243	1,628,385	1,567,091	1,512,614	1,477,680	1,461,473	1,466,767	1,445,078	1,439,619	1,428,790	(45,858)	(61,294)	(54,477)	(34,934)	(16,208)	5,294	21,689	(5,459)	(10,829)	(245,453)	
1995	1,589,915	1,560,582	1,516,932	1,454,543	1,422,793	1,418,408	1,388,471	1,387,929	1,380,662	1,366,674	(29,333)	(43,650)	(62,389)	(31,750)	(4,385)	(29,937)	(542)	(7,267)	(13,988)	(223,241)	
1996	1,609,538	1,526,521	1,479,476	1,434,536	1,417,493	1,379,416	1,376,996	1,360,428	1,354,200	1,341,529	(83,017)	(47,045)	(44,940)	(38,078)	(2,420)	(16,569)	(6,227)	(12,672)	(268,009)	(483,269)	
1997	1,716,835	1,635,415	1,609,619	1,547,259	1,533,239	1,468,034	1,442,952	1,416,055	1,409,420	1,395,543	(81,420)	(25,795)	(62,360)	(14,020)	(65,206)	(25,082)	(26,896)	(6,635)	(13,877)	(321,293)	
1998	2,031,582	1,964,359	1,886,037	1,804,875	1,763,617	1,689,829	1,642,820	1,595,434	1,590,955	1,575,009	(67,223)	(78,322)	(81,162)	(41,258)	(73,788)	(47,010)	(47,385)	(4,479)	(15,946)	(456,573)	
1999	2,199,829	2,100,076	2,020,801	1,923,928	1,927,565	1,826,111	1,784,097	1,744,958	1,743,676	1,728,796	(99,753)	(79,275)	(96,874)	3,637	(101,454)	(42,013)	(39,139)	(1,282)	(14,880)	(471,034)	
2000	2,425,068	2,413,327	2,286,220	2,195,425	2,083,224	2,089,571	1,999,308	1,959,561	1,956,907	1,941,799	(11,740)	(127,107)	(90,795)	(112,201)	6,347	(90,264)	(39,746)	(2,654)	(15,108)	(483,269)	
2001	2,275,422	2,283,809	2,181,427	2,204,213	2,127,692	2,039,874	1,975,228	1,936,737	1,934,260	1,914,323	8,387	(102,383)	22,786	(76,521)	(87,818)	(64,646)	(38,491)	(2,477)	(19,937)	(361,099)	
2002	2,426,054	2,491,975	2,520,633	2,344,311	2,316,524	2,209,336	2,136,692	2,038,715	2,046,047	2,033,850	65,921	28,657	(176,322)	(27,787)	(107,188)	(72,644)	(97,977)	7,333	(12,197)	(392,203)	
2003	2,806,357	2,474,521	2,401,355	2,340,490	2,344,905	2,179,556	2,076,057	1,970,084	1,974,349	1,958,527	(331,837)	(73,166)	(60,865)	4,415	(165,349)	(103,499)	(105,973)	4,265	(15,823)	(847,831)	
2004		2,648,844	2,526,631	2,385,608	2,294,286	2,252,789	2,107,792	1,924,529	1,934,487	1,923,876		(122,213)	(141,023)	(91,322)	(41,497)	(144,997)	(183,263)	9,959	(10,611)	(724,968)	
2005			2,350,625	2,312,265	2,183,990	2,224,893	2,041,042	1,838,327	1,841,822	1,832,954			(38,359)	(128,275)	40,903	(183,851)	(202,715)	3,495	(8,868)	(517,671)	
2006				2,206,105	2,141,681	1,953,723	1,789,492	1,775,533	1,750,941	1,740,941				(151,198)	(64,424)	(187,958)	(164,231)	(13,958)	(24,592)	(606,362)	
2007					2,514,921	2,170,583	1,989,697	1,780,308	1,759,383	1,726,678					(344,338)	(180,886)	(209,389)	(20,925)	(32,705)	(788,243)	
2008						2,334,139	2,006,766	1,779,695	1,753,591	1,721,479						(327,373)	(227,070)	(26,105)	(32,111)	(612,659)	
2009							1,930,969	1,630,969	1,551,583	1,482,822							(299,722)	(79,386)	(68,761)	(447,869)	
2010								1,727,439	1,636,195	1,539,020								(91,243)	(97,175)	(188,419)	
2011									1,780,115	1,690,553									(163,937)	(163,937)	
2012										1,690,553											
79-03	41,557,762	40,793,183	39,902,849	38,940,974	38,352,826	37,802,460	37,147,760	37,237,474	37,167,012	36,934,279	(764,579)	(890,334)	(961,875)	(588,148)	(550,366)	(654,700)	89,714	(70,462)	(232,734)	(4,623,483)	
79-04		42,444,511	41,444,015	40,343,397	39,677,710	39,079,013	38,284,586	38,169,889	38,108,697	37,865,328			(1,100,618)	(665,687)	(794,427)	(114,697)	(61,193)	(243,369)	(5,350,646)		
79-05			43,794,640	42,655,663	41,861,700	41,303,906	40,325,628	40,008,217	39,950,519	39,698,282			(1,138,978)	(793,962)	(557,795)	(978,277)	(317,411)	(57,698)	(252,237)	(5,868,317)	
79-06				45,012,965	44,067,805	43,445,586	42,279,351	41,797,709	41,726,052	41,449,223				(945,160)	(622,219)	(1,166,235)	(481,642)	(276,829)	(6,474,679)		
79-07					46,582,726	44,269,048	43,485,435	43,175,901	43,578,017	43,175,901					(966,557)	(1,347,122)	(691,031)	(92,582)	(309,534)	(7,262,922)	
79-08						47,950,308	46,275,814	45,357,712	45,239,025	44,897,380						(1,674,495)	(918,102)	(118,686)	(341,645)	(7,875,581)	
79-09							46,988,681	46,790,608	46,380,202	46,380,202								(1,217,823)	(198,072)	(410,406)	(8,323,450)
79-10								48,716,120	48,426,804	47,919,222									(507,582)	(8,511,869)	
79-11									50,206,919	49,535,400									(671,518)	(8,675,806)	
79-12										51,225,954										(8,675,806)	

Change in Ultimate Loss by Accident Year



**Ohio Bureau of Workers' Compensation
Private Employers - Medical - Total**

SUMMARY 6

EXHIBIT 2

SHEET 1

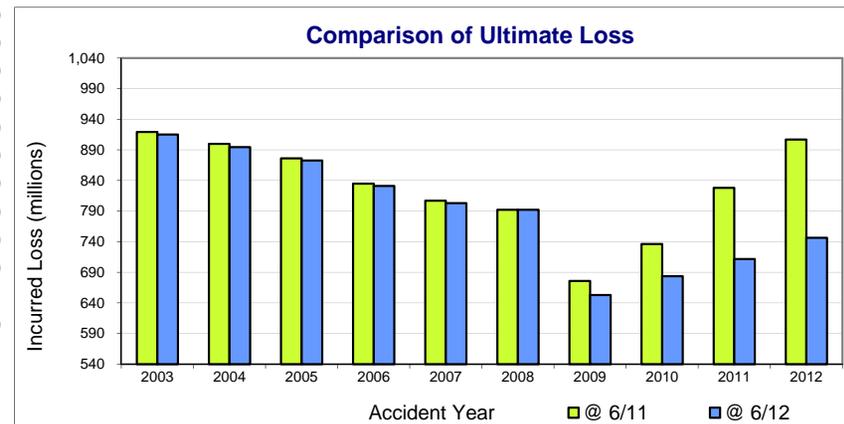
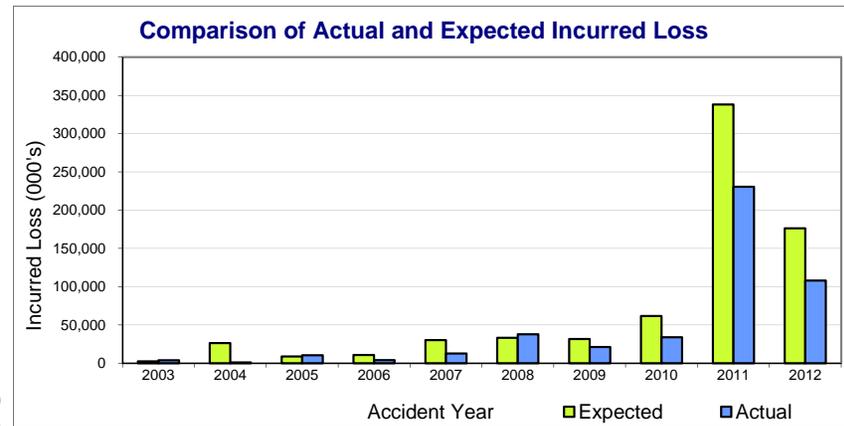
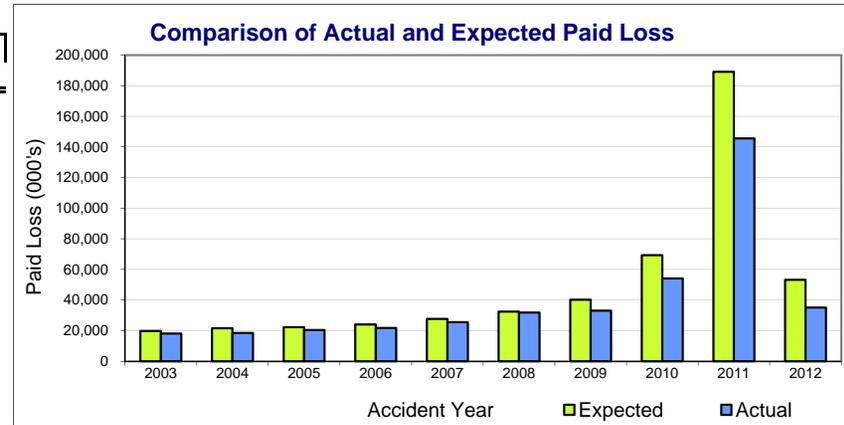
**Change in Unpaid Loss from June 30, 2011 to June 30, 2012 (\$000's)
(June 30, 2012 Evaluated at June 30, 2012 and June 30, 2011 Evaluated at 6/2011)**

Accident Year	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
	Earned at 6/30/12	Earned at 6/30/11	Change	Actual @ 06/12	Actual @ 06/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11
Prior	217,026	208,360	8,666	42,026	28,361	13,666	175,000	180,000	(5,000)	130,550	138,957	(8,406)	44,450	41,043	3,406	74.6%	77.2%
1977	234,540	233,039	1,501	213,624	211,449	2,175	20,916	21,591	(675)	14,928	15,701	(773)	5,988	5,889	98	71.4%	72.7%
1978	269,248	268,382	865	243,336	241,491	1,845	25,912	26,892	(980)	18,345	19,375	(1,030)	7,567	7,517	51	70.8%	72.0%
1979	310,922	309,842	1,080	278,555	276,209	2,346	32,367	33,633	(1,266)	22,733	24,011	(1,279)	9,634	9,622	13	70.2%	71.4%
1980	303,427	302,488	939	269,474	267,126	2,347	33,953	35,361	(1,408)	23,664	25,029	(1,365)	10,289	10,332	(43)	69.7%	70.8%
1981	308,890	308,374	516	271,947	269,876	2,071	36,944	38,498	(1,555)	25,564	27,003	(1,439)	11,380	11,495	(116)	69.2%	70.1%
1982	315,052	314,155	897	274,694	272,049	2,645	40,358	42,106	(1,748)	27,708	29,294	(1,586)	12,650	12,812	(162)	68.7%	69.6%
1983	342,366	342,123	243	295,346	292,864	2,482	47,020	49,260	(2,239)	32,059	34,016	(1,957)	14,961	15,244	(282)	68.2%	69.1%
1984	418,713	417,873	840	357,400	353,460	3,941	61,312	64,414	(3,101)	41,482	44,167	(2,685)	19,830	20,247	(416)	67.7%	68.6%
1985	532,419	530,294	2,124	448,084	441,992	6,092	84,334	88,303	(3,968)	56,657	60,014	(3,357)	27,678	28,289	(611)	67.2%	68.0%
1986	535,984	534,401	1,583	446,418	440,776	5,642	89,566	93,625	(4,059)	59,811	63,101	(3,290)	29,755	30,524	(769)	66.8%	67.4%
1987	578,044	577,343	701	476,006	470,712	5,295	102,038	106,631	(4,593)	67,720	71,290	(3,570)	34,317	35,341	(1,023)	66.4%	66.9%
1988	669,018	668,110	907	543,840	537,755	6,084	125,178	130,355	(5,177)	82,471	86,320	(3,848)	42,707	44,035	(1,329)	65.9%	66.2%
1989	710,595	709,746	849	571,269	564,584	6,685	139,325	145,162	(5,836)	90,975	95,244	(4,270)	48,351	49,918	(1,567)	65.3%	65.6%
1990	706,123	705,393	730	558,121	551,149	6,971	148,002	154,243	(6,241)	95,814	100,301	(4,487)	52,188	53,943	(1,754)	64.7%	65.0%
1991	705,145	704,898	246	554,362	548,104	6,258	150,783	156,795	(6,012)	96,800	100,915	(4,116)	53,983	55,879	(1,896)	64.2%	64.4%
1992	697,971	696,242	1,729	542,761	535,670	7,091	155,210	160,572	(5,362)	98,673	102,176	(3,504)	56,538	58,396	(1,858)	63.6%	63.6%
1993	648,050	647,704	345	495,738	489,753	5,985	152,312	157,951	(5,640)	95,778	99,415	(3,638)	56,534	58,536	(2,002)	62.9%	62.9%
1994	643,235	640,512	2,723	481,492	473,111	8,381	161,743	167,401	(5,658)	100,649	104,392	(3,743)	61,095	63,009	(1,914)	62.2%	62.4%
1995	625,284	623,946	1,338	459,892	452,292	7,600	165,392	171,654	(6,262)	102,042	106,135	(4,093)	63,351	65,519	(2,169)	61.7%	61.8%
1996	611,081	610,084	997	439,323	431,821	7,502	171,758	178,263	(6,505)	105,152	109,316	(4,164)	66,606	68,947	(2,341)	61.2%	61.3%
1997	653,316	652,141	1,175	460,332	451,833	8,499	192,984	200,308	(7,323)	117,270	121,928	(4,658)	75,714	78,380	(2,666)	60.8%	60.9%
1998	737,766	734,173	3,594	508,409	496,766	11,643	229,357	237,407	(8,050)	138,373	143,516	(5,143)	90,984	93,892	(2,907)	60.3%	60.5%
1999	803,836	799,051	4,785	541,650	527,739	13,910	262,186	271,312	(9,126)	157,127	163,001	(5,874)	105,059	108,311	(3,252)	59.9%	60.1%
2000	893,994	891,821	2,173	586,822	572,650	14,171	307,172	319,170	(11,998)	183,103	190,703	(7,600)	124,069	128,467	(4,399)	59.6%	59.7%
2001	886,093	887,757	(1,664)	568,724	554,675	14,049	317,369	333,082	(15,713)	188,148	198,306	(10,158)	129,221	134,776	(5,555)	59.3%	59.5%
2002	945,172	947,690	(2,519)	591,101	574,828	16,273	354,071	372,863	(18,792)	209,023	221,329	(12,305)	145,047	151,534	(6,486)	59.0%	59.4%
2003	914,999	919,192	(4,192)	554,729	536,635	18,094	360,270	382,557	(22,287)	211,959	226,442	(14,482)	148,311	156,115	(7,804)	58.8%	59.2%
2004	894,440	899,819	(5,379)	524,105	505,678	18,427	370,335	394,141	(23,806)	217,344	233,176	(15,832)	152,991	160,965	(7,974)	58.7%	59.2%
2005	872,508	876,108	(3,600)	493,913	473,550	20,363	378,595	402,558	(23,963)	221,877	238,167	(16,289)	156,717	164,391	(7,674)	58.6%	59.2%
2006	831,121	834,761	(3,640)	446,740	425,012	21,727	384,381	409,748	(25,367)	225,248	242,971	(17,722)	159,133	166,778	(7,645)	58.6%	59.3%
2007	802,996	806,948	(3,952)	404,580	379,045	25,535	398,417	427,903	(29,487)	234,225	255,293	(21,068)	164,192	172,611	(8,419)	58.8%	59.7%
2008	792,104	792,208	(104)	373,569	341,798	31,772	418,535	450,411	(31,876)	247,730	271,526	(23,796)	170,805	178,885	(8,080)	59.2%	60.3%
2009	652,879	675,873	(22,994)	266,334	233,283	33,051	386,545	442,590	(56,046)	231,391	272,646	(41,256)	155,154	169,944	(14,790)	59.9%	61.6%
2010	683,643	736,145	(52,502)	245,745	191,693	54,052	437,898	544,452	(106,554)	268,132	349,469	(81,337)	169,766	194,983	(25,217)	61.2%	64.2%
2011	711,678	413,975	297,703	184,063	38,466	145,597	527,615	375,509	152,106	336,614	262,161	74,453	191,001	113,348	77,653	63.8%	69.8%
2012	373,241	-	373,241	35,021	-	35,021	338,220	-	338,220	234,507	-	234,507	103,713	-	103,713	69.3%	100.0%
2013	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
Total	22,832,919	22,220,973	611,946	15,049,545	14,454,252	595,293	7,783,374	7,766,721	16,654	4,811,645	4,846,804	(35,159)	2,971,729	2,919,916	51,813	61.8%	62.4%
Excl Prior	22,615,893	22,012,612	603,280	15,007,518	14,425,891	581,627	7,608,374	7,586,721	21,653	4,681,095	4,707,848	(26,753)	2,927,279	2,878,873	48,406	61.5%	62.1%

Ohio Bureau of Workers' Compensation
Private Employers - Medical - Total
2012 Fiscal Year as of June 30, 2012 - Actual vs. Expected (000's)

SUMMARY 6
 EXHIBIT 2
 SHEET 2

Accident Year	Paid Loss from 6/11 - 6/12			Incurred Loss from 6/11 - 6/12			Ultimate Loss-Earned & Unearned		
	Expected	Actual	Variance	Expected	Actual	Variance	Evaluated @ 6/11	Evaluated @ 6/12	Change
Prior	17,035	13,666	(3,369)				208,360	217,026	8,666
1977	1,689	2,175	486	-	1,367	1,367	233,039	234,540	1,501
1978	2,029	1,845	(184)	2,518	383	(2,136)	268,382	269,248	865
1979	2,471	2,346	(125)	2,124	413	(1,711)	309,842	310,922	1,080
1980	2,568	2,347	(220)	1,619	1,825	205	302,488	303,427	939
1981	2,670	2,071	(599)	2,749	(446)	(3,194)	308,374	308,890	516
1982	2,929	2,645	(284)	1,779	979	(800)	314,155	315,052	897
1983	3,411	2,482	(929)	2,923	233	(2,690)	342,123	342,366	243
1984	4,413	3,941	(472)	2,295	501	(1,795)	417,873	418,713	840
1985	5,588	6,092	504	1,135	2,271	1,136	530,294	532,419	2,124
1986	5,863	5,642	(221)	3,006	1,572	(1,433)	534,401	535,984	1,583
1987	6,578	5,295	(1,284)	5,357	69	(5,288)	577,343	578,044	701
1988	7,462	6,084	(1,378)	2,707	1,857	(850)	668,110	669,018	907
1989	8,191	6,685	(1,506)	8,185	2,249	(5,936)	709,746	710,595	849
1990	8,551	6,971	(1,580)	4,387	2,258	(2,128)	705,393	706,123	730
1991	8,098	6,258	(1,840)	4,197	2,409	(1,788)	704,898	705,145	246
1992	7,753	7,091	(662)	4,677	2,290	(2,387)	696,242	697,971	1,729
1993	7,519	5,985	(1,533)	5,933	(343)	(6,276)	647,704	648,050	345
1994	8,209	8,381	172	3,686	(1,275)	(4,961)	640,512	643,235	2,723
1995	8,420	7,600	(820)	7,583	(690)	(8,274)	623,946	625,284	1,338
1996	8,636	7,502	(1,134)	3,053	(1,125)	(4,178)	610,084	611,081	997
1997	9,767	8,499	(1,268)	(884)	(5,496)	(4,612)	652,141	653,316	1,175
1998	11,544	11,643	99	3,402	4,335	933	734,173	737,766	3,594
1999	13,266	13,910	644	10,560	8,520	(2,039)	799,051	803,836	4,785
2000	15,699	14,171	(1,528)	(48)	2,069	2,117	891,821	893,994	2,173
2001	17,093	14,049	(3,044)	8,842	(1,148)	(9,990)	887,757	886,093	(1,664)
2002	19,295	16,273	(3,022)	11,193	1,166	(10,028)	947,690	945,172	(2,519)
2003	19,733	18,094	(1,639)	2,378	3,771	1,393	919,192	914,999	(4,192)
2004	21,515	18,427	(3,088)	26,337	1,023	(25,314)	899,819	894,440	(5,379)
2005	22,240	20,363	(1,877)	8,742	10,368	1,626	876,108	872,508	(3,600)
2006	24,013	21,727	(2,286)	10,673	3,912	(6,761)	834,761	831,121	(3,640)
2007	27,621	25,535	(2,086)	30,093	12,650	(17,444)	806,948	802,996	(3,952)
2008	32,371	31,772	(599)	33,094	37,846	4,752	792,208	792,104	(104)
2009	40,153	33,051	(7,102)	31,618	21,130	(10,489)	675,873	652,879	(22,994)
2010	69,290	54,052	(15,237)	61,657	33,923	(27,734)	736,145	683,643	(52,502)
2011	189,107	145,597	(43,510)	338,000	230,618	(107,382)	827,950	711,678	(116,272)
2012	53,175	35,021	(18,153)	176,290	107,898	(68,392)	906,765	746,482	(160,283)
Total	715,967	595,293	(120,674)	821,863	489,382	(332,480)			(335,552)



Ohio Bureau of Workers' Compensation

SUMMARY 6

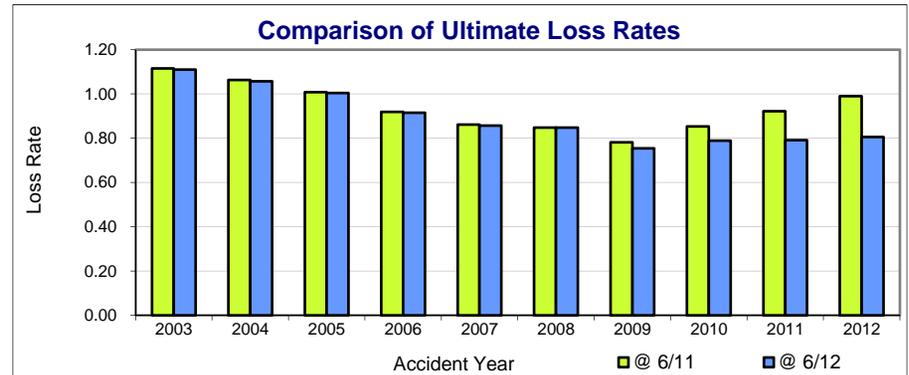
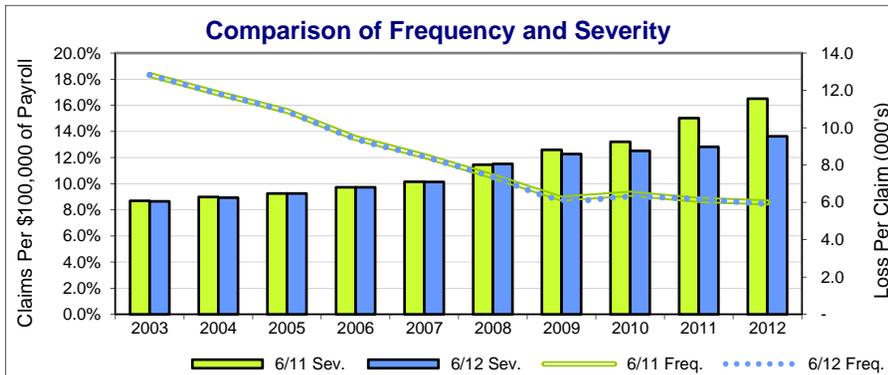
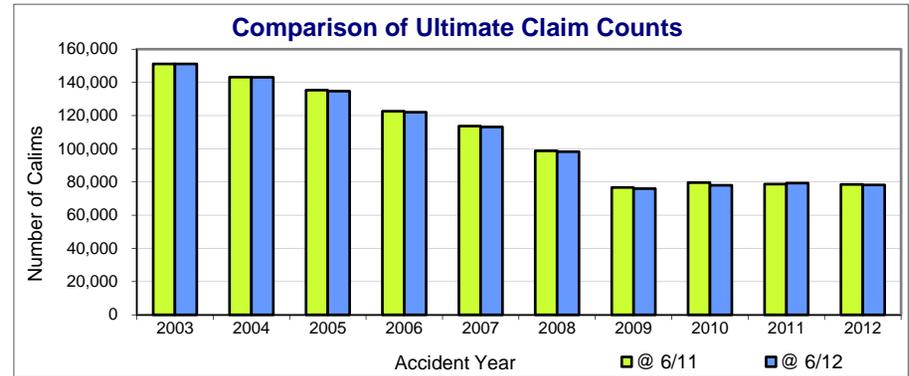
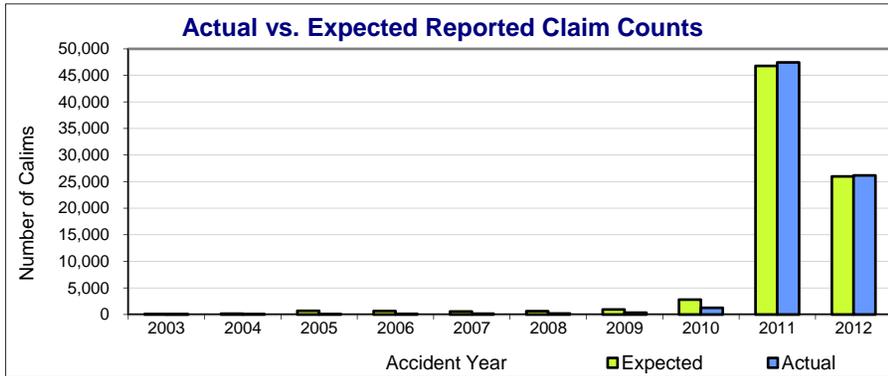
Private Employers - Medical - Total

EXHIBIT 2

2012 Fiscal Year as of June 30, 2012 - Actual vs. Expected (000's)

SHEET 3

Accident Year	# of Reported Claims from 6/11-6/12			Ultimate Claim Counts			Ultimate Frequency		Ultimate Severity		Ultimate Loss Rate	
	Expected	Actual	Variance	@ 6/11	@ 6/12	Change	@ 6/11	@ 6/12	@ 6/11	@ 6/12	@ 6/11	@ 6/12
77-02	219	111	(108)	2,041,438	2,041,346	(92)						
2003	89	22	(67)	151,136	151,068	(68)	18.33%	18.33%	6,082	6,057	1.115	1.110
2004	159	44	(115)	143,134	143,015	(119)	16.91%	16.90%	6,287	6,254	1.063	1.057
2005	695	97	(598)	135,339	134,734	(605)	15.57%	15.50%	6,473	6,476	1.008	1.004
2006	654	117	(537)	122,598	122,041	(557)	13.50%	13.44%	6,809	6,810	0.919	0.915
2007	557	149	(408)	113,600	113,143	(457)	12.12%	12.07%	7,103	7,097	0.861	0.857
2008	630	182	(448)	98,746	98,241	(505)	10.57%	10.51%	8,023	8,063	0.848	0.848
2009	933	326	(607)	76,664	76,001	(663)	8.86%	8.78%	8,816	8,590	0.781	0.755
2010	2,799	1,238	(1,561)	79,653	78,040	(1,613)	9.23%	9.01%	9,242	8,760	0.853	0.789
2011	46,775	47,427	652	78,724	79,281	557	8.77%	8.81%	10,517	8,977	0.922	0.791
2012	25,986	26,164	178	78,483	78,251	(232)	8.57%	8.44%	11,554	9,540	0.990	0.805
Total	79,496	75,877	(3,619)	3,119,515	3,115,161	(4,354)						



**Ohio Bureau of Workers' Compensation
Private Employers - Medical - Total**

SUMMARY 6

EXHIBIT 2

SHEET 4

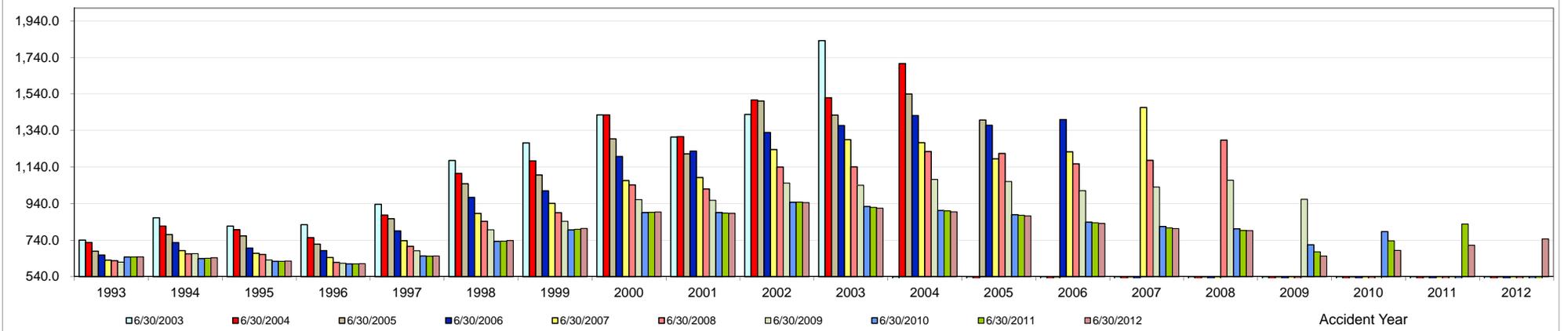
Retrospective Comparison of Unpaid loss as of June 30, 2011 (000's)

Accident Year	Actual Paid Loss @ 6/11	Ultimate Loss Earned @ 6/11		Nominal Unpaid Loss @ 6/11			Discounted Unpaid Loss @ 6/11			Amount of Discount @ 6/11			Discount Factors	
		Evaluated @ 6/12	Evaluated @ 6/11	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11
Prior	28,361	217,026	208,360	188,666	180,000	8,666	145,646	138,957	6,690	43,019	41,043	1,976	77.2%	77.2%
1977	211,449	234,540	233,039	23,091	21,591	1,501	16,793	15,701	1,091	6,299	5,889	409	72.7%	72.7%
1978	241,491	269,248	268,382	27,757	26,892	865	19,998	19,375	623	7,759	7,517	242	72.0%	72.0%
1979	276,209	310,922	309,842	34,713	33,633	1,080	24,782	24,011	771	9,931	9,622	309	71.4%	71.4%
1980	267,126	303,427	302,488	36,301	35,361	939	25,694	25,029	665	10,606	10,332	274	70.8%	70.8%
1981	269,876	308,890	308,374	39,015	38,498	516	27,365	27,003	362	11,650	11,495	154	70.1%	70.1%
1982	272,049	315,052	314,155	43,003	42,106	897	29,918	29,294	624	13,085	12,812	273	69.6%	69.6%
1983	292,864	342,366	342,123	49,503	49,260	243	34,184	34,016	168	15,319	15,244	75	69.1%	69.1%
1984	353,460	418,713	417,873	65,253	64,414	840	44,743	44,167	576	20,511	20,247	264	68.6%	68.6%
1985	441,992	532,419	530,294	90,427	88,303	2,124	61,458	60,014	1,444	28,969	28,289	681	68.0%	68.0%
1986	440,776	535,984	534,401	95,208	93,625	1,583	64,168	63,101	1,067	31,040	30,524	516	67.4%	67.4%
1987	470,712	578,044	577,343	107,332	106,631	701	71,759	71,290	469	35,573	35,341	232	66.9%	66.9%
1988	537,755	669,018	668,110	131,262	130,355	907	86,920	86,320	601	44,342	44,035	307	66.2%	66.2%
1989	564,584	710,595	709,746	146,011	145,162	849	95,801	95,244	557	50,210	49,918	292	65.6%	65.6%
1990	551,149	706,123	705,393	154,974	154,243	730	100,775	100,301	475	54,198	53,943	255	65.0%	65.0%
1991	548,104	705,145	704,898	157,041	156,795	246	101,074	100,915	159	55,967	55,879	88	64.4%	64.4%
1992	535,670	697,971	696,242	162,301	160,572	1,729	103,276	102,176	1,100	59,025	58,396	629	63.6%	63.6%
1993	489,753	648,050	647,704	158,297	157,951	345	99,633	99,415	218	58,664	58,536	128	62.9%	62.9%
1994	473,111	643,235	640,512	170,124	167,401	2,723	106,094	104,392	1,703	64,030	63,009	1,021	62.4%	62.4%
1995	452,292	625,284	623,946	172,992	171,654	1,338	106,973	106,135	838	66,019	65,519	500	61.8%	61.8%
1996	431,821	611,081	610,084	179,260	178,263	997	109,932	109,316	616	69,328	68,947	381	61.3%	61.3%
1997	451,833	653,316	652,141	201,483	200,308	1,175	122,645	121,928	717	78,838	78,380	459	60.9%	60.9%
1998	496,766	737,766	734,173	241,001	237,407	3,594	145,701	143,516	2,185	95,300	93,892	1,409	60.5%	60.5%
1999	527,739	803,836	799,051	276,097	271,312	4,785	165,873	163,001	2,872	110,224	108,311	1,913	60.1%	60.1%
2000	572,650	893,994	891,821	321,343	319,170	2,173	191,997	190,703	1,294	129,347	128,467	879	59.7%	59.7%
2001	554,675	886,093	887,757	331,418	333,082	(1,664)	197,304	198,306	(1,002)	134,114	134,776	(662)	59.5%	59.5%
2002	574,828	945,172	947,690	370,344	372,863	(2,519)	219,819	221,329	(1,510)	150,526	151,534	(1,008)	59.4%	59.4%
2003	536,635	914,999	919,192	378,365	382,557	(4,192)	223,924	226,442	(2,518)	154,441	156,115	(1,674)	59.2%	59.2%
2004	505,678	894,440	899,819	388,762	394,141	(5,379)	229,924	233,176	(3,252)	158,838	160,965	(2,127)	59.1%	59.2%
2005	473,550	872,508	876,108	398,958	402,558	(3,600)	235,917	238,167	(2,250)	163,041	164,391	(1,350)	59.1%	59.2%
2006	425,012	831,121	834,761	406,108	409,748	(3,640)	240,647	242,971	(2,324)	165,461	166,778	(1,316)	59.3%	59.3%
2007	379,045	802,996	806,948	423,951	427,903	(3,952)	252,753	255,293	(2,540)	171,199	172,611	(1,412)	59.6%	59.7%
2008	341,798	792,104	792,208	450,307	450,411	(104)	271,194	271,526	(332)	179,113	178,885	228	60.2%	60.3%
2009	233,283	652,879	675,873	419,596	442,590	(22,994)	258,150	272,646	(14,497)	161,446	169,944	(8,498)	61.5%	61.6%
2010	191,693	683,643	736,145	491,950	544,452	(52,502)	315,186	349,469	(34,283)	176,764	194,983	(18,219)	64.1%	64.2%
2011	38,466	355,839	413,975	317,373	375,509	(58,136)	220,562	262,161	(41,599)	96,811	113,348	(16,537)	69.5%	69.8%
Total	14,454,252	22,103,839	22,220,973	7,649,587	7,766,721	(117,134)	4,768,581	4,846,804	(78,223)	2,881,006	2,919,916	(38,910)	62.3%	62.4%
Excl Prior	14,425,891	21,886,813	22,012,612	7,460,921	7,586,721	(125,800)	4,622,935	4,707,848	(84,913)	2,837,987	2,878,873	(40,887)	62.0%	62.1%

**Ohio Bureau of Workers' Compensation
Private Employers - Medical - Total
Change in Ultimate Loss Estimates (000's)**

Accident Year	Historical Ultimate Loss by Evaluation Date											Change in Ultimate Loss Estimates									
	OW 6/30/2003	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	Deloitte 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	6/30/2003 - 6/30/2004	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	Cum. Change	
1979	321,837	318,224	313,423	309,865	298,374	301,562	298,875	308,531	309,842	310,922	(3,613)	(4,801)	(3,558)	(11,491)	3,188	(2,687)	9,656	1,311	1,080	(10,915)	
1980	307,142	305,005	304,333	296,837	291,804	290,501	289,026	301,227	302,488	303,427	(2,137)	(672)	(7,496)	(5,033)	(1,304)	(1,474)	12,201	1,261	939	(3,715)	
1981	320,229	313,261	307,810	301,456	300,230	296,754	297,569	307,717	308,374	308,890	(6,968)	(5,451)	(6,354)	(1,225)	(3,477)	815	10,148	657	516	(11,338)	
1982	316,766	315,191	315,031	310,999	299,998	303,675	297,948	313,750	314,155	315,052	(1,574)	(160)	(4,032)	(11,001)	3,677	(5,727)	15,801	405	897	(1,714)	
1983	359,307	346,867	349,054	341,487	328,179	330,066	321,636	342,219	342,123	342,366	(12,440)	2,187	(7,567)	(13,307)	1,886	(8,430)	20,583	(96)	243	(16,940)	
1984	431,214	430,233	421,018	412,059	396,676	399,531	392,512	416,860	417,873	418,713	(981)	(9,215)	(8,959)	(15,382)	2,855	(7,019)	24,348	1,013	840	(12,501)	
1985	604,445	581,148	579,366	553,395	545,235	545,395	525,523	528,076	530,294	532,419	(23,297)	(1,782)	(25,970)	(8,161)	161	(19,872)	2,553	2,218	2,124	(72,027)	
1986	575,532	568,986	560,009	551,289	521,898	535,426	520,481	533,508	534,401	535,984	(6,546)	(8,977)	(8,721)	(29,390)	13,527	(14,944)	13,026	894	1,583	(39,548)	
1987	611,585	596,017	589,457	560,566	558,458	568,792	560,826	576,642	577,343	578,044	(15,568)	(6,560)	(28,891)	(2,108)	10,335	(7,966)	15,816	701	701	(33,541)	
1988	733,905	731,314	710,723	687,846	658,044	657,215	638,293	667,610	668,110	669,018	(2,591)	(20,591)	(22,878)	(29,801)	(829)	(18,923)	29,317	501	907	(64,888)	
1989	761,725	731,315	724,118	705,689	686,345	687,030	676,243	709,948	709,746	710,595	(30,410)	(7,196)	(18,429)	(19,344)	684	(10,787)	33,705	(202)	849	(51,130)	
1990	803,111	777,054	755,110	744,594	706,885	695,618	674,711	704,840	705,393	706,123	(26,057)	(21,944)	(10,517)	(37,709)	(11,267)	(20,907)	30,129	553	730	(96,988)	
1991	817,755	774,435	751,531	728,005	695,922	695,158	673,626	705,278	704,898	705,145	(43,320)	(22,903)	(23,528)	(32,080)	(764)	(21,532)	31,652	(380)	246	(112,610)	
1992	776,102	763,015	753,139	732,828	704,121	707,312	687,468	693,780	696,242	697,971	(13,087)	(9,877)	(20,310)	(28,707)	3,190	(19,844)	6,312	2,462	1,729	(78,131)	
1993	739,851	726,989	679,279	658,200	630,737	627,485	619,307	647,748	647,704	648,050	(12,861)	(47,710)	(21,079)	(27,464)	(3,251)	(8,178)	28,441	(44)	345	(91,801)	
1994	862,276	816,689	770,416	726,583	682,296	665,121	665,992	638,867	640,512	643,235	(45,587)	(46,273)	(43,833)	(44,287)	(17,175)	872	(27,125)	1,645	2,723	(219,041)	
1995	816,641	797,184	762,973	696,343	667,693	661,604	631,410	623,640	623,946	625,284	(19,457)	(34,211)	(66,630)	(28,650)	(6,089)	(30,193)	(7,770)	306	1,338	(191,356)	
1996	824,427	753,343	717,605	682,390	644,630	618,242	612,996	609,895	610,084	611,081	(71,084)	(35,738)	(35,214)	(37,760)	(26,388)	(5,246)	(3,101)	189	997	(213,346)	
1997	935,689	876,752	857,125	790,276	736,865	705,835	681,739	653,028	652,141	653,316	(58,937)	(19,627)	(66,849)	(53,411)	(31,030)	(24,096)	(28,711)	(887)	1,175	(282,372)	
1998	1,175,693	1,104,788	1,048,612	973,850	886,056	842,834	796,365	733,334	734,173	737,766	(70,905)	(56,176)	(74,762)	(67,794)	(43,222)	(46,468)	(63,031)	839	3,594	(437,927)	
1999	1,271,874	1,173,133	1,096,302	1,009,675	940,987	889,774	843,017	795,966	799,051	803,836	(98,741)	(76,831)	(86,628)	(68,687)	(51,213)	(46,757)	(47,051)	3,085	4,785	(468,038)	
2000	1,425,292	1,425,358	1,294,267	1,197,350	1,065,714	1,042,240	961,605	890,651	891,821	893,994	66	(131,091)	(96,916)	(131,637)	(23,474)	(80,635)	(70,953)	1,169	2,173	(531,298)	
2001	1,304,012	1,306,573	1,212,096	1,226,655	1,082,489	1,019,907	958,126	890,503	887,757	886,093	2,561	(94,477)	14,559	(144,166)	(62,582)	(61,781)	(67,623)	(2,746)	(1,664)	(417,919)	
2002	1,427,826	1,506,992	1,501,325	1,329,134	1,235,444	1,140,019	1,052,113	947,424	947,690	945,172	79,166	(5,667)	(172,191)	(93,690)	(95,425)	(87,906)	(104,689)	266	(2,519)	(482,654)	
2003	1,832,037	1,519,129	1,424,103	1,367,164	1,289,993	1,141,001	1,040,257	923,774	919,192	914,999	(312,908)	(95,026)	(56,939)	(77,171)	(148,992)	(100,744)	(116,483)	(4,582)	(4,192)	(917,037)	
2004		1,706,034	1,539,801	1,421,942	1,273,237	1,224,759	1,071,779	901,973	899,819	894,440		(166,233)	(117,859)	(148,704)	(48,478)	(152,980)	(169,805)	(2,154)	(5,379)	(811,594)	
2005			1,397,484	1,368,515	1,184,848	1,214,237	1,060,679	879,268	876,108	872,508			(28,970)	(183,667)	29,389	(153,558)	(181,411)	(3,160)	(3,600)	(524,977)	
2006				1,223,370	1,157,426	1,010,503	838,428	834,761	834,121	831,121				(176,374)	(65,944)	(146,923)	(172,075)	(3,668)	(3,640)	(568,624)	
2007					1,465,875	1,176,488	1,030,783	814,655	806,948	802,996					(289,387)	(145,705)	(216,128)	(7,707)	(3,952)	(662,879)	
2008						1,287,006	1,067,538	801,918	792,208	792,104						(219,468)	(265,619)	(9,710)	(104)	(494,902)	
2009							963,015	714,240	675,873	652,879							(248,775)	(38,366)	(22,994)	(310,135)	
2010								786,366	736,145	683,643								(50,221)	(52,502)	(102,723)	
2011									711,678	682,950									(116,272)	(116,272)	
2012										746,482											
79-03	20,356,270	19,558,996	18,798,225	17,894,531	16,855,074	16,368,095	15,717,667	15,464,816	15,475,353	15,497,494	(797,274)	(760,771)	(903,694)	(1,039,457)	(486,979)	(650,429)	(252,850)	10,537	22,141	(4,858,776)	
79-04		20,946,806	20,024,603	19,006,608	17,829,938	17,291,292	16,490,571	16,058,258	16,065,330	16,081,013			(922,203)	(1,017,996)	(1,176,670)	(538,645)	(800,722)	(432,312)	7,072	15,682	(5,659,455)
79-05			21,422,087	20,375,122	19,014,786	18,505,529	17,551,250	16,937,526	16,941,438	16,953,520				(1,046,965)	(1,360,336)	(509,257)	(954,279)	(613,724)	3,912	12,082	(6,184,431)
79-06				21,774,866	20,238,156	19,662,955	18,561,753	17,775,954	17,776,199	17,784,641					(1,536,710)	(575,201)	(1,101,202)	(785,798)	244	8,442	(6,753,055)
79-07					21,704,032	19,592,536	18,583,147	18,587,637	18,590,610	18,583,147						(864,588)	(1,246,907)	(1,001,927)	(7,463)	4,490	(7,415,934)
79-08						22,126,449	20,660,074	19,392,528	19,375,355	19,379,742							(1,466,375)	(1,267,546)	(17,173)	4,387	(7,910,836)
79-09							21,623,089	20,106,768	20,051,228	20,032,621								(1,516,321)	(55,540)	(18,608)	(8,220,971)
79-10								20,893,134	20,787,373	20,716,264									(105,761)	(71,110)	(8,323,694)
79-11									21,615,323	21,427,942										(187,381)	(8,439,966)
79-12										22,174,424											(8,439,966)

Change in Ultimate Loss by Accident Year



**Ohio Bureau of Workers' Compensation
Private Employers - Medical - Medical Only**

SUMMARY 6
EXHIBIT 3
SHEET 1

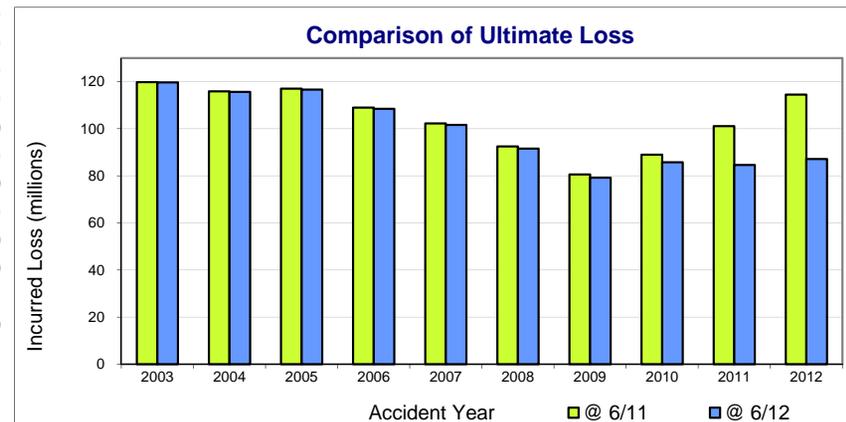
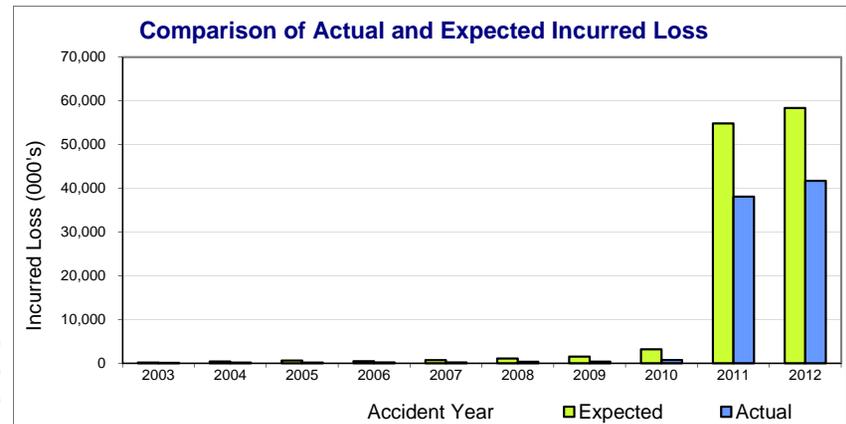
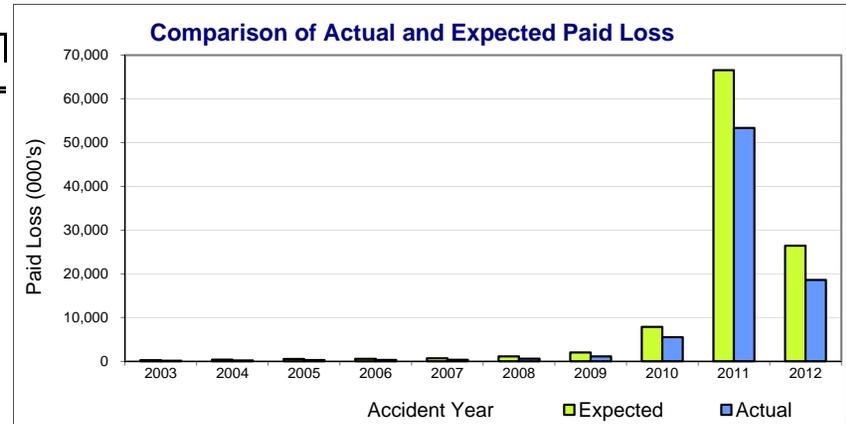
**Change in Unpaid Loss from June 30, 2011 to June 30, 2012 (\$000's)
(June 30, 2012 Evaluated at June 30, 2012 and June 30, 2011 Evaluated at 6/2011)**

Accident Year	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
	Earned at 6/30/12	Earned at 6/30/11	Change	Actual @ 06/12	Actual @ 06/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11
Prior	1	-	1	1	0	0	-	(0)	0	-	-	-	-	(0)	0	100.0%	0.0%
1977	19,673	19,673	-	19,673	19,673	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1978	22,681	22,681	-	22,681	22,681	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1979	25,123	25,123	-	25,123	25,123	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1980	24,877	24,877	-	24,877	24,877	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1981	27,103	27,103	-	27,103	27,103	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1982	27,928	27,928	-	27,928	27,928	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1983	30,456	30,456	-	30,456	30,456	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1984	38,247	38,247	-	38,247	38,247	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1985	42,813	42,813	-	42,813	42,813	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1986	49,905	49,905	-	49,905	49,905	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1987	59,583	59,583	-	59,583	59,583	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1988	71,389	71,389	-	71,389	71,389	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1989	82,740	82,740	-	82,740	82,740	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1990	76,095	76,095	-	76,095	76,095	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1991	98,230	98,230	-	98,230	98,230	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1992	104,955	104,955	-	104,955	104,955	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1993	93,755	93,754	1	93,755	93,754	1	-	0	(0)	-	0	(0)	-	0	(0)	100.0%	98.1%
1994	82,225	82,212	13	82,224	82,211	13	0	1	(0)	0	1	(0)	0	0	(0)	98.1%	96.8%
1995	79,572	79,542	31	79,570	79,540	30	3	2	1	3	2	1	0	0	(0)	97.7%	96.6%
1996	72,124	72,110	14	72,115	72,094	21	9	16	(8)	8	16	(7)	0	0	(0)	96.9%	97.5%
1997	77,118	77,114	4	77,095	77,074	20	24	40	(16)	23	39	(16)	1	2	(1)	96.2%	96.2%
1998	85,819	85,781	38	85,778	85,702	76	41	79	(38)	39	75	(36)	2	4	(2)	94.5%	94.9%
1999	94,289	94,295	(7)	94,207	94,161	46	82	134	(52)	77	126	(49)	5	9	(4)	94.0%	93.7%
2000	103,509	103,522	(13)	103,367	103,313	55	142	209	(68)	132	193	(61)	10	16	(6)	93.2%	92.4%
2001	108,803	108,840	(37)	108,588	108,533	55	215	307	(92)	198	281	(83)	17	26	(9)	92.2%	91.5%
2002	118,454	118,505	(52)	118,126	118,028	97	328	477	(149)	300	434	(134)	28	43	(15)	91.4%	91.0%
2003	119,645	119,769	(123)	119,180	119,066	114	466	703	(237)	423	638	(215)	43	65	(22)	90.8%	90.8%
2004	115,623	115,856	(233)	115,005	114,830	175	618	1,026	(408)	557	933	(375)	60	93	(33)	90.2%	90.9%
2005	116,600	116,991	(391)	115,731	115,460	272	869	1,531	(662)	781	1,391	(610)	87	140	(52)	90.0%	90.9%
2006	108,413	108,960	(546)	107,262	106,978	284	1,151	1,982	(830)	1,036	1,791	(755)	116	191	(75)	89.9%	90.4%
2007	101,594	102,219	(625)	100,015	99,699	316	1,579	2,520	(941)	1,424	2,262	(839)	156	257	(102)	90.2%	89.8%
2008	91,536	92,432	(896)	89,537	88,970	567	1,999	3,462	(1,463)	1,795	3,119	(1,324)	204	343	(139)	89.8%	90.1%
2009	79,182	80,557	(1,375)	76,584	75,488	1,096	2,598	5,069	(2,471)	2,350	4,617	(2,267)	248	451	(204)	90.5%	91.1%
2010	85,720	88,956	(3,236)	80,934	75,427	5,506	4,786	13,529	(8,742)	4,381	12,670	(8,289)	405	858	(453)	91.5%	93.7%
2011	84,584	50,546	34,038	72,970	19,622	53,348	11,614	30,924	(19,309)	10,901	29,870	(18,969)	714	1,054	(340)	93.9%	96.6%
2012	43,554	-	43,554	18,571	-	18,571	24,983	-	24,983	24,157	-	24,157	826	-	826	96.7%	100.0%
2013	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
Total	2,663,919	2,593,759	70,160	2,612,414	2,531,751	80,663	51,505	62,008	(10,503)	48,584	58,456	(9,872)	2,921	3,552	(631)	94.3%	94.3%
Excl Prior	2,663,918	2,593,759	70,159	2,612,413	2,531,751	80,662	51,505	62,008	(10,503)	48,584	58,456	(9,872)	2,921	3,552	(631)	94.3%	94.3%

**Ohio Bureau of Workers' Compensation
Private Employers - Medical - Medical Only
2012 Fiscal Year as of June 30, 2012 - Actual vs. Expected (000's)**

SUMMARY 6
EXHIBIT 3
SHEET 2

Accident Year	Paid Loss from 6/11 - 6/12			Incurred Loss from 6/11 - 6/12			Ultimate Loss-Earned & Unearned		
	Expected	Actual	Variance	Expected	Actual	Variance	Evaluated @ 6/11	Evaluated @ 6/12	Change
Prior	-	0	0				-	1	1
1977	-	-	-	-	-	-	19,673	19,673	-
1978	-	-	-	-	-	-	22,681	22,681	-
1979	-	-	-	-	-	-	25,123	25,123	-
1980	-	-	-	-	-	-	24,877	24,877	-
1981	-	-	-	-	-	-	27,103	27,103	-
1982	-	-	-	-	-	-	27,928	27,928	-
1983	-	-	-	-	-	-	30,456	30,456	-
1984	-	-	-	-	-	-	38,247	38,247	-
1985	-	-	-	-	-	-	42,813	42,813	-
1986	-	-	-	-	-	-	49,905	49,905	-
1987	-	-	-	-	-	-	59,583	59,583	-
1988	-	-	-	-	-	-	71,389	71,389	-
1989	-	-	-	-	-	-	82,740	82,740	-
1990	-	-	-	-	-	-	76,095	76,095	-
1991	-	-	-	-	-	-	98,230	98,230	-
1992	-	-	-	-	-	-	104,955	104,955	-
1993	0	1	1	(1)	(1)	(0)	93,754	93,755	1
1994	0	13	13	98	(2)	(100)	82,212	82,225	13
1995	1	30	28	26	16	(10)	79,542	79,572	31
1996	14	21	7	(52)	2	54	72,110	72,124	14
1997	23	20	(3)	(2)	(10)	(8)	77,114	77,118	4
1998	34	76	41	2	54	52	85,781	85,819	38
1999	47	46	(1)	64	40	(24)	94,295	94,289	(7)
2000	62	55	(7)	3	15	13	103,522	103,509	(13)
2001	87	55	(32)	52	(5)	(57)	108,840	108,803	(37)
2002	143	97	(46)	127	41	(86)	118,505	118,454	(52)
2003	220	114	(107)	138	62	(76)	119,769	119,645	(123)
2004	346	175	(171)	389	131	(258)	115,856	115,623	(233)
2005	495	272	(224)	611	128	(483)	116,991	116,600	(391)
2006	556	284	(272)	438	165	(273)	108,960	108,413	(546)
2007	652	316	(336)	685	156	(529)	102,219	101,594	(625)
2008	1,109	567	(542)	1,063	340	(723)	92,432	91,536	(896)
2009	1,981	1,096	(885)	1,504	358	(1,146)	80,557	79,182	(1,375)
2010	7,837	5,506	(2,331)	3,162	728	(2,434)	88,956	85,720	(3,236)
2011	66,551	53,348	(13,203)	54,832	38,075	(16,757)	101,092	84,584	(16,507)
2012	26,406	18,571	(7,834)	58,350	41,705	(16,645)	114,490	87,108	(27,383)
Total	106,567	80,663	(25,904)	121,491	82,000	(39,491)			(51,323)



Ohio Bureau of Workers' Compensation

SUMMARY 6

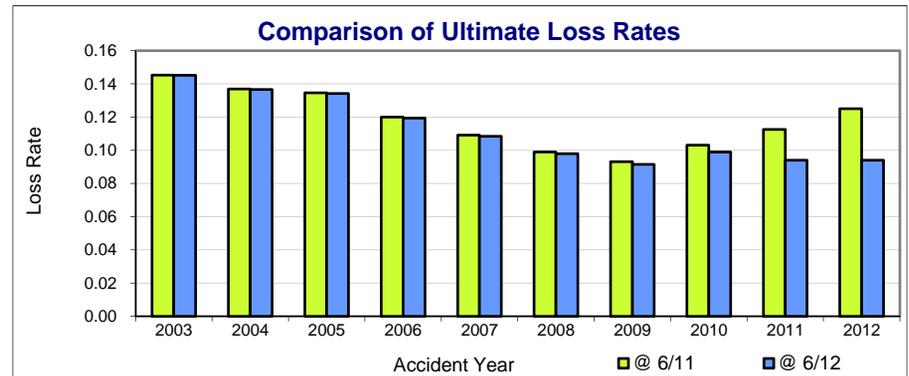
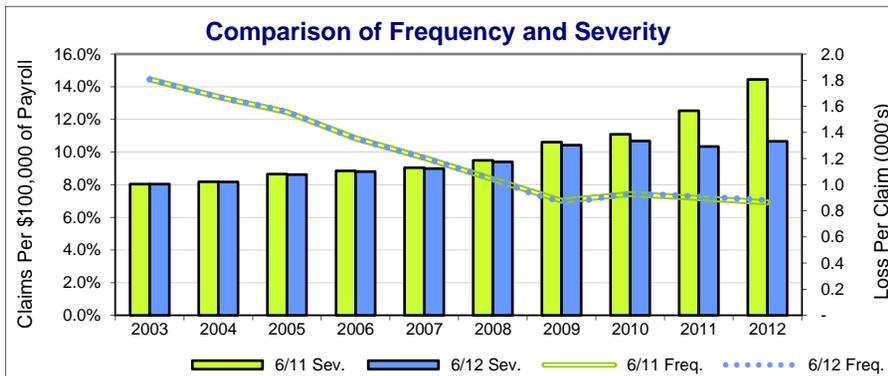
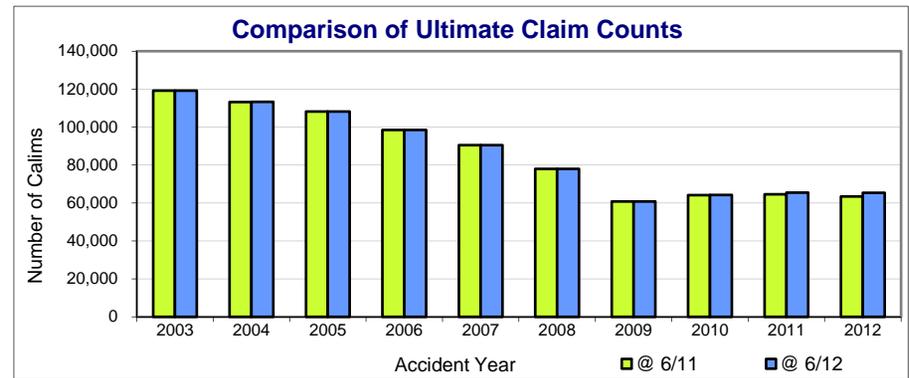
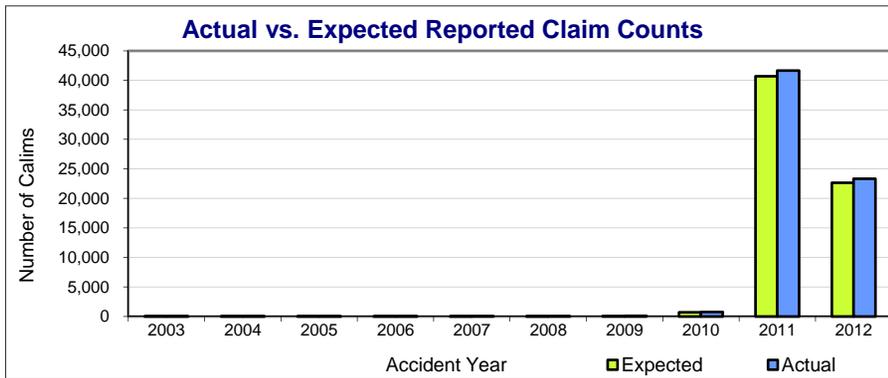
Private Employers - Medical - Medical Only

EXHIBIT 3

2012 Fiscal Year as of June 30, 2012 - Actual vs. Expected (000's)

SHEET 3

Accident Year	# of Reported Claims from 6/11-6/12			Ultimate Claim Counts			Ultimate Frequency		Ultimate Severity		Ultimate Loss Rate	
	Expected	Actual	Variance	@ 6/11	@ 6/12	Change	@ 6/11	@ 6/12	@ 6/11	@ 6/12	@ 6/11	@ 6/12
77-02	3	8	5	1,665,169	1,665,173	4						
2003	1	3	2	119,155	119,157	2	14.45%	14.45%	1,005	1,004	0.145	0.145
2004	2	8	6	113,226	113,232	6	13.38%	13.38%	1,023	1,021	0.137	0.137
2005	16	30	14	108,130	108,144	14	12.44%	12.44%	1,082	1,078	0.135	0.134
2006	31	25	(6)	98,501	98,494	(7)	10.85%	10.84%	1,106	1,101	0.120	0.119
2007	17	37	20	90,420	90,440	20	9.65%	9.65%	1,130	1,123	0.109	0.108
2008	27	43	16	77,916	77,932	16	8.34%	8.34%	1,186	1,175	0.099	0.098
2009	86	112	26	60,761	60,787	26	7.02%	7.02%	1,326	1,303	0.093	0.092
2010	693	741	48	64,149	64,197	48	7.43%	7.41%	1,387	1,335	0.103	0.099
2011	40,696	41,636	940	64,514	65,463	949	7.18%	7.27%	1,567	1,292	0.113	0.094
2012	22,660	23,338	678	63,383	65,352	1,969	6.92%	7.05%	1,806	1,333	0.125	0.094
Total	64,232	65,981	1,749	2,525,324	2,528,371	3,047						



**Ohio Bureau of Workers' Compensation
Private Employers - Medical - Medical Only**

SUMMARY 6
EXHIBIT 3
SHEET 4

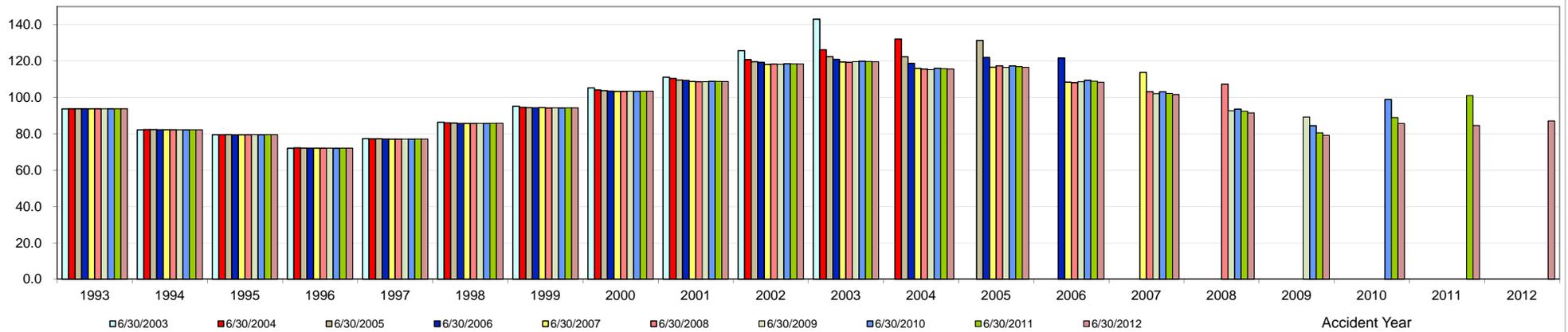
Retrospective Comparison of Unpaid loss as of June 30, 2011 (000's)

Accident Year	Actual Paid Loss @ 6/11	Ultimate Loss Earned @ 6/11		Nominal Unpaid Loss @ 6/11			Discounted Unpaid Loss @ 6/11			Amount of Discount @ 6/11			Discount Factors	
		Evaluated @ 6/12	Evaluated @ 6/11	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11
Prior	0	1	-	0	(0)	1	0	-	0	-	(0)	0	100.0%	0.0%
1977	19,673	19,673	19,673	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1978	22,681	22,681	22,681	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1979	25,123	25,123	25,123	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1980	24,877	24,877	24,877	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1981	27,103	27,103	27,103	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1982	27,928	27,928	27,928	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1983	30,456	30,456	30,456	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1984	38,247	38,247	38,247	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1985	42,813	42,813	42,813	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1986	49,905	49,905	49,905	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1987	59,583	59,583	59,583	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1988	71,389	71,389	71,389	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1989	82,740	82,740	82,740	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1990	76,095	76,095	76,095	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1991	98,230	98,230	98,230	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1992	104,955	104,955	104,955	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1993	93,754	93,755	93,754	1	0	1	1	0	1	0	0	0	98.1%	98.1%
1994	82,211	82,225	82,212	13	1	13	13	1	12	0	0	0	96.8%	96.8%
1995	79,540	79,572	79,542	32	2	31	31	2	30	1	0	1	96.6%	96.6%
1996	72,094	72,124	72,110	30	16	14	29	16	14	1	0	0	97.5%	97.5%
1997	77,074	77,118	77,114	44	40	4	43	39	4	2	2	0	96.2%	96.2%
1998	85,702	85,819	85,781	117	79	38	111	75	36	6	4	2	94.9%	94.9%
1999	94,161	94,289	94,295	128	134	(7)	119	126	(6)	8	9	(0)	93.7%	93.7%
2000	103,313	103,509	103,522	196	209	(13)	182	193	(12)	15	16	(1)	92.4%	92.4%
2001	108,533	108,803	108,840	270	307	(37)	247	281	(34)	23	26	(3)	91.5%	91.5%
2002	118,028	118,454	118,505	426	477	(52)	387	434	(47)	38	43	(5)	91.0%	91.0%
2003	119,066	119,645	119,769	579	703	(123)	526	638	(112)	53	65	(11)	90.8%	90.8%
2004	114,830	115,623	115,856	793	1,026	(233)	721	933	(212)	72	93	(21)	90.9%	90.9%
2005	115,460	116,600	116,991	1,140	1,531	(391)	1,036	1,391	(355)	104	140	(36)	90.9%	90.9%
2006	106,978	108,413	108,960	1,436	1,982	(546)	1,297	1,791	(494)	138	191	(53)	90.4%	90.4%
2007	99,699	101,594	102,219	1,895	2,520	(625)	1,701	2,262	(561)	194	257	(64)	89.8%	89.8%
2008	88,970	91,536	92,432	2,565	3,462	(896)	2,311	3,119	(808)	254	343	(89)	90.1%	90.1%
2009	75,488	79,182	80,557	3,694	5,069	(1,375)	3,365	4,617	(1,252)	329	451	(122)	91.1%	91.1%
2010	75,427	85,720	88,956	10,293	13,529	(3,236)	9,640	12,670	(3,031)	653	858	(205)	93.7%	93.7%
2011	19,622	42,292	50,546	22,670	30,924	(8,254)	21,897	29,870	(7,972)	773	1,054	(281)	96.6%	96.6%
Total	2,531,751	2,578,073	2,593,759	46,322	62,008	(15,686)	43,658	58,456	(14,799)	2,664	3,552	(888)	94.2%	94.3%
Excl Prior	2,531,751	2,578,072	2,593,759	46,322	62,008	(15,687)	43,657	58,456	(14,799)	2,664	3,552	(888)	94.2%	94.3%

**Ohio Bureau of Workers' Compensation
Private Employers - Medical - Medical Only
Change in Ultimate Loss Estimates (000's)**

Accident Year	Historical Ultimate Loss by Evaluation Date										Change in Ultimate Loss Estimates									
	OW 6/30/2003	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	Deloitte 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	6/30/2003 - 6/30/2004	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	Cum. Change
1979	25,123	25,123	25,123	25,123	25,123	25,123	25,123	25,123	25,123	25,123										
1980	24,877	24,877	24,877	24,877	24,877	24,877	24,877	24,877	24,877	24,877										
1981	27,103	27,103	27,103	27,103	27,103	27,103	27,103	27,103	27,103	27,103										
1982	27,928	27,928	27,928	27,928	27,928	27,928	27,928	27,928	27,928	27,928										
1983	30,456	30,456	30,456	30,456	30,456	30,456	30,456	30,456	30,456	30,456										
1984	38,247	38,247	38,247	38,247	38,247	38,247	38,247	38,247	38,247	38,247										
1985	42,813	42,813	42,813	42,813	42,813	42,813	42,813	42,813	42,813	42,813										
1986	49,904	49,904	49,904	49,904	49,904	49,904	49,904	49,907	49,905	49,905						3	(2)			1
1987	59,583	59,583	59,583	59,583	59,583	59,583	59,583	59,583	59,583	59,583										
1988	71,389	71,388	71,388	71,388	71,390	71,389	71,389	71,389	71,389	71,389	(1)	(0)	0	2	(1)			0		(0)
1989	82,746	82,740	82,742	82,740	82,740	82,740	82,740	82,740	82,740	82,740	(7)	2	(2)				0			(7)
1990	76,093	76,093	76,093	76,093	76,095	76,095	76,095	76,095	76,095	76,095	0		0	1	1	0	(1)			2
1991	98,230	98,230	98,229	98,231	98,230	98,230	98,230	98,230	98,230	98,230	(0)	(1)	1	(1)	0					(1)
1992	104,954	104,954	104,954	104,953	104,953	104,954	104,955	104,955	104,955	104,955	0	(1)	(1)	0	1	0	0	0		0
1993	93,731	93,737	93,763	93,746	93,747	93,759	93,759	93,752	93,754	93,755	6	26	(17)	1	12	(0)	(7)	2	1	24
1994	82,193	82,316	82,319	82,206	82,239	82,219	82,221	82,212	82,212	82,225	123	3	(112)	33	(20)	3	(20)	11	13	32
1995	79,511	79,528	79,553	79,451	79,453	79,515	79,556	79,498	79,542	79,572	16	26	(103)	3	61	41	(57)	43	31	61
1996	72,055	72,268	72,144	72,122	72,099	72,094	72,089	72,075	72,110	72,124	212	(124)	(21)	(23)	(5)	(5)	(14)	35	14	68
1997	77,371	77,242	77,301	77,076	77,059	77,037	77,070	77,059	77,114	77,118	(129)	59	(225)	(17)	(22)	34	(11)	55	4	(253)
1998	86,397	86,053	85,904	85,704	85,699	85,699	85,732	85,706	85,781	85,819	(344)	(149)	(200)	(5)	(0)	33	(26)	76	38	(577)
1999	95,207	94,578	94,380	94,319	94,451	94,186	94,280	94,214	94,295	94,289	(629)	(198)	(62)	132	(265)	94	(66)	82	(7)	(918)
2000	105,286	104,163	103,757	103,508	103,350	103,339	103,453	103,440	103,522	103,509	(1,123)	(406)	(249)	(158)	(11)	114	(13)	81	(13)	(1,777)
2001	111,147	110,511	109,600	109,365	108,783	108,679	108,728	108,869	108,840	108,803	(636)	(911)	(234)	(582)	(104)	49	140	(28)	(37)	(2,344)
2002	125,772	120,837	119,647	119,335	118,239	118,406	118,293	118,546	118,505	118,454	(4,934)	(1,190)	(312)	(1,096)	167	(113)	253	(40)	(52)	(7,318)
2003	143,067	126,234	122,481	120,994	119,511	119,313	119,696	119,927	119,769	119,645	(16,834)	(3,753)	(1,487)	(1,483)	(199)	383	231	(158)	(123)	(23,422)
2004		132,101	122,392	118,815	116,002	115,635	115,332	116,073	115,856	115,623		(9,709)	(3,576)	(2,813)	(367)	(303)	741	(217)	(233)	(16,477)
2005			131,412	122,046	116,655	117,436	116,562	117,373	116,991	116,600			(9,366)	(5,391)	781	(875)	811	(382)	(391)	(14,812)
2006				108,453	108,175	108,696	109,434	108,960	108,413	108,413				(13,236)	(277)	521	738	(474)	(546)	(13,275)
2007				113,820	103,194	102,098	103,156	102,219	101,594	101,594					(10,625)	(1,097)	1,058	(937)	(625)	(12,225)
2008					107,355		92,691	93,587	92,432	91,536						(14,664)	896	(1,155)	(896)	(15,819)
2009							89,265	84,439	80,557	79,182							(4,826)	(3,882)	(1,375)	(10,083)
2010								98,933	88,956	85,720								(9,977)	(3,236)	(13,213)
2011									101,092	84,584									(16,507)	(16,507)
2012										87,108										
79-03	1,831,186	1,806,906	1,800,290	1,797,267	1,794,072	1,793,688	1,794,322	1,794,730	1,794,889	1,794,757	(24,280)	(6,617)	(3,023)	(3,194)	(385)	635	408	158	(131)	(36,429)
79-04		1,913,884	1,897,558	1,890,959	1,884,952	1,884,199	1,884,531	1,885,680	1,885,622	1,885,258		(16,326)	(6,599)	(6,007)	(752)	332	1,149	(58)	(364)	(52,906)
79-05			2,028,971	2,013,005	2,001,607	2,001,636	2,001,093	2,003,053	2,002,612	2,001,858			(15,965)	(11,398)	29	(543)	1,960	(440)	(755)	(67,718)
79-06				2,134,693	2,110,059	2,109,811	2,109,789	2,112,487	2,111,572	2,110,271				(24,634)	(248)	(22)	2,698	(915)	(1,301)	(80,993)
79-07					2,223,879	2,213,005	2,211,887	2,215,643	2,213,791	2,211,865					(10,874)	(1,119)	3,756	(1,852)	(1,926)	(93,219)
79-08						2,320,360	2,304,578	2,309,230	2,306,223	2,303,401						(15,783)	4,652	(3,007)	(2,822)	(109,038)
79-09							2,393,843	2,393,669	2,386,780	2,382,583							(173)	(6,889)	(4,197)	(119,121)
79-10								2,492,602	2,475,736	2,468,303								(16,866)	(7,433)	(132,334)
79-11									2,576,828	2,552,887									(23,941)	(148,842)
79-12										2,639,995										(148,842)

Change in Ultimate Loss by Accident Year



**Ohio Bureau of Workers' Compensation
Private Employers - Medical - Lost Time - Total**

SUMMARY 6

EXHIBIT 4

SHEET 1

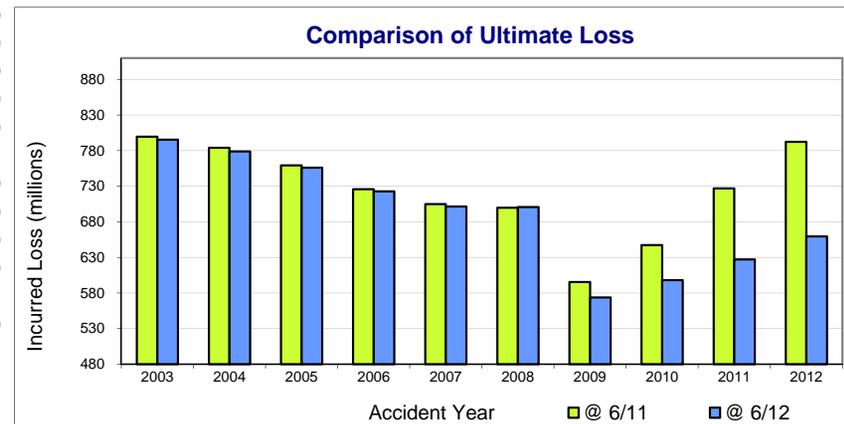
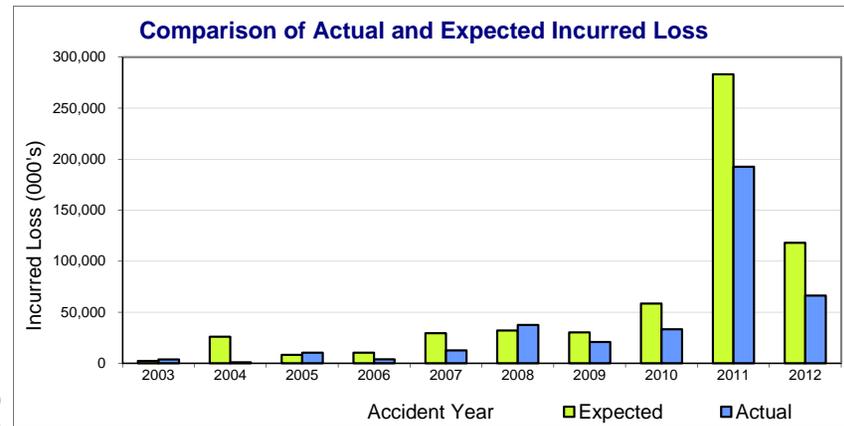
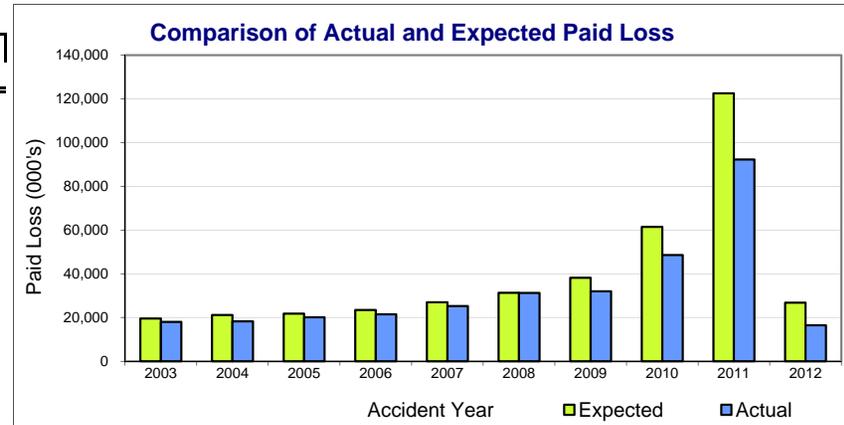
**Change in Unpaid Loss from June 30, 2011 to June 30, 2012 (\$000's)
(June 30, 2012 Evaluated at June 30, 2012 and June 30, 2011 Evaluated at 6/2011)**

Accident Year	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
	Earned at 6/30/12	Earned at 6/30/11	Change	Actual @ 06/12	Actual @ 06/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11
Prior	217,026	208,360	8,665	42,026	28,360	13,665	175,000	180,000	(5,000)	130,550	138,957	(8,406)	44,450	41,043	3,406	74.6%	77.2%
1977	214,867	213,366	1,501	193,951	191,775	2,175	20,916	21,591	(675)	14,928	15,701	(773)	5,988	5,889	98	71.4%	72.7%
1978	246,567	245,701	865	220,655	218,809	1,845	25,912	26,892	(980)	18,345	19,375	(1,030)	7,567	7,517	51	70.8%	72.0%
1979	285,799	284,719	1,080	253,432	251,086	2,346	32,367	33,633	(1,266)	22,733	24,011	(1,279)	9,634	9,622	13	70.2%	71.4%
1980	278,550	277,611	939	244,597	242,249	2,347	33,953	35,361	(1,408)	23,664	25,029	(1,365)	10,289	10,332	(43)	69.7%	70.8%
1981	281,787	281,271	516	244,844	242,773	2,071	36,944	38,498	(1,555)	25,564	27,003	(1,439)	11,380	11,495	(116)	69.2%	70.1%
1982	287,124	286,227	897	246,766	244,121	2,645	40,358	42,106	(1,748)	27,708	29,294	(1,586)	12,650	12,812	(162)	68.7%	69.6%
1983	311,910	311,667	243	264,890	262,408	2,482	47,020	49,260	(2,239)	32,059	34,016	(1,957)	14,961	15,244	(282)	68.2%	69.1%
1984	380,465	379,626	840	319,153	315,212	3,941	61,312	64,414	(3,101)	41,482	44,167	(2,685)	19,830	20,247	(416)	67.7%	68.6%
1985	489,605	487,481	2,124	405,271	399,178	6,092	84,334	88,303	(3,968)	56,657	60,014	(3,357)	27,678	28,289	(611)	67.2%	68.0%
1986	486,079	484,496	1,583	396,513	390,871	5,642	89,566	93,625	(4,059)	59,811	63,101	(3,290)	29,755	30,524	(769)	66.8%	67.4%
1987	518,461	517,760	701	416,423	411,129	5,295	102,038	106,631	(4,593)	67,720	71,290	(3,570)	34,317	35,341	(1,023)	66.4%	66.9%
1988	597,629	596,722	907	472,451	466,367	6,084	125,178	130,355	(5,177)	82,471	86,320	(3,848)	42,707	44,035	(1,329)	65.9%	66.2%
1989	627,855	627,006	849	488,530	481,844	6,685	139,325	145,162	(5,836)	90,975	95,244	(4,270)	48,351	49,918	(1,567)	65.3%	65.6%
1990	630,028	629,298	730	482,026	475,055	6,971	148,002	154,243	(6,241)	95,814	100,301	(4,487)	52,188	53,943	(1,754)	64.7%	65.0%
1991	606,915	606,668	246	456,132	449,874	6,258	150,783	156,795	(6,012)	96,800	100,915	(4,116)	53,983	55,879	(1,896)	64.2%	64.4%
1992	593,016	591,287	1,729	437,806	430,715	7,091	155,210	160,572	(5,362)	98,673	102,176	(3,504)	56,538	58,396	(1,858)	63.6%	63.6%
1993	554,295	553,950	345	401,983	395,999	5,984	152,312	157,951	(5,640)	95,778	99,415	(3,637)	56,534	58,536	(2,002)	62.9%	62.9%
1994	561,010	558,300	2,711	399,268	390,899	8,368	161,743	167,400	(5,657)	100,648	104,391	(3,743)	61,095	63,009	(1,914)	62.2%	62.4%
1995	545,712	544,405	1,307	380,322	372,752	7,570	165,389	171,653	(6,263)	102,039	106,133	(4,094)	63,351	65,519	(2,169)	61.7%	61.8%
1996	538,957	537,974	983	367,207	359,727	7,480	171,749	178,247	(6,497)	105,144	109,300	(4,156)	66,606	68,947	(2,341)	61.2%	61.3%
1997	576,198	575,027	1,171	383,238	374,759	8,478	192,960	200,267	(7,307)	117,248	121,889	(4,642)	75,713	78,378	(2,665)	60.8%	60.9%
1998	651,947	648,391	3,556	422,631	411,063	11,568	229,316	237,328	(8,012)	138,334	143,441	(5,107)	90,982	93,888	(2,905)	60.3%	60.4%
1999	709,547	704,756	4,791	447,442	433,578	13,865	262,105	271,178	(9,073)	157,050	162,876	(5,825)	105,054	108,302	(3,248)	59.9%	60.1%
2000	790,485	788,299	2,186	483,454	469,338	14,116	307,030	318,961	(11,931)	182,971	190,510	(7,538)	124,059	128,452	(4,392)	59.6%	59.7%
2001	777,290	778,917	(1,627)	460,136	446,142	13,994	317,155	332,775	(15,621)	187,950	198,025	(10,075)	129,204	134,750	(5,546)	59.3%	59.5%
2002	826,718	829,185	(2,467)	472,975	456,799	16,176	353,743	372,386	(18,643)	208,723	220,895	(12,171)	145,019	151,491	(6,472)	59.0%	59.3%
2003	795,354	799,423	(4,069)	435,549	417,569	17,981	359,805	381,854	(22,050)	211,536	225,804	(14,267)	148,268	156,051	(7,782)	58.8%	59.1%
2004	778,817	783,963	(5,146)	409,100	390,848	18,252	369,717	393,115	(23,398)	216,787	232,243	(15,456)	152,931	160,872	(7,941)	58.6%	59.1%
2005	755,908	759,117	(3,209)	378,182	358,090	20,091	377,726	401,027	(23,301)	221,096	236,775	(15,679)	156,630	164,251	(7,621)	58.5%	59.0%
2006	722,707	725,801	(3,094)	339,478	318,035	21,443	383,230	407,766	(24,537)	224,212	241,179	(16,967)	159,017	166,587	(7,570)	58.5%	59.1%
2007	701,402	704,729	(3,327)	304,564	279,345	25,219	396,838	425,384	(28,546)	232,801	253,030	(20,229)	164,037	172,353	(8,317)	58.7%	59.5%
2008	700,569	699,776	792	284,032	252,827	31,205	416,536	446,949	(30,413)	245,935	268,407	(22,472)	170,601	178,542	(7,941)	59.0%	60.1%
2009	573,697	595,317	(21,619)	189,750	157,795	31,956	383,947	437,522	(53,575)	229,041	268,029	(38,989)	154,906	169,493	(14,586)	59.7%	61.3%
2010	597,923	647,189	(49,266)	164,812	116,265	48,546	433,111	530,924	(97,812)	263,751	336,799	(73,048)	169,361	194,125	(24,764)	60.9%	63.4%
2011	627,094	363,429	263,665	111,093	18,843	92,249	516,001	344,585	171,416	325,714	232,291	93,422	190,288	112,294	77,993	63.1%	67.4%
2012	329,687	-	329,687	16,450	-	16,450	313,237	-	313,237	210,350	-	210,350	102,887	-	102,887	67.2%	100.0%
2013	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
Total	20,169,000	19,627,214	541,786	12,437,131	11,922,501	514,630	7,731,869	7,704,712	27,157	4,763,061	4,788,348	(25,287)	2,968,808	2,916,365	52,443	61.6%	62.1%
Excl Prior	19,951,974	19,418,853	533,121	12,395,105	11,894,141	500,965	7,556,869	7,524,712	32,157	4,632,510	4,649,391	(16,881)	2,924,358	2,875,321	49,037	61.3%	61.8%

Ohio Bureau of Workers' Compensation
Private Employers - Medical - Lost Time - Total
2012 Fiscal Year as of June 30, 2012 - Actual vs. Expected (000's)

SUMMARY 6
EXHIBIT 4
SHEET 2

Accident Year	Paid Loss from 6/11 - 6/12			Incurred Loss from 6/11 - 6/12			Ultimate Loss-Earned & Unearned		
	Expected	Actual	Variance	Expected	Actual	Variance	Evaluated @ 6/11	Evaluated @ 6/12	Change
Prior	17,035	13,665	(3,370)				208,360	217,026	8,665
1977	1,689	2,175	486	-	1,367	1,367	213,366	214,867	1,501
1978	2,029	1,845	(184)	2,518	383	(2,136)	245,701	246,567	865
1979	2,471	2,346	(125)	2,124	413	(1,711)	284,719	285,799	1,080
1980	2,568	2,347	(220)	1,619	1,825	205	277,611	278,550	939
1981	2,670	2,071	(599)	2,749	(446)	(3,194)	281,271	281,787	516
1982	2,929	2,645	(284)	1,779	979	(800)	286,227	287,124	897
1983	3,411	2,482	(929)	2,923	233	(2,690)	311,667	311,910	243
1984	4,413	3,941	(472)	2,295	501	(1,795)	379,626	380,465	840
1985	5,588	6,092	504	1,135	2,271	1,136	487,481	489,605	2,124
1986	5,863	5,642	(221)	3,006	1,572	(1,433)	484,496	486,079	1,583
1987	6,578	5,295	(1,284)	5,357	69	(5,288)	517,760	518,461	701
1988	7,462	6,084	(1,378)	2,707	1,857	(850)	596,722	597,629	907
1989	8,191	6,685	(1,506)	8,185	2,249	(5,936)	627,006	627,855	849
1990	8,551	6,971	(1,580)	4,387	2,258	(2,128)	629,298	630,028	730
1991	8,098	6,258	(1,840)	4,197	2,409	(1,788)	606,668	606,915	246
1992	7,753	7,091	(662)	4,677	2,290	(2,387)	591,287	593,016	1,729
1993	7,518	5,984	(1,534)	5,934	(342)	(6,275)	553,950	554,295	345
1994	8,209	8,368	159	3,588	(1,273)	(4,861)	558,300	561,010	2,711
1995	8,419	7,570	(848)	7,557	(706)	(8,263)	544,405	545,712	1,307
1996	8,622	7,480	(1,141)	3,105	(1,128)	(4,232)	537,974	538,957	983
1997	9,744	8,478	(1,266)	(882)	(5,487)	(4,605)	575,027	576,198	1,171
1998	11,510	11,568	58	3,400	4,281	881	648,391	651,947	3,556
1999	13,219	13,865	646	10,495	8,480	(2,015)	704,756	709,547	4,791
2000	15,637	14,116	(1,521)	(51)	2,054	2,104	788,299	790,485	2,186
2001	17,006	13,994	(3,012)	8,791	(1,142)	(9,933)	778,917	777,290	(1,627)
2002	19,152	16,176	(2,976)	11,066	1,125	(9,941)	829,185	826,718	(2,467)
2003	19,513	17,981	(1,532)	2,240	3,709	1,470	799,423	795,354	(4,069)
2004	21,169	18,252	(2,917)	25,948	892	(25,056)	783,963	778,817	(5,146)
2005	21,745	20,091	(1,653)	8,131	10,240	2,109	759,117	755,908	(3,209)
2006	23,457	21,443	(2,014)	10,235	3,747	(6,488)	725,801	722,707	(3,094)
2007	26,970	25,219	(1,751)	29,408	12,493	(16,915)	704,729	701,402	(3,327)
2008	31,262	31,205	(57)	32,031	37,506	5,475	699,776	700,569	792
2009	38,172	31,956	(6,216)	30,114	20,772	(9,342)	595,317	573,697	(21,619)
2010	61,452	48,546	(12,906)	58,495	33,195	(25,300)	647,189	597,923	(49,266)
2011	122,555	92,249	(30,306)	283,169	192,543	(90,625)	726,858	627,094	(99,764)
2012	26,769	16,450	(10,319)	117,940	66,193	(51,747)	792,274	659,374	(132,900)
Total	609,400	514,630	(94,770)	700,372	407,382	(292,990)			(284,230)



Ohio Bureau of Workers' Compensation

SUMMARY 6

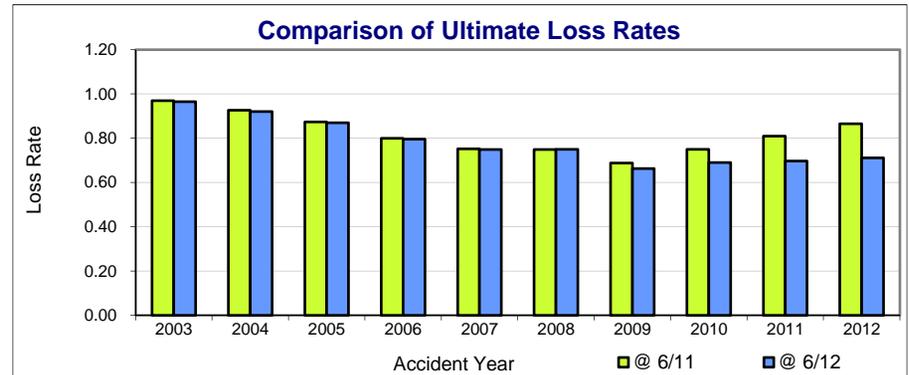
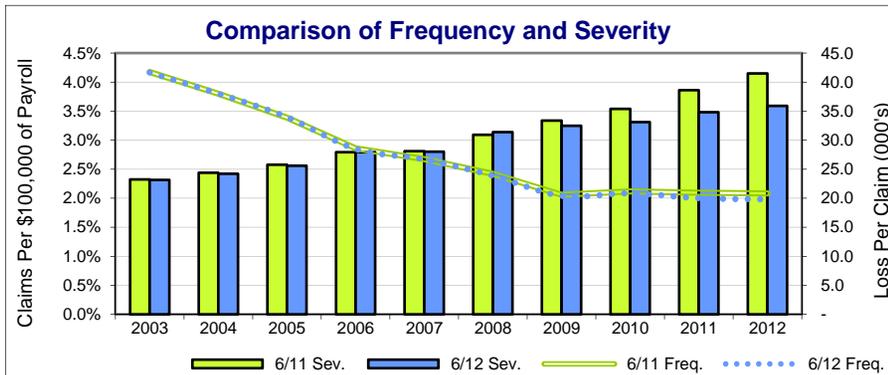
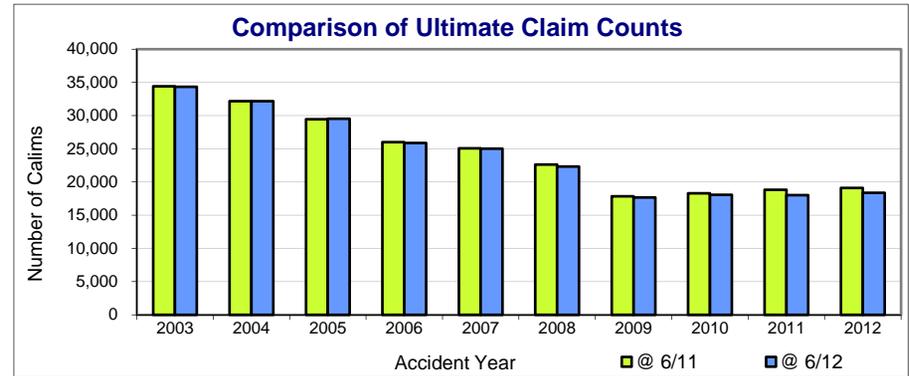
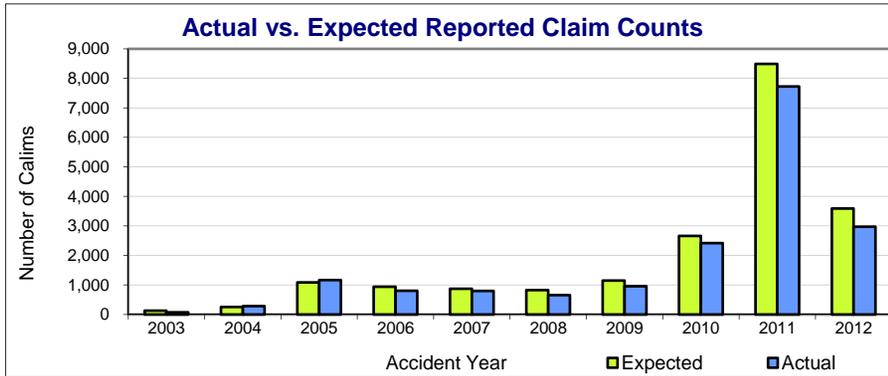
Private Employers - Medical - Lost Time - Total

EXHIBIT 4

2012 Fiscal Year as of June 30, 2012 - Actual vs. Expected (000's)

SHEET 3

Accident Year	# of Reported Claims from 6/11-6/12			Ultimate Claim Counts			Ultimate Frequency		Ultimate Severity		Ultimate Loss Rate	
	Expected	Actual	Variance	@ 6/11	@ 6/12	Change	@ 6/11	@ 6/12	@ 6/11	@ 6/12	@ 6/11	@ 6/12
77-02	299	186	(113)	898,551	898,391	(160)						
2003	131	70	(61)	34,400	34,337	(63)	4.17%	4.17%	23,239	23,163	0.970	0.965
2004	255	279	24	32,150	32,172	22	3.80%	3.80%	24,385	24,208	0.926	0.920
2005	1,086	1,162	76	29,455	29,530	75	3.39%	3.40%	25,772	25,598	0.873	0.870
2006	940	804	(136)	25,994	25,878	(116)	2.86%	2.85%	27,922	27,927	0.799	0.796
2007	869	798	(71)	25,062	25,023	(39)	2.67%	2.67%	28,119	28,030	0.752	0.749
2008	826	655	(171)	22,620	22,324	(296)	2.42%	2.39%	30,936	31,382	0.749	0.750
2009	1,148	957	(191)	17,837	17,661	(176)	2.06%	2.04%	33,375	32,484	0.688	0.663
2010	2,659	2,416	(243)	18,283	18,057	(226)	2.12%	2.08%	35,398	33,113	0.750	0.690
2011	8,489	7,721	(768)	18,818	18,008	(810)	2.10%	2.00%	38,626	34,823	0.809	0.697
2012	3,590	2,969	(621)	19,092	18,359	(733)	2.08%	1.98%	41,498	35,916	0.865	0.711
Total	20,292	18,017	(2,275)	1,142,262	1,139,740	(2,522)						



**Ohio Bureau of Workers' Compensation
Private Employers - Medical - Lost Time - Total**

SUMMARY 6

EXHIBIT 4

SHEET 4

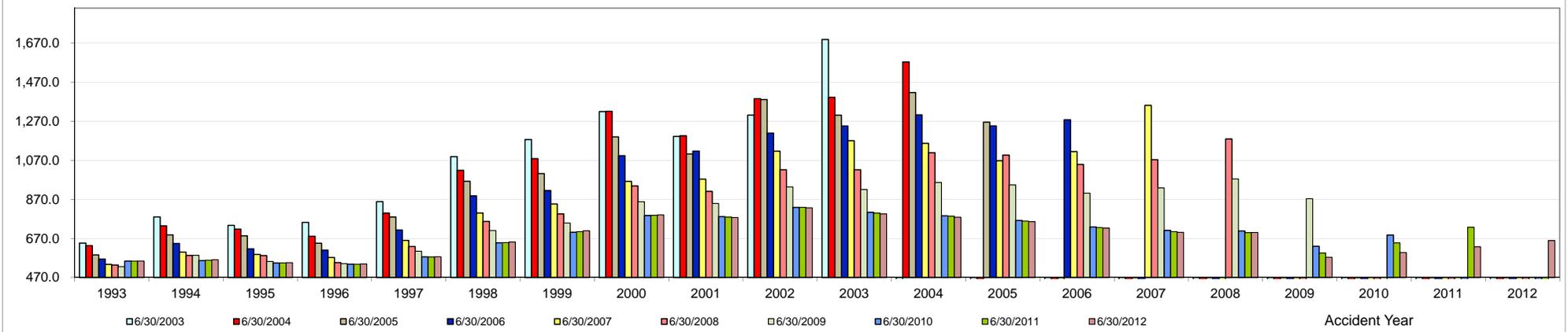
Retrospective Comparison of Unpaid loss as of June 30, 2011 (000's)

Accident Year	Actual Paid Loss @ 6/11	Ultimate Loss Earned @ 6/11		Nominal Unpaid Loss @ 6/11			Discounted Unpaid Loss @ 6/11			Amount of Discount @ 6/11			Discount Factors	
		Evaluated @ 6/12	Evaluated @ 6/11	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11
Prior	28,360	217,026	208,360	188,665	180,000	8,665	145,646	138,957	6,689	43,019	41,043	1,976	77.2%	77.2%
1977	191,775	214,867	213,366	23,091	21,591	1,501	16,793	15,701	1,091	6,299	5,889	409	72.7%	72.7%
1978	218,809	246,567	245,701	27,757	26,892	865	19,998	19,375	623	7,759	7,517	242	72.0%	72.0%
1979	251,086	285,799	284,719	34,713	33,633	1,080	24,782	24,011	771	9,931	9,622	309	71.4%	71.4%
1980	242,249	278,550	277,611	36,301	35,361	939	25,694	25,029	665	10,606	10,332	274	70.8%	70.8%
1981	242,773	281,787	281,271	39,015	38,498	516	27,365	27,003	362	11,650	11,495	154	70.1%	70.1%
1982	244,121	287,124	286,227	43,003	42,106	897	29,918	29,294	624	13,085	12,812	273	69.6%	69.6%
1983	262,408	311,910	311,667	49,503	49,260	243	34,184	34,016	168	15,319	15,244	75	69.1%	69.1%
1984	315,212	380,465	379,626	65,253	64,414	840	44,743	44,167	576	20,511	20,247	264	68.6%	68.6%
1985	399,178	489,605	487,481	90,427	88,303	2,124	61,458	60,014	1,444	28,969	28,289	681	68.0%	68.0%
1986	390,871	486,079	484,496	95,208	93,625	1,583	64,168	63,101	1,067	31,040	30,524	516	67.4%	67.4%
1987	411,129	518,461	517,760	107,332	106,631	701	71,759	71,290	469	35,573	35,341	232	66.9%	66.9%
1988	466,367	597,629	596,722	131,262	130,355	907	86,920	86,320	601	44,342	44,035	307	66.2%	66.2%
1989	481,844	627,855	627,006	146,011	145,162	849	95,801	95,244	557	50,210	49,918	292	65.6%	65.6%
1990	475,055	630,028	629,298	154,974	154,243	730	100,775	100,301	475	54,198	53,943	255	65.0%	65.0%
1991	449,874	606,915	606,668	157,041	156,795	246	101,074	100,915	159	55,967	55,879	88	64.4%	64.4%
1992	430,715	593,016	591,287	162,301	160,572	1,729	103,276	102,176	1,100	59,025	58,396	629	63.6%	63.6%
1993	395,999	554,295	553,950	158,296	157,951	345	99,632	99,415	217	58,664	58,536	128	62.9%	62.9%
1994	390,899	561,010	558,300	170,111	167,400	2,711	106,082	104,391	1,690	64,029	63,009	1,020	62.4%	62.4%
1995	372,752	545,712	544,405	172,960	171,653	1,307	106,941	106,133	808	66,018	65,519	499	61.8%	61.8%
1996	359,727	538,957	537,974	179,230	178,247	983	109,903	109,300	603	69,327	68,947	380	61.3%	61.3%
1997	374,759	576,198	575,027	201,439	200,267	1,171	122,602	121,889	713	78,836	78,378	458	60.9%	60.9%
1998	411,063	651,947	648,391	240,884	237,328	3,556	145,590	143,441	2,149	95,294	93,888	1,407	60.4%	60.4%
1999	433,578	709,547	704,756	275,969	271,178	4,791	165,753	162,876	2,878	110,216	108,302	1,914	60.1%	60.1%
2000	469,338	790,485	788,299	321,147	318,961	2,186	191,815	190,510	1,305	129,332	128,452	880	59.7%	59.7%
2001	446,142	777,290	778,917	331,148	332,775	(1,627)	197,057	198,025	(968)	134,091	134,750	(659)	59.5%	59.5%
2002	456,799	826,718	829,185	369,919	372,386	(2,467)	219,431	220,895	(1,463)	150,487	151,491	(1,004)	59.3%	59.3%
2003	417,569	795,354	799,423	377,785	381,854	(4,069)	223,398	225,804	(2,406)	154,388	156,051	(1,663)	59.1%	59.1%
2004	390,848	778,817	783,963	387,969	393,115	(5,146)	229,203	232,243	(3,040)	158,766	160,872	(2,106)	59.1%	59.1%
2005	358,090	755,908	759,117	397,818	401,027	(3,209)	234,881	236,775	(1,895)	162,937	164,251	(1,314)	59.0%	59.0%
2006	318,035	722,707	725,801	404,673	407,766	(3,094)	239,350	241,179	(1,830)	165,323	166,587	(1,264)	59.1%	59.1%
2007	279,345	701,402	704,729	422,057	425,384	(3,327)	251,051	253,030	(1,979)	171,005	172,353	(1,348)	59.5%	59.5%
2008	252,827	700,569	699,776	447,742	446,949	792	268,883	268,407	476	178,858	178,542	317	60.1%	60.1%
2009	157,795	573,697	595,317	415,903	437,522	(21,619)	254,785	268,029	(13,244)	161,117	169,493	(8,375)	61.3%	61.3%
2010	116,265	597,923	647,189	481,658	530,924	(49,266)	305,546	336,799	(31,253)	176,111	194,125	(18,013)	63.4%	63.4%
2011	18,843	313,547	363,429	294,703	344,585	(49,882)	198,665	232,291	(33,626)	96,038	112,294	(16,256)	67.4%	67.4%
Total	11,922,501	19,525,766	19,627,214	7,603,265	7,704,712	(101,448)	4,724,923	4,788,348	(63,425)	2,878,342	2,916,365	(38,023)	62.1%	62.1%
Excl Prior	11,894,141	19,308,740	19,418,853	7,414,600	7,524,712	(110,113)	4,579,277	4,649,391	(70,114)	2,835,322	2,875,321	(39,999)	61.8%	61.8%

**Ohio Bureau of Workers' Compensation
Private Employers - Medical - Lost Time - Total
Change in Ultimate Loss Estimates (000's)**

Accident Year	Historical Ultimate Loss by Evaluation Date											Change in Ultimate Loss Estimates									
	OW 6/30/2003	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	OW 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	6/30/2003 - 6/30/2004	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	Cum. Change	
1979	296,714	293,101	288,300	284,742	273,251	276,439	273,752	283,408	284,719	285,799	(3,613)	(4,801)	(3,558)	(11,491)	3,188	(2,687)	9,656	1,311	1,080	(10,915)	
1980	282,265	280,128	279,456	271,960	266,927	265,624	264,149	276,350	277,611	278,550	(2,137)	(672)	(7,496)	(5,033)	(1,304)	(1,474)	12,201	1,261	939	(3,715)	
1981	293,125	286,157	280,706	274,352	273,127	269,651	270,466	280,614	281,271	281,787	(6,968)	(5,451)	(6,354)	(1,225)	(3,477)	815	10,148	657	516	(11,338)	
1982	288,837	287,263	287,103	283,071	272,070	275,747	270,020	285,222	286,227	287,124	(1,574)	(160)	(4,032)	(11,001)	3,677	(5,727)	15,801	405	897	(1,714)	
1983	328,851	316,411	318,598	311,031	297,724	299,610	291,180	311,764	311,667	311,910	(12,440)	2,187	(7,567)	(13,307)	1,886	(8,430)	20,583	(96)	243	(16,940)	
1984	392,966	391,986	382,770	373,811	358,429	361,284	354,265	378,613	379,626	380,465	(981)	(9,215)	(8,959)	(15,382)	2,855	(7,019)	24,348	1,013	840	(12,501)	
1985	561,632	538,335	536,553	510,582	502,422	502,582	482,710	485,263	487,481	489,605	(23,297)	(1,782)	(25,970)	(8,161)	161	(19,872)	2,553	2,218	1,224	(72,027)	
1986	525,628	519,082	510,105	501,384	471,994	485,521	470,574	483,602	484,496	486,079	(6,546)	(8,977)	(8,721)	(29,390)	13,527	(14,947)	13,028	894	1,583	(39,549)	
1987	552,002	536,434	529,874	500,983	498,875	509,209	501,243	517,059	517,760	518,461	(15,568)	(6,560)	(28,891)	(2,108)	10,335	(7,966)	15,816	701	701	(33,541)	
1988	662,516	659,926	639,336	616,458	586,655	585,827	566,904	596,221	596,722	597,629	(2,590)	(20,590)	(22,878)	(29,803)	(828)	(18,923)	29,317	501	907	(64,887)	
1989	678,979	648,575	641,377	622,949	603,606	604,290	593,503	627,208	627,006	627,855	(30,404)	(7,198)	(18,427)	(19,344)	684	(10,787)	33,705	(202)	849	(51,124)	
1990	727,018	700,961	679,017	668,500	630,790	619,523	598,615	628,745	629,298	630,028	(26,057)	(21,944)	(10,517)	(37,710)	(11,267)	(20,908)	30,130	553	730	(96,990)	
1991	719,524	676,205	653,302	637,773	597,692	596,928	570,937	607,048	606,668	606,915	(43,320)	(22,902)	(23,500)	(32,080)	(764)	(21,532)	31,652	(380)	246	(112,610)	
1992	671,148	658,061	648,185	627,875	599,169	602,357	582,513	588,825	591,287	593,016	(13,087)	(9,876)	(20,309)	(28,707)	3,189	(19,844)	6,312	2,462	1,729	(78,131)	
1993	646,119	633,252	585,515	564,454	536,990	533,726	525,548	553,966	553,950	554,295	(12,867)	(47,737)	(21,061)	(27,464)	(3,264)	(8,178)	28,447	(45)	345	(91,825)	
1994	780,083	734,373	688,097	644,376	600,057	582,902	583,771	556,666	558,300	561,010	(45,710)	(46,276)	(43,721)	(44,319)	(17,155)	869	(27,105)	1,634	2,711	(219,073)	
1995	737,129	717,656	683,419	616,893	588,239	582,089	551,855	544,142	544,405	545,712	(19,473)	(34,237)	(66,527)	(28,653)	(6,150)	(30,234)	(7,713)	263	1,307	(191,418)	
1996	752,371	681,075	645,461	610,268	572,531	546,148	540,907	537,820	538,957	539,272	(71,296)	(35,614)	(35,193)	(37,737)	(26,383)	(5,241)	(3,087)	154	983	(213,414)	
1997	858,317	799,510	779,824	713,200	659,806	628,798	604,669	575,969	575,027	576,198	(58,808)	(19,685)	(66,625)	(53,394)	(31,008)	(24,129)	(28,700)	(942)	1,171	(282,119)	
1998	1,089,297	1,018,735	962,708	888,146	800,357	757,135	710,634	647,628	648,391	651,947	(70,561)	(56,027)	(74,562)	(87,790)	(43,222)	(46,501)	(63,006)	763	3,556	(437,350)	
1999	1,176,666	1,078,555	1,001,922	915,356	846,536	795,588	748,737	701,752	704,756	709,547	(98,111)	(76,633)	(86,566)	(68,819)	(50,949)	(46,850)	(46,985)	3,004	4,791	(467,119)	
2000	1,320,006	1,321,195	1,190,510	1,093,842	962,364	938,900	858,152	787,211	788,299	790,485	1,190	(130,686)	(96,668)	(131,478)	(23,463)	(80,749)	(70,941)	1,088	2,186	(529,521)	
2001	1,192,865	1,196,062	1,102,497	1,117,289	973,706	911,227	849,398	781,635	778,917	777,290	3,197	(93,566)	14,793	(143,584)	(62,479)	(61,829)	(67,763)	(2,718)	(1,627)	(415,575)	
2002	1,302,054	1,386,155	1,381,677	1,209,798	1,117,205	1,021,613	933,821	828,878	829,185	826,718	84,100	(4,477)	(171,879)	(92,593)	(95,592)	(87,792)	(104,942)	307	(2,467)	(475,337)	
2003	1,688,969	1,392,895	1,301,622	1,246,170	1,170,481	1,021,688	920,561	803,847	799,423	795,354	(296,074)	(91,273)	(55,452)	(75,688)	(148,793)	(101,127)	(116,714)	(4,424)	(4,069)	(893,615)	
2004		1,573,933	1,417,409	1,303,126	1,157,235	1,109,124	956,447	785,901	783,963	778,817		(156,524)	(114,283)	(145,891)	(48,111)	(152,678)	(170,546)	(1,938)	(5,146)	(795,116)	
2005			1,266,072	1,246,468	1,068,193	1,096,800	944,117	761,895	759,117	755,908			(19,604)	(178,275)	28,607	(152,683)	(182,222)	(2,778)	(3,209)	(510,164)	
2006				1,114,918	1,049,251	901,807	728,994	725,801	722,707	722,707				(163,138)	(65,667)	(147,443)	(172,813)	(3,193)	(3,094)	(555,349)	
2007					1,352,056	1,073,294	928,685	711,499	704,729	701,402					(278,762)	(144,608)	(217,186)	(6,770)	(3,327)	(650,654)	
2008						1,179,651	974,847	708,331	699,776	700,569						(204,805)	(266,515)	(8,555)	792	(479,082)	
2009							873,750	629,801	595,317	573,697							(243,949)	(34,484)	(21,619)	(300,052)	
2010								687,433	647,189	597,923							(40,244)	(49,266)	(89,510)		
2011									726,858	659,374								(99,764)	(99,764)		
2012																					
79-03	18,525,084	17,752,090	16,997,935	16,097,264	15,061,002	14,574,408	13,923,344	13,670,086	13,680,465	13,702,737	(772,994)	(754,154)	(900,671)	(1,036,263)	(486,594)	(651,063)	(253,258)	10,379	22,272	(4,822,347)	
79-04		19,032,922	18,127,045	17,115,649	15,944,986	15,407,093	14,606,039	14,172,578	14,179,709	14,195,755			(1,011,396)	(1,170,663)	(537,893)	(801,054)	(433,461)	7,130	16,046	(5,606,549)	
79-05			19,393,117	18,362,117	17,013,179	16,503,893	15,550,157	14,934,473	14,938,826	14,951,663			(1,031,000)	(1,348,938)	(509,286)	(953,736)	(615,683)	4,352	12,837	(6,116,713)	
79-06				19,640,173	18,128,097	17,553,144	16,451,964	15,663,468	15,664,627	15,674,370				(1,512,076)	(574,953)	(1,101,180)	(788,496)	1,159	9,743	(6,672,062)	
79-07					19,480,152	18,626,438	17,380,650	16,369,356	16,375,772	16,375,772					(853,715)	(1,245,788)	(1,005,683)	(5,611)	6,416	(7,322,715)	
79-08						19,806,089	18,355,496	17,083,298	17,069,132	17,076,341						(1,450,593)	(1,272,198)	(14,166)	7,209	(7,801,798)	
79-09							19,229,246	17,713,099	17,664,449	17,650,038							(1,516,147)	(48,650)	(14,411)	(8,101,850)	
79-10								18,400,532	18,311,638	18,247,961								(88,894)	(63,677)	(8,191,360)	
79-11									19,038,496	18,875,055										(163,441)	(8,291,124)
79-12										19,534,429											(8,291,124)

Change in Ultimate Loss by Accident Year



**Ohio Bureau of Workers' Compensation
Private Employers - Compensation - Total**

SUMMARY 6
EXHIBIT 5
SHEET 1

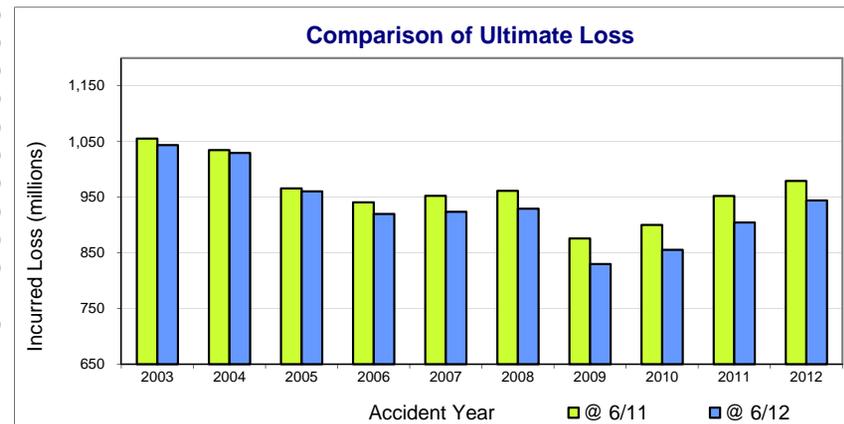
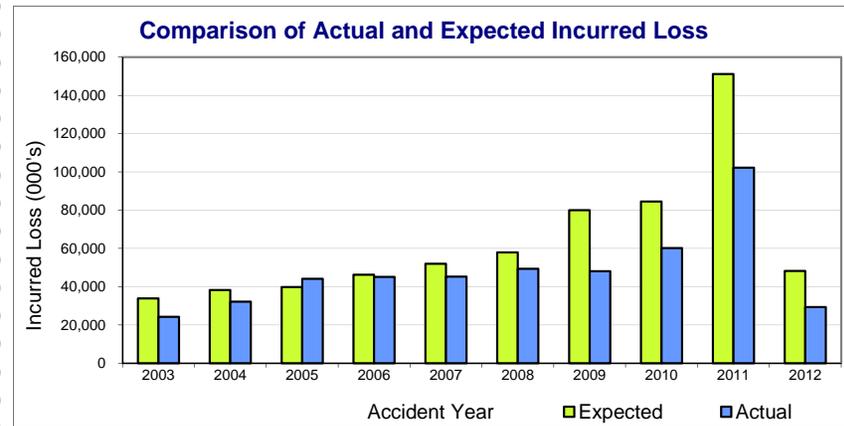
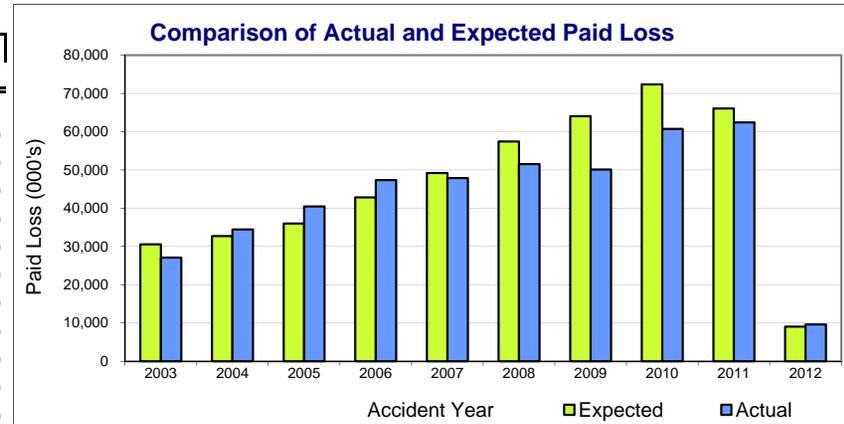
**Change in Unpaid Loss from June 30, 2011 to June 30, 2012 (\$000's)
(June 30, 2012 Evaluated at June 30, 2012 and June 30, 2011 Evaluated at 6/2011)**

Accident Year	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
	Earned at 6/30/12	Earned at 6/30/11	Change	Actual @ 06/12	Actual @ 06/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11
Prior	279,045	283,082	(4,037)	58,745	40,557	18,188	220,300	242,525	(22,225)	164,080	186,413	(22,333)	56,220	56,112	108	74.5%	76.9%
1977	512,056	512,340	(284)	466,552	462,819	3,734	45,504	49,521	(4,017)	32,691	36,118	(3,427)	12,812	13,403	(590)	71.8%	72.9%
1978	567,060	567,374	(313)	511,764	507,165	4,600	55,296	60,209	(4,913)	39,481	43,587	(4,106)	15,815	16,622	(807)	71.4%	72.4%
1979	681,904	682,961	(1,056)	612,496	607,026	5,470	69,409	75,934	(6,526)	49,329	54,646	(5,317)	20,080	21,289	(1,209)	71.1%	72.0%
1980	659,281	661,068	(1,787)	586,424	581,187	5,237	72,857	79,881	(7,024)	51,558	57,127	(5,568)	21,299	22,754	(1,455)	70.8%	71.5%
1981	646,142	648,072	(1,930)	569,534	563,950	5,585	76,608	84,123	(7,515)	53,858	59,709	(5,851)	22,749	24,413	(1,664)	70.3%	71.0%
1982	644,578	647,201	(2,622)	560,557	554,465	6,092	84,022	92,736	(8,714)	58,803	65,460	(6,657)	25,219	27,276	(2,057)	70.0%	70.6%
1983	691,992	694,418	(2,426)	594,677	587,432	7,245	97,316	106,986	(9,670)	67,569	74,851	(7,282)	29,747	32,135	(2,388)	69.4%	70.0%
1984	818,572	822,229	(3,658)	698,789	690,355	8,434	119,783	131,874	(12,091)	82,750	91,792	(9,042)	37,033	40,082	(3,049)	69.1%	69.6%
1985	924,978	930,710	(5,732)	780,204	770,523	9,681	144,774	160,187	(15,413)	99,594	110,716	(11,121)	45,180	49,471	(4,292)	68.8%	69.1%
1986	902,124	909,046	(6,922)	761,757	752,441	9,315	140,368	156,605	(16,237)	96,437	107,903	(11,466)	43,931	48,702	(4,771)	68.7%	68.9%
1987	945,501	952,626	(7,124)	792,723	782,199	10,524	152,778	170,426	(17,648)	104,241	116,529	(12,288)	48,537	53,898	(5,360)	68.2%	68.4%
1988	993,545	1,002,303	(8,757)	819,922	808,816	11,105	173,624	193,486	(19,863)	117,753	131,277	(13,525)	55,871	62,209	(6,338)	67.8%	67.8%
1989	1,018,519	1,027,222	(8,704)	829,828	816,948	12,880	188,690	210,274	(21,583)	127,540	141,902	(14,362)	61,150	68,371	(7,221)	67.6%	67.5%
1990	1,021,610	1,033,784	(12,174)	813,114	800,289	12,825	208,496	233,495	(24,999)	140,489	156,644	(16,155)	68,007	76,851	(8,844)	67.4%	67.1%
1991	905,583	917,002	(11,419)	714,207	702,471	11,737	191,375	214,532	(23,156)	128,112	142,820	(14,708)	63,263	71,712	(8,448)	66.9%	66.6%
1992	829,032	841,987	(12,955)	637,368	626,606	10,762	191,664	215,381	(23,716)	127,583	142,329	(14,746)	64,082	73,051	(8,970)	66.6%	66.1%
1993	783,359	797,301	(13,942)	592,334	581,623	10,712	191,025	215,678	(24,654)	126,582	141,604	(15,021)	64,442	74,075	(9,632)	66.3%	65.7%
1994	785,555	799,107	(13,552)	577,394	565,552	11,841	208,161	233,555	(25,394)	137,082	152,077	(14,995)	71,079	81,478	(10,399)	65.9%	65.1%
1995	741,390	756,716	(15,326)	530,575	519,656	10,919	210,815	237,060	(26,244)	138,198	153,451	(15,253)	72,617	83,609	(10,992)	65.6%	64.7%
1996	730,448	744,117	(13,669)	501,906	489,739	12,168	228,542	254,378	(25,837)	147,896	162,469	(14,573)	80,646	91,909	(11,264)	64.7%	63.9%
1997	742,226	757,279	(15,053)	489,701	476,448	13,254	252,525	280,831	(28,306)	162,546	178,165	(15,619)	89,979	102,666	(12,687)	64.4%	63.4%
1998	837,242	856,782	(19,540)	528,942	513,133	15,809	308,300	343,649	(35,348)	196,870	216,318	(19,448)	111,430	127,331	(15,901)	63.9%	62.9%
1999	924,960	944,625	(19,665)	576,363	556,428	19,935	348,596	388,197	(39,601)	221,471	243,009	(21,538)	127,125	145,188	(18,063)	63.5%	62.6%
2000	1,047,805	1,065,086	(17,281)	624,437	600,019	24,418	423,368	465,067	(41,699)	267,880	289,415	(21,535)	155,489	175,652	(20,164)	63.3%	62.2%
2001	1,028,230	1,046,503	(18,273)	592,230	567,263	24,967	436,000	479,240	(43,240)	274,065	296,623	(22,558)	161,935	182,617	(20,682)	62.9%	61.9%
2002	1,088,679	1,098,357	(9,678)	592,799	565,343	27,455	495,880	533,014	(37,134)	309,697	327,849	(18,152)	186,183	205,165	(18,981)	62.5%	61.5%
2003	1,043,527	1,055,158	(11,631)	532,986	505,898	27,088	510,541	549,259	(38,719)	317,300	336,578	(19,278)	193,241	212,681	(19,440)	62.1%	61.3%
2004	1,029,436	1,034,668	(5,233)	487,317	452,897	34,419	542,119	581,771	(39,652)	335,159	354,893	(19,734)	206,960	226,878	(19,918)	61.8%	61.0%
2005	960,446	965,715	(5,268)	430,580	390,136	40,445	529,866	575,579	(45,713)	328,110	352,843	(24,733)	201,756	222,736	(20,980)	61.9%	61.3%
2006	919,821	940,773	(20,952)	368,669	321,334	47,335	551,152	619,439	(68,287)	344,347	382,748	(38,401)	206,805	236,691	(29,886)	62.5%	61.8%
2007	923,682	952,434	(28,753)	313,939	266,054	47,885	609,743	686,381	(76,638)	383,178	426,076	(42,898)	226,565	260,304	(33,740)	62.8%	62.1%
2008	929,375	961,382	(32,007)	269,846	218,342	51,504	659,529	743,040	(83,511)	416,649	464,141	(47,492)	242,880	278,899	(36,019)	63.2%	62.5%
2009	829,943	875,710	(45,767)	176,218	126,129	50,089	653,725	749,581	(95,856)	412,674	472,419	(59,744)	241,050	277,162	(36,112)	63.1%	63.0%
2010	855,377	900,050	(44,673)	130,724	69,991	60,733	724,653	830,059	(105,406)	464,865	531,522	(66,657)	259,788	298,538	(38,749)	64.2%	64.0%
2011	904,500	476,083	428,417	72,518	10,114	62,403	831,982	465,968	366,014	542,726	298,781	243,945	289,256	167,187	122,069	65.2%	64.1%
2012	472,036	-	472,036	9,591	-	9,591	462,444	-	462,444	301,738	-	301,738	160,706	-	160,706	65.2%	100.0%
2013	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
Total	30,619,560	30,161,269	458,291	19,207,730	18,451,348	756,382	11,411,830	11,709,921	(298,091)	7,370,901	7,500,804	(129,903)	4,040,929	4,209,117	(168,188)	64.6%	64.1%
Excl Prior	30,340,515	29,878,187	462,328	19,148,985	18,410,791	738,194	11,191,530	11,467,396	(275,866)	7,206,822	7,314,391	(107,569)	3,984,709	4,153,005	(168,297)	64.4%	63.8%

**Ohio Bureau of Workers' Compensation
Private Employers - Compensation - Total
2012 Fiscal Year as of June 30, 2012 - Actual vs. Expected (000's)**

SUMMARY 6
EXHIBIT 5
SHEET 2

Accident Year	Paid Loss from 6/11 - 6/12			Incurred Loss from 6/11 - 6/12			Ultimate Loss-Earned & Unearned		
	Expected	Actual	Variance	Expected	Actual	Variance	Evaluated @ 6/11	Evaluated @ 6/12	Change
Prior	23,582	18,188	(5,394)				283,082	279,045	(4,037)
1977	4,164	3,734	(430)	443	(1,130)	(1,573)	512,340	512,056	(284)
1978	4,960	4,600	(361)	2,183	(130)	(2,313)	567,374	567,060	(313)
1979	6,106	5,470	(636)	3,147	119	(3,028)	682,961	681,904	(1,056)
1980	6,226	5,237	(989)	3,496	(2)	(3,497)	661,068	659,281	(1,787)
1981	6,377	5,585	(792)	3,452	1,317	(2,135)	648,072	646,142	(1,930)
1982	6,965	6,092	(873)	3,644	(588)	(4,232)	647,201	644,578	(2,622)
1983	7,683	7,245	(438)	5,147	725	(4,422)	694,418	691,992	(2,426)
1984	9,300	8,434	(866)	6,627	135	(6,492)	822,229	818,572	(3,658)
1985	11,124	9,681	(1,443)	6,516	1,977	(4,539)	930,710	924,978	(5,732)
1986	10,676	9,315	(1,360)	7,009	834	(6,175)	909,046	902,124	(6,922)
1987	11,338	10,524	(815)	7,776	3,741	(4,035)	952,626	945,501	(7,124)
1988	12,485	11,105	(1,379)	8,024	3,535	(4,489)	1,002,303	993,545	(8,757)
1989	13,378	12,880	(498)	7,907	4,024	(3,883)	1,027,222	1,018,519	(8,704)
1990	14,494	12,825	(1,669)	12,127	5,086	(7,041)	1,033,784	1,021,610	(12,174)
1991	13,143	11,737	(1,406)	10,321	5,833	(4,488)	917,002	905,583	(11,419)
1992	12,756	10,762	(1,994)	9,628	7,368	(2,259)	841,987	829,032	(12,955)
1993	12,521	10,712	(1,809)	8,965	4,192	(4,773)	797,301	783,359	(13,942)
1994	13,085	11,841	(1,244)	9,699	4,692	(5,007)	799,107	785,555	(13,552)
1995	13,252	10,919	(2,333)	10,637	6,914	(3,723)	756,716	741,390	(15,326)
1996	13,360	12,168	(1,192)	12,213	8,647	(3,565)	744,117	730,448	(13,669)
1997	14,689	13,254	(1,435)	11,923	8,123	(3,799)	757,279	742,226	(15,053)
1998	18,059	15,809	(2,250)	17,923	8,252	(9,671)	856,782	837,242	(19,540)
1999	20,659	19,935	(723)	19,074	15,231	(3,843)	944,625	924,960	(19,665)
2000	24,093	24,418	325	23,472	25,048	1,576	1,065,086	1,047,805	(17,281)
2001	25,825	24,967	(857)	24,509	21,053	(3,456)	1,046,503	1,028,230	(18,273)
2002	28,857	27,455	(1,401)	29,682	26,485	(3,196)	1,098,357	1,088,679	(9,678)
2003	30,532	27,088	(3,444)	33,848	24,220	(9,628)	1,055,158	1,043,527	(11,631)
2004	32,691	34,419	1,728	38,259	32,139	(6,120)	1,034,668	1,029,436	(5,233)
2005	35,987	40,445	4,458	39,773	44,076	4,303	965,715	960,446	(5,268)
2006	42,825	47,335	4,510	46,214	45,070	(1,144)	940,773	919,821	(20,952)
2007	49,185	47,885	(1,300)	51,965	45,207	(6,758)	952,434	923,682	(28,753)
2008	57,412	51,504	(5,908)	57,918	49,329	(8,589)	961,382	929,375	(32,007)
2009	64,051	50,089	(13,962)	79,987	48,087	(31,900)	875,710	829,943	(45,767)
2010	72,365	60,733	(11,633)	84,484	60,181	(24,303)	900,050	855,377	(44,673)
2011	66,040	62,403	(3,637)	151,168	102,224	(48,944)	952,165	904,500	(47,665)
2012	9,026	9,591	565	48,203	29,328	(18,875)	979,123	944,071	(35,051)
Total	819,269	756,382	(62,888)	897,360	641,346	(256,014)			(524,879)



Ohio Bureau of Workers' Compensation

SUMMARY 6

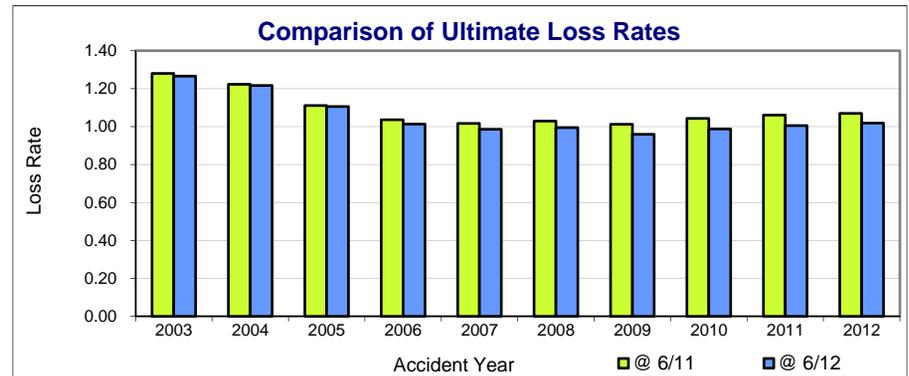
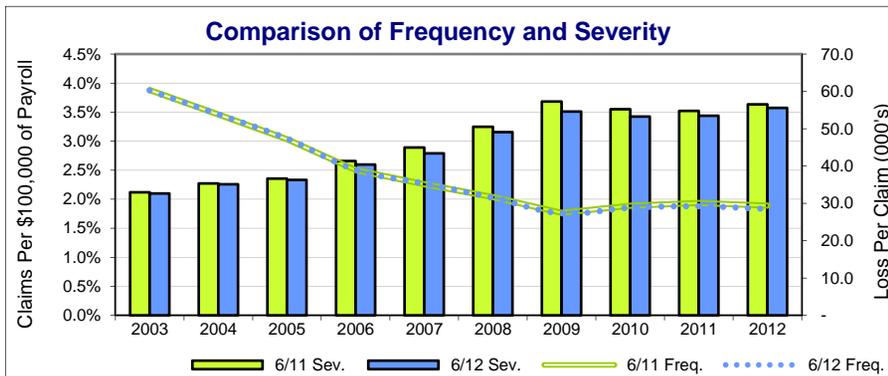
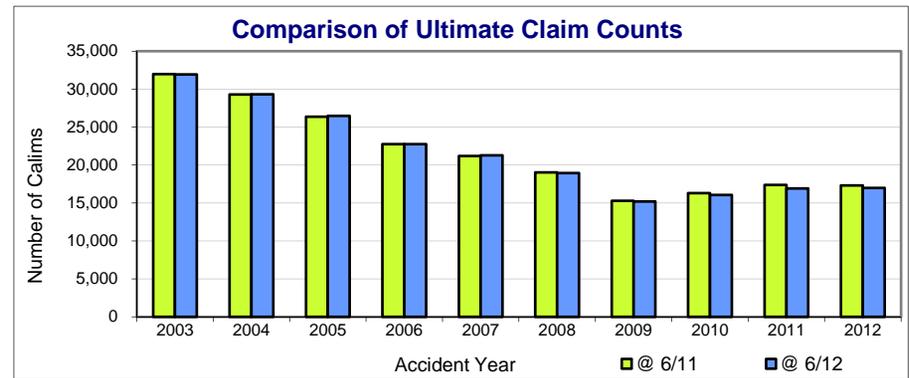
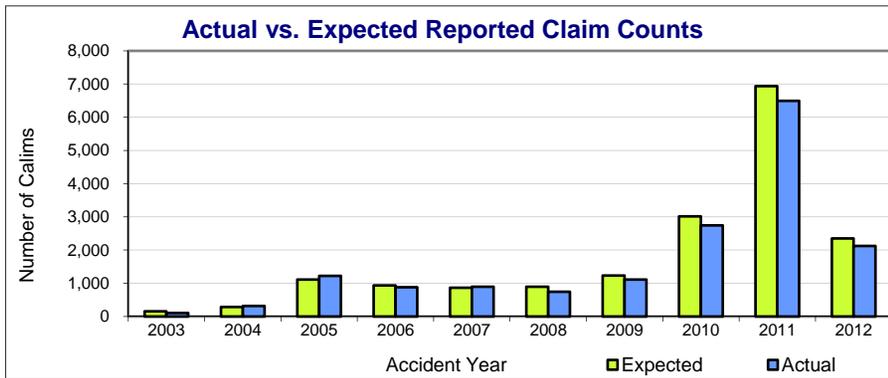
Private Employers - Compensation - Total

EXHIBIT 5

2012 Fiscal Year as of June 30, 2012 - Actual vs. Expected (000's)

SHEET 3

Accident Year	# of Reported Claims from 6/11-6/12			Ultimate Claim Counts			Ultimate Frequency		Ultimate Severity		Ultimate Loss Rate	
	Expected	Actual	Variance	@ 6/11	@ 6/12	Change	@ 6/11	@ 6/12	@ 6/11	@ 6/12	@ 6/11	@ 6/12
77-02	331	254	(77)	888,555	888,477	(78)						
2003	155	105	(50)	31,985	31,935	(50)	3.88%	3.87%	32,989	32,677	1.280	1.266
2004	286	317	31	29,278	29,309	31	3.46%	3.46%	35,339	35,124	1.223	1.216
2005	1,111	1,222	111	26,358	26,470	112	3.03%	3.05%	36,638	36,284	1.111	1.105
2006	933	879	(54)	22,745	22,755	10	2.50%	2.51%	41,362	40,423	1.036	1.013
2007	862	895	33	21,181	21,268	87	2.26%	2.27%	44,966	43,431	1.016	0.986
2008	895	744	(151)	19,031	18,926	(105)	2.04%	2.03%	50,517	49,106	1.029	0.995
2009	1,233	1,112	(121)	15,278	15,193	(85)	1.77%	1.76%	57,318	54,627	1.012	0.959
2010	3,014	2,740	(274)	16,292	16,055	(237)	1.89%	1.85%	55,245	53,278	1.043	0.987
2011	6,935	6,495	(440)	17,380	16,906	(474)	1.94%	1.88%	54,785	53,502	1.060	1.005
2012	2,351	2,125	(226)	17,312	16,982	(330)	1.89%	1.83%	56,557	55,592	1.069	1.019
Total	18,106	16,888	(1,218)	1,105,395	1,104,276	(1,119)						



**Ohio Bureau of Workers' Compensation
Private Employers - Compensation - Total**

SUMMARY 6

EXHIBIT 5

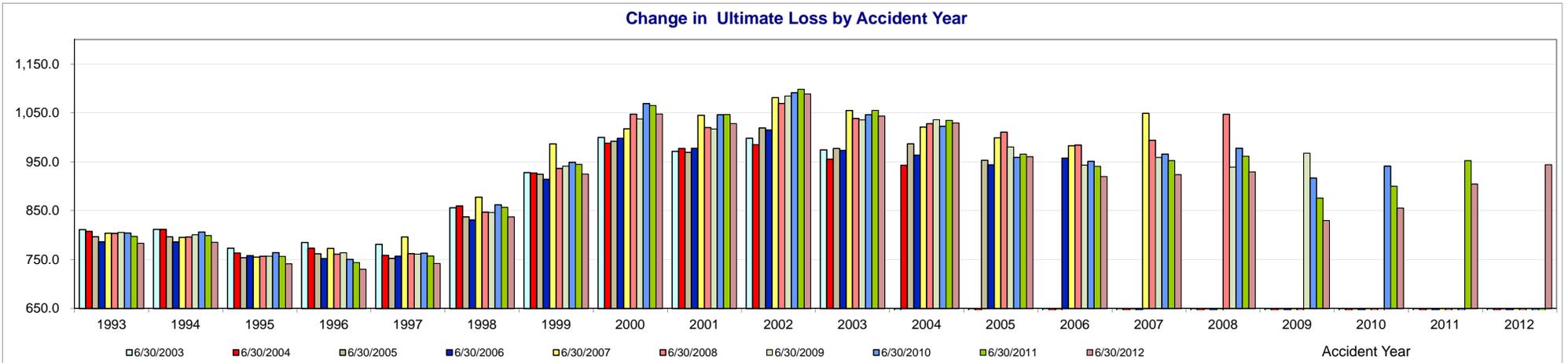
SHEET 4

Retrospective Comparison of Unpaid loss as of June 30, 2011 (000's)

Accident Year	Actual Paid Loss @ 6/11	Ultimate Loss Earned @ 6/11		Nominal Unpaid Loss @ 6/11			Discounted Unpaid Loss @ 6/11			Amount of Discount @ 6/11			Discount Factors	
		Evaluated @ 6/12	Evaluated @ 6/11	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11
Prior	40,557	279,045	283,082	238,488	242,525	(4,037)	182,947	186,413	(3,466)	55,541	56,112	(570)	76.7%	76.9%
1977	462,819	512,056	512,340	49,237	49,521	(284)	35,799	36,118	(319)	13,438	13,403	35	72.7%	72.9%
1978	507,165	567,060	567,374	59,896	60,209	(313)	43,270	43,587	(317)	16,626	16,622	4	72.2%	72.4%
1979	607,026	681,904	682,961	74,878	75,934	(1,056)	53,769	54,646	(877)	21,109	21,289	(179)	71.8%	72.0%
1980	581,187	659,281	661,068	78,095	79,881	(1,787)	55,691	57,127	(1,435)	22,403	22,754	(351)	71.3%	71.5%
1981	563,950	646,142	648,072	82,192	84,123	(1,930)	58,190	59,709	(1,520)	24,003	24,413	(411)	70.8%	71.0%
1982	554,465	644,578	647,201	90,113	92,736	(2,622)	63,432	65,460	(2,028)	26,681	27,276	(595)	70.4%	70.6%
1983	587,432	691,992	694,418	104,560	106,986	(2,426)	72,933	74,851	(1,918)	31,627	32,135	(508)	69.8%	70.0%
1984	690,355	818,572	822,229	128,217	131,874	(3,658)	88,888	91,792	(2,904)	39,328	40,082	(754)	69.3%	69.6%
1985	770,523	924,978	930,710	154,455	160,187	(5,732)	106,464	110,716	(4,251)	47,991	49,471	(1,481)	68.9%	69.1%
1986	752,441	902,124	909,046	149,683	156,605	(6,922)	102,827	107,903	(5,077)	46,857	48,702	(1,845)	68.7%	68.9%
1987	782,199	945,501	952,626	163,302	170,426	(7,124)	111,342	116,529	(5,186)	51,960	53,898	(1,938)	68.2%	68.4%
1988	808,816	993,545	1,002,303	184,729	193,486	(8,757)	124,971	131,277	(6,306)	59,758	62,209	(2,451)	67.7%	67.8%
1989	816,948	1,018,519	1,027,222	201,570	210,274	(8,704)	135,663	141,902	(6,240)	65,908	68,371	(2,464)	67.3%	67.5%
1990	800,289	1,021,610	1,033,784	221,321	233,495	(12,174)	148,130	156,644	(8,513)	73,190	76,851	(3,661)	66.9%	67.1%
1991	702,471	905,583	917,002	203,112	214,532	(11,419)	134,938	142,820	(7,882)	68,174	71,712	(3,537)	66.4%	66.6%
1992	626,606	829,032	841,987	202,426	215,381	(12,955)	133,450	142,329	(8,879)	68,976	73,051	(4,076)	65.9%	66.1%
1993	581,623	783,359	797,301	201,736	215,678	(13,942)	132,238	141,604	(9,366)	69,498	74,075	(4,576)	65.5%	65.7%
1994	565,552	785,555	799,107	220,003	233,555	(13,552)	143,094	152,077	(8,984)	76,909	81,478	(4,569)	65.0%	65.1%
1995	519,656	741,390	756,716	221,734	237,060	(15,326)	143,345	153,451	(10,105)	78,389	83,609	(5,220)	64.6%	64.7%
1996	489,739	730,448	744,117	240,709	254,378	(13,669)	153,682	162,469	(8,787)	87,027	91,909	(4,882)	63.8%	63.9%
1997	476,448	742,226	757,279	265,779	280,831	(15,053)	168,616	178,165	(9,550)	97,163	102,666	(5,503)	63.4%	63.4%
1998	513,133	837,242	856,782	324,109	343,649	(19,540)	203,999	216,318	(12,319)	120,110	127,331	(7,221)	62.9%	62.9%
1999	556,428	924,960	944,625	368,532	388,197	(19,665)	231,032	243,009	(11,977)	137,499	145,188	(7,688)	62.7%	62.6%
2000	600,019	1,047,805	1,065,086	447,786	465,067	(17,281)	279,035	289,415	(10,380)	168,751	175,652	(6,901)	62.3%	62.2%
2001	567,263	1,028,230	1,046,503	460,967	479,240	(18,273)	285,713	296,623	(10,910)	175,254	182,617	(7,363)	62.0%	61.9%
2002	565,343	1,088,679	1,098,357	523,335	533,014	(9,678)	321,940	327,849	(5,910)	201,396	205,165	(3,769)	61.5%	61.5%
2003	505,898	1,043,527	1,055,158	537,629	549,259	(11,631)	329,578	336,578	(7,000)	208,051	212,681	(4,630)	61.3%	61.3%
2004	452,897	1,029,436	1,034,668	576,538	581,771	(5,233)	352,129	354,893	(2,764)	224,409	226,878	(2,468)	61.1%	61.0%
2005	390,136	960,446	965,715	570,311	575,579	(5,268)	350,424	352,843	(2,420)	219,887	222,736	(2,848)	61.4%	61.3%
2006	321,334	919,821	940,773	598,487	619,439	(20,952)	372,451	382,748	(10,297)	226,035	236,691	(10,656)	62.2%	61.8%
2007	266,054	923,682	952,434	657,628	686,381	(28,753)	411,137	426,076	(14,939)	246,491	260,304	(13,814)	62.5%	62.1%
2008	218,342	929,375	961,382	711,033	743,040	(32,007)	448,246	464,141	(15,895)	262,787	278,899	(16,113)	63.0%	62.5%
2009	126,129	829,943	875,710	703,814	749,581	(45,767)	445,055	472,419	(27,363)	258,759	277,162	(18,404)	63.2%	63.0%
2010	69,991	855,377	900,050	785,386	830,059	(44,673)	505,152	531,522	(26,369)	280,234	298,538	(18,304)	64.3%	64.0%
2011	10,114	452,250	476,083	442,136	465,968	(23,833)	285,292	298,781	(13,489)	156,844	167,187	(10,343)	64.5%	64.1%
Total	18,451,348	29,695,274	30,161,269	11,243,926	11,709,921	(465,995)	7,214,864	7,500,804	(285,941)	4,029,062	4,209,117	(180,054)	64.2%	64.1%
Excl Prior	18,410,791	29,416,229	29,878,187	11,005,438	11,467,396	(461,958)	7,031,917	7,314,391	(282,474)	3,973,521	4,153,005	(179,484)	63.9%	63.8%

**Ohio Bureau of Workers' Compensation
Private Employers - Compensation - Total
Change in Ultimate Loss Estimates (000's)**

Accident Year	Historical Ultimate Loss by Evaluation Date										Change in Ultimate Loss Estimates										
	OW 6/30/2003	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	Deloitte 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	6/30/2003 - 6/30/2004	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	Cum. Change	
1979	668,795	679,292	672,042	673,320	671,028	674,674	672,091	683,582	682,961	681,904	10,497	(7,250)	1,279	(2,292)	3,646	(2,583)	11,490	(621)	(1,056)	13,110	
1980	641,263	649,534	645,135	646,175	643,050	650,652	650,068	661,932	661,068	659,281	8,271	(4,399)	1,040	(3,125)	7,602	(585)	11,864	(863)	(1,787)	18,019	
1981	635,160	646,899	635,986	636,692	637,500	639,258	637,167	649,868	648,072	646,142	11,739	(10,913)	706	808	1,758	(2,091)	12,701	(1,796)	(1,930)	10,982	
1982	629,037	634,348	631,583	630,857	630,067	633,648	632,374	648,898	647,201	644,578	5,311	(2,765)	(726)	(789)	3,580	(1,274)	16,525	(1,698)	(2,622)	15,542	
1983	674,633	680,145	676,714	677,315	680,661	684,177	681,673	695,958	694,418	691,992	5,512	(3,431)	601	13,346	(6,484)	(2,505)	14,286	(1,541)	(2,426)	17,359	
1984	807,811	814,509	811,715	807,568	817,874	814,649	811,275	824,935	822,229	818,572	6,698	(2,794)	(4,147)	10,306	(3,225)	(3,374)	13,660	(2,706)	(3,658)	10,761	
1985	903,166	913,881	903,319	900,658	895,516	907,676	907,885	933,530	930,710	924,978	10,715	(10,561)	(2,662)	(5,141)	12,159	209	25,645	(2,820)	(5,732)	21,812	
1986	882,003	891,821	882,131	880,806	881,582	886,279	885,651	912,363	909,046	902,124	9,818	(9,690)	(1,325)	776	4,697	(628)	26,712	(3,317)	(6,922)	20,121	
1987	933,417	946,077	935,515	929,937	938,054	936,886	935,679	956,552	952,626	945,501	12,660	(10,562)	(5,578)	8,117	(1,169)	(1,207)	20,873	(3,926)	(7,124)	12,084	
1988	980,514	993,306	980,494	979,053	985,141	989,014	985,458	1,006,515	1,002,303	993,545	12,792	(12,812)	(1,442)	6,089	3,872	(3,556)	21,057	(4,213)	(8,757)	13,032	
1989	1,001,962	1,010,632	1,003,697	1,002,173	1,013,947	1,013,320	1,015,420	1,032,093	1,027,222	1,018,519	8,670	(6,935)	(1,524)	11,775	(628)	2,100	16,672	(4,871)	(8,704)	16,557	
1990	997,421	1,005,081	1,002,250	997,443	980,296	1,013,300	1,014,619	1,040,749	1,033,784	1,021,610	7,660	(2,831)	(4,807)	(17,147)	33,004	1,319	26,130	(6,965)	(12,174)	24,189	
1991	916,149	916,437	908,402	901,705	897,710	911,087	909,193	924,270	917,002	905,583	5,288	(8,035)	(6,697)	(11,419)	13,378	(1,894)	26,712	(3,317)	(7,267)	(5,566)	
1992	844,749	845,527	834,089	833,418	828,777	841,129	840,297	849,255	841,987	829,032	778	(11,437)	(671)	(4,641)	12,351	(831)	8,957	(7,268)	(12,955)	(15,717)	
1993	811,335	807,670	796,783	786,548	803,979	803,584	805,478	804,262	797,301	783,359	(3,665)	(10,887)	(10,235)	17,431	(395)	1,894	(1,216)	(6,961)	(13,942)	(27,976)	
1994	811,967	811,696	796,675	786,031	795,385	796,352	800,775	806,210	799,107	785,555	(271)	(15,020)	(10,644)	9,353	4,423	5,436	(7,103)	(13,552)	(26,412)	(29,996)	
1995	773,275	763,398	753,959	758,200	755,100	756,804	757,061	764,289	756,716	741,390	(9,876)	(9,439)	4,241	(3,100)	1,704	257	7,228	(7,573)	(15,326)	(31,884)	
1996	785,111	773,178	761,872	752,146	772,863	761,174	764,000	750,533	744,117	730,448	(11,933)	(11,306)	(9,725)	20,717	(11,689)	2,826	(13,468)	(6,416)	(13,669)	(54,663)	
1997	781,147	758,663	752,494	756,983	796,375	762,199	761,212	763,027	757,279	742,226	(22,483)	(6,169)	4,489	39,391	(34,176)	(986)	1,815	(5,748)	(15,053)	(38,920)	
1998	855,888	859,571	837,425	831,025	877,561	846,995	846,454	862,100	856,782	837,242	3,682	(22,146)	(6,400)	46,536	(30,566)	(541)	15,646	(5,318)	(19,540)	(18,646)	
1999	927,956	926,943	924,499	914,253	986,578	936,337	941,080	948,992	944,625	924,960	(1,013)	(2,444)	(10,246)	72,324	(50,241)	4,743	7,912	(4,367)	(19,665)	(2,996)	
2000	999,776	987,969	991,954	998,075	1,017,511	1,047,332	1,037,703	1,068,910	1,065,086	1,047,805	(11,807)	3,984	6,121	19,436	29,821	(9,629)	31,207	(3,823)	(17,281)	48,029	
2001	971,410	977,236	969,330	977,558	1,045,203	1,019,967	1,017,102	1,046,234	1,046,503	1,028,230	5,826	(7,906)	8,228	67,645	(25,236)	(2,865)	29,132	269	(18,273)	56,820	
2002	998,228	984,984	1,019,308	1,015,177	1,081,080	1,069,317	1,084,578	1,091,291	1,098,357	1,088,679	(13,244)	34,324	(4,131)	65,903	(11,763)	15,262	6,712	7,067	(9,678)	90,451	
2003	974,320	955,391	977,251	973,326	1,054,912	1,038,555	1,035,801	1,046,310	1,055,158	1,043,527	(18,929)	21,860	(3,926)	81,587	(16,357)	(2,754)	10,509	8,848	(11,631)	69,207	
2004		942,810	986,830	963,666	1,021,048	1,028,030	1,036,013	1,022,555	1,034,668	1,029,436		44,020	(23,163)	57,382	6,981	7,984	(13,458)	12,113	(5,233)	86,626	
2005			953,141	943,751	999,142	1,010,656	980,363	959,060	965,715	960,446			(9,390)	55,391	11,514	(30,293)	(21,304)	6,655	(5,268)	7,306	
2006				982,735	984,255	943,220	951,064	940,773	919,821	919,821				25,176	1,520	(41,035)	7,844	(10,291)	(20,952)	(37,738)	
2007					1,049,046	994,095	958,914	965,653	952,434	923,682					(54,950)	(35,182)	6,739	(13,218)	(28,753)	(125,364)	
2008						1,047,132	939,228	977,777	961,382	929,375						(107,905)	38,549	(16,395)	(32,007)	(117,758)	
2009							967,676		829,943	875,710							(50,947)		(45,717)	(137,734)	
2010								941,073	900,050	855,377								(41,022)	(44,673)	(85,696)	
2011									952,165	904,500									(47,665)	(47,665)	
2012										944,071											
79-03	21,201,492	21,234,188	21,104,624	21,046,443	21,497,752	21,434,365	21,430,093	21,772,658	21,691,659	21,436,784	32,696	(129,563)	(58,181)	451,309	(63,387)	(4,272)	342,564	(80,999)	(254,874)	235,293	
79-04		21,497,705			21,847,772	21,787,720	21,794,015	22,111,631	22,043,366	21,784,316		(78,293)	(82,623)	510,983	(60,052)	6,295	317,616	(68,265)	(259,051)	308,809	
79-05			22,372,553	22,280,540	22,846,915	22,798,377	22,774,378	23,070,691	23,009,081	22,744,762			(92,012)	566,374	(48,538)	(23,998)	296,312	(61,610)	(264,319)	316,114	
79-06				23,238,099	23,829,649	23,782,631	23,717,598	24,021,754	23,949,854	23,664,582				591,550	(47,018)	(65,033)	304,156	(71,900)	(285,271)	278,376	
79-07					24,878,695	24,776,727	24,676,512	24,987,407	24,902,288	24,588,264					(101,968)	(100,215)	310,895	(85,119)	(314,024)	153,012	
79-08						25,823,859	25,615,740	25,965,184	25,863,670	25,517,639					(208,120)		349,444	(101,513)	(346,032)	35,255	
79-09								26,881,913	26,739,380	26,347,581							298,497	(142,533)	(391,799)	(102,479)	
79-10									27,822,986	27,639,430								(183,555)	(436,472)	(188,175)	
79-11										28,591,596									(484,137)	(235,840)	
79-12										29,051,530										(235,840)	



**Ohio Bureau of Workers' Compensation
Private Employers - Compensation - Permanent Total Disability**

SUMMARY 6
EXHIBIT 6
SHEET 1

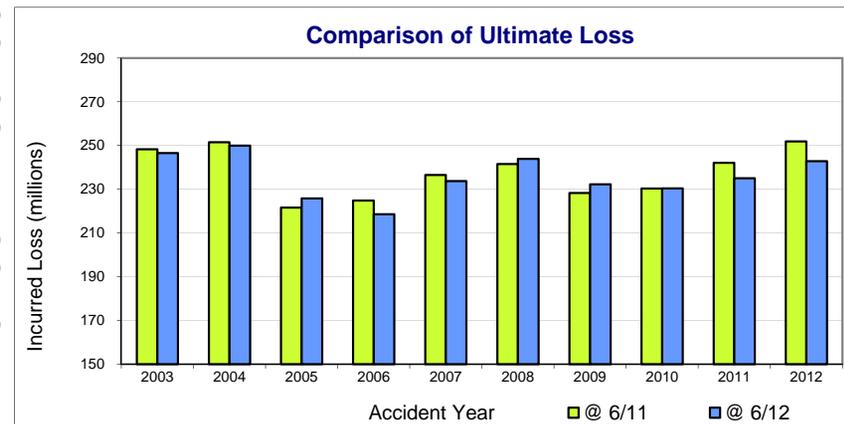
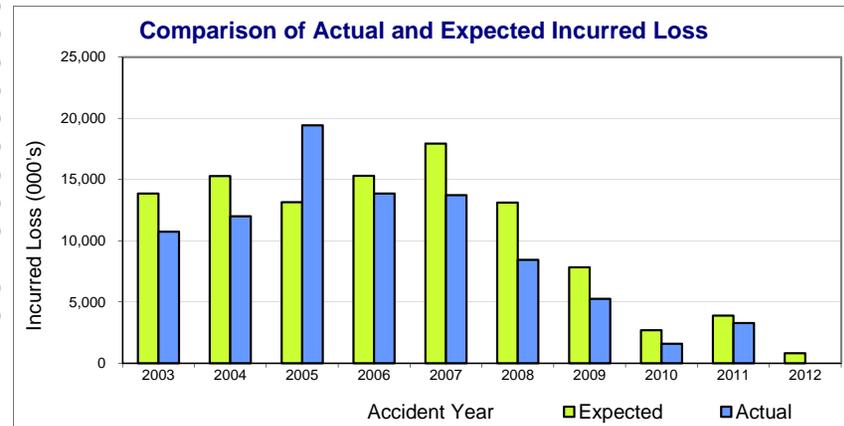
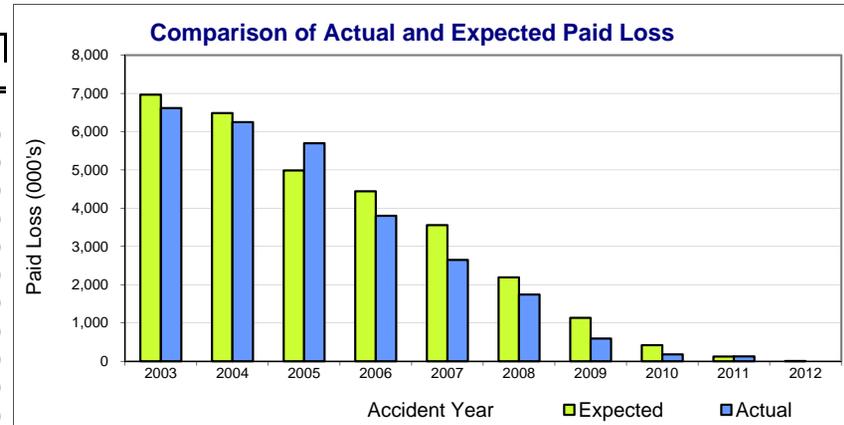
**Change in Unpaid Loss from June 30, 2011 to June 30, 2012 (\$000's)
(June 30, 2012 Evaluated at June 30, 2012 and June 30, 2011 Evaluated at 6/2011)**

Accident Year	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
	Earned at 6/30/12	Earned at 6/30/11	Change	Actual @ 06/12	Actual @ 06/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11
Prior	180,517	183,255	(2,738)	40,517	28,255	12,262	140,000	155,000	(15,000)	104,463	118,597	(14,135)	35,537	36,403	(865)	74.6%	76.5%
1977	179,158	179,261	(103)	149,202	146,422	2,780	29,957	32,840	(2,883)	21,720	24,010	(2,290)	8,236	8,830	(593)	72.5%	73.1%
1978	199,461	199,832	(371)	163,040	159,872	3,168	36,421	39,960	(3,539)	26,261	29,022	(2,761)	10,159	10,938	(778)	72.1%	72.6%
1979	222,551	223,134	(584)	178,241	174,501	3,740	44,310	48,633	(4,323)	31,776	35,096	(3,320)	12,534	13,537	(1,004)	71.7%	72.2%
1980	229,553	230,528	(976)	179,861	175,921	3,940	49,691	54,607	(4,916)	35,425	39,142	(3,717)	14,266	15,465	(1,199)	71.3%	71.7%
1981	220,420	221,573	(1,153)	168,669	164,722	3,947	51,751	56,851	(5,100)	36,666	40,455	(3,789)	15,085	16,396	(1,311)	70.9%	71.2%
1982	232,319	233,583	(1,264)	173,316	168,756	4,559	59,003	64,827	(5,824)	41,531	45,806	(4,276)	17,473	19,020	(1,548)	70.4%	70.7%
1983	236,596	237,902	(1,306)	171,711	166,694	5,017	64,885	71,208	(6,324)	45,371	49,941	(4,571)	19,514	21,267	(1,753)	69.9%	70.1%
1984	262,226	264,326	(2,100)	184,626	179,139	5,487	77,599	85,186	(7,587)	53,927	59,305	(5,378)	23,672	25,881	(2,209)	69.5%	69.6%
1985	303,651	305,709	(2,057)	206,893	199,793	7,100	96,758	105,915	(9,157)	66,811	73,201	(6,390)	29,948	32,715	(2,767)	69.0%	69.1%
1986	273,185	274,972	(1,787)	179,667	172,794	6,873	93,518	102,178	(8,660)	64,138	70,086	(5,948)	29,381	32,092	(2,711)	68.6%	68.6%
1987	261,308	262,838	(1,530)	165,236	158,207	7,029	96,072	104,630	(8,559)	65,480	71,243	(5,762)	30,591	33,388	(2,796)	68.2%	68.1%
1988	275,177	276,816	(1,640)	166,690	158,990	7,700	108,487	117,826	(9,339)	73,478	79,629	(6,151)	35,009	38,197	(3,188)	67.7%	67.6%
1989	277,227	278,379	(1,152)	160,247	151,984	8,263	116,980	126,395	(9,415)	78,713	84,748	(6,035)	38,266	41,646	(3,380)	67.3%	67.1%
1990	285,992	287,806	(1,813)	157,109	148,657	8,452	128,883	139,148	(10,265)	86,124	92,557	(6,433)	42,759	46,591	(3,832)	66.8%	66.5%
1991	224,286	225,587	(1,301)	116,567	109,647	6,920	107,719	115,940	(8,220)	71,460	76,497	(5,038)	36,260	39,443	(3,183)	66.3%	66.0%
1992	201,297	202,269	(972)	98,448	91,875	6,572	102,849	110,393	(7,544)	67,720	72,265	(4,545)	35,130	38,129	(2,999)	65.8%	65.5%
1993	179,567	180,705	(1,138)	82,075	76,298	5,777	97,492	104,407	(6,915)	63,719	67,748	(4,028)	33,773	36,659	(2,887)	65.4%	64.9%
1994	185,037	185,554	(518)	78,601	72,280	6,320	106,436	113,274	(6,838)	68,993	72,838	(3,844)	37,443	40,436	(2,994)	64.8%	64.3%
1995	182,636	183,031	(396)	71,562	65,171	6,390	111,074	117,860	(6,786)	71,381	75,091	(3,710)	39,693	42,769	(3,076)	64.3%	63.7%
1996	172,312	172,110	202	61,659	55,610	6,049	110,653	116,499	(5,847)	70,500	73,457	(2,957)	40,153	43,043	(2,890)	63.7%	63.1%
1997	195,008	195,093	(85)	63,150	56,434	6,716	131,858	138,659	(6,801)	83,219	86,538	(3,319)	48,639	52,121	(3,482)	63.1%	62.4%
1998	223,525	224,969	(1,445)	64,744	57,397	7,347	158,780	167,572	(8,792)	99,211	103,482	(4,271)	59,569	64,090	(4,521)	62.5%	61.8%
1999	223,295	222,340	955	57,085	49,242	7,844	166,209	173,098	(6,889)	102,742	105,678	(2,936)	63,467	67,420	(3,953)	61.8%	61.1%
2000	269,075	267,436	1,639	59,609	50,777	8,832	209,466	216,659	(7,194)	128,046	130,602	(2,556)	81,420	86,057	(4,638)	61.1%	60.3%
2001	251,519	250,540	979	47,625	39,589	8,036	203,893	210,951	(7,058)	123,057	125,432	(2,375)	80,837	85,519	(4,682)	60.4%	59.5%
2002	252,877	248,920	3,957	39,916	31,815	8,100	212,961	217,104	(4,143)	126,786	127,201	(415)	86,175	89,903	(3,728)	59.5%	58.6%
2003	246,530	248,245	(1,716)	31,289	24,671	6,617	215,241	223,574	(8,333)	126,270	128,860	(2,590)	88,971	94,714	(5,743)	58.7%	57.6%
2004	249,926	251,481	(1,555)	24,523	18,276	6,248	225,402	233,205	(7,803)	130,065	132,006	(1,941)	95,338	101,199	(5,862)	57.7%	56.6%
2005	225,788	221,575	4,213	16,310	10,614	5,696	209,478	210,961	(1,483)	118,697	116,997	1,700	90,781	93,964	(3,183)	56.7%	55.5%
2006	218,537	224,791	(6,254)	9,257	5,455	3,801	209,280	219,335	(10,055)	116,210	118,949	(2,739)	93,070	100,386	(7,317)	55.5%	54.2%
2007	233,737	236,478	(2,741)	5,656	3,007	2,649	228,081	233,471	(5,390)	123,844	123,378	465	104,237	110,092	(5,856)	54.3%	52.8%
2008	243,845	241,534	2,311	3,414	1,672	1,742	240,431	239,862	569	127,185	122,916	4,269	113,246	116,946	(3,700)	52.9%	51.2%
2009	232,227	228,243	3,984	874	282	592	231,353	227,961	3,392	118,650	112,878	5,772	112,703	115,083	(2,381)	51.3%	49.5%
2010	230,367	230,292	74	251	71	180	230,116	230,222	(106)	114,032	109,825	4,207	116,084	120,397	(4,313)	49.6%	47.7%
2011	235,032	121,051	113,980	134	8	126	234,897	121,043	113,854	112,138	55,553	56,585	122,759	65,490	57,269	47.7%	45.9%
2012	121,413	-	121,413	-	-	-	121,413	-	121,413	55,766	-	55,766	65,647	-	65,647	45.9%	100.0%
2013	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
Total	8,437,173	8,222,158	215,015	3,377,773	3,174,899	202,874	5,059,400	5,047,258	12,141	3,051,575	3,051,030	545	2,007,825	1,996,229	11,596	60.3%	60.4%
Excl Prior	8,256,657	8,038,903	217,754	3,337,257	3,146,644	190,612	4,919,400	4,892,258	27,141	2,947,112	2,932,432	14,680	1,972,287	1,959,826	12,462	59.9%	59.9%

Ohio Bureau of Workers' Compensation
Private Employers - Compensation - Permanent Total Disability
2012 Fiscal Year as of June 30, 2012 - Actual vs. Expected (000's)

SUMMARY 6
 EXHIBIT 6
 SHEET 2

Accident Year	Paid Loss from 6/11 - 6/12			Incurred Loss from 6/11 - 6/12			Ultimate Loss-Earned & Unearned		
	Expected	Actual	Variance	Expected	Actual	Variance	Evaluated @ 6/11	Evaluated @ 6/12	Change
Prior	14,635	12,262	(2,373)				183,255	180,517	(2,738)
1977	2,800	2,780	(19)	-	(678)	(678)	179,261	179,158	(103)
1978	3,352	3,168	(184)	1,392	(842)	(2,233)	199,832	199,461	(371)
1979	4,014	3,740	(274)	1,670	(635)	(2,305)	223,134	222,551	(584)
1980	4,363	3,940	(422)	2,031	(195)	(2,226)	230,528	229,553	(976)
1981	4,365	3,947	(418)	1,997	(189)	(2,186)	221,573	220,420	(1,153)
1982	4,894	4,559	(335)	1,964	(1,202)	(3,166)	233,583	232,319	(1,264)
1983	5,183	5,017	(165)	3,484	(452)	(3,936)	237,902	236,596	(1,306)
1984	6,069	5,487	(582)	4,337	(745)	(5,082)	264,326	262,226	(2,100)
1985	7,392	7,100	(293)	4,151	220	(3,931)	305,709	303,651	(2,057)
1986	6,912	6,873	(39)	3,729	(306)	(4,035)	274,972	273,185	(1,787)
1987	6,961	7,029	68	3,788	1,597	(2,191)	262,838	261,308	(1,530)
1988	7,632	7,700	68	4,106	1,851	(2,255)	276,816	275,177	(1,640)
1989	7,903	8,263	360	3,928	517	(3,411)	278,379	277,227	(1,152)
1990	8,473	8,452	(22)	6,967	2,547	(4,420)	287,806	285,992	(1,813)
1991	6,873	6,920	47	4,925	2,289	(2,636)	225,587	224,286	(1,301)
1992	6,438	6,572	134	4,271	4,629	358	202,269	201,297	(972)
1993	5,783	5,777	(6)	3,634	1,659	(1,975)	180,705	179,567	(1,138)
1994	6,065	6,320	255	3,447	1,133	(2,314)	185,554	185,037	(518)
1995	6,126	6,390	264	4,217	3,197	(1,020)	183,031	182,636	(396)
1996	5,672	6,049	376	5,032	4,896	(136)	172,110	172,312	202
1997	6,603	6,716	113	5,288	3,151	(2,137)	195,093	195,008	(85)
1998	7,679	7,347	(331)	7,862	1,766	(6,097)	224,969	223,525	(1,445)
1999	7,485	7,844	359	7,047	7,644	597	222,340	223,295	955
2000	8,683	8,832	150	10,685	13,081	2,395	267,436	269,075	1,639
2001	7,886	8,036	151	10,700	8,481	(2,219)	250,540	251,519	979
2002	7,522	8,100	579	11,579	13,961	2,382	248,920	252,877	3,957
2003	6,965	6,617	(348)	13,852	10,742	(3,109)	248,245	246,530	(1,716)
2004	6,485	6,248	(237)	15,284	11,995	(3,289)	251,481	249,926	(1,555)
2005	4,986	5,696	710	13,154	19,431	6,278	221,575	225,788	4,213
2006	4,440	3,801	(638)	15,301	13,859	(1,443)	224,791	218,537	(6,254)
2007	3,558	2,649	(908)	17,938	13,719	(4,219)	236,478	233,737	(2,741)
2008	2,191	1,742	(449)	13,113	8,445	(4,668)	241,534	243,845	2,311
2009	1,135	592	(542)	7,826	5,257	(2,570)	228,243	232,227	3,984
2010	421	180	(240)	2,688	1,585	(1,103)	230,292	230,367	74
2011	122	126	4	3,889	3,280	(609)	242,102	235,032	(7,071)
2012	4	-	(4)	808	-	(808)	251,879	242,826	(9,053)
Total	208,066	202,874	(5,192)	226,084	155,688	(70,396)			(36,502)



Ohio Bureau of Workers' Compensation

SUMMARY 6

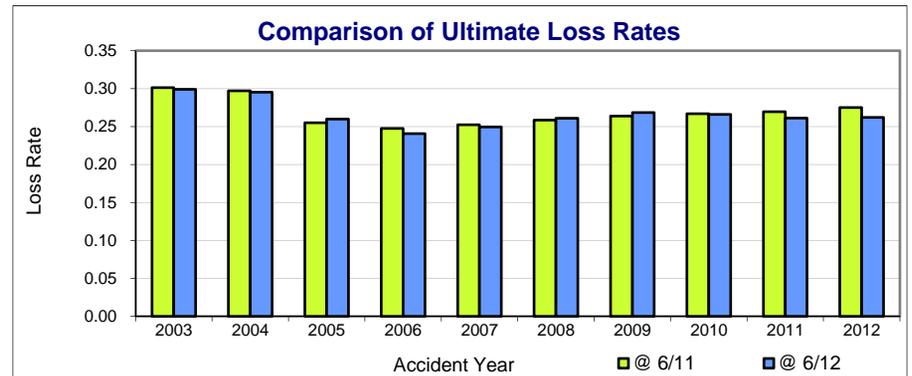
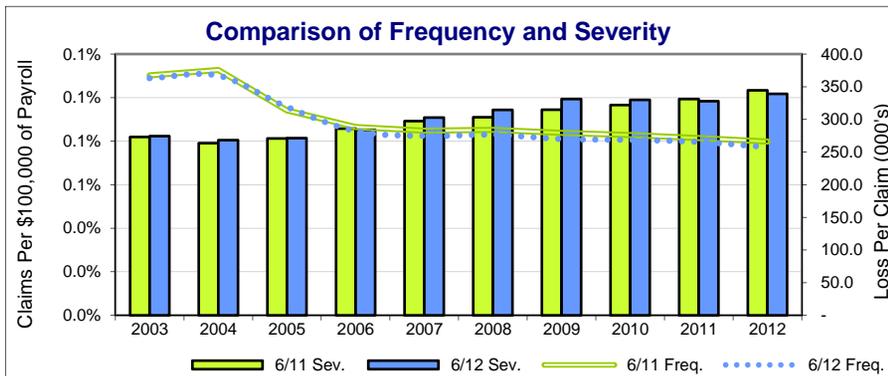
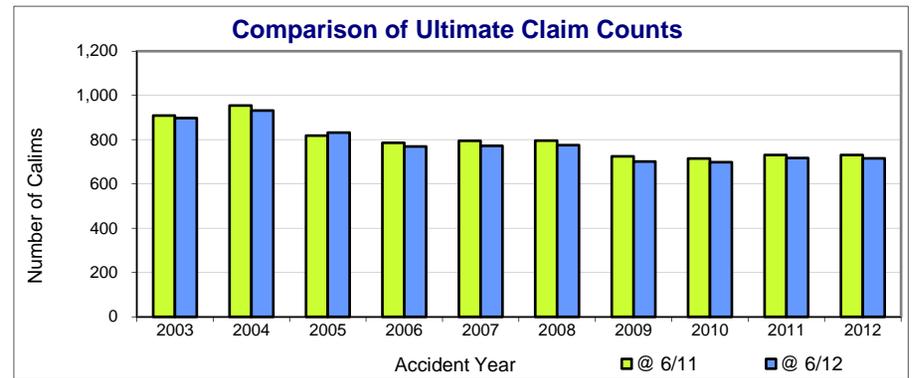
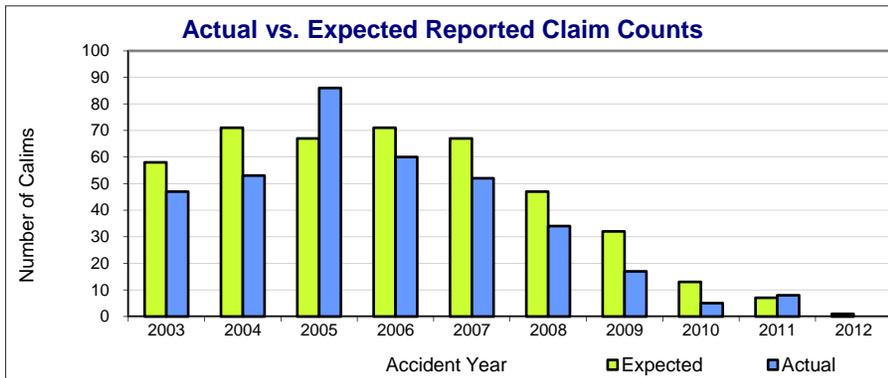
Private Employers - Compensation - Permanent Total Disability

EXHIBIT 6

2012 Fiscal Year as of June 30, 2012 - Actual vs. Expected (000's)

SHEET 3

Accident Year	# of Reported Claims from 6/11-6/12			Ultimate Claim Counts			Ultimate Frequency		Ultimate Severity		Ultimate Loss Rate	
	Expected	Actual	Variance	@ 6/11	@ 6/12	Change	@ 6/11	@ 6/12	@ 6/11	@ 6/12	@ 6/11	@ 6/12
77-02	458	457	(1)	23,841	23,870	29						
2003	58	47	(11)	909	898	(11)	0.11%	0.11%	273,097	274,532	0.301	0.299
2004	71	53	(18)	954	932	(22)	0.11%	0.11%	263,607	268,160	0.297	0.295
2005	67	86	19	818	832	14	0.09%	0.10%	270,874	271,380	0.255	0.260
2006	71	60	(11)	786	769	(17)	0.09%	0.08%	285,993	284,183	0.248	0.241
2007	67	52	(15)	795	772	(23)	0.08%	0.08%	297,456	302,768	0.252	0.249
2008	47	34	(13)	796	775	(21)	0.09%	0.08%	303,435	314,639	0.258	0.261
2009	32	17	(15)	725	701	(24)	0.08%	0.08%	314,819	331,280	0.264	0.268
2010	13	5	(8)	715	698	(17)	0.08%	0.08%	322,087	330,038	0.267	0.266
2011	7	8	1	731	717	(14)	0.08%	0.08%	331,193	327,799	0.270	0.261
2012	1	-	(1)	731	716	(15)	0.08%	0.08%	344,568	339,143	0.275	0.262
Total	892	819	(73)	31,801	31,680	(121)						



**Ohio Bureau of Workers' Compensation
Private Employers - Compensation - Permanent Total Disability**

SUMMARY 6

EXHIBIT 6

SHEET 4

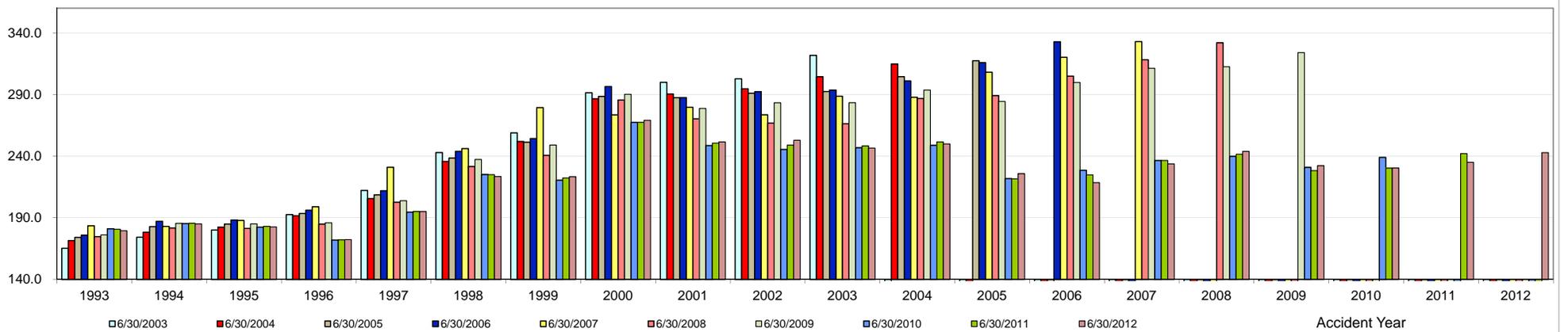
Retrospective Comparison of Unpaid loss as of June 30, 2011 (000's)

Accident Year	Actual Paid Loss @ 6/11	Ultimate Loss Earned @ 6/11		Nominal Unpaid Loss @ 6/11			Discounted Unpaid Loss @ 6/11			Amount of Discount @ 6/11			Discount Factors	
		Evaluated @ 6/12	Evaluated @ 6/11	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11
Prior	28,255	180,517	183,255	152,262	155,000	(2,738)	116,502	118,597	(2,095)	35,760	36,403	(643)	76.5%	76.5%
1977	146,422	179,158	179,261	32,737	32,840	(103)	23,935	24,010	(75)	8,802	8,830	(28)	73.1%	73.1%
1978	159,872	199,461	199,832	39,588	39,960	(371)	28,753	29,022	(270)	10,836	10,938	(102)	72.6%	72.6%
1979	174,501	222,551	223,134	48,050	48,633	(584)	34,675	35,096	(421)	13,375	13,537	(162)	72.2%	72.2%
1980	175,921	229,553	230,528	53,632	54,607	(976)	38,443	39,142	(699)	15,189	15,465	(276)	71.7%	71.7%
1981	164,722	220,420	221,573	55,699	56,851	(1,153)	39,635	40,455	(820)	16,064	16,396	(332)	71.2%	71.2%
1982	168,756	232,319	233,583	63,562	64,827	(1,264)	44,913	45,806	(893)	18,649	19,020	(371)	70.7%	70.7%
1983	166,694	236,596	237,902	69,902	71,208	(1,306)	49,025	49,941	(916)	20,877	21,267	(390)	70.1%	70.1%
1984	179,139	262,226	264,326	83,086	85,186	(2,100)	57,843	59,305	(1,462)	25,243	25,881	(638)	69.6%	69.6%
1985	199,793	303,651	305,709	103,858	105,915	(2,057)	71,779	73,201	(1,422)	32,079	32,715	(635)	69.1%	69.1%
1986	172,794	273,185	274,972	100,391	102,178	(1,787)	68,861	70,086	(1,226)	31,531	32,092	(561)	68.6%	68.6%
1987	158,207	261,308	262,838	103,101	104,630	(1,530)	70,201	71,243	(1,042)	32,900	33,388	(488)	68.1%	68.1%
1988	158,990	275,177	276,816	116,187	117,826	(1,640)	78,521	79,629	(1,108)	37,666	38,197	(532)	67.6%	67.6%
1989	151,984	277,227	278,379	125,243	126,395	(1,152)	83,976	84,748	(772)	41,267	41,646	(380)	67.1%	67.1%
1990	148,657	285,992	287,806	137,335	139,148	(1,813)	91,351	92,557	(1,206)	45,984	46,591	(607)	66.5%	66.5%
1991	109,647	224,286	225,587	114,639	115,940	(1,301)	75,639	76,497	(858)	39,000	39,443	(442)	66.0%	66.0%
1992	91,875	201,297	202,269	109,422	110,393	(972)	71,629	72,265	(636)	37,793	38,129	(336)	65.5%	65.5%
1993	76,298	179,567	180,705	103,269	104,407	(1,138)	67,009	67,748	(738)	36,260	36,659	(400)	64.9%	64.9%
1994	72,280	185,037	185,554	112,756	113,274	(518)	72,505	72,838	(333)	40,252	40,436	(185)	64.3%	64.3%
1995	65,171	182,636	183,031	117,464	117,860	(396)	74,839	75,091	(252)	42,625	42,769	(144)	63.7%	63.7%
1996	55,610	172,312	172,110	116,701	116,499	202	73,584	73,457	127	43,117	43,043	75	63.1%	63.1%
1997	56,434	195,008	195,093	138,574	138,659	(85)	86,485	86,538	(53)	52,089	52,121	(32)	62.4%	62.4%
1998	57,397	223,525	224,969	166,128	167,572	(1,445)	102,590	103,482	(892)	63,538	64,090	(552)	61.8%	61.8%
1999	49,242	223,295	222,340	174,053	173,098	955	106,261	105,678	583	67,792	67,420	372	61.1%	61.1%
2000	50,777	269,075	267,436	218,298	216,659	1,639	131,590	130,602	988	86,708	86,057	651	60.3%	60.3%
2001	39,589	251,519	250,540	211,930	210,951	979	126,014	125,432	582	85,916	85,519	397	59.5%	59.5%
2002	31,815	252,877	248,920	221,061	217,104	3,957	129,520	127,201	2,318	91,542	89,903	1,639	58.6%	58.6%
2003	24,671	246,530	248,245	221,858	223,574	(1,716)	127,871	128,860	(989)	93,987	94,714	(727)	57.6%	57.6%
2004	18,276	249,926	251,481	231,650	233,205	(1,555)	131,126	132,006	(880)	100,524	101,199	(675)	56.6%	56.6%
2005	10,614	225,788	221,575	215,175	210,961	4,213	119,334	116,997	2,337	95,841	93,964	1,877	55.5%	55.5%
2006	5,455	218,537	224,791	213,082	219,335	(6,254)	115,557	118,949	(3,392)	97,524	100,386	(2,862)	54.2%	54.2%
2007	3,007	233,737	236,478	230,730	233,471	(2,741)	121,930	123,378	(1,449)	108,800	110,092	(1,293)	52.8%	52.8%
2008	1,672	243,845	241,534	242,173	239,862	2,311	124,100	122,916	1,184	118,073	116,946	1,127	51.2%	51.2%
2009	282	232,227	228,243	231,945	227,961	3,984	114,850	112,878	1,973	117,095	115,083	2,011	49.5%	49.5%
2010	71	230,367	230,292	230,296	230,222	74	109,860	109,825	35	120,436	120,397	39	47.7%	47.7%
2011	8	117,516	121,051	117,508	121,043	(3,535)	53,931	55,553	(1,623)	63,577	65,490	(1,913)	45.9%	45.9%
Total	3,174,899	8,198,244	8,222,158	5,023,345	5,047,258	(23,913)	3,034,635	3,051,030	(16,395)	1,988,710	1,996,229	(7,519)	60.4%	60.4%
Excl Prior	3,146,644	8,017,728	8,038,903	4,871,083	4,892,258	(21,175)	2,918,133	2,932,432	(14,299)	1,952,950	1,959,826	(6,876)	59.9%	59.9%

**Ohio Bureau of Workers' Compensation
Private Employers - Compensation - Permanent Total Disability
Change in Ultimate Loss Estimates (000's)**

Accident Year	Historical Ultimate Loss by Evaluation Date											Change in Ultimate Loss Estimates									
	OW 6/30/2003	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	Deloitte 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	6/30/2003 - 6/30/2004	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	Cum. Change	
1979	194,636	199,551	200,108	203,646	205,170	204,069	206,724	223,189	223,134	222,551	4,915	557	3,538	1,524	(1,101)	2,655	16,465	(54)	(584)	27,915	
1980	197,928	202,687	203,820	207,591	207,556	208,453	211,480	230,813	230,528	229,553	4,759	1,133	3,771	(35)	897	3,027	19,334	(285)	(976)	31,625	
1981	191,135	195,410	196,588	200,234	203,900	200,419	202,693	222,169	221,573	220,420	4,275	1,178	3,646	3,666	(3,481)	2,274	19,476	(597)	(1,153)	29,285	
1982	199,223	203,333	204,795	209,014	210,510	209,043	211,577	233,826	233,583	232,319	4,110	1,462	4,219	1,496	(1,468)	2,534	22,249	(243)	(1,264)	33,096	
1983	198,792	202,901	204,649	209,765	219,972	210,626	213,431	238,150	237,902	236,596	4,109	1,748	5,117	10,206	(9,346)	2,805	24,718	(248)	(1,306)	37,804	
1984	222,725	228,198	230,071	234,931	246,134	234,508	238,143	265,132	264,326	262,226	5,473	1,873	4,861	11,203	(11,625)	3,634	26,989	(806)	(2,100)	39,501	
1985	252,264	257,635	260,277	265,774	262,432	266,453	270,934	306,107	305,709	303,651	5,370	2,642	5,497	3,089	4,021	4,481	35,173	(399)	(2,057)	51,387	
1986	226,126	232,454	235,543	241,276	241,132	242,005	246,107	275,116	274,972	273,185	6,328	3,089	5,733	(144)	872	4,103	29,009	(145)	(1,787)	47,059	
1987	215,781	222,880	226,480	232,818	236,556	232,635	237,048	262,807	262,838	261,308	7,100	3,599	6,339	3,738	(3,922)	4,414	25,758	31	(1,530)	45,527	
1988	221,946	230,342	234,405	240,608	245,855	241,089	245,389	277,165	276,816	275,177	8,396	4,063	6,203	5,247	(4,766)	4,300	31,775	(349)	(1,640)	53,231	
1989	222,121	232,574	237,611	243,507	250,248	243,123	248,329	277,930	278,379	277,227	10,453	5,038	5,896	6,741	(7,125)	5,206	29,601	449	(1,152)	55,106	
1990	228,502	242,558	248,594	253,904	234,318	253,409	258,318	288,378	287,806	285,992	14,056	6,037	5,310	(19,586)	19,091	4,909	30,059	(572)	(1,813)	57,491	
1991	189,410	197,466	205,359	210,609	197,190	208,188	210,898	224,286	224,286	224,286	8,056	7,893	8,056	10,998	10,998	2,709	15,359	(669)	(1,301)	34,876	
1992	174,916	180,016	183,499	194,735	182,739	187,489	190,051	202,618	202,269	201,297	5,099	3,483	11,236	(11,996)	4,750	2,562	12,567	(350)	(972)	26,381	
1993	165,324	171,502	174,164	175,963	183,532	174,743	176,154	181,085	180,705	179,567	6,178	2,662	1,799	7,569	(8,789)	1,411	4,931	(380)	(1,138)	14,242	
1994	174,240	178,312	182,818	187,118	183,061	181,752	185,483	185,280	185,554	185,037	4,072	4,507	4,299	(4,057)	1,308	3,730	(203)	274	(518)	10,797	
1995	180,050	182,427	184,953	188,218	187,843	181,394	185,030	182,428	183,031	182,636	2,378	2,526	3,265	(375)	(6,449)	3,636	(2,601)	603	(396)	2,586	
1996	192,618	191,653	193,498	196,171	198,928	184,910	185,942	171,919	172,110	172,312	(965)	1,845	2,673	2,757	(14,019)	1,032	(14,022)	190	202	(20,306)	
1997	212,174	205,595	208,637	211,961	230,988	202,623	203,854	194,598	195,093	195,008	(6,580)	3,043	3,324	19,027	(28,365)	1,231	(9,256)	494	(85)	(17,166)	
1998	242,934	235,657	238,439	243,937	246,137	231,626	237,297	225,110	224,969	223,525	(7,277)	2,782	5,498	2,200	(14,511)	5,671	(12,186)	(141)	(1,445)	(19,409)	
1999	258,852	251,864	251,292	254,218	279,372	240,642	248,986	220,470	222,340	223,295	(6,988)	(571)	2,926	25,153	(38,730)	8,344	(28,515)	1,869	955	(35,557)	
2000	291,418	286,510	288,446	296,429	273,482	285,493	290,145	267,433	267,436	269,075	(4,907)	1,936	7,983	(22,947)	12,010	4,653	(22,712)	3	1,639	(22,343)	
2001	299,846	290,418	287,393	287,477	279,668	270,249	278,687	248,531	250,540	251,519	(9,427)	(3,026)	84	(7,809)	(9,419)	8,438	(30,156)	2,009	979	(48,327)	
2002	302,733	294,592	291,012	292,248	273,543	266,817	283,284	245,399	248,920	252,877	(8,140)	(3,580)	1,235	(18,705)	(6,726)	16,468	(37,885)	3,521	3,957	(49,856)	
2003	321,694	304,363	292,401	293,600	288,618	266,266	283,292	246,800	248,245	246,530	(17,331)	(11,962)	1,199	(4,981)	(22,353)	17,026	(36,483)	1,436	(1,716)	(75,164)	
2004		314,684	304,461	301,020	287,797	286,742	293,587	248,769	251,481	249,926		(10,224)	(3,441)	(13,223)	(1,055)	6,845	(44,818)	2,712	(1,555)	(64,759)	
2005			317,361	315,811	308,080	289,092	284,415	221,770	221,575	225,788			(1,550)	(7,731)	(18,988)	(4,677)	(62,645)	(195)	4,213	(91,573)	
2006				332,722	320,166	304,832	299,737	228,581	224,791	218,537				(12,556)	(15,334)	(5,095)	(71,156)	(3,791)	(6,254)	(114,185)	
2007					332,866	318,149	311,263	236,455	236,478	233,737					(14,717)	(6,886)	(74,808)	23	(2,741)	(99,129)	
2008						331,926	312,542	239,914	241,534	243,845						(19,385)	(72,627)	1,620	2,311	(88,081)	
2009							323,954	230,905	228,243	232,227						(93,049)	(72,627)	(2,661)	3,984	(91,727)	
2010								239,017	230,292	230,367							(8,724)		74	(8,650)	
2011									242,102	242,826									(7,071)	(7,071)	
2012										242,826											
79-03	5,577,387	5,620,898	5,664,852	5,775,753	5,768,884	5,628,021	5,749,273	5,898,718	5,904,364	5,887,166	43,512	43,954	110,901	(6,868)	(140,863)	121,253	149,445	5,645	(17,198)	309,779	
79-04		5,736,032	5,769,205	5,873,127	5,851,511	5,710,694	5,836,137	5,924,299	5,932,710	5,914,541		33,173	103,922	(21,616)	(140,817)	125,443	88,162	8,412	(18,170)	217,106	
79-05			6,086,566	6,188,938	6,159,591	5,999,786	6,120,551	6,146,068	6,154,285	6,140,329			102,373	(29,347)	(159,805)	120,765	25,517	8,217	(13,956)	125,533	
79-06				6,521,660	6,479,757	6,304,618	6,420,288	6,374,650	6,379,076	6,358,866				(41,903)	(175,139)	115,670	(45,638)	4,426	(20,210)	11,348	
79-07					6,622,767	6,612,623	6,611,105	6,615,554	6,592,603	6,592,603					(189,856)	108,784	(120,446)	4,449	(22,951)	(87,781)	
79-08						6,954,693	7,044,092	6,851,019	6,857,088	6,836,448						89,399	(193,073)	6,069	(20,640)	(175,862)	
79-09							7,081,924	7,085,331	7,068,675	7,068,675							(286,123)	3,408	(16,656)	(267,589)	
79-10								7,320,940	7,315,624	7,299,042								(5,317)	(16,582)	(276,239)	
79-11									7,557,726	7,534,073									(23,652)	(283,310)	
79-12										7,776,900										(283,310)	

Change in Ultimate Loss by Accident Year



**Ohio Bureau of Workers' Compensation
Private Employers - Compensation - Death**

SUMMARY 6

EXHIBIT 7

SHEET 1

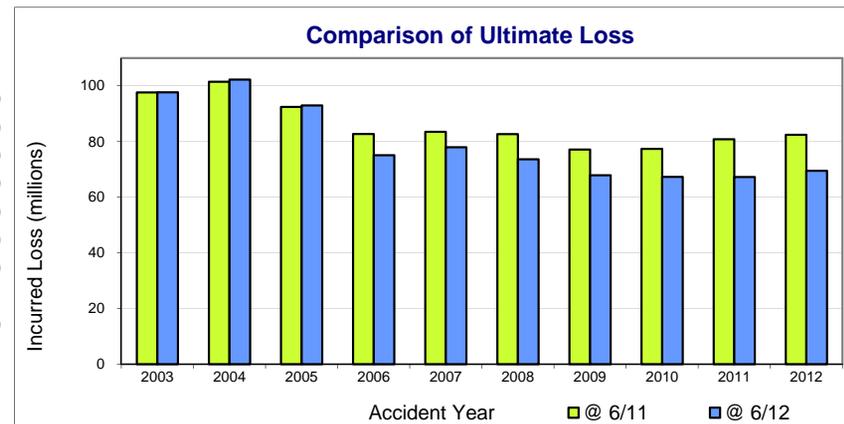
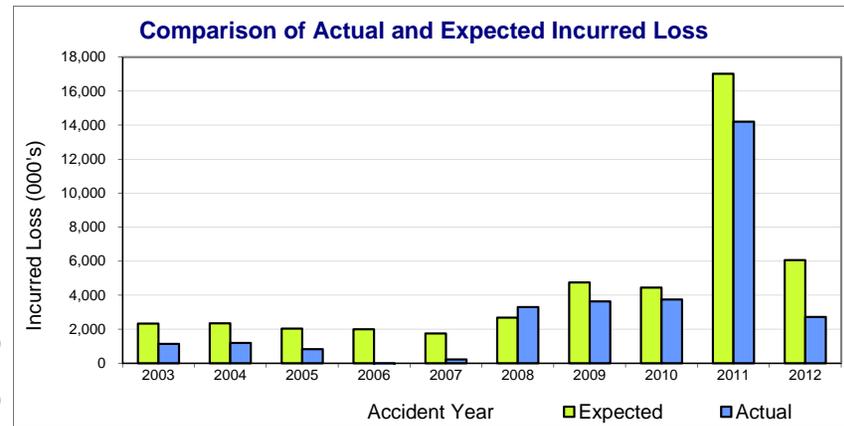
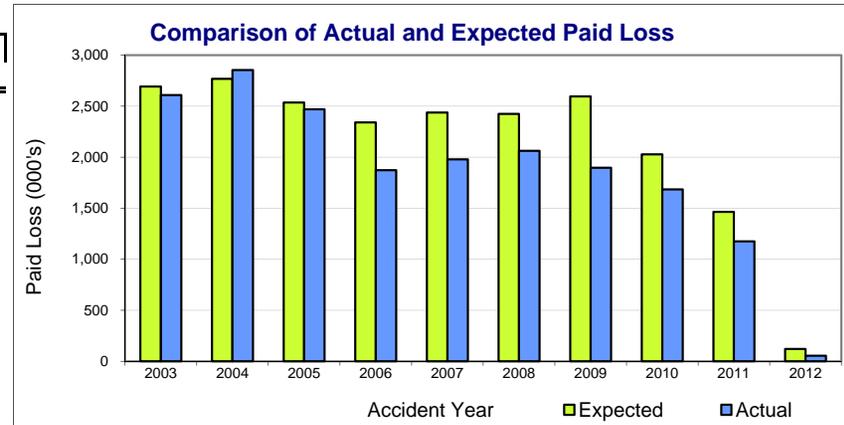
**Change in Unpaid Loss from June 30, 2011 to June 30, 2012 (\$000's)
(June 30, 2012 Evaluated at June 30, 2012 and June 30, 2011 Evaluated at 6/2011)**

Accident Year	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
	Earned at 6/30/12	Earned at 6/30/11	Change	Actual @ 06/12	Actual @ 06/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11
Prior	82,952	80,125	2,827	14,952	10,125	4,827	68,000	70,000	(2,000)	49,135	52,819	(3,684)	18,865	17,181	1,684	72.3%	75.5%
1977	64,199	63,323	876	51,105	50,208	897	13,094	13,115	(21)	8,947	9,182	(235)	4,147	3,933	214	68.3%	70.0%
1978	72,609	71,676	933	56,772	55,720	1,052	15,837	15,956	(119)	10,738	11,083	(345)	5,099	4,873	226	67.8%	69.5%
1979	86,889	86,074	815	66,637	65,586	1,051	20,252	20,488	(236)	13,630	14,098	(468)	6,622	6,390	232	67.3%	68.8%
1980	73,262	72,310	952	55,085	54,015	1,070	18,177	18,296	(119)	12,131	12,451	(321)	6,047	5,844	202	66.7%	68.1%
1981	73,287	72,316	971	54,023	52,861	1,162	19,264	19,454	(190)	12,728	13,108	(380)	6,536	6,346	190	66.1%	67.4%
1982	66,483	65,649	834	47,956	46,926	1,030	18,527	18,723	(196)	12,133	12,484	(351)	6,394	6,240	154	65.5%	66.7%
1983	81,707	80,306	1,400	57,638	56,052	1,586	24,069	24,255	(186)	15,612	16,008	(396)	8,457	8,246	211	64.9%	66.0%
1984	95,575	94,257	1,318	65,803	64,071	1,732	29,772	30,186	(414)	19,146	19,751	(605)	10,626	10,435	191	64.3%	65.4%
1985	97,527	96,554	974	65,391	63,726	1,664	32,137	32,828	(691)	20,508	21,323	(815)	11,629	11,504	125	63.8%	65.0%
1986	77,568	76,830	738	50,518	49,138	1,380	27,050	27,692	(643)	17,145	17,855	(710)	9,905	9,837	68	63.4%	64.5%
1987	88,526	87,645	880	55,883	54,268	1,616	32,643	33,378	(735)	20,551	21,338	(787)	12,091	12,040	51	63.0%	63.9%
1988	93,609	92,655	953	57,226	55,470	1,756	36,383	37,186	(803)	22,725	23,553	(828)	13,658	13,633	25	62.5%	63.3%
1989	87,865	86,470	1,396	51,935	49,919	2,016	35,931	36,551	(620)	22,256	22,947	(691)	13,675	13,604	71	61.9%	62.8%
1990	82,819	81,797	1,022	47,180	45,419	1,762	35,639	36,378	(739)	21,908	22,639	(731)	13,731	13,739	(8)	61.5%	62.2%
1991	82,909	82,072	838	45,438	43,688	1,750	37,472	38,384	(912)	22,848	23,689	(841)	14,624	14,695	(71)	61.0%	61.7%
1992	79,234	78,233	1,001	41,636	39,785	1,851	37,598	38,448	(850)	22,748	23,535	(788)	14,850	14,912	(62)	60.5%	61.2%
1993	72,331	71,562	768	36,309	34,623	1,686	36,022	36,939	(917)	21,634	22,436	(802)	14,388	14,503	(115)	60.1%	60.7%
1994	69,650	69,206	444	33,272	31,744	1,528	36,378	37,463	(1,085)	21,689	22,568	(879)	14,689	14,894	(205)	59.6%	60.2%
1995	56,607	56,029	579	25,651	24,280	1,371	30,957	31,749	(792)	18,314	18,961	(647)	12,643	12,788	(145)	59.2%	59.7%
1996	77,655	77,122	533	33,259	31,406	1,853	44,396	45,717	(1,320)	26,048	27,071	(1,022)	18,348	18,646	(298)	58.7%	59.2%
1997	65,367	64,606	761	26,312	24,611	1,701	39,055	39,995	(940)	22,734	23,470	(736)	16,321	16,525	(204)	58.2%	58.7%
1998	74,348	74,045	304	28,019	26,263	1,757	46,329	47,782	(1,453)	26,734	27,770	(1,036)	19,595	20,012	(417)	57.7%	58.1%
1999	81,995	82,052	(57)	28,799	26,909	1,889	53,196	55,143	(1,947)	30,412	31,741	(1,330)	22,785	23,402	(617)	57.2%	57.6%
2000	77,232	76,746	486	25,116	23,085	2,031	52,115	53,661	(1,545)	29,513	30,561	(1,048)	22,602	23,099	(497)	56.6%	57.0%
2001	82,189	82,321	(133)	24,589	22,534	2,055	57,600	59,788	(2,188)	32,297	33,719	(1,422)	25,302	26,068	(766)	56.1%	56.4%
2002	103,257	102,605	652	28,223	25,597	2,626	75,034	77,008	(1,974)	41,682	42,989	(1,307)	33,352	34,019	(667)	55.6%	55.8%
2003	97,676	97,648	28	23,901	21,292	2,609	73,775	76,356	(2,580)	40,584	42,180	(1,597)	33,192	34,175	(984)	55.0%	55.2%
2004	102,266	101,475	791	22,332	19,478	2,854	79,934	81,997	(2,063)	43,542	44,799	(1,256)	36,392	37,198	(807)	54.5%	54.6%
2005	92,985	92,437	549	17,863	15,394	2,469	75,122	77,043	(1,920)	40,497	41,627	(1,130)	34,625	35,416	(790)	53.9%	54.0%
2006	75,090	82,722	(7,632)	11,848	9,976	1,872	63,242	72,746	(9,504)	33,731	38,873	(5,142)	29,511	33,873	(4,362)	53.3%	53.4%
2007	77,941	83,466	(5,525)	10,458	8,479	1,979	67,483	74,987	(7,504)	35,605	39,667	(4,061)	31,878	35,320	(3,442)	52.8%	52.9%
2008	73,614	82,680	(9,066)	7,287	5,225	2,062	66,327	77,455	(11,128)	34,657	40,541	(5,884)	31,670	36,914	(5,245)	52.3%	52.3%
2009	67,871	77,103	(9,231)	4,685	2,790	1,896	63,186	74,313	(11,127)	32,691	38,639	(5,948)	30,495	35,674	(5,179)	51.7%	52.0%
2010	67,305	77,348	(10,043)	2,866	1,181	1,684	64,439	76,167	(11,728)	33,139	39,054	(5,916)	31,300	37,113	(5,812)	51.4%	51.3%
2011	67,263	40,413	26,851	1,300	125	1,175	65,963	40,287	25,676	33,475	20,219	13,256	32,489	20,068	12,420	50.7%	50.2%
2012	34,732	-	34,732	54	-	54	34,678	-	34,678	17,231	-	17,231	17,448	-	17,448	49.7%	100.0%
2013	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
Total	2,904,395	2,859,879	44,517	1,277,319	1,211,967	65,351	1,627,076	1,647,911	(20,835)	941,096	964,749	(23,652)	685,980	683,162	2,818	57.8%	58.5%
Excl Prior	2,821,443	2,779,753	41,690	1,262,367	1,201,842	60,525	1,559,076	1,577,911	(18,835)	891,962	911,930	(19,968)	667,115	665,981	1,134	57.2%	57.8%

Ohio Bureau of Workers' Compensation
Private Employers - Compensation - Death
2012 Fiscal Year as of June 30, 2012 - Actual vs. Expected (000's)

SUMMARY 6
EXHIBIT 7
SHEET 2

Accident Year	Paid Loss from 6/11 - 6/12			Incurred Loss from 6/11 - 6/12			Ultimate Loss-Earned & Unearned		
	Expected	Actual	Variance	Expected	Actual	Variance	Evaluated @ 6/11	Evaluated @ 6/12	Change
Prior	5,618	4,827	(791)				80,125	82,952	2,827
1977	925	897	(28)	329	(478)	(807)	63,323	64,199	876
1978	1,111	1,052	(59)	325	377	52	71,676	72,609	933
1979	1,326	1,051	(275)	647	143	(504)	86,074	86,889	815
1980	1,084	1,070	(14)	639	15	(624)	72,310	73,262	952
1981	1,157	1,162	4	651	1,131	480	72,316	73,287	971
1982	1,062	1,030	(32)	653	100	(552)	65,649	66,483	834
1983	1,351	1,586	235	517	607	90	80,306	81,707	1,400
1984	1,718	1,732	14	771	(505)	(1,276)	94,257	95,575	1,318
1985	1,906	1,664	(242)	886	744	(143)	96,554	97,527	974
1986	1,571	1,380	(191)	1,081	63	(1,018)	76,830	77,568	738
1987	1,787	1,616	(171)	1,215	348	(867)	87,645	88,526	880
1988	1,900	1,756	(144)	1,192	189	(1,003)	92,655	93,609	953
1989	1,848	2,016	168	884	1,049	165	86,470	87,865	1,396
1990	1,802	1,762	(41)	1,003	284	(720)	81,797	82,819	1,022
1991	1,884	1,750	(134)	973	558	(415)	82,072	82,909	838
1992	1,859	1,851	(8)	1,027	723	(304)	78,233	79,234	1,001
1993	1,770	1,686	(84)	1,083	(163)	(1,246)	71,562	72,331	768
1994	1,740	1,528	(211)	1,154	(158)	(1,313)	69,206	69,650	444
1995	1,420	1,371	(49)	1,266	1,025	(242)	56,029	56,607	579
1996	2,015	1,853	(161)	1,670	17	(1,653)	77,122	77,655	533
1997	1,698	1,701	3	1,871	1,424	(447)	64,606	65,367	761
1998	1,943	1,757	(187)	1,989	823	(1,166)	74,045	74,348	304
1999	2,194	1,889	(304)	2,003	(516)	(2,519)	82,052	81,995	(57)
2000	2,017	2,031	14	1,697	961	(736)	76,746	77,232	486
2001	2,260	2,055	(204)	2,272	1,539	(733)	82,321	82,189	(133)
2002	2,802	2,626	(176)	2,693	936	(1,757)	102,605	103,257	652
2003	2,692	2,609	(83)	2,324	1,132	(1,192)	97,648	97,676	28
2004	2,768	2,854	86	2,341	1,193	(1,148)	101,475	102,266	791
2005	2,535	2,469	(66)	2,034	824	(1,210)	92,437	92,985	549
2006	2,341	1,872	(469)	1,993	(820)	(2,814)	82,722	75,090	(7,632)
2007	2,438	1,979	(459)	1,744	221	(1,523)	83,466	77,941	(5,525)
2008	2,424	2,062	(363)	2,679	3,299	619	82,680	73,614	(9,066)
2009	2,595	1,896	(700)	4,745	3,636	(1,108)	77,103	67,871	(9,231)
2010	2,028	1,684	(343)	4,444	3,742	(702)	77,348	67,305	(10,043)
2011	1,463	1,175	(288)	17,022	14,199	(2,822)	80,825	67,263	(13,562)
2012	119	54	(66)	6,062	2,716	(3,346)	82,433	69,464	(12,969)
Total	71,170	65,351	(5,818)	75,879	41,377	(34,502)			(43,597)



Ohio Bureau of Workers' Compensation

SUMMARY 6

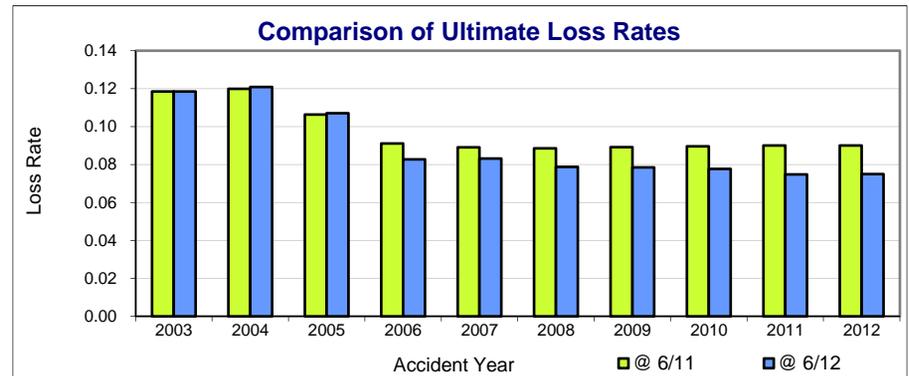
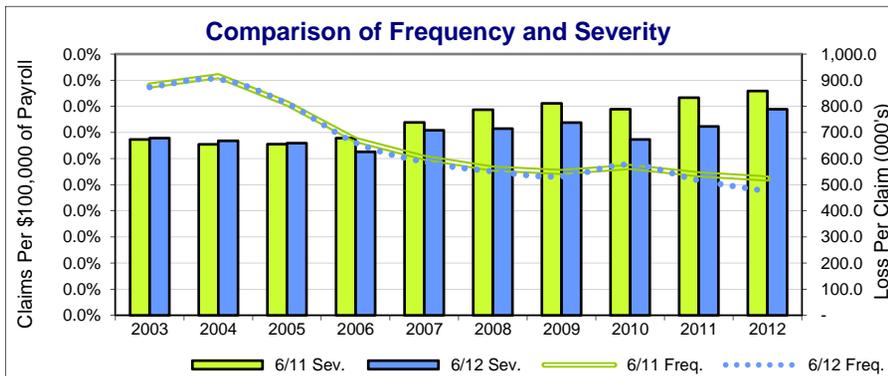
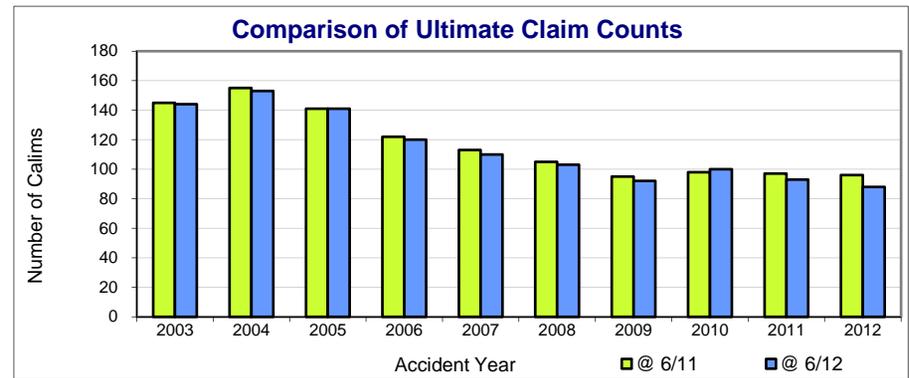
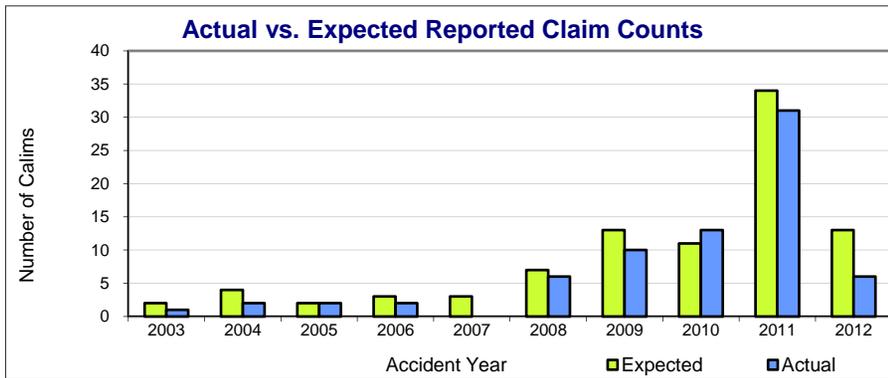
Private Employers - Compensation - Death

EXHIBIT 7

2012 Fiscal Year as of June 30, 2012 - Actual vs. Expected (000's)

SHEET 3

Accident Year	# of Reported Claims from 6/11-6/12			Ultimate Claim Counts			Ultimate Frequency		Ultimate Severity		Ultimate Loss Rate	
	Expected	Actual	Variance	@ 6/11	@ 6/12	Change	@ 6/11	@ 6/12	@ 6/11	@ 6/12	@ 6/11	@ 6/12
77-02	18	14	(4)	3,531	3,525	(6)						
2003	2	1	(1)	145	144	(1)	0.02%	0.02%	673,435	678,308	0.118	0.118
2004	4	2	(2)	155	153	(2)	0.02%	0.02%	654,677	668,403	0.120	0.121
2005	2	2	-	141	141	-	0.02%	0.02%	655,580	659,470	0.106	0.107
2006	3	2	(1)	122	120	(2)	0.01%	0.01%	678,048	625,749	0.091	0.083
2007	3	-	(3)	113	110	(3)	0.01%	0.01%	738,638	708,558	0.089	0.083
2008	7	6	(1)	105	103	(2)	0.01%	0.01%	787,430	714,697	0.088	0.079
2009	13	10	(3)	95	92	(3)	0.01%	0.01%	811,608	737,732	0.089	0.078
2010	11	13	2	98	100	2	0.01%	0.01%	789,270	673,050	0.090	0.078
2011	34	31	(3)	97	93	(4)	0.01%	0.01%	833,248	723,262	0.090	0.075
2012	13	6	(7)	96	88	(8)	0.01%	0.01%	858,679	789,366	0.090	0.075
Total	110	87	(23)	4,698	4,669	(29)						



**Ohio Bureau of Workers' Compensation
Private Employers - Compensation - Death**

SUMMARY 6

EXHIBIT 7

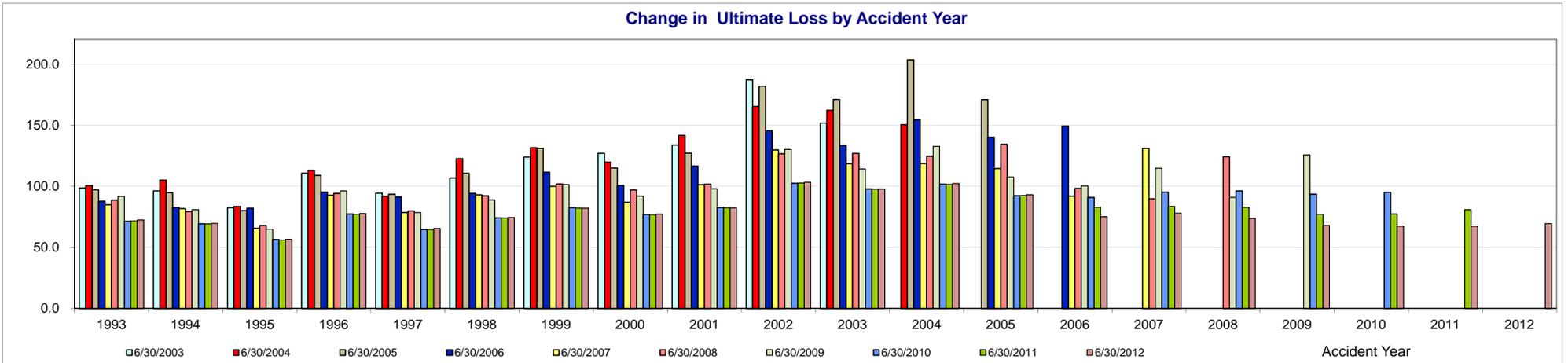
SHEET 4

Retrospective Comparison of Unpaid loss as of June 30, 2011 (000's)

Accident Year	Actual Paid Loss @ 6/11	Ultimate Loss Earned @ 6/11		Nominal Unpaid Loss @ 6/11			Discounted Unpaid Loss @ 6/11			Amount of Discount @ 6/11			Discount Factors	
		Evaluated @ 6/12	Evaluated @ 6/11	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11
Prior	10,125	82,952	80,125	72,827	70,000	2,827	54,952	52,819	2,133	17,875	17,181	694	75.5%	75.5%
1977	50,208	64,199	63,323	13,992	13,115	876	9,796	9,182	613	4,196	3,933	263	70.0%	70.0%
1978	55,720	72,609	71,676	16,889	15,956	933	11,731	11,083	648	5,158	4,873	285	69.5%	69.5%
1979	65,586	86,889	86,074	21,303	20,488	815	14,659	14,098	561	6,644	6,390	254	68.8%	68.8%
1980	54,015	73,262	72,310	19,247	18,296	952	13,099	12,451	648	6,148	5,844	304	68.1%	68.1%
1981	52,861	73,287	72,316	20,426	19,454	971	13,763	13,108	655	6,663	6,346	317	67.4%	67.4%
1982	46,926	66,483	65,649	19,557	18,723	834	13,039	12,484	556	6,517	6,240	278	66.7%	66.7%
1983	56,052	81,707	80,306	25,655	24,255	1,400	16,933	16,008	924	8,722	8,246	476	66.0%	66.0%
1984	64,071	95,575	94,257	31,504	30,186	1,318	20,614	19,751	862	10,890	10,435	456	65.4%	65.4%
1985	63,726	97,527	96,554	33,801	32,828	974	21,956	21,323	632	11,845	11,504	341	65.0%	65.0%
1986	49,138	77,568	76,830	28,430	27,692	738	18,331	17,855	476	10,099	9,837	262	64.5%	64.5%
1987	54,268	88,526	87,645	34,258	33,378	880	21,901	21,338	563	12,358	12,040	318	63.9%	63.9%
1988	55,470	93,609	92,655	38,139	37,186	953	24,156	23,553	604	13,982	13,633	349	63.3%	63.3%
1989	49,919	87,865	86,470	37,946	36,551	1,396	23,823	22,947	876	14,124	13,604	519	62.8%	62.8%
1990	45,419	82,819	81,797	37,400	36,378	1,022	23,276	22,639	636	14,125	13,739	386	62.2%	62.2%
1991	43,688	82,909	82,072	39,222	38,384	838	24,206	23,689	517	15,016	14,695	321	61.7%	61.7%
1992	39,785	79,234	78,233	39,449	38,448	1,001	24,148	23,535	613	15,301	14,912	388	61.2%	61.2%
1993	34,623	72,331	71,562	37,707	36,939	768	22,902	22,436	467	14,805	14,503	302	60.7%	60.7%
1994	31,744	69,650	69,206	37,906	37,463	444	22,836	22,568	267	15,071	14,894	176	60.2%	60.2%
1995	24,280	56,607	56,029	32,328	31,749	579	19,306	18,961	346	13,022	12,788	233	59.7%	59.7%
1996	31,406	77,655	77,122	46,250	45,717	533	27,386	27,071	316	18,863	18,646	217	59.2%	59.2%
1997	24,611	65,367	64,606	40,756	39,995	761	23,917	23,470	446	16,839	16,525	314	58.7%	58.7%
1998	26,263	74,348	74,045	48,086	47,782	304	27,947	27,770	177	20,139	20,012	127	58.1%	58.1%
1999	26,909	81,995	82,052	55,086	55,143	(57)	31,708	31,741	(33)	23,378	23,402	(24)	57.6%	57.6%
2000	23,085	77,232	76,746	54,146	53,661	486	30,838	30,561	277	23,308	23,099	209	57.0%	57.0%
2001	22,534	82,189	82,321	59,655	59,788	(133)	33,645	33,719	(75)	26,010	26,068	(58)	56.4%	56.4%
2002	25,597	103,257	102,605	77,659	77,008	652	43,353	42,989	364	34,307	34,019	288	55.8%	55.8%
2003	21,292	97,676	97,648	76,384	76,356	28	42,196	42,180	16	34,188	34,175	13	55.2%	55.2%
2004	19,478	102,266	101,475	82,788	81,997	791	45,231	44,799	432	37,557	37,198	359	54.6%	54.6%
2005	15,394	92,985	92,437	77,591	77,043	549	41,923	41,627	296	35,668	35,416	252	54.0%	54.0%
2006	9,976	75,090	82,722	65,114	72,746	(7,632)	34,795	38,873	(4,078)	30,320	33,873	(3,554)	53.4%	53.4%
2007	8,479	77,941	83,466	69,462	74,987	(5,525)	36,744	39,667	(2,922)	32,718	35,320	(2,602)	52.9%	52.9%
2008	5,225	73,614	82,680	68,388	77,455	(9,066)	35,795	40,541	(4,745)	32,593	36,914	(4,321)	52.3%	52.3%
2009	2,790	67,871	77,103	65,081	74,313	(9,231)	33,839	38,639	(4,800)	31,242	35,674	(4,432)	52.0%	52.0%
2010	1,181	67,305	77,348	66,124	76,167	(10,043)	33,905	39,054	(5,150)	32,219	37,113	(4,894)	51.3%	51.3%
2011	125	33,632	40,413	33,506	40,287	(6,781)	16,816	20,219	(3,403)	16,691	20,068	(3,378)	50.2%	50.2%
Total	1,211,967	2,836,031	2,859,879	1,624,064	1,647,911	(23,847)	955,462	964,749	(9,287)	668,602	683,162	(14,560)	58.8%	58.5%
Excl Prior	1,201,842	2,753,079	2,779,753	1,551,237	1,577,911	(26,674)	900,510	911,930	(11,420)	650,727	665,981	(15,254)	58.1%	57.8%

**Ohio Bureau of Workers' Compensation
Private Employers - Compensation - Death
Change in Ultimate Loss Estimates (000's)**

Accident Year	Historical Ultimate Loss by Evaluation Date										Change in Ultimate Loss Estimates										Cum. Change
	OW 6/30/2003	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	Deloitte 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	6/30/2003 - 6/30/2004	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012		
1979	89,405	95,848	88,897	86,369	86,821	89,987	88,454	85,986	86,074	86,889	6,443	(6,951)	(2,528)	452	3,166	(1,533)	(2,468)	88	815	(2,516)	
1980	75,865	80,750	75,684	73,238	72,548	77,176	76,989	71,997	72,310	73,262	4,885	(5,065)	(2,446)	(691)	4,628	(186)	(4,993)	313	952	(2,603)	
1981	78,104	87,322	76,117	73,296	73,772	76,330	75,677	72,237	72,377	73,287	9,218	(11,205)	(2,821)	476	2,558	(653)	(3,439)	78	971	(4,817)	
1982	71,986	75,317	72,027	66,870	66,042	68,960	68,820	65,603	65,649	66,483	3,331	(3,291)	(5,157)	(829)	2,918	(140)	(3,217)	46	834	(5,503)	
1983	88,929	92,940	89,378	85,418	85,772	90,184	88,398	79,931	80,306	81,707	4,010	(3,561)	(3,961)	355	4,411	(1,786)	(8,467)	375	1,400	(7,222)	
1984	108,171	113,484	111,815	102,951	100,941	108,337	105,904	93,886	94,257	95,575	5,312	(1,669)	(8,864)	(2,010)	7,395	(2,432)	(12,018)	371	1,318	(12,596)	
1985	109,971	120,614	110,582	102,738	100,140	104,721	105,193	96,478	96,554	97,527	10,643	(10,032)	(7,844)	(2,598)	4,581	471	(8,714)	75	974	(12,443)	
1986	91,568	100,035	90,812	83,628	80,145	82,283	81,177	76,830	77,568	78,568	8,467	(9,223)	(7,184)	(3,483)	2,139	(1,106)	(4,460)	113	738	(14,000)	
1987	107,301	118,298	109,035	97,943	95,980	98,168	96,198	87,470	87,645	88,526	10,998	(9,263)	(11,092)	(1,963)	2,188	(1,970)	(8,728)	176	880	(18,775)	
1988	113,934	125,388	114,141	106,483	101,989	106,732	103,373	92,513	92,655	93,609	11,454	(11,247)	(7,658)	(4,494)	4,744	(3,359)	(10,860)	142	953	(20,325)	
1989	109,199	115,111	108,861	102,400	100,503	103,791	102,894	86,071	86,470	87,865	5,913	(6,250)	(6,461)	(1,897)	3,288	(897)	(16,823)	399	1,396	(21,333)	
1990	103,518	106,630	103,774	94,549	91,103	96,655	95,494	81,538	81,797	82,819	3,112	(2,856)	(9,225)	(3,446)	5,552	(1,161)	(13,956)	259	1,022	(20,699)	
1991	106,836	112,804	104,226	90,812	83,628	80,145	82,283	81,931	82,072	82,909	5,968	(8,578)	(9,374)	(1,120)	19	(2,595)	(11,464)	141	838	(23,927)	
1992	103,045	108,816	102,574	92,838	90,410	93,515	91,990	77,879	78,233	79,234	5,770	(6,241)	(9,736)	(2,428)	3,105	(1,525)	(14,111)	354	1,001	(23,811)	
1993	98,500	100,625	97,010	87,635	84,831	88,674	91,669	71,365	71,562	72,331	2,125	(3,614)	(9,375)	(2,804)	3,843	2,995	(20,304)	197	768	(26,169)	
1994	96,211	105,010	94,812	82,738	81,735	79,248	80,867	69,331	69,331	69,650	8,799	(10,199)	(12,074)	(1,003)	(2,487)	1,619	(11,536)	(125)	444	(26,561)	
1995	82,413	83,445	80,025	81,895	65,574	67,926	64,893	56,386	56,029	56,607	1,032	(3,420)	1,870	(16,321)	2,352	(3,033)	(8,507)	(357)	579	(25,806)	
1996	110,654	112,934	108,918	95,135	92,594	94,139	96,162	77,122	77,655	78,525	2,279	(4,016)	(13,783)	(2,541)	1,544	2,023	(18,874)	(165)	533	(32,999)	
1997	94,323	91,790	93,420	91,355	78,485	79,761	78,477	64,613	64,606	65,367	(2,533)	1,630	(2,064)	(12,870)	1,276	(1,284)	(13,863)	(7)	761	(28,956)	
1998	106,730	122,587	110,513	94,120	92,937	92,133	88,783	74,061	74,045	74,348	15,857	(12,074)	(16,393)	(1,183)	(803)	(3,351)	(14,722)	(17)	304	(32,382)	
1999	123,920	131,541	130,906	111,436	99,950	101,789	101,385	82,526	82,052	81,995	7,621	(6,35)	(19,470)	(11,486)	1,839	(405)	(18,859)	(473)	(57)	(41,925)	
2000	126,948	119,717	114,942	100,664	86,851	96,984	91,950	76,901	76,746	77,232	(7,231)	(4,775)	(14,278)	(13,812)	10,133	(5,034)	(15,049)	(155)	486	(49,716)	
2001	133,694	141,665	127,078	116,542	101,232	101,619	97,889	82,631	82,321	82,189	7,970	(14,586)	(10,537)	(15,310)	387	(3,730)	(15,258)	(310)	(133)	(51,506)	
2002	186,961	165,289	181,837	145,339	129,684	126,603	130,095	102,389	102,605	103,257	(21,672)	16,548	(36,498)	(15,655)	(3,081)	3,492	(27,706)	215	652	(83,704)	
2003	151,751	162,207	170,996	133,460	118,432	126,905	114,158	97,755	97,648	97,676	10,456	8,789	(37,536)	(15,028)	8,473	(12,747)	(16,403)	(107)	28	(54,075)	
2004		150,425	203,411	154,351	118,594	124,567	132,583	101,646	101,475	102,266		52,986	(49,060)	(35,757)	5,973	8,016	(30,937)	(171)	791	(48,160)	
2005			170,876	140,172	114,474	134,275	107,487	92,255	92,437	92,985			(30,704)	(25,698)	19,801	(26,788)	(15,232)	182	549	(77,891)	
2006				149,296	91,870	98,210	100,241	90,811	82,722	75,090				(57,427)	6,341	2,030	(9,430)	(8,089)	(7,632)	(74,207)	
2007					130,925	89,721	114,661	95,155	83,466	77,941					(41,204)	24,940	(19,506)	(11,689)	(5,525)	(52,984)	
2008						124,140	90,891	96,195	82,680	73,614						(33,249)	5,303	(13,514)	(9,066)	(50,526)	
2009							125,708	93,478	82,680	73,614							(32,230)	(16,375)	(9,231)	(57,837)	
2010								95,011	77,348	67,305								(17,663)	(10,043)	(27,706)	
2011									80,825	67,263									(13,562)	(13,562)	
2012										69,464											
79-03	2,669,937	2,790,165	2,668,380	2,403,893	2,274,444	2,348,612	2,310,283	2,005,483	2,007,111	2,025,567	120,228	(121,786)	(264,487)	(129,449)	74,168	(38,329)	(304,800)	1,628	18,457	(644,370)	
79-04		2,844,743	2,782,894	2,471,875	2,306,216	2,383,192	2,354,412	2,021,143	2,022,512	2,040,944		(61,849)	(311,019)	(165,659)	76,976	(28,780)	(333,269)	1,369	18,432	(690,013)	
79-05			2,953,770	2,612,047	2,420,690	2,517,467	2,461,898	2,113,397	2,114,949	2,133,929			(341,723)	(191,357)	96,777	(55,568)	(348,501)	1,551	18,980	(767,904)	
79-06				2,761,344	2,512,560	2,615,677	2,562,139	2,204,208	2,197,671	2,209,019				(248,784)	103,118	(53,538)	(357,931)	(6,538)	11,348	(842,111)	
79-07					2,643,485	2,299,399	2,676,800	2,281,137	2,286,960	2,286,960					61,914	(28,598)	(377,437)	(18,227)	5,824	(895,095)	
79-08						2,829,538	2,767,692	2,395,558	2,363,817	2,360,574						(61,847)	(372,134)	(31,741)	(3,243)	(945,621)	
79-09							2,489,036	2,440,920	2,428,446	2,428,446							(404,364)	(48,116)	(12,474)	(1,003,458)	
79-10								2,584,047	2,518,268	2,495,751								(65,779)	(22,518)	(1,031,164)	
79-11									2,599,093	2,563,014									(36,079)	(1,044,726)	
79-12										2,632,478										(1,044,726)	



**Ohio Bureau of Workers' Compensation
Private Employers - Compensation - TT, WL, LMWL, LM, TP, CO**

SUMMARY 6

EXHIBIT 8

SHEET 1

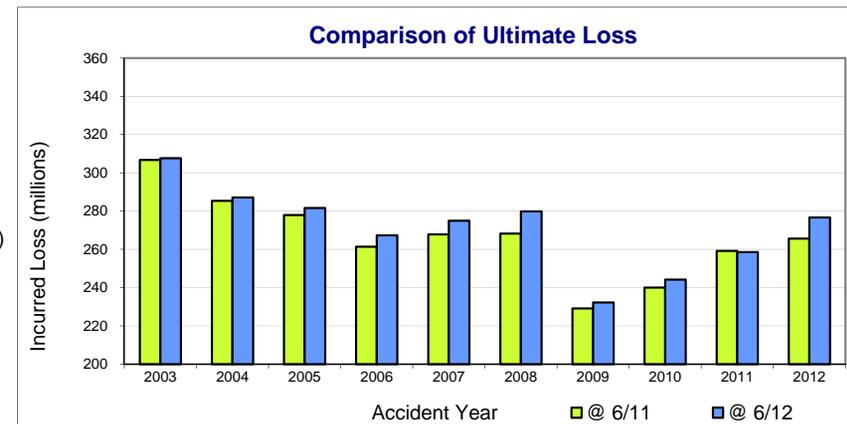
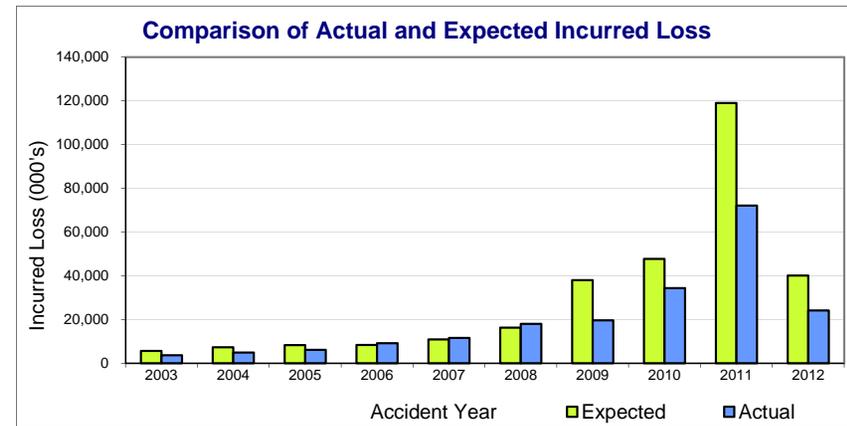
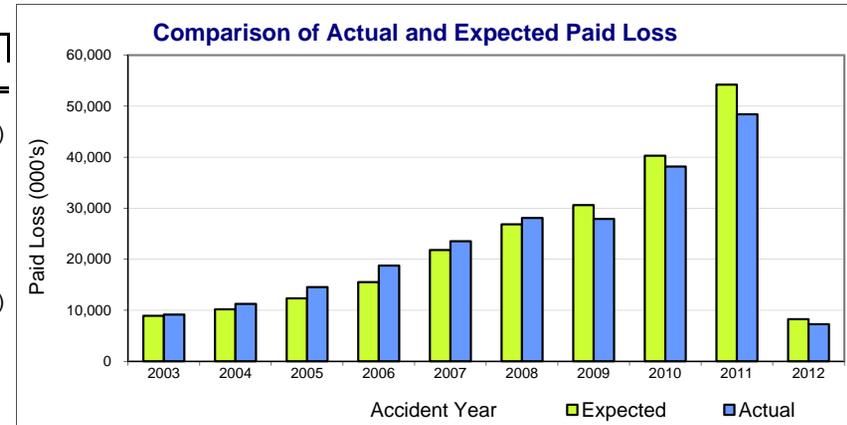
**Change in Unpaid Loss from June 30, 2011 to June 30, 2012 (\$000's)
(June 30, 2012 Evaluated at June 30, 2012 and June 30, 2011 Evaluated at 6/2011)**

Accident Year	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
	Earned at 6/30/12	Earned at 6/30/11	Change	Actual @ 06/12	Actual @ 06/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11
Prior	735	761	(26)	210	161	49	525	600	(75)	437	562	(125)	88	38	50	83.3%	93.7%
1977	191,435	191,415	19	191,220	191,199	21	215	216	(2)	177	196	(19)	37	20	17	82.5%	90.6%
1978	215,594	215,545	49	215,313	215,253	60	281	291	(11)	230	259	(29)	51	32	18	82.0%	88.9%
1979	259,097	259,071	26	258,708	258,659	49	389	412	(23)	317	360	(44)	72	52	21	81.4%	87.4%
1980	253,850	253,828	22	253,413	253,361	52	437	467	(30)	353	402	(48)	84	66	18	80.8%	85.9%
1981	249,240	249,184	56	248,736	248,650	86	504	534	(30)	407	453	(46)	97	81	16	80.7%	84.8%
1982	238,408	238,416	(9)	237,855	237,790	65	553	627	(74)	443	530	(87)	109	97	13	80.2%	84.6%
1983	254,051	254,017	35	253,349	253,250	99	703	767	(64)	566	641	(75)	137	126	10	80.5%	83.5%
1984	310,415	310,259	156	309,433	309,175	258	982	1,084	(102)	786	897	(111)	196	187	9	80.0%	82.7%
1985	354,189	353,968	221	352,888	352,544	344	1,301	1,424	(123)	1,039	1,167	(128)	262	257	5	79.9%	82.0%
1986	370,584	370,418	165	368,969	368,657	313	1,614	1,762	(147)	1,293	1,441	(147)	321	321	(0)	80.1%	81.8%
1987	397,444	397,169	275	395,429	394,984	445	2,015	2,185	(170)	1,612	1,776	(164)	403	409	(6)	80.0%	81.3%
1988	417,895	417,657	238	415,415	414,973	442	2,480	2,683	(204)	1,984	2,174	(190)	496	510	(14)	80.0%	81.0%
1989	427,930	427,716	215	424,973	424,453	519	2,958	3,262	(305)	2,363	2,644	(281)	594	618	(24)	79.9%	81.1%
1990	400,549	400,104	444	397,292	396,489	803	3,257	3,615	(358)	2,606	2,932	(325)	651	684	(33)	80.0%	81.1%
1991	361,419	361,335	84	357,952	357,274	679	3,467	4,062	(595)	2,779	3,327	(548)	688	735	(47)	80.2%	81.9%
1992	314,744	314,481	263	311,099	310,221	878	3,645	4,260	(614)	2,941	3,495	(553)	704	765	(61)	80.7%	82.0%
1993	291,720	291,299	421	287,651	286,514	1,137	4,069	4,785	(716)	3,298	3,936	(638)	771	849	(79)	81.1%	82.2%
1994	274,862	274,392	470	270,217	268,853	1,364	4,644	5,539	(894)	3,783	4,576	(793)	862	963	(101)	81.4%	82.6%
1995	254,610	254,384	226	249,311	247,998	1,313	5,300	6,386	(1,087)	4,347	5,306	(959)	952	1,080	(128)	82.0%	83.1%
1996	235,484	235,081	402	229,435	227,907	1,528	6,049	7,175	(1,126)	4,991	5,963	(972)	1,058	1,211	(154)	82.5%	83.1%
1997	232,972	232,570	401	225,634	223,910	1,724	7,338	8,661	(1,323)	6,075	7,205	(1,130)	1,263	1,456	(193)	82.8%	83.2%
1998	253,753	253,075	678	244,013	241,514	2,498	9,740	11,560	(1,820)	8,076	9,633	(1,557)	1,664	1,927	(263)	82.9%	83.3%
1999	293,046	291,977	1,069	279,275	275,335	3,939	13,771	16,641	(2,870)	11,442	13,926	(2,484)	2,329	2,715	(386)	83.1%	83.7%
2000	327,234	325,872	1,361	307,945	302,700	5,245	19,289	23,173	(3,884)	16,120	19,455	(3,335)	3,168	3,717	(549)	83.6%	84.0%
2001	326,649	325,079	1,571	302,608	296,274	6,334	24,042	28,805	(4,764)	20,167	24,232	(4,065)	3,874	4,573	(699)	83.9%	84.1%
2002	328,033	326,928	1,106	297,864	290,614	7,251	30,169	36,314	(6,145)	25,414	30,626	(5,213)	4,756	5,688	(932)	84.2%	84.3%
2003	307,613	306,749	864	272,267	263,125	9,142	35,346	43,624	(8,278)	29,795	36,888	(7,093)	5,550	6,736	(1,186)	84.3%	84.6%
2004	287,118	285,339	1,779	245,602	234,361	11,242	41,516	50,978	(9,463)	35,078	43,154	(8,077)	6,438	7,824	(1,386)	84.5%	84.7%
2005	281,592	277,941	3,651	231,005	216,483	14,522	50,587	61,458	(10,871)	42,803	52,078	(9,275)	7,785	9,380	(1,595)	84.6%	84.7%
2006	267,302	261,337	5,965	206,475	187,721	18,754	60,827	73,616	(12,789)	51,569	62,551	(10,982)	9,258	11,065	(1,807)	84.8%	85.0%
2007	274,987	267,797	7,191	195,023	171,510	23,513	79,964	96,287	(16,323)	68,095	82,231	(14,136)	11,869	14,056	(2,187)	85.2%	85.4%
2008	279,801	268,209	11,592	176,574	148,491	28,083	103,227	119,718	(16,490)	88,189	102,588	(14,399)	15,038	17,130	(2,092)	85.4%	85.7%
2009	232,226	229,100	3,126	120,728	92,827	27,901	111,498	136,273	(24,775)	95,359	117,074	(21,715)	16,139	19,199	(3,059)	85.5%	85.9%
2010	244,160	239,985	4,175	96,264	58,102	38,162	147,896	181,883	(33,987)	126,611	156,471	(29,860)	21,285	25,412	(4,127)	85.6%	86.0%
2011	258,570	129,585	128,985	56,585	8,173	48,412	201,985	121,412	80,574	173,110	104,454	68,656	28,875	16,958	11,918	85.7%	86.0%
2012	138,318	-	138,318	7,246	-	7,246	131,071	-	131,071	112,333	-	112,333	18,738	-	18,738	85.7%	100.0%
2013	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
Total	10,407,628	10,092,044	315,584	9,293,976	9,029,504	264,473	1,113,652	1,062,540	51,112	946,990	905,604	41,387	166,661	156,936	9,725	85.0%	85.2%
Excl Prior	10,406,893	10,091,283	315,610	9,293,767	9,029,343	264,423	1,113,127	1,061,940	51,187	946,553	905,041	41,511	166,574	156,898	9,675	85.0%	85.2%

Ohio Bureau of Workers' Compensation
Private Employers - Compensation - TT, WL, LMWL, LM, TP, CO
2012 Fiscal Year as of June 30, 2012 - Actual vs. Expected (000's)

SUMMARY 6
 EXHIBIT 8
 SHEET 2

Accident Year	Paid Loss from 6/11 - 6/12			Incurred Loss from 6/11 - 6/12			Ultimate Loss-Earned & Unearned		
	Expected	Actual	Variance	Expected	Actual	Variance	Evaluated @ 6/11	Evaluated @ 6/12	Change
Prior	223	49	(174)				761	735	(26)
1977	45	21	(24)	-	(10)	(10)	191,415	191,435	19
1978	48	60	12	(23)	15	38	215,545	215,594	49
1979	62	49	(13)	58	(19)	(77)	259,071	259,097	26
1980	63	52	(11)	87	3	(83)	253,828	253,850	22
1981	75	86	11	-	(14)	(14)	249,184	249,240	56
1982	116	65	(51)	114	77	(37)	238,416	238,408	(9)
1983	99	99	(0)	64	29	(35)	254,017	254,051	35
1984	148	258	110	111	244	134	310,259	310,415	156
1985	187	344	157	(176)	440	617	353,968	354,189	221
1986	271	313	41	258	328	69	370,418	370,584	165
1987	296	445	149	455	363	(92)	397,169	397,444	275
1988	385	442	56	133	287	155	417,657	417,895	238
1989	514	519	5	(43)	376	419	427,716	427,930	215
1990	564	803	239	475	447	(28)	400,104	400,549	444
1991	797	679	(118)	815	600	(215)	361,335	361,419	84
1992	725	878	153	575	556	(19)	314,481	314,744	263
1993	840	1,137	297	95	584	488	291,299	291,720	421
1994	1,031	1,364	333	821	1,087	265	274,392	274,862	470
1995	1,252	1,313	61	676	846	170	254,384	254,610	226
1996	1,273	1,528	255	1,093	996	(97)	235,081	235,484	402
1997	1,563	1,724	161	(72)	436	507	232,570	232,972	401
1998	2,136	2,498	362	1,735	1,461	(275)	253,075	253,753	678
1999	3,304	3,939	635	2,333	1,835	(497)	291,977	293,046	1,069
2000	4,599	5,245	646	2,288	2,695	408	325,872	327,234	1,361
2001	5,642	6,334	692	1,426	2,498	1,072	325,079	326,649	1,571
2002	7,296	7,251	(45)	4,076	2,136	(1,940)	326,928	328,033	1,106
2003	8,912	9,142	230	5,629	3,633	(1,996)	306,749	307,613	864
2004	10,180	11,242	1,062	7,302	4,875	(2,426)	285,339	287,118	1,779
2005	12,325	14,522	2,197	8,291	6,082	(2,208)	277,941	281,592	3,651
2006	15,500	18,754	3,254	8,318	9,142	824	261,337	267,302	5,965
2007	21,786	23,513	1,727	10,882	11,567	685	267,797	274,987	7,191
2008	26,842	28,083	1,241	16,260	18,002	1,741	268,209	279,801	11,592
2009	30,590	27,901	(2,689)	37,998	19,574	(18,424)	229,100	232,226	3,126
2010	40,274	38,162	(2,112)	47,717	34,298	(13,419)	239,985	244,160	4,175
2011	54,215	48,412	(5,803)	119,033	72,066	(46,967)	259,170	258,570	(599)
2012	8,236	7,246	(990)	40,084	24,130	(15,953)	265,618	276,636	11,018
Total	262,414	264,473	2,059	318,888	221,665	(97,222)			58,700



Ohio Bureau of Workers' Compensation

SUMMARY 6

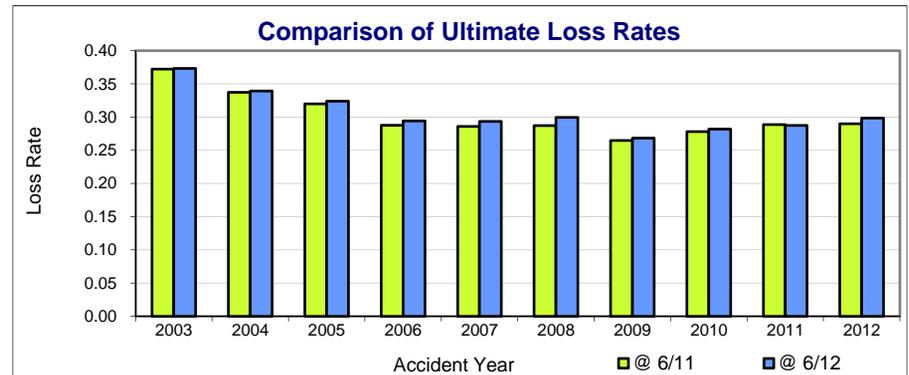
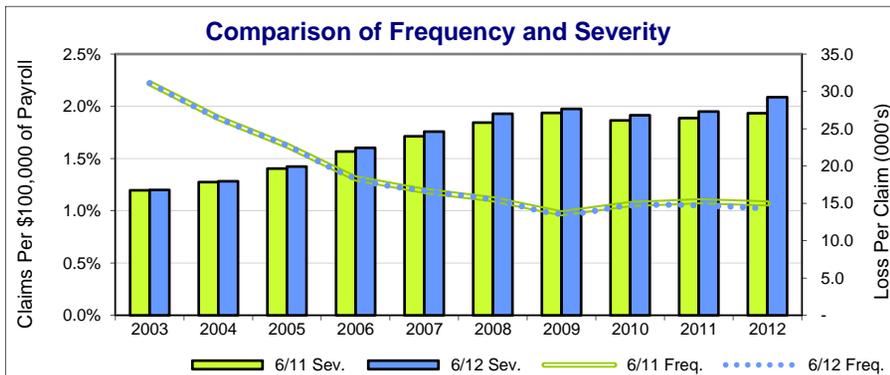
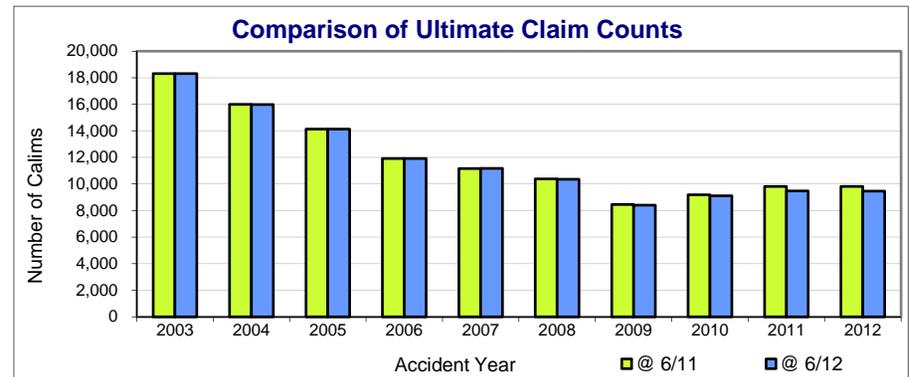
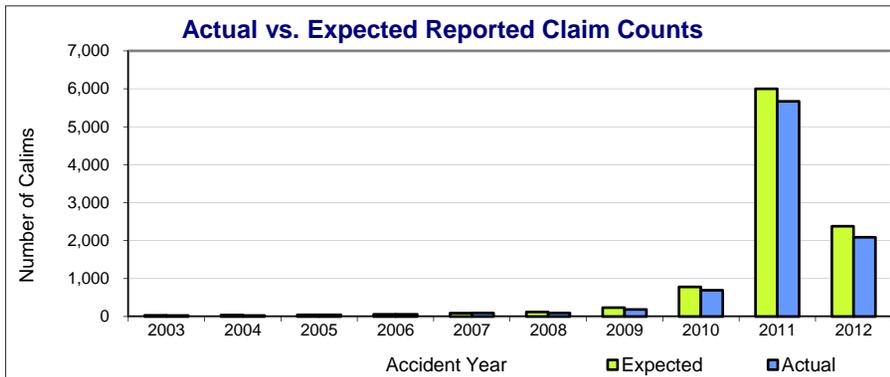
Private Employers - Compensation - TT, WL, LMWL, LM, TP, CO

EXHIBIT 8

2012 Fiscal Year as of June 30, 2012 - Actual vs. Expected (000's)

SHEET 3

Accident Year	# of Reported Claims from 6/11-6/12			Ultimate Claim Counts			Ultimate Frequency		Ultimate Severity		Ultimate Loss Rate	
	Expected	Actual	Variance	@ 6/11	@ 6/12	Change	@ 6/11	@ 6/12	@ 6/11	@ 6/12	@ 6/11	@ 6/12
77-02	75	59	(16)	669,605	669,592	(13)						
2003	28	24	(4)	18,314	18,310	(4)	2.22%	2.22%	16,749	16,800	0.372	0.373
2004	36	27	(9)	15,991	15,981	(10)	1.89%	1.89%	17,844	17,966	0.337	0.339
2005	42	41	(1)	14,126	14,125	(1)	1.63%	1.63%	19,676	19,936	0.320	0.324
2006	54	57	3	11,909	11,911	2	1.31%	1.31%	21,944	22,442	0.288	0.294
2007	86	90	4	11,164	11,168	4	1.19%	1.19%	23,988	24,623	0.286	0.293
2008	118	92	(26)	10,384	10,358	(26)	1.11%	1.11%	25,829	27,013	0.287	0.299
2009	231	182	(49)	8,448	8,398	(50)	0.98%	0.97%	27,119	27,653	0.265	0.268
2010	777	692	(85)	9,187	9,103	(84)	1.06%	1.05%	26,122	26,822	0.278	0.282
2011	5,999	5,670	(329)	9,809	9,469	(340)	1.09%	1.05%	26,422	27,307	0.289	0.287
2012	2,376	2,085	(291)	9,810	9,464	(346)	1.07%	1.02%	27,076	29,230	0.290	0.298
Total	9,822	9,019	(803)	788,747	787,879	(868)						



**Ohio Bureau of Workers' Compensation
Private Employers - Compensation - TT, WL, LMWL, LM, TP, CO**

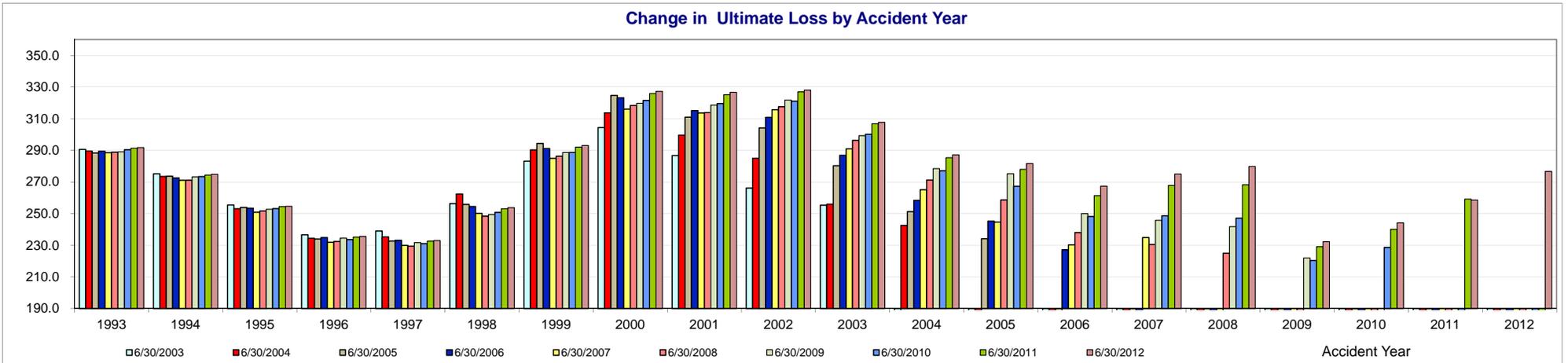
SUMMARY 6
EXHIBIT 8
SHEET 4

Retrospective Comparison of Unpaid loss as of June 30, 2011 (000's)

Accident Year	Actual Paid Loss @ 6/11	Ultimate Loss Earned @ 6/11		Nominal Unpaid Loss @ 6/11			Discounted Unpaid Loss @ 6/11			Amount of Discount @ 6/11			Discount Factors	
		Evaluated @ 6/12	Evaluated @ 6/11	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11
Prior	161	735	761	574	600	(26)	538	562	(24)	36	38	(2)	93.7%	93.7%
1977	191,199	191,435	191,415	236	216	19	214	196	18	22	20	2	90.6%	90.6%
1978	215,253	215,594	215,545	341	291	49	303	259	44	38	32	5	88.9%	88.9%
1979	258,659	259,097	259,071	438	412	26	383	360	23	55	52	3	87.4%	87.4%
1980	253,361	253,850	253,828	489	467	22	420	402	19	69	66	3	85.9%	85.9%
1981	248,650	249,240	249,184	590	534	56	500	453	47	90	81	8	84.8%	84.8%
1982	237,790	238,408	238,416	618	627	(9)	523	530	(7)	95	97	(1)	84.6%	84.6%
1983	253,250	254,051	254,017	802	767	35	669	641	29	132	126	6	83.5%	83.5%
1984	309,175	310,415	310,259	1,240	1,084	156	1,026	897	129	214	187	27	82.7%	82.7%
1985	352,544	354,189	353,968	1,645	1,424	221	1,348	1,167	181	297	257	40	82.0%	82.0%
1986	368,657	370,584	370,418	1,927	1,762	165	1,576	1,441	135	351	321	30	81.8%	81.8%
1987	394,984	397,444	397,169	2,460	2,185	275	1,999	1,776	224	461	409	52	81.3%	81.3%
1988	414,973	417,895	417,657	2,922	2,683	238	2,367	2,174	193	555	510	45	81.0%	81.0%
1989	424,453	427,930	427,716	3,477	3,262	215	2,818	2,644	174	658	618	41	81.1%	81.1%
1990	396,489	400,549	400,104	4,060	3,615	444	3,292	2,932	360	768	684	84	81.1%	81.1%
1991	357,274	361,419	361,335	4,146	4,062	84	3,395	3,327	69	750	735	15	81.9%	81.9%
1992	310,221	314,744	314,481	4,523	4,260	263	3,711	3,495	216	812	765	47	82.0%	82.0%
1993	286,514	291,720	291,299	5,206	4,785	421	4,282	3,936	346	924	849	75	82.2%	82.2%
1994	268,853	274,862	274,392	6,009	5,539	470	4,964	4,576	388	1,044	963	82	82.6%	82.6%
1995	247,998	254,610	254,384	6,612	6,386	226	5,494	5,306	188	1,118	1,080	38	83.1%	83.1%
1996	227,907	235,484	235,081	7,577	7,175	402	6,297	5,963	334	1,279	1,211	68	83.1%	83.1%
1997	223,910	232,972	232,570	9,062	8,661	401	7,539	7,205	334	1,523	1,456	67	83.2%	83.2%
1998	241,514	253,753	253,075	12,238	11,560	678	10,198	9,633	565	2,040	1,927	113	83.3%	83.3%
1999	275,335	293,046	291,977	17,710	16,641	1,069	14,821	13,926	894	2,889	2,715	174	83.7%	83.7%
2000	302,700	327,234	325,872	24,534	23,173	1,361	20,598	19,455	1,143	3,936	3,717	218	84.0%	84.0%
2001	296,274	326,649	325,079	30,376	28,805	1,571	25,553	24,232	1,321	4,823	4,573	249	84.1%	84.1%
2002	290,614	328,033	326,928	37,420	36,314	1,106	31,559	30,626	933	5,861	5,688	173	84.3%	84.3%
2003	263,125	307,613	306,749	44,488	43,624	864	37,618	36,888	730	6,869	6,736	133	84.6%	84.6%
2004	234,361	287,118	285,339	52,757	50,978	1,779	44,660	43,154	1,506	8,097	7,824	273	84.7%	84.7%
2005	216,483	281,592	277,941	65,109	61,458	3,651	55,172	52,078	3,094	9,937	9,380	557	84.7%	84.7%
2006	187,721	267,302	261,337	79,581	73,616	5,965	67,619	62,551	5,068	11,961	11,065	897	85.0%	85.0%
2007	171,510	274,987	267,797	103,478	96,287	7,191	88,372	82,231	6,141	15,105	14,056	1,050	85.4%	85.4%
2008	148,491	279,801	268,209	131,310	119,718	11,592	112,522	102,588	9,934	18,788	17,130	1,659	85.7%	85.7%
2009	92,827	232,226	229,100	139,399	136,273	3,126	119,760	117,074	2,685	19,639	19,199	440	85.9%	85.9%
2010	58,102	244,160	239,985	186,058	181,883	4,175	160,063	156,471	3,591	25,995	25,412	583	86.0%	86.0%
2011	8,173	129,285	129,585	121,112	121,412	(300)	104,196	104,454	(258)	16,916	16,958	(42)	86.0%	86.0%
Total	9,029,504	10,140,025	10,092,044	1,110,521	1,062,540	47,982	946,371	905,604	40,767	164,150	156,936	7,214	85.2%	85.2%
Excl Prior	9,029,343	10,139,290	10,091,283	1,109,947	1,061,940	48,007	945,833	905,041	40,791	164,114	156,898	7,216	85.2%	85.2%

**Ohio Bureau of Workers' Compensation
Private Employers - Compensation - TT, WL, LMWL, LM, TP, CO
Change in Ultimate Loss Estimates (000's)**

Accident Year	Historical Ultimate Loss by Evaluation Date										Change in Ultimate Loss Estimates										Cum. Change
	OW 6/30/2003	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	Deloitte 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	6/30/2003 - 6/30/2004	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012		
1979	258,618	258,574	258,449	258,396	258,469	258,676	258,842	259,054	259,071	259,097	(44)	(125)	(54)	73	207	166	212	17	26	479	
1980	252,948	253,181	253,416	253,468	253,364	253,338	253,435	253,827	253,828	253,850	233	234	52	(104)	(26)	97	393	1	22	902	
1981	248,109	248,144	248,551	248,509	248,712	248,828	248,830	249,160	249,184	249,240	35	407	(42)	203	115	2	329	25	56	1,131	
1982	237,692	237,635	237,854	238,017	237,982	237,889	237,932	238,421	238,416	238,408	(57)	219	163	(34)	(93)	43	489	(5)	(9)	716	
1983	253,315	252,963	253,297	253,062	253,176	253,504	253,526	253,970	254,017	254,051	(352)	334	(235)	115	328	22	445	46	35	737	
1984	309,977	309,669	309,210	309,377	309,348	309,501	309,243	310,159	310,259	310,415	(308)	(459)	167	(29)	153	(258)	916	101	156	437	
1985	352,929	352,495	352,743	352,619	352,847	353,273	353,084	353,903	353,968	354,189	(435)	248	(124)	229	426	(189)	819	65	221	1,260	
1986	369,284	369,258	368,907	369,325	369,098	368,991	369,404	370,310	370,418	370,584	(26)	(351)	418	(227)	(107)	414	905	109	165	1,300	
1987	396,205	396,185	395,796	395,014	395,018	395,488	395,666	397,041	397,169	397,444	(20)	(390)	(781)	4	470	178	1,375	128	275	1,239	
1988	415,921	416,132	416,116	416,917	415,259	415,934	416,822	417,510	417,657	417,895	211	(16)	801	(1,658)	675	889	688	146	238	1,974	
1989	425,408	424,565	425,291	425,580	425,411	425,232	426,108	427,399	427,716	427,930	(843)	726	289	(169)	(179)	876	1,291	317	215	2,523	
1990	399,217	397,768	397,322	397,349	397,246	397,621	398,557	399,671	400,104	400,549	(1,449)	(446)	27	(103)	375	936	1,114	433	444	1,332	
1991	361,152	360,342	360,052	359,999	357,997	359,104	359,420	360,976	361,335	361,519	(310)	(290)	(53)	(2,001)	1,106	1,556	359	84	267	1,300	
1992	313,306	313,173	312,270	312,187	311,404	312,115	313,594	313,643	314,481	314,744	(133)	(903)	(83)	(783)	711	1,479	49	838	263	1,438	
1993	290,571	289,536	288,306	289,430	288,483	288,805	289,042	290,338	291,299	291,720	(1,035)	(1,230)	1,124	(947)	322	237	1,296	961	421	1,149	
1994	275,152	273,485	273,653	272,496	271,073	271,145	273,197	273,391	274,392	274,862	(1,667)	167	(1,157)	(1,422)	71	2,052	194	1,001	470	(290)	
1995	255,440	253,040	253,893	253,353	250,871	251,627	252,751	253,141	254,384	254,610	(2,400)	852	(540)	(2,482)	757	1,123	390	1,244	226	(830)	
1996	236,603	234,415	233,965	234,839	231,858	232,382	234,498	233,592	235,081	235,484	(2,188)	(450)	874	(2,980)	524	2,115	(906)	1,490	402	(1,119)	
1997	238,998	235,288	232,645	233,101	229,905	229,403	231,635	231,023	232,570	232,972	(3,710)	(2,643)	456	(3,196)	(502)	2,232	(613)	1,548	401	(6,026)	
1998	256,314	262,385	255,793	254,482	250,119	248,401	249,393	250,770	253,075	253,753	6,071	(6,592)	(1,311)	(4,363)	(1,719)	993	1,377	2,304	678	(2,561)	
1999	283,122	290,255	294,313	291,114	284,926	286,241	288,614	288,635	291,977	293,046	7,133	4,058	(3,198)	(6,189)	1,315	2,373	21	3,342	1,069	9,924	
2000	304,373	313,614	324,665	323,186	316,020	318,328	319,725	321,510	325,872	327,234	9,242	11,051	(1,479)	(7,166)	2,307	1,397	1,786	4,362	1,361	22,861	
2001	286,688	299,574	310,926	315,090	313,592	313,794	318,520	319,540	325,079	326,649	12,886	11,353	4,163	(1,498)	202	4,726	1,020	5,538	1,571	39,962	
2002	266,110	284,965	304,149	310,856	315,639	317,536	321,754	321,040	326,928	328,033	18,854	19,184	6,707	4,783	1,897	4,218	(713)	5,887	1,106	61,923	
2003	255,292	255,953	280,257	286,826	290,950	296,321	299,248	300,086	306,749	307,613	661	24,304	6,568	4,124	5,371	2,928	838	6,663	864	52,321	
2004		242,515	251,247	258,331	265,064	271,234	278,417	277,082	285,339	287,118		8,732	7,084	6,733	6,170	7,183	(1,335)	8,257	1,779	44,603	
2005			234,130	245,231	244,630	258,590	275,159	267,292	277,941	281,592				11,102	(601)	13,960	16,569	(7,868)	10,649	3,651	47,463
2006				227,108	230,226	237,980	250,012	248,162	261,337	267,302						12,032	(1,850)	13,175	5,965	40,193	
2007					234,848	230,463	245,769	248,629	267,797	274,987					(4,386)	15,306	2,860	19,168	7,191	40,139	
2008						224,945	241,767	247,119	268,209	279,801						16,821	5,352	21,090	11,592	54,856	
2009							220,964	229,100	232,226	239,985							(1,581)	8,717	3,126	10,262	
2010								228,563	239,985	244,160								11,423	4,175	15,597	
2011									259,170	258,570									(599)	(599)	
2012										276,636											
79-03	7,542,745	7,582,594	7,641,837	7,654,590	7,628,770	7,643,474	7,672,839	7,688,111	7,725,030	7,735,790	39,849	59,243	12,753	(25,820)	14,705	29,365	15,271	36,920	10,760	193,045	
79-04		7,566,535		7,634,635	7,654,525	7,635,365	7,662,415	7,706,139	7,751,298	7,763,811		68,100	19,890	(19,160)	20,668	36,383	13,724	45,159	12,513	237,169	
79-05			7,868,764	7,899,756	7,879,995	7,914,622	7,967,574	7,973,431	8,029,240	8,045,403			30,992	(19,761)	34,628	52,952	5,856	55,809	16,164	284,632	
79-06				8,126,865	8,110,220	8,152,602	8,217,586	8,221,593	8,290,577	8,312,705				(16,644)	42,382	64,984	4,007	68,984	22,129	324,826	
79-07					8,345,068	8,383,065	8,463,355	8,558,373	8,587,692	8,587,692					37,996	80,291	6,867	88,152	29,319	364,965	
79-08						8,608,010	8,705,122	8,717,340	8,826,582	8,867,494						97,112	12,219	109,242	40,912	419,820	
79-09							8,927,086	8,937,723	9,055,682	9,099,719							10,638	117,959	44,307	430,083	
79-10								9,166,286	9,295,667	9,343,879								129,381	48,212	445,680	
79-11									9,554,837	9,602,449									47,613	445,080	
79-12										9,879,085											445,080



**Ohio Bureau of Workers' Compensation
Private Employers - Compensation - Temporary Total**

SUMMARY 6

EXHIBIT 9

SHEET 1

**Change in Unpaid Loss from June 30, 2011 to June 30, 2012 (\$000's)
(June 30, 2012 Evaluated at June 30, 2012 and June 30, 2011 Evaluated at 6/2011)**

Accident Year	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
	Earned at 6/30/12	Earned at 6/30/11	Change	Actual @ 06/12	Actual @ 06/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11
Prior	675	692	(17)	190	148	42	486	544	(59)	405	510	(106)	81	34	47	83.3%	93.7%
1977	178,050	178,031	19	177,851	177,830	21	200	201	(2)	165	182	(18)	35	19	16	82.5%	90.6%
1978	200,962	200,904	58	200,700	200,640	60	262	264	(2)	215	235	(20)	47	29	18	82.0%	88.9%
1979	239,150	239,114	36	238,793	238,745	48	357	369	(12)	291	323	(32)	66	47	20	81.4%	87.4%
1980	235,072	235,052	19	234,669	234,634	36	402	419	(16)	325	360	(35)	77	59	18	80.8%	85.9%
1981	230,892	230,838	54	230,432	230,357	75	460	481	(21)	371	408	(37)	89	73	16	80.7%	84.8%
1982	221,382	221,381	0	220,877	220,815	62	505	566	(62)	405	479	(74)	100	87	13	80.2%	84.6%
1983	236,488	236,435	52	235,841	235,747	94	647	688	(42)	520	575	(54)	126	114	13	80.5%	83.5%
1984	290,397	290,233	164	289,497	289,251	246	900	982	(82)	720	812	(92)	180	170	10	80.0%	82.7%
1985	330,921	330,679	241	329,734	329,405	329	1,187	1,274	(88)	948	1,045	(97)	239	230	9	79.9%	82.0%
1986	332,229	332,057	172	330,838	330,530	308	1,391	1,527	(135)	1,115	1,249	(134)	277	278	(2)	80.1%	81.8%
1987	334,307	334,146	162	332,687	332,303	384	1,620	1,843	(222)	1,296	1,497	(201)	324	345	(21)	80.0%	81.3%
1988	350,636	350,488	148	348,624	348,242	382	2,012	2,246	(234)	1,610	1,819	(210)	402	427	(24)	80.0%	81.0%
1989	357,299	357,171	128	354,894	354,432	462	2,405	2,739	(334)	1,922	2,220	(298)	483	519	(35)	79.9%	81.1%
1990	332,979	332,610	369	330,294	329,540	755	2,685	3,070	(385)	2,148	2,489	(341)	536	581	(44)	80.0%	81.1%
1991	303,378	303,376	2	300,467	299,894	573	2,911	3,482	(571)	2,333	2,852	(518)	577	630	(52)	80.2%	81.9%
1992	262,459	262,299	160	259,413	258,653	760	3,046	3,646	(600)	2,457	2,991	(534)	588	655	(66)	80.7%	82.0%
1993	238,659	238,332	327	235,307	234,300	1,007	3,352	4,032	(680)	2,717	3,316	(599)	635	716	(81)	81.1%	82.2%
1994	227,292	226,862	430	223,413	222,168	1,245	3,879	4,694	(815)	3,160	3,878	(718)	720	816	(96)	81.4%	82.6%
1995	209,278	209,177	101	204,889	203,812	1,077	4,388	5,365	(976)	3,600	4,457	(858)	789	907	(119)	82.0%	83.1%
1996	197,656	197,429	227	192,560	191,287	1,273	5,097	6,143	(1,046)	4,206	5,105	(900)	891	1,037	(146)	82.5%	83.1%
1997	190,258	189,991	267	184,268	182,823	1,445	5,989	7,167	(1,178)	4,959	5,963	(1,004)	1,031	1,205	(174)	82.8%	83.2%
1998	206,942	206,372	570	199,036	196,887	2,149	7,906	9,485	(1,579)	6,556	7,904	(1,348)	1,350	1,581	(231)	82.9%	83.3%
1999	237,132	236,348	784	225,964	222,703	3,261	11,168	13,645	(2,477)	9,279	11,419	(2,140)	1,889	2,226	(337)	83.1%	83.7%
2000	259,785	258,800	984	244,429	240,166	4,263	15,356	18,634	(3,278)	12,834	15,645	(2,811)	2,522	2,989	(467)	83.6%	84.0%
2001	258,804	257,539	1,265	239,680	234,493	5,187	19,123	23,045	(3,922)	16,042	19,386	(3,345)	3,082	3,659	(577)	83.9%	84.1%
2002	268,676	268,129	546	243,829	238,261	5,569	24,847	29,869	(5,022)	20,930	25,191	(4,261)	3,917	4,678	(762)	84.2%	84.3%
2003	254,421	254,908	(487)	225,904	218,944	6,960	28,517	35,964	(7,447)	24,039	30,411	(6,372)	4,478	5,553	(1,075)	84.3%	84.6%
2004	237,228	236,997	230	204,093	195,509	8,584	33,134	41,488	(8,354)	27,996	35,120	(7,125)	5,138	6,368	(1,229)	84.5%	84.7%
2005	229,030	227,613	1,417	189,074	178,476	10,599	39,956	49,138	(9,182)	33,807	41,638	(7,831)	6,149	7,500	(1,351)	84.6%	84.7%
2006	216,506	212,532	3,974	168,999	154,779	14,220	47,507	57,753	(10,246)	40,277	49,073	(8,796)	7,231	8,681	(1,450)	84.8%	85.0%
2007	222,266	217,573	4,693	160,563	143,066	17,497	61,703	74,508	(12,804)	52,545	63,631	(11,086)	9,158	10,876	(1,718)	85.2%	85.4%
2008	224,676	217,037	7,639	146,017	124,938	21,079	78,660	92,100	(13,440)	67,201	78,922	(11,721)	11,459	13,178	(1,719)	85.4%	85.7%
2009	188,785	186,920	1,865	104,294	82,052	22,242	84,491	104,868	(20,377)	72,261	90,094	(17,833)	12,230	14,774	(2,544)	85.5%	85.9%
2010	198,445	196,778	1,667	86,217	54,865	31,352	112,228	141,913	(29,685)	96,077	122,086	(26,009)	16,152	19,827	(3,676)	85.6%	86.0%
2011	209,486	106,183	103,303	53,956	8,087	45,869	155,529	98,096	57,434	133,295	84,394	48,901	22,234	13,701	8,533	85.7%	86.0%
2012	112,379	-	112,379	7,148	-	7,148	105,231	-	105,231	90,187	-	90,187	15,044	-	15,044	85.7%	100.0%
2013	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
Total	8,824,978	8,581,029	243,949	7,955,440	7,738,780	216,660	869,538	842,249	27,289	739,212	717,681	21,531	130,326	124,568	5,758	85.0%	85.2%
Excl Prior	8,824,303	8,580,337	243,966	7,955,251	7,738,632	216,618	869,052	841,704	27,348	738,807	717,170	21,637	130,245	124,534	5,712	85.0%	85.2%

**Ohio Bureau of Workers' Compensation
Private Employers - Compensation - Temporary Total**

SUMMARY 6

EXHIBIT 9

SHEET 4

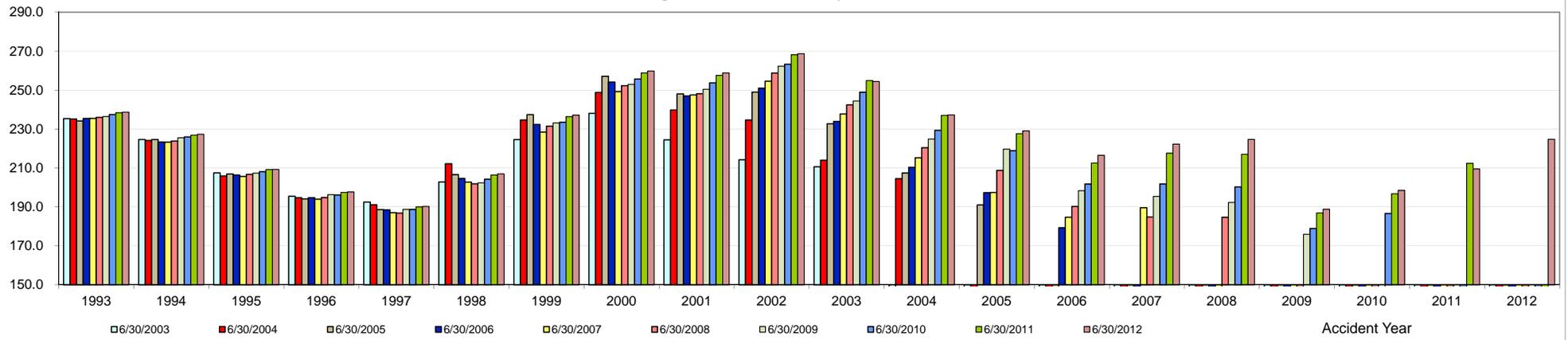
Retrospective Comparison of Unpaid loss as of June 30, 2011 (000's)

Accident Year	Actual Paid Loss @ 6/11	Ultimate Loss Earned @ 6/11		Nominal Unpaid Loss @ 6/11			Discounted Unpaid Loss @ 6/11			Amount of Discount @ 6/11			Discount Factors	
		Evaluated @ 6/12	Evaluated @ 6/11	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11
Prior	148	675	692	527	544	(17)	494	510	(16)	33	34	(1)	93.7%	93.7%
1977	177,830	178,050	178,031	220	201	19	200	182	17	21	19	2	90.6%	90.6%
1978	200,640	200,962	200,904	322	264	58	286	235	51	36	29	6	88.9%	88.9%
1979	238,745	239,150	239,114	405	369	36	354	323	31	51	47	5	87.4%	87.4%
1980	234,634	235,072	235,052	438	419	19	377	360	17	62	59	3	85.9%	85.9%
1981	230,357	230,892	230,838	535	481	54	454	408	46	81	73	8	84.8%	84.8%
1982	220,815	221,382	221,381	567	566	0	479	479	0	87	87	0	84.6%	84.6%
1983	235,747	236,488	236,435	741	688	52	619	575	44	122	114	9	83.5%	83.5%
1984	289,251	290,397	290,233	1,146	982	164	948	812	136	198	170	28	82.7%	82.7%
1985	329,405	330,921	330,679	1,516	1,274	241	1,242	1,045	198	273	230	44	82.0%	82.0%
1986	330,530	332,229	332,057	1,699	1,527	172	1,390	1,249	141	310	278	31	81.8%	81.8%
1987	332,303	334,307	334,146	2,004	1,843	162	1,629	1,497	131	375	345	30	81.3%	81.3%
1988	348,242	350,636	350,488	2,394	2,246	148	1,939	1,819	120	455	427	28	81.0%	81.0%
1989	354,432	357,299	357,171	2,867	2,739	128	2,324	2,220	104	543	519	24	81.1%	81.1%
1990	329,540	332,979	332,610	3,439	3,070	369	2,789	2,489	300	651	581	70	81.1%	81.1%
1991	299,894	303,378	303,376	3,484	3,482	2	2,854	2,852	2	630	630	0	81.9%	81.9%
1992	258,653	262,459	262,299	3,806	3,646	160	3,122	2,991	131	684	655	29	82.0%	82.0%
1993	234,300	238,659	238,332	4,359	4,032	327	3,585	3,316	269	774	716	58	82.2%	82.2%
1994	222,168	227,292	226,862	5,124	4,694	430	4,234	3,878	355	891	816	75	82.6%	82.6%
1995	203,812	209,278	209,177	5,465	5,365	101	4,541	4,457	84	924	907	17	83.1%	83.1%
1996	191,287	197,656	197,429	6,369	6,143	227	5,294	5,105	189	1,075	1,037	38	83.1%	83.1%
1997	182,823	190,258	189,991	7,434	7,167	267	6,185	5,963	222	1,250	1,205	45	83.2%	83.2%
1998	196,887	206,942	206,372	10,055	9,485	570	8,379	7,904	475	1,676	1,581	95	83.3%	83.3%
1999	222,703	237,132	236,348	14,429	13,645	784	12,075	11,419	656	2,354	2,226	128	83.7%	83.7%
2000	240,166	259,785	258,800	19,619	18,634	984	16,471	15,645	826	3,147	2,989	158	84.0%	84.0%
2001	234,493	258,804	257,539	24,310	23,045	1,265	20,451	19,386	1,064	3,860	3,659	201	84.1%	84.1%
2002	238,261	268,676	268,129	30,415	29,869	546	25,651	25,191	461	4,764	4,678	86	84.3%	84.3%
2003	218,944	254,421	254,908	35,477	35,964	(487)	29,999	30,411	(412)	5,478	5,553	(75)	84.6%	84.6%
2004	195,509	237,228	236,997	41,718	41,488	230	35,315	35,120	195	6,403	6,368	35	84.7%	84.7%
2005	178,476	229,030	227,613	50,555	49,138	1,417	42,839	41,638	1,201	7,716	7,500	216	84.7%	84.7%
2006	154,779	216,506	212,532	61,727	57,753	3,974	52,449	49,073	3,376	9,278	8,681	597	85.0%	85.0%
2007	143,066	222,266	217,573	79,201	74,508	4,693	67,639	63,631	4,008	11,561	10,876	685	85.4%	85.4%
2008	124,938	224,676	217,037	99,739	92,100	7,639	85,468	78,922	6,546	14,271	13,178	1,093	85.7%	85.7%
2009	82,052	188,785	186,920	106,733	104,868	1,865	91,696	90,094	1,602	15,037	14,774	263	85.9%	85.9%
2010	54,865	198,445	196,778	143,580	141,913	1,667	123,520	122,086	1,434	20,060	19,827	233	86.0%	86.0%
2011	8,087	104,743	106,183	96,656	98,096	(1,440)	83,156	84,394	(1,239)	13,500	13,701	(201)	86.0%	86.0%
Total	7,738,780	8,607,857	8,581,029	869,076	842,249	26,828	740,446	717,681	22,765	128,631	124,568	4,063	85.2%	85.2%
Excl Prior	7,738,632	8,607,181	8,580,337	868,549	841,704	26,845	739,952	717,170	22,781	128,597	124,534	4,064	85.2%	85.2%

**Ohio Bureau of Workers' Compensation
Private Employers - Compensation - Temporary Total
Change in Ultimate Loss Estimates (000's)**

Accident Year	Historical Ultimate Loss by Evaluation Date										Change in Ultimate Loss Estimates										
	OW 6/30/2003	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	Deloitte 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	6/30/2003 - 6/30/2004	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	Cum. Change	
1979	238,630	238,545	238,494	238,448	238,523	238,649	238,853	239,097	239,114	239,150	(84)	(51)	(46)	76	126	204	243	17	36	520	
1980	234,089	234,387	234,631	234,706	234,577	234,565	234,625	235,064	235,052	235,072	299	244	75	(129)	(12)	59	439	(12)	19	983	
1981	229,679	229,782	229,782	230,154	230,277	230,464	230,623	230,838	230,812	230,838	103	372	(22)	146	187	(2)	349	26	54	1,213	
1982	220,555	220,645	220,873	221,073	221,024	220,869	220,831	221,405	221,381	221,382	91	228	199	(48)	(155)	(37)	574	(23)	0	827	
1983	235,525	235,358	235,627	235,484	235,597	235,919	235,919	235,919	236,406	236,488	(167)	269	(142)	113	322	42	446	29	52	963	
1984	289,566	289,569	289,070	289,306	289,200	289,434	289,937	290,148	290,233	290,397	3	(500)	236	(106)	234	(197)	911	85	164	831	
1985	329,155	329,034	329,494	329,320	329,580	329,971	329,758	330,626	330,679	330,921	(121)	461	(174)	260	391	(213)	868	53	241	1,766	
1986	330,539	330,661	330,399	330,920	330,865	330,795	331,158	331,948	332,229	332,229	122	(263)	521	(55)	(70)	363	789	109	172	1,690	
1987	332,759	333,120	332,707	331,873	332,112	332,638	332,809	333,956	334,146	334,307	361	(413)	(834)	240	525	171	1,146	190	162	1,548	
1988	348,214	348,630	348,623	349,408	348,334	349,147	349,497	350,272	350,488	350,636	416	(7)	785	(1,074)	813	351	775	216	148	2,422	
1989	353,948	353,813	354,460	354,669	355,175	355,156	355,829	356,861	357,171	357,299	(136)	647	209	506	(19)	673	1,031	310	128	3,351	
1990	330,419	329,652	329,416	329,185	329,781	330,408	331,225	332,112	332,610	332,979	(767)	(236)	(231)	596	627	817	887	497	369	2,560	
1991	301,666	301,728	301,298	301,043	300,293	301,284	301,517	302,981	303,376	303,376	62	(430)	(256)	(750)	992	233	1,464	395	2	1,712	
1992	258,862	259,543	258,990	259,018	259,239	260,150	261,266	261,491	262,299	262,459	682	(554)	28	221	911	1,116	224	808	160	3,597	
1993	235,340	235,165	234,145	235,410	235,481	235,979	236,418	237,445	238,332	238,659	(175)	(1,019)	1,265	70	498	439	1,028	887	327	3,319	
1994	224,630	224,118	224,611	223,339	223,258	223,828	225,497	225,957	226,862	227,292	(512)	493	(1,272)	(81)	571	1,668	460	905	430	2,663	
1995	207,495	205,905	206,869	206,380	205,624	206,721	207,340	208,088	209,177	209,278	(1,590)	964	(489)	(756)	1,097	619	748	1,090	101	1,783	
1996	195,478	194,710	194,134	194,716	193,952	194,793	196,310	196,112	197,429	197,656	(769)	(576)	582	(764)	841	1,517	(199)	1,318	227	2,178	
1997	192,512	191,113	188,621	188,503	187,014	186,841	188,710	188,684	189,991	190,258	(1,399)	(2,492)	(118)	(1,489)	(173)	1,869	(25)	1,306	267	(2,254)	
1998	202,801	212,184	206,560	204,633	202,714	201,846	202,404	204,249	206,372	206,942	9,383	(5,624)	(1,927)	(1,920)	(867)	558	1,845	2,122	570	4,141	
1999	224,572	234,651	237,378	232,384	228,446	231,479	233,118	233,464	236,348	237,132	10,080	2,726	(4,994)	(3,937)	3,032	1,640	346	2,884	784	12,560	
2000	238,054	248,785	257,084	254,100	249,221	252,282	252,945	255,663	258,800	259,785	10,731	8,298	(2,983)	(4,879)	3,061	663	2,717	3,138	984	21,730	
2001	224,446	239,786	248,055	247,034	247,504	248,110	250,414	253,700	257,539	258,804	15,340	8,268	(1,021)	470	606	2,304	3,286	3,839	1,265	34,357	
2002	214,209	234,649	248,977	251,030	254,573	258,750	262,256	263,299	268,129	268,676	20,440	14,328	2,053	3,542	4,178	3,505	1,043	4,831	546	54,466	
2003	210,625	213,978	232,709	233,872	237,728	242,404	244,395	248,916	254,908	254,421	3,353	18,732	1,163	3,856	4,676	1,991	4,521	5,992	(487)	43,796	
2004		204,500	207,395	210,333	215,218	220,409	224,868	229,291	236,997	237,228		2,895	2,938	4,886	5,191	4,459	4,423	7,707	230	32,728	
2005			191,018	197,327	197,401	208,755	219,649	218,903	227,613	229,030			6,309	74	11,354	10,894	(746)	8,710	1,417	38,012	
2006				179,306	184,707	184,707	198,363	201,743	212,532	216,506				5,401	5,537	8,118	3,380	10,789	3,974	37,200	
2007					189,580	184,817	195,392	201,772	217,573	222,266					(4,763)	10,575	6,380	15,802	4,693	32,686	
2008						184,667	192,314	200,259	217,037	224,676						7,646	7,945	16,778	7,639	40,009	
2009							175,952	178,900	186,920	188,785						2,948	2,948	8,020	1,865	12,833	
2010								186,600	196,778	198,445							10,178	1,667	11,845		
2011									212,365	209,486								(2,880)	(2,880)		
2012										224,757											
79-03	6,403,768	6,469,513	6,513,379	6,505,987	6,500,093	6,522,483	6,542,837	6,568,754	6,599,766	6,606,490	65,745	43,866	(7,392)	(5,894)	22,390	20,355	25,917	31,012	6,724	202,722	
79-04		6,435,467		6,482,279	6,477,872	6,476,787	6,504,242	6,528,852	6,558,948	6,597,649		46,812	(4,408)	(1,085)	27,455	24,610	30,097	38,701	6,918	234,930	
79-05			6,673,297	6,675,199	6,674,188	6,712,997	6,748,501	6,777,852	6,825,263	6,833,598			1,902	(1,010)	38,809	35,504	29,351	47,411	8,335	272,943	
79-06				6,854,505	6,858,896	6,903,242	6,946,864	6,979,595	7,037,795	7,050,104				4,391	44,346	43,622	32,731	58,201	12,309	310,142	
79-07					7,048,476	7,142,256	7,181,366	7,255,369	7,272,370	7,272,370					39,583	54,197	39,110	74,002	17,002	342,829	
79-08						7,272,727	7,334,570	7,381,625	7,472,406	7,497,047						61,843	47,056	90,780	24,641	382,838	
79-09							7,510,522	7,560,525	7,659,326	7,685,832							50,004	98,801	26,505	395,670	
79-10									7,747,126	7,856,105								108,979	28,172	407,515	
79-11										8,068,470									25,292	404,635	
79-12										8,318,520											404,635

Change in Ultimate Loss by Accident Year



**Ohio Bureau of Workers' Compensation
Private Employers - Compensation - Temporary Partial & CO (<1987)**

SUMMARY 6
EXHIBIT 10
SHEET 1

**Change in Unpaid Loss from June 30, 2011 to June 30, 2012 (\$000's)
(June 30, 2012 Evaluated at June 30, 2012 and June 30, 2011 Evaluated at 6/2011)**

Accident Year	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
	Earned at 6/30/12	Earned at 6/30/11	Change	Actual @ 06/12	Actual @ 06/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11
Prior	32	37	(5)	10	10	-	22	27	(5)	18	25	(7)	4	2	2	83.3%	93.7%
1977	7,715	7,715	0	7,706	7,706	0	9	9	(0)	7	8	(1)	2	1	1	82.5%	90.6%
1978	8,318	8,319	(1)	8,307	8,307	-	11	12	(1)	9	11	(2)	2	1	1	82.0%	88.9%
1979	12,702	12,704	(2)	12,685	12,684	1	17	20	(3)	14	18	(4)	3	3	1	81.4%	87.4%
1980	11,384	11,383	0	11,367	11,365	3	16	19	(2)	13	16	(3)	3	3	0	80.8%	85.9%
1981	10,823	10,824	(1)	10,807	10,806	1	17	18	(1)	13	15	(2)	3	3	0	80.7%	84.8%
1982	9,596	9,602	(6)	9,581	9,578	2	16	23	(8)	12	20	(7)	3	4	(1)	80.2%	84.6%
1983	9,340	9,347	(7)	9,323	9,322	1	17	25	(8)	14	21	(7)	3	4	(1)	80.5%	83.5%
1984	10,513	10,522	(9)	10,491	10,491	1	22	32	(10)	18	26	(9)	4	5	(1)	80.0%	82.7%
1985	11,402	11,413	(11)	11,376	11,374	2	26	39	(12)	21	32	(11)	5	7	(2)	79.9%	82.0%
1986	7,239	7,245	(6)	7,220	7,217	3	19	28	(9)	15	23	(7)	4	5	(1)	80.1%	81.8%
1987	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1988	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1989	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1990	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1991	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1992	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1993	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1994	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1995	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1996	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1997	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1998	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1999	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2001	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2002	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2003	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2004	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2005	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2006	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2007	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2008	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2009	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2010	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2011	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2012	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2013	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
Total	99,065	99,111	(46)	98,873	98,860	13	192	251	(60)	155	214	(59)	37	37	(0)	80.9%	85.3%
Excl Prior	99,033	99,075	(42)	98,863	98,850	13	170	225	(55)	137	189	(52)	33	35	(2)	80.6%	84.2%

Ohio Bureau of Workers' Compensation
Private Employers - Compensation - Temporary Partial & CO (<1987)
Retrospective Comparison of Unpaid loss as of June 30, 2011 (000's)

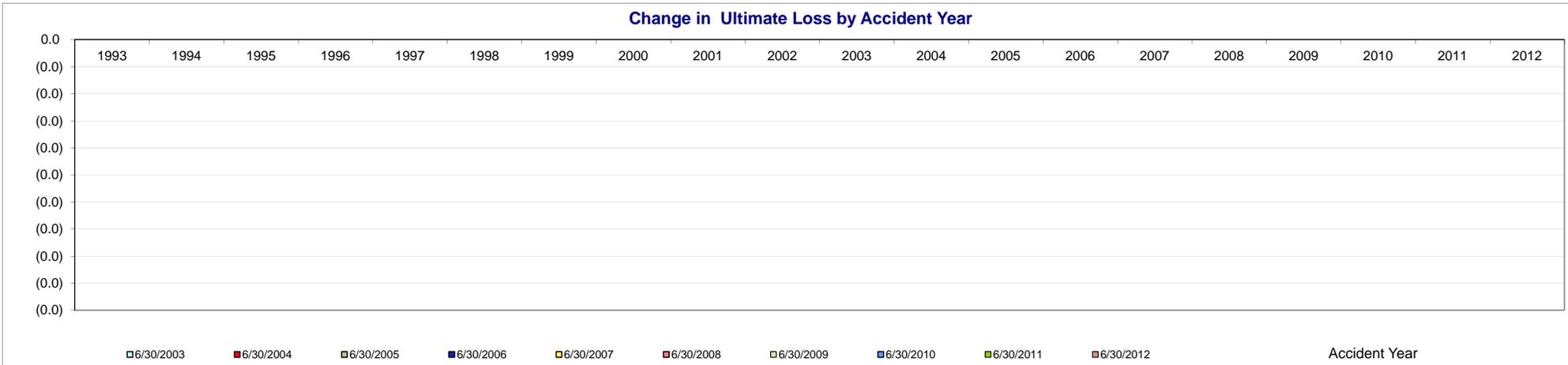
SUMMARY 6
EXHIBIT 10
SHEET 4

Accident Year	Actual Paid Loss @ 6/11	Ultimate Loss Earned @ 6/11		Nominal Unpaid Loss @ 6/11			Discounted Unpaid Loss @ 6/11			Amount of Discount @ 6/11			Discount Factors	
		Evaluated @ 6/12	Evaluated @ 6/11	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11
Prior	10	32	37	22	27	(5)	20	25	(5)	1	2	(0)	93.7%	93.7%
1977	7,706	7,715	7,715	9	9	0	8	8	0	1	1	0	90.6%	90.6%
1978	8,307	8,318	8,319	11	12	(1)	10	11	(1)	1	1	(0)	88.9%	88.9%
1979	12,684	12,702	12,704	18	20	(2)	16	18	(2)	2	3	(0)	87.4%	87.4%
1980	11,365	11,384	11,383	19	19	0	16	16	0	3	3	0	85.9%	85.9%
1981	10,806	10,823	10,824	17	18	(1)	15	15	(1)	3	3	(0)	84.8%	84.8%
1982	9,578	9,596	9,602	18	23	(6)	15	20	(5)	3	4	(1)	84.6%	84.6%
1983	9,322	9,340	9,347	18	25	(7)	15	21	(6)	3	4	(1)	83.5%	83.5%
1984	10,491	10,513	10,522	23	32	(9)	19	26	(7)	4	5	(2)	82.7%	82.7%
1985	11,374	11,402	11,413	28	39	(11)	23	32	(9)	5	7	(2)	82.0%	82.0%
1986	7,217	7,239	7,245	22	28	(6)	18	23	(5)	4	5	(1)	81.8%	81.8%
1987	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1988	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1989	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1990	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1991	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1992	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1993	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1994	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1995	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1996	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1997	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1998	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1999	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2000	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2001	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2002	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2003	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2004	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2005	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2006	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2007	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2008	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2009	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2010	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2011	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
Total	98,860	99,065	99,111	205	251	(46)	175	214	(39)	30	37	(7)	85.5%	85.3%
Excl Prior	98,850	99,033	99,075	183	225	(42)	155	189	(35)	28	35	(7)	84.5%	84.2%

**Ohio Bureau of Workers' Compensation
Private Employers - Compensation - Temporary Partial & CO (<1987)
Change in Ultimate Loss Estimates (000's)**

SUMMARY 6
EXHIBIT 10
SHEET 5

Accident Year	Historical Ultimate Loss by Evaluation Date										Change in Ultimate Loss Estimates									
	OW 6/30/2003	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	Deloitte 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	6/30/2003 - 6/30/2004	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	Cum. Change
1979	12,779	12,750	12,736	12,742	12,745	12,749	12,738	12,703	12,704	12,702	(29)	(13)	6	3	4	(11)	(36)	2	(2)	(77)
1980	11,478	11,447	11,442	11,426	11,426	11,429	11,429	11,382	11,383	11,384	(32)	(5)	(16)	0	3	(1)	(47)	2	0	(95)
1981	10,961	10,913	10,895	10,886	10,883	10,880	10,879	10,831	10,824	10,823	(49)	(18)	(9)	(4)	(3)	(1)	(47)	(7)	(1)	(138)
1982	9,749	9,693	9,684	9,648	9,645	9,647	9,647	9,601	9,602	9,596	(57)	(8)	(36)	(3)	3	0	(46)	0	(6)	(153)
1983	9,565	9,499	9,505	9,419	9,407	9,398	9,394	9,348	9,347	9,340	(67)	6	(86)	(12)	(9)	(3)	(46)	(1)	(7)	(225)
1984	10,870	10,770	10,739	10,634	10,626	10,616	10,601	10,525	10,522	10,513	(100)	(31)	(106)	(8)	(10)	(14)	(76)	(3)	(9)	(357)
1985	11,783	11,645	11,490	11,511	11,506	11,488	11,489	11,416	11,413	11,402	(138)	(155)	21	(5)	(18)	0	(73)	(3)	(11)	(381)
1986	7,593	7,470	7,368	7,348	7,325	7,317	7,310	7,248	7,245	7,239	(123)	(102)	(20)	(23)	(8)	(6)	(62)	(4)	(6)	(354)
1987																				
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79-03	84,779	84,186	83,859	83,614	83,562	83,524	83,487	83,055	83,041	83,000	(593)	(326)	(246)	(52)	(38)	(37)	(433)	(14)	(41)	(1,779)
79-04		71,436	71,123	70,871	70,817	70,775	70,749	70,352	70,337	70,298		(313)	(252)	(55)	(42)	(26)	(397)	(16)	(39)	(1,702)
79-05			71,123	70,871	70,817	70,775	70,749	70,352	70,337	70,298			(252)	(55)	(42)	(26)	(397)	(16)	(39)	(1,702)
79-06				70,871	70,817	70,775	70,749	70,352	70,337	70,298				(55)	(42)	(26)	(397)	(16)	(39)	(1,702)
79-07					70,817	70,775	70,749	70,352	70,337	70,298					(42)	(26)	(397)	(16)	(39)	(1,702)
79-08						70,775	70,749	70,352	70,337	70,298						(26)	(397)	(16)	(39)	(1,702)
79-09							70,749	70,352	70,337	70,298							(397)	(16)	(39)	(1,702)
79-10								70,352	70,337	70,298								(16)	(39)	(1,702)
79-11									70,337	70,298									(39)	(1,702)
79-12										70,298										(1,702)



**Ohio Bureau of Workers' Compensation
Private Employers - Compensation - WL, LMWL & CO (>1986)**

SUMMARY 6
EXHIBIT 11
SHEET 1

**Change in Unpaid Loss from June 30, 2011 to June 30, 2012 (\$000's)
(June 30, 2012 Evaluated at June 30, 2012 and June 30, 2011 Evaluated at 6/2011)**

Accident Year	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
	Earned at 6/30/12	Earned at 6/30/11	Change	Actual @ 06/12	Actual @ 06/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11
Prior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1977	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1978	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1979	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1980	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1981	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1982	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1983	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1984	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1985	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1986	17,082	17,062	20	17,009	17,009	-	74	54	20	59	44	15	15	10	5	80.1%	81.8%
1987	47,378	47,278	100	47,143	47,126	18	235	152	82	188	124	64	47	29	18	80.0%	81.3%
1988	48,823	48,744	79	48,570	48,568	2	253	176	77	202	143	60	51	33	17	80.0%	81.0%
1989	50,747	50,614	133	50,467	50,425	42	280	189	91	224	153	70	56	36	20	79.9%	81.1%
1990	50,062	49,969	93	49,767	49,757	10	295	212	82	236	172	63	59	40	19	80.0%	81.1%
1991	41,970	41,836	134	41,705	41,634	72	265	203	62	212	166	46	53	37	16	80.2%	81.9%
1992	36,593	36,502	91	36,339	36,305	34	255	198	57	206	162	43	49	36	14	80.7%	82.0%
1993	35,387	35,256	131	35,118	35,036	82	269	220	49	218	181	37	51	39	12	81.1%	82.2%
1994	30,224	30,132	92	29,961	29,892	68	263	239	24	214	198	17	49	42	7	81.4%	82.6%
1995	26,803	26,653	150	26,516	26,377	140	287	277	10	235	230	5	52	47	5	82.0%	83.1%
1996	20,988	20,845	143	20,699	20,559	140	289	286	3	238	237	1	51	48	2	82.5%	83.1%
1997	20,672	20,526	146	20,303	20,147	156	369	379	(10)	306	315	(10)	64	64	(0)	82.8%	83.2%
1998	19,849	19,682	167	19,385	19,183	202	465	500	(35)	385	416	(31)	79	83	(4)	82.9%	83.3%
1999	25,415	25,111	304	24,611	24,191	421	804	920	(116)	668	770	(102)	136	150	(14)	83.1%	83.7%
2000	29,938	29,597	342	28,589	27,981	608	1,350	1,616	(266)	1,128	1,357	(229)	222	259	(38)	83.6%	84.0%
2001	31,553	31,255	298	29,518	28,736	783	2,034	2,519	(485)	1,706	2,119	(413)	328	400	(72)	83.9%	84.1%
2002	29,853	29,254	599	27,142	25,830	1,312	2,711	3,424	(713)	2,284	2,888	(604)	427	536	(109)	84.2%	84.3%
2003	27,034	26,399	635	23,382	21,823	1,559	3,652	4,576	(924)	3,079	3,870	(791)	574	707	(133)	84.3%	84.6%
2004	25,030	24,417	613	20,157	18,376	1,781	4,873	6,041	(1,168)	4,117	5,114	(996)	756	927	(171)	84.5%	84.7%
2005	26,602	25,080	1,522	20,164	17,204	2,959	6,438	7,876	(1,437)	5,447	6,674	(1,226)	991	1,202	(211)	84.6%	84.7%
2006	24,677	23,211	1,466	16,327	13,146	3,181	8,350	10,064	(1,714)	7,079	8,551	(1,472)	1,271	1,513	(242)	84.8%	85.0%
2007	25,710	23,975	1,735	14,056	10,277	3,779	11,654	13,697	(2,044)	9,924	11,698	(1,774)	1,730	2,000	(270)	85.2%	85.4%
2008	25,451	23,150	2,301	9,967	6,467	3,500	15,484	16,684	(1,199)	13,229	14,296	(1,068)	2,256	2,387	(131)	85.4%	85.7%
2009	21,087	20,066	1,021	4,795	2,466	2,330	16,292	17,601	(1,308)	13,934	15,121	(1,187)	2,358	2,480	(121)	85.5%	85.9%
2010	22,097	20,805	1,292	2,107	730	1,377	19,990	20,075	(85)	17,113	17,270	(157)	2,877	2,805	72	85.6%	86.0%
2011	24,059	11,273	12,787	726	70	655	23,334	11,202	12,131	19,998	9,638	10,360	3,336	1,565	1,771	85.7%	86.0%
2012	12,507	-	12,507	71	-	71	12,436	-	12,436	10,658	-	10,658	1,778	-	1,778	85.7%	100.0%
2013	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
Total	797,593	758,693	38,901	664,594	639,313	25,281	132,999	119,380	13,620	113,288	101,907	11,381	19,712	17,472	2,239	85.2%	85.4%
Excl Prior	797,593	758,693	38,901	664,594	639,313	25,281	132,999	119,380	13,620	113,288	101,907	11,381	19,712	17,472	2,239	85.2%	85.4%

**Ohio Bureau of Workers' Compensation
Private Employers - Compensation - WL, LMWL & CO (>1986)**

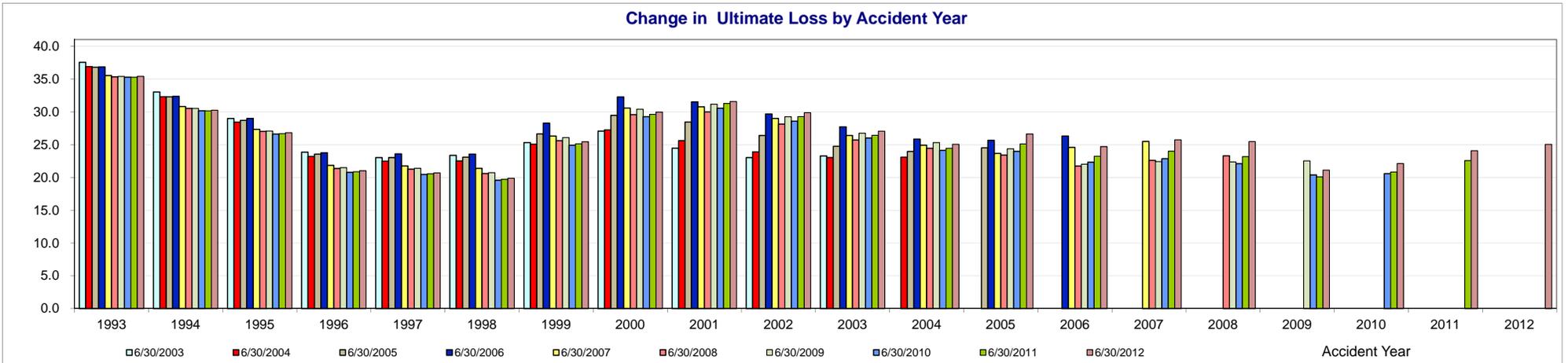
SUMMARY 6
EXHIBIT 11
SHEET 4

Retrospective Comparison of Unpaid loss as of June 30, 2011 (000's)

Accident Year	Actual Paid Loss @ 6/11	Ultimate Loss Earned @ 6/11		Nominal Unpaid Loss @ 6/11			Discounted Unpaid Loss @ 6/11			Amount of Discount @ 6/11			Discount Factors	
		Evaluated @ 6/12	Evaluated @ 6/11	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11
Prior	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1977	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1978	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1979	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1980	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1981	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1982	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1983	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1984	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1985	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1986	17,009	17,082	17,062	74	54	20	60	44	16	13	10	4	81.8%	81.8%
1987	47,126	47,378	47,278	252	152	100	205	124	81	47	29	19	81.3%	81.3%
1988	48,568	48,823	48,744	255	176	79	206	143	64	48	33	15	81.0%	81.0%
1989	50,425	50,747	50,614	322	189	133	261	153	108	61	36	25	81.1%	81.1%
1990	49,757	50,062	49,969	305	212	93	247	172	75	58	40	18	81.1%	81.1%
1991	41,634	41,970	41,836	337	203	134	276	166	110	61	37	24	81.9%	81.9%
1992	36,305	36,593	36,502	289	198	91	237	162	75	52	36	16	82.0%	82.0%
1993	35,036	35,387	35,256	351	220	131	289	181	108	62	39	23	82.2%	82.2%
1994	29,892	30,224	30,132	332	239	92	274	198	76	58	42	16	82.6%	82.6%
1995	26,377	26,803	26,653	427	277	150	354	230	125	72	47	25	83.1%	83.1%
1996	20,559	20,988	20,845	429	286	143	356	237	119	72	48	24	83.1%	83.1%
1997	20,147	20,672	20,526	525	379	146	437	315	122	88	64	25	83.2%	83.2%
1998	19,183	19,849	19,682	667	500	167	556	416	139	111	83	28	83.3%	83.3%
1999	24,191	25,415	25,111	1,225	920	304	1,025	770	255	200	150	50	83.7%	83.7%
2000	27,981	29,938	29,597	1,958	1,616	342	1,644	1,357	287	314	259	55	84.0%	84.0%
2001	28,736	31,553	31,255	2,817	2,519	298	2,370	2,119	250	447	400	47	84.1%	84.1%
2002	25,830	29,853	29,254	4,023	3,424	599	3,393	2,888	506	630	536	94	84.3%	84.3%
2003	21,823	27,034	26,399	5,211	4,576	635	4,406	3,870	537	805	707	98	84.6%	84.6%
2004	18,376	25,030	24,417	6,654	6,041	613	5,633	5,114	519	1,021	927	94	84.7%	84.7%
2005	17,204	26,602	25,080	9,398	7,876	1,522	7,963	6,674	1,290	1,434	1,202	232	84.7%	84.7%
2006	13,146	24,677	23,211	11,531	10,064	1,466	9,797	8,551	1,246	1,733	1,513	220	85.0%	85.0%
2007	10,277	25,710	23,975	15,433	13,697	1,735	13,180	11,698	1,482	2,253	2,000	253	85.4%	85.4%
2008	6,467	25,451	23,150	18,985	16,684	2,301	16,268	14,296	1,972	2,716	2,387	329	85.7%	85.7%
2009	2,466	21,087	20,066	18,622	17,601	1,021	15,998	15,121	877	2,624	2,480	144	85.9%	85.9%
2010	730	22,097	20,805	21,367	20,075	1,292	18,382	17,270	1,111	2,985	2,805	180	86.0%	86.0%
2011	70	12,030	11,273	11,959	11,202	757	10,289	9,638	651	1,670	1,565	106	86.0%	86.0%
Total	639,313	773,057	758,693	133,743	119,380	14,364	114,106	101,907	12,199	19,637	17,472	2,165	85.3%	85.4%
Excl Prior	639,313	773,057	758,693	133,743	119,380	14,364	114,106	101,907	12,199	19,637	17,472	2,165	85.3%	85.4%

**Ohio Bureau of Workers' Compensation
Private Employers - Compensation - WL, LMWL & CO (>1986)
Change in Ultimate Loss Estimates (000's)**

Accident Year	Historical Ultimate Loss by Evaluation Date										Change in Ultimate Loss Estimates									
	OW 6/30/2003	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	Deloitte 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	6/30/2003 - 6/30/2004	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	Cum. Change
1979																				
1980																				
1981																				
1982																				
1983																				
1984																				
1985																				
1986	17,147	17,135	17,190	17,150	17,051	17,041	17,038	17,095	17,062	17,082	(13)	55	(39)	(100)	(10)	(3)	57	(32)	20	(65)
1987	47,886	47,717	47,680	47,664	47,281	47,239	47,226	47,364	47,278	47,378	(169)	(37)	(16)	(383)	(42)	(13)	138	(86)	100	(509)
1988	49,594	49,339	49,303	49,266	48,735	48,692	48,724	48,833	48,744	48,823	(255)	(36)	(37)	(532)	(43)	32	109	(89)	79	(771)
1989	51,715	51,380	51,260	51,227	50,568	50,503	50,531	50,650	50,614	50,747	(334)	(121)	(33)	(659)	(65)	28	119	(36)	133	(968)
1990	51,269	50,918	50,865	50,890	50,104	50,036	50,040	50,079	49,969	50,062	(351)	(53)	25	(786)	(68)	4	39	(110)	93	(1,207)
1991	43,336	43,017	42,961	42,942	42,023	41,915	41,938	41,836	41,970	41,970	(319)	(56)	(19)	(919)	(108)	23	(83)	(83)	134	(1,366)
1992	38,708	38,205	38,076	37,966	36,865	36,678	36,662	36,547	36,502	36,593	(502)	(129)	(110)	(1,101)	(187)	(16)	(114)	(45)	91	(2,114)
1993	37,522	36,876	36,775	36,811	35,517	35,309	35,384	35,257	35,256	35,387	(646)	(101)	36	(1,295)	(208)	75	(127)	(2)	131	(2,135)
1994	32,996	32,273	32,259	32,349	30,790	30,501	30,500	30,137	30,132	30,224	(724)	(14)	90	(1,559)	(289)	(1)	(363)	(5)	92	(2,772)
1995	28,970	28,417	28,678	28,965	27,316	27,001	27,056	26,601	26,653	26,803	(554)	261	287	(1,649)	(315)	55	(455)	52	150	(2,167)
1996	23,838	23,179	23,532	23,719	21,819	21,344	21,469	20,760	20,845	20,988	(658)	352	188	(1,900)	(475)	126	(710)	85	143	(2,850)
1997	23,007	22,461	23,006	23,569	21,734	21,245	21,369	20,439	20,526	20,672	(546)	545	563	(1,835)	(489)	124	(930)	87	146	(2,335)
1998	23,349	22,492	23,067	23,535	21,370	20,572	20,708	19,560	19,682	19,849	(857)	576	468	(2,166)	(798)	136	(1,147)	122	167	(3,500)
1999	25,298	25,048	26,620	28,245	26,287	25,585	26,060	24,889	25,111	25,415	(250)	1,572	1,625	(1,958)	(703)	475	(1,171)	222	304	117
2000	27,037	27,229	29,438	32,252	30,554	29,554	30,383	29,237	29,597	29,938	192	2,209	2,814	(1,698)	(1,001)	829	(1,146)	360	342	2,902
2001	24,448	25,595	28,420	31,501	30,750	29,968	31,145	30,535	31,255	31,553	1,147	2,825	3,081	(752)	(782)	1,177	(610)	720	298	7,104
2002	23,005	23,874	26,376	29,649	28,978	28,118	29,228	28,560	29,254	29,853	869	2,501	3,274	(672)	(860)	1,110	(668)	694	599	6,848
2003	23,258	23,002	24,732	27,689	26,380	25,695	26,722	25,994	26,399	27,034	(256)	1,730	2,957	(1,309)	(686)	1,028	(728)	405	635	3,776
2004		23,077	23,934	25,821	24,898	24,419	25,278	24,106	24,417	25,030		857	1,887	(923)	(479)	860	(1,173)	311	613	1,953
2005			24,496	25,630	23,649	23,389	24,348	23,959	25,080	26,602		1,133		(1,981)	(260)	960	(389)	1,121	1,522	2,106
2006				26,286	24,568	22,004	22,313	23,211	24,677	26,677				(1,718)	(2,841)	276	309	897	1,466	(1,609)
2007					25,466	22,583	22,400	22,841	23,975	25,710				(2,882)	(184)	442	1,133	1,735	244	
2008						23,280	22,337	22,082	23,150	25,451					(943)	(255)	1,068	2,301	2,171	
2009							22,506	20,360	21,087	20,066						(2,145)	(294)	1,021	(1,418)	
2010								20,561	20,805	22,097							244	1,292	1,536	
2011									24,059	25,014								1,514	1,514	
2012																				
79-03	592,384	588,157	600,238	615,392	594,121	586,993	592,182	584,455	586,716	590,372	(4,227)	12,081	15,153	(21,271)	(7,128)	5,189	(7,727)	2,261	3,656	(2,012)
79-04		611,234		624,172	641,213	619,019	611,411	617,460	608,560	611,133		12,938	17,041	(22,194)	(7,608)	6,049	(8,900)	2,573	4,270	(58)
79-05			648,668	666,842	642,667	634,800	641,808	632,520	636,213	642,005			18,174	(24,175)	(7,868)	7,008	(9,289)	3,693	5,792	2,047
79-06				693,128	667,236	656,527	663,812	654,833	659,423	666,682				(25,892)	(10,708)	7,285	(8,979)	4,591	7,258	439
79-07					692,701	683,398	677,674	683,398	692,391	692,391					(13,590)	7,101	(8,538)	5,724	8,993	683
79-08						702,391	708,549	699,756	706,548	717,843						6,158	(8,793)	6,792	11,294	2,854
79-09							731,054	720,117	726,615	738,930							(10,938)	6,498	12,315	1,436
79-10								740,678	747,420	761,027								6,742	13,607	2,971
79-11									769,966	785,086									15,121	4,485
79-12										810,101										4,485



**Ohio Bureau of Workers' Compensation
Private Employers - Compensation - Living Maintenance**

SUMMARY 6
EXHIBIT 12
SHEET 1

**Change in Unpaid Loss from June 30, 2011 to June 30, 2012 (\$000's)
(June 30, 2012 Evaluated at June 30, 2012 and June 30, 2011 Evaluated at 6/2011)**

Accident Year	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
	Earned at 6/30/12	Earned at 6/30/11	Change	Actual @ 06/12	Actual @ 06/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11
Prior	28	32	(4)	10	3	7	18	29	(11)	15	27	(12)	3	2	1	83.3%	93.7%
1977	5,670	5,670	(0)	5,663	5,663	-	6	6	(0)	5	6	(1)	1	1	1	82.5%	90.6%
1978	6,314	6,321	(7)	6,306	6,306	-	8	15	(7)	7	14	(7)	1	2	(0)	82.0%	88.9%
1979	7,245	7,253	(8)	7,230	7,230	-	15	23	(8)	12	20	(7)	3	3	(0)	81.4%	87.4%
1980	7,395	7,392	2	7,376	7,362	14	19	30	(11)	15	26	(11)	4	4	(1)	80.8%	85.9%
1981	7,524	7,522	2	7,497	7,487	10	27	35	(8)	22	30	(8)	5	5	(0)	80.7%	84.8%
1982	7,430	7,433	(3)	7,397	7,396	1	33	37	(4)	26	31	(5)	6	6	1	80.2%	84.6%
1983	8,223	8,234	(11)	8,184	8,181	4	39	53	(14)	31	44	(13)	8	9	(1)	80.5%	83.5%
1984	9,505	9,504	1	9,445	9,433	11	60	71	(11)	48	59	(10)	12	12	(0)	80.0%	82.7%
1985	11,866	11,876	(10)	11,778	11,765	13	88	111	(23)	70	91	(21)	18	20	(2)	79.9%	82.0%
1986	14,033	14,055	(22)	13,903	13,902	2	130	153	(23)	104	125	(21)	26	28	(2)	80.1%	81.8%
1987	15,759	15,746	14	15,599	15,556	44	160	190	(30)	128	155	(27)	32	36	(4)	80.0%	81.3%
1988	18,436	18,425	11	18,221	18,163	58	215	261	(46)	172	212	(40)	43	50	(7)	80.0%	81.0%
1989	19,884	19,931	(46)	19,612	19,597	15	272	334	(62)	218	271	(53)	55	63	(9)	79.9%	81.1%
1990	17,508	17,525	(17)	17,230	17,192	38	278	333	(55)	222	270	(48)	55	63	(7)	80.0%	81.1%
1991	16,071	16,123	(52)	15,780	15,746	34	291	377	(86)	233	309	(76)	58	68	(11)	80.2%	81.9%
1992	15,692	15,680	13	15,347	15,264	84	345	416	(71)	278	341	(63)	67	75	(8)	80.7%	82.0%
1993	17,674	17,712	(38)	17,226	17,178	48	449	534	(85)	364	439	(76)	85	95	(10)	81.1%	82.2%
1994	17,345	17,398	(52)	16,844	16,793	51	502	605	(103)	409	500	(91)	93	105	(12)	81.4%	82.6%
1995	18,529	18,554	(25)	17,905	17,809	96	624	745	(121)	512	619	(107)	112	126	(14)	82.0%	83.1%
1996	16,839	16,807	32	16,176	16,061	116	663	746	(83)	547	620	(73)	116	126	(10)	82.5%	83.1%
1997	22,042	22,054	(12)	21,063	20,940	123	979	1,114	(135)	811	927	(116)	168	187	(19)	82.8%	83.2%
1998	26,961	27,021	(60)	25,592	25,445	147	1,369	1,576	(207)	1,135	1,313	(178)	234	263	(29)	82.9%	83.3%
1999	30,499	30,518	(20)	28,700	28,442	257	1,799	2,076	(277)	1,495	1,737	(243)	304	339	(34)	83.1%	83.7%
2000	37,511	37,475	36	34,928	34,553	375	2,583	2,922	(339)	2,159	2,453	(295)	424	469	(45)	83.6%	84.0%
2001	36,293	36,285	8	33,409	33,044	365	2,884	3,241	(357)	2,419	2,726	(307)	465	515	(50)	83.9%	84.1%
2002	29,504	29,544	(40)	26,893	26,523	370	2,611	3,021	(410)	2,200	2,548	(348)	412	473	(62)	84.2%	84.3%
2003	26,158	25,441	717	22,981	22,358	624	3,177	3,084	93	2,678	2,607	70	499	476	23	84.3%	84.6%
2004	24,860	23,925	936	21,352	20,475	877	3,508	3,449	59	2,964	2,920	44	544	529	15	84.5%	84.7%
2005	25,960	25,248	712	21,767	20,803	964	4,193	4,444	(251)	3,548	3,766	(218)	645	678	(33)	84.6%	84.7%
2006	26,119	25,594	525	21,149	19,796	1,354	4,969	5,798	(829)	4,213	4,927	(714)	756	872	(115)	84.8%	85.0%
2007	27,011	26,249	763	20,404	18,167	2,237	6,607	8,082	(1,475)	5,626	6,902	(1,276)	981	1,180	(199)	85.2%	85.4%
2008	29,674	28,021	1,652	20,591	17,087	3,503	9,083	10,934	(1,851)	7,760	9,370	(1,610)	1,323	1,565	(241)	85.4%	85.7%
2009	22,353	22,113	240	11,639	8,309	3,330	10,714	13,804	(3,089)	9,164	11,859	(2,696)	1,551	1,945	(394)	85.5%	85.9%
2010	23,618	22,401	1,216	7,940	2,507	5,433	15,677	19,894	(4,217)	13,421	17,115	(3,694)	2,256	2,780	(523)	85.6%	86.0%
2011	25,025	12,129	12,896	1,903	16	1,887	23,122	12,114	11,009	19,817	10,422	9,395	3,306	1,692	1,614	85.7%	86.0%
2012	13,432	-	13,432	28	-	28	13,404	-	13,404	11,488	-	11,488	1,916	-	1,916	85.7%	100.0%
2013	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
Total	685,992	653,211	32,781	575,069	552,550	22,519	110,923	100,660	10,262	94,336	85,801	8,534	16,587	14,859	1,728	85.0%	85.2%
Excl Prior	685,964	653,179	32,785	575,059	552,548	22,511	110,905	100,631	10,274	94,321	85,774	8,547	16,584	14,857	1,727	85.0%	85.2%

**Ohio Bureau of Workers' Compensation
Private Employers - Compensation - Living Maintenance**

SUMMARY 6
EXHIBIT 12
SHEET 4

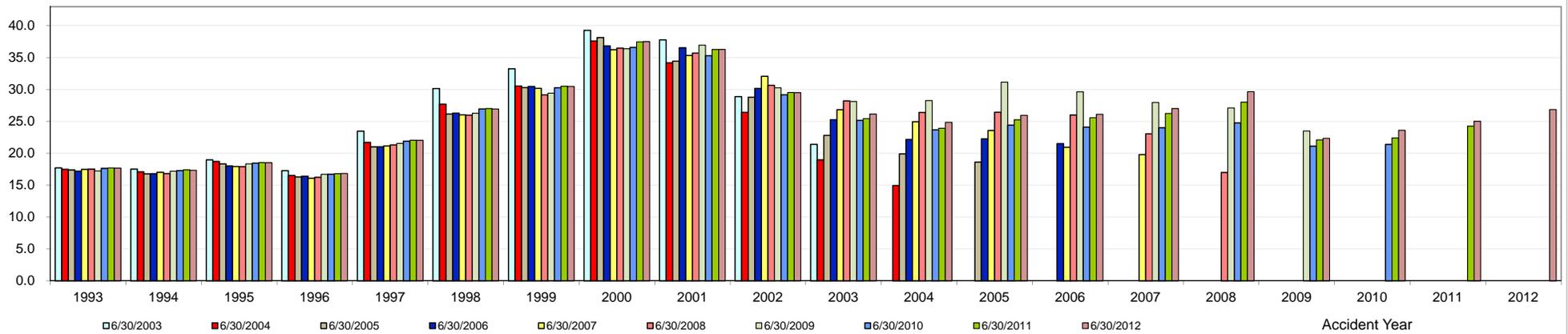
Retrospective Comparison of Unpaid loss as of June 30, 2011 (000's)

Accident Year	Actual Paid Loss @ 6/11	Ultimate Loss Earned @ 6/11		Nominal Unpaid Loss @ 6/11			Discounted Unpaid Loss @ 6/11			Amount of Discount @ 6/11			Discount Factors	
		Evaluated @ 6/12	Evaluated @ 6/11	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11
Prior	3	28	32	25	29	(4)	23	27	(4)	2	2	(0)	93.7%	93.7%
1977	5,663	5,670	5,670	6	6	(0)	6	6	(0)	1	1	(0)	90.6%	90.6%
1978	6,306	6,314	6,321	8	15	(7)	7	14	(6)	1	2	(1)	88.9%	88.9%
1979	7,230	7,245	7,253	15	23	(8)	13	20	(7)	2	3	(1)	87.4%	87.4%
1980	7,362	7,395	7,392	32	30	2	28	26	2	5	4	0	85.9%	85.9%
1981	7,487	7,524	7,522	38	35	2	32	30	2	6	5	0	84.8%	84.8%
1982	7,396	7,430	7,433	33	37	(3)	28	31	(3)	5	6	(1)	84.6%	84.6%
1983	8,181	8,223	8,234	42	53	(11)	35	44	(9)	7	9	(2)	83.5%	83.5%
1984	9,433	9,505	9,504	72	71	1	59	59	1	12	12	0	82.7%	82.7%
1985	11,765	11,866	11,876	101	111	(10)	83	91	(8)	18	20	(2)	82.0%	82.0%
1986	13,902	14,033	14,055	132	153	(22)	108	125	(18)	24	28	(4)	81.8%	81.8%
1987	15,556	15,759	15,746	204	190	14	166	155	11	38	36	3	81.3%	81.3%
1988	18,163	18,436	18,425	273	261	11	221	212	9	52	50	2	81.0%	81.0%
1989	19,597	19,884	19,931	287	334	(46)	233	271	(38)	54	63	(9)	81.1%	81.1%
1990	17,192	17,508	17,525	315	333	(17)	256	270	(14)	60	63	(3)	81.1%	81.1%
1991	15,746	16,071	16,123	325	377	(52)	266	309	(43)	59	68	(9)	81.9%	81.9%
1992	15,264	15,692	15,680	429	416	13	352	341	10	77	75	2	82.0%	82.0%
1993	17,178	17,674	17,712	496	534	(38)	408	439	(31)	88	95	(7)	82.2%	82.2%
1994	16,793	17,345	17,398	553	605	(52)	457	500	(43)	96	105	(9)	82.6%	82.6%
1995	17,809	18,529	18,554	721	745	(25)	599	619	(20)	122	126	(4)	83.1%	83.1%
1996	16,061	16,839	16,807	779	746	32	647	620	27	131	126	5	83.1%	83.1%
1997	20,940	22,042	22,054	1,102	1,114	(12)	917	927	(10)	185	187	(2)	83.2%	83.2%
1998	25,445	26,961	27,021	1,516	1,576	(60)	1,264	1,313	(50)	253	263	(10)	83.3%	83.3%
1999	28,442	30,499	30,518	2,056	2,076	(20)	1,721	1,737	(16)	335	339	(3)	83.7%	83.7%
2000	34,553	37,511	37,475	2,958	2,922	36	2,483	2,453	30	474	469	6	84.0%	84.0%
2001	33,044	36,293	36,285	3,249	3,241	8	2,733	2,726	7	516	515	1	84.1%	84.1%
2002	26,523	29,504	29,544	2,982	3,021	(40)	2,515	2,548	(33)	467	473	(6)	84.3%	84.3%
2003	22,358	26,158	25,441	3,800	3,084	717	3,213	2,607	606	587	476	111	84.6%	84.6%
2004	20,475	24,860	23,925	4,385	3,449	936	3,712	2,920	792	673	529	144	84.7%	84.7%
2005	20,803	25,960	25,248	5,157	4,444	712	4,370	3,766	604	787	678	109	84.7%	84.7%
2006	19,796	26,119	25,594	6,323	5,798	525	5,373	4,927	446	950	872	79	85.0%	85.0%
2007	18,167	27,011	26,249	8,844	8,082	763	7,553	6,902	651	1,291	1,180	111	85.4%	85.4%
2008	17,087	29,674	28,021	12,587	10,934	1,652	10,786	9,370	1,416	1,801	1,565	236	85.7%	85.7%
2009	8,309	22,353	22,113	14,044	13,804	240	12,065	11,859	206	1,979	1,945	34	85.9%	85.9%
2010	2,507	23,618	22,401	21,111	19,894	1,216	18,161	17,115	1,046	2,949	2,780	170	86.0%	86.0%
2011	16	12,513	12,129	12,497	12,114	383	10,752	10,422	330	1,745	1,692	54	86.0%	86.0%
Total	552,550	660,047	653,211	107,497	100,660	6,836	91,644	85,801	5,842	15,853	14,859	994	85.3%	85.2%
Excl Prior	552,548	660,019	653,179	107,472	100,631	6,840	91,620	85,774	5,846	15,851	14,857	994	85.3%	85.2%

**Ohio Bureau of Workers' Compensation
Private Employers - Compensation - Living Maintenance
Change in Ultimate Loss Estimates (000's)**

Accident Year	Historical Ultimate Loss by Evaluation Date											Change in Ultimate Loss Estimates									
	OW 6/30/2003	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	Deloitte 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	6/30/2003 - 6/30/2004	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	Cum. Change	
1979	7,210	7,279	7,219	7,206	7,200	7,278	7,250	7,255	7,253	7,245	70	(61)	(13)	(5)	77	(27)	4	(2)	(8)	36	
1980	7,381	7,347	7,342	7,335	7,360	7,343	7,381	7,382	7,392	7,395	(34)	(5)	(7)	25	(17)	38	0	11	2	14	
1981	7,468	7,449	7,503	7,522	7,552	7,483	7,489	7,516	7,522	7,516	(19)	53	(11)	61	(69)	6	28	6	2	56	
1982	7,388	7,297	7,296	7,296	7,314	7,373	7,454	7,415	7,433	7,430	(91)	(1)	(1)	17	59	81	(38)	18	(3)	42	
1983	8,224	8,106	8,166	8,159	8,173	8,187	8,171	8,216	8,234	8,223	(118)	60	(7)	14	15	(17)	45	18	(11)	(1)	
1984	9,541	9,329	9,401	9,437	9,522	9,451	9,404	9,485	9,504	9,505	(212)	72	36	85	(70)	(47)	81	19	1	(36)	
1985	11,991	11,816	11,759	11,788	11,761	11,814	11,838	11,861	11,876	11,866	(176)	(57)	29	(27)	53	24	24	14	(10)	(125)	
1986	14,005	13,992	13,951	13,906	13,858	13,839	13,898	14,019	14,055	14,033	(13)	(41)	(44)	(49)	(19)	60	121	36	(22)	29	
1987	15,560	15,348	15,409	15,477	15,625	15,611	15,631	15,722	15,746	15,759	(212)	61	69	148	(14)	20	91	24	14	200	
1988	18,113	18,163	18,191	18,243	18,191	18,095	18,601	18,405	18,425	18,436	50	27	53	(52)	(95)	506	(196)	19	11	323	
1989	19,745	19,372	19,571	19,685	19,668	19,573	19,747	19,889	19,931	19,884	(373)	200	113	(17)	(95)	175	142	42	(46)	140	
1990	17,529	17,197	17,041	17,274	17,361	17,177	17,291	17,480	17,525	17,508	(331)	(157)	233	87	(184)	114	188	46	(17)	(21)	
1991	16,149	16,596	15,792	16,013	15,682	15,904	16,073	16,123	16,071	16,071	(553)	196	221	(332)	223	60	112	47	(52)	(78)	
1992	15,737	15,425	15,204	15,203	15,300	15,287	15,666	15,605	15,680	15,692	(312)	(221)	(1)	98	(13)	379	(61)	74	13	(45)	
1993	17,709	17,495	17,386	17,209	17,486	17,517	17,241	17,635	17,712	17,674	(214)	(109)	(177)	277	31	(276)	395	76	(38)	(35)	
1994	17,526	17,095	16,783	16,808	17,026	16,815	17,200	17,297	17,398	17,345	(431)	(312)	25	218	(211)	385	97	101	(52)	(181)	
1995	18,975	18,719	18,345	18,007	17,930	17,906	18,355	18,452	18,554	18,529	(256)	(373)	(338)	(77)	(25)	449	97	102	(25)	(446)	
1996	17,287	16,526	16,299	16,403	16,087	16,246	16,718	16,720	16,839	16,839	(761)	(227)	104	(316)	158	472	2	87	32	(448)	
1997	23,480	21,714	21,017	21,029	21,157	21,317	21,557	21,899	22,054	22,042	(1,766)	(697)	12	128	160	240	343	154	(12)	(1,438)	
1998	30,164	27,710	26,166	26,313	26,036	25,983	26,281	26,961	27,021	26,961	(2,454)	(1,544)	148	(277)	(53)	298	680	60	(60)	(3,202)	
1999	33,252	30,555	30,315	30,486	30,192	29,178	29,436	30,283	30,518	30,499	(2,697)	(241)	172	(294)	(1,014)	259	846	236	(20)	(2,753)	
2000	39,282	37,600	38,143	36,834	36,245	36,492	36,396	36,610	37,475	37,511	(1,681)	543	(1,310)	(589)	247	(96)	214	865	36	(1,771)	
2001	37,793	34,192	34,451	36,554	35,339	35,716	36,962	35,306	36,285	36,293	(3,601)	259	2,103	(1,216)	378	1,246	(1,656)	979	8	(1,500)	
2002	28,896	26,441	28,796	30,176	32,089	30,668	30,270	29,182	29,544	29,504	(2,455)	2,355	1,380	1,913	(1,421)	(398)	(1,088)	362	(40)	609	
2003	21,409	18,974	22,816	25,265	26,842	28,222	28,131	25,175	25,441	26,158	(2,435)	3,842	2,449	1,577	1,380	(91)	(2,956)	266	717	4,749	
2004		14,939	19,919	22,177	24,948	26,407	28,271	23,686	23,925	24,860		4,980	2,259	2,771	1,458	1,864	(4,585)	239	936	9,922	
2005			18,615	22,275	23,580	26,446	31,162	24,429	25,248	25,960		3,659	1,306	2,866	4,716	(6,733)	818	712	7,345		
2006				21,516	20,950	26,008	29,645	24,106	26,594	26,119				(566)	5,058	3,638	(5,540)	1,488	525	4,602	
2007					19,803	23,062	27,977	24,015	26,249	27,011					3,259	4,915	(3,961)	2,233	763	7,209	
2008						16,998	27,116	24,778	28,021	29,674						10,118	(2,338)	3,244	1,652	12,676	
2009							23,506		22,113	22,353							(2,383)	991	240	(1,152)	
2010								21,401	22,401	23,618								1,000	1,216	2,217	
2011									24,258	25,025									767	767	
2012										26,864											
79-03	461,814	440,738	444,360	449,598	450,994	450,475	454,333	451,847	455,507	455,927	(21,075)	3,622	5,237	1,396	(519)	3,858	(2,486)	3,660	420	(5,886)	
79-04		448,398	457,060	464,569	468,742	469,604	475,354	468,278	472,179	473,543		8,662	7,509	4,173	862	5,750	(7,076)	3,901	1,363	4,000	
79-05			475,676	486,844	492,322	496,050	506,516	492,707	497,427	499,503			11,168	5,478	3,728	10,466	(13,808)	4,720	2,076	11,344	
79-06				508,360	513,272	522,058	536,161	516,813	523,021	525,621				4,912	8,785	14,104	(19,348)	6,208	2,600	15,947	
79-07					533,075	545,120	564,138	540,829	549,270	552,632					12,045	19,018	(23,309)	8,441	3,363	23,155	
79-08						562,117	591,254	565,606	577,291	582,306						29,137	(25,648)	11,685	5,015	35,831	
79-09							614,760	586,729	599,404	604,660							(28,031)	12,676	5,255	34,679	
79-10								608,130	621,806	628,277								13,676	6,472	36,896	
79-11									646,064	653,303									7,238	37,662	
79-12										680,167											37,662

Change in Ultimate Loss by Accident Year



Ohio Bureau of Workers' Compensation
Private Employers - Compensation - % Permanent Partial & Permanent Partial

SUMMARY 6
EXHIBIT 13
SHEET 1

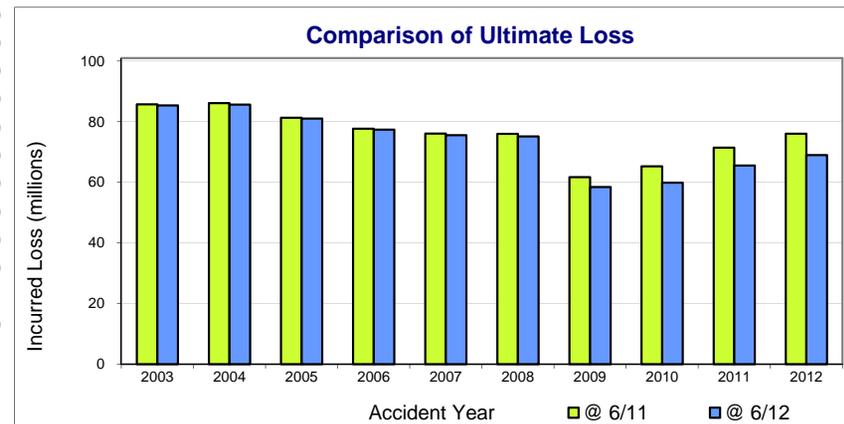
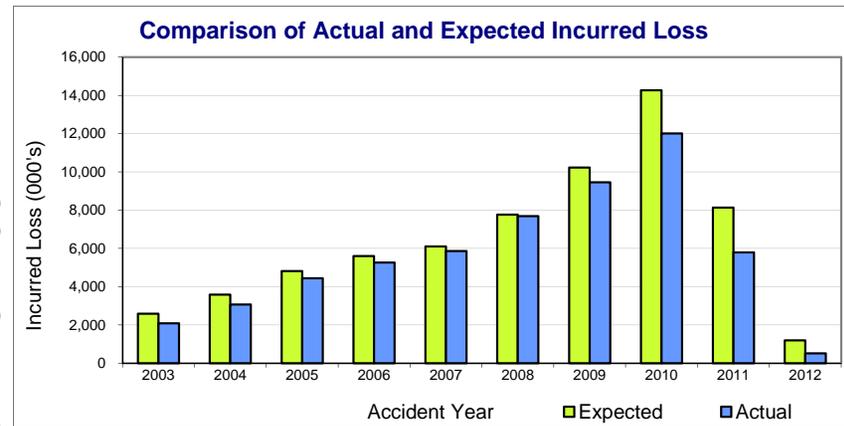
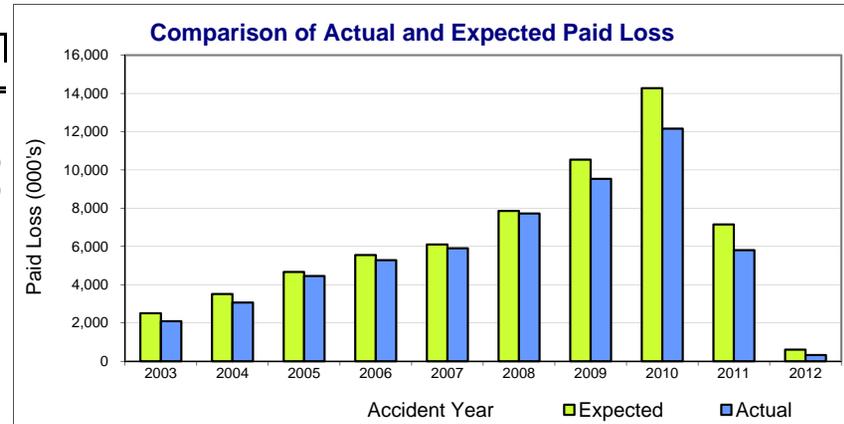
Change in Unpaid Loss from June 30, 2011 to June 30, 2012 (\$000's)
(June 30, 2012 Evaluated at June 30, 2012 and June 30, 2011 Evaluated at 6/2011)

Accident Year	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
	Earned at 6/30/12	Earned at 6/30/11	Change	Actual @ 06/12	Actual @ 06/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11
Prior	482	409	73	157	84	73	325	325	-	291	301	(9)	34	24	9	89.7%	92.5%
1977	33,647	33,650	(3)	33,611	33,610	2	36	40	(5)	32	36	(4)	4	4	(1)	88.9%	88.8%
1978	33,350	33,352	(2)	33,304	33,303	1	46	49	(3)	41	43	(2)	5	6	(1)	88.5%	87.8%
1979	53,728	53,700	28	53,632	53,605	27	96	95	1	84	82	2	12	13	(1)	87.9%	86.7%
1980	50,037	50,014	23	49,927	49,913	13	110	100	10	96	85	11	14	15	(1)	87.2%	85.1%
1981	52,144	52,099	45	52,005	51,977	28	139	122	17	120	103	17	19	19	(0)	86.3%	84.2%
1982	54,036	53,946	90	53,865	53,796	69	171	149	21	146	125	21	25	25	1	85.3%	83.6%
1983	61,496	61,469	28	61,265	61,257	9	231	212	19	196	178	18	36	34	1	84.6%	83.9%
1984	74,823	74,739	84	74,497	74,442	55	326	297	29	273	246	26	53	51	3	83.6%	82.9%
1985	82,635	82,524	111	82,226	82,159	67	409	365	45	338	298	40	71	67	4	82.5%	81.6%
1986	81,473	81,349	123	81,020	80,941	79	452	408	44	368	330	38	84	78	6	81.4%	80.8%
1987	88,095	87,975	119	87,548	87,451	97	547	524	23	439	424	15	107	100	7	80.3%	80.9%
1988	87,803	87,713	89	87,179	87,087	93	623	627	(3)	498	508	(11)	125	118	7	79.9%	81.2%
1989	88,455	88,397	58	87,722	87,608	114	733	789	(56)	585	648	(62)	148	142	6	79.8%	82.0%
1990	96,960	96,803	157	95,983	95,738	245	977	1,064	(87)	787	878	(91)	190	186	4	80.5%	82.5%
1991	87,389	86,842	547	86,328	85,701	628	1,060	1,142	(81)	858	940	(82)	202	201	1	80.9%	82.4%
1992	79,268	79,183	85	78,136	77,929	207	1,132	1,254	(122)	916	1,034	(118)	216	221	(4)	80.9%	82.4%
1993	77,777	77,764	13	76,457	76,256	201	1,320	1,508	(188)	1,069	1,247	(178)	251	261	(10)	81.0%	82.7%
1994	84,859	84,894	(36)	83,145	82,909	236	1,714	1,985	(271)	1,390	1,642	(252)	324	344	(20)	81.1%	82.7%
1995	79,164	79,170	(7)	77,268	76,907	361	1,896	2,264	(368)	1,538	1,876	(338)	358	388	(30)	81.1%	82.9%
1996	77,040	76,793	247	74,794	74,107	687	2,246	2,686	(440)	1,832	2,231	(399)	414	455	(42)	81.6%	83.0%
1997	73,738	73,506	232	71,118	70,369	749	2,620	3,137	(517)	2,148	2,608	(460)	473	529	(56)	82.0%	83.1%
1998	76,664	76,872	(208)	73,353	72,864	489	3,311	4,008	(697)	2,722	3,336	(613)	589	672	(84)	82.2%	83.2%
1999	83,552	83,022	530	79,152	77,736	1,417	4,400	5,287	(887)	3,629	4,403	(774)	771	883	(112)	82.5%	83.3%
2000	91,720	91,556	165	85,719	84,293	1,427	6,001	7,263	(1,262)	4,979	6,074	(1,096)	1,022	1,189	(166)	83.0%	83.6%
2001	86,057	85,511	546	79,082	77,008	2,074	6,975	8,503	(1,528)	5,810	7,138	(1,327)	1,165	1,365	(200)	83.3%	83.9%
2002	89,153	89,437	(284)	80,081	78,296	1,785	9,072	11,141	(2,069)	7,597	9,386	(1,790)	1,475	1,755	(280)	83.7%	84.3%
2003	85,364	85,731	(368)	74,465	72,371	2,094	10,899	13,360	(2,461)	9,146	11,251	(2,104)	1,752	2,109	(357)	83.9%	84.2%
2004	85,641	86,106	(464)	72,315	69,250	3,065	13,326	16,856	(3,530)	11,173	14,248	(3,075)	2,153	2,608	(454)	83.8%	84.5%
2005	81,018	81,278	(260)	65,216	60,760	4,456	15,802	20,518	(4,716)	13,293	17,459	(4,166)	2,509	3,059	(549)	84.1%	85.1%
2006	77,385	77,661	(276)	57,874	52,596	5,278	19,511	25,064	(5,554)	16,539	21,408	(4,870)	2,972	3,656	(684)	84.8%	85.4%
2007	75,517	76,083	(566)	51,532	45,629	5,904	23,985	30,455	(6,470)	20,421	25,984	(5,563)	3,564	4,471	(907)	85.1%	85.3%
2008	75,141	76,003	(862)	46,537	38,818	7,719	28,604	37,185	(8,581)	24,354	31,764	(7,410)	4,250	5,421	(1,171)	85.1%	85.4%
2009	58,440	61,703	(3,263)	28,405	18,871	9,534	30,035	42,832	(12,797)	25,592	36,858	(11,266)	4,442	5,973	(1,531)	85.2%	86.1%
2010	59,864	65,284	(5,420)	18,343	6,183	12,160	41,521	59,101	(17,580)	35,687	51,089	(15,401)	5,833	8,012	(2,179)	86.0%	86.4%
2011	65,551	35,720	29,831	6,150	347	5,804	59,400	35,373	24,027	51,327	29,933	21,394	8,074	5,440	2,634	86.4%	84.6%
2012	34,483	-	34,483	321	-	321	34,162	-	34,162	28,918	-	28,918	5,245	-	5,245	84.6%	100.0%
2013	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
Total	2,623,947	2,568,257	55,690	2,299,735	2,232,170	67,564	324,212	336,087	(11,874)	275,230	286,192	(10,962)	48,982	49,894	(912)	84.9%	85.2%
Excl Prior	2,623,465	2,567,848	55,617	2,299,578	2,232,086	67,492	323,887	335,762	(11,874)	274,939	285,892	(10,953)	48,949	49,870	(921)	84.9%	85.1%

Ohio Bureau of Workers' Compensation
Private Employers - Compensation - % Permanent Partial & Permanent Partial
2012 Fiscal Year as of June 30, 2012 - Actual vs. Expected (000's)

SUMMARY 6
 EXHIBIT 13
 SHEET 2

Accident Year	Paid Loss from 6/11 - 6/12			Incurred Loss from 6/11 - 6/12			Ultimate Loss-Earned & Unearned		
	Expected	Actual	Variance	Expected	Actual	Variance	Evaluated @ 6/11	Evaluated @ 6/12	Change
Prior	109	73	(36)				409	482	73
1977	8	2	(6)	40	2	(38)	33,650	33,647	(3)
1978	9	1	(9)	49	1	(48)	33,352	33,350	(2)
1979	16	27	11	84	27	(57)	53,700	53,728	28
1980	12	13	1	35	13	(22)	50,014	50,037	23
1981	18	28	10	44	28	(15)	52,099	52,144	45
1982	23	69	46	43	69	26	53,946	54,036	90
1983	42	9	(33)	74	9	(66)	61,469	61,496	28
1984	39	55	16	59	55	(4)	74,739	74,823	84
1985	37	67	30	53	67	14	82,524	82,635	111
1986	49	79	31	68	79	11	81,349	81,473	123
1987	83	97	14	107	97	(10)	87,975	88,095	119
1988	104	93	(11)	129	93	(36)	87,713	87,803	89
1989	158	114	(44)	184	114	(70)	88,397	88,455	58
1990	200	245	45	227	245	18	96,803	96,960	157
1991	187	628	441	206	627	421	86,842	87,389	547
1992	213	207	(7)	234	207	(28)	79,183	79,268	85
1993	276	201	(75)	299	201	(98)	77,764	77,777	13
1994	340	236	(104)	367	238	(129)	84,894	84,859	(36)
1995	412	361	(51)	435	363	(72)	79,170	79,164	(7)
1996	490	687	197	507	687	180	76,793	77,040	247
1997	566	749	183	576	749	173	73,506	73,738	232
1998	728	489	(238)	763	486	(277)	76,872	76,664	(208)
1999	958	1,417	459	973	1,422	449	83,022	83,552	530
2000	1,433	1,427	(6)	1,441	1,428	(13)	91,556	91,720	165
2001	1,700	2,074	374	1,772	2,067	295	85,511	86,057	546
2002	2,271	1,785	(486)	2,368	1,759	(609)	89,437	89,153	(284)
2003	2,508	2,094	(415)	2,588	2,086	(502)	85,731	85,364	(368)
2004	3,510	3,065	(444)	3,584	3,064	(520)	86,106	85,641	(464)
2005	4,663	4,456	(207)	4,816	4,436	(380)	81,278	81,018	(260)
2006	5,546	5,278	(269)	5,603	5,260	(342)	77,661	77,385	(276)
2007	6,104	5,904	(200)	6,102	5,861	(241)	76,083	75,517	(566)
2008	7,853	7,719	(134)	7,763	7,685	(78)	76,003	75,141	(862)
2009	10,538	9,534	(1,004)	10,224	9,452	(771)	61,703	58,440	(3,263)
2010	14,276	12,160	(2,116)	14,268	12,010	(2,257)	65,284	59,864	(5,420)
2011	7,151	5,804	(1,347)	8,135	5,791	(2,344)	71,439	65,551	(5,889)
2012	607	321	(286)	1,191	512	(679)	76,022	68,967	(7,055)
Total	73,235	67,564	(5,671)	75,410	67,290	(8,120)			(21,568)



Ohio Bureau of Workers' Compensation

SUMMARY 6

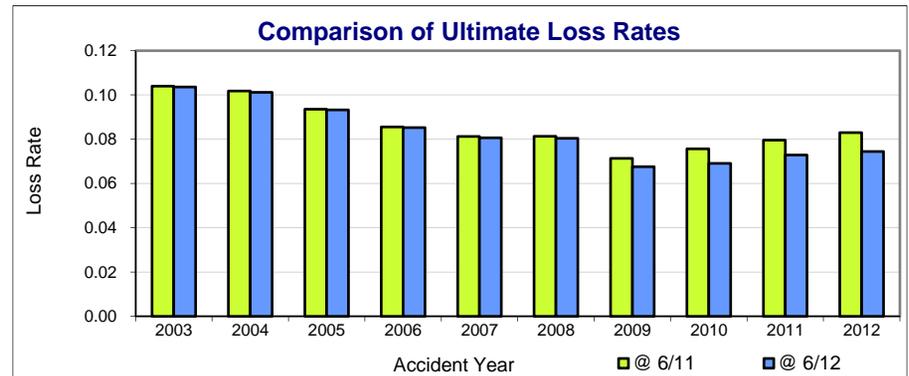
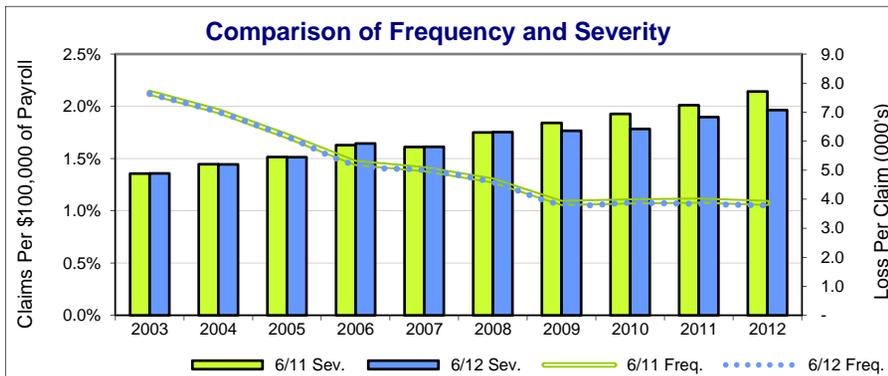
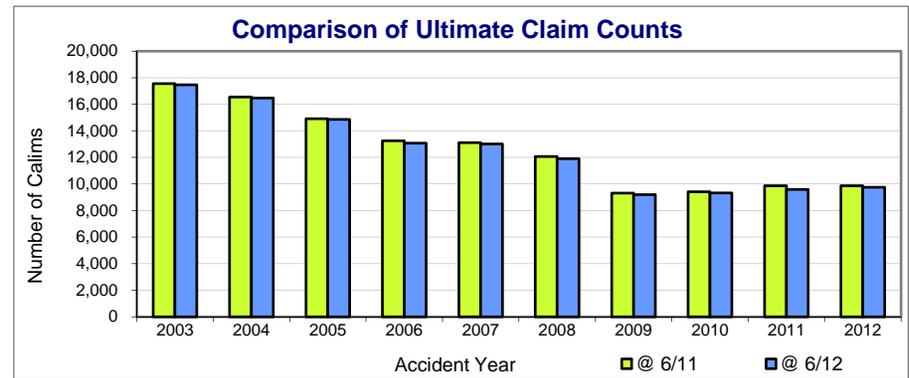
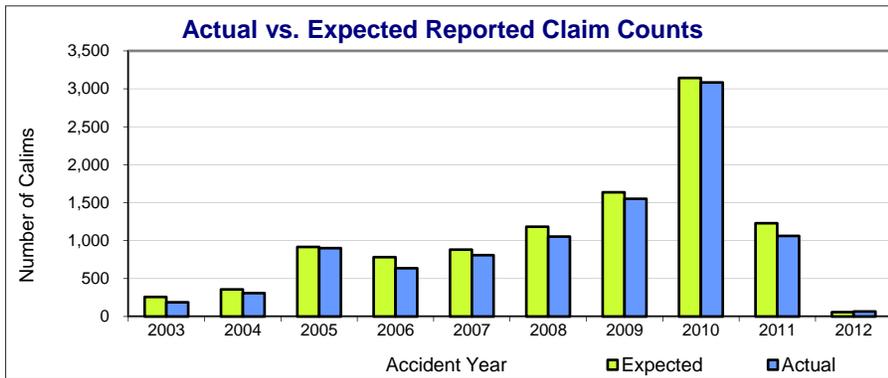
Private Employers - Compensation - % Permanent Partial & Permanent Partial

EXHIBIT 13

2012 Fiscal Year as of June 30, 2012 - Actual vs. Expected (000's)

SHEET 3

Accident Year	# of Reported Claims from 6/11-6/12			Ultimate Claim Counts			Ultimate Frequency		Ultimate Severity		Ultimate Loss Rate	
	Expected	Actual	Variance	@ 6/11	@ 6/12	Change	@ 6/11	@ 6/12	@ 6/11	@ 6/12	@ 6/11	@ 6/12
77-02	742	672	(70)	436,552	436,327	(225)						
2003	257	186	(71)	17,559	17,463	(96)	2.13%	2.12%	4,882	4,888	0.104	0.104
2004	355	307	(48)	16,542	16,466	(76)	1.95%	1.95%	5,205	5,201	0.102	0.101
2005	916	900	(16)	14,907	14,862	(45)	1.72%	1.71%	5,452	5,451	0.094	0.093
2006	782	635	(147)	13,249	13,074	(175)	1.46%	1.44%	5,862	5,919	0.086	0.085
2007	881	808	(73)	13,112	13,012	(100)	1.40%	1.39%	5,803	5,804	0.081	0.081
2008	1,182	1,052	(130)	12,063	11,899	(164)	1.29%	1.27%	6,301	6,315	0.081	0.080
2009	1,636	1,549	(87)	9,310	9,191	(119)	1.08%	1.06%	6,628	6,358	0.071	0.068
2010	3,143	3,083	(60)	9,408	9,323	(85)	1.09%	1.08%	6,939	6,421	0.076	0.069
2011	1,229	1,061	(168)	9,867	9,592	(275)	1.10%	1.07%	7,240	6,834	0.080	0.073
2012	56	66	10	9,858	9,748	(110)	1.08%	1.05%	7,712	7,075	0.083	0.074
Total	11,179	10,319	(860)	562,427	560,957	(1,470)						



**Ohio Bureau of Workers' Compensation
Private Employers - Compensation - % Permanent Partial & Permanent Partial**

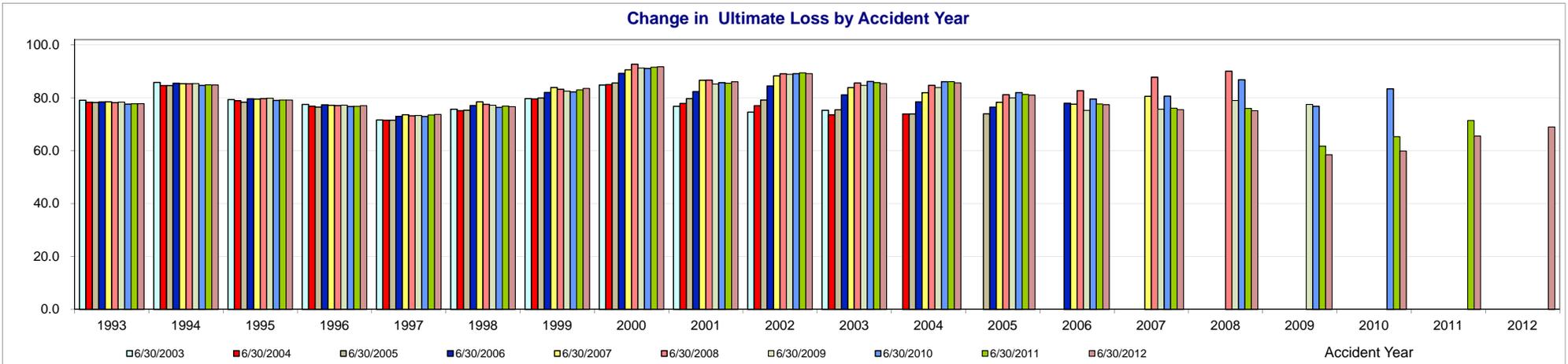
SUMMARY 6
EXHIBIT 13
SHEET 4

Retrospective Comparison of Unpaid loss as of June 30, 2011 (000's)

Accident Year	Actual Paid Loss @ 6/11	Ultimate Loss Earned @ 6/11			Nominal Unpaid Loss @ 6/11			Discounted Unpaid Loss @ 6/11			Amount of Discount @ 6/11			Discount Factors	
		Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11
Prior	84	482	409		398	325	73	368	301	67	30	24	5	92.5%	92.5%
1977	33,610	33,647	33,650		37	40	(3)	33	36	(2)	4	4	(0)	88.8%	88.8%
1978	33,303	33,350	33,352		47	49	(2)	41	43	(2)	6	6	(0)	87.8%	87.8%
1979	53,605	53,728	53,700		123	95	28	107	82	24	16	13	4	86.7%	86.7%
1980	49,913	50,037	50,014		123	100	23	105	85	20	18	15	3	85.1%	85.1%
1981	51,977	52,144	52,099		167	122	45	141	103	38	26	19	7	84.2%	84.2%
1982	53,796	54,036	53,946		240	149	90	200	125	75	39	25	15	83.6%	83.6%
1983	61,257	61,496	61,469		240	212	28	201	178	23	39	34	4	83.9%	83.9%
1984	74,442	74,823	74,739		381	297	84	316	246	70	65	51	14	82.9%	82.9%
1985	82,159	82,635	82,524		476	365	111	388	298	91	88	67	20	81.6%	81.6%
1986	80,941	81,473	81,349		531	408	123	429	330	100	102	78	24	80.8%	80.8%
1987	87,451	88,095	87,975		643	524	119	520	424	97	123	100	23	80.9%	80.9%
1988	87,087	87,803	87,713		716	627	89	581	508	73	135	118	17	81.2%	81.2%
1989	87,608	88,455	88,397		847	789	58	695	648	47	152	142	10	82.0%	82.0%
1990	95,738	96,960	96,803		1,222	1,064	157	1,008	878	130	214	186	28	82.5%	82.5%
1991	85,701	87,389	86,842		1,688	1,142	547	1,391	940	450	297	201	96	82.4%	82.4%
1992	77,929	79,268	79,183		1,339	1,254	85	1,103	1,034	70	235	221	15	82.4%	82.4%
1993	76,256	77,777	77,764		1,521	1,508	13	1,258	1,247	11	263	261	2	82.7%	82.7%
1994	82,909	84,859	84,894		1,950	1,985	(36)	1,612	1,642	(30)	338	344	(6)	82.7%	82.7%
1995	76,907	79,164	79,170		2,257	2,264	(7)	1,871	1,876	(5)	386	388	(1)	82.9%	82.9%
1996	74,107	77,040	76,793		2,933	2,686	247	2,436	2,231	205	497	455	42	83.0%	83.0%
1997	70,369	73,738	73,506		3,369	3,137	232	2,801	2,608	193	568	529	39	83.1%	83.1%
1998	72,864	76,664	76,872		3,800	4,008	(208)	3,163	3,336	(173)	637	672	(35)	83.2%	83.2%
1999	77,736	83,552	83,022		5,817	5,287	530	4,845	4,403	442	972	883	89	83.3%	83.3%
2000	84,293	91,720	91,556		7,428	7,263	165	6,212	6,074	138	1,216	1,189	27	83.6%	83.6%
2001	77,008	86,057	85,511		9,049	8,503	546	7,596	7,138	459	1,453	1,365	88	83.9%	83.9%
2002	78,296	89,153	89,437		10,857	11,141	(284)	9,147	9,386	(240)	1,710	1,755	(45)	84.3%	84.3%
2003	72,371	85,364	85,731		12,992	13,360	(368)	10,941	11,251	(310)	2,051	2,109	(58)	84.2%	84.2%
2004	69,250	85,641	86,106		16,391	16,856	(464)	13,856	14,248	(393)	2,536	2,608	(72)	84.5%	84.5%
2005	60,760	81,018	81,278		20,258	20,518	(260)	17,238	17,459	(221)	3,020	3,059	(39)	85.1%	85.1%
2006	52,596	77,385	77,661		24,788	25,064	(276)	21,172	21,408	(236)	3,616	3,656	(40)	85.4%	85.4%
2007	45,629	75,517	76,083		29,889	30,455	(566)	25,501	25,984	(483)	4,387	4,471	(83)	85.3%	85.3%
2008	38,818	75,141	76,003		36,323	37,185	(862)	31,028	31,764	(737)	5,295	5,421	(126)	85.4%	85.4%
2009	18,871	58,440	61,703		39,568	42,832	(3,263)	34,050	36,858	(2,808)	5,518	5,973	(455)	86.1%	86.1%
2010	6,183	59,864	65,284		53,681	59,101	(5,420)	46,403	51,089	(4,685)	7,277	8,012	(735)	86.4%	86.4%
2011	347	32,775	35,720		32,428	35,373	(2,944)	27,441	29,933	(2,492)	4,987	5,440	(453)	84.6%	84.6%
Total	2,232,170	2,556,689	2,568,257		324,518	336,087	(11,569)	276,199	286,192	(9,994)	48,319	49,894	(1,575)	85.1%	85.2%
Excl Prior	2,232,086	2,556,206	2,567,848		324,120	335,762	(11,641)	275,831	285,892	(10,061)	48,289	49,870	(1,580)	85.1%	85.1%

**Ohio Bureau of Workers' Compensation
Private Employers - Compensation - % Permanent Partial & Permanent Partial
Change in Ultimate Loss Estimates (000's)**

Accident Year	Historical Ultimate Loss by Evaluation Date										Change in Ultimate Loss Estimates										Cum. Change
	OW 6/30/2003	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	Deloitte 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	6/30/2003 - 6/30/2004	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012		
1979	53,561	53,597	53,587	53,633	53,587	53,642	53,636	53,722	53,700	53,728	36	(10)	45	(45)	55	(6)	86	(23)	28	167	
1980	49,914	49,949	49,954	50,031	49,953	49,951	49,941	50,021	50,014	50,037	34	5	77	(78)	(1)	(10)	80	(7)	23	123	
1981	51,985	52,055	52,025	52,114	52,028	52,050	52,048	52,118	52,098	52,144	70	(30)	88	(85)	22	(2)	70	(19)	45	159	
1982	53,803	53,834	53,812	53,898	53,823	53,819	53,842	53,952	53,946	54,036	31	(22)	86	(75)	(4)	23	110	(6)	90	233	
1983	61,276	61,313	61,331	61,411	61,383	61,356	61,374	61,483	61,469	61,496	36	18	80	(27)	(27)	18	109	(15)	28	220	
1984	74,337	74,377	74,385	74,521	74,523	74,540	74,633	74,758	74,739	74,823	41	8	135	2	17	93	124	(19)	84	486	
1985	82,252	82,272	82,278	82,426	82,390	82,315	82,385	82,513	82,524	82,635	20	6	148	(36)	(75)	70	128	11	111	383	
1986	80,778	80,837	80,833	81,050	81,152	81,130	81,363	81,349	81,473	81,473	59	(4)	217	101	(22)	130	104	(14)	123	695	
1987	87,267	87,296	87,332	87,594	87,695	87,596	87,781	87,964	87,975	88,095	29	36	262	101	(99)	185	183	11	119	827	
1988	87,186	87,190	87,260	87,527	87,757	87,538	87,734	87,687	87,713	87,803	3	70	267	230	(218)	196	(47)	26	89	616	
1989	87,871	87,723	87,872	88,263	88,653	88,293	88,486	88,349	88,397	88,455	(148)	149	391	389	(359)	193	(137)	48	58	584	
1990	95,883	95,920	96,199	96,749	96,752	96,716	96,893	96,739	96,803	96,960	37	278	551	3	(36)	177	(154)	63	157	1,077	
1991	86,231	86,025	86,182	86,837	86,890	86,764	86,870	87,050	86,673	86,842	(207)	158	488	220	(126)	286	(377)	169	547	1,158	
1992	79,512	79,088	78,988	79,441	79,645	79,306	79,547	79,005	79,183	79,268	(423)	(100)	453	204	(338)	240	(541)	178	85	(244)	
1993	79,072	78,331	78,215	78,444	78,479	78,166	78,378	77,628	77,764	77,777	(742)	(115)	228	35	(312)	212	(751)	136	13	(1,295)	
1994	85,819	84,644	84,620	85,515	85,317	85,304	85,388	84,894	84,894	84,859	(1,176)	(23)	895	(199)	(12)	83	(712)	219	(36)	(961)	
1995	79,319	78,874	78,356	79,628	79,505	79,678	79,857	79,016	79,170	79,164	(445)	(519)	1,272	(124)	174	179	(841)	154	(7)	(155)	
1996	77,507	76,838	76,476	77,339	77,172	77,073	77,235	76,703	77,040	76,793	(670)	(362)	863	(168)	(98)	161	(531)	90	247	(468)	
1997	71,611	71,528	71,532	72,962	73,591	73,178	73,331	72,951	73,506	73,738	(83)	4	1,429	629	(413)	152	(380)	555	232	2,127	
1998	75,702	75,147	75,296	77,059	78,460	77,533	77,218	76,381	76,872	76,664	(554)	149	1,763	1,401	(927)	(315)	(837)	491	(208)	963	
1999	79,679	79,567	79,933	82,018	83,882	83,222	82,522	82,235	83,022	83,552	(111)	365	2,086	1,864	(661)	(700)	(287)	787	530	3,874	
2000	84,829	84,983	85,604	89,220	90,575	92,693	91,273	91,136	91,556	91,720	154	620	3,616	1,356	2,117	(1,420)	(137)	419	165	6,891	
2001	76,804	77,878	79,684	82,348	86,651	86,707	85,197	85,712	86,057	86,057	1,074	1,806	2,665	4,303	56	(1,510)	515	(201)	546	9,254	
2002	74,582	76,999	79,149	84,480	88,301	89,098	88,891	89,119	89,437	89,153	2,417	2,150	5,331	3,821	797	(207)	227	318	(284)	14,570	
2003	75,272	73,569	75,467	81,106	83,867	85,597	84,724	86,176	85,731	85,364	(1,703)	1,898	5,640	2,761	1,731	(873)	1,452	(445)	(368)	10,092	
2004		73,901	73,914	75,901	78,473	81,947	83,892	86,092	86,106	85,641		(13)	4,572	3,474	2,778	(833)	2,199	14	(464)	11,728	
2005			73,949	76,473	78,318	81,167	79,978	81,954	81,278	81,018			2,525	1,844	2,849	(1,189)	1,976	(676)	(260)	7,070	
2006				77,955	77,595	82,692	75,249	79,534	77,661	77,385				5,098	(7,443)	4,285	(1,874)	4,285	(1,874)	(276)	(570)
2007					80,569	87,782	75,703	80,608	76,083	75,517					7,214	(12,079)	4,905	(4,525)	(566)	(5,051)	
2008						90,054	78,990	86,809	76,003	75,141						(11,064)	7,819	(10,806)	(862)	(14,913)	
2009							77,496	76,782	61,703	58,440							(714)	7,819	(15,079)	(3,263)	(19,056)
2010								83,385	65,284	59,864								(18,101)	(5,420)	(23,521)	
2011									65,551	68,967									(5,889)	(5,889)	
2012																					
79-03	1,892,054	1,889,834	1,896,370	1,925,447	1,942,030	1,943,268	1,940,622	1,938,079	1,941,009	1,943,428	(2,220)	6,536	29,077	16,583	1,238	(2,646)	(2,543)	2,930	2,419	51,374	
79-04		1,910,151	1,916,684	1,950,288	1,970,390	1,974,351	1,970,879	1,970,449	1,973,415	1,975,342		6,534	33,603	20,102	3,962	(3,472)	(430)	2,966	1,927	62,935	
79-05			1,990,633	2,026,761	2,048,707	2,055,518	2,050,857	2,052,402	2,054,693	2,056,360			36,128	21,946	6,811	(4,661)	1,546	2,290	1,668	70,005	
79-06				2,104,716	2,126,302	2,138,210	2,126,106	2,131,937	2,132,353	2,133,745				21,586	11,908	(12,105)	5,831	417	1,391	69,435	
79-07					2,206,871	2,225,993	2,201,809	2,212,545	2,208,437	2,209,262					19,122	(24,184)	10,736	(4,109)	825	64,383	
79-08						2,316,047	2,280,799	2,299,354	2,284,440	2,284,403						(35,247)	18,555	(14,915)	(37)	49,470	
79-09							2,358,295	2,376,136	2,346,143	2,342,843							17,841	(29,993)	(3,300)	30,414	
79-10								2,459,522	2,411,427	2,402,707								(48,095)	(8,720)	6,893	
79-11									2,482,866	2,468,257									(14,609)	1,004	
79-12										2,537,224										1,004	



**Ohio Bureau of Workers' Compensation
Private Employers - Compensation - % Permanent Partial**

SUMMARY 6
EXHIBIT 14
SHEET 1

**Change in Unpaid Loss from June 30, 2011 to June 30, 2012 (\$000's)
(June 30, 2012 Evaluated at June 30, 2012 and June 30, 2011 Evaluated at 6/2011)**

Accident Year	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
	Earned at 6/30/12	Earned at 6/30/11	Change	Actual @ 06/12	Actual @ 06/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11
Prior	345	302	43	71	45	26	274	257	18	246	237	9	28	19	9	89.7%	92.5%
1977	27,949	27,951	(2)	27,920	27,918	2	29	33	(4)	26	30	(3)	3	4	(0)	88.9%	88.8%
1978	28,375	28,377	(2)	28,335	28,335	1	39	42	(3)	35	37	(2)	5	5	(1)	88.5%	87.8%
1979	45,409	45,395	14	45,328	45,325	3	81	70	11	71	61	10	10	9	0	87.9%	86.7%
1980	44,089	44,063	25	43,994	43,981	13	94	82	12	82	70	12	12	12	(0)	87.2%	85.1%
1981	46,594	46,551	43	46,476	46,450	26	117	101	16	101	85	16	16	16	0	86.3%	84.2%
1982	48,558	48,515	43	48,413	48,392	21	145	123	22	124	103	21	21	20	1	85.3%	83.6%
1983	54,770	54,737	33	54,585	54,577	9	185	161	24	156	135	21	28	26	3	84.6%	83.9%
1984	67,196	67,129	67	66,941	66,898	43	255	231	24	213	191	22	42	39	2	83.6%	82.9%
1985	73,995	73,897	98	73,677	73,616	62	317	281	36	262	229	33	55	52	4	82.5%	81.6%
1986	72,753	72,645	108	72,403	72,332	71	349	313	37	284	253	32	65	60	5	81.4%	80.8%
1987	74,740	74,624	116	74,358	74,269	89	383	356	27	307	288	20	75	68	7	80.3%	80.9%
1988	74,085	73,984	102	73,652	73,564	88	433	419	14	346	340	6	87	79	8	79.9%	81.2%
1989	74,262	74,146	116	73,754	73,645	109	508	501	7	405	411	(6)	102	90	12	79.8%	82.0%
1990	74,782	74,672	110	74,224	74,067	157	558	605	(47)	449	499	(49)	109	106	3	80.5%	82.5%
1991	64,597	64,470	127	64,009	63,854	155	589	616	(27)	477	507	(31)	112	109	4	80.9%	82.4%
1992	60,608	60,476	132	59,940	59,744	196	668	731	(63)	540	603	(63)	128	129	(1)	80.9%	82.4%
1993	58,259	58,223	37	57,492	57,338	153	768	884	(116)	622	731	(109)	146	153	(7)	81.0%	82.7%
1994	58,287	58,181	106	57,358	57,122	236	929	1,059	(130)	754	876	(122)	176	183	(8)	81.1%	82.7%
1995	55,075	54,962	113	54,010	53,710	300	1,066	1,252	(187)	864	1,038	(174)	201	214	(13)	81.1%	82.9%
1996	53,488	53,323	164	52,200	51,806	394	1,287	1,517	(230)	1,050	1,260	(210)	237	257	(20)	81.6%	83.0%
1997	50,983	50,834	149	49,451	49,011	440	1,532	1,823	(291)	1,256	1,516	(260)	276	307	(31)	82.0%	83.1%
1998	52,643	52,611	32	50,670	50,234	436	1,973	2,377	(403)	1,623	1,978	(356)	351	399	(48)	82.2%	83.2%
1999	59,267	59,060	207	56,572	55,826	746	2,695	3,235	(539)	2,223	2,694	(471)	472	540	(68)	82.5%	83.3%
2000	64,335	64,256	79	60,571	59,624	946	3,764	4,632	(868)	3,123	3,874	(751)	641	758	(117)	83.0%	83.6%
2001	62,794	62,488	306	58,273	56,698	1,576	4,520	5,790	(1,270)	3,765	4,861	(1,095)	755	930	(175)	83.3%	83.9%
2002	63,441	63,801	(360)	57,292	55,942	1,351	6,149	7,859	(1,711)	5,149	6,622	(1,473)	1,000	1,238	(238)	83.7%	84.3%
2003	63,044	63,432	(387)	55,462	53,755	1,707	7,582	9,677	(2,095)	6,363	8,149	(1,786)	1,219	1,528	(309)	83.9%	84.2%
2004	60,360	61,257	(898)	50,860	48,766	2,094	9,499	12,491	(2,992)	7,964	10,559	(2,594)	1,535	1,932	(397)	83.8%	84.5%
2005	57,475	58,090	(615)	46,199	42,587	3,612	11,275	15,503	(4,227)	9,485	13,192	(3,707)	1,791	2,311	(521)	84.1%	85.1%
2006	53,007	54,256	(1,249)	38,702	35,143	3,559	14,305	19,113	(4,808)	12,126	16,325	(4,199)	2,179	2,788	(609)	84.8%	85.4%
2007	54,876	55,729	(853)	37,076	32,472	4,604	17,800	23,257	(5,457)	15,155	19,843	(4,688)	2,645	3,414	(769)	85.1%	85.3%
2008	52,473	54,221	(1,748)	31,164	25,783	5,381	21,309	28,438	(7,129)	18,143	24,293	(6,150)	3,166	4,146	(980)	85.1%	85.4%
2009	42,764	45,981	(3,216)	20,355	13,298	7,057	22,409	32,683	(10,274)	19,095	28,125	(9,030)	3,315	4,558	(1,244)	85.2%	86.1%
2010	44,075	48,297	(4,221)	13,188	2,763	10,425	30,887	45,534	(14,647)	26,548	39,361	(12,813)	4,339	6,173	(1,834)	86.0%	86.4%
2011	47,342	25,950	21,392	2,523	-	2,523	44,819	25,950	18,869	38,727	21,959	16,768	6,092	3,991	2,101	86.4%	84.6%
2012	24,458	-	24,458	-	-	-	24,458	-	24,458	20,703	-	20,703	3,755	-	3,755	84.6%	100.0%
2013	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
Total	2,011,551	1,976,885	34,667	1,777,499	1,728,889	48,610	234,053	247,996	(13,943)	198,863	211,332	(12,468)	35,189	36,664	(1,474)	85.0%	85.2%
Excl Prior	2,011,206	1,976,583	34,623	1,777,428	1,728,844	48,584	233,779	247,739	(13,960)	198,617	211,094	(12,477)	35,161	36,645	(1,484)	85.0%	85.2%

Ohio Bureau of Workers' Compensation
Private Employers - Compensation - % Permanent Partial

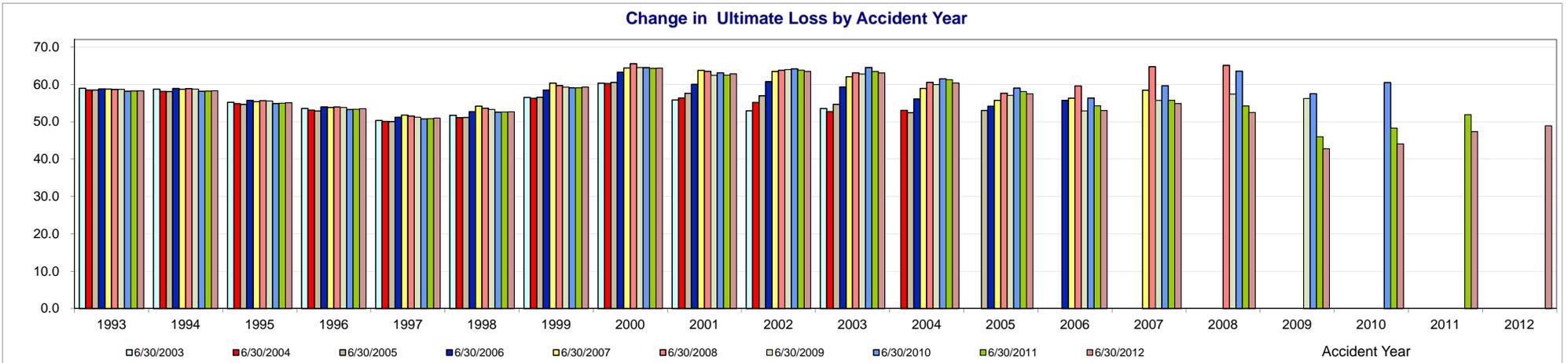
SUMMARY 6
EXHIBIT 14
SHEET 4

Retrospective Comparison of Unpaid loss as of June 30, 2011 (000's)

Accident Year	Actual Paid Loss @ 6/11	Ultimate Loss Earned @ 6/11		Nominal Unpaid Loss @ 6/11			Discounted Unpaid Loss @ 6/11			Amount of Discount @ 6/11			Discount Factors	
		Evaluated @ 6/12	Evaluated @ 6/11	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11
Prior	45	345	302	300	257	43	278	237	40	23	19	3	92.5%	92.5%
1977	27,918	27,949	27,951	31	33	(2)	28	30	(2)	3	4	(0)	88.8%	88.8%
1978	28,335	28,375	28,377	40	42	(2)	35	37	(2)	5	5	(0)	87.8%	87.8%
1979	45,325	45,409	45,395	84	70	14	73	61	12	11	9	2	86.7%	86.7%
1980	43,981	44,089	44,063	107	82	25	91	70	22	16	12	4	85.1%	85.1%
1981	46,450	46,594	46,551	144	101	43	121	85	36	23	16	7	84.2%	84.2%
1982	48,392	48,558	48,515	166	123	43	139	103	36	27	20	7	83.6%	83.6%
1983	54,577	54,770	54,737	193	161	33	162	135	27	31	26	5	83.9%	83.9%
1984	66,898	67,196	67,129	297	231	67	247	191	55	51	39	11	82.9%	82.9%
1985	73,616	73,995	73,897	379	281	98	309	229	80	70	52	18	81.6%	81.6%
1986	72,332	72,753	72,645	421	313	108	340	253	87	81	60	21	80.8%	80.8%
1987	74,269	74,740	74,624	471	356	116	381	288	94	90	68	22	80.9%	80.9%
1988	73,564	74,085	73,984	521	419	102	423	340	82	98	79	19	81.2%	81.2%
1989	73,645	74,262	74,146	617	501	116	506	411	95	111	90	21	82.0%	82.0%
1990	74,067	74,782	74,672	715	605	110	590	499	91	125	106	19	82.5%	82.5%
1991	63,854	64,597	64,470	743	616	127	612	507	105	131	109	22	82.4%	82.4%
1992	59,744	60,608	60,476	863	731	132	711	603	109	152	129	23	82.4%	82.4%
1993	57,338	58,259	58,223	921	884	37	761	731	30	159	153	6	82.7%	82.7%
1994	57,122	58,287	58,181	1,165	1,059	106	963	876	88	202	183	18	82.7%	82.7%
1995	53,710	55,075	54,962	1,366	1,252	113	1,132	1,038	94	234	214	19	82.9%	82.9%
1996	51,806	53,488	53,323	1,681	1,517	164	1,396	1,260	136	285	257	28	83.0%	83.0%
1997	49,011	50,983	50,834	1,972	1,823	149	1,639	1,516	124	333	307	25	83.1%	83.1%
1998	50,234	52,643	52,611	2,409	2,377	32	2,005	1,978	27	404	399	5	83.2%	83.2%
1999	55,826	59,267	59,060	3,441	3,235	207	2,866	2,694	172	575	540	35	83.3%	83.3%
2000	59,624	64,335	64,256	4,710	4,632	79	3,939	3,874	66	771	758	13	83.6%	83.6%
2001	56,698	62,794	62,488	6,096	5,790	306	5,117	4,861	257	979	930	49	83.9%	83.9%
2002	55,942	63,441	63,801	7,499	7,859	(360)	6,318	6,622	(304)	1,181	1,238	(57)	84.3%	84.3%
2003	53,755	63,044	63,432	9,290	9,677	(387)	7,823	8,149	(326)	1,467	1,528	(61)	84.2%	84.2%
2004	48,766	60,360	61,257	11,593	12,491	(898)	9,800	10,559	(759)	1,794	1,932	(139)	84.5%	84.5%
2005	42,587	57,475	58,090	14,888	15,503	(615)	12,668	13,192	(523)	2,219	2,311	(92)	85.1%	85.1%
2006	35,143	53,007	54,256	17,864	19,113	(1,249)	15,258	16,325	(1,067)	2,606	2,788	(182)	85.4%	85.4%
2007	32,472	54,876	55,729	22,404	23,257	(853)	19,115	19,843	(728)	3,289	3,414	(125)	85.3%	85.3%
2008	25,783	52,473	54,221	26,691	28,438	(1,748)	22,800	24,293	(1,493)	3,891	4,146	(255)	85.4%	85.4%
2009	13,298	42,764	45,981	29,466	32,683	(3,216)	25,357	28,125	(2,768)	4,109	4,558	(449)	86.1%	86.1%
2010	2,763	44,075	48,297	41,312	45,534	(4,221)	35,712	39,361	(3,649)	5,601	6,173	(572)	86.4%	86.4%
2011	-	23,671	25,950	23,671	25,950	(2,279)	20,031	21,959	(1,928)	3,640	3,991	(350)	84.6%	84.6%
Total	1,728,889	1,963,423	1,976,885	234,534	247,996	(13,462)	199,748	211,332	(11,583)	34,786	36,664	(1,878)	85.2%	85.2%
Excl Prior	1,728,844	1,963,078	1,976,583	234,234	247,739	(13,505)	199,471	211,094	(11,624)	34,763	36,645	(1,882)	85.2%	85.2%

**Ohio Bureau of Workers' Compensation
Private Employers - Compensation - % Permanent Partial
Change in Ultimate Loss Estimates (000's)**

Accident Year	Historical Ultimate Loss by Evaluation Date										Change in Ultimate Loss Estimates									
	OW 6/30/2003	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	Deloitte 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	6/30/2003 - 6/30/2004	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	Cum. Change
1979	45,270	45,306	45,306	45,372	45,323	45,337	45,336	45,420	45,395	45,409	36	0	66	(49)	14	(1)	84	(25)	14	139
1980	43,957	43,986	43,987	44,055	44,003	44,008	44,007	44,089	44,063	44,089	29	1	68	(53)	6	(1)	82	(25)	25	132
1981	46,415	46,464	46,436	46,520	46,468	46,489	46,492	46,570	46,551	46,570	49	(28)	84	(53)	21	3	78	(19)	43	179
1982	48,364	48,400	48,369	48,461	48,415	48,419	48,431	48,544	48,515	48,558	36	(31)	91	(46)	5	12	112	(29)	43	194
1983	54,482	54,532	54,549	54,642	54,638	54,624	54,652	54,763	54,737	54,770	50	17	93	(4)	(14)	28	111	(26)	33	288
1984	66,820	66,870	66,884	67,005	67,011	67,008	67,045	67,171	67,129	67,196	50	13	121	6	(2)	36	126	(42)	67	376
1985	73,549	73,573	73,616	73,762	73,728	73,710	73,773	73,921	73,897	73,995	25	42	146	(34)	(18)	64	148	(24)	98	446
1986	72,143	72,195	72,206	72,417	72,463	72,417	72,566	72,674	72,645	72,753	51	11	211	46	11	93	108	(29)	108	610
1987	74,100	74,175	74,230	74,476	74,518	74,408	74,550	74,650	74,624	74,740	75	55	246	42	(110)	141	100	(26)	116	640
1988	73,425	73,407	73,529	73,809	73,933	73,823	73,986	73,975	73,984	74,085	(18)	122	280	124	(110)	163	(11)	9	102	660
1989	73,583	73,528	73,693	74,005	74,122	74,027	74,183	74,121	74,146	74,262	(55)	165	311	117	(95)	155	(62)	26	116	680
1990	74,273	74,318	74,368	74,707	74,681	74,714	74,813	74,631	74,672	74,782	45	50	339	(26)	33	99	(182)	40	110	509
1991	64,231	64,047	64,151	64,561	64,637	64,650	64,650	64,379	64,470	64,597	(184)	104	410	76	(56)	68	(271)	91	127	366
1992	60,554	60,320	60,298	60,620	60,701	60,612	60,606	60,290	60,476	60,608	(235)	(22)	322	80	(89)	(6)	(316)	185	132	53
1993	58,939	58,471	58,471	58,761	58,740	58,636	58,646	58,176	58,223	58,259	(468)	0	290	(21)	(104)	9	(470)	47	37	(680)
1994	58,714	58,117	58,072	58,903	58,697	58,840	58,730	58,155	58,181	58,287	(597)	(45)	831	(206)	143	(109)	(576)	26	106	(427)
1995	55,200	54,826	54,634	55,706	55,374	55,621	55,542	54,868	54,962	55,075	(374)	(192)	1,073	(332)	247	(79)	(674)	94	113	(125)
1996	53,554	53,093	52,858	53,972	53,825	53,960	53,814	53,273	53,323	53,488	(461)	(235)	1,114	(147)	136	(146)	(541)	51	164	(66)
1997	50,342	50,094	50,037	51,205	51,782	51,525	51,222	50,743	50,834	50,983	(248)	(57)	1,168	577	(258)	(302)	(480)	92	149	641
1998	51,714	51,079	51,134	52,696	54,174	53,621	53,286	52,574	52,611	52,643	(635)	55	1,562	1,478	(553)	(335)	(712)	37	32	929
1999	56,501	56,268	56,562	58,471	60,318	59,681	59,260	59,060	59,267	59,267	(232)	294	1,909	1,846	(636)	(422)	(176)	(23)	207	2,766
2000	60,305	60,210	60,517	63,215	64,377	65,505	64,495	64,469	64,256	64,335	(94)	306	2,699	1,162	1,128	(1,010)	(27)	(213)	79	4,030
2001	55,827	56,354	57,614	60,011	63,742	63,485	62,425	62,488	62,794	62,888	527	1,260	2,396	3,732	(257)	(1,060)	652	(590)	306	6,967
2002	52,917	55,164	56,941	60,711	63,454	63,755	63,948	64,145	63,801	63,441	2,246	1,777	3,770	2,743	301	194	196	(344)	(360)	10,523
2003	53,530	52,700	54,658	59,304	62,025	63,084	62,774	64,493	63,432	63,044	(830)	1,959	4,645	2,721	1,059	(310)	1,719	(1,062)	(387)	9,514
2004		53,034	52,425	56,089	58,899	60,543	59,961	61,471	61,257	60,360		(609)	3,664	2,809	1,645	(898)	1,510	(214)	(888)	7,326
2005			53,026	54,145	55,724	57,629	57,070	58,999	58,090	57,475			1,119	1,579	1,904	(558)	1,928	(909)	(615)	4,449
2006				56,305	59,572	56,305	59,572	52,010	56,326	54,256				575	3,266	(6,662)	3,416	(2,070)	(1,249)	(2,723)
2007				58,434	64,723	55,702	59,628	55,729	54,876	54,876					6,289	(9,022)	3,926	(3,899)	(853)	(3,558)
2008					65,074	57,400	63,519	54,221	52,473	52,473						(7,674)	6,119	(9,298)	(1,748)	(12,601)
2009						56,226	57,484	45,981	42,764	42,764							1,258	(11,503)	(3,216)	(13,462)
2010							60,474	48,297	44,075	44,075								(12,177)	(4,221)	(16,399)
2011								51,899	47,342	47,342									(4,557)	(4,557)
2012									48,915	48,915										
79-03	1,478,708	1,477,498	1,483,120	1,507,367	1,521,147	1,521,948	1,519,233	1,518,253	1,516,475	1,518,053	(1,211)	5,623	24,246	13,781	801	(2,715)	(979)	(1,779)	1,578	39,344
79-04		1,485,226	1,490,239	1,518,084	1,534,723	1,537,155	1,533,858	1,534,304	1,532,337	1,533,004		5,013	27,845	16,639	2,431	(3,297)	446	(1,967)	666	46,531
79-05			1,543,265	1,572,229	1,590,448	1,594,783	1,590,928	1,593,303	1,590,427	1,590,478			28,964	18,218	4,336	(3,855)	2,375	(2,876)	51	50,979
79-06				1,627,959	1,646,753	1,654,355	1,643,838	1,649,629	1,644,683	1,643,485				18,794	7,602	(10,517)	5,791	(4,945)	(1,198)	48,256
79-07					1,705,187	1,719,079	1,699,539	1,709,256	1,700,412	1,698,361					13,892	(19,539)	9,717	(8,844)	(2,051)	44,698
79-08						1,784,153	1,756,939	1,772,776	1,754,633	1,750,834						(27,213)	15,836	(18,142)	(3,799)	32,097
79-09							1,813,165	1,830,260	1,800,614	1,793,599							17,095	(29,646)	(7,015)	18,636
79-10								1,890,734	1,848,911	1,837,674								(41,823)	(11,237)	2,237
79-11									1,900,810	1,885,016									(15,794)	(2,320)
79-12										1,933,931										(2,320)



**Ohio Bureau of Workers' Compensation
Private Employers - Compensation - Permanent Partial**

SUMMARY 6
EXHIBIT 15
SHEET 1

**Change in Unpaid Loss from June 30, 2011 to June 30, 2012 (\$000's)
(June 30, 2012 Evaluated at June 30, 2012 and June 30, 2011 Evaluated at 6/2011)**

Accident Year	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
	Earned at 6/30/12	Earned at 6/30/11	Change	Actual @ 06/12	Actual @ 06/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11
Prior	137	108	29	86	39	47	51	68	(18)	46	63	(18)	5	5	0	89.7%	92.5%
1977	5,697	5,698	(1)	5,691	5,691	-	6	7	(1)	5	6	(1)	1	1	(0)	88.9%	88.8%
1978	4,975	4,975	(0)	4,968	4,968	-	7	7	(0)	6	6	(0)	1	1	(0)	88.5%	87.8%
1979	8,319	8,305	14	8,304	8,280	24	15	25	(10)	13	22	(9)	2	3	(2)	87.9%	86.7%
1980	5,948	5,950	(2)	5,932	5,932	-	16	18	(2)	14	16	(2)	2	3	(1)	87.2%	85.1%
1981	5,550	5,548	2	5,529	5,527	2	21	21	0	19	18	1	3	3	(0)	86.3%	84.2%
1982	5,478	5,431	47	5,452	5,404	48	26	26	(0)	22	22	0	4	4	(1)	85.3%	83.6%
1983	6,727	6,732	(5)	6,680	6,680	-	47	52	(5)	39	43	(4)	7	8	(1)	84.6%	83.9%
1984	7,627	7,610	17	7,556	7,543	12	71	66	5	60	55	5	12	11	0	83.6%	82.9%
1985	8,640	8,627	13	8,548	8,543	5	92	84	8	76	68	8	16	15	1	82.5%	81.6%
1986	8,720	8,705	15	8,617	8,609	8	103	96	7	84	77	6	19	18	1	81.4%	80.8%
1987	13,355	13,351	4	13,191	13,183	8	164	168	(4)	132	136	(4)	32	32	0	80.3%	80.9%
1988	13,717	13,730	(12)	13,528	13,522	5	190	207	(17)	152	168	(16)	38	39	(1)	79.9%	81.2%
1989	14,193	14,251	(58)	13,967	13,962	5	225	288	(63)	180	236	(56)	45	52	(6)	79.8%	82.0%
1990	22,178	22,131	47	21,759	21,671	88	419	459	(41)	337	379	(42)	81	80	1	80.5%	82.5%
1991	22,791	22,372	419	22,320	21,847	473	472	526	(54)	382	433	(51)	90	93	(3)	80.9%	82.4%
1992	18,660	18,708	(48)	18,196	18,185	11	465	523	(58)	376	431	(55)	89	92	(3)	80.9%	82.4%
1993	19,518	19,541	(23)	18,966	18,918	48	552	624	(71)	447	516	(68)	105	108	(3)	81.0%	82.7%
1994	26,572	26,714	(142)	25,787	25,787	-	785	926	(142)	636	766	(130)	148	160	(12)	81.1%	82.7%
1995	24,089	24,208	(120)	23,259	23,197	61	830	1,011	(181)	673	838	(165)	157	173	(16)	81.1%	82.9%
1996	23,552	23,470	83	22,594	22,301	293	958	1,169	(211)	782	971	(189)	177	198	(22)	81.6%	83.0%
1997	22,755	22,671	84	21,667	21,358	309	1,088	1,314	(226)	892	1,092	(200)	196	222	(25)	82.0%	83.1%
1998	24,021	24,261	(240)	22,683	22,630	54	1,338	1,631	(294)	1,100	1,358	(258)	238	274	(36)	82.2%	83.2%
1999	24,285	23,962	324	22,581	21,910	671	1,705	2,052	(347)	1,406	1,709	(303)	299	343	(44)	82.5%	83.3%
2000	27,386	27,300	86	25,149	24,668	480	2,237	2,631	(394)	1,856	2,201	(344)	381	431	(49)	83.0%	83.6%
2001	23,263	23,023	241	20,809	20,311	498	2,455	2,712	(258)	2,045	2,277	(232)	410	435	(26)	83.3%	83.9%
2002	25,712	25,636	76	22,789	22,354	434	2,923	3,282	(358)	2,448	2,765	(317)	475	517	(42)	83.7%	84.3%
2003	22,319	22,300	20	19,003	18,617	386	3,316	3,683	(367)	2,783	3,101	(318)	533	581	(48)	83.9%	84.2%
2004	25,282	24,848	433	21,455	20,484	971	3,827	4,365	(538)	3,208	3,689	(481)	618	675	(57)	83.8%	84.5%
2005	23,544	23,188	355	19,017	18,173	844	4,527	5,015	(489)	3,808	4,268	(460)	719	748	(29)	84.1%	85.1%
2006	24,378	23,405	973	19,172	17,453	1,719	5,206	5,951	(746)	4,413	5,083	(671)	793	868	(75)	84.8%	85.4%
2007	20,641	20,354	287	14,456	13,157	1,300	6,185	7,197	(1,012)	5,266	6,141	(875)	919	1,057	(138)	85.1%	85.3%
2008	22,668	21,782	886	15,373	13,036	2,338	7,295	8,747	(1,452)	6,211	7,471	(1,261)	1,084	1,275	(191)	85.1%	85.4%
2009	15,675	15,722	(47)	8,050	5,573	2,476	7,626	10,149	(2,523)	6,498	8,734	(2,236)	1,128	1,415	(287)	85.2%	86.1%
2010	15,789	16,987	(1,199)	5,155	3,420	1,735	10,634	13,567	(2,934)	9,140	11,728	(2,588)	1,494	1,839	(345)	86.0%	86.4%
2011	18,209	9,770	8,439	3,627	347	3,281	14,581	9,423	5,158	12,599	7,974	4,625	1,982	1,449	533	86.4%	84.6%
2012	10,026	-	10,026	321	-	321	9,705	-	9,705	8,215	-	8,215	1,490	-	1,490	84.6%	100.0%
2013	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
Total	612,396	591,373	21,023	522,236	503,281	18,955	90,160	88,091	2,069	76,367	74,861	1,506	13,793	13,230	562	84.7%	85.0%
Excl Prior	612,259	591,265	20,994	522,150	503,242	18,908	90,109	88,023	2,086	76,321	74,798	1,524	13,788	13,225	562	84.7%	85.0%

**Ohio Bureau of Workers' Compensation
Private Employers - Compensation - Permanent Partial**

SUMMARY 6
EXHIBIT 15
SHEET 4

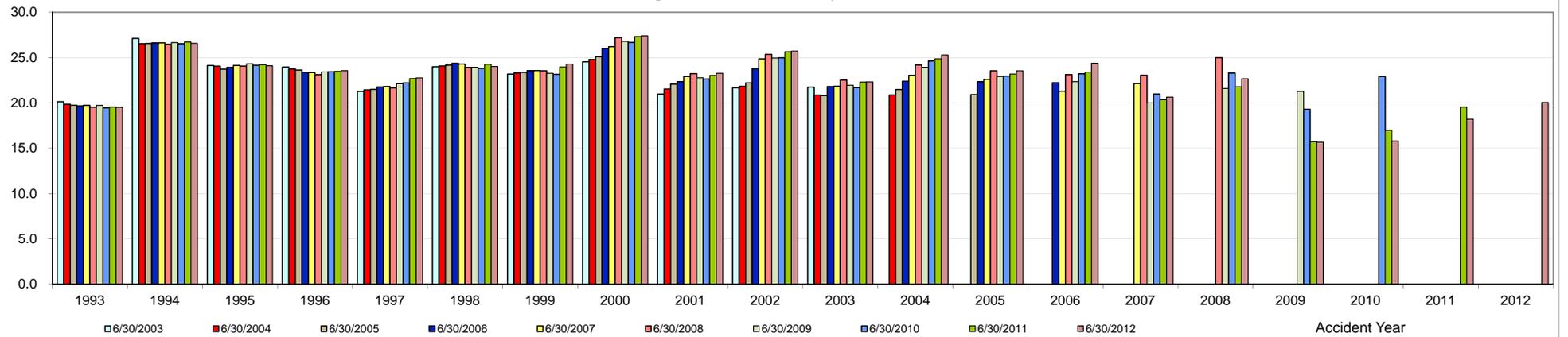
Retrospective Comparison of Unpaid loss as of June 30, 2011 (000's)

Accident Year	Actual Paid Loss @ 6/11	Ultimate Loss Earned @ 6/11		Nominal Unpaid Loss @ 6/11			Discounted Unpaid Loss @ 6/11			Amount of Discount @ 6/11			Discount Factors	
		Evaluated @ 6/12	Evaluated @ 6/11	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11
Prior	39	137	108	98	68	29	90	63	27	7	5	2	92.5%	92.5%
1977	5,691	5,697	5,698	6	7	(1)	5	6	(1)	1	1	(0)	88.8%	88.8%
1978	4,968	4,975	4,975	7	7	(0)	6	6	(0)	1	1	(0)	87.8%	87.8%
1979	8,280	8,319	8,305	39	25	14	34	22	12	5	3	2	86.7%	86.7%
1980	5,932	5,948	5,950	16	18	(2)	14	16	(2)	2	3	(0)	85.1%	85.1%
1981	5,527	5,550	5,548	23	21	2	20	18	2	4	3	0	84.2%	84.2%
1982	5,404	5,478	5,431	73	26	47	61	22	40	12	4	8	83.6%	83.6%
1983	6,680	6,727	6,732	47	52	(5)	39	43	(4)	8	8	(1)	83.9%	83.9%
1984	7,543	7,627	7,610	84	66	17	69	55	15	14	11	3	82.9%	82.9%
1985	8,543	8,640	8,627	97	84	13	79	68	11	18	15	2	81.6%	81.6%
1986	8,609	8,720	8,705	111	96	15	89	77	12	21	18	3	80.6%	80.8%
1987	13,183	13,355	13,351	172	168	4	139	136	3	33	32	1	80.9%	80.9%
1988	13,522	13,717	13,730	195	207	(12)	158	168	(10)	37	39	(2)	81.2%	81.2%
1989	13,962	14,193	14,251	230	288	(58)	189	236	(48)	41	52	(10)	82.0%	82.0%
1990	21,671	22,178	22,131	506	459	47	418	379	39	89	80	8	82.5%	82.5%
1991	21,847	22,791	22,372	945	526	419	778	433	345	166	93	74	82.4%	82.4%
1992	18,185	18,660	18,708	475	523	(48)	392	431	(39)	84	92	(8)	82.4%	82.4%
1993	18,918	19,518	19,541	600	624	(23)	496	516	(19)	104	108	(4)	82.7%	82.7%
1994	25,787	26,572	26,714	785	926	(142)	649	766	(117)	136	160	(25)	82.7%	82.7%
1995	23,197	24,089	24,208	892	1,011	(120)	739	838	(99)	153	173	(20)	82.9%	82.9%
1996	22,301	23,552	23,470	1,252	1,169	83	1,039	971	69	212	198	14	83.0%	83.0%
1997	21,358	22,755	22,671	1,397	1,314	84	1,161	1,092	69	236	222	14	83.1%	83.1%
1998	22,630	24,021	24,261	1,391	1,631	(240)	1,158	1,358	(200)	233	274	(40)	83.2%	83.2%
1999	21,910	24,285	23,962	2,376	2,052	324	1,979	1,709	269	397	343	54	83.3%	83.3%
2000	24,668	27,386	27,300	2,717	2,631	86	2,273	2,201	72	445	431	14	83.6%	83.6%
2001	20,311	23,263	23,023	2,953	2,712	241	2,479	2,277	202	474	435	39	83.9%	83.9%
2002	22,354	25,712	25,636	3,358	3,282	76	2,829	2,765	64	529	517	12	84.3%	84.3%
2003	18,617	22,319	22,300	3,703	3,683	20	3,118	3,101	17	585	581	3	84.2%	84.2%
2004	20,484	25,282	24,848	4,798	4,365	433	4,056	3,689	366	742	675	67	84.5%	84.5%
2005	18,173	23,544	23,188	5,371	5,015	355	4,570	4,268	302	801	748	53	85.1%	85.1%
2006	17,453	24,378	23,405	6,924	5,951	973	5,914	5,083	831	1,010	868	142	85.4%	85.4%
2007	13,157	20,641	20,354	7,485	7,197	287	6,386	6,141	245	1,099	1,057	42	85.3%	85.3%
2008	13,036	22,668	21,782	9,632	8,747	886	8,228	7,471	757	1,404	1,275	129	85.4%	85.4%
2009	5,573	15,675	15,722	10,102	10,149	(47)	8,693	8,734	(40)	1,409	1,415	(7)	86.1%	86.1%
2010	3,420	15,789	16,987	12,368	13,567	(1,199)	10,692	11,728	(1,036)	1,677	1,839	(163)	86.4%	86.4%
2011	347	9,104	9,770	8,758	9,423	(666)	7,411	7,974	(563)	1,347	1,449	(102)	84.6%	84.6%
Total	503,281	593,266	591,373	89,984	88,091	1,893	76,451	74,861	1,590	13,534	13,230	303	85.0%	85.0%
Excl Prior	503,242	593,129	591,265	89,887	88,023	1,864	76,360	74,798	1,563	13,526	13,225	301	85.0%	85.0%

**Ohio Bureau of Workers' Compensation
Private Employers - Compensation - Permanent Partial
Change in Ultimate Loss Estimates (000's)**

Accident Year	Historical Ultimate Loss by Evaluation Date											Change in Ultimate Loss Estimates									
	OW 6/30/2003	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	Deloitte 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	6/30/2003 - 6/30/2004	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	Cum. Change	
1979	8,291	8,291	8,281	8,261	8,265	8,305	8,300	8,302	8,305	8,319		(10)	(20)	4	40	(5)	2	3	14	28	
1980	5,957	5,963	5,967	5,976	5,950	5,943	5,934	5,932	5,950	5,948	6	4	9	(26)	(7)	(9)	(2)	18	(2)	(9)	
1981	5,570	5,591	5,589	5,556	5,561	5,562	5,548	5,548	5,550	5,550	21	(2)	4	(33)	1	(5)	(8)	1	2	(20)	
1982	5,439	5,433	5,442	5,437	5,408	5,400	5,411	5,408	5,431	5,478	(6)	9	(5)	(29)	(9)	11	(2)	22	47	38	
1983	6,795	6,781	6,782	6,768	6,745	6,732	6,722	6,720	6,732	6,727	(14)	1	(13)	(24)	(13)	(10)	(2)	12	(5)	(68)	
1984	7,517	7,507	7,502	7,516	7,513	7,532	7,588	7,587	7,610	7,627	(10)	(5)	14	(3)	19	57	(2)	23	17	110	
1985	8,703	8,698	8,662	8,664	8,662	8,605	8,612	8,592	8,627	8,640	(5)	(36)	2	(3)	(57)	7	(20)	35	13	(63)	
1986	8,635	8,643	8,628	8,634	8,689	8,656	8,693	8,689	8,705	8,720	8	(15)	6	55	(33)	37	(4)	16	15	85	
1987	13,168	13,121	13,101	13,118	13,177	13,188	13,231	13,314	13,351	13,355	(46)	(20)	16	59	11	44	82	37	4	187	
1988	13,761	13,782	13,731	13,718	13,824	13,715	13,748	13,712	13,730	13,717	21	(52)	(13)	106	(108)	33	(36)	17	(12)	(44)	
1989	14,288	14,195	14,179	14,259	14,259	14,266	14,304	14,229	14,251	14,193	(93)	(16)	80	272	(265)	38	(75)	22	(58)	(95)	
1990	21,610	21,602	21,830	22,042	22,071	22,002	22,080	22,108	22,131	22,178	(8)	228	212	29	(69)	78	28	23	47	568	
1991	22,000	21,977	22,031	22,109	22,253	22,183	22,400	22,372	22,791	22,791	(23)	54	78	144	(70)	217	(106)	78	419	791	
1992	18,958	18,769	18,690	18,821	18,944	18,694	18,941	18,715	18,708	18,660	(189)	(78)	130	123	(250)	246	(226)	(7)	(48)	(297)	
1993	20,133	19,860	19,744	19,682	19,739	19,530	19,733	19,452	19,541	19,518	(273)	(115)	(62)	56	(208)	203	(281)	89	(23)	(615)	
1994	27,105	26,526	26,526	26,612	26,620	26,465	26,657	26,521	26,714	26,572	(579)	21	64	8	(155)	192	(136)	193	(142)	(534)	
1995	24,119	24,048	23,722	23,922	24,131	24,057	24,315	24,149	24,208	24,089	(71)	(326)	200	209	(73)	258	(167)	60	(120)	(31)	
1996	23,954	23,745	23,618	23,367	23,347	23,113	23,420	23,431	23,470	23,552	(209)	(127)	(251)	(20)	(234)	308	10	39	83	(401)	
1997	21,268	21,434	21,495	21,757	21,809	21,654	22,108	22,208	22,671	22,755	165	62	261	52	(155)	454	100	464	84	1,487	
1998	23,987	24,068	24,162	24,364	24,286	23,912	23,932	23,807	24,261	24,021	81	94	201	(77)	(374)	20	(124)	453	(240)	34	
1999	23,178	23,299	23,371	23,547	23,565	23,541	23,262	23,151	23,962	24,285	121	72	177	18	(24)	(278)	(111)	810	324	1,108	
2000	24,524	24,773	25,087	26,004	26,198	27,187	26,777	26,668	27,300	27,386	248	314	917	194	989	(410)	(110)	632	86	2,861	
2001	20,976	21,524	22,069	22,338	22,909	23,222	22,772	23,023	23,263	23,263	547	545	268	571	313	(450)	(138)	389	241	2,287	
2002	21,665	21,835	22,209	23,769	24,847	25,343	24,943	24,974	25,636	25,712	170	373	1,560	1,078	496	(400)	31	662	76	4,047	
2003	21,742	20,869	20,808	21,803	21,842	22,514	21,950	21,682	22,300	22,319	(873)	(61)	994	40	672	(564)	(267)	617	20	578	
2004		20,880	21,476	22,384	23,049	24,182	23,932	24,621	24,848	25,282		597	908	665	1,133	(250)	689	228	433	4,402	
2005			20,923	22,328	22,593	23,538	22,908	22,955	23,188	23,544			1,405	265	945	(631)	48	233	355	2,621	
2006				22,225	21,289	23,120	22,339	23,209	24,378	24,378				(935)	1,831	(781)	869	196	973	2,153	
2007					22,135	23,059	20,002	20,981	20,354	20,641					924	(3,057)	979	(626)	287	(1,493)	
2008						24,980	21,590	23,290	21,782	22,668					(3,390)	1,700	(1,508)	886	(2,312)		
2009							21,270	19,298	15,722	15,675						(1,972)		(3,575)	(47)	(5,595)	
2010								22,911	16,987	15,789							(5,924)	(1,199)	(7,123)		
2011									19,540	20,052								(1,331)	(1,331)		
2012										20,052											
79-03	413,345	412,336	413,250	418,080	420,883	421,320	421,389	419,826	424,534	425,376	(1,009)	914	4,831	2,802	437	70	(1,564)	4,708	842	12,030	
79-04		424,925	426,445	432,203	435,666	437,196	437,021	436,144	441,077	442,338		1,520	5,759	3,463	1,530	(175)	(877)	4,933	1,261	16,404	
79-05			447,368	454,531	458,260	460,735	459,929	459,100	464,266	465,882			7,164	3,728	2,475	(806)	(829)	5,166	1,616	19,025	
79-06				476,756	479,549	483,855	482,268	482,308	487,670	490,260				2,793	4,306	(1,587)	40	5,362	2,589	21,178	
79-07					501,684	506,914	502,270	503,289	508,024	510,901					5,231	(4,644)	1,019	4,736	2,877	19,685	
79-08						531,894	523,860	526,579	529,807	533,569						(8,034)	2,719	3,228	3,762	17,373	
79-09							545,130	545,876	549,244	549,244							747	(348)	3,715	11,778	
79-10								568,788	562,516	565,033							(6,271)	2,516	4,656		
79-11									582,056	583,241								1,185	3,324		
79-12										603,293										3,324	

Change in Ultimate Loss by Accident Year



**Ohio Bureau of Workers' Compensation
Private Employers - Compensation - Lump Sum Settlement**

SUMMARY 6
EXHIBIT 16
SHEET 1

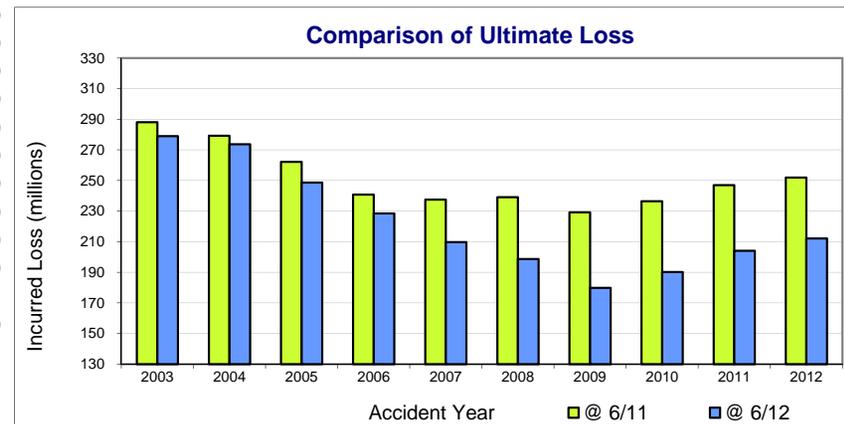
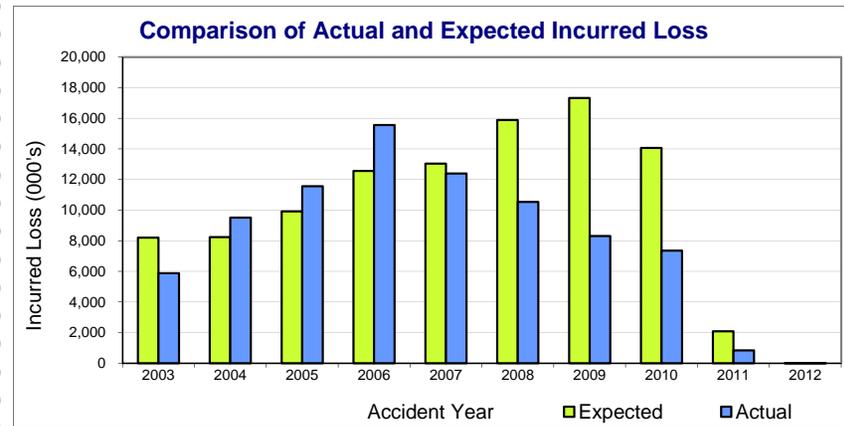
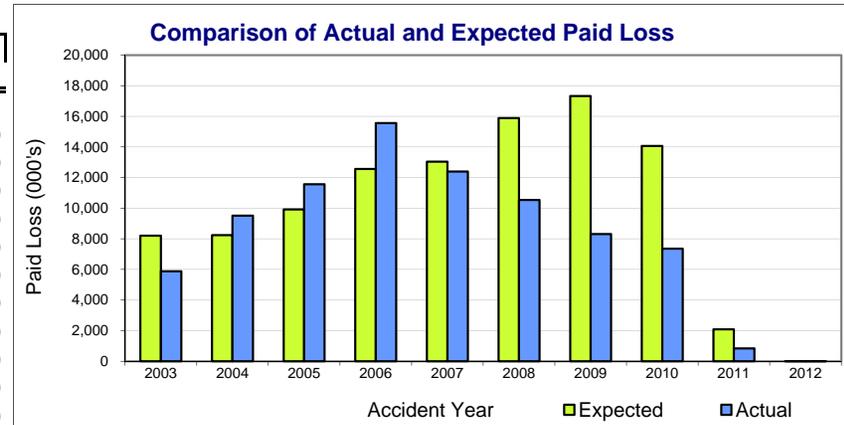
**Change in Unpaid Loss from June 30, 2011 to June 30, 2012 (\$000's)
(June 30, 2012 Evaluated at June 30, 2012 and June 30, 2011 Evaluated at 6/2011)**

Accident Year	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
	Earned at 6/30/12	Earned at 6/30/11	Change	Actual @ 06/12	Actual @ 06/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11
Prior	12,482	16,634	(4,152)	2,482	1,634	848	10,000	15,000	(5,000)	8,548	12,750	(4,202)	1,452	2,250	(798)	85.5%	85.0%
1977	27,264	28,283	(1,019)	25,478	25,461	17	1,786	2,821	(1,035)	1,475	2,282	(807)	311	539	(228)	82.6%	80.9%
1978	28,334	29,251	(917)	26,215	25,986	229	2,119	3,265	(1,146)	1,733	2,610	(878)	387	655	(268)	81.7%	79.9%
1979	41,581	42,899	(1,319)	38,045	37,535	511	3,535	5,365	(1,830)	2,861	4,246	(1,384)	674	1,119	(445)	80.9%	79.1%
1980	36,637	38,407	(1,771)	33,095	33,010	85	3,541	5,397	(1,856)	2,842	4,238	(1,395)	699	1,160	(461)	80.3%	78.5%
1981	38,601	40,519	(1,918)	34,355	34,142	213	4,247	6,377	(2,130)	3,385	4,968	(1,583)	862	1,409	(547)	79.7%	77.9%
1982	41,255	43,517	(2,261)	36,174	35,879	295	5,081	7,638	(2,557)	4,011	5,905	(1,894)	1,071	1,733	(663)	78.9%	77.3%
1983	46,935	49,507	(2,572)	40,347	39,900	448	6,588	9,607	(3,019)	5,179	7,359	(2,180)	1,409	2,248	(839)	78.6%	76.6%
1984	60,694	64,019	(3,325)	51,152	50,387	766	9,542	13,633	(4,091)	7,442	10,336	(2,894)	2,100	3,297	(1,197)	78.0%	75.8%
1985	72,342	77,332	(4,990)	59,773	59,407	367	12,569	17,925	(5,356)	9,702	13,434	(3,733)	2,867	4,491	(1,623)	77.2%	74.9%
1986	84,627	90,798	(6,171)	68,553	68,050	503	16,074	22,748	(6,673)	12,257	16,835	(4,578)	3,817	5,912	(2,095)	76.3%	74.0%
1987	96,022	102,838	(6,816)	76,258	75,048	1,210	19,764	27,790	(8,027)	14,868	20,321	(5,453)	4,896	7,469	(2,573)	75.2%	73.1%
1988	104,720	113,067	(8,347)	81,217	80,265	952	23,503	32,802	(9,299)	17,503	23,687	(6,184)	6,001	9,115	(3,114)	74.5%	72.2%
1989	119,896	129,324	(9,428)	90,630	89,132	1,498	29,266	40,192	(10,927)	21,579	28,673	(7,094)	7,687	11,519	(3,833)	73.7%	71.3%
1990	140,384	152,395	(12,011)	103,127	101,874	1,252	37,257	50,521	(13,263)	27,227	35,585	(8,358)	10,030	14,935	(4,905)	73.1%	70.4%
1991	136,891	148,460	(11,568)	97,632	96,166	1,466	39,259	52,293	(13,034)	28,401	36,351	(7,950)	10,859	15,943	(5,084)	72.3%	69.5%
1992	142,777	156,119	(13,342)	98,864	97,897	967	43,913	58,222	(14,309)	31,391	39,924	(8,533)	12,522	18,298	(5,776)	71.5%	68.6%
1993	151,046	165,244	(14,199)	101,543	100,115	1,428	49,503	65,129	(15,626)	34,919	44,068	(9,149)	14,584	21,061	(6,477)	70.5%	67.7%
1994	156,595	170,494	(13,900)	101,812	99,803	2,009	54,783	70,691	(15,908)	38,204	47,145	(8,941)	16,579	23,547	(6,967)	69.7%	66.7%
1995	154,555	169,999	(15,443)	97,182	95,962	1,219	57,374	74,037	(16,663)	39,496	48,681	(9,185)	17,878	25,355	(7,478)	68.8%	65.8%
1996	154,220	169,186	(14,966)	93,691	92,007	1,684	60,528	77,179	(16,650)	41,110	50,013	(8,904)	19,418	27,165	(7,747)	67.9%	64.8%
1997	162,182	178,444	(16,262)	95,197	93,310	1,887	66,985	85,134	(18,149)	44,837	54,381	(9,545)	22,148	30,753	(8,605)	66.9%	63.9%
1998	188,406	206,605	(18,199)	106,541	103,383	3,158	81,865	103,222	(21,357)	54,053	65,104	(11,050)	27,812	38,119	(10,307)	66.0%	63.1%
1999	219,892	241,898	(22,007)	119,220	115,279	3,940	100,672	126,619	(25,947)	65,687	78,945	(13,258)	34,985	47,674	(12,688)	65.2%	62.3%
2000	254,077	274,855	(20,778)	131,445	125,731	5,714	122,633	149,124	(26,492)	79,166	91,762	(12,596)	43,466	57,362	(13,896)	64.6%	61.5%
2001	256,745	276,273	(19,528)	126,622	120,800	5,822	130,123	155,474	(25,351)	83,045	94,706	(11,661)	47,078	60,767	(13,689)	63.8%	60.9%
2002	288,408	302,308	(13,900)	135,472	128,802	6,670	152,936	173,506	(20,570)	96,775	104,620	(7,845)	56,161	68,886	(12,725)	63.3%	60.3%
2003	279,003	288,057	(9,054)	121,109	115,234	5,875	157,894	172,823	(14,930)	99,027	103,486	(4,459)	58,867	69,337	(10,470)	62.7%	59.9%
2004	273,610	279,253	(5,643)	112,290	102,776	9,514	161,319	176,477	(15,157)	100,588	104,944	(4,356)	60,731	71,532	(10,801)	62.4%	59.5%
2005	248,592	262,121	(13,528)	91,742	80,184	11,558	156,851	181,937	(25,086)	97,209	108,083	(10,873)	59,641	73,854	(14,213)	62.0%	59.4%
2006	228,480	240,796	(12,315)	70,932	55,372	15,560	157,548	185,424	(27,876)	97,733	111,058	(13,325)	59,815	74,365	(14,550)	62.0%	59.9%
2007	209,756	237,508	(27,752)	44,374	31,977	12,398	165,382	205,531	(40,150)	104,048	123,643	(19,596)	61,334	81,888	(20,554)	62.9%	60.2%
2008	198,665	239,051	(40,386)	28,735	18,203	10,532	169,930	220,848	(50,918)	107,356	134,138	(26,782)	62,574	86,710	(24,136)	63.2%	60.7%
2009	179,836	229,141	(49,305)	15,638	7,327	8,311	164,198	221,814	(57,616)	104,425	136,413	(31,988)	59,772	85,401	(25,629)	63.6%	61.5%
2010	190,176	236,401	(46,225)	8,393	1,037	7,357	181,783	235,364	(53,582)	116,509	144,655	(28,146)	65,273	90,709	(25,436)	64.1%	61.5%
2011	204,019	123,469	80,550	835	3	832	203,185	123,466	79,719	129,767	73,370	56,397	73,418	50,096	23,322	63.9%	59.4%
2012	106,069	-	106,069	1	-	1	106,068	-	106,068	65,474	-	65,474	40,594	-	40,594	61.7%	100.0%
2013	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
Total	5,335,776	5,614,473	(278,697)	2,566,173	2,439,077	127,096	2,769,604	3,175,396	(405,792)	1,799,831	1,988,722	(188,890)	969,772	1,186,674	(216,902)	65.0%	62.6%
Excl Prior	5,323,294	5,597,839	(274,544)	2,563,691	2,437,443	126,248	2,759,604	3,160,396	(400,792)	1,791,284	1,975,972	(184,689)	968,320	1,184,424	(216,104)	64.9%	62.5%

Ohio Bureau of Workers' Compensation
Private Employers - Compensation - Lump Sum Settlement
2012 Fiscal Year as of June 30, 2012 - Actual vs. Expected (000's)

SUMMARY 6
 EXHIBIT 16
 SHEET 2

Accident Year	Paid Loss from 6/11 - 6/12			Incurred Loss from 6/11 - 6/12			Ultimate Loss-Earned & Unearned		
	Expected	Actual	Variance	Expected	Actual	Variance	Evaluated @ 6/11	Evaluated @ 6/12	Change
Prior	2,660	848	(1,812)				16,634	12,482	(4,152)
1977	312	17	(295)	-	17	17	28,283	27,264	(1,019)
1978	347	229	(118)	347	229	(118)	29,251	28,334	(917)
1979	576	511	(65)	576	511	(65)	42,899	41,581	(1,319)
1980	594	85	(509)	594	85	(509)	38,407	36,637	(1,771)
1981	683	213	(470)	683	213	(470)	40,519	38,601	(1,918)
1982	789	295	(494)	789	295	(494)	43,517	41,255	(2,261)
1983	918	448	(470)	918	448	(470)	49,507	46,935	(2,572)
1984	1,209	766	(444)	1,209	766	(444)	64,019	60,694	(3,325)
1985	1,458	367	(1,091)	1,458	367	(1,091)	77,332	72,342	(4,990)
1986	1,701	503	(1,199)	1,701	503	(1,199)	90,798	84,627	(6,171)
1987	2,026	1,210	(816)	2,026	1,210	(816)	102,838	96,022	(6,816)
1988	2,247	952	(1,295)	2,247	952	(1,295)	113,067	104,720	(8,347)
1989	2,674	1,498	(1,176)	2,674	1,498	(1,176)	129,324	119,896	(9,428)
1990	3,158	1,252	(1,906)	3,158	1,252	(1,906)	152,395	140,384	(12,011)
1991	3,077	1,466	(1,612)	3,077	1,466	(1,612)	148,460	136,891	(11,568)
1992	3,231	967	(2,264)	3,231	967	(2,264)	156,119	142,777	(13,342)
1993	3,504	1,428	(2,076)	3,504	1,428	(2,076)	165,244	151,046	(14,199)
1994	3,493	2,009	(1,484)	3,493	2,009	(1,484)	170,494	156,595	(13,900)
1995	3,551	1,219	(2,331)	3,551	1,219	(2,331)	169,999	154,555	(15,443)
1996	3,496	1,684	(1,812)	3,496	1,684	(1,812)	169,186	154,220	(14,966)
1997	3,732	1,887	(1,845)	3,732	1,887	(1,845)	178,444	162,182	(16,262)
1998	4,652	3,158	(1,494)	4,652	3,158	(1,494)	206,605	188,406	(18,199)
1999	5,764	3,940	(1,824)	5,764	3,940	(1,824)	241,898	219,892	(22,007)
2000	6,197	5,714	(483)	6,197	5,714	(483)	274,855	254,077	(20,778)
2001	6,985	5,822	(1,163)	6,985	5,822	(1,163)	276,273	256,745	(19,528)
2002	7,583	6,670	(913)	7,583	6,670	(913)	302,308	288,408	(13,900)
2003	8,199	5,875	(2,324)	8,199	5,875	(2,324)	288,057	279,003	(9,054)
2004	8,238	9,514	1,276	8,238	9,514	1,276	279,253	273,610	(5,643)
2005	9,914	11,558	1,644	9,914	11,558	1,644	262,121	248,592	(13,528)
2006	12,559	15,560	3,001	12,559	15,560	3,001	240,796	228,480	(12,315)
2007	13,038	12,398	(640)	13,038	12,398	(640)	237,508	209,756	(27,752)
2008	15,891	10,532	(5,358)	15,891	10,532	(5,358)	239,051	198,665	(40,386)
2009	17,324	8,311	(9,013)	17,324	8,311	(9,013)	229,141	179,836	(49,305)
2010	14,068	7,357	(6,711)	14,068	7,357	(6,711)	236,401	190,176	(46,225)
2011	2,086	832	(1,254)	2,086	832	(1,254)	246,938	204,019	(42,919)
2012	5	1	(5)	5	1	(5)	251,879	212,138	(39,741)
Total	177,940	127,096	(50,845)	174,968	126,248	(48,720)			(547,976)



Ohio Bureau of Workers' Compensation

SUMMARY 6

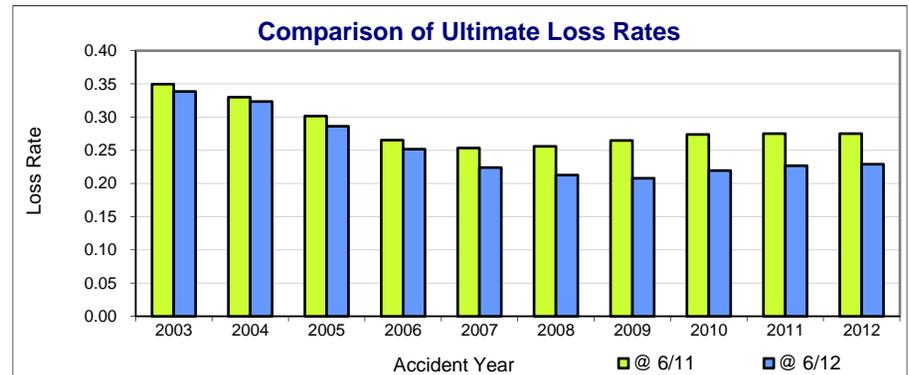
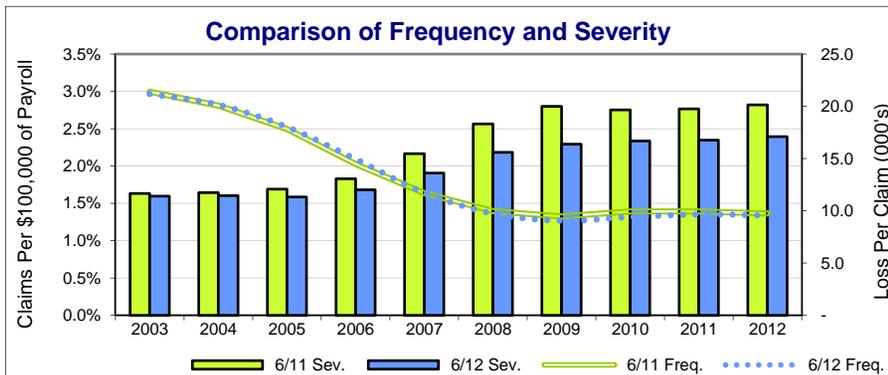
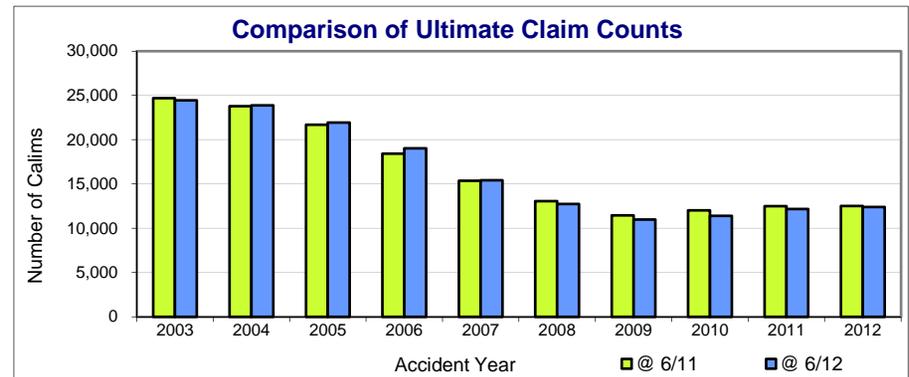
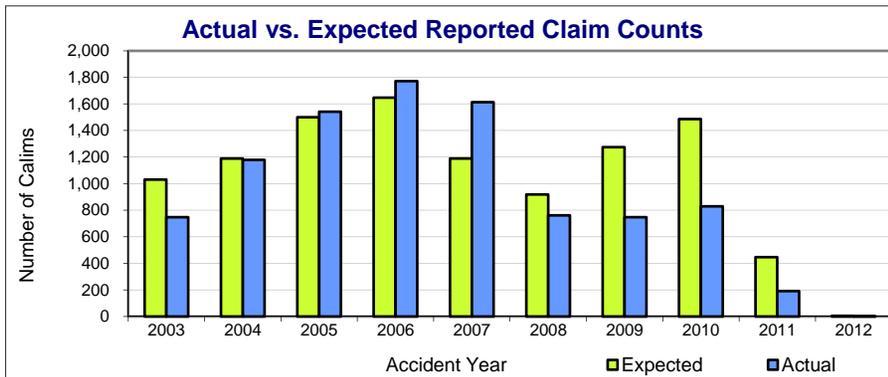
Private Employers - Compensation - Lump Sum Settlement

EXHIBIT 16

2012 Fiscal Year as of June 30, 2012 - Actual vs. Expected (000's)

SHEET 3

Accident Year	# of Reported Claims from 6/11-6/12			Ultimate Claim Counts			Ultimate Frequency		Ultimate Severity		Ultimate Loss Rate	
	Expected	Actual	Variance	@ 6/11	@ 6/12	Change	@ 6/11	@ 6/12	@ 6/11	@ 6/12	@ 6/11	@ 6/12
77-02	6,253	3,876	(2,377)	329,616	326,905	(2,711)						
2003	1,030	747	(283)	24,692	24,450	(242)	3.00%	2.97%	11,666	11,411	0.349	0.338
2004	1,189	1,179	(10)	23,782	23,881	99	2.81%	2.82%	11,742	11,457	0.330	0.323
2005	1,500	1,541	41	21,688	21,937	249	2.50%	2.52%	12,086	11,332	0.302	0.286
2006	1,647	1,772	125	18,421	19,018	597	2.03%	2.09%	13,072	12,014	0.265	0.252
2007	1,189	1,613	424	15,354	15,412	58	1.64%	1.64%	15,469	13,610	0.253	0.224
2008	919	761	(158)	13,053	12,734	(319)	1.40%	1.36%	18,314	15,601	0.256	0.213
2009	1,274	747	(527)	11,462	10,973	(489)	1.32%	1.27%	19,991	16,389	0.265	0.208
2010	1,486	829	(657)	12,023	11,398	(625)	1.39%	1.32%	19,662	16,685	0.274	0.220
2011	446	191	(255)	12,501	12,165	(336)	1.39%	1.35%	19,753	16,771	0.275	0.227
2012	5	1	(4)	12,503	12,406	(97)	1.37%	1.34%	20,145	17,100	0.275	0.229
Total	16,938	13,257	(3,681)	495,095	491,279	(3,816)						



Ohio Bureau of Workers' Compensation
Private Employers - Compensation - Lump Sum Settlement
Retrospective Comparison of Unpaid loss as of June 30, 2011 (000's)

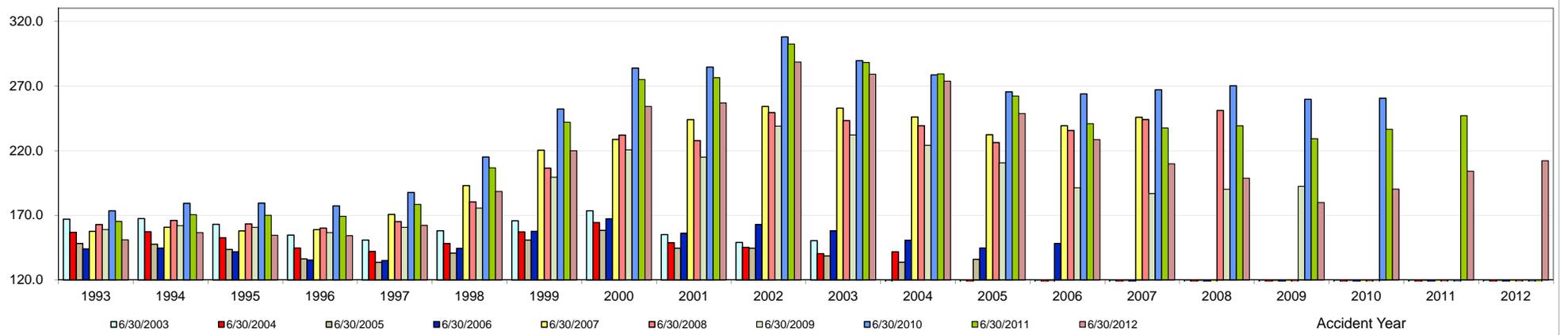
SUMMARY 6
EXHIBIT 16
SHEET 4

Accident Year	Actual Paid Loss @ 6/11	Ultimate Loss Earned @ 6/11		Nominal Unpaid Loss @ 6/11			Discounted Unpaid Loss @ 6/11			Amount of Discount @ 6/11			Discount Factors	
		Evaluated @ 6/12	Evaluated @ 6/11	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11
Prior	1,634	12,482	16,634	10,848	15,000	(4,152)	9,220	12,750	(3,529)	1,627	2,250	(623)	85.0%	85.0%
1977	25,461	27,264	28,283	1,803	2,821	(1,019)	1,458	2,282	(824)	344	539	(195)	80.9%	80.9%
1978	25,986	28,334	29,251	2,349	3,265	(917)	1,878	2,610	(733)	471	655	(184)	79.9%	79.9%
1979	37,535	41,581	42,899	4,046	5,365	(1,319)	3,202	4,246	(1,044)	844	1,119	(275)	79.1%	79.1%
1980	33,010	36,637	38,407	3,627	5,397	(1,771)	2,848	4,238	(1,390)	779	1,160	(380)	78.5%	78.5%
1981	34,142	38,601	40,519	4,459	6,377	(1,918)	3,474	4,968	(1,494)	985	1,409	(424)	77.9%	77.9%
1982	35,879	41,255	43,517	5,377	7,638	(2,261)	4,157	5,905	(1,748)	1,220	1,733	(513)	77.3%	77.3%
1983	39,900	46,935	49,507	7,035	9,607	(2,572)	5,389	7,359	(1,970)	1,646	2,248	(602)	76.6%	76.6%
1984	50,387	60,694	64,019	10,308	13,633	(3,325)	7,815	10,336	(2,521)	2,493	3,297	(804)	75.8%	75.8%
1985	59,407	72,342	77,332	12,935	17,925	(4,990)	9,695	13,434	(3,740)	3,241	4,491	(1,250)	74.9%	74.9%
1986	68,050	84,627	90,798	16,577	22,748	(6,171)	12,268	16,835	(4,567)	4,308	5,912	(1,604)	74.0%	74.0%
1987	75,048	96,022	102,838	20,974	27,790	(6,816)	15,337	20,321	(4,984)	5,637	7,469	(1,832)	73.1%	73.1%
1988	80,265	104,720	113,067	24,455	32,802	(8,347)	17,660	23,687	(6,027)	6,796	9,115	(2,319)	72.2%	72.2%
1989	89,132	119,896	129,324	30,764	40,192	(9,428)	21,947	28,673	(6,726)	8,817	11,519	(2,702)	71.3%	71.3%
1990	101,874	140,384	152,395	38,510	50,521	(12,011)	27,125	35,585	(8,460)	11,385	14,935	(3,551)	70.4%	70.4%
1991	96,166	136,891	148,460	40,725	52,293	(11,568)	28,309	36,351	(8,042)	12,416	15,943	(3,527)	69.5%	69.5%
1992	97,897	142,777	156,119	44,880	58,222	(13,342)	30,775	39,924	(9,149)	14,105	18,298	(4,193)	68.6%	68.6%
1993	100,115	151,046	165,244	50,930	65,129	(14,199)	34,461	44,068	(9,607)	16,470	21,061	(4,591)	67.7%	67.7%
1994	99,803	156,595	170,494	56,792	70,691	(13,900)	37,875	47,145	(9,270)	18,917	23,547	(4,630)	66.7%	66.7%
1995	95,962	154,555	169,999	58,593	74,037	(15,443)	38,527	48,681	(10,155)	20,066	25,355	(5,289)	65.8%	65.8%
1996	92,007	154,220	169,186	62,212	77,179	(14,966)	40,315	50,013	(9,698)	21,898	27,165	(5,268)	64.8%	64.8%
1997	93,310	162,182	178,444	68,872	85,134	(16,262)	43,994	54,381	(10,388)	24,879	30,753	(5,874)	63.9%	63.9%
1998	103,383	188,406	206,605	85,023	103,222	(18,199)	53,625	65,104	(11,478)	31,398	38,119	(6,721)	63.1%	63.1%
1999	115,279	219,892	241,898	104,612	126,619	(22,007)	65,224	78,945	(13,721)	39,388	47,674	(8,286)	62.3%	62.3%
2000	125,731	254,077	274,855	128,346	149,124	(20,778)	78,977	91,762	(12,786)	49,370	57,362	(7,992)	61.5%	61.5%
2001	120,800	256,745	276,273	135,946	155,474	(19,528)	82,811	94,706	(11,896)	53,135	60,767	(7,633)	60.9%	60.9%
2002	128,802	288,408	302,308	159,606	173,506	(13,900)	96,239	104,620	(8,381)	63,368	68,886	(5,519)	60.3%	60.3%
2003	115,234	279,003	288,057	163,769	172,823	(9,054)	98,065	103,486	(5,422)	65,704	69,337	(3,633)	59.9%	59.9%
2004	102,776	273,610	279,253	170,834	176,477	(5,643)	101,589	104,944	(3,356)	69,245	71,532	(2,287)	59.5%	59.5%
2005	80,184	248,592	262,121	168,409	181,937	(13,528)	100,046	108,083	(8,037)	68,363	73,854	(5,492)	59.4%	59.4%
2006	55,372	228,480	240,796	173,108	185,424	(12,315)	103,682	111,058	(7,376)	69,426	74,365	(4,939)	59.9%	59.9%
2007	31,977	209,756	237,508	177,779	205,531	(27,752)	106,948	123,643	(16,695)	70,831	81,888	(11,057)	60.2%	60.2%
2008	18,203	198,665	239,051	180,462	220,848	(40,386)	109,609	134,138	(24,529)	70,854	86,710	(15,856)	60.7%	60.7%
2009	7,327	179,836	229,141	172,509	221,814	(49,305)	106,091	136,413	(30,322)	66,418	85,401	(18,983)	61.5%	61.5%
2010	1,037	190,176	236,401	189,139	235,364	(46,225)	116,245	144,655	(28,410)	72,894	90,709	(17,815)	61.5%	61.5%
2011	3	102,010	123,469	102,006	123,466	(21,459)	60,618	73,370	(12,752)	41,389	50,096	(8,707)	59.4%	59.4%
Total	2,439,077	5,127,698	5,614,473	2,688,621	3,175,396	(486,775)	1,677,496	1,988,722	(311,226)	1,011,125	1,186,674	(175,549)	62.4%	62.6%
Excl Prior	2,437,443	5,115,216	5,597,839	2,677,773	3,160,396	(482,623)	1,668,275	1,975,972	(307,697)	1,009,498	1,184,424	(174,926)	62.3%	62.5%

**Ohio Bureau of Workers' Compensation
Private Employers - Compensation - Lump Sum Settlement
Change in Ultimate Loss Estimates (000's)**

Accident Year	Historical Ultimate Loss by Evaluation Date										Change in Ultimate Loss Estimates										Cum. Change
	OW 6/30/2003	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	Deloitte 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	6/30/2003 - 6/30/2004	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012		
1979	51,601	50,674	49,956	50,042	45,694	50,873	46,589	43,578	42,899	41,581	(927)	(719)	86	(4,348)	5,179	(4,283)	(3,011)	(679)	(1,319)	(10,021)	
1980	47,835	46,126	45,389	44,860	42,562	46,445	42,451	39,304	38,407	36,637	(1,710)	(736)	(529)	(2,299)	3,884	(3,995)	(3,147)	(896)	(1,771)	(11,199)	
1981	51,600	49,704	48,404	48,106	44,576	49,476	45,334	41,799	40,519	38,601	(1,896)	(1,300)	(298)	(3,529)	4,900	(4,143)	(3,535)	(1,280)	(1,918)	(12,999)	
1982	53,160	51,085	49,944	49,805	48,405	51,997	47,831	45,079	43,517	41,255	(2,075)	(1,140)	(140)	(1,400)	3,592	(4,166)	(2,752)	(1,562)	(2,261)	(11,905)	
1983	59,300	56,999	55,114	54,540	57,114	57,308	53,329	51,139	49,507	46,935	(2,301)	(1,886)	(574)	2,575	193	(3,979)	(2,190)	(1,632)	(2,572)	(12,365)	
1984	77,442	73,566	71,059	70,386	71,419	73,926	68,788	66,217	64,019	60,694	(3,875)	(2,508)	(672)	1,032	2,508	(5,138)	(2,571)	(2,198)	(3,325)	(16,747)	
1985	90,165	85,273	81,961	81,494	81,991	86,852	81,487	79,838	77,332	72,342	(4,893)	(3,312)	(467)	497	4,861	(5,365)	(1,649)	(2,506)	(4,990)	(17,823)	
1986	98,936	93,826	90,603	90,012	94,298	97,700	92,792	94,112	90,798	84,627	(5,110)	(3,223)	(592)	4,286	3,402	(4,909)	1,320	(3,314)	(6,171)	(14,309)	
1987	112,703	107,183	102,578	101,987	108,042	109,458	104,520	107,132	102,838	96,022	(5,520)	(4,604)	(591)	6,055	1,417	(4,939)	2,613	(4,294)	(6,816)	(16,681)	
1988	126,619	119,357	113,782	112,412	119,032	123,729	117,416	117,170	113,067	104,720	(7,262)	(5,575)	(1,370)	6,619	4,697	(6,313)	(246)	(4,103)	(8,347)	(21,899)	
1989	141,704	134,812	128,176	128,028	132,650	137,561	132,998	135,468	129,324	119,896	(6,892)	(6,636)	(2,148)	6,229	4,911	(4,563)	2,469	(6,143)	(9,428)	(21,808)	
1990	155,461	147,114	141,066	139,274	145,173	154,414	149,897	159,693	152,395	140,384	(8,347)	(6,048)	(1,792)	5,899	9,241	(4,517)	9,796	(7,298)	(12,011)	(15,077)	
1991	155,066	147,386	139,925	136,527	146,619	148,919	145,398	155,840	146,460	136,891	(7,680)	(7,460)	(3,398)	10,092	2,297	(3,518)	10,443	(7,380)	(11,568)	(18,175)	
1992	162,279	152,887	144,951	141,951	152,414	157,362	152,941	164,639	156,119	142,777	(9,393)	(7,936)	(3,000)	10,463	4,948	(4,421)	11,698	(8,520)	(13,342)	(19,502)	
1993	166,954	156,855	148,163	144,013	157,550	162,792	158,971	173,448	165,244	151,046	(10,099)	(8,693)	(4,150)	13,537	5,243	(3,822)	14,477	(8,203)	(14,199)	(15,908)	
1994	167,437	157,240	147,651	144,677	160,754	166,033	162,007	179,222	170,494	156,595	(10,197)	(9,589)	(2,973)	16,076	5,280	(4,027)	17,216	(8,728)	(13,900)	(10,842)	
1995	162,984	152,624	143,587	141,752	157,887	163,283	160,661	179,396	169,999	154,555	(10,360)	(9,037)	(1,835)	16,135	5,396	(2,622)	18,735	(9,398)	(15,443)	(8,428)	
1996	154,694	144,729	136,250	135,449	158,903	160,075	156,619	177,243	169,186	154,220	(9,966)	(8,479)	(801)	23,454	1,172	(3,456)	20,625	(8,058)	(14,966)	(475)	
1997	150,814	142,034	133,700	135,008	170,674	165,025	160,715	187,616	178,444	162,182	(8,780)	(8,334)	1,308	35,666	(5,649)	(4,310)	26,902	(9,172)	(16,262)	11,368	
1998	158,001	148,146	140,764	144,411	192,915	180,291	175,543	215,029	206,605	188,406	(9,855)	(7,382)	3,648	48,504	(12,624)	(4,748)	39,486	(8,424)	(18,199)	30,405	
1999	165,710	157,109	150,811	157,552	220,263	206,375	199,369	252,109	241,898	219,892	(8,601)	(6,298)	6,741	62,711	(13,888)	(7,006)	52,740	(10,210)	(22,007)	54,182	
2000	173,432	164,367	158,331	167,251	228,610	231,933	220,574	283,715	274,855	254,077	(9,065)	(6,036)	8,920	61,359	3,322	(11,359)	63,141	(8,860)	(20,778)	80,645	
2001	155,086	148,822	144,593	156,050	243,885	227,689	214,856	284,529	276,273	256,745	(6,264)	(4,229)	11,456	87,836	(16,196)	(12,833)	69,673	(8,256)	(19,528)	101,659	
2002	148,994	145,228	144,621	162,842	254,095	249,312	238,848	307,757	302,308	288,408	(3,765)	(607)	18,221	91,253	(4,783)	(10,464)	68,908	(5,448)	(13,900)	139,414	
2003	150,374	140,372	138,623	157,929	252,772	243,146	232,066	289,447	288,057	279,003	(10,002)	(1,749)	19,306	94,843	(9,626)	(11,080)	57,382	(1,390)	(9,054)	128,629	
2004		141,771	133,715	150,700	245,939	239,211	224,003	278,444	279,253	273,610		(8,056)	16,985	95,239	(6,728)	(15,208)	54,440	809	(5,643)	131,839	
2005			136,006	144,715	232,244	226,190	210,491	265,362	262,121	248,592			8,709	87,530	(6,054)	(15,699)	54,871	(3,241)	(13,528)	112,586	
2006				148,209	239,183	235,513	191,241	263,746	240,796	228,480				90,974	(3,671)	(44,271)	72,505	(22,951)	(12,315)	80,271	
2007					245,693	243,924	186,718	266,970	237,508	209,756					(1,768)	(57,206)	80,252	(29,462)	(27,752)	(35,937)	
2008						250,997	190,071	270,082	239,051	198,665						(60,926)	80,010	(31,031)	(40,386)	(52,332)	
2009							192,367	259,589	229,141	179,836							67,222	(30,448)	(49,305)	(12,531)	
2010								260,407	236,401	190,176								(24,006)	(46,225)	(70,231)	
2011									246,938	204,019									(42,919)	(42,919)	
2012										212,138											
79-03	3,138,352	2,973,520	2,850,004	2,894,359	3,488,297	3,501,972	3,361,998	3,830,520	3,692,566	3,428,492	(164,832)	(123,516)	44,355	593,938	13,676	(139,974)	468,522	(137,953)	(264,074)	290,140	
79-04		3,064,616	2,933,763	2,995,017	3,688,542	3,690,311	3,539,412	4,065,385	3,928,919	3,660,521		(130,853)	61,254	693,525	1,769	(150,899)	525,973	(136,466)	(268,398)	432,000	
79-05			3,069,769	3,139,732	3,920,786	3,916,501	3,749,903	4,330,748	4,191,040	3,909,114			69,963	781,054	(4,285)	(166,598)	580,845	(139,707)	(281,926)	544,586	
79-06				3,287,941	4,159,969	4,152,014	3,941,144	4,594,494	4,431,836	4,137,594				872,028	(7,956)	(210,869)	653,500	(162,658)	(294,242)	624,857	
79-07					4,405,662	4,395,938	4,127,862	4,861,464	4,669,344	4,347,350					(9,724)	(268,076)	733,602	(192,120)	(321,994)	588,921	
79-08						4,646,935	4,317,933	5,131,545	4,908,395	4,546,015						(329,001)	813,612	(223,151)	(362,379)	536,589	
79-09							4,510,300	5,391,134	5,137,536	4,725,851							880,834	(253,599)	(411,685)	524,058	
79-10									5,651,541	5,373,936								(277,604)	(457,909)	453,827	
79-11										5,120,046									(500,828)	410,908	
79-12										5,332,184										410,908	

Change in Ultimate Loss by Accident Year



**Ohio Bureau of Workers' Compensation
Private Employers - Compensation - Lump Sum Advancements**

SUMMARY 6
EXHIBIT 17
SHEET 1

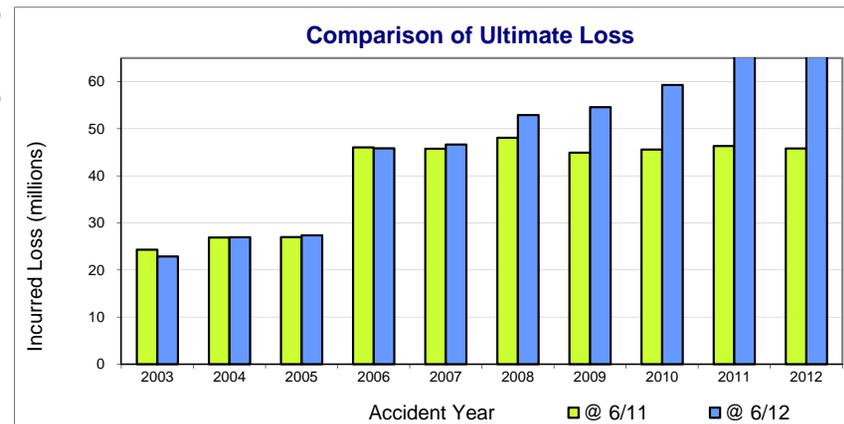
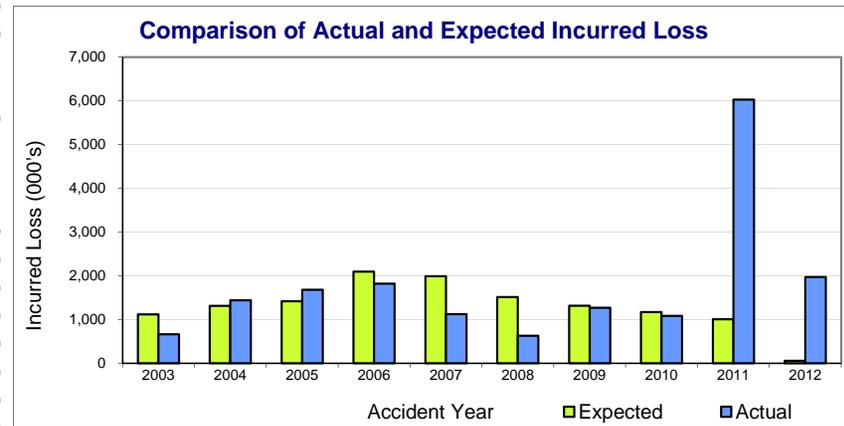
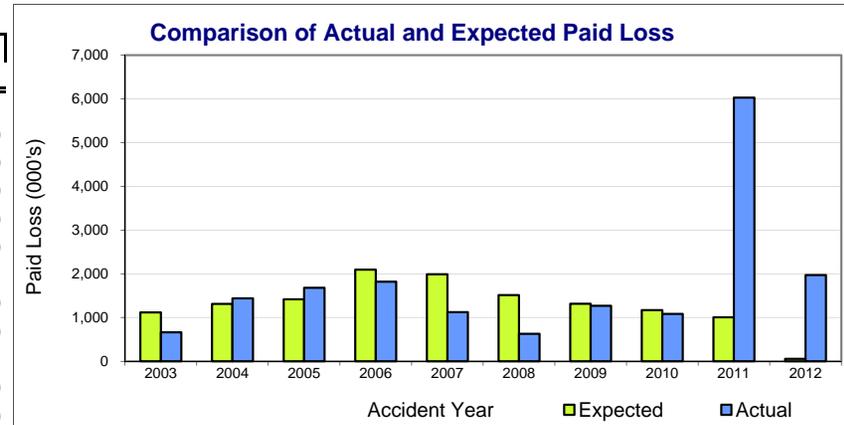
**Change in Unpaid Loss from June 30, 2011 to June 30, 2012 (\$000's)
(June 30, 2012 Evaluated at June 30, 2012 and June 30, 2011 Evaluated at 6/2011)**

Accident Year	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
	Earned at 6/30/12	Earned at 6/30/11	Change	Actual @ 06/12	Actual @ 06/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11
Prior	1,176	1,194	(19)	276	194	81	900	1,000	(100)	746	904	(159)	154	96	59	82.8%	90.4%
1977	15,229	15,291	(63)	14,957	14,957	-	272	335	(63)	224	290	(66)	49	45	4	82.2%	86.6%
1978	15,923	15,931	(9)	15,588	15,518	70	335	414	(79)	274	354	(80)	61	60	1	81.9%	85.6%
1979	15,222	15,252	(30)	14,845	14,789	56	377	463	(87)	307	392	(84)	69	71	(2)	81.6%	84.6%
1980	12,912	12,963	(51)	12,538	12,507	31	374	456	(82)	304	381	(77)	70	75	(5)	81.3%	83.6%
1981	10,632	10,577	55	10,273	10,154	119	359	423	(64)	291	349	(58)	68	74	(6)	81.0%	82.5%
1982	10,776	10,794	(18)	10,355	10,300	54	421	493	(72)	340	403	(64)	81	90	(9)	80.6%	81.7%
1983	9,236	9,240	(4)	8,826	8,756	70	409	484	(74)	327	392	(64)	82	92	(10)	80.0%	81.0%
1984	10,483	10,302	181	9,939	9,869	70	544	433	111	435	496	(61)	109	(63)	172	80.0%	114.6%
1985	10,757	10,762	(6)	10,117	10,028	89	639	735	(95)	509	587	(78)	130	148	(17)	79.6%	79.9%
1986	11,274	11,286	(12)	10,509	10,391	118	765	895	(130)	606	714	(108)	159	181	(22)	79.2%	79.8%
1987	10,924	10,986	(62)	10,062	9,975	87	862	1,011	(149)	683	805	(123)	179	206	(27)	79.2%	79.7%
1988	10,119	10,158	(39)	9,192	9,069	123	927	1,089	(162)	734	867	(133)	193	222	(29)	79.2%	79.6%
1989	11,999	11,828	171	10,738	10,353	385	1,260	1,475	(215)	995	1,174	(179)	265	301	(36)	79.0%	79.6%
1990	11,705	11,638	67	10,240	9,938	302	1,465	1,700	(235)	1,164	1,354	(190)	301	345	(45)	79.5%	79.7%
1991	9,782	9,822	(40)	8,349	8,104	245	1,433	1,718	(285)	1,140	1,377	(237)	293	341	(48)	79.6%	80.2%
1992	8,949	8,944	5	7,379	7,130	250	1,569	1,814	(245)	1,256	1,451	(194)	313	364	(51)	80.1%	80.0%
1993	8,457	8,255	202	6,726	6,267	458	1,732	1,988	(256)	1,386	1,595	(209)	346	393	(47)	80.0%	80.2%
1994	9,451	9,447	5	7,158	6,830	327	2,293	2,616	(323)	1,840	2,089	(250)	453	527	(73)	80.2%	79.9%
1995	10,509	10,795	(286)	7,580	7,364	217	2,929	3,432	(502)	2,339	2,729	(390)	590	702	(112)	79.9%	79.5%
1996	10,033	10,133	(100)	6,860	6,552	308	3,174	3,581	(408)	2,517	2,817	(300)	657	765	(108)	79.3%	78.6%
1997	11,354	11,476	(122)	7,358	6,915	443	3,996	4,561	(565)	3,136	3,562	(426)	861	999	(138)	78.5%	78.1%
1998	16,171	16,824	(654)	9,794	9,301	493	6,377	7,523	(1,147)	4,966	5,842	(876)	1,411	1,681	(271)	77.9%	77.7%
1999	18,028	18,301	(273)	10,017	9,256	761	8,011	9,045	(1,034)	6,208	6,955	(747)	1,803	2,090	(287)	77.5%	76.9%
2000	22,047	22,321	(273)	11,229	10,226	1,003	10,819	12,095	(1,276)	8,302	9,191	(889)	2,517	2,904	(387)	76.7%	76.0%
2001	20,174	21,951	(1,777)	9,237	8,701	536	10,937	13,251	(2,314)	8,299	9,995	(1,697)	2,638	3,256	(617)	75.9%	75.4%
2002	23,399	24,618	(1,219)	9,596	8,647	948	13,803	15,971	(2,168)	10,364	11,915	(1,551)	3,440	4,056	(616)	75.1%	74.6%
2003	22,856	24,292	(1,436)	7,984	7,323	661	14,872	16,969	(2,097)	11,061	12,466	(1,406)	3,812	4,502	(691)	74.4%	73.5%
2004	26,931	26,882	48	8,711	7,273	1,438	18,220	19,609	(1,390)	13,359	14,211	(852)	4,861	5,398	(537)	73.3%	72.5%
2005	27,342	26,980	361	7,507	5,827	1,680	19,835	21,153	(1,318)	14,361	15,142	(781)	5,474	6,011	(537)	72.4%	71.6%
2006	45,830	46,038	(209)	9,382	7,565	1,817	36,448	38,473	(2,025)	26,101	27,093	(992)	10,347	11,380	(1,033)	71.6%	70.4%
2007	46,634	45,728	906	5,305	4,183	1,122	41,329	41,545	(216)	29,115	28,735	380	12,215	12,810	(595)	70.4%	69.2%
2008	52,898	48,054	4,844	5,741	5,113	628	47,157	42,941	4,216	32,630	29,035	3,595	14,527	13,906	621	69.2%	67.6%
2009	54,575	44,904	9,670	5,099	3,832	1,268	49,475	41,073	8,403	33,466	27,137	6,329	16,009	13,935	2,074	67.6%	66.1%
2010	59,270	45,561	13,709	4,500	3,417	1,083	54,771	42,144	12,627	36,237	27,177	9,060	18,534	14,967	3,567	66.2%	64.5%
2011	69,583	23,151	46,431	7,486	1,458	6,029	62,096	21,694	40,402	40,119	13,627	26,493	21,977	8,067	13,910	64.6%	62.8%
2012	34,714	-	34,714	1,969	-	1,969	32,745	-	32,745	20,628	-	20,628	12,117	-	12,117	63.0%	100.0%
2013	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
Total	777,352	672,683	104,669	323,421	298,082	25,339	453,931	374,601	79,330	316,768	263,606	53,162	137,163	110,995	26,167	69.8%	70.4%
Excl Prior	776,176	671,489	104,687	323,145	297,887	25,258	453,031	373,601	79,430	316,023	262,702	53,321	137,008	110,900	26,109	69.8%	70.3%

Ohio Bureau of Workers' Compensation
Private Employers - Compensation - Lump Sum Advancements
2012 Fiscal Year as of June 30, 2012 - Actual vs. Expected (000's)

SUMMARY 6
EXHIBIT 17
SHEET 2

Accident Year	Paid Loss from 6/11 - 6/12			Incurred Loss from 6/11 - 6/12			Ultimate Loss-Earned & Unearned		
	Expected	Actual	Variance	Expected	Actual	Variance	Evaluated @ 6/11	Evaluated @ 6/12	Change
Prior	256	81	(174)				1,194	1,176	(19)
1977	57	-	(57)	57	-	(57)	15,291	15,229	(63)
1978	65	70	6	65	70	6	15,931	15,923	(9)
1979	67	56	(11)	67	56	(11)	15,252	15,222	(30)
1980	63	31	(32)	63	31	(32)	12,963	12,912	(51)
1981	51	119	68	51	119	68	10,577	10,632	55
1982	62	54	(7)	62	54	(7)	10,794	10,776	(18)
1983	61	70	9	61	70	9	9,240	9,236	(4)
1984	55	70	15	78	254	176	10,302	10,483	181
1985	90	89	(1)	90	89	(1)	10,762	10,757	(6)
1986	125	118	(7)	125	118	(7)	11,286	11,274	(12)
1987	140	87	(52)	140	87	(52)	10,986	10,924	(62)
1988	154	123	(31)	154	123	(31)	10,158	10,119	(39)
1989	207	385	178	207	385	178	11,828	11,999	171
1990	248	302	53	248	302	53	11,638	11,705	67
1991	284	245	(38)	284	245	(38)	9,822	9,782	(40)
1992	250	250	0	250	250	0	8,944	8,949	5
1993	313	458	145	313	458	145	8,255	8,457	202
1994	342	327	(14)	342	327	(14)	9,447	9,451	5
1995	442	217	(225)	442	217	(225)	10,795	10,509	(286)
1996	360	308	(52)	360	308	(52)	10,133	10,033	(100)
1997	505	443	(62)	505	443	(62)	11,476	11,354	(122)
1998	837	493	(344)	837	493	(344)	16,824	16,171	(654)
1999	861	761	(100)	861	761	(100)	18,301	18,028	(273)
2000	1,029	1,003	(27)	1,029	1,003	(27)	22,321	22,047	(273)
2001	1,254	536	(718)	1,254	536	(718)	21,951	20,174	(1,777)
2002	1,297	948	(349)	1,297	948	(349)	24,618	23,399	(1,219)
2003	1,116	661	(455)	1,116	661	(455)	24,292	22,856	(1,436)
2004	1,310	1,438	128	1,310	1,438	128	26,882	26,931	48
2005	1,416	1,680	263	1,416	1,680	263	26,980	27,342	361
2006	2,094	1,817	(277)	2,094	1,817	(277)	46,038	45,830	(209)
2007	1,990	1,122	(868)	1,990	1,122	(868)	45,728	46,634	906
2008	1,512	628	(884)	1,512	628	(884)	48,054	52,898	4,844
2009	1,312	1,268	(45)	1,312	1,268	(45)	44,904	54,575	9,670
2010	1,167	1,083	(84)	1,167	1,083	(84)	45,561	59,270	13,709
2011	1,003	6,029	5,026	1,003	6,029	5,026	46,303	69,583	23,280
2012	54	1,969	1,916	54	1,969	1,916	45,796	69,429	23,632
Total	22,447	25,339	2,892	22,214	25,441	3,227			70,435



Ohio Bureau of Workers' Compensation

SUMMARY 6

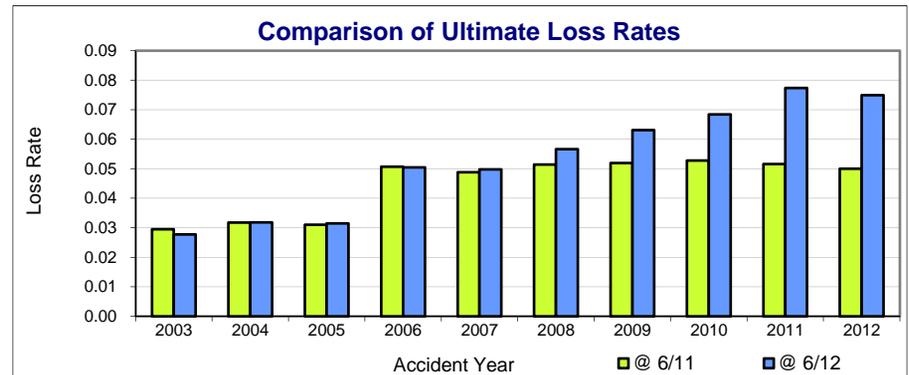
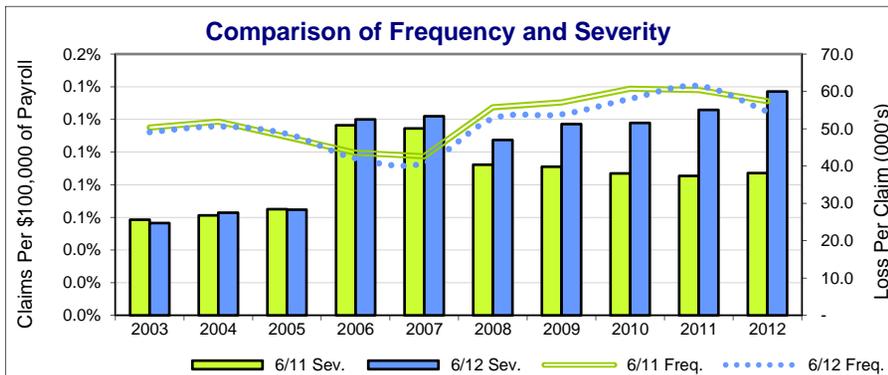
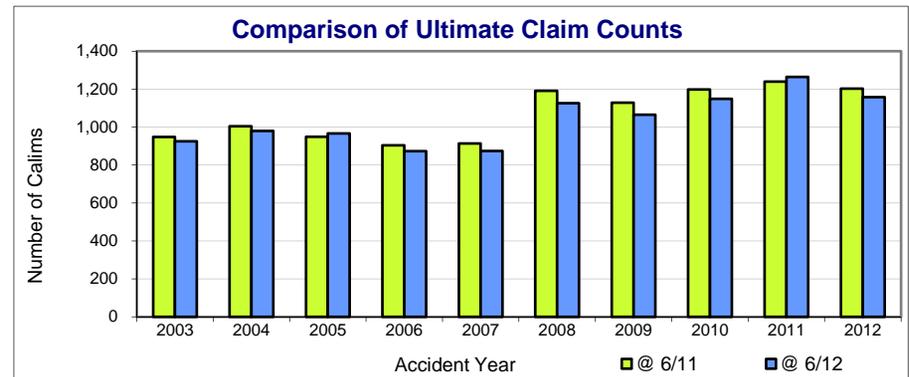
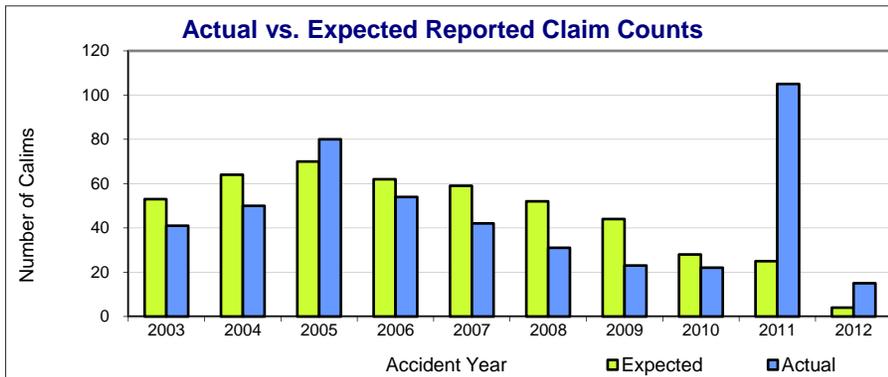
Private Employers - Compensation - Lump Sum Advancements

EXHIBIT 17

2012 Fiscal Year as of June 30, 2012 - Actual vs. Expected (000's)

SHEET 3

Accident Year	# of Reported Claims from 6/11-6/12			Ultimate Claim Counts			Ultimate Frequency		Ultimate Severity		Ultimate Loss Rate	
	Expected	Actual	Variance	@ 6/11	@ 6/12	Change	@ 6/11	@ 6/12	@ 6/11	@ 6/12	@ 6/11	@ 6/12
77-02	417	381	(36)	17,335	17,301	(34)						
2003	53	41	(12)	948	925	(23)	0.12%	0.11%	25,624	24,709	0.029	0.028
2004	64	50	(14)	1,004	979	(25)	0.12%	0.12%	26,775	27,508	0.032	0.032
2005	70	80	10	949	966	17	0.11%	0.11%	28,430	28,304	0.031	0.031
2006	62	54	(8)	904	873	(31)	0.10%	0.10%	50,927	52,497	0.051	0.050
2007	59	42	(17)	913	874	(39)	0.10%	0.09%	50,086	53,357	0.049	0.050
2008	52	31	(21)	1,191	1,126	(65)	0.13%	0.12%	40,348	46,978	0.051	0.057
2009	44	23	(21)	1,128	1,065	(63)	0.13%	0.12%	39,809	51,244	0.052	0.063
2010	28	22	(6)	1,198	1,149	(49)	0.14%	0.13%	38,031	51,584	0.053	0.068
2011	25	105	80	1,239	1,264	25	0.14%	0.14%	37,371	55,050	0.052	0.077
2012	4	15	11	1,202	1,157	(45)	0.13%	0.12%	38,100	60,007	0.050	0.075
Total	878	844	(34)	28,011	27,679	(332)						



**Ohio Bureau of Workers' Compensation
Private Employers - Compensation - Lump Sum Advancements**

SUMMARY 6
EXHIBIT 17
SHEET 4

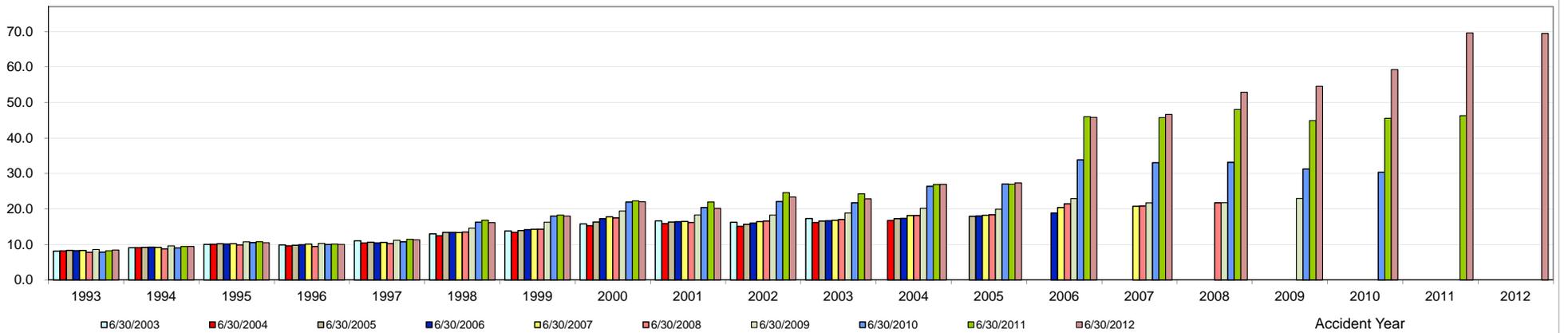
Retrospective Comparison of Unpaid loss as of June 30, 2011 (000's)

Accident Year	Actual Paid Loss @ 6/11	Ultimate Loss Earned @ 6/11		Nominal Unpaid Loss @ 6/11			Discounted Unpaid Loss @ 6/11			Amount of Discount @ 6/11			Discount Factors	
		Evaluated @ 6/12	Evaluated @ 6/11	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11
Prior	194	1,176	1,194	981	1,000	(19)	887	904	(17)	94	96	(2)	90.4%	90.4%
1977	14,957	15,229	15,291	272	335	(63)	236	290	(54)	36	45	(8)	86.6%	86.6%
1978	15,518	15,923	15,931	405	414	(9)	347	354	(7)	58	60	(1)	85.8%	85.6%
1979	14,789	15,222	15,252	433	463	(30)	366	392	(26)	67	71	(5)	84.6%	84.6%
1980	12,507	12,912	12,963	405	456	(51)	338	381	(43)	66	75	(8)	83.6%	83.6%
1981	10,154	10,632	10,577	478	423	55	394	349	45	83	74	10	82.5%	82.5%
1982	10,300	10,776	10,794	475	493	(18)	389	403	(15)	87	90	(3)	81.7%	81.7%
1983	8,756	9,236	9,240	479	484	(4)	389	392	(3)	91	92	(1)	81.0%	81.0%
1984	9,869	10,483	10,302	614	433	181	494	496	(2)	120	(63)	183	80.5%	114.6%
1985	10,028	10,757	10,762	729	735	(6)	582	587	(5)	147	148	(1)	79.9%	79.9%
1986	10,391	11,274	11,286	883	895	(12)	704	714	(10)	179	181	(2)	79.8%	79.8%
1987	9,975	10,924	10,986	949	1,011	(62)	756	805	(49)	193	206	(13)	79.7%	79.7%
1988	9,069	10,119	10,158	1,050	1,089	(39)	836	867	(31)	214	222	(8)	79.6%	79.6%
1989	10,353	11,999	11,828	1,646	1,475	171	1,310	1,174	136	336	301	35	79.6%	79.6%
1990	9,938	11,705	11,638	1,767	1,700	67	1,408	1,354	53	359	345	14	79.7%	79.7%
1991	8,104	9,782	9,822	1,678	1,718	(40)	1,345	1,377	(32)	333	341	(8)	80.2%	80.2%
1992	7,130	8,949	8,944	1,819	1,814	5	1,454	1,451	4	365	364	1	80.0%	80.0%
1993	6,267	8,457	8,255	2,190	1,988	202	1,757	1,595	162	433	393	40	80.2%	80.2%
1994	6,830	9,451	9,447	2,621	2,616	5	2,093	2,089	4	528	527	1	79.9%	79.9%
1995	7,364	10,509	10,795	3,146	3,432	(286)	2,502	2,729	(227)	644	702	(59)	79.5%	79.5%
1996	6,552	10,033	10,133	3,482	3,581	(100)	2,738	2,817	(78)	744	765	(21)	78.6%	78.6%
1997	6,915	11,354	11,476	4,439	4,561	(122)	3,467	3,562	(95)	972	999	(27)	78.1%	78.1%
1998	9,301	16,171	16,824	6,870	7,523	(654)	5,335	5,842	(508)	1,535	1,681	(146)	77.7%	77.7%
1999	9,256	18,028	18,301	8,772	9,045	(273)	6,745	6,955	(210)	2,027	2,090	(63)	76.9%	76.9%
2000	10,226	22,047	22,321	11,821	12,095	(273)	8,983	9,191	(208)	2,838	2,904	(66)	76.0%	76.0%
2001	8,701	20,174	21,951	11,474	13,251	(1,777)	8,655	9,995	(1,341)	2,819	3,256	(437)	75.4%	75.4%
2002	8,647	23,399	24,618	14,752	15,971	(1,219)	11,005	11,915	(910)	3,746	4,056	(310)	74.6%	74.6%
2003	7,323	22,856	24,292	15,533	16,969	(1,436)	11,412	12,466	(1,055)	4,122	4,502	(381)	73.5%	73.5%
2004	7,273	26,931	26,882	19,658	19,609	48	14,246	14,211	35	5,412	5,398	13	72.5%	72.5%
2005	5,827	27,342	26,980	21,514	21,153	361	15,401	15,142	259	6,114	6,011	103	71.6%	71.6%
2006	7,565	45,830	46,038	38,265	38,473	(209)	26,946	27,093	(147)	11,318	11,380	(62)	70.4%	70.4%
2007	4,183	46,634	45,728	42,451	41,545	906	29,362	28,735	627	13,090	12,810	279	69.2%	69.2%
2008	5,113	52,898	48,054	47,785	42,941	4,844	32,310	29,035	3,275	15,474	13,906	1,569	67.6%	67.6%
2009	3,832	54,575	44,904	50,743	41,073	9,670	33,527	27,137	6,389	17,216	13,935	3,281	66.1%	66.1%
2010	3,417	59,270	45,561	55,853	42,144	13,709	36,018	27,177	8,841	19,835	14,967	4,869	64.5%	64.5%
2011	1,458	34,791	23,151	33,334	21,694	11,640	20,938	13,627	7,311	12,396	8,067	4,329	62.8%	62.8%
Total	298,082	707,846	672,683	409,764	374,601	35,163	285,675	263,606	22,069	124,090	110,995	13,094	69.7%	70.4%
Excl Prior	297,887	706,670	671,489	408,783	373,601	35,182	284,787	262,702	22,085	123,996	110,900	13,096	69.7%	70.3%

**Ohio Bureau of Workers' Compensation
Private Employers - Compensation - Lump Sum Advancements
Change in Ultimate Loss Estimates (000's)**

Accident Year	Historical Ultimate Loss by Evaluation Date										Change in Ultimate Loss Estimates										Cum. Change	
	OW 6/30/2003	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	Deloitte 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	6/30/2003 - 6/30/2004	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012			
1979	18,765	18,845	18,842	18,853	18,859	15,054	15,425	15,163	15,252	15,222	80	(3)	11	7	(3,806)	371	(261)	89	(30)	(3,544)		
1980	14,510	14,576	14,603	14,553	14,594	12,830	13,251	12,913	12,963	12,912	67	26	(50)	42	(1,764)	421	(338)	50	(51)	(1,598)		
1981	12,779	12,836	12,887	12,860	12,906	10,592	10,985	10,551	10,577	10,632	57	51	(27)	46	(2,314)	392	(434)	26	55	(2,147)		
1982	12,054	12,049	12,070	12,029	12,060	10,746	11,140	10,694	10,794	10,776	(5)	21	(41)	31	(1,313)	394	(446)	99	(18)	(1,278)		
1983	11,364	11,389	11,319	11,336	11,444	9,457	9,831	9,248	9,240	9,236	25	(71)	18	108	(1,987)	374	(584)	(8)	(4)	(2,129)		
1984	11,875	11,939	11,896	11,902	11,956	10,330	10,988	10,342	10,302	10,483	65	(43)	6	53	(1,626)	658	(646)	(40)	181	(1,392)		
1985	12,724	12,719	12,605	12,488	12,535	10,947	11,550	10,737	10,762	10,757	(4)	(114)	(117)	47	(1,588)	603	(814)	26	(6)	(1,967)		
1986	12,620	12,777	12,777	12,825	12,847	11,336	11,970	11,277	11,286	11,274	157	47	(164)	186	(1,511)	634	(693)	9	(12)	(1,346)		
1987	11,408	11,542	11,634	11,675	11,834	10,728	11,568	10,871	10,986	10,924	135	92	40	160	(1,107)	840	(697)	115	(62)	(484)		
1988	11,309	11,377	11,319	11,351	11,486	10,347	10,985	10,098	10,158	10,119	68	(58)	32	135	(1,139)	638	(887)	60	(39)	(1,190)		
1989	11,797	12,028	12,058	11,828	12,256	11,182	12,319	11,654	11,828	11,999	231	30	169	29	(1,073)	1,137	(665)	174	171	201		
1990	11,669	12,060	12,337	12,371	12,465	11,394	12,287	11,359	11,638	11,705	391	277	34	94	(1,071)	893	(928)	279	67	35		
1991	9,628	9,715	10,042	10,150	10,147	9,363	10,187	9,650	9,822	9,782	88	327	108	(3)	(785)	824	(537)	172	(40)	155		
1992	9,079	9,058	9,238	9,416	9,323	8,646	9,383	8,657	8,944	8,949	(21)	180	178	(93)	(678)	737	(726)	287	5	(130)		
1993	8,147	8,213	8,350	8,281	8,346	7,813	8,597	7,860	8,255	8,457	66	137	(69)	65	(533)	784	(737)	395	202	311		
1994	9,106	9,118	9,216	9,273	9,236	8,775	9,633	9,064	9,447	9,451	12	98	57	(37)	(461)	858	(570)	383	5	345		
1995	10,031	10,073	10,223	10,158	10,225	9,886	10,775	10,544	10,795	10,509	41	151	(66)	67	(339)	888	(231)	251	(286)	478		
1996	9,891	9,615	9,800	9,965	10,140	9,453	10,307	10,023	10,133	10,033	(276)	184	165	175	(687)	854	(284)	111	(100)	142		
1997	11,063	10,433	10,635	10,452	10,610	10,261	11,198	10,765	11,476	11,354	(630)	203	(183)	158	(348)	936	(433)	711	(122)	292		
1998	13,013	12,461	13,429	13,427	13,353	13,521	14,625	16,294	16,824	16,171	(551)	968	(2)	(73)	167	1,105	1,669	530	(654)	3,158		
1999	13,828	13,423	13,946	14,201	14,293	14,326	16,294	18,017	18,301	18,028	(405)	523	256	92	33	1,968	1,722	284	(273)	4,200		
2000	15,821	15,319	16,334	17,265	17,802	17,487	19,438	21,958	22,321	22,047	(501)	1,015	930	537	(314)	1,951	2,520	363	(273)	6,227		
2001	16,667	15,899	16,327	16,431	16,494	16,199	18,319	20,423	21,951	20,174	(769)	429	104	63	(295)	2,120	2,104	1,529	(1,777)	3,507		
2002	16,275	15,134	15,684	16,035	16,466	16,621	18,298	22,108	24,618	23,399	(1,141)	550	351	431	155	1,677	3,810	2,511	(1,219)	7,124		
2003	17,338	16,214	16,597	16,712	16,838	17,060	18,855	21,745	24,292	22,856	(1,124)	383	115	126	222	1,795	2,890	2,547	(1,436)	5,518		
2004		16,760	17,282	17,375	18,158	18,181	20,194	26,404	26,882	26,931		522	94	783	23	2,013	6,210	478	48	10,171		
2005			17,949	18,057	18,246	18,393	19,942	27,026	26,980	27,342			107	190	146	1,549	7,084	(45)	361	9,392		
2006				18,894	20,424	21,467	22,946	33,859	46,038	45,830				1,530	1,043	1,479	10,913	12,180	(209)	26,936		
2007					20,774	20,842	21,734	33,060	45,728	46,634					68	893	11,325	12,669	906	25,860		
2008						21,760	21,770	33,161	48,054	52,898						10	11,392	14,893	4,844	31,137		
2009							22,973	31,254	44,904	54,575							8,280	13,650	9,670	31,601		
2010								30,350	45,561	59,270								15,211	13,709	28,920		
2011									46,303	69,583									23,280	23,280		
2012										69,429												
79-03	312,760	308,814	314,218	316,071	318,518	294,355	318,209	322,014	332,966	327,248	(3,945)	5,403	1,853	2,447	(24,163)	23,854	3,805	10,952	(5,718)	14,489		
79-04		306,730	312,657	314,594	317,817	297,483	322,979	333,255	344,956	338,958		5,928	1,936	3,223	(20,334)	25,496	10,276	11,341	(5,639)	28,203		
79-05			330,607	332,650	336,063	315,876	342,920	360,281	371,577	366,299			2,044	3,413	(20,187)	27,045	17,360	11,296	(5,277)	37,595		
79-06				351,544	356,487	337,342	365,866	394,139	417,615	412,129				4,943	(19,144)	28,524	28,273	23,476	(5,486)	64,531		
79-07					377,261	358,184	387,601	427,199	463,343	458,763					(19,077)	29,417	39,598	36,145	(4,580)	90,392		
79-08						379,944	409,370	460,360	511,397	511,661						29,426	50,990	51,037	264	121,529		
79-09							432,344	491,614	556,302	566,236							59,270	64,688	9,934	153,130		
79-10								521,964	601,863	625,506								79,899	23,643	182,051		
79-11									648,166	695,089									46,923	205,331		
79-12										764,517										205,331		

Change in Ultimate Loss by Accident Year



Ohio Bureau of Workers' Compensation
Private Employers - Compensation - Additional Awards

SUMMARY 6
EXHIBIT 18
SHEET 1

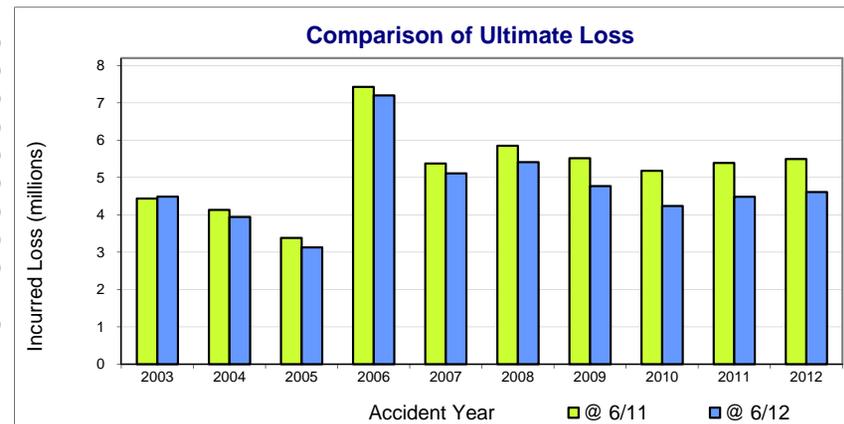
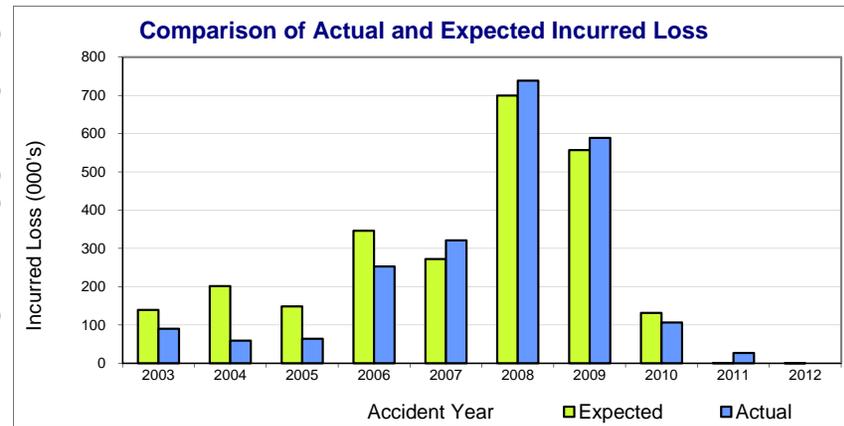
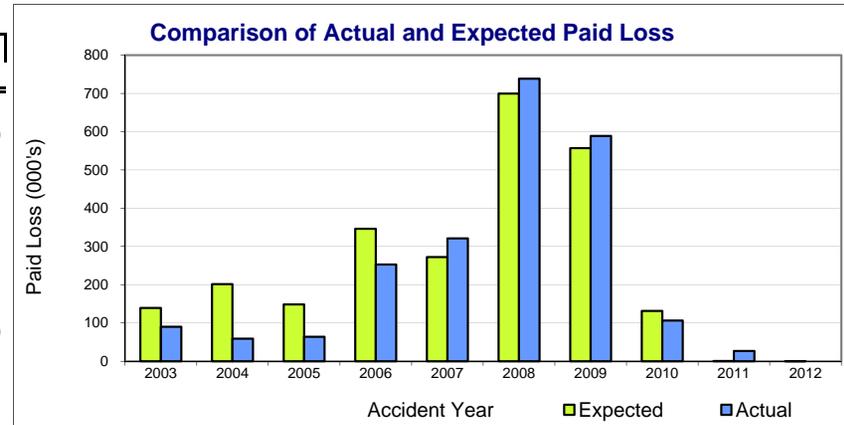
Change in Unpaid Loss from June 30, 2011 to June 30, 2012 (\$000's)
(June 30, 2012 Evaluated at June 30, 2012 and June 30, 2011 Evaluated at 6/2011)

Accident Year	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
	Earned at 6/30/12	Earned at 6/30/11	Change	Actual @ 06/12	Actual @ 06/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11
Prior	702	703	(1)	152	103	49	550	600	(50)	460	481	(21)	90	119	(29)	83.6%	80.1%
1977	1,124	1,116	8	979	963	16	144	153	(9)	116	122	(6)	28	32	(3)	80.3%	79.4%
1978	1,790	1,786	3	1,533	1,513	20	257	274	(17)	204	215	(11)	53	59	(6)	79.4%	78.6%
1979	2,838	2,831	7	2,387	2,352	35	450	479	(28)	353	372	(19)	97	107	(10)	78.4%	77.7%
1980	3,032	3,017	15	2,505	2,460	45	526	557	(31)	407	427	(20)	119	130	(11)	77.3%	76.7%
1981	1,818	1,805	13	1,474	1,444	30	343	361	(17)	262	272	(10)	81	88	(7)	76.3%	75.6%
1982	1,302	1,296	6	1,037	1,018	19	266	278	(13)	200	207	(7)	66	71	(5)	75.2%	74.4%
1983	1,971	1,977	(6)	1,540	1,524	16	432	454	(22)	320	332	(13)	112	121	(9)	74.0%	73.2%
1984	4,356	4,327	29	3,339	3,273	66	1,017	1,055	(38)	741	760	(19)	276	295	(19)	72.9%	72.1%
1985	3,877	3,861	15	2,916	2,866	50	961	996	(35)	689	705	(17)	272	290	(18)	71.7%	70.9%
1986	3,414	3,393	22	2,520	2,471	49	894	922	(28)	630	642	(12)	264	280	(16)	70.5%	69.7%
1987	3,182	3,174	9	2,305	2,266	39	877	907	(30)	608	622	(14)	269	286	(16)	69.3%	68.5%
1988	4,223	4,236	(13)	3,002	2,962	40	1,221	1,273	(53)	831	859	(28)	390	414	(25)	68.1%	67.5%
1989	5,147	5,108	38	3,584	3,499	84	1,563	1,609	(46)	1,048	1,068	(20)	515	541	(26)	67.0%	66.4%
1990	3,201	3,242	(41)	2,183	2,173	10	1,018	1,069	(51)	672	699	(27)	346	370	(24)	66.0%	65.4%
1991	2,906	2,885	21	1,941	1,892	49	965	993	(28)	626	639	(12)	339	354	(16)	64.9%	64.3%
1992	2,763	2,759	4	1,806	1,769	37	957	990	(33)	612	627	(16)	346	363	(17)	63.9%	63.3%
1993	2,461	2,471	(10)	1,574	1,548	25	887	923	(35)	558	575	(17)	330	347	(18)	62.9%	62.3%
1994	5,102	5,119	(17)	3,189	3,133	57	1,913	1,987	(74)	1,184	1,219	(36)	729	767	(38)	61.9%	61.4%
1995	3,308	3,306	1	2,021	1,974	47	1,287	1,332	(46)	783	806	(22)	503	527	(24)	60.9%	60.5%
1996	3,704	3,691	13	2,208	2,150	58	1,496	1,541	(45)	898	918	(20)	598	624	(25)	60.0%	59.5%
1997	1,605	1,584	22	933	900	33	673	684	(11)	398	401	(3)	275	283	(8)	59.2%	58.6%
1998	4,375	4,391	(17)	2,477	2,411	66	1,898	1,980	(83)	1,106	1,151	(45)	792	830	(38)	58.3%	58.1%
1999	5,152	5,034	117	2,815	2,671	145	2,336	2,364	(28)	1,352	1,360	(8)	984	1,004	(19)	57.9%	57.5%
2000	6,420	6,301	120	3,374	3,208	166	3,046	3,093	(47)	1,752	1,769	(17)	1,294	1,324	(30)	57.5%	57.2%
2001	4,897	4,827	69	2,467	2,359	108	2,429	2,469	(39)	1,389	1,400	(11)	1,040	1,068	(28)	57.2%	56.7%
2002	3,552	3,541	11	1,647	1,572	75	1,905	1,969	(64)	1,080	1,111	(31)	825	858	(33)	56.7%	56.4%
2003	4,486	4,435	51	1,972	1,882	90	2,514	2,554	(39)	1,417	1,447	(30)	1,098	1,107	(9)	56.3%	56.7%
2004	3,944	4,132	(188)	1,543	1,484	59	2,401	2,648	(247)	1,354	1,530	(176)	1,047	1,118	(71)	56.4%	57.8%
2005	3,128	3,383	(255)	937	874	64	2,190	2,509	(319)	1,250	1,457	(208)	941	1,052	(111)	57.1%	58.1%
2006	7,197	7,428	(231)	2,901	2,648	253	4,296	4,780	(484)	2,464	2,815	(351)	1,832	1,965	(133)	57.4%	58.9%
2007	5,109	5,374	(266)	1,590	1,269	321	3,518	4,105	(587)	2,050	2,437	(388)	1,469	1,667	(199)	58.3%	59.4%
2008	5,411	5,851	(440)	1,557	819	738	3,854	5,032	(1,178)	2,278	3,160	(882)	1,576	1,872	(297)	59.1%	62.8%
2009	4,768	5,516	(747)	789	200	589	3,980	5,316	(1,336)	2,491	3,419	(928)	1,489	1,896	(408)	62.6%	64.3%
2010	4,235	5,178	(943)	106	-	106	4,129	5,178	(1,050)	2,649	3,250	(601)	1,479	1,928	(449)	64.2%	62.8%
2011	4,482	2,694	1,788	27	-	27	4,455	2,694	1,761	2,790	1,626	1,164	1,665	1,068	597	62.6%	60.4%
2012	2,306	-	2,306	-	-	-	2,306	-	2,306	1,389	-	1,389	917	-	917	60.2%	100.0%
2013	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
Total	133,288	131,776	1,512	69,333	65,648	3,685	63,955	66,128	(2,173)	39,410	40,902	(1,492)	24,545	25,226	(680)	61.6%	61.9%
Excl Prior	132,586	131,073	1,513	69,181	65,545	3,636	63,405	65,528	(2,123)	38,950	40,421	(1,472)	24,455	25,106	(651)	61.4%	61.7%

**Ohio Bureau of Workers' Compensation
Private Employers - Compensation - Additional Awards
2012 Fiscal Year as of June 30, 2012 - Actual vs. Expected (000's)**

SUMMARY 6
EXHIBIT 18
SHEET 2

Accident Year	Paid Loss from 6/11 - 6/12			Incurred Loss from 6/11 - 6/12			Ultimate Loss-Earned & Unearned		
	Expected	Actual	Variance	Expected	Actual	Variance	Evaluated @ 6/11	Evaluated @ 6/12	Change
Prior	81	49	(33)				703	702	(1)
1977	17	16	(1)	17	16	(1)	1,116	1,124	8
1978	29	20	(9)	29	20	(9)	1,786	1,790	3
1979	45	35	(9)	45	35	(9)	2,831	2,838	7
1980	47	45	(1)	47	45	(1)	3,017	3,032	15
1981	27	30	3	27	30	3	1,805	1,818	13
1982	19	19	(1)	19	19	(1)	1,296	1,302	6
1983	29	16	(13)	29	16	(13)	1,977	1,971	(6)
1984	62	66	4	62	66	4	4,327	4,356	29
1985	54	50	(4)	54	50	(4)	3,861	3,877	15
1986	47	49	2	47	49	2	3,393	3,414	22
1987	45	39	(6)	45	39	(6)	3,174	3,182	9
1988	62	40	(22)	62	40	(22)	4,236	4,223	(13)
1989	73	84	11	73	84	11	5,108	5,147	38
1990	48	10	(38)	48	10	(38)	3,242	3,201	(41)
1991	42	49	8	42	49	8	2,885	2,906	21
1992	41	37	(3)	41	37	(3)	2,759	2,763	4
1993	36	25	(10)	36	25	(10)	2,471	2,461	(10)
1994	75	57	(19)	75	57	(19)	5,119	5,102	(17)
1995	49	47	(2)	49	47	(2)	3,306	3,308	1
1996	54	58	5	54	58	5	3,691	3,704	13
1997	23	33	10	23	33	10	1,584	1,605	22
1998	84	66	(18)	84	66	(18)	4,391	4,375	(17)
1999	93	145	51	93	145	51	5,034	5,152	117
2000	135	166	32	135	166	32	6,301	6,420	120
2001	99	108	9	99	108	9	4,827	4,897	69
2002	86	75	(11)	86	75	(11)	3,541	3,552	11
2003	139	90	(49)	139	90	(49)	4,435	4,486	51
2004	201	59	(143)	201	59	(143)	4,132	3,944	(188)
2005	148	64	(84)	148	64	(84)	3,383	3,128	(255)
2006	346	253	(93)	346	253	(93)	7,428	7,197	(231)
2007	272	321	49	272	321	49	5,374	5,109	(266)
2008	699	738	39	699	738	39	5,851	5,411	(440)
2009	557	589	32	557	589	32	5,516	4,768	(747)
2010	132	106	(25)	132	106	(25)	5,178	4,235	(943)
2011	1	27	26	1	27	26	5,388	4,482	(906)
2012	0	-	(0)	0	-	(0)	5,496	4,612	(884)
Total	3,999	3,685	(314)	3,917	3,636	(281)			(4,371)



Ohio Bureau of Workers' Compensation

SUMMARY 6

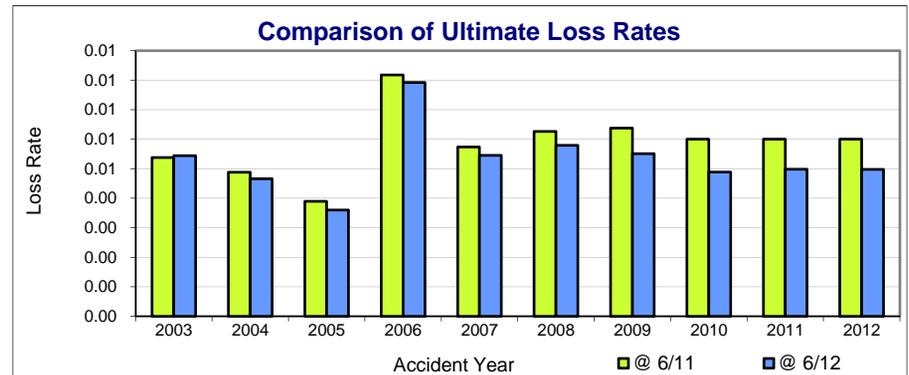
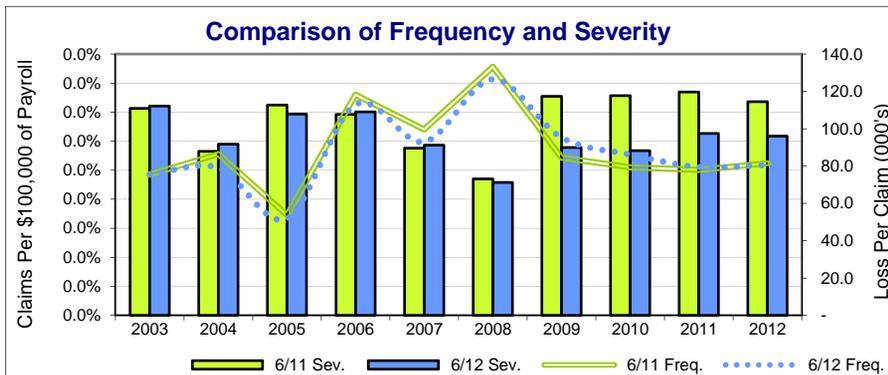
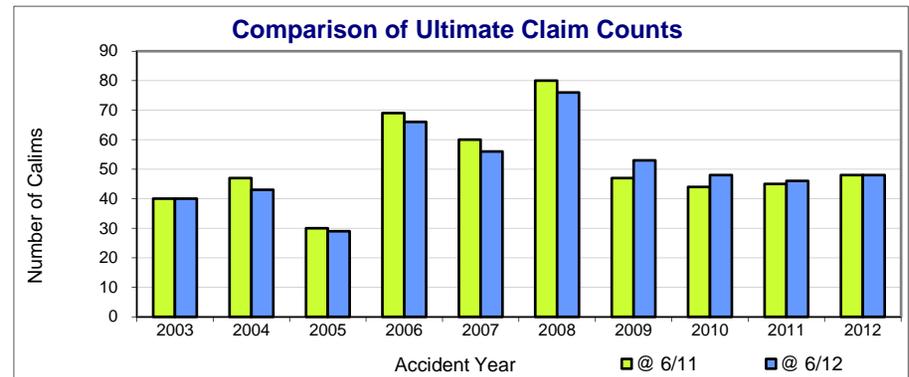
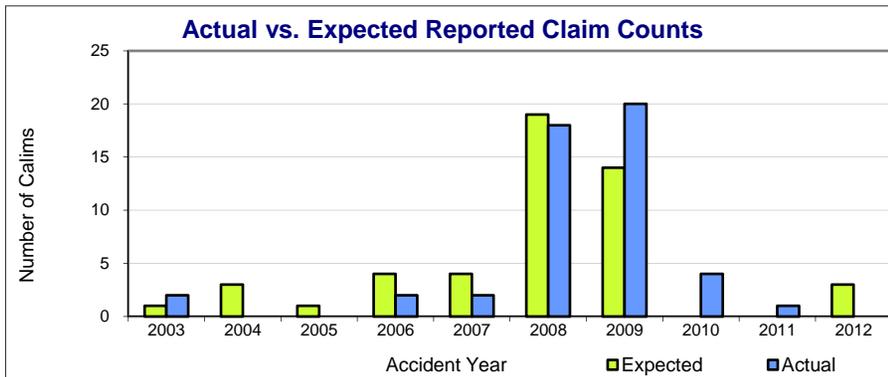
Private Employers - Compensation - Additional Awards

EXHIBIT 18

2012 Fiscal Year as of June 30, 2012 - Actual vs. Expected (000's)

SHEET 3

Accident Year	# of Reported Claims from 6/11-6/12			Ultimate Claim Counts			Ultimate Frequency		Ultimate Severity		Ultimate Loss Rate	
	Expected	Actual	Variance	@ 6/11	@ 6/12	Change	@ 6/11	@ 6/12	@ 6/11	@ 6/12	@ 6/11	@ 6/12
77-02	4	-	(4)	1,371	1,367	(4)						
2003	1	2	1	40	40	-	0.00%	0.00%	110,885	112,151	0.005	0.005
2004	3	-	(3)	47	43	(4)	0.01%	0.01%	87,922	91,730	0.005	0.005
2005	1	-	(1)	30	29	(1)	0.00%	0.00%	112,756	107,853	0.004	0.004
2006	4	2	(2)	69	66	(3)	0.01%	0.01%	107,659	109,053	0.008	0.008
2007	4	2	(2)	60	56	(4)	0.01%	0.01%	89,570	91,225	0.006	0.005
2008	19	18	(1)	80	76	(4)	0.01%	0.01%	73,138	71,198	0.006	0.006
2009	14	20	6	47	53	6	0.01%	0.01%	117,352	89,967	0.006	0.006
2010	-	4	4	44	48	4	0.01%	0.01%	117,691	88,228	0.006	0.005
2011	-	1	1	45	46	1	0.01%	0.01%	119,727	97,437	0.006	0.005
2012	3	-	(3)	48	48	-	0.01%	0.01%	114,490	96,078	0.006	0.005
Total	53	49	(4)	1,881	1,872	(9)						



Ohio Bureau of Workers' Compensation
Private Employers - Compensation - Additional Awards
Retrospective Comparison of Unpaid loss as of June 30, 2011 (000's)

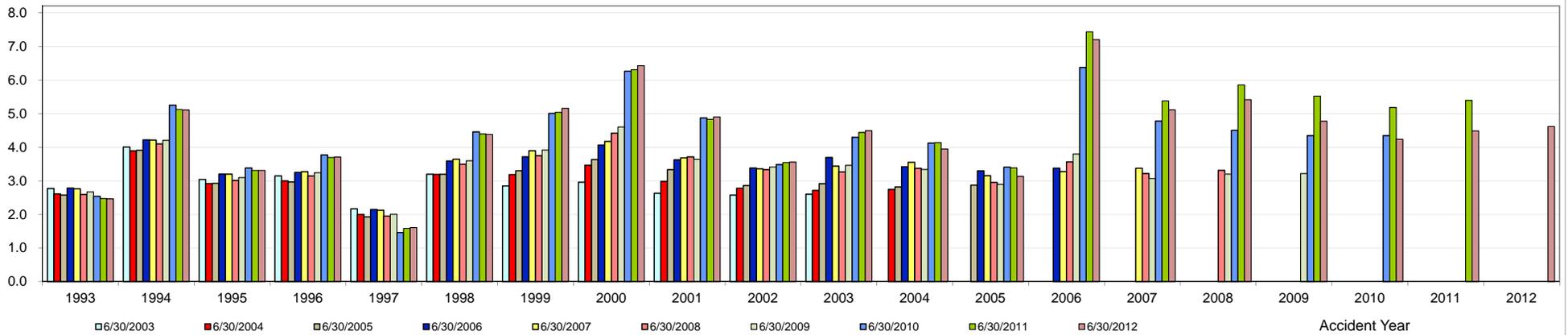
SUMMARY 6
EXHIBIT 18
SHEET 4

Accident Year	Actual Paid Loss @ 6/11	Ultimate Loss Earned @ 6/11		Nominal Unpaid Loss @ 6/11			Discounted Unpaid Loss @ 6/11			Amount of Discount @ 6/11			Discount Factors	
		Evaluated @ 6/12	Evaluated @ 6/11	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11
Prior	103	702	703	599	600	(1)	480	481	(1)	119	119	(0)	80.1%	80.1%
1977	963	1,124	1,116	161	153	8	128	122	6	33	32	2	79.4%	79.4%
1978	1,513	1,790	1,786	277	274	3	218	215	3	59	59	1	78.6%	78.6%
1979	2,352	2,838	2,831	486	479	7	377	372	5	108	107	2	77.7%	77.7%
1980	2,460	3,032	3,017	572	557	15	438	427	11	133	130	3	76.7%	76.7%
1981	1,444	1,818	1,805	374	361	13	282	272	10	91	88	3	75.6%	75.6%
1982	1,018	1,302	1,296	284	278	6	212	207	4	73	71	2	74.4%	74.4%
1983	1,524	1,971	1,977	447	454	(6)	328	332	(5)	120	121	(2)	73.2%	73.2%
1984	3,273	4,356	4,327	1,084	1,055	29	781	760	21	303	295	8	72.1%	72.1%
1985	2,866	3,877	3,861	1,011	996	15	716	705	11	295	290	4	70.9%	70.9%
1986	2,471	3,414	3,393	943	922	22	657	642	15	286	280	7	69.7%	69.7%
1987	2,266	3,182	3,174	916	907	9	628	622	6	288	286	3	68.5%	68.5%
1988	2,962	4,223	4,236	1,261	1,273	(13)	851	859	(8)	410	414	(4)	67.5%	67.5%
1989	3,499	5,147	5,108	1,648	1,609	38	1,094	1,068	25	554	541	13	66.4%	66.4%
1990	2,173	3,201	3,242	1,028	1,069	(41)	672	699	(27)	356	370	(14)	65.4%	65.4%
1991	1,892	2,906	2,885	1,014	993	21	652	639	14	362	354	8	64.3%	64.3%
1992	1,769	2,763	2,759	995	990	4	630	627	3	365	363	2	63.3%	63.3%
1993	1,548	2,461	2,471	912	923	(10)	569	575	(6)	344	347	(4)	62.3%	62.3%
1994	3,133	5,102	5,119	1,969	1,987	(17)	1,209	1,219	(11)	760	767	(7)	61.4%	61.4%
1995	1,974	3,308	3,306	1,334	1,332	1	807	806	1	527	527	1	60.5%	60.5%
1996	2,150	3,704	3,691	1,554	1,541	13	925	918	8	629	624	5	59.5%	59.5%
1997	900	1,605	1,584	705	684	22	413	401	13	292	283	9	58.6%	58.6%
1998	2,411	4,375	4,391	1,964	1,980	(17)	1,141	1,151	(10)	823	830	(7)	58.1%	58.1%
1999	2,671	5,152	5,034	2,481	2,364	117	1,428	1,360	68	1,053	1,004	50	57.5%	57.5%
2000	3,208	6,420	6,301	3,213	3,093	120	1,837	1,769	68	1,375	1,324	51	57.2%	57.2%
2001	2,359	4,897	4,827	2,538	2,469	69	1,440	1,400	39	1,098	1,068	30	56.7%	56.7%
2002	1,572	3,552	3,541	1,980	1,969	11	1,117	1,111	6	863	858	5	56.4%	56.4%
2003	1,882	4,486	4,435	2,604	2,554	51	1,475	1,447	29	1,129	1,107	22	56.7%	56.7%
2004	1,484	3,944	4,132	2,460	2,648	(188)	1,422	1,530	(109)	1,039	1,118	(79)	57.8%	57.8%
2005	874	3,128	3,383	2,254	2,509	(255)	1,309	1,457	(148)	945	1,052	(107)	58.1%	58.1%
2006	2,648	7,197	7,428	4,549	4,780	(231)	2,679	2,815	(136)	1,870	1,965	(95)	58.9%	58.9%
2007	1,269	5,109	5,374	3,839	4,105	(266)	2,280	2,437	(158)	1,560	1,667	(108)	59.4%	59.4%
2008	819	5,411	5,851	4,592	5,032	(440)	2,883	3,160	(276)	1,709	1,872	(164)	62.8%	62.8%
2009	200	4,768	5,516	4,568	5,316	(747)	2,939	3,419	(481)	1,630	1,896	(267)	64.3%	64.3%
2010	-	4,235	5,178	4,235	5,178	(943)	2,658	3,250	(592)	1,577	1,928	(351)	62.8%	62.8%
2011	-	2,241	2,694	2,241	2,694	(453)	1,353	1,626	(273)	888	1,068	(179)	60.4%	60.4%
Total	65,648	128,741	131,776	63,093	66,128	(3,035)	39,027	40,902	(1,875)	24,066	25,226	(1,160)	61.9%	61.9%
Excl Prior	65,545	128,039	131,073	62,494	65,528	(3,033)	38,547	40,421	(1,874)	23,947	25,106	(1,159)	61.7%	61.7%

**Ohio Bureau of Workers' Compensation
Private Employers - Compensation - Additional Awards
Change in Ultimate Loss Estimates (000's)**

Accident Year	Historical Ultimate Loss by Evaluation Date											Change in Ultimate Loss Estimates									
	OW 6/30/2003	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	Deloitte 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	6/30/2003 - 6/30/2004	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	Cum. Change	
1979	2,207	2,202	2,203	2,383	2,427	2,375	2,423	2,890	2,831	2,838	(5)	0	180	45	(53)	48	468	(60)	7	630	
1980	2,262	2,265	2,269	2,435	2,475	2,460	2,521	3,057	3,017	3,032	2	4	166	40	(15)	62	535	(40)	15	769	
1981	1,448	1,428	1,413	1,413	1,574	1,605	1,562	1,601	1,835	1,815	(21)	(14)	161	30	(43)	39	233	(30)	13	369	
1982	1,119	1,096	1,082	1,225	1,246	1,194	1,231	1,323	1,296	1,302	(23)	(14)	143	21	(51)	37	92	(26)	6	184	
1983	1,656	1,640	1,626	1,783	1,799	1,743	1,783	2,037	1,977	1,971	(16)	(13)	157	16	(56)	41	254	(60)	(6)	315	
1984	3,284	3,275	3,279	3,500	3,554	3,506	3,575	4,442	4,327	4,356	(9)	4	221	54	(48)	69	867	(114)	29	1,072	
1985	2,861	2,874	2,874	3,119	3,180	3,115	3,252	3,953	3,861	3,877	13	0	244	62	(66)	137	701	(91)	15	1,016	
1986	2,691	2,634	2,608	2,854	2,910	2,834	2,941	3,468	3,393	3,414	(58)	(25)	246	56	(76)	107	526	(75)	22	723	
1987	2,753	2,692	2,660	2,906	2,928	2,813	2,898	3,267	3,174	3,182	(61)	(31)	246	22	(115)	85	369	(93)	9	429	
1988	3,598	3,520	3,471	3,754	3,764	3,644	3,739	4,372	4,236	4,223	(78)	(49)	283	10	(120)	95	633	(136)	(13)	625	
1989	3,862	3,819	3,827	4,167	4,227	4,138	4,286	5,222	5,108	5,147	(44)	9	340	60	(89)	148	937	(114)	38	1,284	
1990	3,171	3,031	2,957	3,246	3,237	3,090	3,174	3,372	3,242	3,201	(140)	(74)	289	(9)	(147)	83	198	(130)	(41)	30	
1991	2,827	2,700	2,616	2,888	2,894	2,762	2,846	2,944	2,885	2,906	(127)	(84)	282	(3)	(132)	84	98	(59)	21	79	
1992	2,612	2,490	2,569	2,850	2,843	2,696	2,792	2,813	2,759	2,763	(122)	80	280	(7)	(147)	96	21	(54)	4	152	
1993	2,767	2,608	2,573	2,781	2,758	2,590	2,667	2,538	2,471	2,461	(159)	(35)	207	(23)	(168)	77	(129)	(67)	(10)	(306)	
1994	4,001	3,887	3,905	4,215	4,209	4,094	4,200	5,247	5,119	5,102	(114)	19	309	(6)	(115)	106	1,047	(128)	(17)	1,101	
1995	3,037	2,915	2,922	3,197	3,196	3,010	3,095	3,378	3,306	3,308	(123)	8	274	(1)	(186)	86	282	(71)	1	270	
1996	3,143	2,995	2,965	3,248	3,267	3,142	3,239	3,765	3,691	3,704	(149)	(29)	283	19	(125)	97	526	(74)	13	561	
1997	2,164	1,996	1,926	2,145	2,121	1,948	2,003	1,462	1,584	1,605	(168)	(71)	219	(24)	(174)	56	(542)	122	22	(558)	
1998	3,194	3,187	3,192	3,589	3,639	3,490	3,595	4,453	4,391	4,375	(7)	5	397	50	(149)	105	859	(62)	(17)	1,181	
1999	2,846	3,184	3,299	3,712	3,892	3,742	3,910	5,001	5,034	5,152	338	115	413	179	(150)	168	1,090	34	117	2,306	
2000	2,956	3,458	3,631	4,060	4,170	4,414	4,598	6,257	6,301	6,420	502	174	429	109	245	183	1,659	44	120	3,465	
2001	2,625	2,981	3,329	3,621	3,681	3,710	3,634	4,869	4,827	4,897	355	348	292	61	29	(77)	1,235	(41)	69	2,271	
2002	2,573	2,776	2,855	3,377	3,353	3,329	3,407	3,479	3,541	3,552	203	79	522	(24)	(24)	78	72	63	11	979	
2003	2,600	2,713	2,910	3,693	3,434	3,260	3,458	4,292	4,435	4,486	113	197	782	(258)	(174)	197	834	144	51	1,886	
2004		2,740	2,813	3,416	3,549	3,369	3,337	4,119	4,132	3,944		73	603	133	(180)	(32)	782	14	(188)	1,204	
2005			2,870	3,292	3,150	2,950	2,892	3,402	3,383	3,128			422	(141)	(200)	(58)	510	(19)	(255)	258	
2006			3,374	3,272	3,272	3,561	3,794	6,370	7,428	7,197				(102)	289	233	2,576	1,059	(231)	3,823	
2007			3,371	3,214	3,065	3,214	3,065	4,776	5,374	5,109					(156)	(149)	1,710	598	(266)	1,738	
2008				3,310	3,197	4,497	5,851	5,411								(113)	1,300	1,354	(440)	2,101	
2009					4,340	4,768	5,516	4,768									1,126	1,176	(747)	1,554	
2010					4,340	5,178	4,235	4,340										838	(943)	(105)	
2011						5,388	4,482	4,482											(906)	(906)	
2012							4,612	4,612													
79-03	68,258	68,362	68,964	76,331	76,810	74,663	76,868	89,733	88,613	89,092	104	602	7,367	480	(2,148)	2,205	12,865	(1,120)	479	20,834	
79-04		68,900	69,575	77,364	77,932	75,657	77,782	90,962	89,915	90,199		675	7,789	568	(2,275)	2,125	13,179	(1,046)	284	21,409	
79-05			72,445	80,656	81,082	78,607	80,674	94,364	93,298	93,327			8,211	427	(2,475)	2,067	13,689	(1,066)	29	21,666	
79-06				84,030	84,354	82,168	84,468	100,733	100,726	100,524				325	(2,186)	2,300	16,265	(7)	(202)	25,490	
79-07					87,725	85,382	87,533	105,509	106,101	105,633					(2,343)	2,151	17,976	591	(468)	27,228	
79-08						88,692	90,730	110,006	111,952	111,044						2,038	19,276	1,945	(908)	29,329	
79-09							93,944	114,346	117,467	115,812							20,401	3,121	(1,655)	30,883	
79-10								118,686	122,646	120,047								3,960	(2,598)	30,778	
79-11									128,033	124,529									(3,504)	29,872	
79-12										129,141											29,872

Change in Ultimate Loss by Accident Year



**Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Total - Medical and Compensation**

SUMMARY 7

EXHIBIT 1

SHEET 1

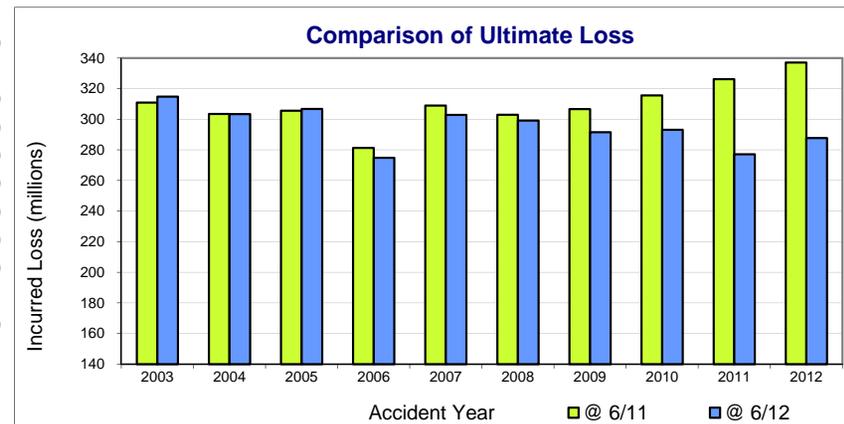
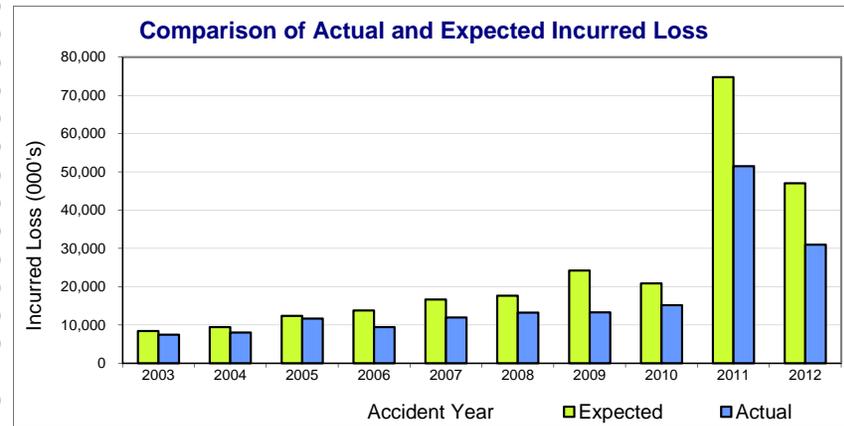
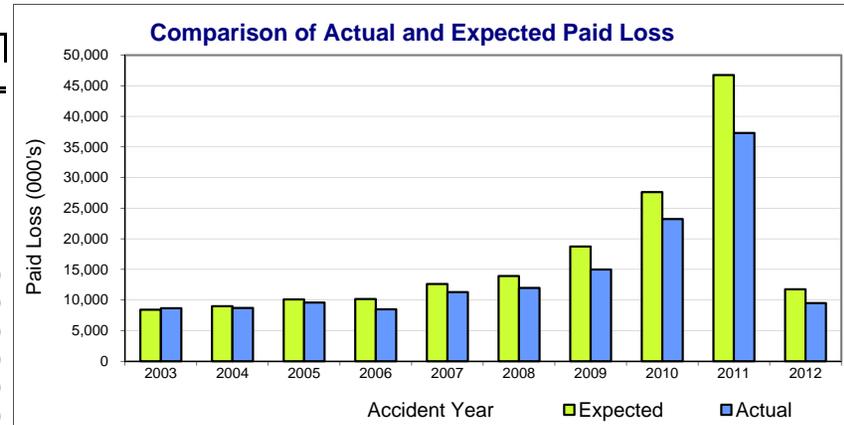
**Change in Unpaid Loss from June 30, 2011 to June 30, 2012 (\$000's)
(June 30, 2012 Evaluated at June 30, 2012 and June 30, 2011 Evaluated at 6/2011)**

Accident Year	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
	Earned at 6/30/12	Earned at 6/30/11	Change	Actual @ 06/12	Actual @ 06/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11
Prior	71,624	71,172	452	14,164	9,789	4,375	57,460	61,383	(3,923)	42,322	47,001	(4,679)	15,138	14,382	756	73.7%	76.6%
1977	113,481	113,322	159	101,915	100,953	962	11,566	12,370	(803)	8,332	9,001	(669)	3,234	3,369	(134)	72.0%	72.8%
1978	117,477	117,159	318	104,080	102,944	1,136	13,397	14,215	(818)	9,546	10,234	(687)	3,851	3,981	(131)	71.3%	72.0%
1979	133,453	133,330	122	117,691	116,500	1,191	15,761	16,830	(1,069)	11,186	12,058	(872)	4,575	4,772	(197)	71.0%	71.6%
1980	138,692	138,185	508	121,900	120,183	1,718	16,792	18,002	(1,210)	11,890	12,850	(960)	4,901	5,152	(250)	70.8%	71.4%
1981	156,673	156,688	(14)	135,536	134,022	1,515	21,137	22,666	(1,529)	14,882	16,060	(1,178)	6,255	6,606	(351)	70.4%	70.9%
1982	155,184	155,235	(51)	132,857	131,223	1,635	22,326	24,012	(1,686)	15,613	16,907	(1,294)	6,713	7,105	(392)	69.9%	70.4%
1983	180,499	180,863	(363)	151,583	149,689	1,894	28,916	31,173	(2,257)	20,084	21,788	(1,703)	8,832	9,386	(554)	69.5%	69.9%
1984	191,792	192,572	(780)	160,819	158,882	1,937	30,973	33,690	(2,717)	21,462	23,459	(1,996)	9,510	10,231	(721)	69.3%	69.6%
1985	193,737	194,319	(582)	161,053	158,892	2,161	32,684	35,427	(2,743)	22,485	24,464	(1,979)	10,198	10,963	(765)	68.8%	69.1%
1986	206,429	206,820	(392)	168,473	165,769	2,704	37,956	41,052	(3,096)	25,906	28,121	(2,215)	12,050	12,931	(881)	68.3%	68.5%
1987	195,828	196,901	(1,073)	159,585	157,506	2,079	36,243	39,395	(3,153)	24,610	26,797	(2,186)	11,632	12,599	(966)	67.9%	68.0%
1988	193,754	194,260	(506)	157,227	154,753	2,474	36,527	39,507	(2,979)	24,607	26,664	(2,057)	11,920	12,843	(922)	67.4%	67.5%
1989	215,031	215,741	(710)	169,213	166,092	3,121	45,817	49,648	(3,831)	30,652	33,245	(2,593)	15,165	16,403	(1,238)	66.9%	67.0%
1990	204,572	205,052	(480)	160,066	157,113	2,953	44,507	47,939	(3,432)	29,593	31,825	(2,232)	14,914	16,114	(1,200)	66.5%	66.4%
1991	204,733	205,716	(983)	156,050	153,277	2,773	48,683	52,438	(3,756)	32,128	34,514	(2,386)	16,555	17,925	(1,370)	66.0%	65.8%
1992	185,508	185,960	(453)	141,509	138,429	3,079	43,999	47,531	(3,532)	28,856	31,085	(2,230)	15,143	16,446	(1,303)	65.6%	65.4%
1993	179,901	181,774	(1,873)	132,113	129,825	2,287	47,788	51,949	(4,161)	31,125	33,681	(2,556)	16,664	18,268	(1,605)	65.1%	64.8%
1994	203,376	204,061	(685)	146,357	142,756	3,602	57,018	61,305	(4,287)	36,842	39,438	(2,596)	20,176	21,867	(1,691)	64.6%	64.3%
1995	163,384	164,800	(1,415)	114,486	111,936	2,550	48,898	52,864	(3,966)	31,349	33,755	(2,407)	17,549	19,108	(1,559)	64.1%	63.9%
1996	161,045	162,440	(1,395)	113,871	111,168	2,702	47,175	51,271	(4,097)	30,177	32,599	(2,422)	16,998	18,673	(1,675)	64.0%	63.6%
1997	185,927	187,017	(1,090)	122,548	119,014	3,534	63,379	68,003	(4,624)	39,929	42,655	(2,727)	23,450	25,347	(1,897)	63.0%	62.7%
1998	203,752	204,821	(1,069)	133,457	129,462	3,995	70,296	75,359	(5,063)	44,269	47,169	(2,900)	26,027	28,190	(2,163)	63.0%	62.6%
1999	253,140	253,980	(840)	153,653	147,377	6,276	99,487	106,603	(7,116)	62,059	66,144	(4,085)	37,429	40,460	(3,031)	62.4%	62.0%
2000	283,855	282,776	1,078	169,089	162,341	6,748	114,766	120,435	(5,669)	71,449	74,370	(2,921)	43,317	46,065	(2,749)	62.3%	61.8%
2001	256,938	258,043	(1,105)	151,673	145,479	6,195	105,265	112,565	(7,300)	65,097	69,350	(4,253)	40,168	43,214	(3,047)	61.8%	61.6%
2002	302,311	298,382	3,929	170,046	161,424	8,622	132,265	136,958	(4,693)	81,835	84,191	(2,356)	50,430	52,766	(2,337)	61.9%	61.5%
2003	314,761	310,877	3,883	167,283	158,631	8,652	147,477	152,246	(4,769)	91,066	93,444	(2,377)	56,411	58,803	(2,392)	61.7%	61.4%
2004	303,366	303,485	(119)	155,251	146,549	8,702	148,114	156,936	(8,822)	90,926	95,949	(5,023)	57,188	60,987	(3,799)	61.4%	61.1%
2005	306,715	305,608	1,107	145,761	136,185	9,576	160,954	169,423	(8,469)	98,273	103,324	(5,051)	62,681	66,099	(3,418)	61.1%	61.0%
2006	274,791	281,250	(6,459)	116,334	107,856	8,478	158,457	173,394	(14,937)	96,435	105,339	(8,904)	62,022	68,056	(6,033)	60.9%	60.8%
2007	302,817	308,987	(6,170)	121,952	110,659	11,292	180,866	198,328	(17,462)	110,036	120,899	(10,862)	70,829	77,429	(6,600)	60.8%	61.0%
2008	299,112	302,945	(3,833)	104,469	92,505	11,964	194,643	210,440	(15,797)	118,687	129,005	(10,318)	75,957	81,435	(5,479)	61.0%	61.3%
2009	291,500	306,606	(15,106)	89,039	74,059	14,980	202,461	232,547	(30,086)	124,400	144,623	(20,222)	78,061	87,925	(9,863)	61.4%	62.2%
2010	293,123	315,597	(22,474)	76,863	53,638	23,225	216,260	261,959	(45,699)	134,649	167,396	(32,747)	81,610	94,563	(12,953)	62.3%	63.9%
2011	277,114	163,072	114,042	47,827	10,537	37,290	229,287	152,536	76,751	146,670	101,281	45,390	82,617	51,255	31,362	64.0%	66.4%
2012	143,862	-	143,862	9,495	-	9,495	134,367	-	134,367	89,229	-	89,229	45,137	-	45,137	66.4%	100.0%
2013	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
Total	7,859,256	7,659,817	199,439	4,755,290	4,527,418	227,872	3,103,966	3,132,399	(28,433)	1,968,659	1,990,683	(22,023)	1,135,307	1,141,717	(6,410)	63.4%	63.6%
Excl Prior	7,787,632	7,588,645	198,987	4,741,126	4,517,629	223,497	3,046,506	3,071,016	(24,510)	1,926,337	1,943,681	(17,344)	1,120,169	1,127,335	(7,166)	63.2%	63.3%

Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Total - Medical and Compensation
2012 Fiscal Year as of June 30, 2012 - Actual vs. Expected (000's)

SUMMARY 7
 EXHIBIT 1
 SHEET 2

Accident Year	Paid Loss from 6/11 - 6/12			Incurred Loss from 6/11 - 6/12			Ultimate Loss-Earned & Unearned		
	Expected	Actual	Variance	Expected	Actual	Variance	Evaluated @ 6/11	Evaluated @ 6/12	Change
Prior	2,935	4,375	1,440				71,172	71,624	452
1977	1,014	962	(52)	133	128	(5)	113,322	113,481	159
1978	1,126	1,136	10	407	(216)	(623)	117,159	117,477	318
1979	1,340	1,191	(149)	935	(59)	(994)	133,330	133,453	122
1980	1,434	1,718	283	519	495	(24)	138,185	138,692	508
1981	1,730	1,515	(216)	1,038	(18)	(1,056)	156,688	156,673	(14)
1982	1,825	1,635	(191)	483	(217)	(700)	155,235	155,184	(51)
1983	2,287	1,894	(394)	1,788	(44)	(1,832)	180,863	180,499	(363)
1984	2,410	1,937	(472)	1,427	242	(1,185)	192,572	191,792	(780)
1985	2,412	2,161	(251)	1,173	(469)	(1,642)	194,319	193,737	(582)
1986	2,722	2,704	(18)	1,617	728	(889)	206,820	206,429	(392)
1987	2,511	2,079	(432)	1,961	398	(1,563)	196,901	195,828	(1,073)
1988	2,522	2,474	(48)	1,197	186	(1,010)	194,260	193,754	(506)
1989	3,105	3,121	16	1,900	1,334	(566)	215,741	215,031	(710)
1990	2,857	2,953	96	1,796	1,564	(233)	205,052	204,572	(480)
1991	3,052	2,773	(279)	1,986	1,423	(563)	205,716	204,733	(983)
1992	2,784	3,079	295	1,673	1,766	93	185,960	185,508	(453)
1993	2,899	2,287	(612)	1,929	1,746	(183)	181,774	179,901	(1,873)
1994	3,433	3,602	169	753	2,571	1,817	204,061	203,376	(685)
1995	3,012	2,550	(461)	2,499	2,385	(115)	164,800	163,384	(1,415)
1996	2,789	2,702	(87)	1,717	234	(1,483)	162,440	161,045	(1,395)
1997	3,524	3,534	10	1,705	2,722	1,017	187,017	185,927	(1,090)
1998	4,008	3,995	(14)	3,868	3,034	(834)	204,821	203,752	(1,069)
1999	5,650	6,276	626	4,764	4,493	(271)	253,980	253,140	(840)
2000	6,240	6,748	508	4,941	3,234	(1,707)	282,776	283,855	1,078
2001	6,525	6,195	(331)	5,538	4,886	(652)	258,043	256,938	(1,105)
2002	7,509	8,622	1,113	7,611	4,668	(2,943)	298,382	302,311	3,929
2003	8,411	8,652	241	8,394	7,439	(955)	310,877	314,761	3,883
2004	8,983	8,702	(281)	9,427	8,005	(1,422)	303,485	303,366	(119)
2005	10,103	9,576	(527)	12,350	11,649	(701)	305,608	306,715	1,107
2006	10,155	8,478	(1,678)	13,771	9,429	(4,342)	281,250	274,791	(6,459)
2007	12,621	11,292	(1,328)	16,658	11,945	(4,712)	308,987	302,817	(6,170)
2008	13,923	11,964	(1,959)	17,645	13,205	(4,440)	302,945	299,112	(3,833)
2009	18,731	14,980	(3,752)	24,222	13,288	(10,934)	306,606	291,500	(15,106)
2010	27,627	23,225	(4,401)	20,855	15,167	(5,689)	315,597	293,123	(22,474)
2011	46,740	37,290	(9,450)	74,758	51,471	(23,287)	326,145	277,114	(49,030)
2012	11,748	9,495	(2,253)	47,021	30,976	(16,044)	337,089	287,723	(49,366)
Total	252,697	227,872	(24,825)	300,459	209,787	(90,672)			(156,861)



Ohio Bureau of Workers' Compensation

SUMMARY 7

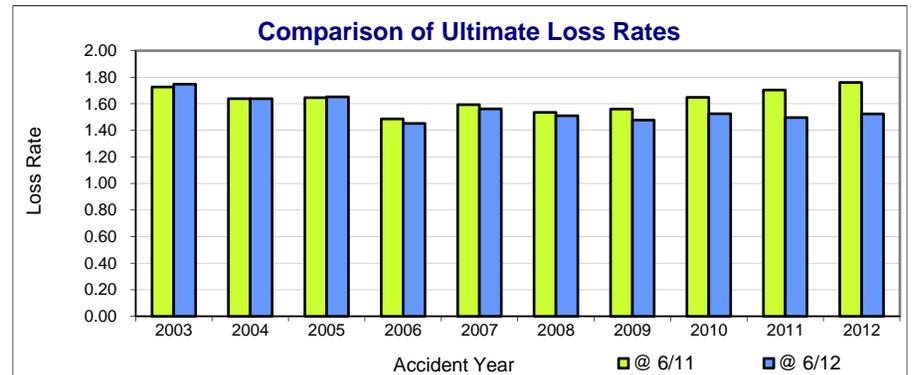
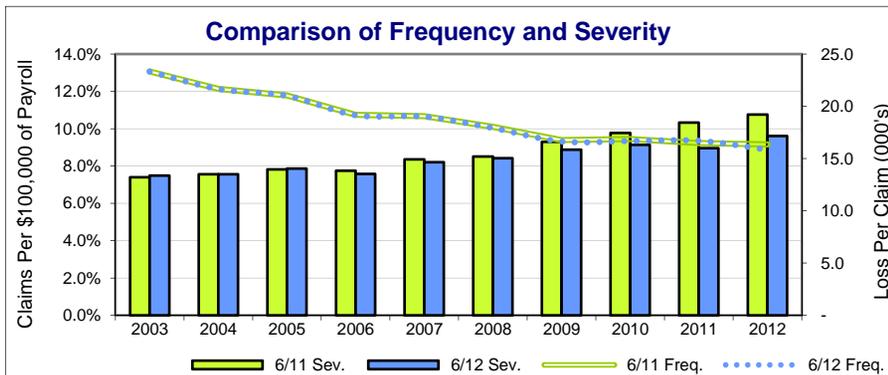
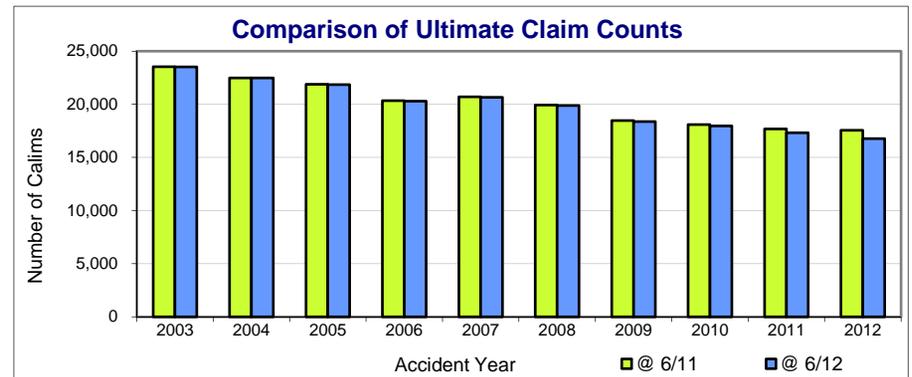
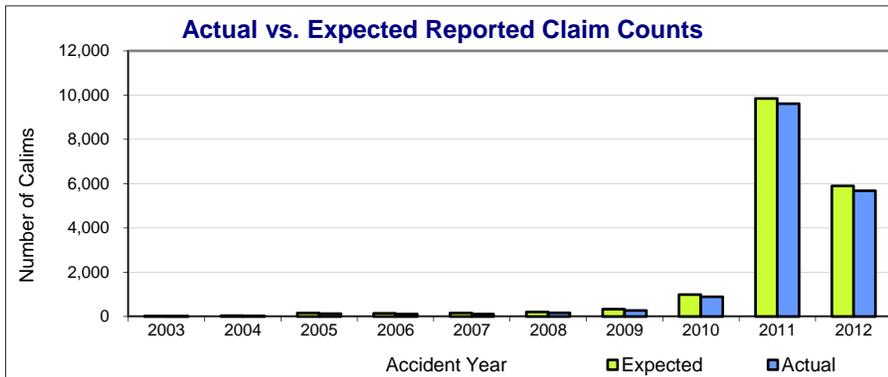
Public Employers - Taxing Districts - Total - Medical and Compensation

EXHIBIT 1

2012 Fiscal Year as of June 30, 2012 - Actual vs. Expected (000's)

SHEET 3

Accident Year	# of Reported Claims from 6/11-6/12			Ultimate Claim Counts			Ultimate Frequency		Ultimate Severity		Ultimate Loss Rate	
	Expected	Actual	Variance	@ 6/11	@ 6/12	Change	@ 6/11	@ 6/12	@ 6/11	@ 6/12	@ 6/11	@ 6/12
77-02	50	30	(20)	235,708	235,710	2						
2003	17	5	(12)	23,532	23,521	(11)	13.07%	13.06%	13,211	13,382	1.727	1.748
2004	36	24	(12)	22,484	22,473	(11)	12.14%	12.13%	13,498	13,499	1.638	1.638
2005	153	123	(30)	21,877	21,847	(30)	11.78%	11.77%	13,969	14,039	1.646	1.652
2006	143	107	(36)	20,334	20,295	(39)	10.75%	10.73%	13,832	13,540	1.487	1.453
2007	154	112	(42)	20,706	20,655	(51)	10.68%	10.65%	14,923	14,661	1.593	1.562
2008	202	167	(35)	19,931	19,883	(48)	10.10%	10.04%	15,200	15,044	1.535	1.510
2009	332	266	(66)	18,462	18,378	(84)	9.39%	9.32%	16,607	15,861	1.560	1.478
2010	987	887	(100)	18,086	17,962	(124)	9.45%	9.34%	17,450	16,319	1.648	1.525
2011	9,845	9,614	(231)	17,676	17,320	(356)	9.23%	9.35%	18,451	16,000	1.703	1.497
2012	5,895	5,679	(216)	17,546	16,764	(782)	9.16%	8.88%	19,212	17,163	1.761	1.524
Total	17,814	17,014	(800)	436,342	434,808	(1,534)						



Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Total - Medical and Compensation

SUMMARY 7

EXHIBIT 1

SHEET 4

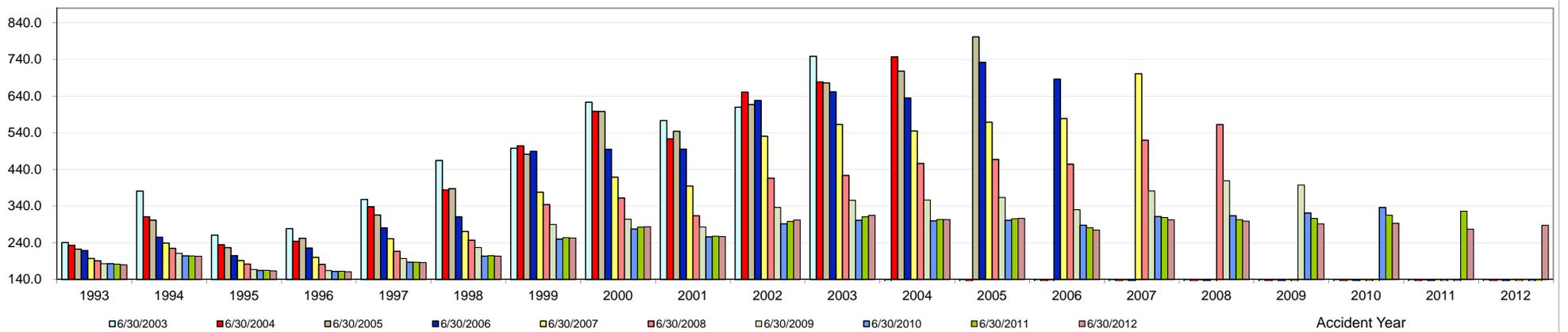
Retrospective Comparison of Unpaid loss as of June 30, 2011 (000's)

Accident Year	Actual Paid Loss @ 6/11	Ultimate Loss Earned @ 6/11		Nominal Unpaid Loss @ 6/11			Discounted Unpaid Loss @ 6/11			Amount of Discount @ 6/11			Discount Factors	
		Evaluated @ 6/12	Evaluated @ 6/11	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11
Prior	9,789	71,624	71,172	61,835	61,383	452	47,312	47,001	311	14,523	14,382	141	76.5%	76.6%
1977	100,953	113,481	113,322	12,529	12,370	159	9,106	9,001	105	3,423	3,369	54	72.7%	72.8%
1978	102,944	117,477	117,159	14,533	14,215	318	10,449	10,234	216	4,083	3,981	102	71.9%	72.0%
1979	116,500	133,453	133,330	16,952	16,830	122	12,122	12,058	63	4,831	4,772	59	71.5%	71.6%
1980	120,183	138,692	138,185	18,510	18,002	508	13,187	12,850	337	5,322	5,152	171	71.2%	71.4%
1981	134,022	156,673	156,688	22,651	22,666	(14)	16,021	16,060	(39)	6,631	6,606	25	70.7%	70.9%
1982	131,223	155,184	155,235	23,961	24,012	(51)	16,835	16,907	(73)	7,127	7,105	22	70.3%	70.4%
1983	149,689	180,499	180,863	30,810	31,173	(363)	21,495	21,788	(293)	9,315	9,386	(71)	69.8%	69.9%
1984	158,882	191,792	192,572	32,910	33,690	(780)	22,861	23,459	(597)	10,048	10,231	(183)	69.5%	69.6%
1985	158,892	193,737	194,319	34,845	35,427	(582)	24,028	24,464	(436)	10,817	10,963	(146)	69.0%	69.1%
1986	165,769	206,429	206,820	40,660	41,052	(392)	27,796	28,121	(326)	12,864	12,931	(66)	68.4%	68.5%
1987	157,506	195,828	196,901	38,322	39,395	(1,073)	26,003	26,797	(794)	12,319	12,599	(280)	67.9%	68.0%
1988	154,753	193,754	194,260	39,001	39,507	(506)	26,266	26,664	(398)	12,735	12,843	(107)	67.3%	67.5%
1989	166,092	215,031	215,741	48,938	49,648	(710)	32,721	33,245	(524)	16,217	16,403	(186)	66.9%	67.0%
1990	157,113	204,572	205,052	47,459	47,939	(480)	31,461	31,825	(364)	15,998	16,114	(116)	66.3%	66.4%
1991	153,277	204,733	205,716	51,455	52,438	(983)	33,816	34,514	(698)	17,639	17,925	(285)	65.7%	65.8%
1992	138,429	185,508	185,960	47,078	47,531	(453)	30,783	31,085	(303)	16,296	16,446	(150)	65.4%	65.4%
1993	129,825	179,901	181,774	50,076	51,949	(1,873)	32,431	33,681	(1,250)	17,645	18,268	(623)	64.8%	64.8%
1994	142,756	203,376	204,061	60,620	61,305	(685)	39,029	39,438	(408)	21,591	21,867	(277)	64.4%	64.3%
1995	111,936	163,384	164,800	51,448	52,864	(1,415)	32,847	33,755	(908)	18,601	19,108	(507)	63.8%	63.9%
1996	111,168	161,045	162,440	49,877	51,271	(1,395)	31,787	32,599	(812)	18,090	18,673	(583)	63.7%	63.6%
1997	119,014	185,927	187,017	66,913	68,003	(1,090)	42,030	42,655	(625)	24,883	25,347	(465)	62.8%	62.7%
1998	129,462	203,752	204,821	74,290	75,359	(1,069)	46,557	47,169	(612)	27,733	28,190	(457)	62.7%	62.6%
1999	147,377	253,140	253,980	105,763	106,603	(840)	65,737	66,144	(407)	40,027	40,460	(433)	62.2%	62.0%
2000	162,341	283,855	282,776	121,513	120,435	1,078	75,156	74,370	787	46,357	46,065	292	61.9%	61.8%
2001	145,479	256,938	258,043	111,460	112,565	(1,105)	68,742	69,350	(608)	42,717	43,214	(497)	61.7%	61.6%
2002	161,424	302,311	298,382	140,887	136,958	3,929	86,779	84,191	2,588	54,107	52,766	1,341	61.6%	61.5%
2003	158,631	314,761	310,877	156,130	152,246	3,883	95,983	93,444	2,540	60,146	58,803	1,344	61.5%	61.4%
2004	146,549	303,366	303,485	156,817	156,936	(119)	96,029	95,949	80	60,787	60,987	(200)	61.2%	61.1%
2005	136,185	306,715	305,608	170,530	169,423	1,107	104,059	103,324	735	66,471	66,099	372	61.0%	61.0%
2006	107,856	274,791	281,250	166,935	173,394	(6,459)	101,589	105,339	(3,749)	65,346	68,056	(2,710)	60.9%	60.8%
2007	110,659	302,817	308,987	192,158	198,328	(6,170)	117,211	120,899	(3,688)	74,947	77,429	(2,482)	61.0%	61.0%
2008	92,505	299,112	302,945	206,607	210,440	(3,833)	126,377	129,005	(2,629)	80,231	81,435	(1,204)	61.2%	61.3%
2009	74,059	291,500	306,606	217,441	232,547	(15,106)	135,010	144,623	(9,613)	82,431	87,925	(5,493)	62.1%	62.2%
2010	53,638	293,123	315,597	239,485	261,959	(22,474)	152,680	167,396	(14,716)	86,805	94,563	(7,758)	63.8%	63.9%
2011	10,537	138,557	163,072	128,020	152,536	(24,515)	84,755	101,281	(16,526)	43,266	51,255	(7,989)	66.2%	66.4%
Total	4,527,418	7,576,837	7,659,817	3,049,419	3,132,399	(82,980)	1,937,049	1,990,683	(53,633)	1,112,370	1,141,717	(29,347)	63.5%	63.6%
Excl Prior	4,517,629	7,505,213	7,588,645	2,987,584	3,071,016	(83,432)	1,889,737	1,943,681	(53,944)	1,097,847	1,127,335	(29,488)	63.3%	63.3%

**Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Total - Medical and Compensation
Change in Ultimate Loss Estimates (000's)**

Accident Year	Historical Ultimate Loss by Evaluation Date											Change in Ultimate Loss Estimates									
	OW 6/30/2003	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	Deloitte 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	6/30/2003 - 6/30/2004	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	Cum. Change	
1979	134,558	128,237	131,139	130,973	129,412	131,367	129,036	133,232	133,330	133,453	(6,321)	2,902	(166)	(1,562)	1,956	(2,332)	4,196	99	122	(1,105)	
1980	142,242	147,040	140,803	140,029	133,465	136,071	135,675	137,809	138,185	138,692	4,798	(6,238)	(774)	(6,564)	2,606	(396)	2,133	376	508	(3,550)	
1981	160,148	156,919	158,844	154,996	150,847	152,597	153,253	156,447	156,688	156,673	(3,229)	1,925	(3,848)	(4,149)	1,750	656	3,194	240	(14)	(3,474)	
1982	156,981	157,665	155,383	155,482	152,606	154,482	152,999	155,019	155,235	155,184	684	(2,282)	99	(2,876)	1,876	(1,482)	2,019	216	(51)	(1,797)	
1983	180,616	182,609	186,144	182,346	180,218	176,176	174,956	180,990	180,863	180,499	1,993	3,536	(3,799)	(2,127)	(4,042)	(1,220)	6,035	(128)	(363)	(117)	
1984	199,683	198,172	194,217	201,245	199,488	188,888	185,922	192,820	192,572	191,792	(1,510)	(3,955)	7,028	(1,757)	(10,600)	(2,965)	6,897	(248)	(780)	(7,891)	
1985	206,870	207,538	214,713	200,264	191,729	194,538	189,132	194,205	194,319	193,737	668	7,174	(14,449)	(8,535)	2,809	(5,406)	5,073	114	(582)	(13,133)	
1986	223,191	221,022	215,598	213,784	202,931	201,654	200,849	206,699	206,429	206,310	(2,169)	(5,425)	(1,814)	(10,853)	(1,277)	(805)	5,850	122	(392)	(16,762)	
1987	211,156	211,252	204,680	209,550	195,589	191,094	187,722	197,367	196,901	195,828	95	(6,572)	4,870	(13,961)	(4,495)	(3,372)	9,645	(466)	(1,073)	(15,328)	
1988	233,177	216,023	218,946	209,962	195,222	195,368	194,340	194,847	194,260	193,754	(17,154)	2,923	(8,984)	(14,740)	145	(1,028)	147	(228)	(506)	(39,423)	
1989	250,679	244,275	239,456	233,152	222,804	221,002	214,549	215,966	215,741	215,031	(6,404)	(4,819)	(6,304)	(10,348)	(1,802)	(6,452)	1,417	(225)	(710)	(35,649)	
1990	270,328	261,035	255,190	242,163	227,907	216,919	205,651	205,313	205,052	204,572	(9,292)	(5,845)	(13,027)	(14,256)	(10,988)	(11,268)	(338)	(261)	(480)	(65,755)	
1991	246,191	258,670	246,071	249,418	239,259	221,403	208,370	204,733	204,733	204,733	12,479	(12,599)	3,347	(10,159)	(17,855)	(13,033)	(2,056)	(598)	(983)	(41,458)	
1992	244,089	219,934	209,902	208,036	195,651	194,153	189,903	186,789	185,960	185,508	(24,155)	(10,032)	(1,865)	(12,385)	(1,498)	(4,250)	(3,114)	(828)	(453)	(58,581)	
1993	240,637	233,209	222,733	218,997	197,152	190,925	182,974	182,927	181,774	179,901	(7,428)	(10,476)	(3,736)	(21,845)	(6,227)	(7,951)	(47)	(1,152)	(1,873)	(60,736)	
1994	380,958	310,855	301,806	255,270	239,240	224,939	211,423	204,320	204,601	203,376	(70,103)	(9,049)	(46,536)	(16,030)	(14,301)	(13,517)	(7,103)	(259)	(685)	(177,582)	
1995	261,066	234,609	226,971	204,940	191,598	182,028	167,293	164,696	164,800	163,384	(26,457)	(7,638)	(22,031)	(13,342)	(9,570)	(14,735)	(2,597)	104	(1,415)	(97,682)	
1996	278,529	244,166	252,443	225,647	200,295	181,238	164,150	161,865	162,440	161,045	(34,364)	8,277	(26,796)	(25,351)	(19,058)	(17,087)	(2,285)	574	(1,395)	(117,484)	
1997	358,311	338,024	315,675	280,777	250,951	216,760	197,220	186,991	187,017	185,927	(20,287)	(22,349)	(34,899)	(29,826)	(34,191)	(19,541)	(10,229)	26	(1,090)	(172,384)	
1998	464,577	384,220	387,471	310,853	270,862	246,957	227,022	203,639	204,821	203,752	(80,357)	3,250	(76,618)	(39,990)	(23,906)	(19,935)	(23,383)	1,182	(1,069)	(260,825)	
1999	497,923	504,567	481,509	489,578	378,060	344,198	289,918	250,020	253,980	253,140	6,644	(23,058)	8,069	(111,518)	(33,862)	(54,281)	(39,897)	3,960	(840)	(244,783)	
2000	623,433	598,794	598,126	494,850	418,932	362,179	304,370	277,635	282,776	283,855	(24,639)	(669)	(103,276)	(75,918)	(56,752)	(57,809)	(26,735)	5,141	1,078	(339,579)	
2001	573,285	523,462	544,132	495,151	394,846	313,700	283,257	256,161	258,043	256,938	(49,822)	20,669	(48,980)	(100,306)	(81,146)	(30,443)	(27,096)	1,882	(1,105)	(316,347)	
2002	609,934	651,107	617,097	628,231	530,606	416,291	336,507	291,828	298,382	302,311	41,173	(34,010)	11,134	(97,625)	(114,315)	(79,784)	(44,679)	6,554	3,929	(307,623)	
2003	748,659	678,849	676,260	651,716	562,788	423,718	355,910	301,325	310,877	314,761	(69,811)	(2,589)	(24,544)	(88,928)	(139,071)	(67,807)	(54,586)	9,552	3,883	(433,899)	
2004		747,266	708,210	634,996	545,045	456,158	356,552	299,977	303,485	303,366			(73,213)	(89,951)	(88,888)	(99,606)	(56,575)	3,508	(119)	(443,901)	
2005			801,622	732,456	569,026	467,271	363,535	301,279	305,608	306,715			(69,166)	(163,430)	(101,755)	(103,736)	(62,256)	4,329	1,107	(494,906)	
2006				686,275	578,918	454,400	330,267	287,702	281,250	274,791				(107,357)	(124,519)	(124,132)	(42,566)	(6,451)	(6,459)	(411,484)	
2007					701,158	519,965	381,285	311,553	308,987	302,817					(181,193)	(138,680)	(69,732)	(2,566)	(6,170)	(398,340)	
2008						562,531	409,025	313,627	302,945	299,112						(153,506)	(95,398)	(10,682)	(3,833)	(263,419)	
2009							397,716	306,606	291,500	291,500							(76,449)		(15,106)	(106,216)	
2010								336,530	315,597	293,123								(20,933)		(43,407)	
2011									277,114	277,114										(49,030)	
2012									287,723	287,723										(49,030)	
79-03	7,897,222	7,512,255	7,395,307	6,987,408	6,252,459	5,678,645	5,242,402	5,044,864	5,070,613	5,064,273	(384,967)	(116,948)	(407,899)	(734,949)	(573,813)	(436,243)	(197,538)	25,749	(6,339)	(2,832,949)	
79-04		8,131,284	7,972,378	7,491,431	6,668,092	6,003,435	5,469,918	5,211,610	5,240,767	5,234,186			(480,947)	(823,339)	(664,657)	(533,517)	(258,309)	29,158	(6,581)	(3,275,744)	
79-05			8,773,999	8,223,887	7,237,118	6,470,706	5,833,453	5,512,889	5,546,376	5,540,902			(550,113)	(986,769)	(766,412)	(637,253)	(320,565)	33,487	(5,474)	(3,770,650)	
79-06				8,910,162	7,816,036	6,925,106	6,163,720	5,800,590	5,827,626	5,815,693				(1,094,126)	(890,931)	(761,385)	(363,130)	27,036	(11,933)	(4,182,134)	
79-07					8,517,194	7,445,070	6,112,143	5,645,005	6,118,510	6,118,510					(1,072,124)	(900,065)	(432,862)	24,470	(18,103)	(4,580,474)	
79-08						8,007,601	6,954,030	6,425,770	6,439,559	6,417,623						(1,053,571)	(528,260)	13,788	(21,936)	(4,843,893)	
79-09							7,351,746	6,747,037	6,746,165	6,709,123							(604,709)		(872)	(4,950,109)	
79-10								7,083,567	7,061,762	7,002,246								(21,806)	(59,516)	(4,993,516)	
79-11									7,387,906	7,279,360										(108,547)	(5,042,547)
79-12										7,567,083											(5,042,547)

Change in Ultimate Loss by Accident Year



**Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Medical - Total**

SUMMARY 7

EXHIBIT 2

SHEET 1

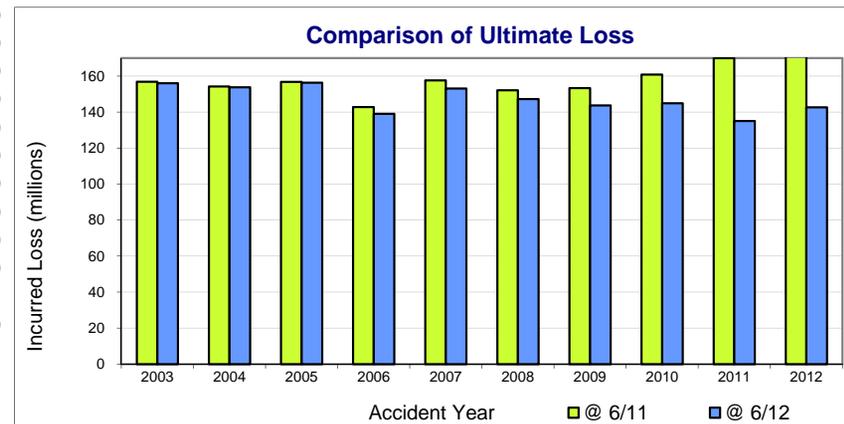
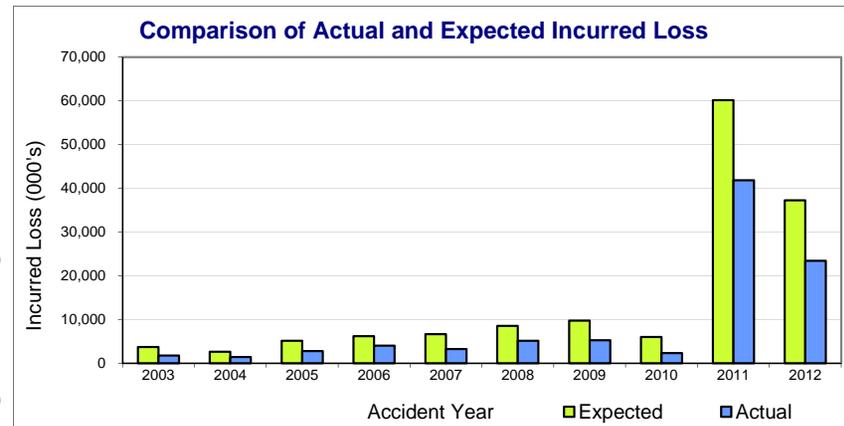
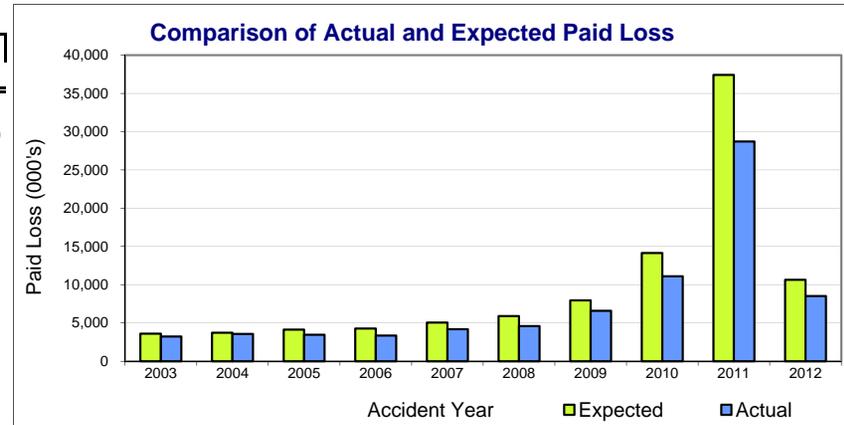
**Change in Unpaid Loss from June 30, 2011 to June 30, 2012 (\$000's)
(June 30, 2012 Evaluated at June 30, 2012 and June 30, 2011 Evaluated at 6/2011)**

Accident Year	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
	Earned at 6/30/12	Earned at 6/30/11	Change	Actual @ 06/12	Actual @ 06/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11
Prior	18,833	19,247	(414)	3,833	2,747	1,086	15,000	16,500	(1,500)	11,461	12,738	(1,277)	3,539	3,762	(223)	76.4%	77.2%
1977	35,647	35,378	269	32,398	32,061	337	3,249	3,316	(68)	2,366	2,412	(46)	883	905	(22)	72.8%	72.7%
1978	37,527	37,392	135	33,846	33,608	238	3,681	3,784	(103)	2,653	2,726	(73)	1,028	1,058	(30)	72.1%	72.0%
1979	40,766	40,661	106	36,455	36,209	246	4,311	4,451	(140)	3,076	3,179	(103)	1,235	1,272	(37)	71.4%	71.4%
1980	47,366	46,657	709	41,969	41,131	838	5,397	5,526	(130)	3,815	3,917	(102)	1,582	1,609	(27)	70.7%	70.9%
1981	49,377	49,265	112	43,317	43,034	283	6,060	6,231	(171)	4,261	4,376	(114)	1,799	1,856	(57)	70.3%	70.2%
1982	49,254	49,053	201	42,848	42,457	391	6,406	6,596	(190)	4,460	4,593	(133)	1,946	2,003	(57)	69.6%	69.6%
1983	52,464	52,390	74	45,142	44,808	334	7,322	7,582	(260)	5,053	5,240	(186)	2,269	2,343	(74)	69.0%	69.1%
1984	61,315	61,147	168	52,176	51,650	526	9,139	9,498	(359)	6,249	6,516	(267)	2,890	2,982	(91)	68.4%	68.6%
1985	65,037	65,021	16	54,696	54,250	446	10,340	10,771	(430)	7,010	7,323	(313)	3,330	3,448	(118)	67.8%	68.0%
1986	68,342	68,019	323	56,835	56,080	755	11,507	11,939	(433)	7,733	8,049	(316)	3,773	3,890	(117)	67.2%	67.4%
1987	68,467	68,358	109	56,392	55,824	567	12,076	12,534	(459)	8,049	8,367	(317)	4,026	4,168	(141)	66.7%	66.8%
1988	71,293	71,240	53	58,170	57,595	576	13,123	13,646	(523)	8,663	9,023	(360)	4,460	4,622	(162)	66.0%	66.1%
1989	81,769	81,444	325	65,814	64,844	970	15,955	16,600	(645)	10,437	10,898	(461)	5,518	5,701	(183)	65.4%	65.7%
1990	86,967	86,367	600	68,766	67,562	1,203	18,201	18,805	(603)	11,825	12,234	(410)	6,377	6,571	(194)	65.0%	65.1%
1991	87,205	87,038	167	68,595	67,703	891	18,610	19,334	(724)	11,984	12,467	(483)	6,626	6,868	(241)	64.4%	64.5%
1992	84,662	84,417	245	65,986	64,942	1,045	18,676	19,475	(799)	11,922	12,480	(558)	6,753	6,995	(241)	63.8%	64.1%
1993	79,992	79,953	39	61,020	60,188	832	18,972	19,765	(793)	12,044	12,565	(521)	6,928	7,200	(272)	63.5%	63.6%
1994	92,896	92,526	369	68,799	67,418	1,381	24,097	25,108	(1,011)	15,174	15,867	(693)	8,923	9,241	(319)	63.0%	63.2%
1995	75,027	75,012	15	54,872	53,869	1,003	20,155	21,143	(987)	12,622	13,301	(679)	7,533	7,841	(308)	62.6%	62.9%
1996	76,721	76,731	(10)	54,914	53,869	1,045	21,807	22,862	(1,055)	13,577	14,286	(709)	8,231	8,576	(346)	62.3%	62.5%
1997	89,201	88,990	211	61,916	60,417	1,498	27,285	28,573	(1,288)	16,862	17,735	(873)	10,423	10,837	(415)	61.8%	62.1%
1998	98,790	98,770	20	67,111	65,637	1,474	31,679	33,133	(1,454)	19,461	20,390	(930)	12,218	12,742	(524)	61.4%	61.5%
1999	118,739	117,392	1,346	78,393	75,623	2,770	40,346	41,769	(1,423)	24,587	25,537	(950)	15,759	16,232	(473)	60.9%	61.1%
2000	135,348	134,915	434	86,744	84,335	2,409	48,605	50,580	(1,975)	29,497	30,710	(1,213)	19,108	19,870	(762)	60.7%	60.7%
2001	129,314	130,412	(1,098)	81,808	79,523	2,285	47,506	50,890	(3,384)	28,640	30,862	(2,222)	18,866	20,028	(1,162)	60.3%	60.6%
2002	150,985	150,850	134	91,993	88,800	3,193	58,992	62,051	(3,059)	35,498	37,485	(1,987)	23,494	24,566	(1,072)	60.2%	60.4%
2003	156,023	156,795	(772)	91,807	88,581	3,225	64,216	68,214	(3,997)	38,506	41,058	(2,551)	25,710	27,156	(1,446)	60.0%	60.2%
2004	153,734	154,167	(433)	87,043	83,486	3,557	66,691	70,681	(3,990)	39,838	42,400	(2,563)	26,853	28,281	(1,427)	59.7%	60.0%
2005	156,281	156,761	(481)	85,237	81,775	3,462	71,044	74,986	(3,942)	42,321	44,923	(2,602)	28,723	30,063	(1,340)	59.6%	59.9%
2006	139,001	142,767	(3,766)	70,689	67,344	3,345	68,312	75,424	(7,112)	40,618	45,175	(4,557)	27,694	30,249	(2,554)	59.5%	59.9%
2007	153,076	157,588	(4,512)	75,559	71,384	4,176	77,516	86,204	(8,688)	46,078	51,687	(5,610)	31,439	34,517	(3,078)	59.4%	60.0%
2008	147,206	152,079	(4,873)	66,717	62,119	4,598	80,489	89,960	(9,471)	47,931	54,241	(6,310)	32,558	35,719	(3,161)	59.5%	60.3%
2009	143,648	153,309	(9,662)	59,561	52,969	6,592	84,087	100,340	(16,253)	50,392	61,368	(10,976)	33,695	38,973	(5,278)	59.9%	61.2%
2010	144,854	160,848	(15,994)	54,569	43,464	11,105	90,285	117,384	(27,099)	54,933	74,577	(19,645)	35,352	42,807	(7,455)	60.8%	63.5%
2011	135,066	84,950	50,116	38,129	9,411	28,718	96,938	75,539	21,398	61,324	52,037	9,287	35,614	23,502	12,112	63.3%	68.9%
2012	71,298	-	71,298	8,509	-	8,509	62,789	-	62,789	43,360	-	43,360	19,429	-	19,429	69.1%	100.0%
2013	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
Total	3,453,490	3,367,911	85,578	2,172,628	2,066,718	105,910	1,280,862	1,301,194	(20,331)	794,280	812,743	(18,463)	486,582	488,451	(1,868)	62.0%	62.5%
Excl Prior	3,434,657	3,348,664	85,992	2,168,794	2,063,971	104,824	1,265,862	1,284,694	(18,831)	782,819	800,005	(17,186)	483,043	484,688	(1,645)	61.8%	62.3%

**Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Medical - Total
2012 Fiscal Year as of June 30, 2012 - Actual vs. Expected (000's)**

SUMMARY 7
EXHIBIT 2
SHEET 2

Accident Year	Paid Loss from 6/11 - 6/12			Incurred Loss from 6/11 - 6/12			Ultimate Loss-Earned & Unearned		
	Expected	Actual	Variance	Expected	Actual	Variance	Evaluated @ 6/11	Evaluated @ 6/12	Change
Prior	921	1,086	165				19,247	18,833	(414)
1977	259	337	77	-	174	174	35,378	35,647	269
1978	286	238	(48)	134	(218)	(352)	37,392	37,527	135
1979	332	246	(86)	504	63	(441)	40,661	40,766	106
1980	415	838	424	11	949	938	46,657	47,366	709
1981	431	283	(147)	525	(133)	(658)	49,265	49,377	112
1982	457	391	(66)	(127)	(172)	(45)	49,053	49,254	201
1983	523	334	(189)	860	106	(754)	52,390	52,464	74
1984	649	526	(122)	489	280	(208)	61,147	61,315	168
1985	680	446	(234)	290	(184)	(474)	65,021	65,037	16
1986	746	755	10	532	346	(186)	68,019	68,342	323
1987	726	567	(159)	363	173	(189)	68,358	68,467	109
1988	783	576	(207)	(57)	(77)	(19)	71,240	71,293	53
1989	997	970	(27)	731	307	(424)	81,444	81,769	325
1990	1,040	1,203	164	651	485	(166)	86,367	86,967	600
1991	1,047	891	(156)	826	359	(468)	87,038	87,205	167
1992	1,126	1,045	(81)	614	470	(144)	84,417	84,662	245
1993	1,058	832	(226)	770	872	101	79,953	79,992	39
1994	1,407	1,381	(26)	(609)	317	926	92,526	92,896	369
1995	1,217	1,003	(215)	1,099	1,586	487	75,012	75,027	15
1996	1,214	1,045	(169)	537	(474)	(1,012)	76,731	76,721	(10)
1997	1,496	1,498	3	651	856	205	88,990	89,201	211
1998	1,604	1,474	(131)	1,702	820	(883)	98,770	98,790	20
1999	2,110	2,770	660	1,492	302	(1,190)	117,392	118,739	1,346
2000	2,485	2,409	(76)	1,699	(1,186)	(2,885)	134,915	135,348	434
2001	2,897	2,285	(612)	2,348	875	(1,473)	130,412	129,314	(1,098)
2002	3,276	3,193	(82)	3,202	(1,014)	(4,216)	150,850	150,985	134
2003	3,591	3,225	(365)	3,698	1,744	(1,954)	156,795	156,023	(772)
2004	3,714	3,557	(157)	2,603	1,405	(1,198)	154,167	153,734	(433)
2005	4,131	3,462	(670)	5,110	2,762	(2,347)	156,761	156,281	(481)
2006	4,277	3,345	(932)	6,179	4,000	(2,180)	142,767	139,001	(3,766)
2007	5,044	4,176	(868)	6,640	3,225	(3,415)	157,588	153,076	(4,512)
2008	5,893	4,598	(1,295)	8,523	5,109	(3,413)	152,079	147,206	(4,873)
2009	7,945	6,592	(1,353)	9,748	5,238	(4,510)	153,309	143,648	(9,662)
2010	14,135	11,105	(3,030)	5,976	2,299	(3,676)	160,848	144,854	(15,994)
2011	37,413	28,718	(8,695)	60,160	41,816	(18,345)	169,900	135,066	(34,834)
2012	10,630	8,509	(2,121)	37,253	23,418	(13,836)	178,645	142,596	(36,049)
Total	126,953	105,910	(21,043)	165,130	96,898	(68,232)			(106,719)



Ohio Bureau of Workers' Compensation

SUMMARY 7

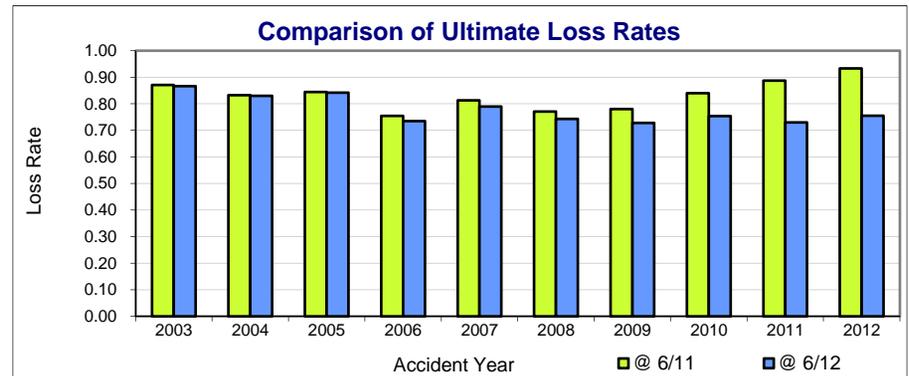
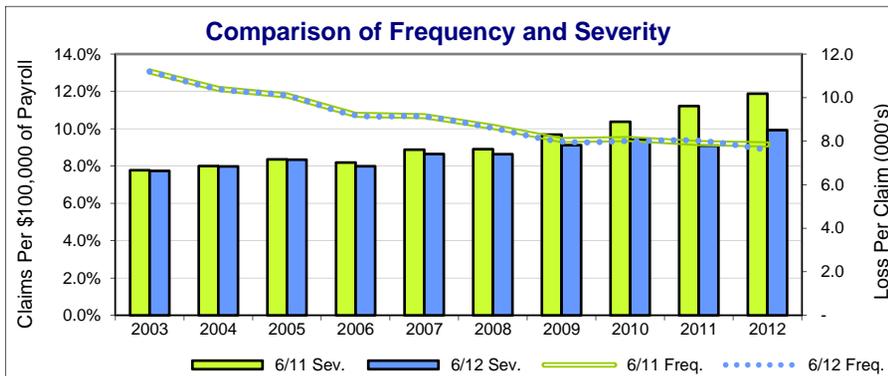
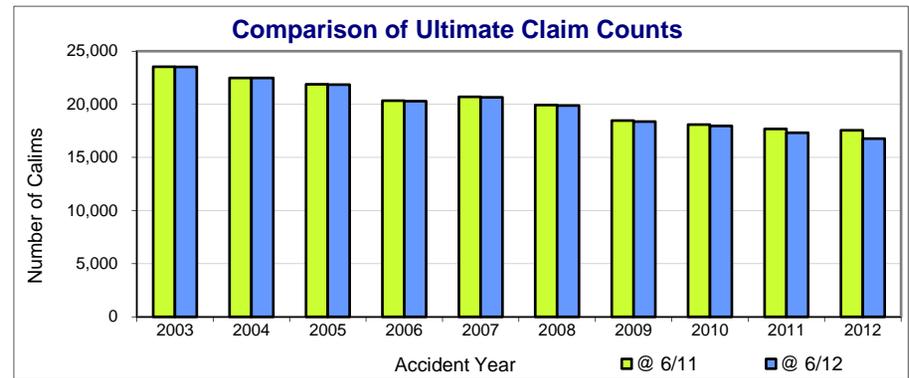
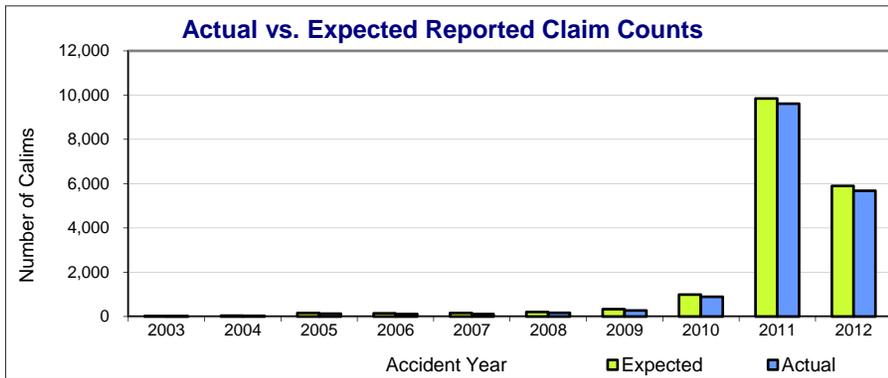
Public Employers - Taxing Districts - Medical - Total

EXHIBIT 2

2012 Fiscal Year as of June 30, 2012 - Actual vs. Expected (000's)

SHEET 3

Accident Year	# of Reported Claims from 6/11-6/12			Ultimate Claim Counts			Ultimate Frequency		Ultimate Severity		Ultimate Loss Rate	
	Expected	Actual	Variance	@ 6/11	@ 6/12	Change	@ 6/11	@ 6/12	@ 6/11	@ 6/12	@ 6/11	@ 6/12
77-02	50	30	(20)	235,708	235,710	2						
2003	17	5	(12)	23,532	23,521	(11)	13.07%	13.06%	6,663	6,633	0.871	0.867
2004	36	24	(12)	22,484	22,473	(11)	12.14%	12.13%	6,857	6,841	0.832	0.830
2005	153	123	(30)	21,877	21,847	(30)	11.78%	11.77%	7,166	7,153	0.844	0.842
2006	143	107	(36)	20,334	20,295	(39)	10.75%	10.73%	7,021	6,849	0.755	0.735
2007	154	112	(42)	20,706	20,655	(51)	10.68%	10.65%	7,611	7,411	0.813	0.789
2008	202	167	(35)	19,931	19,883	(48)	10.10%	10.04%	7,630	7,404	0.771	0.743
2009	332	266	(66)	18,462	18,378	(84)	9.39%	9.32%	8,304	7,816	0.780	0.728
2010	987	887	(100)	18,086	17,962	(124)	9.45%	9.34%	8,893	8,064	0.840	0.753
2011	9,845	9,614	(231)	17,676	17,320	(356)	9.23%	9.35%	9,612	7,798	0.887	0.729
2012	5,895	5,679	(216)	17,546	16,764	(782)	9.16%	8.88%	10,182	8,506	0.933	0.755
Total	17,814	17,014	(800)	436,342	434,808	(1,534)						



Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Medical - Total
Retrospective Comparison of Unpaid loss as of June 30, 2011 (000's)

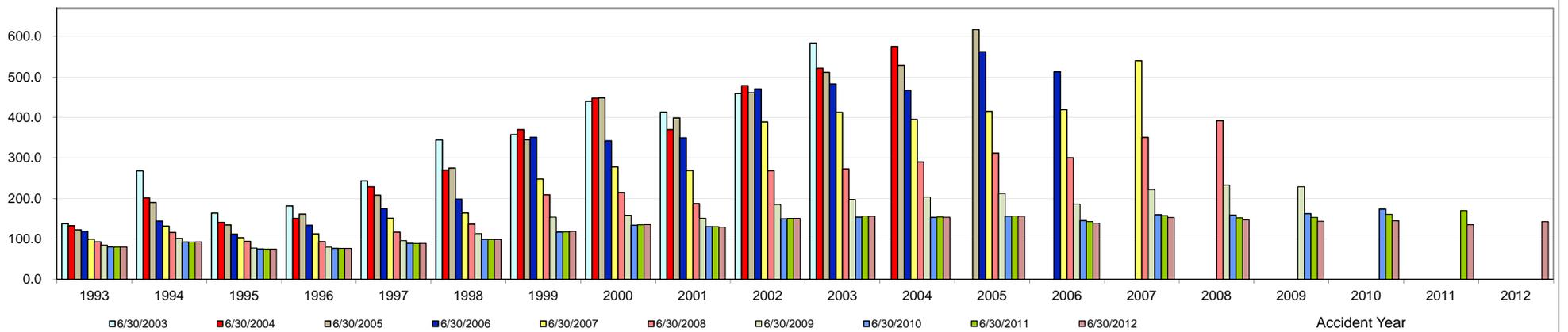
SUMMARY 7
EXHIBIT 2
SHEET 4

Accident Year	Actual Paid Loss @ 6/11	Ultimate Loss Earned @ 6/11		Nominal Unpaid Loss @ 6/11			Discounted Unpaid Loss @ 6/11			Amount of Discount @ 6/11			Discount Factors	
		Evaluated @ 6/12	Evaluated @ 6/11	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11
Prior	2,747	18,833	19,247	16,086	16,500	(414)	12,418	12,738	(319)	3,668	3,762	(94)	77.2%	77.2%
1977	32,061	35,647	35,378	3,585	3,316	269	2,607	2,412	196	978	905	73	72.7%	72.7%
1978	33,608	37,527	37,392	3,919	3,784	135	2,823	2,726	97	1,095	1,058	38	72.0%	72.0%
1979	36,209	40,766	40,661	4,557	4,451	106	3,255	3,179	75	1,302	1,272	30	71.4%	71.4%
1980	41,131	47,366	46,657	6,235	5,526	709	4,419	3,917	502	1,816	1,609	206	70.9%	70.9%
1981	43,034	49,377	49,265	6,343	6,231	112	4,454	4,376	79	1,889	1,856	33	70.2%	70.2%
1982	42,457	49,254	49,053	6,797	6,596	201	4,733	4,593	140	2,064	2,003	61	69.6%	69.6%
1983	44,808	52,464	52,390	7,656	7,582	74	5,291	5,240	51	2,365	2,343	23	69.1%	69.1%
1984	51,650	61,315	61,147	9,665	9,498	168	6,631	6,516	115	3,034	2,982	53	68.6%	68.6%
1985	54,250	65,037	65,021	10,786	10,771	16	7,334	7,323	11	3,453	3,448	5	68.0%	68.0%
1986	56,080	68,342	68,019	12,262	11,939	323	8,267	8,049	217	3,995	3,890	105	67.4%	67.4%
1987	55,824	68,467	68,358	12,643	12,534	109	8,439	8,367	73	4,204	4,168	36	66.8%	66.8%
1988	57,595	71,293	71,240	13,698	13,646	53	9,058	9,023	35	4,640	4,622	18	66.1%	66.1%
1989	64,844	81,769	81,444	16,925	16,600	325	11,112	10,898	214	5,813	5,701	112	65.7%	65.7%
1990	67,562	86,967	86,367	19,405	18,805	600	12,625	12,234	390	6,780	6,571	210	65.1%	65.1%
1991	67,703	87,205	87,038	19,501	19,334	167	12,574	12,467	108	6,927	6,868	59	64.5%	64.5%
1992	64,942	84,662	84,417	19,720	19,475	245	12,638	12,480	157	7,083	6,995	88	64.1%	64.1%
1993	60,188	79,992	79,953	19,804	19,765	39	12,591	12,565	26	7,213	7,200	13	63.6%	63.6%
1994	67,418	92,896	92,526	25,478	25,108	369	16,104	15,867	236	9,374	9,241	133	63.2%	63.2%
1995	53,869	75,027	75,012	21,158	21,143	15	13,313	13,301	11	7,845	7,841	4	62.9%	62.9%
1996	53,869	76,721	76,731	22,852	22,862	(10)	14,281	14,286	(5)	8,571	8,576	(5)	62.5%	62.5%
1997	60,417	89,201	88,990	28,783	28,573	211	17,868	17,735	133	10,916	10,837	78	62.1%	62.1%
1998	65,637	98,790	98,770	33,153	33,133	20	20,405	20,390	14	12,748	12,742	6	61.5%	61.5%
1999	75,623	118,739	117,392	43,115	41,769	1,346	26,359	25,537	822	16,756	16,232	524	61.1%	61.1%
2000	84,335	135,348	134,915	51,013	50,580	434	30,970	30,710	260	20,044	19,870	174	60.7%	60.7%
2001	79,523	129,314	130,412	49,791	50,890	(1,098)	30,199	30,862	(663)	19,593	20,028	(435)	60.7%	60.6%
2002	88,800	150,985	150,850	62,185	62,051	134	37,557	37,485	73	24,628	24,566	62	60.4%	60.4%
2003	88,581	156,023	156,795	67,441	68,214	(772)	40,574	41,058	(484)	26,867	27,156	(289)	60.2%	60.2%
2004	83,486	153,734	154,167	70,248	70,681	(433)	42,125	42,400	(276)	28,123	28,281	(158)	60.0%	60.0%
2005	81,775	156,281	156,761	74,506	74,986	(481)	44,614	44,923	(309)	29,891	30,063	(172)	59.9%	59.9%
2006	67,344	139,001	142,767	71,657	75,424	(3,766)	42,911	45,175	(2,264)	28,746	30,249	(1,502)	59.9%	59.9%
2007	71,384	153,076	157,588	81,692	86,204	(4,512)	48,957	51,687	(2,730)	32,735	34,517	(1,782)	59.9%	60.0%
2008	62,119	147,206	152,079	85,087	89,960	(4,873)	51,279	54,241	(2,961)	33,808	35,719	(1,911)	60.3%	60.3%
2009	52,969	143,648	153,309	90,679	100,340	(9,662)	55,403	61,368	(5,965)	35,276	38,973	(3,697)	61.1%	61.2%
2010	43,464	144,854	160,848	101,390	117,384	(15,994)	64,341	74,577	(10,237)	37,050	42,807	(5,757)	63.5%	63.5%
2011	9,411	67,533	84,950	58,122	75,539	(17,417)	40,116	52,037	(11,921)	18,006	23,502	(5,496)	69.0%	68.9%
Total	2,066,718	3,314,659	3,367,911	1,247,941	1,301,194	(53,253)	778,644	812,743	(34,099)	469,297	488,451	(19,154)	62.4%	62.5%
Excl Prior	2,063,971	3,295,825	3,348,664	1,231,855	1,284,694	(52,839)	766,225	800,005	(33,780)	465,629	484,688	(19,059)	62.2%	62.3%

**Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Medical - Total
Change in Ultimate Loss Estimates (000's)**

Accident Year	Historical Ultimate Loss by Evaluation Date											Change in Ultimate Loss Estimates										Cum. Change
	OW 6/30/2003	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	Deloitte 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	6/30/2003 - 6/30/2004	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012			
1979	46,214	39,247	41,416	39,642	39,989	40,290	38,011	40,603	40,661	40,766	(6,967)	2,170	(1,774)	347	301	(2,279)	2,592	58	106	(5,447)		
1980	52,896	51,032	50,501	47,494	43,763	45,454	45,195	46,126	46,657	47,366	(1,864)	(531)	(3,007)	(3,731)	1,691	(260)	931	532	709	(5,530)		
1981	58,576	53,985	55,137	49,579	47,554	47,686	48,215	49,110	49,265	49,377	(4,591)	1,152	(5,558)	(2,025)	133	529	895	155	112	(9,199)		
1982	54,079	54,703	51,688	50,059	49,121	49,941	47,988	48,986	49,053	49,254	624	(3,015)	(1,629)	(938)	820	(1,953)	998	67	201	(4,826)		
1983	58,261	58,429	63,102	56,615	56,673	50,915	50,117	52,494	52,390	52,464	168	4,673	(6,487)	58	(5,758)	(797)	2,376	(104)	74	(5,797)		
1984	76,725	73,168	70,384	75,547	75,722	62,517	60,554	61,104	61,147	61,315	(3,557)	(2,784)	5,163	176	(13,206)	(1,963)	550	44	168	(15,410)		
1985	81,695	82,438	89,312	73,740	67,475	68,661	63,280	64,948	65,021	65,037	743	6,874	(15,573)	(6,264)	1,185	(5,381)	1,668	73	16	(16,659)		
1986	92,281	89,660	83,003	79,303	70,660	68,160	66,886	67,873	68,019	68,342	(2,620)	(6,657)	(3,700)	(8,643)	(2,500)	(1,274)	987	147	323	(23,939)		
1987	89,906	86,937	82,816	85,411	74,408	68,808	64,596	68,438	68,358	68,467	(2,969)	(4,121)	2,595	(11,003)	(5,600)	(4,212)	3,842	(79)	109	(21,438)		
1988	115,034	96,674	99,483	88,771	76,326	75,325	71,373	71,544	71,240	71,293	(18,360)	2,809	(10,712)	(12,445)	(1,001)	(3,952)	171	(304)	53	(43,741)		
1989	125,491	116,171	112,633	105,241	96,392	93,331	84,514	81,394	81,444	81,769	(9,320)	(3,539)	(7,392)	(8,848)	(3,061)	(8,817)	(3,120)	49	325	(43,722)		
1990	157,305	145,398	140,618	124,386	112,446	101,868	90,406	86,217	86,367	86,967	(11,908)	(4,779)	(16,232)	(11,940)	(10,578)	(11,461)	(4,189)	150	600	(70,338)		
1991	138,114	144,076	131,755	131,755	126,376	107,596	95,063	87,222	87,038	87,205	(5,962)	(12,321)	3,361	(8,740)	(18,780)	(12,533)	(7,841)	(184)	167	(50,909)		
1992	140,057	118,032	109,266	106,887	95,928	92,625	87,911	84,831	84,417	84,662	(22,025)	(8,766)	(2,379)	(10,959)	(3,303)	(4,714)	(3,080)	(415)	245	(55,395)		
1993	137,610	132,444	122,614	119,037	99,595	92,890	84,966	80,400	79,953	79,992	(5,166)	(9,830)	(3,577)	(19,442)	(6,705)	(7,925)	(4,565)	(447)	39	(57,618)		
1994	268,165	201,423	190,077	144,105	131,760	116,129	101,701	92,539	92,526	92,896	(66,741)	(11,346)	(45,972)	(12,345)	(15,631)	(14,428)	(9,163)	(12)	369	(175,269)		
1995	163,841	140,956	134,459	112,099	103,319	94,156	77,604	75,252	75,012	75,027	(22,885)	(6,497)	(22,360)	(8,780)	(9,163)	(16,552)	(2,352)	(240)	15	(88,814)		
1996	181,426	150,806	161,474	133,881	112,617	93,528	80,017	76,894	76,731	76,721	(30,620)	10,668	(27,593)	(21,264)	(19,089)	(13,511)	(3,123)	(163)	(10)	(104,705)		
1997	243,322	228,817	208,204	175,106	151,219	116,794	95,890	89,388	88,990	89,201	(14,505)	(20,613)	(33,097)	(23,887)	(34,425)	(20,904)	(6,502)	(398)	211	(154,121)		
1998	344,433	270,116	275,148	198,345	164,213	136,481	113,163	99,271	98,770	98,790	(74,317)	5,032	(76,803)	(34,131)	(27,732)	(23,318)	(13,891)	(502)	20	(245,643)		
1999	357,627	369,979	345,127	350,998	247,941	209,222	153,790	118,739	117,392	118,739	12,352	(24,852)	5,870	(103,057)	(38,719)	(55,432)	(36,877)	479	1,346	(238,888)		
2000	439,741	447,610	448,237	342,332	277,848	214,996	158,729	133,785	134,915	135,348	7,869	627	(105,905)	(64,484)	(62,852)	(56,268)	(24,944)	1,130	434	(304,393)		
2001	413,317	369,888	398,766	349,712	269,119	187,263	151,175	130,393	130,412	129,314	(43,429)	28,878	(49,055)	(80,592)	(81,857)	(36,087)	(20,782)	19	(1,098)	(284,003)		
2002	458,885	478,494	460,986	470,415	388,877	268,791	185,171	149,679	150,850	150,985	19,609	(17,508)	9,429	(81,538)	(120,086)	(83,620)	(35,491)	1,171	134	(307,900)		
2003	583,640	521,421	511,206	482,568	412,553	272,868	197,523	153,905	156,795	156,023	(62,219)	(10,215)	(28,639)	(70,014)	(139,685)	(75,345)	(43,618)	2,890	(772)	(427,617)		
2004		528,748	467,164	395,135	290,061	203,683	153,304	154,167	153,734	153,734	(61,584)	(46,598)	(61,584)	(72,030)	(105,074)	(86,378)	(50,379)	863	(433)	(421,612)		
2005		617,110	562,475	415,199	312,022	212,437	156,458	156,761	156,281	156,281	(54,635)		(147,276)	(103,176)	(99,585)	(55,979)		303	(481)	(460,830)		
2006			512,745	419,371	300,693	186,233	145,441	142,767	139,001	139,001			(93,375)	(118,678)	(114,460)	(40,792)		(2,673)	(3,766)	(373,744)		
2007			539,854	459,854	350,751	221,905	159,825	157,588	153,076	153,076				(189,104)	(128,845)	(62,081)		(2,237)	(4,512)	(386,778)		
2008						391,910	233,266	158,935	152,079	147,206					(158,644)	(74,331)		(6,856)	(4,873)	(244,704)		
2009							228,952	162,495	153,309	143,648						(66,457)		(9,186)	(9,662)	(85,305)		
2010								173,690	160,848	144,854								(12,842)	(15,994)	(28,836)		
2011									169,900	135,066									(34,834)	(34,834)		
2012										142,596												
79-03	4,878,639	4,521,904	4,437,413	3,996,389	3,391,896	2,776,295	2,313,837	2,109,309	2,113,425	2,117,319	(356,735)	(84,491)	(441,024)	(604,492)	(615,602)	(462,457)	(204,528)	4,116	3,895	(2,761,320)		
79-04		5,058,003	4,924,745	4,423,911	3,747,042	3,026,065	2,479,509	2,222,010	2,226,931	2,230,287		(133,258)	(500,834)	(676,868)	(720,977)	(546,557)	(257,499)	4,921	3,356	(3,177,484)		
79-05			5,541,855	4,986,386	4,162,241	3,338,088	2,691,946	2,378,468	2,383,692	2,386,568			(555,469)	(824,145)	(824,153)	(646,142)	(313,478)	5,224	2,875	(3,638,314)		
79-06				5,499,131	4,581,612	3,638,781	2,878,179	2,523,909	2,526,460	2,525,569				(917,519)	(942,831)	(760,602)	(354,270)	2,551	(891)	(4,012,059)		
79-07					5,121,466	3,989,531	3,100,084	2,683,733	2,684,048	2,678,644					(1,131,935)	(889,447)	(416,351)	314	(5,403)	(4,398,837)		
79-08						4,381,441	3,333,350	2,842,668	2,836,126	2,825,850						(1,048,091)	(490,682)	(6,542)	(10,276)	(4,643,541)		
79-09							3,562,302	3,005,163	2,989,436	2,969,498							(557,139)	(15,728)	(19,938)	(4,728,845)		
79-10								3,178,853	3,150,283	3,114,352								(28,570)	(35,931)	(4,757,682)		
79-11									3,320,184	3,249,418									(70,765)	(4,792,516)		
79-12										3,392,014											(4,792,516)	

Change in Ultimate Loss by Accident Year



**Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Medical - Medical Only**

SUMMARY 7

EXHIBIT 3

SHEET 1

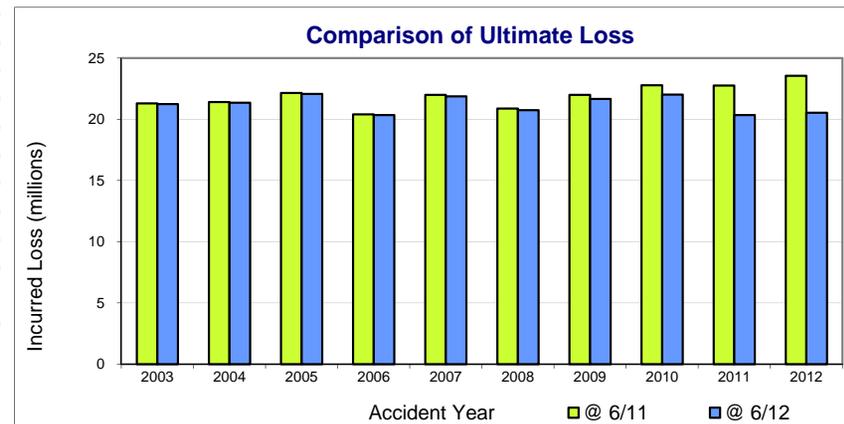
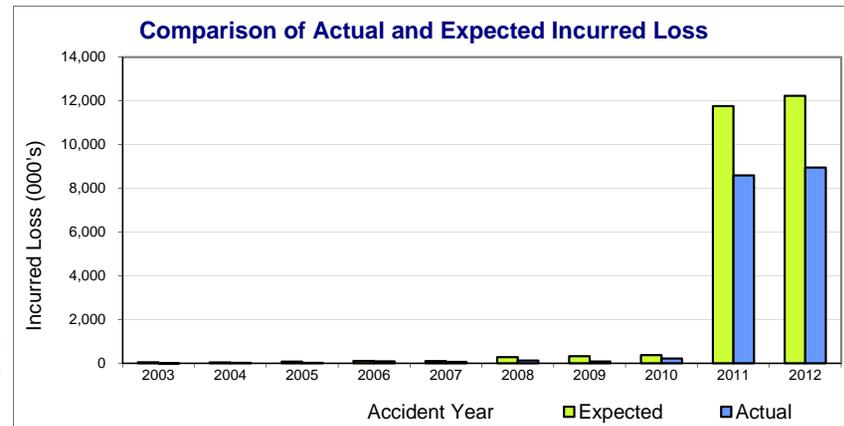
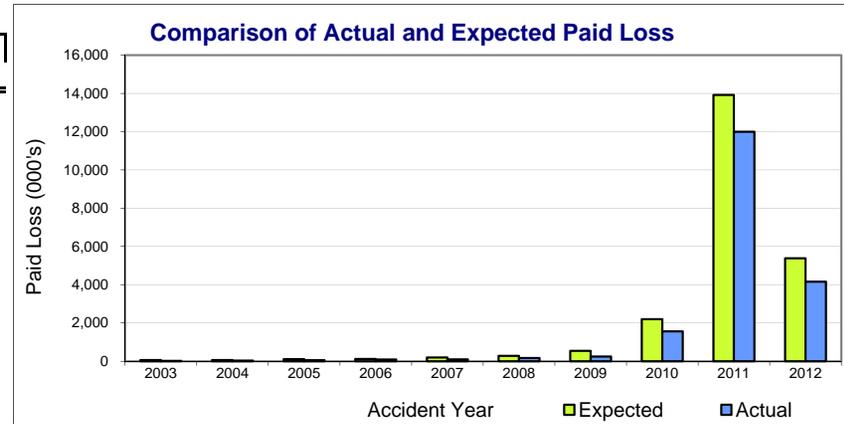
**Change in Unpaid Loss from June 30, 2011 to June 30, 2012 (\$000's)
(June 30, 2012 Evaluated at June 30, 2012 and June 30, 2011 Evaluated at 6/2011)**

Accident Year	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
	Earned at 6/30/12	Earned at 6/30/11	Change	Actual @ 06/12	Actual @ 06/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11
Prior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1977	2,606	2,606	-	2,606	2,606	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1978	2,821	2,821	-	2,821	2,821	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1979	3,022	3,022	-	3,022	3,022	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1980	3,436	3,436	-	3,436	3,436	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1981	3,897	3,897	-	3,897	3,897	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1982	4,358	4,358	-	4,358	4,358	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1983	4,558	4,558	-	4,558	4,558	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1984	5,324	5,324	-	5,324	5,324	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1985	5,709	5,709	-	5,709	5,709	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1986	6,377	6,377	-	6,377	6,377	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1987	7,395	7,395	-	7,395	7,395	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1988	8,679	8,679	-	8,679	8,679	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1989	9,909	9,909	-	9,909	9,909	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1990	9,810	9,810	-	9,810	9,810	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1991	12,588	12,588	-	12,588	12,588	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1992	13,761	13,761	-	13,761	13,761	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1993	12,089	12,085	4	12,089	12,085	4	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1994	11,150	11,142	8	11,149	11,142	7	1	0	1	1	0	1	0	0	0	98.1%	98.1%
1995	10,432	10,427	5	10,429	10,426	2	4	1	3	4	1	3	0	0	0	96.9%	97.7%
1996	10,605	10,601	4	10,600	10,598	2	5	3	2	5	3	2	0	0	0	94.2%	96.6%
1997	10,673	10,668	6	10,667	10,661	6	6	6	0	6	6	(0)	0	0	0	92.3%	95.4%
1998	12,353	12,347	6	12,343	12,334	9	10	13	(3)	9	12	(3)	1	1	0	91.1%	94.4%
1999	13,941	13,943	(3)	13,925	13,917	8	15	26	(11)	14	25	(11)	1	2	(0)	90.4%	94.0%
2000	15,787	15,797	(10)	15,761	15,751	10	25	45	(20)	23	42	(20)	2	3	(1)	90.3%	93.0%
2001	18,149	18,143	6	18,104	18,054	50	45	88	(43)	41	82	(41)	4	6	(2)	90.8%	93.0%
2002	20,673	20,700	(27)	20,593	20,549	45	80	151	(72)	73	140	(67)	7	12	(5)	91.2%	92.3%
2003	21,235	21,298	(63)	21,105	21,084	20	130	214	(84)	119	195	(76)	11	19	(8)	91.5%	91.3%
2004	21,351	21,405	(54)	21,165	21,132	34	186	273	(87)	169	246	(77)	17	27	(11)	91.0%	90.0%
2005	22,073	22,146	(73)	21,809	21,755	54	265	392	(127)	239	351	(112)	25	40	(15)	90.4%	89.7%
2006	20,344	20,396	(52)	20,002	19,915	87	342	480	(139)	308	428	(121)	34	52	(18)	90.1%	89.2%
2007	21,865	21,986	(120)	21,370	21,277	93	495	709	(214)	444	632	(188)	52	77	(26)	89.6%	89.1%
2008	20,747	20,879	(132)	20,094	19,926	167	653	952	(299)	584	850	(266)	69	102	(33)	89.5%	89.3%
2009	21,656	21,995	(339)	20,684	20,439	244	972	1,556	(584)	871	1,401	(530)	101	154	(53)	89.6%	90.1%
2010	22,017	22,779	(762)	20,546	18,989	1,557	1,471	3,790	(2,319)	1,327	3,534	(2,207)	144	256	(113)	90.2%	93.2%
2011	20,345	11,378	8,966	17,027	5,031	11,996	3,317	6,347	(3,029)	3,095	6,109	(3,014)	222	238	(16)	93.3%	96.3%
2012	10,265	-	10,265	4,157	-	4,157	6,108	-	6,108	5,882	-	5,882	226	-	226	96.3%	100.0%
2013	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
Total	441,999	424,363	17,636	427,868	409,315	18,553	14,131	15,049	(917)	13,214	14,059	(845)	917	989	(73)	93.5%	93.4%
Excl Prior	441,999	424,363	17,636	427,868	409,315	18,553	14,131	15,049	(917)	13,214	14,059	(845)	917	989	(73)	93.5%	93.4%

**Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Medical - Medical Only
2012 Fiscal Year as of June 30, 2012 - Actual vs. Expected (000's)**

SUMMARY 7
EXHIBIT 3
SHEET 2

Accident Year	Paid Loss from 6/11 - 6/12			Incurred Loss from 6/11 - 6/12			Ultimate Loss-Earned & Unearned		
	Expected	Actual	Variance	Expected	Actual	Variance	Evaluated @ 6/11	Evaluated @ 6/12	Change
Prior	-	-	-	-	-	-	-	-	-
1977	-	-	-	-	-	-	2,606	2,606	-
1978	-	-	-	-	-	-	2,821	2,821	-
1979	-	-	-	-	-	-	3,022	3,022	-
1980	-	-	-	-	-	-	3,436	3,436	-
1981	-	-	-	-	-	-	3,897	3,897	-
1982	-	-	-	-	-	-	4,358	4,358	-
1983	-	-	-	-	-	-	4,558	4,558	-
1984	-	-	-	-	-	-	5,324	5,324	-
1985	-	-	-	-	-	-	5,709	5,709	-
1986	-	-	-	-	-	-	6,377	6,377	-
1987	-	-	-	-	-	-	7,395	7,395	-
1988	-	-	-	-	-	-	8,679	8,679	-
1989	-	-	-	-	-	-	9,909	9,909	-
1990	-	-	-	-	-	-	9,810	9,810	-
1991	-	-	-	-	-	-	12,588	12,588	-
1992	-	-	-	-	-	-	13,761	13,761	-
1993	-	4	4	(2)	4	6	12,085	12,089	4
1994	0	7	7	(11)	8	19	11,142	11,150	8
1995	1	2	1	(0)	2	2	10,427	10,432	5
1996	2	2	0	(3)	(3)	(1)	10,601	10,605	4
1997	3	6	2	(2)	(2)	0	10,668	10,673	6
1998	5	9	3	(0)	9	9	12,347	12,353	6
1999	12	8	(4)	(4)	2	6	13,943	13,941	(3)
2000	16	10	(6)	1	(11)	(12)	15,797	15,787	(10)
2001	36	50	13	13	31	18	18,143	18,149	6
2002	51	45	(6)	43	27	(16)	20,700	20,673	(27)
2003	58	20	(38)	42	(14)	(55)	21,298	21,235	(63)
2004	58	34	(25)	34	15	(18)	21,405	21,351	(54)
2005	109	54	(54)	74	15	(59)	22,146	22,073	(73)
2006	119	87	(33)	102	85	(17)	20,396	20,344	(52)
2007	191	93	(98)	96	59	(36)	21,986	21,865	(120)
2008	279	167	(112)	274	120	(155)	20,879	20,747	(132)
2009	539	244	(295)	319	78	(242)	21,995	21,656	(339)
2010	2,194	1,557	(637)	368	216	(152)	22,779	22,017	(762)
2011	13,917	11,996	(1,921)	11,760	8,586	(3,175)	22,756	20,345	(2,412)
2012	5,383	4,157	(1,226)	12,226	8,947	(3,279)	23,551	20,530	(3,021)
Total	22,974	18,553	(4,421)	25,331	18,175	(7,156)			(7,028)



Ohio Bureau of Workers' Compensation

SUMMARY 7

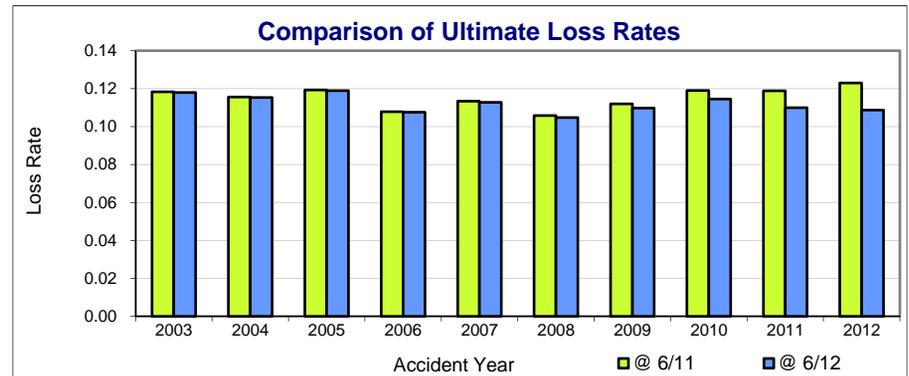
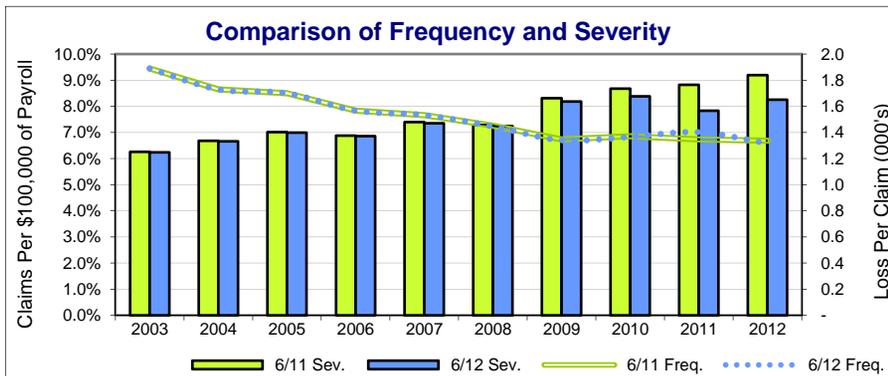
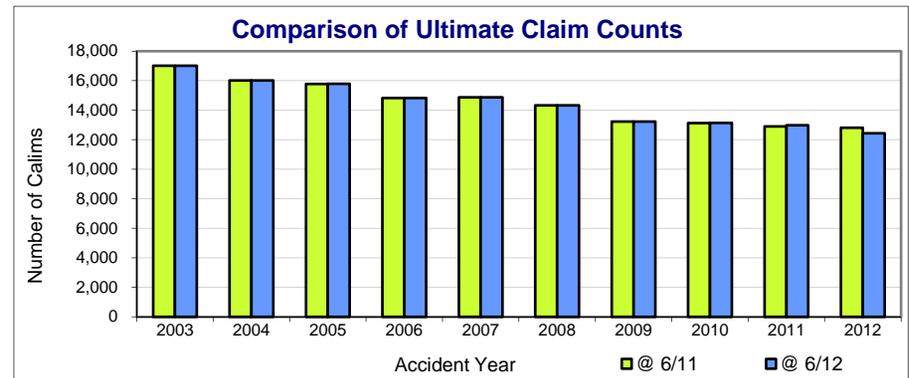
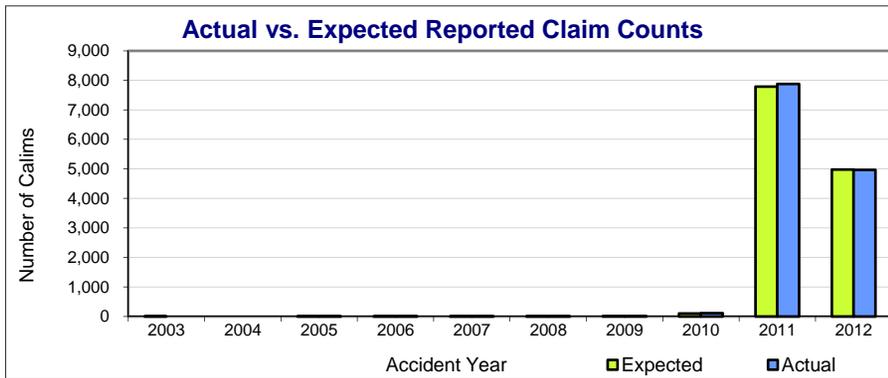
Public Employers - Taxing Districts - Medical - Medical Only

EXHIBIT 3

2012 Fiscal Year as of June 30, 2012 - Actual vs. Expected (000's)

SHEET 3

Accident Year	# of Reported Claims from 6/11-6/12			Ultimate Claim Counts			Ultimate Frequency		Ultimate Severity		Ultimate Loss Rate	
	Expected	Actual	Variance	@ 6/11	@ 6/12	Change	@ 6/11	@ 6/12	@ 6/11	@ 6/12	@ 6/11	@ 6/12
77-02	-	1	1	176,827	176,828	1						
2003	1	-	(1)	17,015	17,014	(1)	9.45%	9.45%	1,252	1,248	0.118	0.118
2004	-	-	-	16,019	16,019	-	8.65%	8.65%	1,336	1,333	0.116	0.115
2005	1	3	2	15,780	15,782	2	8.50%	8.50%	1,403	1,399	0.119	0.119
2006	3	6	3	14,825	14,828	3	7.84%	7.84%	1,376	1,372	0.108	0.108
2007	2	3	1	14,865	14,866	1	7.67%	7.67%	1,479	1,471	0.113	0.113
2008	3	2	(1)	14,326	14,325	(1)	7.26%	7.23%	1,457	1,448	0.106	0.105
2009	12	7	(5)	13,232	13,227	(5)	6.73%	6.70%	1,662	1,637	0.112	0.110
2010	99	111	12	13,124	13,135	11	6.85%	6.83%	1,736	1,676	0.119	0.115
2011	7,785	7,876	91	12,895	12,981	86	6.73%	7.01%	1,765	1,567	0.119	0.110
2012	4,975	4,967	(8)	12,803	12,434	(369)	6.69%	6.58%	1,840	1,651	0.123	0.109
Total	12,881	12,976	95	321,711	321,439	(272)						



**Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Medical - Medical Only**

SUMMARY 7
EXHIBIT 3
SHEET 4

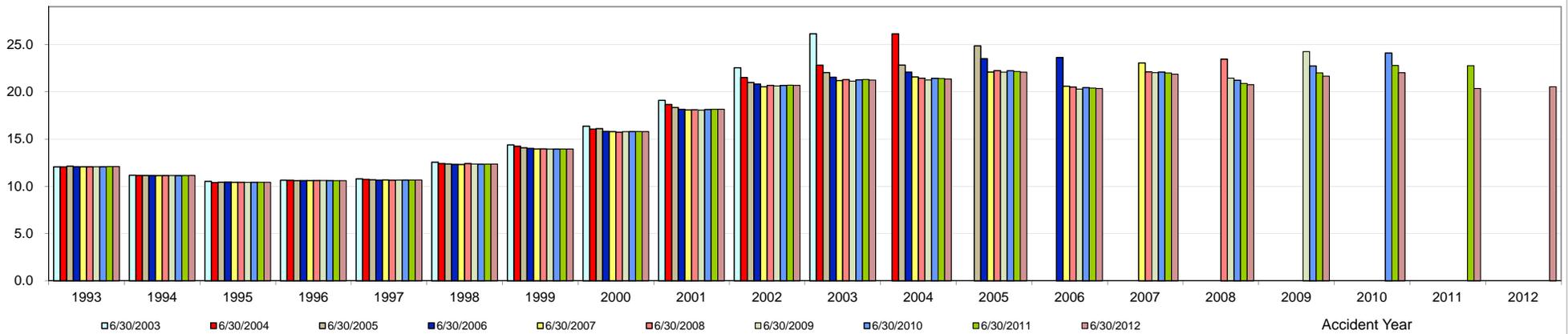
Retrospective Comparison of Unpaid loss as of June 30, 2011 (000's)

Accident Year	Actual Paid Loss @ 6/11	Ultimate Loss Earned @ 6/11		Nominal Unpaid Loss @ 6/11			Discounted Unpaid Loss @ 6/11			Amount of Discount @ 6/11			Discount Factors	
		Evaluated @ 6/12	Evaluated @ 6/11	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11
Prior	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1977	2,606	2,606	2,606	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1978	2,821	2,821	2,821	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1979	3,022	3,022	3,022	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1980	3,436	3,436	3,436	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1981	3,897	3,897	3,897	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1982	4,358	4,358	4,358	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1983	4,558	4,558	4,558	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1984	5,324	5,324	5,324	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1985	5,709	5,709	5,709	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1986	6,377	6,377	6,377	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1987	7,395	7,395	7,395	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1988	8,679	8,679	8,679	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1989	9,909	9,909	9,909	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1990	9,810	9,810	9,810	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1991	12,588	12,588	12,588	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1992	13,761	13,761	13,761	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1993	12,085	12,089	12,085	4	-	4	4	-	4	-	-	-	100.0%	100.0%
1994	11,142	11,150	11,142	8	0	8	8	0	8	0	0	0	98.1%	98.1%
1995	10,426	10,432	10,427	6	1	5	6	1	5	0	0	0	97.7%	97.7%
1996	10,598	10,605	10,601	7	3	4	7	3	4	0	0	0	96.6%	96.6%
1997	10,661	10,673	10,668	12	6	6	11	6	5	1	0	0	95.4%	95.4%
1998	12,334	12,353	12,347	19	13	6	18	12	6	1	1	0	94.4%	94.4%
1999	13,917	13,941	13,943	24	26	(3)	22	25	(2)	1	2	(0)	94.0%	94.0%
2000	15,751	15,787	15,797	35	45	(10)	33	42	(10)	2	3	(1)	93.0%	93.0%
2001	18,054	18,149	18,143	94	88	6	88	82	6	7	6	0	93.0%	93.0%
2002	20,549	20,673	20,700	125	151	(27)	115	140	(25)	10	12	(2)	92.3%	92.3%
2003	21,084	21,235	21,298	151	214	(63)	138	195	(58)	13	19	(6)	91.3%	91.3%
2004	21,132	21,351	21,405	220	273	(54)	198	246	(48)	22	27	(5)	90.0%	90.0%
2005	21,755	22,073	22,146	319	392	(73)	286	351	(65)	33	40	(7)	89.7%	89.7%
2006	19,915	20,344	20,396	428	480	(52)	382	428	(46)	46	52	(6)	89.2%	89.2%
2007	21,277	21,865	21,986	589	709	(120)	524	632	(107)	64	77	(13)	89.1%	89.1%
2008	19,926	20,747	20,879	821	952	(132)	733	850	(118)	88	102	(14)	89.3%	89.3%
2009	20,439	21,656	21,995	1,216	1,556	(339)	1,096	1,401	(306)	121	154	(34)	90.1%	90.1%
2010	18,989	22,017	22,779	3,028	3,790	(762)	2,823	3,534	(711)	205	256	(52)	93.2%	93.2%
2011	5,031	10,172	11,378	5,141	6,347	(1,206)	4,948	6,109	(1,161)	193	238	(45)	96.3%	96.3%
Total	409,315	421,562	424,363	12,247	15,049	(2,801)	11,441	14,059	(2,618)	806	989	(183)	93.4%	93.4%
Excl Prior	409,315	421,562	424,363	12,247	15,049	(2,801)	11,441	14,059	(2,618)	806	989	(183)	93.4%	93.4%

**Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Medical - Medical Only
Change in Ultimate Loss Estimates (000's)**

Accident Year	Historical Ultimate Loss by Evaluation Date											Change in Ultimate Loss Estimates									
	OW 6/30/2003	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	Deloitte 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	6/30/2003 - 6/30/2004	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	Cum. Change	
1979	3,022	3,022	3,022	3,022	3,022	3,022	3,022	3,022	3,022	3,022											
1980	3,436	3,436	3,436	3,436	3,436	3,436	3,436	3,436	3,436	3,436											
1981	3,897	3,897	3,897	3,897	3,897	3,897	3,897	3,897	3,897	3,897											
1982	4,358	4,358	4,358	4,358	4,358	4,358	4,358	4,358	4,358	4,358											
1983	4,558	4,558	4,558	4,558	4,558	4,558	4,558	4,558	4,558	4,558											
1984	5,324	5,324	5,324	5,324	5,324	5,324	5,324	5,324	5,324	5,324		(0)									(0)
1985	5,709	5,709	5,709	5,709	5,709	5,709	5,709	5,709	5,709	5,709											
1986	6,377	6,377	6,377	6,377	6,377	6,377	6,377	6,377	6,377	6,377											
1987	7,395	7,395	7,395	7,395	7,395	7,395	7,395	7,395	7,395	7,395											
1988	8,679	8,679	8,679	8,679	8,679	8,679	8,679	8,679	8,679	8,679					0						0
1989	9,909	9,909	9,909	9,909	9,909	9,909	9,909	9,909	9,909	9,909											
1990	9,812	9,808	9,810	9,810	9,810	9,810	9,810	9,810	9,810	9,810	(4)	2									(2)
1991	12,590	12,588	12,588	12,588	12,588	12,588	12,588	12,588	12,588	12,588	(2)	0									(2)
1992	13,747	13,757	13,749	13,749	13,749	13,766	13,755	13,755	13,761	13,761	10	(8)	0		17	(11)		6			14
1993	12,056	12,047	12,124	12,067	12,065	12,065	12,065	12,065	12,085	12,089	(8)	77	(57)	(3)	0	(1)	0	20	4		34
1994	11,176	11,159	11,152	11,141	11,133	11,138	11,144	11,134	11,142	11,150	(17)	(6)	(11)	(8)	5	5	(9)	7	8		(25)
1995	10,525	10,394	10,429	10,442	10,424	10,424	10,424	10,424	10,427	10,432	(131)	35	14	(18)	(1)	(0)	1	3	5		(93)
1996	10,645	10,630	10,597	10,599	10,601	10,613	10,599	10,601	10,605	10,610	(15)	(32)	2	2	9	4	(14)	2	4		(39)
1997	10,792	10,735	10,684	10,658	10,669	10,651	10,658	10,661	10,668	10,673	(57)	(51)	(26)	11	(19)	7	3	7	6		(119)
1998	12,547	12,402	12,359	12,313	12,307	12,406	12,365	12,348	12,347	12,353	(145)	(42)	(47)	(6)	99	(41)	(17)	(1)	6		(194)
1999	14,376	14,237	14,078	14,003	13,949	13,954	13,930	13,944	13,943	13,941	(139)	(159)	(74)	(54)	5	(23)	14	(1)	3		(435)
2000	16,357	16,056	16,098	15,812	15,790	15,723	15,783	15,794	15,797	15,787	(302)	42	(286)	(22)	(67)	60	11	3	(10)		(571)
2001	19,096	18,655	18,338	18,143	18,079	18,092	18,052	18,116	18,143	18,149	(440)	(317)	(196)	(64)	13	(39)	63	27	6		(947)
2002	22,533	21,505	20,980	20,815	20,528	20,676	20,611	20,670	20,700	20,673	(1,029)	(524)	(165)	(287)	148	(65)	59	31	(27)		(1,860)
2003	26,129	22,811	22,032	21,538	21,182	21,289	21,123	21,262	21,298	21,235	(3,318)	(779)	(494)	(355)	107	(166)	139	36	(63)		(4,894)
2004		26,119	22,818	22,076	21,566	21,437	21,246	21,421	21,405	21,351		(3,301)	(742)	(510)	(129)	(191)	175	(16)	(54)		(4,768)
2005			24,854	23,502	22,084	22,231	22,079	22,227	22,146	22,073			(1,352)	(1,418)	147	(153)	149	(81)	(73)		(2,781)
2006				23,617	20,589	20,502	20,396	20,442	20,396	20,344				(3,028)	(87)	(217)	157	(46)	(52)		(3,273)
2007					23,049	22,109	22,018	22,085	21,986	21,865					(939)	(91)	66	(99)	(120)		(1,183)
2008						23,446	21,440	21,214	20,879	20,747						(2,006)	(226)	(336)	(132)		(2,699)
2009							24,249	22,722	21,995	21,656							(1,527)	(727)	(339)		(2,593)
2010								24,091	22,779	22,017								(1,312)	(762)		(2,074)
2011									22,756	20,345									(2,412)		(2,412)
2012										20,530											
79-03	265,044	259,447	257,683	256,342	255,539	255,854	255,584	255,833	255,973	255,910	(5,597)	(1,764)	(1,340)	(803)	315	(270)	250	140	(64)		(9,134)
79-04		282,544	277,478	275,396	274,083	274,269	273,808	274,232	274,356	274,239		(5,066)	(2,082)	(1,313)	186	(461)	424	124	(117)		(13,902)
79-05			302,333	298,898	296,167	296,501	295,886	296,459	296,502	296,312			(3,435)	(2,731)	334	(614)	573	43	(190)		(16,683)
79-06				322,515	316,756	317,003	316,171	316,901	316,898	316,656				(5,759)	247	(832)	730	(3)	(242)		(19,956)
79-07					339,804	339,112	338,189	338,884	338,521	338,521					(693)	(923)	796	(102)	(362)		(21,139)
79-08						362,558	359,629	360,200	359,762	359,268						(2,929)	571	(437)	(494)		(23,838)
79-09							383,878	382,922	381,757	380,924							(956)	(1,165)	(833)		(26,431)
79-10								407,013	404,536	402,941								(2,477)	(1,596)		(28,505)
79-11									427,293	423,285									(4,007)		(30,917)
79-12										443,816											(30,917)

Change in Ultimate Loss by Accident Year



**Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Medical - Lost Time - Total**

SUMMARY 7
EXHIBIT 4
SHEET 1

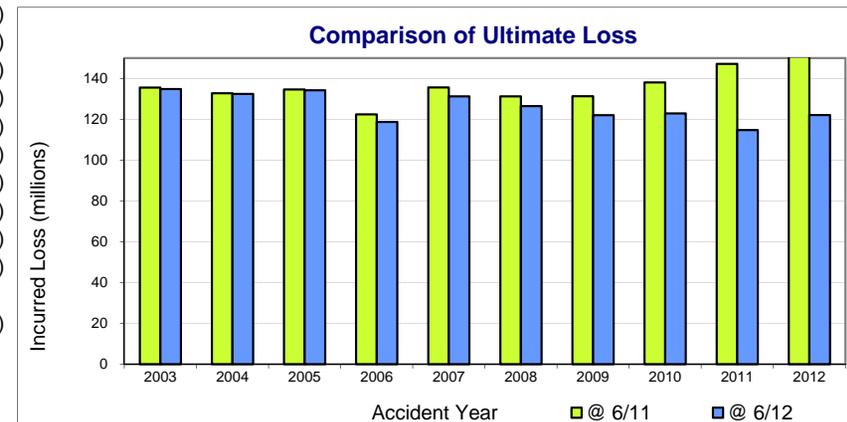
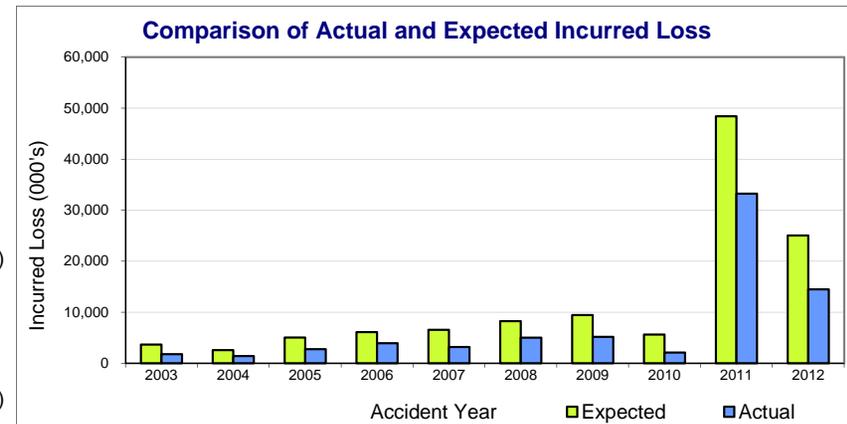
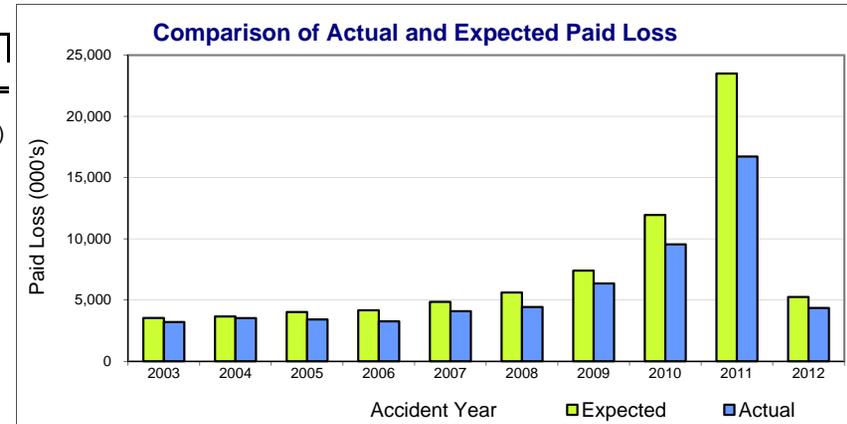
**Change in Unpaid Loss from June 30, 2011 to June 30, 2012 (\$000's)
(June 30, 2012 Evaluated at June 30, 2012 and June 30, 2011 Evaluated at 6/2011)**

Accident Year	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
	Earned at 6/30/12	Earned at 6/30/11	Change	Actual @ 06/12	Actual @ 06/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11
Prior	18,833	19,247	(414)	3,833	2,747	1,086	15,000	16,500	(1,500)	11,461	12,738	(1,277)	3,539	3,762	(223)	76.4%	77.2%
1977	33,041	32,772	269	29,792	29,456	337	3,249	3,316	(68)	2,366	2,412	(46)	883	905	(22)	72.8%	72.7%
1978	34,706	34,571	135	31,025	30,788	238	3,681	3,784	(103)	2,653	2,726	(73)	1,028	1,058	(30)	72.1%	72.0%
1979	37,744	37,639	106	33,433	33,187	246	4,311	4,451	(140)	3,076	3,179	(103)	1,235	1,272	(37)	71.4%	71.4%
1980	43,930	43,221	709	38,533	37,695	838	5,397	5,526	(130)	3,815	3,917	(102)	1,582	1,609	(27)	70.7%	70.9%
1981	45,481	45,368	112	39,420	39,137	283	6,060	6,231	(171)	4,261	4,376	(114)	1,799	1,856	(57)	70.3%	70.2%
1982	44,896	44,695	201	38,490	38,099	391	6,406	6,596	(190)	4,460	4,593	(133)	1,946	2,003	(57)	69.6%	69.6%
1983	47,906	47,832	74	40,584	40,250	334	7,322	7,582	(260)	5,053	5,240	(186)	2,269	2,343	(74)	69.0%	69.1%
1984	55,992	55,824	168	46,853	46,326	526	9,139	9,498	(359)	6,249	6,516	(267)	2,890	2,982	(91)	68.4%	68.6%
1985	59,328	59,312	16	48,987	48,541	446	10,340	10,771	(430)	7,010	7,323	(313)	3,330	3,448	(118)	67.8%	68.0%
1986	61,965	61,642	323	50,459	49,703	755	11,507	11,939	(433)	7,733	8,049	(316)	3,773	3,890	(117)	67.2%	67.4%
1987	61,072	60,963	109	48,996	48,429	567	12,076	12,534	(459)	8,049	8,367	(317)	4,026	4,168	(141)	66.7%	66.8%
1988	62,614	62,561	53	49,491	48,916	576	13,123	13,646	(523)	8,663	9,023	(360)	4,460	4,622	(162)	66.0%	66.1%
1989	71,860	71,534	325	55,905	54,935	970	15,955	16,600	(645)	10,437	10,898	(461)	5,518	5,701	(183)	65.4%	65.7%
1990	77,157	76,558	600	58,956	57,753	1,203	18,201	18,805	(603)	11,825	12,234	(410)	6,377	6,571	(194)	65.0%	65.1%
1991	74,617	74,450	167	56,006	55,115	891	18,610	19,334	(724)	11,984	12,467	(483)	6,626	6,868	(241)	64.4%	64.5%
1992	70,901	70,656	245	52,226	51,181	1,045	18,676	19,475	(799)	11,922	12,480	(558)	6,753	6,995	(241)	63.8%	64.1%
1993	67,903	67,868	35	48,931	48,103	828	18,972	19,765	(793)	12,044	12,565	(521)	6,928	7,200	(272)	63.5%	63.6%
1994	81,746	81,385	361	57,650	56,276	1,374	24,096	25,108	(1,012)	15,173	15,867	(694)	8,923	9,241	(319)	63.0%	63.2%
1995	64,595	64,585	10	44,444	43,443	1,001	20,151	21,142	(990)	12,618	13,300	(682)	7,533	7,841	(308)	62.6%	62.9%
1996	66,116	66,130	(14)	44,314	43,271	1,043	21,802	22,859	(1,057)	13,572	14,283	(711)	8,230	8,576	(346)	62.3%	62.5%
1997	78,528	78,323	205	51,249	49,756	1,493	27,279	28,566	(1,288)	16,856	17,729	(873)	10,422	10,837	(415)	61.8%	62.1%
1998	86,437	86,423	14	54,768	53,303	1,465	31,669	33,120	(1,451)	19,452	20,378	(927)	12,217	12,741	(524)	61.4%	61.5%
1999	104,798	103,449	1,349	64,468	61,706	2,761	40,330	41,743	(1,412)	24,573	25,512	(939)	15,757	16,231	(473)	60.9%	61.1%
2000	119,562	119,118	444	70,982	68,584	2,399	48,579	50,534	(1,955)	29,474	30,668	(1,193)	19,105	19,867	(762)	60.7%	60.7%
2001	111,165	112,269	(1,105)	63,704	61,468	2,236	47,461	50,801	(3,340)	28,599	30,780	(2,181)	18,862	20,021	(1,159)	60.3%	60.6%
2002	130,312	130,150	161	71,399	68,251	3,149	58,912	61,899	(2,987)	35,425	37,345	(1,920)	23,487	24,554	(1,067)	60.1%	60.3%
2003	134,787	135,497	(709)	70,702	67,497	3,205	64,086	68,000	(3,914)	38,387	40,862	(2,475)	25,699	27,137	(1,439)	59.9%	60.1%
2004	132,383	132,762	(380)	65,878	62,354	3,523	66,505	70,408	(3,903)	39,669	42,154	(2,486)	26,836	28,253	(1,417)	59.6%	59.9%
2005	134,207	134,615	(408)	63,428	60,021	3,407	70,779	74,594	(3,815)	42,082	44,572	(2,490)	28,697	30,022	(1,325)	59.5%	59.8%
2006	118,657	122,372	(3,714)	50,687	47,428	3,259	67,970	74,943	(6,973)	40,310	44,747	(4,437)	27,660	30,197	(2,536)	59.3%	59.7%
2007	131,211	135,602	(4,392)	54,190	50,107	4,082	77,021	85,495	(8,474)	45,634	51,056	(5,422)	31,387	34,440	(3,052)	59.2%	59.7%
2008	126,459	131,200	(4,741)	46,623	42,192	4,431	79,836	89,008	(9,172)	47,346	53,390	(6,044)	32,489	35,617	(3,128)	59.3%	60.0%
2009	121,992	131,314	(9,322)	38,877	32,529	6,347	83,115	98,785	(15,670)	49,521	59,966	(10,445)	33,594	38,818	(5,224)	59.6%	60.7%
2010	122,837	138,069	(15,232)	34,023	24,475	9,548	88,814	113,594	(24,780)	53,605	71,043	(17,438)	35,209	42,551	(7,342)	60.4%	62.5%
2011	114,722	73,572	41,150	21,102	4,380	16,722	93,620	69,192	24,428	58,228	45,928	12,300	35,392	23,264	12,127	62.2%	66.4%
2012	61,033	-	61,033	4,352	-	4,352	56,681	-	56,681	37,478	-	37,478	19,203	-	19,203	66.1%	100.0%
2013	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
Total	3,011,491	2,943,548	67,942	1,744,760	1,657,403	87,357	1,266,731	1,286,145	(19,414)	781,065	798,684	(17,618)	485,665	487,461	(1,796)	61.7%	62.1%
Excl Prior	2,992,657	2,924,301	68,356	1,740,926	1,654,656	86,270	1,251,731	1,269,645	(17,914)	769,605	785,946	(16,341)	482,126	483,699	(1,573)	61.5%	61.9%

Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Medical - Lost Time - Total
2012 Fiscal Year as of June 30, 2012 - Actual vs. Expected (000's)

SUMMARY 7
 EXHIBIT 4
 SHEET 2

Accident Year	Paid Loss from 6/11 - 6/12			Incurred Loss from 6/11 - 6/12			Ultimate Loss-Earned & Unearned		
	Expected	Actual	Variance	Expected	Actual	Variance	Evaluated @ 6/11	Evaluated @ 6/12	Change
Prior	921	1,086	165				19,247	18,833	(414)
1977	259	337	77	-	174	174	32,772	33,041	269
1978	286	238	(48)	134	(218)	(352)	34,571	34,706	135
1979	332	246	(86)	504	63	(441)	37,639	37,744	106
1980	415	838	424	11	949	938	43,221	43,930	709
1981	431	283	(147)	525	(133)	(658)	45,368	45,481	112
1982	457	391	(66)	(127)	(172)	(45)	44,695	44,896	201
1983	523	334	(189)	860	106	(754)	47,832	47,906	74
1984	649	526	(122)	489	280	(208)	55,824	55,992	168
1985	680	446	(234)	290	(184)	(474)	59,312	59,328	16
1986	746	755	10	532	346	(186)	61,642	61,965	323
1987	726	567	(159)	363	173	(189)	60,963	61,072	109
1988	783	576	(207)	(57)	(77)	(19)	62,561	62,614	53
1989	997	970	(27)	731	307	(424)	71,534	71,860	325
1990	1,040	1,203	164	651	485	(166)	76,558	77,157	600
1991	1,047	891	(156)	826	359	(468)	74,450	74,617	167
1992	1,126	1,045	(81)	614	470	(144)	70,656	70,901	245
1993	1,058	828	(231)	772	867	95	67,868	67,903	35
1994	1,407	1,374	(33)	(598)	309	907	81,385	81,746	361
1995	1,216	1,001	(216)	1,099	1,584	485	64,585	64,595	10
1996	1,212	1,043	(169)	540	(471)	(1,011)	66,130	66,116	(14)
1997	1,493	1,493	0	653	858	205	78,323	78,528	205
1998	1,599	1,465	(134)	1,703	811	(892)	86,423	86,437	14
1999	2,098	2,761	663	1,496	300	(1,196)	103,449	104,798	1,349
2000	2,469	2,399	(70)	1,698	(1,175)	(2,873)	119,118	119,562	444
2001	2,861	2,236	(625)	2,335	844	(1,491)	112,269	111,165	(1,105)
2002	3,225	3,149	(76)	3,159	(1,041)	(4,200)	130,150	130,312	161
2003	3,532	3,205	(328)	3,657	1,758	(1,899)	135,497	134,787	(709)
2004	3,656	3,523	(133)	2,570	1,389	(1,180)	132,762	132,383	(380)
2005	4,022	3,407	(615)	5,035	2,747	(2,289)	134,615	134,207	(408)
2006	4,158	3,259	(899)	6,077	3,914	(2,163)	122,372	118,657	(3,714)
2007	4,852	4,082	(770)	6,544	3,166	(3,379)	135,602	131,211	(4,392)
2008	5,614	4,431	(1,183)	8,248	4,989	(3,259)	131,200	126,459	(4,741)
2009	7,406	6,347	(1,058)	9,429	5,161	(4,268)	131,314	121,992	(9,322)
2010	11,941	9,548	(2,393)	5,608	2,083	(3,525)	138,069	122,837	(15,232)
2011	23,496	16,722	(6,774)	48,400	33,230	(15,170)	147,144	114,722	(32,422)
2012	5,247	4,352	(895)	25,028	14,471	(10,557)	155,094	122,066	(33,028)
Total	103,979	87,357	(16,622)	139,799	78,723	(61,076)			(99,690)



Ohio Bureau of Workers' Compensation

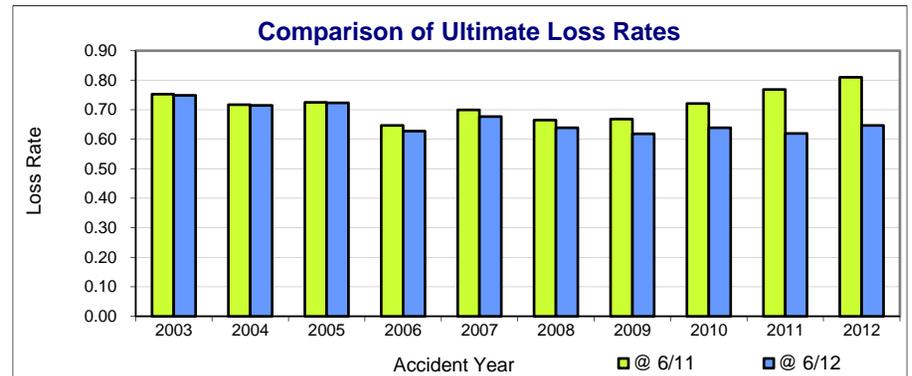
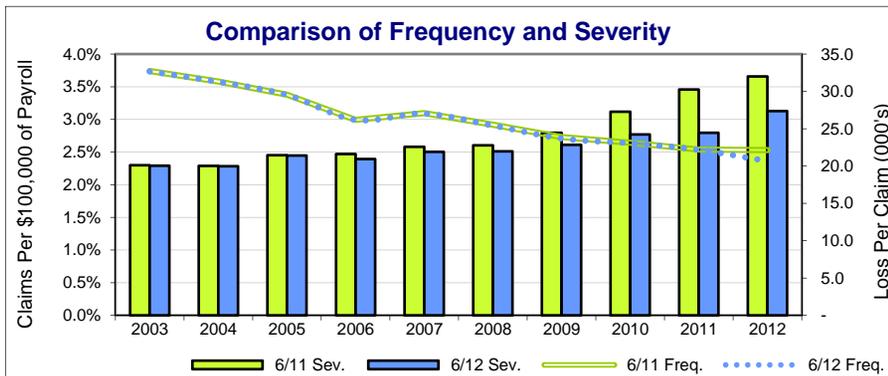
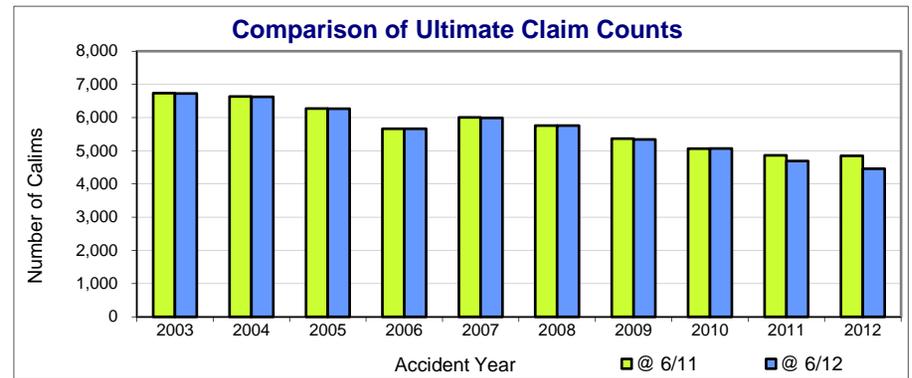
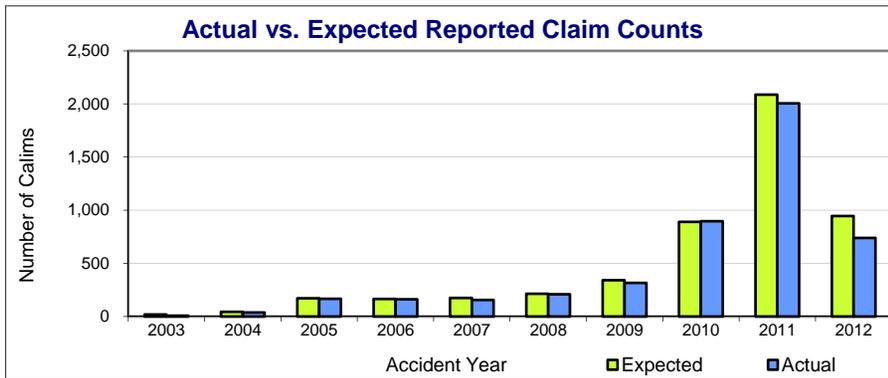
SUMMARY 7

Public Employers - Taxing Districts - Medical - Lost Time - Total 2012 Fiscal Year as of June 30, 2012 - Actual vs. Expected (000's)

EXHIBIT 4

SHEET 3

Accident Year	# of Reported Claims from 6/11-6/12			Ultimate Claim Counts			Ultimate Frequency		Ultimate Severity		Ultimate Loss Rate	
	Expected	Actual	Variance	@ 6/11	@ 6/12	Change	@ 6/11	@ 6/12	@ 6/11	@ 6/12	@ 6/11	@ 6/12
77-02	55	34	(21)	127,415	127,394	(21)						
2003	18	7	(11)	6,736	6,724	(12)	3.74%	3.73%	20,115	20,046	0.753	0.749
2004	44	37	(7)	6,632	6,624	(8)	3.58%	3.58%	20,018	19,985	0.717	0.715
2005	171	166	(5)	6,272	6,266	(6)	3.38%	3.37%	21,463	21,418	0.725	0.723
2006	164	162	(2)	5,663	5,663	-	2.99%	2.99%	21,609	20,953	0.647	0.627
2007	174	155	(19)	6,006	5,989	(17)	3.10%	3.09%	22,578	21,909	0.699	0.677
2008	213	209	(4)	5,759	5,756	(3)	2.92%	2.91%	22,782	21,970	0.665	0.639
2009	341	316	(25)	5,367	5,342	(25)	2.73%	2.71%	24,467	22,836	0.668	0.618
2010	890	896	6	5,062	5,067	5	2.64%	2.64%	27,276	24,243	0.721	0.639
2011	2,088	2,005	(83)	4,861	4,692	(169)	2.54%	2.53%	30,270	24,450	0.768	0.620
2012	945	739	(206)	4,846	4,460	(386)	2.53%	2.36%	32,004	27,369	0.810	0.646
Total	5,103	4,726	(377)	184,619	183,977	(642)						



**Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Medical - Lost Time - Total**

SUMMARY 7

EXHIBIT 4

SHEET 4

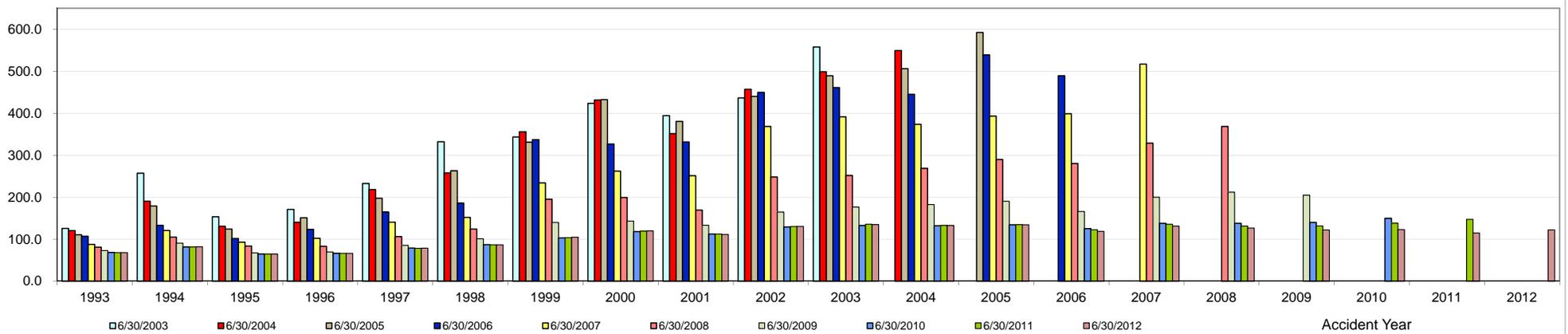
Retrospective Comparison of Unpaid loss as of June 30, 2011 (000's)

Accident Year	Actual Paid Loss @ 6/11	Ultimate Loss Earned @ 6/11		Nominal Unpaid Loss @ 6/11			Discounted Unpaid Loss @ 6/11			Amount of Discount @ 6/11			Discount Factors	
		Evaluated @ 6/12	Evaluated @ 6/11	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11
Prior	2,747	18,833	19,247	16,086	16,500	(414)	12,418	12,738	(319)	3,668	3,762	(94)	77.2%	77.2%
1977	29,456	33,041	32,772	3,585	3,316	269	2,607	2,412	196	978	905	73	72.7%	72.7%
1978	30,788	34,706	34,571	3,919	3,784	135	2,823	2,726	97	1,095	1,058	38	72.0%	72.0%
1979	33,187	37,744	37,639	4,557	4,451	106	3,255	3,179	75	1,302	1,272	30	71.4%	71.4%
1980	37,695	43,930	43,221	6,235	5,526	709	4,419	3,917	502	1,816	1,609	206	70.9%	70.9%
1981	39,137	45,481	45,368	6,343	6,231	112	4,454	4,376	79	1,889	1,856	33	70.2%	70.2%
1982	38,099	44,896	44,695	6,797	6,596	201	4,733	4,593	140	2,064	2,003	61	69.6%	69.6%
1983	40,250	47,906	47,832	7,656	7,582	74	5,291	5,240	51	2,365	2,343	23	69.1%	69.1%
1984	46,326	55,992	55,824	9,665	9,498	168	6,631	6,516	115	3,034	2,982	53	68.6%	68.6%
1985	48,541	59,328	59,312	10,786	10,771	16	7,334	7,323	11	3,453	3,448	5	68.0%	68.0%
1986	49,703	61,965	61,642	12,262	11,939	323	8,267	8,049	217	3,995	3,890	105	67.4%	67.4%
1987	48,429	61,072	60,963	12,643	12,534	109	8,439	8,367	73	4,204	4,168	36	66.8%	66.8%
1988	48,916	62,614	62,561	13,698	13,646	53	9,058	9,023	35	4,640	4,622	18	66.1%	66.1%
1989	54,935	71,860	71,534	16,925	16,600	325	11,112	10,898	214	5,813	5,701	112	65.7%	65.7%
1990	57,753	77,157	76,558	19,405	18,805	600	12,625	12,234	390	6,780	6,571	210	65.1%	65.1%
1991	55,115	74,617	74,450	19,501	19,334	167	12,574	12,467	108	6,927	6,868	59	64.5%	64.5%
1992	51,181	70,901	70,656	19,720	19,475	245	12,638	12,480	157	7,083	6,995	88	64.1%	64.1%
1993	48,103	67,903	67,868	19,800	19,765	35	12,587	12,565	22	7,213	7,200	13	63.6%	63.6%
1994	56,276	81,746	81,385	25,469	25,108	361	16,095	15,867	228	9,374	9,241	133	63.2%	63.2%
1995	43,443	64,595	64,585	21,152	21,142	10	13,307	13,300	7	7,845	7,841	4	62.9%	62.9%
1996	43,271	66,116	66,130	22,845	22,859	(14)	14,274	14,283	(9)	8,571	8,576	(5)	62.5%	62.5%
1997	49,756	78,528	78,323	28,772	28,566	205	17,856	17,729	127	10,915	10,837	78	62.1%	62.1%
1998	53,303	86,437	86,423	33,134	33,120	14	20,387	20,378	9	12,747	12,741	5	61.5%	61.5%
1999	61,706	104,798	103,449	43,092	41,743	1,349	26,337	25,512	824	16,755	16,231	525	61.1%	61.1%
2000	68,584	119,562	119,118	50,978	50,534	444	30,937	30,668	269	20,041	19,867	175	60.7%	60.7%
2001	61,468	111,165	112,269	49,697	50,801	(1,105)	30,111	30,780	(669)	19,586	20,021	(435)	60.6%	60.6%
2002	68,251	130,312	130,150	62,061	61,899	161	37,442	37,345	97	24,618	24,554	64	60.3%	60.3%
2003	67,497	134,787	135,497	67,290	68,000	(709)	40,436	40,862	(426)	26,854	27,137	(283)	60.1%	60.1%
2004	62,354	132,383	132,762	70,028	70,408	(380)	41,927	42,154	(227)	28,101	28,253	(152)	59.9%	59.9%
2005	60,021	134,207	134,615	74,187	74,594	(408)	44,328	44,572	(244)	29,858	30,022	(164)	59.8%	59.8%
2006	47,428	118,657	122,372	71,229	74,943	(3,714)	42,529	44,747	(2,218)	28,700	30,197	(1,497)	59.7%	59.7%
2007	50,107	131,211	135,602	81,103	85,495	(4,392)	48,433	51,056	(2,623)	32,670	34,440	(1,769)	59.7%	59.7%
2008	42,192	126,459	131,200	84,267	89,008	(4,741)	50,546	53,390	(2,844)	33,720	35,617	(1,897)	60.0%	60.0%
2009	32,529	121,992	131,314	89,463	98,785	(9,322)	54,307	59,966	(5,659)	35,155	38,818	(3,663)	60.7%	60.7%
2010	24,475	122,837	138,069	98,362	113,594	(15,232)	61,517	71,043	(9,526)	36,845	42,551	(5,706)	62.5%	62.5%
2011	4,380	57,361	73,572	52,981	69,192	(16,211)	35,167	45,928	(10,760)	17,814	23,264	(5,451)	66.4%	66.4%
Total	1,657,403	2,893,097	2,943,548	1,235,694	1,286,145	(50,451)	767,203	798,684	(31,481)	468,491	487,461	(18,971)	62.1%	62.1%
Excl Prior	1,654,656	2,874,264	2,924,301	1,219,608	1,269,645	(50,037)	754,785	785,946	(31,161)	464,823	483,699	(18,876)	61.9%	61.9%

**Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Medical - Lost Time - Total
Change in Ultimate Loss Estimates (000's)**

Accident Year	Historical Ultimate Loss by Evaluation Date										Change in Ultimate Loss Estimates										Cum. Change
	OW 6/30/2003	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	Deloitte 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	6/30/2003 - 6/30/2004	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012		
1979	43,192	36,225	38,394	36,620	36,966	37,268	34,989	37,581	37,639	37,744	(6,967)	2,170	(1,774)	347	301	(2,279)	2,592	58	106	(5,447)	
1980	49,459	47,596	47,065	44,058	40,327	42,018	41,759	42,689	43,221	43,930	(1,864)	(531)	(3,007)	(3,731)	1,691	(260)	931	532	709	(5,530)	
1981	54,679	50,088	51,240	45,682	43,657	43,790	44,319	45,214	45,368	45,481	(4,591)	1,152	(5,558)	(2,025)	133	529	895	155	112	(9,199)	
1982	49,721	50,345	47,330	45,701	44,763	45,583	43,630	44,627	44,695	44,896	624	(3,015)	(1,629)	(938)	820	(1,953)	998	67	201	(4,826)	
1983	53,703	53,871	58,544	52,057	52,115	46,357	45,559	47,936	47,832	47,906	168	4,673	(6,487)	58	(5,758)	(797)	2,376	(104)	74	(5,797)	
1984	71,401	67,844	65,060	70,223	70,399	57,193	55,230	55,780	55,824	55,992	(3,557)	(2,784)	5,163	176	(13,206)	(1,963)	550	44	168	(15,410)	
1985	75,987	76,729	83,603	68,031	61,766	62,952	57,571	59,239	59,312	59,328	743	6,874	(15,573)	(6,264)	1,185	(5,381)	1,668	73	16	(16,659)	
1986	85,904	83,284	76,626	72,922	64,283	61,783	60,509	61,496	61,642	61,965	(2,620)	(6,657)	(3,700)	(8,643)	(2,500)	(1,274)	987	147	323	(23,939)	
1987	82,510	79,542	75,421	78,016	67,012	61,412	57,200	61,042	60,963	61,072	(2,969)	(4,121)	2,595	(11,003)	(5,600)	(4,212)	3,842	(79)	109	(21,438)	
1988	106,355	87,995	90,804	80,092	67,648	66,646	62,694	62,865	62,561	62,614	(18,360)	2,809	(10,712)	(12,445)	(1,001)	(3,952)	171	(304)	53	(43,741)	
1989	115,582	106,262	102,724	95,332	86,483	83,422	74,605	71,485	71,534	71,860	(9,320)	(3,539)	(7,392)	(8,849)	(3,061)	(8,817)	(3,120)	49	325	(43,722)	
1990	147,494	135,590	130,809	114,576	102,636	92,058	80,597	76,408	76,558	77,157	(11,904)	(4,781)	(16,232)	(11,940)	(10,578)	(11,461)	(4,189)	150	600	(70,336)	
1991	125,524	131,488	119,167	122,528	113,788	95,008	82,475	74,634	74,450	74,617	5,964	(12,321)	3,361	(8,740)	(18,780)	(5,964)	(7,841)	(184)	167	(50,907)	
1992	126,310	104,275	95,517	93,138	82,179	78,859	74,156	71,076	70,656	70,901	(22,035)	(8,758)	(2,379)	(10,959)	(3,320)	(4,703)	(3,080)	(421)	245	(55,409)	
1993	125,555	120,397	110,490	106,970	87,530	80,825	72,901	68,335	67,868	67,903	(5,158)	(9,907)	(3,520)	(19,440)	(6,705)	(7,924)	(4,566)	(467)	35	(57,652)	
1994	256,989	190,264	178,925	132,964	120,627	104,991	90,558	81,404	81,385	81,746	(66,725)	(11,340)	(45,961)	(12,338)	(15,636)	(14,433)	(9,153)	(20)	361	(175,243)	
1995	153,316	130,562	124,030	101,657	92,894	83,732	67,180	64,828	64,585	64,595	(22,754)	(6,532)	(22,373)	(8,762)	(9,163)	(16,552)	(2,353)	(243)	10	(88,721)	
1996	170,781	140,176	150,877	123,282	102,017	82,919	69,404	66,295	66,130	66,116	(30,605)	10,701	(27,594)	(21,266)	(19,098)	(13,515)	(3,108)	(165)	(14)	(104,665)	
1997	232,530	218,082	197,520	164,448	140,550	106,144	85,233	78,727	78,323	78,528	(14,448)	(20,562)	(33,072)	(23,899)	(34,406)	(20,911)	(6,505)	(405)	205	(154,002)	
1998	331,886	257,714	262,788	186,032	151,906	124,075	100,798	86,924	86,423	86,437	(74,172)	5,074	(76,756)	(34,126)	(27,831)	(23,277)	(13,874)	(501)	14	(245,449)	
1999	343,251	355,742	331,049	336,994	233,992	195,268	139,859	102,969	103,449	104,798	12,491	(24,693)	5,945	(103,002)	(38,724)	(55,409)	(36,891)	480	1,349	(238,453)	
2000	423,384	431,554	432,139	326,520	262,059	199,274	142,964	117,991	119,118	119,562	8,170	585	(105,619)	(64,461)	(62,785)	(56,328)	(24,955)	1,127	444	(303,822)	
2001	394,221	351,233	380,428	331,569	251,041	169,171	133,123	112,278	112,269	111,165	(42,988)	29,195	(48,859)	(80,528)	(81,870)	(36,048)	(20,845)	(8)	(1,105)	(283,056)	
2002	436,352	456,989	440,005	449,600	368,349	248,115	164,560	129,010	130,150	130,312	20,638	(16,984)	9,594	(81,251)	(120,234)	(83,555)	(35,550)	1,141	161	(306,040)	
2003	557,511	498,610	489,174	461,030	391,371	251,579	176,400	132,643	135,497	134,787	(58,901)	(9,436)	(28,144)	(69,659)	(139,792)	(75,179)	(43,758)	2,854	(709)	(422,724)	
2004		549,227	505,930	445,088	373,569	268,623	182,436	131,883	132,762	132,383			(60,842)	(71,520)	(104,945)	(86,187)	(50,554)	880	(380)	(416,844)	
2005			592,256	538,973	393,115	289,791	190,358	134,231	134,615	134,207			(53,283)	(145,858)	(103,324)	(99,433)	(56,128)	384	(408)	(458,049)	
2006				489,129	398,782	280,191	165,948	124,999	122,372	118,657				(90,347)	(114,242)	(40,950)	(2,627)	(3,714)	(370,471)		
2007					516,806	328,641	199,887	137,740	135,602	131,211					(188,164)	(128,754)	(62,147)	(2,138)	(4,392)	(385,595)	
2008						368,464	211,826	137,721	131,200	126,459						(156,638)	(74,105)	(6,521)	(4,741)	(242,005)	
2009							204,704	139,773	131,314	121,992							(64,931)	(8,459)	(9,322)	(82,712)	
2010								149,599	138,069	122,837								(11,530)	(15,232)	(26,762)	
2011									147,144	122,066									(32,422)	(32,422)	
2012																					
79-03	4,613,596	4,262,457	4,179,730	3,740,046	3,136,357	2,520,441	2,058,254	1,853,476	1,857,451	1,861,410	(351,139)	(82,727)	(439,684)	(603,689)	(615,917)	(462,187)	(204,778)	3,975	3,958	(2,752,186)	
79-04		4,775,459	4,647,266	4,148,515	3,472,959	2,751,796	2,205,701	1,947,778	1,952,575	1,956,048			(498,752)	(675,555)	(721,163)	(546,095)	(257,923)	4,797	3,473	(3,163,583)	
79-05			5,239,522	4,687,487	3,866,074	3,041,587	2,396,059	2,082,009	2,087,190	2,090,255			(552,035)	(821,413)	(824,487)	(645,528)	(314,051)	5,181	3,065	(3,621,631)	
79-06				5,176,616	4,264,856	3,321,778	2,562,008	2,207,008	2,209,562	2,208,913				(911,760)	(943,078)	(759,770)	(355,000)	2,554	(649)	(3,992,103)	
79-07					4,781,662	3,650,419	2,761,895	2,344,748	2,345,123	2,340,123					(1,131,242)	(888,525)	(417,147)	416	(5,041)	(4,377,698)	
79-08						4,018,883	2,973,721	2,482,468	2,476,364	2,466,582						(1,045,162)	(491,252)	(6,104)	(9,782)	(4,619,703)	
79-09							3,178,424	2,622,241	2,607,678	2,588,574						(556,183)	(14,563)	(19,104)	(19,104)	(4,702,414)	
79-10								2,771,840	2,745,747	2,711,411							(26,093)	(34,336)	(4,729,176)		
79-11									2,892,891	2,826,133								(66,758)	(4,761,598)		
79-12										2,948,199											(4,761,598)

Change in Ultimate Loss by Accident Year



**Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - Total**

SUMMARY 7

EXHIBIT 5

SHEET 1

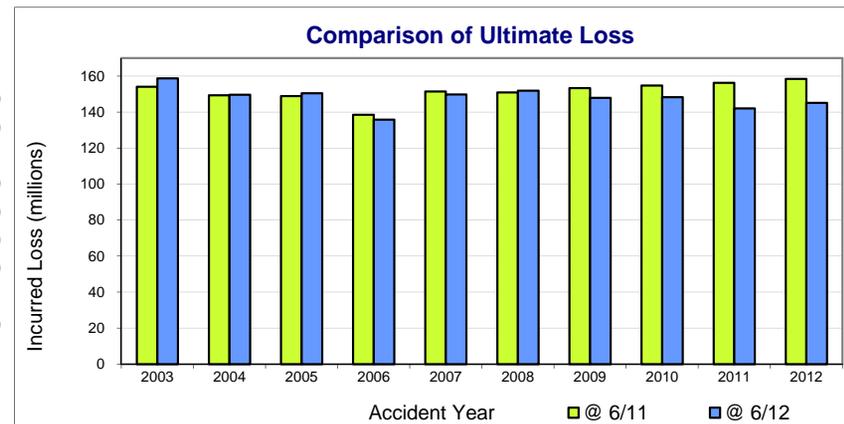
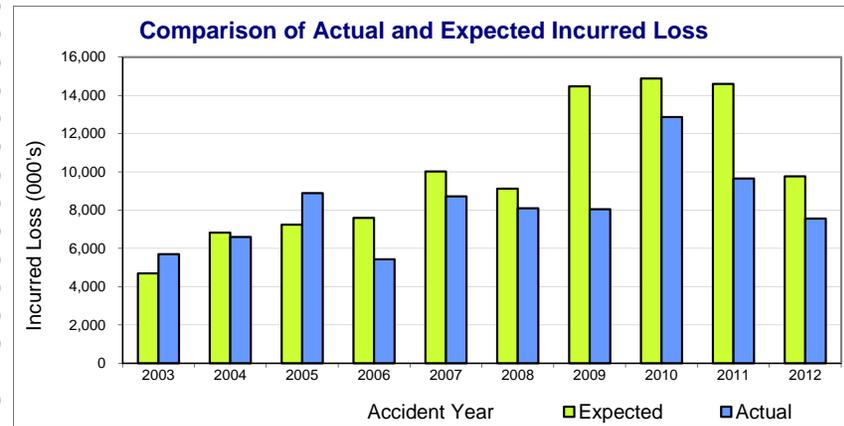
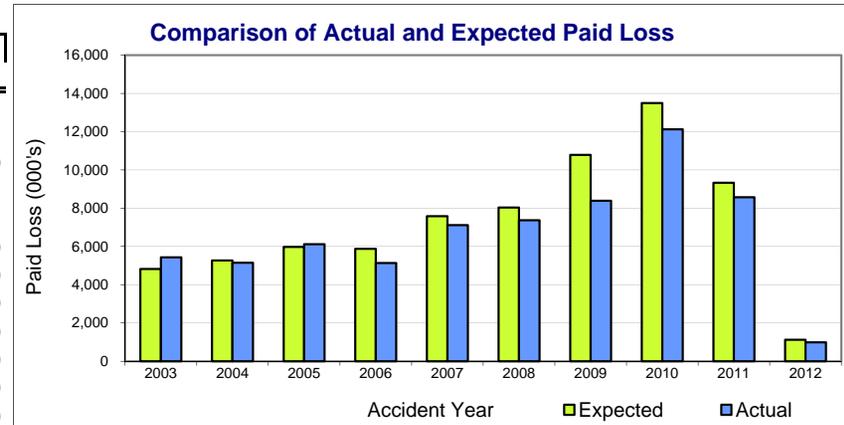
**Change in Unpaid Loss from June 30, 2011 to June 30, 2012 (\$000's)
(June 30, 2012 Evaluated at June 30, 2012 and June 30, 2011 Evaluated at 6/2011)**

Accident Year	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
	Earned at 6/30/12	Earned at 6/30/11	Change	Actual @ 06/12	Actual @ 06/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11
Prior	52,790	51,925	866	10,330	7,042	3,289	42,460	44,883	(2,423)	30,862	34,264	(3,402)	11,598	10,619	979	72.7%	76.3%
1977	77,835	77,944	(110)	69,517	68,891	626	8,318	9,053	(735)	5,966	6,589	(623)	2,352	2,464	(112)	71.7%	72.8%
1978	79,949	79,767	183	70,234	69,335	898	9,716	10,431	(715)	6,893	7,507	(614)	2,823	2,924	(101)	70.9%	72.0%
1979	92,686	92,669	17	81,236	80,291	945	11,450	12,379	(928)	8,110	8,879	(769)	3,340	3,500	(159)	70.8%	71.7%
1980	91,326	91,527	(201)	79,931	79,052	880	11,395	12,476	(1,080)	8,076	8,933	(857)	3,319	3,542	(223)	70.9%	71.6%
1981	107,296	107,423	(127)	92,220	90,988	1,231	15,076	16,434	(1,358)	10,620	11,684	(1,064)	4,456	4,750	(294)	70.4%	71.1%
1982	105,930	106,182	(252)	90,009	88,766	1,244	15,921	17,416	(1,496)	11,154	12,314	(1,161)	4,767	5,102	(335)	70.1%	70.7%
1983	128,035	128,472	(437)	106,441	104,881	1,560	21,594	23,591	(1,997)	15,031	16,548	(1,517)	6,563	7,043	(480)	69.6%	70.1%
1984	130,477	131,425	(948)	108,643	107,232	1,411	21,833	24,192	(2,359)	15,214	16,943	(1,729)	6,620	7,250	(630)	69.7%	70.0%
1985	128,700	129,298	(598)	106,357	104,642	1,715	22,343	24,656	(2,313)	15,475	17,141	(1,666)	6,868	7,515	(647)	69.3%	69.5%
1986	138,087	138,801	(714)	111,637	109,689	1,948	26,450	29,112	(2,663)	18,173	20,072	(1,899)	8,276	9,041	(764)	68.7%	68.9%
1987	127,361	128,543	(1,182)	103,194	101,682	1,512	24,167	26,861	(2,694)	16,561	18,430	(1,869)	7,606	8,431	(825)	68.5%	68.6%
1988	122,461	123,019	(559)	99,056	97,158	1,898	23,404	25,861	(2,457)	15,944	17,641	(1,697)	7,460	8,220	(760)	68.1%	68.2%
1989	133,262	134,297	(1,036)	103,399	101,248	2,151	29,862	33,049	(3,187)	20,215	22,347	(2,132)	9,647	10,702	(1,055)	67.7%	67.6%
1990	117,605	118,685	(1,079)	91,300	89,551	1,749	26,305	29,134	(2,829)	17,768	19,591	(1,823)	8,537	9,544	(1,006)	67.5%	67.2%
1991	117,528	118,678	(1,150)	87,456	85,574	1,882	30,073	33,104	(3,032)	20,144	22,047	(1,903)	9,929	11,057	(1,128)	67.0%	66.6%
1992	100,845	101,544	(698)	75,522	73,488	2,035	25,323	28,056	(2,733)	16,933	18,605	(1,671)	8,390	9,451	(1,062)	66.9%	66.3%
1993	99,909	101,821	(1,912)	71,093	69,637	1,455	28,816	32,184	(3,368)	19,081	21,116	(2,035)	9,735	11,068	(1,332)	66.2%	65.6%
1994	110,480	111,535	(1,055)	77,559	75,338	2,221	32,921	36,197	(3,276)	21,668	23,571	(1,903)	11,253	12,626	(1,373)	65.8%	65.1%
1995	88,357	89,788	(1,431)	59,614	58,067	1,548	28,742	31,721	(2,978)	18,727	20,454	(1,727)	10,016	11,267	(1,251)	65.2%	64.5%
1996	84,324	85,708	(1,384)	58,956	57,299	1,657	25,368	28,409	(3,041)	16,600	18,313	(1,713)	8,768	10,096	(1,329)	65.4%	64.5%
1997	96,726	98,026	(1,301)	60,632	58,597	2,035	36,094	39,430	(3,336)	23,066	24,920	(1,854)	13,027	14,510	(1,482)	63.9%	63.2%
1998	104,963	106,051	(1,089)	66,346	63,825	2,521	38,616	42,226	(3,610)	24,808	26,779	(1,971)	13,809	15,448	(1,639)	64.2%	63.4%
1999	134,402	136,588	(2,186)	75,260	71,754	3,506	59,142	64,834	(5,693)	37,472	40,607	(3,135)	21,670	24,228	(2,558)	63.4%	62.6%
2000	148,506	147,862	645	82,345	78,006	4,339	66,161	69,855	(3,694)	41,952	43,660	(1,708)	24,209	26,195	(1,986)	63.4%	62.5%
2001	127,624	127,631	(7)	69,865	65,956	3,909	57,759	61,675	(3,916)	36,458	38,488	(2,031)	21,302	23,187	(1,885)	63.1%	62.4%
2002	151,326	147,532	3,795	78,053	72,625	5,429	73,273	74,907	(1,634)	46,337	46,706	(369)	26,936	28,201	(1,265)	63.2%	62.4%
2003	158,738	154,082	4,656	75,477	70,049	5,427	83,261	84,033	(772)	52,560	52,386	174	30,701	31,647	(945)	63.1%	62.3%
2004	149,632	149,318	314	68,209	63,063	5,146	81,423	86,255	(4,832)	51,089	53,549	(2,460)	30,335	32,706	(2,372)	62.7%	62.1%
2005	150,435	148,847	1,588	60,524	54,410	6,114	89,910	94,437	(4,527)	55,951	58,400	(2,449)	33,959	36,037	(2,078)	62.2%	61.8%
2006	135,790	138,483	(2,693)	45,645	40,513	5,132	90,145	97,971	(7,825)	55,817	60,164	(4,346)	34,328	37,807	(3,479)	61.9%	61.4%
2007	149,742	151,399	(1,658)	46,392	39,276	7,117	103,349	112,124	(8,774)	63,959	69,211	(5,252)	39,390	42,912	(3,522)	61.9%	61.7%
2008	151,906	150,867	1,040	37,752	30,386	7,366	114,154	120,480	(6,326)	70,756	74,764	(4,009)	43,398	45,716	(2,318)	62.0%	62.1%
2009	147,852	153,297	(5,445)	29,478	21,090	8,388	118,374	132,207	(13,832)	74,008	83,255	(9,247)	44,366	48,952	(4,586)	62.5%	63.0%
2010	148,269	154,749	(6,480)	22,294	10,174	12,120	125,975	144,575	(18,600)	79,716	92,818	(13,102)	46,258	51,756	(5,498)	63.3%	64.2%
2011	142,048	78,122	63,926	9,698	1,126	8,573	132,350	76,996	55,353	85,347	49,244	36,103	47,003	27,752	19,250	64.5%	64.0%
2012	72,564	-	72,564	985	-	985	71,578	-	71,578	45,869	-	45,869	25,709	-	25,709	64.1%	100.0%
2013	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
Total	4,405,766	4,291,906	113,860	2,582,662	2,460,700	121,962	1,823,104	1,831,206	(8,102)	1,174,380	1,177,940	(3,560)	648,724	653,266	(4,542)	64.4%	64.3%
Excl Prior	4,352,975	4,239,981	112,994	2,572,332	2,453,658	118,673	1,780,644	1,786,323	(5,679)	1,143,518	1,143,676	(158)	637,126	642,647	(5,521)	64.2%	64.0%

Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - Total
2012 Fiscal Year as of June 30, 2012 - Actual vs. Expected (000's)

SUMMARY 7
 EXHIBIT 5
 SHEET 2

Accident Year	Paid Loss from 6/11 - 6/12			Incurred Loss from 6/11 - 6/12			Ultimate Loss-Earned & Unearned		
	Expected	Actual	Variance	Expected	Actual	Variance	Evaluated @ 6/11	Evaluated @ 6/12	Change
Prior	2,013	3,289	1,275				51,925	52,790	866
1977	755	626	(129)	133	(46)	(179)	77,944	77,835	(110)
1978	840	898	58	273	2	(271)	79,767	79,949	183
1979	1,008	945	(63)	431	(122)	(553)	92,669	92,686	17
1980	1,020	880	(140)	508	(454)	(963)	91,527	91,326	(201)
1981	1,300	1,231	(69)	513	115	(398)	107,423	107,296	(127)
1982	1,368	1,244	(125)	610	(45)	(655)	106,182	105,930	(252)
1983	1,764	1,560	(204)	928	(150)	(1,078)	128,472	128,035	(437)
1984	1,761	1,411	(350)	939	(38)	(976)	131,425	130,477	(948)
1985	1,733	1,715	(17)	883	(286)	(1,168)	129,298	128,700	(598)
1986	1,976	1,948	(28)	1,085	382	(703)	138,801	138,087	(714)
1987	1,784	1,512	(273)	1,598	225	(1,374)	128,543	127,361	(1,182)
1988	1,739	1,898	159	1,254	263	(991)	123,019	122,461	(559)
1989	2,108	2,151	43	1,168	1,027	(141)	134,297	133,262	(1,036)
1990	1,817	1,749	(68)	1,145	1,079	(66)	118,685	117,605	(1,079)
1991	2,005	1,882	(123)	1,160	1,065	(95)	118,678	117,528	(1,150)
1992	1,658	2,035	377	1,059	1,295	237	101,544	100,845	(698)
1993	1,841	1,455	(386)	1,159	875	(284)	101,821	99,909	(1,912)
1994	2,025	2,221	196	1,362	2,254	892	111,535	110,480	(1,055)
1995	1,794	1,548	(247)	1,401	799	(602)	89,788	88,357	(1,431)
1996	1,576	1,657	81	1,180	708	(471)	85,708	84,324	(1,384)
1997	2,028	2,035	8	1,054	1,866	812	98,026	96,726	(1,301)
1998	2,404	2,521	117	2,166	2,214	48	106,051	104,963	(1,089)
1999	3,540	3,506	(33)	3,271	4,191	920	136,588	134,402	(2,186)
2000	3,755	4,339	584	3,241	4,420	1,179	147,862	148,506	645
2001	3,628	3,909	281	3,190	4,011	821	127,631	127,624	(7)
2002	4,233	5,429	1,196	4,409	5,682	1,273	147,532	151,326	3,795
2003	4,821	5,427	607	4,696	5,695	1,000	154,082	158,738	4,656
2004	5,269	5,146	(124)	6,824	6,600	(224)	149,318	149,632	314
2005	5,972	6,114	143	7,241	8,887	1,646	148,847	150,435	1,588
2006	5,878	5,132	(746)	7,592	5,429	(2,162)	138,483	135,790	(2,693)
2007	7,577	7,117	(460)	10,017	8,720	(1,297)	151,399	149,742	(1,658)
2008	8,030	7,366	(664)	9,122	8,095	(1,027)	150,867	151,906	1,040
2009	10,786	8,388	(2,399)	14,474	8,049	(6,424)	153,297	147,852	(5,445)
2010	13,492	12,120	(1,372)	14,880	12,867	(2,012)	154,749	148,269	(6,480)
2011	9,328	8,573	(755)	14,597	9,655	(4,942)	156,244	142,048	(14,196)
2012	1,118	985	(133)	9,767	7,559	(2,208)	158,444	145,127	(13,317)
Total	125,744	121,962	(3,782)	135,328	112,889	(22,440)			(50,143)



Ohio Bureau of Workers' Compensation

SUMMARY 7

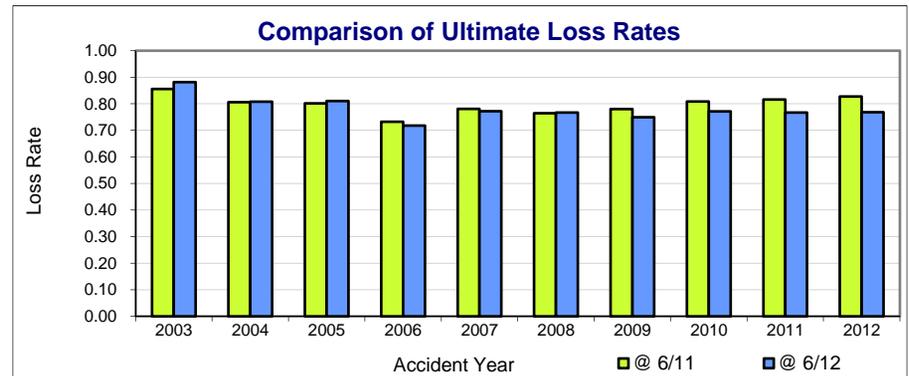
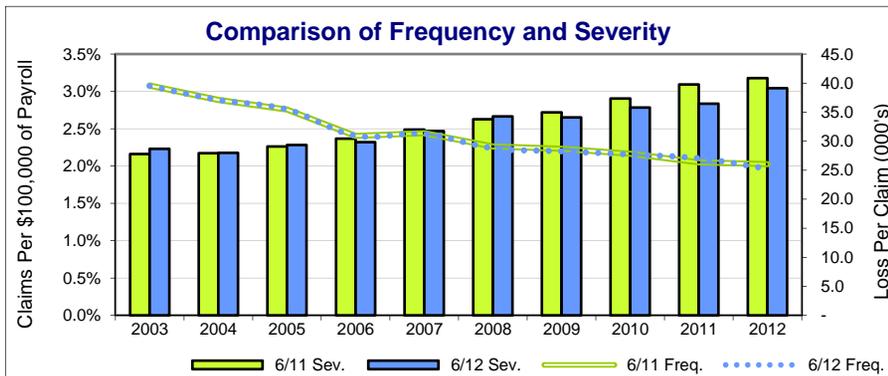
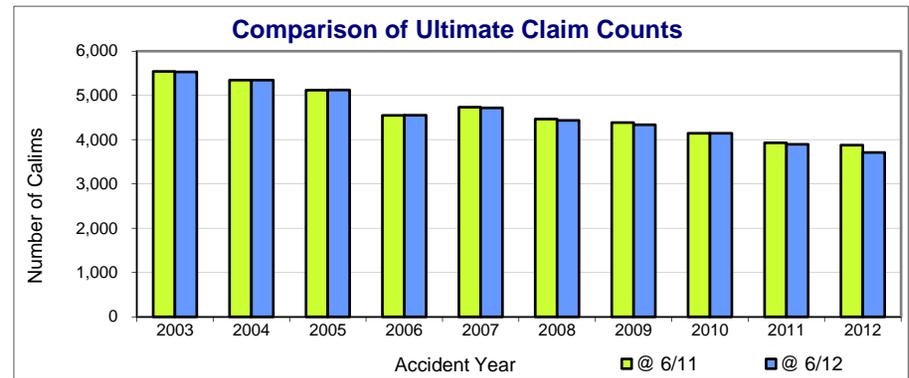
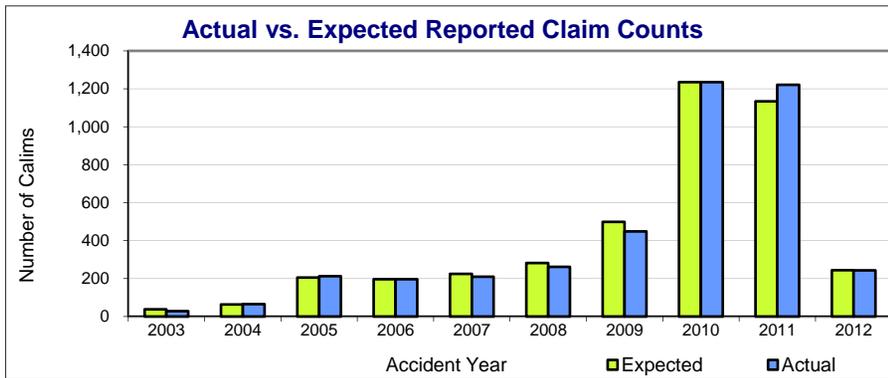
Public Employers - Taxing Districts - Compensation - Total

EXHIBIT 5

2012 Fiscal Year as of June 30, 2012 - Actual vs. Expected (000's)

SHEET 3

Accident Year	# of Reported Claims from 6/11-6/12			Ultimate Claim Counts			Ultimate Frequency		Ultimate Severity		Ultimate Loss Rate	
	Expected	Actual	Variance	@ 6/11	@ 6/12	Change	@ 6/11	@ 6/12	@ 6/11	@ 6/12	@ 6/11	@ 6/12
77-02	97	90	(7)	121,144	121,122	(22)						
2003	38	28	(10)	5,543	5,532	(11)	3.08%	3.07%	27,798	28,695	0.856	0.882
2004	63	65	2	5,346	5,347	1	2.89%	2.89%	27,931	27,984	0.806	0.808
2005	205	212	7	5,119	5,124	5	2.76%	2.76%	29,077	29,359	0.802	0.810
2006	196	196	-	4,550	4,552	2	2.41%	2.41%	30,436	29,831	0.732	0.718
2007	224	209	(15)	4,732	4,717	(15)	2.44%	2.43%	31,995	31,745	0.781	0.772
2008	282	261	(21)	4,467	4,434	(33)	2.26%	2.24%	33,774	34,259	0.765	0.767
2009	498	448	(50)	4,386	4,337	(49)	2.23%	2.20%	34,951	34,091	0.780	0.749
2010	1,235	1,235	-	4,143	4,143	-	2.16%	2.15%	37,352	35,788	0.808	0.771
2011	1,134	1,221	87	3,928	3,897	(31)	2.05%	2.10%	39,777	36,451	0.816	0.767
2012	244	243	(1)	3,877	3,709	(168)	2.02%	1.96%	40,868	39,128	0.828	0.768
Total	4,216	4,208	(8)	167,235	166,914	(321)						



Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - Total
Retrospective Comparison of Unpaid loss as of June 30, 2011 (000's)

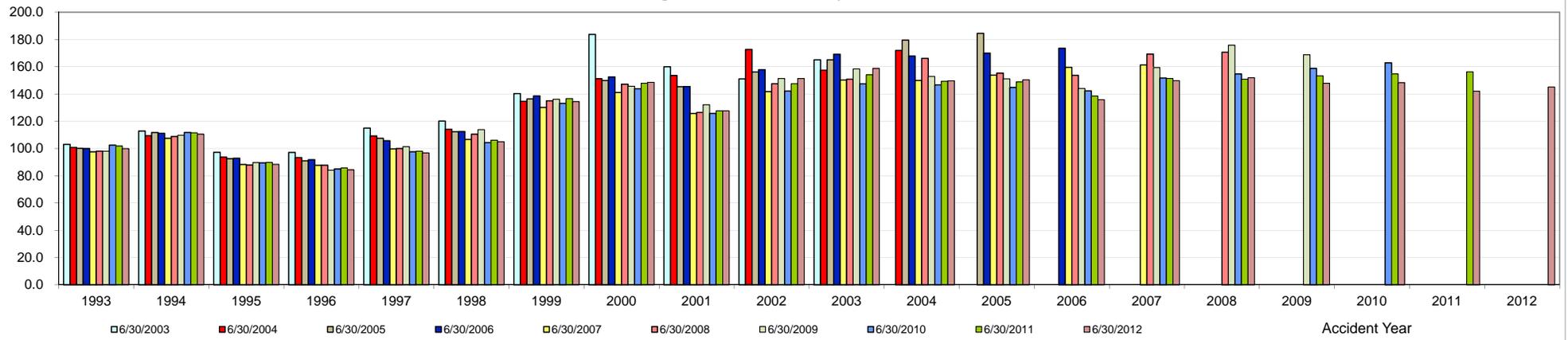
SUMMARY 7
EXHIBIT 5
SHEET 4

Accident Year	Actual Paid Loss @ 6/11	Ultimate Loss Earned @ 6/11		Nominal Unpaid Loss @ 6/11			Discounted Unpaid Loss @ 6/11			Amount of Discount @ 6/11			Discount Factors	
		Evaluated @ 6/12	Evaluated @ 6/11	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11
Prior	7,042	52,790	51,925	45,749	44,883	866	34,894	34,264	630	10,855	10,619	236	76.3%	76.3%
1977	68,891	77,835	77,944	8,943	9,053	(110)	6,499	6,589	(91)	2,445	2,464	(19)	72.7%	72.8%
1978	69,335	79,949	79,767	10,614	10,431	183	7,626	7,507	119	2,988	2,924	64	71.8%	72.0%
1979	80,291	92,686	92,669	12,396	12,379	17	8,867	8,879	(12)	3,529	3,500	29	71.5%	71.7%
1980	79,052	91,326	91,527	12,275	12,476	(201)	8,768	8,933	(165)	3,507	3,542	(35)	71.4%	71.6%
1981	90,988	107,296	107,423	16,308	16,434	(127)	11,566	11,684	(118)	4,742	4,750	(9)	70.9%	71.1%
1982	88,766	105,930	106,182	17,164	17,416	(252)	12,102	12,314	(213)	5,063	5,102	(39)	70.5%	70.7%
1983	104,881	128,035	128,472	23,154	23,591	(437)	16,204	16,548	(344)	6,950	7,043	(93)	70.0%	70.1%
1984	107,232	130,477	131,425	23,244	24,192	(948)	16,231	16,943	(712)	7,014	7,250	(236)	69.8%	70.0%
1985	104,642	128,700	129,298	24,058	24,656	(598)	16,694	17,141	(447)	7,364	7,515	(151)	69.4%	69.5%
1986	109,689	138,087	138,801	28,398	29,112	(714)	19,529	20,072	(543)	8,869	9,041	(171)	68.8%	68.9%
1987	101,682	127,361	128,543	25,679	26,861	(1,182)	17,564	18,430	(866)	8,115	8,431	(316)	68.4%	68.6%
1988	97,158	122,461	123,019	25,302	25,861	(559)	17,208	17,641	(433)	8,095	8,220	(125)	68.0%	68.2%
1989	101,248	133,262	134,297	32,013	33,049	(1,036)	21,609	22,347	(738)	10,404	10,702	(298)	67.5%	67.6%
1990	89,551	117,605	118,685	28,055	29,134	(1,079)	18,837	19,591	(754)	9,218	9,544	(326)	67.1%	67.2%
1991	85,574	117,528	118,678	31,954	33,104	(1,150)	21,242	22,047	(805)	10,712	11,057	(345)	66.5%	66.6%
1992	73,488	100,845	101,544	27,358	28,056	(698)	18,145	18,605	(460)	9,213	9,451	(238)	66.3%	66.3%
1993	69,637	99,909	101,821	30,272	32,184	(1,912)	19,840	21,116	(1,276)	10,432	11,068	(636)	65.5%	65.6%
1994	75,338	110,480	111,535	35,142	36,197	(1,055)	22,926	23,571	(645)	12,216	12,626	(410)	65.2%	65.1%
1995	58,067	88,357	89,788	30,290	31,721	(1,431)	19,534	20,454	(920)	10,756	11,267	(511)	64.5%	64.5%
1996	57,299	84,324	85,708	27,025	28,409	(1,384)	17,506	18,313	(807)	9,519	10,096	(578)	64.8%	64.5%
1997	58,597	96,726	98,026	38,129	39,430	(1,301)	24,162	24,920	(758)	13,967	14,510	(543)	63.4%	63.2%
1998	63,825	104,963	106,051	41,137	42,226	(1,089)	26,152	26,779	(626)	14,985	15,448	(463)	63.6%	63.4%
1999	71,754	134,402	136,588	62,648	64,834	(2,186)	39,378	40,607	(1,229)	23,270	24,228	(957)	62.9%	62.6%
2000	78,006	148,506	147,862	70,500	69,855	645	44,187	43,660	527	26,313	26,195	118	62.7%	62.5%
2001	65,956	127,624	127,631	61,668	61,675	(7)	38,544	38,488	55	23,125	23,187	(62)	62.5%	62.4%
2002	72,625	151,326	147,532	78,702	74,907	3,795	49,222	46,706	2,516	29,480	28,201	1,279	62.5%	62.4%
2003	70,049	158,738	154,082	88,689	84,033	4,656	55,410	52,386	3,024	33,279	31,647	1,632	62.5%	62.3%
2004	63,063	149,632	149,318	86,569	86,255	314	53,905	53,549	356	32,664	32,706	(42)	62.3%	62.1%
2005	54,410	150,435	148,847	96,025	94,437	1,588	59,445	58,400	1,044	36,580	36,037	543	61.9%	61.8%
2006	40,513	135,790	138,483	95,278	97,971	(2,693)	58,678	60,164	(1,485)	36,599	37,807	(1,208)	61.6%	61.4%
2007	39,276	149,742	151,399	110,466	112,124	(1,658)	68,254	69,211	(958)	42,212	42,912	(700)	61.8%	61.7%
2008	30,386	151,906	150,867	121,520	120,480	1,040	75,097	74,764	333	46,423	45,716	707	61.8%	62.1%
2009	21,090	147,852	153,297	126,762	132,207	(5,445)	79,606	83,255	(3,648)	47,156	48,952	(1,796)	62.8%	63.0%
2010	10,174	148,269	154,749	138,094	144,575	(6,480)	88,339	92,818	(4,480)	49,756	51,756	(2,001)	64.0%	64.2%
2011	1,126	71,024	78,122	69,898	76,996	(7,098)	44,639	49,244	(4,605)	25,259	27,752	(2,493)	63.9%	64.0%
Total	2,460,700	4,262,178	4,291,906	1,801,478	1,831,206	(29,727)	1,158,406	1,177,940	(19,534)	643,073	653,266	(10,193)	64.3%	64.3%
Excl Prior	2,453,658	4,209,388	4,239,981	1,755,730	1,786,323	(30,593)	1,123,512	1,143,676	(20,164)	632,218	642,647	(10,429)	64.0%	64.0%

**Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - Total
Change in Ultimate Loss Estimates (000's)**

Accident Year	Historical Ultimate Loss by Evaluation Date										Change in Ultimate Loss Estimates										
	OW 6/30/2003	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	Deloitte 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	6/30/2003 - 6/30/2004	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	Cum. Change	
1979	88,344	88,990	89,722	91,331	89,423	91,077	91,024	92,629	92,669	92,686	646	732	1,609	(1,908)	1,654	(53)	1,604	41	17	4,342	
1980	89,347	96,008	90,302	92,535	89,702	90,617	90,480	91,683	91,527	91,326	6,662	(5,707)	2,233	(2,833)	915	(137)	1,203	(156)	(201)	1,979	
1981	101,572	102,934	103,707	105,417	107,294	104,911	105,038	107,337	107,423	107,326	1,363	773	1,710	(2,124)	1,618	127	2,299	85	(127)	5,724	
1982	102,901	102,962	103,695	105,423	103,485	104,540	105,012	106,033	106,182	105,930	60	733	1,728	(1,938)	1,056	471	1,021	149	(252)	3,029	
1983	122,355	124,179	123,042	125,730	123,545	125,261	124,838	128,496	128,472	128,035	1,825	(1,137)	2,688	(2,185)	1,716	(423)	3,658	(24)	(437)	5,680	
1984	122,958	125,004	123,833	125,698	123,766	126,371	125,369	131,716	131,425	130,477	2,046	(1,171)	1,865	(1,933)	2,606	(1,002)	6,347	(292)	(948)	7,519	
1985	125,175	125,100	125,400	126,524	124,253	125,877	125,852	129,257	129,298	128,700	(75)	300	1,124	(2,271)	1,624	(25)	3,405	40	(598)	3,525	
1986	130,910	131,362	132,594	134,481	132,271	133,494	133,963	138,826	138,801	138,087	452	1,232	1,886	(2,210)	1,223	469	4,863	(25)	(714)	7,176	
1987	121,251	124,315	121,864	124,139	121,182	122,286	123,126	128,929	128,543	127,361	3,064	(2,451)	2,275	(2,957)	1,105	840	5,803	(387)	(1,182)	6,110	
1988	118,143	119,349	119,463	121,191	118,896	120,043	122,967	122,943	123,019	122,461	1,206	114	1,728	(2,295)	1,147	2,925	(24)	76	(559)	4,318	
1989	125,188	128,103	126,823	127,911	126,411	127,670	130,035	134,572	134,297	133,262	2,915	(1,281)	1,088	(1,500)	1,259	2,365	4,537	(275)	(1,036)	8,073	
1990	113,022	115,638	114,571	117,777	115,461	115,051	115,245	119,096	118,685	117,605	2,615	(1,066)	3,205	(2,315)	(410)	194	3,851	(411)	(1,079)	4,583	
1991	108,077	114,594	114,316	112,883	113,808	113,307	113,808	119,092	118,678	117,528	6,517	(278)	(14)	(1,420)	925	(500)	5,785	(414)	(1,150)	9,451	
1992	104,032	101,902	100,635	101,149	99,723	101,529	101,992	101,958	101,544	100,845	(2,130)	(1,266)	514	(1,426)	1,806	463	(35)	(414)	(698)	(3,186)	
1993	103,027	100,765	100,119	99,960	97,557	98,034	98,008	102,526	101,821	99,909	(2,262)	(646)	(159)	(2,403)	477	(26)	4,518	(705)	(1,912)	(3,118)	
1994	112,793	109,432	111,729	111,164	107,480	108,810	109,721	111,781	111,535	110,480	(3,361)	2,297	(565)	(3,684)	1,330	911	2,060	(247)	(1,055)	(2,314)	
1995	97,225	93,653	92,513	92,841	88,279	87,872	89,689	89,444	89,788	88,357	(3,572)	(1,141)	328	(4,562)	(407)	1,817	(245)	344	(1,431)	(8,869)	
1996	97,104	93,360	90,969	91,765	87,678	87,709	84,133	84,971	85,708	84,324	(3,744)	(2,391)	797	(4,088)	32	(3,576)	838	737	(1,384)	(12,780)	
1997	114,989	109,207	107,471	105,670	99,732	99,966	101,330	97,603	98,026	96,726	(5,781)	(1,736)	(1,801)	(5,938)	235	1,363	(3,727)	424	(1,301)	(18,263)	
1998	120,144	114,104	112,323	112,508	106,649	110,475	113,859	104,367	106,051	104,963	(6,040)	(1,781)	185	(5,859)	3,826	3,384	(9,491)	1,684	(1,089)	(15,181)	
1999	140,297	134,588	136,382	138,580	130,119	134,976	136,128	133,107	136,588	134,402	(5,709)	1,794	2,199	(8,461)	4,857	1,152	3,021	1,194	1,681	(5,895)	
2000	183,692	151,185	149,889	152,518	141,083	147,183	145,642	143,851	147,862	148,506	(32,508)	(1,296)	2,629	(11,434)	6,100	(1,541)	(1,791)	4,011	645	(35,186)	
2001	159,968	153,575	145,365	145,440	125,726	126,437	132,082	127,631	127,624	127,624	(6,394)	(8,209)	74	(19,713)	711	5,645	(6,314)	1,863	(7)	(32,344)	
2002	151,049	172,613	156,111	157,816	141,729	147,500	151,336	142,149	147,532	151,326	21,564	(16,502)	1,705	(16,087)	5,771	3,836	(9,187)	5,383	3,795	277	
2003	165,020	157,427	165,054	169,148	150,235	150,850	158,387	147,420	154,082	158,738	(7,592)	7,627	4,094	(18,913)	615	7,537	(10,967)	6,662	4,656	(6,282)	
2004		171,921	179,462	167,832	167,832	149,911	166,097	152,869	146,674	149,318				(11,630)	(17,921)	16,186	(13,228)	(9,196)	2,644	314	(22,289)
2005			184,511	169,981	153,827	155,248	151,098	144,821	148,847	150,435				(14,531)	(16,154)	1,421	(4,150)	(6,277)	4,026	1,588	(34,076)
2006				159,548	153,707	144,034	142,261	138,483	135,790	135,790					(5,841)	(9,673)	(1,773)	(3,778)	(2,693)	(37,739)	
2007				161,303	169,214	159,379	151,728	151,399	149,742	149,742					7,911	(9,835)	(7,651)	(329)	(1,658)	(11,562)	
2008					170,621	175,759	154,693	150,867	151,906	151,906						5,138	(21,067)	(3,826)	1,040	(18,715)	
2009						168,764	158,772	153,297	147,852	147,852							(9,992)	(5,474)	(5,445)	(20,911)	
2010							162,840	154,749	148,269	148,269								(8,091)	(6,480)	(14,571)	
2011								142,048	142,048	142,048									(14,196)	(14,196)	
2012									145,127	145,127											
79-03	3,018,582	2,990,350	2,957,894	2,991,019	2,860,562	2,902,350	2,928,565	2,935,555	2,957,188	2,946,954	(28,232)	(32,457)	33,126	(130,457)	41,788	26,214	6,990	21,633	(10,234)	(71,628)	
79-04		3,073,281	3,047,633	3,067,520	2,921,050	2,977,370	2,990,410	2,989,600	3,013,836	3,003,899		(25,648)	19,887	(146,471)	56,320	13,040	(810)	24,236	(9,937)	(98,259)	
79-05			3,232,144	3,237,501	3,074,877	3,132,618	3,141,508	3,134,421	3,162,683	3,154,334			5,357	(162,624)	57,742	8,889	(7,087)	28,263	(8,349)	(132,336)	
79-06				3,411,031	3,234,424	3,286,325	3,285,542	3,276,681	3,301,166	3,290,124				(176,606)	51,901	(783)	(8,860)	24,485	(11,042)	(170,075)	
79-07					3,455,539	3,455,539	3,444,921	3,428,410	3,452,566	3,439,866					59,811	(10,618)	(16,511)	24,156	(12,700)	(181,637)	
79-08					3,626,160	3,626,160	3,620,680	3,583,102	3,603,432	3,591,772						(5,480)	(37,578)	20,330	(11,660)	(200,352)	
79-09							3,741,874	3,756,729	3,739,625	3,739,625							(47,570)	14,856	(17,105)	(221,263)	
79-10								3,904,714	3,911,478	3,887,894								6,764	(23,585)	(235,835)	
79-11									4,067,723	4,029,941									(37,781)	(250,031)	
79-12										4,175,069										(250,031)	

Change in Ultimate Loss by Accident Year



Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - Permanent Total Disability

SUMMARY 7

EXHIBIT 6

SHEET 1

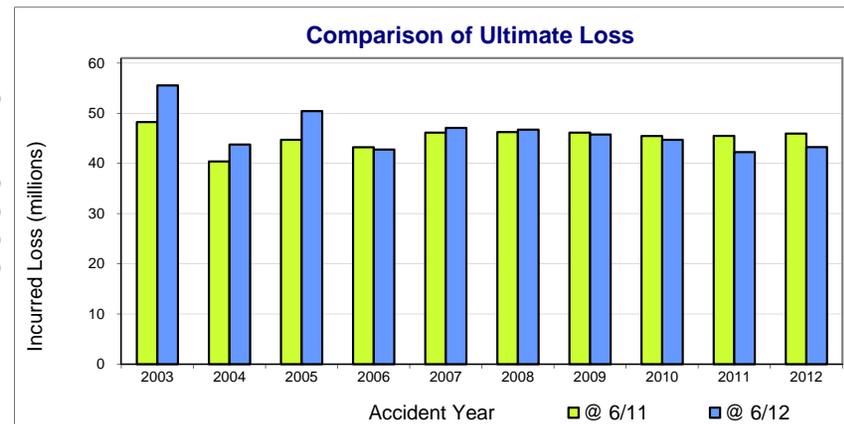
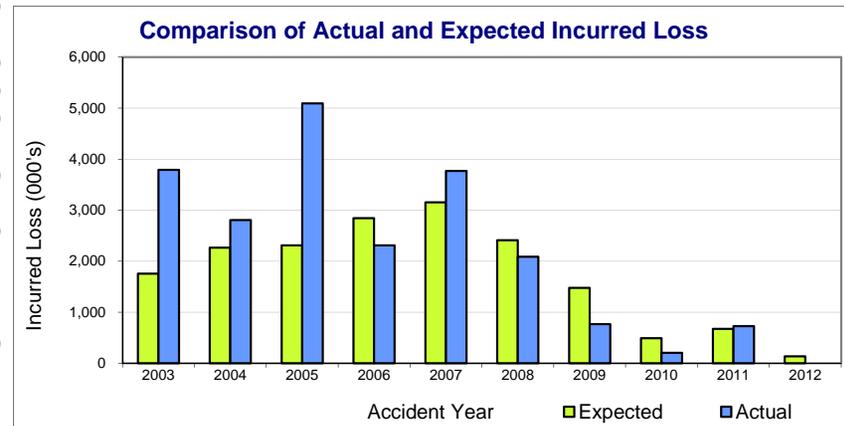
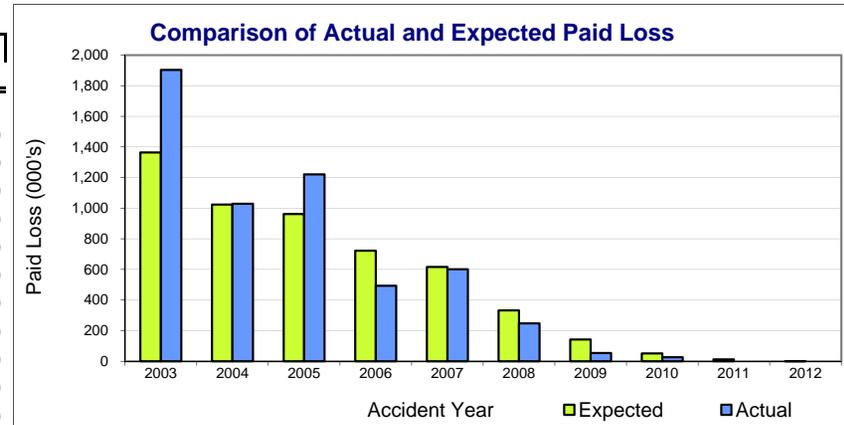
Change in Unpaid Loss from June 30, 2011 to June 30, 2012 (\$000's)
(June 30, 2012 Evaluated at June 30, 2012 and June 30, 2011 Evaluated at 6/2011)

Accident Year	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
	Earned at 6/30/12	Earned at 6/30/11	Change	Actual @ 06/12	Actual @ 06/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11
Prior	23,251	23,653	(402)	5,251	3,653	1,598	18,000	20,000	(2,000)	13,329	15,303	(1,974)	4,671	4,697	(26)	74.0%	76.5%
1977	33,500	33,717	(217)	27,899	27,540	358	5,601	6,177	(575)	4,061	4,516	(455)	1,540	1,661	(121)	72.5%	73.1%
1978	32,227	32,265	(38)	26,343	25,813	530	5,885	6,452	(567)	4,243	4,686	(443)	1,641	1,766	(125)	72.1%	72.6%
1979	35,754	35,858	(104)	28,635	28,043	593	7,119	7,815	(697)	5,105	5,640	(535)	2,014	2,175	(162)	71.7%	72.2%
1980	36,858	37,077	(218)	28,880	28,294	586	7,979	8,783	(804)	5,688	6,295	(607)	2,291	2,487	(197)	71.3%	71.7%
1981	44,907	45,075	(169)	34,363	33,510	853	10,543	11,565	(1,022)	7,470	8,230	(760)	3,073	3,336	(262)	70.9%	71.2%
1982	41,457	41,639	(182)	30,928	30,083	845	10,529	11,556	(1,027)	7,411	8,166	(754)	3,118	3,391	(273)	70.4%	70.7%
1983	54,872	55,275	(404)	39,823	38,730	1,093	15,048	16,545	(1,497)	10,522	11,604	(1,081)	4,526	4,941	(416)	69.9%	70.1%
1984	52,970	53,347	(377)	37,295	36,154	1,140	15,675	17,192	(1,517)	10,893	11,969	(1,076)	4,782	5,223	(441)	69.5%	69.6%
1985	50,217	50,578	(362)	34,215	33,055	1,160	16,002	17,523	(1,522)	11,049	12,111	(1,062)	4,953	5,413	(460)	69.0%	69.1%
1986	52,310	52,467	(157)	34,403	32,979	1,423	17,907	19,488	(1,581)	12,281	13,364	(1,083)	5,626	6,123	(497)	68.6%	68.6%
1987	45,329	45,650	(321)	28,663	27,511	1,152	16,665	18,139	(1,474)	11,359	12,341	(983)	5,307	5,798	(491)	68.2%	68.0%
1988	37,991	37,949	41	23,033	21,825	1,208	14,958	16,125	(1,167)	10,125	10,890	(765)	4,833	5,235	(402)	67.7%	67.5%
1989	47,060	47,188	(127)	27,217	25,772	1,446	19,843	21,416	(1,573)	13,348	14,360	(1,012)	6,495	7,056	(562)	67.3%	67.1%
1990	40,214	40,415	(201)	22,072	20,871	1,201	18,142	19,544	(1,402)	12,130	13,004	(874)	6,012	6,540	(529)	66.9%	66.5%
1991	41,782	41,933	(151)	21,669	20,354	1,315	20,113	21,579	(1,465)	13,358	14,249	(891)	6,755	7,330	(575)	66.4%	66.0%
1992	28,639	28,619	20	13,956	12,971	985	14,683	15,648	(965)	9,683	10,253	(570)	5,000	5,395	(395)	65.9%	65.5%
1993	29,706	29,806	(101)	13,510	12,541	969	16,196	17,266	(1,070)	10,605	11,218	(613)	5,591	6,048	(457)	65.5%	65.0%
1994	33,666	33,501	165	14,216	12,979	1,237	19,450	20,522	(1,072)	12,630	13,218	(588)	6,820	7,304	(484)	64.9%	64.4%
1995	26,058	26,146	(88)	10,114	9,162	951	15,945	16,984	(1,039)	10,272	10,868	(595)	5,672	6,116	(444)	64.4%	64.0%
1996	20,596	20,488	109	7,300	6,491	809	13,296	13,996	(700)	8,487	8,863	(376)	4,809	5,133	(324)	63.8%	63.3%
1997	28,406	28,370	36	9,095	8,004	1,091	19,311	20,366	(1,055)	12,209	12,766	(557)	7,102	7,600	(498)	63.2%	62.7%
1998	27,938	27,093	846	7,945	6,647	1,298	19,994	20,446	(452)	12,528	12,700	(172)	7,466	7,746	(280)	62.7%	62.1%
1999	47,761	48,318	(557)	11,759	10,132	1,627	36,002	38,186	(2,184)	22,380	23,468	(1,088)	13,622	14,718	(1,096)	62.2%	61.5%
2000	46,356	44,501	1,855	9,755	8,109	1,646	36,601	36,392	209	22,512	22,057	455	14,089	14,335	(246)	61.5%	60.6%
2001	33,811	32,129	1,682	5,835	4,590	1,244	27,976	27,538	438	16,980	16,445	535	10,996	11,094	(98)	60.7%	59.7%
2002	47,630	42,802	4,827	7,020	5,376	1,644	40,609	37,426	3,183	24,304	21,996	2,308	16,305	15,430	875	59.8%	58.8%
2003	55,540	48,243	7,297	7,022	5,119	1,904	48,518	43,125	5,393	28,598	24,937	3,661	19,920	18,188	1,732	58.9%	57.8%
2004	43,757	40,386	3,371	3,576	2,547	1,029	40,181	37,839	2,342	23,304	21,473	1,831	16,877	16,366	511	58.0%	56.7%
2005	50,432	44,717	5,716	3,647	2,426	1,221	46,785	42,290	4,495	26,617	23,495	3,122	20,169	18,796	1,373	56.9%	55.6%
2006	42,751	43,230	(479)	1,100	607	493	41,651	42,623	(972)	23,179	23,091	88	18,472	19,532	(1,060)	55.6%	54.2%
2007	47,070	46,128	942	1,265	664	601	45,805	45,464	342	24,846	23,966	881	20,959	21,498	(539)	54.2%	52.7%
2008	46,730	46,246	484	332	85	247	46,398	46,161	237	24,469	23,555	915	21,929	22,606	(677)	52.7%	51.0%
2009	45,762	46,135	(374)	53	-	53	45,708	46,135	(427)	23,335	22,706	630	22,373	23,430	(1,056)	51.1%	49.2%
2010	44,713	45,467	(754)	26	-	26	44,687	45,467	(780)	21,999	21,542	457	22,689	23,925	(1,236)	49.2%	47.4%
2011	42,257	22,749	19,508	-	-	-	42,257	22,749	19,508	20,024	10,367	9,657	22,233	12,382	9,851	47.4%	45.6%
2012	21,624	-	21,624	-	-	-	21,624	-	21,624	9,855	-	9,855	11,768	-	11,768	45.6%	100.0%
2013	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
Total	1,481,901	1,419,162	62,739	578,215	542,639	35,576	903,686	876,523	27,164	541,191	525,709	15,481	362,496	350,813	11,683	59.9%	60.0%
Excl Prior	1,458,650	1,395,509	63,141	572,964	538,986	33,977	885,686	856,523	29,164	527,862	510,407	17,455	357,825	346,116	11,708	59.6%	59.6%

Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - Permanent Total Disability
2012 Fiscal Year as of June 30, 2012 - Actual vs. Expected (000's)

SUMMARY 7
 EXHIBIT 6
 SHEET 2

Accident Year	Paid Loss from 6/11 - 6/12			Incurred Loss from 6/11 - 6/12			Ultimate Loss-Earned & Unearned		
	Expected	Actual	Variance	Expected	Actual	Variance	Evaluated @ 6/11	Evaluated @ 6/12	Change
Prior	1,047	1,598	552				23,653	23,251	(402)
1977	527	358	(168)	-	(135)	(135)	33,717	33,500	(217)
1978	541	530	(11)	121	(190)	(311)	32,265	32,227	(38)
1979	645	593	(52)	298	(273)	(571)	35,858	35,754	(104)
1980	702	586	(116)	353	(219)	(572)	37,077	36,858	(218)
1981	888	853	(35)	406	(106)	(513)	45,075	44,907	(169)
1982	872	845	(27)	384	(45)	(430)	41,639	41,457	(182)
1983	1,204	1,093	(111)	683	(135)	(818)	55,275	54,872	(404)
1984	1,225	1,140	(84)	613	23	(590)	53,347	52,970	(377)
1985	1,223	1,160	(63)	566	(584)	(1,150)	50,578	50,217	(362)
1986	1,310	1,423	113	597	99	(498)	52,467	52,310	(157)
1987	1,184	1,152	(31)	712	98	(614)	45,650	45,329	(321)
1988	1,046	1,208	163	416	(173)	(589)	37,949	37,991	41
1989	1,366	1,446	80	587	807	220	47,188	47,060	(127)
1990	1,201	1,201	(1)	647	105	(542)	40,415	40,214	(201)
1991	1,301	1,315	14	636	540	(96)	41,933	41,782	(151)
1992	920	985	64	398	621	223	28,619	28,639	20
1993	969	969	0	432	303	(129)	29,806	29,706	(101)
1994	1,116	1,237	121	577	1,405	828	33,501	33,666	165
1995	968	951	(16)	470	581	111	26,146	26,058	(88)
1996	688	809	121	351	29	(322)	20,488	20,596	109
1997	985	1,091	107	482	1,292	810	28,370	28,406	36
1998	997	1,298	301	484	1,529	1,045	27,093	27,938	846
1999	1,722	1,627	(95)	1,497	2,747	1,250	48,318	47,761	(557)
2000	1,416	1,646	230	1,527	2,250	723	44,501	46,356	1,855
2001	996	1,244	249	1,054	1,924	870	32,129	33,811	1,682
2002	1,246	1,644	399	1,477	2,484	1,008	42,802	47,630	4,827
2003	1,364	1,904	540	1,755	3,790	2,035	48,243	55,540	7,297
2004	1,023	1,029	5	2,264	2,804	540	40,386	43,757	3,371
2005	962	1,221	258	2,309	5,093	2,784	44,717	50,432	5,716
2006	722	493	(229)	2,842	2,310	(532)	43,230	42,751	(479)
2007	616	601	(15)	3,154	3,768	614	46,128	47,070	942
2008	332	247	(85)	2,409	2,087	(322)	46,246	46,730	484
2009	142	53	(89)	1,475	766	(710)	46,135	45,762	(374)
2010	51	26	(25)	490	203	(287)	45,467	44,713	(754)
2011	12	-	(12)	671	725	54	45,498	42,257	(3,241)
2012	0	-	(0)	135	-	(135)	45,954	43,247	(2,707)
Total	33,527	35,576	2,049	33,275	36,523	3,248			15,660



Ohio Bureau of Workers' Compensation

SUMMARY 7

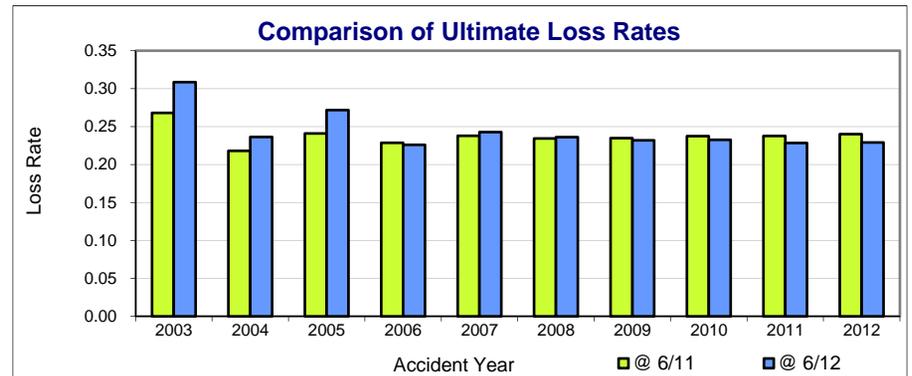
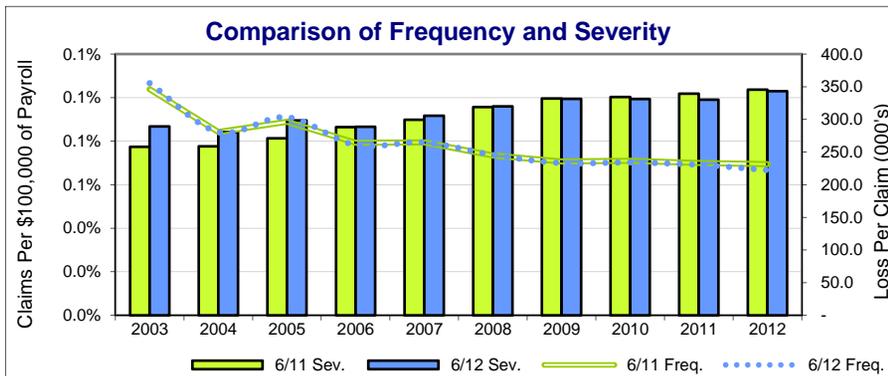
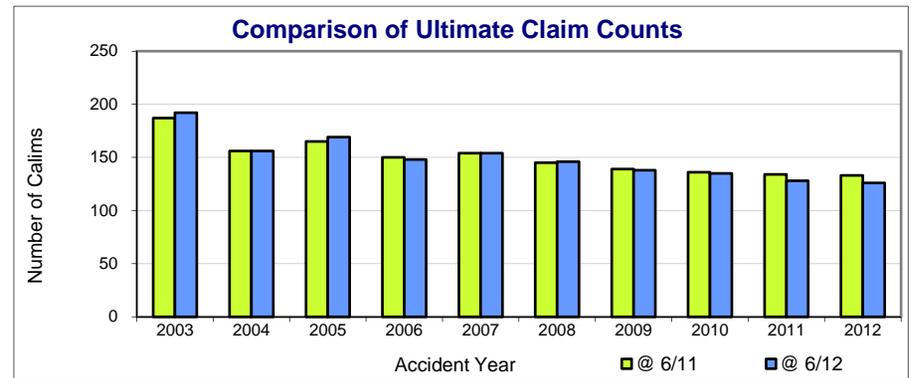
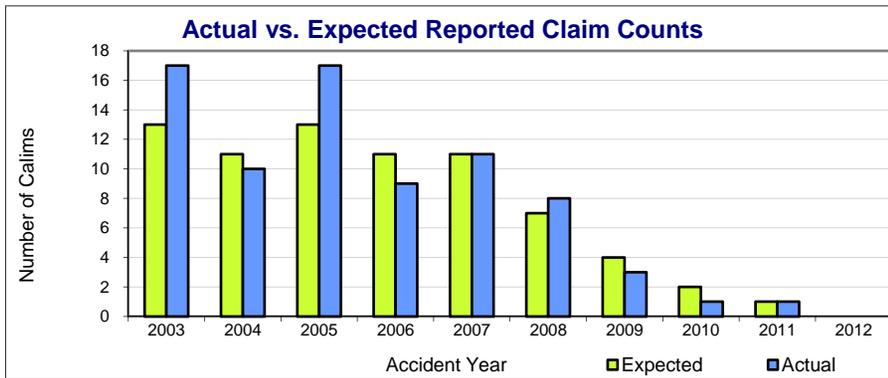
Public Employers - Taxing Districts - Compensation - Permanent Total Disability

EXHIBIT 6

2012 Fiscal Year as of June 30, 2012 - Actual vs. Expected (000's)

SHEET 3

Accident Year	# of Reported Claims from 6/11-6/12			Ultimate Claim Counts			Ultimate Frequency		Ultimate Severity		Ultimate Loss Rate	
	Expected	Actual	Variance	@ 6/11	@ 6/12	Change	@ 6/11	@ 6/12	@ 6/11	@ 6/12	@ 6/11	@ 6/12
77-02	79	82	3	3,858	3,874	16						
2003	13	17	4	187	192	5	0.10%	0.11%	257,986	289,272	0.268	0.308
2004	11	10	(1)	156	156	-	0.08%	0.08%	258,883	280,491	0.218	0.236
2005	13	17	4	165	169	4	0.09%	0.09%	271,011	298,417	0.241	0.272
2006	11	9	(2)	150	148	(2)	0.08%	0.08%	288,199	288,857	0.229	0.226
2007	11	11	-	154	154	-	0.08%	0.08%	299,530	305,649	0.238	0.243
2008	7	8	1	145	146	1	0.07%	0.07%	318,937	320,069	0.234	0.236
2009	4	3	(1)	139	138	(1)	0.07%	0.07%	331,908	331,606	0.235	0.232
2010	2	1	(1)	136	135	(1)	0.07%	0.07%	334,316	331,207	0.237	0.233
2011	1	1	-	134	128	(6)	0.07%	0.07%	339,539	330,133	0.238	0.228
2012	-	-	-	133	126	(7)	0.07%	0.07%	345,516	343,231	0.240	0.229
Total	152	159	7	5,357	5,366	9						



Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - Permanent Total Disability

SUMMARY 7

EXHIBIT 6

SHEET 4

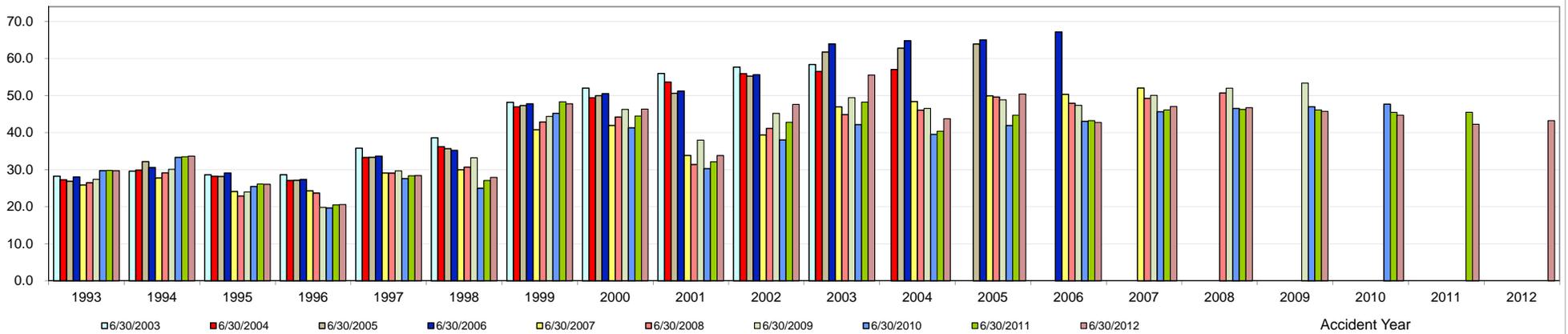
Retrospective Comparison of Unpaid loss as of June 30, 2011 (000's)

Accident Year	Actual Paid Loss @ 6/11	Ultimate Loss Earned @ 6/11		Nominal Unpaid Loss @ 6/11			Discounted Unpaid Loss @ 6/11			Amount of Discount @ 6/11			Discount Factors	
		Evaluated @ 6/12	Evaluated @ 6/11	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11
Prior	3,653	23,251	23,653	19,598	20,000	(402)	14,995	15,303	(307)	4,603	4,697	(94)	76.5%	76.5%
1977	27,540	33,500	33,717	5,960	6,177	(217)	4,357	4,516	(159)	1,602	1,661	(58)	73.1%	73.1%
1978	25,813	32,227	32,265	6,414	6,452	(38)	4,659	4,686	(27)	1,756	1,766	(10)	72.6%	72.6%
1979	28,043	35,754	35,858	7,712	7,815	(104)	5,565	5,640	(75)	2,147	2,175	(29)	72.2%	72.2%
1980	28,294	36,858	37,077	8,564	8,783	(218)	6,139	6,295	(156)	2,426	2,487	(62)	71.7%	71.7%
1981	33,510	44,907	45,075	11,397	11,565	(169)	8,110	8,230	(120)	3,287	3,336	(49)	71.2%	71.2%
1982	30,083	41,457	41,639	11,374	11,556	(182)	8,037	8,166	(129)	3,337	3,391	(53)	70.7%	70.7%
1983	38,730	54,872	55,275	16,141	16,545	(404)	11,320	11,604	(283)	4,821	4,941	(121)	70.1%	70.1%
1984	36,154	52,970	53,347	16,816	17,192	(377)	11,707	11,969	(262)	5,109	5,223	(114)	69.6%	69.6%
1985	33,055	50,217	50,578	17,162	17,523	(362)	11,861	12,111	(250)	5,301	5,413	(112)	69.1%	69.1%
1986	32,979	52,310	52,467	19,330	19,488	(157)	13,256	13,364	(108)	6,074	6,123	(49)	68.6%	68.6%
1987	27,511	45,329	45,650	17,818	18,139	(321)	12,123	12,341	(219)	5,695	5,798	(103)	68.0%	68.0%
1988	21,825	37,991	37,949	16,166	16,125	41	10,918	10,890	28	5,248	5,235	13	67.5%	67.5%
1989	25,772	47,060	47,188	21,289	21,416	(127)	14,274	14,360	(85)	7,014	7,056	(42)	67.1%	67.1%
1990	20,871	40,214	40,415	19,343	19,544	(201)	12,870	13,004	(134)	6,473	6,540	(67)	66.5%	66.5%
1991	20,354	41,782	41,933	21,428	21,579	(151)	14,149	14,249	(99)	7,279	7,330	(51)	66.0%	66.0%
1992	12,971	28,639	28,619	15,668	15,648	20	10,266	10,253	13	5,401	5,395	7	65.5%	65.5%
1993	12,541	29,706	29,806	17,165	17,266	(101)	11,152	11,218	(65)	6,013	6,048	(35)	65.0%	65.0%
1994	12,979	33,666	33,501	20,686	20,522	165	13,324	13,218	106	7,363	7,304	59	64.4%	64.4%
1995	9,162	26,058	26,146	16,896	16,984	(88)	10,812	10,868	(56)	6,084	6,116	(32)	64.0%	64.0%
1996	6,491	20,596	20,488	14,105	13,996	109	8,932	8,863	69	5,173	5,133	40	63.3%	63.3%
1997	8,004	28,406	28,370	20,402	20,366	36	12,789	12,766	22	7,613	7,600	13	62.7%	62.7%
1998	6,647	27,938	27,093	21,291	20,446	846	13,226	12,700	525	8,066	7,746	320	62.1%	62.1%
1999	10,132	47,761	48,318	37,629	38,186	(557)	23,126	23,468	(342)	14,504	14,718	(215)	61.5%	61.5%
2000	8,109	46,356	44,501	38,247	36,392	1,855	23,181	22,057	1,124	15,066	14,335	731	60.6%	60.6%
2001	4,590	33,811	32,129	29,220	27,538	1,682	17,449	16,445	1,004	11,771	11,094	677	59.7%	59.7%
2002	5,376	47,630	42,802	42,254	37,426	4,827	24,833	21,996	2,837	17,421	15,430	1,990	58.8%	58.8%
2003	5,119	55,540	48,243	50,422	43,125	7,297	29,156	24,937	4,219	21,265	18,188	3,077	57.8%	57.8%
2004	2,547	43,757	40,386	41,209	37,839	3,371	23,386	21,473	1,913	17,823	16,366	1,458	56.7%	56.7%
2005	2,426	50,432	44,717	48,006	42,290	5,716	26,670	23,495	3,175	21,336	18,796	2,540	55.6%	55.6%
2006	607	42,751	43,230	42,144	42,623	(479)	22,832	23,091	(259)	19,312	19,532	(219)	54.2%	54.2%
2007	664	47,070	46,128	46,406	45,464	942	24,462	23,966	497	21,944	21,498	446	52.7%	52.7%
2008	85	46,730	46,246	46,645	46,161	484	23,802	23,555	247	22,843	22,606	237	51.0%	51.0%
2009	-	45,762	46,135	45,762	46,135	(374)	22,522	22,706	(184)	23,240	23,430	(190)	49.2%	49.2%
2010	-	44,713	45,467	44,713	45,467	(754)	21,185	21,542	(357)	23,528	23,925	(397)	47.4%	47.4%
2011	-	21,129	22,749	21,129	22,749	(1,621)	9,629	10,367	(739)	11,500	12,382	(882)	45.6%	45.6%
Total	542,639	1,439,149	1,419,162	896,510	876,523	19,987	537,073	525,709	11,363	359,438	350,813	8,624	59.9%	60.0%
Excl Prior	538,986	1,415,898	1,395,509	876,912	856,523	20,389	522,077	510,407	11,671	354,835	346,116	8,719	59.5%	59.6%

**Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - Permanent Total Disability
Change in Ultimate Loss Estimates (000's)**

Accident Year	Historical Ultimate Loss by Evaluation Date											Change in Ultimate Loss Estimates									
	OW 6/30/2003	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	Deloitte 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	6/30/2003 - 6/30/2004	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	Cum. Change	
1979	30,872	30,503	31,674	33,741	31,402	32,445	32,542	35,839	35,858	35,754	(368)	1,170	2,068	(2,340)	1,044	97	3,297	19	(104)	4,883	
1980	32,967	32,730	33,844	35,712	33,104	33,884	33,808	37,189	37,077	36,858	(238)	1,114	1,869	(2,608)	780	(76)	3,381	(112)	(218)	3,891	
1981	37,192	37,275	38,798	41,055	38,492	39,750	39,831	45,124	45,075	44,907	83	1,523	2,256	(2,563)	1,258	81	5,292	(48)	(169)	7,715	
1982	35,545	35,344	36,497	38,578	35,819	36,871	36,886	41,631	41,639	41,457	(202)	1,153	2,081	(2,759)	1,052	15	4,744	9	(182)	5,912	
1983	44,790	44,790	46,520	49,067	46,155	47,398	47,476	55,422	55,275	54,872	(0)	1,730	2,546	(2,912)	1,243	78	7,946	(147)	(404)	10,081	
1984	43,390	43,656	45,187	47,441	44,570	45,788	45,912	53,460	53,347	52,970	267	1,530	2,254	(2,871)	1,218	124	7,547	(113)	(377)	9,580	
1985	41,836	42,147	43,737	45,840	42,872	43,907	44,004	50,552	50,578	50,217	311	1,590	2,103	(2,968)	1,035	97	6,548	26	(362)	8,381	
1986	41,018	41,704	43,790	46,040	42,981	44,306	44,413	52,313	52,467	52,310	687	2,085	2,250	(3,059)	1,325	107	7,900	154	(157)	11,292	
1987	36,090	36,555	38,124	40,034	37,724	38,418	38,566	45,769	45,650	45,329	464	1,569	1,911	(2,310)	694	148	7,203	(119)	(321)	9,238	
1988	30,097	30,263	32,209	34,734	32,028	33,031	33,148	37,787	37,949	37,991	166	1,946	2,525	(2,706)	1,003	118	4,638	163	41	7,894	
1989	35,151	35,650	37,393	39,944	37,701	38,563	39,358	47,128	47,188	47,060	499	1,743	2,551	(2,243)	863	795	7,770	60	(127)	11,909	
1990	30,517	31,620	33,710	36,102	34,217	34,250	34,628	40,440	40,415	40,214	1,103	2,090	2,392	(1,885)	33	378	5,812	(24)	(201)	9,697	
1991	29,014	30,356	33,209	35,311	33,388	34,200	34,660	41,973	41,782	41,782	1,342	2,853	2,102	(1,923)	811	460	7,313	(40)	(151)	12,769	
1992	27,712	25,417	27,468	28,573	26,757	26,934	27,189	28,603	28,619	28,639	(2,295)	2,051	1,105	(1,815)	177	254	1,414	16	20	927	
1993	28,246	27,278	26,874	28,041	25,865	26,471	27,396	29,744	29,806	29,706	(967)	(405)	1,167	(2,175)	606	926	2,348	62	(101)	1,460	
1994	29,614	29,877	32,176	30,585	27,770	29,139	30,114	33,324	33,511	33,666	264	2,299	(1,591)	(2,815)	1,369	975	3,210	177	165	4,052	
1995	28,625	28,232	28,167	29,112	24,125	22,897	24,002	25,468	26,146	26,058	(393)	(64)	945	(4,987)	(1,228)	1,105	1,467	678	(88)	(2,566)	
1996	28,639	27,083	27,136	27,325	24,299	23,705	19,835	20,488	20,596	20,596	(1,555)	52	189	(3,026)	(595)	(3,869)	(170)	823	109	(8,042)	
1997	35,807	33,298	33,331	33,651	29,112	29,096	29,694	27,601	28,370	28,406	(2,509)	33	320	(4,539)	(16)	599	(2,093)	769	36	(7,401)	
1998	38,611	36,204	35,678	35,211	29,984	30,688	33,220	24,999	27,093	27,938	(2,407)	(527)	(466)	(5,228)	704	2,533	(8,222)	2,094	846	(10,673)	
1999	48,192	46,966	47,305	47,767	40,775	42,885	44,382	45,215	48,318	47,761	(1,226)	339	462	(6,992)	2,110	1,497	834	3,103	(557)	(431)	
2000	52,026	49,396	49,979	50,531	41,934	44,215	46,277	41,298	44,501	46,356	(2,629)	583	552	(8,597)	2,281	2,062	(4,979)	3,203	1,855	(5,670)	
2001	55,966	53,665	50,618	51,219	33,853	31,400	37,968	30,293	32,129	33,811	(2,301)	(3,047)	601	(17,365)	(2,453)	6,568	(7,675)	1,836	1,682	(22,156)	
2002	57,691	55,917	55,246	55,635	39,392	41,149	45,190	38,024	42,802	47,630	(1,774)	(671)	389	(16,243)	1,757	4,041	(7,166)	4,779	4,827	(10,061)	
2003	58,384	56,517	61,745	63,935	46,975	44,875	49,450	42,160	48,243	55,540	(1,867)	5,228	2,191	(16,960)	(2,101)	4,575	(7,290)	6,084	7,297	(2,844)	
2004		57,042	62,804	64,805	48,378	46,082	46,529	39,529	40,386	43,757		5,762	2,001	(16,427)	(2,297)	447	(6,999)	856	3,371	(13,285)	
2005			63,915	65,035	49,946	49,605	48,851	41,926	44,717	50,432			1,120	(15,089)	(341)	(754)	(6,925)	2,791	5,716	(13,483)	
2006				67,172	50,353	47,919	47,377	43,063	43,230	42,751				(16,819)	(2,434)	(542)	(4,314)	167	(479)	(24,421)	
2007					52,030	49,236	50,063	45,645	46,128	47,070					(2,794)	827	(4,418)	483	942	(4,960)	
2008						50,704	51,998	46,541	46,246	46,730						1,294	(5,457)	(295)	484	(3,974)	
2009							53,380	46,982	46,135	45,762							(6,398)	(846)	(374)	(7,618)	
2010								47,687	45,467	44,713								(2,220)	(754)	(2,974)	
2011									45,498	42,257									(3,241)	(3,241)	
2012										43,247											
79-03	957,990	942,444	970,414	1,005,183	881,294	896,264	919,950	971,018	994,469	1,007,828	(15,546)	27,970	34,769	(123,889)	14,969	23,686	51,068	23,451	13,358	49,837	
79-04		968,983	1,001,544	1,036,247	898,271	909,900	933,937	974,709	998,997	1,015,830		32,562	34,703	(137,976)	11,629	24,037	40,772	24,288	16,833	31,669	
79-05			1,065,459	1,101,281	948,217	959,506	982,788	1,016,635	1,043,714	1,066,263			35,822	(153,064)	11,288	23,282	33,847	27,079	22,548	18,187	
79-06				1,168,453	998,570	1,007,425	1,030,165	1,059,697	1,086,944	1,109,013				(169,883)	8,854	22,740	29,533	27,247	22,069	(6,235)	
79-07					1,050,600	1,056,661	1,080,227	1,133,072	1,156,083	1,156,083					6,060	23,567	25,115	27,730	23,012	(11,195)	
79-08						1,107,365	1,132,225	1,151,883	1,179,318	1,202,813						24,861	19,658	27,434	23,496	(15,168)	
79-09							1,185,605	1,198,865	1,225,453	1,248,575							13,259	26,588	23,122	(22,787)	
79-10									1,246,551	1,270,920								24,368	22,368	(25,761)	
79-11										1,316,418									19,127	(29,002)	
79-12										1,378,792										(29,002)	

Change in Ultimate Loss by Accident Year



**Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - Death**

SUMMARY 7
EXHIBIT 7
SHEET 1

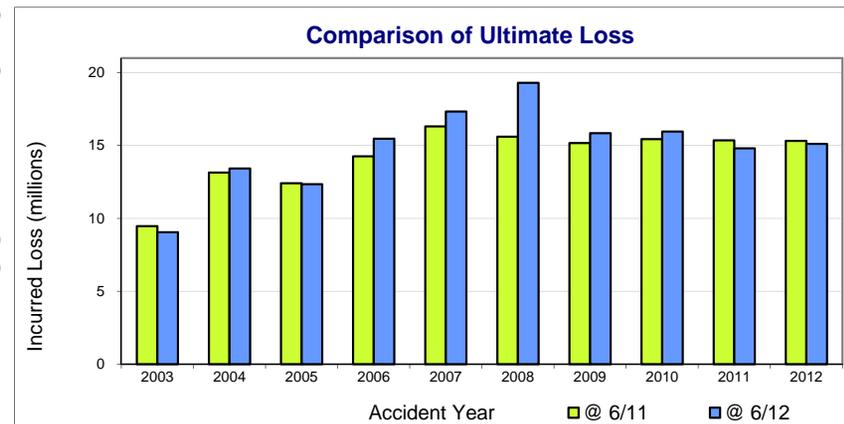
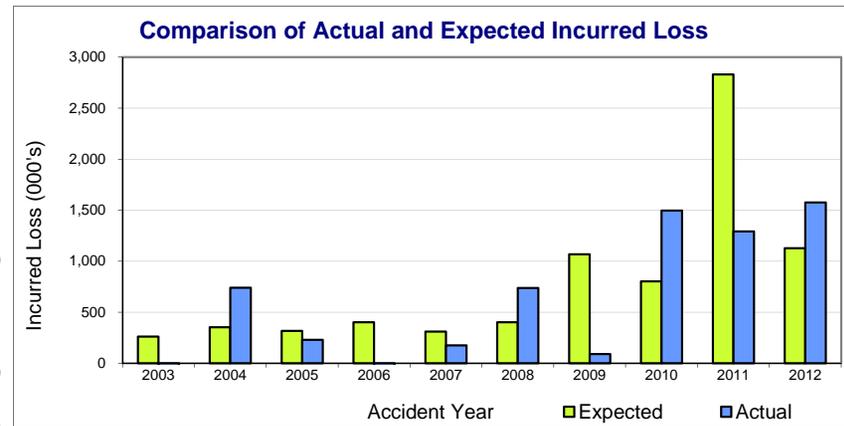
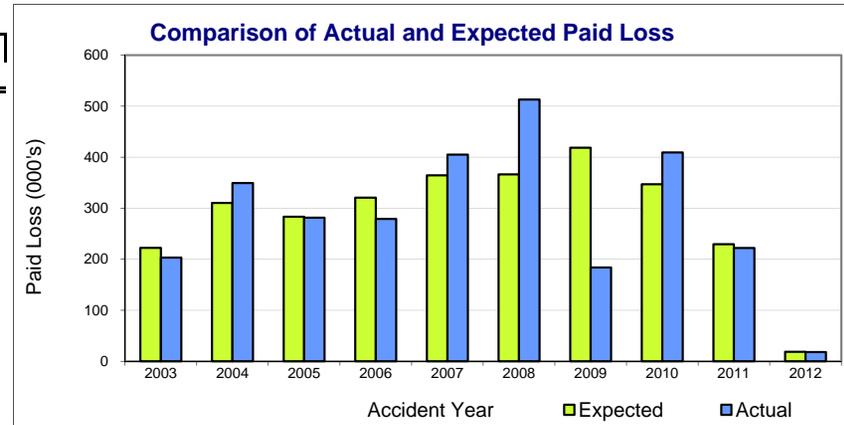
**Change in Unpaid Loss from June 30, 2011 to June 30, 2012 (\$000's)
(June 30, 2012 Evaluated at June 30, 2012 and June 30, 2011 Evaluated at 6/2011)**

Accident Year	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
	Earned at 6/30/12	Earned at 6/30/11	Change	Actual @ 06/12	Actual @ 06/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11
Prior	27,804	26,250	1,554	4,804	3,250	1,554	23,000	23,000	-	16,246	17,355	(1,109)	6,754	5,645	1,109	70.6%	75.5%
1977	11,659	11,483	175	9,281	9,105	176	2,378	2,378	(0)	1,625	1,665	(40)	753	713	40	68.3%	70.0%
1978	15,919	15,633	286	12,436	12,153	283	3,483	3,480	3	2,365	2,417	(52)	1,118	1,063	55	67.9%	69.5%
1979	15,985	15,651	333	12,218	11,894	325	3,766	3,758	9	2,547	2,595	(48)	1,219	1,163	57	67.6%	69.1%
1980	10,921	10,687	234	8,145	7,913	232	2,776	2,774	2	1,872	1,908	(36)	904	866	38	67.4%	68.8%
1981	13,672	13,329	343	9,928	9,590	338	3,744	3,739	5	2,517	2,562	(45)	1,227	1,177	50	67.2%	68.5%
1982	14,819	14,494	325	10,446	10,105	341	4,373	4,389	(16)	2,932	2,995	(64)	1,441	1,393	48	67.0%	68.3%
1983	17,175	16,788	387	11,734	11,311	423	5,441	5,477	(36)	3,633	3,722	(89)	1,808	1,755	53	66.8%	68.0%
1984	12,586	12,411	175	8,305	8,070	235	4,281	4,341	(60)	2,848	2,932	(84)	1,433	1,409	24	66.5%	67.5%
1985	11,865	11,592	273	7,558	7,264	294	4,307	4,328	(21)	2,848	2,902	(54)	1,460	1,427	33	66.1%	67.0%
1986	15,455	15,126	329	9,486	9,096	390	5,969	6,030	(61)	3,918	4,015	(97)	2,051	2,014	36	65.6%	66.6%
1987	11,162	10,908	253	6,576	6,280	296	4,585	4,628	(43)	2,990	3,059	(69)	1,595	1,570	26	65.2%	66.1%
1988	11,524	11,183	340	6,504	6,136	367	5,020	5,047	(27)	3,249	3,312	(63)	1,771	1,736	36	64.7%	65.6%
1989	12,680	12,460	221	6,815	6,505	311	5,865	5,955	(90)	3,771	3,873	(101)	2,093	2,082	11	64.3%	65.0%
1990	8,207	7,958	248	4,190	3,953	237	4,017	4,005	12	2,564	2,576	(12)	1,453	1,429	24	63.8%	64.3%
1991	10,076	9,868	208	4,885	4,642	243	5,191	5,226	(36)	3,281	3,327	(46)	1,910	1,900	10	63.2%	63.6%
1992	8,699	8,514	185	3,994	3,778	216	4,705	4,736	(31)	2,943	2,982	(39)	1,762	1,754	8	62.5%	63.0%
1993	10,598	10,531	67	4,594	4,392	202	6,003	6,139	(135)	3,713	3,822	(109)	2,290	2,317	(27)	61.9%	62.3%
1994	10,067	9,901	166	4,113	3,881	232	5,954	6,020	(66)	3,639	3,699	(61)	2,316	2,321	(5)	61.1%	61.4%
1995	9,854	9,656	198	3,782	3,544	238	6,071	6,112	(41)	3,663	3,705	(42)	2,409	2,407	1	60.3%	60.6%
1996	5,931	5,944	(13)	2,134	2,033	100	3,797	3,911	(114)	2,260	2,338	(78)	1,537	1,572	(35)	59.5%	59.8%
1997	12,716	12,636	80	4,283	4,024	259	8,433	8,612	(179)	4,945	5,072	(127)	3,488	3,540	(52)	58.6%	58.9%
1998	9,204	9,007	197	2,895	2,664	231	6,309	6,344	(35)	3,643	3,678	(35)	2,666	2,666	0	57.7%	58.0%
1999	12,692	12,414	278	3,703	3,393	310	8,989	9,021	(32)	5,114	5,146	(33)	3,875	3,875	0	56.9%	57.0%
2000	13,194	13,332	(139)	3,551	3,328	223	9,643	10,005	(362)	5,404	5,624	(221)	4,239	4,380	(141)	56.0%	56.2%
2001	13,794	13,546	248	3,394	3,093	301	10,400	10,453	(53)	5,745	5,785	(40)	4,655	4,668	(12)	55.2%	55.3%
2002	10,018	10,245	(227)	2,199	1,985	214	7,819	8,260	(441)	4,253	4,502	(249)	3,566	3,758	(192)	54.4%	54.5%
2003	9,046	9,464	(418)	1,642	1,439	203	7,403	8,025	(621)	3,968	4,307	(339)	3,435	3,718	(282)	53.6%	53.7%
2004	13,418	13,139	279	2,445	2,096	349	10,973	11,043	(70)	5,792	5,843	(51)	5,181	5,200	(19)	52.8%	52.9%
2005	12,346	12,409	(63)	1,837	1,555	281	10,510	10,854	(344)	5,472	5,656	(184)	5,038	5,198	(160)	52.1%	52.1%
2006	15,465	14,256	1,210	1,907	1,628	279	13,559	12,628	931	6,958	6,481	477	6,601	6,147	454	51.3%	51.3%
2007	17,330	16,311	1,019	1,993	1,588	405	15,337	14,723	614	7,755	7,443	312	7,583	7,280	303	50.6%	50.6%
2008	19,299	15,601	3,698	1,912	1,399	513	17,388	14,203	3,185	8,663	7,085	1,578	8,725	7,118	1,608	49.8%	49.9%
2009	15,841	15,164	677	545	362	184	15,295	14,802	493	7,522	7,310	212	7,773	7,492	281	49.2%	49.4%
2010	15,959	15,435	524	774	365	409	15,185	15,070	115	7,395	7,331	64	7,790	7,739	51	48.7%	48.6%
2011	14,801	7,677	7,123	277	55	222	14,524	7,622	6,901	6,966	3,624	3,342	7,557	3,998	3,559	48.0%	47.5%
2012	7,554	-	7,554	18	-	18	7,536	-	7,536	3,535	-	3,535	4,001	-	4,001	46.9%	100.0%
2013	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
Total	479,333	451,005	28,328	185,303	173,867	11,436	294,031	277,138	16,893	168,554	162,651	5,903	125,476	114,487	10,989	57.3%	58.7%
Excl Prior	451,529	424,755	26,774	180,499	170,617	9,881	271,031	254,138	16,893	152,309	145,296	7,012	118,722	108,841	9,881	56.2%	57.2%

**Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - Death
2012 Fiscal Year as of June 30, 2012 - Actual vs. Expected (000's)**

SUMMARY 7
EXHIBIT 7
SHEET 2

Accident Year	Paid Loss from 6/11 - 6/12			Incurred Loss from 6/11 - 6/12			Ultimate Loss-Earned & Unearned		
	Expected	Actual	Variance	Expected	Actual	Variance	Evaluated @ 6/11	Evaluated @ 6/12	Change
Prior	867	1,554	687				26,250	27,804	1,554
1977	168	176	8	48	(4)	(51)	11,483	11,659	175
1978	242	283	41	64	106	41	15,633	15,919	286
1979	274	325	51	32	145	112	15,651	15,985	333
1980	208	232	24	2	(295)	(297)	10,687	10,921	234
1981	278	338	60	(28)	153	181	13,329	13,672	343
1982	323	341	18	41	(41)	(82)	14,494	14,819	325
1983	394	423	29	60	(64)	(124)	16,788	17,175	387
1984	292	235	(57)	129	(77)	(206)	12,411	12,586	175
1985	273	294	21	37	38	1	11,592	11,865	273
1986	382	390	8	166	77	(89)	15,126	15,455	329
1987	280	296	17	99	106	6	10,908	11,162	253
1988	302	367	65	54	120	65	11,183	11,524	340
1989	332	311	(21)	147	(147)	(294)	12,460	12,680	221
1990	202	237	35	78	678	601	7,958	8,207	248
1991	260	243	(17)	128	165	38	9,868	10,076	208
1992	227	216	(11)	157	(30)	(187)	8,514	8,699	185
1993	281	202	(79)	240	296	55	10,531	10,598	67
1994	248	232	(17)	178	81	(97)	9,901	10,067	166
1995	241	238	(3)	310	(141)	(451)	9,656	9,854	198
1996	148	100	(48)	173	17	(156)	5,944	5,931	(13)
1997	298	259	(39)	497	131	(366)	12,636	12,716	80
1998	205	231	26	281	(195)	(476)	9,007	9,204	197
1999	278	310	32	342	119	(223)	12,414	12,692	278
2000	316	223	(93)	397	119	(278)	13,332	13,194	(139)
2001	307	301	(6)	446	18	(428)	13,546	13,794	248
2002	237	214	(23)	299	81	(218)	10,245	10,018	(227)
2003	222	203	(19)	260	(482)	(742)	9,464	9,046	(418)
2004	310	349	39	352	740	388	13,139	13,418	279
2005	283	281	(2)	317	229	(88)	12,409	12,346	(63)
2006	321	279	(42)	402	(155)	(556)	14,256	15,465	1,210
2007	364	405	40	309	175	(135)	16,311	17,330	1,019
2008	366	513	147	402	737	335	15,601	19,299	3,698
2009	419	184	(235)	1,067	89	(978)	15,164	15,841	677
2010	347	409	62	802	1,496	693	15,435	15,959	524
2011	229	222	(7)	2,830	1,291	(1,539)	15,355	14,801	(554)
2012	18	18	(0)	1,126	1,576	449	15,318	15,108	(210)
Total	10,745	11,436	691	12,247	7,153	(5,094)			12,887



Ohio Bureau of Workers' Compensation

SUMMARY 7

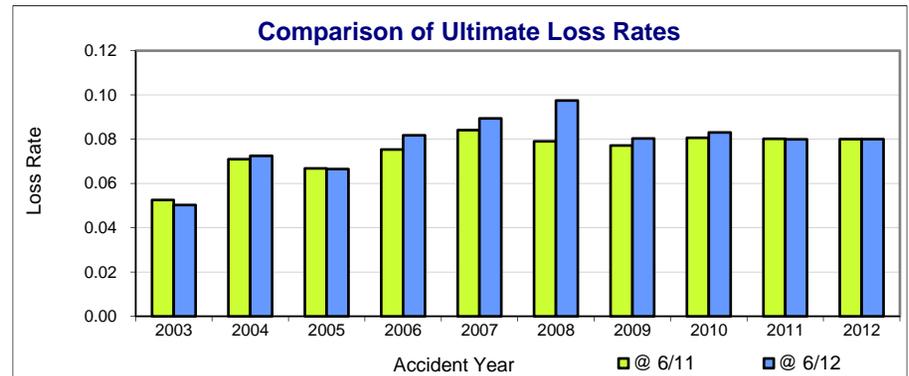
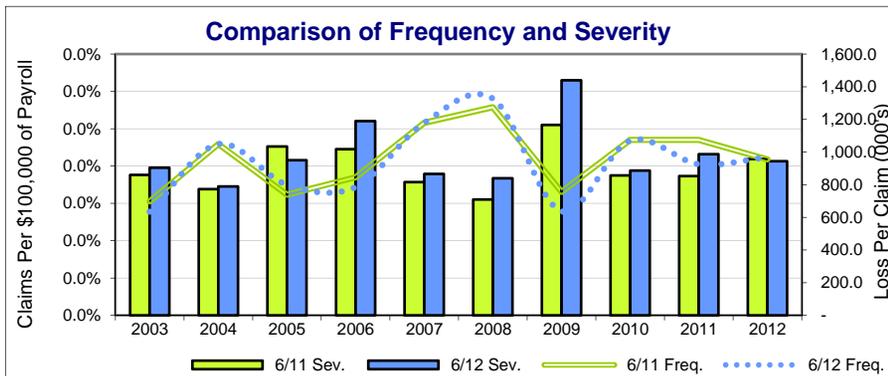
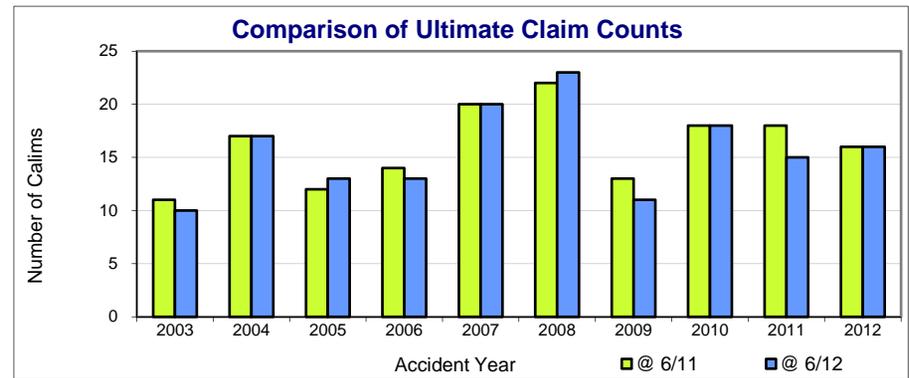
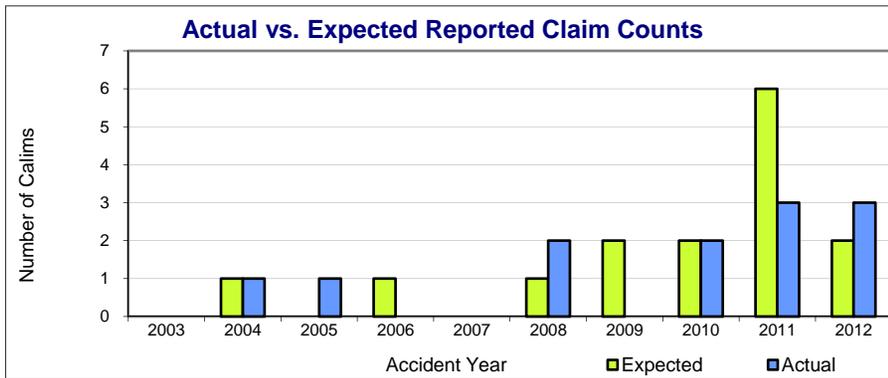
Public Employers - Taxing Districts - Compensation - Death

EXHIBIT 7

2012 Fiscal Year as of June 30, 2012 - Actual vs. Expected (000's)

SHEET 3

Accident Year	# of Reported Claims from 6/11-6/12			Ultimate Claim Counts			Ultimate Frequency		Ultimate Severity		Ultimate Loss Rate	
	Expected	Actual	Variance	@ 6/11	@ 6/12	Change	@ 6/11	@ 6/12	@ 6/11	@ 6/12	@ 6/11	@ 6/12
77-02	-	1	1	446	445	(1)						
2003	-	-	-	11	10	(1)	0.01%	0.01%	860,364	904,561	0.053	0.050
2004	1	1	-	17	17	-	0.01%	0.01%	772,878	789,299	0.071	0.072
2005	-	1	1	12	13	1	0.01%	0.01%	1,034,089	949,715	0.067	0.066
2006	1	-	(1)	14	13	(1)	0.01%	0.01%	1,018,272	1,189,651	0.075	0.082
2007	-	-	-	20	20	-	0.01%	0.01%	815,543	866,509	0.084	0.089
2008	1	2	1	22	23	1	0.01%	0.01%	709,150	839,108	0.079	0.097
2009	2	-	(2)	13	11	(2)	0.01%	0.01%	1,166,447	1,440,053	0.077	0.080
2010	2	2	-	18	18	-	0.01%	0.01%	857,489	886,603	0.081	0.083
2011	6	3	(3)	18	15	(3)	0.01%	0.01%	853,040	986,716	0.080	0.080
2012	2	3	1	16	16	-	0.01%	0.01%	957,368	944,225	0.080	0.080
Total	15	13	(2)	607	601	(6)						



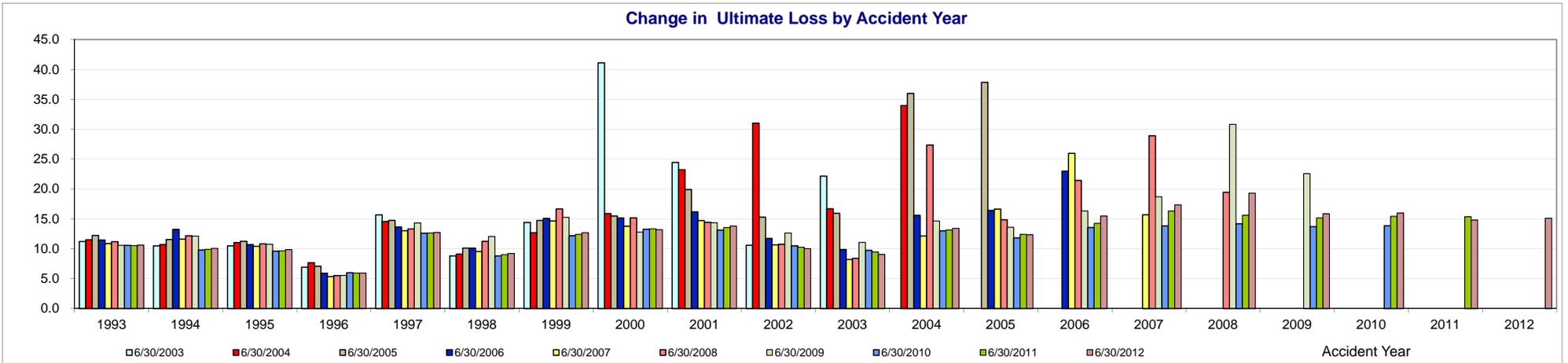
Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - Death
Retrospective Comparison of Unpaid loss as of June 30, 2011 (000's)

SUMMARY 7
EXHIBIT 7
SHEET 4

Accident Year	Actual Paid Loss @ 6/11	Ultimate Loss Earned @ 6/11		Nominal Unpaid Loss @ 6/11			Discounted Unpaid Loss @ 6/11			Amount of Discount @ 6/11			Discount Factors	
		Evaluated @ 6/12	Evaluated @ 6/11	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11
Prior	3,250	27,804	26,250	24,554	23,000	1,554	18,528	17,355	1,173	6,027	5,645	382	75.5%	75.5%
1977	9,105	11,659	11,483	2,554	2,378	175	1,788	1,665	123	766	713	53	70.0%	70.0%
1978	12,153	15,919	15,633	3,767	3,480	286	2,616	2,417	199	1,150	1,063	87	69.5%	69.5%
1979	11,894	15,985	15,651	4,091	3,758	333	2,826	2,595	230	1,266	1,163	103	69.1%	69.1%
1980	7,913	10,921	10,687	3,008	2,774	234	2,069	1,908	161	939	866	73	68.8%	68.8%
1981	9,590	13,672	13,329	4,082	3,739	343	2,797	2,562	235	1,285	1,177	108	68.5%	68.5%
1982	10,105	14,819	14,494	4,714	4,389	325	3,217	2,995	222	1,496	1,393	103	68.3%	68.3%
1983	11,311	17,175	16,788	5,864	5,477	387	3,985	3,722	263	1,879	1,755	124	68.0%	68.0%
1984	8,070	12,586	12,411	4,516	4,341	175	3,051	2,932	118	1,466	1,409	57	67.5%	67.5%
1985	7,264	11,865	11,592	4,601	4,328	273	3,085	2,902	183	1,517	1,427	90	67.0%	67.0%
1986	9,096	15,455	15,126	6,359	6,030	329	4,235	4,015	219	2,124	2,014	110	66.6%	66.6%
1987	6,280	11,162	10,908	4,882	4,628	253	3,226	3,059	167	1,656	1,570	86	66.1%	66.1%
1988	6,136	11,524	11,183	5,387	5,047	340	3,535	3,312	223	1,853	1,736	117	65.6%	65.6%
1989	6,505	12,680	12,460	6,175	5,955	221	4,016	3,873	143	2,159	2,082	77	65.0%	65.0%
1990	3,953	8,207	7,958	4,254	4,005	248	2,736	2,576	160	1,518	1,429	89	64.3%	64.3%
1991	4,642	10,076	9,868	5,434	5,226	208	3,459	3,327	132	1,975	1,900	75	63.6%	63.6%
1992	3,778	8,699	8,514	4,921	4,736	185	3,098	2,982	116	1,822	1,754	68	63.0%	63.0%
1993	4,392	10,598	10,531	6,206	6,139	67	3,864	3,822	42	2,342	2,317	25	62.3%	62.3%
1994	3,881	10,067	9,901	6,186	6,020	166	3,801	3,699	102	2,385	2,321	64	61.4%	61.4%
1995	3,544	9,854	9,656	6,310	6,112	198	3,825	3,705	120	2,485	2,407	78	60.6%	60.6%
1996	2,033	5,931	5,944	3,898	3,911	(13)	2,331	2,338	(8)	1,567	1,572	(5)	59.8%	59.8%
1997	4,024	12,716	12,636	8,692	8,612	80	5,119	5,072	47	3,573	3,540	33	58.9%	58.9%
1998	2,664	9,204	9,007	6,540	6,344	197	3,792	3,678	114	2,749	2,666	83	58.0%	58.0%
1999	3,393	12,692	12,414	9,299	9,021	278	5,305	5,146	158	3,994	3,875	119	57.0%	57.0%
2000	3,328	13,194	13,332	9,866	10,005	(139)	5,547	5,624	(78)	4,320	4,380	(61)	56.2%	56.2%
2001	3,093	13,794	13,546	10,701	10,453	248	5,923	5,785	137	4,778	4,668	111	55.3%	55.3%
2002	1,985	10,018	10,245	8,033	8,260	(227)	4,378	4,502	(124)	3,654	3,758	(103)	54.5%	54.5%
2003	1,439	9,046	9,464	7,606	8,025	(418)	4,083	4,307	(225)	3,524	3,718	(194)	53.7%	53.7%
2004	2,096	13,418	13,139	11,322	11,043	279	5,991	5,843	148	5,331	5,200	131	52.9%	52.9%
2005	1,555	12,346	12,409	10,791	10,854	(63)	5,623	5,656	(33)	5,168	5,198	(30)	52.1%	52.1%
2006	1,628	15,465	14,256	13,838	12,628	1,210	7,102	6,481	621	6,736	6,147	589	51.3%	51.3%
2007	1,588	17,330	16,311	15,742	14,723	1,019	7,959	7,443	515	7,784	7,280	504	50.6%	50.6%
2008	1,399	19,299	15,601	17,901	14,203	3,698	8,930	7,085	1,845	8,971	7,118	1,853	49.9%	49.9%
2009	362	15,841	15,164	15,479	14,802	677	7,644	7,310	334	7,835	7,492	343	49.4%	49.4%
2010	365	15,959	15,435	15,594	15,070	524	7,586	7,331	255	8,008	7,739	269	48.6%	48.6%
2011	55	7,400	7,677	7,345	7,622	(277)	3,492	3,624	(132)	3,853	3,998	(145)	47.5%	47.5%
Total	173,867	464,379	451,005	290,512	277,138	13,374	170,560	162,651	7,908	119,953	114,487	5,466	58.7%	58.7%
Excl Prior	170,617	436,575	424,755	265,958	254,138	11,820	152,032	145,296	6,736	113,926	108,841	5,084	57.2%	57.2%

**Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - Death
Change in Ultimate Loss Estimates (000's)**

Accident Year	Historical Ultimate Loss by Evaluation Date										Change in Ultimate Loss Estimates										
	OW 6/30/2003	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	OW 6/30/2010	OW 6/30/2011	OW 6/30/2012	6/30/2003 - 6/30/2004	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	Cum. Change	
1979	15,823	17,010	16,559	16,069	16,509	17,636	17,333	15,512	15,651	15,985	1,187	(451)	(490)	440	1,126	(303)	(1,821)	139	333	162	
1980	11,557	18,660	12,004	12,147	11,976	12,758	12,753	10,569	10,687	10,921	7,103	(6,656)	143	(171)	782	(5)	(2,185)	119	234	(636)	
1981	14,620	16,066	16,066	15,998	14,859	15,242	16,062	15,998	13,113	13,329	1,446	(671)	(536)	383	820	(64)	(2,885)	216	343	(948)	
1982	16,223	16,701	16,525	16,001	16,722	17,549	18,044	14,225	14,494	14,819	478	(176)	(524)	721	827	495	(3,819)	269	325	(1,405)	
1983	18,939	21,530	18,799	18,993	18,901	20,905	20,565	16,472	16,788	17,175	2,591	(2,731)	194	808	1,104	(341)	(4,093)	316	387	(1,764)	
1984	13,545	15,579	12,940	12,453	13,332	15,172	13,973	12,281	12,411	12,586	2,034	(2,639)	(487)	879	1,840	(1,199)	(1,692)	130	175	(959)	
1985	14,379	14,173	13,195	12,775	13,230	14,426	14,364	11,411	11,592	11,865	(205)	(978)	(421)	455	1,196	(62)	(2,953)	182	273	(2,514)	
1986	16,788	17,310	17,258	17,211	17,728	18,493	18,688	14,860	15,455	15,455	522	(52)	(47)	517	765	194	(3,828)	266	329	(1,333)	
1987	11,721	14,621	11,798	12,496	11,888	12,586	13,210	10,708	10,908	11,162	2,899	(2,822)	697	(607)	698	624	(2,503)	200	253	(560)	
1988	12,246	14,298	12,589	12,200	12,544	13,322	16,202	10,875	11,183	11,524	2,053	(1,709)	(389)	344	778	2,881	(5,328)	309	340	(722)	
1989	13,224	16,614	14,655	13,785	14,078	14,946	16,264	12,246	12,460	12,680	3,390	(1,959)	(870)	293	868	1,318	(4,018)	214	221	(544)	
1990	8,681	12,055	9,317	9,954	9,856	10,168	10,051	7,867	7,958	8,207	3,374	(2,739)	637	(98)	312	(117)	(2,184)	91	248	(474)	
1991	10,110	11,224	14,030	11,618	11,503	12,447	11,253	9,750	9,868	10,076	5,134	(1,214)	(2,412)	(114)	943	(622)	(2,076)	119	208	(34)	
1992	8,858	11,394	8,993	8,631	8,541	10,283	10,308	8,357	8,514	8,699	2,536	(2,401)	(362)	(90)	1,743	25	(1,951)	156	185	(159)	
1993	11,211	11,501	12,225	11,465	10,873	11,185	10,574	10,558	10,531	10,598	290	724	(759)	(592)	312	(611)	(16)	(28)	67	(613)	
1994	10,480	10,714	11,553	13,236	11,609	12,164	11,609	12,164	9,787	10,067	234	839	1,683	(1,626)	555	(44)	(2,333)	115	166	(412)	
1995	10,483	11,037	11,249	10,701	10,402	10,814	10,743	9,601	9,656	9,854	554	212	(548)	(299)	412	(71)	(1,142)	55	198	(629)	
1996	6,920	7,660	7,076	5,918	5,339	5,509	5,539	5,993	5,944	5,931	740	(584)	(1,158)	(579)	170	30	454	(49)	(13)	(989)	
1997	15,664	14,567	14,733	13,635	13,018	13,311	14,311	12,603	12,636	12,716	(1,098)	166	(1,099)	(617)	294	1,000	(1,708)	33	80	(2,948)	
1998	8,800	9,109	10,113	10,095	9,546	11,249	12,042	8,808	9,007	9,204	308	1,004	(18)	(549)	1,703	793	(3,234)	199	197	404	
1999	14,401	12,678	14,726	15,071	14,656	16,672	15,264	12,176	12,414	12,692	(1,723)	2,048	346	(415)	2,016	(1,408)	(3,088)	238	278	(1,709)	
2000	41,101	15,889	15,478	15,139	13,769	15,168	12,785	13,268	13,332	13,194	(25,211)	(411)	(339)	(1,370)	1,400	(2,383)	482	65	(139)	(27,907)	
2001	24,437	23,220	19,915	16,174	14,710	14,422	14,361	13,119	13,546	13,794	(1,217)	(3,305)	(3,741)	(1,463)	(288)	(61)	(1,242)	427	248	(10,643)	
2002	10,587	31,010	15,287	11,725	10,654	10,756	12,631	10,495	10,245	10,018	20,423	(15,723)	(3,563)	(1,070)	102	1,875	(2,137)	(249)	(227)	(569)	
2003	22,153	16,692	15,931	9,877	8,193	8,405	11,077	9,735	9,464	9,046	(5,460)	(761)	(6,054)	(1,685)	212	2,672	(1,342)	(271)	(418)	(13,107)	
2004		33,957	35,979	15,592	12,129	27,354	14,647	13,003	13,139	13,418		2,022	(20,387)	(3,463)	15,224	(12,707)	(1,644)	136	279	(20,539)	
2005			37,854	16,409	16,628	14,847	13,593	11,812	12,409	12,346			(21,444)	219	(1,781)	(1,254)	(1,781)	597	(63)	(25,507)	
2006				22,982	25,966	21,422	16,335	13,551	14,256	15,465				2,984	(4,544)	(5,087)	(2,784)	705	1,210	(7,517)	
2007				15,688	28,909	18,698	13,815	16,311	17,330	17,330					13,220	(10,211)	(4,883)	2,496	1,019	1,642	
2008				19,452	30,809	14,186	15,801	19,299	15,601	19,299						11,357	(16,623)	1,416	3,698	(153)	
2009					13,692	15,164	15,841	15,841	15,841	15,841							(8,878)	1,472	677	(6,730)	
2010					13,842	15,435	15,959	15,959	15,959	15,959								1,593	524	2,117	
2011						14,801	15,355	15,355	15,355	15,355									(554)	(554)	
2012										15,108											
79-03	362,949	385,333	342,343	322,226	315,720	336,410	341,027	284,388	287,647	291,937	22,384	(42,990)	(20,117)	(6,507)	20,690	4,617	(56,639)	3,259	4,291	(71,012)	
79-04		402,280	361,763	321,749	311,340	346,128	338,341	281,878	285,134	289,371		(40,516)	(40,014)	(10,409)	34,788	(7,787)	(56,462)	3,256	4,236	(91,713)	
79-05			399,617	338,158	327,968	360,975	351,934	293,691	297,543	301,717			(61,459)	(10,190)	33,007	(9,041)	(58,243)	3,852	4,174	(117,220)	
79-06				361,140	353,934	382,397	368,269	307,242	311,799	317,182				(7,206)	28,463	(14,128)	(61,027)	4,557	5,383	(124,737)	
79-07					369,622	411,306	386,966	328,110	334,513	334,513					41,683	(24,339)	(65,910)	7,053	6,403	(123,095)	
79-08					430,758	417,775	335,242	343,711	353,812	353,812						(12,982)	(82,533)	8,469	10,101	(123,248)	
79-09					440,346	348,934	358,875	369,653	369,653	369,653						(91,412)		9,941	10,778	(129,978)	
79-10						362,776	374,310	385,611	385,611	385,611								11,534	11,302	(127,860)	
79-11						389,665	400,412	400,412	400,412	400,412									10,748		(128,414)
79-12						415,520															(128,414)



**Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - TT, WL, LMWL, LM, TP, CO**

SUMMARY 7
EXHIBIT 8
SHEET 1

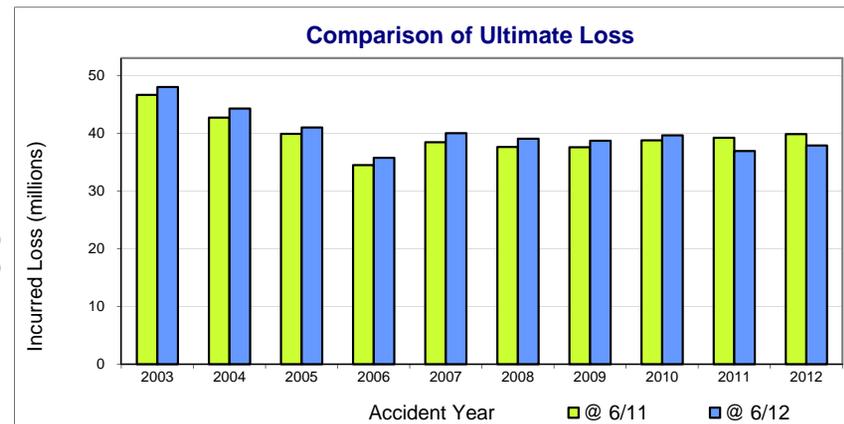
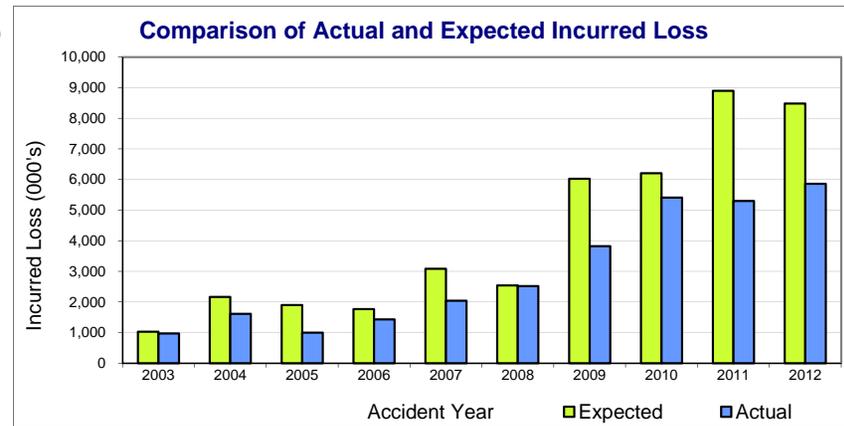
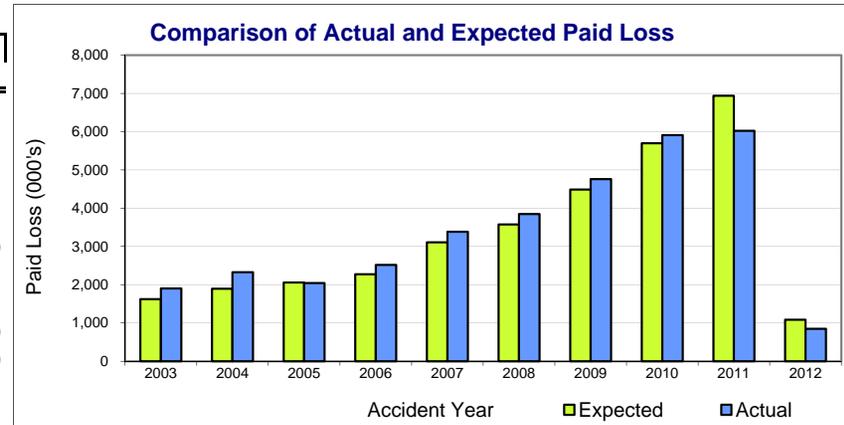
**Change in Unpaid Loss from June 30, 2011 to June 30, 2012 (\$000's)
(June 30, 2012 Evaluated at June 30, 2012 and June 30, 2011 Evaluated at 6/2011)**

Accident Year	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
	Earned at 6/30/12	Earned at 6/30/11	Change	Actual @ 06/12	Actual @ 06/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11
Prior	71	26	45	21	3	18	50	23	27	42	22	20	8	1	7	83.1%	93.7%
1977	20,295	20,284	11	20,272	20,261	11	23	23	(0)	19	21	(2)	4	2	2	82.5%	90.6%
1978	20,068	20,066	2	20,042	20,039	3	26	27	(1)	21	24	(3)	5	3	2	82.0%	88.9%
1979	23,940	23,932	9	23,904	23,893	11	36	38	(2)	29	33	(4)	7	5	2	81.4%	87.4%
1980	26,173	26,174	(2)	26,128	26,118	9	45	56	(11)	36	49	(13)	9	7	2	80.8%	87.6%
1981	29,785	29,767	18	29,718	29,689	30	67	79	(12)	55	68	(13)	12	10	1	82.4%	86.9%
1982	29,027	29,021	6	28,945	28,929	16	82	92	(10)	68	79	(11)	14	13	1	83.1%	85.9%
1983	34,406	34,412	(6)	34,292	34,284	8	114	127	(13)	94	108	(14)	20	19	1	82.6%	84.9%
1984	37,562	37,564	(2)	37,416	37,409	7	146	155	(9)	120	129	(9)	26	26	0	82.2%	83.3%
1985	38,524	38,510	14	38,358	38,327	31	165	183	(17)	134	151	(17)	32	32	(0)	80.8%	82.4%
1986	40,602	40,568	34	40,405	40,349	56	197	219	(22)	158	179	(21)	39	40	(1)	80.1%	81.6%
1987	41,792	41,784	9	41,552	41,521	30	241	262	(22)	193	213	(20)	47	49	(2)	80.3%	81.2%
1988	43,002	43,050	(48)	42,725	42,718	6	277	332	(54)	220	271	(51)	57	61	(4)	79.4%	81.7%
1989	42,132	42,067	64	41,811	41,691	120	321	376	(55)	255	306	(50)	65	70	(5)	79.7%	81.3%
1990	38,997	38,977	20	38,635	38,567	68	361	410	(49)	291	333	(42)	71	77	(7)	80.5%	81.1%
1991	35,819	35,809	10	35,426	35,370	56	393	439	(46)	317	355	(38)	76	84	(8)	80.6%	80.9%
1992	32,561	32,340	220	32,147	31,867	280	414	473	(59)	333	384	(51)	82	90	(8)	80.3%	81.1%
1993	28,458	28,353	105	27,999	27,830	169	460	523	(63)	375	429	(54)	84	94	(9)	81.6%	82.1%
1994	32,640	32,499	141	31,980	31,745	235	661	755	(94)	545	626	(81)	116	129	(13)	82.5%	82.9%
1995	24,926	24,798	127	24,275	24,057	218	650	741	(91)	543	621	(78)	107	120	(13)	83.5%	83.8%
1996	27,673	27,293	380	26,735	26,237	498	938	1,056	(118)	791	893	(101)	147	163	(17)	84.4%	84.5%
1997	27,149	26,807	343	25,948	25,515	433	1,202	1,292	(91)	1,022	1,093	(71)	179	199	(20)	85.1%	84.6%
1998	31,311	30,932	379	29,546	28,987	559	1,765	1,945	(180)	1,506	1,658	(152)	259	287	(28)	85.3%	85.2%
1999	34,051	33,521	529	31,574	30,785	789	2,476	2,736	(260)	2,121	2,344	(223)	356	392	(37)	85.6%	85.7%
2000	40,416	39,820	596	36,655	35,678	977	3,761	4,142	(381)	3,226	3,552	(326)	535	590	(55)	85.8%	85.7%
2001	36,363	35,906	457	32,097	31,052	1,044	4,266	4,853	(587)	3,656	4,165	(509)	610	688	(78)	85.7%	85.8%
2002	43,780	42,640	1,140	37,378	35,684	1,694	6,402	6,955	(554)	5,470	5,939	(470)	932	1,016	(84)	85.4%	85.4%
2003	47,974	46,610	1,364	39,516	37,614	1,902	8,458	8,996	(538)	7,189	7,645	(456)	1,269	1,351	(82)	85.0%	85.0%
2004	44,263	42,679	1,584	34,811	32,486	2,325	9,452	10,193	(741)	7,989	8,639	(650)	1,463	1,554	(91)	84.5%	84.8%
2005	40,982	39,875	1,107	30,309	28,267	2,042	10,674	11,609	(935)	8,992	9,801	(809)	1,681	1,808	(127)	84.2%	84.4%
2006	35,724	34,456	1,269	24,163	21,646	2,518	11,561	12,810	(1,249)	9,695	10,783	(1,088)	1,866	2,027	(162)	83.9%	84.2%
2007	39,995	38,417	1,579	24,937	21,555	3,382	15,058	16,861	(1,803)	12,604	14,179	(1,575)	2,454	2,682	(228)	83.7%	84.1%
2008	39,027	37,607	1,420	20,909	17,063	3,847	18,118	20,544	(2,426)	15,142	17,227	(2,084)	2,976	3,318	(342)	83.6%	83.9%
2009	38,676	37,546	1,130	17,031	12,272	4,759	21,645	25,274	(3,629)	18,043	21,160	(3,117)	3,602	4,115	(513)	83.4%	83.7%
2010	39,608	38,746	862	13,560	7,651	5,909	26,048	31,095	(5,047)	21,685	26,032	(4,347)	4,363	5,063	(700)	83.2%	83.7%
2011	36,898	19,601	17,297	7,039	1,017	6,022	29,859	18,584	11,275	24,836	15,552	9,283	5,024	3,032	1,992	83.2%	83.7%
2012	18,926	-	18,926	846	-	846	18,080	-	18,080	15,012	-	15,012	3,068	-	3,068	83.0%	100.0%
2013	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
Total	1,243,595	1,192,456	51,139	1,049,103	1,008,175	40,928	194,491	184,281	10,211	162,827	155,061	7,766	31,664	29,220	2,444	83.7%	84.1%
Excl Prior	1,243,524	1,192,430	51,094	1,049,083	1,008,173	40,910	194,441	184,258	10,184	162,786	155,039	7,746	31,656	29,218	2,437	83.7%	84.1%

Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - TT, WL, LMWL, LM, TP, CO
2012 Fiscal Year as of June 30, 2012 - Actual vs. Expected (000's)

SUMMARY 7
 EXHIBIT 8
 SHEET 2

Accident Year	Paid Loss from 6/11 - 6/12			Incurred Loss from 6/11 - 6/12			Ultimate Loss-Earned & Unearned		
	Expected	Actual	Variance	Expected	Actual	Variance	Evaluated @ 6/11	Evaluated @ 6/12	Change
Prior	-	18	18				26	71	45
1977	5	11	6	23	12	(11)	20,284	20,295	11
1978	4	3	(1)	27	4	(23)	20,066	20,068	2
1979	6	11	5	5	(10)	(15)	23,932	23,940	9
1980	14	9	(5)	51	7	(45)	26,174	26,173	(2)
1981	15	30	15	5	59	54	29,767	29,785	18
1982	15	16	1	27	(1)	(27)	29,021	29,027	6
1983	19	8	(11)	32	12	(20)	34,412	34,406	(6)
1984	16	7	(9)	(35)	(12)	22	37,564	37,562	(2)
1985	23	31	7	63	31	(33)	38,510	38,524	14
1986	27	56	30	58	126	68	40,568	40,602	34
1987	36	30	(6)	498	(12)	(510)	41,784	41,792	9
1988	62	6	(55)	448	(0)	(448)	43,050	43,002	(48)
1989	52	120	68	73	92	20	42,067	42,132	64
1990	62	68	6	61	51	(10)	38,977	38,997	20
1991	62	56	(6)	9	92	82	35,809	35,819	10
1992	77	280	203	65	150	84	32,340	32,561	220
1993	108	169	61	-	161	161	28,353	28,458	105
1994	156	235	80	99	250	152	32,499	32,640	141
1995	165	218	53	200	219	19	24,798	24,926	127
1996	240	498	258	158	412	254	27,293	27,673	380
1997	255	433	178	(408)	191	599	26,807	27,149	343
1998	454	559	105	666	447	(219)	30,932	31,311	379
1999	628	789	161	515	545	31	33,521	34,051	529
2000	892	977	85	174	558	384	39,820	40,416	596
2001	1,047	1,044	(3)	423	749	326	35,906	36,363	457
2002	1,287	1,694	407	1,167	1,242	75	42,640	43,780	1,140
2003	1,621	1,902	280	1,027	972	(54)	46,610	47,974	1,364
2004	1,896	2,325	429	2,164	1,613	(551)	42,679	44,263	1,584
2005	2,056	2,042	(14)	1,901	998	(903)	39,875	40,982	1,107
2006	2,274	2,518	244	1,766	1,429	(337)	34,456	35,724	1,269
2007	3,108	3,382	274	3,082	2,039	(1,043)	38,417	39,995	1,579
2008	3,573	3,847	273	2,538	2,518	(20)	37,607	39,027	1,420
2009	4,486	4,759	273	6,023	3,824	(2,199)	37,546	38,676	1,130
2010	5,695	5,909	214	6,207	5,411	(796)	38,746	39,608	862
2011	6,937	6,022	(916)	8,900	5,301	(3,599)	39,202	36,898	(2,304)
2012	1,083	846	(237)	8,482	5,862	(2,621)	39,826	37,853	(1,974)
Total	38,457	40,928	2,471	46,492	35,342	(11,150)			10,638



Ohio Bureau of Workers' Compensation

SUMMARY 7

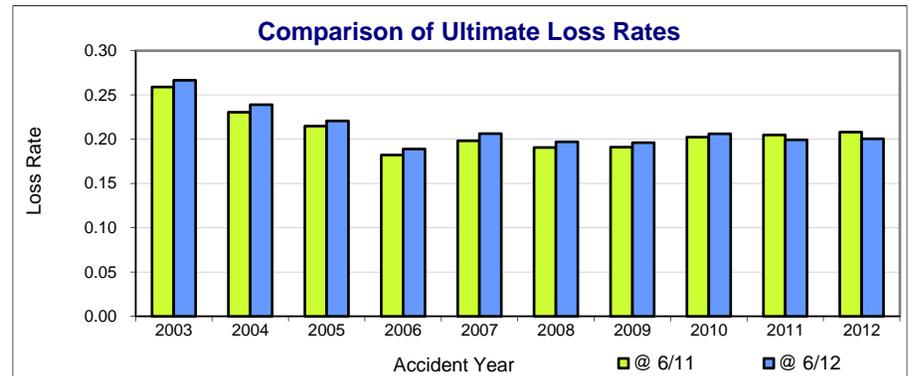
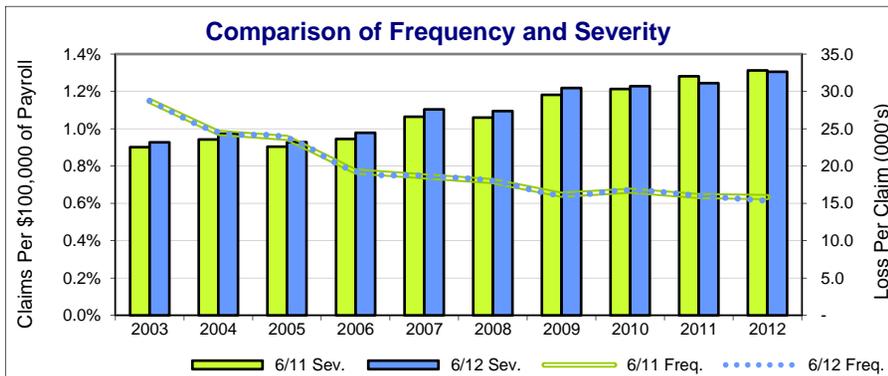
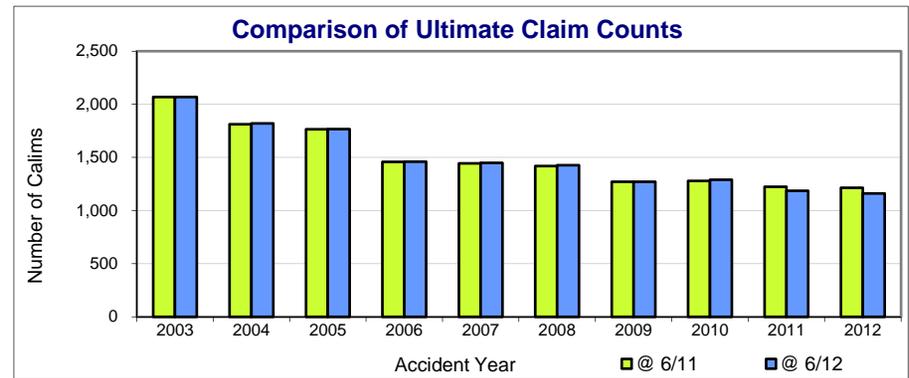
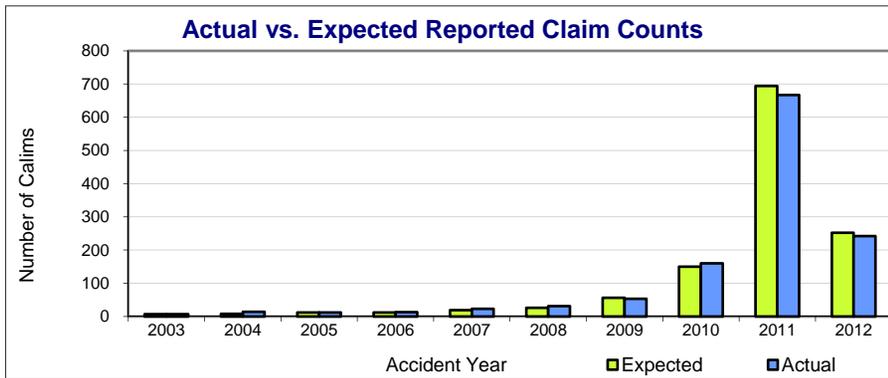
Public Employers - Taxing Districts - Compensation - TT, WL, LMWL, LM, TP, CO

EXHIBIT 8

2012 Fiscal Year as of June 30, 2012 - Actual vs. Expected (000's)

SHEET 3

Accident Year	# of Reported Claims from 6/11-6/12			Ultimate Claim Counts			Ultimate Frequency		Ultimate Severity		Ultimate Loss Rate	
	Expected	Actual	Variance	@ 6/11	@ 6/12	Change	@ 6/11	@ 6/12	@ 6/11	@ 6/12	@ 6/11	@ 6/12
77-02	30	32	2	55,536	55,547	11						
2003	7	7	-	2,069	2,069	-	1.15%	1.15%	22,528	23,187	0.259	0.266
2004	8	14	6	1,812	1,819	7	0.98%	0.98%	23,553	24,334	0.230	0.239
2005	12	12	-	1,765	1,766	1	0.95%	0.95%	22,592	23,206	0.215	0.221
2006	12	13	1	1,458	1,460	2	0.77%	0.77%	23,632	24,469	0.182	0.189
2007	19	23	4	1,444	1,449	5	0.74%	0.75%	26,604	27,602	0.198	0.206
2008	26	31	5	1,419	1,426	7	0.72%	0.72%	26,502	27,368	0.191	0.197
2009	56	53	(3)	1,271	1,270	(1)	0.65%	0.64%	29,541	30,454	0.191	0.196
2010	150	160	10	1,278	1,290	12	0.67%	0.67%	30,318	30,704	0.202	0.206
2011	694	667	(27)	1,224	1,186	(38)	0.64%	0.64%	32,028	31,111	0.205	0.199
2012	252	242	(10)	1,214	1,160	(54)	0.63%	0.61%	32,806	32,632	0.208	0.200
Total	1,266	1,254	(12)	70,490	70,442	(48)						



**Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - TT, WL, LMWL, LM, TP, CO**

SUMMARY 7
EXHIBIT 8
SHEET 4

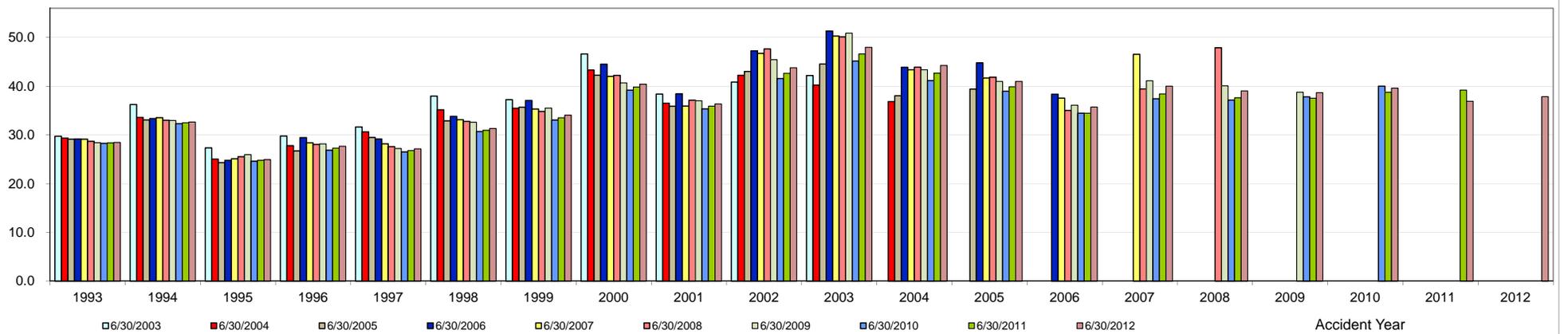
Retrospective Comparison of Unpaid loss as of June 30, 2011 (000's)

Accident Year	Actual Paid Loss @ 6/11	Ultimate Loss Earned @ 6/11		Nominal Unpaid Loss @ 6/11			Discounted Unpaid Loss @ 6/11			Amount of Discount @ 6/11			Discount Factors	
		Evaluated @ 6/12	Evaluated @ 6/11	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11
Prior	3	71	26	68	23	45	63	22	42	4	1	3	93.7%	93.7%
1977	20,261	20,295	20,284	34	23	11	30	21	10	3	2	1	90.6%	90.6%
1978	20,039	20,068	20,066	29	27	2	26	24	2	3	3	0	88.9%	88.9%
1979	23,893	23,940	23,932	47	38	9	41	33	7	6	5	1	87.4%	87.4%
1980	26,118	26,173	26,174	54	56	(2)	48	49	(2)	7	7	(0)	87.6%	87.6%
1981	29,689	29,785	29,767	97	79	18	84	68	16	13	10	2	86.9%	86.9%
1982	28,929	29,027	29,021	98	92	6	84	79	5	14	13	1	85.9%	85.9%
1983	34,284	34,406	34,412	122	127	(6)	103	108	(5)	18	19	(1)	84.9%	84.9%
1984	37,409	37,562	37,564	153	155	(2)	128	129	(2)	26	26	(0)	83.3%	83.3%
1985	38,327	38,524	38,510	196	183	14	162	151	11	34	32	2	82.4%	82.4%
1986	40,349	40,602	40,568	254	219	34	207	179	28	47	40	6	81.6%	81.6%
1987	41,521	41,792	41,784	271	262	9	220	213	7	51	49	2	81.2%	81.2%
1988	42,718	43,002	43,050	283	332	(48)	232	271	(40)	52	61	(9)	81.7%	81.7%
1989	41,691	42,132	42,067	440	376	64	358	306	52	82	70	12	81.3%	81.3%
1990	38,567	38,997	38,977	430	410	20	349	333	16	81	77	4	81.1%	81.1%
1991	35,370	35,819	35,809	449	439	10	363	355	8	86	84	2	80.9%	80.9%
1992	31,867	32,561	32,340	694	473	220	562	384	179	131	90	42	81.1%	81.1%
1993	27,830	28,458	28,353	628	523	105	516	429	86	113	94	19	82.1%	82.1%
1994	31,745	32,640	32,499	896	755	141	742	626	117	153	129	24	82.9%	82.9%
1995	24,057	24,926	24,798	868	741	127	727	621	107	141	120	21	83.8%	83.8%
1996	26,237	27,673	27,293	1,436	1,056	380	1,214	893	321	222	163	59	84.5%	84.5%
1997	25,515	27,149	26,807	1,635	1,292	343	1,383	1,093	290	252	199	53	84.6%	84.6%
1998	28,987	31,311	30,932	2,324	1,945	379	1,981	1,658	323	343	287	56	85.2%	85.2%
1999	30,785	34,051	33,521	3,265	2,736	529	2,797	2,344	454	468	392	76	85.7%	85.7%
2000	35,678	40,416	39,820	4,738	4,142	596	4,062	3,552	511	675	590	85	85.7%	85.7%
2001	31,052	36,363	35,906	5,310	4,853	457	4,557	4,165	392	753	688	65	85.8%	85.8%
2002	35,684	43,780	42,640	8,096	6,955	1,140	6,913	5,939	974	1,183	1,016	167	85.4%	85.4%
2003	37,614	47,974	46,610	10,360	8,996	1,364	8,804	7,645	1,159	1,556	1,351	205	85.0%	85.0%
2004	32,486	44,263	42,679	11,777	10,193	1,584	9,981	8,639	1,343	1,796	1,554	242	84.8%	84.8%
2005	28,267	40,982	39,875	12,716	11,609	1,107	10,735	9,801	934	1,980	1,808	172	84.4%	84.4%
2006	21,646	35,724	34,456	14,079	12,810	1,269	11,851	10,783	1,068	2,228	2,027	201	84.2%	84.2%
2007	21,555	39,995	38,417	18,440	16,861	1,579	15,507	14,179	1,328	2,933	2,682	251	84.1%	84.1%
2008	17,063	39,027	37,607	21,965	20,544	1,420	18,418	17,227	1,191	3,547	3,318	229	83.9%	83.9%
2009	12,272	38,676	37,546	26,404	25,274	1,130	22,106	21,160	946	4,299	4,115	184	83.7%	83.7%
2010	7,651	39,608	38,746	31,957	31,095	862	26,753	26,032	722	5,204	5,063	140	83.7%	83.7%
2011	1,017	18,449	19,601	17,432	18,584	(1,152)	14,588	15,552	(964)	2,844	3,032	(188)	83.7%	83.7%
Total	1,008,175	1,206,220	1,192,456	198,044	184,281	13,764	166,697	155,061	11,636	31,347	29,220	2,128	84.2%	84.1%
Excl Prior	1,008,173	1,206,149	1,192,430	197,976	184,258	13,719	166,633	155,039	11,594	31,343	29,218	2,125	84.2%	84.1%

**Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - TT, WL, LMWL, LM, TP, CO
Change in Ultimate Loss Estimates (000's)**

Accident Year	Historical Ultimate Loss by Evaluation Date										Change in Ultimate Loss Estimates									
	OW 6/30/2003	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	OW 6/30/2010	Deloitte 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	6/30/2003 - 6/30/2004	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012
1979	23,905	23,914	23,919	23,891	23,850	23,916	23,902	23,916	23,932	23,940	9	4	(28)	(41)	67	(15)	14	16	9	35
1980	26,157	26,153	26,108	26,162	26,102	26,107	26,122	26,165	26,174	26,173	(3)	(45)	53	(60)	5	15	43	9	(2)	16
1981	29,799	29,779	29,789	29,773	29,635	29,652	29,706	29,747	29,785	29,785	(20)	10	(16)	(138)	17	54	41	20	18	(13)
1982	28,932	28,921	28,825	29,051	28,969	29,047	29,004	29,005	29,021	29,027	(11)	(96)	226	(82)	79	(43)	1	16	6	94
1983	34,673	34,414	34,398	34,408	34,375	34,296	34,317	34,394	34,412	34,406	(259)	(15)	10	(34)	(78)	20	78	18	(6)	(267)
1984	37,437	37,281	37,469	37,541	37,516	37,505	37,569	37,540	37,564	37,562	(157)	188	73	(25)	(11)	64	(29)	24	(2)	125
1985	38,546	38,676	38,635	38,241	38,320	38,562	38,571	38,480	38,510	38,524	130	(41)	(395)	79	242	9	(91)	30	14	(22)
1986	41,172	40,816	40,530	40,562	40,605	40,390	40,476	40,559	40,568	40,562	(356)	(286)	(105)	180	(216)	87	82	9	34	(569)
1987	42,249	42,534	41,850	41,644	41,636	41,672	41,617	41,738	41,784	41,792	285	(685)	(206)	(8)	36	(55)	122	45	9	(457)
1988	43,723	43,191	43,441	43,329	43,238	43,074	42,941	43,034	43,050	43,002	(532)	250	(112)	(91)	(165)	(132)	92	16	(48)	(721)
1989	43,275	42,961	42,343	42,281	42,495	42,290	42,194	41,968	42,067	42,132	(314)	(618)	(63)	214	(205)	(96)	(226)	100	64	(1,143)
1990	40,391	39,223	39,186	39,765	39,149	38,904	38,917	38,940	38,977	38,997	(1,168)	(37)	579	(615)	(246)	14	23	38	20	(1,394)
1991	36,639	37,654	36,270	36,923	36,978	36,275	35,897	35,809	35,897	35,897	1,015	(1,384)	652	(26)	(820)	(297)	(181)	12	10	(3,344)
1992	33,869	32,499	32,346	32,558	32,511	32,832	33,045	32,170	32,340	32,561	(1,370)	(153)	212	(47)	321	213	(875)	170	220	(1,309)
1993	29,734	29,357	29,118	29,134	29,123	28,707	28,396	28,259	28,353	28,458	(376)	(239)	16	(11)	(416)	(137)	(137)	94	105	(1,275)
1994	36,234	33,599	33,080	33,349	33,541	33,003	33,599	32,308	32,499	32,640	(2,635)	(519)	269	192	(538)	(37)	(659)	192	141	(3,593)
1995	27,338	25,037	24,330	24,792	25,102	25,534	25,950	24,613	24,798	24,926	(2,301)	(707)	462	310	433	415	(1,337)	185	127	(2,413)
1996	29,769	27,796	26,731	29,447	28,384	28,053	28,158	26,853	27,293	27,673	(1,973)	(1,065)	2,716	(1,062)	(332)	105	(1,304)	439	380	(2,096)
1997	31,629	30,640	29,484	29,173	28,175	27,608	27,210	26,514	26,807	27,149	(989)	(1,155)	(312)	(998)	(567)	(398)	(696)	293	343	(4,479)
1998	37,974	35,157	32,888	33,803	33,131	32,776	32,606	30,695	30,932	31,311	(2,817)	(2,268)	915	(673)	(355)	(170)	(1,911)	237	379	(6,663)
1999	37,237	35,464	35,702	37,072	35,320	34,826	35,500	33,047	33,521	34,051	(1,773)	238	1,370	(1,752)	(494)	674	(2,453)	474	529	(3,186)
2000	46,615	43,315	42,248	44,524	42,024	42,227	40,681	39,187	39,820	40,416	(3,301)	(1,067)	2,276	(2,500)	204	(1,546)	(1,494)	633	596	(6,200)
2001	38,385	36,514	35,885	38,427	35,930	37,130	37,016	35,352	35,906	36,363	(1,871)	(629)	2,542	(2,497)	1,201	(115)	(1,663)	553	457	(2,022)
2002	40,848	42,229	43,024	47,247	46,733	47,636	45,442	41,574	42,640	43,780	1,381	795	4,223	(514)	903	(2,193)	(3,869)	1,066	1,140	2,933
2003	42,190	40,244	44,544	51,299	50,283	50,117	50,890	45,159	46,610	47,974	(1,947)	4,300	6,754	(1,016)	(166)	773	(5,730)	1,451	1,364	5,784
2004		36,848	38,035	43,886	43,362	43,894	43,373	41,147	42,679	44,263		1,187	5,851	(524)	533	(521)	(1,304)	439	380	7,415
2005			39,414	44,795	41,677	41,839	40,981	38,976	39,875	40,982			5,380	(3,118)	162	(858)	(2,005)	899	1,107	1,568
2006				37,555	35,027	36,107	34,460	34,456	35,724	35,724				(806)	(2,528)	1,080	(1,647)	(5)	1,269	(2,637)
2007				46,545	39,446	41,111	37,414	38,417	39,995	39,995					(7,099)	1,665	(3,698)	1,003	1,579	(6,549)
2008					47,881	40,069	37,160	37,607	39,027	39,027						(7,812)	(2,909)	446	1,420	(8,854)
2009						38,766	37,819	37,546	38,676	38,676							(947)	(273)	1,130	(90)
2010							40,005	38,746	39,608	39,608								(1,259)	862	(397)
2011								39,202	36,898	36,898									(2,304)	(2,304)
2012									37,853	37,853										(2,304)
79-03	898,716	877,367	872,144	894,256	883,043	882,138	879,173	857,013	863,154	869,062	(21,350)	(5,223)	22,113	(11,213)	(905)	(2,965)	(22,160)	6,141	5,908	(29,655)
79-04		890,300		886,260	914,251	902,555	898,645	874,244	881,901	889,384		(4,040)	27,991	(11,696)	(438)	(3,472)	(24,401)	7,657	7,483	(22,274)
79-05			925,674	959,046	944,232	943,955	939,626	913,220	921,777	930,366			33,372	(14,814)	(277)	(4,329)	(26,405)	8,556	8,590	(20,707)
79-06				997,408	981,787	978,982	975,733	947,681	956,232	966,091				(15,621)	(2,805)	(3,249)	(28,052)	8,551	9,859	(23,344)
79-07					1,028,331	1,018,428	1,016,844	985,095	994,649	1,006,086					(9,903)	(1,584)	(31,750)	9,555	11,437	(29,893)
79-08						1,066,309	1,056,913	1,022,255	1,032,256	1,045,113						(9,396)	(34,658)	10,001	12,858	(38,747)
79-09							1,095,679	1,060,074	1,069,802	1,083,789							(35,605)	9,728	13,988	(38,837)
79-10								1,100,079	1,108,548	1,123,397								8,469	14,850	(39,234)
79-11									1,147,750	1,160,295									12,546	(41,538)
79-12										1,198,148										(41,538)

Change in Ultimate Loss by Accident Year



**Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - Temporary Total**

SUMMARY 7
EXHIBIT 9
SHEET 1

**Change in Unpaid Loss from June 30, 2011 to June 30, 2012 (\$000's)
(June 30, 2012 Evaluated at June 30, 2012 and June 30, 2011 Evaluated at 6/2011)**

Accident Year	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
	Earned at 6/30/12	Earned at 6/30/11	Change	Actual @ 06/12	Actual @ 06/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11
Prior	66	24	43	21	3	18	46	21	25	38	20	18	8	1	6	83.1%	93.7%
1977	18,829	18,819	11	18,808	18,797	11	21	21	(0)	17	19	(2)	4	2	2	82.5%	90.6%
1978	18,480	18,477	2	18,456	18,453	3	24	25	(1)	20	22	(2)	4	3	2	82.0%	88.9%
1979	21,567	21,558	9	21,534	21,524	11	33	34	(1)	27	30	(3)	6	4	2	81.4%	87.4%
1980	24,080	24,085	(5)	24,038	24,033	6	42	52	(10)	34	46	(12)	8	6	2	80.8%	87.6%
1981	27,313	27,294	19	27,251	27,221	30	62	73	(11)	51	63	(12)	11	10	1	82.4%	86.9%
1982	27,000	26,992	7	26,923	26,907	16	77	86	(9)	64	74	(10)	13	12	1	83.1%	85.9%
1983	31,810	31,815	(5)	31,703	31,696	8	107	119	(12)	88	101	(13)	19	18	1	82.6%	84.9%
1984	35,064	35,065	(1)	34,926	34,920	6	137	145	(8)	113	121	(8)	24	24	0	82.2%	83.3%
1985	35,940	35,928	12	35,787	35,757	29	154	171	(17)	124	141	(16)	29	30	(1)	80.8%	82.4%
1986	37,322	37,290	32	37,143	37,086	56	180	204	(24)	144	166	(22)	36	38	(2)	80.1%	81.6%
1987	35,813	35,823	(10)	35,610	35,588	21	204	235	(31)	164	191	(27)	40	44	(4)	80.3%	81.2%
1988	34,617	34,674	(57)	34,399	34,393	6	218	281	(63)	173	230	(57)	45	51	(7)	79.4%	81.7%
1989	35,009	34,980	29	34,747	34,660	87	261	320	(58)	208	260	(52)	53	60	(7)	79.7%	81.3%
1990	32,592	32,588	4	32,300	32,235	65	292	353	(61)	235	287	(51)	57	67	(9)	80.5%	81.1%
1991	29,965	29,980	(14)	29,644	29,599	45	321	380	(59)	259	307	(49)	62	73	(10)	80.6%	80.9%
1992	26,955	26,787	168	26,616	26,373	243	339	414	(75)	272	335	(63)	67	78	(12)	80.3%	81.1%
1993	23,776	23,689	87	23,397	23,249	148	379	440	(61)	310	361	(51)	70	79	(9)	81.6%	82.1%
1994	27,131	27,022	109	26,589	26,389	200	542	632	(90)	447	524	(77)	95	108	(13)	82.5%	82.9%
1995	20,324	20,205	119	19,799	19,596	202	525	608	(83)	439	510	(71)	87	99	(12)	83.5%	83.8%
1996	21,310	21,060	251	20,580	20,235	345	731	825	(94)	616	697	(81)	114	128	(13)	84.4%	84.5%
1997	20,996	20,871	125	20,075	19,880	195	921	992	(70)	784	839	(55)	137	153	(15)	85.1%	84.6%
1998	25,171	24,837	334	23,807	23,357	449	1,365	1,480	(115)	1,164	1,261	(97)	200	218	(18)	85.3%	85.2%
1999	27,018	26,562	455	25,160	24,555	606	1,857	2,008	(150)	1,591	1,720	(129)	267	288	(21)	85.6%	85.7%
2000	32,016	31,441	575	29,099	28,354	745	2,917	3,087	(170)	2,502	2,647	(145)	415	440	(25)	85.8%	85.7%
2001	27,557	27,024	534	24,275	23,420	855	3,283	3,604	(321)	2,813	3,092	(279)	470	511	(42)	85.7%	85.8%
2002	35,658	34,617	1,041	30,703	29,374	1,328	4,955	5,243	(288)	4,234	4,477	(243)	722	766	(44)	85.4%	85.4%
2003	39,026	37,946	1,080	32,414	31,137	1,277	6,612	6,809	(197)	5,620	5,786	(166)	992	1,023	(30)	85.0%	85.0%
2004	34,795	33,668	1,127	27,425	26,033	1,392	7,370	7,635	(265)	6,229	6,471	(242)	1,141	1,164	(23)	84.5%	84.8%
2005	33,077	32,037	1,040	24,850	23,430	1,421	8,227	8,607	(380)	6,931	7,267	(336)	1,296	1,340	(45)	84.2%	84.4%
2006	29,341	28,160	1,181	20,514	18,747	1,767	8,826	9,413	(586)	7,402	7,923	(521)	1,424	1,490	(65)	83.9%	84.2%
2007	32,553	30,998	1,555	21,164	18,614	2,550	11,389	12,384	(996)	9,533	10,414	(882)	1,856	1,970	(114)	83.7%	84.1%
2008	32,148	30,549	1,599	18,439	15,361	3,078	13,709	15,189	(1,479)	11,458	12,736	(1,278)	2,252	2,453	(201)	83.6%	83.9%
2009	31,930	30,538	1,391	15,451	11,451	4,001	16,478	19,088	(2,609)	13,736	15,980	(2,244)	2,742	3,107	(365)	83.4%	83.7%
2010	32,562	31,375	1,187	12,354	7,274	5,080	20,209	24,101	(3,893)	16,824	20,177	(3,353)	3,385	3,925	(540)	83.2%	83.7%
2011	30,459	15,835	14,624	6,785	1,005	5,779	23,674	14,829	8,845	19,691	12,410	7,281	3,983	2,419	1,564	83.2%	83.7%
2012	15,555	-	15,555	827	-	827	14,729	-	14,729	12,229	-	12,229	2,499	-	2,499	83.0%	100.0%
2013	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
Total	1,044,828	1,000,613	44,215	893,613	860,706	32,906	151,216	139,907	11,309	126,583	117,706	8,877	24,633	22,201	2,432	83.7%	84.1%
Excl Prior	1,044,762	1,000,589	44,172	893,592	860,703	32,889	151,170	139,886	11,284	126,545	117,686	8,858	24,625	22,200	2,425	83.7%	84.1%

**Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - Temporary Total**

SUMMARY 7

EXHIBIT 9

SHEET 4

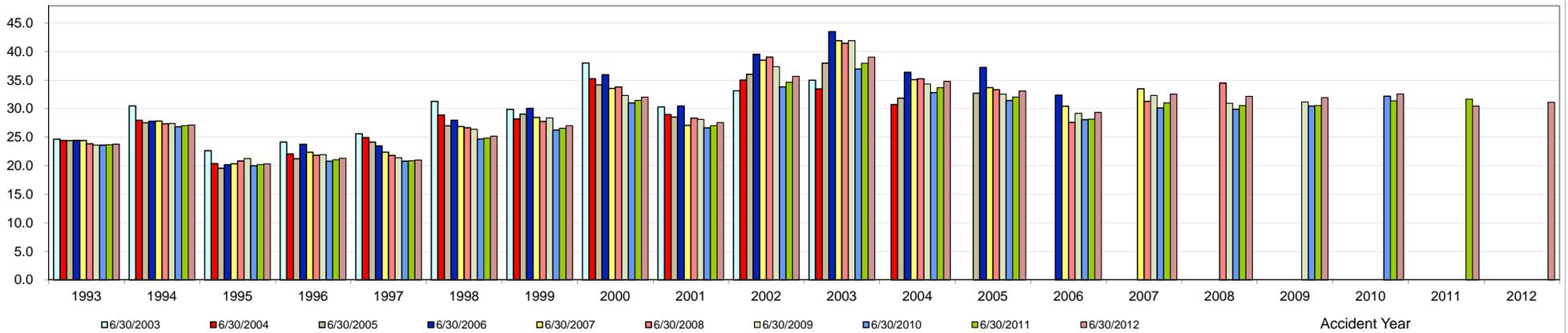
Retrospective Comparison of Unpaid loss as of June 30, 2011 (000's)

Accident Year	Actual Paid Loss @ 6/11	Ultimate Loss Earned @ 6/11			Nominal Unpaid Loss @ 6/11			Discounted Unpaid Loss @ 6/11			Amount of Discount @ 6/11			Discount Factors	
		Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11
Prior	3	66	24		64	21	43	60	20	40	4	1	3	93.7%	93.7%
1977	18,797	18,829	18,819		32	21	11	29	19	10	3	2	1	90.6%	90.6%
1978	18,453	18,480	18,477		27	25	2	24	22	2	3	3	0	88.9%	88.9%
1979	21,524	21,567	21,558		43	34	9	38	30	8	5	4	1	87.4%	87.4%
1980	24,033	24,080	24,085		47	52	(5)	42	46	(4)	6	6	(1)	87.6%	87.6%
1981	27,221	27,313	27,294		92	73	19	80	63	17	12	10	2	86.9%	86.9%
1982	26,907	27,000	26,992		93	86	7	80	74	6	13	12	1	85.9%	85.9%
1983	31,696	31,810	31,815		114	119	(5)	97	101	(4)	17	18	(1)	84.9%	84.9%
1984	34,920	35,064	35,065		144	145	(1)	120	121	(1)	24	24	(0)	83.3%	83.3%
1985	35,757	35,940	35,928		183	171	10	151	141	10	32	30	2	82.4%	82.4%
1986	37,086	37,322	37,290		236	204	32	193	166	26	44	38	6	81.6%	81.6%
1987	35,588	35,813	35,823		225	235	(10)	183	191	(8)	42	44	(2)	81.2%	81.2%
1988	34,393	34,617	34,674		224	281	(57)	183	230	(47)	41	51	(10)	81.7%	81.7%
1989	34,660	35,009	34,980		349	320	29	283	260	23	65	60	5	81.3%	81.3%
1990	32,235	32,592	32,588		357	353	4	290	287	3	67	67	1	81.1%	81.1%
1991	29,599	29,965	29,980		366	380	(14)	296	307	(12)	70	73	(3)	80.9%	80.9%
1992	26,373	26,955	26,787		582	414	168	472	335	136	110	78	32	81.1%	81.1%
1993	23,249	23,776	23,689		527	440	87	433	361	72	94	79	16	82.1%	82.1%
1994	26,389	27,131	27,022		742	632	109	615	524	90	127	108	19	82.9%	82.9%
1995	19,596	20,324	20,205		728	608	119	610	510	100	118	99	19	83.8%	83.8%
1996	20,235	21,310	21,060	1,076	825	251	909	697	212	166	128	39	84.5%	84.5%	
1997	19,880	20,996	20,871	1,116	992	125	945	839	106	172	153	19	84.6%	84.6%	
1998	23,357	25,171	24,837	1,814	1,480	334	1,546	1,261	285	268	218	49	85.2%	85.2%	
1999	24,555	27,018	26,562	2,463	2,008	455	2,110	1,720	390	353	288	65	85.7%	85.7%	
2000	28,354	32,016	31,441	3,662	3,087	575	3,140	2,647	493	522	440	82	85.7%	85.7%	
2001	23,420	27,557	27,024	4,137	3,604	534	3,551	3,092	458	587	511	76	85.8%	85.8%	
2002	29,374	35,658	34,617	6,284	5,243	1,041	5,366	4,477	889	918	766	152	85.4%	85.4%	
2003	31,137	39,026	37,946	7,889	6,809	1,080	6,704	5,786	918	1,185	1,023	162	85.0%	85.0%	
2004	26,033	34,795	33,668	8,762	7,635	1,127	7,426	6,471	955	1,336	1,164	172	84.8%	84.8%	
2005	23,430	33,077	32,037	9,648	8,607	1,040	8,145	7,267	878	1,502	1,340	162	84.4%	84.4%	
2006	18,747	29,341	28,160	10,594	9,413	1,181	8,918	7,923	994	1,676	1,490	187	84.2%	84.2%	
2007	18,614	32,553	30,998	13,939	12,384	1,555	11,722	10,414	1,308	2,217	1,970	247	84.1%	84.1%	
2008	15,361	32,148	30,549	16,788	15,189	1,599	14,077	12,736	1,341	2,711	2,453	258	83.9%	83.9%	
2009	11,451	31,930	30,538	20,479	19,088	1,391	17,145	15,980	1,165	3,334	3,107	226	83.7%	83.7%	
2010	7,274	32,562	31,375	25,288	24,101	1,187	21,170	20,177	994	4,118	3,925	193	83.7%	83.7%	
2011	1,005	15,229	15,835	14,224	14,829	(605)	11,904	12,410	(507)	2,320	2,419	(99)	83.7%	83.7%	
Total	860,706	1,014,043	1,000,613	153,337	139,907	13,430	129,052	117,706	11,346	24,285	22,201	2,084	84.2%	84.1%	
Excl Prior	860,703	1,013,977	1,000,589	153,274	139,886	13,388	128,993	117,686	11,307	24,281	22,200	2,081	84.2%	84.1%	

**Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - Temporary Total
Change in Ultimate Loss Estimates (000's)**

Accident Year	Historical Ultimate Loss by Evaluation Date											Change in Ultimate Loss Estimates										Cum. Change
	OW 6/30/2003	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	Deloitte 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	6/30/2003 - 6/30/2004	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012			
1979	21,526	21,445	21,554	21,470	21,477	21,526	21,526	21,543	21,558	21,567	(81)	109	(85)	8	48	0	17	15	9	41		
1980	24,057	24,070	24,009	24,077	24,022	24,014	24,029	24,078	24,085	24,080	13	(61)	67	(55)	(8)	15	49	7	(5)	23		
1981	27,339	27,330	27,318	27,289	27,162	27,177	27,235	27,279	27,313	27,313	(8)	(13)	(29)	(127)	15	57	44	15	19	(26)		
1982	26,867	26,878	26,786	26,984	26,925	27,011	26,968	26,977	26,992	27,000	10	(92)	199	(59)	86	(42)	9	15	7	132		
1983	32,027	31,793	31,724	31,758	31,758	31,682	31,709	31,796	31,815	31,810	(234)	(69)	34	(1)	(76)	27	87	19	(5)	(217)		
1984	34,867	34,745	34,897	35,006	34,999	34,982	35,053	35,038	35,065	35,064	(122)	152	109	(7)	(17)	70	(15)	27	(1)	197		
1985	35,778	36,017	36,013	35,649	35,701	35,964	35,969	35,894	35,928	35,940	239	(4)	(364)	53	263	4	(75)	35	12	162		
1986	37,664	37,460	37,198	37,110	37,297	37,087	37,183	37,274	37,290	37,322	(204)	(263)	(88)	187	(210)	96	91	16	32	(341)		
1987	36,232	36,562	35,906	35,653	35,675	35,667	35,659	35,769	35,823	35,813	331	(657)	(253)	22	(8)	(9)	110	55	(10)	(418)		
1988	35,443	34,928	35,090	35,029	34,922	34,699	34,602	34,650	34,674	34,617	(514)	162	(61)	(107)	(223)	(97)	48	24	(57)	(826)		
1989	35,951	35,781	35,185	35,095	35,322	35,158	35,086	34,860	34,980	35,009	(171)	(596)	(90)	227	(163)	(72)	(227)	120	29	(943)		
1990	33,798	32,802	32,772	33,252	32,722	32,392	32,469	32,538	32,588	32,592	(996)	(29)	480	(531)	(330)	78	68	51	4	(1,206)		
1991	30,528	31,587	30,132	30,953	30,891	30,314	30,310	29,940	29,980	30,051	1,059	(1,454)	821	(62)	(577)	(184)	(190)	40	(14)	(562)		
1992	27,933	26,796	26,579	27,002	26,982	27,224	27,473	26,637	26,787	26,955	(1,138)	(217)	423	(20)	242	249	(836)	150	168	(978)		
1993	24,651	24,412	24,382	24,442	24,410	23,838	23,611	23,604	23,689	23,776	(239)	(30)	60	(32)	(572)	(227)	(7)	85	87	(875)		
1994	30,482	27,970	27,528	27,769	27,821	27,333	27,382	26,826	26,826	27,131	(2,512)	(442)	241	52	(488)	49	(556)	196	109	(3,351)		
1995	22,634	20,355	19,558	20,180	20,334	20,831	21,249	20,010	20,205	20,324	(2,279)	(797)	622	154	497	418	(1,239)	195	119	(2,310)		
1996	24,152	22,050	21,226	23,752	22,366	21,835	21,926	20,783	21,060	21,310	(2,101)	(824)	2,526	(1,386)	(530)	91	(1,143)	276	251	(2,841)		
1997	25,604	24,933	24,136	23,453	22,374	21,801	21,373	20,796	20,871	20,996	(672)	(797)	(683)	(1,079)	(573)	(429)	(577)	76	125	(4,608)		
1998	31,264	28,870	27,000	27,973	26,862	26,648	26,394	24,677	24,837	25,171	(2,394)	(1,870)	973	(1,111)	(214)	(254)	(1,717)	160	334	(6,092)		
1999	29,872	28,197	29,041	30,057	28,459	27,747	28,379	26,253	26,562	27,018	(1,675)	844	1,016	(1,598)	(712)	632	(2,126)	310	455	(2,855)		
2000	37,987	35,239	34,168	35,937	33,529	33,792	32,309	30,992	31,441	32,016	(2,748)	(1,072)	1,769	(2,408)	263	(1,483)	(1,317)	449	575	(5,971)		
2001	30,300	28,968	28,531	30,463	27,063	28,338	28,105	26,633	27,024	27,557	(1,333)	(437)	1,932	(3,400)	1,275	(232)	(1,472)	390	534	(2,743)		
2002	33,126	35,001	36,007	39,522	38,483	39,028	37,360	33,804	34,617	35,658	1,874	1,007	3,514	(1,039)	545	(1,669)	(3,556)	814	1,041	2,532		
2003	34,973	33,461	37,968	43,479	41,895	41,430	41,903	36,944	37,946	39,026	(1,512)	4,507	5,511	(1,584)	(465)	473	(4,959)	1,002	1,080	4,052		
2004		30,724	31,831	36,372	35,074	35,227	34,314	32,805	33,668	34,795		1,106	4,542	(1,298)	152	(913)		864	1,127	4,071		
2005			32,705	37,216	33,673	33,313	32,540	31,419	32,037	33,077			4,512	(3,543)	(361)	(773)		618	1,040	373		
2006				32,351	30,428	32,351	30,428	29,175	28,064	29,341				(1,924)	(2,831)	1,578		96	1,181	(3,011)		
2007					33,467	31,278	32,301	30,115	30,998	32,553					(2,189)	1,023		883	1,555	(914)		
2008					34,469	30,952	29,899	30,549	32,148						(3,516)	(1,053)		650	1,599	(2,320)		
2009						31,173	30,449	30,538	31,930							(723)		89	1,391	757		
2010							32,173	31,375	32,562								(798)		1,187	389		
2011								30,459	31,669									(1,211)		(1,211)		
2012									31,111													
79-03	765,056	747,649	744,708	763,353	749,451	747,518	745,082	725,594	730,133	735,032	(17,407)	(2,942)	18,645	(13,903)	(1,932)	(2,436)	(19,488)	4,539	4,899	(30,024)		
79-04		756,929	754,984	778,256	763,048	761,220	757,870	736,856	742,243	748,260		(1,944)	23,272	(15,208)	(1,828)	(3,350)	(21,014)	5,387	6,017	(25,994)		
79-05			787,689	815,472	796,721	794,532	790,410	768,275	774,280	781,338			27,783	(18,751)	(2,189)	(4,123)	(22,135)	6,005	7,057	(25,621)		
79-06				847,824	827,149	822,129	819,584	796,339	802,440	810,679				(20,675)	(5,020)	(2,544)	(23,245)	6,101	8,238	(28,632)		
79-07					860,616	853,407	851,885	826,454	833,438	843,231					(7,209)	(1,521)	(25,431)	6,984	9,793	(29,546)		
79-08						887,875	882,838	856,353	863,987	875,380					(5,038)	(26,484)		7,634	11,392	(31,867)		
79-09							914,010	886,802	894,526	907,309						(27,208)		7,723	12,784	(31,109)		
79-10								918,976	925,901	939,872								6,925	13,971	(30,720)		
79-11									957,570	970,330									12,760	(31,931)		
79-12										1,001,441										(31,931)		

Change in Ultimate Loss by Accident Year



Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - Temporary Partial & CO (<1987)

SUMMARY 7
EXHIBIT 10
SHEET 1

Change in Unpaid Loss from June 30, 2011 to June 30, 2012 (\$000's)
(June 30, 2012 Evaluated at June 30, 2012 and June 30, 2011 Evaluated at 6/2011)

Accident Year	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
	Earned at 6/30/12	Earned at 6/30/11	Change	Actual @ 06/12	Actual @ 06/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11
Prior	3	2	2	-	-	-	3	2	2	3	2	1	1	0	0	83.1%	93.7%
1977	1,137	1,137	(0)	1,136	1,136	-	1	1	(0)	1	1	(0)	0	0	0	82.5%	90.6%
1978	1,271	1,271	(0)	1,269	1,269	-	2	2	(0)	1	2	(0)	0	0	0	82.0%	88.9%
1979	1,904	1,905	(1)	1,901	1,901	-	3	3	(1)	2	3	(1)	0	0	0	81.4%	87.4%
1980	1,695	1,696	(1)	1,693	1,693	-	2	3	(1)	2	3	(1)	0	0	0	80.8%	87.6%
1981	1,947	1,948	(1)	1,944	1,944	-	3	4	(1)	3	4	(1)	1	1	0	82.4%	86.9%
1982	1,585	1,586	(1)	1,582	1,582	-	3	4	(1)	3	3	(1)	1	1	(0)	83.1%	85.9%
1983	1,906	1,907	(1)	1,902	1,902	-	4	5	(1)	4	4	(1)	1	1	0	82.6%	84.9%
1984	1,755	1,755	0	1,750	1,749	1	5	5	(1)	4	4	(1)	1	1	(0)	82.2%	83.3%
1985	1,657	1,655	2	1,651	1,649	1	6	6	0	5	5	0	1	1	0	80.8%	82.4%
1986	1,123	1,122	0	1,118	1,118	-	5	5	0	4	4	0	1	1	0	80.1%	81.6%
1987	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1988	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1989	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1990	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1991	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1992	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1993	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1994	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1995	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1996	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1997	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1998	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1999	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2001	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2002	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2003	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2004	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2005	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2006	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2007	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2008	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2009	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2010	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2011	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2012	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2013	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
Total	15,983	15,984	(0)	15,945	15,943	2	38	40	(2)	31	34	(3)	7	6	1	81.8%	85.4%
Excl Prior	15,980	15,982	(2)	15,945	15,943	2	35	39	(4)	28	33	(5)	6	6	1	81.6%	85.0%

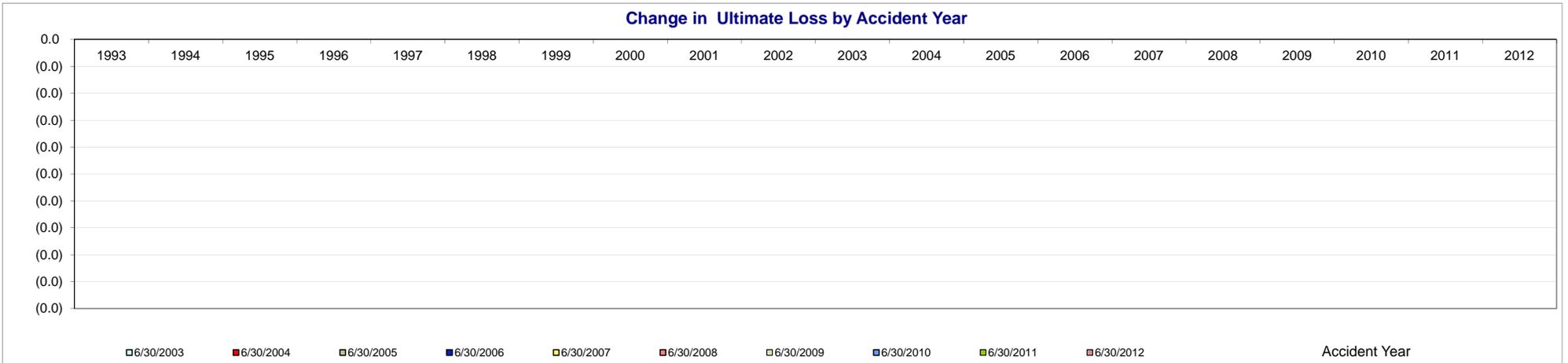
Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - Temporary Partial & CO (<1987)
Retrospective Comparison of Unpaid loss as of June 30, 2011 (000's)

SUMMARY 7
EXHIBIT 10
SHEET 4

Accident Year	Actual Paid Loss @ 6/11	Ultimate Loss Earned @ 6/11		Nominal Unpaid Loss @ 6/11			Discounted Unpaid Loss @ 6/11			Amount of Discount @ 6/11			Discount Factors	
		Evaluated @ 6/12	Evaluated @ 6/11	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11
Prior	-	3	2	3	2	2	-	2	(2)	3	0	3	0.0%	93.7%
1977	1,136	1,137	1,137	1	1	(0)	1	1	(0)	0	0	(0)	90.6%	90.6%
1978	1,269	1,271	1,271	2	2	(0)	1	2	(0)	0	0	(0)	88.9%	88.9%
1979	1,901	1,904	1,905	3	3	(1)	2	3	(1)	0	0	(0)	87.4%	87.4%
1980	1,693	1,695	1,696	2	3	(1)	2	3	(1)	0	0	(0)	87.6%	87.6%
1981	1,944	1,947	1,948	3	4	(1)	3	4	(1)	0	1	(0)	86.9%	86.9%
1982	1,582	1,585	1,586	3	4	(1)	3	3	(1)	0	1	(0)	85.9%	85.9%
1983	1,902	1,906	1,907	4	5	(1)	4	4	(0)	1	1	(0)	84.9%	84.9%
1984	1,749	1,755	1,755	5	5	0	4	4	0	1	1	0	83.3%	83.3%
1985	1,649	1,657	1,655	7	6	2	6	5	1	1	1	0	82.4%	82.4%
1986	1,118	1,123	1,122	5	5	0	4	4	0	1	1	0	81.6%	81.6%
1987	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1988	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1989	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1990	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1991	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1992	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1993	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1994	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1995	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1996	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1997	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1998	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1999	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2000	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2001	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2002	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2003	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2004	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2005	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2006	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2007	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2008	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2009	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2010	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2011	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
Total	15,943	15,983	15,984	40	40	(0)	31	34	(3)	9	6	3	77.8%	85.4%
Excl Prior	15,943	15,980	15,982	37	39	(2)	31	33	(2)	6	6	(0)	84.7%	85.0%

**Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - Temporary Partial & CO (<1987)
Change in Ultimate Loss Estimates (000's)**

Accident Year	Historical Ultimate Loss by Evaluation Date										Change in Ultimate Loss Estimates									Cum. Change
	OW 6/30/2003	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	Deloitte 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	6/30/2003 - 6/30/2004	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	
1979	1,922	1,916	1,914	1,910	1,909	1,908	1,907	1,904	1,905	1,904	(6)	(1)	(4)	(1)	(1)	(1)	(3)	0	(1)	(18)
1980	1,712	1,696	1,695	1,694	1,689	1,702	1,702	1,695	1,696	1,695	(16)	(1)	(1)	(5)	13	(6)	1	(1)	(17)	(17)
1981	1,952	1,941	1,935	1,935	1,952	1,954	1,951	1,947	1,948	1,947	(11)	(6)	1	17	2	(3)	(3)	0	(1)	(5)
1982	1,634	1,612	1,608	1,603	1,606	1,599	1,598	1,586	1,586	1,585	(22)	(5)	(5)	3	(7)	(1)	(12)	0	(1)	(49)
1983	1,980	1,955	1,937	1,929	1,930	1,928	1,921	1,908	1,907	1,906	(25)	(18)	(8)	1	(2)	(7)	(13)	(1)	(1)	(74)
1984	1,845	1,811	1,792	1,781	1,779	1,777	1,777	1,755	1,755	1,755	(34)	(20)	(11)	(1)	(2)	(0)	(22)	(0)	0	(91)
1985	1,752	1,712	1,689	1,678	1,683	1,680	1,680	1,655	1,655	1,657	(41)	(23)	(10)	5	(3)	(1)	(24)	(0)	2	(95)
1986	1,212	1,181	1,161	1,151	1,148	1,144	1,142	1,123	1,122	1,123	(31)	(20)	(10)	(3)	(4)	(2)	(18)	(1)	0	(90)
1987				37										(37)						(37)
1988																				
1989																				
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79-03	14,011	13,824	13,730	13,718	13,697	13,692	13,677	13,575	13,574	13,572	(187)	(94)	(49)	(22)	(4)	(15)	(102)	(1)	(2)	(475)
79-04		11,908	11,816	11,808	11,787	11,784	11,770	11,671	11,669	11,668		(92)	(45)	(21)	(3)	(14)	(99)	(1)	(1)	(457)
79-05			11,816	11,808	11,787	11,784	11,770	11,671	11,669	11,668			(45)	(21)	(3)	(14)	(99)	(1)	(1)	(457)
79-06				11,808	11,787	11,784	11,770	11,671	11,669	11,668				(21)	(3)	(14)	(99)	(1)	(1)	(457)
79-07					11,787	11,784	11,770	11,671	11,669	11,668					(3)	(14)	(99)	(1)	(1)	(457)
79-08						11,784	11,770	11,671	11,669	11,668						(14)	(99)	(1)	(1)	(457)
79-09							11,770	11,671	11,669	11,668							(99)	(1)	(1)	(457)
79-10								11,671	11,669	11,668								(1)	(1)	(457)
79-11									11,669	11,668										(457)
79-12										11,668										(457)



**Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - WL, LMWL & CO (>1986)**

SUMMARY 7
EXHIBIT 11
SHEET 1

**Change in Unpaid Loss from June 30, 2011 to June 30, 2012 (\$000's)
(June 30, 2012 Evaluated at June 30, 2012 and June 30, 2011 Evaluated at 6/2011)**

Accident Year	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
	Earned at 6/30/12	Earned at 6/30/11	Change	Actual @ 06/12	Actual @ 06/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11
Prior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1977	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1978	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1979	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1980	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1981	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1982	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1983	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1984	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1985	2	2	0	2	2	-	0	0	0	0	0	0	0	0	0	80.8%	82.4%
1986	1,339	1,338	1	1,333	1,333	-	7	5	1	5	4	1	1	1	0	80.1%	81.6%
1987	5,054	5,037	17	5,025	5,016	9	29	21	8	23	17	6	6	4	2	80.3%	81.2%
1988	6,989	6,983	6	6,942	6,942	-	46	41	6	37	33	3	10	7	2	79.4%	81.7%
1989	5,714	5,678	36	5,671	5,639	32	43	40	3	34	32	2	9	7	1	79.7%	81.3%
1990	5,268	5,247	21	5,215	5,211	4	53	36	17	43	29	14	10	7	4	80.5%	81.1%
1991	4,525	4,505	20	4,479	4,472	7	47	34	13	38	27	10	9	6	3	80.6%	80.9%
1992	4,414	4,374	41	4,366	4,338	27	49	35	14	39	29	11	10	7	3	80.3%	81.1%
1993	3,227	3,201	26	3,182	3,162	20	45	39	6	36	32	5	8	7	1	81.6%	82.1%
1994	3,884	3,878	6	3,816	3,808	8	68	70	(2)	56	58	(2)	12	12	(0)	82.5%	82.9%
1995	3,161	3,153	8	3,090	3,077	13	71	76	(5)	60	64	(4)	12	12	(1)	83.5%	83.8%
1996	4,771	4,682	89	4,635	4,531	104	136	151	(15)	115	127	(13)	21	23	(2)	84.4%	84.5%
1997	3,860	3,720	140	3,712	3,560	151	148	159	(11)	126	135	(9)	22	25	(2)	85.1%	84.6%
1998	3,512	3,463	49	3,314	3,204	109	198	258	(60)	169	220	(51)	29	38	(9)	85.3%	85.2%
1999	3,916	3,846	70	3,574	3,404	170	342	442	(100)	293	379	(85)	49	63	(14)	85.6%	85.7%
2000	4,596	4,589	7	4,044	3,856	189	552	733	(181)	473	629	(155)	79	105	(26)	85.8%	85.7%
2001	5,614	5,650	(36)	4,936	4,751	185	678	899	(221)	581	771	(190)	97	128	(31)	85.7%	85.8%
2002	5,010	4,954	55	3,985	3,695	291	1,025	1,260	(235)	875	1,076	(200)	149	184	(35)	85.4%	85.4%
2003	5,774	5,548	226	4,433	3,894	539	1,341	1,654	(313)	1,140	1,406	(266)	201	248	(47)	85.0%	85.0%
2004	6,232	5,861	370	4,673	3,922	751	1,558	1,939	(381)	1,317	1,644	(327)	241	296	(54)	84.5%	84.8%
2005	4,628	4,585	44	2,793	2,307	486	1,835	2,277	(442)	1,546	1,923	(377)	289	355	(66)	84.2%	84.4%
2006	3,783	3,806	(24)	1,725	1,265	460	2,058	2,541	(483)	1,726	2,139	(413)	332	402	(70)	83.9%	84.2%
2007	4,179	4,234	(55)	1,467	1,002	465	2,712	3,232	(520)	2,270	2,718	(448)	442	514	(72)	83.7%	84.1%
2008	4,140	4,203	(63)	994	492	501	3,147	3,711	(565)	2,630	3,112	(482)	517	599	(83)	83.6%	83.9%
2009	4,098	4,236	(139)	548	169	379	3,550	4,067	(517)	2,959	3,405	(446)	591	662	(71)	83.4%	83.7%
2010	4,048	4,417	(369)	263	99	165	3,785	4,319	(534)	3,151	3,615	(464)	634	703	(69)	83.2%	83.7%
2011	3,797	2,262	1,535	72	12	60	3,725	2,250	1,475	3,098	1,883	1,215	627	367	260	83.2%	83.7%
2012	1,968	-	1,968	15	-	15	1,953	-	1,953	1,622	-	1,622	331	-	331	83.0%	100.0%
2013	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
Total	117,504	113,454	4,051	88,304	83,163	5,141	29,201	30,291	(1,090)	24,463	25,507	(1,044)	4,738	4,783	(45)	83.8%	84.2%
Excl Prior	117,504	113,454	4,051	88,304	83,163	5,141	29,201	30,291	(1,090)	24,463	25,507	(1,044)	4,738	4,783	(45)	83.8%	84.2%

**Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - WL, LMWL & CO (>1986)**

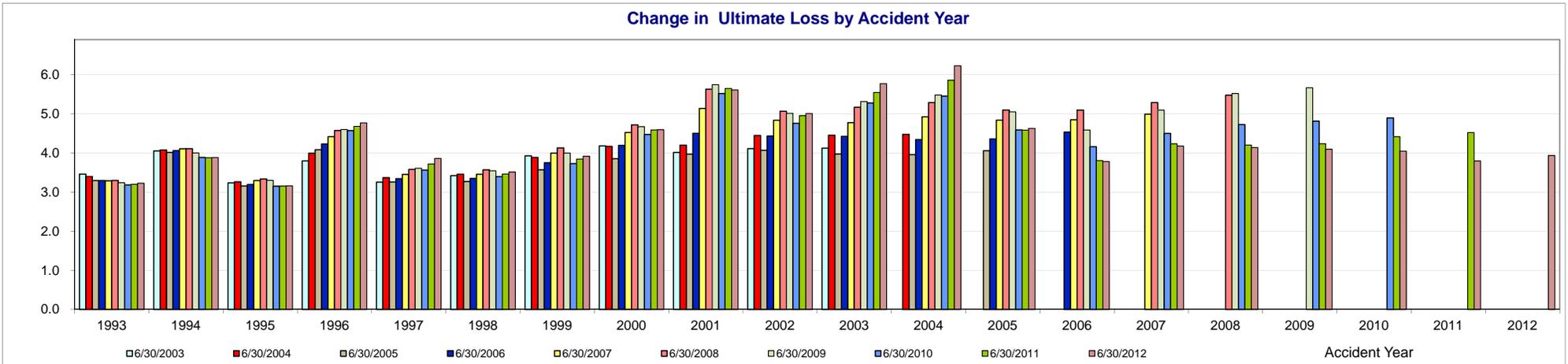
SUMMARY 7
EXHIBIT 11
SHEET 4

Retrospective Comparison of Unpaid loss as of June 30, 2011 (000's)

Accident Year	Actual Paid Loss @ 6/11	Ultimate Loss Earned @ 6/11		Nominal Unpaid Loss @ 6/11			Discounted Unpaid Loss @ 6/11			Amount of Discount @ 6/11			Discount Factors	
		Evaluated @ 6/12	Evaluated @ 6/11	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11
Prior	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1977	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1978	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1979	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1980	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1981	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1982	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1983	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1984	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1985	2	2	2	0	0	0	0	0	0	0	0	0	82.4%	82.4%
1986	1,333	1,339	1,338	7	5	1	5	4	1	1	1	0	81.6%	81.6%
1987	5,016	5,054	5,037	38	21	17	31	17	14	7	4	3	81.2%	81.2%
1988	6,942	6,989	6,983	46	41	6	38	33	5	8	7	1	81.7%	81.7%
1989	5,639	5,714	5,678	76	40	36	61	32	29	14	7	7	81.3%	81.3%
1990	5,211	5,268	5,247	57	36	21	46	29	17	11	7	4	81.1%	81.1%
1991	4,472	4,525	4,505	53	34	20	43	27	16	10	6	4	80.9%	80.9%
1992	4,338	4,414	4,374	76	35	41	62	29	33	14	7	8	81.1%	81.1%
1993	3,162	3,227	3,201	65	39	26	53	32	22	12	7	5	82.1%	82.1%
1994	3,808	3,884	3,878	76	70	6	63	58	5	13	12	1	82.9%	82.9%
1995	3,077	3,161	3,153	85	76	8	71	64	7	14	12	1	83.8%	83.8%
1996	4,531	4,771	4,682	240	151	89	203	127	75	37	23	14	84.5%	84.5%
1997	3,560	3,860	3,720	299	159	140	253	135	119	46	25	22	84.6%	84.6%
1998	3,204	3,512	3,463	308	258	49	262	220	42	45	38	7	85.2%	85.2%
1999	3,404	3,916	3,846	512	442	70	439	379	60	73	63	10	85.7%	85.7%
2000	3,856	4,596	4,589	740	733	7	635	629	6	106	105	1	85.7%	85.7%
2001	4,751	5,614	5,650	863	899	(36)	741	771	(31)	122	128	(5)	85.8%	85.8%
2002	3,695	5,010	4,954	1,315	1,260	55	1,123	1,076	47	192	184	8	85.4%	85.4%
2003	3,894	5,774	5,548	1,880	1,654	226	1,598	1,406	192	282	248	34	85.0%	85.0%
2004	3,922	6,232	5,861	2,310	1,939	370	1,958	1,644	314	352	296	56	84.8%	84.8%
2005	2,307	4,628	4,585	2,321	2,277	44	1,960	1,923	37	361	355	7	84.4%	84.4%
2006	1,265	3,783	3,806	2,517	2,541	(24)	2,119	2,139	(20)	398	402	(4)	84.2%	84.2%
2007	1,002	4,179	4,234	3,177	3,232	(55)	2,672	2,718	(46)	505	514	(9)	84.1%	84.1%
2008	492	4,140	4,203	3,648	3,711	(63)	3,059	3,112	(53)	589	599	(10)	83.9%	83.9%
2009	169	4,098	4,236	3,929	4,067	(139)	3,289	3,405	(116)	640	662	(23)	83.7%	83.7%
2010	99	4,048	4,417	3,950	4,319	(369)	3,307	3,615	(309)	643	703	(60)	83.7%	83.7%
2011	12	1,898	2,262	1,887	2,250	(363)	1,579	1,883	(304)	308	367	(59)	83.7%	83.7%
Total	83,163	113,638	113,454	30,475	30,291	185	25,669	25,507	162	4,806	4,783	23	84.2%	84.2%
Excl Prior	83,163	113,638	113,454	30,475	30,291	185	25,669	25,507	162	4,806	4,783	23	84.2%	84.2%

**Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - WL, LMWL & CO (>1986)
Change in Ultimate Loss Estimates (000's)**

Accident Year	Historical Ultimate Loss by Evaluation Date											Change in Ultimate Loss Estimates									
	OW 6/30/2003	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	Deloitte 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	6/30/2003 - 6/30/2004	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	Cum. Change	
1979																					
1980																					
1981																					
1982																					
1983																					
1984																					
1985									2	2	2							(0)	0	(0)	
1986	1,369	1,362	1,359	1,353	1,349	1,347	1,340	1,339	1,338	1,339	(7)	(3)	(7)	(4)	(2)	(7)	(1)	(1)	1	(30)	
1987	5,060	5,067	5,039	5,049	5,055	5,050	5,026	5,038	5,037	5,054	7	(28)	10	6	(5)	(24)	12	(1)	17	(6)	
1988	6,962	6,939	6,924	6,959	6,981	7,004	6,975	6,990	6,983	6,989	(22)	(15)	35	22	23	(29)	15	(7)	6	27	
1989	5,834	5,810	5,765	5,762	5,751	5,740	5,690	5,681	5,678	5,714	(24)	(45)	(3)	(11)	(11)	(50)	(9)	(3)	36	(120)	
1990	5,352	5,341	5,318	5,330	5,328	5,327	5,271	5,251	5,247	5,268	(11)	(23)	13	(2)	(1)	(56)	(20)	(4)	21	(84)	
1991	4,688	4,652	4,626	4,637	4,630	4,616	4,546	4,525	4,525	4,519	(36)	(26)	11	(7)	(14)	(70)	(27)	(14)	20	(163)	
1992	4,515	4,462	4,406	4,407	4,420	4,436	4,378	4,355	4,374	4,414	(53)	(56)	1	13	16	(58)	(23)	19	41	(101)	
1993	3,460	3,398	3,297	3,297	3,289	3,298	3,240	3,183	3,201	3,227	(61)	(102)	0	(8)	9	(58)	(57)	18	26	(233)	
1994	4,053	4,078	4,015	4,063	4,108	4,110	4,002	3,887	3,878	3,884	25	(63)	47	45	2	(109)	(114)	(9)	6	(169)	
1995	3,237	3,264	3,157	3,196	3,297	3,335	3,300	3,152	3,153	3,161	27	(107)	40	100	39	(35)	(149)	2	8	(76)	
1996	3,798	3,996	4,083	4,230	4,419	4,575	4,601	4,573	4,682	4,771	198	87	148	189	156	25	(28)	109	89	973	
1997	3,256	3,369	3,259	3,343	3,453	3,581	3,609	3,563	3,720	3,860	113	(110)	84	110	128	29	(46)	156	140	604	
1998	3,421	3,459	3,271	3,349	3,457	3,570	3,546	3,397	3,463	3,512	38	(188)	79	108	113	(25)	(149)	66	49	91	
1999	3,927	3,886	3,571	3,750	3,999	4,131	3,999	3,729	3,846	3,916	(41)	(315)	179	248	132	(132)	(270)	117	70	(11)	
2000	4,181	4,170	3,855	4,195	4,525	4,720	4,673	4,474	4,589	4,596	(12)	(315)	340	330	195	(47)	(199)	115	7	415	
2001	4,015	4,201	3,970	4,505	5,140	5,631	5,747	5,522	5,650	5,614	186	(232)	535	635	491	116	(226)	129	(36)	1,599	
2002	4,111	4,449	4,068	4,433	4,839	5,068	5,014	4,761	4,954	5,010	337	(380)	364	407	229	(54)	(253)	193	55	898	
2003	4,124	4,456	3,973	4,427	4,776	5,170	5,316	5,280	5,548	5,774	332	(483)	454	349	394	146	(36)	267	226	1,650	
2004		4,478	3,959	4,344	4,924	5,290	5,484	5,455	5,861	6,232		(519)	385	581	366	194	(29)	406	370	1,754	
2005			4,060	4,361	4,842	5,100	5,054	4,590	4,585	4,628			301	481	258	(47)	(463)	(6)	44	569	
2006				4,536	4,851	5,098	4,588	4,163	3,806	3,783			315	247	(509)	(426)	(356)	(24)	44	(753)	
2007					4,993	5,290	5,097	4,503	4,234	4,179				297	(193)	(594)	(269)	(55)	44	(814)	
2008						5,480	5,523	4,728	4,203	4,140					43	(795)	(525)	(63)	44	(1,340)	
2009							5,668	4,815	4,236	4,098						(853)	(579)	(139)	44	(1,571)	
2010								4,896	4,417	4,048							(479)	(369)	44	(848)	
2011									4,523	3,797								(726)	44	(726)	
2012										3,935										44	(726)
79-03	75,366	76,359	73,956	76,286	78,816	80,710	80,274	78,695	79,849	80,632	993	(2,403)	2,330	2,530	1,894	(436)	(1,580)	1,153	783	5,264	
79-04		80,837	77,915	80,630	83,741	86,000	85,757	84,150	85,710	86,863		(2,922)	2,715	3,111	2,259	(243)	(1,609)	1,559	1,153	7,018	
79-05			81,974	84,990	88,583	91,100	90,811	88,741	90,294	91,492			3,016	3,592	2,518	(289)	(2,072)	1,554	1,197	7,586	
79-06				89,526	93,434	96,198	95,399	92,903	94,101	95,274				3,907	2,765	(799)	(2,498)	1,197	1,173	6,833	
79-07					98,427	101,488	100,496	97,407	98,335	99,454					3,062	(992)	(3,092)	929	1,119	6,019	
79-08						106,969	106,019	102,135	102,538	103,594						(949)	(3,887)	404	1,055	4,679	
79-09							111,688	106,950	106,775	107,691							(4,740)	(175)	917	3,109	
79-10								111,846	111,192	111,740								(654)	548	2,261	
79-11									115,537	115,537									(179)	1,534	
79-12										119,472										1,534	



**Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - Living Maintenance**

SUMMARY 7
EXHIBIT 12
SHEET 1

**Change in Unpaid Loss from June 30, 2011 to June 30, 2012 (\$000's)
(June 30, 2012 Evaluated at June 30, 2012 and June 30, 2011 Evaluated at 6/2011)**

Accident Year	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
	Earned at 6/30/12	Earned at 6/30/11	Change	Actual @ 06/12	Actual @ 06/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11
Prior	1	0	1	-	-	-	1	0	1	1	0	0	0	0	0	83.1%	93.7%
1977	328	328	(0)	328	328	-	0	0	(0)	0	0	(0)	0	0	0	82.5%	90.6%
1978	318	318	(0)	317	317	-	0	0	(0)	0	0	(0)	0	0	0	82.0%	88.9%
1979	469	469	0	468	468	-	1	1	0	1	1	0	0	0	0	81.4%	87.4%
1980	397	393	4	396	393	4	1	1	0	1	0	0	0	0	0	80.8%	87.6%
1981	525	525	(0)	524	524	-	1	2	(0)	1	1	(0)	0	0	0	82.4%	86.9%
1982	442	442	(1)	440	440	-	2	2	(1)	1	2	(1)	0	0	(0)	83.1%	85.9%
1983	690	690	(0)	687	687	-	3	3	(0)	2	3	(0)	1	1	(0)	82.6%	84.9%
1984	743	744	(1)	739	739	-	4	5	(1)	3	4	(1)	1	1	(0)	82.2%	83.3%
1985	924	925	(0)	919	919	-	6	6	(0)	5	5	(0)	1	1	0	80.8%	82.4%
1986	818	817	0	812	812	-	6	5	0	5	4	0	1	1	0	80.1%	81.6%
1987	925	923	1	917	917	-	8	6	1	6	5	1	2	1	0	80.3%	81.2%
1988	1,397	1,393	3	1,383	1,383	-	13	10	3	11	8	2	3	2	1	79.4%	81.7%
1989	1,409	1,409	(0)	1,393	1,393	-	16	16	(0)	13	13	(0)	3	3	0	79.7%	81.3%
1990	1,137	1,142	(5)	1,121	1,121	-	16	21	(5)	13	17	(4)	3	4	(1)	80.5%	81.1%
1991	1,329	1,324	5	1,303	1,299	5	25	25	0	21	20	0	5	5	0	80.6%	80.9%
1992	1,191	1,179	11	1,165	1,155	10	26	24	2	21	20	1	5	5	1	80.3%	81.1%
1993	1,455	1,463	(8)	1,419	1,419	0	36	44	(9)	29	37	(7)	7	8	(1)	81.6%	82.1%
1994	1,625	1,599	26	1,575	1,547	28	51	53	(2)	42	44	(2)	9	9	(0)	82.5%	82.9%
1995	1,440	1,440	(0)	1,387	1,384	2	54	56	(3)	45	47	(3)	9	9	(0)	83.5%	83.8%
1996	1,591	1,551	40	1,520	1,471	49	71	80	(9)	60	68	(8)	11	12	(1)	84.4%	84.5%
1997	2,293	2,216	78	2,161	2,074	87	132	141	(9)	112	120	(7)	20	22	(2)	85.1%	84.6%
1998	2,628	2,632	(5)	2,425	2,425	-	202	207	(5)	173	176	(4)	30	31	(1)	85.3%	85.2%
1999	3,117	3,113	4	2,840	2,827	14	277	286	(10)	237	245	(8)	40	41	(1)	85.6%	85.7%
2000	3,803	3,790	13	3,511	3,468	43	292	322	(30)	251	276	(25)	42	46	(4)	85.8%	85.7%
2001	3,191	3,232	(40)	2,886	2,881	5	305	350	(45)	261	301	(39)	44	50	(6)	85.7%	85.8%
2002	3,112	3,068	45	2,691	2,616	75	422	452	(31)	360	386	(26)	61	66	(5)	85.4%	85.4%
2003	3,175	3,117	58	2,669	2,584	86	505	534	(28)	430	453	(24)	76	80	(4)	85.0%	85.0%
2004	3,236	3,149	87	2,712	2,531	182	524	618	(95)	443	524	(81)	81	94	(13)	84.5%	84.8%
2005	3,276	3,254	23	2,665	2,530	135	611	724	(112)	515	611	(96)	96	113	(16)	84.2%	84.4%
2006	2,601	2,489	111	1,924	1,633	291	677	856	(179)	568	721	(153)	109	135	(26)	83.9%	84.2%
2007	3,263	3,185	79	2,306	1,940	366	958	1,245	(288)	801	1,047	(246)	156	198	(42)	83.7%	84.1%
2008	2,739	2,854	(115)	1,476	1,210	267	1,262	1,644	(382)	1,055	1,379	(324)	207	266	(58)	83.6%	83.9%
2009	2,649	2,771	(123)	1,032	652	380	1,617	2,119	(503)	1,348	1,774	(427)	269	345	(76)	83.4%	83.7%
2010	2,997	2,953	44	943	278	665	2,054	2,675	(621)	1,710	2,239	(530)	344	436	(92)	83.2%	83.7%
2011	2,642	1,505	1,138	182	-	182	2,460	1,505	956	2,046	1,259	787	414	245	168	83.2%	83.7%
2012	1,403	-	1,403	5	-	5	1,398	-	1,398	1,161	-	1,161	237	-	237	83.0%	100.0%
2013	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
Total	65,279	62,406	2,873	51,242	48,363	2,879	14,037	14,043	(6)	11,751	11,813	(63)	2,287	2,230	57	83.7%	84.1%
Excl Prior	65,278	62,405	2,873	51,242	48,363	2,879	14,036	14,042	(6)	11,750	11,813	(63)	2,286	2,230	57	83.7%	84.1%

**Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - Living Maintenance**

SUMMARY 7
EXHIBIT 12
SHEET 4

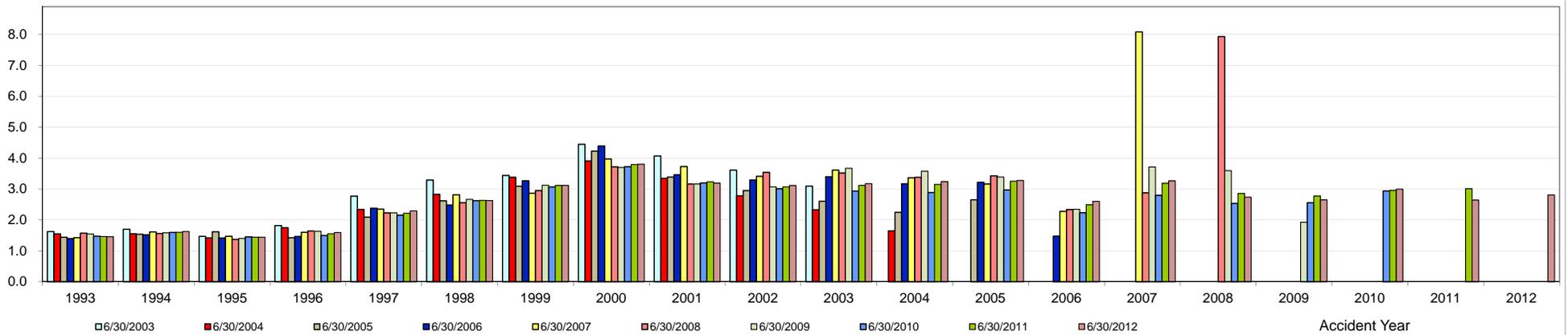
Retrospective Comparison of Unpaid loss as of June 30, 2011 (000's)

Accident Year	Actual Paid Loss @ 6/11	Ultimate Loss Earned @ 6/11			Nominal Unpaid Loss @ 6/11			Discounted Unpaid Loss @ 6/11			Amount of Discount @ 6/11			Discount Factors	
		Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11
Prior	-	1	0	1	0	1	-	0	(0)	1	0	1	0.0%	93.7%	
1977	328	328	328	0	0	(0)	0	0	(0)	0	0	(0)	90.6%	90.6%	
1978	317	318	318	0	0	(0)	0	0	(0)	0	0	(0)	88.9%	88.9%	
1979	468	469	469	1	1	0	1	1	0	0	0	0	87.4%	87.4%	
1980	393	397	393	4	1	4	4	0	3	1	0	0	87.6%	87.6%	
1981	524	525	525	1	2	(0)	1	1	(0)	0	0	(0)	86.9%	86.9%	
1982	440	442	442	2	2	(1)	1	2	(1)	0	0	(0)	85.9%	85.9%	
1983	687	690	690	3	3	(0)	3	3	(0)	0	1	(0)	84.9%	84.9%	
1984	739	743	744	4	5	(1)	3	4	(1)	1	1	(0)	83.3%	83.3%	
1985	919	924	925	6	6	(0)	5	5	(0)	1	1	(0)	82.4%	82.4%	
1986	812	818	817	6	5	0	5	4	0	1	1	0	81.6%	81.6%	
1987	917	925	923	8	6	1	6	5	1	1	1	0	81.2%	81.2%	
1988	1,383	1,397	1,393	13	10	3	11	8	3	2	2	1	81.7%	81.7%	
1989	1,393	1,409	1,409	16	16	(0)	13	13	(0)	3	3	(0)	81.3%	81.3%	
1990	1,121	1,137	1,142	16	21	(5)	13	17	(4)	3	4	(1)	81.1%	81.1%	
1991	1,299	1,329	1,324	30	25	5	24	20	4	6	5	1	80.9%	80.9%	
1992	1,155	1,191	1,179	36	24	11	29	20	9	7	5	2	81.1%	81.1%	
1993	1,419	1,455	1,463	36	44	(8)	30	37	(7)	6	8	(1)	82.1%	82.1%	
1994	1,547	1,625	1,599	79	53	26	65	44	22	13	9	4	82.9%	82.9%	
1995	1,384	1,440	1,440	56	56	(0)	47	47	(0)	9	9	(0)	83.8%	83.8%	
1996	1,471	1,591	1,551	121	80	40	102	68	34	19	12	6	84.5%	84.5%	
1997	2,074	2,293	2,216	219	141	78	185	120	66	34	22	12	84.6%	84.6%	
1998	2,425	2,628	2,632	202	207	(5)	172	176	(4)	30	31	(1)	85.2%	85.2%	
1999	2,827	3,117	3,113	290	286	4	249	245	3	42	41	1	85.7%	85.7%	
2000	3,468	3,803	3,790	335	322	13	287	276	11	48	46	2	85.7%	85.7%	
2001	2,881	3,191	3,232	310	350	(40)	266	301	(35)	44	50	(6)	85.8%	85.8%	
2002	2,616	3,112	3,068	497	452	45	424	386	38	73	66	7	85.4%	85.4%	
2003	2,584	3,175	3,117	591	534	58	502	453	49	89	80	9	85.0%	85.0%	
2004	2,531	3,236	3,149	706	618	87	598	524	74	108	94	13	84.8%	84.8%	
2005	2,530	3,276	3,254	747	724	23	630	611	19	116	113	4	84.4%	84.4%	
2006	1,633	2,601	2,489	967	856	111	814	721	94	153	135	18	84.2%	84.2%	
2007	1,940	3,263	3,185	1,324	1,245	79	1,113	1,047	66	211	198	13	84.1%	84.1%	
2008	1,210	2,739	2,854	1,529	1,644	(115)	1,282	1,379	(97)	247	266	(19)	83.9%	83.9%	
2009	652	2,649	2,771	1,997	2,119	(123)	1,672	1,774	(103)	325	345	(20)	83.7%	83.7%	
2010	278	2,997	2,953	2,719	2,675	44	2,276	2,239	37	443	436	7	83.7%	83.7%	
2011	-	1,321	1,505	1,321	1,505	(183)	1,106	1,259	(154)	216	245	(30)	83.7%	83.7%	
Total	48,363	62,555	62,406	14,192	14,043	149	11,941	11,813	127	2,251	2,230	22	84.1%	84.1%	
Excl Prior	48,363	62,554	62,405	14,191	14,042	149	11,941	11,813	128	2,250	2,230	21	84.1%	84.1%	

**Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - Living Maintenance
Change in Ultimate Loss Estimates (000's)**

Accident Year	Historical Ultimate Loss by Evaluation Date											Change in Ultimate Loss Estimates									
	OW	OW	OW	OW	OW	OW	OW	OW	Deloitte	Deloitte	Deloitte	6/30/2003 - 6/30/2004	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	Cum. Change
	6/30/2003	6/30/2004	6/30/2005	6/30/2006	6/30/2007	6/30/2008	6/30/2009	6/30/2010	6/30/2011	6/30/2012											
1979	457	554	450	511	463	482	468	469	469	469	97	(103)	61	(48)	19	(14)	1	0	0	12	
1980	387	387	404	391	391	391	391	391	393	397		17	(13)			0	2	4	4	10	
1981	507	507	536	549	521	521	521	521	525	525		29	12	(28)		1	4	(0)	18	18	
1982	431	431	431	464	438	438	438	442	442	442			32	(26)		4	1	(1)	11	11	
1983	666	666	737	721	687	687	687	690	690	690		71	(16)	(34)		3	(0)	(0)	24	24	
1984	724	724	780	755	738	745	739	747	744	743		56	(25)	(17)	7	(6)	8	(3)	(1)	19	
1985	1,015	948	934	914	935	917	923	929	925	924	(68)	(14)	(20)	22	(18)	5	6	(4)	(0)	(91)	
1986	926	812	812	812	812	812	812	823	817	818	(114)					11	(5)	0	(108)	(108)	
1987	957	905	905	905	905	954	932	931	923	925	(52)					50	(22)	(0)	(8)	1	(32)
1988	1,318	1,323	1,426	1,341	1,336	1,371	1,365	1,394	1,393	1,397	5	103	(85)	(5)	36	(7)	30	(1)	3	78	
1989	1,489	1,370	1,394	1,424	1,423	1,392	1,418	1,427	1,409	1,409	(119)	23	30	(1)	(31)	26	9	(18)	(0)	(81)	
1990	1,241	1,081	1,096	1,182	1,100	1,185	1,177	1,151	1,142	1,137	(160)	15	86	(82)	85	(8)	(25)	(10)	(5)	(104)	
1991	1,423	1,416	1,512	1,333	1,324	1,329	1,344	1,301	1,324	1,329	(8)	97	(180)	43	(31)	(43)	37	(14)	5	(95)	
1992	1,421	1,241	1,361	1,149	1,109	1,172	1,193	1,178	1,179	1,191	(179)	120	(212)	(40)	63	22	(16)	2	11	(230)	
1993	1,622	1,547	1,440	1,395	1,424	1,571	1,545	1,472	1,463	1,455	(76)	(107)	(44)	28	147	(26)	(73)	(9)	(8)	(168)	
1994	1,698	1,551	1,536	1,596	1,613	1,599	1,625	1,595	1,599	1,625	(147)	(15)	(19)	96	(52)	22	12	5	26	(73)	
1995	1,466	1,418	1,615	1,415	1,471	1,368	1,400	1,451	1,440	1,440	(48)	197	(200)	56	(103)	32	51	(11)	(0)	(26)	
1996	1,819	1,749	1,422	1,464	1,600	1,642	1,631	1,497	1,591	1,591	(70)	(328)	43	135	43	(11)	(134)	54	40	(228)	
1997	2,769	2,338	2,090	2,377	2,348	2,226	2,228	2,154	2,216	2,293	(431)	(249)	287	(29)	(123)	2	(74)	62	78	(476)	
1998	3,289	2,828	2,618	2,481	2,811	2,558	2,666	2,621	2,632	2,628	(461)	(210)	(137)	330	(253)	108	(45)	11	(5)	(662)	
1999	3,437	3,381	3,091	3,265	2,862	2,949	3,122	3,066	3,113	3,117	(56)	(291)	175	(403)	86	174	(56)	47	4	(320)	
2000	4,447	3,905	4,226	4,392	3,970	3,716	3,699	3,721	3,790	3,803	(541)	320	166	(421)	(255)	(17)	22	69	13	(643)	
2001	4,069	3,345	3,384	3,459	3,727	3,161	3,163	3,197	3,232	3,191	(724)	39	75	268	(566)	2	34	35	(40)	(878)	
2002	3,610	2,780	2,948	3,293	3,411	3,539	3,069	3,009	3,068	3,112	(830)	168	345	118	129	(471)	(60)	59	45	(498)	
2003	3,093	2,326	2,603	3,393	3,612	3,517	3,671	2,935	3,117	3,175	(767)	277	790	219	(95)	154	(736)	182	58	82	
2004		1,646	2,245	3,170	3,363	3,377	3,576	2,887	3,149	3,236		599	925	193	15	198	(689)	262	87	1,590	
2005			2,650	3,218	3,162	3,425	3,388	2,967	3,254	3,276			568	(56)	264	(38)	(420)	286	23	626	
2006				1,474	2,276	2,333	2,344	2,234	2,489	2,601				802	57	11	(111)	256	111	1,127	
2007					8,084	2,878	3,713	2,795	3,185	3,263					(5,207)	836	(918)	389	79	(4,821)	
2008						7,932	3,594	2,533	2,854	2,739					(4,339)	(1,060)	321	(115)	(5,194)	(5,194)	
2009							1,925	2,555	2,771	2,649						630	217	(123)	724	(123)	724
2010								2,936	2,953	2,997							18	44	61	61	61
2011									3,009	2,642								(367)	(367)	(367)	(367)
2012										2,806											(367)
79-03	44,284	39,534	39,750	40,899	41,080	40,218	40,140	39,149	39,599	39,825	(4,749)	216	1,149	181	(862)	(78)	(992)	450	227	(4,458)	
79-04		40,627	41,545	43,558	43,979	43,113	43,248	41,567	42,279	42,593		919	2,013	422	(866)	135	(1,681)	712	314	(2,880)	
79-05			44,195	46,775	47,141	46,538	46,635	44,534	45,533	45,869			2,580	365	(602)	97	(2,101)	998	336	(2,254)	
79-06				48,250	49,417	48,872	48,979	46,768	48,022	48,470				1,167	(546)	108	(2,212)	1,254	448	(1,127)	
79-07					57,501	51,749	49,563	52,692	49,563	51,207					(5,752)	943	(3,129)	1,644	526	(5,948)	
79-08						59,682	56,286	52,096	54,061	54,472						(3,395)	(4,190)	1,964	411	(11,142)	
79-09							58,211	54,651	56,832	57,120						(3,560)	2,181	288	(10,418)	(10,418)	
79-10								57,587	59,786	60,118							2,199	332	(10,357)	(10,357)	
79-11									62,795	62,760								(35)	(10,724)	(10,724)	
79-12										65,566											(10,724)

Change in Ultimate Loss by Accident Year



Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - % Permanent Partial & Permanent Partial

SUMMARY 7
EXHIBIT 13
SHEET 1

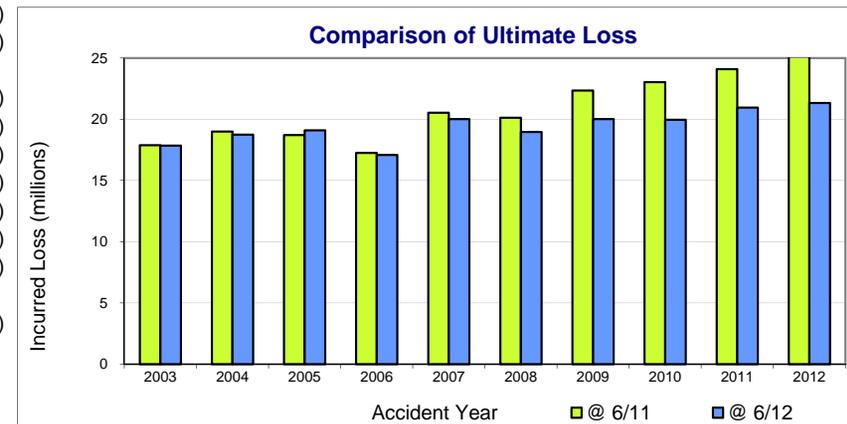
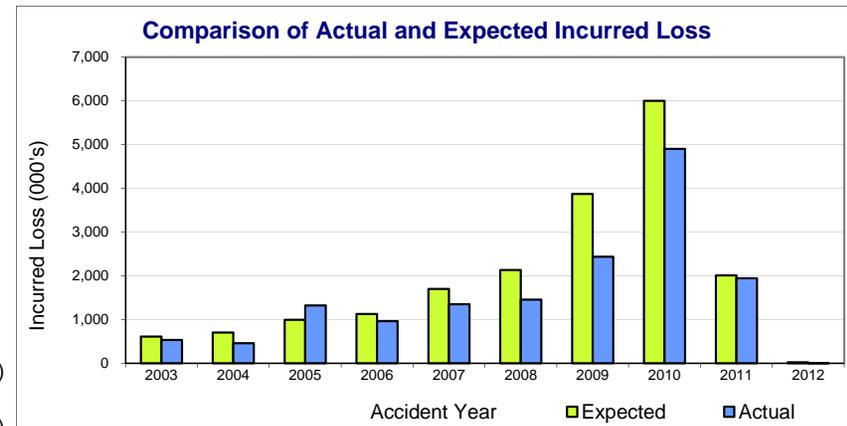
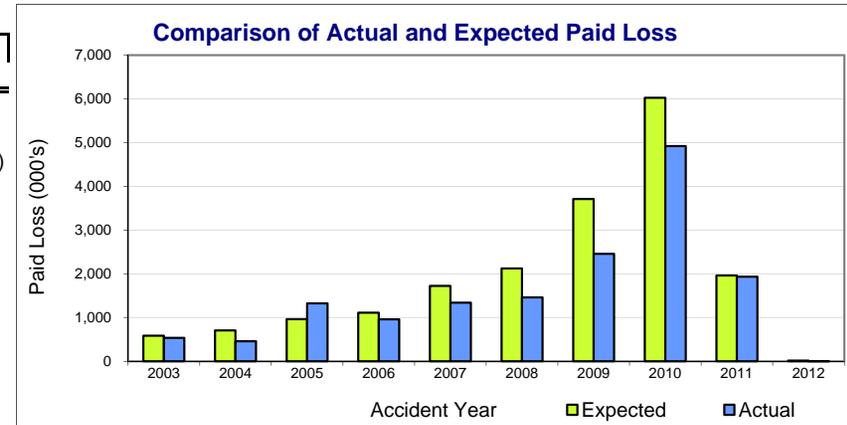
Change in Unpaid Loss from June 30, 2011 to June 30, 2012 (\$000's)
(June 30, 2012 Evaluated at June 30, 2012 and June 30, 2011 Evaluated at 6/2011)

Accident Year	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
	Earned at 6/30/12	Earned at 6/30/11	Change	Actual @ 06/12	Actual @ 06/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11
Prior	68	31	37	18	11	7	50	20	30	45	18	26	5	2	4	89.9%	92.5%
1977	6,423	6,424	(1)	6,416	6,416	-	7	8	(1)	6	7	(1)	1	1	(0)	88.9%	88.8%
1978	6,514	6,513	1	6,505	6,505	-	9	8	1	8	7	1	1	1	(0)	88.5%	86.3%
1979	9,901	9,897	4	9,883	9,883	-	18	14	4	15	12	4	2	2	(0)	87.9%	84.2%
1980	10,462	10,452	10	10,439	10,437	2	23	16	7	20	13	7	3	3	0	87.2%	82.3%
1981	11,507	11,502	5	11,476	11,476	-	31	25	5	26	22	5	4	4	0	86.3%	85.1%
1982	12,418	12,407	11	12,379	12,379	-	39	29	11	34	24	10	6	5	1	85.4%	82.5%
1983	13,987	13,975	11	13,941	13,939	2	46	36	10	38	29	8	8	7	1	82.5%	81.3%
1984	15,702	15,688	14	15,647	15,644	3	55	44	11	44	35	9	11	9	2	80.7%	80.0%
1985	16,800	16,760	39	16,737	16,707	30	63	53	10	49	42	7	13	11	2	78.7%	79.1%
1986	16,729	16,710	18	16,657	16,649	8	71	61	10	56	48	8	15	13	3	78.6%	79.1%
1987	15,767	15,745	23	15,690	15,678	12	77	67	10	60	53	8	17	14	3	78.4%	79.1%
1988	15,704	15,683	20	15,616	15,600	17	88	84	4	68	68	1	19	16	3	78.2%	80.6%
1989	15,421	15,379	42	15,315	15,288	27	106	91	15	84	72	12	22	19	3	79.5%	79.5%
1990	15,731	15,705	26	15,610	15,591	20	121	114	7	95	92	3	26	22	3	78.7%	80.4%
1991	14,493	14,455	39	14,356	14,329	27	138	125	12	110	101	9	28	24	3	80.0%	80.7%
1992	13,027	12,976	50	12,880	12,840	40	146	137	10	117	111	6	29	26	3	80.2%	81.2%
1993	12,559	12,507	52	12,388	12,343	45	172	164	7	139	135	4	33	29	3	80.8%	82.1%
1994	14,876	14,606	270	14,614	14,357	257	262	249	12	215	208	7	46	42	5	82.3%	83.3%
1995	11,684	11,638	46	11,422	11,396	26	263	242	20	219	202	17	44	40	4	83.2%	83.3%
1996	12,111	12,063	48	11,794	11,739	55	316	323	(7)	261	272	(11)	55	51	4	82.5%	84.1%
1997	11,981	11,908	72	11,597	11,512	86	383	397	(14)	317	334	(17)	66	62	3	82.8%	84.3%
1998	13,292	13,271	21	12,780	12,702	78	512	569	(57)	424	483	(59)	88	86	2	82.7%	84.8%
1999	15,960	15,799	161	15,210	14,898	313	749	901	(152)	621	772	(151)	128	129	(1)	82.9%	85.6%
2000	17,366	17,374	(7)	16,291	16,099	191	1,076	1,274	(198)	905	1,094	(189)	171	180	(10)	84.1%	85.8%
2001	16,645	16,589	56	15,353	15,015	337	1,292	1,574	(282)	1,090	1,354	(264)	202	220	(18)	84.4%	86.0%
2002	19,003	19,031	(28)	17,158	16,780	378	1,845	2,251	(406)	1,561	1,933	(372)	284	318	(34)	84.6%	85.9%
2003	17,847	17,880	(33)	15,679	15,143	535	2,168	2,736	(568)	1,835	2,350	(515)	333	387	(53)	84.6%	85.9%
2004	18,740	18,999	(259)	15,892	15,437	455	2,848	3,562	(714)	2,417	3,051	(634)	431	512	(80)	84.9%	85.6%
2005	19,093	18,706	388	15,556	14,232	1,324	3,537	4,474	(936)	2,996	3,835	(839)	542	639	(97)	84.7%	85.7%
2006	17,080	17,250	(170)	12,802	11,843	958	4,279	5,407	(1,128)	3,645	4,630	(985)	634	777	(143)	85.2%	85.6%
2007	20,008	20,529	(520)	14,053	12,714	1,340	5,955	7,815	(1,860)	5,068	6,705	(1,637)	887	1,109	(223)	85.1%	85.8%
2008	18,960	20,121	(1,161)	11,391	9,930	1,461	7,569	10,191	(2,621)	6,455	8,738	(2,283)	1,114	1,453	(339)	85.3%	85.7%
2009	20,012	22,349	(2,337)	10,115	7,661	2,455	9,897	14,689	(4,792)	8,437	12,689	(4,253)	1,461	2,000	(539)	85.2%	86.4%
2010	19,953	23,035	(3,082)	6,896	1,975	4,921	13,057	21,059	(8,002)	11,223	18,396	(7,173)	1,834	2,663	(829)	86.0%	87.4%
2011	20,949	12,045	8,904	1,957	24	1,933	18,991	12,021	6,970	16,544	10,235	6,309	2,447	1,786	661	87.1%	85.1%
2012	10,664	-	10,664	2	-	2	10,662	-	10,662	9,071	-	9,071	1,592	-	1,592	85.1%	100.0%
2013	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
Total	539,437	526,003	13,434	452,517	435,172	17,345	86,920	90,831	(3,911)	74,319	78,168	(3,850)	12,602	12,663	(61)	85.5%	86.1%
Excl Prior	539,369	525,972	13,397	452,499	435,161	17,338	86,870	90,811	(3,941)	74,274	78,150	(3,876)	12,596	12,661	(65)	85.5%	86.1%

Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - % Permanent Partial & Permanent Partial
2012 Fiscal Year as of June 30, 2012 - Actual vs. Expected (000's)

SUMMARY 7
 EXHIBIT 13
 SHEET 2

Accident Year	Paid Loss from 6/11 - 6/12			Incurred Loss from 6/11 - 6/12			Ultimate Loss-Earned & Unearned		
	Expected	Actual	Variance	Expected	Actual	Variance	Evaluated @ 6/11	Evaluated @ 6/12	Change
Prior	4	7	3				31	68	37
1977	2	-	(2)	8	-	(8)	6,424	6,423	(1)
1978	1	-	(1)	8	-	(8)	6,513	6,514	1
1979	1	-	(1)	14	-	(14)	9,897	9,901	4
1980	1	2	1	8	2	(6)	10,452	10,462	10
1981	8	-	(8)	19	-	(19)	11,502	11,507	5
1982	1	-	(1)	3	-	(3)	12,407	12,418	11
1983	4	2	(2)	8	2	(6)	13,975	13,987	11
1984	4	3	(1)	8	3	(4)	15,688	15,702	14
1985	5	30	24	9	30	20	16,760	16,800	39
1986	8	8	(0)	14	8	(6)	16,710	16,729	18
1987	9	12	3	14	12	(1)	15,745	15,767	23
1988	17	17	(1)	25	17	(8)	15,683	15,704	20
1989	9	27	18	13	27	14	15,379	15,421	42
1990	21	20	(1)	29	20	(10)	15,705	15,731	26
1991	21	27	6	27	27	(1)	14,455	14,493	39
1992	24	40	16	28	40	13	12,976	13,027	50
1993	33	45	12	35	45	10	12,507	12,559	52
1994	57	257	200	60	259	199	14,606	14,876	270
1995	44	26	(18)	43	26	(17)	11,638	11,684	46
1996	72	55	(17)	72	55	(17)	12,063	12,111	48
1997	78	86	8	75	86	11	11,908	11,981	72
1998	127	78	(49)	119	78	(42)	13,271	13,292	21
1999	223	313	89	223	312	89	15,799	15,960	161
2000	283	191	(92)	302	191	(111)	17,374	17,366	(7)
2001	351	337	(14)	335	337	2	16,589	16,645	56
2002	466	378	(88)	462	376	(86)	19,031	19,003	(28)
2003	583	535	(48)	607	531	(76)	17,880	17,847	(33)
2004	705	455	(250)	701	455	(246)	18,999	18,740	(259)
2005	962	1,324	362	991	1,321	330	18,706	19,093	388
2006	1,110	958	(152)	1,126	961	(165)	17,250	17,080	(170)
2007	1,722	1,340	(383)	1,697	1,349	(348)	20,529	20,008	(520)
2008	2,122	1,461	(662)	2,131	1,454	(678)	20,121	18,960	(1,161)
2009	3,708	2,455	(1,253)	3,870	2,434	(1,436)	22,349	20,012	(2,337)
2010	6,024	4,921	(1,104)	5,999	4,902	(1,097)	23,035	19,953	(3,082)
2011	1,962	1,933	(28)	2,008	1,942	(66)	24,090	20,949	(3,141)
2012	15	2	(13)	21	2	(19)	25,275	21,328	(3,946)
Total	20,789	17,345	(3,444)	21,113	17,304	(3,808)			(13,221)



Ohio Bureau of Workers' Compensation

SUMMARY 7

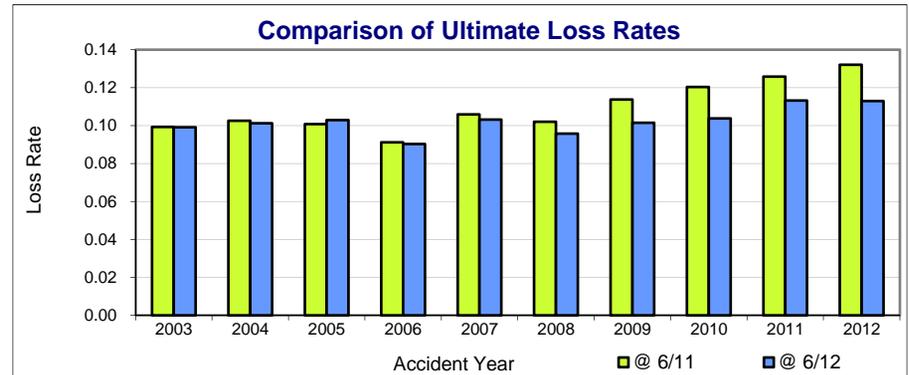
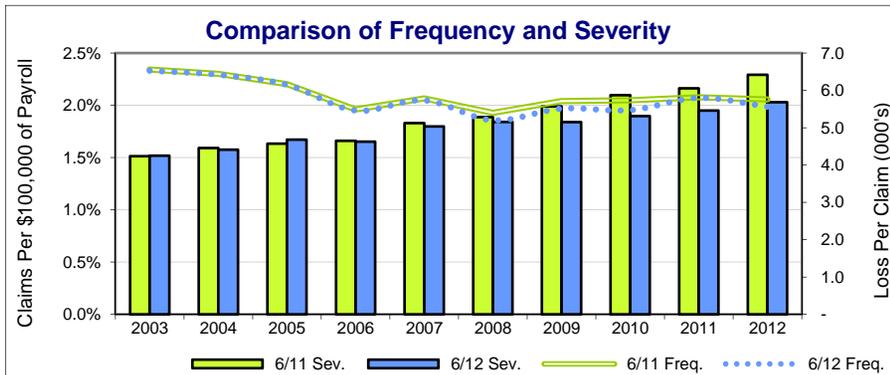
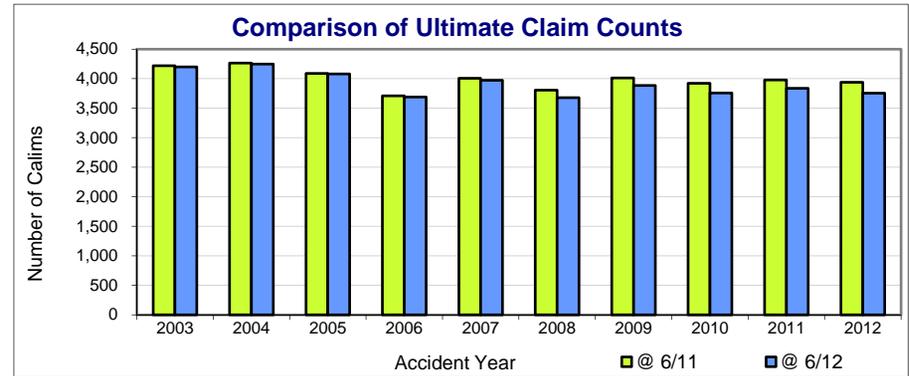
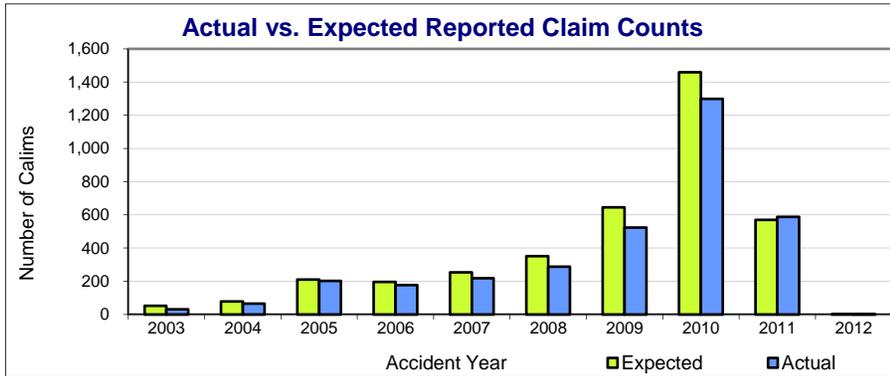
Public Employers - Taxing Districts - Compensation - % Permanent Partial & Permanent Partial

EXHIBIT 13

2012 Fiscal Year as of June 30, 2012 - Actual vs. Expected (000's)

SHEET 3

Accident Year	# of Reported Claims from 6/11-6/12			Ultimate Claim Counts			Ultimate Frequency		Ultimate Severity		Ultimate Loss Rate	
	Expected	Actual	Variance	@ 6/11	@ 6/12	Change	@ 6/11	@ 6/12	@ 6/11	@ 6/12	@ 6/11	@ 6/12
77-02	144	156	12	88,828	88,818	(10)						
2003	52	31	(21)	4,220	4,199	(21)	2.34%	2.33%	4,237	4,250	0.099	0.099
2004	78	65	(13)	4,263	4,248	(15)	2.30%	2.29%	4,457	4,412	0.103	0.101
2005	210	202	(8)	4,089	4,079	(10)	2.20%	2.20%	4,575	4,681	0.101	0.103
2006	196	177	(19)	3,709	3,690	(19)	1.96%	1.95%	4,651	4,629	0.091	0.090
2007	253	218	(35)	4,006	3,972	(34)	2.07%	2.05%	5,124	5,037	0.106	0.103
2008	351	288	(63)	3,806	3,678	(128)	1.93%	1.86%	5,287	5,155	0.102	0.096
2009	645	523	(122)	4,011	3,885	(126)	2.04%	1.97%	5,572	5,151	0.114	0.101
2010	1,459	1,299	(160)	3,922	3,757	(165)	2.05%	1.95%	5,873	5,311	0.120	0.104
2011	570	588	18	3,978	3,836	(142)	2.08%	2.07%	6,056	5,461	0.126	0.113
2012	2	1	(1)	3,938	3,753	(185)	2.06%	1.99%	6,418	5,683	0.132	0.113
Total	3,960	3,548	(412)	128,770	127,915	(855)						



Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - % Permanent Partial & Permanent Partial

SUMMARY 7
 EXHIBIT 13
 SHEET 4

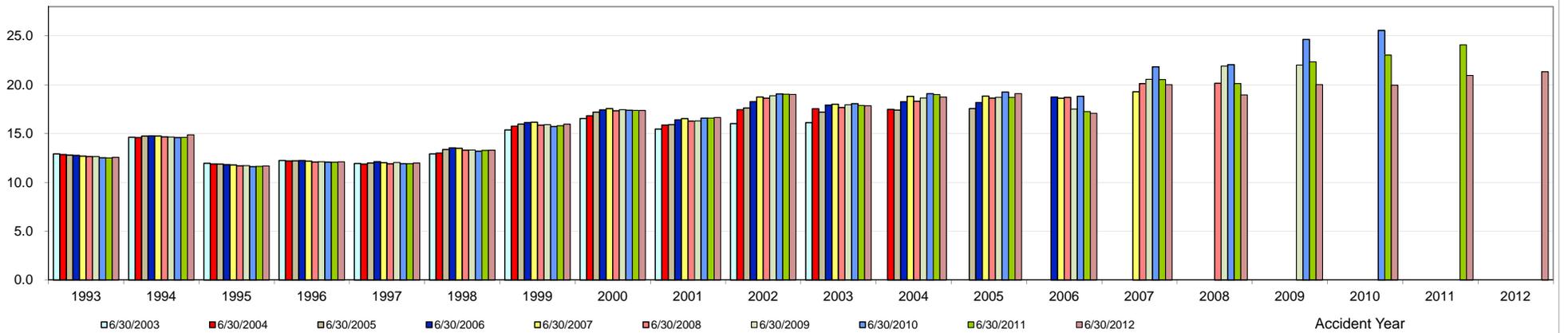
Retrospective Comparison of Unpaid loss as of June 30, 2011 (000's)

Accident Year	Actual Paid Loss @ 6/11	Ultimate Loss Earned @ 6/11		Nominal Unpaid Loss @ 6/11			Discounted Unpaid Loss @ 6/11			Amount of Discount @ 6/11			Discount Factors	
		Evaluated @ 6/12	Evaluated @ 6/11	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11
Prior	11	68	31	57	20	37	53	18	34	4	2	3	92.5%	92.5%
1977	6,416	6,423	6,424	7	8	(1)	6	7	(1)	1	1	(0)	88.8%	88.8%
1978	6,505	6,514	6,513	9	8	1	8	7	1	1	1	0	86.3%	86.3%
1979	9,883	9,901	9,897	18	14	4	15	12	3	3	2	1	84.2%	84.2%
1980	10,437	10,462	10,452	25	16	10	21	13	8	5	3	2	82.3%	82.3%
1981	11,476	11,507	11,502	31	25	5	26	22	4	5	4	1	85.1%	85.1%
1982	12,379	12,418	12,407	39	29	11	33	24	9	7	5	2	82.5%	82.5%
1983	13,939	13,987	13,975	47	36	11	38	29	9	9	7	2	81.3%	81.3%
1984	15,644	15,702	15,688	58	44	14	47	35	11	12	9	3	80.0%	80.0%
1985	16,707	16,800	16,760	92	53	39	73	42	31	19	11	8	79.1%	79.1%
1986	16,649	16,729	16,710	79	61	18	63	48	15	17	13	4	79.1%	79.1%
1987	15,678	15,767	15,745	89	67	23	71	53	18	19	14	5	79.1%	79.1%
1988	15,600	15,704	15,683	104	84	20	84	68	16	20	16	4	80.6%	80.6%
1989	15,288	15,421	15,379	133	91	42	106	72	33	27	19	9	79.5%	79.5%
1990	15,591	15,731	15,705	140	114	26	113	92	21	28	22	5	80.4%	80.4%
1991	14,329	14,493	14,455	164	125	39	132	101	31	32	24	7	80.7%	80.7%
1992	12,840	13,027	12,976	187	137	50	152	111	41	35	26	9	81.2%	81.2%
1993	12,343	12,559	12,507	217	164	52	178	135	43	39	29	9	82.1%	82.1%
1994	14,357	14,876	14,606	519	249	270	432	208	225	87	42	45	83.3%	83.3%
1995	11,396	11,684	11,638	288	242	46	240	202	38	48	40	8	83.3%	83.3%
1996	11,739	12,111	12,063	371	323	48	312	272	40	59	51	8	84.1%	84.1%
1997	11,512	11,981	11,908	469	397	72	395	334	61	74	62	11	84.3%	84.3%
1998	12,702	13,292	13,271	590	569	21	500	483	18	90	86	3	84.8%	84.8%
1999	14,898	15,960	15,799	1,062	901	161	910	772	138	152	129	23	85.6%	85.6%
2000	16,099	17,366	17,374	1,267	1,274	(7)	1,088	1,094	(6)	179	180	(1)	85.8%	85.8%
2001	15,015	16,645	16,589	1,630	1,574	56	1,402	1,354	48	228	220	8	86.0%	86.0%
2002	16,780	19,003	19,031	2,223	2,251	(28)	1,909	1,933	(24)	314	318	(4)	85.9%	85.9%
2003	15,143	17,847	17,880	2,704	2,736	(33)	2,322	2,350	(28)	382	387	(5)	85.9%	85.9%
2004	15,437	18,740	18,999	3,303	3,562	(259)	2,829	3,051	(222)	474	512	(37)	85.6%	85.6%
2005	14,232	19,093	18,706	4,861	4,474	388	4,167	3,835	332	694	639	55	85.7%	85.7%
2006	11,843	17,080	17,250	5,237	5,407	(170)	4,485	4,630	(146)	752	777	(24)	85.6%	85.6%
2007	12,714	20,008	20,529	7,295	7,815	(520)	6,259	6,705	(446)	1,036	1,109	(74)	85.8%	85.8%
2008	9,930	18,960	20,121	9,030	10,191	(1,161)	7,743	8,738	(995)	1,287	1,453	(166)	85.7%	85.7%
2009	7,661	20,012	22,349	12,352	14,689	(2,337)	10,670	12,689	(2,019)	1,681	2,000	(318)	86.4%	86.4%
2010	1,975	19,953	23,035	17,978	21,059	(3,082)	15,704	18,396	(2,692)	2,274	2,663	(390)	87.4%	87.4%
2011	24	10,474	12,045	10,451	12,021	(1,571)	8,898	10,235	(1,337)	1,553	1,786	(233)	85.1%	85.1%
Total	435,172	518,298	526,003	83,127	90,831	(7,704)	71,482	78,168	(6,687)	11,645	12,663	(1,017)	86.0%	86.1%
Excl Prior	435,161	518,230	525,972	83,070	90,811	(7,741)	71,429	78,150	(6,721)	11,641	12,661	(1,020)	86.0%	86.1%

**Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - % Permanent Partial & Permanent Partial
Change in Ultimate Loss Estimates (000's)**

Accident Year	Historical Ultimate Loss by Evaluation Date											Change in Ultimate Loss Estimates									
	OW	OW	OW	OW	OW	OW	OW	OW	Deloitte	Deloitte	Deloitte	6/30/2003 - 6/30/2004	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	Cum. Change
	6/30/2003	6/30/2004	6/30/2005	6/30/2006	6/30/2007	6/30/2008	6/30/2009	6/30/2010	6/30/2011	6/30/2012											
1979	9,874	9,871	9,865	9,873	9,874	9,871	9,871	9,908	9,897	9,901	(3)	(7)	8	2	(3)	(0)	37	(11)	4	27	
1980	10,399	10,390	10,377	10,448	10,444	10,441	10,444	10,465	10,452	10,462	(9)	(13)	70	(4)	(3)	2	21	(13)	10	64	
1981	11,503	11,497	11,499	11,489	11,517	11,488	11,508	11,508	11,517	11,507	(6)	2	18	(28)	(3)	2	21	(7)	5	4	
1982	12,423	12,401	12,388	12,411	12,400	12,380	12,387	12,407	12,407	12,418	(22)	(13)	23	(11)	(20)	7	20	1	11	(5)	
1983	13,985	13,960	13,942	13,963	13,949	13,957	13,946	13,979	13,975	13,987	(25)	(18)	21	(14)	8	(11)	33	(3)	11	1	
1984	15,718	15,700	15,687	15,699	15,684	15,681	15,677	15,697	15,688	15,702	(17)	(13)	12	(14)	(3)	(4)	20	(9)	14	(16)	
1985	16,808	16,784	16,760	16,775	16,753	16,748	16,746	16,774	16,760	16,800	(23)	(24)	15	(22)	(5)	(2)	28	(14)	39	(8)	
1986	16,718	16,680	16,675	16,718	16,717	16,717	16,710	16,729	16,729	16,729	(38)	(5)	43	(2)	0	(12)	24	(19)	18	10	
1987	15,815	15,759	15,717	15,749	15,728	15,731	15,725	15,731	15,745	15,767	(56)	(42)	33	(21)	3	(6)	6	14	23	(48)	
1988	15,777	15,717	15,682	15,692	15,679	15,681	15,667	15,688	15,683	15,704	(60)	(35)	10	(13)	2	(14)	22	(5)	20	(73)	
1989	15,422	15,372	15,368	15,366	15,338	15,327	15,346	15,344	15,379	15,421	(51)	(4)	(2)	(28)	(11)	20	(2)	35	42	(1)	
1990	15,804	15,829	15,827	15,854	15,808	15,791	15,759	15,702	15,705	15,731	25	(1)	27	(46)	(17)	(31)	(57)	3	26	(73)	
1991	14,397	14,400	14,416	14,443	14,426	14,411	14,472	14,449	14,455	14,449	3	16	27	(17)	(14)	60	(23)	6	39	96	
1992	13,339	13,211	13,230	13,182	13,126	13,059	13,064	12,957	12,976	13,027	(127)	18	(48)	(56)	(67)	5	(107)	20	50	(312)	
1993	12,916	12,852	12,795	12,766	12,693	12,653	12,641	12,516	12,507	12,559	(64)	(57)	(29)	(73)	(39)	(12)	(125)	(9)	52	(357)	
1994	14,622	14,596	14,743	14,766	14,750	14,659	14,646	14,592	14,606	14,876	(26)	147	23	(16)	(91)	(13)	(54)	14	270	254	
1995	11,954	11,885	11,877	11,822	11,784	11,695	11,717	11,606	11,638	11,684	(69)	(7)	(55)	(38)	(89)	22	(110)	32	46	(270)	
1996	12,242	12,194	12,206	12,244	12,174	12,087	12,113	12,075	12,063	12,111	(47)	12	38	(70)	(87)	26	(38)	(12)	48	(131)	
1997	11,937	11,873	11,989	12,116	12,020	11,901	12,040	11,923	11,908	11,981	(64)	115	128	(96)	(119)	139	(117)	(14)	72	43	
1998	12,918	13,003	13,369	13,535	13,494	13,299	13,316	13,185	13,271	13,292	86	365	166	(41)	(195)	17	(131)	86	21	374	
1999	15,371	15,753	15,972	16,128	16,166	15,863	15,912	15,724	15,799	15,960	382	219	156	38	(303)	48	(188)	75	161	589	
2000	16,538	16,822	17,197	17,422	17,559	17,333	17,451	17,390	17,374	17,366	284	375	224	137	(226)	118	(61)	(16)	(7)	829	
2001	15,463	15,868	15,913	16,405	16,534	16,276	16,292	16,579	16,589	16,645	404	46	491	129	(258)	16	287	10	56	1,181	
2002	16,023	17,446	17,622	18,267	18,747	18,626	18,874	19,067	19,031	19,003	1,424	175	646	480	(121)	248	193	(36)	(28)	2,980	
2003	16,117	17,549	17,202	17,905	18,005	17,664	17,955	18,056	17,880	17,847	1,432	(347)	703	100	(341)	290	102	(177)	(33)	1,731	
2004		17,480	17,399	18,261	18,817	18,312	18,638	18,999	18,740	18,740		862	556	(505)	326	446	(84)	(259)		1,260	
2005			17,562	18,179	18,834	18,633	18,719	19,250	18,706	19,093		617	655	(201)	87	531	(545)	388		1,531	
2006				18,750	18,618	18,712	17,507	18,819	17,080	17,080				(132)	94	(1,205)	1,313	(1,569)	(170)	(1,670)	
2007				19,282	20,114	20,561	21,834	20,529	20,008	20,008					831	447	1,272	(1,305)	(520)	726	
2008					20,149	21,910	22,052	20,121	18,960	18,960						1,761	142	(1,931)	(1,161)	(1,189)	
2009						22,013	24,640	22,349	20,012	20,012							2,627	(2,291)	(2,337)	(2,001)	
2010							25,560	23,035	19,953	19,953								(2,525)	(3,082)	(5,607)	
2011								24,090	20,949	20,949									(3,141)	(3,141)	
2012									21,328	21,328											
79-03	354,082	357,413	358,319	361,064	361,339	359,338	360,254	360,052	360,001	360,972	3,331	906	2,745	275	(2,001)	916	(202)	(51)	970	6,890	
79-04		365,022	365,853	369,453	370,281	367,779	369,021	369,228	369,104	369,811		832	3,599	829	(2,502)	1,241	207	(124)	707	8,123	
79-05			383,415	387,632	389,115	386,412	387,740	388,478	387,809	388,904			4,216	1,483	(2,703)	1,328	738	(669)	1,095	9,654	
79-06				406,382	407,733	405,124	405,247	407,297	405,060	405,985				1,351	(2,609)	123	2,051	(2,238)	925	7,984	
79-07					427,016	425,238	425,808	429,131	425,993	425,808					(1,778)	570	3,323	(3,543)	405	8,710	
79-08						445,387	447,718	451,183	445,709	444,953						2,331	3,465	(5,474)	(756)	7,521	
79-09							469,731	475,823	468,058	464,965						6,092	(7,765)	(3,093)	5,520	5,520	
79-10								501,383	491,093	484,918								(10,290)	(6,175)	(86)	
79-11									515,183	505,867									(9,316)	(3,227)	
79-12										527,195										(3,227)	

Change in Ultimate Loss by Accident Year



**Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - % Permanent Partial**

SUMMARY 7
EXHIBIT 14
SHEET 1

**Change in Unpaid Loss from June 30, 2011 to June 30, 2012 (\$000's)
(June 30, 2012 Evaluated at June 30, 2012 and June 30, 2011 Evaluated at 6/2011)**

Accident Year	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
	Earned at 6/30/12	Earned at 6/30/11	Change	Actual @ 06/12	Actual @ 06/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11
Prior	51	20	31	4	1	3	47	19	28	42	18	25	5	1	3	89.9%	92.5%
1977	6,059	6,060	(1)	6,053	6,053	-	6	7	(1)	6	6	(1)	1	1	(0)	88.9%	88.8%
1978	6,106	6,106	1	6,098	6,098	-	8	8	1	7	7	1	1	1	(0)	88.5%	86.3%
1979	9,449	9,446	3	9,432	9,432	-	17	13	3	15	11	4	2	2	(0)	87.9%	84.2%
1980	9,933	9,925	8	9,912	9,910	2	21	15	6	18	12	6	3	3	0	87.2%	82.3%
1981	10,897	10,888	9	10,869	10,869	-	27	18	9	23	16	8	4	3	1	86.3%	85.1%
1982	12,008	11,995	13	11,972	11,972	-	36	23	13	31	19	12	5	4	1	85.4%	82.5%
1983	13,532	13,520	12	13,491	13,490	2	41	30	11	34	24	9	7	6	2	82.5%	81.3%
1984	15,017	15,002	14	14,970	14,967	3	46	35	11	37	28	9	9	7	2	80.7%	80.0%
1985	16,146	16,123	24	16,093	16,080	13	53	42	11	42	33	9	11	9	3	78.7%	79.1%
1986	15,842	15,821	21	15,784	15,776	8	57	44	13	45	35	10	12	9	3	78.6%	79.1%
1987	15,032	15,014	18	14,967	14,963	4	65	51	14	51	40	11	14	11	3	78.4%	79.1%
1988	14,954	14,924	29	14,880	14,864	17	73	60	13	57	49	9	16	12	4	78.2%	80.6%
1989	14,361	14,310	51	14,276	14,249	27	85	61	23	67	49	18	17	13	5	79.5%	79.5%
1990	14,095	14,053	42	14,010	13,990	20	85	63	22	67	51	16	18	12	6	78.7%	80.4%
1991	12,705	12,658	46	12,616	12,589	27	89	69	20	71	56	15	18	13	4	80.0%	80.7%
1992	12,778	12,724	53	12,640	12,600	40	137	124	13	110	101	9	27	23	4	80.2%	81.2%
1993	11,507	11,443	64	11,373	11,328	45	135	115	19	109	95	14	26	21	5	80.8%	82.1%
1994	12,606	12,509	97	12,435	12,371	65	171	138	33	140	115	25	30	23	7	82.3%	83.3%
1995	11,145	11,101	45	10,922	10,897	26	223	204	19	186	170	16	37	34	3	83.2%	83.3%
1996	11,206	11,155	51	10,952	10,897	55	254	258	(4)	209	217	(7)	44	41	3	82.5%	84.1%
1997	10,751	10,671	81	10,453	10,367	86	298	304	(5)	247	256	(9)	51	48	4	82.8%	84.3%
1998	11,706	11,655	51	11,308	11,230	78	399	426	(27)	330	361	(31)	69	65	4	82.7%	84.8%
1999	13,818	13,732	86	13,247	13,062	185	571	670	(99)	473	574	(101)	98	96	2	82.9%	85.6%
2000	15,080	14,927	154	14,179	14,002	177	902	924	(23)	759	794	(35)	143	131	12	84.1%	85.8%
2001	14,764	14,626	137	13,679	13,346	334	1,084	1,281	(196)	915	1,101	(187)	170	179	(10)	84.4%	86.0%
2002	16,880	16,794	86	15,279	14,934	345	1,602	1,861	(259)	1,355	1,598	(243)	247	263	(16)	84.6%	85.9%
2003	16,256	16,462	(207)	14,340	14,052	287	1,916	2,410	(494)	1,622	2,070	(448)	295	340	(46)	84.6%	85.9%
2004	17,391	17,640	(249)	14,935	14,480	455	2,456	3,160	(704)	2,084	2,706	(622)	372	454	(82)	84.9%	85.6%
2005	17,024	17,159	(135)	13,957	13,145	812	3,068	4,015	(947)	2,598	3,441	(843)	470	573	(104)	84.7%	85.7%
2006	16,036	16,397	(361)	12,314	11,512	802	3,721	4,885	(1,163)	3,170	4,183	(1,013)	551	702	(150)	85.2%	85.6%
2007	18,016	18,678	(662)	12,801	11,654	1,147	5,215	7,023	(1,809)	4,439	6,026	(1,588)	776	997	(221)	85.1%	85.8%
2008	17,575	18,693	(1,118)	10,924	9,478	1,447	6,651	9,216	(2,565)	5,672	7,902	(2,230)	979	1,314	(335)	85.3%	85.7%
2009	18,585	20,862	(2,277)	9,814	7,444	2,371	8,771	13,418	(4,647)	7,476	11,591	(4,115)	1,294	1,827	(532)	85.2%	86.4%
2010	18,374	21,372	(2,998)	6,655	1,765	4,891	11,719	19,607	(7,888)	10,073	17,128	(7,054)	1,646	2,480	(834)	86.0%	87.4%
2011	19,290	11,129	8,161	1,901	-	1,901	17,389	11,129	6,260	15,148	9,475	5,673	2,241	1,654	587	87.1%	85.1%
2012	9,728	-	9,728	-	-	-	9,728	-	9,728	8,276	-	8,276	1,452	-	1,452	85.1%	100.0%
2013	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
Total	496,704	485,593	11,111	419,538	403,865	15,673	77,166	81,728	(4,562)	66,004	70,358	(4,354)	11,162	11,370	(208)	85.5%	86.1%
Excl Prior	496,653	485,573	11,079	419,534	403,864	15,670	77,119	81,709	(4,590)	65,962	70,340	(4,379)	11,157	11,368	(212)	85.5%	86.1%

**Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - % Permanent Partial**

SUMMARY 7
EXHIBIT 14
SHEET 4

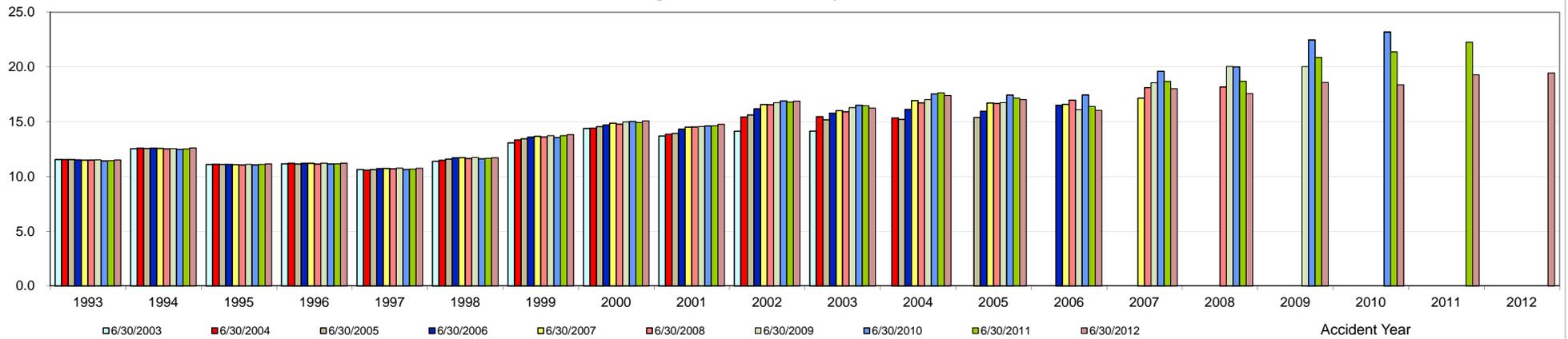
Retrospective Comparison of Unpaid loss as of June 30, 2011 (000's)

Accident Year	Actual Paid Loss @ 6/11	Ultimate Loss Earned @ 6/11		Nominal Unpaid Loss @ 6/11			Discounted Unpaid Loss @ 6/11			Amount of Discount @ 6/11			Discount Factors	
		Evaluated @ 6/12	Evaluated @ 6/11	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11
Prior	1	51	20	50	19	31	46	18	29	4	1	2	92.5%	92.5%
1977	6,053	6,059	6,060	6	7	(1)	6	6	(1)	1	1	(0)	88.8%	88.8%
1978	6,098	6,106	6,106	8	8	1	7	7	1	1	1	0	86.3%	86.3%
1979	9,432	9,449	9,446	17	13	3	14	11	3	3	2	1	84.2%	84.2%
1980	9,910	9,933	9,925	23	15	8	19	12	7	4	3	1	82.3%	82.3%
1981	10,869	10,897	10,888	27	18	9	23	16	8	4	3	1	85.1%	85.1%
1982	11,972	12,008	11,995	36	23	13	30	19	11	6	4	2	82.5%	82.5%
1983	13,490	13,532	13,520	43	30	12	35	24	10	8	6	2	81.3%	81.3%
1984	14,967	15,017	15,002	50	35	14	40	28	11	10	7	3	80.0%	80.0%
1985	16,080	16,146	16,123	66	42	24	52	33	19	14	9	5	79.1%	79.1%
1986	15,776	15,842	15,821	65	44	21	52	35	17	14	9	4	79.1%	79.1%
1987	14,963	15,032	15,014	69	51	18	55	40	14	14	11	4	79.1%	79.1%
1988	14,864	14,954	14,924	90	60	29	72	49	24	17	12	6	80.6%	80.6%
1989	14,249	14,361	14,310	112	61	51	89	49	40	23	13	10	79.5%	79.5%
1990	13,990	14,095	14,053	105	63	42	84	51	34	21	12	8	80.4%	80.4%
1991	12,589	12,705	12,658	116	69	46	93	56	37	22	13	9	80.7%	80.7%
1992	12,600	12,778	12,724	178	124	53	144	101	43	33	23	10	81.2%	81.2%
1993	11,328	11,507	11,443	180	115	64	147	95	53	32	21	12	82.1%	82.1%
1994	12,371	12,606	12,509	235	138	97	196	115	81	39	23	16	83.3%	83.3%
1995	10,897	11,145	11,101	249	204	45	207	170	37	41	34	7	83.3%	83.3%
1996	10,897	11,206	11,155	309	258	51	260	217	43	49	41	8	84.1%	84.1%
1997	10,367	10,751	10,671	384	304	81	324	256	68	60	48	13	84.3%	84.3%
1998	11,230	11,706	11,655	476	426	51	404	361	43	72	65	8	84.8%	84.8%
1999	13,062	13,818	13,732	756	670	86	648	574	74	109	96	12	85.6%	85.6%
2000	14,002	15,080	14,927	1,078	924	154	925	794	132	153	131	22	85.8%	85.8%
2001	13,346	14,764	14,626	1,418	1,281	137	1,219	1,101	118	198	179	19	86.0%	86.0%
2002	14,934	16,880	16,794	1,947	1,861	86	1,672	1,598	74	275	263	12	85.9%	85.9%
2003	14,052	16,256	16,462	2,204	2,410	(207)	1,892	2,070	(177)	311	340	(29)	85.9%	85.9%
2004	14,480	17,391	17,640	2,911	3,160	(249)	2,493	2,706	(213)	418	454	(36)	85.6%	85.6%
2005	13,145	17,024	17,159	3,880	4,015	(135)	3,326	3,441	(116)	554	573	(19)	85.7%	85.7%
2006	11,512	16,036	16,397	4,523	4,885	(361)	3,873	4,183	(309)	650	702	(52)	85.6%	85.6%
2007	11,654	18,016	18,678	6,362	7,023	(662)	5,459	6,026	(568)	903	997	(94)	85.8%	85.8%
2008	9,478	17,575	18,693	8,097	9,216	(1,118)	6,943	7,902	(959)	1,154	1,314	(159)	85.7%	85.7%
2009	7,444	18,585	20,862	11,141	13,418	(2,277)	9,625	11,591	(1,967)	1,517	1,827	(310)	86.4%	86.4%
2010	1,765	18,374	21,372	16,610	19,607	(2,998)	14,509	17,128	(2,618)	2,101	2,480	(379)	87.4%	87.4%
2011	-	9,645	11,129	9,645	11,129	(1,484)	8,212	9,475	(1,264)	1,433	1,654	(221)	85.1%	85.1%
Total	403,865	477,331	485,593	73,465	81,728	(8,262)	63,196	70,358	(7,162)	10,270	11,370	(1,100)	86.0%	86.1%
Excl Prior	403,864	477,280	485,573	73,415	81,709	(8,294)	63,149	70,340	(7,191)	10,266	11,368	(1,103)	86.0%	86.1%

**Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - % Permanent Partial
Change in Ultimate Loss Estimates (000's)**

Accident Year	Historical Ultimate Loss by Evaluation Date										Change in Ultimate Loss Estimates									
	OW 6/30/2003	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	OW 6/30/2010	Deloitte 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	6/30/2003 - 6/30/2004	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012
1979	9,429	9,430	9,427	9,436	9,438	9,436	9,436	9,456	9,446	9,449	1	(3)	9	2	(2)	1	20	(10)	3	21
1980	9,922	9,917	9,910	9,915	9,912	9,910	9,914	9,930	9,925	9,933	(6)	(7)	5	(3)	(2)	3	16	(5)	8	11
1981	10,896	10,882	10,882	10,882	10,883	10,877	10,875	10,877	10,882	10,888	(15)	(0)	1	(6)	(2)	2	16	(5)	9	0
1982	11,989	11,972	11,967	11,973	11,965	11,968	11,975	11,993	11,995	12,008	(17)	(5)	6	(8)	3	7	18	2	13	19
1983	13,533	13,513	13,505	13,508	13,495	13,496	13,501	13,524	13,520	13,532	(19)	(9)	4	(13)	1	5	23	(4)	12	(1)
1984	15,000	14,985	14,983	14,976	14,969	14,968	14,981	15,008	15,002	15,017	(14)	(3)	(6)	(7)	(0)	13	26	(5)	14	17
1985	16,135	16,114	16,100	16,094	16,080	16,078	16,095	16,120	16,123	16,146	(20)	(14)	(6)	(14)	(2)	17	25	3	24	12
1986	15,794	15,769	15,759	15,759	15,775	15,782	15,789	15,817	15,821	15,842	(24)	(11)	16	7	4	12	18	4	21	48
1987	14,979	14,964	14,971	14,976	14,966	14,974	14,997	15,008	15,014	15,032	(15)	7	6	(10)	8	23	11	6	18	53
1988	14,873	14,842	14,843	14,860	14,866	14,869	14,886	14,912	14,924	14,954	(31)	1	17	6	3	17	26	13	29	81
1989	14,281	14,261	14,279	14,290	14,292	14,312	14,296	14,310	14,320	14,361	(20)	17	11	2	(13)	33	(16)	14	51	80
1990	14,022	14,060	14,061	14,080	14,063	14,076	14,088	14,033	14,053	14,095	38	2	19	(17)	12	13	(56)	21	42	74
1991	12,679	12,664	12,674	12,679	12,659	12,659	12,659	12,630	12,658	12,705	(15)	10	(7)	(8)	9	10	(49)	28	46	26
1992	12,750	12,710	12,753	12,728	12,713	12,690	12,714	12,698	12,724	12,778	(40)	43	(25)	(15)	(23)	24	(16)	26	53	28
1993	11,543	11,539	11,536	11,521	11,491	11,502	11,516	11,425	11,443	11,507	(4)	(3)	(15)	(29)	11	14	(91)	18	64	(36)
1994	12,537	12,583	12,553	12,587	12,566	12,526	12,541	12,472	12,509	12,606	46	(30)	34	(21)	(40)	16	(70)	37	97	69
1995	11,097	11,116	11,098	11,102	11,083	11,053	11,108	11,058	11,101	11,145	19	(18)	4	(19)	(30)	55	(50)	42	45	48
1996	11,153	11,199	11,145	11,197	11,204	11,138	11,211	11,149	11,155	11,205	46	(54)	52	7	(66)	73	(62)	6	51	53
1997	10,636	10,581	10,628	10,726	10,731	10,703	10,754	10,640	10,671	10,751	(55)	47	98	5	(28)	51	(114)	31	81	115
1998	11,383	11,481	11,589	11,702	11,719	11,639	11,730	11,616	11,655	11,706	98	108	113	17	(80)	100	(123)	40	51	323
1999	13,068	13,339	13,438	13,595	13,670	13,610	13,730	13,553	13,732	13,818	272	99	157	75	(60)	121	(177)	179	86	751
2000	14,383	14,414	14,556	14,709	14,863	14,785	14,987	15,016	14,927	15,080	31	142	153	154	(78)	202	29	(90)	154	697
2001	13,699	13,849	13,928	14,318	14,507	14,519	14,563	14,613	14,626	14,764	150	79	390	189	12	44	50	13	137	1,064
2002	14,139	15,440	15,621	16,186	16,569	16,555	16,738	16,899	16,794	16,880	1,301	181	565	383	(14)	184	161	(105)	86	2,742
2003	14,144	15,464	15,175	15,776	16,014	15,907	16,284	16,507	16,462	16,256	1,320	(289)	602	237	(107)	377	223	(44)	(207)	2,112
2004		15,348	15,215	16,128	16,929	16,723	17,018	17,542	17,640	17,391		(133)	913	802	(207)	296	524	97	(249)	2,043
2005			15,380	15,959	16,714	16,672	16,747	17,442	17,159	17,024			579	755	(42)	74	695	(282)	(135)	1,644
2006				16,500	16,591	16,967	16,096	16,397	16,036	16,397				91	376	(871)	1,353	(1,051)	(361)	(464)
2007					17,158	18,113	18,561	19,603	18,678	18,016					955	448	1,042	(925)	(662)	858
2008						20,051	20,011	18,693	17,575							1,875	(40)	(1,317)	(1,118)	(601)
2009						20,038		22,463	20,862	18,585							2,425	(1,602)	(2,277)	(1,453)
2010							23,182	21,372	18,374									(1,810)	(2,998)	(4,807)
2011								22,258	19,290										(2,968)	(2,968)
2012									19,456											
79-03	324,062	327,088	327,379	329,578	330,493	330,010	331,426	331,265	331,478	332,468	3,025	291	2,199	915	(483)	1,416	(160)	212	990	8,406
79-04		333,006	333,167	336,270	337,985	337,297	339,007	339,352	339,672	340,410		161	3,103	1,715	(688)	1,711	345	320	738	10,428
79-05			348,547	352,229	354,699	353,969	355,754	356,794	356,831	357,434			3,683	2,469	(730)	1,785	1,039	38	603	12,073
79-06				368,729	371,290	370,936	371,850	374,242	373,228	373,470				2,560	(354)	914	2,392	(1,014)	242	11,608
79-07					388,448	389,049	390,411	393,845	391,906	391,486					602	1,361	3,434	(1,939)	(420)	12,466
79-08						407,225	410,461	413,855	410,600	409,061						3,236	3,394	(3,256)	(1,539)	11,865
79-09							430,499	436,318	431,461	427,646							5,819	(4,857)	(3,815)	10,412
79-10								459,500	452,833	446,020								(6,667)	(6,813)	5,605
79-11									475,091	465,310									(9,781)	2,637
79-12										484,766										2,637

Change in Ultimate Loss by Accident Year



**Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - Permanent Partial**

SUMMARY 7
EXHIBIT 15
SHEET 1

**Change in Unpaid Loss from June 30, 2011 to June 30, 2012 (\$000's)
(June 30, 2012 Evaluated at June 30, 2012 and June 30, 2011 Evaluated at 6/2011)**

Accident Year	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
	Earned at 6/30/12	Earned at 6/30/11	Change	Actual @ 06/12	Actual @ 06/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11
Prior	17	11	6	14	10	4	3	1	2	3	1	2	0	0	0	89.9%	92.5%
1977	364	364	(0)	364	364	-	0	0	(0)	0	0	(0)	0	0	(0)	88.9%	88.8%
1978	407	407	0	407	407	-	1	1	0	0	0	0	0	0	(0)	88.5%	86.3%
1979	452	451	0	451	451	-	1	1	0	1	0	0	0	0	0	87.9%	84.2%
1980	529	528	1	527	527	-	2	1	1	2	1	1	0	0	0	87.2%	82.3%
1981	610	614	(4)	607	607	-	3	7	(4)	3	6	(3)	0	1	(1)	86.3%	85.1%
1982	410	412	(2)	407	407	-	3	5	(2)	3	4	(2)	0	1	(0)	85.4%	82.5%
1983	455	456	(1)	450	450	-	5	6	(1)	4	5	(1)	1	1	(0)	82.5%	81.3%
1984	685	686	(0)	677	677	-	9	9	(0)	7	7	(0)	2	2	(0)	80.7%	80.0%
1985	653	638	16	644	627	17	9	11	(1)	7	9	(1)	2	2	(0)	78.7%	79.1%
1986	887	889	(2)	873	873	-	14	17	(2)	11	13	(2)	3	3	(0)	78.6%	79.1%
1987	735	731	4	723	715	8	13	16	(4)	10	13	(3)	3	3	(1)	78.4%	79.1%
1988	750	759	(9)	736	736	-	14	23	(9)	11	19	(8)	3	5	(1)	78.2%	80.6%
1989	1,060	1,069	(9)	1,039	1,039	-	21	30	(9)	17	24	(7)	4	6	(2)	79.5%	79.5%
1990	1,636	1,651	(15)	1,600	1,600	-	36	51	(15)	28	41	(13)	8	10	(2)	78.7%	80.4%
1991	1,789	1,796	(8)	1,740	1,740	-	48	56	(8)	39	45	(7)	10	11	(1)	80.0%	80.7%
1992	249	252	(3)	240	240	-	9	12	(3)	7	10	(3)	2	2	(1)	80.2%	81.2%
1993	1,052	1,064	(12)	1,015	1,015	-	37	49	(12)	30	40	(10)	7	9	(2)	80.8%	82.1%
1994	2,270	2,098	172	2,179	1,986	193	91	112	(20)	75	93	(18)	16	19	(2)	82.3%	83.3%
1995	539	538	1	499	499	-	39	38	1	33	32	1	7	6	0	83.2%	83.3%
1996	905	907	(3)	842	842	-	62	65	(3)	52	55	(3)	11	10	1	82.5%	84.1%
1997	1,229	1,238	(9)	1,145	1,145	-	85	93	(9)	70	79	(8)	15	15	(0)	82.8%	84.3%
1998	1,586	1,616	(30)	1,472	1,472	-	114	144	(30)	94	122	(28)	20	22	(2)	82.7%	84.8%
1999	2,141	2,067	75	1,963	1,836	128	178	231	(53)	148	198	(50)	31	33	(3)	82.9%	85.6%
2000	2,286	2,447	(161)	2,112	2,097	15	174	350	(176)	147	300	(154)	28	50	(22)	84.1%	85.8%
2001	1,881	1,963	(82)	1,673	1,670	4	208	293	(85)	175	252	(77)	33	41	(9)	84.4%	86.0%
2002	2,123	2,236	(114)	1,879	1,846	33	243	390	(147)	206	335	(129)	37	55	(18)	84.6%	85.9%
2003	1,591	1,417	174	1,339	1,091	248	252	326	(74)	214	280	(67)	39	46	(7)	84.6%	85.9%
2004	1,349	1,360	(10)	957	957	-	392	403	(10)	333	345	(12)	59	58	2	84.9%	85.6%
2005	2,069	1,546	522	1,599	1,087	512	469	459	10	398	393	4	72	66	6	84.7%	85.7%
2006	1,045	854	191	487	331	156	557	522	35	475	447	27	83	75	8	85.2%	85.6%
2007	1,992	1,851	142	1,252	1,059	193	740	791	(51)	630	679	(49)	110	112	(2)	85.1%	85.8%
2008	1,385	1,427	(42)	466	452	14	919	975	(56)	784	836	(52)	135	139	(4)	85.3%	85.7%
2009	1,427	1,488	(60)	301	217	84	1,127	1,271	(144)	960	1,098	(138)	166	173	(7)	85.2%	86.4%
2010	1,579	1,663	(84)	241	211	30	1,338	1,452	(114)	1,150	1,268	(118)	188	184	4	86.0%	87.4%
2011	1,659	916	743	56	24	33	1,603	892	710	1,396	760	636	207	133	74	87.1%	85.1%
2012	936	-	936	2	-	2	934	-	934	795	-	795	139	-	139	85.1%	100.0%
2013	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
Total	42,733	40,410	2,324	32,979	31,306	1,673	9,754	9,103	651	8,315	7,811	504	1,440	1,293	147	85.2%	85.8%
Excl Prior	42,716	40,398	2,318	32,965	31,296	1,669	9,751	9,102	649	8,312	7,810	502	1,439	1,293	147	85.2%	85.8%

**Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - Permanent Partial**

SUMMARY 7
EXHIBIT 15
SHEET 4

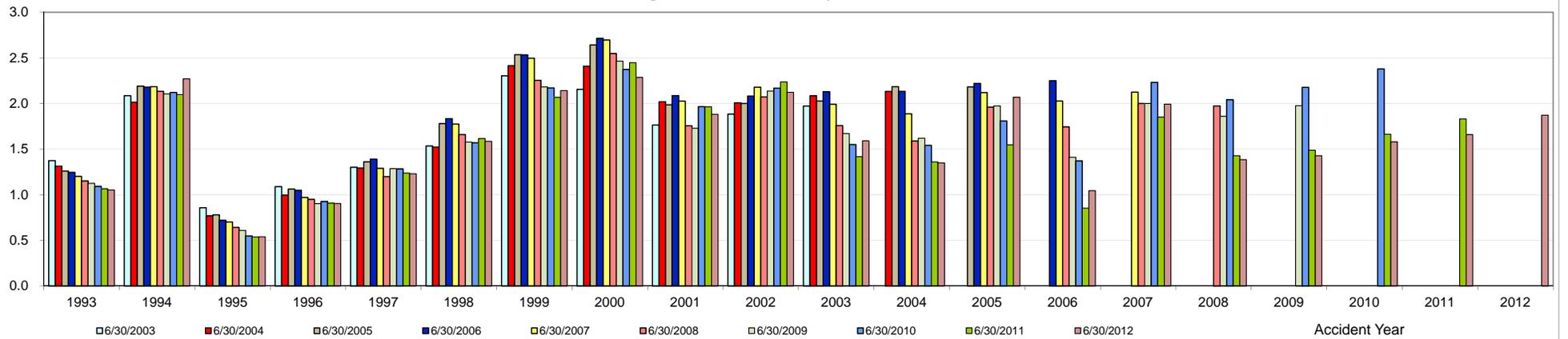
Retrospective Comparison of Unpaid loss as of June 30, 2011 (000's)

Accident Year	Actual Paid Loss @ 6/11	Ultimate Loss Earned @ 6/11			Nominal Unpaid Loss @ 6/11			Discounted Unpaid Loss @ 6/11			Amount of Discount @ 6/11			Discount Factors	
		Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11
Prior	10	17	11		7	1	6	6	1	5	1	0	0	92.5%	92.5%
1977	364	364	364		0	0	(0)	0	0	(0)	0	0	(0)	88.8%	88.8%
1978	407	407	407		1	1	0	0	0	0	0	0	0	86.3%	86.3%
1979	451	452	451		1	1	0	1	0	0	0	0	0	84.2%	84.2%
1980	527	529	528		2	1	1	2	1	1	0	0	0	82.3%	82.3%
1981	607	610	614		3	7	(4)	3	6	(3)	1	1	(1)	85.1%	85.1%
1982	407	410	412		3	5	(2)	3	4	(2)	1	1	(0)	82.5%	82.5%
1983	450	455	456		5	6	(1)	4	5	(1)	1	1	(0)	81.3%	81.3%
1984	677	685	686		9	9	(0)	7	7	(0)	2	2	(0)	80.0%	80.0%
1985	627	653	638		26	11	16	21	9	12	6	2	3	79.1%	79.1%
1986	873	887	889		14	17	(2)	11	13	(2)	3	3	(1)	79.1%	79.1%
1987	715	735	731		20	16	4	16	13	3	4	3	1	79.1%	79.1%
1988	736	750	759		14	23	(9)	11	19	(7)	3	5	(2)	80.6%	80.6%
1989	1,039	1,060	1,069		21	30	(9)	17	24	(7)	4	6	(2)	79.5%	79.5%
1990	1,600	1,636	1,651		36	51	(15)	29	41	(12)	7	10	(3)	80.4%	80.4%
1991	1,740	1,789	1,796		48	56	(8)	39	45	(6)	9	11	(1)	80.7%	80.7%
1992	240	249	252		9	12	(3)	7	10	(3)	2	2	(1)	81.2%	81.2%
1993	1,015	1,052	1,064		37	49	(12)	30	40	(10)	7	9	(2)	82.1%	82.1%
1994	1,986	2,270	2,098		284	112	172	237	93	144	47	19	29	83.3%	83.3%
1995	499	539	538		39	38	1	33	32	1	7	6	0	83.3%	83.3%
1996	842	905	907		62	65	(3)	53	55	(2)	10	10	(0)	84.1%	84.1%
1997	1,145	1,229	1,238		85	93	(9)	71	79	(7)	13	15	(1)	84.3%	84.3%
1998	1,472	1,586	1,616		114	144	(30)	96	122	(25)	17	22	(5)	84.8%	84.8%
1999	1,836	2,141	2,067		306	231	75	262	198	64	44	33	11	85.6%	85.6%
2000	2,097	2,286	2,447		189	350	(161)	162	300	(138)	27	50	(23)	85.8%	85.8%
2001	1,670	1,881	1,963		212	293	(82)	182	252	(70)	30	41	(11)	86.0%	86.0%
2002	1,846	2,123	2,236		276	390	(114)	237	335	(98)	39	55	(16)	85.9%	85.9%
2003	1,091	1,591	1,417		500	326	174	430	280	149	71	46	25	85.9%	85.9%
2004	957	1,349	1,360		392	403	(10)	336	345	(9)	56	58	(1)	85.6%	85.6%
2005	1,087	2,069	1,546		982	459	522	841	393	448	140	66	75	85.7%	85.7%
2006	331	1,045	854		714	522	191	611	447	164	103	75	27	85.6%	85.6%
2007	1,059	1,992	1,851		933	791	142	801	679	122	132	112	20	85.8%	85.8%
2008	452	1,385	1,427		933	975	(42)	800	836	(36)	133	139	(6)	85.7%	85.7%
2009	217	1,427	1,488		1,211	1,271	(60)	1,046	1,098	(52)	165	173	(8)	86.4%	86.4%
2010	211	1,579	1,663		1,368	1,452	(84)	1,195	1,268	(73)	173	184	(11)	87.4%	87.4%
2011	24	829	916		806	892	(86)	686	760	(74)	120	133	(13)	85.1%	85.1%
Total	31,306	40,968	40,410		9,661	9,103	558	8,286	7,811	475	1,376	1,293	83	85.8%	85.8%
Excl Prior	31,296	40,951	40,398		9,654	9,102	552	8,279	7,810	470	1,375	1,293	83	85.8%	85.8%

**Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - Permanent Partial
Change in Ultimate Loss Estimates (000's)**

Accident Year	Historical Ultimate Loss by Evaluation Date									Change in Ultimate Loss Estimates										
	OW 6/30/2003	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	Deloitte 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	6/30/2003 - 6/30/2004	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	Cum. Change
1979	446	442	438	437	437	436	435	452	451	452	(4)	(4)	(1)		(1)	(1)	17	(0)	0	6
1980	476	473	467	533	532	531	530	535	528	529	(3)	(6)	66	(1)	(1)	(1)	5	(7)	1	53
1981	607	615	617	634	612	611	611	616	614	610	9	2	17	(22)	(1)		5	(2)	(4)	4
1982	434	429	421	438	435	412	412	414	412	410	(5)	(8)	17	(3)	(23)		2	(1)	(2)	(24)
1983	453	447	438	455	453	461	445	455	456	455	(6)	(9)	17	(1)	7	(16)	10	1	(1)	2
1984	718	715	705	723	716	713	696	690	686	685	(3)	(10)	18	(7)	(3)	(17)	(6)	(4)	(0)	(32)
1985	673	670	660	681	673	670	651	654	638	653	(3)	(10)	21	(8)	(3)	(19)	3	(16)	16	(20)
1986	925	911	917	944	935	931	902	889	887	887	(14)	6	27	(9)	(4)	(24)	6	(23)	(2)	(38)
1987	836	795	746	773	762	757	728	723	731	735	(41)	(49)	27	(11)	(5)	(29)	(5)	8	4	(101)
1988	904	875	839	832	813	812	781	777	759	750	(29)	(36)	(7)	(19)	(1)	(31)	(4)	(18)	(9)	(154)
1989	1,141	1,110	1,089	1,076	1,046	1,048	1,035	1,048	1,069	1,060	(31)	(21)	(13)	(30)	2	(14)	14	20	(9)	(81)
1990	1,782	1,769	1,766	1,774	1,744	1,715	1,671	1,670	1,651	1,636	(13)	(3)	8	(29)	(29)	(44)	(2)	(18)	(15)	(146)
1991	1,718	1,736	1,742	1,796	1,796	1,743	1,793	1,818	1,789	1,789	18	7	34	(10)	(23)	50	25	(22)	(8)	71
1992	589	502	477	454	413	369	350	258	252	249	(87)	(25)	(23)	(41)	(44)	(19)	(91)	(6)	(3)	(340)
1993	1,373	1,313	1,259	1,245	1,201	1,151	1,125	1,091	1,064	1,052	(60)	(54)	(14)	(44)	(50)	(26)	(34)	(27)	(12)	(321)
1994	2,085	2,013	2,190	2,179	2,184	2,133	2,105	2,121	2,098	2,270	(72)	177	(11)	5	(51)	(28)	16	(23)	172	185
1995	857	768	780	720	701	642	609	548	538	539	(88)	11	(59)	(19)	(59)	(33)	(61)	(10)	1	(318)
1996	1,089	996	1,062	1,047	905	949	902	925	907	905	(93)	66	(14)	(77)	(21)	(47)	23	(18)	(3)	(184)
1997	1,301	1,293	1,360	1,390	1,289	1,198	1,286	1,283	1,238	1,229	(9)	68	30	(101)	(91)	87	(3)	(45)	(9)	(72)
1998	1,535	1,523	1,780	1,833	1,775	1,660	1,577	1,569	1,616	1,586	(12)	257	54	(59)	(115)	(83)	(8)	46	(30)	51
1999	2,303	2,414	2,534	2,533	2,497	2,254	2,182	2,170	2,067	2,141	110	120	(1)	(36)	(243)	(72)	(11)	(104)	75	(162)
2000	2,155	2,408	2,641	2,713	2,695	2,548	2,464	2,374	2,447	2,286	253	233	72	(18)	(148)	(84)	(90)	74	(161)	132
2001	1,764	2,019	1,985	2,086	2,026	1,756	1,729	1,966	1,881	1,881	255	(34)	101	(60)	(270)	(28)	237	(3)	(82)	117
2002	1,884	2,007	2,000	2,081	2,178	2,072	2,136	2,168	2,236	2,123	122	(6)	81	97	(107)	64	32	69	(114)	238
2003	1,973	2,085	2,027	2,129	1,991	1,757	1,670	1,550	1,417	1,591	112	(57)	101	(138)	(234)	(87)	(121)	(132)	174	(381)
2004		2,132	2,184	2,133	1,887	1,590	1,620	1,541	1,360	1,349		52	(51)	(246)	(298)	30	(79)	(181)	(10)	(783)
2005			2,182	2,220	2,120	1,960	1,973	1,809	1,546	2,069		38	(100)	(159)	12	(164)	(263)	522	(113)	
2006				2,027	1,744	1,411	1,371	854	1,045	1,045			(223)	(282)	(334)	(40)	(517)	191	(1,205)	
2007				2,124	2,001	2,000	2,231	1,851	1,992	1,385				(124)	(0)	230	(380)	142	(132)	
2008					1,973	1,859	2,041	1,427	1,385	1,427					(114)	182	(614)	(42)	(588)	
2009						1,975	2,177	1,488	1,427	1,488						202	(690)	(60)	(548)	
2010							2,378	1,663	1,579	1,579							(715)	(84)	(800)	
2011								1,832	1,659	1,659								(173)	(173)	
2012								1,872	1,872	1,872										
79-03	30,020	30,325	30,940	31,486	30,846	29,329	28,828	28,787	28,523	28,504	305	615	546	(640)	(1,517)	(501)	(42)	(263)	(19)	(1,516)
79-04		32,016	32,687	33,183	32,297	30,483	30,013	29,876	29,432	29,401		671	496	(886)	(1,814)	(470)	(137)	(444)	(30)	(2,305)
79-05			34,869	35,402	34,416	32,443	31,986	31,685	30,978	31,470			534	(986)	(1,973)	(457)	(301)	(707)	492	(2,418)
79-06				37,652	36,443	34,187	33,397	33,055	31,831	32,515				(1,209)	(2,256)	(791)	(341)	(1,224)	683	(3,624)
79-07					38,568	36,188	35,397	35,286	33,682	34,507					(2,379)	(791)	(111)	(1,604)	825	(3,756)
79-08						38,161	37,256	37,327	35,109	35,892						(905)	71	(2,218)	783	(4,344)
79-09							39,232	39,505	36,597	37,320							273	(2,907)	722	(4,892)
79-10								41,883	38,260	38,898								(3,623)	638	(5,691)
79-11									40,092	40,557									465	(5,864)
79-12										42,429										(5,864)

Change in Ultimate Loss by Accident Year



**Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - Lump Sum Settlement**

SUMMARY 7
EXHIBIT 16
SHEET 1

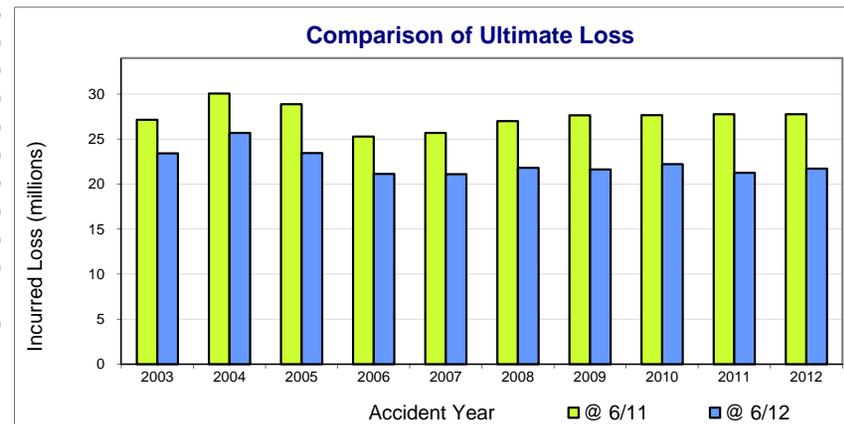
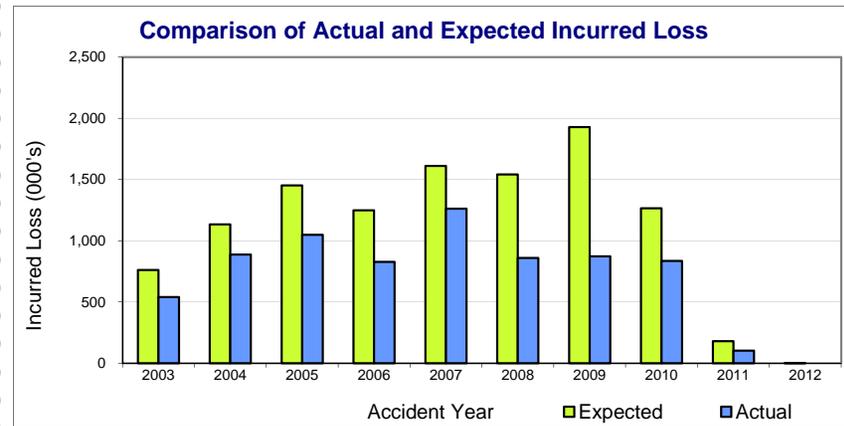
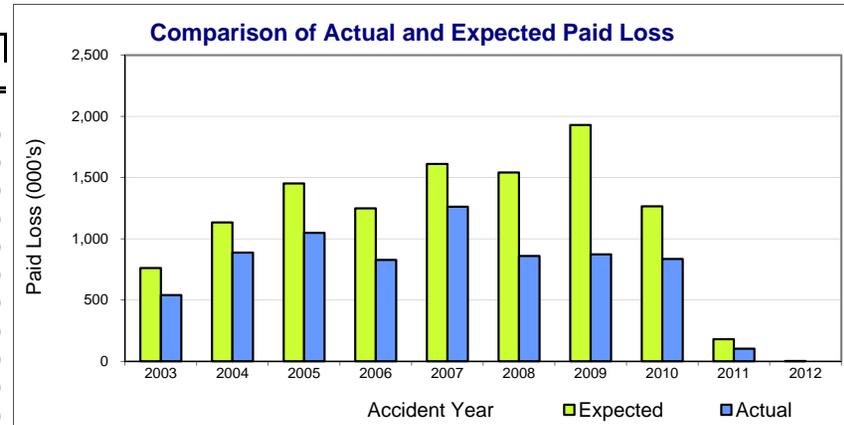
**Change in Unpaid Loss from June 30, 2011 to June 30, 2012 (\$000's)
(June 30, 2012 Evaluated at June 30, 2012 and June 30, 2011 Evaluated at 6/2011)**

Accident Year	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
	Earned at 6/30/12	Earned at 6/30/11	Change	Actual @ 06/12	Actual @ 06/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11
Prior	1,507	1,910	(403)	207	110	97	1,300	1,800	(500)	1,151	1,530	(379)	149	270	(121)	88.5%	85.0%
1977	4,216	4,287	(71)	3,940	3,859	81	276	428	(151)	228	346	(118)	48	82	(34)	82.6%	80.9%
1978	3,680	3,741	(61)	3,405	3,323	82	275	418	(143)	225	334	(109)	50	84	(34)	81.7%	80.0%
1979	4,999	5,229	(230)	4,574	4,574	-	425	655	(230)	344	518	(174)	81	136	(55)	80.9%	79.2%
1980	5,286	5,513	(227)	4,775	4,737	37	511	776	(265)	410	609	(199)	101	167	(66)	80.3%	78.5%
1981	5,780	6,094	(314)	5,144	5,134	10	636	960	(324)	507	748	(241)	129	212	(83)	79.7%	77.9%
1982	6,764	7,165	(401)	5,931	5,889	42	833	1,276	(443)	658	990	(333)	176	286	(110)	78.9%	77.6%
1983	6,338	6,764	(426)	5,448	5,424	24	890	1,340	(451)	699	1,032	(332)	190	308	(118)	78.6%	77.0%
1984	10,009	10,763	(754)	8,435	8,420	15	1,573	2,343	(769)	1,227	1,785	(558)	346	558	(212)	78.0%	76.2%
1985	9,796	10,370	(574)	8,094	7,919	175	1,702	2,452	(750)	1,314	1,844	(530)	388	608	(219)	77.2%	75.2%
1986	11,596	12,533	(937)	9,393	9,336	57	2,202	3,196	(994)	1,679	2,372	(692)	523	825	(302)	76.3%	74.2%
1987	12,200	13,331	(1,131)	9,689	9,670	19	2,511	3,661	(1,150)	1,889	2,682	(793)	622	979	(357)	75.2%	73.3%
1988	12,966	13,876	(910)	10,056	9,772	284	2,910	4,104	(1,194)	2,167	2,972	(804)	743	1,132	(389)	74.5%	72.4%
1989	14,750	16,001	(1,252)	11,149	10,941	209	3,600	5,061	(1,460)	2,655	3,617	(962)	946	1,444	(498)	73.7%	71.5%
1990	13,226	14,515	(1,289)	9,716	9,617	100	3,510	4,898	(1,388)	2,565	3,456	(891)	945	1,442	(497)	73.1%	70.6%
1991	14,170	15,397	(1,227)	10,106	9,875	231	4,064	5,522	(1,458)	2,940	3,845	(905)	1,124	1,677	(553)	72.3%	69.6%
1992	16,879	18,029	(1,150)	11,688	11,183	504	5,191	6,846	(1,655)	3,711	4,702	(991)	1,480	2,144	(664)	71.5%	68.7%
1993	17,538	19,549	(2,012)	11,767	11,716	51	5,770	7,833	(2,063)	4,077	5,304	(1,228)	1,694	2,529	(835)	70.6%	67.7%
1994	17,810	19,633	(1,823)	11,560	11,368	192	6,250	8,265	(2,014)	4,363	5,512	(1,149)	1,887	2,752	(865)	69.8%	66.7%
1995	14,995	16,693	(1,699)	9,415	9,321	94	5,579	7,372	(1,793)	3,843	4,845	(1,002)	1,736	2,527	(791)	68.9%	65.7%
1996	17,172	19,119	(1,948)	10,418	10,285	133	6,754	8,834	(2,080)	4,590	5,719	(1,129)	2,164	3,116	(951)	68.0%	64.7%
1997	15,494	17,259	(1,765)	9,073	8,927	146	6,421	8,332	(1,911)	4,302	5,314	(1,012)	2,119	3,018	(899)	67.0%	63.8%
1998	21,471	23,914	(2,443)	12,125	11,837	288	9,346	12,077	(2,731)	6,172	7,602	(1,430)	3,174	4,475	(1,301)	66.0%	62.9%
1999	21,823	24,283	(2,460)	11,838	11,447	391	9,985	12,836	(2,851)	6,508	7,984	(1,476)	3,477	4,852	(1,375)	65.2%	62.2%
2000	28,080	29,715	(1,635)	14,535	13,436	1,099	13,545	16,279	(2,734)	8,736	9,990	(1,253)	4,809	6,290	(1,480)	64.5%	61.4%
2001	24,987	27,214	(2,227)	12,314	11,392	922	12,672	15,822	(3,149)	8,101	9,648	(1,547)	4,572	6,173	(1,602)	63.9%	61.0%
2002	28,614	30,618	(2,004)	13,457	12,149	1,308	15,157	18,469	(3,312)	9,654	11,179	(1,525)	5,504	7,290	(1,786)	63.7%	60.5%
2003	23,413	27,147	(3,734)	9,895	9,355	540	13,519	17,792	(4,273)	8,572	10,658	(2,086)	4,947	7,134	(2,187)	63.4%	59.9%
2004	25,680	30,058	(4,378)	10,528	9,640	887	15,152	20,417	(5,265)	9,506	12,219	(2,713)	5,647	8,198	(2,552)	62.7%	59.8%
2005	23,440	28,868	(5,428)	8,268	7,220	1,048	15,172	21,648	(6,476)	9,514	13,046	(3,532)	5,659	8,602	(2,943)	62.7%	60.3%
2006	21,134	25,274	(4,140)	5,313	4,486	828	15,821	20,788	(4,968)	9,979	12,547	(2,567)	5,841	8,242	(2,400)	63.1%	60.4%
2007	21,100	25,691	(4,591)	3,717	2,456	1,262	17,382	23,235	(5,853)	10,982	14,129	(3,147)	6,401	9,106	(2,705)	63.2%	60.8%
2008	21,804	26,999	(5,195)	2,675	1,815	860	19,129	25,184	(6,055)	12,172	15,335	(3,164)	6,957	9,849	(2,891)	63.6%	60.9%
2009	21,627	27,633	(6,006)	1,492	620	873	20,135	27,014	(6,879)	12,822	16,579	(3,757)	7,313	10,435	(3,122)	63.7%	61.4%
2010	22,212	27,655	(5,443)	907	72	835	21,305	27,583	(6,278)	13,669	16,771	(3,102)	7,635	10,812	(3,176)	64.2%	60.8%
2011	21,246	13,881	7,365	102	-	102	21,144	13,881	7,263	13,422	8,151	5,271	7,722	5,730	1,992	63.5%	58.7%
2012	10,859	-	10,859	-	-	-	10,859	-	10,859	6,655	-	6,655	4,203	-	4,203	61.3%	100.0%
2013	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
Total	574,659	626,721	(52,062)	281,149	267,325	13,825	293,510	359,397	(65,887)	192,008	225,914	(33,906)	101,502	133,483	(31,981)	65.4%	62.9%
Excl Prior	573,151	624,811	(51,659)	280,942	267,214	13,728	292,210	357,597	(65,387)	190,857	224,384	(33,527)	101,353	133,213	(31,860)	65.3%	62.7%

Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - Lump Sum Settlement
2012 Fiscal Year as of June 30, 2012 - Actual vs. Expected (000's)

SUMMARY 7
 EXHIBIT 16
 SHEET 2

Accident Year	Paid Loss from 6/11 - 6/12			Incurred Loss from 6/11 - 6/12			Ultimate Loss-Earned & Unearned		
	Expected	Actual	Variance	Expected	Actual	Variance	Evaluated @ 6/11	Evaluated @ 6/12	Change
Prior	89	97	8				1,910	1,507	(403)
1977	47	81	33	48	81	33	4,287	4,216	(71)
1978	45	82	37	45	82	37	3,741	3,680	(61)
1979	71	-	(71)	70	-	(70)	5,229	4,999	(230)
1980	85	37	(48)	85	37	(48)	5,513	5,286	(227)
1981	103	10	(93)	103	10	(93)	6,094	5,780	(314)
1982	147	42	(106)	147	42	(106)	7,165	6,764	(401)
1983	136	24	(111)	136	24	(111)	6,764	6,338	(426)
1984	211	15	(196)	210	15	(195)	10,763	10,009	(754)
1985	194	175	(19)	194	175	(19)	10,370	9,796	(574)
1986	233	57	(177)	233	57	(177)	12,533	11,596	(937)
1987	261	19	(242)	261	19	(242)	13,331	12,200	(1,131)
1988	293	284	(9)	293	284	(9)	13,876	12,966	(910)
1989	328	209	(119)	328	209	(119)	16,001	14,750	(1,252)
1990	308	100	(208)	308	100	(208)	14,515	13,226	(1,289)
1991	326	231	(95)	326	231	(95)	15,397	14,170	(1,227)
1992	380	504	124	380	504	124	18,029	16,879	(1,150)
1993	410	51	(359)	410	51	(359)	19,549	17,538	(2,012)
1994	398	192	(206)	398	192	(206)	19,633	17,810	(1,823)
1995	345	94	(251)	345	94	(251)	16,693	14,995	(1,699)
1996	391	133	(258)	391	133	(258)	19,119	17,172	(1,948)
1997	357	146	(211)	357	146	(211)	17,259	15,494	(1,765)
1998	533	288	(245)	533	288	(245)	23,914	21,471	(2,443)
1999	572	391	(181)	572	391	(181)	24,283	21,823	(2,460)
2000	663	1,099	436	663	1,099	436	29,715	28,080	(1,635)
2001	801	922	122	800	922	122	27,214	24,987	(2,227)
2002	887	1,308	421	887	1,308	421	30,618	28,614	(2,004)
2003	761	540	(221)	761	540	(221)	27,147	23,413	(3,734)
2004	1,134	887	(246)	1,134	887	(246)	30,058	25,680	(4,378)
2005	1,452	1,048	(404)	1,452	1,048	(404)	28,868	23,440	(5,428)
2006	1,249	828	(421)	1,248	828	(421)	25,274	21,134	(4,140)
2007	1,611	1,262	(350)	1,611	1,262	(349)	25,691	21,100	(4,591)
2008	1,542	860	(682)	1,542	860	(682)	26,999	21,804	(5,195)
2009	1,929	873	(1,056)	1,929	873	(1,056)	27,633	21,627	(6,006)
2010	1,265	835	(430)	1,265	835	(430)	27,655	22,212	(5,443)
2011	179	102	(77)	179	102	(77)	27,762	21,246	(6,516)
2012	1	-	(1)	1	-	(1)	27,764	21,717	(6,047)
Total	19,736	13,825	(5,912)	19,643	13,728	(5,916)			(82,849)



Ohio Bureau of Workers' Compensation

SUMMARY 7

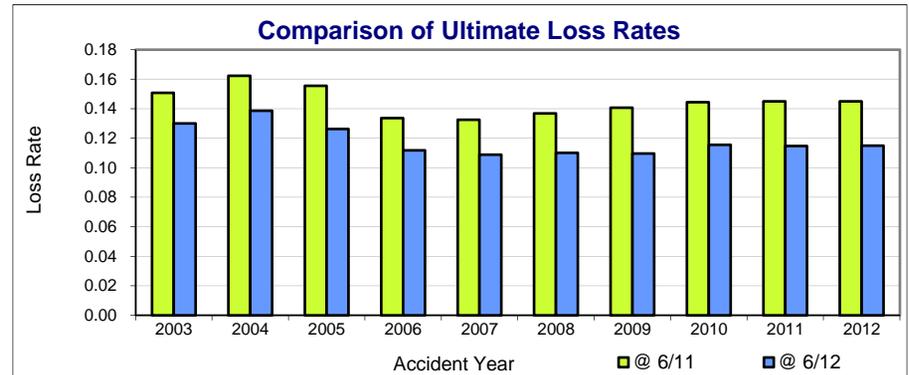
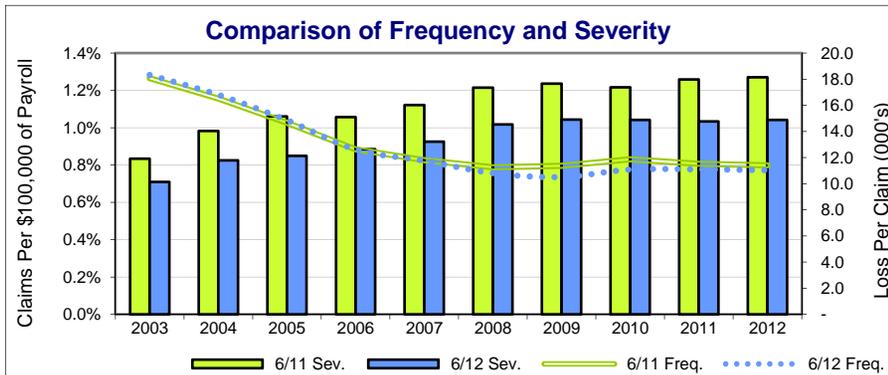
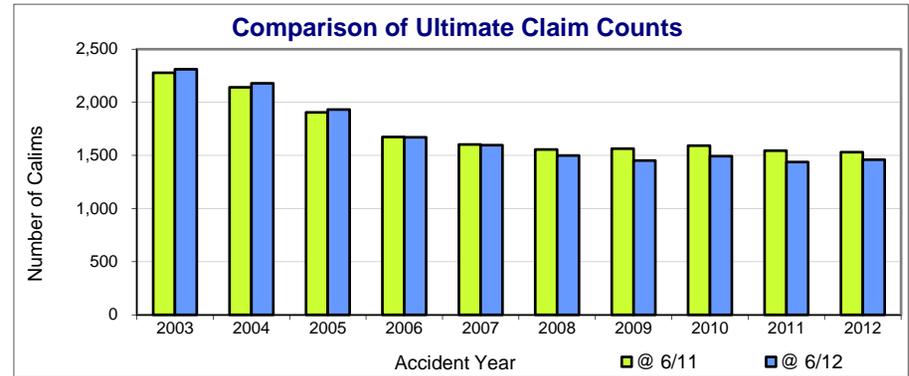
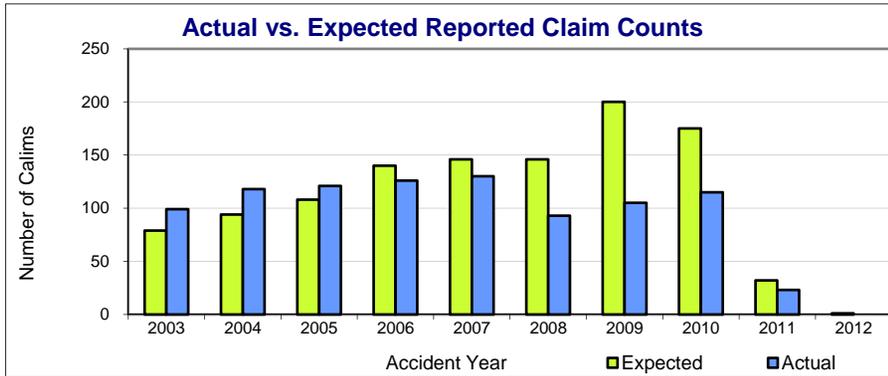
Public Employers - Taxing Districts - Compensation - Lump Sum Settlement

EXHIBIT 16

2012 Fiscal Year as of June 30, 2012 - Actual vs. Expected (000's)

SHEET 3

Accident Year	# of Reported Claims from 6/11-6/12			Ultimate Claim Counts			Ultimate Frequency		Ultimate Severity		Ultimate Loss Rate	
	Expected	Actual	Variance	@ 6/11	@ 6/12	Change	@ 6/11	@ 6/12	@ 6/11	@ 6/12	@ 6/11	@ 6/12
77-02	735	624	(111)	39,474	39,401	(73)						
2003	79	99	20	2,278	2,310	32	1.27%	1.28%	11,917	10,136	0.151	0.130
2004	94	118	24	2,141	2,179	38	1.16%	1.18%	14,039	11,785	0.162	0.139
2005	108	121	13	1,905	1,932	27	1.03%	1.04%	15,154	12,133	0.155	0.126
2006	140	126	(14)	1,673	1,671	(2)	0.88%	0.88%	15,107	12,647	0.134	0.112
2007	146	130	(16)	1,603	1,596	(7)	0.83%	0.82%	16,027	13,220	0.132	0.109
2008	146	93	(53)	1,555	1,499	(56)	0.79%	0.76%	17,363	14,545	0.137	0.110
2009	200	105	(95)	1,564	1,451	(113)	0.80%	0.74%	17,668	14,905	0.141	0.110
2010	175	115	(60)	1,591	1,492	(99)	0.83%	0.78%	17,382	14,887	0.144	0.116
2011	32	23	(9)	1,544	1,438	(106)	0.81%	0.78%	17,981	14,775	0.145	0.115
2012	1	-	(1)	1,530	1,459	(71)	0.80%	0.77%	18,146	14,885	0.145	0.115
Total	1,856	1,554	(302)	56,858	56,428	(430)						



**Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - Lump Sum Settlement**

SUMMARY 7
EXHIBIT 16
SHEET 4

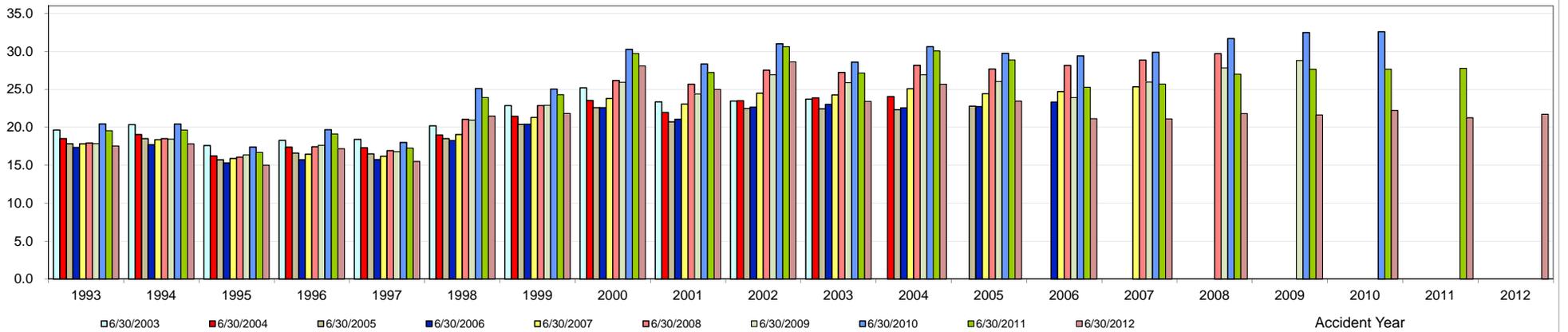
Retrospective Comparison of Unpaid loss as of June 30, 2011 (000's)

Accident Year	Actual Paid Loss @ 6/11	Ultimate Loss Earned @ 6/11		Nominal Unpaid Loss @ 6/11			Discounted Unpaid Loss @ 6/11			Amount of Discount @ 6/11			Discount Factors	
		Evaluated @ 6/12	Evaluated @ 6/11	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11
Prior	110	1,507	1,910	1,397	1,800	(403)	1,187	1,530	(343)	210	270	(60)	85.0%	85.0%
1977	3,859	4,216	4,287	357	428	(71)	289	346	(57)	68	82	(14)	80.9%	80.9%
1978	3,323	3,680	3,741	357	418	(61)	286	334	(48)	72	84	(12)	80.0%	80.0%
1979	4,574	4,999	5,229	425	655	(230)	336	518	(182)	89	136	(48)	79.2%	79.2%
1980	4,737	5,286	5,513	548	776	(227)	431	609	(178)	118	167	(49)	78.5%	78.5%
1981	5,134	5,780	6,094	646	960	(314)	503	748	(245)	143	212	(69)	77.9%	77.9%
1982	5,889	6,764	7,165	875	1,276	(401)	679	990	(311)	196	286	(90)	77.6%	77.6%
1983	5,424	6,338	6,764	914	1,340	(426)	704	1,032	(328)	210	308	(98)	77.0%	77.0%
1984	8,420	10,009	10,763	1,588	2,343	(754)	1,210	1,785	(575)	378	558	(180)	76.2%	76.2%
1985	7,919	9,796	10,370	1,877	2,452	(574)	1,412	1,844	(432)	465	608	(142)	75.2%	75.2%
1986	9,336	11,596	12,533	2,259	3,196	(937)	1,676	2,372	(695)	583	825	(242)	74.2%	74.2%
1987	9,670	12,200	13,331	2,530	3,661	(1,131)	1,853	2,682	(829)	677	979	(303)	73.3%	73.3%
1988	9,772	12,966	13,876	3,194	4,104	(910)	2,313	2,972	(659)	881	1,132	(251)	72.4%	72.4%
1989	10,941	14,750	16,001	3,809	5,061	(1,252)	2,722	3,617	(895)	1,087	1,444	(357)	71.5%	71.5%
1990	9,617	13,226	14,515	3,610	4,898	(1,289)	2,547	3,456	(909)	1,063	1,442	(379)	70.6%	70.6%
1991	9,875	14,170	15,397	4,295	5,522	(1,227)	2,990	3,845	(855)	1,304	1,677	(373)	69.6%	69.6%
1992	11,183	16,879	18,029	5,696	6,846	(1,150)	3,912	4,702	(790)	1,784	2,144	(360)	68.7%	68.7%
1993	11,716	17,538	19,549	5,822	7,833	(2,012)	3,942	5,304	(1,362)	1,879	2,529	(649)	67.7%	67.7%
1994	11,368	17,810	19,633	6,442	8,265	(1,823)	4,297	5,512	(1,216)	2,145	2,752	(607)	66.7%	66.7%
1995	9,321	14,995	16,693	5,673	7,372	(1,699)	3,729	4,845	(1,116)	1,945	2,527	(582)	65.7%	65.7%
1996	10,285	17,172	19,119	6,887	8,834	(1,948)	4,458	5,719	(1,261)	2,429	3,116	(687)	64.7%	64.7%
1997	8,927	15,494	17,259	6,567	8,332	(1,765)	4,188	5,314	(1,125)	2,379	3,018	(639)	63.8%	63.8%
1998	11,837	21,471	23,914	9,634	12,077	(2,443)	6,064	7,602	(1,538)	3,570	4,475	(905)	62.9%	62.9%
1999	11,447	21,823	24,283	10,376	12,836	(2,460)	6,454	7,984	(1,530)	3,922	4,852	(930)	62.2%	62.2%
2000	13,436	28,080	29,715	14,644	16,279	(1,635)	8,987	9,990	(1,003)	5,658	6,290	(632)	61.4%	61.4%
2001	11,392	24,987	27,214	13,595	15,822	(2,227)	8,290	9,648	(1,358)	5,305	6,173	(869)	61.0%	61.0%
2002	12,149	28,614	30,618	16,465	18,469	(2,004)	9,966	11,179	(1,213)	6,499	7,290	(791)	60.5%	60.5%
2003	9,355	23,413	27,147	14,058	17,792	(3,734)	8,421	10,658	(2,237)	5,637	7,134	(1,497)	59.9%	59.9%
2004	9,640	25,680	30,058	16,040	20,417	(4,378)	9,599	12,219	(2,620)	6,441	8,198	(1,758)	59.8%	59.8%
2005	7,220	23,440	28,868	16,220	21,648	(5,428)	9,775	13,046	(3,271)	6,445	8,602	(2,157)	60.3%	60.3%
2006	4,486	21,134	25,274	16,648	20,788	(4,140)	10,048	12,547	(2,499)	6,600	8,242	(1,641)	60.4%	60.4%
2007	2,456	21,100	25,691	18,644	23,235	(4,591)	11,337	14,129	(2,792)	7,307	9,106	(1,799)	60.8%	60.8%
2008	1,815	21,804	26,999	19,989	25,184	(5,195)	12,172	15,335	(3,164)	7,817	9,849	(2,032)	60.9%	60.9%
2009	620	21,627	27,633	21,008	27,014	(6,006)	12,893	16,579	(3,686)	8,115	10,435	(2,320)	61.4%	61.4%
2010	72	22,212	27,655	22,140	27,583	(5,443)	13,461	16,771	(3,310)	8,678	10,812	(2,134)	60.8%	60.8%
2011	-	10,623	13,881	10,623	13,881	(3,258)	6,238	8,151	(1,913)	4,385	5,730	(1,345)	58.7%	58.7%
Total	267,325	553,177	626,721	285,853	359,397	(73,544)	179,371	225,914	(46,543)	106,482	133,483	(27,001)	62.7%	62.9%
Excl Prior	267,214	551,670	624,811	284,456	357,597	(73,141)	178,183	224,384	(46,201)	106,272	133,213	(26,940)	62.6%	62.7%

**Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - Lump Sum Settlement
Change in Ultimate Loss Estimates (000's)**

Accident Year	Historical Ultimate Loss by Evaluation Date											Change in Ultimate Loss Estimates									
	OW 6/30/2003	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	Deloitte 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	6/30/2003 - 6/30/2004	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	Cum. Change	
1979	5,768	5,595	5,562	5,586	5,608	5,159	5,270	5,364	5,229	4,999	(173)	(33)	24	22	(449)	111	94	(136)	(230)	(768)	
1980	6,416	6,208	6,099	6,216	6,233	5,746	5,666	5,678	5,513	5,286	(208)	(109)	118	17	(487)	(80)	12	(165)	(227)	(1,130)	
1981	6,461	6,311	6,229	6,214	6,455	6,184	6,214	6,185	6,094	5,780	(151)	(82)	(12)	239	(272)	31	(29)	(90)	(314)	(681)	
1982	7,936	7,734	7,643	7,586	7,805	7,134	7,135	7,304	7,165	6,764	(202)	(92)	(56)	219	(671)	0	169	(139)	(401)	(1,172)	
1983	8,183	7,713	7,696	7,637	7,637	7,259	7,102	6,980	6,764	6,338	(470)	(17)	(59)	(0)	(378)	(158)	(122)	(216)	(426)	(1,845)	
1984	10,871	10,745	10,506	10,539	10,668	10,448	10,486	11,116	10,763	10,009	(126)	(240)	34	129	(220)	38	630	(353)	(754)	(863)	
1985	11,597	11,293	11,079	10,915	11,156	10,577	10,542	10,570	10,370	9,796	(305)	(213)	(164)	241	(579)	(35)	27	(199)	(574)	(1,801)	
1986	13,434	12,989	12,487	12,213	12,458	12,055	12,171	12,978	12,533	11,596	(445)	(502)	(275)	245	(403)	116	807	(445)	(937)	(1,838)	
1987	13,777	13,233	12,812	12,649	12,697	12,589	12,755	13,861	13,331	12,200	(544)	(421)	(164)	48	(108)	165	1,106	(530)	(1,131)	(1,577)	
1988	14,959	14,501	14,095	13,756	13,969	13,648	13,757	14,334	13,876	12,966	(458)	(406)	(339)	212	(321)	109	577	(457)	(910)	(1,993)	
1989	16,494	15,898	15,494	14,982	15,305	15,265	15,566	16,685	16,001	14,750	(596)	(403)	(512)	323	(40)	301	1,119	(684)	(1,252)	(1,744)	
1990	16,236	15,477	15,086	14,651	15,025	14,684	14,665	15,086	14,515	13,226	(759)	(391)	(435)	374	(341)	(19)	421	(571)	(1,289)	(3,010)	
1991	16,684	15,685	15,013	14,618	15,298	15,220	15,121	15,908	15,397	14,170	(999)	(671)	(396)	680	(78)	(999)	787	(511)	(1,227)	(2,514)	
1992	18,973	18,064	17,207	16,879	17,489	17,195	17,191	18,842	18,029	16,879	(908)	(857)	(328)	610	(294)	(4)	1,651	(813)	(1,150)	(2,094)	
1993	19,633	18,497	17,830	17,334	17,822	17,928	17,840	20,438	19,549	17,538	(1,136)	(667)	(496)	488	106	(88)	2,598	(889)	(2,012)	(2,096)	
1994	20,353	19,042	18,497	17,706	18,366	18,505	18,433	20,428	19,633	17,810	(1,311)	(545)	(791)	660	139	(72)	1,995	(796)	(1,823)	(2,543)	
1995	17,597	16,221	15,711	15,284	15,892	16,061	16,353	17,397	16,693	14,995	(1,376)	(510)	(428)	609	169	292	1,045	(704)	(1,699)	(2,602)	
1996	18,281	17,374	16,601	15,725	16,448	17,431	17,614	19,672	19,119	17,172	(907)	(773)	(876)	723	983	183	2,059	(553)	(1,948)	(1,110)	
1997	18,408	17,311	16,492	15,741	16,184	16,915	16,779	17,994	17,259	15,494	(1,097)	(819)	(750)	443	731	(137)	1,215	(735)	(1,765)	(2,914)	
1998	20,191	18,986	18,504	18,260	19,042	21,047	20,936	25,104	23,914	21,471	(1,205)	(482)	(244)	782	2,005	(112)	4,168	(1,190)	(2,443)	1,280	
1999	22,857	21,446	20,375	20,395	21,293	22,862	22,897	25,037	24,283	21,823	(1,411)	(1,071)	20	897	1,570	34	2,140	(754)	(2,460)	(1,034)	
2000	25,205	23,526	22,580	22,583	23,788	26,159	25,929	30,264	29,715	28,080	(1,679)	(946)	3	1,206	2,371	(230)	4,335	(549)	(1,635)	2,876	
2001	23,343	21,946	20,719	21,050	23,065	25,678	24,384	28,341	27,214	24,987	(1,397)	(1,227)	331	2,015	2,612	(1,294)	3,958	(1,128)	(2,227)	1,644	
2002	23,459	23,504	22,463	22,654	24,491	27,523	26,918	30,999	30,618	28,614	46	(1,041)	191	1,837	3,032	(605)	4,082	(381)	(2,004)	5,156	
2003	23,700	23,870	22,435	23,012	24,265	27,234	25,876	28,578	27,147	23,413	170	(1,436)	577	1,253	2,969	(1,358)	2,702	(1,431)	(3,734)	(287)	
2004		24,042	22,319	22,557	25,078	28,157	26,917	30,621	30,058	25,680		(1,723)	238	2,520	3,079	(1,240)	3,704	(4,328)	(4,378)	1,638	
2005			22,784	22,710	24,424	27,672	26,025	29,744	28,868	23,440			(74)	1,714	3,247	(1,647)	3,719	(876)	(5,428)	656	
2006				23,318	24,707	28,141	23,909	29,401	25,274	21,134				1,389	3,434	(4,232)	5,492	(4,127)	(4,140)	(2,184)	
2007					25,336	28,848	25,956	29,883	25,691	21,100					3,512	(2,892)	3,927	(4,192)	(4,591)	(4,236)	
2008						29,695	27,825	31,684	26,999	21,804						(1,869)	3,859	(4,685)	(5,195)	(7,891)	
2009							32,484	27,633	21,627	21,627							3,688	(4,851)	(6,006)	(7,169)	
2010								32,587	27,655	22,212								(4,932)	(5,443)	(10,375)	
2011									21,246	21,246									(6,516)	(6,516)	
2012									21,717	21,717											
79-03	400,814	383,167	369,215	364,187	378,460	390,506	387,596	425,142	410,724	376,153	(17,647)	(13,952)	(5,028)	14,273	12,046	(2,911)	37,546	(14,418)	(34,571)	(24,661)	
79-04		401,614	385,973	381,159	397,930	413,504	409,243	450,398	435,553	396,834		(15,642)	(4,814)	16,771	15,574	(4,262)	41,156	(14,845)	(38,719)	(22,254)	
79-05			408,757	403,869	422,355	441,176	435,267	480,142	464,421	420,275			(4,888)	18,486	18,821	(5,909)	44,875	(15,721)	(44,146)	(21,598)	
79-06				427,187	447,061	469,317	459,176	509,543	489,695	441,409				19,874	22,255	(10,140)	50,367	(19,849)	(48,286)	(23,782)	
79-07					472,397	498,165	485,132	539,426	515,386	462,508					25,767	(13,032)	54,294	(24,040)	(52,878)	(28,018)	
79-08						527,859	512,958	571,110	542,385	484,312						(14,901)	58,153	(28,726)	(58,073)	(35,909)	
79-09							541,754	603,594	570,018	505,939							61,841	(33,576)	(64,079)	(43,078)	
79-10								636,181	597,673	528,151								(38,508)	(69,522)	(53,453)	
79-11									625,436	549,398									(76,038)	(59,969)	
79-12										571,115										(59,969)	

Change in Ultimate Loss by Accident Year



**Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - Lump Sum Advancements**

SUMMARY 7
EXHIBIT 17
SHEET 1

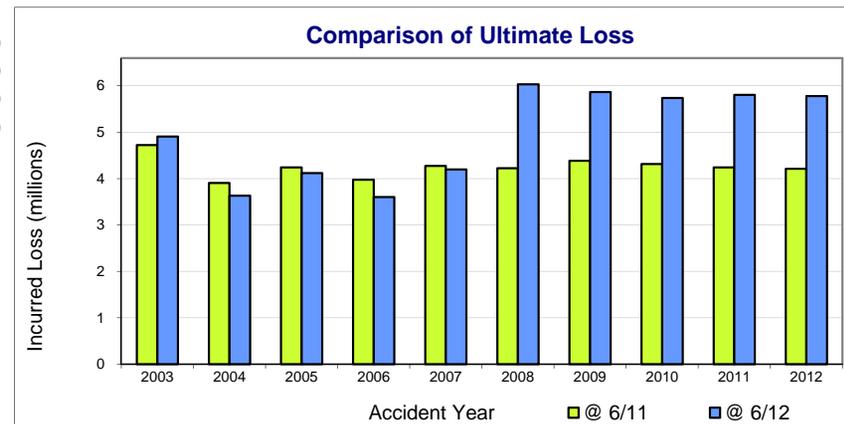
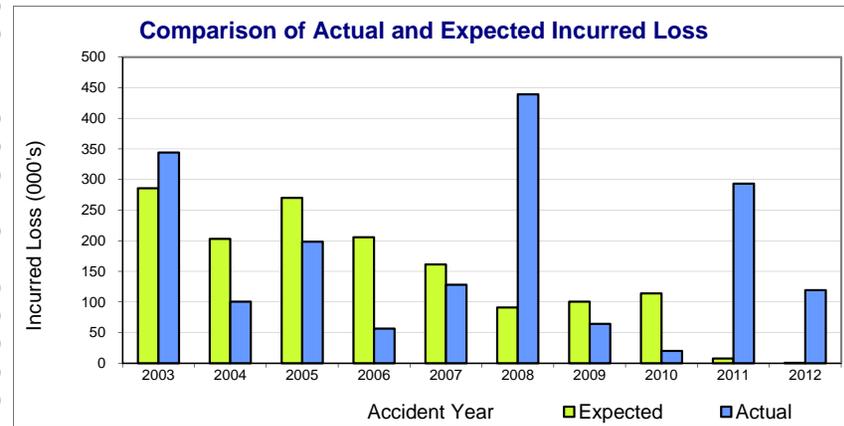
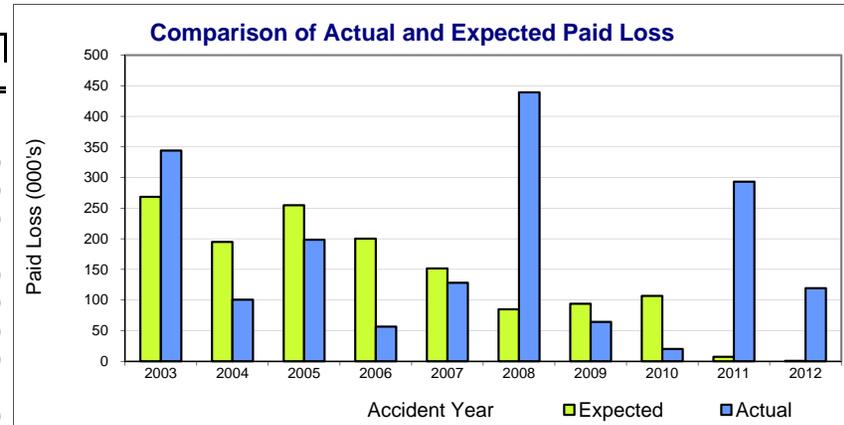
**Change in Unpaid Loss from June 30, 2011 to June 30, 2012 (\$000's)
(June 30, 2012 Evaluated at June 30, 2012 and June 30, 2011 Evaluated at 6/2011)**

Accident Year	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
	Earned at 6/30/12	Earned at 6/30/11	Change	Actual @ 06/12	Actual @ 06/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11
Prior	88	54	34	28	14	14	60	40	20	50	36	13	10	4	7	82.9%	90.6%
1977	1,728	1,735	(7)	1,697	1,697	-	31	38	(7)	25	33	(7)	6	5	0	82.2%	86.7%
1978	1,498	1,506	(8)	1,467	1,467	-	31	39	(8)	26	33	(8)	6	6	0	81.9%	85.7%
1979	1,850	1,850	(0)	1,804	1,794	10	46	56	(10)	37	47	(10)	8	9	(0)	81.6%	84.7%
1980	1,529	1,529	1	1,485	1,475	10	44	54	(9)	36	45	(9)	8	9	(0)	81.3%	83.7%
1981	1,643	1,653	(11)	1,587	1,587	-	56	66	(11)	45	55	(10)	11	12	(1)	81.0%	82.6%
1982	1,395	1,405	(10)	1,341	1,341	-	55	64	(10)	44	52	(8)	11	12	(1)	80.6%	81.7%
1983	1,258	1,258	(0)	1,202	1,192	10	56	66	(10)	45	53	(9)	11	12	(1)	80.0%	81.1%
1984	1,556	1,559	(2)	1,475	1,465	10	81	93	(12)	65	75	(10)	16	18	(2)	80.0%	80.5%
1985	1,417	1,403	13	1,333	1,308	25	84	96	(12)	67	77	(9)	17	19	(2)	79.6%	79.9%
1986	1,356	1,358	(2)	1,264	1,250	14	92	108	(16)	73	86	(13)	19	22	(3)	79.2%	79.8%
1987	1,111	1,126	(14)	1,024	1,022	2	88	104	(16)	69	83	(13)	18	21	(3)	79.2%	79.7%
1988	1,100	1,108	(8)	999	989	10	101	119	(18)	80	95	(15)	21	24	(3)	79.2%	79.7%
1989	1,219	1,202	17	1,091	1,052	39	128	150	(22)	101	119	(18)	27	31	(4)	79.0%	79.6%
1990	1,231	1,115	116	1,077	952	125	154	163	(9)	122	130	(7)	32	33	(1)	79.5%	79.7%
1991	1,188	1,216	(29)	1,014	1,004	10	174	213	(39)	138	171	(32)	36	42	(7)	79.6%	80.2%
1992	1,038	1,062	(23)	856	846	10	182	215	(33)	146	172	(26)	36	43	(7)	80.1%	80.0%
1993	1,048	1,073	(25)	834	815	19	215	258	(44)	172	207	(35)	43	51	(8)	80.0%	80.2%
1994	1,419	1,392	27	1,074	1,006	68	344	385	(41)	276	308	(32)	68	78	(10)	80.2%	79.9%
1995	839	853	(15)	605	585	20	234	268	(35)	187	213	(26)	47	55	(8)	79.9%	79.3%
1996	841	802	40	575	514	62	266	288	(22)	211	228	(17)	55	60	(5)	79.3%	79.0%
1997	979	1,046	(67)	634	614	20	345	431	(87)	270	340	(69)	74	91	(17)	78.5%	78.8%
1998	1,718	1,805	(87)	1,041	973	68	678	832	(154)	528	650	(122)	150	182	(32)	77.9%	78.1%
1999	2,116	2,253	(137)	1,176	1,099	76	940	1,154	(214)	728	893	(165)	212	261	(49)	77.5%	77.4%
2000	2,948	2,981	(32)	1,482	1,286	197	1,466	1,695	(229)	1,129	1,305	(176)	337	390	(53)	77.0%	77.0%
2001	2,026	2,244	(218)	873	813	60	1,153	1,431	(278)	886	1,089	(204)	267	341	(75)	76.8%	76.1%
2002	2,276	2,186	91	840	650	190	1,436	1,536	(100)	1,093	1,152	(59)	343	384	(41)	76.1%	75.0%
2003	4,908	4,723	185	1,723	1,379	344	3,185	3,344	(159)	2,393	2,481	(88)	792	863	(71)	75.1%	74.2%
2004	3,632	3,907	(275)	892	792	100	2,740	3,116	(375)	2,038	2,275	(237)	703	841	(139)	74.4%	73.0%
2005	4,118	4,242	(124)	908	710	198	3,210	3,532	(323)	2,349	2,550	(202)	861	982	(121)	73.2%	72.2%
2006	3,602	3,975	(373)	358	302	57	3,244	3,673	(429)	2,343	2,608	(265)	901	1,066	(165)	72.2%	71.0%
2007	4,197	4,273	(76)	427	299	128	3,770	3,975	(204)	2,680	2,758	(78)	1,091	1,216	(126)	71.1%	69.4%
2008	6,034	4,224	1,810	535	95	439	5,500	4,129	1,371	3,824	2,782	1,042	1,676	1,347	329	69.5%	67.4%
2009	5,866	4,383	1,482	241	177	64	5,625	4,206	1,418	3,806	2,756	1,050	1,819	1,450	368	67.7%	65.5%
2010	5,740	4,316	1,424	131	111	20	5,609	4,205	1,404	3,691	2,686	1,005	1,917	1,518	399	65.8%	63.9%
2011	5,805	2,121	3,684	323	30	293	5,482	2,091	3,391	3,497	1,286	2,211	1,985	805	1,180	63.8%	61.5%
2012	2,890	-	2,890	119	-	119	2,771	-	2,771	1,712	-	1,712	1,059	-	1,059	61.8%	100.0%
2013	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
Total	85,207	74,935	10,271	35,535	32,704	2,831	49,672	42,231	7,441	34,981	29,927	5,054	14,691	12,305	2,386	70.4%	70.9%
Excl Prior	85,119	74,881	10,237	35,507	32,690	2,817	49,612	42,191	7,421	34,931	29,890	5,041	14,681	12,301	2,380	70.4%	70.8%

Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - Lump Sum Advancements
2012 Fiscal Year as of June 30, 2012 - Actual vs. Expected (000's)

SUMMARY 7
 EXHIBIT 17
 SHEET 2

Accident Year	Paid Loss from 6/11 - 6/12			Incurred Loss from 6/11 - 6/12			Ultimate Loss-Earned & Unearned		
	Expected	Actual	Variance	Expected	Actual	Variance	Evaluated @ 6/11	Evaluated @ 6/12	Change
Prior	6	14	8				54	88	34
1977	6	-	(6)	7	-	(7)	1,735	1,728	(7)
1978	6	-	(6)	6	-	(6)	1,506	1,498	(8)
1979	8	10	2	8	10	2	1,850	1,850	(0)
1980	7	10	3	7	10	3	1,529	1,529	1
1981	8	-	(8)	8	-	(8)	1,653	1,643	(11)
1982	8	-	(8)	8	-	(8)	1,405	1,395	(10)
1983	8	10	2	8	10	2	1,258	1,258	(0)
1984	12	10	(2)	12	10	(2)	1,559	1,556	(2)
1985	12	25	13	12	25	13	1,403	1,417	13
1986	15	14	(1)	15	14	(1)	1,358	1,356	(2)
1987	14	2	(13)	14	2	(13)	1,126	1,111	(14)
1988	17	10	(7)	16	10	(6)	1,108	1,100	(8)
1989	21	39	18	21	39	18	1,202	1,219	17
1990	24	125	101	22	125	102	1,115	1,231	116
1991	35	10	(25)	34	10	(24)	1,216	1,188	(29)
1992	30	10	(20)	30	10	(20)	1,062	1,038	(23)
1993	41	19	(22)	42	19	(22)	1,073	1,048	(25)
1994	50	68	18	51	68	17	1,392	1,419	27
1995	32	20	(12)	33	20	(13)	853	839	(15)
1996	36	62	26	34	62	27	802	841	40
1997	55	20	(35)	51	20	(31)	1,046	979	(67)
1998	88	68	(20)	83	68	(15)	1,805	1,718	(87)
1999	115	76	(39)	122	76	(46)	2,253	2,116	(137)
2000	182	197	14	176	197	21	2,981	2,948	(32)
2001	126	60	(66)	131	60	(71)	2,244	2,026	(218)
2002	110	190	81	117	190	73	2,186	2,276	91
2003	269	344	75	286	344	58	4,723	4,908	185
2004	195	100	(95)	203	100	(103)	3,907	3,632	(275)
2005	255	198	(56)	270	198	(72)	4,242	4,118	(124)
2006	200	57	(144)	206	57	(149)	3,975	3,602	(373)
2007	152	128	(24)	161	128	(33)	4,273	4,197	(76)
2008	85	439	354	91	439	348	4,224	6,034	1,810
2009	94	64	(30)	100	64	(36)	4,383	5,866	1,482
2010	107	20	(87)	114	20	(94)	4,316	5,740	1,424
2011	7	293	286	8	293	286	4,242	5,805	1,563
2012	1	119	119	1	119	119	4,212	5,780	1,568
Total	2,436	2,831	395	2,508	2,817	308			6,828



Ohio Bureau of Workers' Compensation

SUMMARY 7

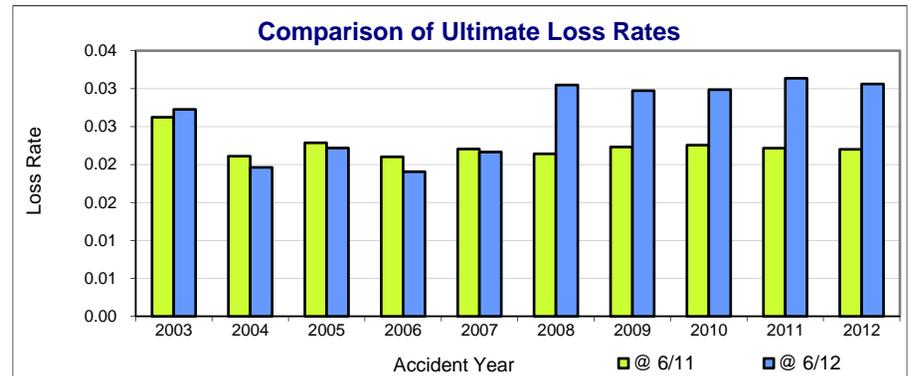
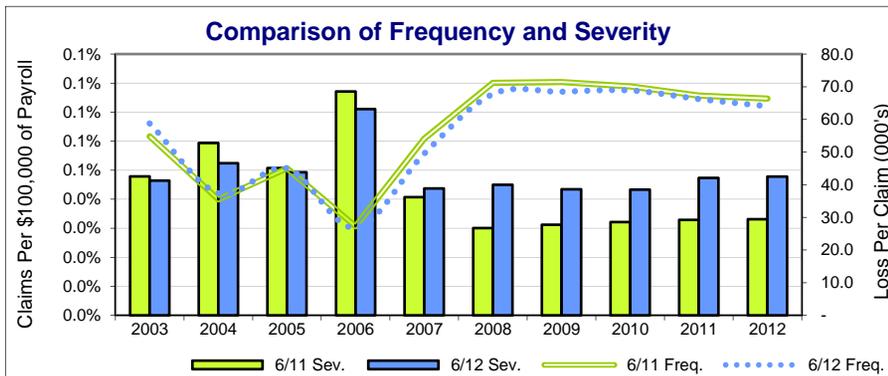
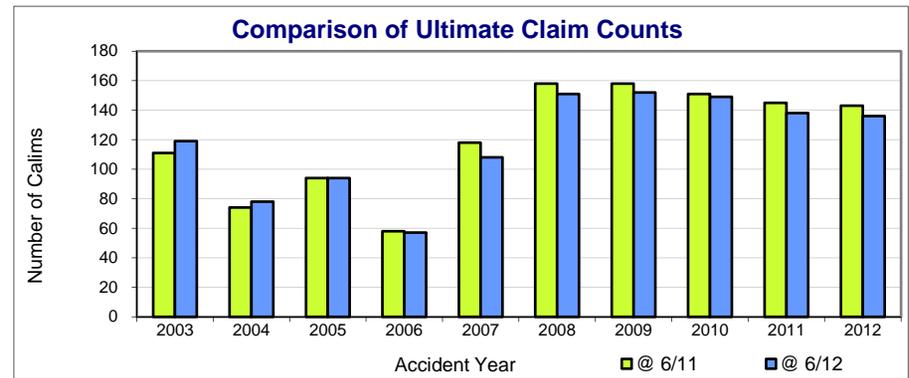
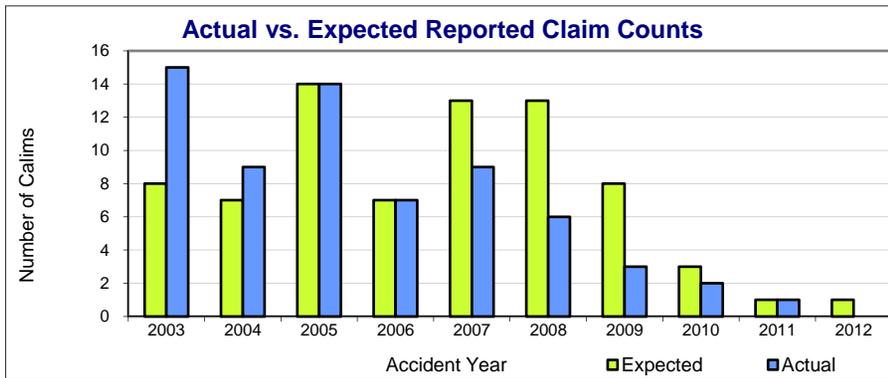
Public Employers - Taxing Districts - Compensation - Lump Sum Advancements

EXHIBIT 17

2012 Fiscal Year as of June 30, 2012 - Actual vs. Expected (000's)

SHEET 3

Accident Year	# of Reported Claims from 6/11-6/12			Ultimate Claim Counts			Ultimate Frequency		Ultimate Severity		Ultimate Loss Rate	
	Expected	Actual	Variance	@ 6/11	@ 6/12	Change	@ 6/11	@ 6/12	@ 6/11	@ 6/12	@ 6/11	@ 6/12
77-02	48	51	3	3,880	3,903	23						
2003	8	15	7	111	119	8	0.06%	0.07%	42,545	41,240	0.026	0.027
2004	7	9	2	74	78	4	0.04%	0.04%	52,803	46,570	0.021	0.020
2005	14	14	-	94	94	-	0.05%	0.05%	45,128	43,807	0.023	0.022
2006	7	7	-	58	57	(1)	0.03%	0.03%	68,538	63,199	0.021	0.019
2007	13	9	(4)	118	108	(10)	0.06%	0.06%	36,213	38,863	0.022	0.022
2008	13	6	(7)	158	151	(7)	0.08%	0.08%	26,736	39,961	0.021	0.030
2009	8	3	(5)	158	152	(6)	0.08%	0.08%	27,743	38,591	0.022	0.030
2010	3	2	(1)	151	149	(2)	0.08%	0.08%	28,581	38,521	0.023	0.030
2011	1	1	-	145	138	(7)	0.08%	0.07%	29,253	42,063	0.022	0.031
2012	1	-	(1)	143	136	(7)	0.07%	0.07%	29,457	42,500	0.022	0.031
Total	123	117	(6)	5,090	5,085	(5)						



**Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - Lump Sum Advancements**

SUMMARY 7
EXHIBIT 17
SHEET 4

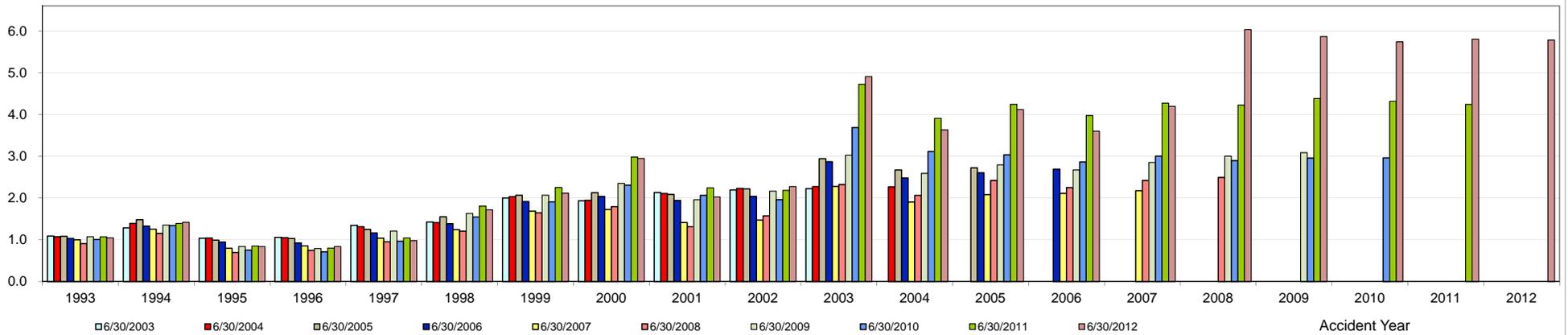
Retrospective Comparison of Unpaid loss as of June 30, 2011 (000's)

Accident Year	Actual Paid Loss @ 6/11	Ultimate Loss Earned @ 6/11		Nominal Unpaid Loss @ 6/11			Discounted Unpaid Loss @ 6/11			Amount of Discount @ 6/11			Discount Factors	
		Evaluated @ 6/12	Evaluated @ 6/11	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11
Prior	14	88	54	74	40	34	67	36	31	7	4	3	90.6%	90.6%
1977	1,697	1,728	1,735	31	38	(7)	27	33	(6)	4	5	(1)	86.7%	86.7%
1978	1,467	1,498	1,506	31	39	(8)	27	33	(6)	5	6	(1)	85.7%	85.7%
1979	1,794	1,850	1,850	56	56	(0)	47	47	(0)	9	9	(0)	84.7%	84.7%
1980	1,475	1,529	1,529	54	54	1	45	45	0	9	9	0	83.7%	83.7%
1981	1,587	1,643	1,653	56	66	(11)	46	55	(9)	10	12	(2)	82.6%	82.6%
1982	1,341	1,395	1,405	55	64	(10)	45	52	(8)	10	12	(2)	81.7%	81.7%
1983	1,192	1,258	1,258	66	66	(0)	53	53	(0)	12	12	(0)	81.1%	81.1%
1984	1,465	1,556	1,559	91	93	(2)	73	75	(2)	18	18	(0)	80.5%	80.5%
1985	1,308	1,417	1,403	109	96	13	87	77	11	22	19	3	79.9%	79.9%
1986	1,250	1,356	1,358	106	108	(2)	85	86	(1)	21	22	(0)	79.8%	79.8%
1987	1,022	1,111	1,126	89	104	(14)	71	83	(11)	18	21	(3)	79.7%	79.7%
1988	989	1,100	1,108	111	119	(8)	88	95	(6)	23	24	(2)	79.7%	79.7%
1989	1,052	1,219	1,202	167	150	17	133	119	13	34	31	3	79.6%	79.6%
1990	952	1,231	1,115	279	163	116	222	130	92	57	33	24	79.7%	79.7%
1991	1,004	1,188	1,216	184	213	(29)	147	171	(23)	36	42	(6)	80.2%	80.2%
1992	846	1,038	1,062	192	215	(23)	154	172	(19)	38	43	(5)	80.0%	80.0%
1993	815	1,048	1,073	234	258	(25)	187	207	(20)	46	51	(5)	80.2%	80.2%
1994	1,006	1,419	1,392	412	385	27	329	308	21	83	78	5	79.9%	79.9%
1995	585	839	853	254	268	(15)	201	213	(12)	52	55	(3)	79.3%	79.3%
1996	514	841	802	328	288	40	259	228	31	69	60	8	79.0%	79.0%
1997	614	979	1,046	365	431	(67)	287	340	(52)	77	91	(14)	78.8%	78.8%
1998	973	1,718	1,805	745	832	(87)	582	650	(68)	163	182	(19)	78.1%	78.1%
1999	1,099	2,116	2,253	1,016	1,154	(137)	787	893	(106)	230	261	(31)	77.4%	77.4%
2000	1,286	2,948	2,981	1,662	1,695	(32)	1,280	1,305	(25)	383	390	(7)	77.0%	77.0%
2001	813	2,026	2,244	1,213	1,431	(218)	923	1,089	(166)	289	341	(52)	76.1%	76.1%
2002	650	2,276	2,186	1,626	1,536	91	1,220	1,152	68	407	384	23	75.0%	75.0%
2003	1,379	4,908	4,723	3,529	3,344	185	2,618	2,481	137	911	863	48	74.2%	74.2%
2004	792	3,632	3,907	2,841	3,116	(275)	2,074	2,275	(201)	767	841	(74)	73.0%	73.0%
2005	710	4,118	4,242	3,408	3,532	(124)	2,461	2,550	(90)	947	982	(34)	72.2%	72.2%
2006	302	3,602	3,975	3,300	3,673	(373)	2,343	2,608	(265)	958	1,066	(108)	71.0%	71.0%
2007	299	4,197	4,273	3,899	3,975	(76)	2,705	2,758	(53)	1,193	1,216	(23)	69.4%	69.4%
2008	95	6,034	4,224	5,939	4,129	1,810	4,001	2,782	1,219	1,938	1,347	591	67.4%	67.4%
2009	177	5,866	4,383	5,689	4,206	1,482	3,727	2,756	971	1,962	1,450	511	65.5%	65.5%
2010	111	5,740	4,316	5,629	4,205	1,424	3,596	2,686	910	2,033	1,518	514	63.9%	63.9%
2011	30	2,902	2,121	2,873	2,091	781	1,766	1,286	481	1,106	805	301	61.5%	61.5%
Total	32,704	79,414	74,935	46,710	42,231	4,479	32,765	29,927	2,838	13,946	12,305	1,641	70.1%	70.9%
Excl Prior	32,690	79,326	74,881	46,636	42,191	4,445	32,698	29,890	2,807	13,939	12,301	1,638	70.1%	70.8%

**Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - Lump Sum Advancements
Change in Ultimate Loss Estimates (000's)**

Accident Year	Historical Ultimate Loss by Evaluation Date											Change in Ultimate Loss Estimates								Cum. Change	
	OW 6/30/2003	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	Deloitte 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	6/30/2003 - 6/30/2004	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012		
1979	1,888	1,871	1,916	1,936	1,937	1,801	1,891	1,836	1,850	1,850	(17)	45	20	1	(136)	91	(55)	14	(0)	(39)	
1980	1,715	1,728	1,734	1,714	1,704	1,538	1,588	1,523	1,529	1,529	13	7	(21)	(10)	(166)	51	(66)	6	1	(185)	
1981	1,902	1,910	1,909	1,762	1,690	1,658	1,690	1,658	1,643	1,643	8	(1)	1	(16)	(204)	72	(105)	(4)	(11)	(259)	
1982	1,691	1,710	1,674	1,654	1,629	1,419	1,472	1,409	1,405	1,395	19	(36)	(20)	(25)	(210)	53	(63)	(4)	(10)	(296)	
1983	1,667	1,654	1,575	1,553	1,521	1,338	1,385	1,250	1,258	1,258	(13)	(79)	(22)	(32)	(183)	47	(135)	8	(0)	(409)	
1984	1,793	1,838	1,849	1,831	1,802	1,586	1,627	1,526	1,559	1,556	45	11	(18)	(29)	(216)	41	(101)	33	(2)	(237)	
1985	1,812	1,818	1,793	1,782	1,727	1,462	1,503	1,384	1,403	1,417	6	(25)	(11)	(55)	(265)	40	(118)	19	13	(395)	
1986	1,601	1,678	1,683	1,706	1,616	1,368	1,418	1,345	1,358	1,358	77	5	23	(90)	(248)	51	(73)	13	(2)	(244)	
1987	1,439	1,449	1,410	1,421	1,365	1,146	1,189	1,123	1,126	1,111	10	(39)	11	(57)	(218)	42	(65)	3	(14)	(328)	
1988	1,098	1,124	1,197	1,227	1,185	1,030	1,075	1,058	1,108	1,100	26	73	30	(42)	(155)	45	(17)	49	(8)	2	
1989	1,440	1,421	1,395	1,382	1,328	1,115	1,232	1,201	1,219	1,219	(19)	(27)	(13)	(53)	(213)	117	(32)	1	17	(222)	
1990	1,203	1,237	1,262	1,272	1,233	1,083	1,145	1,061	1,115	1,231	34	25	10	(39)	(151)	62	(84)	53	116	28	
1991	1,043	1,059	1,193	1,209	1,196	1,081	1,171	1,216	1,188	1,188	16	134	16	(13)	(114)	90	45	(0)	(29)	144	
1992	1,074	1,102	1,191	1,131	1,110	1,037	1,106	1,026	1,062	1,038	28	89	(60)	(21)	(73)	69	(80)	36	(23)	(36)	
1993	1,089	1,074	1,085	1,033	1,000	910	1,075	1,009	1,073	1,048	(15)	11	(53)	(32)	(90)	165	(66)	64	(25)	(41)	
1994	1,286	1,393	1,483	1,329	1,256	1,155	1,256	1,341	1,392	1,392	107	90	(154)	(73)	(101)	199	(13)	51	27	133	
1995	1,038	1,043	993	948	799	696	841	756	853	839	5	(51)	(45)	(149)	(103)	145	(86)	98	(15)	(199)	
1996	1,060	1,051	1,032	923	855	748	791	712	841	841	(10)	(19)	(109)	(68)	(79)	43	(79)	89	40	(219)	
1997	1,347	1,314	1,251	1,166	1,041	954	1,209	968	1,046	979	(34)	(63)	(86)	(125)	(87)	256	(241)	78	(67)	(368)	
1998	1,426	1,412	1,551	1,386	1,243	1,208	1,632	1,545	1,805	1,718	(14)	139	(165)	(143)	(35)	424	(87)	259	(87)	292	
1999	2,002	2,032	2,067	2,253	1,915	1,686	1,646	2,069	1,908	2,253	29	36	(152)	(230)	(40)	423	(161)	345	(137)	113	
2000	1,934	1,947	2,127	2,037	1,726	1,793	2,350	2,310	2,981	2,948	13	180	(91)	(311)	67	556	(40)	671	(32)	1,014	
2001	2,132	2,109	2,087	1,941	1,415	1,314	1,958	2,065	2,244	2,026	(23)	(22)	(146)	(526)	(101)	645	107	179	(218)	(106)	
2002	2,193	2,227	2,218	2,041	1,472	1,573	2,165	1,960	2,186	2,276	34	(9)	(177)	(569)	101	591	(204)	225	91	83	
2003	2,224	2,273	2,943	2,870	2,278	2,322	3,024	3,687	4,723	4,908	49	670	(73)	(592)	44	703	662	1,036	185	2,684	
2004		2,266	2,672	2,483	1,906	2,063	2,590	3,114	3,907	3,632		406	(189)	(577)	157	527	524	793	(275)	1,366	
2005			2,722	2,604	2,081	2,420	2,796	3,033	4,242	4,118			(118)	(523)	339	375	238	1,209	(124)	1,396	
2006				2,111	2,250	2,672	2,864	3,975	3,602	3,602				(579)	139	422	192	1,111	(373)	912	
2007					2,176	2,420	2,853	3,003	4,273	4,197					244	433	150	1,270	(76)	2,021	
2008						2,492	3,003	2,896	4,224	6,034						511	(107)	1,328	1,810	3,542	
2009							3,088	2,958	4,383	5,866							(130)	1,426	1,482	2,778	
2010								2,962	4,316	5,740								1,353	1,424	2,777	
2011									4,242	5,805									1,563	1,563	
2012										5,780											
79-03	39,097	39,472	40,618	39,316	36,017	33,013	38,034	36,877	40,199	40,008	375	1,146	(1,303)	(3,298)	(3,004)	5,020	(1,157)	3,322	(191)	911	
79-04		39,867	41,374	39,863	35,986	33,276	38,733	38,155	42,256	41,791		1,508	(1,511)	(3,876)	(2,710)	5,457	(578)	4,101	(465)	2,316	
79-05			44,096	42,467	38,068	35,697	41,529	41,188	46,498	45,909			(1,629)	(4,399)	(2,371)	5,832	(340)	5,310	(589)	3,712	
79-06				45,157	40,179	37,947	44,201	44,053	50,473	49,511				(4,978)	(2,232)	6,254	(148)	6,421	(962)	4,624	
79-07					42,355	40,367	47,054	47,056	54,747	53,708					(1,988)	6,687	2	7,691	(1,038)	6,646	
79-08						42,859	50,057	49,952	58,971	59,743						7,198	(105)	9,019	772	10,188	
79-09							53,145	52,909	63,354	65,608							(236)	10,445	2,254	12,965	
79-10								55,871	67,670	71,348								11,799	3,678	15,743	
79-11									71,912	77,153									5,241	17,306	
79-12										82,933										17,306	

Change in Ultimate Loss by Accident Year



**Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - Additional Awards**

SUMMARY 7
EXHIBIT 18
SHEET 1

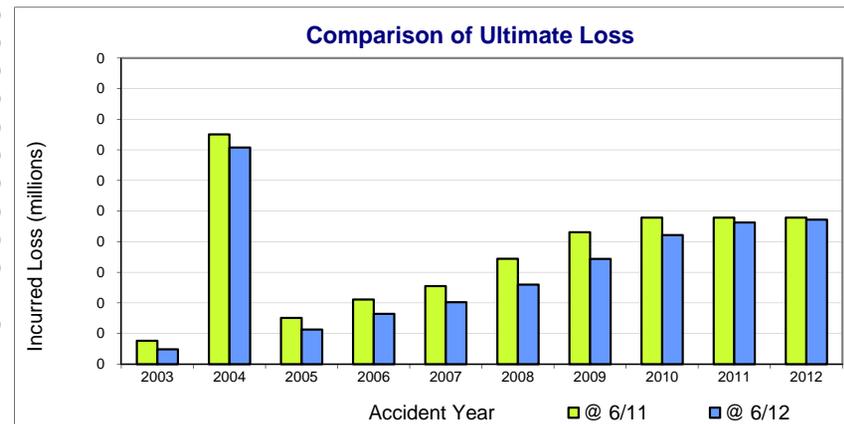
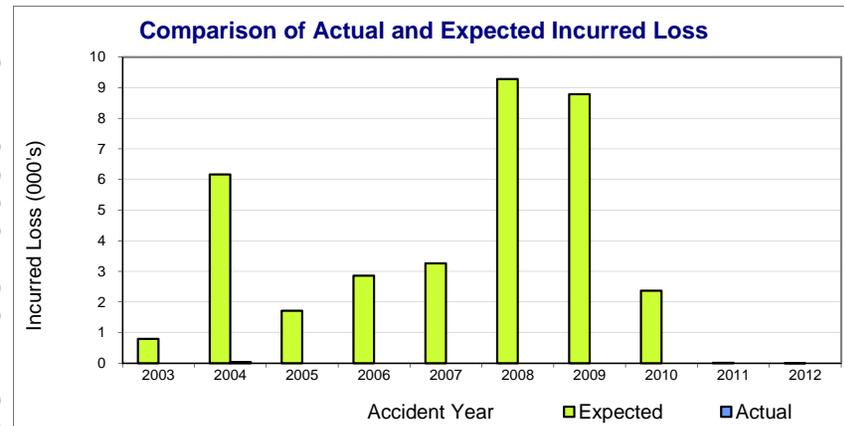
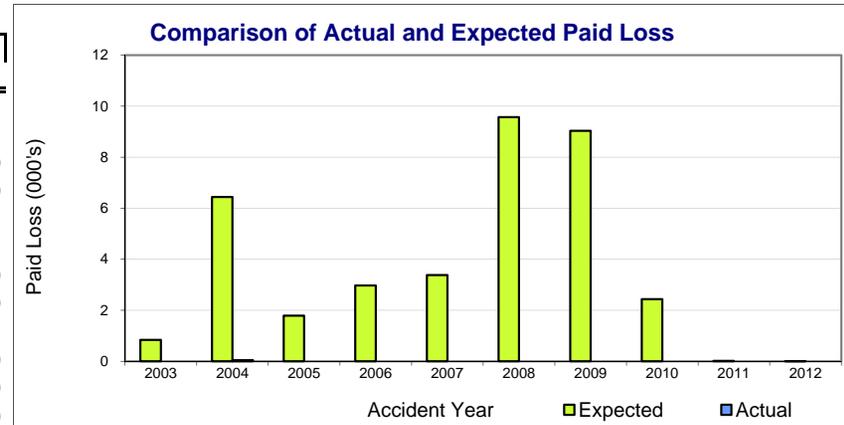
**Change in Unpaid Loss from June 30, 2011 to June 30, 2012 (\$000's)
(June 30, 2012 Evaluated at June 30, 2012 and June 30, 2011 Evaluated at 6/2011)**

Accident Year	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
	Earned at 6/30/12	Earned at 6/30/11	Change	Actual @ 06/12	Actual @ 06/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11
Prior	1	1	-	1	1	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1977	14	14	(0)	12	12	-	2	2	(0)	1	2	(0)	0	0	(0)	80.3%	79.4%
1978	43	44	(0)	37	37	-	6	7	(0)	5	5	(0)	1	1	(0)	79.4%	78.6%
1979	258	253	5	217	210	7	41	43	(2)	32	33	(1)	9	10	(1)	78.4%	77.7%
1980	97	95	2	80	77	3	17	17	(1)	13	13	(0)	4	4	(0)	77.3%	76.7%
1981	2	2	(0)	2	2	-	0	0	(0)	0	0	(0)	0	0	(0)	76.3%	75.6%
1982	50	51	(1)	40	40	-	10	11	(1)	8	8	(0)	3	3	(0)	75.2%	74.4%
1983	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1984	92	93	(1)	70	70	-	21	23	(1)	16	16	(1)	6	6	(1)	72.9%	72.1%
1985	82	83	(1)	62	62	-	20	21	(1)	15	15	(1)	6	6	(0)	71.7%	70.9%
1986	40	40	(1)	29	29	-	10	11	(1)	7	8	(0)	3	3	(0)	70.5%	69.7%
1987	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1988	175	169	6	124	118	6	50	51	(0)	34	34	0	16	17	(0)	68.1%	67.5%
1989	0	0	(0)	0	0	-	0	0	(0)	0	0	(0)	0	0	(0)	67.0%	66.4%
1990	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1991	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1992	3	3	(0)	2	2	-	1	1	(0)	1	1	(0)	0	0	(0)	63.9%	63.3%
1993	3	3	(0)	2	2	-	1	1	(0)	1	1	(0)	0	0	(0)	62.9%	62.3%
1994	2	2	(0)	1	1	-	1	1	(0)	0	0	(0)	0	0	(0)	61.9%	61.4%
1995	2	2	(0)	1	1	-	1	1	(0)	0	0	(0)	0	0	(0)	60.9%	60.5%
1996	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1997	0	0	(0)	0	0	-	0	0	(0)	0	0	(0)	0	0	(0)	59.2%	58.6%
1998	29	30	(1)	16	16	-	12	13	(1)	7	8	(1)	5	6	(0)	58.3%	58.1%
1999	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2000	147	139	7	77	71	6	70	68	1	40	39	1	30	29	0	57.5%	57.2%
2001	-	4	(4)	-	-	-	-	4	(4)	-	2	(2)	-	2	(2)	100.0%	56.7%
2002	5	9	(5)	-	-	-	5	9	(5)	3	5	(3)	2	4	(2)	56.7%	56.4%
2003	10	15	(6)	-	-	-	10	15	(6)	5	9	(3)	4	7	(2)	56.3%	56.7%
2004	142	150	(9)	65	65	0	76	85	(9)	43	49	(6)	33	36	(3)	56.4%	57.8%
2005	23	30	(8)	-	-	-	23	30	(8)	13	18	(5)	10	13	(3)	57.1%	58.1%
2006	33	42	(9)	1	1	-	32	41	(9)	18	24	(6)	13	17	(3)	57.4%	58.9%
2007	40	51	(11)	-	-	-	40	51	(11)	24	30	(7)	17	21	(4)	58.3%	59.4%
2008	52	69	(17)	-	-	-	52	69	(17)	31	43	(13)	21	26	(4)	59.1%	62.8%
2009	69	86	(17)	-	-	-	69	86	(17)	43	55	(12)	26	31	(5)	62.6%	64.3%
2010	84	96	(11)	-	-	-	84	96	(11)	54	60	(6)	30	36	(5)	64.2%	62.8%
2011	93	48	45	-	-	-	93	48	45	58	29	29	35	19	16	62.6%	60.4%
2012	47	-	47	-	-	-	47	-	47	28	-	28	19	-	19	60.2%	100.0%
2013	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
Total	1,634	1,624	10	840	818	22	794	806	(12)	501	509	(9)	294	296	(3)	63.0%	63.2%
Excl Prior	1,633	1,623	10	839	817	22	794	806	(12)	501	509	(9)	294	296	(3)	63.0%	63.2%

**Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - Additional Awards
2012 Fiscal Year as of June 30, 2012 - Actual vs. Expected (000's)**

SUMMARY 7
EXHIBIT 18
SHEET 2

Accident Year	Paid Loss from 6/11 - 6/12			Incurred Loss from 6/11 - 6/12			Ultimate Loss-Earned & Unearned		
	Expected	Actual	Variance	Expected	Actual	Variance	Evaluated @ 6/11	Evaluated @ 6/12	Change
Prior	-	-	-				1	1	-
1977	0	-	(0)	0	-	(0)	14	14	(0)
1978	1	-	(1)	1	-	(1)	44	43	(0)
1979	4	7	3	3	7	4	253	258	5
1980	1	3	1	1	3	1	95	97	2
1981	0	-	(0)	0	-	(0)	2	2	(0)
1982	1	-	(1)	1	-	(1)	51	50	(1)
1983	-	-	-	-	-	-	-	-	-
1984	1	-	(1)	1	-	(1)	93	92	(1)
1985	1	-	(1)	1	-	(1)	83	82	(1)
1986	1	-	(1)	1	-	(1)	40	40	(1)
1987	-	-	-	-	-	-	-	-	-
1988	2	6	4	2	6	4	169	175	6
1989	0	-	(0)	0	-	(0)	0	0	(0)
1990	-	-	-	-	-	-	-	-	-
1991	-	-	-	-	-	-	-	-	-
1992	0	-	(0)	0	-	(0)	3	3	(0)
1993	0	-	(0)	0	-	(0)	3	3	(0)
1994	0	-	(0)	0	-	(0)	2	2	(0)
1995	0	-	(0)	0	-	(0)	2	2	(0)
1996	-	-	-	-	-	-	-	-	-
1997	0	-	(0)	0	-	(0)	0	0	(0)
1998	1	-	(1)	0	-	(0)	30	29	(1)
1999	-	-	-	-	-	-	-	-	-
2000	3	6	3	3	6	3	139	147	7
2001	0	-	(0)	0	-	(0)	4	-	(4)
2002	0	-	(0)	0	-	(0)	9	5	(5)
2003	1	-	(1)	1	-	(1)	15	10	(6)
2004	6	0	(6)	6	0	(6)	150	142	(9)
2005	2	-	(2)	2	-	(2)	30	23	(8)
2006	3	-	(3)	3	-	(3)	42	33	(9)
2007	3	-	(3)	3	-	(3)	51	40	(11)
2008	10	-	(10)	9	-	(9)	69	52	(17)
2009	9	-	(9)	9	-	(9)	86	69	(17)
2010	2	-	(2)	2	-	(2)	96	84	(11)
2011	0	-	(0)	0	-	(0)	96	93	(3)
2012	0	-	(0)	0	-	(0)	96	94	(1)
Total	53	22	(32)	50	22	(28)			(86)



Ohio Bureau of Workers' Compensation

SUMMARY 7

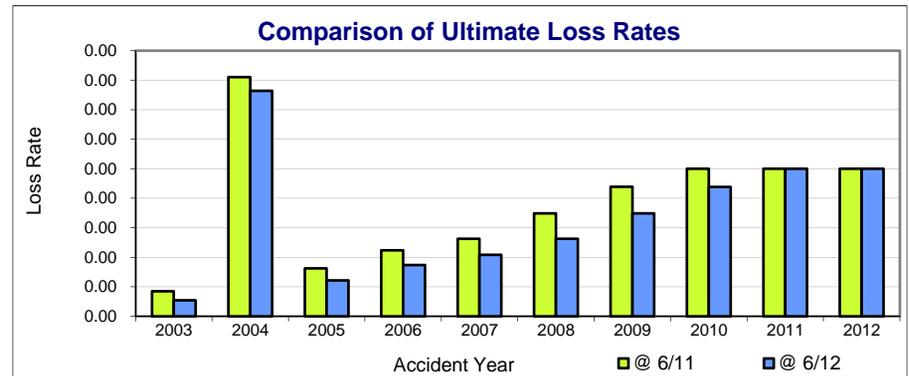
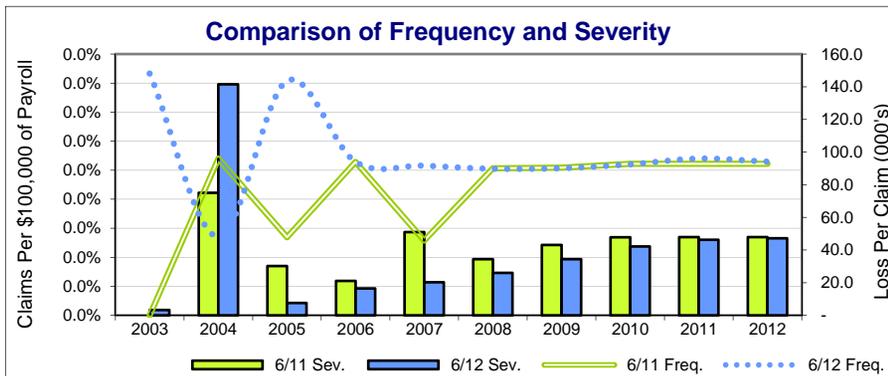
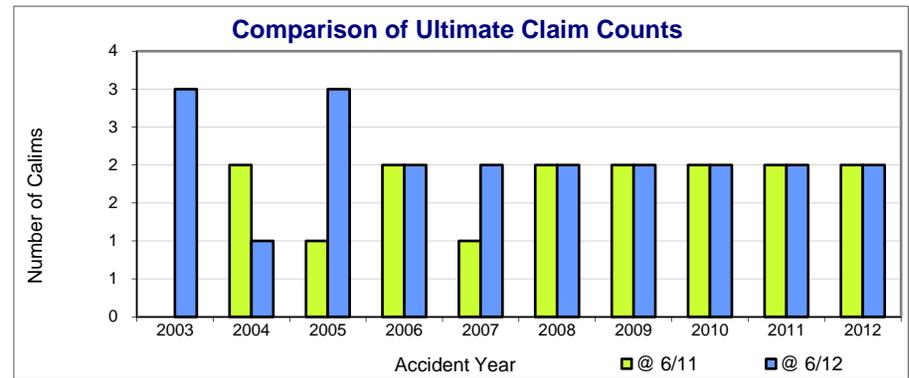
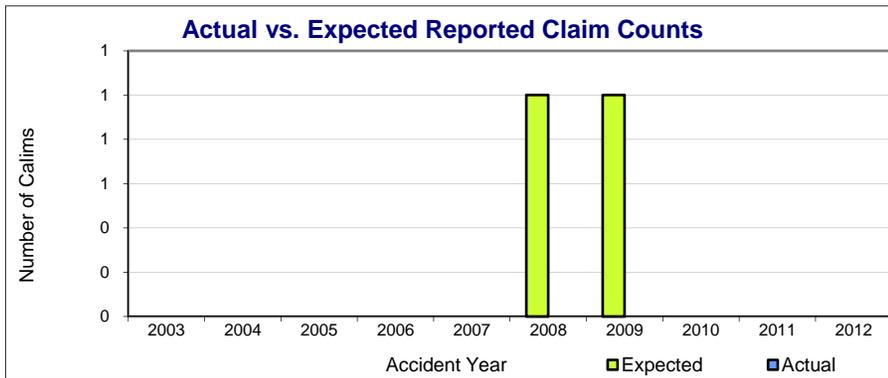
Public Employers - Taxing Districts - Compensation - Additional Awards

EXHIBIT 18

2012 Fiscal Year as of June 30, 2012 - Actual vs. Expected (000's)

SHEET 3

Accident Year	# of Reported Claims from 6/11-6/12			Ultimate Claim Counts			Ultimate Frequency		Ultimate Severity		Ultimate Loss Rate	
	Expected	Actual	Variance	@ 6/11	@ 6/12	Change	@ 6/11	@ 6/12	@ 6/11	@ 6/12	@ 6/11	@ 6/12
77-02	-	-	-	17	20	3						
2003	-	-	-	-	3	3	0.00%	0.00%	#DIV/0!	3,238	0.000	0.000
2004	-	-	-	2	1	(1)	0.00%	0.00%	75,039	141,537	0.001	0.001
2005	-	-	-	1	3	2	0.00%	0.00%	30,195	7,517	0.000	0.000
2006	-	-	-	2	2	-	0.00%	0.00%	21,117	16,439	0.000	0.000
2007	-	-	-	1	2	1	0.00%	0.00%	50,977	20,214	0.000	0.000
2008	1	-	(1)	2	2	-	0.00%	0.00%	34,425	25,993	0.000	0.000
2009	1	-	(1)	2	2	-	0.00%	0.00%	43,091	34,396	0.000	0.000
2010	-	-	-	2	2	-	0.00%	0.00%	47,862	42,148	0.000	0.000
2011	-	-	-	2	2	-	0.00%	0.00%	47,868	46,282	0.000	0.000
2012	-	-	-	2	2	-	0.00%	0.00%	47,868	47,213	0.001	0.000
Total	2	-	(2)	33	41	8						



Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - Additional Awards

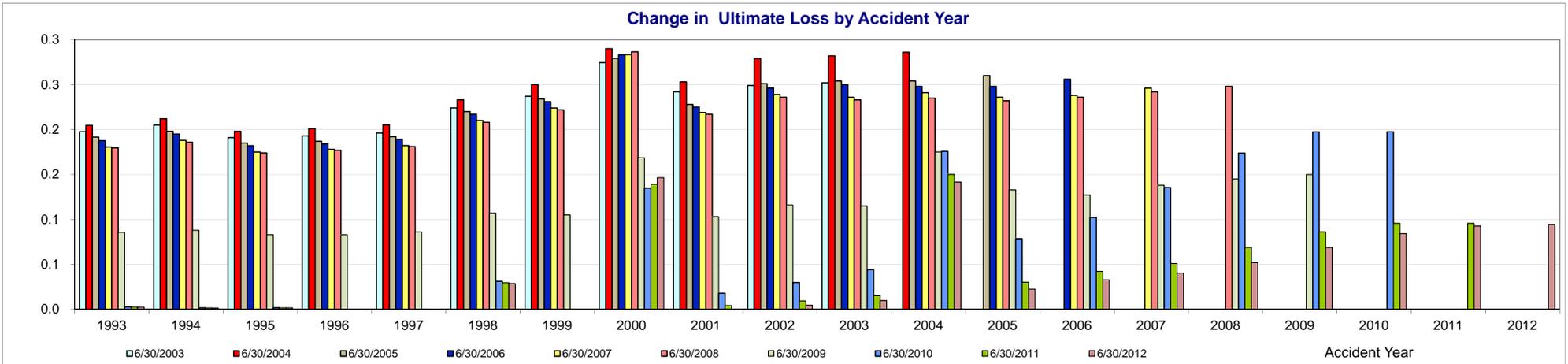
SUMMARY 7
EXHIBIT 18
SHEET 4

Retrospective Comparison of Unpaid loss as of June 30, 2011 (000's)

Accident Year	Actual Paid Loss @ 6/11	Ultimate Loss Earned @ 6/11			Nominal Unpaid Loss @ 6/11			Discounted Unpaid Loss @ 6/11			Amount of Discount @ 6/11			Discount Factors	
		Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11
Prior	1	1	1	-	-	-	-	-	-	-	-	-	100.0%	100.0%	
1977	12	14	14	2	2	(0)	1	2	(0)	0	0	(0)	79.4%	79.4%	
1978	37	43	44	6	7	(0)	5	5	(0)	1	1	(0)	78.6%	78.6%	
1979	210	258	253	48	43	5	37	33	4	11	10	1	77.7%	77.7%	
1980	77	97	95	19	17	2	15	13	2	5	4	0	76.7%	76.7%	
1981	2	2	2	0	0	(0)	0	0	(0)	0	0	(0)	75.6%	75.6%	
1982	40	50	51	10	11	(1)	8	8	(1)	3	3	(0)	74.4%	74.4%	
1983	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%	
1984	70	92	93	21	23	(1)	15	16	(1)	6	6	(0)	72.1%	72.1%	
1985	62	82	83	20	21	(1)	14	15	(1)	6	6	(0)	70.9%	70.9%	
1986	29	40	40	10	11	(1)	7	8	(0)	3	3	(0)	69.7%	69.7%	
1987	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%	
1988	118	175	169	57	51	6	38	34	4	18	17	2	67.5%	67.5%	
1989	0	0	0	0	0	(0)	0	0	(0)	0	0	(0)	66.4%	66.4%	
1990	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%	
1991	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%	
1992	2	3	3	1	1	(0)	1	1	(0)	0	0	(0)	63.3%	63.3%	
1993	2	3	3	1	1	(0)	1	1	(0)	0	0	(0)	62.3%	62.3%	
1994	1	2	2	1	1	(0)	0	0	(0)	0	0	(0)	61.4%	61.4%	
1995	1	2	2	1	1	(0)	0	0	(0)	0	0	(0)	60.5%	60.5%	
1996	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%	
1997	0	0	0	0	0	(0)	0	0	(0)	0	0	(0)	58.6%	58.6%	
1998	16	29	30	12	13	(1)	7	8	(1)	5	6	(0)	58.1%	58.1%	
1999	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%	
2000	71	147	139	76	68	7	43	39	4	32	29	3	57.2%	57.2%	
2001	-	-	4	-	4	(4)	-	2	(2)	-	2	(2)	100.0%	56.7%	
2002	-	5	9	5	9	(5)	3	5	(3)	2	4	(2)	56.4%	56.4%	
2003	-	10	15	10	15	(6)	6	9	(3)	4	7	(2)	56.7%	56.7%	
2004	65	142	150	76	85	(9)	44	49	(5)	32	36	(4)	57.8%	57.8%	
2005	-	23	30	23	30	(8)	13	18	(4)	9	13	(3)	58.1%	58.1%	
2006	1	33	42	32	41	(9)	19	24	(6)	13	17	(4)	58.9%	58.9%	
2007	-	40	51	40	51	(11)	24	30	(6)	16	21	(4)	59.4%	59.4%	
2008	-	52	69	52	69	(17)	33	43	(11)	19	26	(6)	62.8%	62.8%	
2009	-	69	86	69	86	(17)	44	55	(11)	25	31	(6)	64.3%	64.3%	
2010	-	84	96	84	96	(11)	53	60	(7)	31	36	(4)	62.8%	62.8%	
2011	-	46	48	46	48	(2)	28	29	(1)	18	19	(1)	60.4%	60.4%	
Total	818	1,540	1,624	722	806	(83)	460	509	(50)	263	296	(34)	63.6%	63.2%	
Excl Prior	817	1,540	1,623	722	806	(83)	460	509	(50)	263	296	(34)	63.6%	63.2%	

**Ohio Bureau of Workers' Compensation
Public Employers - Taxing Districts - Compensation - Additional Awards
Change in Ultimate Loss Estimates (000's)**

Accident Year	Historical Ultimate Loss by Evaluation Date										Change in Ultimate Loss Estimates									
	OW 6/30/2003	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	Deloitte 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	6/30/2003 - 6/30/2004	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	Cum. Change
1979	214	225	229	236	243	249	215	253	253	258	11	4	7	8	6	(34)	38	(1)	5	43
1980	137	139	135	137	139	143	99	95	95	97	3	(4)	2	3	4	(44)	(4)	(0)	2	(40)
1981	96	97	89	88	87	88	38	2	2	2	1	(8)	(1)	(1)	1	(50)	(35)	(0)	(0)	(94)
1982	150	151	143	141	140	139	84	53	51	50	1	(8)	(2)	(1)	(1)	(55)	(31)	(2)	(1)	(100)
1983	118	119	111	109	108	107	48				1	(8)	(2)	(1)	(1)	(59)	(48)			(118)
1984	204	205	196	193	192	191	125	97	93	92	1	(9)	(3)	(1)	(1)	(66)	(28)	(4)	(1)	(113)
1985	198	209	200	197	195	195	122	87	83	82	11	(10)	(3)	(2)	(2)	(73)	(35)	(4)	(1)	(116)
1986	180	185	171	168	166	165	91	42	40	40	5	(14)	(3)	(2)	(1)	(74)	(49)	(2)	(1)	(141)
1987	159	164	153	146	144	144	65				5	(11)	(7)	(2)		(79)	(65)			(159)
1988	244	256	250	253	253	258	177	168	169	175	12	(6)	3	0	5	(81)	(9)	1	6	(69)
1989	182	188	175	172	166	165	75	0	0	0	6	(13)	(3)	(6)	(1)	(90)	(75)	(0)	(0)	(182)
1990	191	197	184	180	174	173	80				6	(13)	(4)	(6)	(1)	(93)	(80)			(191)
1991	191	197	184	181	175	174	81				6	(13)	(3)	(6)	(1)	(93)	(81)			(191)
1992	207	214	200	196	190	188	90	3	3	3	7	(14)	(4)	(6)	(2)	(98)	(87)	(0)	(0)	(204)
1993	198	205	192	188	181	180	86	3	3	3	7	(13)	(4)	(7)	(1)	(94)	(83)	(0)	(0)	(195)
1994	205	212	198	195	188	186	88	2	2	2	7	(14)	(3)	(7)	(2)	(98)	(86)	(0)	(0)	(203)
1995	191	198	185	182	175	174	83	2	2	2	7	(13)	(3)	(7)	(1)	(91)	(81)	(0)	(0)	(189)
1996	193	201	187	184	178	177	83				8	(14)	(3)	(6)	(1)	(94)	(83)			(193)
1997	196	205	192	189	182	181	86	0	0	0	9	(13)	(3)	(7)	(1)	(95)	(86)	(0)	(0)	(196)
1998	224	233	220	217	210	208	107	31	30	29	9	(13)	(3)	(7)	(2)	(101)	(76)	(1)	(1)	(195)
1999	237	250	234	231	224	222	105				13	(16)	(3)	(7)	(2)	(117)	(105)			(237)
2000	274	290	279	283	283	286	169	135	139	147	15	(11)	4	0	3	(118)	(34)	4	7	(128)
2001	242	253	228	225	219	217	103	18	4		11	(25)	(3)	(6)	(2)	(114)	(85)	(14)	(4)	(242)
2002	249	279	251	246	239	236	116	30	9	5	30	(28)	(5)	(7)	(3)	(120)	(86)	(21)	(5)	(244)
2003	252	282	254	250	236	233	115	44	15	10	30	(28)	(4)	(14)	(3)	(118)	(71)	(29)	(6)	(242)
2004		286	254	248	241	235	175	176	150	142		(32)	(6)	(7)	(6)	(60)	1	(26)	(9)	(144)
2005			260	248	236	232	133	79	30	23					(4)	(99)	(54)	(48)	(8)	(237)
2006				256	238	236	127	102	42	33				(18)	(2)	(109)	(25)	(60)	(9)	(223)
2007					246	242	138	136	51	40					(4)	(104)	(2)	(85)	(11)	(206)
2008						248	145	174	69	52						(103)	29	(105)	(17)	(196)
2009							150	197	86	69							47	(111)	(17)	(81)
2010								198	96	84								(102)	(11)	(113)
2011									96	93									(3)	(3)
2012										94										
79-03	4,933	5,155	4,840	4,787	4,689	4,680	2,531	1,065	993	994	222	(315)	(53)	(98)	(8)	(2,149)	(1,466)	(71)	1	(3,939)
79-04		5,216	4,866	4,799	4,686	4,666	2,491	987	891	898		(350)	(66)	(113)	(20)	(2,175)	(1,504)	(97)	(13)	(4,127)
79-05			5,126	5,047	4,922	4,898	2,624	1,066	921	900			(78)	(125)	(24)	(2,274)	(1,558)	(145)	(21)	(4,364)
79-06				5,303	5,160	5,134	2,751	1,168	963	933			(143)	(26)	(2,383)	(1,583)	(205)	(30)	(4,587)	
79-07					5,406	5,376	2,889	1,304	1,014	974				(30)	(2,487)	(1,586)	(289)	(40)	(4,793)	
79-08						5,624	3,034	1,477	1,083	1,026					(2,590)	(1,557)	(394)	(57)	(4,989)	
79-09							3,184	1,675	1,169	1,094						(1,509)	(506)	(75)	(5,070)	
79-10								1,872	1,265	1,179							(608)	(86)	(5,183)	
79-11									1,361	1,271								(89)	(5,186)	
79-12										1,366										(5,186)



**Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Total - Medical and Compensation**

SUMMARY 8

EXHIBIT 1

SHEET 1

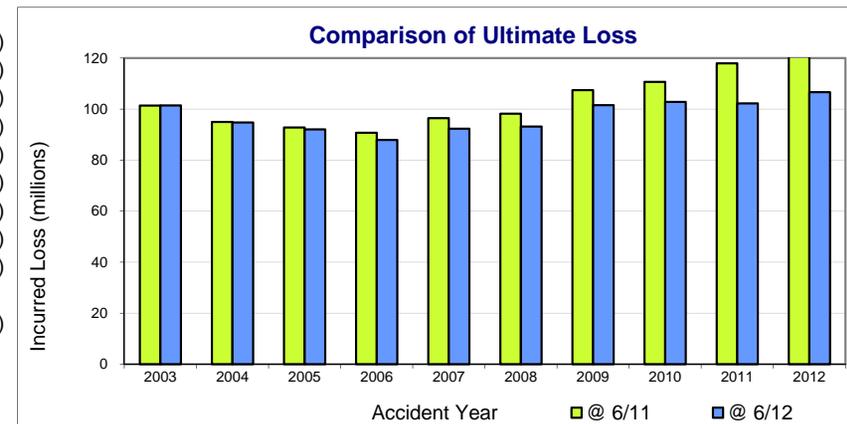
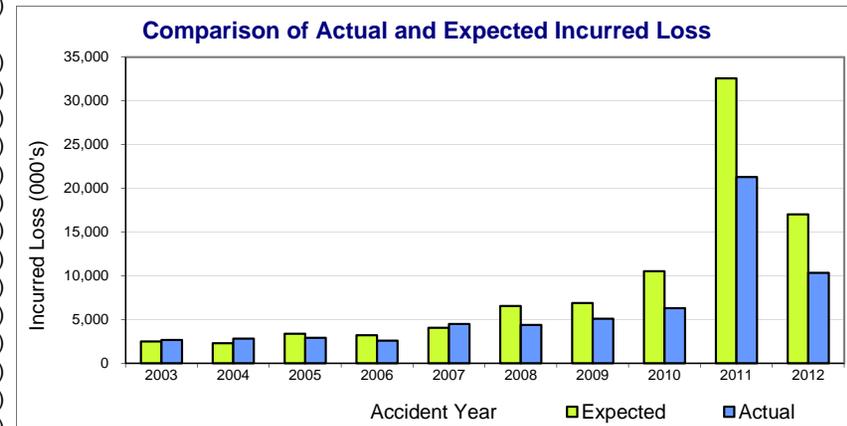
**Change in Unpaid Loss from June 30, 2011 to June 30, 2012 (\$000's)
(June 30, 2012 Evaluated at June 30, 2012 and June 30, 2011 Evaluated at 6/2011)**

Accident Year	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
	Earned at 6/30/12	Earned at 6/30/11	Change	Actual @ 06/12	Actual @ 06/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11
Prior	9,582	9,484	98	2,074	1,426	648	7,508	8,058	(550)	5,561	6,173	(612)	1,947	1,885	62	74.1%	76.6%
1977	28,167	28,205	(38)	25,913	25,787	127	2,254	2,419	(165)	1,617	1,763	(145)	636	656	(20)	71.8%	72.9%
1978	36,480	36,565	(85)	33,019	32,834	185	3,461	3,731	(270)	2,468	2,699	(231)	993	1,032	(39)	71.3%	72.3%
1979	33,081	33,099	(18)	29,933	29,726	207	3,148	3,373	(225)	2,225	2,418	(193)	923	955	(32)	70.7%	71.7%
1980	35,114	35,218	(104)	31,631	31,444	187	3,483	3,774	(291)	2,458	2,695	(237)	1,025	1,079	(54)	70.6%	71.4%
1981	34,509	34,609	(101)	30,795	30,586	209	3,714	4,023	(310)	2,608	2,853	(246)	1,106	1,170	(64)	70.2%	70.9%
1982	43,551	43,697	(147)	38,456	38,171	286	5,094	5,527	(432)	3,545	3,886	(341)	1,549	1,641	(91)	69.6%	70.3%
1983	44,766	44,890	(124)	38,591	38,262	330	6,174	6,628	(454)	4,251	4,602	(351)	1,923	2,026	(103)	68.9%	69.4%
1984	45,131	45,327	(196)	39,067	38,781	286	6,063	6,546	(483)	4,152	4,516	(364)	1,912	2,030	(119)	68.5%	69.0%
1985	42,233	42,523	(290)	36,534	36,325	209	5,699	6,198	(499)	3,899	4,260	(361)	1,801	1,938	(138)	68.4%	68.7%
1986	49,316	49,317	(1)	41,292	40,726	566	8,024	8,590	(567)	5,428	5,832	(404)	2,596	2,759	(163)	67.7%	67.9%
1987	53,552	53,765	(213)	45,591	45,142	449	7,961	8,623	(662)	5,379	5,845	(466)	2,582	2,778	(196)	67.6%	67.8%
1988	62,459	62,009	451	51,937	50,846	1,091	10,522	11,163	(640)	7,037	7,486	(449)	3,486	3,677	(191)	66.9%	67.1%
1989	63,766	63,792	(26)	52,197	51,440	757	11,569	12,352	(784)	7,655	8,195	(541)	3,914	4,157	(243)	66.2%	66.3%
1990	67,000	67,157	(157)	53,494	52,669	825	13,506	14,488	(982)	8,898	9,554	(656)	4,608	4,934	(325)	65.9%	65.9%
1991	55,870	56,191	(321)	45,080	44,526	554	10,790	11,665	(875)	7,085	7,659	(573)	3,705	4,006	(302)	65.7%	65.7%
1992	59,209	59,871	(662)	47,034	46,571	463	12,175	13,300	(1,125)	7,912	8,650	(738)	4,262	4,650	(388)	65.0%	65.0%
1993	59,249	59,465	(216)	45,773	44,962	812	13,475	14,503	(1,028)	8,658	9,332	(673)	4,817	5,171	(354)	64.3%	64.3%
1994	61,336	61,661	(325)	45,911	45,037	874	15,425	16,624	(1,198)	9,864	10,645	(781)	5,562	5,979	(417)	63.9%	64.0%
1995	65,330	65,987	(657)	46,708	45,594	1,114	18,622	20,393	(1,771)	11,981	13,094	(1,113)	6,641	7,299	(658)	64.3%	64.2%
1996	55,676	55,714	(37)	40,736	39,683	1,053	14,941	16,031	(1,090)	9,545	10,210	(664)	5,396	5,821	(426)	63.9%	63.7%
1997	66,336	66,737	(402)	44,319	43,072	1,247	22,016	23,665	(1,649)	13,881	14,878	(997)	8,135	8,787	(652)	63.0%	62.9%
1998	66,589	67,039	(450)	45,105	43,877	1,229	21,484	23,162	(1,679)	13,436	14,433	(997)	8,048	8,730	(682)	62.5%	62.3%
1999	69,205	70,006	(801)	46,301	45,114	1,187	22,904	24,892	(1,988)	14,363	15,514	(1,150)	8,541	9,378	(837)	62.7%	62.3%
2000	77,751	78,404	(652)	51,248	49,705	1,542	26,504	28,698	(2,195)	16,555	17,812	(1,257)	9,948	10,886	(938)	62.5%	62.1%
2001	99,718	100,155	(438)	59,402	57,123	2,279	40,316	43,033	(2,717)	24,903	26,428	(1,525)	15,413	16,605	(1,191)	61.8%	61.4%
2002	87,075	88,320	(1,245)	52,913	50,827	2,086	34,162	37,493	(3,331)	21,169	23,163	(1,994)	12,993	14,330	(1,337)	62.0%	61.8%
2003	101,442	101,381	62	58,194	55,443	2,752	43,248	45,938	(2,690)	26,574	28,204	(1,630)	16,674	17,734	(1,059)	61.4%	61.4%
2004	94,751	94,945	(194)	51,233	48,467	2,767	43,518	46,478	(2,961)	26,753	28,472	(1,719)	16,765	18,007	(1,242)	61.5%	61.3%
2005	92,046	92,752	(706)	47,666	44,719	2,947	44,380	48,034	(3,653)	27,374	29,570	(2,196)	17,007	18,464	(1,457)	61.7%	61.6%
2006	87,887	90,695	(2,808)	40,516	37,208	3,308	47,371	53,487	(6,116)	29,215	32,983	(3,769)	18,156	20,504	(2,347)	61.7%	61.7%
2007	92,272	96,445	(4,173)	39,320	35,537	3,783	52,951	60,908	(7,957)	32,961	37,949	(4,988)	19,991	22,960	(2,969)	62.2%	62.3%
2008	93,161	98,176	(5,016)	34,780	29,660	5,120	58,381	68,517	(10,136)	36,625	43,019	(6,394)	21,756	25,498	(3,742)	62.7%	62.8%
2009	101,534	107,423	(5,889)	36,075	28,960	7,115	65,459	78,463	(13,005)	41,445	50,309	(8,864)	24,013	28,154	(4,141)	63.3%	64.1%
2010	102,802	110,654	(7,852)	28,162	18,305	9,857	74,640	92,350	(17,710)	47,967	60,872	(12,905)	26,672	31,477	(4,805)	64.3%	65.9%
2011	102,222	58,949	43,273	16,522	2,721	13,801	85,700	56,228	29,472	56,394	38,567	17,827	29,306	17,661	11,645	65.8%	68.6%
2012	53,306	-	53,306	2,317	-	2,317	50,989	-	50,989	34,851	-	34,851	16,137	-	16,137	68.4%	100.0%
2013	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
Total	2,393,472	2,330,628	62,843	1,475,840	1,401,273	74,566	917,632	929,355	(11,723)	586,692	594,538	(7,846)	330,939	334,817	(3,878)	63.9%	64.0%
Excl Prior	2,383,890	2,321,145	62,745	1,473,766	1,399,847	73,918	910,124	921,297	(11,173)	581,132	588,365	(7,233)	328,992	332,932	(3,940)	63.9%	63.9%

Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Total - Medical and Compensation
2012 Fiscal Year as of June 30, 2012 - Actual vs. Expected (000's)

SUMMARY 8
 EXHIBIT 1
 SHEET 2

Accident Year	Paid Loss from 6/11 - 6/12			Incurred Loss from 6/11 - 6/12			Ultimate Loss-Earned & Unearned		
	Expected	Actual	Variance	Expected	Actual	Variance	Evaluated @ 6/11	Evaluated @ 6/12	Change
Prior	721	648	(73)				9,484	9,582	98
1977	199	127	(73)	21	(7)	(28)	28,205	28,167	(38)
1978	300	185	(116)	134	(44)	(178)	36,565	36,480	(85)
1979	262	207	(55)	73	91	18	33,099	33,081	(18)
1980	290	187	(103)	187	49	(138)	35,218	35,114	(104)
1981	300	209	(91)	148	(21)	(169)	34,609	34,509	(101)
1982	407	286	(121)	349	22	(326)	43,697	43,551	(147)
1983	452	330	(123)	173	(190)	(362)	44,890	44,766	(124)
1984	443	286	(157)	242	(128)	(370)	45,327	45,131	(196)
1985	401	209	(192)	719	(87)	(806)	42,523	42,233	(290)
1986	549	566	17	(26)	268	294	49,317	49,316	(1)
1987	559	449	(110)	681	32	(649)	53,765	53,552	(213)
1988	707	1,091	384	130	(235)	(364)	62,009	62,459	451
1989	750	757	8	(731)	146	877	63,792	63,766	(26)
1990	863	825	(38)	1,734	47	(1,687)	67,157	67,000	(157)
1991	689	554	(135)	(621)	60	681	56,191	55,870	(321)
1992	778	463	(315)	664	404	(260)	59,871	59,209	(662)
1993	826	812	(14)	536	902	366	59,465	59,249	(216)
1994	960	874	(86)	1,675	584	(1,091)	61,661	61,336	(325)
1995	1,170	1,114	(56)	183	569	386	65,987	65,330	(657)
1996	876	1,053	176	632	162	(470)	55,714	55,676	(37)
1997	1,264	1,247	(16)	330	1,492	1,162	66,737	66,336	(402)
1998	1,208	1,229	20	811	186	(625)	67,039	66,589	(450)
1999	1,349	1,187	(163)	1,499	(131)	(1,630)	70,006	69,205	(801)
2000	1,592	1,542	(49)	1,137	1,232	95	78,404	77,751	(652)
2001	2,249	2,279	30	2,152	804	(1,348)	100,155	99,718	(438)
2002	2,271	2,086	(185)	1,876	1,050	(826)	88,320	87,075	(1,245)
2003	2,723	2,752	28	2,477	2,652	175	101,381	101,442	62
2004	2,671	2,767	95	2,283	2,811	528	94,945	94,751	(194)
2005	3,063	2,947	(116)	3,363	2,904	(459)	92,752	92,046	(706)
2006	3,736	3,308	(428)	3,196	2,583	(612)	90,695	87,887	(2,808)
2007	4,583	3,783	(799)	4,046	4,481	435	96,445	92,272	(4,173)
2008	5,318	5,120	(198)	6,535	4,366	(2,170)	98,176	93,161	(5,016)
2009	7,321	7,115	(206)	6,878	5,084	(1,793)	107,423	101,534	(5,889)
2010	10,832	9,857	(975)	10,512	6,285	(4,228)	110,654	102,802	(7,852)
2011	17,854	13,801	(4,054)	32,573	21,284	(11,288)	117,899	102,222	(15,676)
2012	4,196	2,317	(1,879)	17,022	10,324	(6,698)	125,946	106,611	(19,335)
Total	84,733	74,566	(10,167)	103,592	70,031	(33,561)			(68,747)



Ohio Bureau of Workers' Compensation

SUMMARY 8

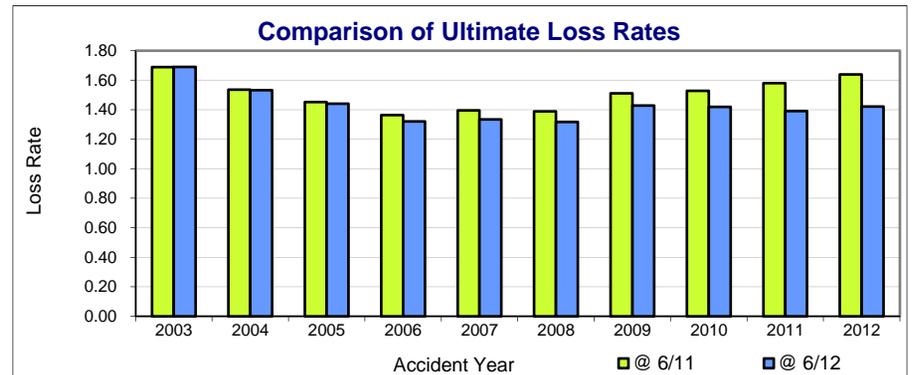
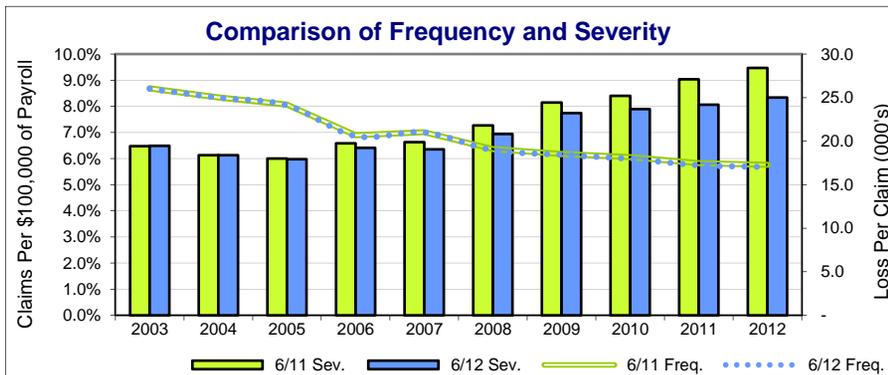
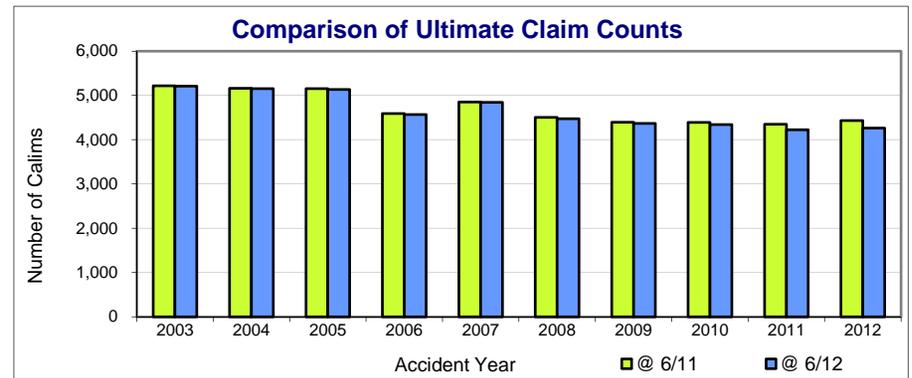
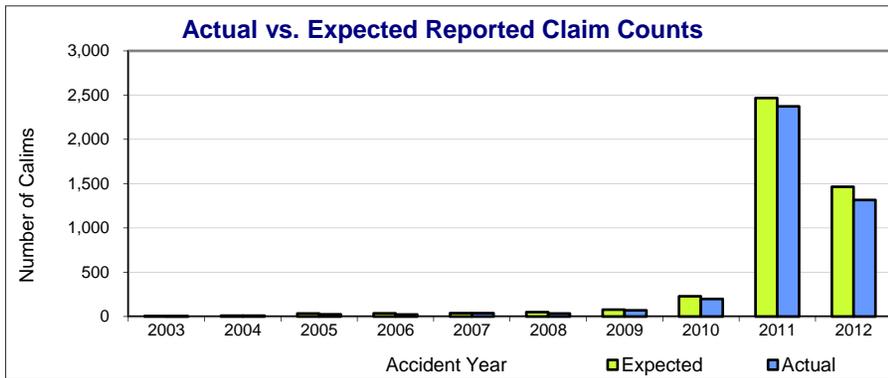
Public Employers - State Agencies - Total - Medical and Compensation

EXHIBIT 1

2012 Fiscal Year as of June 30, 2012 - Actual vs. Expected (000's)

SHEET 3

Accident Year	# of Reported Claims from 6/11-6/12			Ultimate Claim Counts			Ultimate Frequency		Ultimate Severity		Ultimate Loss Rate	
	Expected	Actual	Variance	@ 6/11	@ 6/12	Change	@ 6/11	@ 6/12	@ 6/11	@ 6/12	@ 6/11	@ 6/12
77-02	12	5	(7)	53,256	53,243	(13)						
2003	5	1	(4)	5,217	5,209	(8)	8.69%	8.67%	19,433	19,474	1.688	1.689
2004	9	8	(1)	5,160	5,153	(7)	8.34%	8.33%	18,400	18,388	1.535	1.532
2005	34	24	(10)	5,152	5,135	(17)	8.06%	8.04%	18,003	17,925	1.452	1.441
2006	35	22	(13)	4,590	4,567	(23)	6.90%	6.86%	19,759	19,244	1.363	1.321
2007	38	37	(1)	4,850	4,842	(8)	7.01%	7.00%	19,886	19,057	1.395	1.334
2008	49	33	(16)	4,502	4,474	(28)	6.36%	6.33%	21,807	20,823	1.388	1.317
2009	77	69	(8)	4,394	4,369	(25)	6.18%	6.14%	24,448	23,240	1.511	1.428
2010	227	198	(29)	4,389	4,340	(49)	6.06%	5.99%	25,212	23,687	1.527	1.419
2011	2,467	2,373	(94)	4,350	4,225	(125)	5.83%	5.75%	27,103	24,195	1.580	1.390
2012	1,464	1,316	(148)	4,432	4,261	(171)	5.77%	5.68%	28,417	25,020	1.639	1.421
Total	4,417	4,086	(331)	100,292	99,818	(474)						



**Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Total - Medical and Compensation**

SUMMARY 8

EXHIBIT 1

SHEET 4

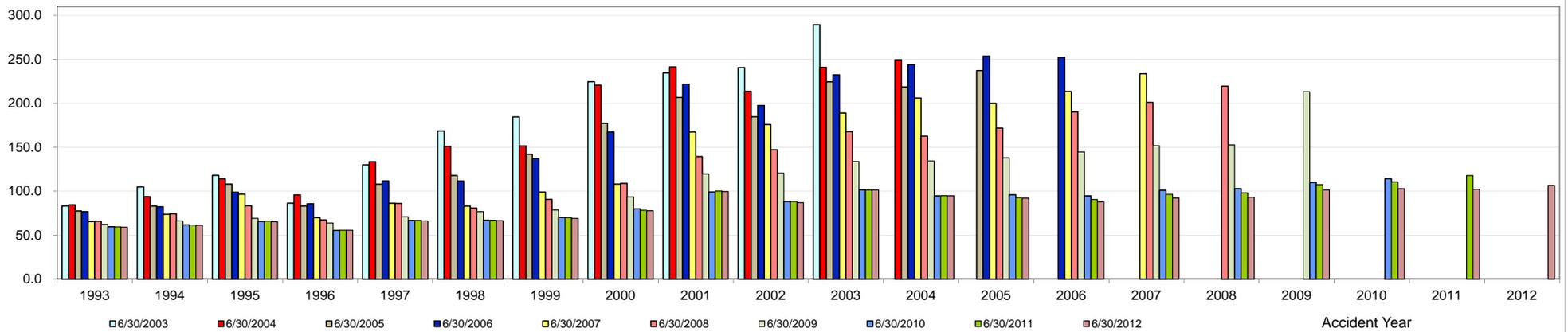
Retrospective Comparison of Unpaid loss as of June 30, 2011 (000's)

Accident Year	Actual Paid Loss @ 6/11	Ultimate Loss Earned @ 6/11		Nominal Unpaid Loss @ 6/11			Discounted Unpaid Loss @ 6/11			Amount of Discount @ 6/11			Discount Factors	
		Evaluated @ 6/12	Evaluated @ 6/11	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11
Prior	1,426	9,582	9,484	8,156	8,058	98	6,251	6,173	78	1,905	1,885	20	76.6%	76.6%
1977	25,787	28,167	28,205	2,380	2,419	(38)	1,732	1,763	(30)	648	656	(8)	72.8%	72.9%
1978	32,834	36,480	36,565	3,646	3,731	(85)	2,633	2,699	(66)	1,013	1,032	(19)	72.2%	72.3%
1979	29,726	33,081	33,099	3,355	3,373	(18)	2,401	2,418	(16)	954	955	(2)	71.6%	71.7%
1980	31,444	35,114	35,218	3,671	3,774	(104)	2,616	2,695	(79)	1,054	1,079	(25)	71.3%	71.4%
1981	30,586	34,509	34,609	3,923	4,023	(101)	2,778	2,853	(75)	1,145	1,170	(25)	70.8%	70.9%
1982	38,171	43,551	43,697	5,380	5,527	(147)	3,777	3,886	(109)	1,603	1,641	(37)	70.2%	70.3%
1983	38,262	44,766	44,890	6,504	6,628	(124)	4,508	4,602	(94)	1,996	2,026	(30)	69.3%	69.4%
1984	38,781	45,131	45,327	6,350	6,546	(196)	4,375	4,516	(141)	1,975	2,030	(56)	68.9%	69.0%
1985	36,325	42,233	42,523	5,908	6,198	(290)	4,052	4,260	(207)	1,856	1,938	(83)	68.6%	68.7%
1986	40,726	49,316	49,317	8,590	8,590	(1)	5,829	5,832	(3)	2,761	2,759	2	67.9%	67.9%
1987	45,142	53,552	53,765	8,410	8,623	(213)	5,694	5,845	(151)	2,716	2,778	(62)	67.7%	67.8%
1988	50,846	62,459	62,009	11,613	11,163	451	7,779	7,486	294	3,834	3,677	157	67.0%	67.1%
1989	51,440	63,766	63,792	12,326	12,352	(26)	8,171	8,195	(25)	4,155	4,157	(2)	66.3%	66.3%
1990	52,669	67,000	67,157	14,331	14,488	(157)	9,438	9,554	(116)	4,893	4,934	(41)	65.9%	65.9%
1991	44,526	55,870	56,191	11,344	11,665	(321)	7,437	7,659	(222)	3,907	4,006	(99)	65.6%	65.7%
1992	46,571	59,209	59,871	12,638	13,300	(662)	8,208	8,650	(442)	4,430	4,650	(220)	64.9%	65.0%
1993	44,962	59,249	59,465	14,287	14,503	(216)	9,190	9,332	(142)	5,097	5,171	(74)	64.3%	64.3%
1994	45,037	61,336	61,661	16,299	16,624	(325)	10,424	10,645	(221)	5,875	5,979	(104)	64.0%	64.0%
1995	45,594	65,330	65,987	19,736	20,393	(657)	12,656	13,094	(438)	7,080	7,299	(219)	64.1%	64.2%
1996	39,683	55,676	55,714	15,993	16,031	(37)	10,190	10,210	(19)	5,803	5,821	(18)	63.7%	63.7%
1997	43,072	66,336	66,737	23,264	23,665	(402)	14,630	14,878	(248)	8,633	8,787	(154)	62.9%	62.9%
1998	43,877	66,589	67,039	22,712	23,162	(450)	14,154	14,433	(278)	8,558	8,730	(172)	62.3%	62.3%
1999	45,114	69,205	70,006	24,091	24,892	(801)	15,036	15,514	(478)	9,055	9,378	(323)	62.4%	62.3%
2000	49,705	77,751	78,404	28,046	28,698	(652)	17,469	17,812	(343)	10,577	10,886	(309)	62.3%	62.1%
2001	57,123	99,718	100,155	42,595	43,033	(438)	26,230	26,428	(197)	16,364	16,605	(240)	61.6%	61.4%
2002	50,827	87,075	88,320	36,248	37,493	(1,245)	22,449	23,163	(714)	13,799	14,330	(531)	61.9%	61.8%
2003	55,443	101,442	101,381	46,000	45,938	62	28,217	28,204	13	17,783	17,734	49	61.3%	61.4%
2004	48,467	94,751	94,945	46,284	46,478	(194)	28,389	28,472	(83)	17,895	18,007	(112)	61.3%	61.3%
2005	44,719	92,046	92,752	47,328	48,034	(706)	29,208	29,570	(362)	18,119	18,464	(344)	61.7%	61.6%
2006	37,208	87,887	90,695	50,679	53,487	(2,808)	31,388	32,983	(1,596)	19,291	20,504	(1,212)	61.9%	61.7%
2007	35,537	92,272	96,445	56,735	60,908	(4,173)	35,565	37,949	(2,383)	21,169	22,960	(1,790)	62.7%	62.3%
2008	29,660	93,161	98,176	63,501	68,517	(5,016)	40,144	43,019	(2,874)	23,357	25,498	(2,141)	63.2%	62.8%
2009	28,960	101,534	107,423	72,574	78,463	(5,889)	46,703	50,309	(3,606)	25,871	28,154	(2,283)	64.4%	64.1%
2010	18,305	102,802	110,654	84,497	92,350	(7,852)	55,834	60,872	(5,038)	28,663	31,477	(2,815)	66.1%	65.9%
2011	2,721	51,111	58,949	48,390	56,228	(7,838)	32,931	38,567	(5,636)	15,459	17,661	(2,202)	68.1%	68.6%
Total	1,401,273	2,289,055	2,330,628	887,782	929,355	(41,574)	568,488	594,538	(26,050)	319,294	334,817	(15,524)	64.0%	64.0%
Excl Prior	1,399,847	2,279,473	2,321,145	879,625	921,297	(41,672)	562,237	588,365	(26,128)	317,389	332,932	(15,544)	63.9%	63.9%

**Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Total - Medical and Compensation
Change in Ultimate Loss Estimates (000's)**

Accident Year	Historical Ultimate Loss by Evaluation Date											Change in Ultimate Loss Estimates									
	OW 6/30/2003	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	Deloitte 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	6/30/2003 - 6/30/2004	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	Cum. Change	
1979	33,669	32,837	33,458	34,231	32,711	32,996	32,374	33,041	33,099	33,081	(832)	622	773	(1,520)	286	(623)	667	58	(18)	(588)	
1980	39,247	37,296	36,299	36,615	35,482	36,694	32,935	35,270	35,218	35,114	(1,951)	(998)	316	(1,133)	1,212	(3,760)	2,335	(52)	(104)	(4,133)	
1981	36,369	33,984	33,845	35,160	35,577	33,790	33,373	34,658	34,509	34,509	(2,386)	(139)	1,315	417	(1,787)	(417)	1,285	(49)	(101)	(1,861)	
1982	44,973	44,232	43,762	45,346	42,401	43,200	43,694	43,765	43,697	43,551	(741)	(470)	1,584	(2,945)	799	494	72	(68)	(147)	(1,423)	
1983	47,307	45,695	43,783	44,303	42,285	42,602	43,183	44,923	44,890	44,766	(1,612)	(1,912)	519	(2,018)	317	581	1,740	(33)	(124)	(2,542)	
1984	51,074	49,013	46,903	46,221	44,897	44,056	43,487	45,441	45,327	45,131	(2,061)	(2,111)	(682)	(1,324)	(841)	(570)	1,954	(114)	(196)	(5,943)	
1985	43,911	43,211	44,672	42,755	40,583	40,091	39,367	42,711	42,523	42,233	(700)	1,461	(1,917)	(2,172)	(491)	(724)	3,343	(187)	(290)	(1,678)	
1986	51,280	54,517	52,809	54,092	48,792	48,210	48,839	49,153	49,317	49,316	3,237	(1,708)	1,284	(5,301)	(581)	629	314	164	(1)	(1,964)	
1987	60,240	60,402	56,069	58,033	51,465	53,597	51,658	53,951	53,765	53,552	162	(4,333)	1,963	(6,568)	2,132	(1,939)	2,293	(186)	(213)	(6,689)	
1988	79,266	75,856	71,708	72,587	67,754	68,298	59,949	61,899	62,009	62,459	(3,410)	(4,148)	879	(4,832)	544	(8,349)	1,950	110	451	(16,807)	
1989	76,699	83,046	78,231	72,245	68,839	68,526	66,019	63,765	63,792	63,766	6,347	(4,814)	(5,986)	(3,407)	(312)	(2,508)	(2,253)	27	(26)	(12,933)	
1990	94,062	87,156	83,595	86,633	82,005	72,869	68,309	66,989	67,157	67,000	(6,906)	(3,561)	3,038	(4,628)	(9,136)	(4,560)	(1,319)	168	(157)	(27,062)	
1991	66,533	69,596	62,327	63,545	59,492	57,907	56,100	55,811	55,811	55,870	3,063	(7,269)	1,218	(4,053)	(2,093)	(2,093)	287	91	(321)	(10,662)	
1992	76,772	77,209	70,812	64,473	62,530	63,083	59,867	59,932	59,871	59,209	437	(6,397)	(6,339)	(1,944)	553	(3,216)	66	(61)	(662)	(17,564)	
1993	83,193	84,582	77,499	76,666	65,527	65,896	62,343	59,606	59,465	59,249	1,389	(7,083)	(834)	(11,139)	369	(3,553)	(2,737)	(142)	(216)	(23,944)	
1994	104,897	93,733	83,132	82,367	73,770	74,393	66,316	61,856	61,661	61,336	(11,165)	(10,600)	(766)	(8,579)	623	(8,077)	(4,459)	(195)	(325)	(43,561)	
1995	118,120	114,203	108,127	98,847	96,719	83,484	69,229	65,632	65,987	65,330	(3,918)	(6,076)	(9,279)	(2,128)	(13,235)	(14,255)	(3,597)	355	(657)	(52,791)	
1996	86,525	95,819	83,134	85,748	69,910	67,435	63,940	55,462	55,714	55,676	9,293	(12,685)	2,614	(15,838)	(2,474)	(3,495)	(8,478)	251	(37)	(30,849)	
1997	130,065	133,617	108,064	111,758	86,375	86,164	70,992	66,805	66,737	66,336	3,551	(25,553)	3,694	(25,383)	(211)	(15,172)	(4,187)	(68)	(402)	(63,730)	
1998	168,504	151,060	117,943	111,625	83,081	80,909	76,752	67,050	67,039	66,589	(17,444)	(33,118)	(6,318)	(28,543)	(2,172)	(4,157)	(9,702)	(10)	(450)	(101,915)	
1999	184,577	151,601	142,005	137,209	99,018	90,783	78,629	70,168	70,006	69,205	(32,976)	(9,596)	(4,796)	(38,191)	(8,235)	(12,154)	(8,462)	(161)	(801)	(115,371)	
2000	224,608	220,672	177,182	167,535	108,109	109,015	93,563	79,950	78,404	77,751	(3,936)	(43,489)	(9,647)	(59,426)	906	(15,452)	(13,612)	(1,547)	(652)	(146,857)	
2001	234,451	241,296	206,730	221,885	167,441	139,370	119,702	99,102	100,155	99,718	6,846	(34,567)	15,155	(54,443)	(28,071)	(19,668)	(20,600)	1,053	(438)	(134,733)	
2002	240,571	213,545	184,696	197,607	175,915	147,284	120,620	88,312	88,320	87,075	(27,026)	(28,849)	12,911	(21,691)	(28,631)	(26,664)	(32,308)	8	(1,245)	(153,496)	
2003	289,343	240,935	224,420	232,384	188,950	167,799	133,872	101,557	101,381	101,442	(48,408)	(16,515)	7,964	(43,433)	(21,151)	(33,927)	(32,315)	(176)	62	(187,901)	
2004		249,458	218,643	244,008	206,052	162,734	134,301	94,671	94,945	94,751		(30,816)	25,365	(37,956)	(43,317)	(28,434)	(39,630)	275	(194)	(154,708)	
2005			237,260	253,730	200,002	171,848	138,024	96,000	92,752	92,046			16,470	(53,728)	(28,154)	(33,825)	(42,024)	(3,247)	(706)	(145,213)	
2006			252,095	213,506	190,248	144,744	94,702	90,695	87,887	87,887				(38,589)	(23,258)	(45,505)	(50,042)	(4,007)	(2,808)	(164,208)	
2007			233,613	201,213	151,776	101,156	96,445	92,272	92,272	92,272					(32,400)	(49,436)	(50,620)	(4,711)	(4,173)	(141,341)	
2008			219,510	152,751	102,915	98,176	93,161	93,161	93,161	93,161					(66,760)	(49,836)	(4,738)	(5,016)	(126,350)		
2009			213,355	109,948	107,423	101,534	101,534	101,534	101,534	101,534						(103,408)	(2,525)	(5,889)	(111,822)	(111,822)	
2010			114,274	110,654	102,802	102,222	102,222	102,222	102,222	102,222							(3,620)	(7,852)	(11,472)	(11,472)	
2011			106,611	106,611	106,611	106,611	106,611	106,611	106,611	106,611								(15,676)	(15,676)	(15,676)	
2012																					
79-03	2,666,258	2,535,112	2,271,204	2,279,867	1,929,626	1,818,452	1,634,822	1,507,098	1,506,334	1,499,263	(131,146)	(263,908)	8,663	(350,241)	(111,174)	(183,629)	(127,724)	(764)	(7,071)	(1,166,995)	
79-04		2,751,734	2,456,389	2,489,644	2,102,966	1,948,189	1,736,749	1,568,728	1,568,728	1,560,933		(295,346)	33,256	(386,678)	(154,777)	(211,440)	(168,021)	(548)	(7,247)	(1,321,115)	
79-05			2,693,648	2,743,374	2,302,968	2,120,038	1,874,773	1,664,728	1,660,933	1,652,980			49,726	(440,406)	(182,931)	(245,264)	(210,045)	(3,795)	(7,953)	(1,466,329)	
79-06				2,995,470	2,516,475	2,310,286	2,019,517	1,759,430	1,751,628	1,740,867				(478,995)	(206,188)	(290,769)	(260,087)	(7,802)	(10,761)	(1,630,537)	
79-07					2,750,087	2,511,499	2,171,293	1,860,586	1,848,073	1,833,138					(238,589)	(340,206)	(310,707)	(12,513)	(14,935)	(1,771,878)	
79-08						2,731,009	2,324,044	1,963,501	1,946,249	1,926,299					(406,965)	(360,543)	(360,543)	(17,251)	(19,950)	(1,898,227)	
79-09							2,073,449	2,053,672	2,027,833	2,027,833							(463,950)	(19,776)	(25,840)	(2,010,049)	
79-10								2,187,722	2,164,326	2,130,634								(23,396)	(33,692)	(2,021,521)	
79-11									2,282,225	2,232,856								(49,369)	(2,037,198)	(2,037,198)	
79-12										2,339,468											

Change in Ultimate Loss by Accident Year



**Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Medical - Total**

SUMMARY 8
EXHIBIT 2
SHEET 1

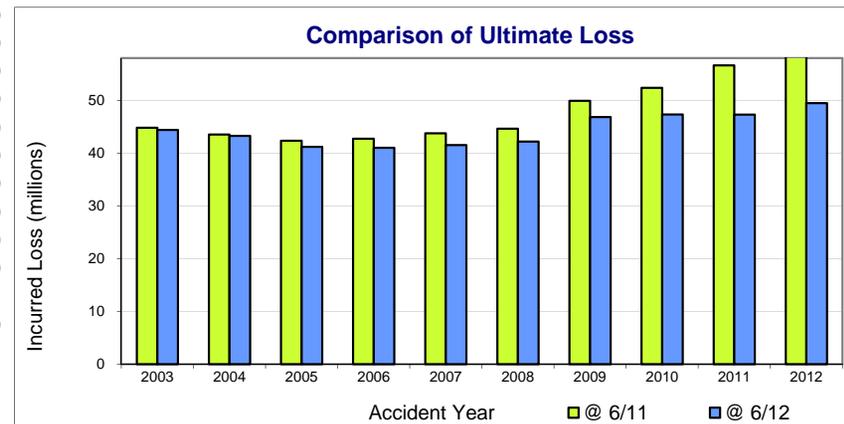
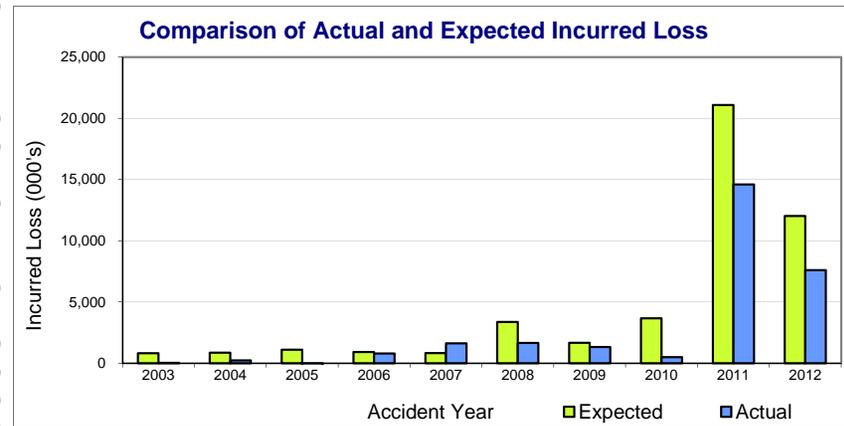
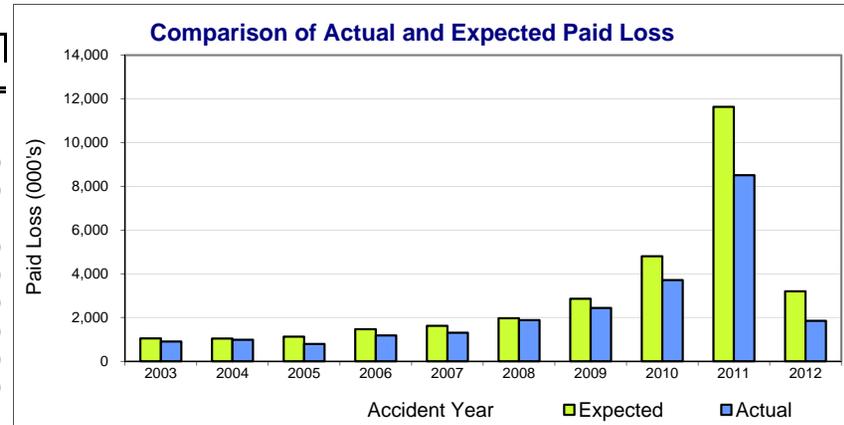
**Change in Unpaid Loss from June 30, 2011 to June 30, 2012 (\$000's)
(June 30, 2012 Evaluated at June 30, 2012 and June 30, 2011 Evaluated at 6/2011)**

Accident Year	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
	Earned at 6/30/12	Earned at 6/30/11	Change	Actual @ 06/12	Actual @ 06/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11
Prior	1,991	1,862	129	391	262	129	1,600	1,600	-	1,175	1,235	(60)	425	365	60	73.5%	77.2%
1977	8,597	8,599	(2)	7,808	7,778	29	789	821	(31)	563	597	(33)	226	224	2	71.4%	72.7%
1978	11,605	11,636	(31)	10,438	10,417	21	1,168	1,220	(52)	827	879	(52)	341	341	0	70.8%	72.0%
1979	11,018	10,986	33	9,824	9,744	80	1,194	1,242	(48)	839	886	(48)	355	355	0	70.2%	71.4%
1980	11,112	11,127	(15)	9,845	9,801	44	1,267	1,326	(59)	883	939	(55)	384	387	(3)	69.7%	70.8%
1981	11,390	11,415	(25)	10,000	9,961	40	1,390	1,455	(65)	962	1,020	(58)	428	434	(6)	69.2%	70.1%
1982	15,640	15,641	(0)	13,574	13,478	96	2,066	2,163	(96)	1,419	1,505	(86)	648	658	(10)	68.7%	69.6%
1983	13,652	13,739	(86)	11,730	11,709	21	1,923	2,029	(107)	1,311	1,401	(91)	612	628	(16)	68.2%	69.1%
1984	15,508	15,556	(48)	13,186	13,103	83	2,322	2,453	(131)	1,571	1,682	(111)	751	771	(20)	67.7%	68.6%
1985	14,501	14,610	(109)	12,213	12,184	29	2,288	2,426	(138)	1,537	1,649	(112)	751	777	(26)	67.2%	68.0%
1986	16,559	16,502	57	13,732	13,548	184	2,827	2,953	(127)	1,888	1,990	(103)	939	963	(24)	66.8%	67.4%
1987	20,658	20,703	(44)	16,868	16,727	141	3,790	3,975	(185)	2,516	2,658	(142)	1,275	1,318	(43)	66.4%	66.9%
1988	26,126	25,547	579	21,017	20,345	672	5,109	5,202	(93)	3,366	3,444	(79)	1,743	1,757	(14)	65.9%	66.2%
1989	25,573	25,480	93	20,396	20,118	278	5,177	5,362	(185)	3,380	3,513	(132)	1,797	1,850	(53)	65.3%	65.5%
1990	30,626	30,416	210	23,947	23,519	428	6,679	6,897	(219)	4,316	4,472	(156)	2,362	2,425	(63)	64.6%	64.8%
1991	22,910	22,953	(43)	17,922	17,751	171	4,988	5,201	(214)	3,193	3,339	(147)	1,795	1,862	(67)	64.0%	64.2%
1992	24,382	24,501	(118)	18,827	18,671	157	5,555	5,830	(275)	3,517	3,708	(191)	2,038	2,122	(84)	63.3%	63.6%
1993	25,746	25,711	35	19,426	19,106	320	6,321	6,605	(284)	3,962	4,164	(202)	2,358	2,441	(83)	62.7%	63.0%
1994	25,992	26,049	(56)	19,202	18,914	288	6,791	7,135	(344)	4,220	4,461	(241)	2,570	2,673	(103)	62.2%	62.5%
1995	27,405	27,200	205	19,767	19,237	530	7,638	7,964	(325)	4,708	4,944	(236)	2,930	3,020	(89)	61.6%	62.1%
1996	25,014	24,942	72	17,718	17,295	423	7,297	7,648	(351)	4,470	4,717	(247)	2,827	2,931	(104)	61.3%	61.7%
1997	28,426	28,436	(10)	19,541	19,105	435	8,885	9,331	(445)	5,413	5,714	(301)	3,472	3,616	(144)	60.9%	61.2%
1998	29,053	28,885	168	19,617	19,047	570	9,436	9,838	(402)	5,713	5,984	(270)	3,723	3,855	(132)	60.5%	60.8%
1999	31,326	31,474	(148)	20,699	20,255	444	10,627	11,219	(592)	6,401	6,790	(389)	4,226	4,430	(204)	60.2%	60.5%
2000	37,302	37,507	(205)	23,740	23,165	574	13,562	14,342	(779)	8,134	8,645	(510)	5,428	5,697	(269)	60.0%	60.3%
2001	44,194	44,278	(84)	27,339	26,571	767	16,855	17,707	(851)	10,052	10,616	(563)	6,803	7,091	(288)	59.6%	60.0%
2002	41,522	41,983	(461)	25,037	24,313	724	16,485	17,670	(1,185)	9,781	10,564	(783)	6,704	7,106	(402)	59.3%	59.8%
2003	44,389	44,782	(393)	25,892	24,991	901	18,496	19,790	(1,294)	10,943	11,801	(858)	7,553	7,990	(437)	59.2%	59.6%
2004	43,237	43,518	(281)	24,457	23,477	981	18,780	20,041	(1,261)	11,095	11,914	(819)	7,686	8,128	(442)	59.1%	59.4%
2005	41,171	42,332	(1,161)	22,308	21,517	791	18,864	20,815	(1,952)	11,119	12,360	(1,240)	7,744	8,456	(711)	58.9%	59.4%
2006	41,002	42,700	(1,698)	20,639	19,462	1,178	20,363	23,238	(2,875)	11,982	13,865	(1,883)	8,380	9,373	(993)	58.8%	59.7%
2007	41,497	43,740	(2,244)	19,330	18,027	1,304	22,167	25,714	(3,547)	13,123	15,410	(2,287)	9,044	10,304	(1,260)	59.2%	59.9%
2008	42,171	44,604	(2,433)	17,838	15,957	1,881	24,333	28,646	(4,313)	14,480	17,299	(2,819)	9,853	11,347	(1,494)	59.5%	60.4%
2009	46,819	49,901	(3,083)	19,207	16,769	2,438	27,612	33,132	(5,521)	16,590	20,383	(3,793)	11,022	12,749	(1,727)	60.1%	61.5%
2010	47,308	52,365	(5,057)	16,201	12,488	3,713	31,107	39,877	(8,770)	19,036	25,457	(6,421)	12,071	14,420	(2,349)	61.2%	63.8%
2011	47,279	28,300	18,979	10,787	2,282	8,505	36,492	26,018	10,474	23,177	17,898	5,278	13,315	8,120	5,195	63.5%	68.8%
2012	24,726	-	24,726	1,851	-	1,851	22,875	-	22,875	15,712	-	15,712	7,163	-	7,163	68.7%	100.0%
2013	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
Total	1,017,430	989,980	27,450	622,315	591,096	31,219	395,115	398,884	(3,769)	243,373	247,901	(4,528)	151,742	150,983	759	61.6%	62.1%
Excl Prior	1,015,439	988,118	27,321	621,924	590,834	31,090	393,515	397,284	(3,769)	242,198	246,666	(4,468)	151,317	150,618	699	61.5%	62.1%

Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Medical - Total
2012 Fiscal Year as of June 30, 2012 - Actual vs. Expected (000's)

SUMMARY 8
 EXHIBIT 2
 SHEET 2

Accident Year	Paid Loss from 6/11 - 6/12			Incurred Loss from 6/11 - 6/12			Ultimate Loss-Earned & Unearned		
	Expected	Actual	Variance	Expected	Actual	Variance	Evaluated @ 6/11	Evaluated @ 6/12	Change
Prior	128	129	2				1,862	1,991	129
1977	64	29	(35)	-	(26)	(26)	8,599	8,597	(2)
1978	92	21	(71)	50	(23)	(73)	11,636	11,605	(31)
1979	91	80	(11)	-	44	44	10,986	11,018	33
1980	96	44	(52)	106	62	(43)	11,127	11,112	(15)
1981	101	40	(61)	70	(52)	(122)	11,415	11,390	(25)
1982	150	96	(54)	223	16	(207)	15,641	15,640	(0)
1983	141	21	(120)	-	(56)	(56)	13,739	13,652	(86)
1984	168	83	(85)	38	(160)	(198)	15,556	15,508	(48)
1985	154	29	(125)	550	(27)	(577)	14,610	14,501	(109)
1986	185	184	(1)	(242)	159	401	16,502	16,559	57
1987	245	141	(104)	511	(308)	(819)	20,703	20,658	(44)
1988	298	672	374	(19)	(346)	(328)	25,547	26,126	579
1989	286	278	(8)	(913)	177	1,090	25,480	25,573	93
1990	364	428	64	1,386	(2)	(1,388)	30,416	30,626	210
1991	271	171	(100)	(849)	(74)	775	22,953	22,910	(43)
1992	299	157	(143)	232	227	(4)	24,501	24,382	(118)
1993	338	320	(18)	375	771	396	25,711	25,746	35
1994	365	288	(77)	1,303	96	(1,208)	26,049	25,992	(56)
1995	411	530	119	(446)	249	695	27,200	27,405	205
1996	396	423	28	324	(215)	(539)	24,942	25,014	72
1997	466	435	(31)	(280)	442	721	28,436	28,426	(10)
1998	485	570	85	176	7	(169)	28,885	29,053	168
1999	578	444	(133)	747	(602)	(1,350)	31,474	31,326	(148)
2000	750	574	(176)	457	43	(413)	37,507	37,302	(205)
2001	881	767	(113)	826	(349)	(1,175)	44,278	44,194	(84)
2002	934	724	(209)	480	(155)	(635)	41,983	41,522	(461)
2003	1,045	901	(144)	815	29	(786)	44,782	44,389	(393)
2004	1,037	981	(56)	862	229	(633)	43,518	43,237	(281)
2005	1,125	791	(335)	1,095	(268)	(1,363)	42,332	41,171	(1,161)
2006	1,464	1,178	(286)	911	794	(117)	42,700	41,002	(1,698)
2007	1,616	1,304	(312)	828	1,615	787	43,740	41,497	(2,244)
2008	1,965	1,881	(84)	3,361	1,647	(1,714)	44,604	42,171	(2,433)
2009	2,860	2,438	(422)	1,664	1,326	(338)	49,901	46,819	(3,083)
2010	4,802	3,713	(1,089)	3,668	492	(3,175)	52,365	47,308	(5,057)
2011	11,634	8,505	(3,129)	21,080	14,592	(6,488)	56,600	47,279	(9,321)
2012	3,198	1,851	(1,347)	12,023	7,598	(4,426)	61,340	49,452	(11,888)
Total	39,482	31,219	(8,263)	51,412	27,952	(23,460)			(37,464)



**Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Medical - Total**

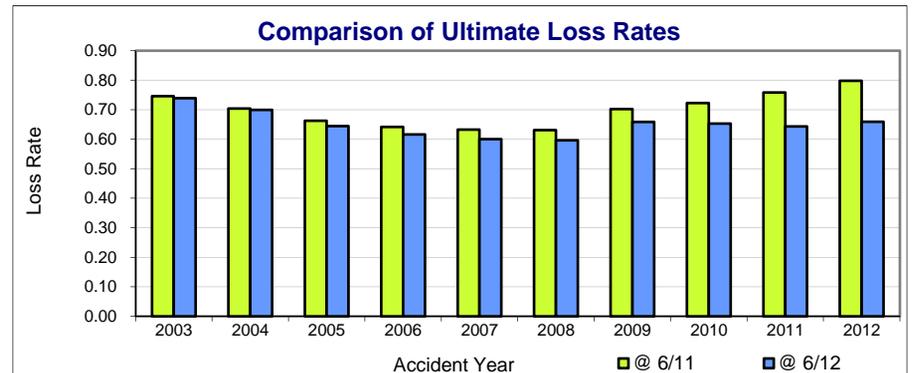
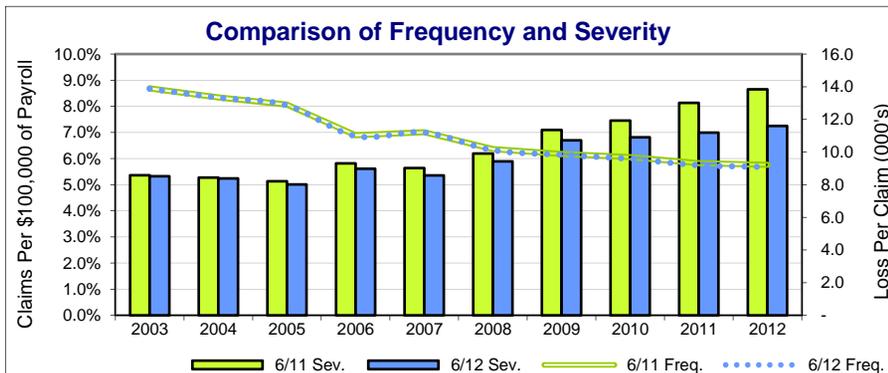
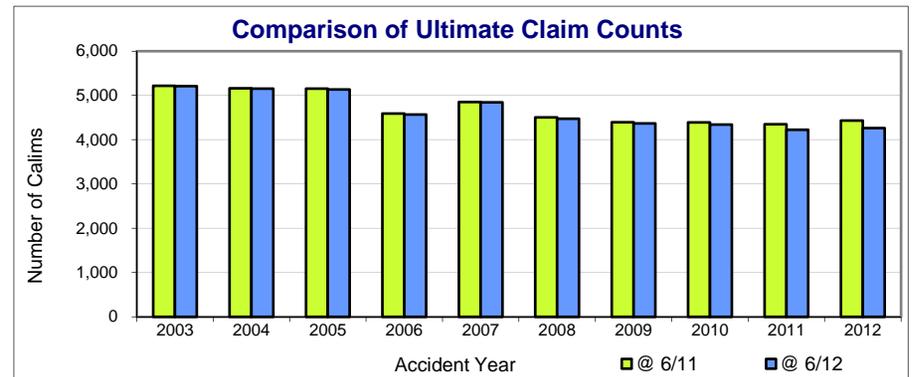
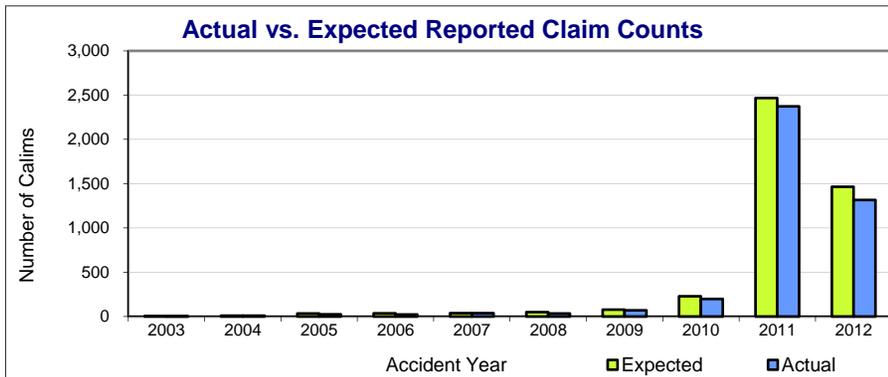
SUMMARY 8

EXHIBIT 2

2012 Fiscal Year as of June 30, 2012 - Actual vs. Expected (000's)

SHEET 3

Accident Year	# of Reported Claims from 6/11-6/12			Ultimate Claim Counts			Ultimate Frequency		Ultimate Severity		Ultimate Loss Rate	
	Expected	Actual	Variance	@ 6/11	@ 6/12	Change	@ 6/11	@ 6/12	@ 6/11	@ 6/12	@ 6/11	@ 6/12
77-02	12	5	(7)	53,256	53,243	(13)						
2003	5	1	(4)	5,217	5,209	(8)	8.69%	8.67%	8,584	8,522	0.746	0.739
2004	9	8	(1)	5,160	5,153	(7)	8.34%	8.33%	8,434	8,391	0.704	0.699
2005	34	24	(10)	5,152	5,135	(17)	8.06%	8.04%	8,217	8,018	0.663	0.644
2006	35	22	(13)	4,590	4,567	(23)	6.90%	6.86%	9,303	8,978	0.642	0.616
2007	38	37	(1)	4,850	4,842	(8)	7.01%	7.00%	9,019	8,570	0.633	0.600
2008	49	33	(16)	4,502	4,474	(28)	6.36%	6.33%	9,908	9,426	0.631	0.596
2009	77	69	(8)	4,394	4,369	(25)	6.18%	6.14%	11,357	10,716	0.702	0.659
2010	227	198	(29)	4,389	4,340	(49)	6.06%	5.99%	11,931	10,900	0.723	0.653
2011	2,467	2,373	(94)	4,350	4,225	(125)	5.83%	5.75%	13,012	11,190	0.758	0.643
2012	1,464	1,316	(148)	4,432	4,261	(171)	5.77%	5.68%	13,840	11,606	0.798	0.659
Total	4,417	4,086	(331)	100,292	99,818	(474)						



Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Medical - Total
Retrospective Comparison of Unpaid loss as of June 30, 2011 (000's)

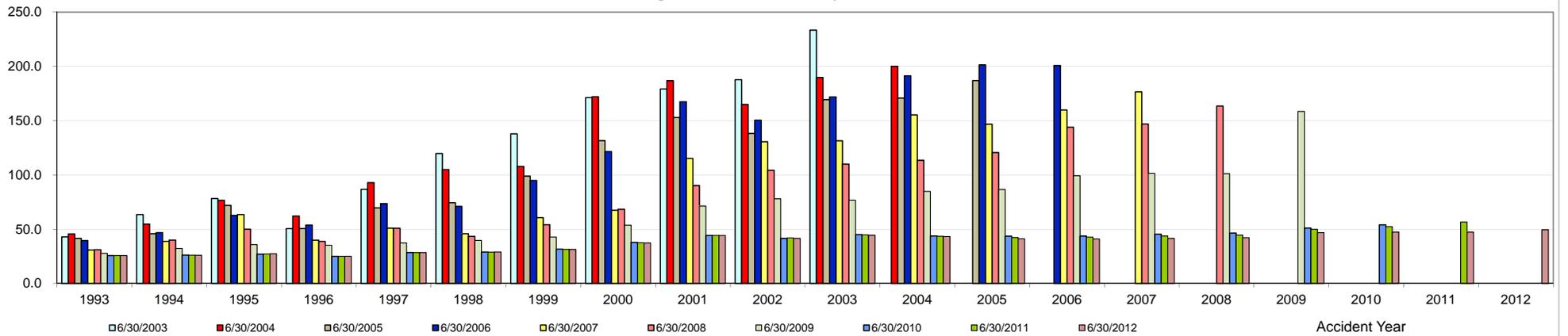
SUMMARY 8
EXHIBIT 2
SHEET 4

Accident Year	Actual Paid Loss @ 6/11	Ultimate Loss Earned @ 6/11		Nominal Unpaid Loss @ 6/11			Discounted Unpaid Loss @ 6/11			Amount of Discount @ 6/11			Discount Factors	
		Evaluated @ 6/12	Evaluated @ 6/11	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11
Prior	262	1,991	1,862	1,729	1,600	129	1,335	1,235	100	394	365	29	77.2%	77.2%
1977	7,778	8,597	8,599	819	821	(2)	595	597	(2)	223	224	(1)	72.7%	72.7%
1978	10,417	11,605	11,636	1,189	1,220	(31)	856	879	(22)	332	341	(9)	72.0%	72.0%
1979	9,744	11,018	10,986	1,274	1,242	33	910	886	23	365	355	9	71.4%	71.4%
1980	9,801	11,112	11,127	1,311	1,326	(15)	928	939	(11)	383	387	(4)	70.8%	70.8%
1981	9,961	11,390	11,415	1,430	1,455	(25)	1,003	1,020	(18)	427	434	(7)	70.1%	70.1%
1982	13,478	15,640	15,641	2,162	2,163	(0)	1,504	1,505	(0)	658	658	(0)	69.6%	69.6%
1983	11,709	13,652	13,739	1,943	2,029	(86)	1,342	1,401	(60)	601	628	(27)	69.1%	69.1%
1984	13,103	15,508	15,556	2,404	2,453	(48)	1,649	1,682	(33)	756	771	(15)	68.6%	68.6%
1985	12,184	14,501	14,610	2,317	2,426	(109)	1,575	1,649	(74)	742	777	(35)	68.0%	68.0%
1986	13,548	16,559	16,502	3,011	2,953	57	2,029	1,990	39	982	963	19	67.4%	67.4%
1987	16,727	20,658	20,703	3,931	3,975	(44)	2,628	2,658	(30)	1,303	1,318	(15)	66.9%	66.9%
1988	20,345	26,126	25,547	5,781	5,202	579	3,828	3,444	384	1,953	1,757	196	66.2%	66.2%
1989	20,118	25,573	25,480	5,455	5,362	93	3,573	3,513	61	1,882	1,850	32	65.5%	65.5%
1990	23,519	30,626	30,416	7,107	6,897	210	4,608	4,472	136	2,499	2,425	74	64.8%	64.8%
1991	17,751	22,910	22,953	5,159	5,201	(43)	3,312	3,339	(28)	1,847	1,862	(15)	64.2%	64.2%
1992	18,671	24,382	24,501	5,712	5,830	(118)	3,633	3,708	(75)	2,079	2,122	(43)	63.6%	63.6%
1993	19,106	25,746	25,711	6,640	6,605	35	4,186	4,164	22	2,454	2,441	13	63.0%	63.0%
1994	18,914	25,992	26,049	7,079	7,135	(56)	4,426	4,461	(35)	2,652	2,673	(21)	62.5%	62.5%
1995	19,237	27,405	27,200	8,168	7,964	205	5,071	4,944	127	3,097	3,020	78	62.1%	62.1%
1996	17,295	25,014	24,942	7,720	7,648	72	4,761	4,717	44	2,958	2,931	28	61.7%	61.7%
1997	19,105	28,426	28,436	9,321	9,331	(10)	5,708	5,714	(6)	3,612	3,616	(4)	61.2%	61.2%
1998	19,047	29,053	28,885	10,006	9,838	168	6,085	5,984	102	3,920	3,855	66	60.8%	60.8%
1999	20,255	31,326	31,474	11,071	11,219	(148)	6,702	6,790	(88)	4,369	4,430	(60)	60.5%	60.5%
2000	23,165	37,302	37,507	14,137	14,342	(205)	8,521	8,645	(124)	5,616	5,697	(82)	60.3%	60.3%
2001	26,571	44,194	44,278	17,623	17,707	(84)	10,565	10,616	(50)	7,057	7,091	(34)	60.0%	60.0%
2002	24,313	41,522	41,983	17,209	17,670	(461)	10,287	10,564	(277)	6,922	7,106	(184)	59.8%	59.8%
2003	24,991	44,389	44,782	19,397	19,790	(393)	11,567	11,801	(234)	7,831	7,990	(159)	59.6%	59.6%
2004	23,477	43,237	43,518	19,761	20,041	(281)	11,743	11,914	(171)	8,018	8,128	(110)	59.4%	59.4%
2005	21,517	41,171	42,332	19,654	20,815	(1,161)	11,667	12,360	(692)	7,987	8,456	(469)	59.4%	59.4%
2006	19,462	41,002	42,700	21,540	23,238	(1,698)	12,844	13,865	(1,021)	8,697	9,373	(676)	59.6%	59.7%
2007	18,027	41,497	43,740	23,470	25,714	(2,244)	14,057	15,410	(1,353)	9,413	10,304	(891)	59.9%	59.9%
2008	15,957	42,171	44,604	26,213	28,646	(2,433)	15,818	17,299	(1,481)	10,396	11,347	(952)	60.3%	60.4%
2009	16,769	46,819	49,901	30,050	33,132	(3,083)	18,471	20,383	(1,913)	11,579	12,749	(1,170)	61.5%	61.5%
2010	12,488	47,308	52,365	34,820	39,877	(5,057)	22,214	25,457	(3,243)	12,606	14,420	(1,814)	63.8%	63.8%
2011	2,282	23,639	28,300	21,358	26,018	(4,661)	14,648	17,898	(3,250)	6,709	8,120	(1,411)	68.6%	68.8%
Total	591,096	969,064	989,980	377,969	398,884	(20,916)	234,649	247,901	(13,252)	143,319	150,983	(7,664)	62.1%	62.1%
Excl Prior	590,834	967,073	988,118	376,239	397,284	(21,045)	233,314	246,666	(13,352)	142,925	150,618	(7,693)	62.0%	62.1%

**Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Medical - Total
Change in Ultimate Loss Estimates (000's)**

Accident Year	Historical Ultimate Loss by Evaluation Date										Change in Ultimate Loss Estimates									
	OW 6/30/2003	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	OW 6/30/2010	Deloitte 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	6/30/2003 - 6/30/2004	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012
1979	11,129	10,435	11,381	11,278	10,764	10,631	10,607	10,930	10,986	11,018	(694)	946	(103)	(513)	(133)	(24)	323	56	33	(110)
1980	14,954	13,173	12,426	11,541	11,704	12,733	9,387	11,146	11,127	11,112	(1,781)	(747)	(884)	163	1,029	(3,346)	1,759	(20)	(15)	(3,842)
1981	13,895	11,451	11,422	11,811	11,811	11,292	11,202	11,067	11,422	11,415	(2,444)	90	270	1,481	(2,090)	(2,444)	355	(6)	(25)	(2,504)
1982	17,126	16,529	16,258	16,614	15,007	15,592	16,562	15,621	15,641	15,640	(597)	(270)	355	(1,607)	586	969	(941)	20	(0)	(1,485)
1983	16,552	15,182	13,543	12,944	12,435	12,138	13,013	13,836	13,739	13,652	(1,370)	(1,639)	(599)	(509)	(296)	875	822	(97)	(86)	(2,900)
1984	18,768	19,231	17,740	15,859	15,843	14,708	14,475	15,579	15,556	15,508	463	(1,491)	(1,881)	(16)	(1,135)	(233)	1,104	(23)	(48)	(3,260)
1985	15,313	14,796	16,759	13,854	13,714	13,079	12,669	14,728	14,610	14,501	(516)	1,963	(2,904)	(140)	(635)	(410)	2,058	(118)	(109)	(812)
1986	19,285	22,791	21,227	21,156	17,360	16,794	17,642	16,317	16,502	16,559	3,506	(1,564)	(71)	(3,796)	(565)	848	(1,325)	185	57	(2,726)
1987	27,226	28,106	24,084	25,046	19,841	21,685	20,010	20,735	20,703	20,658	879	(4,022)	962	(5,205)	1,845	(1,676)	725	(32)	(44)	(6,568)
1988	43,578	41,053	37,146	36,511	33,161	33,581	25,605	25,477	25,547	26,126	(2,525)	(3,907)	(635)	(3,350)	420	(7,976)	(128)	70	579	(17,452)
1989	38,182	42,242	40,364	33,587	31,368	30,731	28,506	25,490	25,480	25,573	4,060	(1,879)	(6,776)	(2,219)	(637)	(2,225)	(3,016)	(10)	93	(12,610)
1990	57,284	49,868	47,474	49,569	46,876	37,349	33,433	30,130	30,416	30,626	(7,416)	(2,394)	2,095	(2,693)	(9,527)	(3,917)	(3,302)	286	210	(26,658)
1991	32,870	36,678	29,915	30,430	27,280	25,802	23,914	23,001	22,953	22,910	3,808	(6,763)	515	(3,150)	(1,478)	(1,888)	(913)	(48)	(43)	(9,960)
1992	38,034	41,617	34,863	28,311	28,045	29,338	26,184	24,570	24,501	24,382	3,583	(6,754)	(6,552)	(266)	1,294	(3,154)	(1,614)	(69)	(118)	(13,652)
1993	42,881	45,595	41,578	39,561	30,871	31,075	27,724	25,727	25,711	25,746	2,713	(4,017)	(2,017)	(8,689)	204	(3,351)	(1,997)	(17)	35	(17,135)
1994	63,483	54,704	45,823	46,795	38,775	39,930	32,262	26,119	26,049	25,992	(8,780)	(8,880)	971	(8,020)	1,155	(7,668)	(6,143)	(71)	(56)	(37,491)
1995	78,264	76,613	71,915	62,733	63,494	49,980	35,835	26,988	27,200	27,405	(1,651)	(4,698)	(9,182)	761	(13,513)	(14,145)	(8,847)	212	205	(50,859)
1996	50,516	62,141	50,630	53,798	39,845	38,767	35,245	24,981	25,014	25,014	11,624	(11,511)	3,168	(13,952)	(1,079)	(3,521)	(10,264)	(38)	72	(25,502)
1997	86,711	92,861	69,633	73,532	50,902	50,880	37,296	28,451	28,436	28,426	6,150	(23,228)	3,898	(22,630)	(21)	(13,584)	(8,845)	(15)	(10)	(58,285)
1998	119,683	104,926	74,375	71,051	45,840	43,391	39,667	28,963	28,885	29,053	(14,757)	(30,551)	(3,324)	(25,211)	(2,450)	(3,723)	(10,705)	(78)	168	(90,630)
1999	137,872	107,838	98,891	94,884	60,637	54,129	42,764	31,627	31,474	31,326	(30,035)	(8,946)	(4,008)	(34,246)	(6,509)	(11,365)	(11,137)	(152)	(148)	(106,546)
2000	171,233	172,029	131,551	121,364	67,444	68,299	53,673	37,814	37,507	37,302	796	(40,478)	(10,187)	(53,920)	855	(14,626)	(15,859)	(306)	(205)	(133,930)
2001	179,160	186,801	152,948	167,474	115,211	90,163	71,285	44,184	44,278	44,194	7,641	(33,853)	14,525	(52,262)	(25,048)	(18,878)	(27,101)	94	(84)	(134,966)
2002	187,773	164,964	138,232	150,387	130,570	104,249	77,965	41,582	41,983	41,522	(22,809)	(26,732)	12,156	(19,817)	(26,321)	(26,284)	(36,383)	401	(461)	(146,251)
2003	233,407	189,760	169,329	171,894	131,419	109,987	76,661	44,994	44,782	44,389	(43,647)	(20,431)	2,566	(40,475)	(21,431)	(33,327)	(31,667)	(212)	(393)	(189,019)
2004		200,116	170,810	191,331	155,283	113,506	84,878	43,811	43,518	43,237		(29,306)	20,521	(36,048)	(41,777)	(28,628)	(41,067)	(293)	(281)	(156,879)
2005			186,955	201,372	146,777	120,573	86,502	43,579	42,332	41,171			14,417	(54,595)	(26,203)	(34,072)	(42,923)	(1,246)	(1,161)	(145,784)
2006			200,841	159,845	143,999	99,266	43,677	42,700	41,002	41,002				(40,997)	(15,846)	(44,733)	(55,589)	(978)	(1,698)	(159,840)
2007				176,535	146,960	101,426	45,432	43,740	41,497	41,497					(29,575)	(45,533)	(55,994)	(1,691)	(2,244)	(135,038)
2008					163,494	101,068	46,398	44,604	42,171	42,171						(62,426)	(54,670)	(1,794)	(2,433)	(121,323)
2009						158,487	49,901	46,819	46,819	46,819							(107,403)	(1,183)	(3,083)	(111,668)
2010							54,029	52,365	47,308	47,308								(1,664)	(5,057)	(6,721)
2011								56,600	47,279	47,279									(9,321)	(9,321)
2012									49,452	49,452										
79-03	1,715,181	1,621,382	1,379,624	1,371,982	1,071,698	966,215	793,453	620,411	620,422	620,027	(93,799)	(241,758)	(7,642)	(300,284)	(105,483)	(172,762)	(173,042)	12	(396)	(1,095,154)
79-04		1,811,064	1,539,054	1,552,035	1,216,217	1,069,090	867,724	653,292	652,955	652,246		(272,010)	12,982	(335,819)	(147,127)	(201,366)	(214,432)	(337)	(709)	(1,251,922)
79-05			1,726,008	1,753,407	1,362,993	1,189,663	954,225	696,870	695,287	693,417			27,399	(390,414)	(173,330)	(235,438)	(257,355)	(1,583)	(1,870)	(1,397,706)
79-06				1,954,249	1,522,838	1,333,662	1,053,492	740,547	737,986	734,419				(431,411)	(189,176)	(280,170)	(312,944)	(2,561)	(3,568)	(1,557,546)
79-07					1,699,373	1,154,918	785,979	781,727	775,916	771,727					(218,751)	(325,704)	(368,939)	(4,252)	(5,811)	(1,692,583)
79-08						1,644,115	1,255,986	832,377	826,330	818,086						(388,129)	(423,609)	(6,046)	(8,244)	(1,813,906)
79-09							883,461	876,232	864,905	864,905							(531,012)	(7,229)	(11,327)	(1,925,574)
79-10							1,414,473	937,489	928,597	912,213								(8,892)	(16,384)	(1,932,295)
79-11									985,197	959,492									(25,705)	(1,941,616)
79-12										1,008,944										(1,941,616)

Change in Ultimate Loss by Accident Year



**Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Medical - Medical Only**

SUMMARY 8
EXHIBIT 3
SHEET 1

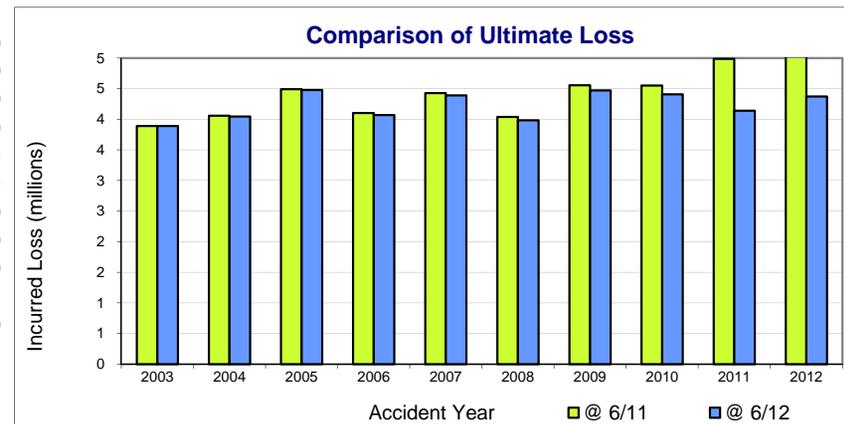
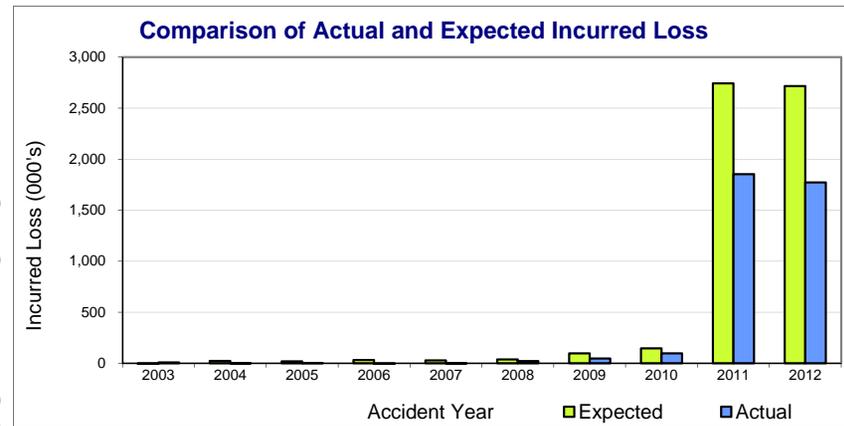
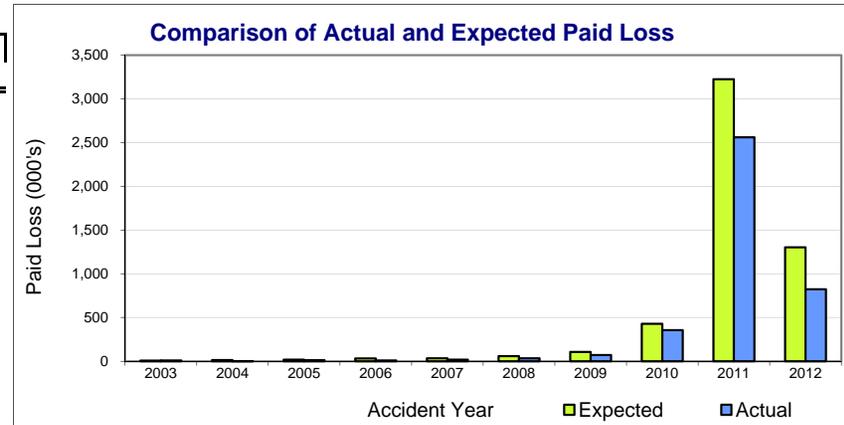
**Change in Unpaid Loss from June 30, 2011 to June 30, 2012 (\$000's)
(June 30, 2012 Evaluated at June 30, 2012 and June 30, 2011 Evaluated at 6/2011)**

Accident Year	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
	Earned at 6/30/12	Earned at 6/30/11	Change	Actual @ 06/12	Actual @ 06/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11
Prior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1977	489	489	-	489	489	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1978	494	494	-	494	494	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1979	474	474	-	474	474	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1980	716	716	-	716	716	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1981	788	788	-	788	788	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1982	940	940	-	940	940	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1983	899	899	-	899	899	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1984	1,101	1,101	-	1,101	1,101	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1985	1,219	1,219	-	1,219	1,219	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1986	1,219	1,219	-	1,219	1,219	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1987	1,400	1,400	-	1,400	1,400	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1988	1,736	1,736	-	1,736	1,736	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1989	2,243	2,243	-	2,243	2,243	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1990	2,104	2,104	-	2,104	2,104	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1991	2,713	2,713	-	2,713	2,713	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1992	2,980	2,980	-	2,980	2,980	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1993	2,576	2,576	-	2,576	2,576	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1994	2,336	2,336	(0)	2,336	2,336	-	-	0	(0)	-	0	(0)	-	-	-	100.0%	100.0%
1995	2,100	2,100	0	2,100	2,100	0	0	0	(0)	0	0	(0)	0	0	(0)	98.1%	98.1%
1996	2,084	2,084	(0)	2,084	2,084	-	0	0	(0)	0	0	(0)	0	0	(0)	98.1%	98.0%
1997	1,942	1,941	0	1,941	1,941	-	0	0	0	0	0	0	0	0	(0)	97.5%	94.9%
1998	2,327	2,327	0	2,326	2,326	0	0	0	0	0	0	0	0	0	0	95.7%	94.9%
1999	2,753	2,748	6	2,753	2,747	5	0	0	0	0	0	0	0	0	0	94.3%	93.3%
2000	2,705	2,705	0	2,703	2,703	1	2	3	(1)	2	2	(1)	0	0	(0)	96.1%	97.1%
2001	3,293	3,293	(0)	3,287	3,284	3	6	9	(3)	5	9	(3)	0	0	(0)	95.9%	96.4%
2002	3,566	3,570	(4)	3,554	3,553	2	11	17	(6)	11	16	(6)	1	1	(0)	95.0%	95.1%
2003	3,890	3,889	1	3,871	3,863	8	19	27	(7)	18	25	(7)	1	2	(1)	93.7%	93.3%
2004	4,045	4,057	(12)	4,017	4,016	1	28	41	(13)	26	38	(12)	2	3	(1)	92.4%	92.5%
2005	4,478	4,491	(13)	4,438	4,427	11	41	64	(24)	37	59	(22)	4	5	(2)	91.0%	91.5%
2006	4,068	4,101	(33)	4,018	4,009	9	50	92	(42)	45	84	(39)	5	8	(3)	90.2%	91.5%
2007	4,389	4,427	(38)	4,314	4,296	18	75	131	(56)	68	119	(51)	8	12	(5)	90.0%	90.6%
2008	3,983	4,038	(56)	3,888	3,854	34	95	184	(89)	85	167	(82)	10	17	(7)	89.5%	90.5%
2009	4,472	4,556	(84)	4,323	4,252	71	149	304	(155)	135	276	(142)	15	28	(13)	90.0%	90.9%
2010	4,408	4,552	(144)	4,160	3,804	356	248	748	(500)	226	699	(473)	22	49	(27)	91.2%	93.5%
2011	4,139	2,493	1,646	3,522	962	2,560	617	1,532	(914)	579	1,477	(898)	38	55	(16)	93.8%	96.4%
2012	2,186	-	2,186	823	-	823	1,363	-	1,363	1,317	-	1,317	46	-	46	96.6%	100.0%
2013	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
Total	87,254	83,800	3,454	84,549	80,647	3,902	2,705	3,153	(447)	2,554	2,972	(418)	152	181	(29)	94.4%	94.3%
Excl Prior	87,254	83,800	3,454	84,549	80,647	3,902	2,705	3,153	(447)	2,554	2,972	(418)	152	181	(29)	94.4%	94.3%

**Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Medical - Medical Only
2012 Fiscal Year as of June 30, 2012 - Actual vs. Expected (000's)**

SUMMARY 8
EXHIBIT 3
SHEET 2

Accident Year	Paid Loss from 6/11 - 6/12			Incurred Loss from 6/11 - 6/12			Ultimate Loss-Earned & Unearned		
	Expected	Actual	Variance	Expected	Actual	Variance	Evaluated @ 6/11	Evaluated @ 6/12	Change
Prior	-	-	-	-	-	-	-	-	-
1977	-	-	-	-	-	-	489	489	-
1978	-	-	-	-	-	-	494	494	-
1979	-	-	-	-	-	-	474	474	-
1980	-	-	-	-	-	-	716	716	-
1981	-	-	-	-	-	-	788	788	-
1982	-	-	-	-	-	-	940	940	-
1983	-	-	-	-	-	-	899	899	-
1984	-	-	-	-	-	-	1,101	1,101	-
1985	-	-	-	-	-	-	1,219	1,219	-
1986	-	-	-	-	-	-	1,219	1,219	-
1987	-	-	-	-	-	-	1,400	1,400	-
1988	-	-	-	-	-	-	1,736	1,736	-
1989	-	-	-	-	-	-	2,243	2,243	-
1990	-	-	-	-	-	-	2,104	2,104	-
1991	-	-	-	-	-	-	2,713	2,713	-
1992	-	-	-	-	-	-	2,980	2,980	-
1993	-	-	-	-	-	-	2,576	2,576	-
1994	0	-	(0)	0	-	(0)	2,336	2,336	(0)
1995	-	0	0	-	(2)	(2)	2,100	2,100	0
1996	0	-	(0)	0	-	(0)	2,084	2,084	(0)
1997	0	-	(0)	0	-	(0)	1,941	1,942	0
1998	0	0	(0)	0	0	(0)	2,327	2,327	0
1999	0	5	5	(9)	(3)	6	2,748	2,753	6
2000	2	1	(1)	14	(5)	(19)	2,705	2,705	0
2001	6	3	(2)	5	2	(2)	3,293	3,293	(0)
2002	8	2	(6)	2	(2)	(4)	3,570	3,566	(4)
2003	8	8	0	(10)	7	16	3,889	3,890	1
2004	14	1	(13)	21	(2)	(23)	4,057	4,045	(12)
2005	18	11	(8)	17	2	(15)	4,491	4,478	(13)
2006	32	9	(23)	31	(9)	(40)	4,101	4,068	(33)
2007	34	18	(16)	27	(4)	(31)	4,427	4,389	(38)
2008	57	34	(24)	37	21	(16)	4,038	3,983	(56)
2009	105	71	(34)	97	45	(51)	4,556	4,472	(84)
2010	427	356	(72)	146	96	(50)	4,552	4,408	(144)
2011	3,225	2,560	(665)	2,742	1,852	(890)	4,987	4,139	(848)
2012	1,303	823	(480)	2,716	1,771	(945)	5,611	4,371	(1,240)
Total	5,239	3,902	(1,338)	5,837	3,771	(2,066)			(2,465)



Ohio Bureau of Workers' Compensation

SUMMARY 8

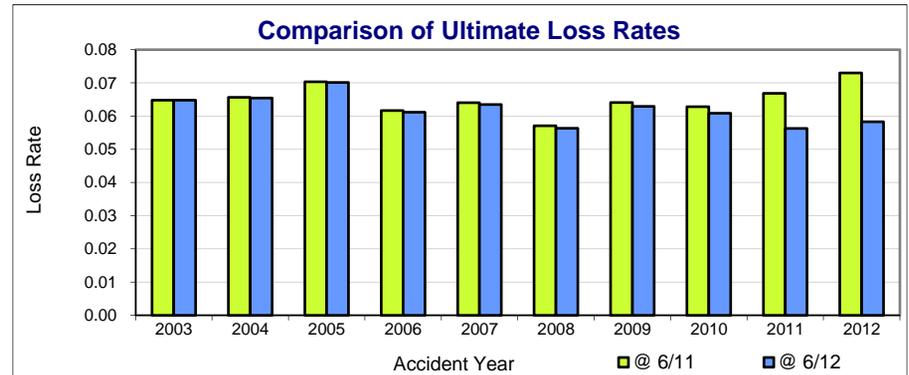
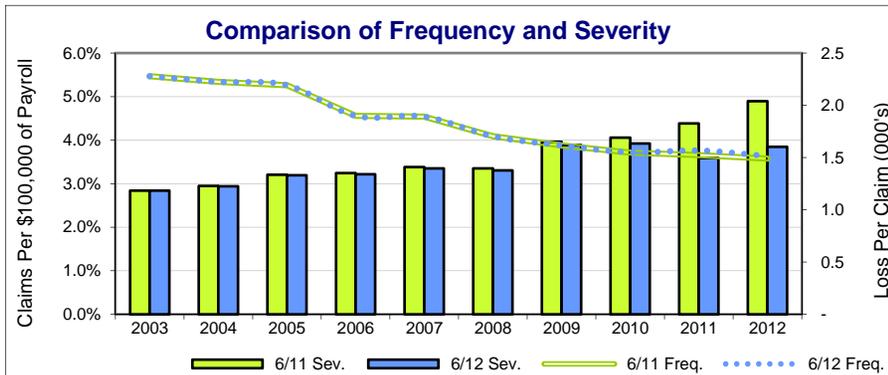
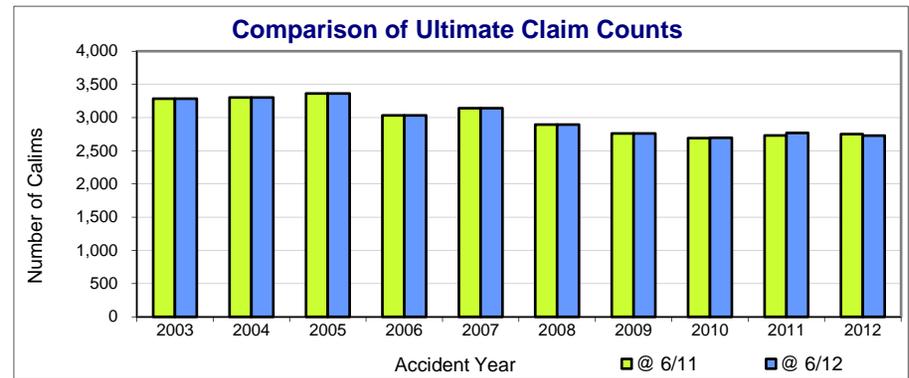
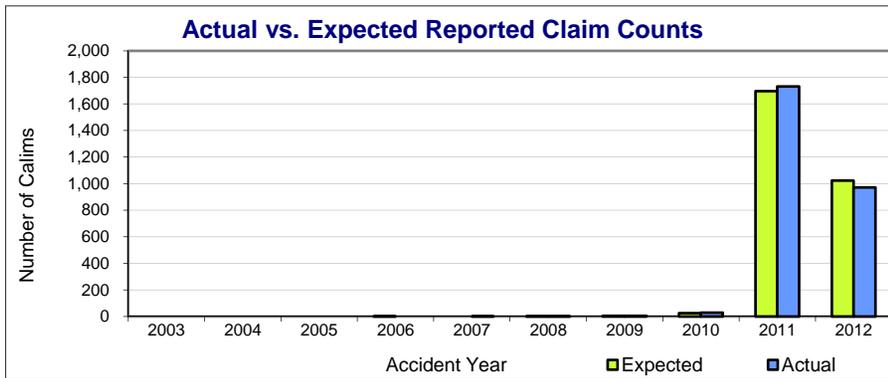
Public Employers - State Agencies - Medical - Medical Only

EXHIBIT 3

2012 Fiscal Year as of June 30, 2012 - Actual vs. Expected (000's)

SHEET 3

Accident Year	# of Reported Claims from 6/11-6/12			Ultimate Claim Counts			Ultimate Frequency		Ultimate Severity		Ultimate Loss Rate	
	Expected	Actual	Variance	@ 6/11	@ 6/12	Change	@ 6/11	@ 6/12	@ 6/11	@ 6/12	@ 6/11	@ 6/12
77-02	-	-	-	35,193	35,193	-						
2003	-	-	-	3,284	3,284	-	5.47%	5.47%	1,184	1,185	0.065	0.065
2004	-	-	-	3,302	3,302	-	5.34%	5.34%	1,229	1,225	0.066	0.065
2005	-	-	-	3,363	3,363	-	5.26%	5.26%	1,335	1,332	0.070	0.070
2006	1	-	(1)	3,033	3,033	-	4.56%	4.56%	1,352	1,341	0.062	0.061
2007	-	1	1	3,140	3,141	1	4.54%	4.54%	1,410	1,397	0.064	0.063
2008	1	1	-	2,893	2,893	-	4.09%	4.09%	1,396	1,377	0.057	0.056
2009	4	4	-	2,760	2,760	-	3.88%	3.88%	1,651	1,620	0.064	0.063
2010	25	29	4	2,691	2,696	5	3.71%	3.72%	1,691	1,635	0.063	0.061
2011	1,696	1,732	36	2,730	2,767	37	3.66%	3.76%	1,827	1,496	0.067	0.056
2012	1,023	971	(52)	2,750	2,728	(22)	3.58%	3.64%	2,040	1,602	0.073	0.058
Total	2,750	2,738	(12)	65,139	65,160	21						



**Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Medical - Medical Only**

SUMMARY 8
EXHIBIT 3
SHEET 4

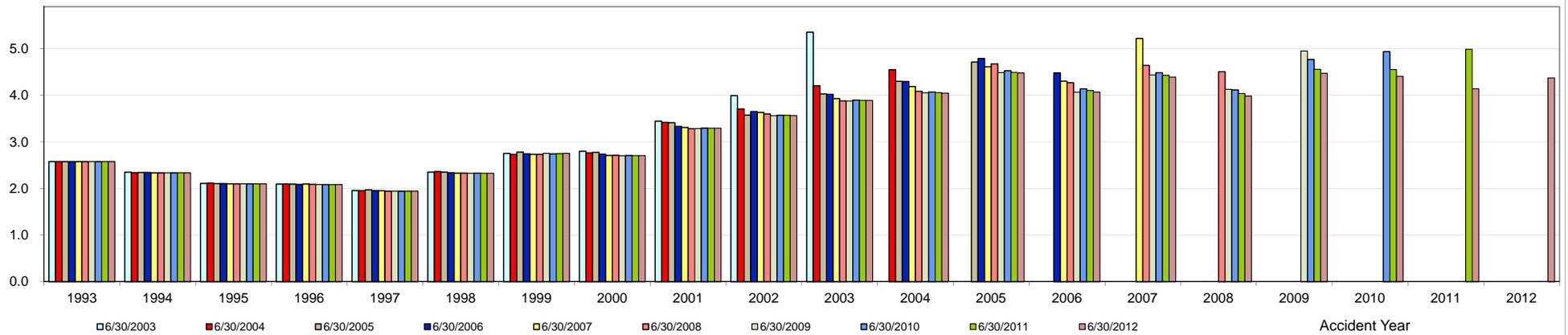
Retrospective Comparison of Unpaid loss as of June 30, 2011 (000's)

Accident Year	Actual Paid Loss @ 6/11	Ultimate Loss Earned @ 6/11		Nominal Unpaid Loss @ 6/11			Discounted Unpaid Loss @ 6/11			Amount of Discount @ 6/11			Discount Factors	
		Evaluated @ 6/12	Evaluated @ 6/11	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11
Prior	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1977	489	489	489	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1978	494	494	494	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1979	474	474	474	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1980	716	716	716	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1981	788	788	788	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1982	940	940	940	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1983	899	899	899	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1984	1,101	1,101	1,101	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1985	1,219	1,219	1,219	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1986	1,219	1,219	1,219	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1987	1,400	1,400	1,400	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1988	1,736	1,736	1,736	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1989	2,243	2,243	2,243	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1990	2,104	2,104	2,104	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1991	2,713	2,713	2,713	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1992	2,980	2,980	2,980	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1993	2,576	2,576	2,576	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1994	2,336	2,336	2,336	-	0	(0)	-	0	(0)	-	-	-	100.0%	100.0%
1995	2,100	2,100	2,100	0	0	0	0	0	0	0	0	0	98.1%	98.1%
1996	2,084	2,084	2,084	0	0	(0)	0	0	(0)	0	0	(0)	98.0%	98.0%
1997	1,941	1,941	1,941	0	0	0	0	0	0	0	0	0	94.9%	94.9%
1998	2,326	2,327	2,327	0	0	0	0	0	0	0	0	0	94.9%	94.9%
1999	2,747	2,753	2,748	6	0	6	6	0	5	0	0	0	93.3%	93.3%
2000	2,703	2,705	2,705	3	3	0	3	2	0	0	0	0	97.1%	97.1%
2001	3,284	3,293	3,293	9	9	(0)	9	9	(0)	0	0	(0)	96.4%	96.4%
2002	3,553	3,566	3,570	13	17	(4)	13	16	(4)	1	1	(0)	95.1%	95.1%
2003	3,863	3,890	3,889	27	27	1	25	25	1	2	2	0	93.3%	93.3%
2004	4,016	4,045	4,057	29	41	(12)	27	38	(11)	2	3	(1)	92.5%	92.5%
2005	4,427	4,478	4,491	52	64	(13)	47	59	(12)	4	5	(1)	91.5%	91.5%
2006	4,009	4,068	4,101	59	92	(33)	54	84	(30)	5	8	(3)	91.5%	91.5%
2007	4,296	4,389	4,427	93	131	(38)	84	119	(35)	9	12	(4)	90.6%	90.6%
2008	3,854	3,983	4,038	128	184	(56)	116	167	(50)	12	17	(5)	90.5%	90.5%
2009	4,252	4,472	4,556	220	304	(84)	200	276	(76)	20	28	(8)	90.9%	90.9%
2010	3,804	4,408	4,552	604	748	(144)	564	699	(135)	39	49	(9)	93.5%	93.5%
2011	962	2,070	2,493	1,108	1,532	(424)	1,068	1,477	(409)	40	55	(15)	96.4%	96.4%
Total	80,647	82,999	83,800	2,352	3,153	(801)	2,217	2,972	(755)	135	181	(46)	94.3%	94.3%
Excl Prior	80,647	82,999	83,800	2,352	3,153	(801)	2,217	2,972	(755)	135	181	(46)	94.3%	94.3%

**Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Medical - Medical Only
Change in Ultimate Loss Estimates (000's)**

Accident Year	Historical Ultimate Loss by Evaluation Date											Change in Ultimate Loss Estimates								Cum. Change	
	OW 6/30/2003	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	Deloitte 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	6/30/2003 - 6/30/2004	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012		
1979	474	474	474	474	474	474	474	474	474	474											
1980	716	716	716	716	716	716	716	716	716	716											
1981	788	788	788	788	788	788	788	788	788	788											(0)
1982	946	940	940	940	940	940	940	940	940	940	(6)				(0)						(6)
1983	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											
1985	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											
1987	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											
1989	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	2,103	2,104	2,104	2,104	2,104	2,104	2,104	2,104			(1)	1							(0)
1991	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	2,979	2,980	2,980	2,980	2,980	2,980	2,980	2,980			(1)	1							(0)
1993	2,577	2,577	2,577	2,576	2,576	2,576	2,576	2,576	2,576	2,576	(0)	0	(1)				0	(0)			(1)
1994	2,349	2,340	2,343	2,342	2,335	2,336	2,336	2,336	2,336	2,336	(9)	3	(1)	(7)	0	0	0	(0)		(0)	(13)
1995	2,108	2,117	2,105	2,104	2,099	2,100	2,100	2,100	2,100	2,100	8	(12)	(1)	(5)	0	0	(1)	1	0	0	(8)
1996	2,094	2,098	2,093	2,087	2,096	2,089	2,084	2,084	2,084	2,084	4	(4)	(6)	9	(7)	(5)	0	(0)	(0)	0	(11)
1997	1,956	1,953	1,971	1,955	1,951	1,942	1,942	1,942	1,941	1,942	(4)	19	(16)	(4)	(9)	1	(1)	(0)	0	0	(15)
1998	2,351	2,364	2,351	2,338	2,329	2,329	2,327	2,326	2,327	2,327	13	(13)	(13)	(9)	(0)	(3)	(0)	0	0	0	(24)
1999	2,752	2,730	2,781	2,743	2,733	2,733	2,742	2,742	2,748	2,753	(22)	50	(38)	(10)	0	20	(11)	6	6	1	1
2000	2,800	2,764	2,774	2,736	2,708	2,712	2,703	2,707	2,705	2,705	(36)	10	(38)	(27)	4	(9)	4	(2)	0	0	(95)
2001	3,445	3,418	3,410	3,333	3,308	3,283	3,287	3,295	3,293	3,293	(27)	(8)	(77)	(25)	(25)	4	8	(2)	(0)	0	(152)
2002	3,991	3,706	3,575	3,650	3,632	3,599	3,562	3,571	3,570	3,566	(285)	(131)	75	(18)	(33)	(37)	9	(1)	(4)	0	(425)
2003	5,353	4,204	4,028	4,020	3,928	3,880	3,877	3,896	3,889	3,890	(1,149)	(176)	(8)	(91)	(48)	(3)	19	(7)	1	0	(1,463)
2004		4,545	4,299	4,296	4,187	4,085	4,053	4,057	4,057	4,045		(245)	(4)	(109)	(102)	(32)	17	(12)	(12)	0	(500)
2005			4,713	4,787	4,610	4,672	4,487	4,526	4,491	4,478			74	(176)	62	(185)	39	(35)	(13)	0	(235)
2006				4,477	4,302	4,268	4,066	4,138	4,101	4,068				(176)	(34)	(202)	72	(37)	(33)	0	(409)
2007					5,218	4,641	4,436	4,483	4,427	4,389					(577)	(206)	48	(56)	(38)	0	(829)
2008						4,503	4,128	4,115	4,038	3,983						(376)	(13)	(76)	(56)	0	(521)
2009							4,949	4,766	4,556	4,472							(183)	(210)	(84)	0	(477)
2010								4,935	4,552	4,408								(383)	(144)	0	(527)
2011									4,987	4,139									(848)	0	(848)
2012										4,371										0	(848)
79-03	52,316	50,803	50,539	50,417	50,230	50,112	50,079	50,107	50,101	50,103	(1,513)	(264)	(122)	(187)	(118)	(32)	28	(6)	3	0	(2,213)
79-04		54,874	54,364	54,238	53,942	53,723	53,658	53,702	53,684	53,674		(510)	(126)	(296)	(220)	(65)	44	(18)	(10)	0	(2,713)
79-05			59,077	59,025	58,553	58,395	58,144	58,228	58,175	58,152			(52)	(472)	(158)	(250)	83	(53)	(22)	0	(2,947)
79-06				63,502	62,855	62,663	62,210	62,366	62,276	62,221				(648)	(192)	(452)	155	(89)	(55)	0	(3,356)
79-07					68,073	66,849	66,646	66,849	66,703	66,610					(769)	(658)	203	(146)	(94)	0	(4,185)
79-08						71,808	70,774	70,964	70,742	70,593						(1,034)	190	(222)	(149)	0	(4,706)
79-09							75,723	75,730	75,298	75,065							7	(432)	(233)	0	(5,183)
79-10								80,664	79,849	79,472								(815)	(377)	0	(5,710)
79-11									84,836	83,611									(1,225)	0	(6,558)
79-12										87,983										0	(6,558)

Change in Ultimate Loss by Accident Year



**Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Medical - Lost Time - Total**

SUMMARY 8
EXHIBIT 4
SHEET 1

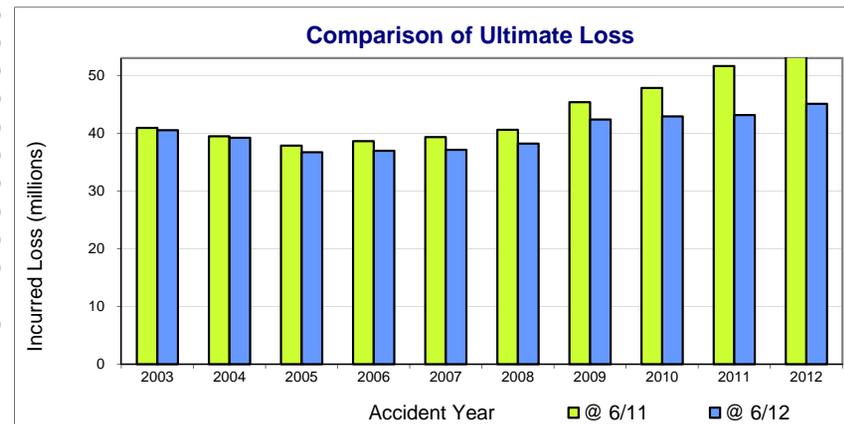
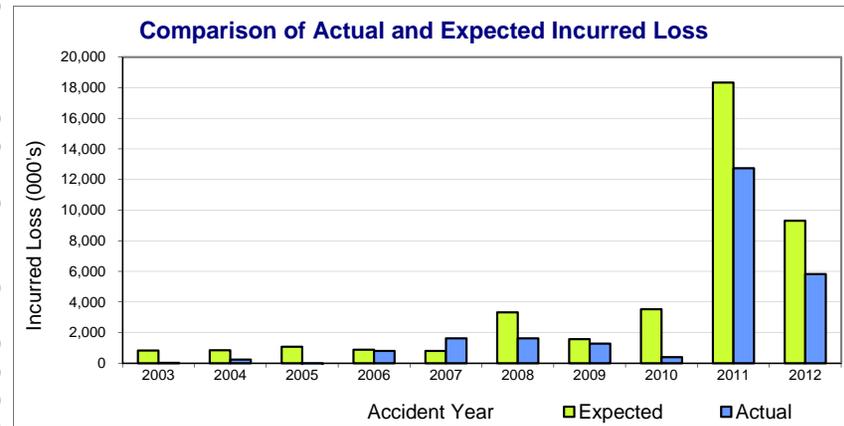
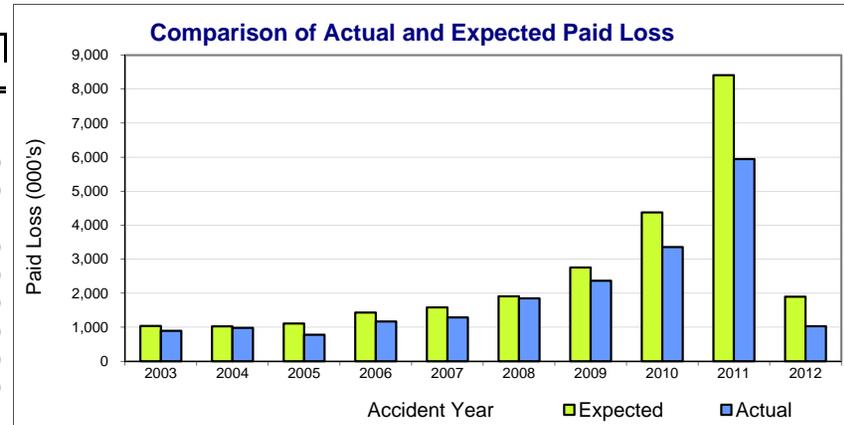
**Change in Unpaid Loss from June 30, 2011 to June 30, 2012 (\$000's)
(June 30, 2012 Evaluated at June 30, 2012 and June 30, 2011 Evaluated at 6/2011)**

Accident Year	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
	Earned at 6/30/12	Earned at 6/30/11	Change	Actual @ 06/12	Actual @ 06/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11
Prior	1,991	1,862	129	391	262	129	1,600	1,600	-	1,175	1,235	(60)	425	365	60	73.5%	77.2%
1977	8,108	8,110	(2)	7,318	7,289	29	789	821	(31)	563	597	(33)	226	224	2	71.4%	72.7%
1978	11,111	11,142	(31)	9,944	9,923	21	1,168	1,220	(52)	827	879	(52)	341	341	0	70.8%	72.0%
1979	10,544	10,512	33	9,350	9,270	80	1,194	1,242	(48)	839	886	(48)	355	355	0	70.2%	71.4%
1980	10,396	10,411	(15)	9,128	9,084	44	1,267	1,326	(59)	883	939	(55)	384	387	(3)	69.7%	70.8%
1981	10,602	10,627	(25)	9,212	9,173	40	1,390	1,455	(65)	962	1,020	(58)	428	434	(6)	69.2%	70.1%
1982	14,700	14,701	(0)	12,634	12,538	96	2,066	2,163	(96)	1,419	1,505	(86)	648	658	(10)	68.7%	69.6%
1983	12,753	12,839	(86)	10,831	10,810	21	1,923	2,029	(107)	1,311	1,401	(91)	612	628	(16)	68.2%	69.1%
1984	14,407	14,455	(48)	12,085	12,003	83	2,322	2,453	(131)	1,571	1,682	(111)	751	771	(20)	67.7%	68.6%
1985	13,282	13,391	(109)	10,994	10,965	29	2,288	2,426	(138)	1,537	1,649	(112)	751	777	(26)	67.2%	68.0%
1986	15,340	15,282	57	12,513	12,329	184	2,827	2,953	(127)	1,888	1,990	(103)	939	963	(24)	66.8%	67.4%
1987	19,259	19,303	(44)	15,468	15,328	141	3,790	3,975	(185)	2,516	2,658	(142)	1,275	1,318	(43)	66.4%	66.9%
1988	24,390	23,811	579	19,282	18,610	672	5,109	5,202	(93)	3,366	3,444	(79)	1,743	1,757	(14)	65.9%	66.2%
1989	23,330	23,237	93	18,153	17,875	278	5,177	5,362	(185)	3,380	3,513	(132)	1,797	1,850	(53)	65.3%	65.5%
1990	28,522	28,312	210	21,843	21,415	428	6,679	6,897	(219)	4,316	4,472	(156)	2,362	2,425	(63)	64.6%	64.8%
1991	20,197	20,240	(43)	15,209	15,038	171	4,988	5,201	(214)	3,193	3,339	(147)	1,795	1,862	(67)	64.0%	64.2%
1992	21,402	21,521	(118)	15,847	15,691	157	5,555	5,830	(275)	3,517	3,708	(191)	2,038	2,122	(84)	63.3%	63.6%
1993	23,170	23,135	35	16,849	16,530	320	6,321	6,605	(284)	3,962	4,164	(202)	2,358	2,441	(83)	62.7%	63.0%
1994	23,657	23,713	(56)	16,866	16,578	288	6,791	7,135	(344)	4,220	4,461	(241)	2,570	2,673	(103)	62.2%	62.5%
1995	25,305	25,100	205	17,667	17,137	530	7,638	7,964	(325)	4,708	4,944	(236)	2,930	3,020	(89)	61.6%	62.1%
1996	22,930	22,859	72	15,634	15,211	423	7,297	7,648	(351)	4,470	4,717	(247)	2,827	2,931	(104)	61.3%	61.7%
1997	26,485	26,495	(10)	17,599	17,164	435	8,885	9,331	(446)	5,413	5,714	(301)	3,472	3,616	(144)	60.9%	61.2%
1998	26,726	26,559	167	17,290	16,721	570	9,436	9,838	(402)	5,713	5,983	(271)	3,723	3,855	(132)	60.5%	60.8%
1999	28,573	28,727	(154)	17,947	17,508	439	10,626	11,219	(593)	6,401	6,789	(389)	4,226	4,429	(204)	60.2%	60.5%
2000	34,597	34,802	(205)	21,036	20,463	573	13,561	14,339	(779)	8,133	8,642	(510)	5,428	5,697	(269)	60.0%	60.3%
2001	40,902	40,985	(84)	24,052	23,288	764	16,850	17,698	(848)	10,047	10,607	(560)	6,803	7,091	(288)	59.6%	59.9%
2002	37,957	38,413	(457)	21,483	20,760	722	16,474	17,653	(1,179)	9,770	10,547	(777)	6,704	7,105	(402)	59.3%	59.7%
2003	40,498	40,892	(394)	22,022	21,129	893	18,477	19,764	(1,287)	10,925	11,776	(851)	7,552	7,988	(436)	59.1%	59.6%
2004	39,193	39,461	(268)	20,440	19,461	980	18,752	20,000	(1,248)	11,069	11,875	(807)	7,684	8,125	(441)	59.0%	59.4%
2005	36,693	37,842	(1,149)	17,870	17,090	780	18,823	20,751	(1,928)	11,082	12,301	(1,219)	7,740	8,450	(710)	58.9%	59.3%
2006	36,934	38,598	(1,665)	16,621	15,452	1,168	20,313	23,146	(2,833)	11,937	13,781	(1,843)	8,375	9,365	(990)	58.8%	59.5%
2007	37,108	39,313	(2,205)	15,017	13,731	1,286	22,091	25,582	(3,491)	13,055	15,291	(2,236)	9,036	10,291	(1,255)	59.1%	59.8%
2008	38,188	40,565	(2,377)	13,950	12,103	1,847	24,238	28,462	(4,224)	14,395	17,132	(2,737)	9,843	11,330	(1,487)	59.4%	60.2%
2009	42,347	45,345	(2,999)	14,884	12,517	2,367	27,462	32,828	(5,366)	16,456	20,107	(3,651)	11,007	12,721	(1,714)	59.9%	61.2%
2010	42,901	47,814	(4,913)	12,041	8,684	3,357	30,859	39,129	(8,270)	18,810	24,758	(5,948)	12,049	14,371	(2,322)	61.0%	63.3%
2011	43,140	25,807	17,333	7,265	1,320	5,945	35,874	24,486	11,388	22,598	16,421	6,176	13,277	8,065	5,212	63.0%	67.1%
2012	22,540	-	22,540	1,028	-	1,028	21,512	-	21,512	14,395	-	14,395	7,117	-	7,117	66.9%	100.0%
2013	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
Total	930,175	906,180	23,996	537,766	510,448	27,317	392,410	395,731	(3,322)	240,819	244,929	(4,110)	151,590	150,802	788	61.4%	61.9%
Excl Prior	928,184	904,318	23,866	537,375	510,187	27,188	390,810	394,131	(3,322)	239,644	243,694	(4,050)	151,166	150,437	728	61.3%	61.8%

Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Medical - Lost Time - Total
2012 Fiscal Year as of June 30, 2012 - Actual vs. Expected (000's)

SUMMARY 8
 EXHIBIT 4
 SHEET 2

Accident Year	Paid Loss from 6/11 - 6/12			Incurred Loss from 6/11 - 6/12			Ultimate Loss-Earned & Unearned		
	Expected	Actual	Variance	Expected	Actual	Variance	Evaluated @ 6/11	Evaluated @ 6/12	Change
Prior	128	129	2				1,862	1,991	129
1977	64	29	(35)	-	(26)	(26)	8,110	8,108	(2)
1978	92	21	(71)	50	(23)	(73)	11,142	11,111	(31)
1979	91	80	(11)	-	44	44	10,512	10,544	33
1980	96	44	(52)	106	62	(43)	10,411	10,396	(15)
1981	101	40	(61)	70	(52)	(122)	10,627	10,602	(25)
1982	150	96	(54)	223	16	(207)	14,701	14,700	(0)
1983	141	21	(120)	-	(56)	(56)	12,839	12,753	(86)
1984	168	83	(85)	38	(160)	(198)	14,455	14,407	(48)
1985	154	29	(125)	550	(27)	(577)	13,391	13,282	(109)
1986	185	184	(1)	(242)	159	401	15,282	15,340	57
1987	245	141	(104)	511	(308)	(819)	19,303	19,259	(44)
1988	298	672	374	(19)	(346)	(328)	23,811	24,390	579
1989	286	278	(8)	(913)	177	1,090	23,237	23,330	93
1990	364	428	64	1,386	(2)	(1,388)	28,312	28,522	210
1991	271	171	(100)	(849)	(74)	775	20,240	20,197	(43)
1992	299	157	(143)	232	227	(4)	21,521	21,402	(118)
1993	338	320	(18)	375	771	396	23,135	23,170	35
1994	365	288	(77)	1,303	96	(1,208)	23,713	23,657	(56)
1995	411	530	119	(446)	251	697	25,100	25,305	205
1996	395	423	28	324	(215)	(539)	22,859	22,930	72
1997	466	435	(31)	(280)	442	721	26,495	26,485	(10)
1998	485	570	85	176	7	(168)	26,559	26,726	167
1999	578	439	(139)	756	(600)	(1,356)	28,727	28,573	(154)
2000	748	573	(174)	443	48	(395)	34,802	34,597	(205)
2001	875	764	(111)	821	(352)	(1,173)	40,985	40,902	(84)
2002	926	722	(204)	478	(154)	(632)	38,413	37,957	(457)
2003	1,037	893	(144)	825	23	(802)	40,892	40,498	(394)
2004	1,023	980	(44)	841	231	(610)	39,461	39,193	(268)
2005	1,107	780	(327)	1,078	(271)	(1,348)	37,842	36,693	(1,149)
2006	1,432	1,168	(264)	880	803	(77)	38,598	36,934	(1,665)
2007	1,582	1,286	(296)	801	1,619	818	39,313	37,108	(2,205)
2008	1,907	1,847	(60)	3,324	1,626	(1,698)	40,565	38,188	(2,377)
2009	2,754	2,367	(387)	1,567	1,281	(286)	45,345	42,347	(2,999)
2010	4,375	3,357	(1,018)	3,522	396	(3,125)	47,814	42,901	(4,913)
2011	8,410	5,945	(2,464)	18,338	12,740	(5,598)	51,613	43,140	(8,473)
2012	1,895	1,028	(867)	9,307	5,826	(3,481)	55,728	45,080	(10,648)
Total	34,242	27,317	(6,925)	45,575	24,181	(21,395)			(34,999)



Ohio Bureau of Workers' Compensation

SUMMARY 8

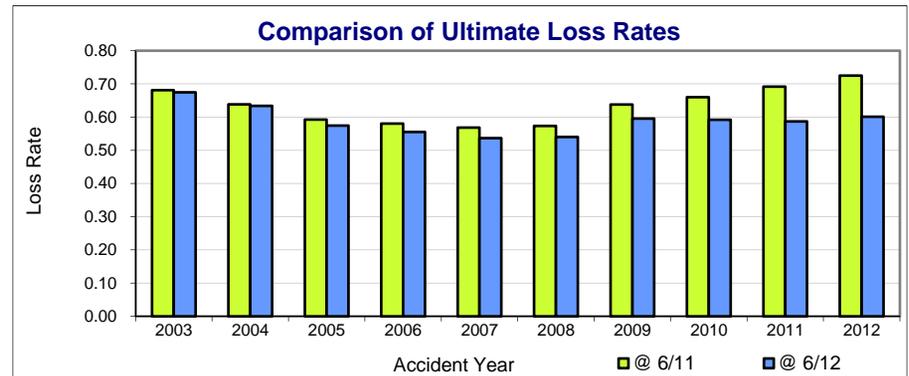
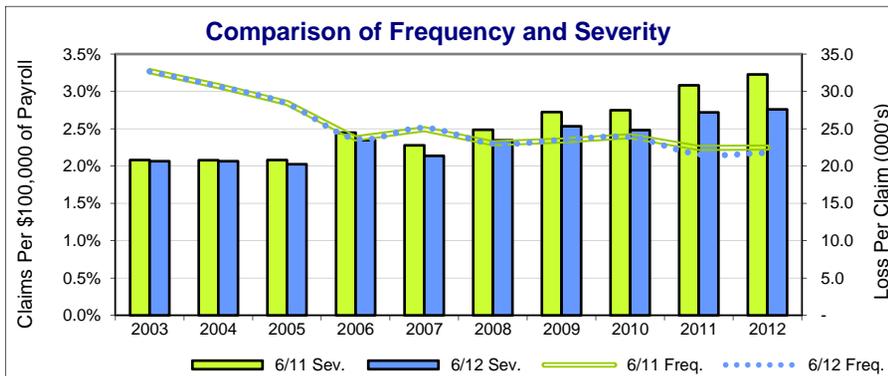
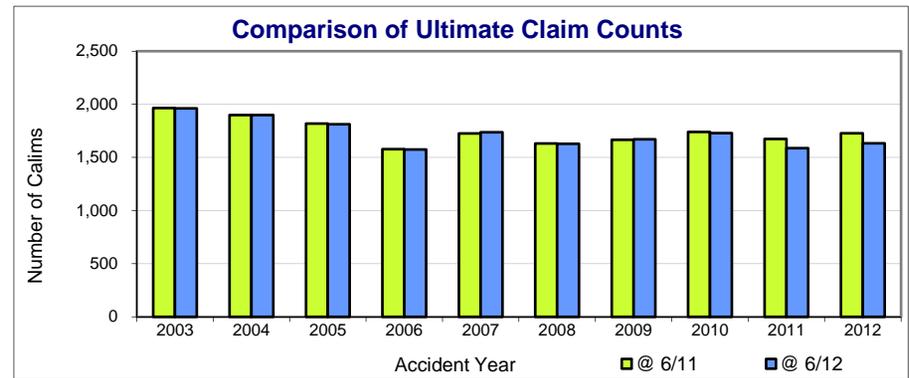
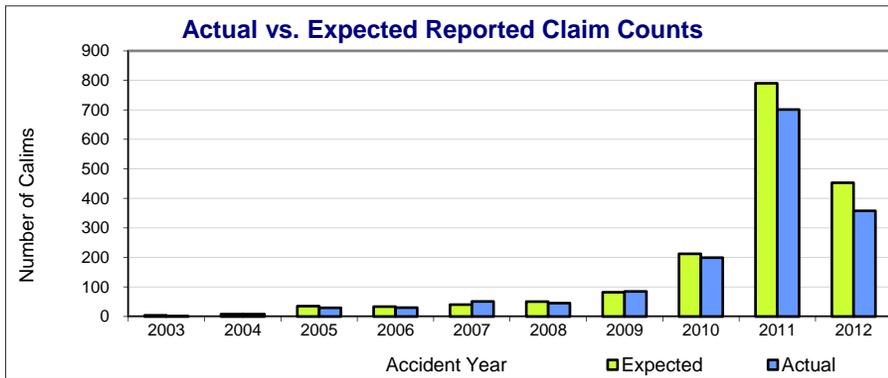
Public Employers - State Agencies - Medical - Lost Time - Total

EXHIBIT 4

2012 Fiscal Year as of June 30, 2012 - Actual vs. Expected (000's)

SHEET 3

Accident Year	# of Reported Claims from 6/11-6/12			Ultimate Claim Counts			Ultimate Frequency		Ultimate Severity		Ultimate Loss Rate	
	Expected	Actual	Variance	@ 6/11	@ 6/12	Change	@ 6/11	@ 6/12	@ 6/11	@ 6/12	@ 6/11	@ 6/12
77-02	10	6	(4)	36,984	36,979	(5)						
2003	4	1	(3)	1,965	1,962	(3)	3.27%	3.27%	20,810	20,641	0.681	0.674
2004	8	8	-	1,899	1,898	(1)	3.07%	3.07%	20,780	20,649	0.638	0.634
2005	35	29	(6)	1,818	1,812	(6)	2.85%	2.84%	20,815	20,250	0.592	0.574
2006	33	30	(3)	1,577	1,574	(3)	2.37%	2.37%	24,476	23,465	0.580	0.555
2007	40	51	11	1,725	1,737	12	2.49%	2.51%	22,790	21,363	0.568	0.537
2008	50	45	(5)	1,631	1,628	(3)	2.31%	2.30%	24,871	23,457	0.574	0.540
2009	82	85	3	1,665	1,671	6	2.34%	2.35%	27,235	25,342	0.638	0.596
2010	212	199	(13)	1,739	1,729	(10)	2.40%	2.39%	27,495	24,812	0.660	0.592
2011	790	701	(89)	1,674	1,587	(87)	2.24%	2.16%	30,832	27,183	0.692	0.587
2012	453	358	(95)	1,727	1,633	(94)	2.25%	2.18%	32,269	27,606	0.725	0.601
Total	1,717	1,513	(204)	54,404	54,210	(194)						



**Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Medical - Lost Time - Total**

SUMMARY 8
EXHIBIT 4
SHEET 4

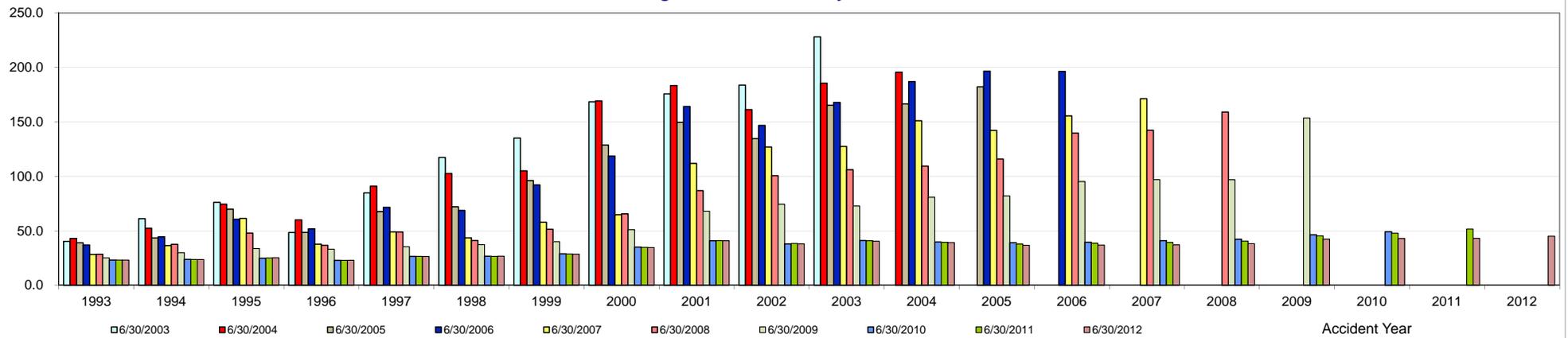
Retrospective Comparison of Unpaid loss as of June 30, 2011 (000's)

Accident Year	Actual Paid Loss @ 6/11	Ultimate Loss Earned @ 6/11		Nominal Unpaid Loss @ 6/11			Discounted Unpaid Loss @ 6/11			Amount of Discount @ 6/11			Discount Factors	
		Evaluated @ 6/12	Evaluated @ 6/11	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11
Prior	262	1,991	1,862	1,729	1,600	129	1,335	1,235	100	394	365	29	77.2%	77.2%
1977	7,289	8,108	8,110	819	821	(2)	595	597	(2)	223	224	(1)	72.7%	72.7%
1978	9,923	11,111	11,142	1,189	1,220	(31)	856	879	(22)	332	341	(9)	72.0%	72.0%
1979	9,270	10,544	10,512	1,274	1,242	33	910	886	23	365	355	9	71.4%	71.4%
1980	9,084	10,396	10,411	1,311	1,326	(15)	928	939	(11)	383	387	(4)	70.8%	70.8%
1981	9,173	10,602	10,627	1,430	1,455	(25)	1,003	1,020	(18)	427	434	(7)	70.1%	70.1%
1982	12,538	14,700	14,701	2,162	2,163	(0)	1,504	1,505	(0)	658	658	(0)	69.6%	69.6%
1983	10,810	12,753	12,839	1,943	2,029	(86)	1,342	1,401	(60)	601	628	(27)	69.1%	69.1%
1984	12,003	14,407	14,455	2,404	2,453	(48)	1,649	1,682	(33)	756	771	(15)	68.6%	68.6%
1985	10,965	13,282	13,391	2,317	2,426	(109)	1,575	1,649	(74)	742	777	(35)	68.0%	68.0%
1986	12,329	15,340	15,282	3,011	2,953	57	2,029	1,990	39	982	963	19	67.4%	67.4%
1987	15,328	19,259	19,303	3,931	3,975	(44)	2,628	2,658	(30)	1,303	1,318	(15)	66.9%	66.9%
1988	18,610	24,390	23,811	5,781	5,202	579	3,828	3,444	384	1,953	1,757	196	66.2%	66.2%
1989	17,875	23,330	23,237	5,455	5,362	93	3,573	3,513	61	1,882	1,850	32	65.5%	65.5%
1990	21,415	28,522	28,312	7,107	6,897	210	4,608	4,472	136	2,499	2,425	74	64.8%	64.8%
1991	15,038	20,197	20,240	5,159	5,201	(43)	3,312	3,339	(28)	1,847	1,862	(15)	64.2%	64.2%
1992	15,691	21,402	21,521	5,712	5,830	(118)	3,633	3,708	(75)	2,079	2,122	(43)	63.6%	63.6%
1993	16,530	23,170	23,135	6,640	6,605	35	4,186	4,164	22	2,454	2,441	13	63.0%	63.0%
1994	16,578	23,657	23,713	7,079	7,135	(56)	4,426	4,461	(35)	2,652	2,673	(21)	62.5%	62.5%
1995	17,137	25,305	25,100	8,168	7,964	205	5,071	4,944	127	3,097	3,020	78	62.1%	62.1%
1996	15,211	22,930	22,859	7,720	7,648	72	4,761	4,717	44	2,958	2,931	28	61.7%	61.7%
1997	17,164	26,485	26,495	9,320	9,331	(10)	5,708	5,714	(6)	3,612	3,616	(4)	61.2%	61.2%
1998	16,721	26,726	26,559	10,005	9,838	167	6,085	5,983	102	3,920	3,855	66	60.8%	60.8%
1999	17,508	28,573	28,727	11,065	11,219	(154)	6,696	6,789	(93)	4,369	4,429	(61)	60.5%	60.5%
2000	20,463	34,597	34,802	14,134	14,339	(205)	8,518	8,642	(124)	5,616	5,697	(82)	60.3%	60.3%
2001	23,288	40,902	40,985	17,614	17,698	(84)	10,557	10,607	(50)	7,057	7,091	(34)	59.9%	59.9%
2002	20,760	37,957	38,413	17,196	17,653	(457)	10,275	10,547	(273)	6,921	7,105	(184)	59.7%	59.7%
2003	21,129	40,498	40,892	19,370	19,764	(394)	11,541	11,776	(235)	7,829	7,988	(159)	59.6%	59.6%
2004	19,461	39,193	39,461	19,732	20,000	(268)	11,716	11,875	(159)	8,016	8,125	(109)	59.4%	59.4%
2005	17,090	36,693	37,842	19,603	20,751	(1,149)	11,620	12,301	(681)	7,982	8,450	(468)	59.3%	59.3%
2006	15,452	36,934	38,598	21,481	23,146	(1,665)	12,790	13,781	(991)	8,691	9,365	(674)	59.5%	59.5%
2007	13,731	37,108	39,313	23,377	25,582	(2,205)	13,973	15,291	(1,318)	9,404	10,291	(887)	59.8%	59.8%
2008	12,103	38,188	40,565	26,085	28,462	(2,377)	15,701	17,132	(1,431)	10,384	11,330	(946)	60.2%	60.2%
2009	12,517	42,347	45,345	29,829	32,828	(2,999)	18,270	20,107	(1,837)	11,559	12,721	(1,162)	61.2%	61.2%
2010	8,684	42,901	47,814	34,216	39,129	(4,913)	21,649	24,758	(3,109)	12,567	14,371	(1,804)	63.3%	63.3%
2011	1,320	21,570	25,807	20,250	24,486	(4,237)	13,580	16,421	(2,841)	6,670	8,065	(1,395)	67.1%	67.1%
Total	510,448	886,065	906,180	375,617	395,731	(20,115)	232,432	244,929	(12,497)	143,184	150,802	(7,618)	61.9%	61.9%
Excl Prior	510,187	884,074	904,318	373,888	394,131	(20,244)	231,098	243,694	(12,596)	142,790	150,437	(7,647)	61.8%	61.8%

**Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Medical - Lost Time - Total
Change in Ultimate Loss Estimates (000's)**

Accident Year	Historical Ultimate Loss by Evaluation Date											Change in Ultimate Loss Estimates										Cum. Change
	OW 6/30/2003	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	Deloitte 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	6/30/2003 - 6/30/2004	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012			
1979	10,655	9,960	10,907	10,804	10,290	10,157	10,133	10,456	10,512	10,544	(694)	946	(103)	(513)	(133)	(24)	323	56	33	(110)		
1980	14,238	12,457	11,709	10,825	10,988	12,017	8,671	10,430	10,411	10,396	(1,781)	(747)	(884)	163	1,029	(3,346)	1,759	(20)	(15)	(3,842)		
1981	13,106	10,663	10,752	11,022	12,504	10,414	10,278	10,634	10,627	10,620	(2,444)	90	270	1,481	(2,090)	(2,444)	355	(6)	(25)	(2,504)		
1982	16,180	15,588	15,318	15,673	14,066	14,652	15,622	14,680	14,701	14,700	(591)	(270)	355	(1,607)	586	969	(941)	20	(0)	(1,479)		
1983	15,653	14,283	12,644	12,045	11,536	11,239	12,114	12,936	12,839	12,753	(1,370)	(1,639)	(599)	(509)	(296)	(875)	822	(97)	(86)	(2,900)		
1984	17,667	18,131	16,639	14,759	14,743	13,608	13,375	14,479	14,455	14,407	463	(1,491)	(1,881)	(16)	(1,135)	(233)	1,104	(23)	(48)	(3,260)		
1985	14,094	13,577	15,540	12,636	12,495	11,860	11,451	13,509	13,391	13,282	(516)	1,963	(2,904)	(140)	(635)	(410)	2,058	(118)	(109)	(812)		
1986	18,066	21,572	20,008	19,937	16,141	15,575	16,423	15,098	15,340	15,340	3,506	(1,564)	(71)	(3,796)	(565)	848	(1,325)	185	57	(2,726)		
1987	25,826	26,706	22,684	23,646	18,441	20,285	18,610	19,335	19,303	19,259	879	(4,022)	962	(5,205)	1,845	(1,676)	725	(32)	(44)	(6,568)		
1988	41,843	39,317	35,410	34,775	31,425	31,845	23,870	23,741	23,811	24,390	(2,525)	(3,907)	(635)	(3,350)	420	(7,976)	(128)	70	579	(17,452)		
1989	35,939	39,999	38,121	31,344	29,125	28,487	26,263	23,247	23,237	23,330	4,060	(1,879)	(6,776)	(2,219)	(637)	(2,225)	(3,016)	(10)	93	(12,610)		
1990	55,179	47,764	45,371	47,465	44,772	35,245	31,329	28,026	28,312	28,522	(7,416)	(2,393)	2,094	(2,693)	(9,527)	(3,917)	(3,302)	286	210	(26,657)		
1991	30,157	33,965	27,202	27,717	24,567	23,089	21,201	20,288	20,240	20,197	3,808	(6,763)	515	(3,150)	(1,478)	(1,888)	(913)	(48)	(43)	(9,960)		
1992	35,054	38,637	31,884	25,331	25,065	26,358	23,204	21,589	21,521	21,402	3,583	(6,752)	(6,553)	(266)	1,294	(3,154)	(1,614)	(69)	(118)	(13,652)		
1993	40,304	43,018	39,000	36,985	28,295	28,499	25,148	23,151	23,135	23,170	2,714	(4,017)	(2,016)	(8,689)	204	(3,351)	(1,997)	(17)	35	(17,134)		
1994	61,135	52,364	43,480	44,452	36,440	37,595	29,927	23,784	23,713	23,657	(8,771)	(8,884)	972	(8,013)	1,155	(7,668)	(6,143)	(71)	(56)	(3,478)		
1995	76,156	74,496	69,810	60,629	61,394	47,880	33,735	24,888	25,100	25,305	(1,659)	(4,686)	(9,182)	765	(13,514)	(14,145)	(8,847)	212	205	(50,851)		
1996	48,422	60,043	48,536	51,710	37,749	36,678	33,161	22,897	22,930	22,930	11,621	(11,507)	3,174	(13,961)	(1,071)	(3,516)	(10,264)	(38)	72	(25,492)		
1997	84,755	90,908	67,662	71,577	48,950	48,938	35,354	26,509	26,495	26,485	6,153	(23,246)	3,915	(22,626)	(12)	(13,585)	(8,844)	(15)	(10)	(58,270)		
1998	117,332	102,562	72,024	68,713	43,511	41,061	37,341	26,637	26,559	26,726	(14,770)	(30,538)	(3,311)	(25,202)	(2,450)	(3,721)	(10,704)	(78)	167	(90,606)		
1999	135,120	105,107	96,111	92,141	57,905	51,396	40,011	28,885	28,727	28,573	(30,013)	(8,997)	(3,970)	(34,236)	(6,509)	(11,385)	(11,126)	(158)	(154)	(106,547)		
2000	168,432	169,265	128,777	118,628	64,736	65,587	50,970	35,107	34,802	34,597	832	(40,488)	(10,148)	(53,892)	851	(14,617)	(15,863)	(305)	(205)	(133,836)		
2001	175,716	183,383	149,538	164,141	111,903	86,880	67,998	40,889	40,985	40,902	7,667	(33,845)	14,602	(52,238)	(25,023)	(18,882)	(27,109)	96	(84)	(134,814)		
2002	183,783	161,259	134,657	146,737	126,938	100,650	74,403	38,011	38,413	37,957	(22,524)	(26,601)	12,080	(19,800)	(26,288)	(26,247)	(36,392)	402	(457)	(145,826)		
2003	228,054	185,555	165,301	167,875	127,490	106,107	72,784	41,097	40,892	40,498	(42,499)	(20,255)	2,574	(40,384)	(21,383)	(33,323)	(31,686)	(205)	(394)	(187,556)		
2004		166,511	187,036	151,096	109,421	80,825	39,741	39,461	39,193	39,193		(29,060)	20,525	(35,939)	(41,676)	(28,596)	(41,084)	(280)	(268)	(156,379)		
2005			182,242	196,585	142,166	115,901	82,015	39,053	37,842	36,693			14,343	(54,419)	(26,265)	(33,886)	(42,962)	(1,212)	(1,149)	(145,549)		
2006				196,364	155,543	139,731	95,200	39,539	38,598	36,934				(40,821)	(15,812)	(44,530)	(55,661)	(941)	(1,665)	(159,431)		
2007					171,316	142,318	96,990	40,948	39,313	37,108					(28,998)	(45,328)	(56,042)	(1,635)	(2,205)	(134,209)		
2008						158,990	96,940	42,283	40,565	38,188						(62,050)	(54,657)	(1,718)	(2,377)	(120,802)		
2009							153,538	46,318	45,345	42,347							(107,220)	(972)	(2,999)	(111,191)		
2010								49,094	47,814	42,901								(1,281)	(4,913)	(6,194)		
2011									51,613	43,140									(8,473)	(8,473)		
2012										45,080												
79-03	1,662,865	1,570,579	1,329,085	1,321,565	1,021,468	916,104	743,374	570,304	570,321	569,923	(92,285)	(241,494)	(7,520)	(300,097)	(105,364)	(172,730)	(173,070)	18	(398)	(1,092,941)		
79-04		1,756,190	1,484,690	1,497,797	1,162,274	1,015,367	814,066	599,590	599,271	598,571		(271,500)	13,107	(335,523)	(146,907)	(201,302)	(214,476)	(319)	(699)	(1,249,210)		
79-05			1,666,932	1,694,383	1,304,440	1,131,269	896,081	638,643	637,112	635,264			27,451	(389,942)	(173,172)	(235,188)	(257,438)	(1,531)	(1,848)	(1,394,759)		
79-06				1,890,747	1,459,983	1,270,999	991,281	678,182	675,710	672,198				(430,763)	(188,984)	(279,718)	(313,099)	(2,471)	(3,512)	(1,554,189)		
79-07					1,631,300	1,413,317	1,088,272	719,130	715,023	709,306					(325,046)	(369,141)	(4,107)	(5,718)	(1,688,398)			
79-08						1,572,308	1,185,212	761,413	755,589	747,494						(387,096)	(423,799)	(5,825)	(8,095)	(1,809,200)		
79-09								807,731	800,934	789,840							(531,019)	(6,797)	(11,094)	(1,920,391)		
79-10								856,825	848,748	832,741								(8,077)	(16,007)	(1,926,585)		
79-11									900,361	875,881									(24,480)	(1,935,058)		
79-12										920,961											(1,935,058)	

Change in Ultimate Loss by Accident Year



**Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - Total**

SUMMARY 8

EXHIBIT 5

SHEET 1

**Change in Unpaid Loss from June 30, 2011 to June 30, 2012 (\$000's)
(June 30, 2012 Evaluated at June 30, 2012 and June 30, 2011 Evaluated at 6/2011)**

Accident Year	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
	Earned at 6/30/12	Earned at 6/30/11	Change	Actual @ 06/12	Actual @ 06/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11
Prior	7,591	7,622	(31)	1,683	1,164	519	5,908	6,458	(550)	4,386	4,938	(552)	1,522	1,520	2	74.2%	76.5%
1977	19,570	19,606	(36)	18,106	18,008	97	1,464	1,598	(133)	1,054	1,166	(112)	410	432	(22)	72.0%	73.0%
1978	24,874	24,929	(54)	22,581	22,417	164	2,293	2,511	(218)	1,642	1,820	(179)	652	691	(39)	71.6%	72.5%
1979	22,062	22,113	(51)	20,108	19,982	127	1,954	2,131	(177)	1,386	1,531	(145)	568	600	(32)	70.9%	71.8%
1980	24,002	24,091	(89)	21,786	21,643	143	2,216	2,448	(232)	1,575	1,757	(182)	641	692	(50)	71.1%	71.8%
1981	23,118	23,194	(76)	20,794	20,625	169	2,324	2,569	(245)	1,646	1,833	(187)	678	736	(58)	70.8%	71.3%
1982	27,910	28,057	(147)	24,882	24,692	190	3,028	3,364	(336)	2,126	2,382	(255)	902	983	(81)	70.2%	70.8%
1983	31,113	31,151	(38)	26,862	26,552	309	4,252	4,599	(347)	2,940	3,201	(261)	1,311	1,398	(87)	69.2%	69.6%
1984	29,623	29,771	(148)	25,881	25,678	204	3,742	4,093	(352)	2,581	2,834	(253)	1,161	1,259	(99)	69.0%	69.2%
1985	27,733	27,914	(181)	24,321	24,142	180	3,411	3,772	(361)	2,362	2,611	(249)	1,050	1,161	(111)	69.2%	69.2%
1986	32,757	32,815	(58)	27,560	27,178	382	5,197	5,637	(440)	3,541	3,842	(301)	1,657	1,796	(139)	68.1%	68.1%
1987	32,893	33,062	(169)	28,723	28,414	308	4,171	4,648	(477)	2,864	3,187	(324)	1,307	1,461	(154)	68.7%	68.6%
1988	36,333	36,462	(129)	30,919	30,501	419	5,414	5,961	(547)	3,671	4,041	(370)	1,743	1,920	(177)	67.8%	67.8%
1989	38,193	38,312	(119)	31,801	31,322	479	6,391	6,990	(598)	4,274	4,683	(409)	2,117	2,307	(190)	66.9%	67.0%
1990	36,374	36,741	(367)	29,547	29,150	396	6,828	7,591	(763)	4,582	5,082	(501)	2,246	2,508	(262)	67.1%	67.0%
1991	32,960	33,238	(278)	27,158	26,775	383	5,802	6,463	(661)	3,893	4,319	(426)	1,909	2,144	(235)	67.1%	66.8%
1992	34,826	35,370	(544)	28,207	27,900	306	6,620	7,470	(850)	4,395	4,942	(547)	2,225	2,528	(303)	66.4%	66.2%
1993	33,503	33,754	(251)	26,348	25,856	492	7,155	7,898	(743)	4,696	5,168	(472)	2,459	2,730	(271)	65.6%	65.4%
1994	35,344	35,612	(269)	26,709	26,123	586	8,635	9,489	(854)	5,643	6,184	(540)	2,991	3,305	(314)	65.4%	65.2%
1995	37,925	38,786	(862)	26,941	26,357	584	10,983	12,429	(1,446)	7,273	8,150	(876)	3,710	4,279	(569)	66.2%	65.6%
1996	30,662	30,771	(109)	23,018	22,388	630	7,644	8,383	(739)	5,075	5,492	(417)	2,569	2,890	(321)	66.4%	65.5%
1997	37,910	38,301	(391)	24,779	23,967	812	13,131	14,334	(1,203)	8,468	9,163	(696)	4,663	5,171	(508)	64.5%	63.9%
1998	37,536	38,154	(618)	25,489	24,830	659	12,048	13,324	(1,277)	7,723	8,449	(727)	4,325	4,875	(550)	64.1%	63.4%
1999	37,879	38,532	(653)	25,602	24,859	742	12,277	13,673	(1,395)	7,962	8,724	(762)	4,315	4,949	(633)	64.9%	63.8%
2000	40,449	40,896	(447)	27,508	26,540	968	12,941	14,357	(1,415)	8,421	9,168	(747)	4,520	5,189	(669)	65.1%	63.9%
2001	55,523	55,877	(354)	32,063	30,551	1,512	23,461	25,326	(1,865)	14,851	15,812	(962)	8,610	9,514	(904)	63.3%	62.4%
2002	45,553	46,337	(784)	27,876	26,514	1,362	17,677	19,823	(2,146)	11,388	12,599	(1,211)	6,288	7,224	(935)	64.4%	63.6%
2003	57,054	56,599	455	32,302	30,451	1,851	24,752	26,148	(1,396)	15,631	16,404	(773)	9,121	9,744	(623)	63.1%	62.7%
2004	51,513	51,427	86	26,776	24,990	1,786	24,737	26,437	(1,700)	15,658	16,558	(900)	9,079	9,879	(800)	63.3%	62.6%
2005	50,875	50,420	455	25,358	23,202	2,157	25,517	27,218	(1,701)	16,254	17,210	(956)	9,262	10,008	(746)	63.7%	63.2%
2006	46,885	47,996	(1,110)	19,877	17,746	2,130	27,009	30,249	(3,241)	17,232	19,118	(1,886)	9,776	11,131	(1,355)	63.8%	63.2%
2007	50,775	52,705	(1,930)	19,990	17,510	2,480	30,785	35,195	(4,410)	19,838	22,539	(2,701)	10,947	12,656	(1,709)	64.4%	64.0%
2008	50,990	53,573	(2,583)	16,942	13,703	3,239	34,048	39,870	(5,822)	22,145	25,720	(3,575)	11,903	14,151	(2,247)	65.0%	64.5%
2009	54,715	57,522	(2,807)	16,868	12,191	4,677	37,847	45,331	(7,484)	24,855	29,926	(5,070)	12,992	15,405	(2,413)	65.7%	66.0%
2010	55,494	58,289	(2,795)	11,961	5,816	6,145	43,533	52,473	(8,940)	28,932	35,415	(6,484)	14,601	17,057	(2,456)	66.5%	67.5%
2011	54,943	30,649	24,294	5,735	439	5,295	49,208	30,210	18,999	33,218	20,669	12,549	15,991	9,541	6,450	67.5%	68.4%
2012	28,580	-	28,580	466	-	466	28,113	-	28,113	19,139	-	19,139	8,974	-	8,974	68.1%	100.0%
2013	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
Total	1,376,042	1,340,648	35,393	853,525	810,177	43,348	522,517	530,471	(7,955)	343,319	346,637	(3,318)	179,197	183,834	(4,637)	65.7%	65.3%
Excl Prior	1,368,451	1,333,026	35,424	851,842	809,013	42,829	516,609	524,013	(7,405)	338,934	341,699	(2,765)	177,675	182,314	(4,639)	65.6%	65.2%

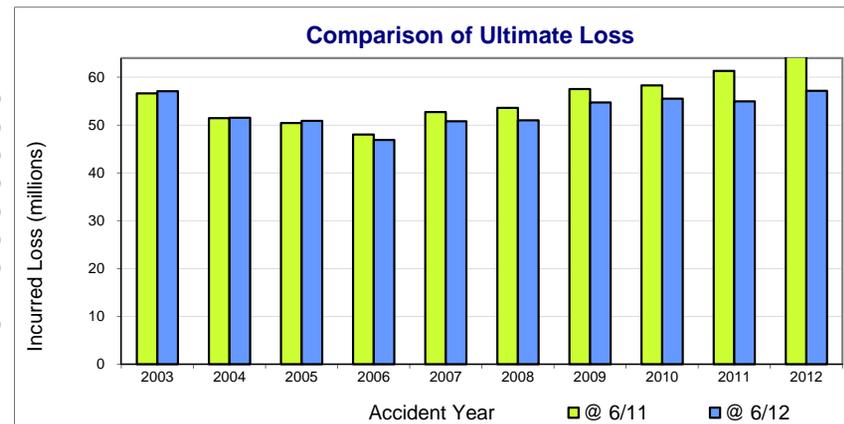
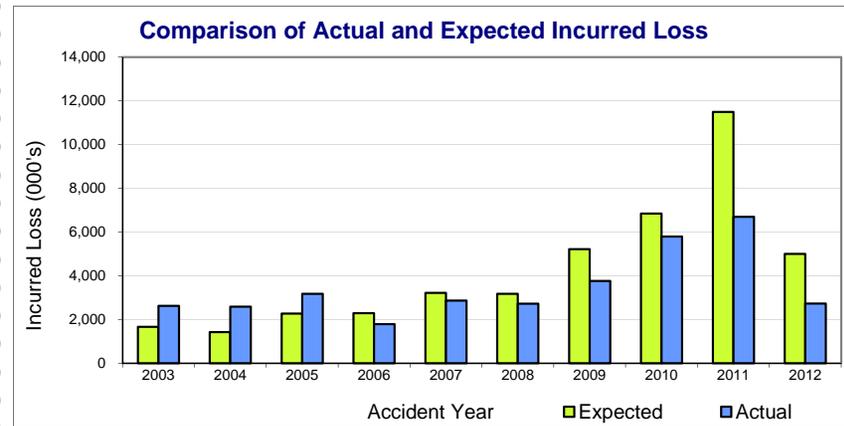
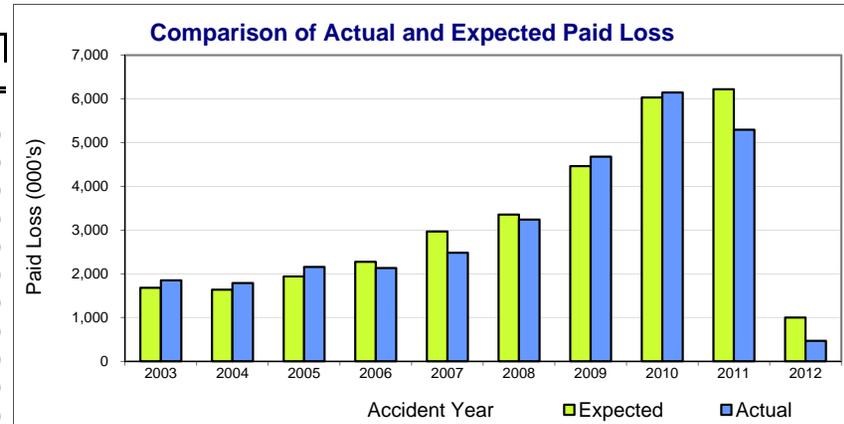
**Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - Total
2012 Fiscal Year as of June 30, 2012 - Actual vs. Expected (000's)**

SUMMARY 8

EXHIBIT 5

SHEET 2

Accident Year	Paid Loss from 6/11 - 6/12			Incurred Loss from 6/11 - 6/12			Ultimate Loss-Earned & Unearned		
	Expected	Actual	Variance	Expected	Actual	Variance	Evaluated @ 6/11	Evaluated @ 6/12	Change
Prior	593	519	(74)				7,622	7,591	(31)
1977	135	97	(38)	21	19	(2)	19,606	19,570	(36)
1978	208	164	(45)	84	(21)	(105)	24,929	24,874	(54)
1979	171	127	(44)	73	48	(26)	22,113	22,062	(51)
1980	194	143	(51)	81	(13)	(95)	24,091	24,002	(89)
1981	199	169	(30)	78	31	(46)	23,194	23,118	(76)
1982	256	190	(67)	126	6	(119)	28,057	27,910	(147)
1983	312	309	(3)	173	(134)	(306)	31,151	31,113	(38)
1984	275	204	(72)	204	32	(172)	29,771	29,623	(148)
1985	247	180	(67)	170	(59)	(229)	27,914	27,733	(181)
1986	364	382	18	216	109	(107)	32,815	32,757	(58)
1987	314	308	(5)	170	340	170	33,062	32,893	(169)
1988	409	419	9	148	112	(37)	36,462	36,333	(129)
1989	464	479	16	182	(31)	(213)	38,312	38,193	(119)
1990	499	396	(103)	348	49	(299)	36,741	36,374	(367)
1991	418	383	(35)	228	134	(94)	33,238	32,960	(278)
1992	478	306	(172)	433	177	(256)	35,370	34,826	(544)
1993	488	492	4	161	131	(30)	33,754	33,503	(251)
1994	595	586	(9)	372	488	116	35,612	35,344	(269)
1995	758	584	(174)	629	320	(309)	38,786	37,925	(862)
1996	481	630	149	308	376	69	30,771	30,662	(109)
1997	798	812	15	610	1,051	441	38,301	37,910	(391)
1998	724	659	(65)	635	179	(457)	38,154	37,536	(618)
1999	772	742	(29)	752	471	(281)	38,532	37,879	(653)
2000	842	968	126	680	1,188	508	40,896	40,449	(447)
2001	1,368	1,512	143	1,326	1,153	(173)	55,877	55,523	(354)
2002	1,337	1,362	25	1,396	1,206	(191)	46,337	45,553	(784)
2003	1,678	1,851	172	1,662	2,623	961	56,599	57,054	455
2004	1,634	1,786	152	1,421	2,582	1,161	51,427	51,513	86
2005	1,938	2,157	219	2,268	3,172	905	50,420	50,875	455
2006	2,272	2,130	(142)	2,285	1,789	(496)	47,996	46,885	(1,110)
2007	2,967	2,480	(487)	3,218	2,866	(353)	52,705	50,775	(1,930)
2008	3,353	3,239	(114)	3,174	2,719	(456)	53,573	50,990	(2,583)
2009	4,461	4,677	216	5,214	3,758	(1,456)	57,522	54,715	(2,807)
2010	6,030	6,145	115	6,845	5,792	(1,052)	58,289	55,494	(2,795)
2011	6,220	5,295	(925)	11,493	6,692	(4,800)	61,298	54,943	(6,355)
2012	998	466	(532)	4,998	2,726	(2,272)	64,606	57,159	(7,447)
Total	45,252	43,348	(1,904)	52,180	42,079	(10,100)			(31,283)



Ohio Bureau of Workers' Compensation

SUMMARY 8

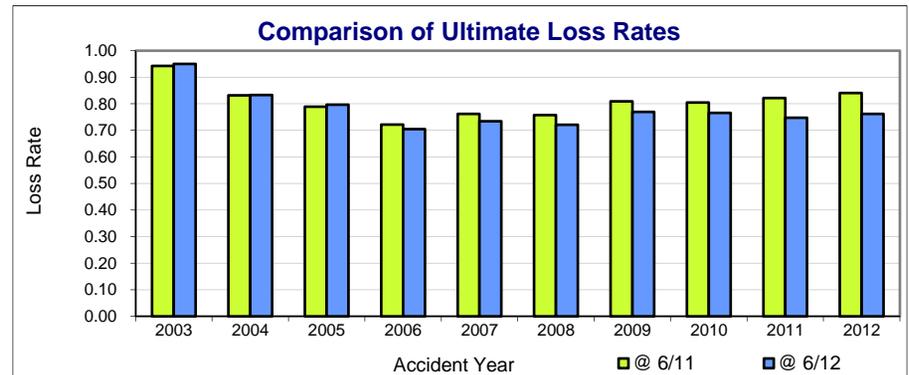
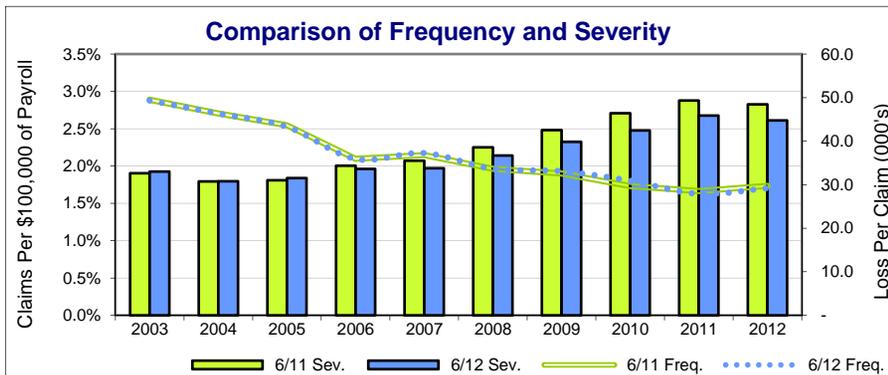
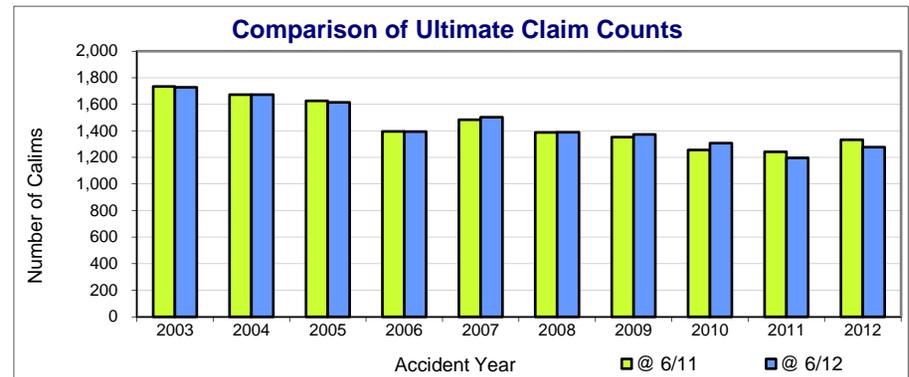
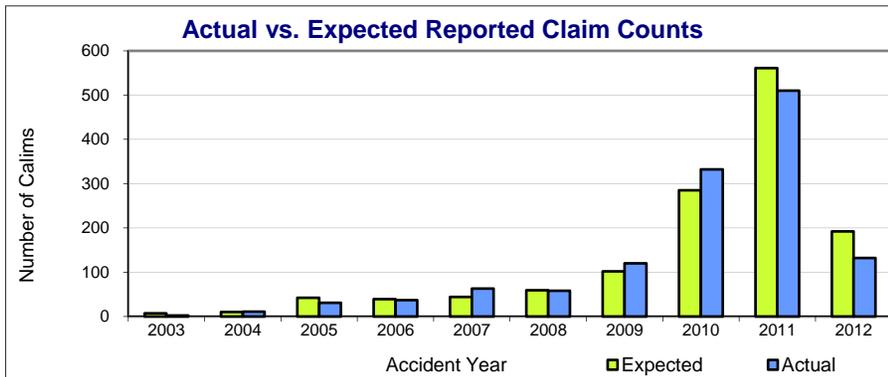
Public Employers - State Agencies - Compensation - Total

EXHIBIT 5

2012 Fiscal Year as of June 30, 2012 - Actual vs. Expected (000's)

SHEET 3

Accident Year	# of Reported Claims from 6/11-6/12			Ultimate Claim Counts			Ultimate Frequency		Ultimate Severity		Ultimate Loss Rate	
	Expected	Actual	Variance	@ 6/11	@ 6/12	Change	@ 6/11	@ 6/12	@ 6/11	@ 6/12	@ 6/11	@ 6/12
77-02	16	10	(6)	35,465	35,459	(6)						
2003	7	2	(5)	1,734	1,728	(6)	2.89%	2.88%	32,641	33,017	0.943	0.950
2004	10	11	1	1,672	1,672	-	2.70%	2.70%	30,758	30,809	0.832	0.833
2005	42	31	(11)	1,626	1,614	(12)	2.55%	2.53%	31,009	31,521	0.789	0.796
2006	39	37	(2)	1,396	1,394	(2)	2.10%	2.10%	34,381	33,634	0.721	0.705
2007	44	63	19	1,484	1,503	19	2.15%	2.17%	35,515	33,782	0.762	0.734
2008	59	58	(1)	1,388	1,389	1	1.96%	1.96%	38,597	36,710	0.757	0.721
2009	102	120	18	1,352	1,373	21	1.90%	1.93%	42,546	39,850	0.809	0.770
2010	285	332	47	1,256	1,307	51	1.73%	1.80%	46,408	42,459	0.804	0.766
2011	561	510	(51)	1,242	1,197	(45)	1.66%	1.63%	49,355	45,901	0.821	0.747
2012	192	132	(60)	1,333	1,277	(56)	1.73%	1.70%	48,467	44,761	0.841	0.762
Total	1,357	1,306	(51)	49,948	49,913	(35)						



Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - Total
Retrospective Comparison of Unpaid loss as of June 30, 2011 (000's)

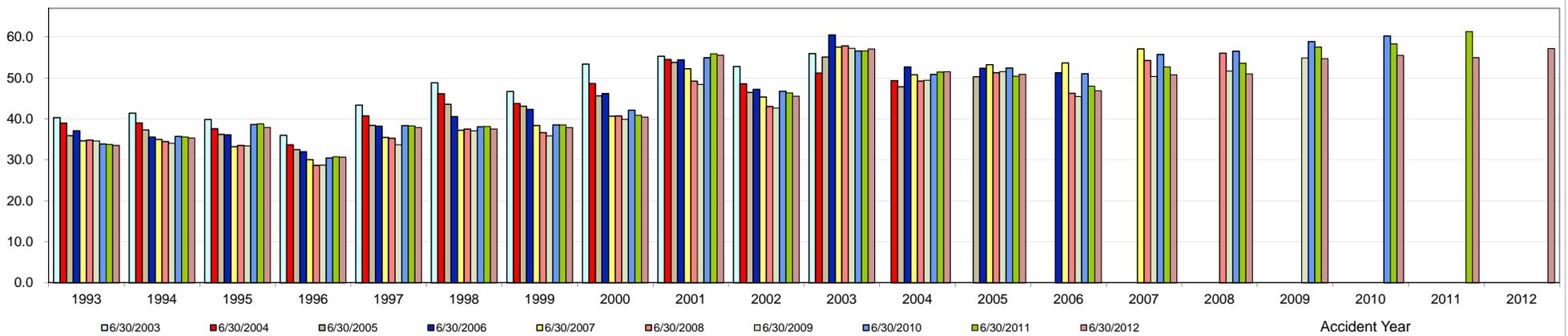
SUMMARY 8
EXHIBIT 5
SHEET 4

Accident Year	Actual Paid Loss @ 6/11	Ultimate Loss Earned @ 6/11		Nominal Unpaid Loss @ 6/11			Discounted Unpaid Loss @ 6/11			Amount of Discount @ 6/11			Discount Factors	
		Evaluated @ 6/12	Evaluated @ 6/11	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11
Prior	1,164	7,591	7,622	6,427	6,458	(31)	4,917	4,938	(21)	1,511	1,520	(10)	76.5%	76.5%
1977	18,008	19,570	19,606	1,562	1,598	(36)	1,137	1,166	(29)	425	432	(7)	72.8%	73.0%
1978	22,417	24,874	24,929	2,457	2,511	(54)	1,776	1,820	(44)	681	691	(10)	72.3%	72.5%
1979	19,982	22,062	22,113	2,081	2,131	(51)	1,492	1,531	(40)	589	600	(11)	71.7%	71.8%
1980	21,643	24,002	24,091	2,359	2,448	(89)	1,688	1,757	(69)	671	692	(20)	71.5%	71.8%
1981	20,625	23,118	23,194	2,493	2,569	(76)	1,775	1,833	(58)	718	736	(18)	71.2%	71.3%
1982	24,692	27,910	28,057	3,218	3,364	(147)	2,272	2,382	(109)	945	983	(37)	70.6%	70.8%
1983	26,552	31,113	31,151	4,561	4,599	(38)	3,166	3,201	(34)	1,395	1,398	(4)	69.4%	69.6%
1984	25,678	29,623	29,771	3,945	4,093	(148)	2,726	2,834	(108)	1,219	1,259	(40)	69.1%	69.2%
1985	24,142	27,733	27,914	3,591	3,772	(181)	2,478	2,611	(133)	1,114	1,161	(48)	69.0%	69.2%
1986	27,178	32,757	32,815	5,579	5,637	(58)	3,800	3,842	(42)	1,779	1,796	(16)	68.1%	68.1%
1987	28,414	32,893	33,062	4,479	4,648	(169)	3,065	3,187	(122)	1,413	1,461	(47)	68.4%	68.6%
1988	30,501	36,333	36,462	5,832	5,961	(129)	3,951	4,041	(90)	1,881	1,920	(39)	67.8%	67.8%
1989	31,322	38,193	38,312	6,871	6,990	(119)	4,598	4,683	(85)	2,273	2,307	(34)	66.9%	67.0%
1990	29,150	36,374	36,741	7,224	7,591	(367)	4,830	5,082	(252)	2,394	2,508	(115)	66.9%	67.0%
1991	26,775	32,960	33,238	6,185	6,463	(278)	4,125	4,319	(194)	2,060	2,144	(84)	66.7%	66.8%
1992	27,900	34,826	35,370	6,926	7,470	(544)	4,575	4,942	(367)	2,351	2,528	(177)	66.1%	66.2%
1993	25,856	33,503	33,754	7,647	7,898	(251)	5,004	5,168	(164)	2,643	2,730	(87)	65.4%	65.4%
1994	26,123	35,344	35,612	9,220	9,489	(269)	5,998	6,184	(186)	3,223	3,305	(83)	65.0%	65.2%
1995	26,357	37,925	38,786	11,567	12,429	(862)	7,585	8,150	(565)	3,983	4,279	(297)	65.6%	65.6%
1996	22,388	30,662	30,771	8,274	8,383	(109)	5,429	5,492	(63)	2,845	2,890	(46)	65.6%	65.5%
1997	23,967	37,910	38,301	13,943	14,334	(391)	8,922	9,163	(241)	5,021	5,171	(150)	64.0%	63.9%
1998	24,830	37,536	38,154	12,706	13,324	(618)	8,069	8,449	(380)	4,637	4,875	(238)	63.5%	63.4%
1999	24,859	37,879	38,532	13,020	13,673	(653)	8,334	8,724	(390)	4,686	4,949	(263)	64.0%	63.8%
2000	26,540	40,449	40,896	13,909	14,357	(447)	8,948	9,168	(220)	4,961	5,189	(227)	64.3%	63.9%
2001	30,551	55,523	55,877	24,972	25,326	(354)	15,665	15,812	(147)	9,307	9,514	(207)	62.7%	62.4%
2002	26,514	45,553	46,337	19,039	19,823	(784)	12,161	12,599	(438)	6,877	7,224	(347)	63.9%	63.6%
2003	30,451	57,054	56,599	26,603	26,148	455	16,651	16,404	247	9,952	9,744	208	62.6%	62.7%
2004	24,990	51,513	51,427	26,523	26,437	86	16,646	16,558	88	9,878	9,879	(2)	62.8%	62.6%
2005	23,202	50,875	50,420	27,673	27,218	455	17,541	17,210	331	10,132	10,008	124	63.4%	63.2%
2006	17,746	46,885	47,996	29,139	30,249	(1,110)	18,544	19,118	(574)	10,595	11,131	(536)	63.6%	63.2%
2007	17,510	50,775	52,705	33,265	35,195	(1,930)	21,508	22,539	(1,030)	11,756	12,656	(899)	64.7%	64.0%
2008	13,703	50,990	53,573	37,288	39,870	(2,583)	24,327	25,720	(1,393)	12,961	14,151	(1,190)	65.2%	64.5%
2009	12,191	54,715	57,522	42,524	45,331	(2,807)	28,232	29,926	(1,693)	14,292	15,405	(1,113)	66.4%	66.0%
2010	5,816	55,494	58,289	49,677	52,473	(2,795)	33,621	35,415	(1,795)	16,057	17,057	(1,001)	67.7%	67.5%
2011	439	27,472	30,649	27,032	30,210	(3,178)	18,282	20,669	(2,386)	8,750	9,541	(791)	67.6%	68.4%
Total	810,177	1,319,990	1,340,648	509,813	530,471	(20,658)	333,839	346,637	(12,798)	175,974	183,834	(7,860)	65.5%	65.3%
Excl Prior	809,013	1,312,399	1,333,026	503,386	524,013	(20,627)	328,922	341,699	(12,776)	174,464	182,314	(7,851)	65.3%	65.2%

**Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - Total
Change in Ultimate Loss Estimates (000's)**

Accident Year	Historical Ultimate Loss by Evaluation Date											Change in Ultimate Loss Estimates									
	OW 6/30/2003	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	Deloitte 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	6/30/2003 - 6/30/2004	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	Cum. Change	
1979	22,540	22,402	22,077	22,953	21,946	22,365	21,767	22,111	22,113	22,062	(138)	(324)	876	(1,007)	419	(599)	344	2	(51)	(478)	
1980	24,294	24,123	23,873	25,073	23,777	23,961	23,548	24,124	24,091	24,002	(170)	(250)	1,200	(1,296)	184	(414)	576	(32)	(89)	(291)	
1981	22,475	22,533	22,304	23,349	22,285	22,587	22,306	23,236	23,194	23,118	58	(229)	1,046	(1,065)	303	(281)	930	(42)	(76)	643	
1982	27,848	27,703	27,503	28,732	27,394	27,608	27,132	28,145	28,057	27,910	(144)	(200)	1,229	(1,338)	213	(476)	1,013	(88)	(147)	62	
1983	30,756	30,513	30,240	31,359	29,850	30,464	30,169	31,087	31,151	31,113	(243)	(273)	1,119	(1,509)	614	(294)	918	64	(38)	358	
1984	32,306	29,782	29,163	30,362	29,054	29,348	29,011	29,862	29,771	29,623	(2,524)	(619)	1,199	(1,308)	294	(337)	850	(91)	(148)	(2,683)	
1985	28,599	28,415	27,913	28,901	26,869	27,012	26,698	27,983	27,914	27,733	(184)	(502)	987	(2,032)	144	(314)	1,285	(69)	(181)	(866)	
1986	31,995	31,726	31,582	32,937	31,432	31,197	31,197	32,836	32,815	32,757	(269)	(144)	1,355	(1,505)	(16)	(219)	1,639	(21)	(58)	762	
1987	33,014	32,296	31,986	32,987	31,624	31,911	31,648	33,216	33,062	32,893	(718)	(311)	1,001	(1,363)	287	(263)	1,568	(154)	(169)	(121)	
1988	35,688	34,803	34,562	36,076	34,593	34,717	34,344	36,422	36,462	36,333	(885)	(241)	1,513	(1,482)	124	(373)	2,078	40	(129)	645	
1989	38,516	40,803	37,868	38,658	37,471	37,796	37,513	38,275	38,312	38,193	2,287	(2,936)	790	(1,187)	325	(283)	762	37	(119)	(324)	
1990	36,778	37,288	36,121	37,065	35,129	35,520	34,876	36,859	36,741	36,374	510	(1,167)	944	(1,935)	391	(644)	1,983	(118)	(367)	(404)	
1991	33,663	32,917	32,412	33,114	32,212	32,105	31,899	33,099	33,238	32,960	(745)	(506)	702	(903)	(107)	(206)	1,201	139	(278)	(702)	
1992	38,738	35,592	35,949	36,162	34,485	33,744	33,683	35,363	35,370	34,826	(3,146)	357	213	(1,677)	(740)	(61)	1,680	7	(544)	(3,912)	
1993	40,312	38,987	35,921	37,105	34,655	34,821	34,619	33,879	33,754	33,503	(1,324)	(3,066)	1,183	(2,449)	165	(202)	(740)	(125)	(251)	(6,809)	
1994	41,414	39,029	37,309	35,572	34,995	34,463	34,053	33,737	35,612	35,344	(2,385)	(1,720)	(1,737)	(578)	(532)	(409)	1,684	(125)	(269)	(6,070)	
1995	39,856	37,590	36,212	36,115	33,225	33,504	33,394	38,644	38,786	37,925	(2,267)	(1,378)	(97)	(2,889)	278	(110)	5,250	143	(862)	(1,931)	
1996	36,009	33,678	32,504	31,950	30,065	28,669	28,695	30,482	30,771	30,662	(2,331)	(1,174)	(553)	(1,886)	(1,396)	27	1,786	290	(109)	(5,347)	
1997	43,354	40,756	38,430	38,226	35,473	35,283	33,696	38,354	38,301	37,910	(2,598)	(2,326)	(204)	(2,753)	(190)	(1,588)	4,659	(53)	(391)	(5,445)	
1998	48,821	46,134	43,568	40,573	37,241	37,518	37,084	38,087	38,154	37,536	(2,687)	(2,567)	(2,995)	(3,332)	278	(434)	1,002	67	(618)	(11,285)	
1999	46,704	43,763	43,114	42,326	38,381	36,654	35,865	38,541	38,532	37,879	(2,941)	(649)	(789)	(3,945)	(1,727)	(789)	2,676	(9)	(653)	(8,825)	
2000	53,375	48,643	45,631	46,171	40,664	40,716	39,890	42,137	40,896	40,449	(4,732)	(3,012)	539	(5,506)	52	(826)	2,247	(1,240)	(447)	(12,926)	
2001	55,290	54,495	53,782	54,411	52,230	49,207	48,417	54,918	55,877	55,523	(795)	(714)	630	(2,181)	(3,023)	(790)	6,501	959	(354)	233	
2002	52,797	48,581	46,464	47,220	45,346	43,035	42,655	46,730	46,337	45,553	(4,216)	(2,117)	755	(1,874)	(2,310)	(380)	4,075	(393)	(784)	(7,244)	
2003	55,936	51,176	55,091	60,489	57,532	57,812	57,211	56,563	56,599	57,054	(4,760)	3,916	5,398	(2,958)	280	(600)	(648)	36	455	1,118	
2004		49,342	47,832	52,676	50,769	49,228	49,423	50,860	51,427	51,513		(1,510)	4,844	(1,908)	(1,540)	194	1,437	567	86	2,171	
2005			50,305	52,358	53,225	51,275	51,522	52,421	50,420	50,875			2,053	867	(1,950)	247	899	(2,001)	455	570	
2006				53,662	53,662	46,250	45,478	51,025	47,996	46,885				2,408	(7,412)	(772)	5,547	(3,029)	(1,110)	(4,368)	
2007					57,078	54,253	50,350	55,724	52,705	50,775					(2,825)	(3,903)	5,374	(3,019)	(1,930)	(6,303)	
2008						56,017	51,683	56,517	53,573	50,990						(4,334)	4,835	(2,945)	(2,583)	(5,027)	
2009							54,869	58,864	57,522	54,715							3,995	(1,342)	(2,807)	(154)	
2010								60,245	58,289	55,494								(1,956)	(2,795)	(4,751)	
2011									61,298	54,943									(6,355)	(6,355)	
2012										57,159											
79-03	951,078	913,730	891,580	907,885	857,928	852,236	841,370	886,688	885,912	879,236	(37,348)	(22,150)	16,305	(49,958)	(5,691)	(10,867)	45,318	(776)	(6,675)	(71,841)	
79-04		940,670	917,335	937,609	886,750	879,099	869,026	915,437	915,226	908,687		(23,335)	20,274	(50,859)	(7,650)	(10,074)	46,411	(211)	(6,538)	(69,193)	
79-05			967,640	989,967	939,975	930,375	920,548	967,858	965,646	959,563			22,327	(49,992)	(9,601)	(9,827)	47,310	(2,212)	(6,083)	(68,623)	
79-06				1,041,221	993,637	976,624	966,025	1,018,883	1,013,641	1,006,448				(47,584)	(17,013)	(10,599)	52,857	(5,241)	(7,193)	(72,991)	
79-07					1,050,715	1,030,877	1,016,375	1,074,607	1,066,346	1,057,223					(19,838)	(14,502)	58,231	(8,261)	(9,123)	(79,294)	
79-08						1,086,894	1,068,058	1,131,124	1,119,919	1,108,213						(18,836)	63,066	(11,205)	(11,706)	(84,321)	
79-09							1,122,927	1,189,988	1,177,441	1,162,928							67,061	(12,547)	(14,513)	(84,475)	
79-10								1,250,233	1,235,730	1,218,421								(14,504)	(17,308)	(89,226)	
79-11									1,297,028	1,273,364									(23,664)	(95,582)	
79-12										1,330,524										(95,582)	

Change in Ultimate Loss by Accident Year



Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - Permanent Total Disability

SUMMARY 8
EXHIBIT 6
SHEET 1

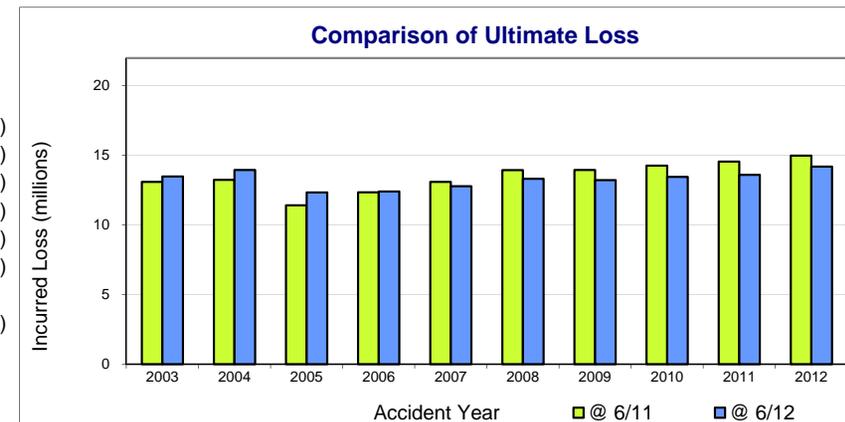
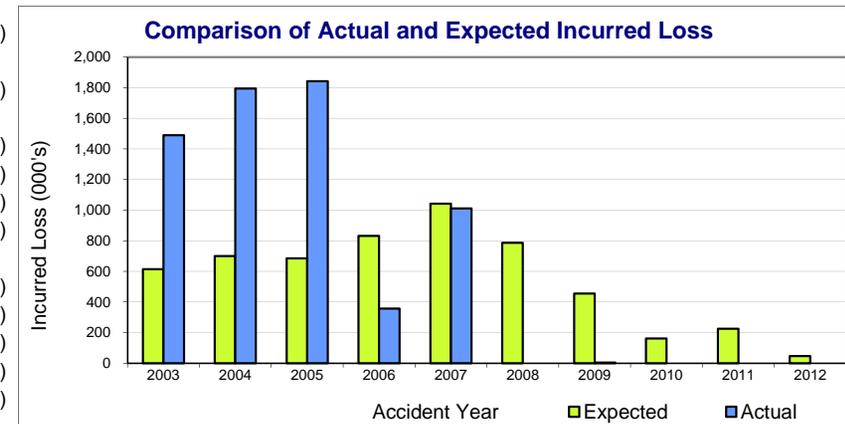
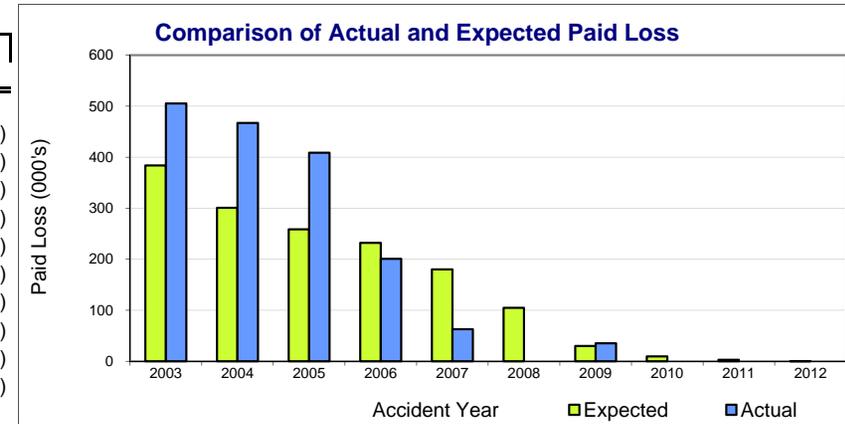
Change in Unpaid Loss from June 30, 2011 to June 30, 2012 (\$000's)
(June 30, 2012 Evaluated at June 30, 2012 and June 30, 2011 Evaluated at 6/2011)

Accident Year	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
	Earned at 6/30/12	Earned at 6/30/11	Change	Actual @ 06/12	Actual @ 06/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11
Prior	5,976	6,071	(95)	1,376	971	405	4,600	5,100	(500)	3,422	3,902	(480)	1,178	1,198	(20)	74.4%	76.5%
1977	6,634	6,669	(35)	5,525	5,447	78	1,109	1,222	(112)	804	893	(89)	305	328	(23)	72.5%	73.1%
1978	9,216	9,261	(45)	7,534	7,409	125	1,683	1,852	(170)	1,213	1,345	(132)	469	507	(37)	72.1%	72.6%
1979	6,576	6,616	(40)	5,267	5,174	93	1,309	1,442	(133)	939	1,041	(102)	370	401	(31)	71.7%	72.2%
1980	7,544	7,599	(55)	5,911	5,799	113	1,633	1,800	(167)	1,164	1,291	(126)	469	510	(41)	71.3%	71.7%
1981	7,977	8,011	(35)	6,104	5,955	149	1,873	2,056	(183)	1,327	1,463	(136)	546	593	(47)	70.9%	71.2%
1982	8,834	8,917	(83)	6,590	6,442	149	2,244	2,475	(231)	1,579	1,749	(170)	664	726	(62)	70.4%	70.7%
1983	10,353	10,354	(2)	7,513	7,269	244	2,839	3,085	(246)	1,985	2,160	(174)	854	925	(72)	69.9%	70.0%
1984	8,053	8,112	(59)	5,670	5,525	145	2,383	2,588	(204)	1,656	1,794	(138)	727	793	(66)	69.5%	69.3%
1985	7,597	7,631	(35)	5,190	5,036	153	2,407	2,595	(188)	1,658	1,781	(123)	749	814	(65)	68.9%	68.6%
1986	11,390	11,364	26	7,537	7,239	299	3,853	4,125	(273)	2,629	2,805	(176)	1,223	1,320	(97)	68.2%	68.0%
1987	8,805	8,781	23	5,627	5,373	254	3,178	3,408	(230)	2,150	2,301	(151)	1,028	1,108	(80)	67.7%	67.5%
1988	11,246	11,259	(13)	6,908	6,574	334	4,338	4,685	(347)	2,915	3,146	(231)	1,424	1,540	(116)	67.2%	67.1%
1989	9,882	9,855	27	5,792	5,459	333	4,090	4,396	(306)	2,735	2,937	(201)	1,355	1,459	(104)	66.9%	66.8%
1990	10,819	10,898	(79)	6,016	5,699	317	4,803	5,199	(395)	3,198	3,454	(255)	1,605	1,745	(140)	66.6%	66.4%
1991	7,888	7,870	18	4,146	3,868	277	3,743	4,002	(259)	2,478	2,641	(163)	1,265	1,361	(97)	66.2%	66.0%
1992	7,261	7,336	(75)	3,583	3,354	229	3,678	3,982	(304)	2,422	2,614	(192)	1,256	1,368	(112)	65.8%	65.6%
1993	6,233	6,235	(2)	2,867	2,640	228	3,366	3,596	(230)	2,203	2,343	(140)	1,162	1,252	(90)	65.5%	65.2%
1994	8,456	8,486	(30)	3,601	3,272	329	4,855	5,214	(360)	3,157	3,381	(224)	1,697	1,833	(136)	65.0%	64.8%
1995	12,245	12,441	(196)	4,750	4,341	409	7,496	8,100	(605)	4,853	5,213	(360)	2,643	2,888	(244)	64.7%	64.4%
1996	7,575	7,414	161	2,666	2,337	329	4,909	5,077	(168)	3,153	3,232	(79)	1,756	1,845	(89)	64.2%	63.7%
1997	12,922	13,014	(92)	4,105	3,631	474	8,817	9,383	(566)	5,607	5,917	(310)	3,211	3,466	(255)	63.6%	63.1%
1998	8,639	8,699	(60)	2,429	2,124	306	6,210	6,576	(366)	3,913	4,101	(188)	2,297	2,475	(178)	63.0%	62.4%
1999	9,581	9,763	(182)	2,357	2,046	311	7,224	7,717	(493)	4,503	4,756	(253)	2,721	2,961	(240)	62.3%	61.6%
2000	9,748	9,980	(231)	2,062	1,769	293	7,686	8,211	(524)	4,735	4,991	(255)	2,951	3,220	(269)	61.6%	60.8%
2001	19,726	19,782	(56)	3,661	3,025	636	16,065	16,757	(692)	9,762	10,024	(262)	6,303	6,733	(430)	60.8%	59.8%
2002	12,079	12,019	59	1,823	1,413	410	10,256	10,606	(351)	6,135	6,249	(114)	4,121	4,357	(237)	59.8%	58.9%
2003	13,482	13,099	383	1,705	1,200	505	11,777	11,899	(122)	6,941	6,900	41	4,836	4,999	(163)	58.9%	58.0%
2004	13,953	13,245	708	1,360	893	467	12,593	12,352	241	7,311	7,014	296	5,283	5,338	(55)	58.1%	56.8%
2005	12,343	11,417	926	769	360	409	11,574	11,057	518	6,584	6,150	434	4,991	4,907	83	56.9%	55.6%
2006	12,406	12,351	55	351	150	201	12,055	12,201	(146)	6,721	6,628	93	5,334	5,573	(239)	55.8%	54.3%
2007	12,791	13,098	(307)	76	14	63	12,714	13,084	(370)	6,922	6,917	4	5,792	6,167	(374)	54.4%	52.9%
2008	13,321	13,939	(618)	-	-	-	13,321	13,939	(618)	7,058	7,135	(78)	6,264	6,804	(540)	53.0%	51.2%
2009	13,227	13,949	(723)	75	39	35	13,152	13,910	(758)	6,740	6,861	(121)	6,411	7,049	(637)	51.3%	49.3%
2010	13,456	14,261	(805)	-	-	-	13,456	14,261	(805)	6,643	6,769	(125)	6,813	7,493	(680)	49.4%	47.5%
2011	13,601	7,276	6,325	-	-	-	13,601	7,276	6,325	6,461	3,321	3,140	7,141	3,955	3,186	47.5%	45.6%
2012	7,097	-	7,097	-	-	-	7,097	-	7,097	3,242	-	3,242	3,855	-	3,855	45.7%	100.0%
2013	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
Total	378,935	367,077	11,858	130,946	121,846	9,099	247,989	245,231	2,759	146,922	145,218	1,704	101,067	100,012	1,055	59.2%	59.2%
Excl Prior	372,959	361,006	11,953	129,570	120,875	8,694	243,389	240,131	3,259	143,500	141,316	2,184	99,890	98,815	1,075	59.0%	58.8%

Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - Permanent Total Disability
2012 Fiscal Year as of June 30, 2012 - Actual vs. Expected (000's)

SUMMARY 8
 EXHIBIT 6
 SHEET 2

Accident Year	Paid Loss from 6/11 - 6/12			Incurred Loss from 6/11 - 6/12			Ultimate Loss-Earned & Unearned		
	Expected	Actual	Variance	Expected	Actual	Variance	Evaluated @ 6/11	Evaluated @ 6/12	Change
Prior	478	405	(73)				6,071	5,976	(95)
1977	104	78	(26)	-	13	13	6,669	6,634	(35)
1978	156	125	(31)	53	11	(41)	9,261	9,216	(45)
1979	119	93	(26)	44	26	(18)	6,616	6,576	(40)
1980	144	113	(31)	44	(27)	(71)	7,599	7,544	(55)
1981	158	149	(9)	43	18	(26)	8,011	7,977	(35)
1982	187	149	(38)	64	1	(63)	8,917	8,834	(83)
1983	211	244	33	98	(62)	(161)	10,354	10,353	(2)
1984	171	145	(25)	108	(7)	(115)	8,112	8,053	(59)
1985	161	153	(8)	96	(80)	(176)	7,631	7,597	(35)
1986	261	299	38	105	65	(40)	11,364	11,390	26
1987	220	254	33	83	261	178	8,781	8,805	23
1988	316	334	18	69	46	(24)	11,259	11,246	(13)
1989	295	333	38	70	(120)	(190)	9,855	9,882	27
1990	338	317	(21)	187	13	(174)	10,898	10,819	(79)
1991	248	277	30	90	57	(33)	7,870	7,888	18
1992	252	229	(23)	164	140	(23)	7,336	7,261	(75)
1993	211	228	17	45	(31)	(75)	6,235	6,233	(2)
1994	321	329	9	134	296	162	8,486	8,456	(30)
1995	456	409	(47)	268	145	(123)	12,441	12,245	(196)
1996	250	329	79	109	16	(93)	7,414	7,575	161
1997	471	474	3	315	843	528	13,014	12,922	(92)
1998	304	306	2	255	20	(235)	8,699	8,639	(60)
1999	338	311	(26)	299	89	(210)	9,763	9,581	(182)
2000	322	293	(29)	422	546	125	9,980	9,748	(231)
2001	582	636	54	798	537	(261)	19,782	19,726	(56)
2002	366	410	44	516	539	22	12,019	12,079	59
2003	384	505	122	614	1,489	875	13,099	13,482	383
2004	301	467	166	700	1,795	1,096	13,245	13,953	708
2005	259	409	150	685	1,843	1,158	11,417	12,343	926
2006	232	201	(31)	832	357	(475)	12,351	12,406	55
2007	180	63	(117)	1,043	1,011	(31)	13,098	12,791	(307)
2008	105	-	(105)	786	-	(786)	13,939	13,321	(618)
2009	30	35	5	455	4	(451)	13,949	13,227	(723)
2010	9	-	(9)	161	-	(161)	14,261	13,456	(805)
2011	3	-	(3)	225	-	(225)	14,552	13,601	(951)
2012	0	-	(0)	46	-	(46)	14,989	14,194	(795)
Total	8,937	9,099	162	10,027	9,854	(173)			(3,310)



Ohio Bureau of Workers' Compensation

SUMMARY 8

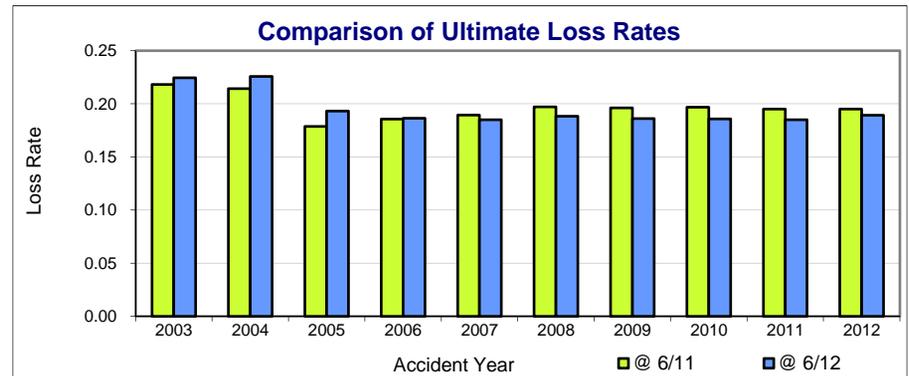
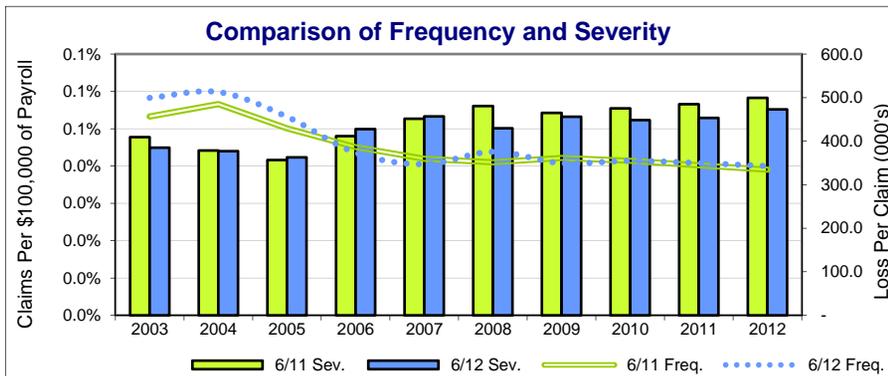
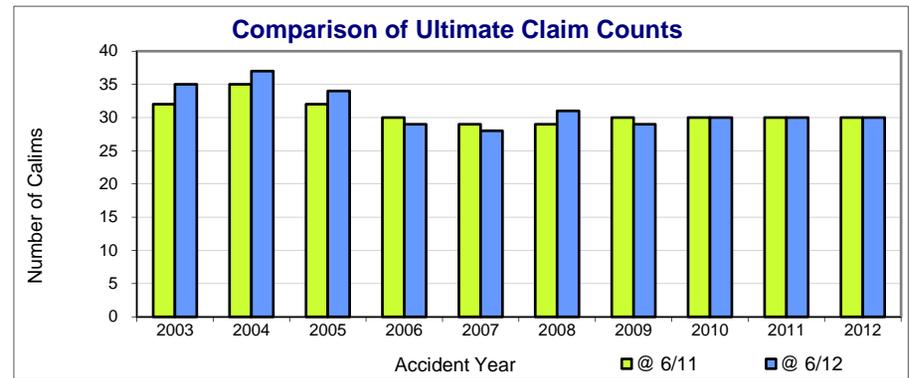
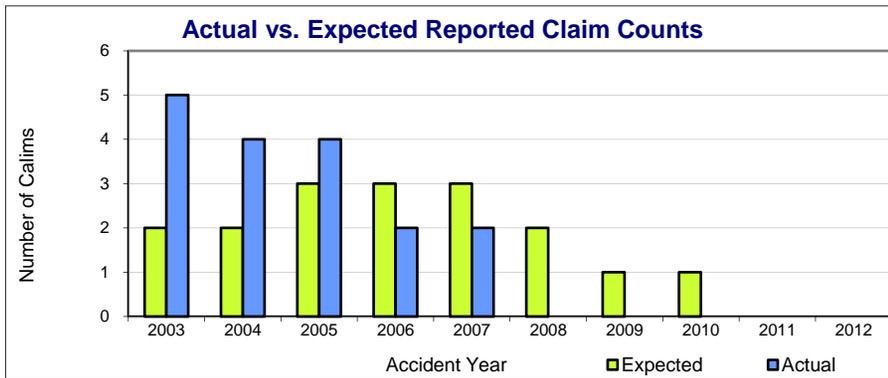
Public Employers - State Agencies - Compensation - Permanent Total Disability

EXHIBIT 6

2012 Fiscal Year as of June 30, 2012 - Actual vs. Expected (000's)

SHEET 3

Accident Year	# of Reported Claims from 6/11-6/12			Ultimate Claim Counts			Ultimate Frequency		Ultimate Severity		Ultimate Loss Rate	
	Expected	Actual	Variance	@ 6/11	@ 6/12	Change	@ 6/11	@ 6/12	@ 6/11	@ 6/12	@ 6/11	@ 6/12
77-02	16	14	(2)	982	978	(4)						
2003	2	5	3	32	35	3	0.05%	0.06%	409,346	385,207	0.218	0.225
2004	2	4	2	35	37	2	0.06%	0.06%	378,423	377,104	0.214	0.226
2005	3	4	1	32	34	2	0.05%	0.05%	356,787	363,039	0.179	0.193
2006	3	2	(1)	30	29	(1)	0.05%	0.04%	411,712	427,802	0.186	0.186
2007	3	2	(1)	29	28	(1)	0.04%	0.04%	451,655	456,809	0.189	0.185
2008	2	-	(2)	29	31	2	0.04%	0.04%	480,670	429,723	0.197	0.188
2009	1	-	(1)	30	29	(1)	0.04%	0.04%	464,983	456,086	0.196	0.186
2010	1	-	(1)	30	30	-	0.04%	0.04%	475,373	448,539	0.197	0.186
2011	-	-	-	30	30	-	0.04%	0.04%	485,077	453,380	0.195	0.185
2012	-	-	-	30	30	-	0.04%	0.04%	499,633	473,149	0.195	0.189
Total	33	31	(2)	1,289	1,291	2						



**Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - Permanent Total Disability**

SUMMARY 8

EXHIBIT 6

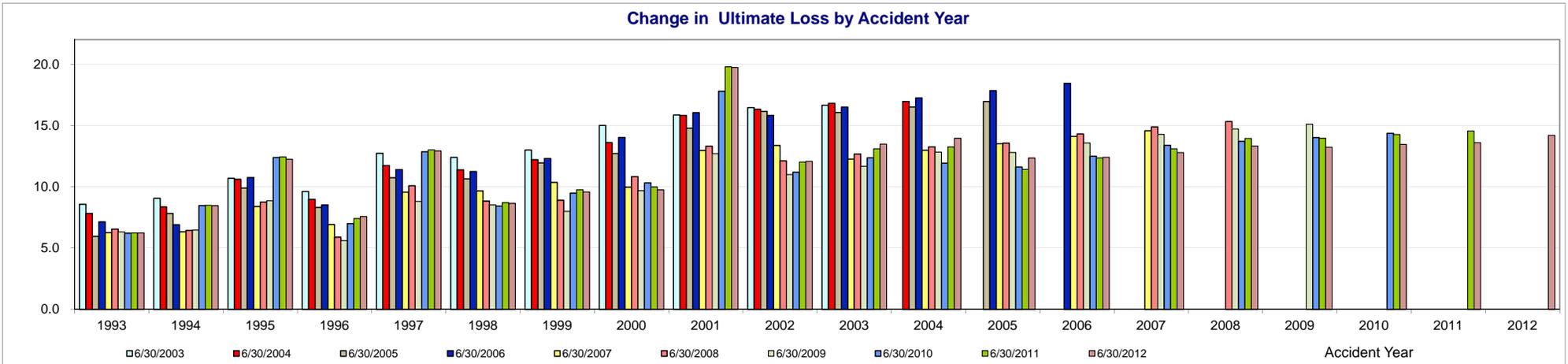
SHEET 4

Retrospective Comparison of Unpaid loss as of June 30, 2011 (000's)

Accident Year	Actual Paid Loss @ 6/11	Ultimate Loss Earned @ 6/11		Nominal Unpaid Loss @ 6/11			Discounted Unpaid Loss @ 6/11			Amount of Discount @ 6/11			Discount Factors	
		Evaluated @ 6/12	Evaluated @ 6/11	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11
Prior	971	5,976	6,071	5,005	5,100	(95)	3,830	3,902	(73)	1,175	1,198	(22)	76.5%	76.5%
1977	5,447	6,634	6,669	1,187	1,222	(35)	868	893	(25)	319	328	(9)	73.1%	73.1%
1978	7,409	9,216	9,261	1,807	1,852	(45)	1,313	1,345	(33)	495	507	(12)	72.6%	72.6%
1979	5,174	6,576	6,616	1,402	1,442	(40)	1,012	1,041	(29)	390	401	(11)	72.2%	72.2%
1980	5,799	7,544	7,599	1,746	1,800	(55)	1,251	1,291	(39)	494	510	(16)	71.7%	71.7%
1981	5,955	7,977	8,011	2,021	2,056	(35)	1,438	1,463	(25)	583	593	(10)	71.2%	71.2%
1982	6,442	8,834	8,917	2,392	2,475	(83)	1,691	1,749	(58)	702	726	(24)	70.7%	70.7%
1983	7,269	10,353	10,354	3,083	3,085	(2)	2,158	2,160	(1)	925	925	(1)	70.0%	70.0%
1984	5,525	8,053	8,112	2,528	2,588	(59)	1,753	1,794	(41)	775	793	(18)	69.3%	69.3%
1985	5,036	7,597	7,631	2,561	2,595	(35)	1,757	1,781	(24)	804	814	(11)	68.6%	68.6%
1986	7,239	11,390	11,364	4,151	4,125	26	2,823	2,805	18	1,328	1,320	8	68.0%	68.0%
1987	5,373	8,805	8,781	3,431	3,408	23	2,316	2,301	16	1,115	1,108	8	67.5%	67.5%
1988	6,574	11,246	11,259	4,672	4,685	(13)	3,137	3,146	(9)	1,535	1,540	(4)	67.1%	67.1%
1989	5,459	9,882	9,855	4,423	4,396	27	2,955	2,937	18	1,468	1,459	9	66.8%	66.8%
1990	5,699	10,819	10,898	5,120	5,199	(79)	3,401	3,454	(52)	1,719	1,745	(26)	66.4%	66.4%
1991	3,868	7,888	7,870	4,020	4,002	18	2,653	2,641	12	1,367	1,361	6	66.0%	66.0%
1992	3,354	7,261	7,336	3,907	3,982	(75)	2,565	2,614	(49)	1,342	1,368	(26)	65.6%	65.6%
1993	2,640	6,233	6,235	3,594	3,596	(2)	2,342	2,343	(1)	1,252	1,252	(1)	65.2%	65.2%
1994	3,272	8,456	8,486	5,184	5,214	(30)	3,361	3,381	(20)	1,823	1,833	(11)	64.8%	64.8%
1995	4,341	12,245	12,441	7,904	8,100	(196)	5,087	5,213	(126)	2,818	2,888	(70)	64.4%	64.4%
1996	2,337	7,575	7,414	5,238	5,077	161	3,335	3,232	102	1,904	1,845	58	63.7%	63.7%
1997	3,631	12,922	13,014	9,291	9,383	(92)	5,859	5,917	(58)	3,432	3,466	(34)	63.1%	63.1%
1998	2,124	8,639	8,699	6,516	6,576	(60)	4,063	4,101	(38)	2,452	2,475	(23)	62.4%	62.4%
1999	2,046	9,581	9,763	7,535	7,717	(182)	4,644	4,756	(112)	2,891	2,961	(70)	61.6%	61.6%
2000	1,769	9,748	9,980	7,979	8,211	(231)	4,850	4,991	(141)	3,129	3,220	(91)	60.8%	60.8%
2001	3,025	19,726	19,782	16,701	16,757	(56)	9,991	10,024	(34)	6,711	6,733	(23)	59.8%	59.8%
2002	1,413	12,079	12,019	10,666	10,606	59	6,284	6,249	35	4,382	4,357	24	58.9%	58.9%
2003	1,200	13,482	13,099	12,282	11,899	383	7,122	6,900	222	5,160	4,999	161	58.0%	58.0%
2004	893	13,953	13,245	13,060	12,352	708	7,416	7,014	402	5,644	5,338	306	56.8%	56.8%
2005	360	12,343	11,417	11,983	11,057	926	6,665	6,150	515	5,318	4,907	411	55.6%	55.6%
2006	150	12,406	12,351	12,256	12,201	55	6,658	6,628	30	5,598	5,573	25	54.3%	54.3%
2007	14	12,791	13,098	12,777	13,084	(307)	6,755	6,917	(162)	6,022	6,167	(145)	52.9%	52.9%
2008	-	13,321	13,939	13,321	13,939	(618)	6,819	7,135	(316)	6,502	6,804	(302)	51.2%	51.2%
2009	39	13,227	13,949	13,187	13,910	(723)	6,504	6,861	(357)	6,683	7,049	(366)	49.3%	49.3%
2010	-	13,456	14,261	13,456	14,261	(805)	6,386	6,769	(382)	7,070	7,493	(423)	47.5%	47.5%
2011	-	6,801	7,276	6,801	7,276	(475)	3,104	3,321	(217)	3,696	3,955	(258)	45.6%	45.6%
Total	121,846	365,037	367,077	243,191	245,231	(2,040)	144,167	145,218	(1,051)	99,023	100,012	(989)	59.3%	59.2%
Excl Prior	120,875	359,061	361,006	238,186	240,131	(1,945)	140,338	141,316	(979)	97,848	98,815	(967)	58.9%	58.8%

Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - Permanent Total Disability
Change in Ultimate Loss Estimates (000's)

Accident Year	Historical Ultimate Loss by Evaluation Date										Change in Ultimate Loss Estimates									
	OW 6/30/2003	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	Deloitte 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	6/30/2003 - 6/30/2004	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	Cum. Change
1979	6,137	6,145	5,920	6,886	6,095	6,350	6,048	6,648	6,616	6,576	8	(225)	966	(791)	254	(302)	600	(32)	(40)	439
1980	7,073	7,063	6,861	8,042	7,057	7,361	6,983	7,637	7,599	7,544	(10)	(202)	1,181	(985)	304	(378)	654	(38)	(55)	471
1981	6,790	6,818	6,662	7,718	6,927	7,291	7,002	8,023	7,977	7,921	28	(157)	1,056	(791)	364	(289)	1,020	(11)	(35)	1,186
1982	7,779	7,850	7,672	8,898	7,960	8,240	7,874	8,956	8,917	8,834	72	(178)	1,226	(938)	279	(366)	1,082	(39)	(83)	1,055
1983	8,457	8,496	8,281	9,656	8,656	9,156	8,833	10,280	10,354	10,353	39	(216)	1,375	(1,000)	500	(323)	1,447	75	(2)	1,895
1984	7,188	7,240	7,059	8,289	7,342	7,741	7,362	8,141	8,112	8,053	51	(181)	1,230	(947)	399	(379)	779	(29)	(59)	865
1985	6,389	6,508	6,290	7,370	6,555	6,880	6,662	7,652	7,631	7,597	119	(218)	1,080	(816)	325	(218)	990	(20)	(35)	1,208
1986	8,868	9,033	9,023	10,579	9,540	9,886	9,696	11,330	11,360	11,360	165	(10)	1,556	(1,039)	346	(190)	1,635	34	26	2,523
1987	6,794	6,834	6,841	7,967	7,287	7,550	7,312	8,810	8,781	8,805	40	7	1,126	(680)	263	(238)	1,498	(29)	23	2,011
1988	8,167	8,263	8,222	9,703	8,890	9,199	8,973	11,225	11,259	11,246	96	(41)	1,481	(813)	309	(227)	2,252	34	(13)	3,079
1989	7,630	7,665	7,579	8,776	7,911	8,277	8,069	9,757	9,855	9,882	35	(86)	1,197	(865)	359	(201)	1,687	99	27	2,252
1990	8,352	8,206	8,641	10,077	9,237	9,726	9,341	10,874	10,898	10,819	(146)	435	1,436	(840)	489	(384)	1,533	23	(79)	2,467
1991	6,337	6,146	6,202	7,120	6,585	6,570	6,444	7,888	7,870	7,888	(190)	56	918	(535)	(15)	(126)	1,364	62	18	1,552
1992	7,521	5,986	5,893	6,862	6,157	6,545	6,303	7,402	7,336	7,261	(1,535)	(92)	969	(705)	388	(241)	1,099	(66)	(75)	(260)
1993	8,571	7,822	5,962	7,138	6,255	6,547	6,324	6,216	6,235	6,233	(749)	(1,860)	1,176	(883)	292	(222)	(109)	20	(2)	(2,338)
1994	9,061	8,363	7,821	6,486	6,326	6,438	6,470	8,467	8,486	8,456	(699)	(542)	(918)	(576)	112	32	1,996	19	(30)	(606)
1995	10,694	10,614	9,893	10,754	8,394	8,751	8,864	12,389	12,441	12,245	(80)	(722)	861	(2,360)	358	113	3,524	53	(196)	1,551
1996	9,614	8,979	8,317	8,510	6,921	5,889	5,609	6,998	7,414	7,575	(635)	(662)	192	(1,588)	(1,032)	(279)	1,389	416	161	(2,039)
1997	12,727	11,733	10,736	11,400	9,560	10,083	8,806	12,856	13,014	12,922	(994)	(997)	664	(1,840)	523	(1,277)	4,050	159	(92)	195
1998	12,396	11,376	10,648	11,241	9,663	8,833	8,517	8,423	8,699	8,639	(1,020)	(728)	593	(1,578)	(829)	(317)	(93)	276	(60)	(3,757)
1999	13,005	12,206	11,944	12,311	10,354	8,904	9,763	9,581	9,763	9,581	(799)	(262)	366	(1,956)	(1,451)	(911)	1,489	281	(182)	(3,425)
2000	15,003	13,605	12,705	14,025	9,969	10,829	9,682	10,321	9,980	9,748	(1,398)	(901)	1,321	(4,056)	860	(1,147)	639	(341)	(231)	(5,255)
2001	15,854	15,823	14,782	16,048	12,962	13,314	12,703	17,789	19,726	19,726	(31)	(1,042)	1,267	(3,086)	352	(611)	5,086	1,994	(56)	3,872
2002	16,454	16,330	16,147	15,821	13,369	12,117	10,997	11,185	12,019	12,079	(124)	(182)	(326)	(2,452)	(1,252)	(1,120)	187	834	59	(4,375)
2003	16,654	16,807	16,056	16,499	12,254	12,672	11,668	12,371	13,099	13,482	153	(751)	443	(4,244)	418	(1,004)	703	728	383	(3,172)
2004		16,960	16,502	17,246	12,985	13,257	12,831	11,927	13,245	13,953		(458)	744	(4,261)	272	(425)	(905)	1,318	708	(3,007)
2005			16,956	17,839	13,515	13,559	12,796	11,614	11,417	12,343			883	(4,324)	44	(762)	(1,182)	(197)	926	(4,613)
2006				18,438	14,104	14,308	13,572	12,492	12,351	12,406				(4,334)	204	(736)	(1,080)	(140)	55	(6,032)
2007					14,568	14,881	14,275	13,383	13,098	12,791					313	(606)	(892)	(285)	(307)	(1,777)
2008						15,320	14,711	13,710	13,939	13,321					(609)	(1,001)	229	(618)	(1,999)	
2009							14,011	13,949	13,227	13,227						(1,089)	(62)	(723)	(1,873)	
2010								14,362	14,261	13,456							(101)	(805)	(906)	
2011									14,552	13,601								(951)	(951)	
2012										14,194										
79-03	243,515	235,912	226,157	248,594	212,227	215,142	204,536	241,037	245,538	244,912	(7,603)	(9,755)	22,436	(36,367)	2,915	(10,605)	36,501	4,501	(626)	1,397
79-04		246,727	236,739	258,954	219,117	222,049	211,320	246,316	252,167	252,289		(9,988)	22,215	(39,837)	2,932	(10,729)	34,996	5,851	122	(2,049)
79-05			253,695	276,793	232,632	235,607	224,116	257,930	263,584	264,632			23,098	(44,161)	2,975	(11,491)	33,814	5,655	1,048	(6,662)
79-06				295,231	246,736	249,915	237,687	270,421	275,935	277,039				(48,495)	3,179	(12,228)	32,734	5,514	1,103	(12,693)
79-07					261,304	264,796	283,804	289,033	283,804	289,033					3,492	(12,834)	31,842	5,229	796	(14,471)
79-08						280,116	266,673	297,514	302,973	303,151						(13,443)	30,841	5,458	178	(16,469)
79-09							281,773	316,922	316,377	316,377							29,752	5,397	(545)	(18,343)
79-10								325,888	331,184	329,833								5,295	(1,350)	(19,249)
79-11									345,736	343,435									(2,301)	(20,200)
79-12										357,629										(20,200)



**Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - Death**

SUMMARY 8
EXHIBIT 7
SHEET 1

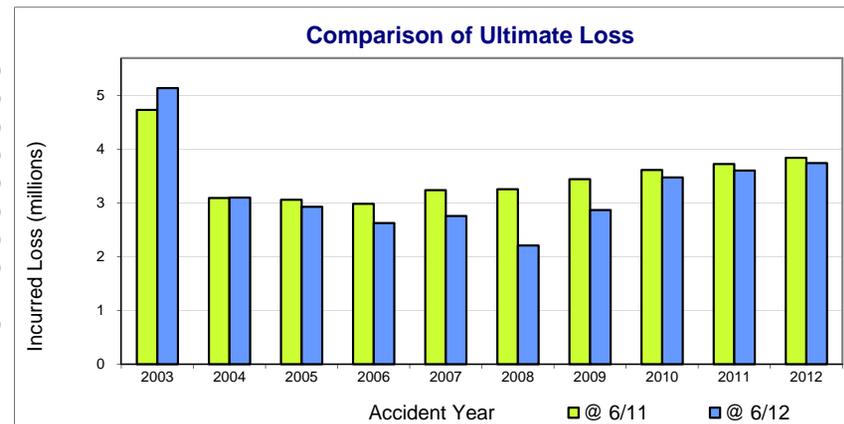
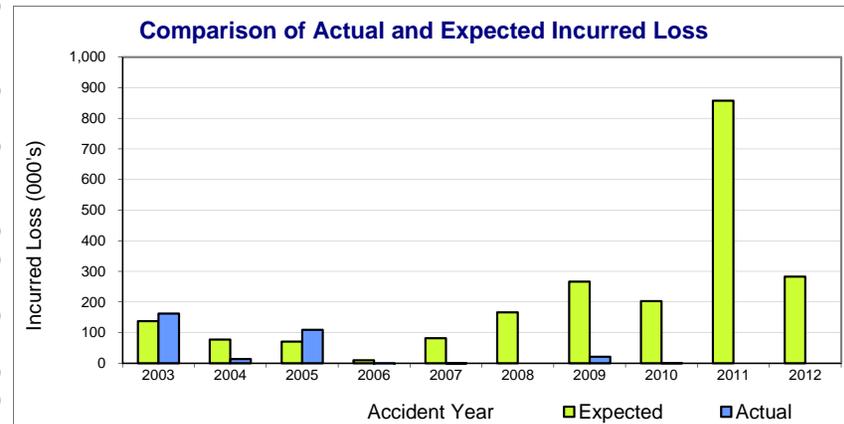
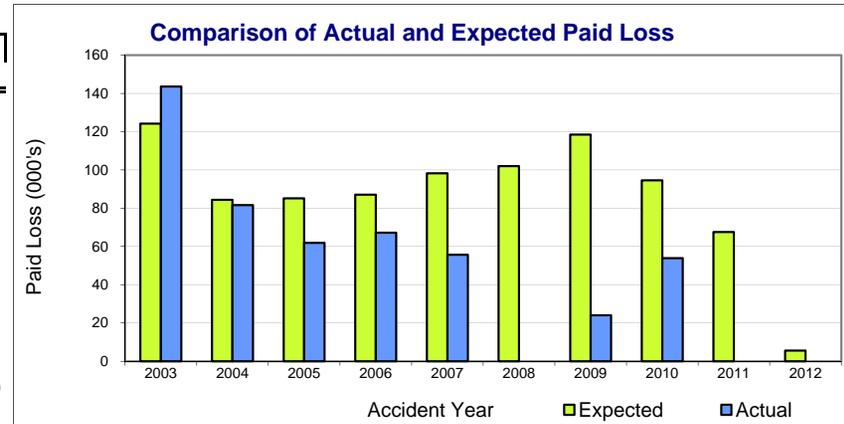
**Change in Unpaid Loss from June 30, 2011 to June 30, 2012 (\$000's)
(June 30, 2012 Evaluated at June 30, 2012 and June 30, 2011 Evaluated at 6/2011)**

Accident Year	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
	Earned at 6/30/12	Earned at 6/30/11	Change	Actual @ 06/12	Actual @ 06/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11
Prior	1,464	1,431	33	264	181	83	1,200	1,250	(50)	867	943	(76)	333	307	26	72.2%	75.5%
1977	1,496	1,477	19	1,191	1,171	19	305	306	(1)	208	214	(6)	97	92	5	68.3%	70.0%
1978	2,334	2,297	37	1,825	1,786	39	509	511	(2)	345	355	(10)	164	156	8	67.8%	69.5%
1979	2,356	2,331	24	1,807	1,776	30	549	555	(6)	370	382	(12)	180	173	6	67.3%	68.8%
1980	1,712	1,689	23	1,287	1,261	26	425	427	(3)	283	291	(7)	141	136	5	66.7%	68.1%
1981	1,159	1,146	13	854	837	17	305	308	(4)	201	208	(6)	103	101	3	66.1%	67.4%
1982	1,937	1,919	18	1,397	1,372	25	540	547	(8)	353	365	(11)	186	182	4	65.5%	66.7%
1983	3,867	3,819	48	2,728	2,666	62	1,139	1,153	(14)	739	761	(22)	400	392	8	64.9%	66.0%
1984	3,231	3,223	8	2,225	2,191	34	1,007	1,032	(26)	647	675	(28)	359	357	2	64.3%	65.4%
1985	1,702	1,705	(3)	1,141	1,125	16	561	580	(19)	358	377	(19)	203	203	(0)	63.8%	65.0%
1986	2,639	2,632	7	1,719	1,683	35	920	949	(28)	583	612	(28)	337	337	(0)	63.4%	64.5%
1987	875	877	(2)	553	543	9	323	334	(11)	203	214	(10)	120	121	(1)	63.0%	63.9%
1988	1,155	1,146	9	706	686	20	449	460	(11)	280	291	(11)	168	169	(0)	62.5%	63.3%
1989	3,546	3,506	40	2,096	2,024	72	1,450	1,482	(32)	898	930	(32)	552	552	0	61.9%	62.8%
1990	2,227	2,256	(29)	1,268	1,253	16	958	1,003	(45)	589	624	(35)	369	379	(10)	61.5%	62.2%
1991	1,796	1,765	31	984	940	45	812	825	(14)	495	509	(15)	317	316	1	61.0%	61.7%
1992	2,975	3,030	(55)	1,563	1,541	23	1,412	1,489	(77)	854	911	(57)	558	577	(20)	60.5%	61.2%
1993	4,206	4,128	79	2,112	1,997	115	2,095	2,131	(36)	1,258	1,294	(36)	837	837	0	60.1%	60.7%
1994	3,790	3,730	61	1,811	1,711	100	1,980	2,019	(39)	1,180	1,216	(36)	799	803	(3)	59.6%	60.2%
1995	1,133	1,185	(52)	514	514	-	620	671	(52)	367	401	(34)	253	270	(17)	59.2%	59.7%
1996	284	299	(15)	122	122	-	163	177	(15)	95	105	(10)	67	72	(5)	58.7%	59.2%
1997	2,630	2,592	38	1,059	988	71	1,571	1,605	(33)	915	942	(27)	657	663	(6)	58.2%	58.7%
1998	3,733	3,781	(48)	1,407	1,341	66	2,326	2,440	(114)	1,342	1,418	(76)	984	1,022	(38)	57.7%	58.1%
1999	1,064	1,050	14	374	344	29	691	706	(15)	395	406	(11)	296	299	(4)	57.2%	57.6%
2000	423	456	(33)	137	137	-	285	318	(33)	162	181	(20)	124	137	(13)	56.6%	57.0%
2001	2,327	2,350	(23)	696	635	61	1,631	1,715	(84)	914	967	(53)	716	748	(31)	56.1%	56.4%
2002	242	577	(335)	9	9	-	233	568	(335)	130	317	(188)	104	251	(147)	55.6%	55.8%
2003	5,141	4,733	408	1,354	1,211	144	3,787	3,522	264	2,083	1,946	137	1,704	1,577	127	55.0%	55.2%
2004	3,101	3,094	7	676	595	82	2,425	2,500	(75)	1,321	1,366	(45)	1,104	1,134	(30)	54.5%	54.6%
2005	2,931	3,062	(131)	535	473	62	2,396	2,589	(193)	1,291	1,399	(107)	1,104	1,190	(86)	53.9%	54.0%
2006	2,626	2,986	(360)	347	280	67	2,279	2,706	(427)	1,216	1,446	(230)	1,064	1,260	(197)	53.3%	53.4%
2007	2,759	3,239	(480)	274	218	56	2,485	3,021	(536)	1,311	1,598	(287)	1,174	1,423	(249)	52.8%	52.9%
2008	2,209	3,257	(1,048)	-	-	-	2,209	3,257	(1,048)	1,154	1,705	(551)	1,055	1,552	(498)	52.3%	52.3%
2009	2,869	3,444	(574)	75	51	24	2,794	3,393	(598)	1,446	1,764	(318)	1,349	1,629	(280)	51.7%	52.0%
2010	3,476	3,616	(140)	118	64	54	3,358	3,552	(194)	1,727	1,821	(95)	1,631	1,731	(100)	51.4%	51.3%
2011	3,605	1,863	1,742	-	-	-	3,605	1,863	1,742	1,829	935	894	1,775	928	847	50.7%	50.2%
2012	1,872	-	1,872	-	-	-	1,872	-	1,872	930	-	930	942	-	942	49.7%	100.0%
2013	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
Total	86,891	85,691	1,200	35,226	33,725	1,501	51,665	51,966	(301)	29,341	29,891	(549)	22,324	22,075	249	56.8%	57.5%
Excl Prior	85,427	84,260	1,167	34,961	33,544	1,417	50,465	50,716	(251)	28,474	28,948	(473)	21,991	21,768	223	56.4%	57.1%

Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - Death
2012 Fiscal Year as of June 30, 2012 - Actual vs. Expected (000's)

SUMMARY 8
 EXHIBIT 7
 SHEET 2

Accident Year	Paid Loss from 6/11 - 6/12			Incurred Loss from 6/11 - 6/12			Ultimate Loss-Earned & Unearned		
	Expected	Actual	Variance	Expected	Actual	Variance	Evaluated @ 6/11	Evaluated @ 6/12	Change
Prior	100	83	(17)				1,431	1,464	33
1977	22	19	(2)	13	7	(6)	1,477	1,496	19
1978	36	39	4	14	(32)	(46)	2,297	2,334	37
1979	36	30	(6)	13	10	(3)	2,331	2,356	24
1980	25	26	0	14	9	(5)	1,689	1,712	23
1981	18	17	(2)	14	10	(5)	1,146	1,159	13
1982	31	25	(6)	25	14	(11)	1,919	1,937	18
1983	64	62	(2)	36	(75)	(111)	3,819	3,867	48
1984	59	34	(25)	51	21	(30)	3,223	3,231	8
1985	34	16	(18)	26	10	(16)	1,705	1,702	(3)
1986	54	35	(18)	56	4	(52)	2,632	2,639	7
1987	18	9	(9)	24	6	(18)	877	875	(2)
1988	23	20	(3)	18	9	(8)	1,146	1,155	9
1989	75	72	(3)	38	45	7	3,506	3,546	40
1990	50	16	(34)	49	12	(37)	2,256	2,227	(29)
1991	41	45	4	13	9	(4)	1,765	1,796	31
1992	72	23	(49)	90	(1)	(91)	3,030	2,975	(55)
1993	102	115	13	22	(42)	(64)	4,128	4,206	79
1994	94	100	6	46	47	2	3,730	3,790	61
1995	30	-	(30)	56	-	(56)	1,185	1,133	(52)
1996	8	-	(8)	13	-	(13)	299	284	(15)
1997	68	71	3	71	36	(36)	2,592	2,630	38
1998	99	66	(34)	131	21	(110)	3,781	3,733	(48)
1999	28	29	1	15	3	(11)	1,050	1,064	14
2000	12	-	(12)	20	-	(20)	456	423	(33)
2001	65	61	(4)	73	10	(64)	2,350	2,327	(23)
2002	21	-	(21)	35	-	(35)	577	242	(335)
2003	124	144	19	137	162	25	4,733	5,141	408
2004	84	82	(3)	77	14	(64)	3,094	3,101	7
2005	85	62	(23)	70	109	39	3,062	2,931	(131)
2006	87	67	(20)	10	(19)	(28)	2,986	2,626	(360)
2007	98	56	(43)	82	(1)	(82)	3,239	2,759	(480)
2008	102	-	(102)	166	-	(166)	3,257	2,209	(1,048)
2009	118	24	(94)	266	21	(245)	3,444	2,869	(574)
2010	95	54	(41)	203	0	(203)	3,616	3,476	(140)
2011	68	-	(68)	858	-	(858)	3,726	3,605	(121)
2012	6	-	(6)	283	-	(283)	3,843	3,745	(99)
Total	2,151	1,501	(650)	3,128	419	(2,709)			(2,634)



Ohio Bureau of Workers' Compensation

SUMMARY 8

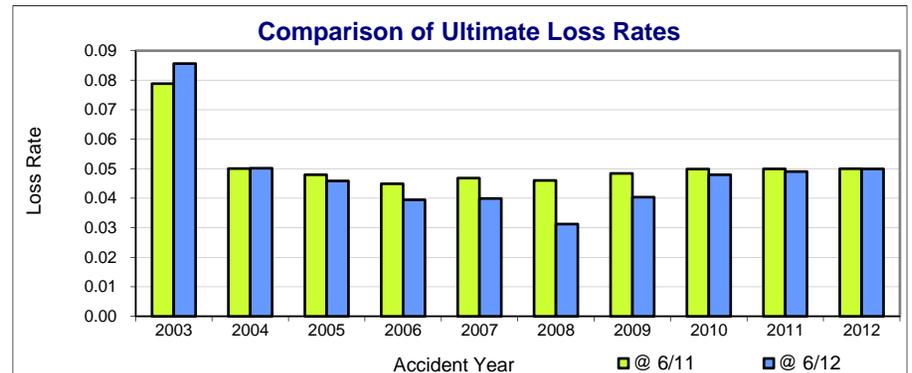
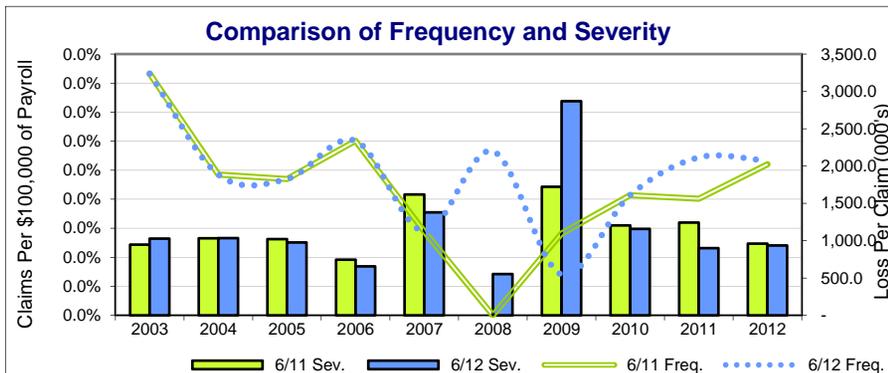
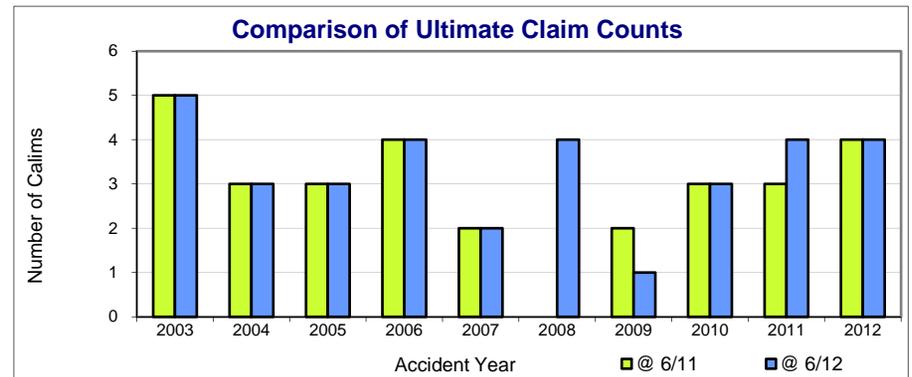
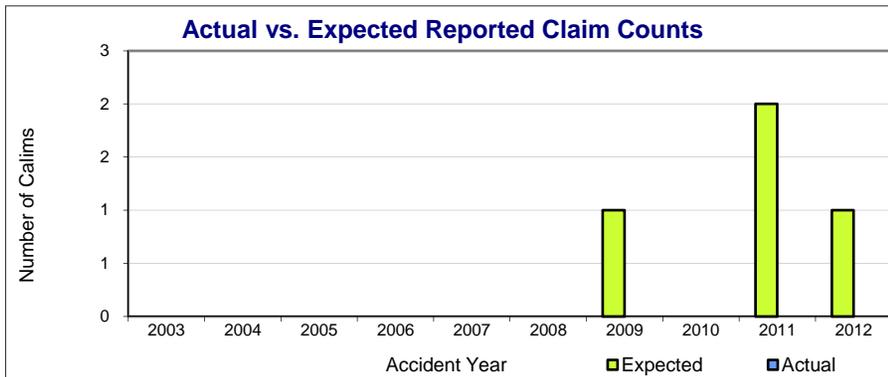
Public Employers - State Agencies - Compensation - Death

EXHIBIT 7

2012 Fiscal Year as of June 30, 2012 - Actual vs. Expected (000's)

SHEET 3

Accident Year	# of Reported Claims from 6/11-6/12			Ultimate Claim Counts			Ultimate Frequency		Ultimate Severity		Ultimate Loss Rate	
	Expected	Actual	Variance	@ 6/11	@ 6/12	Change	@ 6/11	@ 6/12	@ 6/11	@ 6/12	@ 6/11	@ 6/12
77-02	-	-	-	73	77	4						
2003	-	-	-	5	5	-	0.01%	0.01%	946,601	1,028,200	0.079	0.086
2004	-	-	-	3	3	-	0.00%	0.00%	1,031,422	1,033,627	0.050	0.050
2005	-	-	-	3	3	-	0.00%	0.00%	1,020,647	976,940	0.048	0.046
2006	-	-	-	4	4	-	0.01%	0.01%	746,592	656,618	0.045	0.039
2007	-	-	-	2	2	-	0.00%	0.00%	1,619,433	1,379,312	0.047	0.040
2008	-	-	-	-	4	4	0.00%	0.01%	#DIV/0!	552,242	0.046	0.031
2009	1	-	(1)	2	1	(1)	0.00%	0.00%	1,721,779	2,869,335	0.048	0.040
2010	-	-	-	3	3	-	0.00%	0.00%	1,205,334	1,158,509	0.050	0.048
2011	2	-	(2)	3	4	1	0.00%	0.01%	1,241,995	901,189	0.050	0.049
2012	1	-	(1)	4	4	-	0.01%	0.01%	960,832	936,162	0.050	0.050
Total	4	-	(4)	102	110	8						



Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - Death
Retrospective Comparison of Unpaid loss as of June 30, 2011 (000's)

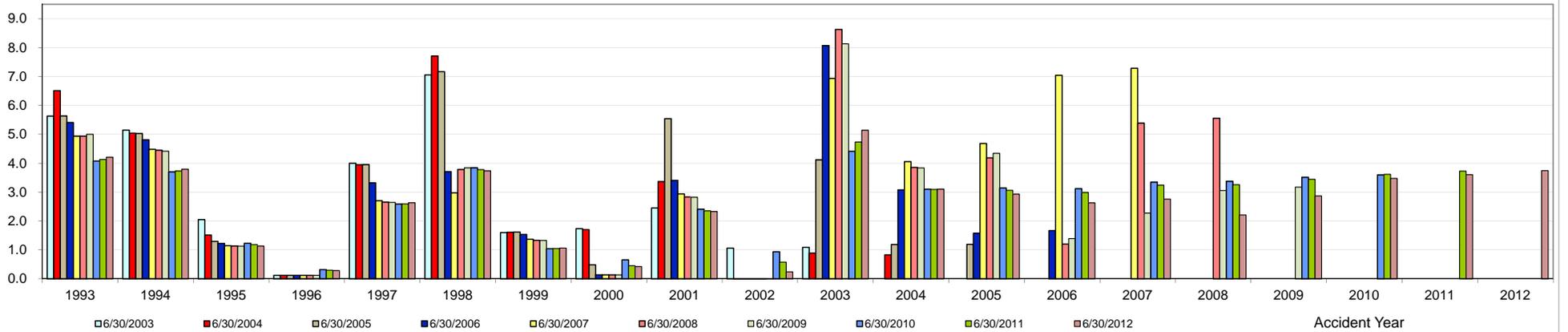
SUMMARY 8
EXHIBIT 7
SHEET 4

Accident Year	Actual Paid Loss @ 6/11	Ultimate Loss Earned @ 6/11		Nominal Unpaid Loss @ 6/11			Discounted Unpaid Loss @ 6/11			Amount of Discount @ 6/11			Discount Factors	
		Evaluated @ 6/12	Evaluated @ 6/11	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11
Prior	181	1,464	1,431	1,283	1,250	33	968	943	25	315	307	8	75.5%	75.5%
1977	1,171	1,496	1,477	324	306	19	227	214	13	97	92	6	70.0%	70.0%
1978	1,786	2,334	2,297	548	511	37	381	355	26	167	156	11	69.5%	69.5%
1979	1,776	2,356	2,331	579	555	24	399	382	17	181	173	8	68.8%	68.8%
1980	1,261	1,712	1,689	450	427	23	306	291	16	144	136	7	68.1%	68.1%
1981	837	1,159	1,146	321	308	13	216	208	9	105	101	4	67.4%	67.4%
1982	1,372	1,937	1,919	565	547	18	377	365	12	188	182	6	66.7%	66.7%
1983	2,666	3,867	3,819	1,201	1,153	48	793	761	31	408	392	16	66.0%	66.0%
1984	2,191	3,231	3,223	1,041	1,032	8	681	675	6	360	357	3	65.4%	65.4%
1985	1,125	1,702	1,705	577	580	(3)	375	377	(2)	202	203	(1)	65.0%	65.0%
1986	1,683	2,639	2,632	956	949	7	616	612	4	340	337	2	64.5%	64.5%
1987	543	875	877	332	334	(2)	212	214	(1)	120	121	(1)	63.9%	63.9%
1988	686	1,155	1,146	469	460	9	297	291	6	172	169	3	63.3%	63.3%
1989	2,024	3,546	3,506	1,522	1,482	40	955	930	25	566	552	15	62.8%	62.8%
1990	1,253	2,227	2,256	974	1,003	(29)	606	624	(18)	368	379	(11)	62.2%	62.2%
1991	940	1,796	1,765	856	825	31	528	509	19	328	316	12	61.7%	61.7%
1992	1,541	2,975	3,030	1,434	1,489	(55)	878	911	(33)	556	577	(21)	61.2%	61.2%
1993	1,997	4,206	4,128	2,209	2,131	79	1,342	1,294	48	867	837	31	60.7%	60.7%
1994	1,711	3,790	3,730	2,080	2,019	61	1,253	1,216	37	827	803	24	60.2%	60.2%
1995	514	1,133	1,185	620	671	(52)	370	401	(31)	250	270	(21)	59.7%	59.7%
1996	122	284	299	163	177	(15)	96	105	(9)	66	72	(6)	59.2%	59.2%
1997	988	2,630	2,592	1,643	1,605	38	964	942	22	679	663	16	58.7%	58.7%
1998	1,341	3,733	3,781	2,392	2,440	(48)	1,390	1,418	(28)	1,002	1,022	(20)	58.1%	58.1%
1999	344	1,064	1,050	720	706	14	414	406	8	306	299	6	57.6%	57.6%
2000	137	423	456	285	318	(33)	162	181	(19)	123	137	(14)	57.0%	57.0%
2001	635	2,327	2,350	1,692	1,715	(23)	954	967	(13)	738	748	(10)	56.4%	56.4%
2002	9	242	577	233	568	(335)	130	317	(187)	103	251	(148)	55.8%	55.8%
2003	1,211	5,141	4,733	3,930	3,522	408	2,171	1,946	225	1,759	1,577	183	55.2%	55.2%
2004	595	3,101	3,094	2,506	2,500	7	1,369	1,366	4	1,137	1,134	3	54.6%	54.6%
2005	473	2,931	3,062	2,458	2,589	(131)	1,328	1,399	(71)	1,130	1,190	(60)	54.0%	54.0%
2006	280	2,626	2,986	2,346	2,706	(360)	1,254	1,446	(192)	1,092	1,260	(168)	53.4%	53.4%
2007	218	2,759	3,239	2,541	3,021	(480)	1,344	1,598	(254)	1,197	1,423	(226)	52.9%	52.9%
2008	-	2,209	3,257	2,209	3,257	(1,048)	1,156	1,705	(549)	1,053	1,552	(500)	52.3%	52.3%
2009	51	2,869	3,444	2,818	3,393	(574)	1,465	1,764	(299)	1,353	1,629	(276)	52.0%	52.0%
2010	64	3,476	3,616	3,411	3,552	(140)	1,749	1,821	(72)	1,662	1,731	(68)	51.3%	51.3%
2011	-	1,802	1,863	1,802	1,863	(61)	905	935	(30)	898	928	(30)	50.2%	50.2%
Total	33,725	83,216	85,691	49,491	51,966	(2,475)	28,634	29,891	(1,257)	20,857	22,075	(1,218)	57.9%	57.5%
Excl Prior	33,544	81,752	84,260	48,208	50,716	(2,508)	27,665	28,948	(1,282)	20,542	21,768	(1,226)	57.4%	57.1%

**Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - Death
Change in Ultimate Loss Estimates (000's)**

Accident Year	Historical Ultimate Loss by Evaluation Date											Change in Ultimate Loss Estimates									
	OW 6/30/2003	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	Deloitte 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	6/30/2003 - 6/30/2004	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	Cum. Change	
1979	2,794	2,754	2,654	2,552	2,572	2,826	2,514	2,330	2,331	2,356	(39)	(100)	(102)	19	254	(312)	(184)	1	24	(438)	
1980	1,762	1,763	1,801	1,786	1,799	1,790	1,727	1,686	1,689	1,712	1	37	(15)	13	(9)	(62)	(42)	3	23	(51)	
1981	1,012	1,172	1,140	1,082	1,087	1,142	1,149	1,145	1,146	1,159	160	(82)	(8)	5	56	7	(4)	0	13	147	
1982	2,077	2,078	2,116	2,075	2,080	2,123	1,983	1,921	1,919	1,937	0	38	(41)	5	44	(140)	(62)	(2)	18	(141)	
1983	4,301	4,322	4,364	4,174	3,977	4,228	4,256	3,794	3,819	3,867	21	42	(190)	(197)	251	28	(462)	25	48	(435)	
1984	5,513	3,446	3,111	3,299	2,999	3,129	3,143	3,249	3,223	3,231	(2,067)	(335)	(112)	(0)	130	14	106	(26)	8	(2,282)	
1985	2,438	2,403	2,250	2,089	1,543	1,457	1,461	1,727	1,705	1,702	(35)	(153)	(161)	(547)	(86)	4	266	(22)	(3)	(736)	
1986	2,792	2,742	2,737	2,402	2,371	2,452	2,459	2,649	2,632	2,639	(50)	(6)	(335)	(31)	80	7	190	(17)	7	(153)	
1987	975	969	984	959	945	983	989	884	877	875	(6)	15	(26)	(14)	38	5	(105)	(6)	(2)	(99)	
1988	1,153	1,146	1,164	1,114	1,115	1,149	1,154	1,149	1,146	1,155	(7)	18	(50)	1	34	5	(5)	(4)	9	2	
1989	3,990	6,792	4,370	4,235	4,115	4,245	4,273	3,499	3,506	3,546	2,802	(2,422)	(134)	(120)	131	28	(774)	6	40	(445)	
1990	2,567	3,388	2,686	2,480	2,134	2,175	2,138	2,278	2,256	2,227	821	(702)	(206)	(346)	42	(37)	140	(22)	(29)	(341)	
1991	2,118	2,519	2,195	2,075	2,025	2,061	1,796	1,753	1,765	1,796	402	(324)	(85)	(84)	36	14	(322)	12	31	(322)	
1992	4,180	3,639	4,311	3,866	3,401	2,797	2,760	3,122	3,030	2,975	(542)	673	(445)	(466)	(604)	(37)	361	(92)	(55)	(1,205)	
1993	5,629	6,509	5,634	5,408	4,937	4,936	5,001	4,074	4,128	4,206	880	(875)	(226)	(472)	(0)	65	(926)	53	79	(1,423)	
1994	5,145	5,041	5,028	4,810	4,482	4,449	4,415	3,701	3,790	3,790	(104)	(12)	(218)	(328)	(33)	(34)	(714)	29	61	(1,354)	
1995	2,048	1,516	1,294	1,226	1,146	1,136	1,132	1,230	1,185	1,133	(532)	(222)	(68)	(80)	(11)	(4)	98	(45)	(52)	(915)	
1996	122	122	122	122	122	122	299	319	284	284							197	(20)	(15)	163	
1997	3,999	3,948	3,952	3,323	2,701	2,654	2,645	2,585	2,592	2,630	(51)	4	(629)	(622)	(47)	(9)	(59)	7	38	(1,368)	
1998	7,054	7,708	7,167	3,708	2,973	3,782	3,839	3,843	3,781	3,733	653	(540)	(3,459)	(735)	810	57	4	(61)	(48)	(3,321)	
1999	1,600	1,612	1,617	1,536	1,370	1,333	1,327	1,042	1,050	1,064	12	6	(82)	(166)	(38)	(6)	(285)	8	14	(535)	
2000	1,735	1,702	486	137	137	137	137	657	456	423	(32)	(1,216)	(349)		519	(201)	(33)			(1,312)	
2001	2,452	3,366	5,539	3,407	2,938	2,833	2,821	2,410	2,350	2,327	914	2,174	(2,133)	(469)	(105)	(12)	(412)	(60)	(23)	(125)	
2002	1,061	9	9	9	9	9	9	936	577	242	(1,052)						928	(359)	(335)	(819)	
2003	1,090	893	4,115	8,069	6,936	8,628	8,131	4,410	4,733	5,141	(197)	3,222	3,954	(1,133)	1,693	(497)	(3,721)	323	408	4,051	
2004		829	1,186	3,077	4,054	3,855	3,838	3,101	3,094	3,101		357	1,891	977	(200)	(17)	(737)	(7)	7	2,272	
2005			1,194	1,579	4,682	4,185	4,342	3,143	3,062	2,931			385	3,102	(497)	157	(1,198)	(81)	(131)	1,737	
2006			1,670	7,043	2,986	7,043	1,391	3,119	2,986	2,626				5,373	(5,841)	190	1,728	(133)	(360)	956	
2007				7,286	5,386	2,274	3,346	3,239	2,759	2,759					(1,900)	(3,112)	1,072	(107)	(480)	(4,527)	
2008					5,556	3,054	3,372	3,257	2,209	2,209					(2,502)	318	(115)	(1,048)		(3,347)	
2009						3,172	3,513	3,444	2,869	3,444						341	(70)	(574)		(303)	
2010							3,596	3,616	3,476	3,476							20	(140)		(120)	
2011								3,726	3,605	3,605								(121)		(121)	
2012									3,745	3,745										(121)	
79-03	69,606	71,558	70,798	65,679	59,913	62,578	61,660	56,395	55,924	56,149	1,952	(760)	(5,119)	(5,767)	2,665	(917)	(5,265)	(471)	225	(13,456)	
79-04		69,633	69,330	66,204	61,395	63,606	62,984	57,165	56,687	56,894			(303)	(4,809)	2,211	(622)	(5,819)	(478)	207	(10,747)	
79-05			70,524	67,784	66,077	67,791	67,326	60,309	59,749	59,825			(2,741)	(1,707)	1,714	(465)	(7,017)	(559)	76	(9,010)	
79-06				69,454	73,120	68,992	68,717	63,428	62,736	62,452				3,666	(4,128)	(276)	(5,289)	(692)	(284)	(8,054)	
79-07					80,406	74,378	70,991	66,773	65,974	65,210					(6,027)	(3,388)	(4,217)	(799)	(764)	(12,581)	
79-08						79,935	74,045	70,145	69,232	67,419					(5,890)	(3,899)	(914)	(1,812)		(15,929)	
79-09							77,217	73,658	72,675	70,289						(3,558)	(983)	(2,387)		(16,231)	
79-10								77,254	76,291	73,764							(963)	(2,527)		(16,351)	
79-11									80,017	77,369								(2,648)		(16,472)	
79-12										81,114										(16,472)	

Change in Ultimate Loss by Accident Year



**Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - TT, WL, LMWL, LM, TP, CO**

SUMMARY 8
EXHIBIT 8
SHEET 1

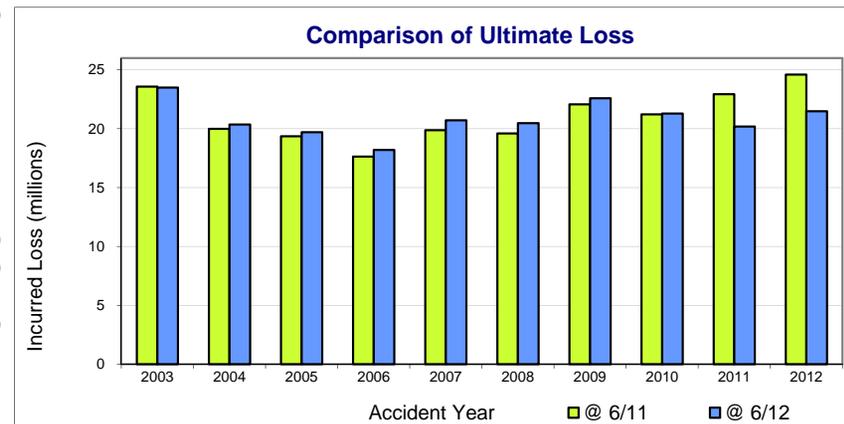
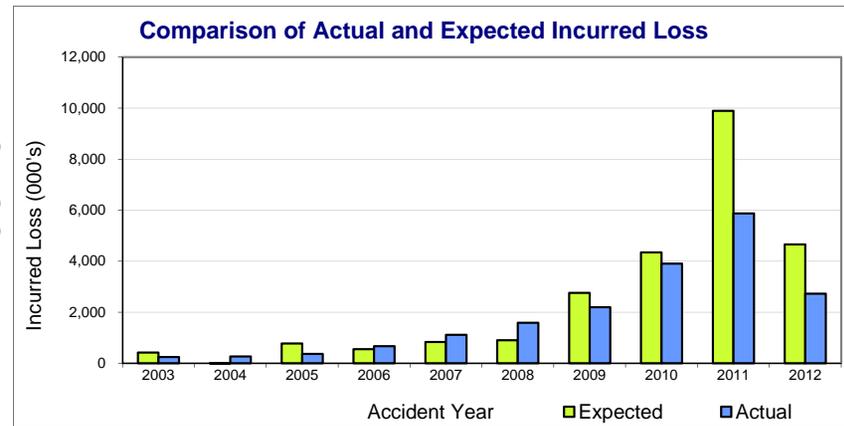
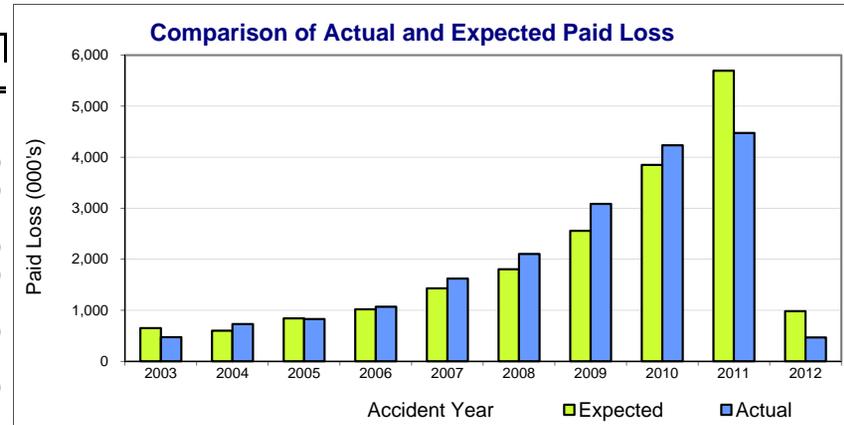
**Change in Unpaid Loss from June 30, 2011 to June 30, 2012 (\$000's)
(June 30, 2012 Evaluated at June 30, 2012 and June 30, 2011 Evaluated at 6/2011)**

Accident Year	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
	Earned at 6/30/12	Earned at 6/30/11	Change	Actual @ 06/12	Actual @ 06/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11
Prior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1977	9,448	9,448	(0)	9,437	9,437	-	11	11	(0)	9	10	(1)	2	1	1	82.5%	90.6%
1978	10,563	10,563	(1)	10,549	10,549	-	14	14	(1)	11	13	(1)	2	2	1	82.0%	88.9%
1979	9,874	9,872	2	9,859	9,856	3	15	16	(1)	12	14	(2)	3	2	1	81.4%	87.4%
1980	10,655	10,656	(1)	10,637	10,637	-	18	20	(1)	15	17	(2)	4	3	1	80.8%	85.9%
1981	10,164	10,165	(1)	10,143	10,143	-	21	22	(1)	17	18	(2)	4	3	1	80.7%	84.8%
1982	12,422	12,413	9	12,393	12,381	12	29	33	(4)	23	28	(4)	6	5	1	80.2%	84.6%
1983	11,865	11,868	(3)	11,832	11,832	0	33	36	(3)	26	30	(4)	6	6	0	80.5%	83.5%
1984	12,528	12,510	18	12,489	12,466	22	40	44	(4)	32	36	(4)	8	8	0	80.0%	82.7%
1985	12,138	12,141	(3)	12,093	12,092	1	45	49	(4)	36	40	(4)	9	9	0	79.9%	82.0%
1986	12,511	12,481	31	12,457	12,421	35	54	59	(5)	44	49	(5)	11	11	0	80.1%	81.8%
1987	16,211	16,195	16	16,129	16,106	23	82	89	(7)	66	72	(7)	16	17	(0)	80.0%	81.3%
1988	17,032	17,007	25	16,931	16,898	34	101	109	(8)	81	89	(8)	20	21	(1)	80.0%	81.0%
1989	17,118	17,115	3	17,000	16,984	15	118	131	(12)	95	106	(11)	24	25	(1)	79.9%	81.1%
1990	15,661	15,649	13	15,534	15,507	27	127	141	(14)	102	115	(13)	25	27	(1)	80.0%	81.1%
1991	15,786	15,767	19	15,635	15,590	45	151	177	(26)	121	145	(24)	30	32	(2)	80.2%	81.9%
1992	16,232	16,236	(4)	16,044	16,016	28	188	220	(32)	152	180	(29)	36	39	(3)	80.7%	82.0%
1993	14,763	14,751	12	14,557	14,509	48	206	242	(36)	167	199	(32)	39	43	(4)	81.1%	82.2%
1994	14,958	14,977	(19)	14,705	14,674	30	253	302	(50)	206	250	(44)	47	53	(6)	81.4%	82.6%
1995	13,762	13,784	(22)	13,475	13,438	38	286	346	(60)	235	288	(53)	51	59	(7)	82.0%	83.1%
1996	13,882	13,802	80	13,526	13,381	145	357	421	(65)	294	350	(56)	62	71	(9)	82.5%	83.1%
1997	13,781	13,727	55	13,347	13,202	145	434	525	(90)	359	438	(79)	75	86	(11)	82.8%	83.6%
1998	15,657	15,572	85	15,039	14,845	194	617	726	(109)	514	607	(93)	103	119	(16)	83.3%	83.6%
1999	16,318	16,231	87	15,499	15,295	204	819	936	(117)	688	784	(96)	131	152	(21)	84.0%	83.7%
2000	18,779	18,516	262	17,587	17,187	400	1,192	1,329	(137)	1,006	1,116	(110)	186	213	(27)	84.4%	84.0%
2001	21,574	21,442	131	19,889	19,512	377	1,684	1,930	(246)	1,420	1,626	(206)	265	304	(40)	84.3%	84.2%
2002	19,838	19,709	128	17,915	17,497	418	1,923	2,213	(290)	1,622	1,867	(245)	301	346	(45)	84.4%	84.4%
2003	23,487	23,575	(87)	20,748	20,278	471	2,739	3,297	(558)	2,308	2,785	(477)	431	512	(81)	84.3%	84.5%
2004	20,351	19,987	364	17,323	16,595	728	3,028	3,392	(364)	2,549	2,855	(306)	479	537	(58)	84.2%	84.2%
2005	19,694	19,357	337	16,053	15,226	827	3,641	4,131	(490)	3,062	3,488	(426)	579	643	(64)	84.1%	84.4%
2006	18,195	17,633	561	13,747	12,678	1,069	4,448	4,956	(507)	3,749	4,194	(445)	699	761	(62)	84.3%	84.6%
2007	20,705	19,875	830	14,712	13,094	1,619	5,993	6,781	(788)	5,065	5,757	(692)	928	1,024	(96)	84.5%	84.9%
2008	20,465	19,597	867	13,030	10,927	2,102	7,435	8,670	(1,235)	6,299	7,374	(1,075)	1,136	1,296	(160)	84.7%	85.1%
2009	22,589	22,067	523	13,146	10,063	3,083	9,444	12,004	(2,560)	8,009	10,233	(2,224)	1,435	1,771	(336)	84.8%	85.2%
2010	21,288	21,220	68	9,459	5,227	4,232	11,829	15,992	(4,163)	10,067	13,728	(3,661)	1,762	2,264	(502)	85.1%	85.8%
2011	20,185	11,464	8,721	4,915	439	4,475	15,271	11,024	4,246	13,072	9,533	3,540	2,198	1,492	707	85.6%	86.5%
2012	10,740	-	10,740	466	-	466	10,274	-	10,274	8,839	-	8,839	1,434	-	1,434	86.0%	100.0%
2013	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
Total	571,218	547,372	23,847	488,299	466,983	21,316	82,919	80,389	2,531	70,370	68,432	1,938	12,550	11,957	593	84.9%	85.1%
Excl Prior	571,218	547,372	23,847	488,299	466,983	21,316	82,919	80,389	2,531	70,370	68,432	1,938	12,550	11,957	593	84.9%	85.1%

Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - TT, WL, LMWL, LM, TP, CO
2012 Fiscal Year as of June 30, 2012 - Actual vs. Expected (000's)

SUMMARY 8
 EXHIBIT 8
 SHEET 2

Accident Year	Paid Loss from 6/11 - 6/12			Incurred Loss from 6/11 - 6/12			Ultimate Loss-Earned & Unearned		
	Expected	Actual	Variance	Expected	Actual	Variance	Evaluated @ 6/11	Evaluated @ 6/12	Change
Prior	-	-	-	-	-	-	-	-	-
1977	2	-	(2)	-	-	-	9,448	9,448	(0)
1978	2	-	(2)	1	-	(1)	10,563	10,563	(1)
1979	2	3	0	0	11	11	9,872	9,874	2
1980	3	-	(3)	-	-	-	10,656	10,655	(1)
1981	3	-	(3)	1	-	(1)	10,165	10,164	(1)
1982	6	12	6	-	(11)	(11)	12,413	12,422	9
1983	5	0	(5)	6	0	(6)	11,868	11,865	(3)
1984	6	22	16	7	16	8	12,510	12,528	18
1985	6	1	(5)	-	1	1	12,141	12,138	(3)
1986	9	35	26	17	27	10	12,481	12,511	31
1987	12	23	11	-	51	51	16,195	16,211	16
1988	16	34	18	6	26	19	17,007	17,032	25
1989	21	15	(5)	-	(16)	(16)	17,115	17,118	3
1990	22	27	5	23	(13)	(35)	15,649	15,661	13
1991	35	45	10	28	51	23	15,767	15,786	19
1992	37	28	(9)	62	11	(51)	16,236	16,232	(4)
1993	43	48	5	(38)	102	140	14,751	14,763	12
1994	56	30	(26)	67	18	(48)	14,977	14,958	(19)
1995	68	38	(30)	93	38	(55)	13,784	13,762	(22)
1996	75	145	70	38	205	167	13,802	13,882	80
1997	106	145	40	68	49	(19)	13,727	13,781	55
1998	131	194	63	59	48	(11)	15,572	15,657	85
1999	179	204	25	214	182	(32)	16,231	16,318	87
2000	261	400	138	(10)	366	376	18,516	18,779	262
2001	390	377	(13)	137	169	31	21,442	21,574	131
2002	438	418	(20)	325	133	(192)	19,709	19,838	128
2003	650	471	(179)	414	241	(173)	23,575	23,487	(87)
2004	598	728	130	(7)	264	270	19,987	20,351	364
2005	840	827	(13)	770	361	(409)	19,357	19,694	337
2006	1,016	1,069	53	551	664	113	17,633	18,195	561
2007	1,429	1,619	189	828	1,112	284	19,875	20,705	830
2008	1,804	2,102	298	899	1,583	685	19,597	20,465	867
2009	2,557	3,083	525	2,757	2,195	(562)	22,067	22,589	523
2010	3,849	4,232	383	4,343	3,903	(441)	21,220	21,288	68
2011	5,693	4,475	(1,218)	9,890	5,872	(4,018)	22,928	20,185	(2,742)
2012	980	466	(514)	4,658	2,726	(1,932)	24,597	21,480	(3,117)
Total	21,351	21,316	(34)	26,207	20,384	(5,823)			(1,474)



Ohio Bureau of Workers' Compensation

SUMMARY 8

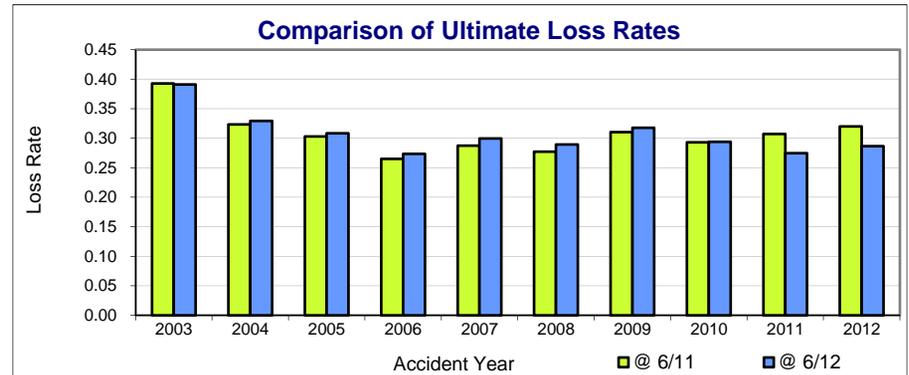
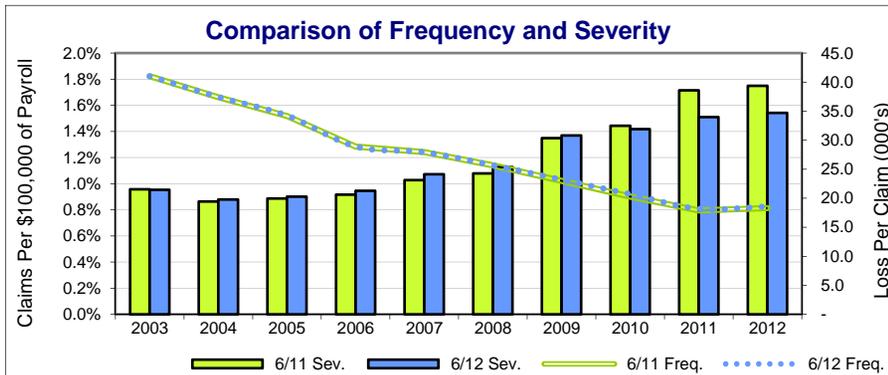
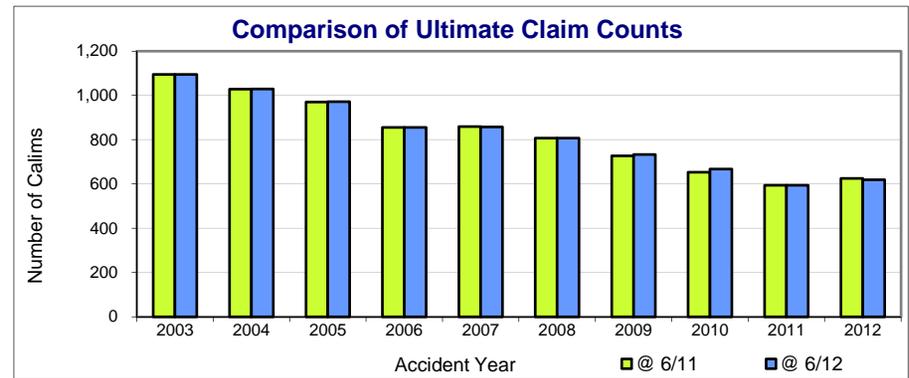
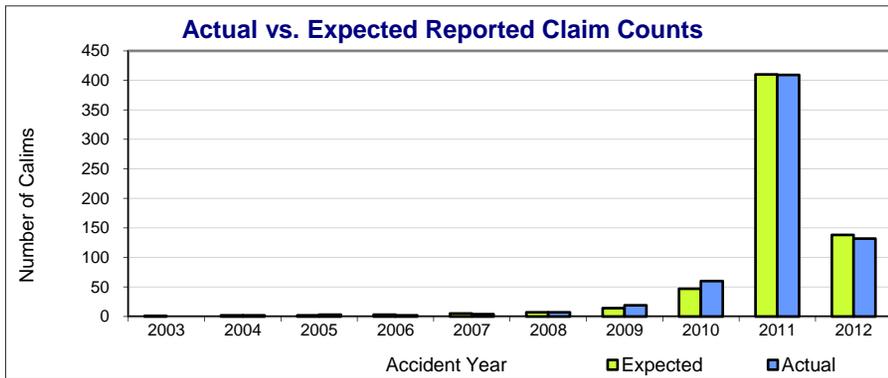
Public Employers - State Agencies - Compensation - TT, WL, LMWL, LM, TP, CO

EXHIBIT 8

2012 Fiscal Year as of June 30, 2012 - Actual vs. Expected (000's)

SHEET 3

Accident Year	# of Reported Claims from 6/11-6/12			Ultimate Claim Counts			Ultimate Frequency		Ultimate Severity		Ultimate Loss Rate	
	Expected	Actual	Variance	@ 6/11	@ 6/12	Change	@ 6/11	@ 6/12	@ 6/11	@ 6/12	@ 6/11	@ 6/12
77-02	4	6	2	24,519	24,523	4						
2003	1	-	(1)	1,095	1,095	-	1.82%	1.82%	21,529	21,450	0.393	0.391
2004	2	2	-	1,028	1,029	1	1.66%	1.66%	19,443	19,778	0.323	0.329
2005	2	3	1	970	972	2	1.52%	1.52%	19,956	20,261	0.303	0.308
2006	3	2	(1)	855	855	-	1.29%	1.29%	20,624	21,280	0.265	0.273
2007	5	4	(1)	859	858	(1)	1.24%	1.24%	23,137	24,132	0.287	0.299
2008	7	7	-	807	807	-	1.14%	1.14%	24,284	25,359	0.277	0.289
2009	14	19	5	727	733	6	1.02%	1.03%	30,353	30,817	0.310	0.318
2010	47	60	13	653	667	14	0.90%	0.92%	32,496	31,916	0.293	0.294
2011	410	409	(1)	594	594	-	0.80%	0.81%	38,599	33,982	0.307	0.275
2012	138	132	(6)	625	619	(6)	0.81%	0.83%	39,356	34,701	0.320	0.286
Total	633	644	11	32,732	32,752	20						



Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - TT, WL, LMWL, LM, TP, CO

SUMMARY 8

EXHIBIT 8

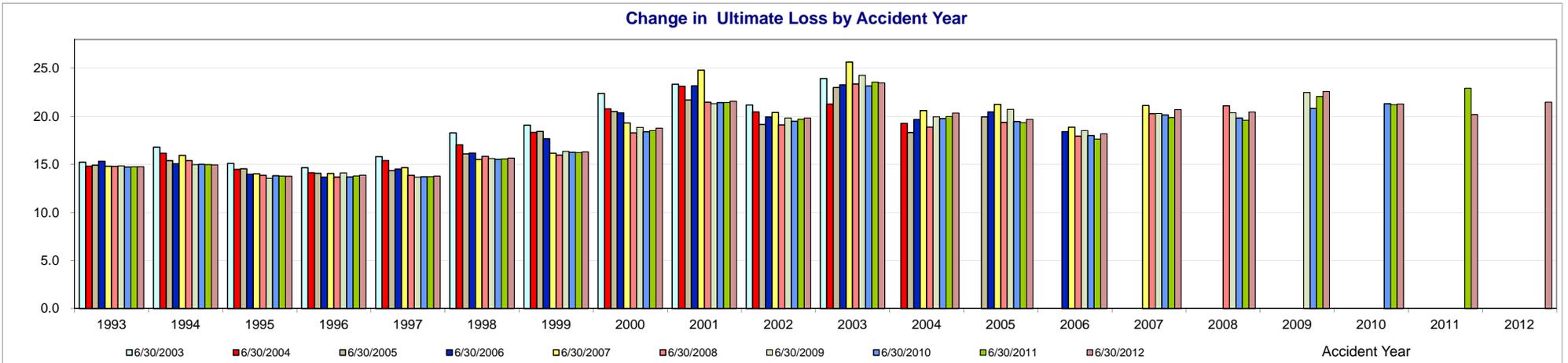
SHEET 4

Retrospective Comparison of Unpaid loss as of June 30, 2011 (000's)

Accident Year	Actual Paid Loss @ 6/11	Ultimate Loss Earned @ 6/11		Nominal Unpaid Loss @ 6/11			Discounted Unpaid Loss @ 6/11			Amount of Discount @ 6/11			Discount Factors	
		Evaluated @ 6/12	Evaluated @ 6/11	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11
Prior	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1977	9,437	9,448	9,448	11	11	(0)	10	10	(0)	1	1	(0)	90.6%	90.6%
1978	10,549	10,563	10,563	14	14	(1)	12	13	(0)	2	2	(0)	88.9%	88.9%
1979	9,856	9,874	9,872	18	16	2	15	14	2	2	2	0	87.4%	87.4%
1980	10,637	10,655	10,656	18	20	(1)	16	17	(1)	3	3	(0)	85.9%	85.9%
1981	10,143	10,164	10,165	21	22	(1)	17	18	(1)	3	3	(0)	84.8%	84.8%
1982	12,381	12,422	12,413	41	33	9	35	28	7	6	5	1	84.6%	84.6%
1983	11,832	11,865	11,868	33	36	(3)	27	30	(3)	5	6	(0)	83.5%	83.5%
1984	12,466	12,528	12,510	62	44	18	51	36	15	11	8	3	82.7%	82.7%
1985	12,092	12,138	12,141	46	49	(3)	38	40	(2)	8	9	(1)	82.0%	82.0%
1986	12,421	12,511	12,481	90	59	31	73	49	25	16	11	6	81.8%	81.8%
1987	16,106	16,211	16,195	106	89	16	86	72	13	20	17	3	81.3%	81.3%
1988	16,898	17,032	17,007	135	109	25	109	89	21	26	21	5	81.0%	81.0%
1989	16,984	17,118	17,115	134	131	3	108	106	3	25	25	1	81.1%	81.1%
1990	15,507	15,661	15,649	154	141	13	125	115	10	29	27	2	81.1%	81.1%
1991	15,590	15,786	15,767	196	177	19	161	145	16	36	32	3	81.9%	81.9%
1992	16,016	16,232	16,236	216	220	(4)	177	180	(3)	39	39	(1)	82.0%	82.0%
1993	14,509	14,763	14,751	254	242	12	209	199	9	45	43	2	82.2%	82.2%
1994	14,674	14,958	14,977	283	302	(19)	234	250	(16)	49	53	(3)	82.6%	82.6%
1995	13,438	13,762	13,784	324	346	(22)	269	288	(18)	55	59	(4)	83.1%	83.1%
1996	13,381	13,882	13,802	501	421	80	417	350	66	85	71	14	83.1%	83.1%
1997	13,202	13,781	13,727	579	525	55	484	438	46	95	86	9	83.6%	83.6%
1998	14,845	15,657	15,572	811	726	85	678	607	71	133	119	14	83.6%	83.6%
1999	15,295	16,318	16,231	1,024	936	87	857	784	73	166	152	14	83.7%	83.7%
2000	17,187	18,779	18,516	1,592	1,329	262	1,336	1,116	220	255	213	42	84.0%	84.0%
2001	19,512	21,574	21,442	2,062	1,930	131	1,737	1,626	111	325	304	21	84.2%	84.2%
2002	17,497	19,838	19,709	2,341	2,213	128	1,975	1,867	108	366	346	20	84.4%	84.4%
2003	20,278	23,487	23,575	3,209	3,297	(87)	2,711	2,785	(74)	499	512	(14)	84.5%	84.5%
2004	16,595	20,351	19,987	3,756	3,392	364	3,162	2,855	307	594	537	58	84.2%	84.2%
2005	15,226	19,694	19,357	4,468	4,131	337	3,772	3,488	284	696	643	52	84.4%	84.4%
2006	12,678	18,195	17,633	5,517	4,956	561	4,670	4,194	475	847	761	86	84.6%	84.6%
2007	13,094	20,705	19,875	7,612	6,781	830	6,462	5,757	705	1,150	1,024	125	84.9%	84.9%
2008	10,927	20,465	19,597	9,537	8,670	867	8,112	7,374	738	1,426	1,296	130	85.1%	85.1%
2009	10,063	22,589	22,067	12,526	12,004	523	10,678	10,233	446	1,848	1,771	77	85.2%	85.2%
2010	5,227	21,288	21,220	16,061	15,992	68	13,787	13,728	59	2,274	2,264	10	85.8%	85.8%
2011	439	10,093	11,464	9,653	11,024	(1,371)	8,347	9,533	(1,186)	1,306	1,492	(186)	86.5%	86.5%
Total	466,983	550,386	547,372	83,403	80,389	3,014	70,957	68,432	2,524	12,446	11,957	490	85.1%	85.1%
Excl Prior	466,983	550,386	547,372	83,403	80,389	3,014	70,957	68,432	2,524	12,446	11,957	490	85.1%	85.1%

**Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - TT, WL, LMWL, LM, TP, CO
Change in Ultimate Loss Estimates (000's)**

Accident Year	Historical Ultimate Loss by Evaluation Date											Change in Ultimate Loss Estimates									
	OW 6/30/2003	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	Deloitte 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	6/30/2003 - 6/30/2004	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	Cum. Change	
1979	9,870	9,847	9,867	9,864	9,869	9,853	9,858	9,874	9,872	9,874	(23)	20	(3)	5	(16)	5	16	(2)	2	3	
1980	10,784	10,700	10,643	10,648	10,653	10,639	10,639	10,659	10,659	10,655	(84)	(57)	5	5	(13)	(0)	20	(3)	(1)	(129)	
1981	10,149	10,130	10,158	10,134	10,159	10,145	10,151	10,169	10,165	10,164	(19)	28	(24)	26	(15)	7	18	(4)	(1)	15	
1982	12,415	12,354	12,329	12,403	12,385	12,366	12,373	12,398	12,413	12,422	(61)	(25)	74	(17)	(19)	7	25	15	9	7	
1983	11,974	11,867	11,886	11,845	11,840	11,840	11,840	11,836	11,871	11,868	(107)	19	(41)	(5)	(0)	(4)	35	(3)	(3)	(109)	
1984	12,609	12,404	12,392	12,405	12,463	12,398	12,433	12,473	12,510	12,528	(205)	(12)	13	58	(65)	34	41	37	18	(81)	
1985	12,064	12,103	12,149	12,239	12,103	12,160	12,103	12,147	12,141	12,138	38	46	90	(136)	56	(57)	44	(6)	(3)	73	
1986	12,375	12,421	12,450	12,625	12,682	12,449	12,431	12,475	12,481	12,511	46	29	174	57	(233)	(18)	44	6	31	136	
1987	16,641	16,448	16,283	16,223	16,094	16,147	16,169	16,192	16,195	16,211	(193)	(164)	(60)	(130)	53	22	23	3	16	(430)	
1988	17,066	16,853	16,820	17,019	17,015	16,927	16,889	16,963	17,007	17,032	(213)	(33)	200	(4)	(88)	(38)	74	44	25	(34)	
1989	17,232	17,397	17,281	17,121	17,440	17,258	17,221	17,115	17,115	17,118	165	(116)	(160)	320	(182)	(37)	(120)	14	3	(114)	
1990	16,145	16,626	16,080	16,002	15,840	15,700	15,532	15,585	15,649	15,661	481	(546)	(79)	(162)	(140)	(168)	53	64	13	(483)	
1991	15,790	15,630	15,678	15,806	15,824	15,778	15,824	15,786	15,767	15,766	(160)	48	127	19	(46)	46	(112)	55	19	(4)	
1992	16,278	16,220	16,494	16,426	16,379	15,985	16,315	16,182	16,236	16,232	(58)	273	(67)	(47)	(394)	330	(133)	54	(4)	(46)	
1993	15,233	14,812	14,926	15,323	14,810	14,789	14,854	14,726	14,751	14,763	(421)	114	396	(513)	(21)	65	(128)	25	12	(471)	
1994	16,795	16,167	15,394	15,076	15,948	15,405	14,981	15,016	14,987	14,958	(628)	(774)	(318)	873	(544)	(423)	35	(40)	(19)	(1,838)	
1995	15,106	14,484	14,550	13,975	14,025	13,869	13,551	13,825	13,784	13,762	(622)	66	(575)	51	(156)	(318)	274	(42)	(22)	(1,344)	
1996	14,665	14,134	14,069	13,670	14,053	13,682	14,121	13,692	13,882	13,882	(531)	(65)	(399)	383	(372)	439	(429)	111	80	(783)	
1997	15,806	15,399	14,361	14,522	14,666	13,870	13,671	13,717	13,727	13,781	(407)	(1,038)	161	144	(796)	(199)	46	9	55	(2,025)	
1998	18,285	17,047	16,095	16,176	15,523	15,836	15,614	15,532	15,572	15,657	(1,238)	(952)	81	(653)	314	(222)	(82)	39	85	(2,628)	
1999	19,087	18,341	18,434	17,666	16,167	15,977	16,364	16,264	16,231	16,318	(746)	93	(768)	(1,499)	(190)	387	(100)	(33)	87	(2,769)	
2000	22,386	20,787	20,503	20,363	19,322	18,289	18,853	18,401	18,516	18,779	(1,599)	(284)	(140)	(1,041)	(1,033)	563	(451)	115	262	(3,607)	
2001	23,346	23,135	21,710	23,177	24,813	21,476	21,324	21,438	21,442	21,574	(210)	(1,425)	1,467	1,636	(3,337)	(152)	113	5	131	(1,772)	
2002	21,186	20,469	19,162	19,936	20,408	19,119	19,836	19,497	19,709	19,838	(717)	(1,307)	774	472	(1,289)	717	(339)	212	128	(1,348)	
2003	23,938	21,287	23,003	23,278	25,650	23,369	24,266	23,165	23,575	23,487	(2,650)	1,716	275	2,371	(2,281)	897	(1,101)	409	(87)	(451)	
2004		19,270	18,315	19,677	20,608	18,882	19,954	19,775	19,987	20,351		(955)	1,362	931	(1,725)	1,072	212	364	1,082		
2005			19,951	20,470	21,244	19,371	20,735	19,462	19,357	19,694			519	774	(1,873)	1,364	(1,273)	(105)	337	(257)	
2006				18,409	18,879	17,944	18,518	18,009	17,633	18,195				469	(934)	573	(508)	(376)	561	(215)	
2007					21,131	20,278	20,299	20,149	19,875	20,705					(853)	21	(150)	(274)	830	(426)	
2008						21,100	20,377	19,824	19,597	20,465						(723)	(553)	(226)	867	(636)	
2009							22,483	20,832	22,067	22,589						(1,650)	1,235	523	107		
2010								21,313	21,220	21,288							(93)	68	(24)		
2011									22,928	20,185								(2,742)	(2,742)		
2012										21,480											
79-03	397,225	387,065	382,717	383,921	386,133	375,327	377,209	375,077	376,161	376,996	(10,161)	(4,348)	1,205	2,211	(10,806)	1,882	(2,132)	1,084	835	(20,230)	
79-04		396,487	391,164	393,734	396,871	384,356	387,305	384,978	386,275	387,473		(5,322)	2,570	3,137	(12,515)	2,949	(2,327)	1,298	1,198	(19,152)	
79-05			411,115	414,204	418,115	403,727	408,040	404,440	405,633	407,167			3,089	3,911	(14,388)	4,313	(3,600)	1,193	1,534	(19,409)	
79-06				432,613	436,994	421,671	426,558	422,450	423,266	425,362				4,380	(15,322)	4,887	(4,108)	817	2,096	(19,623)	
79-07					458,125	441,949	446,857	442,598	443,141	446,067					(16,176)	4,908	(4,259)	543	2,926	(20,049)	
79-08						463,049	467,234	462,422	462,738	466,532						4,184	(4,812)	317	3,793	(20,685)	
79-09							483,254	484,805	489,121	484,805							(6,462)	1,551	4,316	(20,578)	
79-10								504,566	506,025	510,409								1,458	4,384	(20,602)	
79-11									528,953	530,594									1,642	(23,345)	
79-12										552,074										(23,345)	



**Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - Temporary Total**

SUMMARY 8
EXHIBIT 9
SHEET 1

**Change in Unpaid Loss from June 30, 2011 to June 30, 2012 (\$000's)
(June 30, 2012 Evaluated at June 30, 2012 and June 30, 2011 Evaluated at 6/2011)**

Accident Year	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
	Earned at 6/30/12	Earned at 6/30/11	Change	Actual @ 06/12	Actual @ 06/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11
Prior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1977	8,832	8,832	(0)	8,822	8,822	-	10	10	(0)	8	9	(1)	2	1	1	82.5%	90.6%
1978	9,874	9,875	(0)	9,862	9,862	-	13	13	(0)	11	12	(1)	2	1	1	82.0%	88.9%
1979	8,968	8,966	2	8,955	8,952	3	13	14	(1)	11	12	(1)	2	2	1	81.4%	87.4%
1980	9,935	9,936	(1)	9,918	9,918	-	17	18	(1)	14	16	(2)	3	3	1	80.8%	85.9%
1981	9,415	9,416	(1)	9,396	9,396	-	19	20	(1)	15	17	(2)	4	3	1	80.7%	84.8%
1982	11,369	11,361	8	11,343	11,331	12	26	30	(4)	21	25	(5)	5	5	0	80.2%	84.6%
1983	10,977	10,980	(3)	10,947	10,947	-	30	34	(3)	24	28	(4)	6	6	0	80.5%	83.5%
1984	11,643	11,630	12	11,606	11,589	17	36	41	(5)	29	34	(5)	7	7	0	80.0%	82.7%
1985	11,128	11,128	0	11,088	11,088	-	41	40	0	32	33	(0)	8	7	1	79.9%	82.0%
1986	11,325	11,291	34	11,278	11,242	35	48	49	(1)	38	40	(2)	9	9	1	80.1%	81.8%
1987	14,106	14,084	22	14,036	14,013	23	69	71	(1)	56	57	(2)	14	13	1	80.0%	81.3%
1988	14,516	14,484	32	14,431	14,398	34	85	86	(1)	68	70	(2)	17	16	1	80.0%	81.0%
1989	15,166	15,163	3	15,063	15,055	9	103	108	(6)	82	88	(6)	21	20	0	79.9%	81.1%
1990	13,730	13,716	14	13,622	13,605	16	109	111	(2)	87	90	(3)	22	21	1	80.0%	81.1%
1991	13,123	13,116	7	13,005	12,982	23	118	134	(16)	95	109	(15)	23	24	(1)	80.2%	81.9%
1992	13,390	13,393	(3)	13,249	13,241	8	141	152	(11)	114	125	(11)	27	27	0	80.7%	82.0%
1993	12,416	12,402	15	12,273	12,233	40	143	168	(25)	116	138	(23)	27	30	(3)	81.1%	82.2%
1994	12,587	12,605	(19)	12,412	12,382	30	175	224	(49)	142	185	(42)	32	39	(6)	81.4%	82.6%
1995	11,041	11,060	(19)	10,826	10,798	28	215	262	(47)	176	217	(41)	39	44	(6)	82.0%	83.1%
1996	11,615	11,562	53	11,355	11,250	105	260	312	(52)	214	259	(45)	45	53	(7)	82.5%	83.1%
1997	11,374	11,323	52	11,072	10,948	124	302	374	(72)	250	313	(63)	52	61	(10)	82.8%	83.6%
1998	12,630	12,524	107	12,203	12,043	160	428	481	(53)	356	402	(45)	71	79	(8)	83.3%	83.6%
1999	13,077	13,021	56	12,516	12,389	127	561	631	(71)	471	529	(58)	90	103	(13)	84.0%	83.7%
2000	15,930	15,733	197	15,118	14,805	312	813	928	(115)	686	779	(94)	127	149	(22)	84.4%	84.0%
2001	17,397	17,383	14	16,248	16,022	226	1,149	1,361	(212)	968	1,147	(178)	181	215	(34)	84.3%	84.2%
2002	15,928	15,863	65	14,620	14,301	319	1,308	1,562	(254)	1,104	1,318	(214)	205	244	(40)	84.4%	84.4%
2003	19,420	19,546	(126)	17,534	17,217	317	1,885	2,329	(443)	1,589	1,967	(378)	297	362	(65)	84.3%	84.5%
2004	16,321	16,073	248	14,230	13,695	535	2,091	2,378	(288)	1,760	2,002	(242)	330	376	(46)	84.2%	84.2%
2005	16,048	15,921	127	13,544	13,030	514	2,504	2,890	(386)	2,106	2,440	(335)	398	450	(52)	84.1%	84.4%
2006	14,375	14,219	156	11,334	10,735	598	3,041	3,484	(442)	2,563	2,948	(385)	478	535	(57)	84.3%	84.6%
2007	16,606	16,146	461	12,528	11,370	1,158	4,079	4,776	(697)	3,447	4,055	(608)	631	721	(90)	84.5%	84.9%
2008	16,606	16,061	544	11,503	9,914	1,589	5,103	6,148	(1,045)	4,323	5,229	(906)	780	919	(139)	84.7%	85.1%
2009	18,602	18,224	378	12,061	9,526	2,534	6,541	8,698	(2,157)	5,547	7,414	(1,867)	994	1,283	(289)	84.8%	85.2%
2010	17,263	17,217	46	8,823	5,008	3,814	8,440	12,209	(3,768)	7,183	10,480	(3,297)	1,257	1,729	(471)	85.1%	85.8%
2011	16,325	9,379	6,947	4,812	439	4,372	11,514	8,940	2,574	9,856	7,730	2,126	1,658	1,210	448	85.6%	86.5%
2012	8,654	-	8,654	453	-	453	8,201	-	8,201	7,056	-	7,056	1,145	-	1,145	86.0%	100.0%
2013	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
Total	481,714	463,632	18,082	422,085	404,548	17,537	59,629	59,084	545	50,618	50,316	301	9,011	8,767	244	84.9%	85.2%
Excl Prior	481,714	463,632	18,082	422,085	404,548	17,537	59,629	59,084	545	50,618	50,316	301	9,011	8,767	244	84.9%	85.2%

**Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - Temporary Total**

SUMMARY 8

EXHIBIT 9

SHEET 4

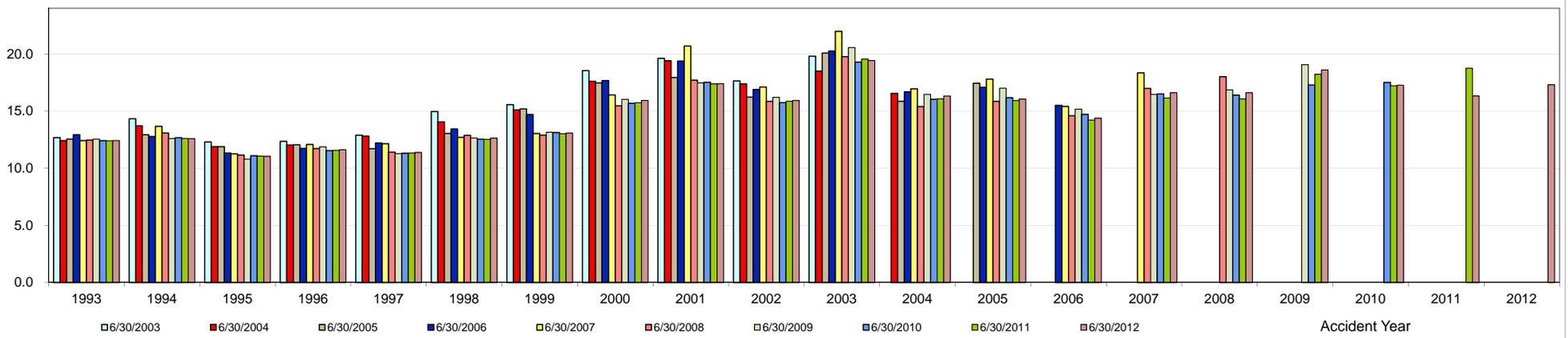
Retrospective Comparison of Unpaid loss as of June 30, 2011 (000's)

Accident Year	Actual Paid Loss @ 6/11	Ultimate Loss Earned @ 6/11		Nominal Unpaid Loss @ 6/11			Discounted Unpaid Loss @ 6/11			Amount of Discount @ 6/11			Discount Factors	
		Evaluated @ 6/12	Evaluated @ 6/11	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11
Prior	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1977	8,822	8,832	8,832	10	10	(0)	9	9	(0)	1	1	(0)	90.6%	90.6%
1978	9,862	9,874	9,875	13	13	(0)	11	12	(0)	1	1	(0)	88.9%	88.9%
1979	8,952	8,968	8,966	16	14	2	14	12	2	2	2	0	87.4%	87.4%
1980	9,918	9,935	9,936	17	18	(1)	15	16	(1)	2	3	(0)	85.9%	85.9%
1981	9,396	9,415	9,416	19	20	(1)	16	17	(1)	3	3	(0)	84.8%	84.8%
1982	11,331	11,369	11,361	38	30	8	32	25	6	6	5	1	84.6%	84.6%
1983	10,947	10,977	10,980	30	34	(3)	25	28	(3)	5	6	(1)	83.5%	83.5%
1984	11,589	11,643	11,630	54	41	12	44	34	10	9	7	2	82.7%	82.7%
1985	11,088	11,128	11,128	41	40	0	33	33	0	7	7	0	82.0%	82.0%
1986	11,242	11,325	11,291	83	49	34	68	40	28	15	9	6	81.8%	81.8%
1987	14,013	14,106	14,084	93	71	22	75	57	18	17	13	4	81.3%	81.3%
1988	14,398	14,516	14,484	118	86	32	96	70	26	22	16	6	81.0%	81.0%
1989	15,055	15,166	15,163	111	108	3	90	88	2	21	20	1	81.1%	81.1%
1990	13,605	13,730	13,716	125	111	14	101	90	11	24	21	3	81.1%	81.1%
1991	12,982	13,123	13,116	141	134	7	115	109	6	25	24	1	81.9%	81.9%
1992	13,241	13,390	13,393	149	152	(3)	122	125	(2)	27	27	(0)	82.0%	82.0%
1993	12,233	12,416	12,402	183	168	15	151	138	12	32	30	3	82.2%	82.2%
1994	12,382	12,587	12,605	205	224	(19)	169	185	(15)	36	39	(3)	82.6%	82.6%
1995	10,798	11,041	11,060	243	262	(19)	202	217	(15)	41	44	(3)	83.1%	83.1%
1996	11,250	11,615	11,562	365	312	53	303	259	44	62	53	9	83.1%	83.1%
1997	10,948	11,374	11,323	426	374	52	356	313	43	70	61	9	83.6%	83.6%
1998	12,043	12,630	12,524	587	481	107	491	402	89	97	79	18	83.6%	83.6%
1999	12,389	13,077	13,021	688	631	56	576	529	47	112	103	9	83.7%	83.7%
2000	14,805	15,930	15,733	1,125	928	197	945	779	165	180	149	32	84.0%	84.0%
2001	16,022	17,397	17,383	1,375	1,361	14	1,158	1,147	12	217	215	2	84.2%	84.2%
2002	14,301	15,928	15,863	1,627	1,562	65	1,373	1,318	55	254	244	10	84.4%	84.4%
2003	17,217	19,420	19,546	2,202	2,329	(126)	1,860	1,967	(107)	342	362	(20)	84.5%	84.5%
2004	13,695	16,321	16,073	2,626	2,378	248	2,211	2,002	209	415	376	39	84.2%	84.2%
2005	13,030	16,048	15,921	3,018	2,890	127	2,548	2,440	107	470	450	20	84.4%	84.4%
2006	10,735	14,375	14,219	3,640	3,484	156	3,081	2,948	132	559	535	24	84.6%	84.6%
2007	11,370	16,606	16,146	5,237	4,776	461	4,446	4,055	391	791	721	70	84.9%	84.9%
2008	9,914	16,606	16,061	6,692	6,148	544	5,691	5,229	463	1,000	919	81	85.1%	85.1%
2009	9,526	18,602	18,224	9,076	8,698	378	7,737	7,414	322	1,339	1,283	56	85.2%	85.2%
2010	5,008	17,263	17,217	12,255	12,209	46	10,520	10,480	40	1,735	1,729	7	85.8%	85.8%
2011	439	8,163	9,379	7,724	8,940	(1,216)	6,678	7,730	(1,052)	1,045	1,210	(165)	86.5%	86.5%
Total	404,548	464,897	463,632	60,349	59,084	1,265	51,362	50,316	1,046	8,987	8,767	220	85.1%	85.2%
Excl Prior	404,548	464,897	463,632	60,349	59,084	1,265	51,362	50,316	1,046	8,987	8,767	220	85.1%	85.2%

**Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - Temporary Total
Change in Ultimate Loss Estimates (000's)**

Accident Year	Historical Ultimate Loss by Evaluation Date											Change in Ultimate Loss Estimates									
	OW	OW	OW	OW	OW	OW	OW	OW	Deloitte	Deloitte	Deloitte	6/30/2003 - 6/30/2004	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	Cum. Change
	6/30/2003	6/30/2004	6/30/2005	6/30/2006	6/30/2007	6/30/2008	6/30/2009	6/30/2010	6/30/2011	6/30/2012											
1979	8,955	8,949	8,951	8,960	8,964	8,947	8,952	8,968	8,966	8,968	(6)	3	9	4	(17)	6	16	(2)	2	13	
1980	10,038	9,978	9,921	9,927	9,932	9,918	9,918	9,939	9,936	9,935	(60)	(57)	6	5	(13)	(0)	21	(3)	(1)	(102)	
1981	9,385	9,390	9,420	9,395	9,410	9,395	9,401	9,420	9,415	9,410	5	29	(24)	14	(15)	6	19	(4)	(1)	30	
1982	11,307	11,307	11,281	11,355	11,316	11,313	11,321	11,347	11,361	11,369	(1)	(26)	75	(39)	(3)	8	26	15	8	61	
1983	11,067	10,984	10,998	10,958	10,947	10,947	10,947	10,984	10,980	10,977	(83)	14	(40)	(11)	(3)	37	(3)	(1)	(3)	(90)	
1984	11,673	11,531	11,522	11,538	11,594	11,530	11,564	11,613	11,630	11,643	(142)	(8)	16	55	(64)	35	49	17	12	(30)	
1985	11,006	11,090	11,115	11,227	11,087	11,143	11,088	11,140	11,128	11,128	84	25	112	(140)	56	(55)	53	(13)	0	122	
1986	11,130	11,220	11,252	11,429	11,467	11,254	11,240	11,289	11,291	11,325	90	32	177	38	(214)	(14)	50	1	34	195	
1987	14,531	14,290	14,122	14,092	13,984	14,040	14,068	14,089	14,084	14,106	(241)	(169)	(30)	(108)	56	28	20	(5)	22	(425)	
1988	14,542	14,384	14,363	14,577	14,524	14,388	14,376	14,456	14,484	14,516	(158)	(21)	215	(54)	(135)	(13)	80	28	32	(26)	
1989	15,308	15,489	15,239	15,123	15,514	15,274	15,219	15,153	15,163	15,166	181	(250)	(116)	391	(239)	(55)	(67)	10	3	(142)	
1990	14,137	14,598	14,090	13,915	13,785	13,758	13,615	13,658	13,716	13,730	461	(508)	(175)	(131)	(26)	(143)	43	58	14	(407)	
1991	13,079	13,005	13,048	13,170	13,215	13,162	13,224	13,083	13,116	13,123	(74)	43	122	45	(52)	62	(142)	33	7	44	
1992	13,431	13,334	13,619	13,640	13,596	13,173	13,499	13,366	13,393	13,390	(97)	286	20	(43)	(424)	326	(133)	26	(3)	(41)	
1993	12,679	12,413	12,545	12,935	12,421	12,466	12,549	12,411	12,402	12,416	(266)	131	390	(514)	45	83	(138)	(9)	15	(263)	
1994	14,335	13,715	12,936	12,774	13,669	13,082	12,774	13,669	12,670	12,605	(620)	(779)	(161)	895	(587)	(486)	75	(65)	(19)	(1,748)	
1995	12,304	11,896	11,886	11,329	11,260	11,148	10,802	11,092	11,060	11,041	(408)	(10)	(557)	(69)	(112)	(346)	290	(32)	(19)	(1,263)	
1996	12,353	12,031	12,051	11,729	12,082	11,719	11,865	11,545	11,562	11,615	(322)	21	(322)	353	(363)	145	(320)	17	53	(738)	
1997	12,892	12,810	11,704	12,203	12,147	11,407	11,278	11,311	11,323	11,374	(82)	(1,106)	499	(57)	(739)	(129)	33	11	52	(1,518)	
1998	14,959	14,057	13,041	13,438	12,700	12,880	12,641	12,541	12,524	12,630	(901)	(1,016)	397	(738)	180	(239)	(101)	(17)	107	(2,328)	
1999	15,563	15,103	15,190	14,700	13,042	12,889	13,149	13,121	13,021	13,077	(460)	87	(489)	(1,658)	(153)	260	(27)	(101)	56	(2,487)	
2000	18,540	17,608	17,469	17,676	16,419	15,460	16,032	15,678	15,733	15,930	(931)	(140)	207	(1,258)	(959)	572	(354)	56	197	(2,610)	
2001	19,613	19,402	17,944	17,466	17,378	17,707	17,466	17,527	17,383	17,397	(211)	(1,458)	1,434	1,313	(2,984)	(241)	61	(144)	14	(2,216)	
2002	17,643	17,378	16,221	16,888	17,109	15,858	16,204	15,737	15,863	15,928	(266)	(1,157)	668	221	(1,251)	347	(468)	127	65	(1,715)	
2003	19,801	18,503	20,074	20,254	21,981	19,764	20,563	19,285	19,546	19,420	(1,298)	1,571	180	1,727	(2,218)	799	(1,278)	262	(126)	(381)	
2004		16,551	15,859	16,679	16,951	15,398	16,463	16,073	16,321	16,321			819	272	(1,553)	1,065	(425)	36	248	(230)	
2005			17,441	17,085	17,795	15,854	17,007	16,170	15,921	16,048			(356)	710	(1,941)	1,153	(838)	(249)	127	(1,393)	
2006				15,507	15,410	14,601	15,166	14,713	14,219	14,375				(98)	(809)	566	(453)	(494)	156	(1,132)	
2007					18,350	16,991	16,467	16,499	16,146	16,606					(1,360)	(524)	33	(354)	461	(1,744)	
2008						18,013	16,859	16,396	16,061	16,606						(1,153)	(463)	(335)	544	(1,407)	
2009							19,061	17,279	18,224	18,602							(1,782)	945	378	(459)	
2010								17,508	17,217	17,263								(291)	46	(245)	
2011									18,758	16,325									(2,432)	(2,432)	
2012										17,307											
79-03	340,270	334,464	330,001	332,611	332,854	322,623	323,579	321,423	321,685	322,206	(5,805)	(4,463)	2,610	242	(10,231)	956	(2,157)	262	522	(18,063)	
79-04		342,067	336,909	340,330	340,841	329,073	331,089	328,492	328,792	329,560		(5,158)	3,421	511	(11,767)	2,016	(2,597)	300	768	(18,306)	
79-05			354,350	357,415	358,636	344,928	348,097	344,662	344,713	345,608			3,065	1,221	(13,709)	3,169	(3,435)	51	895	(19,699)	
79-06				372,922	374,046	359,528	363,263	359,375	358,932	359,983				1,123	(14,518)	3,735	(3,888)	(443)	1,051	(20,832)	
79-07					392,396	376,519	379,730	375,874	375,077	376,589					(15,877)	3,211	(3,855)	(797)	1,512	(22,575)	
79-08						394,531	396,589	392,271	391,139	393,195						2,058	(4,318)	(1,132)	2,056	(23,983)	
79-09							415,650	409,550	409,363	411,796							(6,100)	(187)	2,434	(24,442)	
79-10								427,058	426,580	429,060								(478)	2,480	(24,687)	
79-11									445,338	445,385									47	(27,119)	
79-12										462,693										(27,119)	

Change in Ultimate Loss by Accident Year



**Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - Temporary Partial & CO (<1987)**

SUMMARY 8
EXHIBIT 10
SHEET 1

**Change in Unpaid Loss from June 30, 2011 to June 30, 2012 (\$000's)
(June 30, 2012 Evaluated at June 30, 2012 and June 30, 2011 Evaluated at 6/2011)**

Accident Year	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
	Earned at 6/30/12	Earned at 6/30/11	Change	Actual @ 06/12	Actual @ 06/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11
Prior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1977	418	418	(0)	417	417	-	0	0	(0)	0	0	(0)	0	0	0	82.5%	90.6%
1978	472	472	(0)	472	472	-	1	1	(0)	1	1	(0)	0	0	0	82.0%	88.9%
1979	639	640	(0)	638	638	-	1	1	(0)	1	1	(0)	0	0	(0)	81.4%	87.4%
1980	515	515	(0)	514	514	-	1	1	(0)	1	1	(0)	0	0	(0)	80.8%	85.9%
1981	584	585	(1)	583	583	-	1	1	(1)	1	1	(0)	0	0	(0)	80.7%	84.8%
1982	711	711	0	709	709	1	1	2	(1)	1	2	(1)	0	0	(0)	80.2%	84.6%
1983	718	719	(0)	717	717	0	2	2	(0)	1	2	(0)	0	0	(0)	80.5%	83.5%
1984	604	604	(0)	603	603	-	1	2	(0)	1	2	(0)	0	0	(0)	80.0%	82.7%
1985	692	691	1	690	689	1	2	2	(0)	1	2	(0)	0	0	(0)	79.9%	82.0%
1986	259	259	(0)	258	258	-	1	1	(0)	1	1	(0)	0	0	(0)	80.1%	81.8%
1987	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1988	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1989	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1990	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1991	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1992	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1993	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1994	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1995	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1996	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1997	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1998	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1999	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2001	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2002	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2003	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2004	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2005	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2006	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2007	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2008	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2009	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2010	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2011	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2012	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2013	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
Total	5,612	5,614	(2)	5,602	5,600	2	10	14	(4)	8	12	(3)	2	2	(0)	80.6%	84.5%
Excl Prior	5,612	5,614	(2)	5,602	5,600	2	10	14	(4)	8	12	(3)	2	2	(0)	80.6%	84.5%

**Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - Temporary Partial & CO (<1987)**

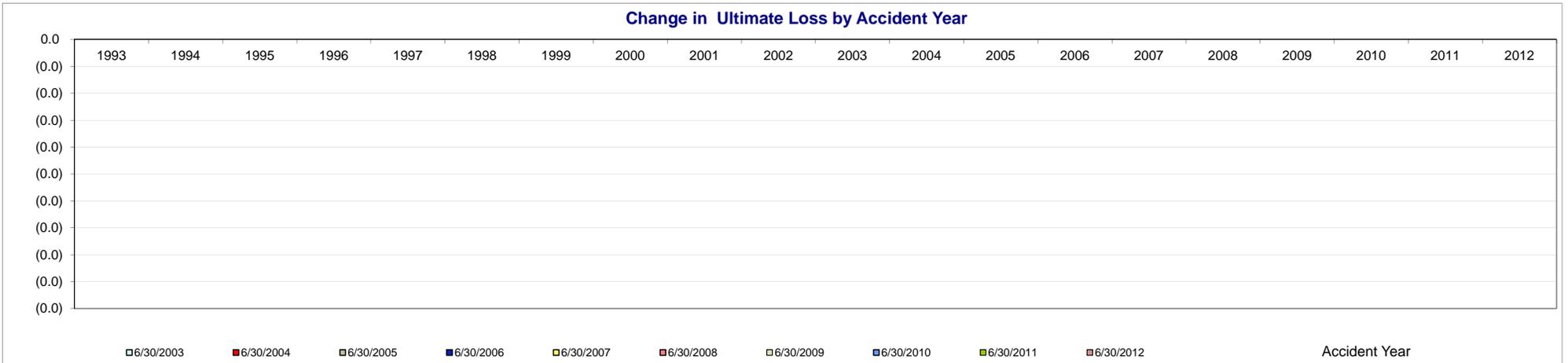
SUMMARY 8
EXHIBIT 10
SHEET 4

Retrospective Comparison of Unpaid loss as of June 30, 2011 (000's)

Accident Year	Actual Paid Loss @ 6/11	Ultimate Loss Earned @ 6/11			Nominal Unpaid Loss @ 6/11			Discounted Unpaid Loss @ 6/11			Amount of Discount @ 6/11			Discount Factors			
		Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11		
Prior	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%		
1977	417	418	418	0	0	(0)	0	0	(0)	0	0	(0)	0	0	(0)	90.6%	90.6%
1978	472	472	472	1	1	(0)	1	1	(0)	0	0	(0)	0	0	(0)	88.9%	88.9%
1979	638	639	640	1	1	(0)	1	1	(0)	0	0	(0)	0	0	(0)	87.4%	87.4%
1980	514	515	515	1	1	(0)	1	1	(0)	0	0	(0)	0	0	(0)	85.9%	85.9%
1981	583	584	585	1	1	(1)	1	1	(0)	0	0	(0)	0	0	(0)	84.8%	84.8%
1982	709	711	711	2	2	0	2	2	0	0	0	0	0	0	0	84.6%	84.6%
1983	717	718	719	2	2	(0)	1	2	(0)	0	0	(0)	0	0	(0)	83.5%	83.5%
1984	603	604	604	1	2	(0)	1	2	(0)	0	0	(0)	0	0	(0)	82.7%	82.7%
1985	689	692	691	3	2	1	2	2	1	1	0	0	1	0	0	82.0%	82.0%
1986	258	259	259	1	1	(0)	1	1	(0)	0	0	(0)	0	0	(0)	81.8%	81.8%
1987	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1988	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1989	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1990	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1991	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1992	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1993	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1994	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1995	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1996	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1997	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1998	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1999	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2001	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2002	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2003	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2004	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2005	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2006	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2007	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2008	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2009	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2010	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
2011	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
Total	5,600	5,612	5,614	12	14	(2)	10	12	(1)	2	2	(0)	84.2%	84.5%			
Excl Prior	5,600	5,612	5,614	12	14	(2)	10	12	(1)	2	2	(0)	84.2%	84.5%			

**Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - Temporary Partial & CO (<1987)
Change in Ultimate Loss Estimates (000's)**

Accident Year	Historical Ultimate Loss by Evaluation Date									Change in Ultimate Loss Estimates									Cum. Change	
	OW 6/30/2003	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	Deloitte 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	6/30/2003 - 6/30/2004	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011		6/30/2011 - 6/30/2012
1979	653	636	637	638	639	640	639	640	640	639	(17)	0	1	1	1	(1)	0	(0)	(0)	(14)
1980	542	518	518	517	517	517	516	515	515	515	(24)		(1)			(0)	(1)	0	(0)	(27)
1981	600	576	574	575	586	586	586	585	585	584	(24)	(1)	1	11		1	(2)	0	(1)	(16)
1982	739	710	711	710	715	712	711	710	711	711	(29)	1	(1)	5	(3)	(1)	(1)	1	0	(29)
1983	739	714	719	719	725	724	720	718	719	718	(24)	5	(0)	6	(0)	(4)	(2)	0	(0)	(20)
1984	657	619	615	612	615	614	614	605	604	604	(38)	(4)	(3)	3	(1)	(1)	(9)	(0)	(0)	(53)
1985	746	700	701	696	701	701	699	690	691	692	(46)	0	(5)	5	0	(2)	(9)	0	1	(55)
1986	310	273	271	270	271	270	268	259	259	259	(37)	(2)	(1)	1	(1)	(2)	(9)	(0)	(0)	(51)
1987				16										(16)						(16)
1988																				
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2012																				
79-03	4,986	4,747	4,746	4,753	4,769	4,764	4,754	4,723	4,723	4,722	(239)	(1)	(9)	16	(4)	(10)	(32)	1	(2)	(280)
79-04		4,110	4,109	4,115	4,129	4,124	4,115	4,083	4,084	4,083		(1)	(11)	15	(5)	(9)	(32)	1	(1)	(266)
79-05			4,109	4,115	4,129	4,124	4,115	4,083	4,084	4,083			(11)	15	(5)	(9)	(32)	1	(1)	(266)
79-06				4,115	4,129	4,124	4,115	4,083	4,084	4,083				15	(5)	(9)	(32)	1	(1)	(266)
79-07					4,129	4,124	4,115	4,083	4,084	4,083					(5)	(9)	(32)	1	(1)	(266)
79-08						4,124	4,115	4,083	4,084	4,083						(9)	(32)	1	(1)	(266)
79-09							4,115	4,083	4,084	4,083							(32)	1	(1)	(266)
79-10								4,083	4,084	4,083								1	(1)	(266)
79-11									4,083	4,083									(1)	(266)
79-12										4,083									(1)	(266)



**Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - WL, LMWL & CO (>1986)**

SUMMARY 8
EXHIBIT 11
SHEET 1

**Change in Unpaid Loss from June 30, 2011 to June 30, 2012 (\$000's)
(June 30, 2012 Evaluated at June 30, 2012 and June 30, 2011 Evaluated at 6/2011)**

Accident Year	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
	Earned at 6/30/12	Earned at 6/30/11	Change	Actual @ 06/12	Actual @ 06/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11
Prior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1977	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1978	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1979	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1980	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1981	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1982	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1983	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1984	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1985	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1986	517	516	1	515	515	-	2	1	1	2	1	1	0	0	0	80.1%	81.8%
1987	1,491	1,488	3	1,484	1,484	-	7	4	3	6	3	2	1	1	1	80.0%	81.3%
1988	1,907	1,904	3	1,897	1,897	-	10	7	3	8	5	2	2	1	1	80.0%	81.0%
1989	1,362	1,361	1	1,354	1,354	-	8	7	1	6	6	0	2	1	0	79.9%	81.1%
1990	1,282	1,286	(4)	1,274	1,272	2	8	14	(6)	6	11	(5)	2	3	(1)	80.0%	81.1%
1991	2,014	1,996	18	1,993	1,971	22	20	24	(4)	16	20	(4)	4	4	(0)	80.2%	81.9%
1992	2,054	2,044	10	2,025	2,011	14	29	34	(5)	23	28	(4)	6	6	(0)	80.7%	82.0%
1993	1,449	1,447	1	1,418	1,418	-	31	30	1	25	24	1	6	5	1	81.1%	82.2%
1994	1,401	1,396	5	1,365	1,365	-	36	31	5	29	25	4	7	5	1	81.4%	82.6%
1995	1,896	1,888	8	1,863	1,853	10	33	35	(2)	27	29	(2)	6	6	0	82.0%	83.1%
1996	1,295	1,261	34	1,255	1,215	39	40	46	(6)	33	38	(5)	7	8	(1)	82.5%	83.1%
1997	1,322	1,318	4	1,269	1,252	16	53	66	(13)	44	55	(11)	9	11	(2)	82.8%	83.6%
1998	1,510	1,496	14	1,423	1,397	26	87	99	(12)	73	83	(10)	15	16	(2)	83.3%	83.6%
1999	1,576	1,517	58	1,447	1,386	61	129	131	(3)	108	110	(2)	21	21	(1)	84.0%	83.7%
2000	1,253	1,227	26	1,048	997	51	205	230	(25)	173	193	(20)	32	37	(5)	84.4%	84.0%
2001	2,196	2,102	93	1,875	1,753	122	320	349	(29)	270	294	(24)	50	55	(5)	84.3%	84.2%
2002	2,416	2,363	53	2,024	1,949	75	392	414	(22)	331	349	(19)	61	65	(3)	84.4%	84.4%
2003	2,525	2,511	14	1,965	1,864	101	561	648	(87)	472	547	(75)	88	101	(12)	84.3%	84.5%
2004	2,624	2,540	83	1,995	1,834	161	629	707	(78)	529	595	(65)	99	112	(12)	84.2%	84.2%
2005	1,963	1,815	147	1,188	939	249	775	876	(101)	652	740	(88)	123	136	(13)	84.1%	84.4%
2006	2,079	1,833	246	1,103	765	338	976	1,067	(92)	822	903	(81)	153	164	(11)	84.3%	84.6%
2007	2,311	2,111	200	963	672	291	1,348	1,440	(92)	1,139	1,222	(83)	209	217	(9)	84.5%	84.9%
2008	2,133	1,990	144	514	271	242	1,619	1,718	(99)	1,372	1,461	(90)	247	257	(9)	84.7%	85.1%
2009	2,281	2,208	73	358	151	207	1,923	2,057	(134)	1,631	1,754	(123)	292	303	(11)	84.8%	85.2%
2010	2,261	2,265	(5)	173	69	104	2,088	2,197	(109)	1,777	1,886	(109)	311	311	0	85.1%	85.8%
2011	2,191	1,196	994	32	0	32	2,158	1,196	962	1,848	1,034	813	311	162	149	85.6%	86.5%
2012	1,174	-	1,174	13	-	13	1,160	-	1,160	998	-	998	162	-	162	86.0%	100.0%
2013	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
Total	48,479	45,080	3,398	33,831	31,653	2,179	14,647	13,428	1,220	12,421	11,418	1,003	2,227	2,010	217	84.8%	85.0%
Excl Prior	48,479	45,080	3,398	33,831	31,653	2,179	14,647	13,428	1,220	12,421	11,418	1,003	2,227	2,010	217	84.8%	85.0%

**Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - WL, LMWL & CO (>1986)**

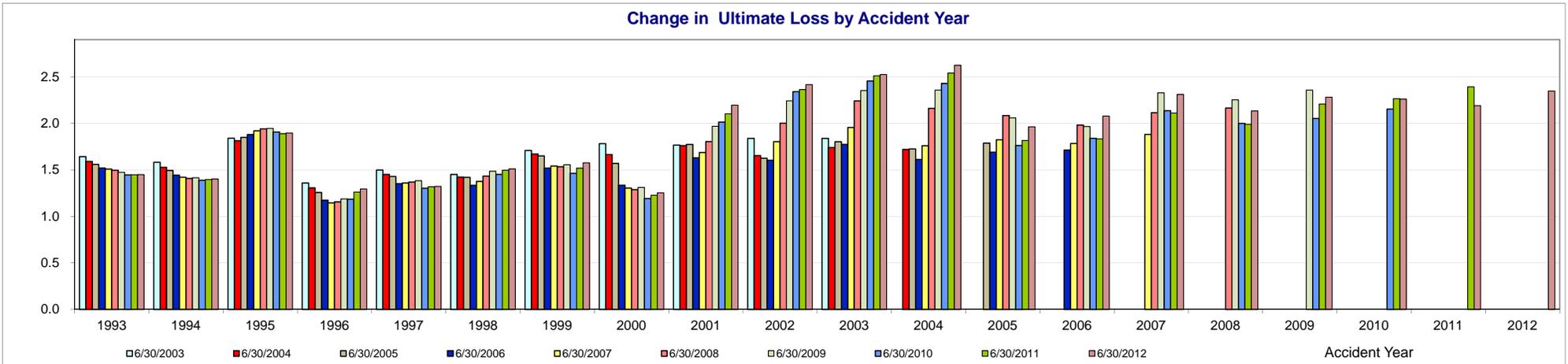
SUMMARY 8
EXHIBIT 11
SHEET 4

Retrospective Comparison of Unpaid loss as of June 30, 2011 (000's)

Accident Year	Actual Paid Loss @ 6/11	Ultimate Loss Earned @ 6/11		Nominal Unpaid Loss @ 6/11			Discounted Unpaid Loss @ 6/11			Amount of Discount @ 6/11			Discount Factors	
		Evaluated @ 6/12	Evaluated @ 6/11	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11
Prior	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1977	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1978	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1979	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1980	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1981	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1982	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1983	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1984	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1985	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1986	515	517	516	2	1	1	2	1	1	0	0	0	81.8%	81.8%
1987	1,484	1,491	1,488	7	4	3	6	3	2	1	1	0	81.3%	81.3%
1988	1,897	1,907	1,904	10	7	3	8	5	2	2	1	1	81.0%	81.0%
1989	1,354	1,362	1,361	8	7	1	6	6	1	1	1	0	81.1%	81.1%
1990	1,272	1,282	1,286	10	14	(4)	8	11	(3)	2	3	(1)	81.1%	81.1%
1991	1,971	2,014	1,996	43	24	18	35	20	15	8	4	3	81.9%	81.9%
1992	2,011	2,054	2,044	43	34	10	36	28	8	8	6	2	82.0%	82.0%
1993	1,418	1,449	1,447	31	30	1	26	24	1	6	5	0	82.2%	82.2%
1994	1,365	1,401	1,396	36	31	5	30	25	4	6	5	1	82.6%	82.6%
1995	1,853	1,896	1,888	43	35	8	36	29	7	7	6	1	83.1%	83.1%
1996	1,215	1,295	1,261	80	46	34	66	38	28	13	8	6	83.1%	83.1%
1997	1,252	1,322	1,318	70	66	4	58	55	3	11	11	1	83.6%	83.6%
1998	1,397	1,510	1,496	113	99	14	95	83	12	19	16	2	83.6%	83.6%
1999	1,386	1,576	1,517	190	131	58	159	110	49	31	21	9	83.7%	83.7%
2000	997	1,253	1,227	256	230	26	215	193	22	41	37	4	84.0%	84.0%
2001	1,753	2,196	2,102	442	349	93	373	294	78	70	55	15	84.2%	84.2%
2002	1,949	2,416	2,363	467	414	53	394	349	45	73	65	8	84.4%	84.4%
2003	1,864	2,525	2,511	662	648	14	559	547	12	103	101	2	84.5%	84.5%
2004	1,834	2,624	2,540	790	707	83	665	595	70	125	112	13	84.2%	84.2%
2005	939	1,963	1,815	1,024	876	147	864	740	124	159	136	23	84.4%	84.4%
2006	765	2,079	1,833	1,313	1,067	246	1,112	903	208	202	164	38	84.6%	84.6%
2007	672	2,311	2,111	1,639	1,440	200	1,392	1,222	169	248	217	30	84.9%	84.9%
2008	271	2,133	1,990	1,862	1,718	144	1,584	1,461	122	278	257	21	85.1%	85.1%
2009	151	2,281	2,208	2,130	2,057	73	1,816	1,754	62	314	303	11	85.2%	85.2%
2010	69	2,261	2,265	2,192	2,197	(5)	1,882	1,886	(4)	310	311	(1)	85.8%	85.8%
2011	0	1,095	1,196	1,095	1,196	(101)	947	1,034	(87)	148	162	(14)	86.5%	86.5%
Total	31,653	46,210	45,080	14,557	13,428	1,129	12,370	11,418	952	2,187	2,010	178	85.0%	85.0%
Excl Prior	31,653	46,210	45,080	14,557	13,428	1,129	12,370	11,418	952	2,187	2,010	178	85.0%	85.0%

Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - WL, LMWL & CO (>1986)
Change in Ultimate Loss Estimates (000's)

Accident Year	Historical Ultimate Loss by Evaluation Date											Change in Ultimate Loss Estimates								
	OW 6/30/2003	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	Deloitte 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	6/30/2003 - 6/30/2004	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	Cum. Change
1979																				
1980																				
1981																				
1982																				
1983																				
1984																				
1985																				
1986	528	526	525	521	519	519	517	517	516	517	(2)	(1)	(4)	(2)	(2)	1	(1)	1	(11)	
1987	1,502	1,504	1,511	1,507	1,501	1,498	1,492	1,491	1,488	1,491	3	6	(4)	(6)	(3)	(6)	(1)	(3)	3	(11)
1988	1,919	1,902	1,890	1,875	1,871	1,877	1,880	1,901	1,904	1,907	(17)	(12)	(15)	(5)	6	3	21	2	3	(13)
1989	1,395	1,376	1,373	1,369	1,377	1,381	1,370	1,370	1,362	1,362	(19)	(3)	(5)	8	4	(11)	0	(9)	1	(34)
1990	1,396	1,371	1,350	1,325	1,313	1,307	1,294	1,290	1,286	1,282	(25)	(21)	(25)	(12)	(6)	(13)	(4)	(4)	(4)	(115)
1991	1,999	1,980	1,980	1,975	1,984	1,990	1,974	1,996	1,996	2,014	9	(20)	(4)	9	6	(16)	2	20	18	23
1992	2,088	2,075	2,064	2,036	2,032	2,040	2,032	2,026	2,044	2,054	(13)	(11)	(29)	(4)	8	(9)	(6)	18	10	(34)
1993	1,642	1,591	1,559	1,520	1,509	1,496	1,474	1,446	1,447	1,449	(51)	(32)	(39)	(11)	(13)	(22)	(28)	2	1	(193)
1994	1,582	1,527	1,494	1,443	1,421	1,407	1,415	1,388	1,396	1,401	(55)	(33)	(51)	(22)	(13)	8	(27)	8	5	(181)
1995	1,841	1,813	1,850	1,880	1,920	1,941	1,945	1,907	1,888	1,896	(28)	37	30	40	21	5	(38)	(19)	8	55
1996	1,359	1,306	1,257	1,172	1,145	1,156	1,188	1,184	1,184	1,295	(52)	(50)	(84)	(28)	11	32	(4)	77	34	(64)
1997	1,498	1,451	1,429	1,352	1,359	1,369	1,383	1,303	1,318	1,322	(48)	(21)	(78)	7	10	14	(80)	15	4	(176)
1998	1,451	1,422	1,420	1,332	1,376	1,432	1,485	1,451	1,496	1,510	(28)	(2)	(88)	44	56	53	(34)	45	14	59
1999	1,708	1,671	1,650	1,519	1,541	1,533	1,555	1,463	1,517	1,576	(38)	(21)	(131)	22	(8)	22	(92)	54	58	(132)
2000	1,782	1,665	1,569	1,335	1,304	1,287	1,311	1,192	1,227	1,253	(117)	(96)	(234)	(31)	(17)	24	(119)	35	26	(529)
2001	1,766	1,760	1,774	1,630	1,687	1,804	1,968	2,013	2,102	2,196	(6)	14	(144)	57	117	164	46	89	93	429
2002	1,838	1,653	1,625	1,604	1,803	2,002	2,242	2,341	2,363	2,416	(185)	(28)	(22)	200	198	240	99	22	53	578
2003	1,838	1,740	1,803	1,774	1,956	2,241	2,352	2,455	2,511	2,525	(98)	62	(28)	182	285	112	103	56	14	687
2004		1,720	1,725	1,612	1,759	2,162	2,358	2,429	2,540	2,624		5	(113)	148	402	196	71	112	83	904
2005			1,788	1,691	1,824	2,084	2,059	1,762	1,815	1,963			(97)	133	261	(25)	(297)	53	147	175
2006				1,713	1,784	1,981	1,966	1,839	1,833	2,079				70	198	(15)	(127)	(7)	246	366
2007					1,881	2,114	2,328	2,137	2,111	2,311					233	213	(191)	(25)	200	430
2008						2,164	2,253	2,000	1,990	2,133						88	(252)	(11)	144	(31)
2009							2,357	2,053	2,208	2,281							(305)	155	73	(77)
2010								2,153	2,265	2,261								112	(5)	107
2011									2,393	2,191									(202)	(202)
2012										2,347										
79-03	29,124	28,352	28,121	27,168	27,617	28,279	28,876	28,715	29,122	29,464	(771)	(231)	(954)	449	662	597	(161)	407	342	341
79-04		30,072	29,846	28,779	29,376	30,441	31,233	31,143	31,662	32,088			(1,067)	597	1,064	793	(90)	519	425	1,244
79-05			31,634	30,470	31,200	32,525	33,292	32,905	33,478	34,051			(1,164)	730	1,325	767	(387)	572	573	1,419
79-06				32,183	32,983	34,506	35,258	34,745	35,310	36,129				800	1,523	752	(513)	566	819	1,785
79-07					34,864	36,621	37,586	36,881	37,421	38,440					1,756	965	(705)	540	1,018	2,215
79-08						38,785	39,838	38,881	39,411	40,573						1,053	(957)	530	1,162	2,183
79-09							42,196	40,934	41,619	42,854							(1,262)	685	1,235	2,107
79-10								43,087	43,884	45,115								797	1,230	2,214
79-11									46,277	47,305									1,028	2,012
79-12										49,652										2,012



Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - Living Maintenance

SUMMARY 8
EXHIBIT 12
SHEET 1

Change in Unpaid Loss from June 30, 2011 to June 30, 2012 (\$000's)
(June 30, 2012 Evaluated at June 30, 2012 and June 30, 2011 Evaluated at 6/2011)

Accident Year	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
	Earned at 6/30/12	Earned at 6/30/11	Change	Actual @ 06/12	Actual @ 06/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11
Prior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1977	197	197	(0)	197	197	-	0	0	(0)	0	0	(0)	0	0	0	82.5%	90.6%
1978	216	216	(0)	216	216	-	0	0	(0)	0	0	(0)	0	0	0	82.0%	88.9%
1979	267	266	0	266	266	-	1	0	0	0	0	0	0	0	0	81.4%	87.4%
1980	205	205	0	205	205	-	1	0	0	0	0	0	0	0	0	80.8%	85.9%
1981	164	164	0	164	164	-	1	0	0	0	0	0	0	0	0	80.7%	84.8%
1982	342	341	1	341	341	-	2	1	1	1	1	1	0	0	0	80.2%	84.6%
1983	169	169	1	169	169	-	1	0	1	1	0	0	0	0	0	80.5%	83.5%
1984	282	275	6	280	275	5	2	0	2	2	0	1	0	0	0	80.0%	82.7%
1985	318	323	(4)	316	316	-	2	7	(4)	2	6	(4)	0	1	(1)	79.9%	82.0%
1986	411	415	(4)	407	407	-	4	8	(4)	3	7	(4)	1	2	(1)	80.1%	81.8%
1987	615	623	(8)	609	609	-	6	14	(8)	5	12	(7)	1	3	(2)	80.0%	81.3%
1988	610	620	(10)	603	603	-	7	17	(10)	5	14	(8)	1	3	(2)	80.0%	81.0%
1989	591	591	(0)	583	576	7	8	15	(7)	7	12	(6)	2	3	(1)	79.9%	81.1%
1990	650	647	3	639	630	8	11	17	(6)	9	14	(5)	2	3	(1)	80.0%	81.1%
1991	650	656	(6)	637	637	-	13	19	(6)	10	16	(5)	3	3	(1)	80.2%	81.9%
1992	788	799	(11)	770	764	6	18	34	(17)	14	28	(14)	3	6	(3)	80.7%	82.0%
1993	898	902	(5)	866	858	8	32	44	(12)	26	36	(11)	6	8	(2)	81.1%	82.2%
1994	970	976	(6)	928	928	0	42	48	(6)	34	40	(5)	8	8	(1)	81.4%	82.6%
1995	824	836	(11)	786	786	-	38	49	(11)	31	41	(10)	7	8	(2)	82.0%	83.1%
1996	972	979	(7)	915	915	-	57	63	(7)	47	53	(6)	10	11	(1)	82.5%	83.1%
1997	1,085	1,086	(1)	1,006	1,001	5	79	85	(6)	65	71	(5)	14	14	(0)	82.8%	83.6%
1998	1,516	1,552	(36)	1,413	1,405	8	103	147	(44)	85	123	(37)	17	24	(7)	83.3%	83.6%
1999	1,666	1,693	(27)	1,536	1,519	16	130	174	(44)	109	145	(36)	21	28	(7)	84.0%	83.7%
2000	1,595	1,556	39	1,421	1,385	36	174	171	3	147	144	3	27	27	(0)	84.4%	84.0%
2001	1,981	1,957	24	1,766	1,737	29	215	220	(5)	181	185	(4)	34	35	(1)	84.3%	84.2%
2002	1,493	1,483	11	1,271	1,246	25	223	237	(14)	188	200	(12)	35	37	(2)	84.4%	84.4%
2003	1,542	1,517	25	1,249	1,197	53	293	321	(28)	247	271	(24)	46	50	(4)	84.3%	84.5%
2004	1,407	1,373	33	1,098	1,066	32	309	307	2	260	258	1	49	49	0	84.2%	84.2%
2005	1,683	1,621	62	1,321	1,257	64	362	365	(3)	304	308	(3)	58	57	1	84.1%	84.4%
2006	1,741	1,582	159	1,310	1,177	133	431	405	27	363	342	21	68	62	6	84.3%	84.6%
2007	1,788	1,618	170	1,221	1,052	169	567	566	1	479	480	(1)	88	85	2	84.5%	84.9%
2008	1,726	1,546	180	1,013	742	271	713	804	(91)	604	684	(80)	109	120	(11)	84.7%	85.1%
2009	1,706	1,635	72	727	386	341	980	1,249	(269)	831	1,065	(234)	149	184	(35)	84.8%	85.2%
2010	1,764	1,737	27	463	150	313	1,301	1,587	(286)	1,107	1,362	(255)	194	225	(31)	85.1%	85.8%
2011	1,669	889	781	71	-	71	1,599	889	710	1,368	768	600	230	120	110	85.6%	86.5%
2012	913	-	913	-	-	-	913	-	913	785	-	785	127	-	127	86.0%	100.0%
2013	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
Total	35,414	33,046	2,369	26,781	25,182	1,599	8,633	7,864	770	7,323	6,686	637	1,310	1,178	132	84.8%	85.0%
Excl Prior	35,414	33,046	2,369	26,781	25,182	1,599	8,633	7,864	770	7,323	6,686	637	1,310	1,178	132	84.8%	85.0%

**Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - Living Maintenance**

SUMMARY 8
EXHIBIT 12
SHEET 4

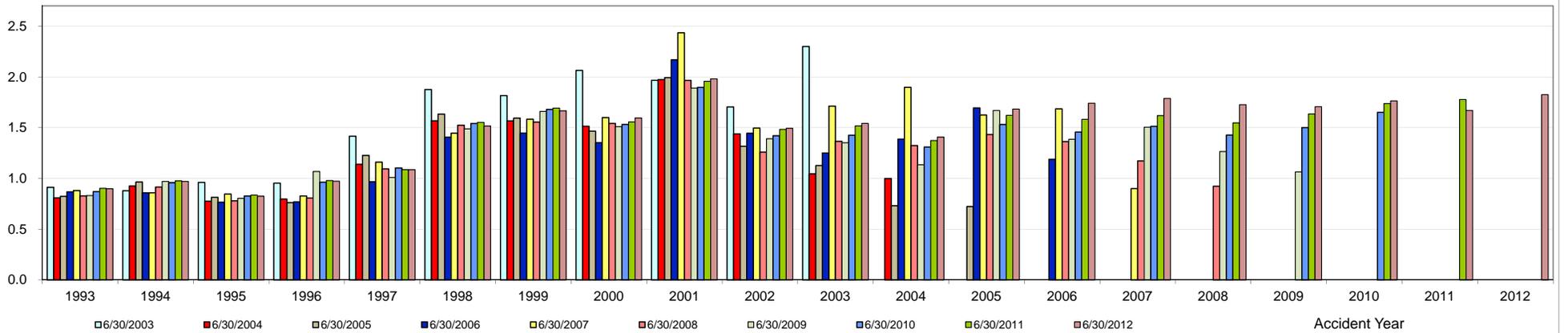
Retrospective Comparison of Unpaid loss as of June 30, 2011 (000's)

Accident Year	Actual Paid Loss @ 6/11	Ultimate Loss Earned @ 6/11			Nominal Unpaid Loss @ 6/11			Discounted Unpaid Loss @ 6/11			Amount of Discount @ 6/11			Discount Factors			
		Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11		
Prior	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%		
1977	197	197	197	0	0	(0)	0	0	(0)	0	0	(0)	0	0	(0)	90.6%	90.6%
1978	216	216	216	0	0	(0)	0	0	(0)	0	0	(0)	0	0	(0)	88.9%	88.9%
1979	266	267	266	1	0	0	0	0	0	0	0	0	0	0	0	87.4%	87.4%
1980	205	205	205	1	0	0	0	0	0	0	0	0	0	0	0	85.9%	85.9%
1981	164	164	164	1	0	0	1	0	0	0	0	0	0	0	0	84.8%	84.8%
1982	341	342	341	2	1	1	2	1	1	1	0	0	0	0	0	84.6%	84.6%
1983	169	169	169	1	0	1	1	0	0	0	0	0	0	0	0	83.5%	83.5%
1984	275	282	275	7	0	6	6	0	5	1	0	1	1	0	1	82.7%	82.7%
1985	316	318	323	2	7	(4)	2	6	(4)	0	1	(1)	0	1	(1)	82.0%	82.0%
1986	407	411	415	4	8	(4)	3	7	(4)	1	2	(1)	1	2	(1)	81.8%	81.8%
1987	609	615	623	6	14	(8)	5	12	(7)	1	3	(2)	1	3	(2)	81.3%	81.3%
1988	603	610	620	7	17	(10)	6	14	(8)	1	3	(2)	1	3	(2)	81.0%	81.0%
1989	576	591	591	15	15	(0)	12	12	(0)	3	3	(0)	3	3	(0)	81.1%	81.1%
1990	630	650	647	19	17	3	16	14	2	4	3	0	4	3	0	81.1%	81.1%
1991	637	650	656	13	19	(6)	11	16	(5)	2	3	(1)	2	3	(1)	81.9%	81.9%
1992	764	788	799	24	34	(11)	19	28	(9)	4	6	(2)	4	6	(2)	82.0%	82.0%
1993	858	898	902	40	44	(5)	33	36	(4)	7	8	(1)	7	8	(1)	82.2%	82.2%
1994	928	970	976	42	48	(6)	35	40	(5)	7	8	(1)	7	8	(1)	82.6%	82.6%
1995	786	824	836	38	49	(11)	32	41	(9)	6	8	(2)	6	8	(2)	83.1%	83.1%
1996	915	972	979	57	63	(7)	47	53	(6)	10	11	(1)	10	11	(1)	83.1%	83.1%
1997	1,001	1,085	1,086	84	85	(1)	70	71	(1)	14	14	(0)	14	14	(0)	83.6%	83.6%
1998	1,405	1,516	1,552	111	147	(36)	92	123	(30)	18	24	(6)	18	24	(6)	83.6%	83.6%
1999	1,519	1,666	1,693	146	174	(27)	122	145	(23)	24	28	(4)	24	28	(4)	83.7%	83.7%
2000	1,385	1,595	1,556	210	171	39	176	144	33	34	27	6	34	27	6	84.0%	84.0%
2001	1,737	1,981	1,957	244	220	24	206	185	21	39	35	4	39	35	4	84.2%	84.2%
2002	1,246	1,493	1,483	247	237	11	209	200	9	39	37	2	39	37	2	84.4%	84.4%
2003	1,197	1,542	1,517	345	321	25	292	271	21	54	50	4	54	50	4	84.5%	84.5%
2004	1,066	1,407	1,373	340	307	33	286	258	28	54	49	5	54	49	5	84.2%	84.2%
2005	1,257	1,683	1,621	426	365	62	360	308	52	66	57	10	66	57	10	84.4%	84.4%
2006	1,177	1,741	1,582	564	405	159	477	342	135	87	62	24	87	62	24	84.6%	84.6%
2007	1,052	1,788	1,618	736	566	170	625	480	144	111	85	26	111	85	26	84.9%	84.9%
2008	742	1,726	1,546	984	804	180	837	684	153	147	120	27	147	120	27	85.1%	85.1%
2009	386	1,706	1,635	1,321	1,249	72	1,126	1,065	61	195	184	11	195	184	11	85.2%	85.2%
2010	150	1,764	1,737	1,614	1,587	27	1,385	1,362	23	229	225	4	229	225	4	85.8%	85.8%
2011	-	835	889	835	889	(54)	722	768	(47)	113	120	(7)	113	120	(7)	86.5%	86.5%
Total	25,182	33,667	33,046	8,485	7,864	621	7,214	6,686	528	1,270	1,178	93	1,270	1,178	93	85.0%	85.0%
Excl Prior	25,182	33,667	33,046	8,485	7,864	621	7,214	6,686	528	1,270	1,178	93	1,270	1,178	93	85.0%	85.0%

**Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - Living Maintenance
Change in Ultimate Loss Estimates (000's)**

Accident Year	Historical Ultimate Loss by Evaluation Date									Change in Ultimate Loss Estimates											
	OW 6/30/2003	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	Deloitte 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	6/30/2003 - 6/30/2004	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	Cum. Change	
1979	262	262	279	266	266	266	266	266	266	267			17	(13)				0	(0)	0	4
1980	205	205	205	205	205	205	205	205	205	205								0	(0)	0	1
1981	164	164	164	164	164	164	164	164	164	164								0	(0)	0	1
1982	368	337	337	337	354	341	341	342	341	342	(31)			16	(13)			1	(0)	1	(26)
1983	169	169	169	169	169	169	169	169	169	169								0	(0)	1	1
1984	280	255	255	255	255	255	255	255	275	282	(25)							0	20	6	2
1985	313	313	333	316	316	316	316	316	323	318		20	(17)					1	6	(4)	6
1986	408	403	403	405	425	407	407	409	415	411	(5)		2	20	(18)			2	6	(4)	3
1987	608	653	651	609	609	609	609	612	623	615	45	(2)	(42)					3	11	(8)	6
1988	605	567	567	567	621	662	634	606	620	610	(38)			54	41	(28)		(28)	13	(10)	5
1989	529	533	669	630	550	603	632	579	591	591	4	136	(39)	(80)	53	29	(53)	13	(0)	62	
1990	612	658	640	762	742	634	622	637	647	650	46	(17)	121	(19)	(108)	(12)	14	10	3	38	
1991	720	626	651	661	626	626	626	654	656	650	(95)	25	10	(35)				28	2	(6)	(71)
1992	759	812	810	751	751	772	785	790	799	788	52	(2)	(59)		21	13	5	9	(11)	29	
1993	912	808	823	868	880	828	831	870	902	898	(104)	15	45	13	(53)	4	38	33	(5)	(14)	
1994	879	925	964	858	858	915	971	958	976	970	47	39	(106)		57	55	(12)	18	(6)	91	
1995	961	775	814	766	845	780	803	827	836	824	(186)	39	(48)	79	(66)	24	23	9	(11)	(137)	
1996	953	797	761	769	827	807	1,068	962	979	972	(157)	(36)	8	58	(20)	261	(106)	17	(7)	19	
1997	1,416	1,138	1,227	967	1,160	1,094	1,009	1,103	1,086	1,085	(277)	89	(260)	194	(67)	(84)	93	(17)	(1)	(331)	
1998	1,875	1,568	1,634	1,406	1,446	1,524	1,488	1,541	1,552	1,516	(308)	66	(228)	40	78	(36)	53	11	(36)	(359)	
1999	1,816	1,567	1,594	1,447	1,583	1,555	1,660	1,679	1,693	1,666	(249)	27	(148)	137	(28)	105	20	13	(27)	(150)	
2000	2,064	1,514	1,465	1,352	1,599	1,542	1,510	1,531	1,556	1,595	(550)	(49)	(113)	247	(57)	(33)	22	25	39	(469)	
2001	1,967	1,973	1,993	2,169	2,435	1,966	1,890	1,897	1,957	1,981	7	19	176	266	(469)	(75)	6	60	24	14	
2002	1,704	1,439	1,316	1,444	1,496	1,260	1,390	1,420	1,483	1,493	(266)	(123)	128	52	(236)	131	30	63	11	(211)	
2003	2,299	1,044	1,127	1,250	1,713	1,365	1,351	1,425	1,517	1,542	(1,255)	82	123	462	(348)	(14)	74	92	25	(757)	
2004		999	731	1,387	1,897	1,323	1,134	1,309	1,373	1,407			(268)	656	511	(574)	(189)	175	65	33	408
2005			722	1,694	1,625	1,433	1,669	1,531	1,621	1,683				972	(69)	(193)	236	(138)	90	62	961
2006				1,189	1,685	1,363	1,386	1,457	1,582	1,741				497		(323)	23	71	125	159	552
2007					899	1,172	1,505	1,513	1,618	1,788						273	332	8	105	170	889
2008						923	1,265	1,427	1,546	1,726						341	163	119	180	803	
2009							1,064	1,500	1,635	1,706							436	135	72	642	
2010								1,651	1,737	1,764								86	27	113	
2011									1,777	1,669									(108)	(108)	
2012										1,825											(108)
79-03	22,846	19,501	19,848	19,389	20,893	19,661	19,999	20,217	20,631	20,603	(3,345)	347	(459)	1,504	(1,232)	339	217	414	(27)	(2,243)	
79-04		20,238	20,300	20,510	22,525	20,718	20,867	21,259	21,737	21,743		62	210	2,014	(1,807)	149	392	479	6	(1,840)	
79-05			21,023	22,205	24,150	22,151	22,536	22,790	23,359	23,426			1,182	1,945	(1,999)	386	253	569	68	(879)	
79-06				23,393	25,835	23,513	23,922	24,247	24,940	25,167				2,442	(2,322)	409	325	694	227	(327)	
79-07					26,735	25,426	25,426	25,759	26,558	26,955					(2,049)	741	333	799	397	562	
79-08						25,609	26,691	27,186	28,105	28,681						1,082	495	918	577	1,365	
79-09							27,755	28,686	29,740	30,388							931	1,053	648	2,007	
79-10								30,338	31,477	32,152								1,139	675	2,120	
79-11									33,821	33,821									567	2,013	
79-12										35,647											2,013

Change in Ultimate Loss by Accident Year



Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - % Permanent Partial & Permanent Partial

SUMMARY 8
EXHIBIT 13
SHEET 1

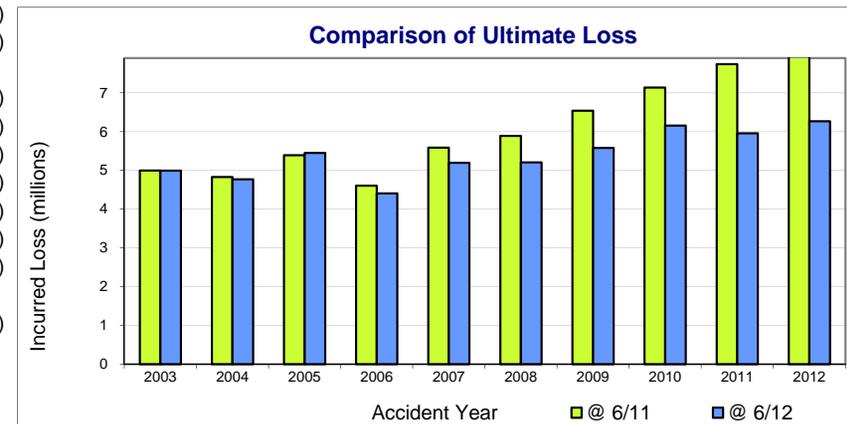
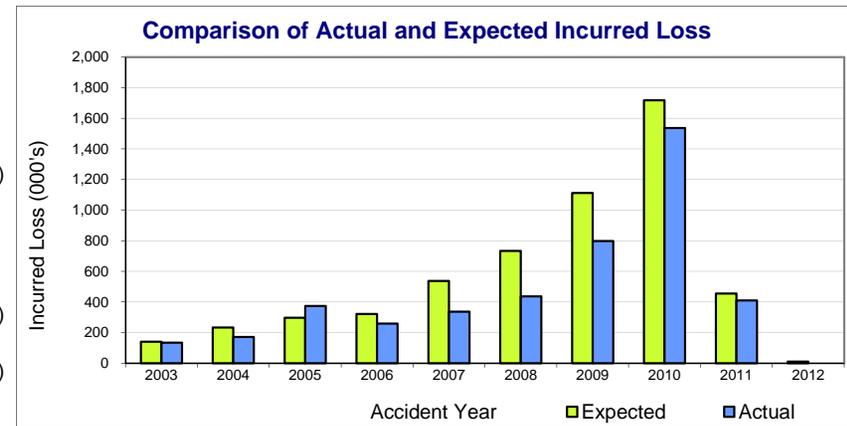
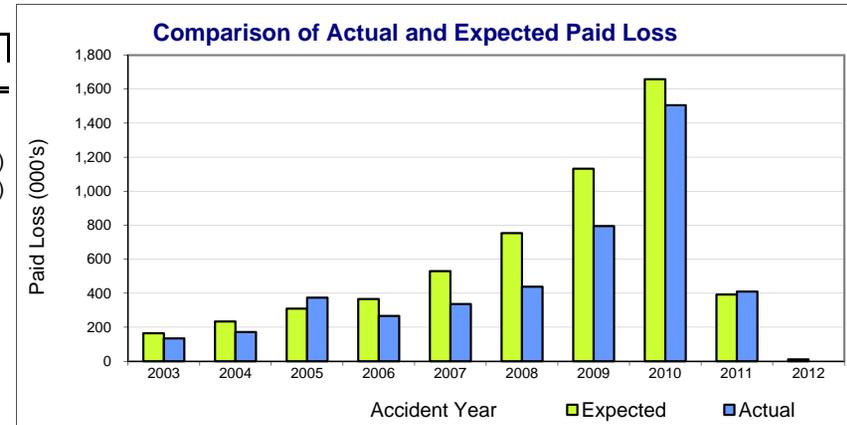
Change in Unpaid Loss from June 30, 2011 to June 30, 2012 (\$000's)
(June 30, 2012 Evaluated at June 30, 2012 and June 30, 2011 Evaluated at 6/2011)

Accident Year	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
	Earned at 6/30/12	Earned at 6/30/11	Change	Actual @ 06/12	Actual @ 06/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11
Prior	12	10	2	4	2	2	8	8	-	7	7	(0)	1	1	0	89.1%	92.5%
1977	1,148	1,148	(0)	1,147	1,147	-	1	1	(0)	1	1	(0)	0	0	(0)	88.9%	88.8%
1978	1,390	1,391	(0)	1,388	1,388	-	2	2	(0)	2	2	(0)	0	0	(0)	88.5%	87.8%
1979	1,988	1,987	1	1,985	1,984	1	4	4	0	3	3	0	0	0	(0)	87.9%	86.7%
1980	2,517	2,516	1	2,511	2,511	-	6	5	1	5	4	1	1	1	(0)	87.2%	85.1%
1981	2,448	2,444	4	2,442	2,438	4	6	6	0	5	5	0	1	1	(0)	84.9%	84.2%
1982	2,725	2,724	1	2,718	2,717	1	8	8	0	6	6	0	1	1	(0)	84.0%	83.6%
1983	3,120	3,115	4	3,105	3,105	-	15	11	4	13	9	4	2	2	0	88.0%	83.9%
1984	3,598	3,590	7	3,578	3,576	2	20	14	6	17	12	6	3	2	0	86.5%	82.9%
1985	3,881	3,876	5	3,859	3,859	-	22	17	5	19	14	5	4	3	1	83.5%	81.6%
1986	4,199	4,185	13	4,172	4,164	8	27	21	6	22	17	5	5	4	1	82.2%	80.8%
1987	4,097	4,084	13	4,069	4,060	9	28	24	4	23	20	3	6	5	1	80.3%	80.9%
1988	4,510	4,502	8	4,473	4,470	4	37	32	4	29	26	3	7	6	1	80.4%	81.2%
1989	4,419	4,410	9	4,379	4,374	5	39	36	4	31	29	2	8	7	1	79.3%	80.5%
1990	4,026	4,022	3	3,986	3,982	4	40	41	(1)	31	33	(2)	9	8	1	78.4%	81.4%
1991	3,722	3,718	4	3,678	3,672	6	44	46	(2)	35	38	(3)	9	8	1	79.1%	81.9%
1992	4,067	4,063	4	4,011	4,000	11	56	63	(7)	44	52	(8)	12	11	1	79.1%	82.6%
1993	3,843	3,847	(4)	3,777	3,775	3	65	72	(6)	53	59	(7)	13	12	0	80.2%	82.6%
1994	3,884	3,877	7	3,805	3,790	15	79	87	(8)	64	72	(8)	15	15	0	80.7%	82.6%
1995	3,954	3,908	45	3,857	3,798	60	96	111	(14)	78	92	(14)	18	19	(0)	80.8%	83.3%
1996	3,629	3,627	1	3,515	3,501	14	113	126	(13)	93	105	(12)	20	21	(1)	82.2%	83.4%
1997	3,382	3,379	3	3,255	3,235	20	127	144	(17)	105	120	(16)	23	24	(1)	82.3%	83.5%
1998	3,353	3,366	(13)	3,201	3,190	10	152	175	(23)	125	147	(21)	27	29	(2)	82.3%	83.5%
1999	3,822	3,785	36	3,612	3,553	60	209	233	(23)	173	193	(21)	37	40	(3)	82.4%	83.0%
2000	4,419	4,448	(29)	4,131	4,104	27	288	343	(56)	236	287	(50)	51	57	(5)	82.2%	83.5%
2001	4,956	4,894	62	4,566	4,438	128	390	456	(66)	321	381	(60)	69	75	(6)	82.3%	83.6%
2002	4,773	4,718	55	4,315	4,138	178	458	581	(123)	379	492	(113)	79	89	(10)	82.7%	84.7%
2003	4,994	4,996	(2)	4,353	4,220	134	640	776	(136)	539	659	(120)	101	117	(15)	84.1%	84.9%
2004	4,769	4,828	(59)	3,986	3,815	171	783	1,014	(231)	661	866	(205)	122	147	(25)	84.4%	85.5%
2005	5,450	5,391	59	4,346	3,973	373	1,104	1,418	(314)	938	1,215	(277)	166	204	(38)	84.9%	85.6%
2006	4,405	4,605	(200)	3,125	2,859	266	1,280	1,746	(466)	1,092	1,495	(403)	189	251	(62)	85.3%	85.6%
2007	5,196	5,586	(391)	3,415	3,078	336	1,781	2,508	(727)	1,518	2,148	(630)	263	360	(96)	85.2%	85.7%
2008	5,205	5,890	(685)	2,938	2,500	438	2,267	3,390	(1,123)	1,933	2,910	(978)	334	480	(146)	85.3%	85.9%
2009	5,581	6,540	(958)	2,602	1,807	795	2,979	4,732	(1,753)	2,546	4,082	(1,536)	433	650	(217)	85.5%	86.3%
2010	6,155	7,139	(984)	1,904	398	1,505	4,251	6,741	(2,490)	3,651	5,841	(2,190)	600	899	(299)	85.9%	86.7%
2011	5,957	3,871	2,085	410	-	410	5,547	3,871	1,675	4,797	3,255	1,542	750	617	133	86.5%	84.1%
2012	3,133	-	3,133	-	-	-	3,133	-	3,133	2,634	-	2,634	499	-	499	84.1%	100.0%
2013	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
Total	142,725	140,484	2,241	116,618	111,622	4,997	26,107	28,863	(2,756)	22,229	24,699	(2,470)	3,878	4,164	(286)	85.1%	85.6%
Excl Prior	142,713	140,474	2,239	116,615	111,620	4,995	26,099	28,855	(2,756)	22,222	24,691	(2,470)	3,877	4,163	(286)	85.1%	85.6%

Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - % Permanent Partial & Permanent Partial
2012 Fiscal Year as of June 30, 2012 - Actual vs. Expected (000's)

SUMMARY 8
 EXHIBIT 13
 SHEET 2

Accident Year	Paid Loss from 6/11 - 6/12			Incurred Loss from 6/11 - 6/12			Ultimate Loss-Earned & Unearned		
	Expected	Actual	Variance	Expected	Actual	Variance	Evaluated @ 6/11	Evaluated @ 6/12	Change
Prior	3	2	(1)				10	12	2
1977	0	-	(0)	1	-	(1)	1,148	1,148	(0)
1978	0	-	(0)	2	-	(2)	1,391	1,390	(0)
1979	1	1	0	4	1	(3)	1,987	1,988	1
1980	1	-	(1)	2	-	(2)	2,516	2,517	1
1981	1	4	3	-	4	4	2,444	2,448	4
1982	1	1	(0)	6	1	(5)	2,724	2,725	1
1983	2	-	(2)	3	-	(3)	3,115	3,120	4
1984	2	2	(0)	0	2	2	3,590	3,598	7
1985	2	-	(2)	3	-	(3)	3,876	3,881	5
1986	3	8	5	-	8	8	4,185	4,199	13
1987	4	9	5	3	9	6	4,084	4,097	13
1988	5	4	(2)	6	4	(2)	4,502	4,510	8
1989	4	5	1	5	5	1	4,410	4,419	9
1990	8	4	(4)	8	4	(4)	4,022	4,026	3
1991	8	6	(2)	10	6	(4)	3,718	3,722	4
1992	13	11	(2)	13	11	(2)	4,063	4,067	4
1993	12	3	(10)	13	3	(10)	3,847	3,843	(4)
1994	15	15	(0)	16	15	(1)	3,877	3,884	7
1995	23	60	37	30	60	30	3,908	3,954	45
1996	23	14	(9)	22	14	(8)	3,627	3,629	1
1997	27	20	(7)	29	20	(9)	3,379	3,382	3
1998	32	10	(22)	33	7	(27)	3,366	3,353	(13)
1999	36	60	24	33	60	26	3,785	3,822	36
2000	70	27	(43)	71	27	(44)	4,448	4,419	(29)
2001	83	128	45	69	128	60	4,894	4,956	62
2002	142	178	35	149	178	29	4,718	4,773	55
2003	165	134	(31)	140	134	(6)	4,996	4,994	(2)
2004	234	171	(63)	233	171	(62)	4,828	4,769	(59)
2005	309	373	64	297	373	77	5,391	5,450	59
2006	366	266	(100)	321	259	(62)	4,605	4,405	(200)
2007	530	336	(194)	537	336	(201)	5,586	5,196	(391)
2008	753	438	(315)	733	436	(297)	5,890	5,205	(685)
2009	1,132	795	(337)	1,112	798	(314)	6,540	5,581	(958)
2010	1,658	1,505	(153)	1,718	1,536	(181)	7,139	6,155	(984)
2011	392	410	18	455	410	(45)	7,743	5,957	(1,786)
2012	11	-	(11)	10	-	(10)	8,455	6,267	(2,188)
Total	6,069	4,997	(1,072)	6,085	5,016	(1,069)			(6,952)



Ohio Bureau of Workers' Compensation

SUMMARY 8

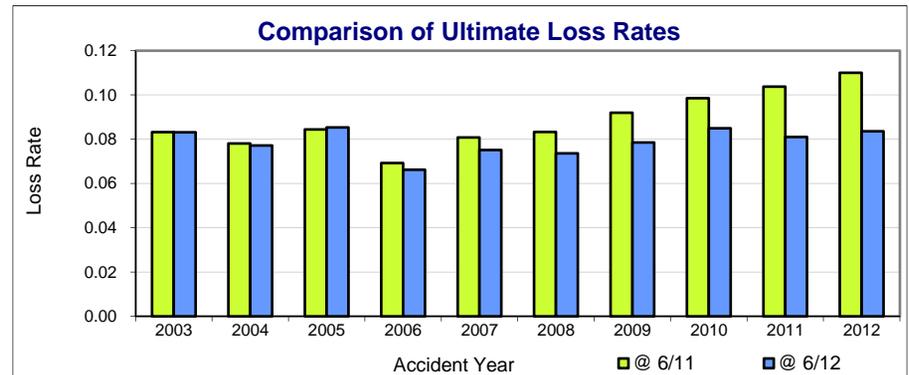
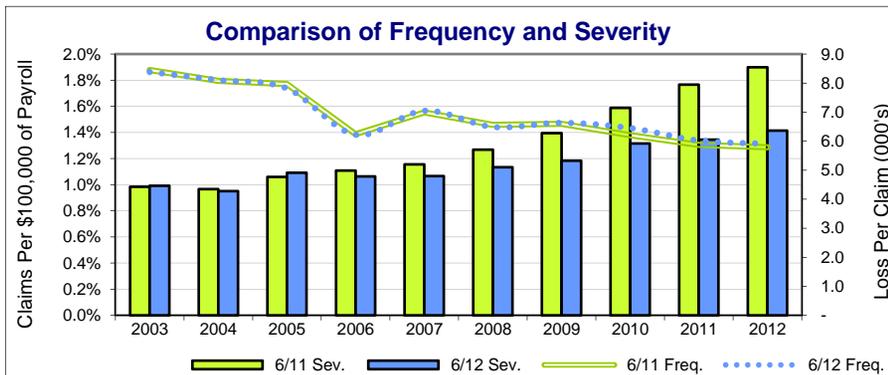
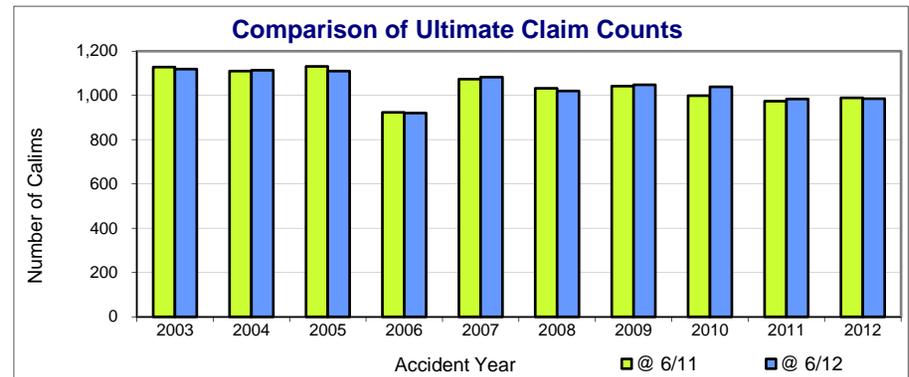
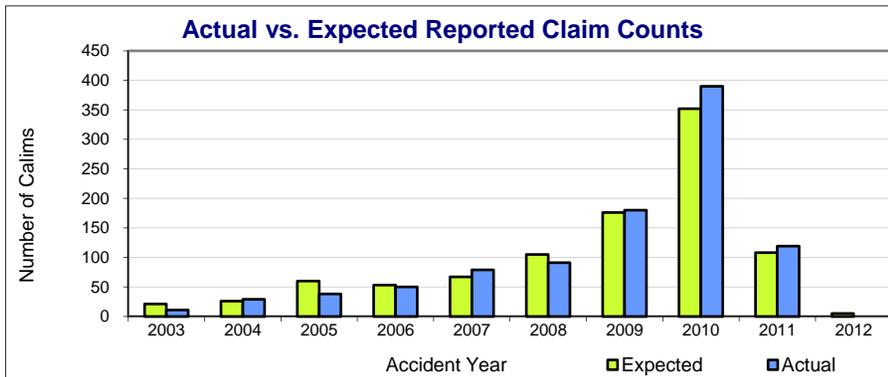
Public Employers - State Agencies - Compensation - % Permanent Partial & Permanent Partial

EXHIBIT 13

2012 Fiscal Year as of June 30, 2012 - Actual vs. Expected (000's)

SHEET 3

Accident Year	# of Reported Claims from 6/11-6/12			Ultimate Claim Counts			Ultimate Frequency		Ultimate Severity		Ultimate Loss Rate	
	Expected	Actual	Variance	@ 6/11	@ 6/12	Change	@ 6/11	@ 6/12	@ 6/11	@ 6/12	@ 6/11	@ 6/12
77-02	45	35	(10)	21,535	21,528	(7)						
2003	21	11	(10)	1,128	1,119	(9)	1.88%	1.86%	4,429	4,463	0.083	0.083
2004	26	29	3	1,110	1,114	4	1.80%	1.80%	4,350	4,281	0.078	0.077
2005	60	38	(22)	1,131	1,110	(21)	1.77%	1.74%	4,767	4,910	0.084	0.085
2006	53	50	(3)	923	920	(3)	1.39%	1.38%	4,989	4,789	0.069	0.066
2007	67	79	12	1,074	1,083	9	1.55%	1.57%	5,202	4,798	0.081	0.075
2008	105	91	(14)	1,032	1,020	(12)	1.46%	1.44%	5,708	5,103	0.083	0.074
2009	176	180	4	1,042	1,048	6	1.47%	1.47%	6,276	5,326	0.092	0.079
2010	352	390	38	999	1,039	40	1.38%	1.43%	7,146	5,924	0.099	0.085
2011	108	119	11	974	984	10	1.31%	1.34%	7,950	6,053	0.104	0.081
2012	5	-	(5)	989	985	(4)	1.29%	1.31%	8,549	6,362	0.110	0.084
Total	1,018	1,022	4	31,937	31,950	13						



Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - % Permanent Partial & Permanent Partial
Retrospective Comparison of Unpaid loss as of June 30, 2011 (000's)

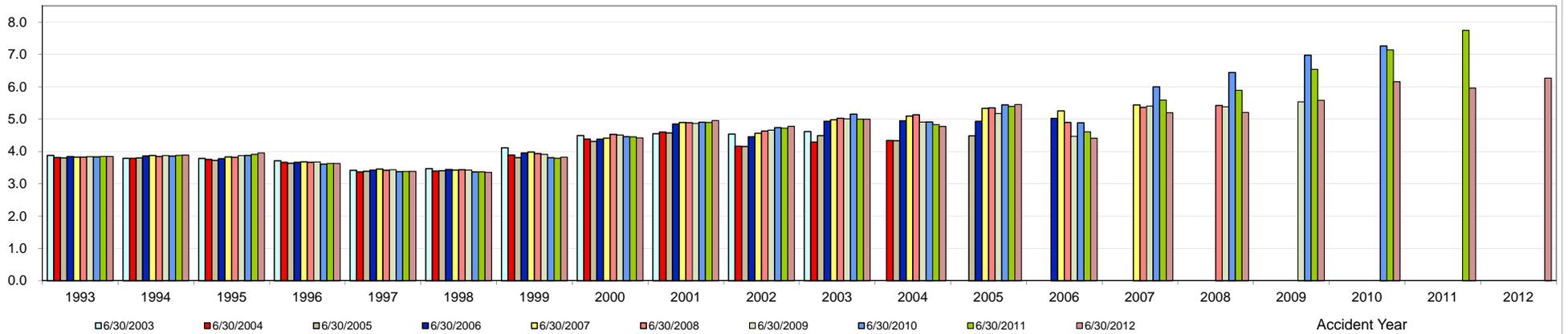
SUMMARY 8
EXHIBIT 13
SHEET 4

Accident Year	Actual Paid Loss @ 6/11	Ultimate Loss Earned @ 6/11			Nominal Unpaid Loss @ 6/11			Discounted Unpaid Loss @ 6/11			Amount of Discount @ 6/11			Discount Factors	
		Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11
Prior	2	12	10		10	8	2	9	7	2	1	1	0	92.5%	92.5%
1977	1,147	1,148	1,148		1	1	(0)	1	1	(0)	0	0	(0)	88.8%	88.8%
1978	1,388	1,390	1,391		2	2	(0)	2	2	(0)	0	0	(0)	87.8%	87.8%
1979	1,984	1,988	1,987		4	4	1	4	3	1	1	0	0	86.7%	86.7%
1980	2,511	2,517	2,516		6	5	1	5	4	0	1	1	0	85.1%	85.1%
1981	2,438	2,448	2,444		10	6	4	8	5	4	2	1	1	84.2%	84.2%
1982	2,717	2,725	2,724		8	8	1	7	6	1	1	1	0	83.6%	83.6%
1983	3,105	3,120	3,115		15	11	4	13	9	4	2	2	1	83.9%	83.9%
1984	3,576	3,598	3,590		22	14	7	18	12	6	4	2	1	82.9%	82.9%
1985	3,859	3,881	3,876		22	17	5	18	14	4	4	3	1	81.6%	81.6%
1986	4,164	4,199	4,185		34	21	13	28	17	11	7	4	3	80.8%	80.8%
1987	4,060	4,097	4,084		37	24	13	30	20	11	7	5	3	80.9%	80.9%
1988	4,470	4,510	4,502		40	32	8	33	26	6	8	6	2	81.2%	81.2%
1989	4,374	4,419	4,410		45	36	9	36	29	7	9	7	2	80.5%	80.5%
1990	3,982	4,026	4,022		44	41	3	36	33	3	8	8	1	81.4%	81.4%
1991	3,672	3,722	3,718		50	46	4	41	38	4	9	8	1	81.9%	81.9%
1992	4,000	4,067	4,063		67	63	4	55	52	3	12	11	1	82.6%	82.6%
1993	3,775	3,843	3,847		68	72	(4)	56	59	(3)	12	12	(1)	82.6%	82.6%
1994	3,790	3,884	3,877		94	87	7	78	72	6	16	15	1	82.6%	82.6%
1995	3,798	3,954	3,908		156	111	45	130	92	38	26	19	8	83.3%	83.3%
1996	3,501	3,629	3,627		127	126	1	106	105	1	21	21	0	83.4%	83.4%
1997	3,235	3,382	3,379		147	144	3	123	120	2	24	24	0	83.5%	83.5%
1998	3,190	3,353	3,366		162	175	(13)	136	147	(11)	27	29	(2)	83.5%	83.5%
1999	3,553	3,822	3,785		269	233	36	223	193	30	46	40	6	83.0%	83.0%
2000	4,104	4,419	4,448		314	343	(29)	263	287	(24)	52	57	(5)	83.5%	83.5%
2001	4,438	4,956	4,894		518	456	62	433	381	51	85	75	10	83.6%	83.6%
2002	4,138	4,773	4,718		636	581	55	538	492	46	97	89	8	84.7%	84.7%
2003	4,220	4,994	4,996		774	776	(2)	657	659	(2)	116	117	(0)	84.9%	84.9%
2004	3,815	4,769	4,828		954	1,014	(59)	815	866	(51)	139	147	(9)	85.5%	85.5%
2005	3,973	5,450	5,391		1,477	1,418	59	1,265	1,215	51	212	204	8	85.6%	85.6%
2006	2,859	4,405	4,605		1,546	1,746	(200)	1,324	1,495	(171)	222	251	(29)	85.6%	85.6%
2007	3,078	5,196	5,586		2,117	2,508	(391)	1,814	2,148	(335)	304	360	(56)	85.7%	85.7%
2008	2,500	5,205	5,890		2,705	3,390	(685)	2,322	2,910	(588)	383	480	(97)	85.9%	85.9%
2009	1,807	5,581	6,540		3,774	4,732	(958)	3,256	4,082	(826)	519	650	(132)	86.3%	86.3%
2010	398	6,155	7,139		5,756	6,741	(984)	4,988	5,841	(853)	768	899	(131)	86.7%	86.7%
2011	-	2,978	3,871		2,978	3,871	(893)	2,504	3,255	(751)	474	617	(142)	84.1%	84.1%
Total	111,622	136,613	140,484		24,992	28,863	(3,871)	21,374	24,699	(3,324)	3,618	4,164	(546)	85.5%	85.6%
Excl Prior	111,620	136,602	140,474		24,982	28,855	(3,873)	21,365	24,691	(3,326)	3,617	4,163	(547)	85.5%	85.6%

Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - % Permanent Partial & Permanent Partial
Change in Ultimate Loss Estimates (000's)

Accident Year	Historical Ultimate Loss by Evaluation Date										Change in Ultimate Loss Estimates									
	OW 6/30/2003	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	Deloitte 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	6/30/2003 - 6/30/2004	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	Cum. Change
1979	1,984	1,981	1,980	1,985	1,984	1,985	1,984	1,987	1,987	1,988	(3)	(1)	5	(1)	0	(1)	4	(0)	1	4
1980	2,489	2,486	2,485	2,488	2,487	2,487	2,494	2,518	2,516	2,517	(2)	(1)	3	(1)	7	23	(1)	1	28	
1981	2,440	2,436	2,435	2,438	2,438	2,437	2,442	2,442	2,442	2,443	(5)	(1)	4	(1)	(1)	0	5	2	4	8
1982	2,711	2,703	2,703	2,713	2,711	2,710	2,721	2,728	2,724	2,725	(8)	0	10	(2)	(1)	10	7	(4)	1	14
1983	3,117	3,108	3,104	3,108	3,110	3,110	3,114	3,117	3,115	3,120	(9)	(4)	4	1	(0)	4	4	(2)	4	2
1984	3,585	3,580	3,574	3,587	3,587	3,584	3,588	3,596	3,590	3,598	(5)	(6)	12	1	(3)	4	8	(5)	7	13
1985	3,883	3,873	3,864	3,871	3,870	3,867	3,874	3,882	3,876	3,881	(10)	(9)	8	(2)	(3)	7	8	(6)	5	(3)
1986	4,145	4,129	4,118	4,149	4,171	4,168	4,171	4,185	4,199	4,199	(16)	(11)	31	22	(3)	7	6	4	13	54
1987	4,087	4,078	4,068	4,089	4,094	4,087	4,088	4,092	4,084	4,097	(9)	(11)	22	4	(7)	1	4	(8)	13	10
1988	4,492	4,472	4,461	4,486	4,496	4,490	4,488	4,498	4,502	4,510	(20)	(11)	26	10	(6)	(2)	10	4	8	18
1989	4,322	4,310	4,301	4,325	4,355	4,371	4,382	4,390	4,419	4,419	(12)	(8)	23	30	16	11	8	20	9	97
1990	4,017	4,009	3,979	4,010	4,026	4,025	4,037	4,018	4,022	4,026	(8)	(30)	31	16	(2)	12	(19)	4	3	8
1991	3,669	3,639	3,693	3,706	3,719	3,738	3,735	3,712	3,718	3,722	(27)	54	14	13	19	(3)	(22)	5	4	56
1992	4,068	4,028	4,014	4,040	4,059	4,063	4,083	4,059	4,063	4,067	(39)	(15)	26	19	3	21	(24)	4	4	(0)
1993	3,876	3,811	3,797	3,841	3,822	3,822	3,836	3,828	3,847	3,843	(65)	(13)	43	(19)	0	13	(8)	18	(4)	(33)
1994	3,786	3,784	3,797	3,856	3,873	3,843	3,873	3,855	3,884	3,884	(2)	12	59	17	(29)	30	(18)	22	7	98
1995	3,780	3,752	3,721	3,775	3,830	3,819	3,871	3,872	3,908	3,954	(28)	(31)	54	55	(11)	52	1	36	45	173
1996	3,710	3,658	3,632	3,662	3,676	3,663	3,671	3,604	3,627	3,629	(52)	(26)	30	14	(13)	8	(67)	23	1	(81)
1997	3,415	3,364	3,385	3,422	3,454	3,416	3,432	3,373	3,379	3,382	(51)	21	38	32	(38)	15	(59)	6	3	(33)
1998	3,468	3,392	3,400	3,434	3,422	3,432	3,421	3,367	3,366	3,353	(76)	8	34	(12)	10	(11)	(54)	(1)	(13)	(115)
1999	4,110	3,888	3,807	3,950	3,981	3,932	3,906	3,805	3,785	3,822	(223)	(80)	143	30	(49)	(25)	(102)	(19)	36	(289)
2000	4,490	4,383	4,309	4,377	4,410	4,527	4,506	4,457	4,448	4,419	(107)	(74)	68	34	117	(21)	(49)	(10)	(29)	(71)
2001	4,547	4,597	4,571	4,848	4,894	4,885	4,866	4,902	4,894	4,956	49	(26)	277	46	(8)	(20)	36	(8)	62	408
2002	4,536	4,160	4,151	4,452	4,562	4,629	4,657	4,736	4,718	4,773	(376)	(9)	302	109	67	28	79	(18)	55	237
2003	4,614	4,287	4,488	4,931	4,978	5,024	5,009	5,152	4,996	4,994	(327)	201	443	47	46	(15)	144	(157)	(2)	380
2004		4,337	4,332	4,947	5,093	5,133	4,907	4,909	4,828	4,769		(6)	616	146	39	(225)	2	(81)	(59)	431
2005			4,482	4,932	5,332	5,347	5,170	5,439	5,391	5,450			450	400	15	(177)	269	(48)	59	968
2006				5,023	5,254	4,896	4,467	4,883	4,605	4,405				231	(358)	(429)	416	(278)	(200)	(617)
2007					5,437	5,360	5,401	5,995	5,586	5,196					(77)	41	594	(408)	(391)	(242)
2008						5,420	5,379	6,437	5,890	5,205						(41)	1,058	(547)	(685)	(215)
2009							5,532	6,975	6,540	5,581							1,443	(436)	(958)	49
2010								7,260	7,139	6,155								(121)	(984)	(1,106)
2011									7,743	5,957									(1,786)	(1,786)
2012										6,267										
79-03	93,341	91,908	91,838	93,547	94,009	94,113	94,246	94,172	94,084	94,324	(1,433)	(71)	1,710	462	104	133	(74)	(87)	239	983
79-04		94,265	94,189	96,510	97,118	97,261	97,170	97,094	96,925	97,104		(75)	2,320	609	143	(91)	(76)	(169)	179	1,410
79-05			98,671	101,442	102,450	102,608	102,340	102,533	102,317	102,555			2,771	1,008	157	(268)	194	(217)	238	2,378
79-06				106,464	107,704	107,504	106,807	107,417	106,922	106,960				1,240	(200)	(697)	610	(495)	38	1,761
79-07					113,141	112,864	113,411	112,508	113,411	112,156					(277)	(656)	1,204	(903)	(352)	1,519
79-08						118,284	117,587	119,849	118,399	117,361						(697)	2,262	(1,450)	(1,038)	1,304
79-09							123,119	126,824	124,938	122,942							3,705	(1,886)	(1,996)	1,354
79-10								134,084	132,077	129,097								(2,007)	(2,980)	248
79-11									139,820	135,053									(4,767)	(1,538)
79-12										141,320										(1,538)

Change in Ultimate Loss by Accident Year



Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - % Permanent Partial

SUMMARY 8
EXHIBIT 14
SHEET 1

Change in Unpaid Loss from June 30, 2011 to June 30, 2012 (\$000's)
(June 30, 2012 Evaluated at June 30, 2012 and June 30, 2011 Evaluated at 6/2011)

Accident Year	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
	Earned at 6/30/12	Earned at 6/30/11	Change	Actual @ 06/12	Actual @ 06/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11
Prior	11	9	2	4	2	2	7	7	0	7	7	(0)	1	1	0	89.1%	92.5%
1977	1,036	1,036	(0)	1,035	1,035	-	1	1	(0)	1	1	(0)	0	0	(0)	88.9%	88.8%
1978	1,280	1,280	(0)	1,278	1,278	-	2	2	(0)	2	2	(0)	0	0	(0)	88.5%	87.8%
1979	1,894	1,893	1	1,891	1,890	1	3	3	0	3	3	0	0	0	(0)	87.9%	86.7%
1980	2,407	2,407	0	2,402	2,402	-	5	5	0	5	4	1	1	1	(0)	87.2%	85.1%
1981	2,310	2,306	4	2,305	2,301	4	5	5	0	5	4	0	1	1	(0)	84.9%	84.2%
1982	2,641	2,641	1	2,634	2,633	1	7	7	0	6	6	0	1	1	(0)	84.0%	83.6%
1983	3,020	3,016	4	3,006	3,006	-	14	10	4	12	8	4	2	2	0	88.0%	83.9%
1984	3,515	3,508	7	3,496	3,495	2	19	13	6	16	11	5	3	2	0	86.5%	82.9%
1985	3,807	3,802	5	3,785	3,785	-	21	16	5	18	13	4	3	3	0	83.5%	81.6%
1986	3,953	3,940	13	3,929	3,922	8	23	18	5	19	14	5	4	3	1	82.2%	80.8%
1987	3,947	3,933	13	3,921	3,912	9	26	22	4	21	18	3	5	4	1	80.3%	80.9%
1988	4,165	4,157	8	4,135	4,131	4	31	26	4	25	21	3	6	5	1	80.4%	81.2%
1989	4,033	4,024	10	4,001	3,996	5	32	28	5	26	22	3	7	5	1	79.3%	80.5%
1990	3,961	3,958	3	3,922	3,919	4	38	39	(0)	30	32	(1)	8	7	1	78.4%	81.4%
1991	3,377	3,372	5	3,342	3,336	6	36	37	(1)	28	30	(2)	7	7	1	79.1%	81.9%
1992	3,715	3,711	5	3,669	3,659	11	46	52	(6)	36	43	(6)	10	9	1	79.1%	82.6%
1993	3,763	3,772	(8)	3,705	3,703	3	58	69	(11)	47	57	(10)	11	12	(1)	80.2%	82.6%
1994	3,486	3,478	9	3,415	3,405	10	71	73	(2)	57	60	(3)	14	13	1	80.7%	82.6%
1995	3,156	3,141	15	3,069	3,059	10	87	82	5	70	68	2	17	14	3	80.8%	83.3%
1996	3,373	3,369	4	3,269	3,255	14	104	114	(10)	86	95	(9)	19	19	(0)	82.2%	83.4%
1997	3,281	3,283	(2)	3,164	3,144	20	117	139	(22)	96	116	(20)	21	23	(2)	82.3%	83.5%
1998	3,015	3,018	(3)	2,875	2,865	10	140	153	(13)	115	128	(13)	25	25	(1)	82.3%	83.5%
1999	3,679	3,649	31	3,485	3,426	60	194	223	(29)	160	185	(25)	34	38	(4)	82.4%	83.0%
2000	4,130	4,163	(32)	3,864	3,837	27	266	326	(59)	219	272	(53)	47	54	(6)	82.2%	83.5%
2001	4,769	4,712	57	4,406	4,278	128	362	434	(71)	298	362	(64)	64	71	(7)	82.3%	83.6%
2002	4,417	4,398	19	3,989	3,844	145	428	554	(126)	354	470	(116)	74	85	(11)	82.7%	84.7%
2003	4,561	4,567	(6)	3,958	3,824	134	603	743	(140)	507	631	(124)	96	112	(16)	84.1%	84.9%
2004	4,604	4,664	(59)	3,864	3,693	171	740	971	(231)	625	830	(205)	116	141	(26)	84.4%	85.5%
2005	5,003	5,091	(89)	3,958	3,730	228	1,044	1,361	(317)	887	1,166	(279)	157	196	(38)	84.9%	85.6%
2006	4,253	4,457	(204)	3,039	2,780	259	1,214	1,677	(463)	1,035	1,436	(401)	179	241	(62)	85.3%	85.6%
2007	5,078	5,463	(385)	3,388	3,053	335	1,690	2,411	(721)	1,440	2,065	(625)	250	346	(96)	85.2%	85.7%
2008	4,994	5,669	(674)	2,844	2,406	438	2,150	3,262	(1,112)	1,833	2,801	(967)	317	461	(145)	85.3%	85.9%
2009	5,394	6,326	(932)	2,565	1,774	791	2,829	4,552	(1,723)	2,417	3,926	(1,509)	411	625	(214)	85.5%	86.3%
2010	5,867	6,850	(983)	1,832	375	1,457	4,035	6,475	(2,440)	3,466	5,611	(2,146)	569	864	(294)	85.9%	86.7%
2011	5,662	3,691	1,971	368	-	368	5,294	3,691	1,603	4,579	3,103	1,475	716	588	128	86.5%	84.1%
2012	2,958	-	2,958	-	-	-	2,958	-	2,958	2,487	-	2,487	471	-	471	84.1%	100.0%
2013	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
Total	134,517	132,752	1,766	109,814	105,150	4,663	24,704	27,601	(2,898)	21,038	23,623	(2,585)	3,666	3,979	(313)	85.2%	85.6%
Excl Prior	134,506	132,742	1,764	109,810	105,148	4,661	24,696	27,594	(2,898)	21,031	23,616	(2,585)	3,665	3,978	(313)	85.2%	85.6%

Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - % Permanent Partial
Retrospective Comparison of Unpaid loss as of June 30, 2011 (000's)

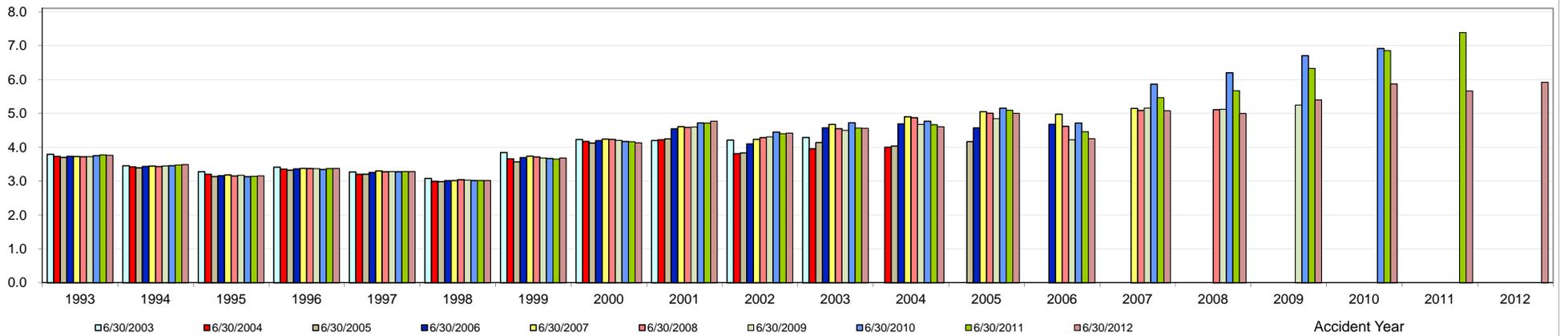
SUMMARY 8
EXHIBIT 14
SHEET 4

Accident Year	Actual Paid Loss @ 6/11	Ultimate Loss Earned @ 6/11		Nominal Unpaid Loss @ 6/11			Discounted Unpaid Loss @ 6/11			Amount of Discount @ 6/11			Discount Factors	
		Evaluated @ 6/12	Evaluated @ 6/11	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11
Prior	2	11	9	9	7	2	9	7	2	1	1	0	92.5%	92.5%
1977	1,035	1,036	1,036	1	1	(0)	1	1	(0)	0	0	(0)	88.8%	88.8%
1978	1,278	1,280	1,280	2	2	(0)	2	2	(0)	0	0	(0)	87.8%	87.8%
1979	1,890	1,894	1,893	4	3	1	4	3	1	1	0	0	86.7%	86.7%
1980	2,402	2,407	2,407	5	5	0	4	4	0	1	1	0	85.1%	85.1%
1981	2,301	2,310	2,306	10	5	4	8	4	4	2	1	1	84.2%	84.2%
1982	2,633	2,641	2,641	8	7	1	7	6	1	1	1	0	83.6%	83.6%
1983	3,006	3,020	3,016	14	10	4	12	8	3	2	2	1	83.9%	83.9%
1984	3,495	3,515	3,508	21	13	7	17	11	6	4	2	1	82.9%	82.9%
1985	3,785	3,807	3,802	21	16	5	17	13	4	4	3	1	81.6%	81.6%
1986	3,922	3,953	3,940	31	18	13	25	14	10	6	3	2	80.8%	80.8%
1987	3,912	3,947	3,933	35	22	13	28	18	11	7	4	3	80.9%	80.9%
1988	4,131	4,165	4,157	34	26	8	28	21	7	6	5	2	81.2%	81.2%
1989	3,996	4,033	4,024	37	28	10	30	22	8	7	5	2	80.5%	80.5%
1990	3,919	3,961	3,958	42	39	3	34	32	3	8	7	1	81.4%	81.4%
1991	3,336	3,377	3,372	42	37	5	34	30	4	8	7	1	81.9%	81.9%
1992	3,659	3,715	3,711	57	52	5	47	43	4	10	9	1	82.6%	82.6%
1993	3,703	3,763	3,772	61	69	(8)	50	57	(7)	11	12	(1)	82.6%	82.6%
1994	3,405	3,486	3,478	81	73	9	67	60	7	14	13	1	82.6%	82.6%
1995	3,059	3,156	3,141	97	82	15	81	68	13	16	14	3	83.3%	83.3%
1996	3,255	3,373	3,369	118	114	4	98	95	4	20	19	1	83.4%	83.4%
1997	3,144	3,281	3,283	137	139	(2)	114	116	(2)	23	23	(0)	83.5%	83.5%
1998	2,865	3,015	3,018	150	153	(3)	126	128	(3)	25	25	(1)	83.5%	83.5%
1999	3,426	3,679	3,649	253	223	31	210	185	25	43	38	5	83.0%	83.0%
2000	3,837	4,130	4,163	293	326	(32)	245	272	(27)	48	54	(5)	83.5%	83.5%
2001	4,278	4,769	4,712	490	434	57	410	362	47	81	71	9	83.6%	83.6%
2002	3,844	4,417	4,398	573	554	19	485	470	16	88	85	3	84.7%	84.7%
2003	3,824	4,561	4,567	737	743	(6)	626	631	(5)	111	112	(1)	84.9%	84.9%
2004	3,693	4,604	4,664	912	971	(59)	779	830	(51)	133	141	(9)	85.5%	85.5%
2005	3,730	5,003	5,091	1,273	1,361	(89)	1,090	1,166	(76)	183	196	(13)	85.6%	85.6%
2006	2,780	4,253	4,457	1,473	1,677	(204)	1,262	1,436	(174)	212	241	(29)	85.6%	85.6%
2007	3,053	5,078	5,463	2,025	2,411	(385)	1,735	2,065	(330)	290	346	(55)	85.7%	85.7%
2008	2,406	4,994	5,669	2,588	3,262	(674)	2,222	2,801	(579)	366	461	(95)	85.9%	85.9%
2009	1,774	5,394	6,326	3,620	4,552	(932)	3,123	3,926	(804)	497	625	(128)	86.3%	86.3%
2010	375	5,867	6,850	5,492	6,475	(983)	4,759	5,611	(852)	733	864	(131)	86.7%	86.7%
2011	-	2,831	3,691	2,831	3,691	(860)	2,380	3,103	(723)	451	588	(137)	84.1%	84.1%
Total	105,150	128,728	132,752	23,578	27,601	(4,023)	20,169	23,623	(3,454)	3,409	3,979	(569)	85.5%	85.6%
Excl Prior	105,148	128,717	132,742	23,568	27,594	(4,025)	20,160	23,616	(3,456)	3,409	3,978	(569)	85.5%	85.6%

**Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - % Permanent Partial
Change in Ultimate Loss Estimates (000's)**

Accident Year	Historical Ultimate Loss by Evaluation Date										Change in Ultimate Loss Estimates										
	OW 6/30/2003	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	Deloitte 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	6/30/2003 - 6/30/2004	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	Cum. Change	
1979	1,889	1,887	1,886	1,891	1,890	1,890	1,890	1,893	1,893	1,894	(3)	(1)	5	(1)	0		3	(0)	1	5	
1980	2,404	2,401	2,400	2,403	2,402	2,402	2,402	2,408	2,407	2,407	(2)	(1)	3	(1)	(0)		6	(1)	0	3	
1981	2,302	2,297	2,296	2,296	2,300	2,298	2,298	2,300	2,310	2,310	(5)	(1)	4	(1)	(1)		6	2	4	8	
1982	2,637	2,629	2,629	2,639	2,637	2,636	2,636	2,644	2,641	2,641	(8)	0	10	(2)	(1)		7	(3)	1	4	
1983	3,018	3,008	3,004	3,009	3,010	3,010	3,010	3,018	3,016	3,020	(9)	(4)	4	1	(0)		8	(2)	4	2	
1984	3,502	3,497	3,491	3,503	3,504	3,500	3,501	3,513	3,508	3,515	(5)	(6)	12	1	(3)	0	13	(5)	7	14	
1985	3,808	3,798	3,788	3,796	3,794	3,791	3,793	3,807	3,802	3,807	(10)	(9)	8	(2)	(3)	2	14	(6)	5	(2)	
1986	3,929	3,914	3,903	3,913	3,924	3,923	3,924	3,934	3,940	3,953	(16)	(11)	10	14	(4)	0	11	5	13	23	
1987	3,936	3,927	3,916	3,931	3,940	3,935	3,928	3,941	3,933	3,947	(9)	(11)	15	9	(5)	(7)	12	(7)	13	11	
1988	4,150	4,130	4,119	4,137	4,143	4,144	4,136	4,151	4,157	4,165	(20)	(11)	18	7	1	(8)	15	6	8	15	
1989	3,994	3,981	3,973	3,988	4,011	4,012	4,008	4,013	4,033	4,033	(12)	(8)	15	22	1	(4)	4	11	10	40	
1990	3,948	3,941	3,911	3,931	3,942	3,937	3,944	3,953	3,958	3,961	(7)	(30)	20	11	(6)	7	9	5	3	13	
1991	3,384	3,360	3,351	3,355	3,362	3,375	3,365	3,372	3,377	3,377	(24)	(8)	4	7	14	(12)	1	7	5	(7)	
1992	3,717	3,679	3,647	3,681	3,694	3,691	3,700	3,704	3,711	3,715	(38)	(32)	34	12	(3)	9	4	6	5	(2)	
1993	3,792	3,730	3,700	3,732	3,726	3,720	3,722	3,753	3,772	3,763	(61)	(30)	31	(6)	(6)	1	31	19	(8)	(29)	
1994	3,453	3,422	3,391	3,434	3,444	3,428	3,446	3,454	3,478	3,486	(31)	(31)	42	11	(16)	18	7	24	9	33	
1995	3,278	3,201	3,134	3,158	3,182	3,151	3,172	3,131	3,141	3,156	(78)	(66)	23	24	(31)	21	(42)	10	15	(123)	
1996	3,412	3,354	3,323	3,361	3,377	3,372	3,366	3,343	3,369	3,373	(58)	(31)	38	16	(5)	(5)	(23)	26	4	(39)	
1997	3,269	3,202	3,204	3,254	3,299	3,275	3,280	3,276	3,283	3,281	(67)	2	50	45	(24)	4	(4)	7	(2)	11	
1998	3,080	2,995	2,983	3,013	3,017	3,043	3,032	3,015	3,018	3,015	(85)	(12)	30	4	26	(11)	(16)	3	(3)	(65)	
1999	3,843	3,658	3,569	3,694	3,737	3,713	3,679	3,667	3,649	3,679	(184)	(89)	124	43	(24)	(34)	(12)	31	(18)	31	(164)
2000	4,228	4,171	4,122	4,193	4,242	4,229	4,202	4,170	4,163	4,130	(57)	(49)	71	49	(13)	(27)	(32)	(8)	(32)	(98)	
2001	4,199	4,222	4,247	4,542	4,609	4,585	4,597	4,717	4,712	4,769	23	25	295	67	(24)	12	120	(5)	57	570	
2002	4,211	3,808	3,831	4,097	4,232	4,283	4,308	4,447	4,398	4,417	(403)	22	266	135	51	24	139	(48)	19	206	
2003	4,288	3,955	4,139	4,571	4,673	4,547	4,496	4,723	4,567	4,561	(333)	183	432	102	(126)	(51)	227	(156)	(6)	273	
2004		3,998	4,036	4,687	4,899	4,871	4,673	4,768	4,664	4,604		38	651	213	(28)	(198)	95	(104)	(59)	606	
2005			4,164	4,571	5,049	5,003	4,845	5,153	5,091	5,003			407	478	(46)	(158)	309	(62)	(89)	839	
2006				4,676	4,975	4,618	4,219	4,713	4,457	4,253				299	(357)	(398)	494	(257)	(204)	(423)	
2007					5,146	5,085	5,156	5,860	5,463	5,078					(61)	71	705	(397)	(385)	(68)	
2008						5,106	5,119	6,194	5,669	4,994						13	1,075	(526)	(674)	(112)	
2009							5,244	6,702	6,326	5,394							1,458	(376)	(932)	150	
2010								6,912	6,850	5,867								(62)	(983)	(1,045)	
2011									7,383	5,662									(1,721)	(1,721)	
2012										5,916											
79-03	87,672	86,168	85,960	87,525	88,094	87,893	87,834	88,342	88,215	88,376	(1,503)	(209)	1,565	569	(201)	(59)	509	(127)	162	705	
79-04		88,280	88,110	90,321	91,104	90,874	90,617	91,217	90,985	91,086							600	(232)	101	1,306	
79-05			92,274	94,892	96,153	95,877	95,461	96,370	96,076	96,089			2,618	1,261	(276)	(415)	909	(294)	13	2,144	
79-06				99,568	101,128	100,494	99,681	101,083	100,533	100,342				1,560	(633)	(814)	1,403	(550)	(191)	1,721	
79-07					106,274	105,579	104,836	105,996	105,420	105,420					(695)	(743)	2,107	(947)	(576)	1,653	
79-08						110,685	109,955	113,138	111,665	110,414							3,182	(1,473)	(1,251)	1,542	
79-09							115,199	119,839	117,991	115,808							4,640	(1,848)	(2,183)	1,692	
79-10								126,751	124,841	121,675								(1,910)	(3,166)	647	
79-11									132,224	127,337									(4,887)	(1,074)	
79-12										133,254											(1,074)

Change in Ultimate Loss by Accident Year



Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - Permanent Partial

SUMMARY 8
EXHIBIT 15
SHEET 1

Change in Unpaid Loss from June 30, 2011 to June 30, 2012 (\$000's)
(June 30, 2012 Evaluated at June 30, 2012 and June 30, 2011 Evaluated at 6/2011)

Accident Year	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
	Earned at 6/30/12	Earned at 6/30/11	Change	Actual @ 06/12	Actual @ 06/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11
Prior	1	1	(0)	-	-	-	1	1	(0)	0	1	(0)	0	0	0	89.1%	92.5%
1977	112	112	(0)	111	111	-	0	0	(0)	0	0	(0)	0	0	(0)	88.9%	88.8%
1978	110	110	(0)	110	110	-	0	0	(0)	0	0	0	0	0	(0)	88.5%	87.8%
1979	94	94	(0)	94	94	-	0	0	(0)	0	0	(0)	0	0	(0)	87.9%	86.7%
1980	109	109	0	109	109	-	0	0	0	0	0	0	0	0	(0)	87.2%	85.1%
1981	138	138	(0)	138	138	-	0	0	(0)	0	0	0	0	0	(0)	84.9%	84.2%
1982	84	84	(0)	83	83	-	0	0	(0)	0	0	0	0	0	(0)	84.0%	83.6%
1983	99	99	0	98	98	-	1	1	0	1	1	0	0	0	(0)	88.0%	83.9%
1984	82	82	0	81	81	-	1	1	0	1	1	0	0	0	0	86.5%	82.9%
1985	74	74	0	73	73	-	1	1	0	1	1	0	0	0	0	83.5%	81.6%
1986	246	246	0	242	242	-	4	3	0	3	3	0	1	1	0	82.2%	80.8%
1987	151	151	(0)	148	148	-	2	2	(0)	2	2	(0)	0	0	(0)	80.3%	80.9%
1988	345	345	(0)	339	339	-	6	6	(0)	5	5	(0)	1	1	0	80.4%	81.2%
1989	386	387	(1)	379	379	-	7	8	(1)	6	7	(1)	1	2	(0)	79.3%	80.5%
1990	65	65	(0)	63	63	-	2	2	(0)	1	1	(0)	0	0	0	78.4%	81.4%
1991	345	346	(1)	336	336	-	9	9	(1)	7	8	(1)	2	2	0	79.1%	81.9%
1992	352	353	(1)	342	342	-	10	11	(1)	8	9	(1)	2	2	0	79.1%	82.6%
1993	80	75	5	72	72	-	7	3	5	6	2	4	1	0	1	80.2%	82.6%
1994	398	400	(1)	390	385	5	9	15	(6)	7	12	(5)	2	3	(1)	80.7%	82.6%
1995	798	768	30	788	739	49	10	29	(19)	8	24	(16)	2	5	(3)	80.8%	83.3%
1996	256	258	(3)	246	246	-	9	12	(3)	8	10	(3)	2	2	(0)	82.2%	83.4%
1997	101	97	5	91	91	-	10	5	5	8	4	4	2	1	1	82.3%	83.5%
1998	338	348	(10)	326	326	-	12	22	(10)	10	18	(9)	2	4	(2)	82.3%	83.5%
1999	142	137	5	127	127	-	16	10	5	13	8	4	3	2	1	82.4%	83.0%
2000	289	285	3	267	267	-	21	18	3	17	15	3	4	3	1	82.2%	83.5%
2001	187	182	5	160	160	-	27	23	5	23	19	4	5	4	1	82.3%	83.6%
2002	356	320	36	326	294	33	30	26	4	25	22	3	5	4	1	82.7%	84.7%
2003	433	429	4	396	396	-	37	33	4	31	28	3	6	5	1	84.1%	84.9%
2004	164	164	(0)	122	122	-	43	43	(0)	36	36	(0)	7	6	0	84.4%	85.5%
2005	448	300	148	388	243	145	60	57	3	51	49	2	9	8	1	84.9%	85.6%
2006	153	148	4	86	79	7	66	69	(3)	56	59	(3)	10	10	(0)	85.3%	85.6%
2007	118	123	(5)	26	26	1	91	97	(6)	78	83	(6)	14	14	(0)	85.2%	85.7%
2008	211	222	(11)	94	94	-	117	128	(11)	99	110	(10)	17	18	(1)	85.3%	85.9%
2009	188	214	(26)	37	33	4	150	180	(30)	129	156	(27)	22	25	(3)	85.5%	86.3%
2010	288	289	(1)	72	23	49	216	265	(50)	185	230	(45)	30	35	(5)	85.9%	86.7%
2011	295	180	115	42	-	42	253	180	72	219	152	67	34	29	5	86.5%	84.1%
2012	175	-	175	-	-	-	175	-	175	147	-	147	28	-	28	84.1%	100.0%
2013	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
Total	8,208	7,733	475	6,805	6,471	334	1,403	1,261	142	1,191	1,076	115	212	185	27	84.9%	85.3%
Excl Prior	8,207	7,732	475	6,805	6,471	334	1,402	1,261	142	1,190	1,076	115	212	185	27	84.9%	85.3%

**Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - Permanent Partial**

SUMMARY 8
EXHIBIT 15
SHEET 4

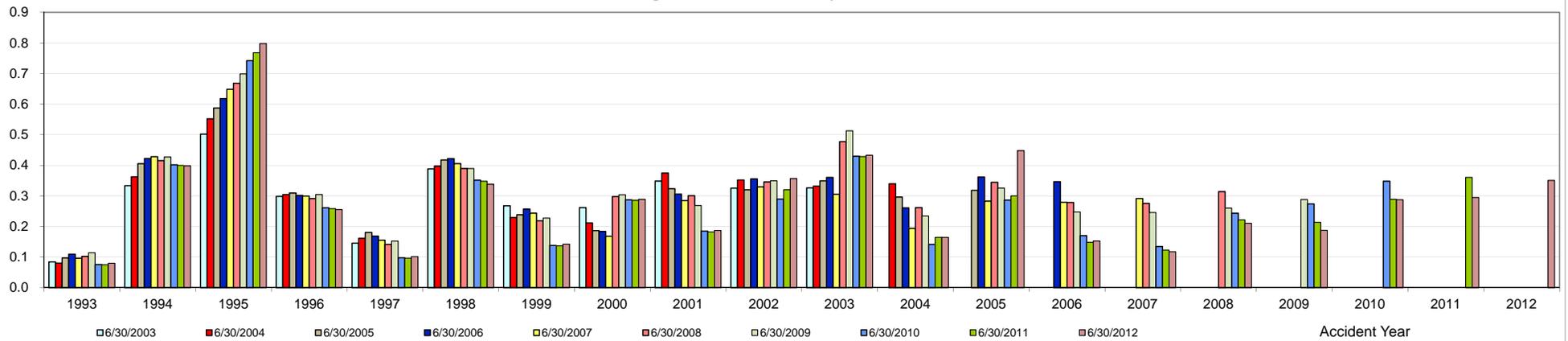
Retrospective Comparison of Unpaid loss as of June 30, 2011 (000's)

Accident Year	Actual Paid Loss @ 6/11	Ultimate Loss Earned @ 6/11			Nominal Unpaid Loss @ 6/11			Discounted Unpaid Loss @ 6/11			Amount of Discount @ 6/11			Discount Factors	
		Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11
Prior	-	1	1	(0)	1	1	(0)	-	1	(1)	1	0	0	0.0%	92.5%
1977	111	112	112	(0)	0	0	(0)	0	0	(0)	0	0	(0)	88.8%	88.8%
1978	110	110	110	(0)	0	0	(0)	0	0	(0)	0	0	(0)	87.8%	87.8%
1979	94	94	94	(0)	0	0	(0)	0	0	(0)	0	0	(0)	86.7%	86.7%
1980	109	109	109	0	0	0	0	0	0	0	0	0	0	85.1%	85.1%
1981	138	138	138	0	0	0	(0)	0	0	(0)	0	0	(0)	84.2%	84.2%
1982	83	84	84	0	0	0	(0)	0	0	(0)	0	0	(0)	83.6%	83.6%
1983	98	99	99	1	1	0	0	1	1	0	0	0	0	83.9%	83.9%
1984	81	82	82	1	1	0	0	1	1	0	0	0	0	82.9%	82.9%
1985	73	74	74	1	1	0	0	1	1	0	0	0	0	81.6%	81.6%
1986	242	246	246	4	3	0	0	3	3	0	1	1	0	80.8%	80.8%
1987	148	151	151	2	2	(0)	(0)	2	2	(0)	0	0	(0)	80.9%	80.9%
1988	339	345	345	6	6	(0)	(0)	5	5	(0)	1	1	(0)	81.2%	81.2%
1989	379	386	387	7	8	(1)	(1)	6	7	(1)	1	2	(0)	80.5%	80.5%
1990	63	65	65	2	2	(0)	(0)	1	1	(0)	0	0	(0)	81.4%	81.4%
1991	336	345	346	9	9	(1)	(1)	7	8	(1)	2	2	(0)	81.9%	81.9%
1992	342	352	353	10	11	(1)	(1)	8	9	(1)	2	2	(0)	82.6%	82.6%
1993	72	80	75	7	3	5	5	6	2	4	1	0	1	82.6%	82.6%
1994	385	398	400	13	15	(1)	(1)	11	12	(1)	2	3	(0)	82.6%	82.6%
1995	739	798	768	59	29	30	30	49	24	25	10	5	5	83.3%	83.3%
1996	246	256	258	9	12	(3)	(3)	8	10	(2)	2	2	(0)	83.4%	83.4%
1997	91	101	97	10	5	5	5	9	4	4	2	1	1	83.5%	83.5%
1998	326	338	348	12	22	(10)	(10)	10	18	(8)	2	4	(2)	83.5%	83.5%
1999	127	142	137	16	10	5	5	13	8	5	3	2	1	83.0%	83.0%
2000	267	289	285	21	18	3	3	18	15	3	3	3	1	83.5%	83.5%
2001	160	187	182	27	23	5	5	23	19	4	4	4	1	83.6%	83.6%
2002	294	356	320	63	26	36	36	53	22	31	10	4	6	84.7%	84.7%
2003	396	433	429	37	33	4	4	31	28	4	6	5	1	84.9%	84.9%
2004	122	164	164	43	43	(0)	(0)	36	36	(0)	6	6	(0)	85.5%	85.5%
2005	243	448	300	205	57	148	148	175	49	127	29	8	21	85.6%	85.6%
2006	79	153	148	73	69	4	4	63	59	3	11	10	1	85.6%	85.6%
2007	26	118	123	92	97	(5)	(5)	79	83	(5)	13	14	(1)	85.7%	85.7%
2008	94	211	222	117	128	(11)	(11)	100	110	(10)	17	18	(2)	85.9%	85.9%
2009	33	188	214	154	180	(26)	(26)	133	156	(22)	21	25	(4)	86.3%	86.3%
2010	23	288	289	264	265	(1)	(1)	229	230	(1)	35	35	(0)	86.7%	86.7%
2011	-	147	180	147	180	(33)	(33)	124	152	(28)	23	29	(5)	84.1%	84.1%
Total	6,471	7,885	7,733	1,414	1,261	153	153	1,205	1,076	129	209	185	23	85.2%	85.3%
Excl Prior	6,471	7,885	7,732	1,413	1,261	153	153	1,205	1,076	130	208	185	23	85.3%	85.3%

**Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - Permanent Partial
Change in Ultimate Loss Estimates (000's)**

Accident Year	Historical Ultimate Loss by Evaluation Date											Change in Ultimate Loss Estimates								Cum. Change	
	OW 6/30/2003	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	Deloitte 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	6/30/2003 - 6/30/2004	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012		
1979	95	95	95	95	95	95	94	94	94	94							(1)	0	(0)	(0)	(1)
1980	85	85	85	85	85	85	93	110	109	109							8	17	(0)	0	24
1981	139	139	139	139	139	139	139	138	138	138								(0)	(0)	(0)	(1)
1982	74	74	74	74	74	74	84	84	84	84							10	(0)	(0)	(0)	10
1983	99	99	99	99	99	99	103	99	99	99							4	(4)	(0)	0	(0)
1984	83	83	83	83	83	83	87	82	82	82							4	(5)	(0)	0	(1)
1985	75	75	75	75	75	75	80	74	74	74							5	(6)	(0)	0	(1)
1986	215	215	215	236	244	244	251	247	246	246		21	8	1			7	(5)	(1)	0	31
1987	151	151	151	158	153	151	159	151	151	151			7	(5)	(2)		8	(8)	(0)	(0)	(1)
1988	342	342	342	350	353	346	352	347	345	345			8	3	(7)		6	(5)	(2)	(0)	3
1989	328	328	328	336	344	359	373	377	387	386		8	7	15			15	4	9	(1)	57
1990	69	68	68	79	84	88	93	65	65	65											(4)
1991	282	279	341	351	345	362	371	348	346	345		(1)	62	10	6	5	9	(24)	(2)	(1)	63
1992	351	350	367	359	366	372	384	355	353	352		(1)	17	(8)	7	6	12	(29)	(2)	(1)	1
1993	84	80	97	109	96	102	114	76	75	80		(4)	17	12	(13)	6	12	(39)	(1)	5	(5)
1994	333	362	405	422	428	415	427	402	400	398		29	43	17	6	(13)	12	(25)	(2)	(1)	65
1995	502	552	587	618	649	668	699	742	768	798		50	35	31	31	20	31	43	26	30	296
1996	298	304	309	301	299	291	304	261	258	259		6	5	(8)	(2)	(8)	13	(43)	(3)	(3)	(43)
1997	146	162	181	169	155	141	152	98	97	101		16	19	(12)	(13)	(14)	11	(55)	(1)	5	(44)
1998	388	397	417	421	405	389	389	352	348	338		9	20	4	(16)	(16)	(38)	(4)	(10)	(50)	
1999	268	229	238	257	244	219	228	138	137	142		(39)	9	19	(13)	(25)	9	(90)	(1)	5	(125)
2000	262	212	187	184	168	298	304	287	285	289		(50)	(25)	(3)	(15)	129	6	(17)	(2)	3	27
2001	348	375	324	306	285	301	269	185	182	187		26	(51)	(18)	(21)	16	(32)	(84)	(3)	5	(161)
2002	325	352	320	355	329	345	349	289	320	356		26	(32)	35	(26)	16	4	(60)	31	36	31
2003	326	332	349	360	305	477	513	430	429	433		6	18	11	(55)	172	35	(83)	(1)	4	107
2004		339	296	261	194	262	234	141	164	164			(43)	(35)	(67)	68	(27)	(93)	23	(0)	(175)
2005			318	361	283	344	325	286	300	448				43	(78)	61	(19)	(39)	14	148	130
2006				347	279	278	247	170	148	153					(68)	(1)	(31)	(77)	(22)	4	(194)
2007					291	276	246	135	123	118						(16)	(30)	(111)	(12)	(5)	(174)
2008																					
2009						314	260	243	222	211							(54)	(17)	(22)	(11)	(103)
2010							288	274	214	188								(14)	(60)	(26)	(100)
2011								348	289	288									(59)	(1)	(60)
2012									360	295										(66)	(66)
79-03	5,669	5,740	5,878	6,022	5,915	6,220	6,413	5,830	5,870	5,947		71	138	145	(107)	305	193	(583)	40	77	278
79-04		5,985	6,079	6,189	6,015	6,387	6,553	5,877	5,940	6,018			95	109	(174)	372	166	(676)	63	77	104
79-05			6,397	6,550	6,298	6,731	6,878	6,163	6,240	6,466				153	(253)	434	147	(715)	77	225	234
79-06				6,897	6,577	7,010	7,126	6,333	6,389	6,618					(320)	433	116	(793)	56	229	40
79-07					6,868	7,285	7,372	6,468	6,512	6,736						417	86	(904)	44	224	(134)
79-08						7,599	7,632	6,711	6,734	6,946							32	(920)	22	213	(238)
79-09							7,920	6,985	6,947	7,134								(935)	(38)	187	(338)
79-10								7,333	7,236	7,421									(97)	186	(398)
79-11									7,596	7,716										120	(464)
79-12										8,067											(464)

Change in Ultimate Loss by Accident Year



**Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - Lump Sum Settlement**

SUMMARY 8
EXHIBIT 16
SHEET 1

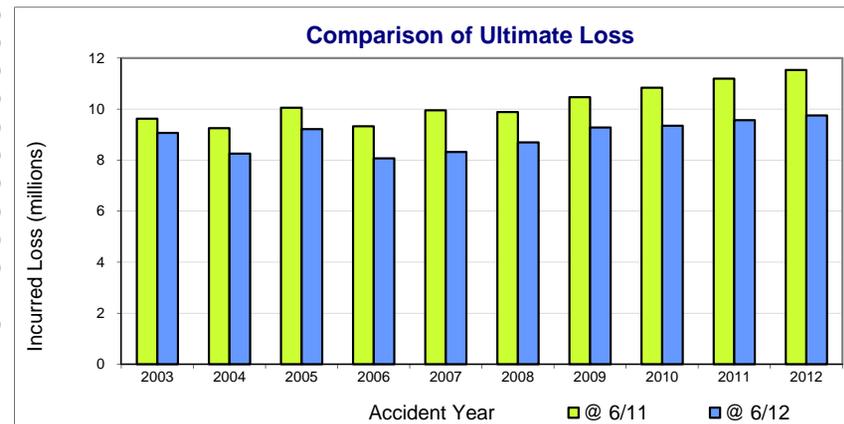
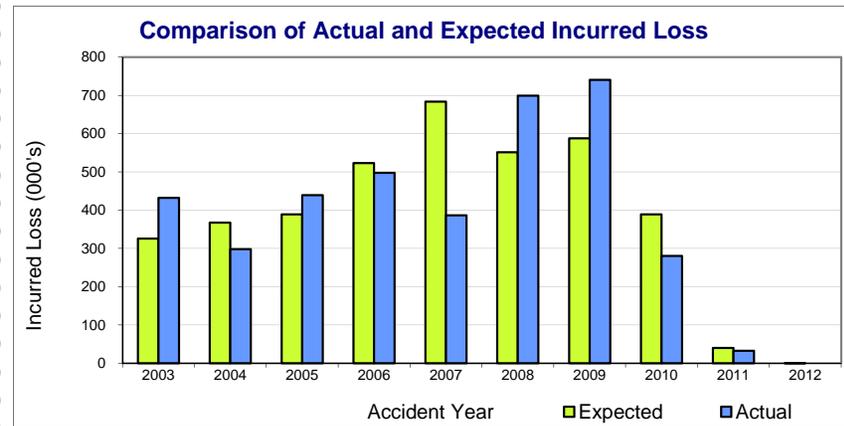
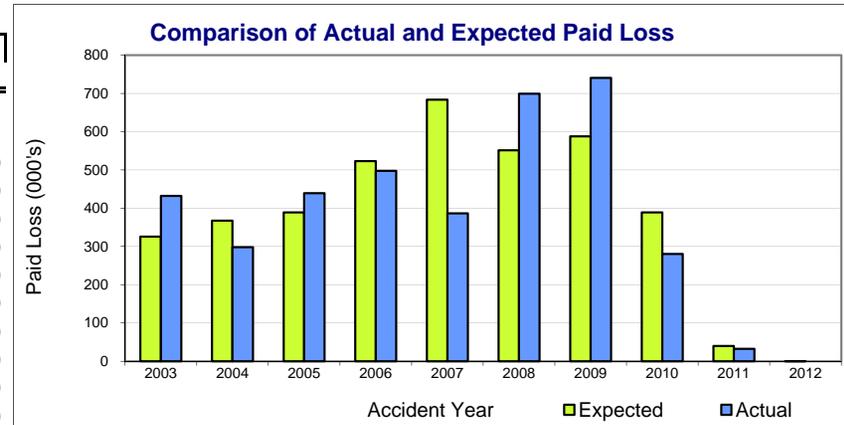
**Change in Unpaid Loss from June 30, 2011 to June 30, 2012 (\$000's)
(June 30, 2012 Evaluated at June 30, 2012 and June 30, 2011 Evaluated at 6/2011)**

Accident Year	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
	Earned at 6/30/12	Earned at 6/30/11	Change	Actual @ 06/12	Actual @ 06/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11
Prior	138	110	29	38	10	29	100	100	-	89	85	4	11	15	(4)	89.2%	85.0%
1977	486	504	(18)	454	454	-	32	50	(18)	26	41	(14)	6	10	(4)	82.6%	80.9%
1978	1,058	1,102	(44)	979	979	-	79	123	(44)	65	98	(34)	14	25	(10)	81.7%	79.9%
1979	760	795	(35)	695	695	-	65	99	(35)	52	79	(26)	12	21	(8)	80.9%	79.1%
1980	1,154	1,209	(55)	1,042	1,039	3	112	170	(58)	90	133	(44)	22	37	(14)	80.3%	78.5%
1981	969	1,024	(54)	863	863	-	107	161	(54)	85	126	(41)	22	36	(14)	79.7%	77.9%
1982	1,408	1,497	(89)	1,235	1,235	-	173	263	(89)	137	203	(66)	37	60	(23)	78.9%	77.3%
1983	1,247	1,330	(83)	1,072	1,072	-	175	258	(83)	138	198	(60)	37	60	(23)	78.6%	76.6%
1984	1,684	1,802	(118)	1,419	1,418	1	265	384	(119)	206	291	(84)	58	93	(35)	78.0%	75.8%
1985	2,039	2,181	(142)	1,685	1,676	9	354	506	(151)	273	379	(105)	81	127	(46)	77.2%	74.9%
1986	1,686	1,823	(136)	1,366	1,366	-	320	457	(136)	244	338	(94)	76	119	(43)	76.3%	74.0%
1987	2,605	2,832	(227)	2,069	2,067	2	536	765	(229)	403	560	(156)	133	206	(73)	75.2%	73.1%
1988	2,034	2,194	(161)	1,577	1,558	20	456	637	(180)	340	460	(120)	117	177	(60)	74.5%	72.2%
1989	2,549	2,786	(237)	1,927	1,920	7	622	866	(244)	459	618	(159)	163	248	(85)	73.7%	71.3%
1990	3,160	3,423	(263)	2,322	2,288	33	839	1,135	(296)	613	799	(186)	226	335	(110)	73.1%	70.4%
1991	3,556	3,899	(343)	2,536	2,526	11	1,020	1,374	(354)	738	955	(217)	282	419	(137)	72.3%	69.5%
1992	4,031	4,447	(416)	2,791	2,783	8	1,240	1,664	(424)	886	1,142	(256)	354	521	(168)	71.5%	68.7%
1993	4,042	4,469	(427)	2,704	2,689	15	1,338	1,779	(442)	947	1,209	(262)	390	570	(180)	70.8%	68.0%
1994	3,926	4,212	(286)	2,538	2,437	101	1,388	1,775	(386)	972	1,192	(220)	416	583	(167)	70.0%	67.1%
1995	5,971	6,577	(605)	3,729	3,659	70	2,242	2,917	(675)	1,549	1,933	(383)	693	985	(292)	69.1%	66.2%
1996	4,912	5,276	(363)	2,964	2,822	142	1,948	2,453	(505)	1,327	1,601	(274)	621	852	(231)	68.1%	65.3%
1997	4,650	5,112	(463)	2,698	2,630	68	1,952	2,482	(531)	1,314	1,595	(282)	638	887	(249)	67.3%	64.3%
1998	5,824	6,432	(608)	3,249	3,166	83	2,575	3,266	(691)	1,710	2,070	(360)	865	1,196	(331)	66.4%	63.4%
1999	6,620	7,246	(626)	3,534	3,397	137	3,086	3,849	(763)	2,025	2,408	(384)	1,061	1,440	(379)	65.6%	62.6%
2000	6,554	7,059	(505)	3,332	3,128	204	3,221	3,931	(710)	2,091	2,425	(335)	1,131	1,506	(375)	64.9%	61.7%
2001	5,737	6,463	(726)	2,724	2,560	165	3,013	3,904	(891)	1,935	2,392	(457)	1,078	1,512	(434)	64.2%	61.3%
2002	7,603	8,274	(671)	3,427	3,081	346	4,176	5,193	(1,017)	2,666	3,183	(517)	1,510	2,010	(499)	63.8%	61.3%
2003	9,064	9,624	(560)	3,871	3,439	432	5,194	6,185	(992)	3,320	3,773	(453)	1,874	2,412	(539)	63.9%	61.0%
2004	8,254	9,252	(998)	3,115	2,817	298	5,139	6,435	(1,296)	3,270	3,919	(649)	1,869	2,516	(647)	63.6%	60.9%
2005	9,211	10,050	(838)	3,312	2,873	439	5,899	7,177	(1,277)	3,744	4,356	(612)	2,155	2,820	(665)	63.5%	60.7%
2006	8,066	9,325	(1,258)	2,063	1,566	498	6,003	7,759	(1,756)	3,798	4,736	(938)	2,205	3,023	(818)	63.3%	61.0%
2007	8,315	9,951	(1,636)	1,483	1,096	387	6,832	8,854	(2,023)	4,349	5,466	(1,117)	2,483	3,388	(906)	63.7%	61.7%
2008	8,695	9,883	(1,187)	974	275	699	7,721	9,608	(1,887)	4,960	5,916	(957)	2,761	3,691	(930)	64.2%	61.6%
2009	9,277	10,465	(1,188)	960	220	740	8,317	10,245	(1,928)	5,339	6,294	(956)	2,978	3,951	(972)	64.2%	61.4%
2010	9,346	10,839	(1,493)	290	10	280	9,056	10,829	(1,773)	5,801	6,549	(748)	3,255	4,280	(1,025)	64.1%	60.5%
2011	9,563	5,597	3,966	32	-	32	9,531	5,597	3,934	5,994	3,263	2,731	3,537	2,334	1,203	62.9%	58.3%
2012	4,875	-	4,875	-	-	-	4,875	-	4,875	2,953	-	2,953	1,922	-	1,922	60.6%	100.0%
2013	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
Total	171,071	179,062	(7,991)	71,071	65,813	5,258	100,000	113,249	(13,249)	64,907	70,786	(5,879)	35,093	42,464	(7,371)	64.9%	62.5%
Excl Prior	170,932	178,952	(8,020)	71,032	65,803	5,229	99,900	113,149	(13,249)	64,818	70,701	(5,883)	35,082	42,449	(7,366)	64.9%	62.5%

Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - Lump Sum Settlement
2012 Fiscal Year as of June 30, 2012 - Actual vs. Expected (000's)

SUMMARY 8
 EXHIBIT 16
 SHEET 2

Accident Year	Paid Loss from 6/11 - 6/12			Incurred Loss from 6/11 - 6/12			Ultimate Loss-Earned & Unearned		
	Expected	Actual	Variance	Expected	Actual	Variance	Evaluated @ 6/11	Evaluated @ 6/12	Change
Prior	12	29	17				110	138	29
1977	6	-	(6)	6	-	(6)	504	486	(18)
1978	13	-	(13)	13	-	(13)	1,102	1,058	(44)
1979	11	-	(11)	11	-	(11)	795	760	(35)
1980	19	3	(16)	19	3	(16)	1,209	1,154	(55)
1981	17	-	(17)	17	-	(17)	1,024	969	(54)
1982	27	-	(27)	27	-	(27)	1,497	1,408	(89)
1983	25	-	(25)	25	-	(25)	1,330	1,247	(83)
1984	34	1	(33)	34	1	(33)	1,802	1,684	(118)
1985	41	9	(32)	41	9	(32)	2,181	2,039	(142)
1986	34	-	(34)	34	-	(34)	1,823	1,686	(136)
1987	56	2	(54)	56	2	(54)	2,832	2,605	(227)
1988	44	20	(24)	44	20	(24)	2,194	2,034	(161)
1989	58	7	(51)	58	7	(51)	2,786	2,549	(237)
1990	71	33	(38)	71	33	(38)	3,423	3,160	(263)
1991	81	11	(70)	81	11	(70)	3,899	3,556	(343)
1992	97	8	(89)	97	8	(89)	4,447	4,031	(416)
1993	108	15	(93)	108	15	(93)	4,469	4,042	(427)
1994	97	101	3	97	101	3	4,212	3,926	(286)
1995	146	70	(76)	146	70	(76)	6,577	5,971	(605)
1996	113	142	29	113	142	29	5,276	4,912	(363)
1997	105	68	(37)	105	68	(37)	5,112	4,650	(463)
1998	142	83	(59)	142	83	(59)	6,432	5,824	(608)
1999	170	137	(32)	170	137	(32)	7,246	6,620	(626)
2000	159	204	46	159	204	46	7,059	6,554	(505)
2001	196	165	(31)	196	165	(31)	6,463	5,737	(726)
2002	317	346	28	317	346	28	8,274	7,603	(671)
2003	326	432	106	326	432	106	9,624	9,064	(560)
2004	367	298	(69)	367	298	(69)	9,252	8,254	(998)
2005	389	439	50	389	439	50	10,050	9,211	(838)
2006	523	498	(25)	523	498	(25)	9,325	8,066	(1,258)
2007	683	387	(297)	683	387	(297)	9,951	8,315	(1,636)
2008	551	699	148	551	699	148	9,883	8,695	(1,187)
2009	588	740	153	588	740	153	10,465	9,277	(1,188)
2010	389	280	(109)	389	280	(109)	10,839	9,346	(1,493)
2011	40	32	(7)	40	32	(7)	11,194	9,563	(1,631)
2012	0	-	(0)	0	-	(0)	11,530	9,750	(1,780)
Total	6,054	5,258	(796)	6,042	5,229	(813)			(20,243)



Ohio Bureau of Workers' Compensation

SUMMARY 8

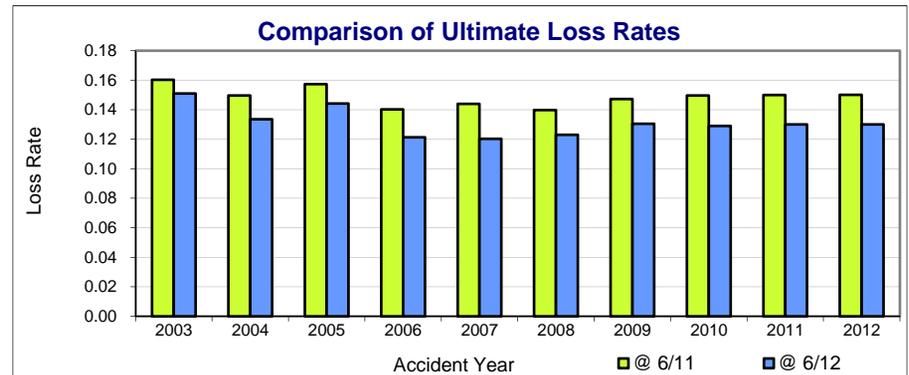
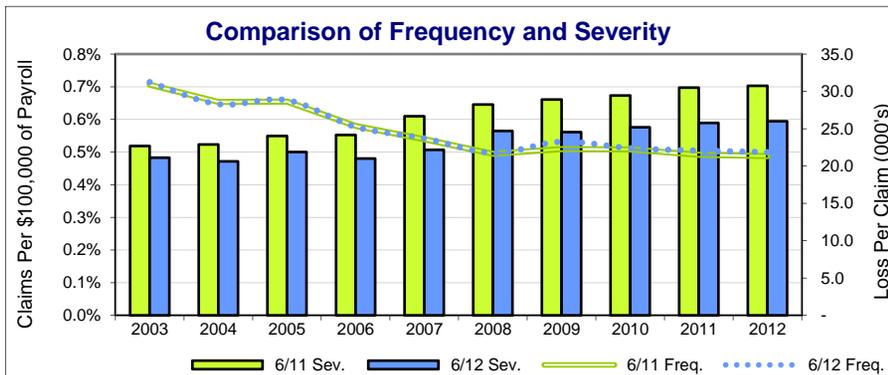
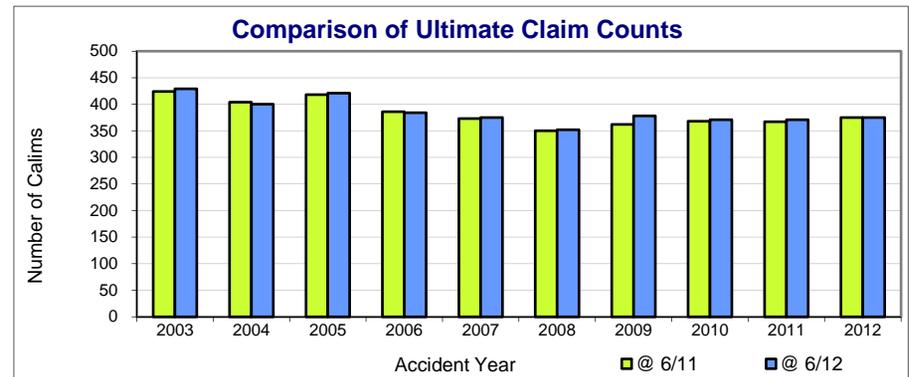
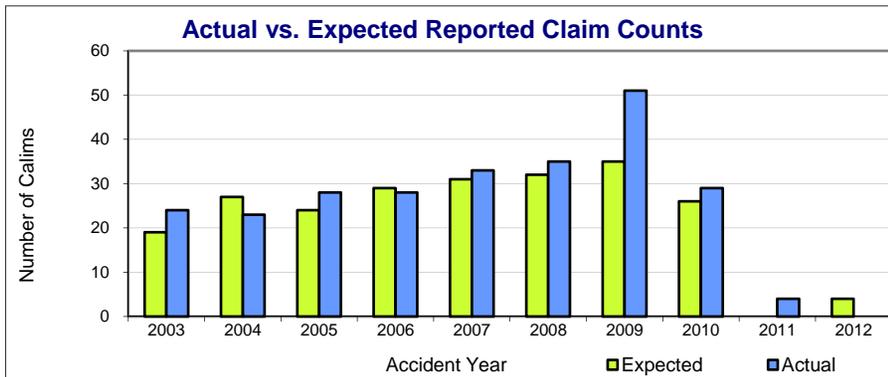
Public Employers - State Agencies - Compensation - Lump Sum Settlement

EXHIBIT 16

2012 Fiscal Year as of June 30, 2012 - Actual vs. Expected (000's)

SHEET 3

Accident Year	# of Reported Claims from 6/11-6/12			Ultimate Claim Counts			Ultimate Frequency		Ultimate Severity		Ultimate Loss Rate	
	Expected	Actual	Variance	@ 6/11	@ 6/12	Change	@ 6/11	@ 6/12	@ 6/11	@ 6/12	@ 6/11	@ 6/12
77-02	140	129	(11)	7,013	6,995	(18)						
2003	19	24	5	424	429	5	0.71%	0.71%	22,699	21,129	0.160	0.151
2004	27	23	(4)	404	400	(4)	0.65%	0.65%	22,901	20,636	0.150	0.133
2005	24	28	4	418	421	3	0.65%	0.66%	24,042	21,880	0.157	0.144
2006	29	28	(1)	386	384	(2)	0.58%	0.58%	24,157	21,006	0.140	0.121
2007	31	33	2	373	375	2	0.54%	0.54%	26,677	22,172	0.144	0.120
2008	32	35	3	350	352	2	0.49%	0.50%	28,236	24,702	0.140	0.123
2009	35	51	16	362	378	16	0.51%	0.53%	28,909	24,543	0.147	0.130
2010	26	29	3	368	371	3	0.51%	0.51%	29,454	25,192	0.150	0.129
2011	-	4	4	367	371	4	0.49%	0.50%	30,501	25,777	0.150	0.130
2012	4	-	(4)	375	375	-	0.49%	0.50%	30,747	26,001	0.150	0.130
Total	367	384	17	10,840	10,851	11						



**Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - Lump Sum Settlement**

SUMMARY 8
EXHIBIT 16
SHEET 4

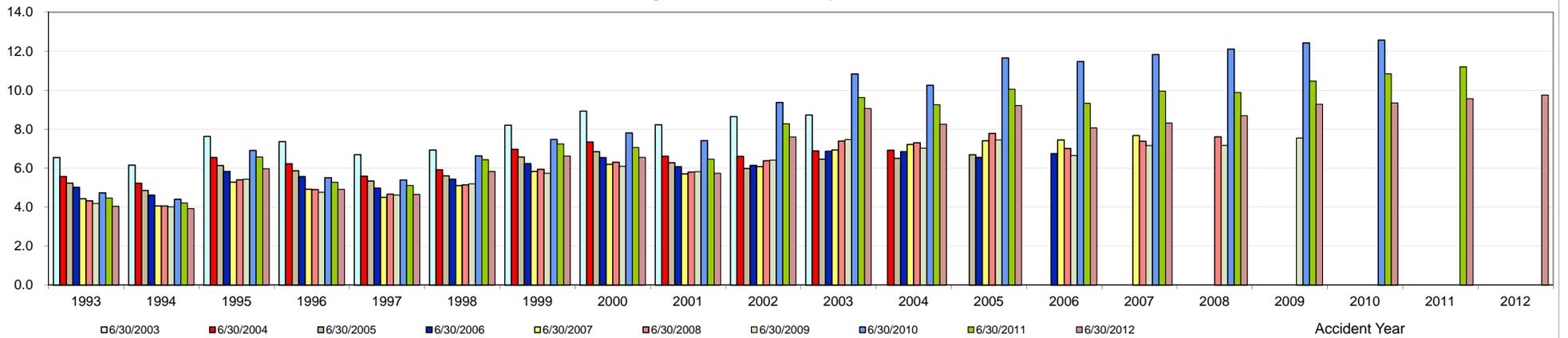
Retrospective Comparison of Unpaid loss as of June 30, 2011 (000's)

Accident Year	Actual Paid Loss @ 6/11	Ultimate Loss Earned @ 6/11		Nominal Unpaid Loss @ 6/11			Discounted Unpaid Loss @ 6/11			Amount of Discount @ 6/11			Discount Factors	
		Evaluated @ 6/12	Evaluated @ 6/11	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11
Prior	10	138	110	129	100	29	109	85	24	19	15	4	85.0%	85.0%
1977	454	486	504	32	50	(18)	26	41	(15)	6	10	(4)	80.9%	80.9%
1978	979	1,058	1,102	79	123	(44)	63	98	(35)	16	25	(9)	79.9%	79.9%
1979	695	760	795	65	99	(35)	51	79	(28)	13	21	(7)	79.1%	79.1%
1980	1,039	1,154	1,209	115	170	(55)	90	133	(43)	25	37	(12)	78.5%	78.5%
1981	863	969	1,024	107	161	(54)	83	126	(42)	24	36	(12)	77.9%	77.9%
1982	1,235	1,408	1,497	173	263	(89)	134	203	(69)	39	60	(20)	77.3%	77.3%
1983	1,072	1,247	1,330	175	258	(83)	134	198	(64)	41	60	(19)	76.6%	76.6%
1984	1,418	1,684	1,802	265	384	(118)	201	291	(90)	64	93	(29)	75.8%	75.8%
1985	1,676	2,039	2,181	363	506	(142)	272	379	(107)	91	127	(36)	74.9%	74.9%
1986	1,366	1,686	1,823	320	457	(136)	237	338	(101)	83	119	(35)	74.0%	74.0%
1987	2,067	2,605	2,832	538	765	(227)	393	560	(166)	145	206	(61)	73.1%	73.1%
1988	1,558	2,034	2,194	476	637	(161)	344	460	(116)	132	177	(45)	72.2%	72.2%
1989	1,920	2,549	2,786	629	866	(237)	449	618	(169)	180	248	(68)	71.3%	71.3%
1990	2,288	3,160	3,423	872	1,135	(263)	614	799	(185)	258	335	(78)	70.4%	70.4%
1991	2,526	3,556	3,899	1,031	1,374	(343)	716	955	(238)	314	419	(105)	69.5%	69.5%
1992	2,783	4,031	4,447	1,248	1,664	(416)	857	1,142	(285)	391	521	(130)	68.7%	68.7%
1993	2,689	4,042	4,469	1,352	1,779	(427)	919	1,209	(290)	433	570	(137)	68.0%	68.0%
1994	2,437	3,926	4,212	1,489	1,775	(286)	1,000	1,192	(192)	489	583	(94)	67.1%	67.1%
1995	3,659	5,971	6,577	2,312	2,917	(605)	1,532	1,933	(401)	781	985	(204)	66.2%	66.2%
1996	2,822	4,912	5,276	2,090	2,453	(363)	1,364	1,601	(237)	726	852	(126)	65.3%	65.3%
1997	2,630	4,650	5,112	2,020	2,482	(463)	1,298	1,595	(297)	722	887	(165)	64.3%	64.3%
1998	3,166	5,824	6,432	2,658	3,266	(608)	1,684	2,070	(385)	973	1,196	(223)	63.4%	63.4%
1999	3,397	6,620	7,246	3,223	3,849	(626)	2,017	2,408	(391)	1,206	1,440	(234)	62.6%	62.6%
2000	3,128	6,554	7,059	3,426	3,931	(505)	2,114	2,425	(312)	1,312	1,506	(194)	61.7%	61.7%
2001	2,560	5,737	6,463	3,178	3,904	(726)	1,947	2,392	(445)	1,231	1,512	(281)	61.3%	61.3%
2002	3,081	7,603	8,274	4,522	5,193	(671)	2,772	3,183	(411)	1,750	2,010	(260)	61.3%	61.3%
2003	3,439	9,064	9,624	5,626	6,185	(560)	3,432	3,773	(341)	2,194	2,412	(218)	61.0%	61.0%
2004	2,817	8,254	9,252	5,438	6,435	(998)	3,312	3,919	(608)	2,126	2,516	(390)	60.9%	60.9%
2005	2,873	9,211	10,050	6,338	7,177	(838)	3,847	4,356	(509)	2,491	2,820	(329)	60.7%	60.7%
2006	1,566	8,066	9,325	6,501	7,759	(1,258)	3,968	4,736	(768)	2,532	3,023	(490)	61.0%	61.0%
2007	1,096	8,315	9,951	7,218	8,854	(1,636)	4,456	5,466	(1,010)	2,762	3,388	(626)	61.7%	61.7%
2008	275	8,695	9,883	8,420	9,608	(1,187)	5,185	5,916	(731)	3,235	3,691	(456)	61.6%	61.6%
2009	220	9,277	10,465	9,057	10,245	(1,188)	5,565	6,294	(730)	3,493	3,951	(458)	61.4%	61.4%
2010	10	9,346	10,839	9,336	10,829	(1,493)	5,646	6,549	(903)	3,690	4,280	(590)	60.5%	60.5%
2011	-	4,782	5,597	4,782	5,597	(815)	2,787	3,263	(475)	1,994	2,334	(340)	58.3%	58.3%
Total	65,813	161,414	179,062	95,601	113,249	(17,648)	59,619	70,786	(11,167)	35,982	42,464	(6,481)	62.4%	62.5%
Excl Prior	65,803	161,276	178,952	95,473	113,149	(17,677)	59,510	70,701	(11,191)	35,963	42,449	(6,485)	62.3%	62.5%

**Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - Lump Sum Settlement
Change in Ultimate Loss Estimates (000's)**

Accident Year	Historical Ultimate Loss by Evaluation Date										Change in Ultimate Loss Estimates										Cum. Change
	OW 6/30/2003	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	Deloitte 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	6/30/2003 - 6/30/2004	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012		
1979	1,272	1,172	1,160	1,151	904	825	830	772	795	760	(100)	(12)	(9)	(247)	(79)	6	(58)	23	(35)	(512)	
1980	1,749	1,657	1,627	1,650	1,330	1,239	1,244	1,201	1,209	1,154	(93)	(30)	23	(320)	(91)	5	(43)	8	(55)	(595)	
1981	1,634	1,517	1,503	1,523	1,024	969	1,111	1,056	1,218	969	(117)	(14)	20	(305)	(98)	(9)	(55)	(32)	(54)	(665)	
1982	2,294	2,131	2,079	2,036	1,659	1,570	1,550	1,555	1,497	1,408	(163)	(52)	(43)	(377)	(89)	(20)	5	(57)	(89)	(886)	
1983	2,285	2,072	1,952	1,924	1,587	1,465	1,442	1,382	1,330	1,247	(213)	(120)	(28)	(338)	(122)	(23)	(60)	(52)	(83)	(1,038)	
1984	2,825	2,520	2,423	2,447	2,030	1,893	1,867	1,866	1,802	1,684	(305)	(96)	24	(418)	(137)	(26)	(0)	(64)	(118)	(1,141)	
1985	3,359	3,028	2,867	2,835	2,315	2,198	2,134	2,192	2,181	2,039	(331)	(161)	(32)	(520)	(117)	(63)	58	(11)	(142)	(1,320)	
1986	3,366	2,932	2,771	2,693	2,190	2,012	2,012	1,866	1,866	1,686	(434)	(162)	(78)	(503)	(178)	(52)	(94)	(43)	(136)	(1,680)	
1987	4,114	3,541	3,379	3,320	2,790	2,754	2,694	2,942	2,832	2,605	(573)	(163)	(58)	(531)	(36)	(60)	249	(110)	(227)	(1,510)	
1988	4,306	3,552	3,379	3,225	2,558	2,478	2,374	2,230	2,194	2,034	(754)	(173)	(154)	(667)	(80)	(105)	(143)	(36)	(161)	(2,273)	
1989	4,678	3,942	3,622	3,486	2,931	2,958	2,858	2,891	2,786	2,549	(736)	(320)	(136)	(555)	26	(100)	33	(105)	(237)	(2,129)	
1990	5,119	4,463	4,115	3,878	3,242	3,288	3,213	3,613	3,423	3,160	(656)	(347)	(237)	(636)	47	(75)	399	(189)	(263)	(1,959)	
1991	5,405	4,649	4,288	4,029	3,715	3,648	3,508	3,899	3,556	3,304	(756)	(361)	(258)	(314)	(67)	(140)	396	(5)	(343)	(1,848)	
1992	6,233	5,303	4,838	4,574	4,113	3,991	3,855	4,347	4,447	4,031	(930)	(465)	(263)	(461)	(122)	(136)	492	100	(416)	(2,201)	
1993	6,545	5,569	5,231	5,019	4,429	4,326	4,190	4,733	4,469	4,042	(977)	(338)	(212)	(590)	(103)	(137)	543	(264)	(427)	(2,503)	
1994	6,157	5,228	4,858	4,021	4,059	4,055	4,190	4,406	4,406	3,926	(929)	(370)	(238)	(561)	(4)	(35)	385	(194)	(286)	(2,231)	
1995	7,628	6,545	6,134	5,829	5,285	5,402	5,432	6,907	6,577	5,971	(1,083)	(411)	(305)	(544)	117	31	1,475	(330)	(605)	(1,657)	
1996	7,360	6,223	5,864	5,569	4,902	4,764	4,912	5,511	5,276	4,912	(1,136)	(359)	(295)	(650)	(18)	(137)	747	(235)	(363)	(2,447)	
1997	6,693	5,587	5,342	4,977	4,504	4,666	4,618	5,395	5,112	4,650	(1,106)	(245)	(365)	(473)	162	(48)	777	(283)	(463)	(2,044)	
1998	6,932	5,918	5,605	5,436	5,105	5,144	5,198	6,629	6,432	5,824	(1,014)	(313)	(168)	(332)	39	54	1,432	(198)	(608)	(1,108)	
1999	8,204	6,967	6,570	6,229	5,831	5,936	5,738	7,473	7,246	6,620	(1,237)	(397)	(341)	(398)	105	(198)	1,734	(227)	(626)	(1,584)	
2000	8,927	7,343	6,847	6,540	6,198	6,304	6,095	7,805	7,059	6,554	(1,584)	(496)	(307)	(341)	106	(209)	1,710	(746)	(505)	(2,373)	
2001	8,224	6,613	6,279	6,076	5,705	5,798	5,819	7,409	6,463	5,737	(1,611)	(334)	(202)	(371)	93	21	1,589	(945)	(726)	(2,487)	
2002	8,645	6,606	5,981	6,141	6,079	6,378	6,411	9,370	8,274	7,603	(2,039)	(625)	161	(62)	298	34	2,959	(1,096)	(671)	(1,042)	
2003	8,726	6,882	6,457	6,868	6,934	7,390	7,466	10,831	9,624	9,064	(1,844)	(425)	411	67	455	76	3,365	(1,207)	(560)	338	
2004		6,918	6,499	6,848	7,217	7,304	7,025	10,254	9,252	8,254		(420)	349	369	87	(279)	3,229	(1,002)	(998)	1,336	
2005			6,688	6,554	7,405	7,782	7,446	11,653	10,050	9,211			(134)	851	377	(336)	4,207	(1,604)	(838)	2,523	
2006				6,744	7,449	7,009	6,648	11,469	9,325	8,066				705	(440)	(361)	4,821	(2,144)	(1,258)	1,322	
2007					7,676	7,382	7,159	11,830	9,951	8,315					(294)	(223)	4,670	(1,879)	(1,636)	639	
2008						7,608	7,163	12,105	9,883	8,695						(445)	4,942	(2,223)	(1,187)	1,087	
2009							7,544	12,423	10,465	9,277							4,879	(1,958)	(1,188)	1,733	
2010								12,567	10,839	9,346								(1,728)	(1,493)	(3,221)	
2011									11,194	9,563									(1,631)	(1,631)	
2012										9,750											
79-03	132,680	111,959	105,167	102,075	91,630	91,737	90,392	108,287	101,985	93,785	(20,721)	(6,792)	(3,092)	(10,445)	108	(1,345)	17,895	(6,302)	(8,200)	(38,895)	
79-04		117,705	110,506	107,772	97,943	98,217	96,587	117,770	110,442	101,280		(7,199)	(2,734)	(9,829)	274	(1,630)	21,183	(7,327)	(9,163)	(37,047)	
79-05			117,194	114,326	105,348	105,999	104,033	129,423	120,492	110,491			(2,868)	(8,978)	650	(1,966)	25,390	(8,931)	(10,001)	(34,523)	
79-06				121,070	112,798	113,008	110,681	140,891	129,817	118,557				(8,273)	210	(2,327)	30,210	(11,075)	(11,260)	(33,201)	
79-07					120,474	120,390	117,840	152,721	139,767	126,872					(84)	(2,550)	34,881	(12,954)	(12,862)	(32,562)	
79-08						127,998	125,004	164,826	149,650	135,567						(2,994)	39,823	(15,176)	(14,083)	(31,475)	
79-09							177,249	144,844	160,115	144,844							44,701	(17,134)	(15,271)	(29,742)	
79-10								189,816	170,954	154,190								(18,861)	(16,764)	(32,963)	
79-11									182,148	163,753									(18,395)	(34,594)	
79-12										173,504										(34,594)	

Change in Ultimate Loss by Accident Year



**Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - Lump Sum Advancements**

SUMMARY 8
EXHIBIT 17
SHEET 1

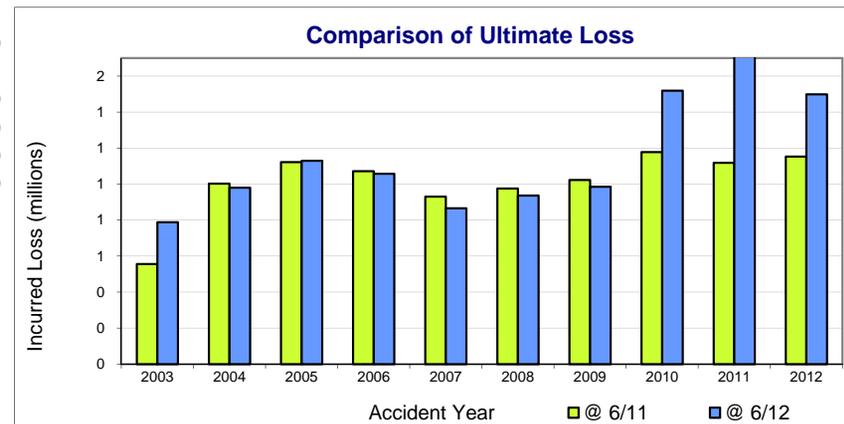
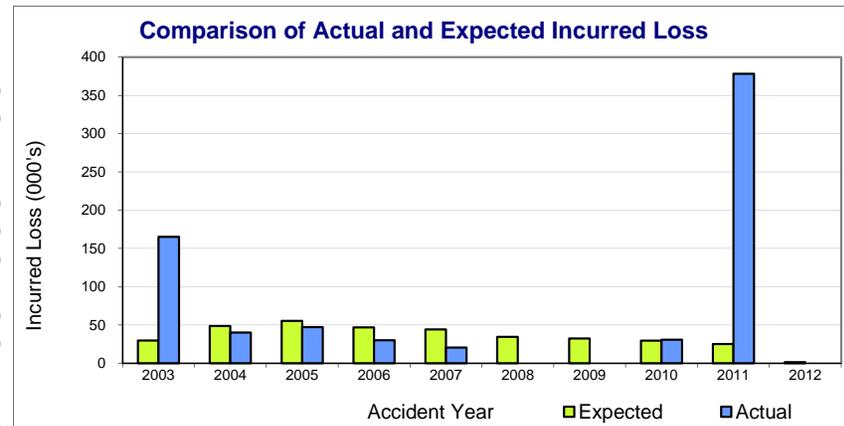
**Change in Unpaid Loss from June 30, 2011 to June 30, 2012 (\$000's)
(June 30, 2012 Evaluated at June 30, 2012 and June 30, 2011 Evaluated at 6/2011)**

Accident Year	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
	Earned at 6/30/12	Earned at 6/30/11	Change	Actual @ 06/12	Actual @ 06/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11
Prior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1977	359	361	(1)	353	353	-	6	8	(1)	5	7	(2)	1	1	0	82.2%	86.6%
1978	313	314	(2)	306	306	-	7	8	(2)	5	7	(2)	1	1	0	81.9%	85.6%
1979	508	511	(3)	496	496	-	13	16	(3)	10	13	(3)	2	2	(0)	81.6%	84.6%
1980	345	348	(2)	335	335	-	10	12	(2)	8	10	(2)	2	2	(0)	81.3%	83.6%
1981	401	404	(3)	388	388	-	14	16	(3)	11	13	(2)	3	3	(0)	81.0%	82.5%
1982	511	514	(4)	491	491	-	20	24	(4)	16	19	(3)	4	4	(0)	80.6%	81.7%
1983	539	544	(5)	516	516	-	24	28	(5)	19	23	(4)	5	5	(1)	80.0%	81.0%
1984	529	533	(4)	501	501	-	27	32	(4)	22	26	(4)	5	6	(1)	80.0%	80.5%
1985	376	380	(4)	354	354	-	22	26	(4)	18	21	(3)	5	5	(1)	79.6%	79.9%
1986	332	330	1	309	304	5	22	26	(4)	18	21	(3)	5	5	(1)	79.2%	79.8%
1987	300	293	7	277	266	11	24	27	(3)	19	21	(3)	5	5	(1)	79.2%	79.7%
1988	356	354	3	324	316	8	33	38	(5)	26	30	(4)	7	8	(1)	79.2%	79.6%
1989	678	639	39	607	560	48	71	80	(8)	56	63	(7)	15	16	(1)	79.0%	79.6%
1990	481	493	(12)	421	421	-	60	72	(12)	48	57	(10)	12	15	(2)	79.5%	79.7%
1991	206	213	(7)	176	176	-	30	37	(7)	24	30	(6)	6	7	(1)	79.6%	80.2%
1992	260	259	1	214	206	8	46	52	(7)	36	42	(5)	9	11	(1)	80.1%	80.0%
1993	415	324	91	330	246	84	85	78	7	68	63	5	17	15	2	80.0%	80.2%
1994	330	331	(1)	250	239	10	80	92	(12)	64	73	(9)	16	18	(3)	80.2%	79.9%
1995	826	862	(36)	596	588	8	230	274	(44)	184	218	(34)	46	56	(10)	79.9%	79.5%
1996	316	334	(18)	216	216	-	100	118	(18)	79	93	(14)	21	25	(5)	79.3%	78.6%
1997	486	466	20	315	281	34	171	185	(14)	134	145	(10)	37	41	(4)	78.5%	78.1%
1998	265	291	(25)	161	161	-	105	130	(25)	82	101	(19)	23	29	(6)	77.9%	77.7%
1999	406	446	(40)	225	225	-	180	220	(40)	140	169	(30)	41	51	(10)	77.5%	76.9%
2000	392	369	23	200	158	41	193	211	(18)	148	160	(12)	45	51	(6)	76.7%	76.0%
2001	1,121	931	190	526	382	144	595	549	46	451	414	37	143	135	9	75.9%	75.4%
2002	928	1,023	(95)	388	377	11	541	646	(105)	406	482	(76)	135	164	(29)	75.1%	74.6%
2003	788	556	233	269	104	165	519	451	67	386	332	54	133	120	13	74.4%	73.5%
2004	980	1,002	(22)	316	276	40	664	726	(62)	487	526	(39)	177	200	(23)	73.3%	72.5%
2005	1,129	1,122	7	343	296	47	786	826	(40)	569	591	(22)	217	235	(18)	72.4%	71.6%
2006	1,057	1,071	(14)	243	213	30	814	858	(44)	583	604	(21)	231	254	(23)	71.6%	70.4%
2007	866	930	(64)	30	10	20	835	920	(84)	589	636	(48)	247	284	(37)	70.4%	69.2%
2008	936	975	(39)	-	-	-	936	975	(39)	648	659	(12)	288	316	(27)	69.2%	67.6%
2009	985	1,023	(37)	10	10	-	975	1,013	(37)	660	669	(9)	316	344	(28)	67.6%	66.1%
2010	1,518	1,178	341	147	116	31	1,371	1,061	310	907	684	223	464	377	87	66.2%	64.5%
2011	1,811	559	1,252	378	-	378	1,433	559	874	926	351	575	507	208	299	64.6%	62.8%
2012	749	-	749	-	-	-	749	-	749	472	-	472	277	-	277	63.0%	100.0%
2013	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
Total	22,801	20,282	2,520	11,011	9,887	1,123	11,791	10,394	1,396	8,323	7,375	948	3,467	3,019	448	70.6%	71.0%
Excl Prior	22,801	20,282	2,520	11,011	9,887	1,123	11,791	10,394	1,396	8,323	7,375	948	3,467	3,019	448	70.6%	71.0%

Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - Lump Sum Advancements
2012 Fiscal Year as of June 30, 2012 - Actual vs. Expected (000's)

SUMMARY 8
 EXHIBIT 17
 SHEET 2

Accident Year	Paid Loss from 6/11 - 6/12			Incurred Loss from 6/11 - 6/12			Ultimate Loss-Earned & Unearned		
	Expected	Actual	Variance	Expected	Actual	Variance	Evaluated @ 6/11	Evaluated @ 6/12	Change
Prior	-	-	-				-	-	-
1977	1	-	(1)	1	-	(1)	361	359	(1)
1978	1	-	(1)	1	-	(1)	314	313	(2)
1979	2	-	(2)	2	-	(2)	511	508	(3)
1980	2	-	(2)	2	-	(2)	348	345	(2)
1981	2	-	(2)	2	-	(2)	404	401	(3)
1982	3	-	(3)	3	-	(3)	514	511	(4)
1983	4	-	(4)	4	-	(4)	544	539	(5)
1984	4	-	(4)	4	-	(4)	533	529	(4)
1985	3	-	(3)	3	-	(3)	380	376	(4)
1986	4	5	1	4	5	1	330	332	1
1987	4	11	7	4	11	7	293	300	7
1988	5	8	3	5	8	3	354	356	3
1989	11	48	36	11	48	36	639	678	39
1990	11	-	(11)	11	-	(11)	493	481	(12)
1991	6	-	(6)	6	-	(6)	213	206	(7)
1992	7	8	1	7	8	1	259	260	1
1993	12	84	72	12	84	72	324	415	91
1994	12	10	(2)	12	10	(2)	331	330	(1)
1995	35	8	(27)	35	8	(27)	862	826	(36)
1996	12	-	(12)	12	-	(12)	334	316	(18)
1997	20	34	14	20	34	14	466	486	20
1998	14	-	(14)	14	-	(14)	291	265	(25)
1999	21	-	(21)	21	-	(21)	446	406	(40)
2000	18	41	23	18	41	23	369	392	23
2001	52	144	92	52	144	92	931	1,121	190
2002	52	11	(42)	52	11	(42)	1,023	928	(95)
2003	30	165	135	30	165	135	556	788	233
2004	48	40	(8)	48	40	(8)	1,002	980	(22)
2005	55	47	(8)	55	47	(8)	1,122	1,129	7
2006	47	30	(17)	47	30	(17)	1,071	1,057	(14)
2007	44	20	(24)	44	20	(24)	930	866	(64)
2008	34	-	(34)	34	-	(34)	975	936	(39)
2009	32	-	(32)	32	-	(32)	1,023	985	(37)
2010	29	31	1	29	31	1	1,178	1,518	341
2011	25	378	353	25	378	353	1,118	1,811	693
2012	1	-	(1)	1	-	(1)	1,153	1,498	345
Total	666	1,123	457	666	1,123	457			1,557



**Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - Lump Sum Advancements**

SUMMARY 8
EXHIBIT 17
SHEET 4

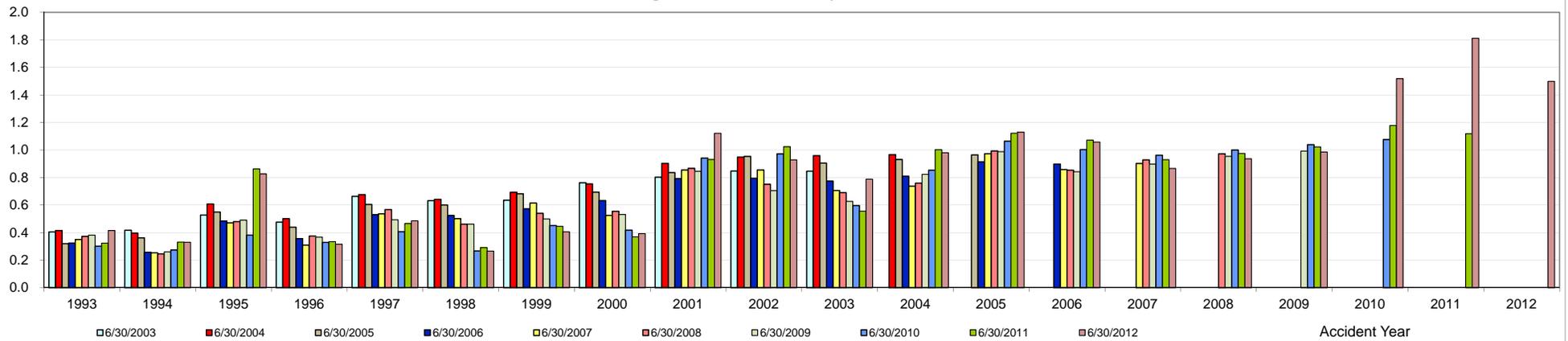
Retrospective Comparison of Unpaid loss as of June 30, 2011 (000's)

Accident Year	Actual Paid Loss @ 6/11	Ultimate Loss Earned @ 6/11			Nominal Unpaid Loss @ 6/11			Discounted Unpaid Loss @ 6/11			Amount of Discount @ 6/11			Discount Factors		
		Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	
Prior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1977	353	359	361	6	8	(1)	6	7	(1)	1	1	(0)	86.6%	86.6%		
1978	306	313	314	7	8	(2)	6	7	(1)	1	1	(0)	85.6%	85.6%		
1979	496	508	511	13	16	(3)	11	13	(2)	2	2	(0)	84.6%	84.6%		
1980	335	345	348	10	12	(2)	8	10	(2)	2	2	(0)	83.6%	83.6%		
1981	388	401	404	14	16	(3)	11	13	(2)	2	3	(0)	82.5%	82.5%		
1982	491	511	514	20	24	(4)	16	19	(3)	4	4	(1)	81.7%	81.7%		
1983	516	539	544	24	28	(5)	19	23	(4)	5	5	(1)	81.0%	81.0%		
1984	501	529	533	27	32	(4)	22	26	(4)	5	6	(1)	80.5%	80.5%		
1985	354	376	380	22	26	(4)	18	21	(3)	4	5	(1)	79.9%	79.9%		
1986	304	332	330	27	26	1	22	21	1	6	5	0	79.8%	79.8%		
1987	266	300	293	34	27	7	27	21	6	7	5	2	79.7%	79.7%		
1988	316	356	354	41	38	3	32	30	2	8	8	1	79.6%	79.6%		
1989	560	678	639	119	80	39	95	63	31	24	16	8	79.6%	79.6%		
1990	421	481	493	60	72	(12)	48	57	(9)	12	15	(2)	79.7%	79.7%		
1991	176	206	213	30	37	(7)	24	30	(6)	6	7	(1)	80.2%	80.2%		
1992	206	260	259	54	52	1	43	42	1	11	11	0	80.0%	80.0%		
1993	246	415	324	169	78	91	136	63	73	33	15	18	80.2%	80.2%		
1994	239	330	331	90	92	(1)	72	73	(1)	18	18	(0)	79.9%	79.9%		
1995	588	826	862	238	274	(36)	189	218	(29)	49	56	(7)	79.5%	79.5%		
1996	216	316	334	100	118	(18)	79	93	(14)	21	25	(4)	78.6%	78.6%		
1997	281	486	466	205	185	20	160	145	16	45	41	4	78.1%	78.1%		
1998	161	265	291	105	130	(25)	81	101	(20)	23	29	(6)	77.7%	77.7%		
1999	225	406	446	180	220	(40)	139	169	(31)	42	51	(9)	76.9%	76.9%		
2000	158	392	369	234	211	23	178	160	18	56	51	6	76.0%	76.0%		
2001	382	1,121	931	739	549	190	557	414	143	182	135	47	75.4%	75.4%		
2002	377	928	1,023	551	646	(95)	411	482	(71)	140	164	(24)	74.6%	74.6%		
2003	104	788	556	684	451	233	502	332	171	181	120	62	73.5%	73.5%		
2004	276	980	1,002	704	726	(22)	510	526	(16)	194	200	(6)	72.5%	72.5%		
2005	296	1,129	1,122	833	826	7	596	591	5	237	235	2	71.6%	71.6%		
2006	213	1,057	1,071	844	858	(14)	595	604	(10)	250	254	(4)	70.4%	70.4%		
2007	10	866	930	856	920	(64)	592	636	(44)	264	284	(20)	69.2%	69.2%		
2008	-	936	975	936	975	(39)	633	659	(27)	303	316	(13)	67.6%	67.6%		
2009	10	985	1,023	975	1,013	(37)	644	669	(25)	331	344	(13)	66.1%	66.1%		
2010	116	1,518	1,178	1,402	1,061	341	904	684	220	498	377	121	64.5%	64.5%		
2011	-	906	559	906	559	347	569	351	218	337	208	129	62.8%	62.8%		
Total	9,887	21,147	20,282	11,259	10,394	865	7,956	7,375	580	3,303	3,019	284	70.7%	71.0%		
Excl Prior	9,887	21,147	20,282	11,259	10,394	865	7,956	7,375	580	3,303	3,019	284	70.7%	71.0%		

**Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - Lump Sum Advancements
Change in Ultimate Loss Estimates (000's)**

Accident Year	Historical Ultimate Loss by Evaluation Date									Change in Ultimate Loss Estimates											
	OW 6/30/2003	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	Deloitte 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	6/30/2003 - 6/30/2004	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011	6/30/2011 - 6/30/2012	Cum. Change	
1979	473	492	486	504	512	524	530	499	511	508	18	(6)	18	8	12	6	(31)	13	(3)	35	
1980	378	396	395	397	387	387	398	348	348	345	18	(1)	2	(10)	(0)	12	(50)	(1)	(2)	(33)	
1981	436	447	443	441	442	449	450	401	404	401	11	(5)	(2)	2	6	1	(49)	3	(3)	(35)	
1982	517	531	545	544	535	543	572	516	514	511	14	14	(1)	(9)	8	29	(56)	(1)	(4)	(6)	
1983	534	558	561	554	580	575	592	522	544	539	24	3	(7)	26	(5)	17	(70)	23	(5)	6	
1984	560	567	578	610	607	591	605	537	533	529	7	11	33	(3)	(16)	14	(69)	(4)	(4)	(31)	
1985	433	471	464	465	451	436	447	383	380	376	37	(7)	1	(14)	(15)	11	(63)	(4)	(4)	(57)	
1986	414	434	449	454	443	432	455	334	330	322	19	15	5	(11)	(10)	23	(121)	(4)	1	(83)	
1987	366	390	394	391	377	371	374	296	293	300	24	4	(3)	(14)	(6)	3	(78)	(3)	7	(66)	
1988	460	476	474	483	474	449	439	357	354	356	16	(2)	9	(9)	(24)	(10)	(83)	(3)	3	(104)	
1989	619	654	671	669	672	669	682	637	639	678	35	17	(2)	3	(3)	13	(45)	3	39	59	
1990	532	551	574	571	603	582	586	491	493	481	19	23	(3)	32	(22)	5	(95)	2	(12)	(51)	
1991	298	287	307	294	294	282	294	204	213	206	(11)	(11)	20	(13)	(2)	(9)	(78)	9	(7)	(92)	
1992	407	366	348	341	322	337	334	251	259	260	(41)	(18)	(7)	(19)	15	(3)	(84)	8	1	(147)	
1993	405	415	320	324	350	373	382	301	324	415	10	(95)	4	26	23	9	(81)	22	91	10	
1994	417	395	361	257	253	245	260	274	331	330	(22)	(34)	(104)	(4)	(8)	15	13	57	(1)	(88)	
1995	527	607	549	483	471	480	491	381	862	826	80	(58)	(66)	(13)	9	11	(109)	481	(36)	299	
1996	476	501	439	356	309	375	367	329	334	309	25	(62)	(83)	(47)	66	(8)	(38)	5	(18)	(160)	
1997	663	675	604	531	536	567	493	407	466	486	12	(71)	(73)	5	31	(74)	(87)	59	20	(178)	
1998	632	641	600	524	501	461	461	267	291	265	9	(41)	(76)	(23)	(40)	(195)	24	(25)	(367)		
1999	635	692	682	573	614	540	499	451	446	406	57	(10)	(109)	41	(74)	(41)	(48)	(5)	(40)	(229)	
2000	762	754	694	633	525	555	532	418	369	392	(8)	(60)	(61)	(107)	29	(23)	(114)	(49)	23	(369)	
2001	803	903	836	792	855	867	845	941	931	1,121	100	(67)	(44)	63	12	(22)	96	(10)	190	318	
2002	847	948	953	794	855	751	705	972	1,023	928	101	5	(159)	60	(104)	(46)	267	51	(95)	81	
2003	846	959	905	774	706	690	627	596	556	788	113	(54)	(132)	(68)	(16)	(63)	(31)	(41)	233	(58)	
2004		966	931	810	737	759	823	853	1,002	980		(35)	(121)	(73)	22	64	30	149	(22)	14	
2005			964	914	973	993	988	1,064	1,122	1,129			(50)	59	20	(5)	76	58	7	165	
2006				898	858	842	853	1,003	1,071	1,057				(40)	(5)	(11)	161	68	(14)	159	
2007					902	928	897	962	930	866					26	(31)	65	(32)	(64)	(36)	
2008						972	954	1,000	975	936						(18)	46	(25)	(39)	(36)	
2009							992	1,038	1,023	985							46	(16)	(37)	(7)	
2010								1,076	1,178	1,518								102	341	443	
2011									1,118	1,811									693	693	
2012										1,498											
79-03	13,442	14,109	13,631	12,759	12,673	12,531	12,409	11,112	11,748	12,098	668	(478)	(872)	(87)	(142)	(122)	(1,297)	636	350	(1,344)	
79-04		14,584	14,076	12,898	12,898	12,766	12,702	11,466	12,238	12,569			(507)	(1,011)	(168)	(131)	(64)	(1,236)	773	331	(1,365)
79-05			15,040	13,979	13,871	13,759	13,690	12,530	13,360	13,698				(1,061)	(108)	(111)	(69)	(1,160)	830	338	(1,200)
79-06				14,877	14,729	14,612	14,532	13,533	14,432	14,756					(148)	(116)	(80)	(999)	899	324	(1,041)
79-07					15,631	15,540	14,495	15,429	15,622	15,622						(90)	(111)	(934)	867	260	(1,077)
79-08						16,512	16,383	15,494	16,337	16,557							(129)	(889)	842	221	(1,113)
79-09							17,375	16,533	17,359	17,543								(842)	826	183	(1,120)
79-10								17,609	18,537	19,061									928	524	(677)
79-11									19,655	20,872										1,217	16
79-12										22,370											16

Change in Ultimate Loss by Accident Year



**Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - Additional Awards**

SUMMARY 8
EXHIBIT 18
SHEET 1

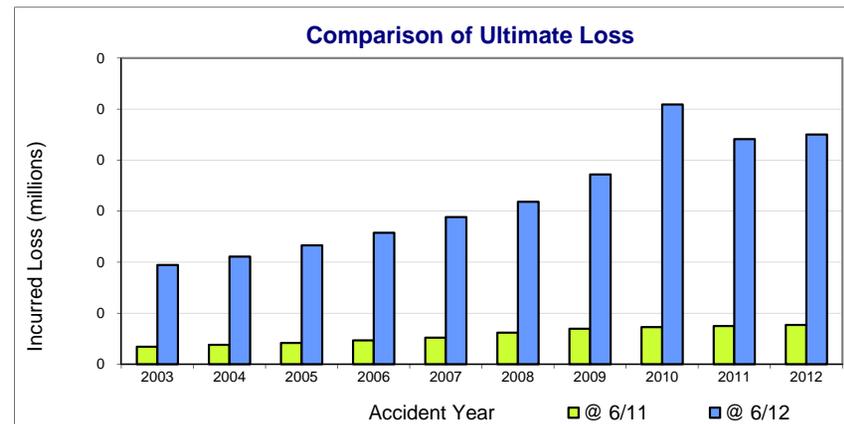
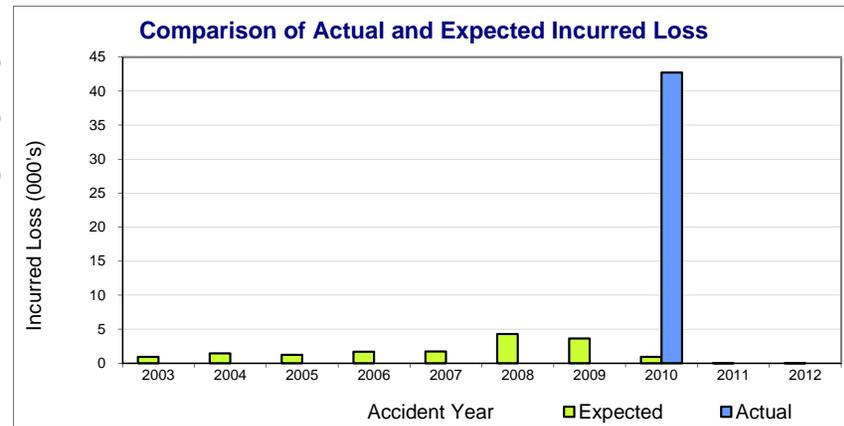
**Change in Unpaid Loss from June 30, 2011 to June 30, 2012 (\$000's)
(June 30, 2012 Evaluated at June 30, 2012 and June 30, 2011 Evaluated at 6/2011)**

Accident Year	Ultimate Loss			Paid Loss			Nominal Unpaid Loss			Discounted Unpaid Loss			Amount of Discount			Discount Factors	
	Earned at 6/30/12	Earned at 6/30/11	Change	Actual @ 06/12	Actual @ 06/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11	Change	As of 6/30/12	As of 6/30/11
Prior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1977	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1978	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1979	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1980	76	74	1	63	61	2	13	14	(1)	10	11	(0)	3	3	(0)	77.3%	76.7%
1981	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1982	74	72	2	59	56	2	15	15	(0)	11	11	(0)	4	4	(0)	75.2%	74.4%
1983	123	120	3	96	93	3	27	28	(1)	20	20	(0)	7	7	(0)	74.0%	73.2%
1984	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1985	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1986	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1987	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1988	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1989	0	0	(0)	0	0	-	0	0	(0)	0	0	(0)	0	0	(0)	67.0%	66.4%
1990	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1991	5	5	(0)	4	4	-	2	2	(0)	1	1	(0)	1	1	(0)	64.9%	64.3%
1992	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1993	1	1	(0)	1	1	-	0	0	(0)	0	0	(0)	0	0	(0)	62.9%	62.3%
1994	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1995	33	29	4	20	20	-	13	9	4	8	5	2	5	4	2	60.9%	60.5%
1996	63	18	45	9	9	-	54	9	45	33	6	27	22	4	18	60.0%	59.5%
1997	58	10	48	-	-	-	58	10	48	34	6	29	24	4	20	59.2%	58.6%
1998	65	13	52	3	3	-	63	11	52	37	6	30	26	5	22	58.3%	58.1%
1999	69	12	57	-	-	-	69	12	57	40	7	33	29	5	24	57.9%	57.5%
2000	134	69	66	59	56	3	76	13	63	44	7	36	32	6	27	57.5%	57.2%
2001	83	14	69	-	-	-	83	14	69	48	8	40	36	6	29	57.2%	56.7%
2002	90	16	75	-	-	-	90	16	75	51	9	42	39	7	32	56.7%	56.4%
2003	97	17	80	-	-	-	97	17	80	55	10	45	42	7	35	56.3%	56.7%
2004	105	19	86	-	-	-	105	19	86	59	11	48	46	8	38	56.4%	57.8%
2005	116	21	96	-	-	-	116	21	96	66	12	54	50	9	41	57.1%	58.1%
2006	129	23	105	-	-	-	129	23	105	74	14	60	55	10	45	57.4%	58.9%
2007	144	26	118	-	-	-	144	26	118	84	15	69	60	11	50	58.3%	59.4%
2008	159	31	128	-	-	-	159	31	128	94	19	75	65	11	54	59.1%	62.8%
2009	186	35	151	-	-	-	186	35	151	116	22	94	70	12	57	62.6%	64.3%
2010	255	36	218	43	-	43	212	36	176	136	23	113	76	13	62	64.2%	62.8%
2011	221	19	202	-	-	-	221	19	202	138	11	127	82	7	75	62.6%	60.4%
2012	113	-	113	-	-	-	113	-	113	68	-	68	45	-	45	60.2%	100.0%
2013	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
Total	2,400	680	1,719	355	301	53	2,045	379	1,666	1,227	235	992	818	144	674	60.0%	62.1%
Excl Prior	2,400	680	1,719	355	301	53	2,045	379	1,666	1,227	235	992	818	144	674	60.0%	62.1%

Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - Additional Awards
2012 Fiscal Year as of June 30, 2012 - Actual vs. Expected (000's)

SUMMARY 8
 EXHIBIT 18
 SHEET 2

Accident Year	Paid Loss from 6/11 - 6/12			Incurred Loss from 6/11 - 6/12			Ultimate Loss-Earned & Unearned		
	Expected	Actual	Variance	Expected	Actual	Variance	Evaluated @ 6/11	Evaluated @ 6/12	Change
Prior	-	-	-	-	-	-	-	-	-
1977	-	-	-	-	-	-	-	-	-
1978	-	-	-	-	-	-	-	-	-
1979	-	-	-	-	-	-	-	-	-
1980	1	2	1	1	2	1	74	76	1
1981	-	-	-	-	-	-	-	-	-
1982	1	2	1	1	2	1	72	74	2
1983	2	3	2	2	3	2	120	123	3
1984	-	-	-	-	-	-	-	-	-
1985	-	-	-	-	-	-	-	-	-
1986	-	-	-	-	-	-	-	-	-
1987	-	-	-	-	-	-	-	-	-
1988	-	-	-	-	-	-	-	-	-
1989	0	-	(0)	0	-	(0)	0	0	(0)
1990	-	-	-	-	-	-	-	-	-
1991	0	-	(0)	0	-	(0)	5	5	(0)
1992	-	-	-	-	-	-	-	-	-
1993	0	-	(0)	0	-	(0)	1	1	(0)
1994	-	-	-	-	-	-	-	-	-
1995	0	-	(0)	0	-	(0)	29	33	4
1996	0	-	(0)	0	-	(0)	18	63	45
1997	0	-	(0)	0	-	(0)	10	58	48
1998	0	-	(0)	0	-	(0)	13	65	52
1999	0	-	(0)	0	-	(0)	12	69	57
2000	1	3	2	1	3	2	69	134	66
2001	1	-	(1)	1	-	(1)	14	83	69
2002	1	-	(1)	1	-	(1)	16	90	75
2003	1	-	(1)	1	-	(1)	17	97	80
2004	1	-	(1)	1	-	(1)	19	105	86
2005	1	-	(1)	1	-	(1)	21	116	96
2006	2	-	(2)	2	-	(2)	23	129	105
2007	2	-	(2)	2	-	(2)	26	144	118
2008	4	-	(4)	4	-	(4)	31	159	128
2009	4	-	(4)	4	-	(4)	35	186	151
2010	1	43	42	1	43	42	36	255	218
2011	0	-	(0)	0	-	(0)	37	221	183
2012	0	-	(0)	0	-	(0)	38	225	187
Total	24	53	30	24	53	30			1,775



Ohio Bureau of Workers' Compensation

SUMMARY 8

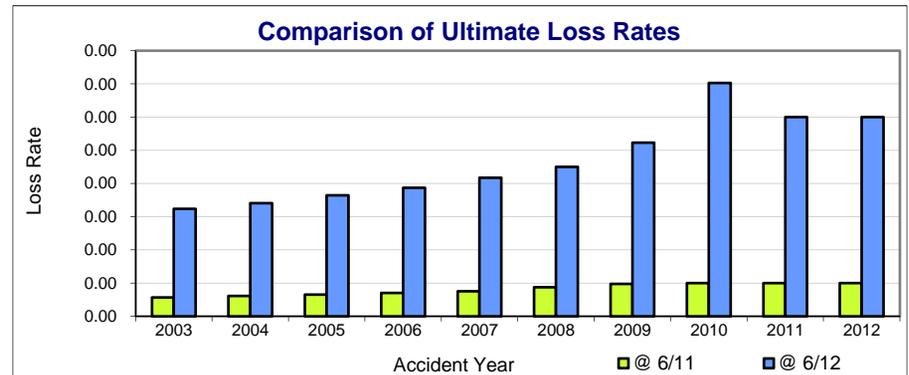
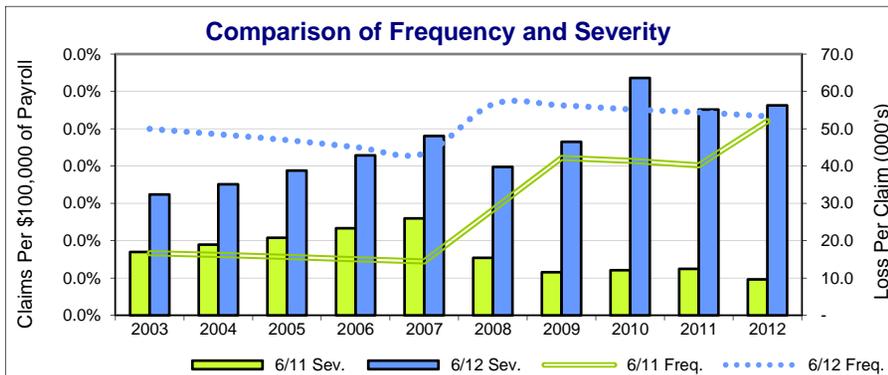
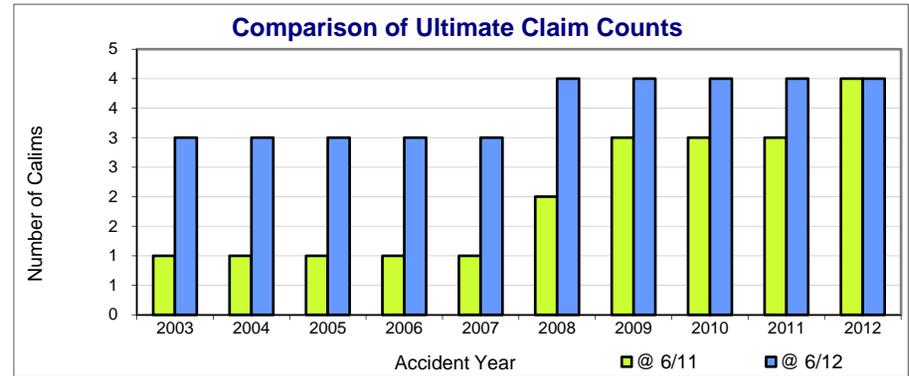
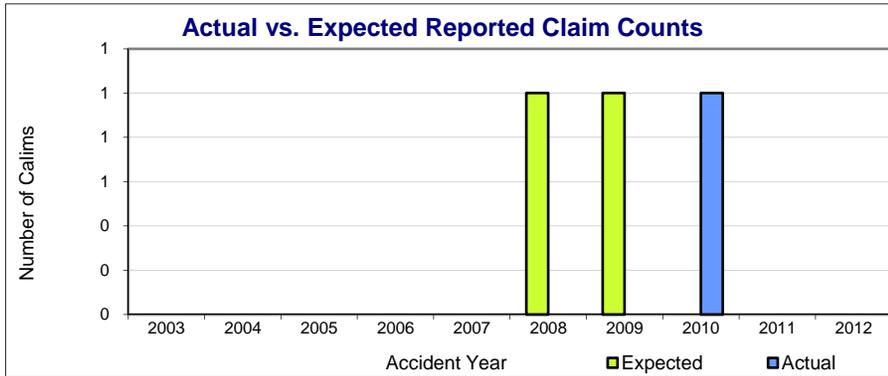
Public Employers - State Agencies - Compensation - Additional Awards

EXHIBIT 18

2012 Fiscal Year as of June 30, 2012 - Actual vs. Expected (000's)

SHEET 3

Accident Year	# of Reported Claims from 6/11-6/12			Ultimate Claim Counts			Ultimate Frequency		Ultimate Severity		Ultimate Loss Rate	
	Expected	Actual	Variance	@ 6/11	@ 6/12	Change	@ 6/11	@ 6/12	@ 6/11	@ 6/12	@ 6/11	@ 6/12
77-02	-	1	1	12	16	4						
2003	-	-	-	1	3	2	0.00%	0.00%	16,980	32,394	0.000	0.002
2004	-	-	-	1	3	2	0.00%	0.00%	18,924	35,124	0.000	0.002
2005	-	-	-	1	3	2	0.00%	0.00%	20,779	38,795	0.000	0.002
2006	-	-	-	1	3	2	0.00%	0.00%	23,331	42,890	0.000	0.002
2007	-	-	-	1	3	2	0.00%	0.00%	25,970	48,058	0.000	0.002
2008	1	-	(1)	2	4	2	0.00%	0.01%	15,426	39,784	0.000	0.002
2009	1	-	(1)	3	4	1	0.00%	0.01%	11,547	46,487	0.000	0.003
2010	-	1	1	3	4	1	0.00%	0.01%	12,074	63,631	0.000	0.004
2011	-	-	-	3	4	1	0.00%	0.01%	12,438	55,142	0.000	0.003
2012	-	-	-	4	4	-	0.01%	0.01%	9,608	56,252	0.001	0.003
Total	2	2	-	32	51	19						



**Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - Additional Awards**

SUMMARY 8
EXHIBIT 18
SHEET 4

Retrospective Comparison of Unpaid loss as of June 30, 2011 (000's)

Accident Year	Actual Paid Loss @ 6/11	Ultimate Loss Earned @ 6/11			Nominal Unpaid Loss @ 6/11			Discounted Unpaid Loss @ 6/11			Amount of Discount @ 6/11			Discount Factors		
		Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	Change	Evaluated @ 6/12	Evaluated @ 6/11	
Prior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1977	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1978	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1979	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%
1980	61	76	74	15	14	1	12	11	1	4	3	0	76.7%	76.7%		
1981	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%		
1982	56	74	72	17	15	2	13	11	1	4	4	1	74.4%	74.4%		
1983	93	123	120	30	28	3	22	20	2	8	7	1	73.2%	73.2%		
1984	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%		
1985	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%		
1986	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%		
1987	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%		
1988	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%		
1989	0	0	0	0	0	(0)	0	0	(0)	0	0	(0)	66.4%	66.4%		
1990	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%		
1991	4	5	5	2	2	(0)	1	1	(0)	1	1	(0)	64.3%	64.3%		
1992	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%		
1993	1	1	1	0	0	(0)	0	0	(0)	0	0	(0)	62.3%	62.3%		
1994	-	-	-	-	-	-	-	-	-	-	-	-	100.0%	100.0%		
1995	20	33	29	13	9	4	8	5	2	5	4	2	60.5%	60.5%		
1996	9	63	18	54	9	45	32	6	27	22	4	18	59.5%	59.5%		
1997	-	58	10	58	10	48	34	6	28	24	4	20	58.6%	58.6%		
1998	3	65	13	63	11	52	36	6	30	26	5	22	58.1%	58.1%		
1999	-	69	12	69	12	57	40	7	33	29	5	24	57.5%	57.5%		
2000	56	134	69	79	13	66	45	7	38	34	6	28	57.2%	57.2%		
2001	-	83	14	83	14	69	47	8	39	36	6	30	56.7%	56.7%		
2002	-	90	16	90	16	75	51	9	42	39	7	33	56.4%	56.4%		
2003	-	97	17	97	17	80	55	10	45	42	7	35	56.7%	56.7%		
2004	-	105	19	105	19	86	61	11	50	44	8	36	57.8%	57.8%		
2005	-	116	21	116	21	96	68	12	56	49	9	40	58.1%	58.1%		
2006	-	129	23	129	23	105	76	14	62	53	10	43	58.9%	58.9%		
2007	-	144	26	144	26	118	86	15	70	59	11	48	59.4%	59.4%		
2008	-	159	31	159	31	128	100	19	81	59	11	48	62.8%	62.8%		
2009	-	186	35	186	35	151	120	22	97	66	12	54	64.3%	64.3%		
2010	-	255	36	255	36	218	160	23	137	95	13	81	62.8%	62.8%		
2011	-	110	19	110	19	92	67	11	55	44	7	36	60.4%	60.4%		
Total	301	2,177	680	1,876	379	1,496	1,132	235	897	743	144	600	60.4%	62.1%		
Excl Prior	301	2,177	680	1,876	379	1,496	1,132	235	897	743	144	600	60.4%	62.1%		

**Ohio Bureau of Workers' Compensation
Public Employers - State Agencies - Compensation - Additional Awards
Change in Ultimate Loss Estimates (000's)**

Accident Year	Historical Ultimate Loss by Evaluation Date									Change in Ultimate Loss Estimates									Cum. Change		
	OW 6/30/2003	OW 6/30/2004	OW 6/30/2005	OW 6/30/2006	OW 6/30/2007	OW 6/30/2008	OW 6/30/2009	Deloitte 6/30/2010	Deloitte 6/30/2011	Deloitte 6/30/2012	6/30/2003 - 6/30/2004	6/30/2004 - 6/30/2005	6/30/2005 - 6/30/2006	6/30/2006 - 6/30/2007	6/30/2007 - 6/30/2008	6/30/2008 - 6/30/2009	6/30/2009 - 6/30/2010	6/30/2010 - 6/30/2011		6/30/2011 - 6/30/2012	
1979	10	10	10	10	10	3	3								(7)		(3)			(10)	
1980	58	58	62	64	66	59	62	75	74	76	1	3	2	2	(7)	3	13	(0)	1	18	
1981	13	13	14	14	14	4	6					1			(10)	2	(6)			(13)	
1982	55	56	59	63	64	55	60	71	72	74	1	3	3	1	(9)	4	12	0	2	19	
1983	87	89	93	97	100	91	97	121	120	123	2	3	4	3	(10)	6	24	(0)	3	36	
1984	26	25	25	25	26	12	14				(1)			1	(14)	2	(14)			(26)	
1985	31	30	30	31	32	16	18				(1)		1	1	(16)	2	(18)			(31)	
1986	35	34	34	35	36	18	21				(1)		1	1	(18)	3	(21)			(35)	
1987	37	36	37	37	38	20	23				(1)	1		1	(18)	3	(23)			(37)	
1988	44	42	43	44	45	23	27				(2)	1	1	1	(22)	4	(27)			(44)	
1989	45	43	44	45	46	24	28	0	0	0	(2)	1	1	1	(22)	4	(28)	(0)	(0)	(45)	
1990	46	45	45	46	47	24	28				(1)		1	1	(23)	4	(28)			(46)	
1991	50	48	49	49	51	28	32	6	5	5	(2)	1		2	(23)	4	(26)	(0)	(0)	(44)	
1992	52	50	51	52	53	27	32				(2)	1	1	1	(26)	5	(32)			(52)	
1993	53	51	52	53	54	28	33	1	1	1	(2)	1	1	1	(26)	5	(32)	(0)	(0)	(52)	
1994	52	50	50	51	53	27	32	18			(2)		1	2	(26)	5	(14)	(18)		(52)	
1995	72	70	71	72	74	47	52	39	29	33	(2)	1	1	2	(27)	5	(13)	(10)	4	(39)	
1996	63	61	61	62	64	37	42	29	18	63	(2)		1	2	(27)	5	(13)	(11)	45	0	
1997	51	49	50	51	52	27	31	21	10	58	(2)	1	1	1	(25)	4	(10)	(11)	48	7	
1998	55	53	53	54	55	30	35	25	13	65	(2)		1	1	(25)	5	(9)	(12)	52	11	
1999	62	58	59	61	63	32	37	25	12	69	(4)	1	2	2	(31)	5	(12)	(13)	57	7	
2000	73	69	88	96	101	74	84	77	69	134	(4)	19	8	5	(28)	11	(7)	(8)	66	62	
2001	65	59	65	63	64	34	39	30	14	83	(6)	6	(2)	1	(30)	5	(9)	(16)	69	18	
2002	68	59	61	65	63	33	39	33	16	90	(9)	2	4	(2)	(30)	6	(6)	(17)	75	22	
2003	68	61	67	71	74	38	44	37	17	97	(7)	6	4	3	(36)	6	(7)	(20)	80	29	
2004		62	68	70	74	39	44	40	19	105		6	2	4	(35)	5	(4)	(22)	86	43	
2005			70	70	74	39	45	45	21	116				4	(35)	6	0	(24)	96	46	
2006				72	75	37	40	50	23	129				3	(38)	3	10	(27)	105	57	
2007					78	38	45	60	26	144					(40)	7	15	(34)	118	66	
2008						40	44	69	31	159						4	25	(38)	128	119	
2009							46	71	35	186							25	(36)	151	140	
2010								72	36	255								(36)	218	183	
2011									37	221									183	183	
2012										225										183	183
79-03	1,269		1,271	1,309	1,344	809	917	608	471	972	(51)	54	38	35	(535)	108	(309)	(137)	501	(296)	
79-04		1,270	1,329	1,369	1,408	845	958	648	490	1,078		60	40	39	(563)	113	(310)	(159)	588	(243)	
79-05			1,399	1,439	1,482	884	1,003	693	511	1,194			40	43	(598)	119	(310)	(183)	683	(197)	
79-06				1,511	1,557	921	1,043	744	534	1,323				46	(636)	122	(300)	(210)	789	(140)	
79-07					1,635	959	1,088	804	560	1,467					(676)	129	(284)	(244)	907	(74)	
79-08						999	1,132	873	591	1,626						133	(259)	(282)	1,035	45	
79-09							1,178	944	625	1,812							(234)	(319)	1,187	185	
79-10								1,016	662	2,067								(354)	1,405	368	
79-11									699	2,287									1,588	551	
79-12										2,512										551	551

